Virtual Terminal User Guide

opticonnex

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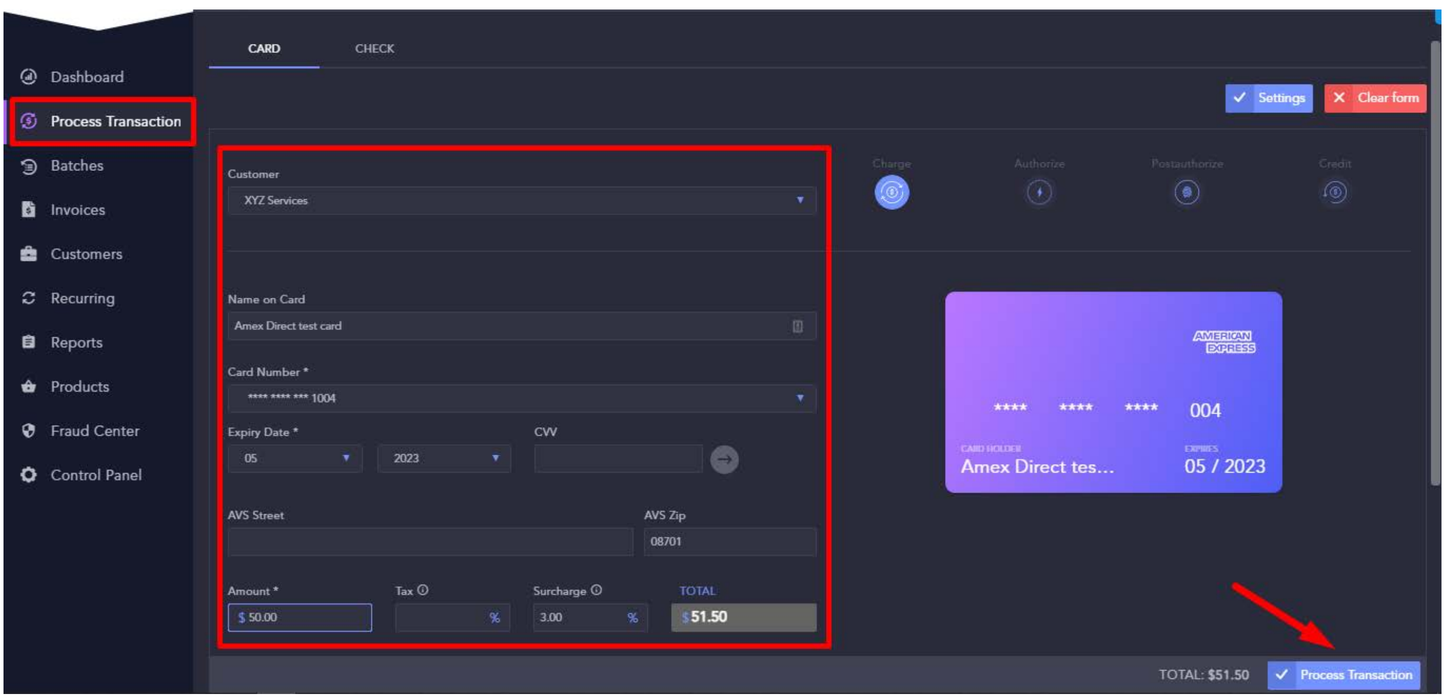
Processing a Transaction

The Process transaction tab allows you to process card or ACH (check) transactions by keying in a customer's payment information. It also allows you to take additional actions associated with transactions, such as setting up recurring payments, adding a surcharge or tax, saving a customer profile and more.

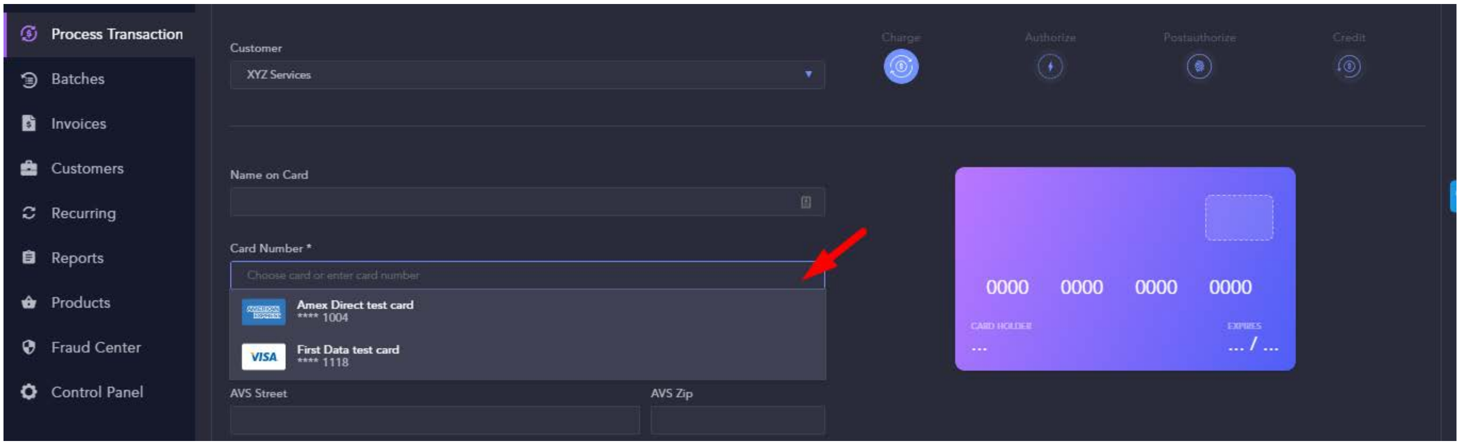
Processing a Transaction

1. Navigate to the **Process Transaction** tab on the left panel.
2. Enter the customer's name, name on card, and card details if this a new customer.
3. If this is for an existing customer, start typing to receive system matches.
4. Enter an amount.
5. Navigate to the bottom right corner of the page and click **Process Transaction**.



(Continue to Page 3 – Image Example)

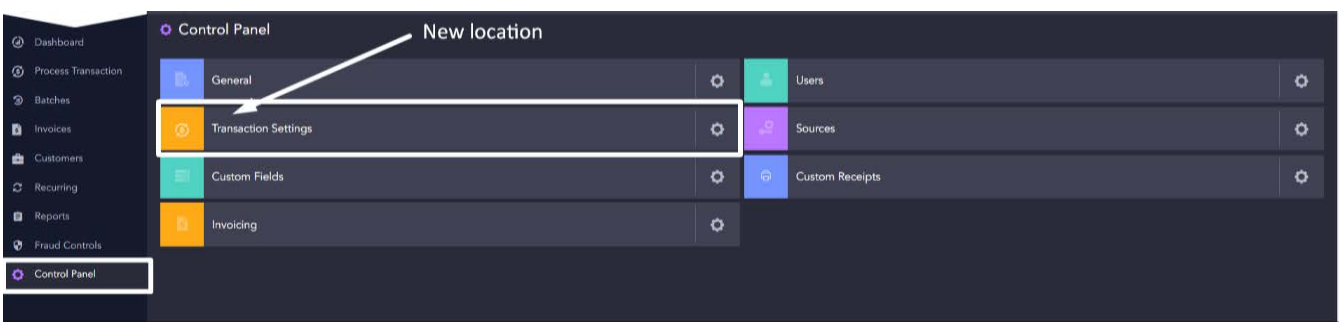
TIP: *For a customer with more than one stored credit card, click on the down arrow to the right of the Card Number field to choose between different cards!*

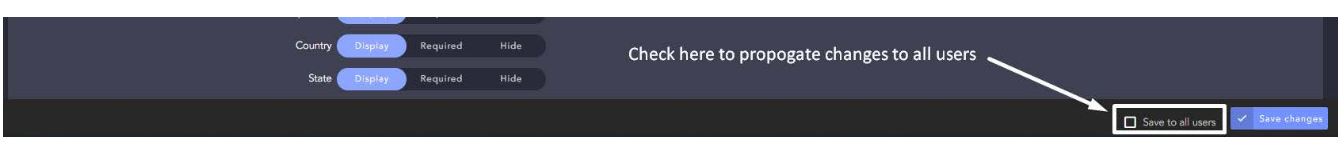


Processing Transaction Settings:

This setting allows for the merchant to configure the Process Transaction page such as choosing which fields to display, require or hide entirely. It also allows for them to default a tax amount or surcharge fee.

1. Navigate to the **Control Panel tab** on the left panel.
2. Click on **Transaction Settings**.

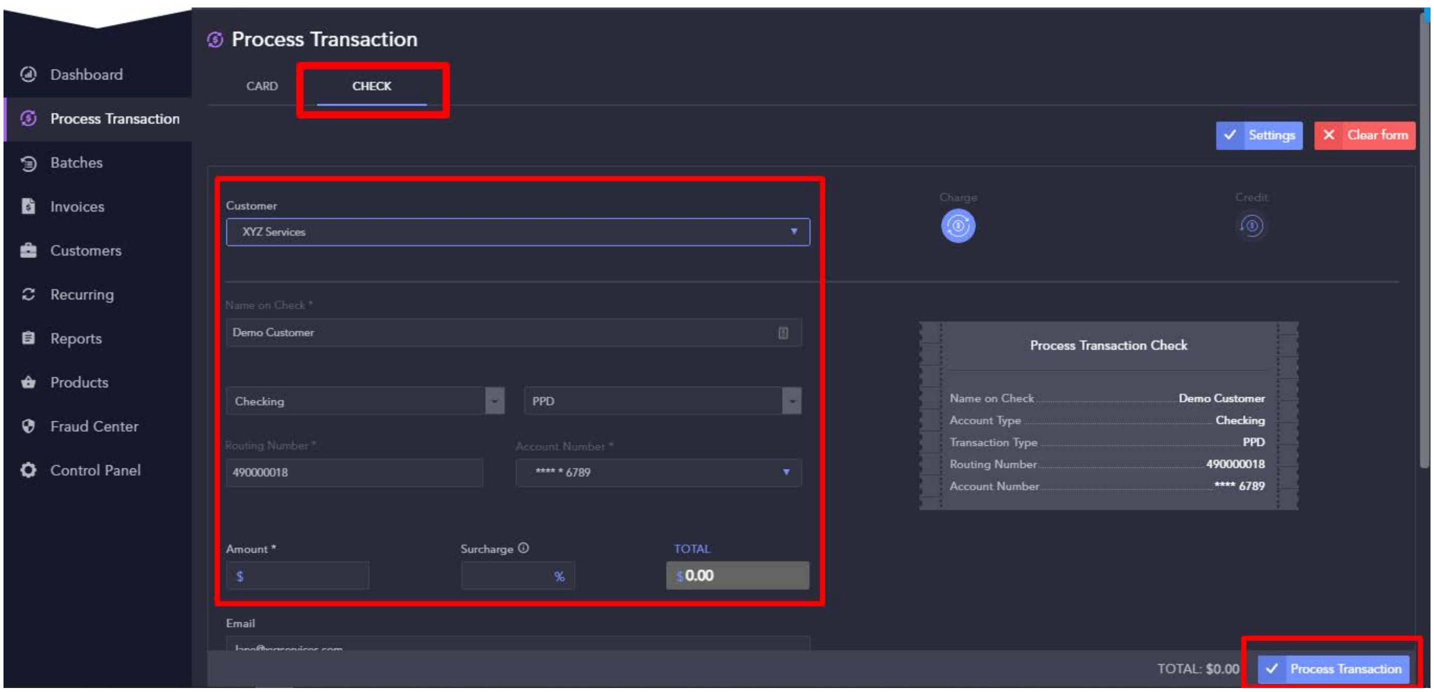




Processing an ACH/Check Transaction

Processing an ACH/Check Transaction

1. Click on the **Check** tab at the top of the page.
2. Enter customer and check details as instructed for a card transaction.
3. Click **Process Transaction** at the bottom right corner of the page.

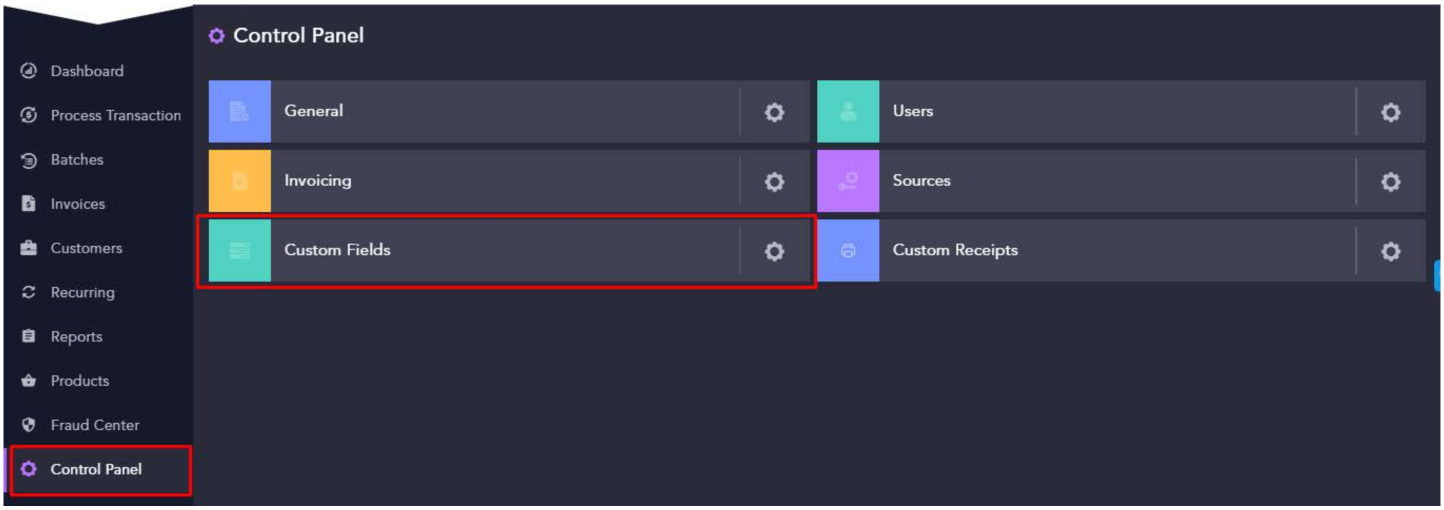


NOTE: Additional Transaction Data:

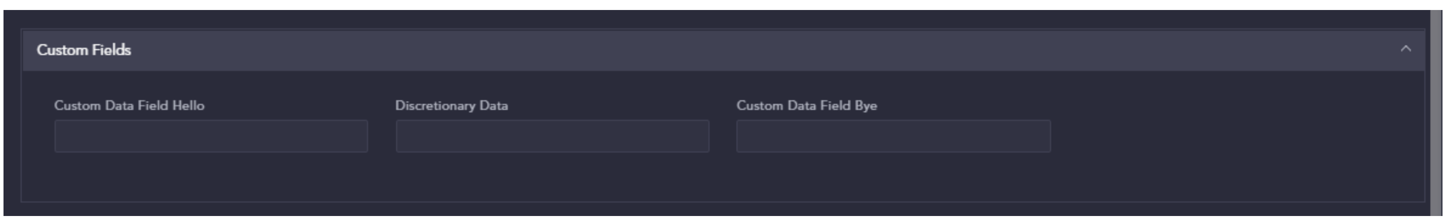
You can add additional information to a transaction, such as billing and shipping information by clicking on the Billing and Shipping Info banner.

You can also add transaction details such as Invoice Number, PO Number and Description by clicking on the Transaction Details banner.

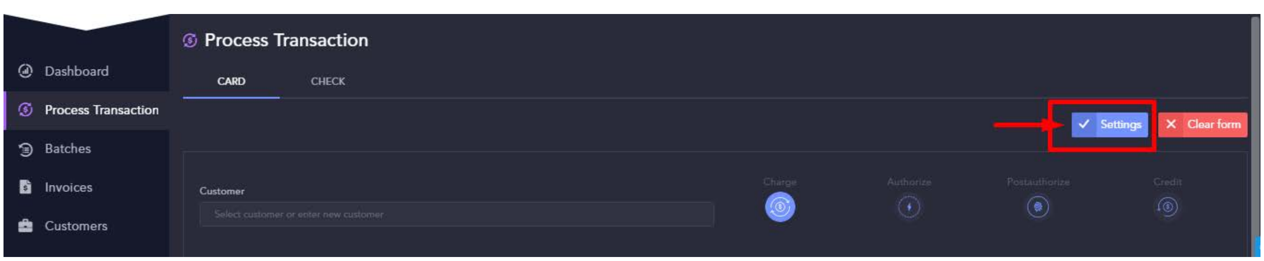
To create additional discretionary data fields, navigate to the **Control Panel** tab on the left panel, click on **Custom Fields**, and create up to 20 custom data fields with labels. Click **Save**.



These fields will now appear under the Custom fields banner on the **Process Transaction** tab.



TIP: *You can customize the **Process Transaction** page for which fields to display, such as, **Require** or **Hide** by clicking on the **Settings** button on the top right corner of the page.*

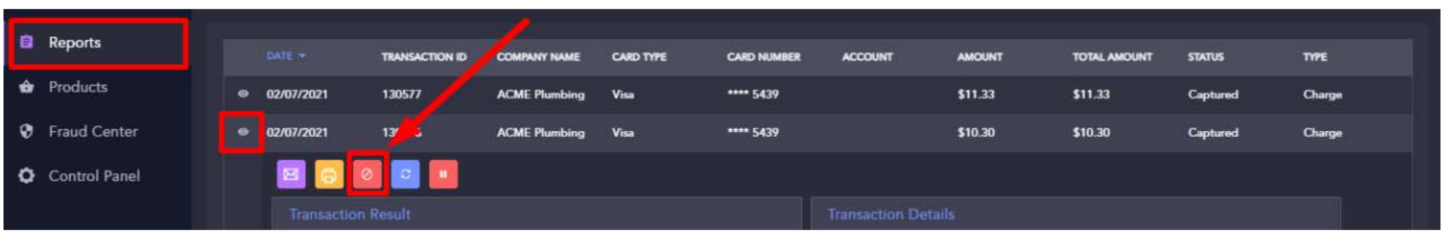


Voiding / Refunding / Queuing / Recharging a Transaction

Keep in mind, you can only void a transaction within the same day of total transactions BEFORE you close out your batch at the end of the day. Once the batch has been closed and sent to the processor, you can no longer void such transaction(s) – at this point, you can only initiate a refund, or you can Queue and/or Recharge the same transaction again.

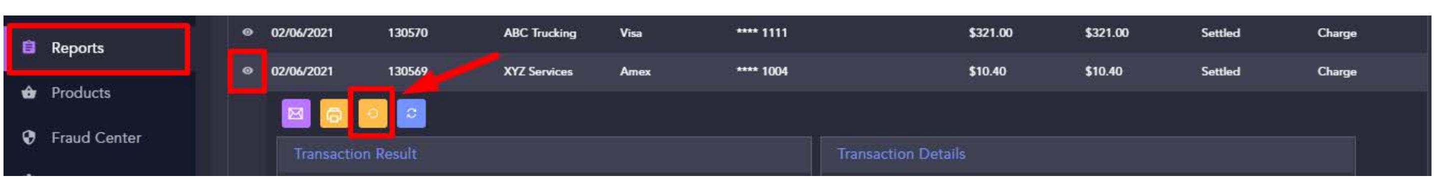
Voiding A Transaction *(only <u>before</u> your batch <u>has not closed</u> at the end of the day)*

1. To **Void a Transaction**, navigate to the Reports tab on the left panel of your gateway.
2. Locate the transaction you wish to **Void**.
3. Click on the **eyeball icon** next to the transaction details.
4. Choose the **red Void icon** to void the transaction.

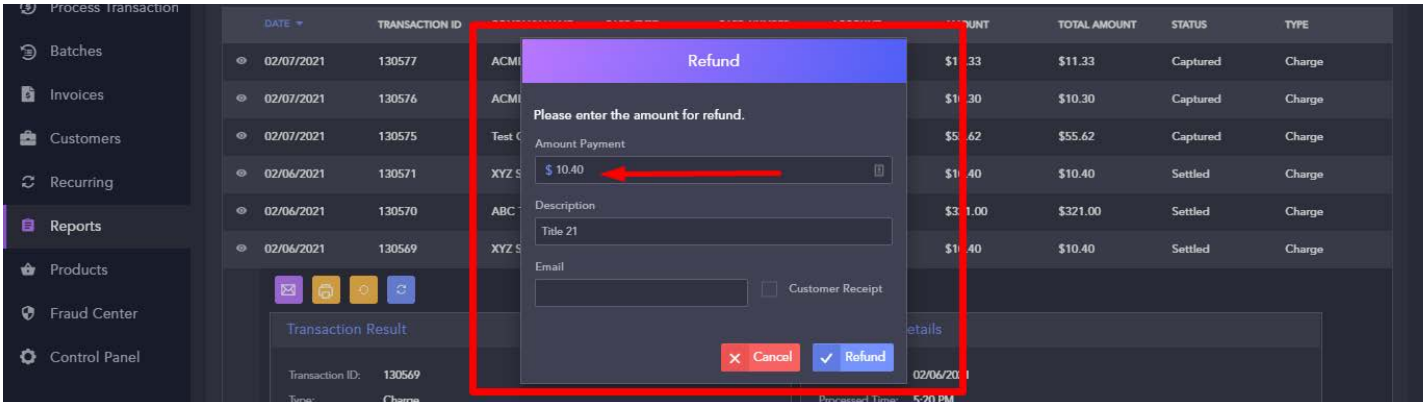


Refunding A Transaction *(only <u>after</u> your batch <u>has closed</u> at the end of the day)*

1. To **refund a transaction**, navigate to the **Reports tab** on the left panel of the gateway.
2. Locate the transaction you wish to **Refund**.
3. Click on the **eyeball icon** next to the transaction details.
4. Choose the **yellow Refund icon** to refund the transaction.



5. Enter the amount you want to refund.

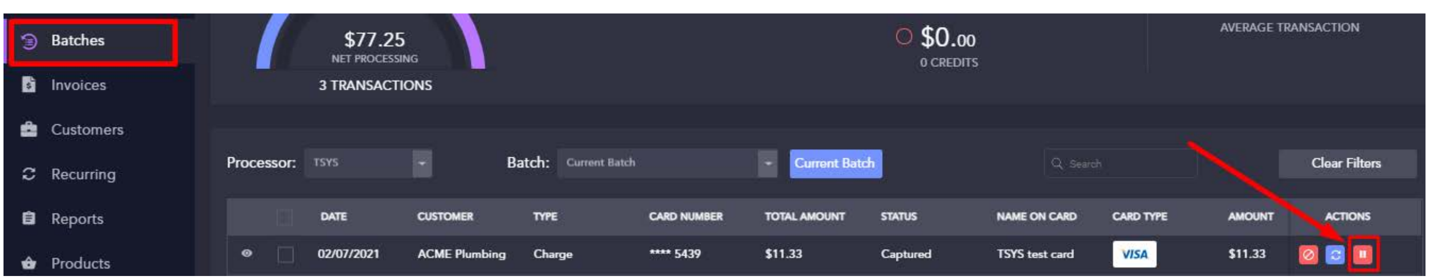


6. After you have entered the refund amount (in full or partial), Click **Refund**.

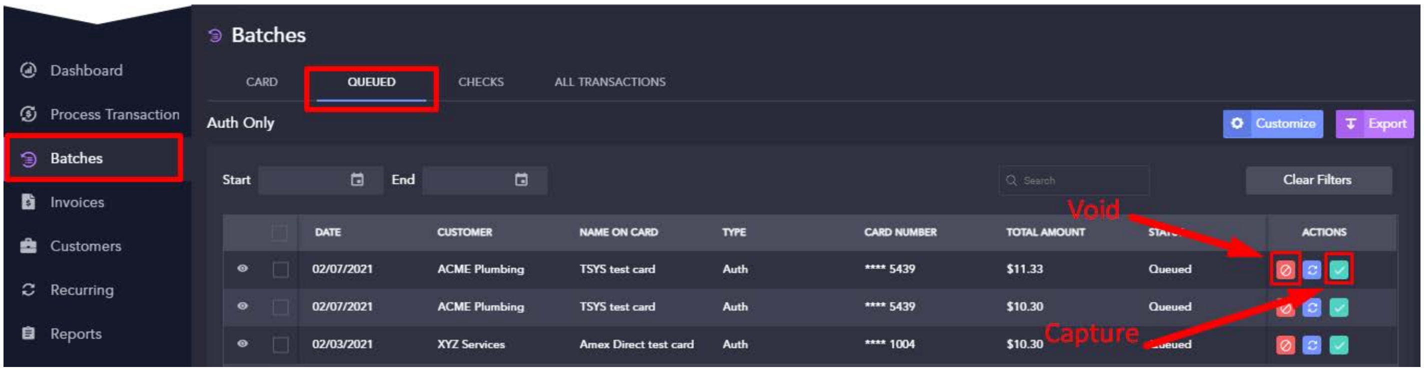
Queuing A Transaction (Auth Only):

If the transaction has not settled in a closed batch, you can queue the transaction charge and settle it at a later time and date. This is useful if you ran a transaction but are not yet ready to ship the product or provide service, and want the money guaranteed from the customer's account for a later date. This process is the same as an "Authorized or Auth Only" transaction.

1. To **queue a transaction**, navigate to the **Batches tab** on the left panel of the gateway.
2. Locate the transaction you wish to queue (Auth Only).
3. Click the **red queue icon**.

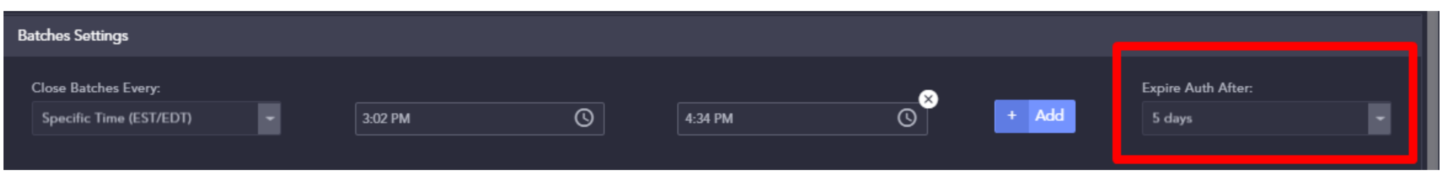


4. Once queued, the transaction will sit in the **Queued tab** until you either **void** or **capture** the transaction. Once the transaction is captured, it will return the transaction to the batch and will settle when the batch closes.



5. If you do neither (void nor capture the transaction), the queued charge will expire after a pre-determined number of days you set in your control panel.

TIP: *You can set the number of days a queued (Auth Only) transaction will pend before expiring by setting the number of days in your* ***Control Panel*** *→* ***General*** *→* ***Batch Settings****.*



Recharging A Transaction:

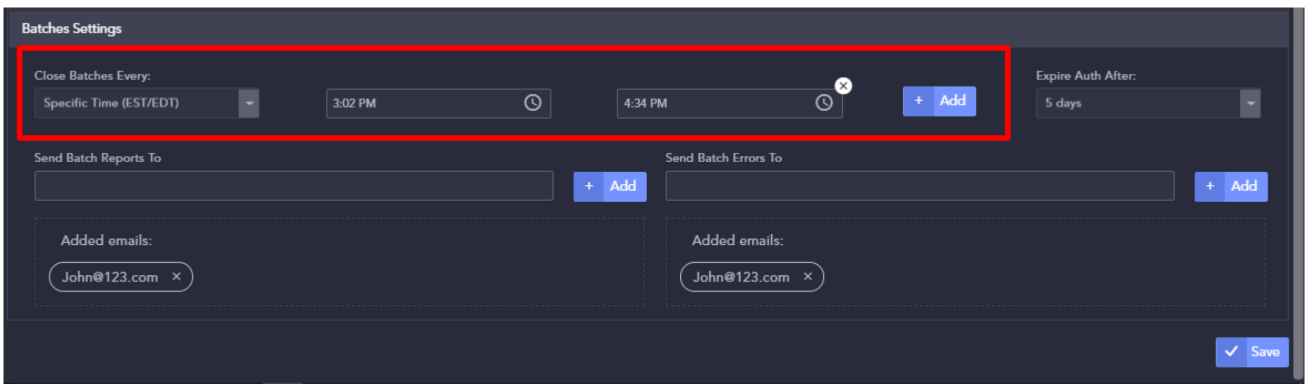
1. To **recharge a transaction**, navigate to the **Reports tab** on the left panel of the gateway.
2. Locate the transaction you with to **recharge**.
3. Click on the **eyeball** icon next to the transaction details.
4. Choose the **blue recharge icon** to recharge the transaction.

Batches

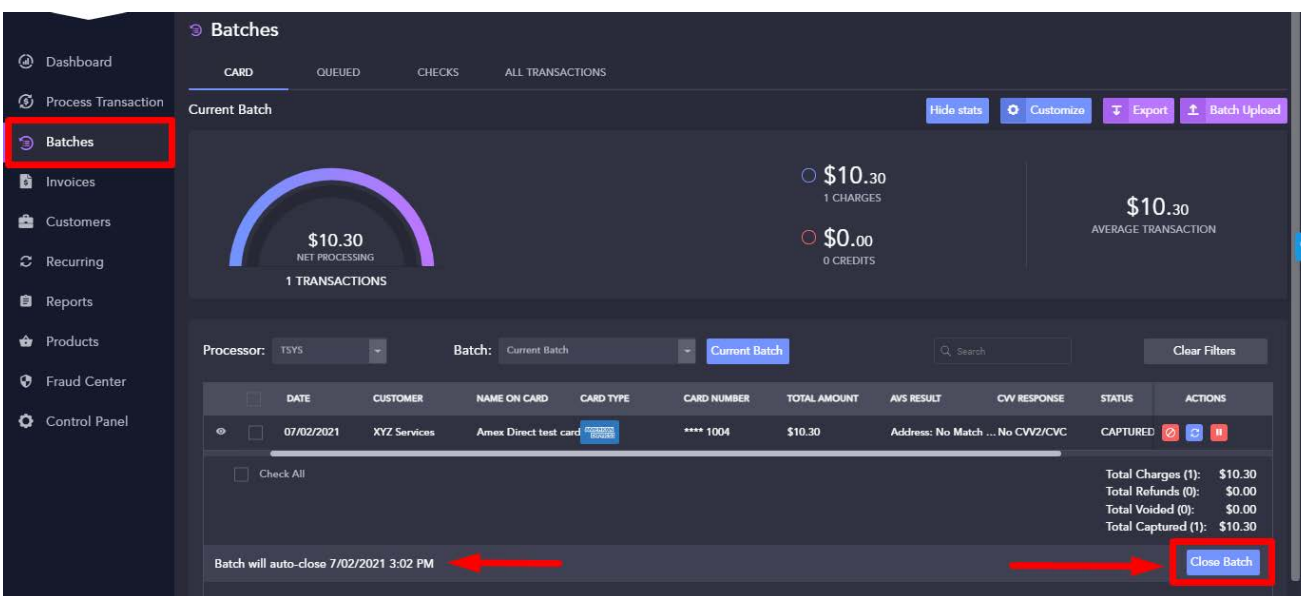
The Batches tab allows you to view the current batch and earlier batches, as well as allowing you to manually close a batch *(or setting auto-batching as an option)*, export batch reports, and view Queued (authorized) transactions. It is also where the **Batch Upload** feature resides.

Batch Closing:

1. You can set when your batches should close in your **Control Panel** → **General** → **Batch Settings**. You can set multiple batch closures daily, at the end of the day.



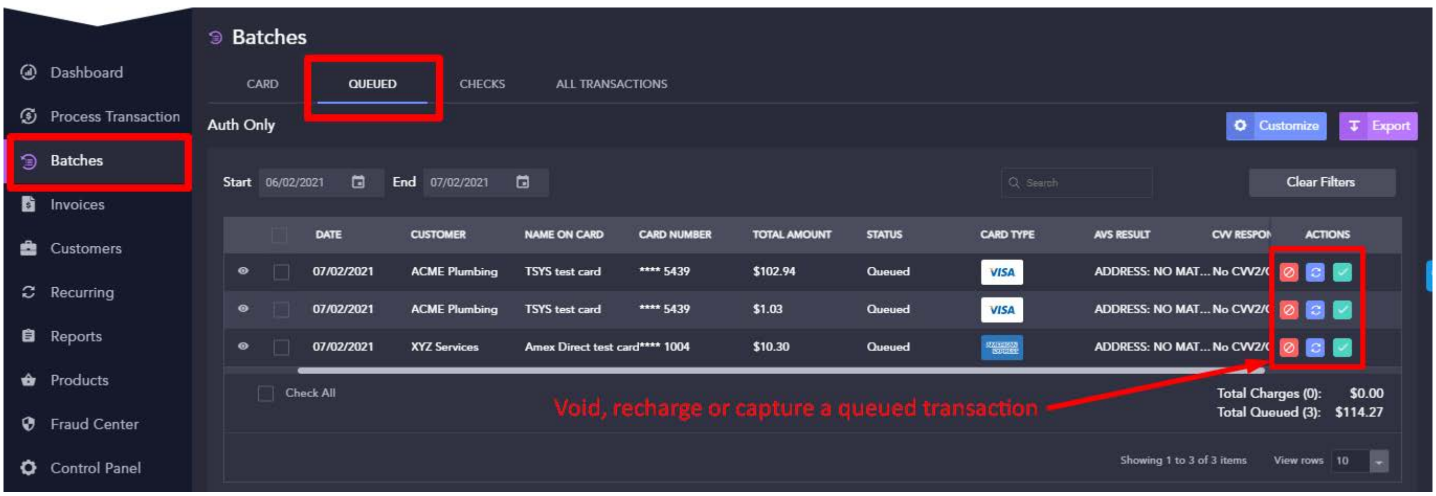
2. You can also manually close the batch at any time, by clicking on the **Close Batch** bottom in the bottom right corner of the Batch screen.



Queued Transaction:

1. To view your queued transactions, navigate to the **Batches tab** on the left panel and click on the **Queued tab** at the top of the **Batches tab screen**. (For help on what queueing a transaction means and on how to queue transactions, please refer to section **Queuing a transaction**.

2. You can **void**, **recharge,** or **capture** a transaction by clicking on the appropriate Actions icon buttons on the right-hand side of each transaction. Capturing a transaction will be included in the current batch and it will settle whenever the batch closes.



Batch Uploads:

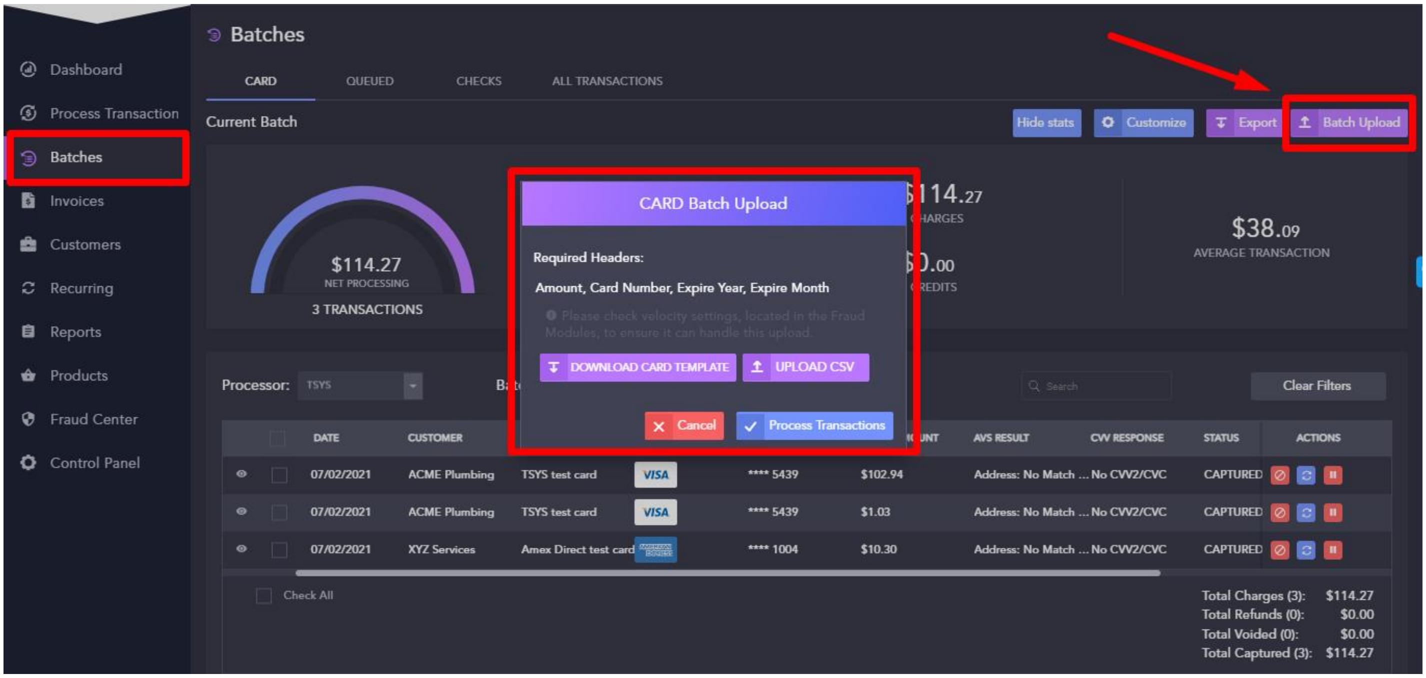
1. Batch uploads allows you to upload a csv file to the gateway with multiple transaction details, such as customer name and card or ACH details, and run then all automatically instead of manually processing each transaction separately.

2. To upload a card batch, navigate to the **Batches** tab on the left panel, and click on the **Batch Upload** button in the top right corner of the page.

3. A pop-up will give you the option of **Download card template** with the required headers: Amount, Card Number, Expire Year, Expire Month, and additional optional columns of data.

4. Once you have filled a 'csv' with your card transactions, you can upload it to the gateway by clicking on the **Upload 'csv'** button.

5. Click **Process Transactions** and the gateway will automatically process all transactions.



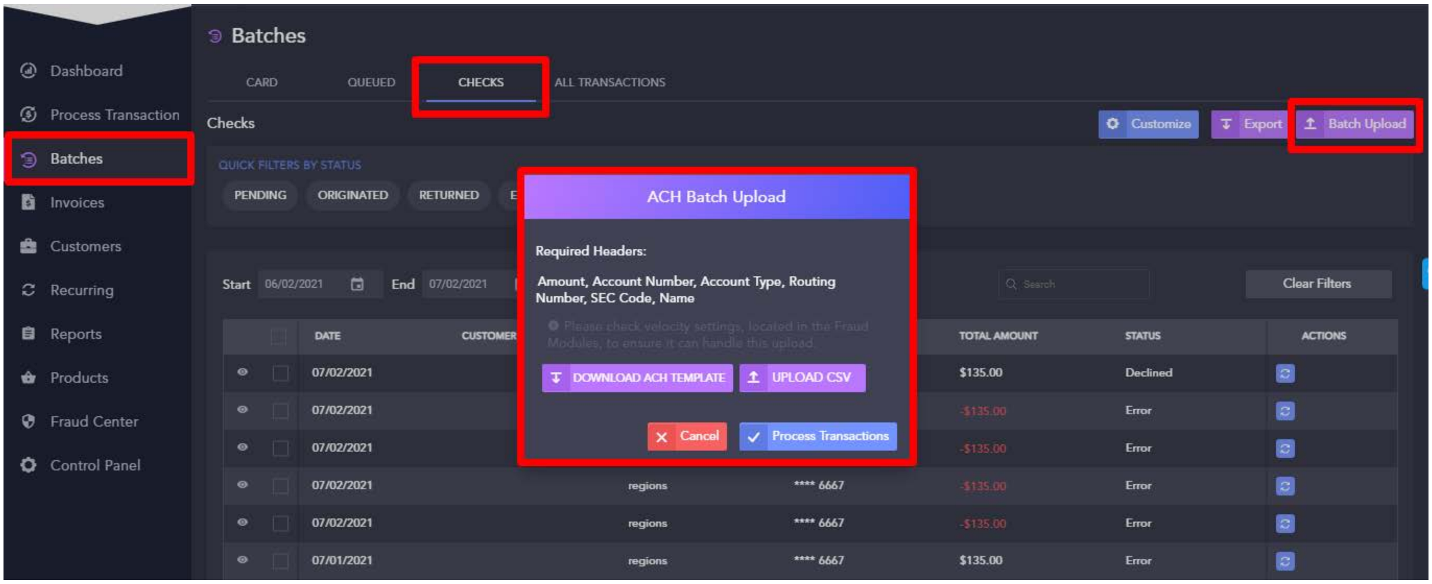
6. You can view details and statues of transactions in the **Reports tab**, as you would for regularly processed transactions.

7. To upload a batch of ACH/Check transactions, navigate to the **Batches tab** on the left panel, and click on the **Checks tab** at the top of the page, and follow further instructions as detailed for a card batch upload.

8. The required headers for check uploads are Amount, Account Number, Account Type, Routing Number, SEC Code, and Name.

TIP: *Please check Velocity control settings, located in the Fraud Modules, to ensure it can handle the upload. Too many transactions may trigger the gateway to block transactions, believing that card testing is at play, so ensure the parameters that are set are greater than the number of transactions being uploaded.*

(Continue to Page 12 – Image example)



Some highlights:

1. Card and ACH/Check batch uploads.
2. Unlimited number of transactions per file.
3. Downloadable templated file with headers.
4. Comprehensive post-transaction reporting.

Recurring and Scheduled Payments

Recurring payments allows you to setup a schedule for transactions to run on their own according to a set schedule and frequency. You can always edit or modify a schedule at any time.

Creating a Recurring / Scheduled Payment:

1. To create a recurring or scheduled payment, navigate to the **Process Transaction** tab in the left panel.
2. Enter the customer and card or check details as instructed in **Processing a transaction.**
3. Scroll down and click on the banner labeled **Recurring Payment**.
4. Check the Create recurring schedule checkbox.
5. Enter a title for this schedule.
6. Enter a set number of times this transaction should run or mark it ongoing until you turn it off.
7. Choose when this schedule should begin.
8. Finally, choose a frequency for this schedule. Click **Process Transaction**.

TIP: *If you chose a future date for the First Run, the transaction will NOT process when you click Process Transaction. It will process on the date of the specified First Run.*

If you chose a future date for the First Run, a checkbox will offer you the option of processing a transaction today IN ADDITION to the number of transactions in the schedule.

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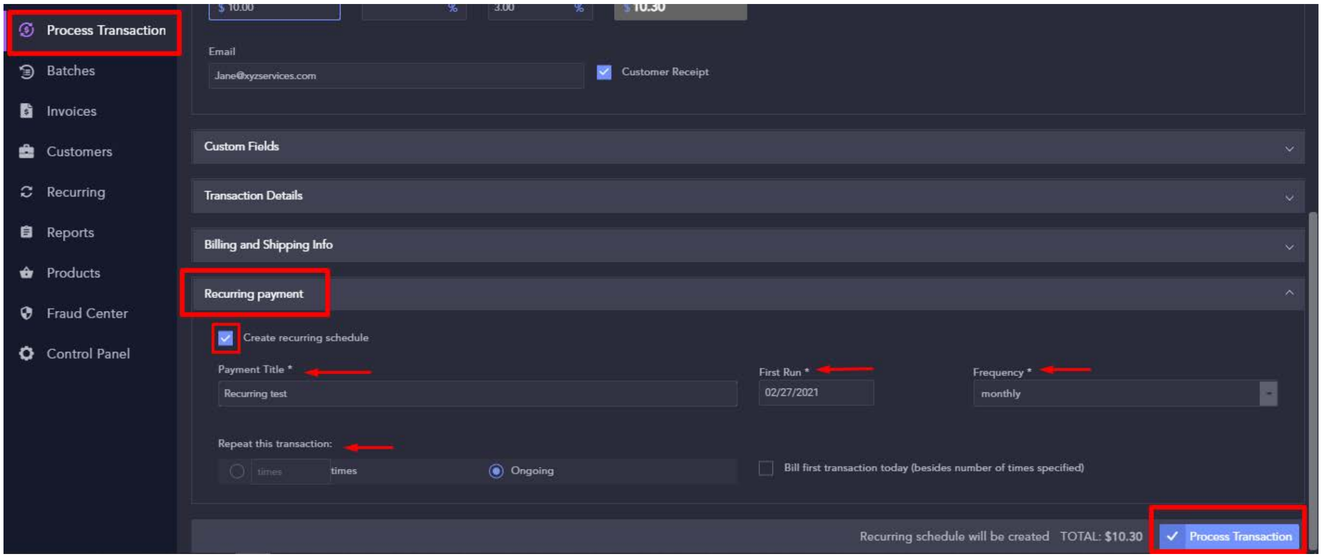
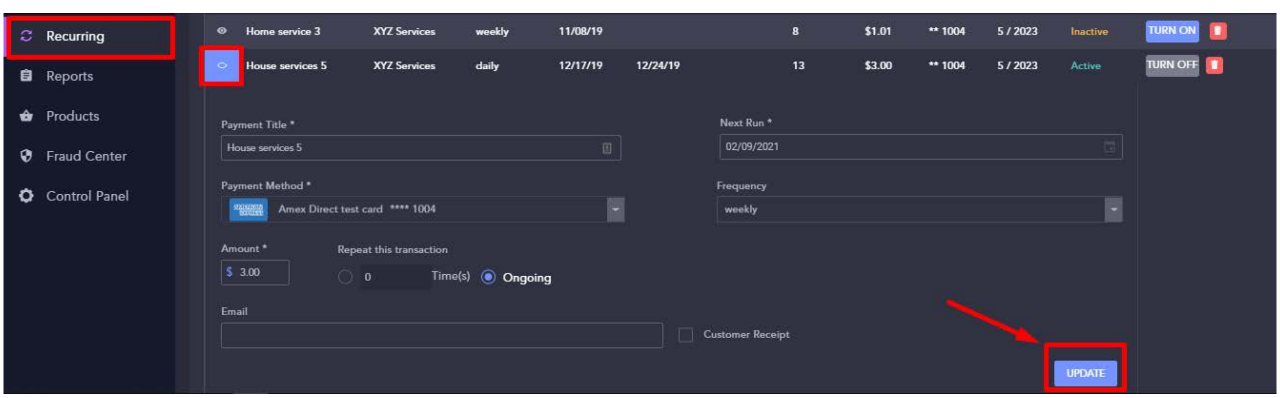


Modifying a Recurring / Scheduled Payment:

1. To change the details of a recurring schedule, navigate to the **Recurring tab** on the left panel.
2. Locate the schedule you wish to edit.
3. Click on the **eyeball** icon next to the transaction details.
4. Edit schedule as desired.
5. Click **Update.**

TIP: *Bi-weekly will process once every 2 weeks, bi-monthly will process once every 2 months, etc.*



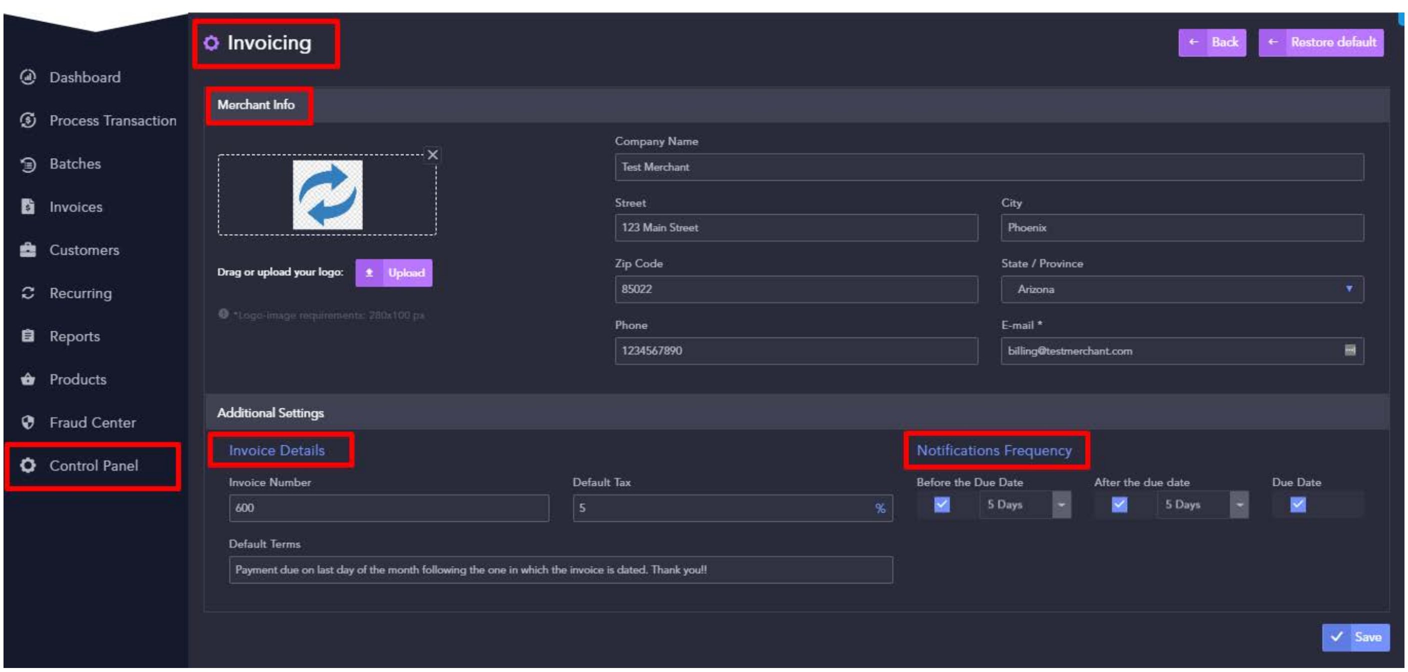
Invoicing

The Invoicing tool allows you to send an email directly from the virtual terminal to your customer. The email contains a pdf attachment with the invoice details you entered, as a well as a secure link to a payment form. The payment form will display your invoice as well as payment fields that allow the customer to enter card or ACH details, electronically sign, and pay the invoice.

As part of the invoicing tool, the products tab gives you the ability to store products or services with set descriptions, prices etc., so you can easily add items to your invoices.

Designing your Invoice:

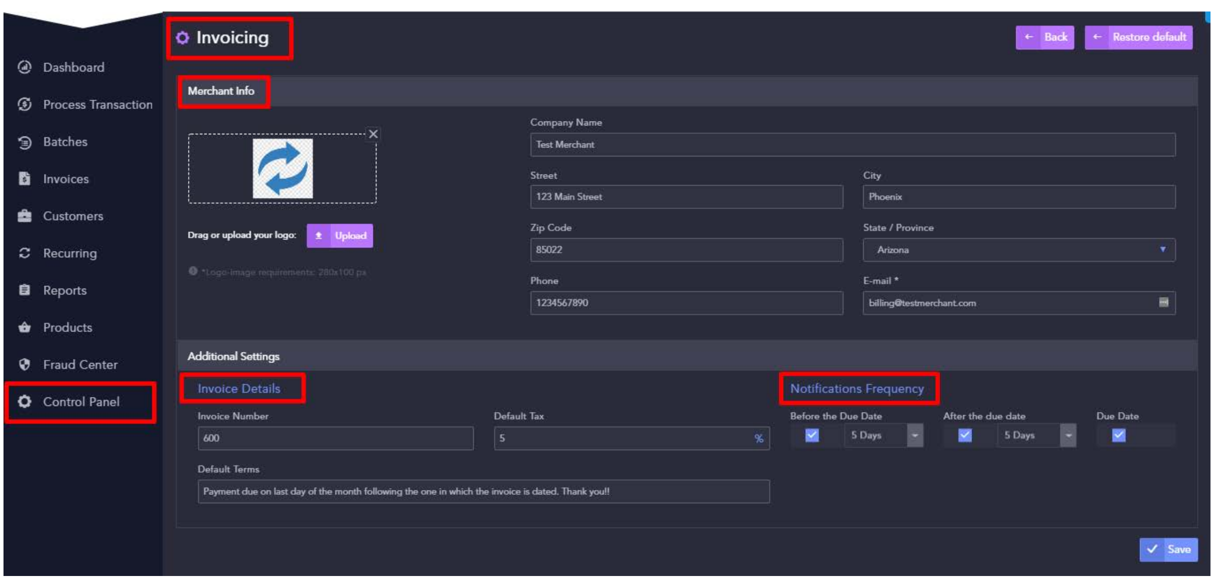
1. Before creating an invoice, navigate to the **Control Panel** tab on the left panel.
2. Click on **Invoicing**.
3. Upload the logo, company info, and terms you would like your invoices to display.
4. You can also set custom notifications so your customers will be notified via email prior, on, and/or after the due date.
5. In addition, you can default a tax amount to be applied to each invoice.



Creating and Sending an Invoice:

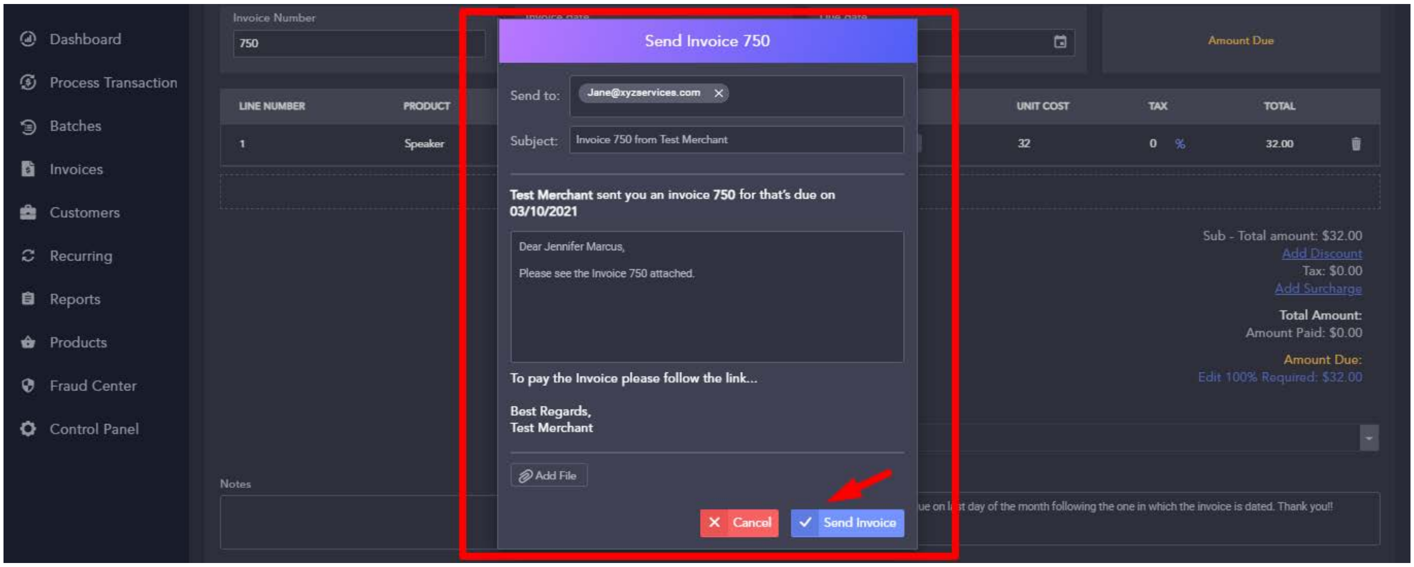
1. The invoicing tool allows you to send an email to a customer that contains a link to a payment form where the customer will view the invoice and enter a credit card or check to pay the invoice.
2. To create an invoice, navigate to the **Invoices tab** on the left panel.
3. Click on the **New Invoice button** in the top right corner of the page.

4. Enter a customer and any additional information you wish to include.
5. Scroll down and click on **Add Lines**.
6. Add an existing product or enter a new product details.
7. You can apply a tax, surcharge, or discount.
8. Then, click **Send** at the bottom of the page to send the invoice now.



9. Once you click **Send**, a window will pop up that will allow you to enter additional email addresses, customize the subject line and content, and attach files to the invoice.

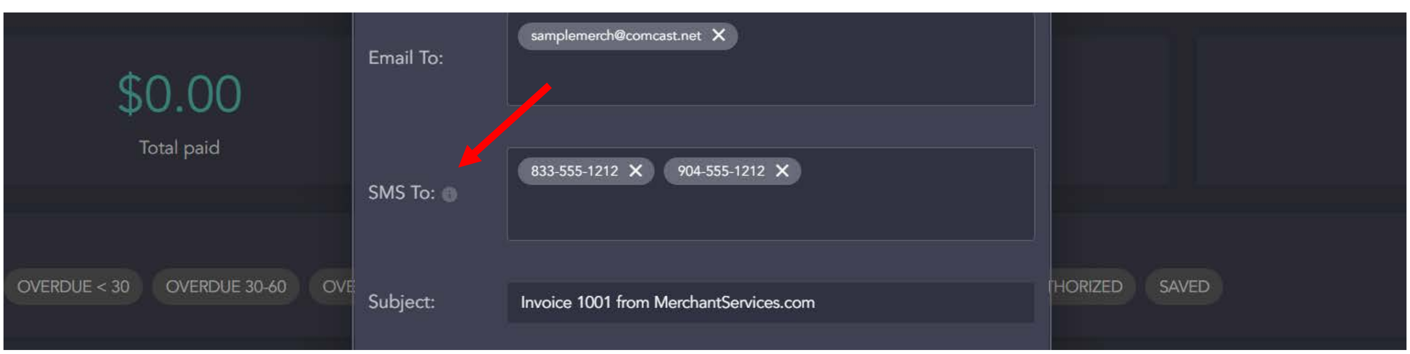
10. Click **Send Invoice** at the bottom of the pop-up window.



TIP: If you add an additional email address, press enter after typing it, so the address is saved.

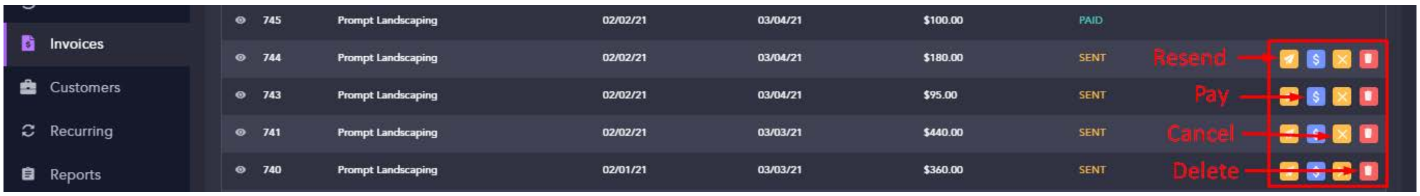
*By default, every invoice comes with a pdf file attachment of the invoice unless you un-check the **"Attach system pdf checkbox."** The **Add File** button allows you to add additional attachments.*

SMS Invoice Texting: Just as you are able to add multiple emails to send an invoice to, you can also do the same via Text Messaging.

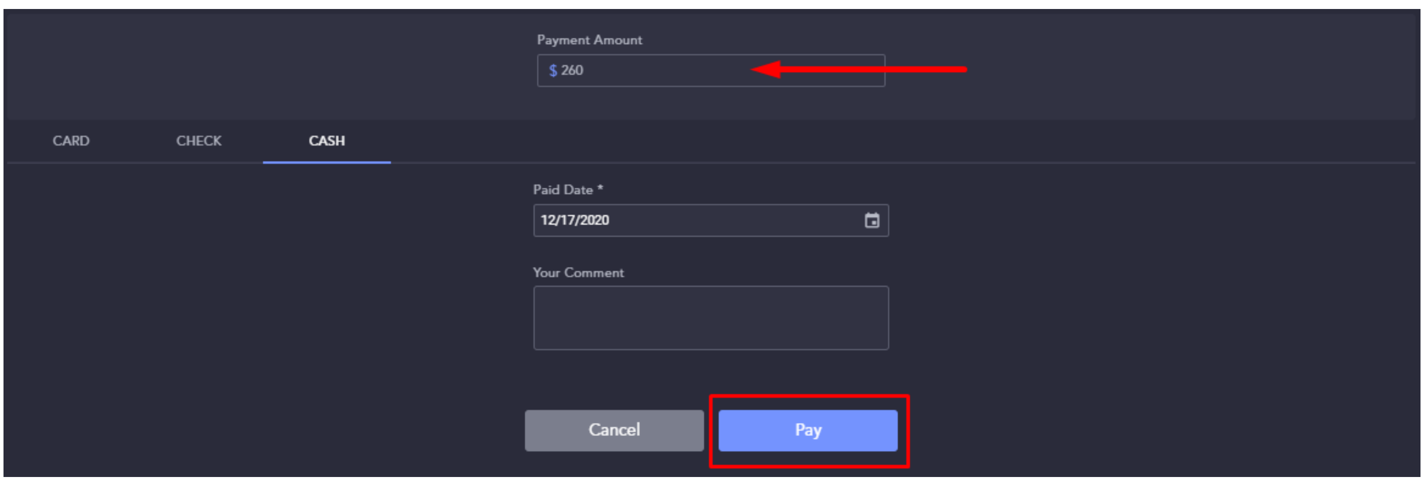


Post-Invoicing (Actions):

1. There are a number of options available once an invoice is sent.
2. In the **Invoices tab** on the left panel, there is a listing of all sent invoices. On the right side of each invoice (**under Actions**), appear up to four actions.



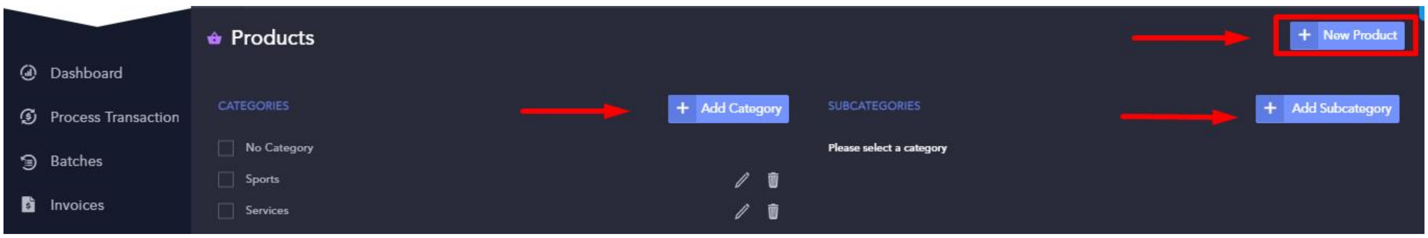
3. You can **resend** an invoice; this will simply resend the invoice to the customer.
4. Clicking on the **Pay icon** will allow you to either pay on behalf of the customer using stored or new payment methods, or mark the invoice as paid without actually running a transaction (**paid by *cash***).



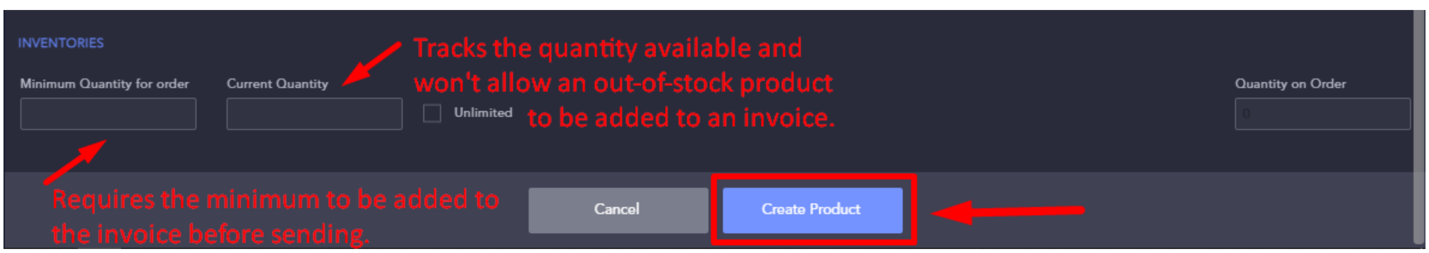
5. If you choose the **Cash** option, you can opt to only enter a partial amount and mark the invoice as partially paid.
6. The **cancel icon** disables the link in the email invoice sent to the customer, effectively cancelling the invoice.
7. The **delete icon** deletes the invoice entirely (automatically disabling the link as well).

Products / Inventory:

1. You can create and store products to easily recall and add them to an invoice.
2. Navigate to the **Products tab** on your left panel.
3. You can create categories and sub-categories before creating products.
4. Click on the **New Product button** at the top right corner of the page.



5. Enter as many details as you wish for this product.
6. Click **Create Product** at the bottom of the page.



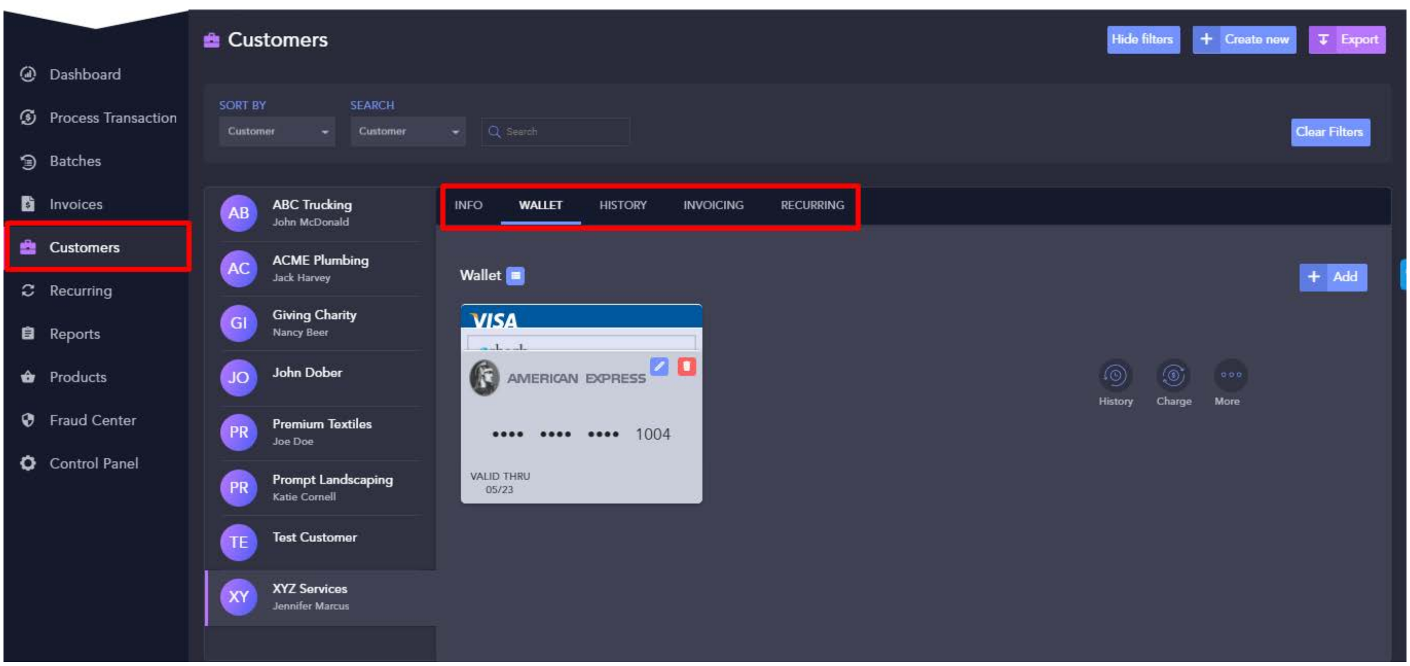
Customer Vault

The Customers tab on is where your customers and all their information, including payment methods, are securely stored. Creating and storing customers allows you to select existing customers when processing transactions, creating an invoice etc., so that all relevant details are pre-filled.

It allows you to easily view and manage all transaction history and additional details on specific customers.

Storing Customer Information:

1. The **Customers tab** on the left panel is where your customers and their information, including payment methods, are securely stored.
2. For each stored customer, there are five tabs: **Info, Wallet, History, Recurring and Invoicing**.



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3. **Info** stores general contact, shipping, and billing information.

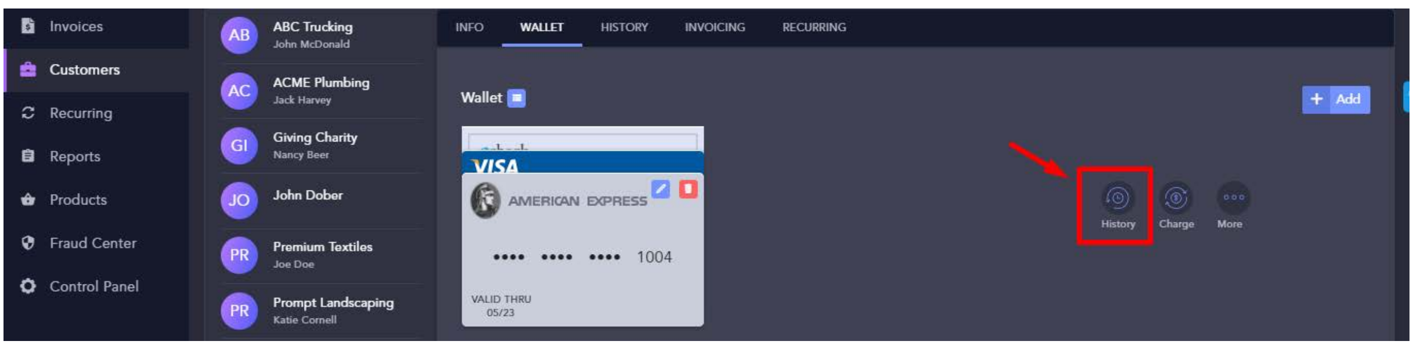
4. **Wallet** stores this customers' payment methods. Once a credit card or ACH information has been entered and saved, only the last four digits are visible.

5. **History** records transaction history of this customer.

6. **Invoicing** records all invoices sent to this customer.

7. **Recurring** records all recurring schedules associated with this customer. You can also turn a recurring schedule on or off from this tab.

TIP: *Under the **Wallet tab**, you can choose to see transaction history of a specific card or check by clicking on the payment method and then on the **History button**.*



Creating a New Customer: When Processing a Transaction

1. When processing a transaction for a new customer, enter the customer's name, name on card, and card details.

2. Click the **Create a new customer** checkbox at the bottom of the page.

3. Click **Process Transaction**.

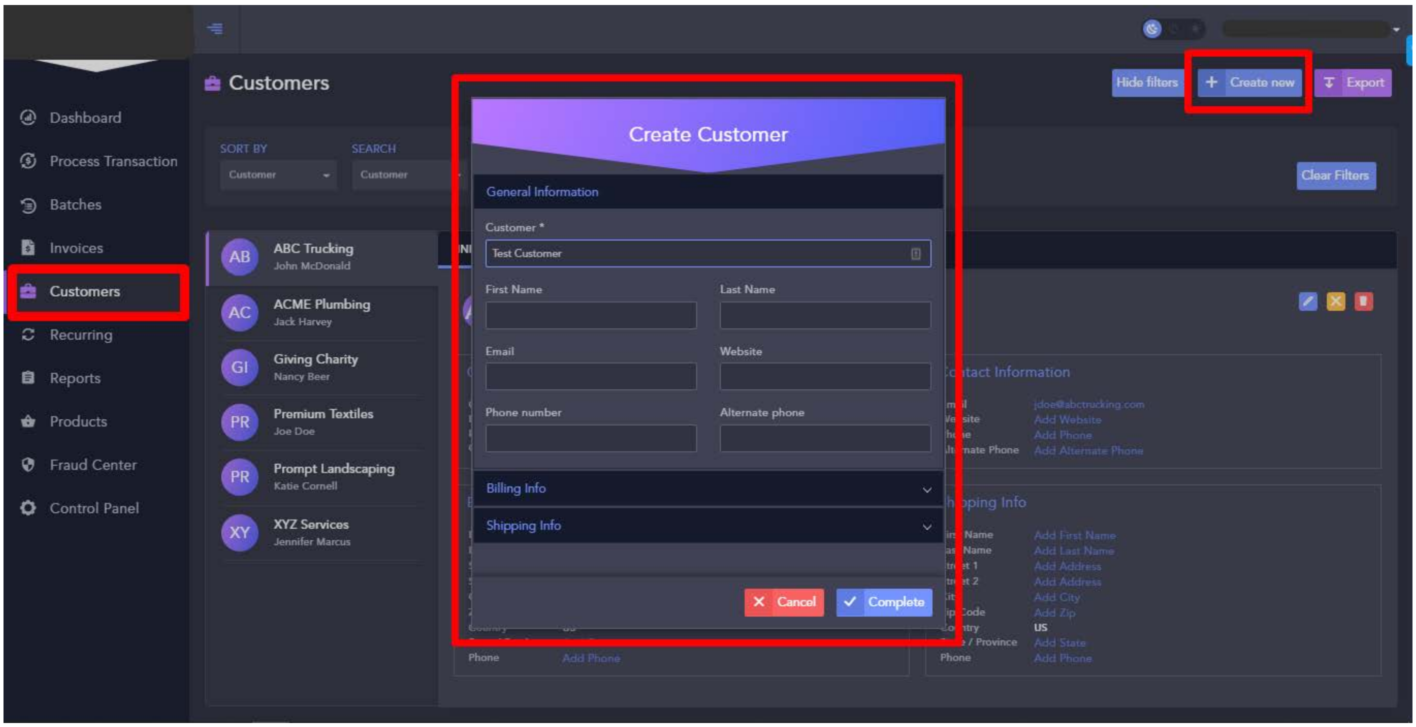
4. The transaction will be processed, and the customer profile will be automatically saved in the Customer vault.

Creating a New Customer: WITHOUT Processing a Transaction

1. Navigate to the **Customers tab** in the left panel.

3. Click on the **Create New button** in the upper right corner.

4. Enter customer details.



5. Click **Complete**.

6. Next, locate the customer you just created.

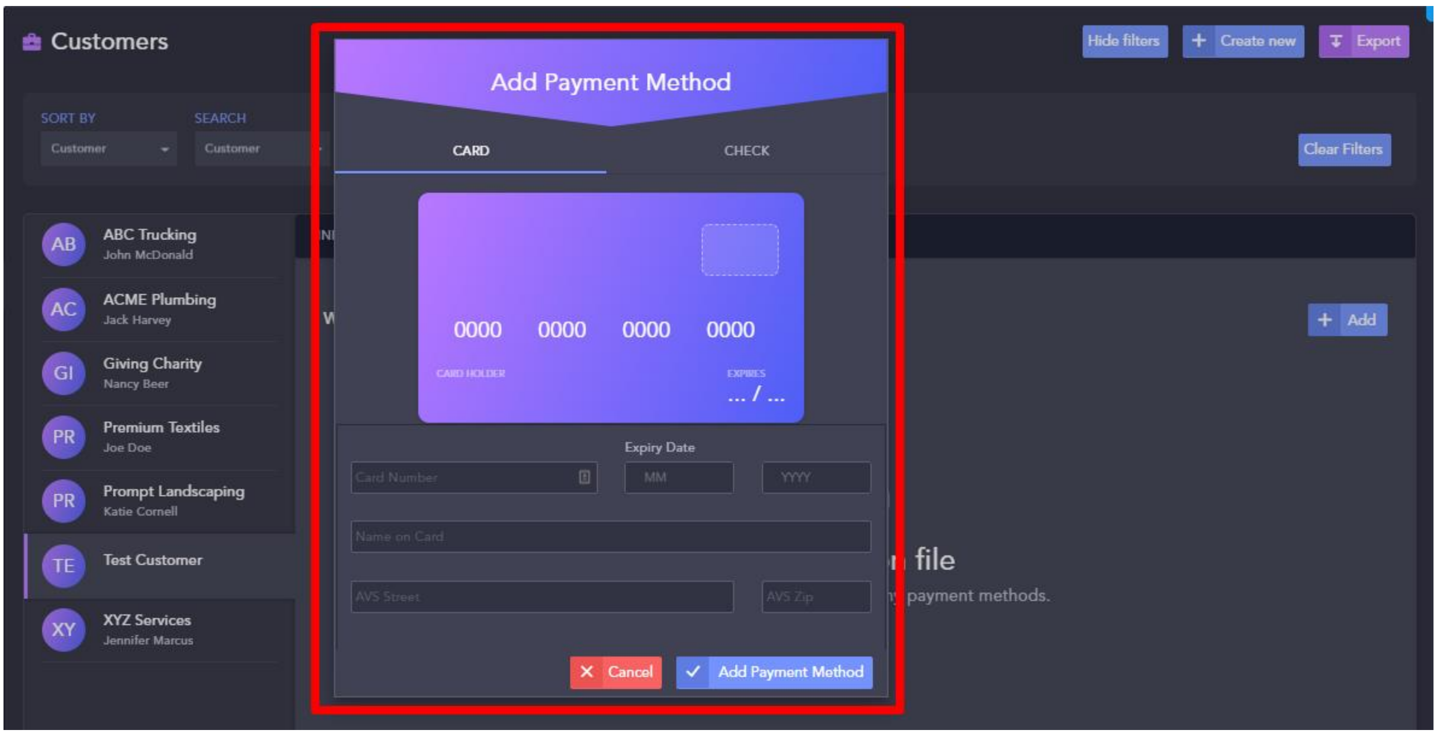
7. Click on the **Wallet tab**.

8. Click on the **Add button** on the far-right side of the page.

9. Fill in the credit card or check details.

10. Click **Add Payment Method**.

TIP: *Once a customer is saved, it will automatically populate all customer and transaction fields when you begin typing the customer's name.*



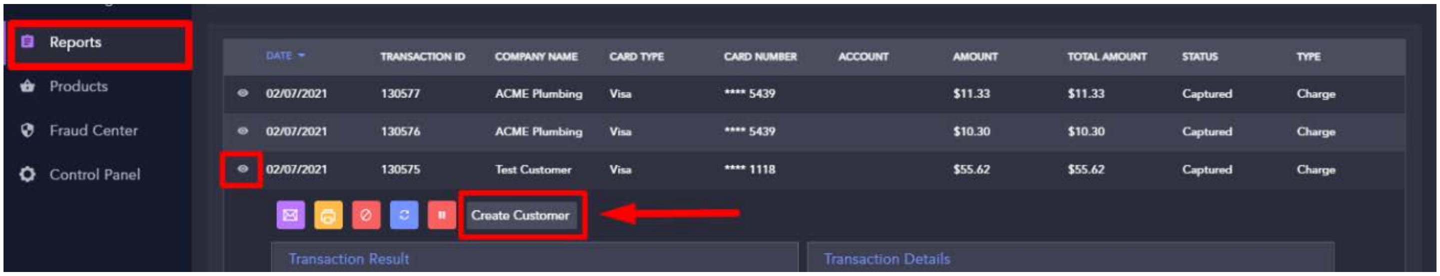
Creating a Customer Post-Transaction

1. If a transaction is processed without the customer profile being saved (e.g., the **Create a new customer** checkbox at the bottom of the page was not checked, or the transaction was processed outside of the virtual terminal), you can create a customer profile from the transaction.

2. Locate the transaction processed for this customer in the **Reports tab** on the left panel.

3. Click on the **eyeball icon** next to the transaction details.

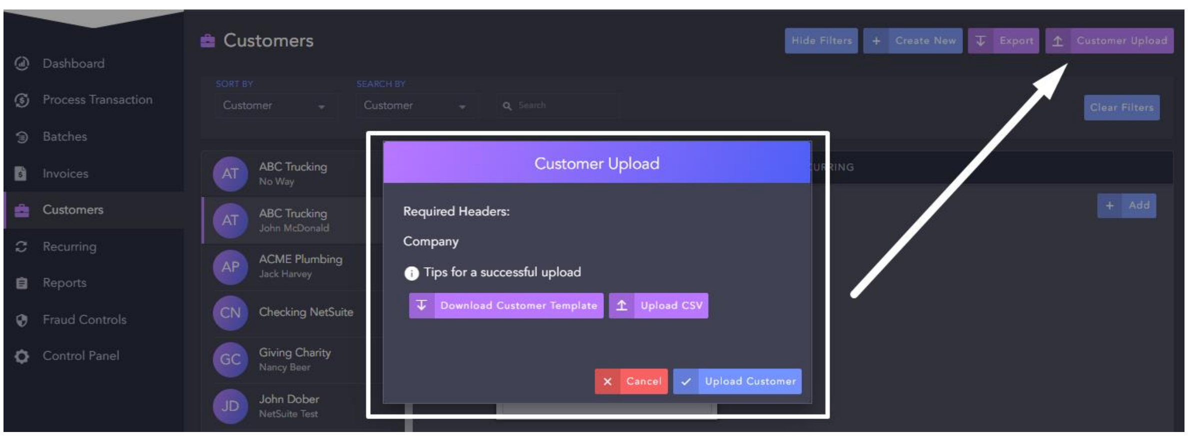
4. Click on the **Create Customer** button.



Customer Upload

1. The **"Customer Upload" feature** allows a merchant to upload their customer list with a click of a button (see image below).

2. We also maintain a **Public PGP Key** so that sensitive data like card numbers can be transferred securely and easily.



Key ID	69D5 FF8E 497B 2DBE
Fingerprint	5588 162A 1AD7 522E 0602 4FC2 69D5 FF8E 497B 2DBE
Length	4096
Type	RSA
Expiration	2023-09-01

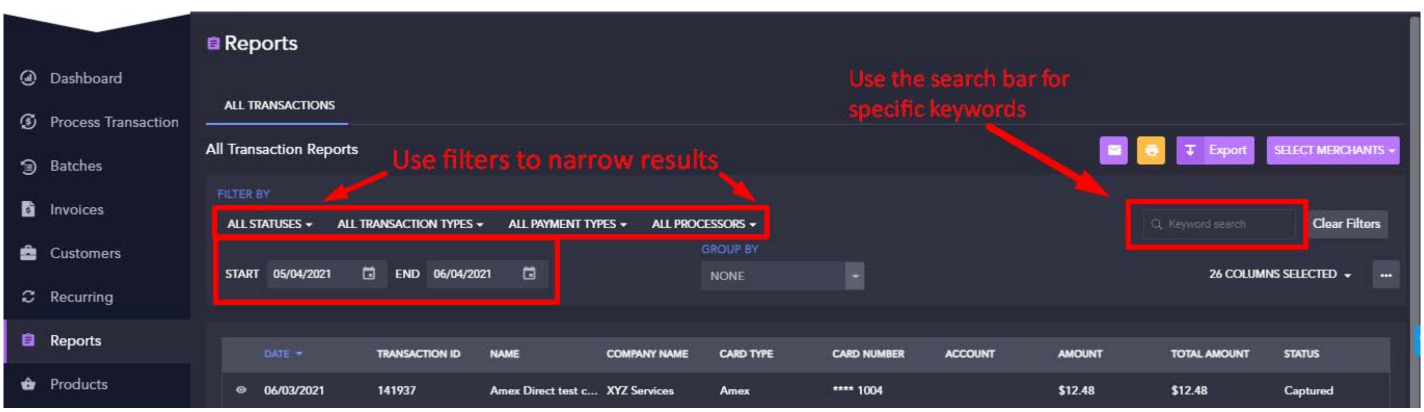
Public PGP Key Sample

Reports

The Reports tab is where you can view a database of all transactions in a user-friendly format. With multiple search and filter options, you can easily find the transaction(s) you are looking for. You can also download, print, and email custom reports at any time.

Search and Filter Reports:

1. The **Reports tab** on the left panel is a comprehensive database of all transactions that were ever processed through this gateway account, regardless, If they were processed within the virtual terminal or through an outside source (such as a payment page, website or software integration or plugin).
2. To locate specific transactions, navigate to the **Reports tab** on the left panel.
3. Use one of the five filters (**Status, Transaction Type, Payment Type, Processors** and **Date range**) to filter results, or the search bar to locate the transaction using specific details, such as customer name or the last four digits of the card or check.



4. You can also use the “Group By” filter to group transactions by one of the following: Date, Batch, Source and Card Type. When using this filter, you will be given the option to display a summary of transactions.

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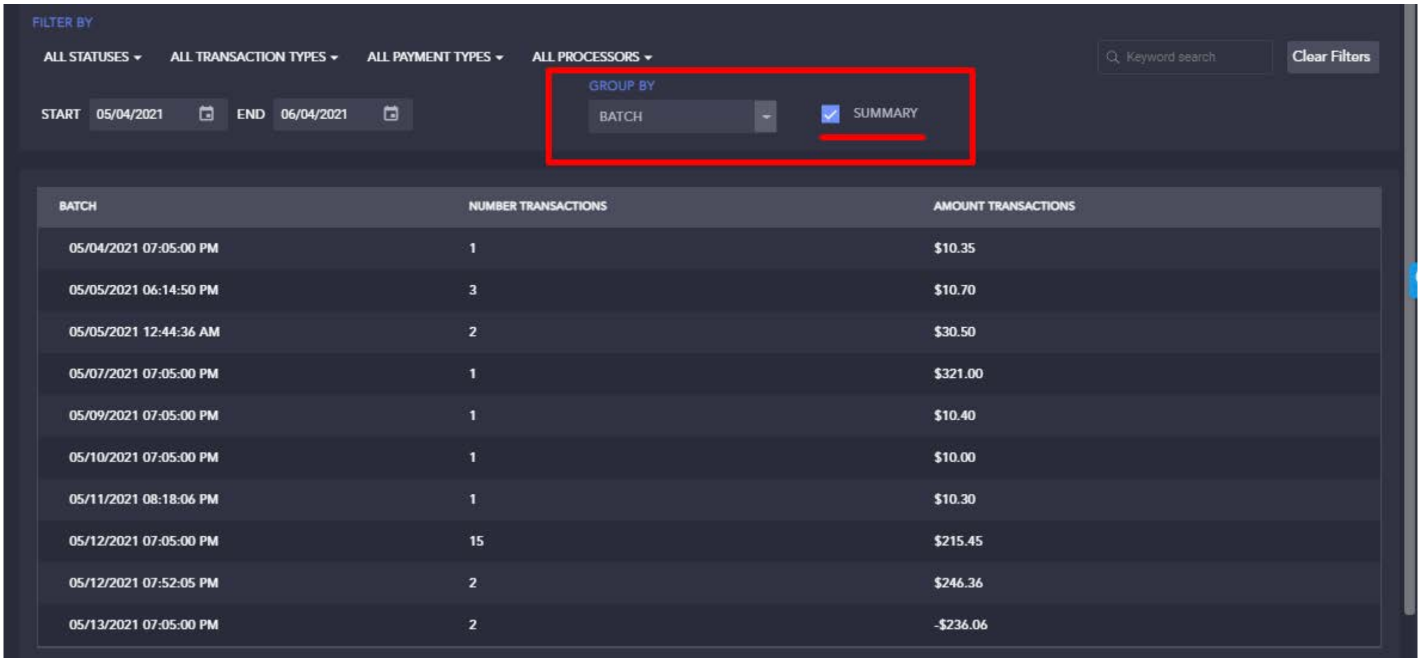
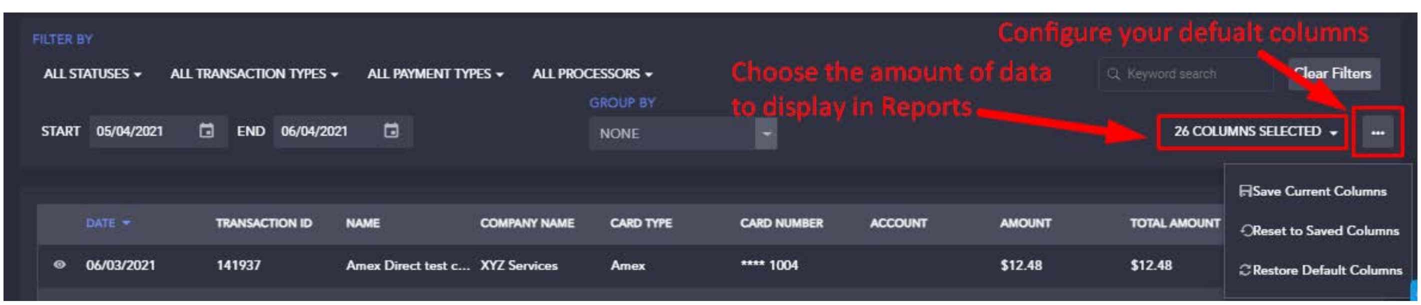


5. You can customize the amount of information to be displayed for each transaction by choosing the number of columns to be displayed in reports.
6. Click on the Columns button on the right side of the screen and select the columns you want displayed.
7. The ••• button allows you to save a default number of columns or reset to the default number of columns.



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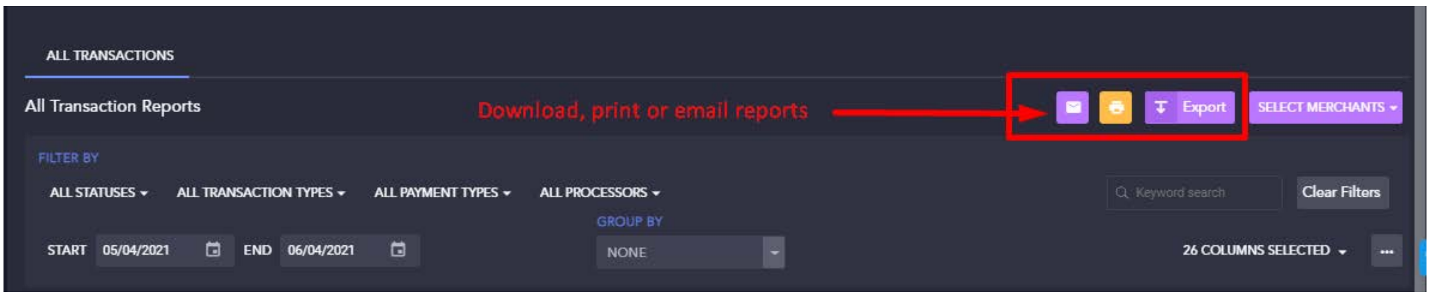
Exporting Reports:

1. You can export a custom report at any time by emailing, printing, or downloading reports.
2. To email reports click on the purple **email icon** on the right side of your screen.
3. To print reports, click on the yellow **print icon**.
4. To download reports, click on the purple **Export button**.
5. The export will only contain the columns of data you selected to display in your reports.



Multi-MID (Merchant IDs) Reporting:

1. If you are a user with access to more than one MID or merchant account, you can view consolidated reports from within one account without having to visit each MID separately.

6. In you **Reports tab** on the left panel, in the right side of the screen, click on the purple **Select Merchants button**.
7. Select the MIDs from which you wish to see transactions.
8. Downloaded reports will include transactions from all selected MIDs.

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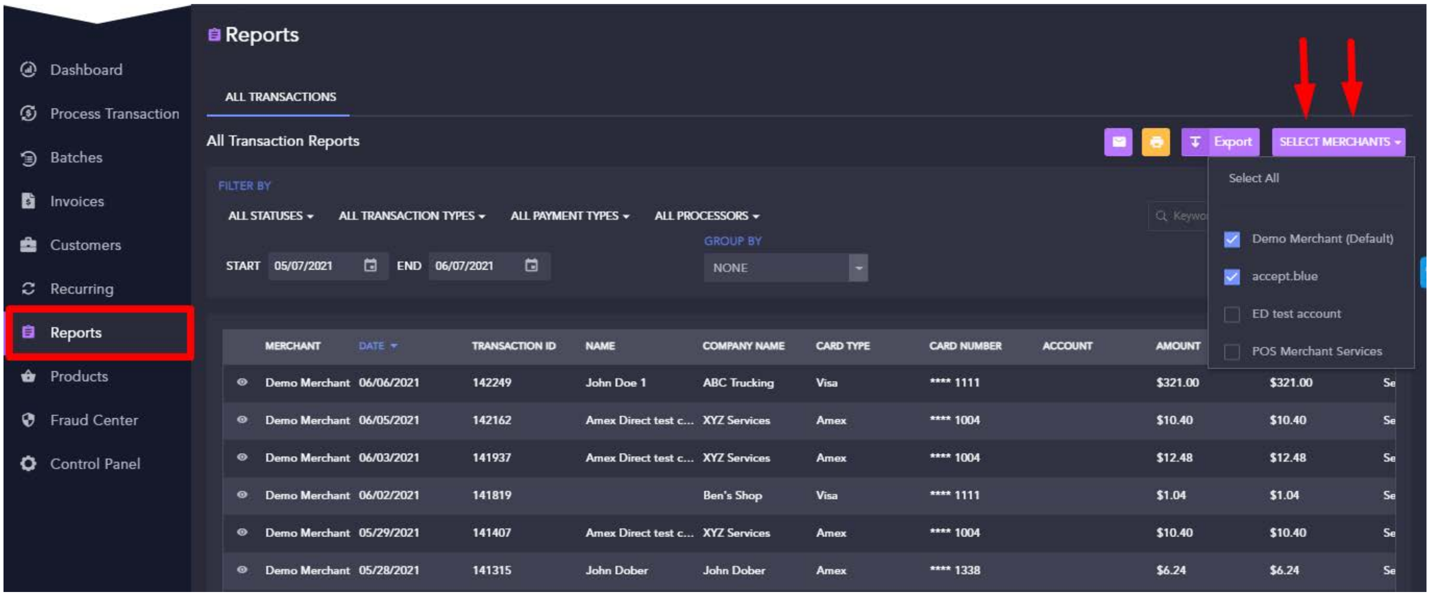

TIP: *One user, or multiple users, can be given access to multiple MIDs or merchant accounts with just one set of credentials. Ask your MSP for assistance on this.*

Fraud Center

Your Fraud Center is home to the most advanced fraud protection tools in the payment industry. Each of the ten modules allows you to set certain parameters and rules that control which transactions are accepted in your account, restricting potentially fraudulent transactions.

You can set Fraud controls under **Universal Fraud Modules**, and these controls will affect all sources of payments connected to this merchant account. Or you can set fraud controls on specific sources, such as on payments coming from a shopping cart, and these controls will not affect other sources (such as a transaction processed within the virtual terminal).

AVS Response:

1. The AVS Response module allows you to choose which transactions to accept or decline based on the Address Verification System response. Check the responses that you will allow, all others will be declined.

2. Cardholders will be able to see the authorization, and merchants can choose to unblock them until the batch closes. Once the batch closes, blocked transactions will be voided.

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BIN (Bank Identification Number) Blocker:

1. This module allows you to block transactions based on the first six digits of the card number, known as the BIN. You can block cards by BIN (411111) or BIN range (411111-422222).
2. This module also allows you to block cards by type: Credit, Debit, Prepaid. This check is done prior to authorization by using the BIN. You can limit these blocks to just Visa or just Mastercard. You can also use this module to entirely block Visa, Mastercard, Discover and/or Amex.

Country Blocker:

1. This module blocks or allows transactions based on which country they originate from. The location of the customer can be determined by their IP address, which is checked against our GeoIP database, or by using the submitted billing or shipping country. To use this module with Client IP, billing address, or shipping address, your shopping cart or integration must pass the correct data to the gateway.

CVV Response:

1. This module allows you to select which transactions to accept or decline based on the result of the card ID verification (CVV2, CID, etc.). Check off the responses that you will accept. All others will be declined.
2. Cardholders will be able to see the authorization, and merchants can choose to unblock them until the batch closes. Once the batch closes, blocked transactions will be voided.

Duplicate Detection:

1. This module detects and blocks duplicate transactions. The system uses the full card number, transaction amount and the source to determine if a duplicate transaction has been submitted. You must specify the length of time (in minutes) that the system will look back for a duplicate transaction. This module only takes effect after the original transaction has completed.

2. This is useful primarily in ecommerce/website applications and addresses the scenario in which a customer mistakenly clicks on the process order button more than once for the same order.

Email / IP Blocker:

1. The Email Blocker blocks transactions coming from free webmail servers such as Hotmail and Yahoo. It can also be configured to allow or block specific email addresses or domains.
2. The IP Blocker module will block transactions based on a single IP address (e.g., 192.0.0.1), a range of IPs (e.g., 192.0.0.0-192.0.0.255), or wildcards (e.g., 192.168.*.*).
3. To use the Client IP options, your shopping cart software must pass the client IP correctly. To check if your cart is passing the client IP, view the details on a transaction. If an IP is listed next to "Client IP" then you will be able to use this module.

Velocity Control (Card Testing Fraud):

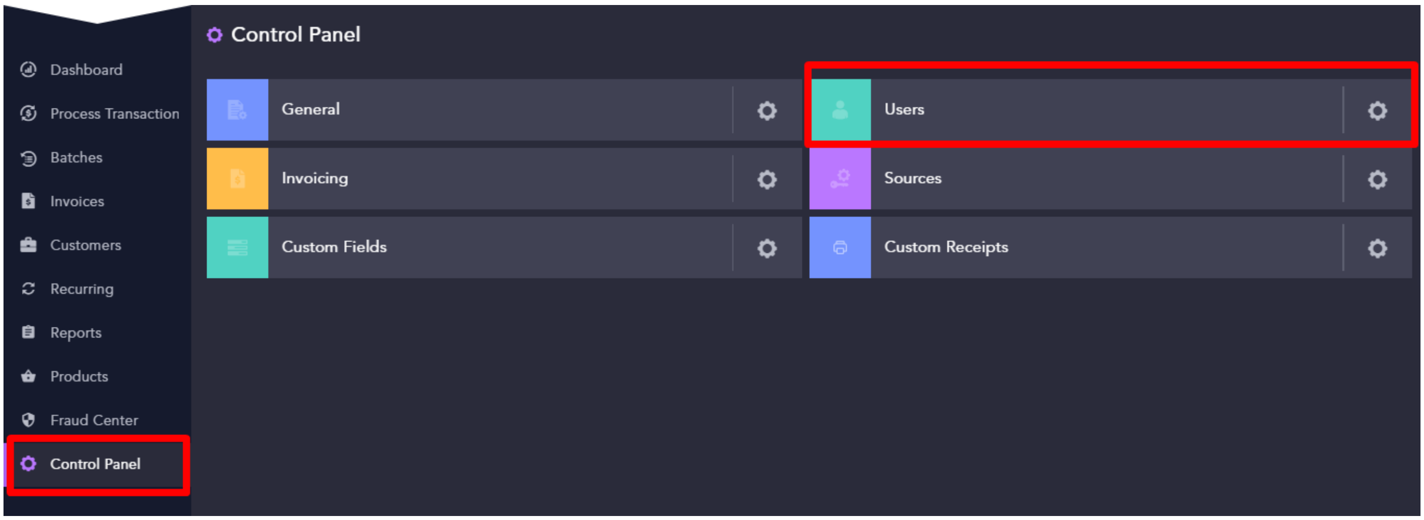
1. Velocity Control allows you to instruct the gateway to block transactions when more than a specified number of transactions are attempted within the specified period. This can be useful for preventing your merchant account from being used to test stolen account data, usually through a website or checkout page that is unprotected with a captcha tool.
2. To use Client IP, you must ensure that your software is passing the customer's IP address to the gateway.
3. By default, every merchant account automatically has a Velocity Control module deployed at 500 transactions within 30 minutes, effectively blocking card testing transactions that exceeds these boundaries.

Transaction Amount:

1. This module restricts transaction amounts to a specific range. Any transaction amounts that are not within the defined range will be blocked. If you only want to specify a minimum but no maximum, enter a * in the maximum field. Likewise, if you only want to specify a maximum but no minimum, enter a * in the minimum field.

User Access

In the **Control Panel tab** on the left panel, the **Users tab** allows you to control user access for this virtual terminal. transactions.



Adding New Users:

1. To add users to an account, click on the **Create new button** on the top right corner of the page.

2. Enter a username (usernames are case sensitive), a first and last name, an email address, and a start page (the page the user will see when they log in).
3. You can enter an IP address to limit this user to logging in from specific IP address(es) only, such as the office computer

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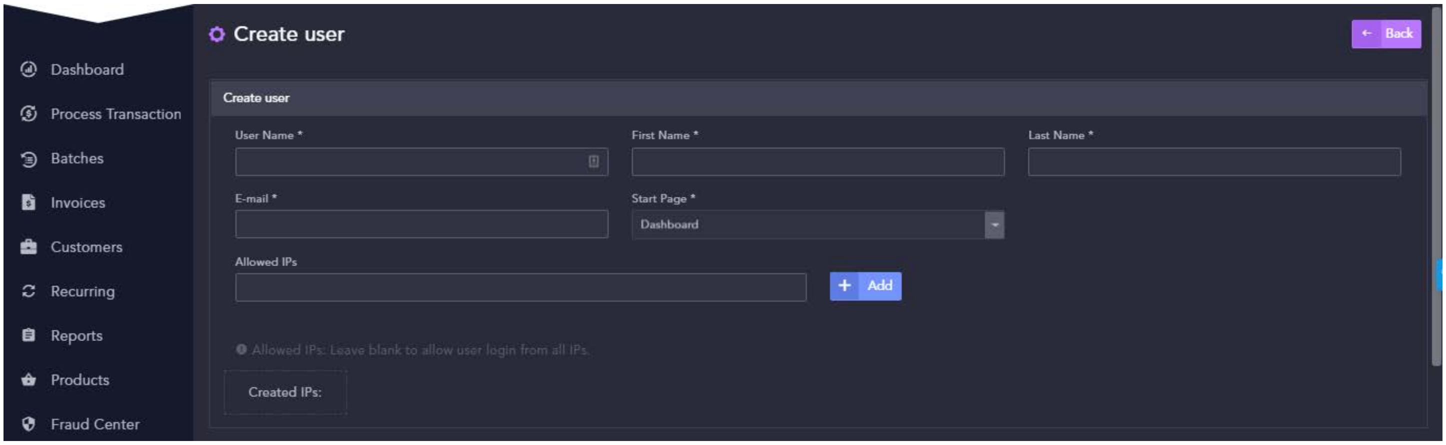


Enter a username (usernames are case sensitive), a first and last name, an email address, and a start page (the page the user will see when they log in).

Then, choose if you want this user to be a master user, with full permissions and access, or leave this user as a non-master user and select the permissions you want to grant this user.

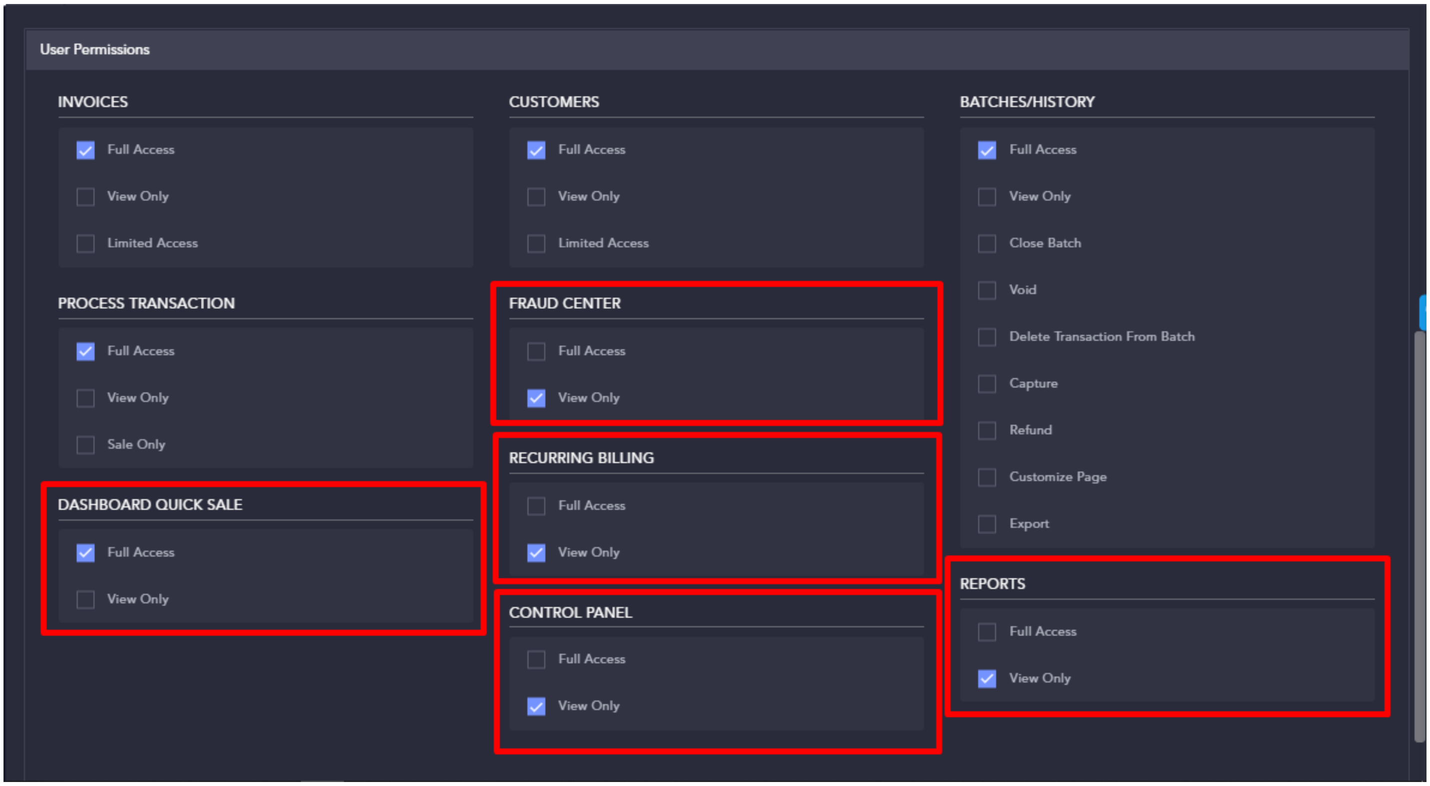
Click **Save**. The user email address will receive an email with a link to the virtual terminal along with a username and temporary password.

TIP: *If a new user claims not to have received an email, please have them check additional folders such as spam, junk, promotions etc.*

Limited Permission Users:

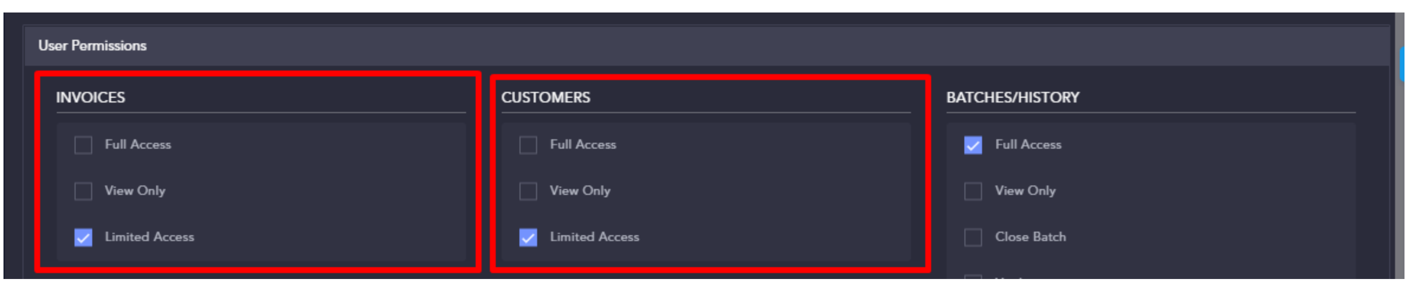
1. There are various levels of permission and access you can grant a specific user, and they can be limited to certain features. E.g., you can grant a user full permission for processing a transaction, but still block access from the invoicing tool.
2. For the Dashboard Quick Sale, Recurring Billing, Fraud Center, Control Panel and Reports, there are two options: *View only* and *Full access*. Full access gives the user full permissions on these tabs/features, while view only allows them to see the page

and displayed information but blocks them from affecting any changes or taking any actions.



For the Invoices and Customers sections, there is an additional option: Limited Access.

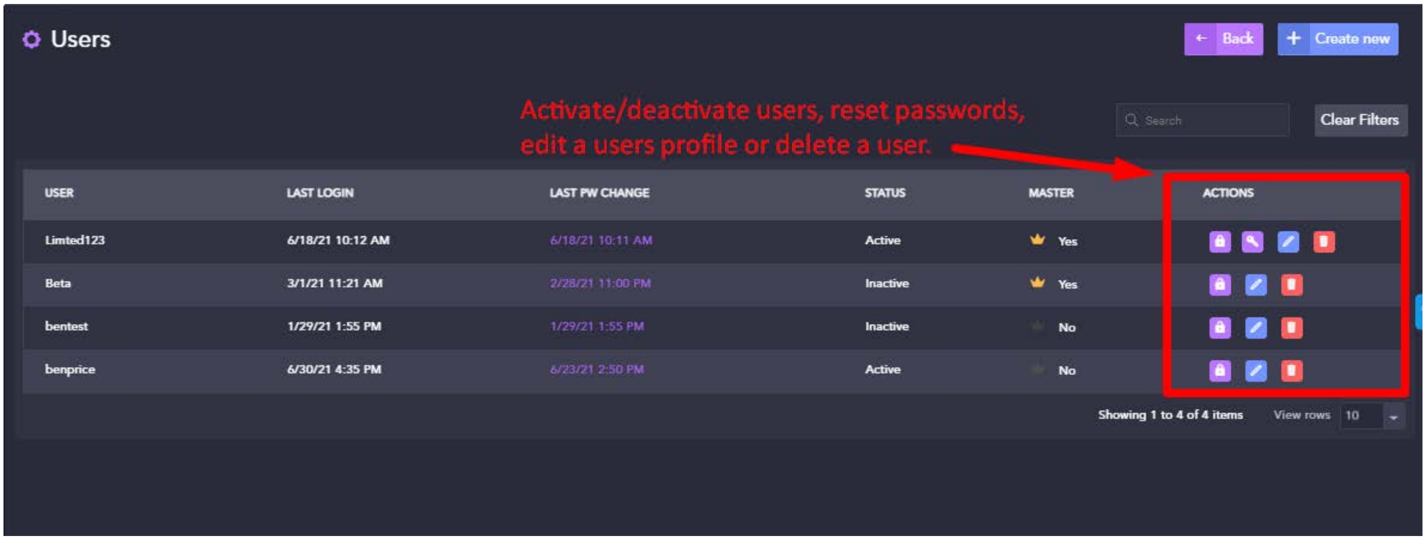
a. Limited Access means that only the user which created this customer or invoice will have the ability to affect changes to the customer profile or invoice.



The Process Transaction section also offers an additional option: **Sale only**. This setting only allows the user to process a sale, but not an authorization, post-authorization, or refund/credit.

Managing Users:

1. On the Users screen, you can edit user profiles, activate/deactivate users and delete users. You can also restore or reset a user's password.



End of User Guide