

# Virtual Terminal Guide



***TRANSNATIONAL***<sup>TM</sup>  
PAYMENTS • TECHNOLOGY • TRUST



**TRANSNATIONAL**<sup>TM</sup>  
PAYMENTS • TECHNOLOGY • TRUST

Making payment technology simple and effective  
for your business.

Merchants trust TransNational Payments to manage their payments in-store, online and anywhere their business takes them. We offer an industry-leading array of secure, innovative products and solutions that support the growth of our highly valued merchants and their businesses.

## Our Services

- ACH & Check Services
- Credit & Debit Processing
- E-Commerce
- Equipment & Terminals
- Gift & Loyalty
- Merchant Club
- Mobile EMV Payments
- Payment Gateway
- Point-of-Sale Systems



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## Virtual Terminal Guide

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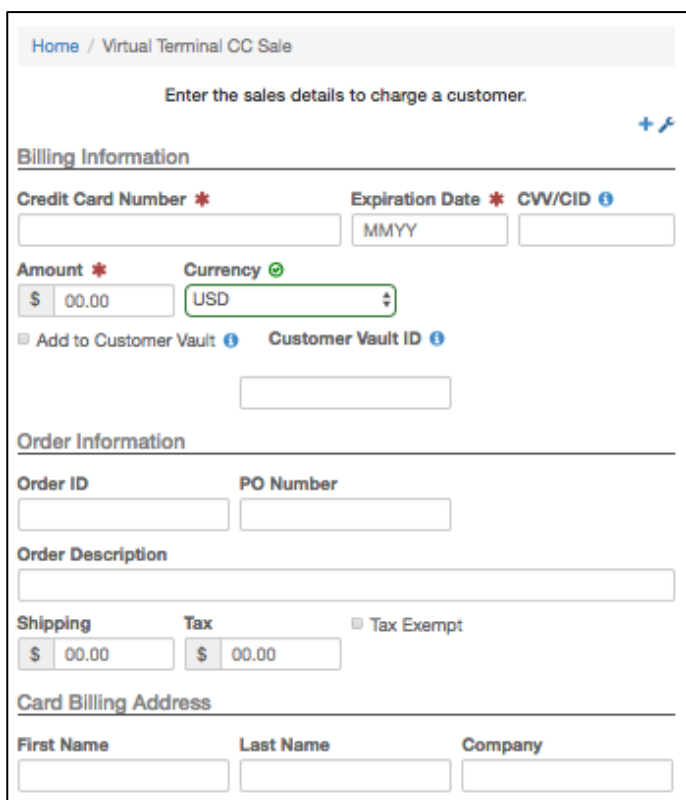


## Customization

Required fields and adding/deleting fields.

**Step 1:** Merchants can add or delete non-required fields by clicking the **wrench**.

*Note: fields with red asterisk are required.*



Home / Virtual Terminal CC Sale

Enter the sales details to charge a customer.

**Billing Information**

Credit Card Number \* Expiration Date \* CVV/CID ⓘ

Amount \* Currency ⓘ

☐ Add to Customer Vault ⓘ Customer Vault ID ⓘ

**Order Information**

Order ID PO Number

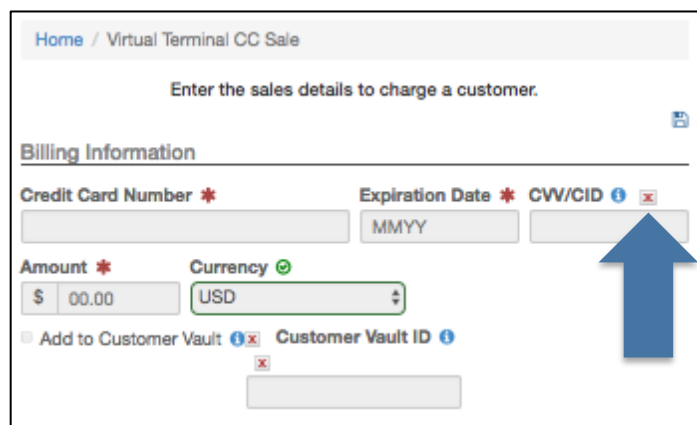
Order Description

Shipping Tax ☐ Tax Exempt

**Card Billing Address**

First Name Last Name Company

**Step 2:** Additional fields are pulled up. Toggle the fields on or off by clicking the **boxed X**. Click the **disk** to save changes.



Home / Virtual Terminal CC Sale

Enter the sales details to charge a customer.

**Billing Information**

Credit Card Number \* Expiration Date \* CVV/CID ⓘ ☐

Amount \* Currency ⓘ

☐ Add to Customer Vault ⓘ ☐ Customer Vault ID ⓘ ☐

*Note: there are up to 20 merchant definable fields available for the virtual terminal. The fields are cascaded through the virtual terminal and reporting functions (options > settings > merchant defined fields).*



Home / Virtual Terminal CC Sale

Enter the sales details to charge a customer.

**Billing Information**

Credit Card Number \*

Expiration Date \*

CVV/CID ⓘ

MMYY

Amount \*

Currency ☑

\$ 00.00

USD

☐ Add to Customer Vault ⓘ

**Order Information**

Order ID

PO Number

**Order Description**

Shipping

Tax

☐ Tax Exempt

\$ 00.00

\$ 00.00

**Card Billing Address**

First Name

Last Name

Company

Country ☑

Address

United States

Address (cont.)

City

State

Zip Code

- Select ☕

Phone Number

Fax Number

Email Address

**Website Address**

**Shipping Address**

☐ Same as Billing

First Name

Last Name

Company

Country ☑

Address

United States

Address (cont.)

City

State

Zip Code

- Select ☕

**Email Address**

**Merchant Defined Fields**

Location



## Recurring Billing

Establish recurring billing for a single cardholder or create billing plans that enable the merchant to manage an unlimited number of card holders per plan for checking accounts or credit cards.

**Step 1:** Select the type of recurring transaction.

Home / Recurring - Add Subscription

Please click on the type of recurring transaction.

[Credit Card](#)

[Electronic Check](#)

**Step 2:** Enter customer information.

Home / Recurring - Add Subscription

Enter the customer information for a recurring transaction. [+ / -](#)

**Credit Card Information**

Credit Card Number \*  Expiration Date \*  mm/yy Currency  USD

**Order Information**

Order ID

Order Description

**Customer Information**

First Name  Last Name  Company

Country  United States  Address

City  State  Zip Code



**Step 3:** Click the **Click Here** link to create a new billing plan.

Home / Recurring - Add Subscription

Step 2 of 2

Enter the recurring transaction information.

**Select an Existing Plan**

Choose from one of your existing plans below.

Plan Name \*

Billing Cycle

Start Charging the Customer on ☒

[Click Here to Create a New Billing Plan](#)

Save

**Step 4:** Recurring billing plan creation settings. The gateway can notify the merchant with credit cards that will expire in the next 30 days on the first of each month.

Home / Recurring - Add Subscription

**Create a New Billing Plan**

Enter the amount you want to charge the customer *each time*.

Amount to charge each time \* \$

Set how often you want to charge the customer

☐ Charge the customer every  days

☐ Charge the customer on day  of every  month(s)

Set how many times you wish to charge the customer?

☐ Charge until canceled \*

☐ Charge the customer \*  times

Start Charging the Customer on ☒

☐ Save plan for future use

Plan Name / Description

Plan ID (For use with QuickClick and API)

Save



## Batch Upload

Merchant can import a .CSV, .XLS or .TXT file for manually processing large amounts of transactions. The program will create 16 parallel threads that will simultaneously process transactions (50,000 transactions can be processed within 90 minutes).

## Features

Batch program will provide auto-detection of file formats. Ex: XX.XX as dollars, 14-16 digits as a credit card, etc. Batch formats can be saved for future use.

[Home](#) / [Batch Upload](#)

[View Batch History](#) [Configure Formats](#) [Upload Batch](#)

### Upload Batch

You may upload a .CSV (Comma Separated Value), an .XLS or .XLSX (Microsoft Excel), or a .TXT (Text) file.

**File:** \*

[Choose File](#) No File Chosen

☒ Auto Detect File Format  
☐ Use Selected Format

Original Format

[View Format](#)

After the submitted batch upload has completed, the results will be emailed to you.

[Upload Batch](#)



## Gateway Options

Various options that make Virtual Terminal customizable for your needs.

### Gateway Options Main Menu

Home / Gateway Options

**Choose a category of options from the list below.**

**General Options**

---

[Account Information](#)  
Modify your contact information, billing information, and time zone setting.

[User Accounts](#)  
Manage your user accounts and permissions.

[License Manager](#)  
Manage Licenses for Mobile Devices

[Look and Feel](#)  
Customize the look and feel of various customer communications.

**Transaction Options**

---

[Settlement Schedule](#)  
Set preferences about when your transactions are settled

### Merchant Defined Fields

There are 20 merchant defined fields available for use. These fields will cascade into reporting sort and search options.

Home / Gateway Options / Merchant Defined Fields

**Merchant Defined Fields**

Merchant Defined Fields can be passed using the API, QuickClick or Virtual Terminal. The Virtual Terminal will display the name of the field as labeled below. Definitions are also used in reports.

*When passing these fields through the API connection, please reference the variable names as merchant\_defined\_field\_1, merchant\_defined\_field\_2, etc.*

Merchant Defined Fields	Name	Action
Merchant Defined Field 1	Location	<a href="#">⚙️ 🔍</a>
Merchant Defined Field 2	--	<a href="#">⚙️ 🔍</a>
Merchant Defined Field 3	--	<a href="#">⚙️ 🔍</a>
Merchant Defined Field 4	--	<a href="#">⚙️ 🔍</a>
Merchant Defined Field 5	--	<a href="#">⚙️ 🔍</a>
Merchant Defined Field 6	--	<a href="#">⚙️ 🔍</a>
Merchant Defined Field 7	--	<a href="#">⚙️ 🔍</a>
Merchant Defined Field 8	--	<a href="#">⚙️ 🔍</a>



## AVS Settings

This page will allow merchants to set rules about accepting transactions that return with address-specific return codes. They can choose to reject transactions that may contain suspicious activity.

[Home](#) / [Gateway Options](#) / [Address Verification](#)

**Address Verification**

**Choose when you want the transaction rejected**

Select the conditions for which the Payment Gateway should reject a transaction due to a mismatch between the billing address provided with the transaction and the address on file with the customer's credit card company.

**Processor**

CC Processor A

☒ US Domestic  
☐ Non-US International

**Reject a U.S. Transaction If...**

☐ Address information is not provided for AVS Check (B)  
☐ AVS Error (E)  
☐ Non US Card Issuing Bank (G)  
☐ Retry, system is unavailable (R)  
☐ AVS is not supported by card issuing bank (S)  
☐ Address information for cardholder is unavailable (U)

**Street Address Matches AND...**

☐ First 5 digits of Zip Code Match (Y)

## CVV Settings

This page will allow merchants to set rules about accepting transactions that return with CVV-specific return codes. They can choose to reject transactions that may contain suspicious activity.

[Home](#) / [Gateway Options](#) / [Card ID Verification](#)

**Card ID Verification**

**Choose when you want the transaction rejected**

Select the conditions for which the Payment Gateway should reject a transaction when the Card ID submitted does not match the value on file with the customer's credit card company.

**Processor**

CC Processor A

☒ US Domestic  
☐ Non-US International

**Reject a U.S. Transaction If...**

☐ Is NOT Processed or CVV was not Provided (P)  
☐ Does NOT Match (N)  
☐ Should be on card, but is not indicated (S)  
☐ Issuer is not certified or has not provided encryption key (U)

**Save**





## User Accounts

Create and manage sub-users with customer permissions and notification levels.

Home / Gateway Options / User Accounts

### User Accounts

Select a user or create a new user account.

Username	Permissions	Notifications
lboutique	VUKI TAOLPD MB	SKI LUDANC

[Click Here to Add A New User Account](#)

#### Permissions

V Virtual Terminal  
U Upload Transactions  
K Access API  
I Recurring/Installment Billing  
T Transaction Reports  
A Administrative Options  
e Access Other Users'

#### Notifications

T Transaction Receipts  
S Settlement Reports  
K Electronic Check Notifications  
I Recurring Reports  
L Customer Vault Reports

## Load Balancing (ATRI)

Patent pending intelligent transaction routing from a single merchant to multiple processors. Ex: merchant requires \$100,000 per month. Processor A will only approve \$50,000. Two additional processors can be added, B and C for \$25,000 each. Transactions will be intelligently routed by dollar amount or percentage. For more information on setup, refer to the ATRI Guide.

Home / Gateway Options / Load Balancing

### Credit Cards

Check This Box to Enable Load Balancing For Credit Cards ☒

[Reset LB Amounts](#)

	Processor ID	Processor Name	Monthly Amount	Default	Max Ticket	Overall Limit	LB Amount
(1)	ccprocessora	CC Processor A	\$ 0.00	<input checked="" type="radio"/>	\$0.00	Unlimited	100%
(2)	ccprocessorb	CC Processor B	\$ 0.00	<input type="radio"/>	\$0.00	Unlimited	100%

### Checks

Check This Box to Enable Load Balancing For Checks ☒

[Reset LB Amounts](#)

	Processor ID	Processor Name	Monthly Amount	Default	Max Ticket	Overall Limit	LB Amount
(1)	ckprocessora	CK Processor	\$ 0.00	<input checked="" type="radio"/>	\$0.00	Unlimited	100%



## Reports

Extensive report search and mining capabilities.

### Search Transactions

For specific transactions by any of the default or merchant defined fields.

[Home](#) / [Reports](#)

---

#### Transaction Snapshot

Group By

Settlement Batch ▼

Start Date

02/01/2018 12:00 AM

End Date

02/02/2018 11:59 PM

Submit

---

#### Search Transactions

Status

Any ▼

Transaction Type

Any ▼

Action Type

Any ▼

Processor

Any ▼

Transaction ID

Order ID

Platform ID

Customer ID

Last Name

Company

Email Address

Account Number

(Credit/Checking)

Amount Range

\$

-

\$

Start Date

02/01/2018 12:00 AM

End Date

02/02/2018 11:59 PM

Submit



## Create Transaction Snapshot

Enter the date range to generate the transaction report.

Home / Reports

### Transaction Snapshot

Group By  
Settlement Batch

Start Date  
02/01/2018 12:00 AM

End Date  
02/02/2018 11:59 PM

Submit

Search Transactions

Status  
Any

Processor  
Any

Transaction Type  
Any

Order ID

February 2018

Su	Mo	Tu	We	Th	Fr	Sa
28	29	30	31	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	1	2	3
4	5	6	7	8	9	10

## Transaction Snapshot

This week's transaction summary snapshot is presented. Click on the **magnifying glass** to continue specifying the report results.

Home / Reports / Transaction Snapshot

### Transaction Snapshot

01/01/2018 12:00 AM To 01/23/2018 11:59 PM

Return To Reports

Grouped By	Filters
Settlement Batch	

	Charges	Refunds	Rtns/Chgbks	AMEX	VI/MC/Disc	Totals
	Count	Amount	Count	Amount	Count	Amount
Q Not	4	\$377.34	2	\$-265.00	0	\$0.00
<a href="#">View these transactions</a>						
Group these transactions by Card/Payment Type						
by Payment Processor						
by User Account						
by Transaction Source						



## Sort Options

Results re-sort by credit card type.

Home / Reports / Transaction Snapshot

**Transaction Snapshot**

01/01/2018 12:00 AM To 01/23/2018 11:59 PM

[Return To Reports](#)

Grouped By	Filters	
<a href="#">Settlement Batch</a>	Not Settled	<a href="#">(remove filter)</a>
Card/Payment Type		

	Charges		Refunds		Rtns/Chgbks		AMEX	VI/MC/Disc	Totals	
	Count	Amount	Count	Amount	Count	Amount	Deposit	Deposit	Count	Amount
American Express	0	\$0.00	0	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00
<a href="#">Q</a> Visa	2	\$27.34	1	\$-15.00	0	\$0.00	\$0.00	\$12.34	3	\$12.34
Master Card	0	\$0.00	0	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00
Discover	0	\$0.00	0	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00
<a href="#">Q</a> E-Checks	2	\$350.00	1	\$-250.00	0	\$0.00	\$0.00	\$0.00	3	\$100.00
Totals	4	\$377.34	2	\$-265.00	0	\$0.00	\$0.00	\$12.34	6	\$112.34

## Mining Feature

Select **View these transactions**.

Home / Reports / Transaction Snapshot

**Transaction Snapshot**

01/01/2018 12:00 AM To 01/23/2018 11:59 PM

[Return To Reports](#)

Grouped By	Filters	
<a href="#">Settlement Batch</a>	Not Settled	<a href="#">(remove filter)</a>
Card/Payment Type		

	Charges		Refunds		Rtns/Chgbks		AMEX	VI/MC/Disc	Totals	
	Count	Amount	Count	Amount	Count	Amount	Deposit	Deposit	Count	Amount
American Express	0	\$0.00	0	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00
<a href="#">Q</a> Visa	2	\$27.34	1	\$-15.00	0	\$0.00	\$0.00	\$12.34	3	\$12.34
Master Card	0	\$0.00	0	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00
Discover	0	\$0.00	0	\$0.00	0	\$0.00	\$0.00	\$0.00	0	\$0.00
<a href="#">Q</a> E-Checks	2	\$350.00	1	\$-250.00	0	\$0.00	\$0.00	\$0.00	3	\$100.00
Totals	4	\$377.34	2	\$-265.00	0	\$0.00	\$0.00	\$12.34	6	\$112.34

[View these transactions](#)

Group these transactions by

- [Settlement Batch](#)
- [Payment Processor](#)
- [User Account](#)
- [Transaction Source](#)
- [Day](#)
- [Week](#)
- [Month](#)



## Transaction Report

Transactions are presented in the Transaction Report. Click the **blue ID** to display the single transaction details.

Home / Reports / Transaction Report

Transaction Report

(Return To Transaction Snapshot)

Type	Status	ID	Customer	Details	Time	Amount
Card Sale	Approved	<a href="#">3954869652</a> 227014	John Smith johnsmith@apparelco.com	4...1111	1/19/2018 2:03:56 PM	12.34
Card Sale	Approved	<a href="#">3954945121</a> 123456	John Smith test@example.com	4...1111	1/19/2018 2:53:11 PM	15.00
Card Refund	Approved	<a href="#">3954947843</a> 123456	John Smith test@example.com	4...1111	1/19/2018 2:55:28 PM	(15.00)



## Transaction Detail

When viewing the transaction details, the user can elect to **Email** or **Print** a receipt, **Void** a non-settled transaction and authorize a new charge. Select **Sale** and the merchant can charge this cardholder with a duplicate order to enter a new credit card and/or dollar amount to charge without having to obtain any additional information.

Home / Reports / Transaction Detail

Create Subscription Add to Vault

Test Transaction Detail

Void | Refund | Charge Again | Sale | Back

Print Receipt | E-Mail Receipt

Merchant: JD Construction - (Chicago, IL) Date/Time: 01/18/2018 4:10:04 PM CST

Transaction ID: 3953441154 Transaction Type: Check Sale Status: Pending Settlement

Checking Account

Name on Account: John Smith Routing/ABA Number: 123123123

Account Number: \*\*\*\*6789 Processor: CK Processor A

Currency: USD

Billing Information Shipping Information

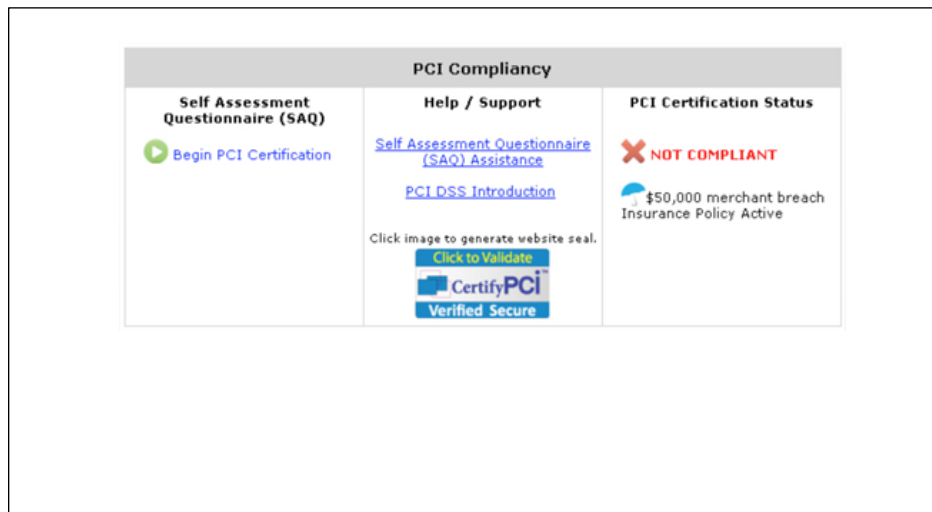


## Certify PCI™

CertifyPCI™ was designed specifically to streamline the PCI Certification process in an effort to help merchants easily achieve a higher level of security. It is an automated, web based process to PCI certify qualified merchants in minutes. \$50,000 per occurrence Merchant Breach Insurance available, transparent product offering to your customers, assistance with Self Assessment Questionnaire (SAQ), Vulnerability Scanning including unlimited scans, downloadable PCI Certification Report.

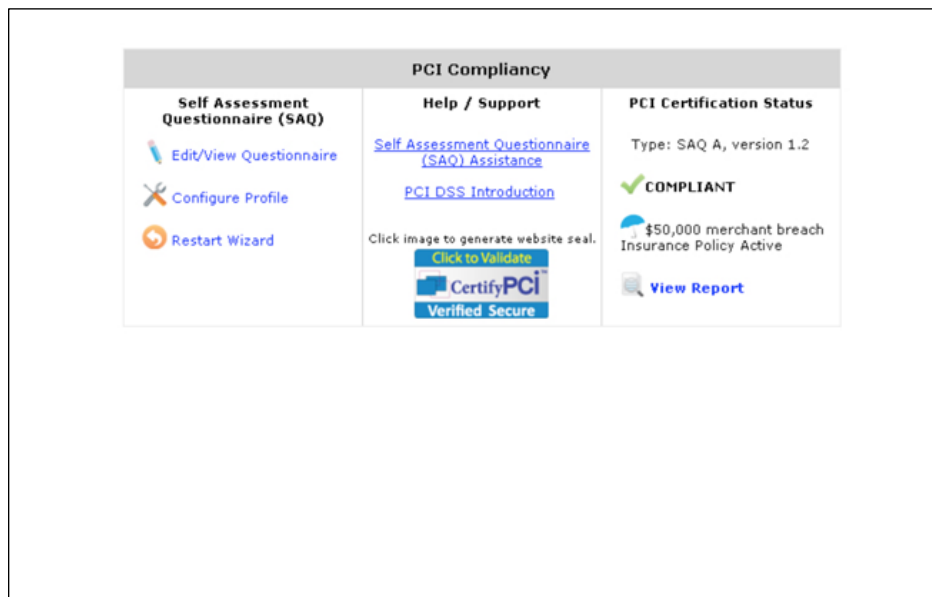
### New Merchants

New merchants will need to answer the Self Assessment Questionnaire to begin certification.



### Returning Merchants

Returning merchants will need to answer the Self Assessment Questionnaire yearly to maintain compliance.





### **QuickBooks™**

- Link allows the merchant to export gateway transactional information into QuickBooks™.

### **Integration**

- API documentation, shopping cart references, Quickclick (shopping cart included with the gateway and programming examples).

### **iSpyFraud™**

- A rule-set based fraud management utility that allows merchants to configure extensive filters to help them in detecting fraud and screening suspicious transactions.
- Extensive reporting system gives merchants a quick and easy way to review transactions, block suspicious activity and zero in on malicious users.
- Looks at transactions both before and after processing and can decline transactions before and after authorization.
- The successful implementation and reduction in chargebacks across numerous merchants has been a testament to the effectiveness of this product.
- Example parameters are: 1. If a user charges credit card over [2] times for [Attempted] transactions, then [Deny Transaction]. 2. If daily [Attempted] transaction count for Credit Card exceeds [3], then [Flag for Review].

### **Easy-to-use Management Tools**

- iSpyFraud™ management tools give merchants quick and user-friendly control over their online fraud security system.
- Control Panel allows merchants to maintain their own good and bad customer list, edit filters, restrict access by banning IPs and set up and maintain filter controls. Possible filtering criteria include but are not limited to: IP Address, Email Address, Transaction Count, Dollar Amount, IP Velocity check, Dollar Velocity check, Country, US/non-US IP Ban and much more.

### **Complete Protection**

- Properly set fraud filters eliminate the majority of fraudulent transactions in real time. The selected filters can be customized for each merchant, which are continuously updated to keep the merchant one step ahead of the fraudsters.