



# Quick Reference Guide

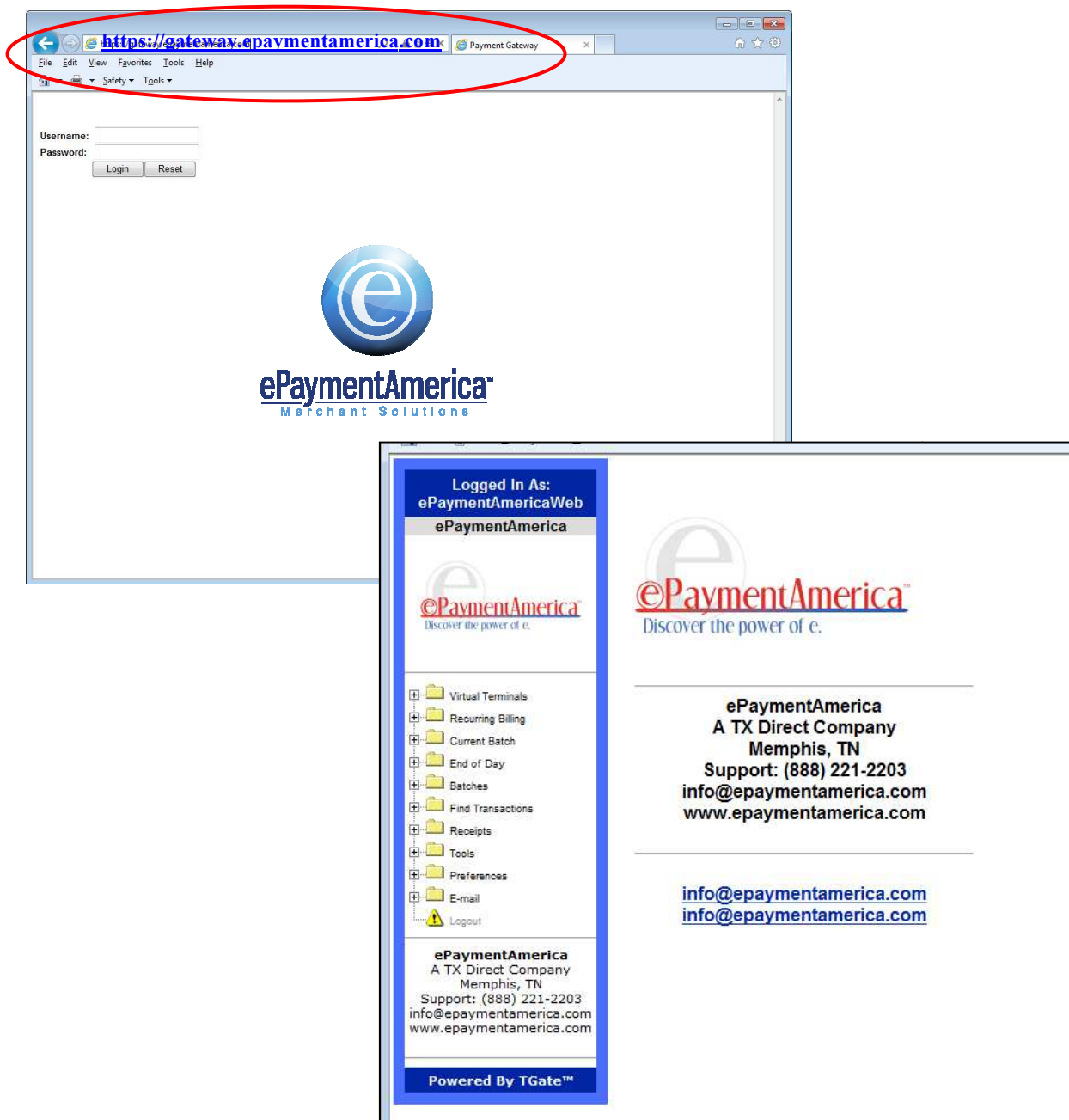
## PAYMENT GATEWAY (Virtual Terminal)

**Document Version 131227**

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## Logging in to the Virtual Terminal

1. Open your internet browser;
  - We strongly recommend use of Internet Explorer (latest version).
2. Type the web address (URL) for the ePaymentAmerica login page in the **Address** field:
  - <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);
6. After you login to the system, the **Menu** bar will appear on the screen.



# Transactions Report (Find Transactions)

## Transaction Summary

1. To view Transaction Summary, click on the **Find Transactions** folder;
2. Click on **Summary**;
3. Use the **Filters** to narrow your search if needed by **Date Range** or specific **Dates**;
4. Click **Submit**.

**Transaction Summary Filters**

Date Range Select a Date Range or enter dates manually below . . . ▼

Start Date  End Date

Start Time  End Time

December 2013

S	M	T	W	T	F	S
24	25	26	27	28	29	30
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
29	30	31	1	2	3	4

December 2013

S	M	T	W	T	F	S
24	25	26	27	28	29	30
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
29						

User

Batch Num

**Transaction Summary for ePaymentAmerica - DEMO: 1679 12/1/2013 - 12/28/2013**

**Transaction Summary Filters**

**Credit Card Summary**

Card Type	Sale Count	Sale Amount	Return Count	Return Amount	Total Amount
MASTERCARD	11	\$1,155.00	1	\$975.00	\$180.00
VISA	21	\$12,357.00	4	\$11,155.00	\$1,202.00
TOTALS	32	\$13,512.00	5	\$12,130.00	\$1,382.00

Trans Type	Trans Count	Auth Amount	Tip Amount	Capture Amount	Settle Count	Settle Amount
Authorization	1	\$50.00	\$0.00	\$0.00	0	\$0.00
Credit	5	(\$12,130.00)	\$0.00	(\$12,130.00)	5	(\$12,130.00)
RepeatSale	16	\$150.00	\$0.00	\$150.00	12	\$110.00
Sale	14	\$13,262.00	\$0.00	\$13,262.00	12	\$13,062.00
ForceCapture	2	\$0.00	\$0.00	\$100.00	2	\$100.00
TOTALS	38	\$1,332.00	\$0.00	\$1,382.00	31	\$1,142.00

**Check Summary**

Trans Type	Trans Count	Amount	Settle Count	Settle Amount
TOTALS	0	\$0.00	0	\$0.00

# Transactions Report (Find Transactions)

## Credit Card Transactions

1. Click on the **Find Transactions** folder;
2. Click on the **Credit**;
3. Use the **Transaction Filters** to narrow your search by the parameters available;
4. Click **Submit**.
5. You can download the transaction list generated in different formats: **Excel, PDF, Tab Delimited** or **XML**.

### Find Credit Transactions

Transaction Filters

Date Range: Select a Date Range or enter dates manually below . . . ▼

Start Date:  End Date:

Start Time:  End Time:

< December 2013 >

S	M	T	W	T	F	S
24	25	26	27	28	29	30
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
29	30	31	1	2	3	4

< December 2013 >

S	M	T	W	T	F	S
24	25	26	27	28	29	30
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
29	30	31	1	2	3	4

Auth Code:

Card Holder:

Card Number:   ⚠

User:

Register:

Invoice Number:

PO Number:

Customer ID:

Trx Type:  ▼

Exclude Void:

Payment Type:  ▼

Status:  ▼

PNRef:

Total Amount:

Batch Num:

Credit Transactions for ePaymentAmerica - DEMO: 1679																
<span style="border: 1px solid #ccc; padding: 2px;">Filters</span>																
Items per page: <span style="border: 1px solid #ccc; padding: 2px;">10</span> Refresh (0 will fill everything on one page) <span style="float: right;">Report Format: <span style="border: 1px solid #ccc; padding: 2px;">XML</span> Download</span>																
Ref #	Customer ID	Inv #	Date	Result	Payment Type	Account Type	Account #	Name	Type	Status	Approval Code	Auth Amt	Capture Amt	Tip Amt	User	Register
60319125			12/27/2013 6:14:16 PM	APPROVED	VISA	VISA	*****1111	Sale		APPROVAL	OK5905	\$1.00	\$1.00	\$0.00	txdi5965	
60319110			12/27/2013 6:09:46 PM	APPROVED	VISA	VISA	*****1111	Sale		APPROVAL	OK5885	\$1.00	\$1.00	\$0.00	txdi5965	
60318897			12/27/2013 4:43:38 PM	APPROVED	VISA	VISA	*****1111	Sale		APPROVAL	OK4453	\$1.00	\$1.00	\$0.00	txdi5965	
60314799	7		12/26/2013 12:48:38 PM	APPROVED	VISA	VISA	*****1111	Credit		APPROVAL	OK2755	\$1,000.00	\$1,000.00	\$0.00	test1679factorfox	
60314798	7		12/26/2013 12:48:23 PM	DECLINED	VISA	VISA	*****1111	Credit		Requested Refund Exceeds Available Refund Amount	Cannot_Exc	\$10,000.00	\$10,000.00	\$0.00	test1679factorfox	
60314784	7		12/26/2013 12:42:38 PM	APPROVED	VISA	VISA	*****1111	Credit		APPROVAL	OK2755	\$10,000.00	\$10,000.00	\$0.00	test1679factorfox	
60314758	7		12/26/2013 12:35:13 PM	APPROVED	VISA	VISA	*****1111	Sale		APPROVAL	OK2755	\$11,700.00	\$11,700.00	\$0.00	test1679factorfox	
60314755	7		12/26/2013 12:33:54 PM	APPROVED	MASTERCARD	MASTERCARD	*****5454	Credit		APPROVAL	OK7219	\$975.00	\$975.00	\$0.00	test1679factorfox	
60313790	7		12/26/2013 6:10:59 AM	APPROVED	VISA	VISA	*****1111	Credit		APPROVAL	OK7189	\$150.00	\$150.00	\$0.00	test1679factorfox	
60311635	7		12/25/2013 12:36:02 PM	APPROVED	MASTERCARD	MASTERCARD	*****5454	Sale		APPROVAL	OK7219	\$975.00	\$975.00	\$0.00	test1679factorfox	

# Processing Transactions

## Credit Card Sale

1. Click on the **Virtual Terminals** folder;
2. Click on **Credit**;
3. Enter the sale transaction information into the **Credit Card Sale** form;
4. Click **Process**;
5. Click on **Print Receipt** to print the transaction receipt;
6. Enter the Customer's email and click on **E-Mail Receipt** to send the receipt by email.

### Credit Card Sale

Sale
PreAuth
Return
ForceAuth
Adjust

Card Number:  VISA

Expiration:

Subtotal:

Tip Amount:

Total Amount:

---

Customer ID:

Card Holder:

Street:

City:

Postal/Zip Code:

CV2:

CV Presence:

Invoice #:

PO #:

Card Present

Repeat Sale (Installment)

Process
Clear

### Credit Card Sale

Your transaction results are below. [Click here](#) to process

Print Receipt (Merchant)
Print Receipt (Customer)

E-Mail Receipt
YourEmail@email.com

Date	12/27/2013
Time	7:13 PM CST
Trans Type	Sale
Customer ID	
Subtotal	\$1.00
Account	*****1111
Exp Date	****
Issuer	VISA
Name	
Invoice#	
PO#	
Tip Amt	\$0.00
Total Amt	\$1.00
Street	
City	
Zip	
Entry Method	Manual
Result	APPROVED
AuthCode	OK5905
Message	APPROVAL
PNRef	60319125
CommercialCard	False
CVResult	
AVSResponse	

# Processing Transactions

## Credit Card Void

1. You can **Void** any credit card transaction not yet settled (batched out);
2. Through **Find Transactions**, locate the transaction you want to void;
3. To void the transaction, click **“Yes, Void this Transaction”**;
4. If the transaction has been settled, the **“Refund”** option will appear instead.

Credit Transactions for ePaymentAmerica - DEMO: 1679

[Filters](#)

Items per page: 10 Refresh (0 will fill everything on one page)

Report Format: XML Download

Ref #	Customer ID	Inv #	Date	Result	Payment Type	Account Type	Account #	Name	Type	Status	Approval Code	Auth Amt	Capture Amt
<b>60329855</b>			12/30/2013 11:46:04 PM	APPROVED	MASTERCARD	MASTERCARD	*****5454	John Doe	Sale	APPROVAL	OK8791	\$2.00	\$2.00
60329855			12/30/2013 11:45:24 PM	APPROVED	VISA	VISA	*****1111		Sale	APPROVAL	OK8781	\$1.00	\$1.00
60319125			12/27/2013 6:14:16 PM	APPROVED	VISA	VISA	*****1111		Sale	APPROVAL	OK5905	\$1.00	\$1.00
60319110			12/27/2013 6:09:46 PM	APPROVED	VISA	VISA	*****1111		Sale	APPROVAL	OK5885	\$1.00	\$1.00
60318897			12/27/2013 4:43:38 PM	APPROVED	VISA	VISA	*****1111		Sale	APPROVAL	OK4453	\$1.00	\$1.00

Receipt for this transaction

<a href="#">Map Address</a>	
<a href="#">Print Receipt (Merchant)</a>	
<a href="#">Print Receipt (Customer)</a>	
PNRef	60329855
Host Ref	60329855
Date	12/30/2013
Time	11:46:04 PM [CST]
Trans Type	Sale
Name	John Doe
Issuer	MASTERCARD
Account	*****5454
Exp Date	****
Entry Method	Manual
Auth Amt	\$2.00
Total Amt	\$2.00
Street	123 Street
Zip	01234
Result	Approved
AuthCode	OK8791
Message	APPROVAL
AVS Response	Y
Batch Number	0

**Void transaction #60329855?**

**Adjustment**

Tip Amount: \$0.00 ?

**Repeat a SALE transaction**

Charge Amount: \$2.00 to account \*\*\*\*\*5454?

# Processing Transactions

## Credit Card Refund

1. You can **Refund** any credit card transaction already settled (batched out);
2. Through **Find Transactions**, locate the transaction you want to refund;
3. To refund the transaction:
  - Edit the **Amount** (if needed and not higher than original);
  - Click **“Yes, Refund Account”**;

Credit Transactions for ePaymentAmerica - DEMO: 1679

[Filters](#)

Items per page: 10  (0 will fill everything on one page)

Report Format: XML

Ref #	Customer ID	Inv #	Date	Result	Payment Type	Account Type	Account #	Name	Type	Status	Approval Code	Auth Amt	Capture Amt
60329855			12/30/2013 11:46:04 PM	APPROVED	MASTERCARD	MASTERCARD	*****5454	John Doe	Sale	APPROVAL	OK8791	\$2.00	\$2.00
60329852			12/30/2013 11:45:24 PM	APPROVED	VISA	VISA	*****1111		Sale	APPROVAL	OK8781	\$1.00	\$1.00
60319125			12/27/2013 6:14:16 PM	APPROVED	VISA	VISA	*****1111		Sale	APPROVAL	OK5905	\$1.00	\$1.00
<b>60319110</b>			<b>12/27/2013 6:09:46 PM</b>	<b>APPROVED</b>	<b>VISA</b>	<b>VISA</b>	<b>*****1111</b>		<b>Sale</b>	<b>APPROVAL</b>	<b>OK5885</b>	<b>\$1.00</b>	<b>\$1.00</b>
60318897			12/27/2013 4:43:38 PM	APPROVED	VISA	VISA	*****1111		Sale	APPROVAL	OK4453	\$1.00	\$1.00

1

Receipt for this transaction

<a href="#">Print Receipt (Merchant)</a>
<a href="#">Print Receipt (Customer)</a>
PNRef: 60319110
Host Ref: 60319110
Date: 12/27/2013
Time: 6:09:46 PM [CST]
Trans Type: Sale
Issuer: VISA
Account: *****1111
Exp Date: ****
Entry Method: Manual
Auth Amt: \$1.00
Total Amt: \$1.00
Result: Approved
AuthCode: OK5885
Message: APPROVAL
Batch Number: 0

**Refund**

\$1.00

back to account \*\*\*\*\*1111?

**Repeat a SALE transaction**

Charge Amount: \$1.00 to account \*\*\*\*\*1111?



# Processing Transactions

## Credit Card Repeat Sale

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. You can recharge a Customer you have previously charged by making a **Repeat Sale**;
2. Through **Find Transactions**, locate any previous charge made to the Customer;
3. To make a **Repeat Sale**:
  - Edit the **Amount**;
  - Click “**Yes, Charge Account**”;

Credit Transactions for ePaymentAmerica - DEMO: 1679 Filters

Items per page: 10 Refresh (0 will fill everything on one page) Report Format: XML Download

Ref #	Customer ID	Inv #	Date	Result	Payment Type	Account Type	Account #	Name	Type	Status	Approval Code	Auth Amt	Capture Amt
<a href="#">60329855</a>			12/30/2013 11:46:04 PM	APPROVED	MASTERCARD	MASTERCARD	*****5454	John Doe	Sale	APPROVAL	OK8791	\$2.00	\$2.00
60329852			12/30/2013 11:45:24 PM	APPROVED	VISA	VISA	*****1111		Sale	APPROVAL	OK8781	\$1.00	\$1.00
60319125			12/27/2013 6:14:16 PM	APPROVED	VISA	VISA	*****1111		Sale	APPROVAL	OK5905	\$1.00	\$1.00
60319110			12/27/2013 6:09:46 PM	APPROVED	VISA	VISA	*****1111		Sale	APPROVAL	OK5885	\$1.00	\$1.00
60318897			12/27/2013 4:43:38 PM	APPROVED	VISA	VISA	*****1111		Sale	APPROVAL	OK4453	\$1.00	\$1.00

Receipt for this transaction

[Map Address](#)  
[Print Receipt \(Merchant\)](#)  
[Print Receipt \(Customer\)](#)

PNRef	60329855
Host Ref	60329855
Date	12/30/2013
Time	11:46:04 PM [CST]
Trans Type	Sale
Name	John Doe
Issuer	MASTERCARD
Account	*****5454
Exp Date	****
Entry Method	Manual
Auth Amt	\$2.00
Total Amt	\$2.00
Street	123 Street
Zip	01234
Result	Approved
AuthCode	OK8791
Message	APPROVAL
AVS Response	Y
Batch Number	0

**Void transaction #60329855?**

Yes, Void this Transaction

**Adjustment**

Tip Amount: \$0.00 ?

Yes, Adjust Transaction

**Repeat a SALE transaction**

Charge Amount: \$2.00 to account \*\*\*\*\*5454?

Yes, Charge Account



## Batches and Settlement

A **Batch** is a collection of transactions to be settled (to be sent for funding). There are two types: **Open (or Current) 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

It is the open batch which has not yet settled.

1. Click on the **Current Batch** folder;
2. Click on **Summary** to get totals per Payment Type:

Payment Type	Deposit Amt	Deposit Qty	Return Amt	Return Qty	Net Amt	Net Qty
AMEX	\$0.00	0	\$0.00	0	\$0.00	0
CARTBLANCH	\$0.00	0	\$0.00	0	\$0.00	0
DINERS	\$0.00	0	\$0.00	0	\$0.00	0
DISCOVER	\$0.00	0	\$0.00	0	\$0.00	0
JAL	\$0.00	0	\$0.00	0	\$0.00	0
JCB	\$0.00	0	\$0.00	0	\$0.00	0
MASTERCARD	\$1.00	1	\$0.00	0	\$1.00	1
VISA	\$2.00	1	\$0.00	0	\$2.00	1
DEBIT	\$0.00	0	\$0.00	0	\$0.00	0
ECHECK	\$0.00	0	\$0.00	0	\$0.00	0
EBT	\$0.00	0	\$0.00	0	\$0.00	0
<b>Totals</b>	<b>\$3.00</b>	<b>2</b>	<b>\$0.00</b>	<b>0</b>	<b>\$3.00</b>	<b>2</b>

3. Click on **Credit** to view the transactions in the batch:

Items per page: 10  (0 will fill everything on one page) Report Format: XML

Ref #	Inv #	Date	Result	Payment Type	Account Type	Account #	Name	Type	Status	Approval Code	Auth Amt	Capture Amt	User	Regist
1512		3/31/2004 2:36:10 PM	APPROVED	VISA	Visa	*****1111		Sale	APPROVAL VITAL7	VITAL7	\$1.00	\$1.00	vital2	1
1511		3/31/2004 1:23:08 PM	APPROVED	VISA	Visa	*****1111		Sale	APPROVAL VITAL5	VITAL5	\$1.00	\$1.00	vital2	1

1

## Batches and Settlement

### Closed Batches

Closed Batches are the transactions already settled.

1. Click on the **Batches** folder;
2. Click on **Credit** and use the **Filters** to narrow the criteria on batches to be listed;
3. Click **Submit** and batch listed will show up:

	Batch ID	Settle Time	Net Trx	Net Amt
<a href="#">Detail Summary</a>	GB00561 ACCEPTED	8/26/2004 10:52:12 AM	2	\$2.00
<a href="#">Detail Summary</a>	GB00559 ACCEPTED	8/26/2004 12:00:39 AM	1	(\$9.90)
<a href="#">Detail Summary</a>	GB00558 ACCEPTED	8/25/2004 4:22:19 PM	16	\$457.88
<a href="#">Detail Summary</a>	GB00554 ACCEPTED	8/24/2004 3:19:48 PM	1	\$1.00
<a href="#">Detail Summary</a>	GB00551 ACCEPTED	8/24/2004 2:04:57 PM	18	\$92.00
<a href="#">Detail Summary</a>	GB00550 ACCEPTED	8/24/2004 12:00:21 AM	1	\$1.00

1 2 3 4 5 6

4. Click **Summary** to view the summary per Payment Type;
5. Click **Details** to view the transactions in the batch.

#### Batch Summary

Payment Type	Deposit Amount	Deposit Count	Return Amount	Return Count
AMEX	\$202.91	4	\$0.00	0
DISCOVER	\$1.00	1	\$0.00	0
MASTERCARD	\$1.00	1	\$0.00	0
VISA	\$339.54	9	(\$86.57)	1
<b>TOTALS</b>	<b>\$544.45</b>	<b>15</b>	<b>(\$86.57)</b>	<b>1</b>

Items per page: 10  (0 will fill everything on one page)

Report Format: XML

Ref #	Customer ID	Inv #	Date	Result	Payment Type	Account Type	Account #	Name	Type	Status	Approval Code	Auth Amt	Capture Amt	User	Register
<a href="#">3399</a>			4/26/2004 9:27:36 AM	APPROVED	VISA	Visa	*****0247	VINCE VISA	Credit	APPROVAL		\$0.00	\$1.00	vital2	1
<a href="#">3398</a>			4/26/2004 9:26:15 AM	APPROVED	VISA	VISA	*****0027		ForceCapture	APPROVAL	123456	\$0.00	\$1.00	vital2	

1

## Batches and Settlement

### End of Day

The **End of Day** is the process of manually closing any open Batch (settlement) and initiating the funding.

1. Click on the **End of Day** folder;
2. Click on **Credit** to settle the credit card transactions;
3. Click **Close Batch** to confirm batch closing.

**Credit Card Transactions**

Batch summary:

2 Sale totaling \$2.00

**Total number of transactions: 2**  
**Net amount: \$2.00**

Submit End Of Day (Close Batch) Request?

**Credit Card Transactions**

Response : OK  
AuthCode : GB00015 ACCEPTED  
Message : ACCEPTED  
Result : 0  
Batch summary:

2 Sale totaling \$2.00

**Total number of transactions: 2**  
**Net amount: \$2.00**