CLEARENT™ LEARNING

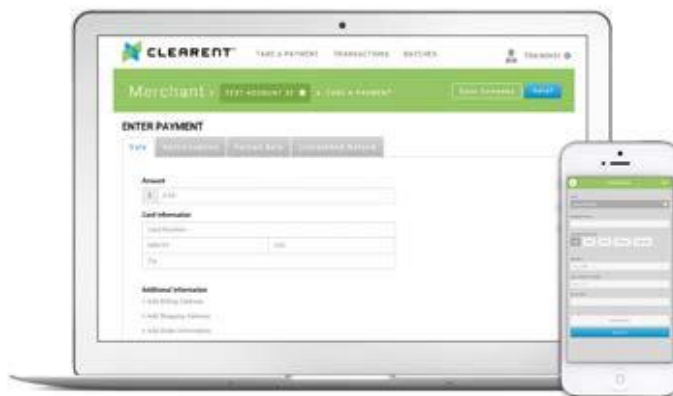# Virtual Terminal User Guide

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Virtual Terminal User Guide

Overview

With the Clearent Virtual Terminal, merchants can accept credit card payments using the web browser on a computer, tablet, or mobile device. In this guide, you will find step-by-step instructions for using the Virtual Terminal. If you have questions or need more information, please contact the Clearent Virtual Terminal Support team at virtualterminal@clearent.com.

In this guide you will learn how to:

• Sign In
• Modify Default Settings
• Take a Payment
• Select Receipt Options
• Void a Transaction
• Refund a Transaction
• Identify Pending Authorizations
• Process Recurring Payments
• Process Ad-Hoc Card On File Payments

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How to Sign In

To begin, the Virtual Terminal (VT) is accessible through the Home screen of Compass.

Click on the Virtual Terminal option as shown below and a new tab opens taking the user to the Virtual Terminal Home Page.
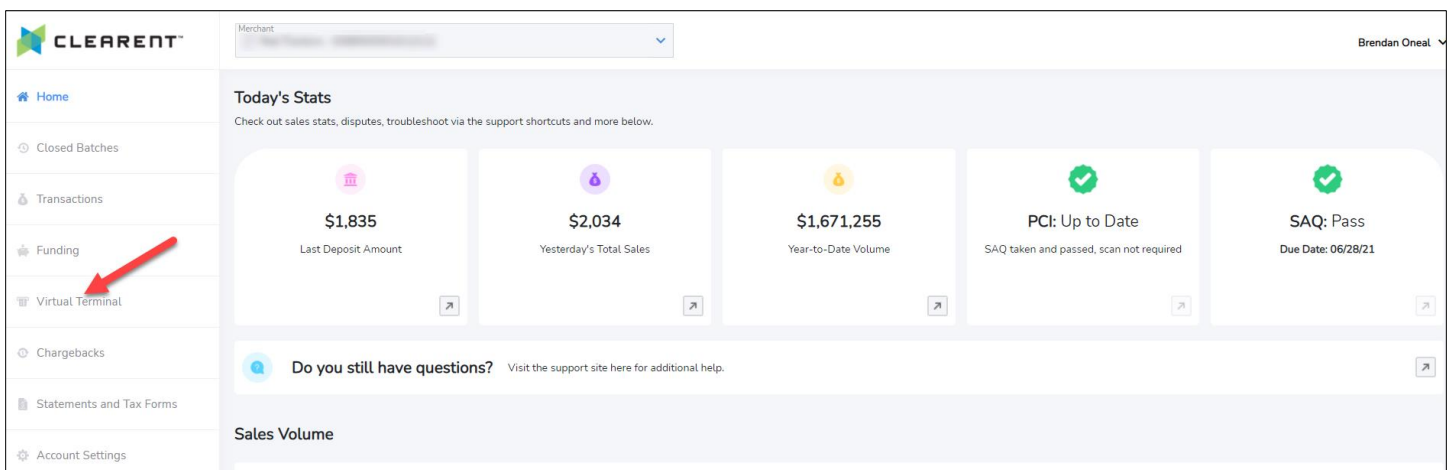
Default Settings

1. Select the drop-down arrow next to your Username to reveal the "Settings" section.
2. Select "Settings."

General Settings

Within the "General" tab, the following options are available:

- Terminal Name – This is the terminal name used on receipts
- Time Zone - This is the time zone displayed within the Virtual Terminal
- Enable Auto Close Batch – When auto close is turned on, the Gateway will automatically submit open batches of transactions for settlement at a designated time each day
- Auto Close Batch Time – Select the time you want to auto close batches
- Enable Batch Close Report – Select to enable automatic sending of daily batch reports via email
- Batch Report Recipients – Enter and add the email address for each person who should receive the daily batch report

Address Verification (AVS)

Address Verification (AVS) is a security feature designed to reduce fraud. AVS helps ensure that the customer using the credit card is the actual owner of the card by matching the billing address entered with the address on file at the cardholder's issuing bank. AVS information is also required to reduce processing costs for key entered, card not present, and e-commerce transactions.

Within the "Address Verification (AVS)" tab the following options are available:
1. Enable AVS – The default setting for CSC is **Disabled**.
   a) When AVS is disabled, Clearent will not stop transactions that receive an approval from the cardholder's issuing bank. Clearent will send the address information if it is provided, which may be used by the bank in making its approval decision.
   b) When AVS is enabled, Clearent will void the transaction unless certain AVS responses are received, even when the transaction receives an approval from the cardholder's issuing bank.
2. If AVS is **enabled** – the following AVS options will be selected by default. For advanced users, these are the standard AVS response codes used by the payment networks and issuing banks.

Cad Security Code (CSC)

Card Security Code (CSC) is a security feature designed to reduce fraud. The CSC is a 3 or 4-digit number on the card, which is used to verify that the customer has the card in his or her possession. The CSC is printed on the back of the card in the signature panel for Visa, MasterCard, and Discover. The CSC is printed on the front of American Express cards in the upper right. The CSC has different names used by different networks. For example, Visa calls it the Card Verification Value (CVV2) and MasterCard calls it the Card Validation Code (CVC2).

Within the "Card Security Code (CSC)" tab the following options are available:
1. Enable CSC – The default setting for CSC is **Disabled**.
   a) When CSC is **enabled**, Clearent will void the transaction for any CSC responses that are not allowed, even if the transaction receives an approval from the cardholder's issuing bank.
   b) When CSC is **disabled**, Clearent will not stop transactions that receive an approval from the cardholder's issuing bank. Clearent will send the CSC if it is provided, which may be used by the bank in making its approval decision.

2. If CSC is **enabled** – the following CSC options will be selected by default. For advanced users, these are the standard CSC response codes used by the payment networks and issuing banks.

Hosted Payment Page (HPP)

If you have signed up for Clearent's Hosted Payment Page (HPP) you will find this tab under Settings.

Within the "Hosted Payment Page (HPP)" tab the following options are available:
1. Enable HPP – The default setting for CSC is **Enabled** and is initially set by our provisioning team.
   a) To disable HPP, uncheck the Enabled box and select "Save All."
2. Hosted Payment Page Domain – This is the website URL where you will use the Hosted Payment Page. This is initially set by our provisioning team.
   a) To change the website URL, replace the URL in the dialog box and select "Save All."
3. Public Key – You will use this public key in your code so we can link your Hosted Payment Page to your account. Please do not publish this key outside of your code.
   a) To copy the public key to your clipboard, select the clipboard icon.

Take a Payment

1. After you sign in, select a MID and a TID, if there is more than one option.
2. By default, "Take a Payment" is selected when you sign in
   a) PC View
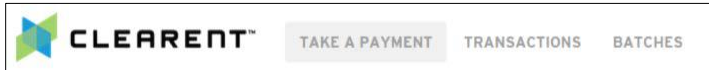
   b) Mobile View
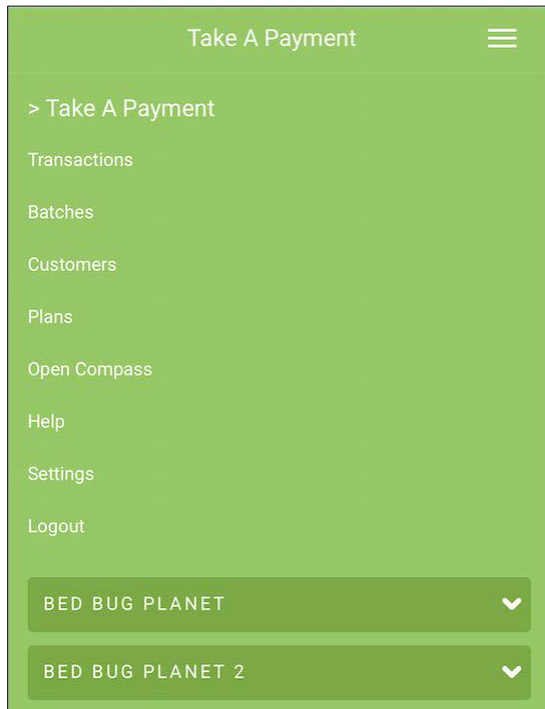
3. Select the payment type
4. Enter the amount
5. Enter the card information, or if you have an encrypted card reader attached to your device, click the "Swipe" button
   a) At a minimum, you must complete the following fields:
      i)   Amount
      ii)   Card Number
      iii) Expiration – MM/YY
      iv)   CSC – Security code on the back of the card
   b) You can also add information such as a billing address, shipping address, or additional order information.

Select Receipt Options

After a successful transaction, you can print or email the receipt from the Transaction Detail page.

1. If you need a receipt for a transaction later, you can search for the transaction and navigate to the Transaction Detail page to email or print the receipt. To begin your search, select "Transaction" in the main navigation at the top of the screen, or from the hamburger menu on a mobile device.
2. Use the filters to help find the appropriate transaction

3. When you see the transaction you want, simply click on the corresponding row.

TRANSACTION ID	AMOUNT	LAST 4 DIGITS OF CARD	TRANSACTION TYPE	AUTH CODE	DATE	STATUS	
333256	$5.00	1111	Sale	TAS618	09/12/2016 at 2:11 PM	Transaction approved	Void ⌄
332055	$3.33	1111	Void	TAS094	09/08/2016 at 8:17 PM	Advice accepted	
332051	$3.33	1111	Sale	TAS094	09/08/2016 at 8:16 PM	Transaction approved	VOIDED
332047	$3.33	1111	Sale	TAS086	09/08/2016 at 8:16 PM	Transaction approved	Void ⌄
332046	$3.33	1111	Sale		09/08/2016 at 8:16 PM	Could not decrypt card data	
332045	$3.33	1111	Unmatched Refund	392954	09/08/2016 at 8:16 PM	Transaction approved	

4. The transaction page for your chosen transaction appears. In the right corner of the screen, you will see the option to print or email the receipt.

5. Click on the button and you will have the option to print a customer receipt that has a signature line for the customer to sign or a business receipt for the business' records. You may also choose to print both types of receipts. If you would like to email the receipt, enter the email address for the recipient and click "Email." If you are enrolled in Clearent's Cash Discount Program, the receipt will also include the service fee and cash discount on emailed and printed receipts.

Void a Transaction

1. Find the transaction using the transaction search functionality.
2. Use the filters to find the transaction to void.

3. Locate the correct transaction from the list. On the right-hand side of the list there is a drop-down menu with follow-on transaction options. "Void" will be an option if the transaction hasn't been settled in a batch.

Refund a Transaction

There are two types of refunds - matched refunds and unmatched refunds. The refund described below is for a matched refund, which means that the refund is for a specific transaction and the card does not need to be represented in order to complete the refund. The amount of the refund can be for a partial amount or the entire transaction. It cannot be for more than the original transaction.

An unmatched refund is a credit on an account and is not related to any previous transaction. This type of transaction is also highly associated with employee fraud, so by default the ability to perform unmatched refunds is turned off for most accounts. If you need it turned on, please contact the Clearent Virtual Terminal Support team at virtualterminal@clearent.com.

1. Find the transaction you wish to refund by using the Transaction search feature as described above.
2. Once you find the transaction, click on the drop-down menu and select "Refund".

TRANSACTION ID	AMOUNT	LAST 4 DIGITS OF CARD	TRANSACTION TYPE	AUTH CODE	DATE	STATUS	
333256	$5.00	1111	Sale	TAS618	09/12/2016 at 2:11 PM	Transaction approved	Void ⌄
332055	$3.33	1111	Void	TAS094	09/08/2016 at 8:17 PM	Advice accepted	Refund
332051	$3.33	1111	Sale	TAS094	09/08/2016 at 8:16 PM	Transaction approved	VOIDED
332047	$3.33	1111	Sale	TAS086	09/08/2016 at 8:16 PM	Transaction approved	Void ⌄
332046	$3.33	1111	Sale		09/08/2016 at 8:16 PM	Could not decrypt card data	

3. Click on "Refund" and a new window will appear. The amount will be for the full amount by default. If you want to change the amount, simply click in the "Amount" field, and change the amount. You can add notes to the transaction as well. Then click "Process Refund" to complete the transaction.

Identify Pending Authorizations

Businesses that run authorizations and capture the amount later can occasionally miss an authorization. Clearent has created a filter in the Transaction search to make sure that doesn't happen to your business.

1. Click on the "Transactions" link in the top menu.
2. Click on the "Pending Auth" button in the transaction search area and then click "Search."

3. The results include transactions that have not been captured. You can capture an authorization for less than the full amount or the full amount. To capture more than the full amount, you can add a tip. Simply click the "Capture" button on the right, enter a tip (if necessary) and click "Process Capture".

Recurring Payments

Clearent's Virtual Terminal supports setting up recurring payments for your customers. Please note that this functionality is not enabled by default and requires additional setup. This guide will show you how to create a customer, add card details, and set up a recurring payment plan for the customer.

1. Select "Customers" from the main navigation
2. Select "Add Customer"

3. Enter the customer details and select "Save Customer."

4. Select "Add Card."

5. Add customer card details and select "Add Card." In the "Description" field we recommend entering a description that indicates the card is "For Recurring Payments" or something similar.

6. Select "Add Plan."

7. Enter the plan details, amount to be charged, start and stop dates, and frequency of payment.
8. Select "Save Plan." The Virtual Terminal will automatically process the payment based on the plan settings. You can view recurring transactions within the Virtual Terminal under "Transactions."

9. If you are enrolled in Clearent's Account Updater Service, Clearent will automatically scan and update out-of-date card data from Visa and MasterCard. You can view when a card was last updated by hovering over the card on a customer page.

Ad-Hoc Card On File Payments

Clearent's Virtual Terminal supports processing ad-hoc payments for your customers who have a card on file stored. This section will show you how to process an ad-hoc payment for the customer.

1. Select "Take A Payment" from the main navigation.

2. Select "Find Customer" under "Enter Payment."

3. Search for the customer for whom you would like to process a payment.
4. Select the "$" on the right side and the card on file will populate into the "Card Information" boxes.

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5. Add the amount to charge, optionally enter any additional information, and select "Run Transaction".