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Introduction

Congratulations on the selection of the ePaymentAmerica Payment Gateway, the most advanced solution in the industry for processing credit cards, debit cards and check services. This software provides you with a fast, easy, reliable way to authorize credit card, ATM/debit card, and check transactions on your PC. This guide prepares you with the detailed information that you will need to use the payment processing application.

Your opinion is important to us. If you have any suggestions feel free to email us.

Thank you for choosing ePayment America!

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Overview

By using the ePaymentAmerica Payment Gateway, the administrator users can manage their accounts with little more than a few keystrokes and mouse clicks. Through an intuitive graphical user interface, an administrator can set up new accounts and modify or delete existing ones. In turn, merchants can upload POS transactions from their terminals and capture images of signed sales drafts. As a result, merchants no longer have to hold copies of these transactions for retrieval requests. Instead, the images are housed on the web and available to the merchant by using a web browser. Additionally, merchants also have access to manage accounts at the user level within their merchant accounts*. This versatility thus not only supports a wide level of account management, but also reduces the need for administrator involvement in routine and simple adjustments to the merchant account.

In addition, the ePaymentAmerica Payment Gateway provides tools to customize logos and contact information, which locate on the ePaymentAmerica Payment Gateway web pages viewable to every user. In this way, while maintaining a professional business presentation, an administrator can conveniently provide merchants with vital contact information.

This documentation targets individuals who will monitor the ePaymentAmerica Payment Gateway system on a regular basis. Some knowledge of basic system administrative principles is a plus. For an administrator, although prior experience with system administration is not required, it will help facilitating the maintenance of the Payment Gateway.

* Managing user accounts is dependent on the merchant’s assigned security permissions.
Ch 1: Beginning to Use ePaymentAmerica Payment Gateway

What to expect and what to do when beginning to use the ePaymentAmerica for payment processing.

In this introductory chapter, you will learn the basics on how to use the ePaymentAmerica Payment Gateway for payment processing. The topics covered include the ePaymentAmerica’s logon process, graphical user interface (GUI), and user account management.

To begin using the ePaymentAmerica Payment Gateway, you must first logon to the system.

**Logon as a Merchant**

1. Open your internet browser;
2. Type the web address (URL) for the ePaymentAmerica login page in the Address field: [https://gateway.epaymentamerica.com](https://gateway.epaymentamerica.com);
3. Input your username in the **Username** field;
4. Input your password in the **Password** field;
5. Click **Login** (the **Reset** button lets you re-enter your username and password).

**Note:** If this is your first time logging on to the Payment Gateway, you will see an **End User Licensing Agreement** (EULA). To continue your login, read the agreement and click the “**I agree**” button.

After you logon to the system as a Merchant, a menu bar will appear on the screen (as shown below). It contains a list of options: **Virtual Terminals, Recurring Billing, Current Batch, End of Day, Closed Batches, Find Transactions, Manage Users, Tools, Preferences, Email, and Logout**.

The **Manage Users** feature is discussed in this chapter. All other features will be discussed in the following chapters.

**Virtual Terminal**
- **Credit** – Process *Sale, PreAuth, or ForceAuth* transactions on credit card.
- **Debit** – Process *Sale or Return* transactions on debit card.
**Checks** – Process Sale, Verify (PreAuth), Void, Return, or ForceSale (PostAuth) transactions on check.

**Gift Cards** – Process Redeem, Reload, Refund, Activate, Deactivate, or Inquire transactions on gift card (Note: A gift card must be activated to be used).

**Recurring Billing**
- **Add Customer** – Add a new customer for recurring billing.
- **View Customer** – Displays established recurring billing customers.
- **View Contracts** – Displays established contracts for customers.
- **Billing Report** – Displays transactions processed through recurring billing.

**Current Batch**
- **Summary** – Displays a summary list on transactions in the current batch.
- **Credit/Debit/EBT/Checks** – Displays the transaction details in the current batch.
- **Host Batch Info** – Displays a batch summary form the processor host.

**End of Day**
- **Credit/Debit/EBT/Checks** – Displays the current batch summary and allow you to submit the batch.

**Closed Batches**
- **Credit/Debit/EBT/Checks** – Displays the transaction details of closed batch.

**Find Transactions**
- **Summary** – Displays a summary list on all transactions categorized by the payment type.
- **Credit/Debit/EBT/Gift Cards/Check** – Displays the transaction details, including receipt and/or check images if applied.

**Manage Users**
- **Add** – Add a new user account.
- **Find/Edit** – Find, edit or delete user account.

**Preferences**
- **Access Control** – Grant or deny access to log into an account by verifying the IP address.
- **Custom Fields** – Add data field to the Virtual Terminals pages. The field will be saved along with the transaction.
- **Device Setup** – Set up input devices connected to your system.
- **Password** – Change the user password.
- **Security** – Set security for functions performed at the user level.

**Email**
- **Sales** – Send email to the ePaymentAmerica Payment Gateway Sales Team.
- **Support** – Send email to the ePaymentAmerica Payment Gateway Support Team.

**Logout** – Exit the ePaymentAmerica Payment Gateway.
Adding a New User

The Manage Users section is used to add, find, edit, or delete user accounts. The following examples describe two scenarios in which you would want to add a new user.

- **Your company must establish a user account for each terminal.** This account is set up specifically to upload transactions and sales draft/check images to the web.
- **Your company wants to establish a user account for an office manager.** This manager needs a user name and password for access to retrieve images and view reports.

Adding a new user:
1. Click on the Manage Users folder;
2. Click on the Add link to add a new user and the following screen will appear:

   ![User Information Form]

   - Without your specifying a user name in the User Name field, the ePaymentAmerica Payment Gateway will generate a user name for you;
   - The First Name and Last Name fields are where you will need to identify the terminal that will be uploading to this account or the entity that will be using this account;
   - The Security Level box should be defined correctly to give the user access to only what the user needs to complete his/her task (Also, see Setting Security in Chapter 6);

3. Enter the new user’s information into the User Information form;
4. Click on the Save User button (the Reset button allows you to return to the previously saved User Information state);
Finding and Editing Users

The Find/Edit function lets you manage the user account, such as, search a user account, modify the previously entered user information, delete an existing user, activate or inactivate a user account, etc.

1. Click on the Manage Users folder;
2. Click on the Find/Edit link and the following screen will open:

   ![Show Filters](image)

   NOTE: You don't need to fill out all the fields, just the ones you know. The less information you provide, the more match you will get. e.g. If you put in "r" in the "City" field, it will match any city with a "r" in it.

3. Fill out the field(s) that you know for your target user in the Show Filters form. Notice without entering any information in the filter form, it will return all user accounts;
4. Click Find (the Reset button lets you re-enter the information) and a list of users will appear (Notice the and arrows under each column name are for sorting the list):

<table>
<thead>
<tr>
<th>User Name</th>
<th>Last Name</th>
<th>First Name</th>
<th>Partner ID</th>
<th>Status</th>
<th>Email</th>
<th>Creation Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Example</td>
<td>Doe</td>
<td>John</td>
<td>100</td>
<td>ACTIVE</td>
<td><a href="mailto:example@hypercom.com">example@hypercom.com</a></td>
<td>3/1/2007 10:16:01 AM</td>
</tr>
<tr>
<td>Example User</td>
<td>User</td>
<td>Example</td>
<td>100</td>
<td>ACTIVE</td>
<td><a href="mailto:example@hypercom.com">example@hypercom.com</a></td>
<td>3/7/2007 11:10:42 AM</td>
</tr>
</tbody>
</table>

5. To send an email to the user, click the Email link. Your default mail application will pop up for you to email the user;
6. To view, edit or delete the user, click on the User Name link. The following figure will appear:
To edit the user, click the **Edit User** link in the upper right corner of the section and a screen similar to the example below will open displaying the detail of the user information:

**User Information** (* indicates required field)

- **Username:** Example
- **Status:** Active
- **Email:** example@hypercom.com
- **Contact Info:**
  - John Doe
  - 123 Anytown
  - Cityville, CA 12345
  - USA
- **Security Level:** 4
- **System Level:** 1
- **User Type:** Merchant

**User Options**
- **Reset Password**
- **Email Password**
- **Log in as this User**

8. Edit the fields as necessary and click **Save User** to save the changes (the **Reset** button allows you to return to the previously saved **User Information** form):
Email: example@hypercom.com – To send the user an email after your default mail application appears.

- **Reset Password** – To reset the user password. The ePaymentAmerica Payment Gateway will automatically generate a new user password.
- **Email Password** – To send the user his/her password, in the context of a pre-defined email template (See example figure below).
- **Log in as this User** – To log in as this user.
Ch 2: Creating Transactions with Virtual Terminals

How to use virtual terminals

Virtual Terminals allow you to process various transactions on credit card, debit card, check, and gift card. The transaction types include Sale, PreAuth (pre-authorization), ForceAuth (post-authorization), Void, Return, etc. This chapter describes how to process each type of transaction, grouped by the payment methods: Credit Card, Debit Card, Check, and Gift Card.

In general, when filling out the transaction forms (illustrated as screenshots in this chapter), be aware that the industry type of your merchant account, such as retail or e-Commerce, has different requirements on certain fields to be populated or not. For example, some payment processors do not require an address for a retail transaction, but require for an e-Commerce one. Consult your service provider if you are unsure of these requirements.

To process retail transactions, you will need various devices, such as card reader, PIN pad, and check reader. Refer to Setting up Input Devices in Chapter 6 for details.

Credit Card

The virtual terminal does not facilitate Void and Return transactions on credit card. Instead, they are provided through Find Transactions. This is to ensure a void or return transaction only to be made on an existing transaction, which further help reduce fraud.

Credit Card Sale

1. Click on the Virtual Terminals folder;
2. Click on the Credit link;
3. Click on the Sale tab (shown below):
4. Enter the credit card information into the Credit Card Sale form;

5. By checking the Force Duplicate box, you can process a duplicate transaction. A duplicate transaction is an attempted transaction identical to the one already made on the same day, with the same credit card number, expiration date, and total amount;

6. The Repeat Sale function is designed for a credit card payment with installments. If this transaction is a repeat sale, check the Repeat Sale box to expand the section (shown below). Otherwise, skip this step and go to Step 8:

7. Fill out the two fields in the Repeat Sale section for an installation payment;

8. Click Process (the Clear button lets you clear the form without processing the transaction):
Credit Card Sale Receipt

<table>
<thead>
<tr>
<th>Print Receipt</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Map Address</td>
<td></td>
</tr>
<tr>
<td>Date</td>
<td>5/8/2008</td>
</tr>
<tr>
<td>Time</td>
<td>3:18 PM PDT</td>
</tr>
<tr>
<td>Trans Type</td>
<td>Sale</td>
</tr>
<tr>
<td>Register</td>
<td>1</td>
</tr>
<tr>
<td>Subtotal</td>
<td>$3.00</td>
</tr>
<tr>
<td>Account</td>
<td>**********6781</td>
</tr>
<tr>
<td>Exp Date</td>
<td>08/09</td>
</tr>
<tr>
<td>Issuer</td>
<td>VISA</td>
</tr>
<tr>
<td>Name</td>
<td>Global Payments Inc</td>
</tr>
<tr>
<td>Invoice#</td>
<td></td>
</tr>
<tr>
<td>PC#</td>
<td></td>
</tr>
<tr>
<td>Sales Tax Amt</td>
<td></td>
</tr>
<tr>
<td>Tip Amt</td>
<td></td>
</tr>
<tr>
<td>Total Amt</td>
<td>$3.00</td>
</tr>
<tr>
<td>Street</td>
<td>4 Corporate Sq</td>
</tr>
<tr>
<td>City</td>
<td>Atlanta</td>
</tr>
<tr>
<td>Zip</td>
<td>30308</td>
</tr>
<tr>
<td>Entry Method</td>
<td>Manual</td>
</tr>
<tr>
<td>Result</td>
<td>APPROVED</td>
</tr>
<tr>
<td>AuthCode</td>
<td>123456</td>
</tr>
<tr>
<td>Message</td>
<td>APPROVAL</td>
</tr>
<tr>
<td>PINRef</td>
<td>64244</td>
</tr>
<tr>
<td>CommercialCard</td>
<td>False</td>
</tr>
<tr>
<td>CVVResult</td>
<td>No Match on Address (Street) or ZIP</td>
</tr>
</tbody>
</table>

9. Notice the two options in the figures above: Print Receipt and Map Address;
10. Click on **Print Receipt** to print the transaction receipt;
11. Click on **Map Address** to locate the address on a map.

**Credit Card PreAuth**

**PreAuth** is the process of authorizing and reserving the funds for the transaction – ensuring the card is valid, and the cardholder has sufficient open-to-buy funds to cover the purchase amount and reserving the funds for completion.

1. Click on the **Virtual Terminals** folder;
2. Click on the **Credit** link;
3. Click on the **PreAuth** tab (shown below):
4. Enter the credit card information into the form;
5. Click **Process** (the **Clear** button lets you clear the form without processing the transaction) and a receipt will appear:
6. Notice the two options at the receipt: Print Receipt and Map Address;
7. Click on **Print Receipt** to print the transaction receipt (example shown below):
8. Click on **Map Address** to locate the address on a map;

![Merchant User Manual](Image)

---

**Valid CC/DET/SET 2 Test Merchant**

123
Redmond, WA 98052

Date: 7/29/2004 Time: 11:14:28 AM [EDT]

**Type:** Authorization
**Transaction #:** 0001
**Name:** *******172
**Exp Date:** 05/05
**Card Type:** MASTERCARD
**Entry:** Manual
**Auth Code:** VITALIS
**Result:** Approved

**Total Amt:** $0.00

I Agree to Pay Above Total
Amount According to Card Issuer Agreement (Merchant Agreement & Credit Voucher)

Signature: X
Credit Card Return

A Credit Card Return is a return transaction in which a previous Credit Card Sale is to be returned / voided.

1. Click on the Virtual Terminals folder;
2. Click on the Credit link;
3. Click on the Return tab (shown below):

   For security reasons, we limit refunds to the same credit card account number that was used in the purchase. We also limit the dollar amount of the refund to the dollar amount of the original purchase or less.

   To process a refund, please select Transaction Reports, query the original transaction, then click the PNRef number. A refund option should appear. You may enter a different dollar amount in the amount field, however, the dollar amount cannot exceed the original purchase amount.

Note: This is the recommended way to process returns. Depending on the settings for your merchant account, you may get the following screen:

You may then process a return just as you would a sale. For more information about this setting, contact your administrator or reseller. Also, to void a transaction that has not yet been processed (i.e. the batch has not yet been settled), continue to Transaction Reports via step 4 below.

4. Read the information and click Transaction Reports (shown below):
Note: The date is defaulted to today's date.

5. Enter the appropriate information. (No information needs to be entered onto this page, by clicking the Submit button, you will view all transactions today);

6. Click Submit and a list of transactions similar to the sample screen below will appear:

<table>
<thead>
<tr>
<th>Ref #</th>
<th>Customer ID</th>
<th>Inv #</th>
<th>Date</th>
<th>Result</th>
<th>Payment Type</th>
<th>Account Type</th>
<th>Account #</th>
<th>Name</th>
<th>Type</th>
<th>Status</th>
<th>Approval Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>54236</td>
<td></td>
<td></td>
<td>5/6/2006</td>
<td>APPROVED</td>
<td>VISA</td>
<td>VISA</td>
<td>6781</td>
<td>Global Payments Inc</td>
<td>Sale</td>
<td>APPROVAL</td>
<td>001007</td>
</tr>
<tr>
<td>54232</td>
<td></td>
<td></td>
<td>5/6/2006</td>
<td>APPROVED</td>
<td>VISA</td>
<td>VISA</td>
<td>6781</td>
<td>Global Payments Inc</td>
<td>Sale</td>
<td>APPROVAL</td>
<td>001006</td>
</tr>
</tbody>
</table>

7. A list of transactions will appear, click the transaction Ref # you wish to return:

   Yes, Void this Transaction

8. Click Yes, Void this Transaction.
Credit Card ForceAuth

ForceAuth is a sale transaction for which a merchant received a voice authorization. A ForceAuth is done so that the previously authorized transaction can be settled and the merchant can receive funds.

1. Click on the **Virtual Terminals** folder;
2. Click on the **Credit** link;
3. Click on the **ForceAuth** tab (shown below):

<table>
<thead>
<tr>
<th>Sale</th>
<th>PreAuth</th>
<th>Return</th>
<th>ForceAuth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Card Number:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Expiration:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CVV2:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Amount:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tax Amount:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tip Amount:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Subtotal:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Customer ID:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Card Holder:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Street:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>City:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Postal/Zip Code:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Invoice #:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PO #:</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4. Enter the customer’s credit card information into the form;
5. Click **Process** (the **Clear** button lets you clear the form without processing the transaction) and a receipt similar to the one below will open:
6. Notice the two options in the figures above: Print Receipt and Map Address;
7. Click on **Print Receipt** to print the transaction receipt;
8. Click on **Map Address** to locate the address on a map.
**Debit Card**

**Virtual Terminals** allow you to process **Sale** and **Return** (void) transactions on debit card. To process debit card transactions, you need to first connect both PIN (Personal Identification Number) pad and card reader with your computer. Refer to Setting up Input Devices in Chapter 6 for details.

If this is the first time your Internet browser attempting to access the debit page, you’ll be prompted to download an installer from ePaymentAmerica Payment Gateway, which will enable you to access the serial device required for debit transactions.

**Debit Card Sale**

1. Click on the **Virtual Terminals** folder;
2. Click on the **Debit** link;
3. Click on the **Sale** tab (shown below):

```
<table>
<thead>
<tr>
<th>Sale</th>
<th>Return</th>
</tr>
</thead>
<tbody>
<tr>
<td>Card Number:</td>
<td></td>
</tr>
<tr>
<td>Expiration Date (MM/YY):</td>
<td></td>
</tr>
<tr>
<td>Card Holder:</td>
<td></td>
</tr>
<tr>
<td>Amount:</td>
<td></td>
</tr>
<tr>
<td>Cash Back Amount:</td>
<td></td>
</tr>
<tr>
<td>Total Amount:</td>
<td></td>
</tr>
<tr>
<td>Invoice Number:</td>
<td></td>
</tr>
</tbody>
</table>
```

4. Swipe the debit card through the card reader. The **Card Number** and **Expiration Date** fields will automatically populate after swiping the card;
5. Enter the appropriate transaction information in the form;
6. Click **Process** (the **Clear** button lets you clear the form without processing the transaction);
7. The PIN pad connected to your computer will prompt for a PIN. Input the number and click the **Enter** key on your PIN pad and a receipt will appear similar to the example below:
Debit Card Return

1. Click on the Virtual Terminals folder;
2. Click on the Debit link;
3. Click on the Return tab (shown below):

   ![Debit Card Return Form]

4. Swipe a debit card through the card reader. The Card Number and Expiration Date fields will be automatically populated after swiping the card;
5. Enter the PNRef number into the PNRef field. This number you obtain from your earlier processed debit card sale transaction, on which you are performing the return transaction;
6. Enter necessary transaction information into the form;
7. Click Process (the Clear button lets you clear the form without processing the transaction);
8. The PIN pad connected to your computer will prompt for a PIN. Input the number and click the **Enter** key on your PIN pad and a receipt will appear similar to the example below:

![Print Receipt](image)

<table>
<thead>
<tr>
<th>Date</th>
<th>4/27/2004</th>
</tr>
</thead>
<tbody>
<tr>
<td>Time</td>
<td>11:55 AM PDT</td>
</tr>
<tr>
<td>Trans Type</td>
<td>Credit</td>
</tr>
<tr>
<td>Auth Amt</td>
<td>$2.00</td>
</tr>
<tr>
<td>Total Amt</td>
<td>$2.00</td>
</tr>
<tr>
<td>Account</td>
<td>************0315</td>
</tr>
<tr>
<td>Exp Date</td>
<td>0906</td>
</tr>
<tr>
<td>Issuer</td>
<td>Debit</td>
</tr>
<tr>
<td>Name</td>
<td></td>
</tr>
<tr>
<td>Invoice#</td>
<td></td>
</tr>
<tr>
<td>Street</td>
<td></td>
</tr>
<tr>
<td>Zip</td>
<td></td>
</tr>
<tr>
<td>Entry Method</td>
<td>Swiped</td>
</tr>
<tr>
<td>Result</td>
<td>APPROVED</td>
</tr>
<tr>
<td>AuthCode</td>
<td>076992</td>
</tr>
<tr>
<td>Message</td>
<td>APPROVAL</td>
</tr>
<tr>
<td>PINRef</td>
<td>3008</td>
</tr>
<tr>
<td>CV/Result</td>
<td></td>
</tr>
<tr>
<td>AVSResponse</td>
<td></td>
</tr>
</tbody>
</table>

**Check**

Currently, ePaymentAmerica Payment Gateway supports multiple check processors in North America. Therefore, depending on your merchant processor setup, you will see one of the following user interfaces for your check processing:

<table>
<thead>
<tr>
<th>Sale</th>
<th>Verify</th>
<th>Void</th>
<th>ForceSale</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sale</td>
<td>Void</td>
<td>Return</td>
<td></td>
</tr>
</tbody>
</table>

This section describes **Sale**, **Verify** (Pre-Auth), **Void**, **ForceSale** (Post-Auth) and **Return** check transactions crossed on the two check processors.

**Check Sale**

1. Click on the **Virtual Terminals** folder;
2. Click on the **Checks** link;
3. Click on the **Sale** tab (shown below):
4. Enter the check information into the form;
5. Click **Process** (the **Clear** button lets you clear the form without processing the transaction) and a receipt will appear similar to the example below:

```
<table>
<thead>
<tr>
<th>Date</th>
<th>7/30/2004</th>
</tr>
</thead>
<tbody>
<tr>
<td>Time</td>
<td>9:12 AM PDT</td>
</tr>
<tr>
<td>Trans Type</td>
<td>Sale</td>
</tr>
<tr>
<td>Amount</td>
<td>$1.00</td>
</tr>
<tr>
<td>Transit #</td>
<td>1234567890</td>
</tr>
<tr>
<td>Account #</td>
<td>********7890</td>
</tr>
<tr>
<td>Check #</td>
<td>1001</td>
</tr>
<tr>
<td>Name</td>
<td>John Doe</td>
</tr>
<tr>
<td>Invoice #</td>
<td></td>
</tr>
<tr>
<td>Result</td>
<td>APPROVED</td>
</tr>
<tr>
<td>AuthCode</td>
<td>BXI6G3</td>
</tr>
<tr>
<td>Message</td>
<td>Approved</td>
</tr>
<tr>
<td>FNR Ref</td>
<td>18908</td>
</tr>
</tbody>
</table>
```

**Check Verify**

Check verification is a process that screens checks and check writers against a “negative database” of “bad check writers”.

1. Click on the **Virtual Terminals** folder;
2. Click on the **Checks** link;
3. Click on the **Verify** tab (shown below):
4. Enter the check information into the form;
5. Click **Process** (the **Clear** button lets you clear the form without processing the transaction) and a receipt similar to the example below will appear:

```
Check ForceSale

Check ForceSale is a process that completes a check transaction that already went through the check verification phase and proved to be a "good check". Therefore, to b
```
make a check force sale, you will need to provide a reference obtained from the earlier check verification process.

1. Click on the **Virtual Terminals** folder;
2. Click on the **Checks** link;
3. Click on the **ForceSale** tab (shown below):

![ForceSale Tab](image)

4. Enter the check information into the form;
5. Click **Process** (the **Clear** button lets you clear the form without processing the transaction) and a receipt similar to the example below will appear:

   Your transaction results are below. *Click here* to process another transaction.

<table>
<thead>
<tr>
<th>Amount</th>
<th>1.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trans#:</td>
<td>123456780</td>
</tr>
<tr>
<td>Account#:</td>
<td>1234567890</td>
</tr>
<tr>
<td>Check#:</td>
<td>1001</td>
</tr>
<tr>
<td>Name</td>
<td>John Doe</td>
</tr>
<tr>
<td>Invoice#</td>
<td></td>
</tr>
</tbody>
</table>

   Result: APPROVED
   AuthCode: DEMO-5
   Message: DEMO-5
   PNSRef: 9

### Check Void

Voiding a transaction is the reversal of a current transaction that has been authorized but not settled. Settled transactions require processing of RETURN (a.k.a., REFUND, CREDIT) in order to be reversed.

1. Click on the **Virtual Terminals** folder;
2. Click on the **Checks** link:
3. Click on the **Void** tab (shown below):

![Void tab](image)

4. In the **Original PNRef** field, enter the PNRef number you received from the corresponding check transaction on which you are performing this void;

5. Click **Process** (the **Clear** button lets you clear the form without processing the transaction) and a receipt similar to the example below will appear:

   ![Receipt example](image)

---

### Check Return

1. Click on the **Virtual Terminals** folder;
2. Click on the **Checks** link;
3. Click on the **Return** tab (shown below):

![Return tab](image)

4. Enter the check information into the form;

5. Click **Process** (the **Clear** button lets you clear the form without processing the transaction) and a receipt similar to the example below will appear:
Gift Card

Through Virtual Terminals, you can process Redeem (Sale), Reload, and Refund transactions on a gift card. You can also Activate, Deactivate, or Inquire a gift card.

Note: A gift card must be activated before use.

Gift Card Redeem

1. Click on the Virtual Terminals folder;
2. Click on the Gift Cards link;
3. Click on the Redeem tab (shown below):

   ![Redeem Tab]

4. Enter the gift card information;
5. Click Process (the Clear button lets you clear the form without processing the transaction) and a receipt similar to the example below will appear:

   ![Receipt Example]

   Amount: 100
   Trans#: 123456780
   Account#: ********7890
   Check#: 100
   Name: John Doe
   Invoice#: 
   Result: APPROVED
   AuthCode: ELDIWE
   Message: APPROVAL
   PNRef: 2200
Gift Card Reload

1. Click on the **Virtual Terminals** folder;
2. Click on the **Gift Cards** link;
3. Click on the **Reload** tab (shown below):

   ![Reload Tab Screenshot]

   Reload | Refund | Activate | Deactivate | Inquire

   Card Number:
   Expiration Date (MMYY):
   Amount:

4. Enter the gift card information;
5. Click **Process** (the **Clear** button lets you clear the form without processing the transaction) and a receipt similar to the example below will appear:

   ![Receipt Screenshot]

   Print Receipt
   Date: 4/27/2004
   Time: 1:31 PM PDT
   Trans Type: Reload
   Account: ********0156
   Exp Date: 12/10
   Issuer: Gift/Loyalty
   Total Amt: $10.00
   Entry Method: Manual
   Result: APPROVED
   AuthCode
   Message: Gift Card Balance Amount: 10.00
   PNRef: 3514

Gift Card Refund

1. Click on the **Virtual Terminals** folder;
2. Click on the **Gift Cards** Link;
3. Click on the **Refund** tab (shown below):

   ![Refund Tab Screenshot]

   Redeem | Reload | Refund | Activate | Deactivate | Inquire

   Card Number:
   Expiration Date (MMYY):
   Amount:

4. Enter the gift card information;
5. Click **Process** (the **Clear** button lets you clear the form without processing the transaction) and a receipt similar to the example below will appear:

![Print Receipt](image)

**Gift Card Activate**

1. Click on the **Virtual Terminals** folder;
2. Click on the **Gift Cards** Link;
3. Click on the **Activate** tab (shown below):

![Activate Tab](image)

4. Enter the gift card information;
5. Click **Process** (the **Clear** button lets you clear the form without processing the transaction) and a receipt similar to the example below will appear:

![Print Receipt](image)

**Gift Card Deactivate**

1. Click on the **Virtual Terminals** folder;
2. Click on the Gift Cards Link;
3. Click on the Deactivate tab (shown below):

<table>
<thead>
<tr>
<th>Redeem</th>
<th>Reload</th>
<th>Refund</th>
<th>Activate</th>
<th>Deactivate</th>
<th>Inquire</th>
</tr>
</thead>
<tbody>
<tr>
<td>Card Number:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Expiration Date (MM/YY):</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deactivate</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Clear</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4. Enter the gift card information;
5. Click Process (the Clear button lets you clear the form without processing the transaction) and a receipt similar to the example below will appear:

Gift Card Inquire

1. Click on the Virtual Terminals folder;
2. Click on the Gift Cards Link;
3. Click on the Inquire tab (shown below):

<table>
<thead>
<tr>
<th>Redeem</th>
<th>Reload</th>
<th>Refund</th>
<th>Activate</th>
<th>Deactivate</th>
<th>Inquire</th>
</tr>
</thead>
<tbody>
<tr>
<td>Card Number:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Expiration Date (MM/YY):</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inquire</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Clear</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4. Enter the gift card information;
5. Click Process (the Clear button lets you clear the form without processing the transaction) and a receipt similar to the example below will appear:
Ch 3: Batches and Settlement

How to create and settle batches

In this chapter, we will discuss the ePaymentAmerica’s batch and settlement features, mainly, **Current Batch, End of day, and Closed Batches**. These features are there for merchants with terminal-based payment processors. Terminal-based processor requires merchant to store the authorized transactions *locally* until the merchant captures and submits them for settlement. Remember that if you have payment options that are host-based, you will not see these features for those payment types.

A batch is a collection of transactions. Usually a merchant has one batch per day or per shift. **Batch** has two types: *open batch* and *closed batch*. An **open batch**, or **current batch**, is a batch that has not yet been settled. On the contrary, a **closed batch** is a batch that has already been settled. To submit/settle the transactions in the current batch, the **End of Day** function comes into place.

**Current Batch**

**Current Batch** consists of two parts, transaction summary and transaction details, which are grouped by the payment method. The summary provides an overview of transactions in the current batch. The transaction details enable you to further explore and perform more tasks on each transaction.

1. Click on the **Current Batch** folder;
2. Click on the **Summary** link and a list will appear similar to the example shown below:
Note: The current batch summary lists transactions by payment types, the total number and amount of both deposit and return transactions, and the net amount and quantity of all transactions.

3. To view the credit card details, click on the Credit link. To view the debit card details, click on the Debit link. To view the EBT details, click on the EBT link and a list will appear similar to the example shown below:

<table>
<thead>
<tr>
<th>Ref#</th>
<th>Inv #</th>
<th>Date</th>
<th>Result</th>
<th>Payment Type</th>
<th>Account #</th>
<th>Name</th>
<th>Type</th>
<th>Status</th>
<th>Approval Code</th>
<th>Auth Amt</th>
<th>Auth Code</th>
<th>Ref#</th>
</tr>
</thead>
<tbody>
<tr>
<td>1234</td>
<td>5678</td>
<td>03/31/2004 2:38:10 PM</td>
<td>APPROVED</td>
<td>VISA</td>
<td>************1111</td>
<td>Sale</td>
<td>APPROVAL</td>
<td>VITAL7</td>
<td>$1.00</td>
<td>$1.00</td>
<td>void2 1</td>
<td></td>
</tr>
</tbody>
</table>

4. Click on the transaction’s Ref# link to further display the detail of the transaction
5. Notice if you see beneath the link, it means a receipt with signatures is captured for this transaction. To view the receipt, click on the icon and a screen will appear similar to the example shown below:

**Print Receipt**

Ref# 238917
Date 8/26/2004
Time 10:23:53 AM [PST]
Trans Type Sale
Issuer MASTERCARD
Account ************5454
Exp Date 05/29
Entry Method Manual
Auth Amt $1.00
Total Amt $1.00
Street 123
Zip 12345
Result Approved
AuthCode VITAL7
Message NO MATCH

**Void transaction #238917**

Yes, Void this Transaction

**Repeat a SALE transaction**

Charge Amount: $1.00 to account ************5454?

Yes, Charge Account

Note: You can perform two more tasks on this individual credit card transaction: Void and Repeat Sale. Because this transaction still sits in the current batch, unsettled, you can void it.
**Batch Upload**

Although available as inherited part of the system, ePaymentAmerica strongly advise against its use.

Acquiring Cardholder Data outside the realms of the Payment Gateway for later upload can/might put Merchant on PCI and Security exposures.

**Closed Batches**

Closed Batches contain transactions that are already settled. Similar to Current Batch, the batches are grouped by payment types: Credit, Debit, and EBT.

1. Click on the Closed Batches folder;
2. To view the credit card details, click on the Credit link. To view the debit card details, click on the Debit link. To view the EBT details, click on the EBT link and a screen will appear similar to the example shown below:

![Credit Card Closed Batch Filters](image)

3. For date selection, refer to an identical figure in Transaction Summary in Chapter 4;
4. Click Submit and a screen will appear similar to the example shown below:

<table>
<thead>
<tr>
<th>Batch ID</th>
<th>Settle Time</th>
<th>Net Trx</th>
<th>Net Amt</th>
</tr>
</thead>
<tbody>
<tr>
<td>GB00554 ACCEPTED</td>
<td>8/28/2004 10:56:12 AM</td>
<td>2</td>
<td>$2.00</td>
</tr>
<tr>
<td>GB00550 ACCEPTED</td>
<td>8/25/2004 4:22:19 PM</td>
<td>16</td>
<td>$57.68</td>
</tr>
<tr>
<td>GB00548 ACCEPTED</td>
<td>8/24/2004 3:19:40 PM</td>
<td>1</td>
<td>$1.00</td>
</tr>
<tr>
<td>GB00551 ACCEPTED</td>
<td>8/24/2004 2:04:57 AM</td>
<td>18</td>
<td>$82.00</td>
</tr>
<tr>
<td>GB00550 ACCEPTED</td>
<td>8/24/2004 12:00:29 AM</td>
<td>1</td>
<td>$1.00</td>
</tr>
</tbody>
</table>
5. To view the batch summary, click on the **Summary** link and a screen will appear similar to the example shown below:

**Batch Summary**

<table>
<thead>
<tr>
<th>Payment Type</th>
<th>Deposit Amount</th>
<th>Deposit Count</th>
<th>Return Amount</th>
<th>Return Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>AMEX</td>
<td>$202.92</td>
<td>4</td>
<td>$0.00</td>
<td>0</td>
</tr>
<tr>
<td>DISCOVER</td>
<td>$1.00</td>
<td>1</td>
<td>$0.00</td>
<td>0</td>
</tr>
<tr>
<td>MAESTROCARD</td>
<td>$1.00</td>
<td>1</td>
<td>$0.00</td>
<td>0</td>
</tr>
<tr>
<td>VISA</td>
<td>$399.54</td>
<td>9</td>
<td>($86.57)</td>
<td>1</td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td><strong>$544.45</strong></td>
<td><strong>15</strong></td>
<td><strong>($86.57)</strong></td>
<td><strong>1</strong></td>
</tr>
</tbody>
</table>

**Note:** The summary displays the batch’s total number and amount of both deposit and return transactions, grouped by payment types.

6. To view the batch details, click on the **Detail** link and a screen will appear similar to the example shown below:

**Note:** The above figure is identical to the one in **Find Credit/Debit/EBT/Gift Transaction** in Chapter 4, in which it is described in detail.

7. Click on the transaction’s **Ref #** link to view further details of the transaction (shown below):

**Note:** You can perform two more tasks on this credit card transaction: **Refund** and **Repeat Sale**. Because this transaction is already settled, you cannot do void, but refund.

**Settle Totals**

**Settle Totals** is designed for merchants with credit card and/or debit card set up with **Concord EFS Network**. It enables you to view the total amount of both credit and debit.
cards settlement by day. However, be aware that the settlement totals shown may differ from the actual total amount of transactions, due to some fees and surcharges involved by affiliated parties.

1. Click on the Closed Batches folder;
2. Click on the Settle Totals link;
3. Click on the date link.

Note: The settlement totals will be populated into Debit Settle Totals and Credit Settle Totals accordingly.

**End of Day**

The End of Day settlement is the process through which transactions with authorization codes are submitted to the payment processor for transfer of funds. This procedure is usually conducted at the end of the business day. After the settlement, the transactions in Current Batch are moved into Closed Batches.

1. Click on the End of Day folder,
2. To settle the credit card transactions, click on the Credit link;
3. To settle the debit card transactions, click on the Debit link;
4. To settle the EBT transactions, click on the EBT link:

5. Click Close Batch and a screen will appear similar to the example shown below:
Ch 4: Find Transactions

How to view transactions and receipts

Find Transactions displays transactions that are processed through ePaymentAmerica Payment Gateway. Inside the folder, transactions are grouped by payment types: credit, debit, gift, EBT and check. They can also be image-attached, such as check image and signature image. Furthermore, you can process post-auth, repeat sale, return/refund, and void through Find Transactions, basing on the transactions you can locate in Find Transactions.

Transaction Summary
The Summary inside Find Transactions provides an overview of all transactions processed within a chosen date range.

1. To view Transaction Summary, click on the Find Transactions folder;
2. Click on the Summary link:

![Transaction Summary Filters](image)

3. Select a pre-defined date range from the Date Range drop-down list. Or, modify Start Date and End Date. Or, use the “≤” or “≥” link in the month bar to switch the month, and click on any date link in the calendar for a particular date;
4. Click Generate Report and a screen will appear similar to the example shown below:
Find Card Transactions

Card transactions include credit card, debit card, gift card, and EBT card transactions. Since they all have similar transaction fields, we will discuss one card type, credit card, in detail.

1. Click on the Find Transactions folder;
2. To view the credit card details, click on the Credit link. To view the debit card details, click on the Debit link. To view gift card transactions, click on the Gift Cards link. To view the EBT details, click on the EBT link:
3. Refer to **Step 3**, date range selection, in **Transaction Summary** later in this chapter for specifying a date range.

**Note:** For the rest of the filter fields, you don’t need to fill them all. Instead, just the ones you know, because the less information you provide, the more matches you will get. The following table illustrates 3 filter fields that each has a drop-down list.

4. Choose a **Transaction Type** from the drop-down list;
5. Choose an option to **Exclude Void** transactions or not (by default, this box is checked);
6. Choose a card **Payment Type** from the drop-down list;
7. Choose a **Status** from the drop-down list;
8. After entering all necessary information, click on the **Submit** button (the **Reset** button clears the form) and a screen will appear similar to the example shown below:
The following gives you a quick overview of each column in the example screen above.

**Ref #** – A unique reference number that the system assigns to each transaction for an easy retrieval.

**Customer ID** – A unique number that the merchant assigns to identify a customer.

**Inv #** – The optional invoice number that is associated with the transaction.

**Date** – The date and time the transaction was processed.

**Result** – The response for the transaction (Examples are: Approved, Declined).

**Payment Type** – The transaction’s payment type (Examples are: Visa, MasterCard, Visa, Amex, etc).

**Account Type** – Same as Payment Type.

**Card** – The partially masked card number.

**Name** – The customer’s name.

**Type** – The transaction type (Examples are: Sale, Authorization, ForceCapture, Repeat Sale, and Credit).

**Status** – The status of the transaction. If a transaction is declined, usually an error message is displayed (Examples are: Approval, Missing Key (See ADDRESS)).

**Approval Code** – The approval or error code of the transaction.

**Auth Amt** – The dollar amount of an approval or authorization request.

**Capture Amount** – The transaction amount that is captured by the host.

**User** – The user name or terminal that processed the transaction.
Register – The register number on which the transaction is performed.

9. If you want to change the number of transactions listed per screen page, edit the Items per page box. By default, the screen shows 10 transactions per page. Entering 0 will display all transactions in one page. Click Refresh.

10. If you want to review the filter fields you have entered earlier for your receiving the current transaction list, click on the △ sign to expand the filter list:

   - Start Date: 4/2/2004
   - End Date: 4/2/2004
   - Auth Code:
   - Name On Card:
   - Account Num:
   - Username: test
   - Invoice Num:
   - Register:
   - Trx Type: All
   - Exclude Void: true
   - Payment Type: All
   - Status: Approved
   - FN Ref:
   - Total Amount:

11. If you want to download the transaction list in the XML format, select XML in the Report Format field, and click Download and a screen will appear similar to the example shown below:

   `<Rch08055>`
   `<TRX_HD_Key>1372</TRX_HD_Key>`
   `<Invoice_ID />`
   `<Date_DT>2004-04-05T12:49:09.0079000-07:00</Date_DT>`
   `<Merchant_Key>129</Merchant_Key>`
   `<User_Name_VC>test merchant</User_Name_VC>`
   `<Register_Number_CH />`
   `<Reseller_key>1083</Reseller_key>`
   `<Payment_Type_ID>AMEX</Payment_Type_ID>`
   `<Trans_Type_ID>Authorization</Trans_Type_ID>`
   `<Processor_ID>InteracDirect</Processor_ID>`
   `<TRX_Settle_key>1274</TRX_Settle_key>`
   `<Last_Update_DT>2004-04-05T12:49:10.6779000-07:00</Last_Update_DT>`
   `<TRX_Card_Key>1274</TRX_Card_Key>`
   `<Card_Info_Key>1265</Card_Info_Key>`
   `<Auth_Amt_MN>2.0000</Auth_Amt_MN>`
   `<Tip_Amt_MN>0</Tip_Amt_MN>`
   `<Total_Amt_MN>0</Total_Amt_MN>`
   `<Cash_Bck_Amt_MN>0</Cash_Bck_Amt_MN>`
   `<SureCharge_Amt_MN>0</SureCharge_Amt_MN>`
   `<Account_Type_Oh>Amex</Account_Type_Oh>`
   `<Result_Code>0</Result_Code>`
   `<Result_Msg>Result_Msg</Result_Msg>`
   `<Approval_Code_CH>807944</Approval_Code_CH>`
   `<Host_Ref_Num_CH>0302290QW9WQ990M</Host_Ref_Num_CH>`
   `<AVS_Desp_Ch_Ac/AVS_Desp_Ch />`
   `<CVS_Desp_Ref_Txt_VC />`
   `<CVS_Desp_Txt_VC />`
   `<CV_Host_Date_CH />`
   `<Max_Tmer_CH />`
   `<Act_Cnt_Ch>**********6431</Act_Cnt_Ch>`
   `<Exp_Oh>0509</Exp_Oh>`
   `<Type_CH>Amex</Type_CH>`
   `<Name_on_Card_VC>John Doe</Name_on_Card_VC>`
12. Or you may choose a **Tab Delimited** format, and click **Download** and a screen will appear similar to the example shown below:

13. To further explore the detail of a transaction, click on the transaction’s **Ref#** link:

<table>
<thead>
<tr>
<th>Card Type</th>
<th>Transaction Type</th>
<th>Settlement</th>
<th>Task Box(es)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit Card</td>
<td>PreAuth</td>
<td>N/A</td>
<td>Cature, Repeat Sale</td>
</tr>
<tr>
<td></td>
<td>Sale, Force</td>
<td>Unsettled</td>
<td>Void, Repeat Sale</td>
</tr>
<tr>
<td></td>
<td>Capture</td>
<td>Settled</td>
<td>Repeat Sale, Refund</td>
</tr>
<tr>
<td>Credit</td>
<td></td>
<td>Unsettled</td>
<td>Void, Repeat Sale</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Settled</td>
<td>Repeat Sale</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Unsettled</td>
<td>Void</td>
</tr>
<tr>
<td>Gift Card</td>
<td>Sale</td>
<td>Unsettled</td>
<td>Void</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Settled</td>
<td>Refund</td>
</tr>
</tbody>
</table>

**Note:** There are four kinds of task box you may see, **Void, Refund, Capture** and **Repeat Sale**, locating to the right of the card transaction detail. The following table shows a list of task box(s) matching transaction types:
14. In the transaction list, if you see 📋 (the image icon) beneath the transaction’s Ref# link, which means a signature is captured for this transaction. Click on the image icon and a screen will appear similar to the example shown below:

Receipt for this transaction:

Find Check Transactions

The process of searching for a check transaction is identical to that for a card transaction, except that the searching filters are slightly different.

1. Click on the **Find Transactions** folder;
2. Click on the **Check** link (shown below):
3. For date selections, refer to Step 3 under **Transaction Summary** in later in the chapter.

**Note:** For the rest of the filter fields, you don’t need to fill out all. Instead, just the ones you know, because the less information you provide, the more matches you will get. The following table illustrates 2 filter fields that each has a drop-down list.

4. Choose a **Transaction Type** from the drop-down menu;
5. Choose a **Status** from the drop-down menu;
6. Click **Submit** (the **Reset** button clears the form) and a screen will appear similar to the example shown below:

   ![Example Screen](image)

7. Please refer to Step 9 through Step 11 in **Find Card Transactions** in Chapter 4 for these three features.

The following gives you an overview of each column as shown in the example screen above.

**Ref #** – A unique reference number that the system assigns to each transaction for an easy retrieval.

**Customer ID** – A unique number that the merchant assigns to identify a customer.

**Inv #** – The optional invoice number that is associated with the transaction.

**Date** – The date and time the transaction was processed.

**Result** – The response for the transaction. Examples are: Approved, Declined
Payment Type – The transaction’s payment type (Examples are: ECHECK, VERIFY).

Account # – The last 4 digits of the checking account number.

Transit # – The financial institution’s transit (bank routing) number for the check.

Check # – The check number.

Name – The customer’s name shown on the check.

Type – The type of transaction processed. Examples are: Sale, Credit.

Amt – The dollar amount of the check transaction.

User – The user name or terminal that processed the transaction.

Register – The register number on which the transaction is performed.

8. To view the detail of a check transaction, click on its Ref# link:

<table>
<thead>
<tr>
<th>PNRef</th>
<th>23811</th>
</tr>
</thead>
<tbody>
<tr>
<td>HostRef</td>
<td>0385ETG68C49SF1UX4M</td>
</tr>
<tr>
<td>Date</td>
<td>8/26/2004</td>
</tr>
<tr>
<td>Time</td>
<td>6:52:04 PM [EDT]</td>
</tr>
<tr>
<td>Customer ID</td>
<td>5</td>
</tr>
<tr>
<td>Trans Type</td>
<td>Sale</td>
</tr>
<tr>
<td>Name</td>
<td>a b</td>
</tr>
<tr>
<td>Amount</td>
<td>$3.00</td>
</tr>
<tr>
<td>Transit #</td>
<td>123456780</td>
</tr>
<tr>
<td>Account #</td>
<td>****7800</td>
</tr>
<tr>
<td>Result</td>
<td>Approved</td>
</tr>
<tr>
<td>Result Text</td>
<td>Approved</td>
</tr>
</tbody>
</table>

Refund
$3.00
back to account ******7890?
Yes, Refund Account

Repeat a SALE transaction
Charge Amount: $3.00 to account ******7890?
Yes, Charge Account

Note: There are three kinds of task box you may see, Void, Refund, and Repeat Sale, locating to the right of the check transaction detail. The following table shows task boxes matching types of check transactions:

<table>
<thead>
<tr>
<th>Settlement</th>
<th>Transaction Type</th>
<th>Task Box(es)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unsettled</td>
<td>Sale</td>
<td>Void, Repeat Sale</td>
</tr>
<tr>
<td>Settled</td>
<td>Sale</td>
<td>Refund, Repeat Sale</td>
</tr>
<tr>
<td>Unsettled</td>
<td>Credit</td>
<td>Void</td>
</tr>
</tbody>
</table>

Refer to the Void, Refund, and Repeat Sale section in this chapter.

9. In the transaction list, if you see 📒 (the image icon) beneath the transaction’s Ref# link, which means a check image is captured for this transaction. Click on the image icon:
**Void Transactions**

Through **Find Transactions**, you can perform **void** on unsettled credit card, gift card and check transactions:

1. To void a transaction, click **Yes, Void this Transaction** and a screen will appear similar to the example shown below:
Refund Transactions

Similar to void transactions, through Find Transactions, you can perform refund on the settled credit card, gift card and check transactions:

1. To adjust the refund amount, edit the amount field (a valid refund amount is less than or equal to the original transaction amount);
2. Click on Yes, Refund Account and a screen will appear similar to the example shown below:
Repeat Sale Transactions

Through Find Transactions, you can perform repeat sale on existing credit card and check transactions. For credit card repeat sale, you are actually processing a brand new sale transaction, which is slightly different from the repeat sale discussed in Virtual Terminals. Under Virtual Terminals, the repeat sale refers to a recurring or installment transaction. Through Find Transactions, theoretically, you can perform repeat sale on any existing Sale, PreAuth, ForceCapture (PostAuth or ForceAuth), and Return/Credit credit card transaction.

To make a repeat sale, first find the target transaction through the steps described earlier in this chapter. Then click on the transaction’s Ref# link. A repeat sale task box will appear (shown below):

1. To chant the amount of the repeat sale, edit the amount field;
2. Click on Yes, Charge Account and a screen will appear similar to the example shown below:

Capture PreAuth Transactions

The procedure of capturing a PreAuth credit card transaction is also called PostAuth. It is the completion of a PreAuth transaction. To do so, first locate the transaction through the steps described earlier in this chapter. Then click on the transaction’s Ref# link. A Capture task box will appear to the right of the transaction detail:
1. To change the capturing amount, edit the amount field;
2. Click **Yes, Capture Amount** and a screen similar to the example below will appear:
Ch 5: Recurring Billing

How to configure transactions for recurring billing

The Recurring Billing functions allow merchants to bill customers on a recurring basis. Each day, a batch process runs automatically and processes all the recurring transactions scheduled for that day. This chapter describes how to set up a customer’s recurring billing, including: add a recurring billing customer, add a payment method for the billing, and configure the recurring billing contract.

Add and Edit a Customer

1. Click on the Recurring Billing folder;
2. Click on Add Customer link and a screen will appear similar to the example shown below:

![Primary Contact Info Form]

![Billing Address Form]

**Note:** In the new customer information form, the Customer ID field is for your own reference. Typically, you should make this field same as the customer identifier in your CRM (Customer Relationship Management) or billing system.

The required fields in the form are: Customer ID, plus one of these three fields: First Name, Last Name, or Company.

3. Enter all the information necessary to identify a customer for recurring billing, then click Add Customer:
Note: The recurring billing customer profile screen appears after you add a new recurring billing customer. It includes three sections: **Primary Contact**, **Payment Info**, and **Contracts**. Each section has a link in the header that allows you to edit or add information associated with that section.

You can also reach this screen by selecting **View Customers** in the **Recurring Billing** folder, which we will discuss later in this chapter.

4. To edit the customer primary contact information, click on the **Edit Customer** link in the **Primary Contact** section header;
6. Click **Update Customer**. This will take you back to **Customer Profile Screen**.

### Add and Edit a Payment Item

You can add two types of payment method for a recurring billing customer: Credit Card and ACH (E-Check).

1. From the recurring billing customer profile screen, click on the **Add Credit Card or ACH** link in the **Payment Info** section header:

2. Select either **Credit Card** or **ACH** and a screen will appear similar to the examples shown below:
3. Fill out the credit card or ACH information;
4. You have two options to charge the customer on this payment item: either charge later or charge now. If you select **Later User Only**, click **Save Payment Info**. This will take you back to the recurring billing customer profile screen. If you select **Charge Now**, follow the following steps:

5. Insert an amount in the **Amount** field;
6. Click **Charge & Save Payment Info** and a receipt will appear similar to the examples shown below:
7. To go back to the recurring billing customer profile screen, click the **View Customer** link above the receipt and a screen will appear similar to the example shown below:

8. To edit the payment item, click on **edit**:
9. Edit the payment information and click **Update Payment Item**. This will take you back to the recurring billing customer profile screen.

**Note:** Once a payment term is properly populated, you will have the option to charge to the customer’s payment account.

10. To charge to an established payment item account, input an amount in the **Charge Amount** box, and click on the **Charge** link:
Add and Edit a Contract

A recurring billing contract contains billing information, such as when, how much, and how often to charge a customer. Prior to adding a contract, you need to have at least one payment item available for billing the customer.

1. Click on the Add Contract link in the header of the Contracts section inside the recurring billing customer profile screen and a screen will appear similar to the example shown below:

The following describes each input fields in the Contracts Info form:

**Contract ID** – (Required) A unique number or word identifying the contract.

**Contract Name** – (Optional) The name of a contract. You can also use this field to specify a contract type, such as Gold, Silver, or Bronze.

**Start Date** – (Required) The first date the contract to be executed. Notice the start date cannot be on the same day that you enter the contract. This is because the ePaymentAmerica’s recurring batch process may have already run for the day.
**End Date** – (Optional) The date that the contract to be terminated. If the contract is ongoing, leave this field blank.

**Subtotal** – (Required) The amount before tax to be charged to the customer each time the contract gets executed.

**Tax** – (Optional) The tax amount for the payment.

**Total** – A Read Only field, which is automatically populated by adding Subtotal and Tax; This is the total amount that will be charged every time the contract gets executed.

**Status** – (Required) By default, a contract is set to *Active* when created. Once a contract or customer expires, the status will be automatically set to *Inactive*. A contract with *Inactive* status will not be executed.

**Payment Item** – *(Which Account should be Billed for this Contract)* (Required) Select a payment item for the contract to execute on.

**Contract Frequency** – *(Execute this Contract)* (Required) Select how often the contract gets executed.

**Retry Processing Payment** – (Required) If a contract is executed, but for some reason, the transaction is declined, this field will tell the ePaymentAmerica how many times to re-process the transaction. A contract will only be executed once per day. Any transactions that fail will not be attempted again until the following day. By selecting “0”, the contract will not execute again until the next scheduled charge date and will only charge the regular amount of the contract. In other words, when this field is set to “0”, and a transaction fails, the recurring billing system will not try to recover the funds that is failed to obtain previously.

**Email Approval** – (Required) Choose to receive a confirmation email every time the contract’s payment is approved.

**Email Declined** – (Required) Choose to receive a confirmation email every time the contract’s payment is declined.

**Note:** The following are two reminders when processing transactions through recurring billing:

- If a transaction is declined and you have selected “10” retries (the maximum amount of times you can retry) in the **Retry Processing Payment** field, the ePaymentAmerica Payment Gateway will keep trying to process the transaction until it is either approved or retried 10 times. This will not affect the next bill date. For example, you have a contract setup to charge $15 to a credit card on the first day of every month; if on 5/1/2004 the transaction is declined, but it is finally approved on 5/6/2004, the next bill date will still be 6/1/2004.
• A contract can only have one transaction pending at any given time. For example, you have a contract set up to process daily. If the credit card gets declined today and you requested to have it retry several times, **the contract will not execute** at its regular time tomorrow. When the recurring billing system of ePaymentAmerica Payment Gateway runs tomorrow, it will see this contract is flagged as declined and will try to reprocess the declined transaction. Therefore, the new charge for tomorrow will not be queued. It is recommended that daily contracts have retries set to “0” and that you request to have a decline confirmation email sent. This way, you can take the necessary steps to resolve declined payments without missing any further payments.

2. Input the contract information into the **Contract Info** form;
3. Click **Add Contract**. This will take you back to the recurring billing customer profile screen:

<table>
<thead>
<tr>
<th>Contracts</th>
<th>Add Contract</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contract ID</td>
<td>Status</td>
</tr>
<tr>
<td>C1C1</td>
<td>Active</td>
</tr>
<tr>
<td>C1C2</td>
<td>Inactive</td>
</tr>
</tbody>
</table>

4. To edit a contract, click on its **Contract ID** link;
5. The **Contract Info** form will appear again for you to edit;
6. Click **Update Contract** afterwards. This will take you back to the recurring billing customer profile screen;
7. To view the payment history on this contract, click on the **Payment History** link and a screen will appear similar to the example shown below:

**View Customers**

The **View Customers** link inside the **Recurring Billing** folder enables you to search for a customer under certain filters.

1. Click on the **Recurring Billing** folder;
2. Click on the **View Customers** link:
3. To display all customers, click **Find Customer(s)**;
   a. To search by field, click on the drop-down arrow in the **Search By** box, and choose a field accordingly;
   b. Input the search value in the **Search Value** text box;
   c. To view customer based on their status, select the status option;
4. Click **Find Customer(s)** (the **Clear Filters** button lets you clear all the field contents you have entered) and a screen will appear similar to the example shown below:

   ![Example Screen with Filters]

   **Customers Found:** 1
   **Make Checked Customers:** ----

<table>
<thead>
<tr>
<th>Customer ID</th>
<th>Company</th>
<th>Last Name</th>
<th>First Name</th>
<th>Email</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>rcl1</td>
<td>ABC Inc.</td>
<td>Doe</td>
<td>John</td>
<td><a href="mailto:sb@sb.com">sb@sb.com</a></td>
<td>Active</td>
</tr>
</tbody>
</table>

5. To refine your search, check the **Show Filters** box to expand the filter section. Then edit the filter fields again;
   a. To send an email to the customer, click on the customer’s email link;
   b. To activate or inactivate a recurring billing customer account, check the customer and choose either **Active** or **Inactive** from the **Active/Inactive** drop-down list;
6. To view the customer information, click on the **Customer ID** link. This will take you to the recurring billing customers profile screen.

**View Contracts**

The **View Contracts** link enables you to search for a contract under certain filters.

1. Click on the **Recurring Billing** folder;
2. Click on the **View Contracts** link and a screen will appear similar to the example shown below:
3. If you want to view all active contracts, click **Find Contract(s)**;  
   a. To search for a specific contract, input the ID into the **Contract ID** field;  
   b. Or, click on the drop-down arrow to choose a date option for the **Next Bill Date** field, and enter the date either by clicking no the calendar link to select the date, or by entering a date manually in the **Date** box;  
   c. Or/And click on the drop-down arrow to choose an amount option for the **Total Amount** field, and enter an amount in the **Total Amount** field;  
   d. You may also narrow your search by the contract’s payment method; click on one of the payment method radio buttons;  
   e. To search according to the contract’s status, choose one option from the four status radio buttons;  
4. Click on the **Find Contract(s)** button (the **Clear Filters** button lets you clear all the field contents you have entered as search criteria) and a screen will appear similar to the example shown below:

```
<table>
<thead>
<tr>
<th>Contract ID</th>
<th>Customer ID</th>
<th>Payment Type</th>
<th>Next Bill Date</th>
<th>Amount</th>
<th>Payment History</th>
</tr>
</thead>
<tbody>
<tr>
<td>CIC2</td>
<td>1</td>
<td>Credit Card</td>
<td>5/3/2004</td>
<td>$1.00</td>
<td>payment history</td>
</tr>
<tr>
<td>CIC1</td>
<td>1</td>
<td>ACH</td>
<td>5/3/2004</td>
<td>$5.00</td>
<td>payment history</td>
</tr>
</tbody>
</table>
```

5. To refine your search, check the **Show Filters** box to expand the filter section. Then enter your search criteria:  
   a. To view the contract’s owner, click on the **Customer ID** link. This will take you to the recurring billing customer profile screen;  
   b. To view the payment history on this contract, click on the **Payment History** link.  
6. To view the detail of a contract, click on that contract’s ID link. This will take you to the **Contract Info** form;
Billing Report

The Billing Report link enables you to view all the approved transactions inline with their corresponding contracts. In the report, transactions processed automatically through recurring billing will be listed. Other transactions made under Recurring Billing will not appear, including charging on either a payment item when it’s newly created, or a payment item inside the Payment Info section. You can find those transactions through Find Transactions instead.

1. Click on the Recurring Billing folder;
2. Click on the Billing Report link and a screen will appear similar to the example shown below:

![Billing Report Screen]

Note: The Show Filters section help you narrow down the transaction report for a specific recurring billing customer, amount, date range, or payment method.

3. To search for a specific contract, input the Contract ID into the Contract ID field:
   a. And/Or click on the drop-down arrow to choose an amount option for the Billed Amount field, and enter an amount in the Billed Amount field;
   b. And/Or choose a date range by clicking on the drop-down arrow, and select a pre-defined date range. Also you may manually enter the start date and end date for a date range;
   c. You can also narrow down your search by the contract’s payment method; click on one of the payment method radio buttons.
4. Click on the Find Billing(s) button (Clear Filters lets you clear all the field contents you have entered as search criteria) and a screen will appear similar to the example shown below. Notice the ▲ and ▼ buttons under each column name are for sorting the listed transactions:

<table>
<thead>
<tr>
<th>Ref #</th>
<th>Contract ID</th>
<th>Transaction Date</th>
<th>Customer</th>
<th>Payment Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>3610</td>
<td>CICIB</td>
<td>5/3/2004 8:33:40 AM</td>
<td></td>
<td>ECHECK</td>
<td>$5.00</td>
</tr>
<tr>
<td>3611</td>
<td>CICIB</td>
<td>5/3/2004 9:05:54 AM</td>
<td></td>
<td>ECHECK</td>
<td>$5.00</td>
</tr>
<tr>
<td>3617</td>
<td>CICIB</td>
<td>5/3/2004 9:32:49 AM</td>
<td></td>
<td>ECHECK</td>
<td>$5.00</td>
</tr>
<tr>
<td>3618</td>
<td>CICIB</td>
<td>5/3/2004 9:13:52 AM</td>
<td></td>
<td>ECHECK</td>
<td>$5.00</td>
</tr>
</tbody>
</table>

5. To view the contract for a particular transaction, click on it’s Contract ID link;
6. To view the details of a transaction, click on the transaction’s Ref # link.
Ch 6: Preferences and Merchant Support

How to change personal settings and get additional support

This chapter discusses five main functions of Preferences: regulate access to a user account, set up input devices for the ePaymentAmerica Payment Gateway, change the user password, and modify security levels to grant a user specific access to certain functions. Furthermore, we include information on the remaining features in the menu bar: send emails to your payment solution service provider, and log out of ePaymentAmerica Payment Gateway.

User Access Control

By verifying the requesting party’s IP (Internet Protocol) address and country, the Access Control preference grants or denies access to a merchant user account. All IP’s and all countries are allowed access by default.

1. Click on the Preferences folder;
2. Click on the Access Control link and a screen will appear similar to the example shown below:

Note: Validating IP and validating country have identical steps to follow.

3. To validate IP/Country, check Validate IP/Country Address When Logging In and a screen will appear similar to the examples shown below:
Note: There are two options:
- DENY ALL IPs/Countries EXCEPT Those Listed Below;
- ALLOW ALL IPs/Countries EXCEPT Those Listed Below.

The default settings for both IP and country are ALLOW. Besides, for country, all unknown countries are set to deny.

Allow All IP’s/Countries

1. To add one or more IP’s/Countries to the Denied IP/Country List, for IP, type an IP address in the Add IP text box; for country, select a country from the country drop-down list, and then click Add IP/Country. The IP address or country will be automatically populated into Denied IP/Country List:

<table>
<thead>
<tr>
<th>Denied IP List</th>
</tr>
</thead>
<tbody>
<tr>
<td>123.123.12.1</td>
</tr>
<tr>
<td>123.128.12.2</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Denied Country List</th>
</tr>
</thead>
<tbody>
<tr>
<td>Canada</td>
</tr>
</tbody>
</table>

2. If you want to remove the IP/Country form the Denied IP/Country List one by one, click on the one you want to remove; then click the Remove Selected button. Or, you may click the Remove All button to clear all IPs/Countries shown in the Denied IP/Country List;

3. After you complete editing the settings for ALLOW ALL IPs/Countries EXCEPT Those Listed Below, you need to ensure this option will be in use:
   a. If you see the Use This Option button as it is shown in, this means the Deny All IPs/Countries EXCEPT Those Listed Below option is currently in use, you need to click this button to switch to the Allow option. Notice the Use This Option button only appears when the checked option to its left is NOT currently in use. Therefore, when switching from one option to another, you must click on the Use This Option button for the change to take effect;
   b. If the Use This Option button does not show up, that means the ALLOW ALL IPs/Countries EXCEPT Those Listed Below option is already in use.
Deny All IP’s/Countries

1. Check the **DENY ALL IPs/Countries EXCEPT Those Listed Below** radio button (shown below):

2. To add one or more IPs/Countries to the **Allowed IP/Country List**, for IP, type an IP address in the **Add IP** text box; for country, select a country from the country drop-down list, and then click **Add IP/Country**. The IP address or country will be automatically populated into **Allowed IP/Country List**:

3. If you want to remove the IP/Country from the **Allowed IP/Country List** one by one, click on the one(s) you want to remove, and then click the **Remove Selected** button. Or, you can click the **Remove All** button to clear all IPs/countries shown in the **Allowed IP/Country List**;
4. After you complete editing the settings for **DENY ALL IPs/Countries EXCEPT Those Listed Below**, you need to ensure this option will be in use:
   a. If you see the **Use This Option** button as it is shown in, this means the **Allow All IPs/Countries EXCEPT Those Listed Below** option is currently in use, you need to click this button to switch to the **Deny** option. Notice the **Use This Option** button only appears when the checked option to its left is NOT currently in use. Therefore, when switching from one option to another, you must click on the **Use This Option** button for the change to take effect;
   b. If the **Use This Option** button does not show up, that means the **DENY ALL IPs/Countries EXCEPT Those Listed Below** option is already in use.

**Setting up Input Devices**

The **Device Setup** preference enables you to configure parameters specific to what type of input device you desire to use with the ePaymentAmerica Payment Gateway. The input devices configurable are card readers, PIN pads, and check readers. Once configured, they can be used when you make transactions under **Virtual Terminals**. For more information on what parameters you need, to set up a device properly, check your device manual or consult the device manufacturer.

1. Click on the **Preferences** folder;
2. Click on the **Device Setup** link:

   ![Card Reader Setup](image)

**Setting up a Card Reader**

The ePaymentAmerica’s Virtual Terminal currently works with card reader devices such as serial card reader and keyboard wedge.

1. By default, the device setup screen first show the **Card Reader** setup. Select the type of card reader from the **Card Reader Type** drop-down list:
The following table shows each setup parameter and its valid values. It applies to all three types of input device:

<table>
<thead>
<tr>
<th>Input Device Setup Parameter</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Com Port</td>
<td>1 - 30</td>
</tr>
<tr>
<td>Baud Rate</td>
<td>110, 300, 600, 1200, 2400, 4800, 14400, 19200, 28800, 38400, 56000, 57600, 115200, 128000, 256000</td>
</tr>
<tr>
<td>Flow Control</td>
<td>No Flow Control, Software, Hardware</td>
</tr>
<tr>
<td>Parity</td>
<td>No Parity, Odd, Even, Mark, Hardware</td>
</tr>
<tr>
<td>Stop Bits</td>
<td>1, 1.5, 2</td>
</tr>
<tr>
<td>Data Bits</td>
<td>5, 6, 7, 8</td>
</tr>
<tr>
<td>Time Out</td>
<td>(Numeric time out value in second)</td>
</tr>
</tbody>
</table>

2. Editing the settings accordingly and click on the **Save** button to save your settings.

**Setting up a PIN Pad**

The ePaymentAmerica’s Virtual Terminal currently works with VeriFone 1000 PIN pad.

1. Click on the **Pinpad** link in the Initial Device Setup screen and a screen will appear similar to the example shown below:
2. Select a **Pinpad Type** from the drop-down list;
3. Choose either **Master Session** or **DUKPT** from the **Key Management** option;
4. Editing the settings accordingly and click on the **Save** button to save your settings (Refer to Input Device Setup Parameter):

### Setting up a Check Reader

The ePaymentAmerica’s Virtual Terminal currently works with serial checker reader and check image reader such as Magtek MICR Imager.

1. Click on the **Check Reader** link in the Initial Device Setup screen:
2. Select a check reader type from the drop-down list;
3. Edit the settings accordingly and click the **Save** button to save your settings (Refer to Input Device Setup Parameter):

![Check Reader Setup](image)

**Changing User Password**

1. Click on the **Preferences** folder;
2. Click on the **Password** link and a screen will appear similar to the example shown below:
3. Input the current password in the **Old Password** field;
4. Input your new password in the **New Password** field;
5. Confirm your new password by inputting it into the **Enter New Password Again** field;
6. Click on the **Change Password** button (the **Reset** button clears the contents in the fields).

### Setting Security

The **Security** preference is to set security for functions performed at the merchant user level. The user security level is assigned when each new user account is created. A merchant user will be able to access each function if his/her security level is greater than or equal to the number defined in this preference.

1. Click on the **Preferences** folder;
2. Click on the **Security** link and a screen will appear similar to the example shown below:

   ![Security Settings](image)

3. Select a proper security level for each item;
4. Click **Change Security** (the **Reset** button allows you to return to the previously saved settings).

**Note:** The ePaymentAmerica currently has four levels of security settings: 1, 2, 3 and 4, with 4 being the highest security level and 1 the lowest. In the above figure, the numbers represent the minimum security level that a merchant user must have, in order to access
the corresponding features. For example, if "Void" is set to 2, then a merchant user with security level of 2, 3 or 4 can void a transaction, but a merchant user with security level of 1 cannot perform voiding transactions. The table below provides more details on each security item in the above figure:

<table>
<thead>
<tr>
<th>Security Setting</th>
<th>Effected Functionality</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Folder</strong></td>
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<tr>
<td>Sale</td>
<td>Virtual Terminals</td>
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<tr>
<td>Find Transactions</td>
<td></td>
</tr>
<tr>
<td>Current Batch</td>
<td>Virtual Terminals</td>
</tr>
<tr>
<td>(for terminal-based processor)</td>
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<tr>
<td></td>
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</tr>
<tr>
<td>Return</td>
<td>Virtual Terminals</td>
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<tr>
<td>Find Transactions</td>
<td></td>
</tr>
<tr>
<td>Void</td>
<td>Virtual Terminals</td>
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</tr>
<tr>
<td>Current Batch</td>
<td>(for terminal-based processor)</td>
</tr>
<tr>
<td>Pre-Auth</td>
<td>Virtual Terminals</td>
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<td></td>
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<td>Force-Auth</td>
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<td>Reports</td>
<td>Find Transactions</td>
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<tr>
<td>End-of-Day</td>
<td>End of Day (for terminal-based processor only)</td>
</tr>
<tr>
<td>User Admin</td>
<td>Manage Users</td>
</tr>
<tr>
<td>Change Security</td>
<td>Preferences -&gt; Security</td>
</tr>
<tr>
<td>Tools</td>
<td>N/A</td>
</tr>
</tbody>
</table>
Sending Email to Merchant Support

The **Email** function provides contact links to merchant support from ePaymentAmerica. Clicking on the email link will lead you to send an email to either **Sales** or **Support** team of ePaymentAmerica.

1. Click on the **Email** folder;
2. To email the sales staff, click on the **Sales** link;
3. To email the support staff, click on the **Support** link;
4. After your default mail application appears, type you email and click on **Send** in you email software.

System Logout

The **Logout** link lets you logout of the system with the current user name.

1. Click on the **Logout** link.