



## Frequently Asked Questions

### Q. “What is Transaction Express™?”

A. Transaction Express is TransFirst’s proprietary payment gateway, a complete payment processing center that lets you manage your business’s payment acceptance through any web-enabled device – desktop computer, laptop computer, tablet or smart phone.

### Q. “What payment types can Transaction Express process?”

A. Transaction Express can process credit card transactions – including Visa®, MasterCard®, Discover® and American Express® – as well as signature debit card transactions. Future enhancements will include the ability to process PIN debit and ACH transactions.

### Q. “What are some of the capabilities Transaction Express can bring to my business?”

A. Transaction Express functionality includes direct swipe via USB, advanced merchant grouping capabilities with single sign-on, batch processing, and merchant and customer email management.

### Q. “Can Transaction Express process swiped retail transactions?”

A. Yes. Transaction Express can process swiped retail transactions through its virtual terminal or through a custom integration using its web services. No additional software purchase is needed. This option can help reduce costs associated with maintaining traditional point-of-sale equipment.

### Q. “How do I obtain a card reader for use with Transaction Express?”

A. Transaction Express is designed to work with many USB card readers that are set in a keyboard emulation mode. Your merchant services representative can provide you with a list of certified and supported card readers.

### Q. “Can seasonal merchants use Transaction Express?”

A. Yes. Because it is Internet-based, Transaction Express is an ideal payment processing solution for seasonal merchants. During the off-season, a Transaction Express account can be switched to an inactive status to help reduce costs.

### Q. “Can I set up multiple users for a single Transaction Express account?”

A. Yes. Transaction Express supports a multi-user environment. Additional users can be created and registered by the merchant account administrator in the virtual terminal.

### Q. “When is a merchant required to have more than one Transaction Express account?”

A. In general, it is best practice and compliant practice to have dedicated Transaction Express accounts for each legal entity or business, each physical location and each input type (merchant input vs. customer input).

TRANSACTION EXPRESS



## Frequently Asked Questions (cont.)

### Q. “Can I perform a transaction reversal through Transaction Express?”

- A. Yes. Transaction Express automatically performs an authorization reversal when a merchant voids a transaction and also performs an automatic authorization reversal (partial reversal) when a merchant manually settles a transaction with a lesser amount than originally authorized.

### Q. “What settlement options are available through Transaction Express?”

- A. Transaction Express supports manual and automatic transaction capture. Manual transaction capture allows you to flag which transactions should be included in settlement. Automatic transaction capture will include all transactions in settlement.

### Q. “What types of reports does Transaction Express provide?”

- A. Transaction Express provides a number of standard and customizable reports for its users. Some of the most common include Transaction Summary, Settlement Summary, Transaction Detail and Settlement Detail. Customizable reports can be created by choosing different data fields to display.

### Q. “I am a new Transaction Express customer. Where can I find my login information?”

- A. Your login information is available in your Transaction Express Welcome Email. If you forget your password, you can recover it through the virtual terminal login page.

### Q. “Where can I get more information about Transaction Express?”

- A. If you have any questions, want more information or are ready to sign up for Transaction Express, please contact your merchant services representative.

### Q. “Can Transaction Express store my customer’s payment information for use at a future time?”

- A. Yes. Transaction Express is fully PCI compliant and PA-DSS certified, so users can securely store customer payment information through a wide array of payment tools.

### Q. “Can Transaction Express notify me and my customer when a payment is processed?”

- A. Yes. If desired, merchants can provide email address information to allow Transaction Express to deliver payment notifications for the merchant and/or the customer.

### Q. “Does Transaction Express support Level 2 processing for corporate/purchase card transactions?”

- A. Yes. Transaction Express can process corporate/purchase card transactions with PO number, tax amount and tax indicator information. This can help merchants qualify for the best possible interchange rates/processing fees.

TRANSACTION EXPRESS

TF0582