



# Virtual Terminal Credit Card Guide

How to process a sale .....	2
How to authorize or capture a transaction .....	5
How to void a transaction.....	9
How to process a refund .....	11
Advanced features .....	13

## How to process a sale

A sale is a transaction that is authorized and captured for settlement. After a sale is processed, the transaction is automatically flagged to be settled.

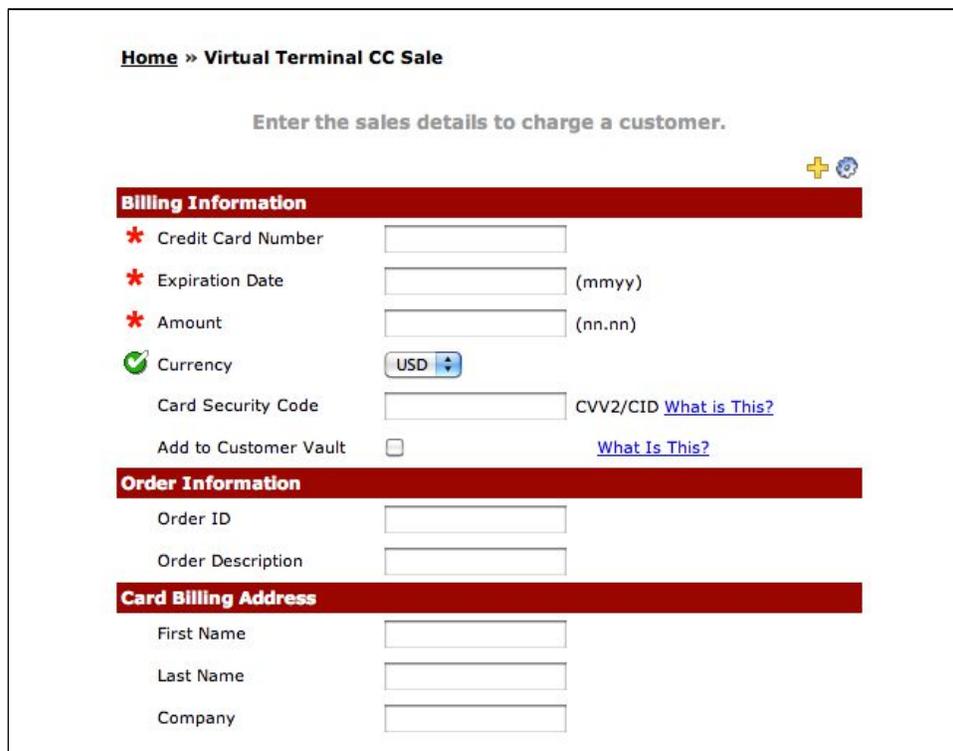
A sale can be voided prior to settlement and must be refunded to reverse the transaction if the transaction has been settled.

**Step 1:** Click [sale](#) from the [main menu](#) under [credit card](#)



**Step 2:** Enter the sales details such as billing information, order information, card billing address, merchant defined fields and processor

*Note: fields with red asterisk are required fields as set by the Affiliate.*



The screenshot shows the 'Virtual Terminal CC Sale' form. The title is 'Home » Virtual Terminal CC Sale'. Below the title is the instruction 'Enter the sales details to charge a customer.' and a '+ settings' icon. The form is divided into three main sections:

- Billing Information:**
  - \* Credit Card Number (required)
  - \* Expiration Date (required) (mmyy)
  - \* Amount (required) (nn.nn)
  - Currency (USD)
  - Card Security Code (CVV2/CID) [What is This?](#)
  - Add to Customer Vault  [What Is This?](#)
- Order Information:**
  - Order ID
  - Order Description
- Card Billing Address:**
  - First Name
  - Last Name
  - Company

Step 3: Click charge to complete

**Home » Virtual Terminal CC Sale**

Enter the sales details to charge a customer.

**Billing Information**

Credit Card Number

Expiration Date  (mmyy)

Amount  (nn.nn)

Currency

Card Security Code  CVV2/CID [What is This?](#)

Add to Customer Vault  [What Is This?](#)

Customer Vault ID  [What Is This?](#)

**Order Information**

Order ID

Order Description

**Card Billing Address**

First Name

Last Name

Company

Country

Address

City

State/Province

Zip/Postal Code

Email Address

**Shipping Address**

Same as Billing

---

Send Receipt Email



[Transaction Successful](#)

[Home](#) » [Virtual Terminal CC Sale](#)

### Transaction Successful

[Create Subscription](#)

Transaction Receipt	
<a href="#">Print Receipt</a>   <a href="#">E-Mail Receipt</a>	
<b>Merchant:</b>	JD Construction - (Chicago, IL)
<b>Date/Time:</b>	06/08/2011 1:07:03 PM CDT
<b>Transaction ID:</b>	1419287277
<b>Transaction Type:</b>	Card Sale
<b>Amount:</b>	12.34
Credit Card Information	
<b>CC Type:</b>	Visa
<b>CC Number:</b>	411111*****1111 ☺
<b>CC Expiration:</b>	01/12
<b>Auth. Code:</b>	123456
<b>AVS Status:</b>	No address or ZIP match (N)
<b>CVV Status:</b>	
<b>Processor:</b>	CC Processor A
<b>Currency:</b>	USD
Billing Information	Shipping Information
John Smith Apparel Co. johnsmith@apparelco.com 123 Main Street Chicago IL, 60185 US	John Smith Apparel Co. johnsmith@apparelco.com 123 Main Street Chicago IL, 60185 US
Order Information	
<b>Order ID:</b>	227014
<b>Description:</b>	Online Order
<b>Tax:</b>	0.29

[Transaction Failed/Declined](#)

Transactions that do not process successfully will trigger a failure response.

***Transaction Failed***  
 Processor Response: DECLINED

## How to authorize or capture a transaction

Authorize is used to check if there is sufficient funds in the Credit Card inventory. When a transaction is authorized, it indicates that the Credit Card has adequate funds in the stock.

Capture is used when a transaction has been authorized and ready to be settled.

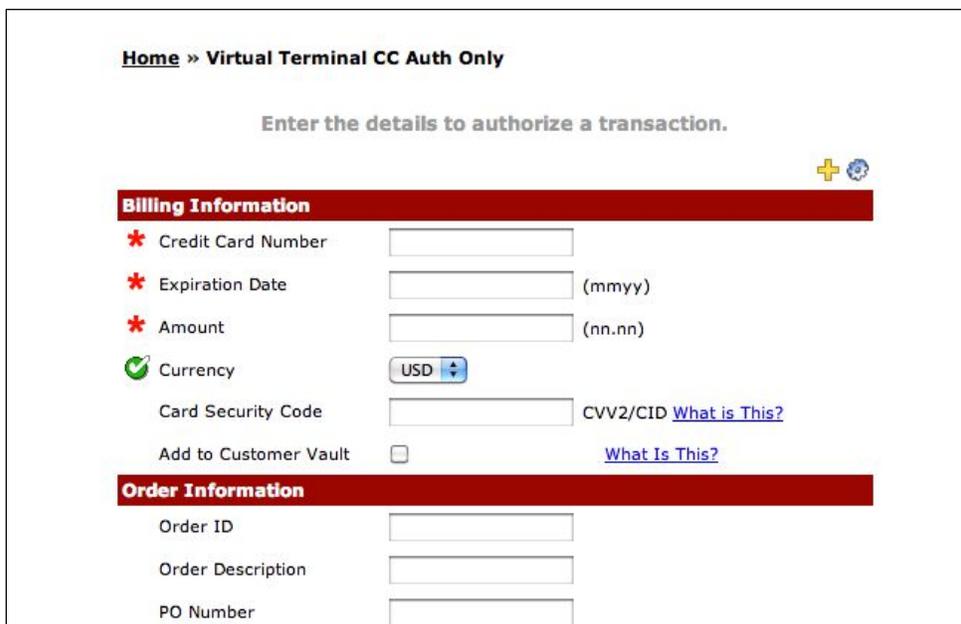
An authorization MUST be captured in order for the settlement to go through and the funds transferred. When a transaction is both authorized and captured, a sale is processed.

**Step 1:** Click [authorize](#) from the [main menu](#) under [credit card](#)



**Step 2:** Enter the details to authorize a transaction.

*Note: fields with red asterisk are required fields as set by the Affiliate.*



The image shows a form titled 'Home » Virtual Terminal CC Auth Only' with the instruction 'Enter the details to authorize a transaction.' The form is divided into two sections:

**Billing Information**

- \* Credit Card Number:
- \* Expiration Date:  (mmyy)
- \* Amount:  (nn.nn)
- ✓ Currency:
- Card Security Code:  CVV2/CID [What is This?](#)
- Add to Customer Vault:  [What Is This?](#)

**Order Information**

- Order ID:
- Order Description:
- PO Number:

[Step 3: Click authorize to complete](#)

**Home » Virtual Terminal CC Auth Only**

Enter the details to authorize a transaction.  

**Billing Information**

<input checked="" type="checkbox"/> Credit Card Number	<input type="text" value="4111111111111111"/>
<input checked="" type="checkbox"/> Expiration Date	<input type="text" value="0112"/> (mmyy)
<input checked="" type="checkbox"/> Amount	<input type="text" value="75.00"/> (nn.nn)
<input checked="" type="checkbox"/> Currency	<input type="text" value="USD"/> 

**Order Information**

<input checked="" type="checkbox"/> Order ID	<input type="text" value="45123"/>
<input checked="" type="checkbox"/> Order Description	<input type="text" value="Clothing"/>

**Card Billing Address**

<input checked="" type="checkbox"/> First Name	<input type="text" value="John"/>
<input checked="" type="checkbox"/> Last Name	<input type="text" value="Smith"/>
<input checked="" type="checkbox"/> Company	<input type="text" value="Apparel Co."/>
<input checked="" type="checkbox"/> Address	<input type="text" value="123 Main Street"/>
<input checked="" type="checkbox"/> City	<input type="text" value="Chicago"/>
<input checked="" type="checkbox"/> State/Province	<input type="text" value="Illinois"/> 
<input checked="" type="checkbox"/> Zip/Postal Code	<input type="text" value="60185"/>
<input checked="" type="checkbox"/> Email Address	<input type="text" value="johnsmith@apparelco.com"/>

**Processor**

Processor	<input type="text" value="CC Processor A"/> 
-----------	---

---



[Home](#) » [Virtual Terminal CC Auth Only](#)

### Transaction Successful

[Create Subscription](#)

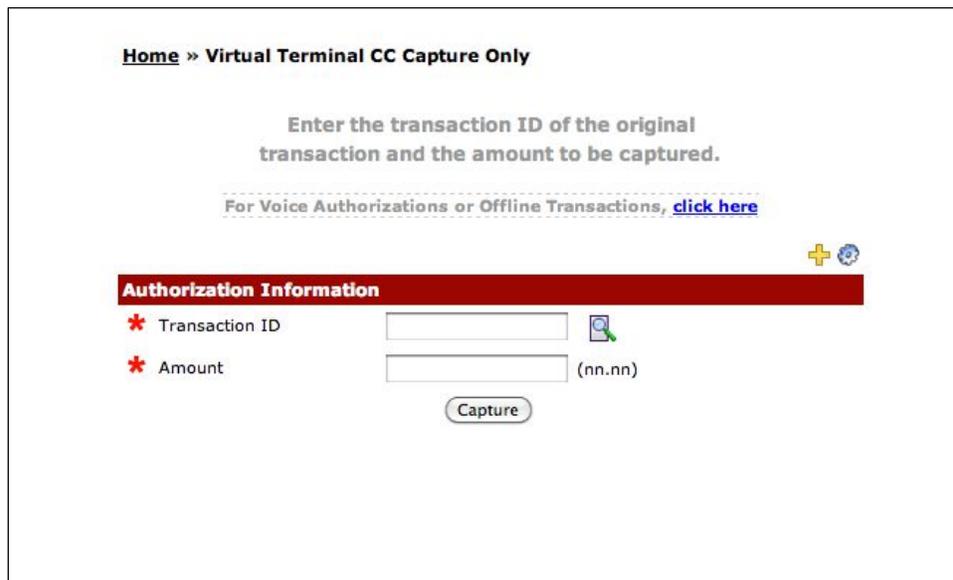
Transaction Receipt	
<a href="#">Print Receipt</a>   <a href="#">E-Mail Receipt</a>	
Merchant:	JD Construction - (Chicago, IL)
Date/Time:	06/08/2011 1:13:04 PM CDT
Transaction ID:	1419290182
Transaction Type:	Card Authorization
Amount:	75.00
Credit Card Information	
CC Type:	Visa
CC Number:	411111*****1111 Q
CC Expiration:	01/12
Auth. Code:	123456
AVS Status:	No address or ZIP match (N)
CVV Status:	
Processor:	CC Processor A
Currency:	USD
Billing Information	Shipping Information
John Smith Apparel Co. johnsmith@apparelco.com 123 Main Street Chicago IL, 60185 US	US
Order Information	
Order ID:	45123
Description:	Clothing

**Step 1:** Click [capture](#) from the [main menu](#) under [credit card](#)



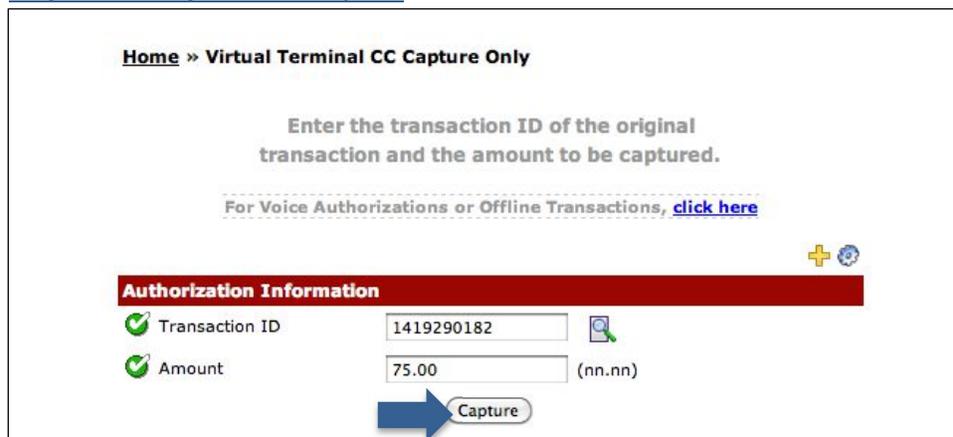
**Step 2:** Enter the details to capture a transaction.

*Note: fields with red asterisk are required fields as set by the Affiliate.*



The screenshot shows the 'Virtual Terminal CC Capture Only' page. It includes a breadcrumb 'Home » Virtual Terminal CC Capture Only', instructions to enter the transaction ID and amount, and a link for voice authorizations. The 'Authorization Information' section has two required fields: 'Transaction ID' and 'Amount', both currently empty. A 'Capture' button is visible at the bottom.

**Step 3:** Click [capture](#) to complete



The screenshot shows the 'Virtual Terminal CC Capture Only' page with the 'Authorization Information' section filled out. The 'Transaction ID' field contains '1419290182' and the 'Amount' field contains '75.00'. Green checkmarks are visible next to both fields. A blue arrow points to the 'Capture' button.

[Transaction Successful](#)

[Home](#) » Virtual Terminal CC Capture Only

### Transaction Successful

[Create Subscription](#)

Transaction Receipt	
<a href="#">Print Receipt</a>   <a href="#">E-Mail Receipt</a>	
<b>Merchant:</b>	JD Construction - (Chicago, IL)
<b>Date/Time:</b>	06/08/2011 1:15:57 PM CDT
<b>Transaction ID:</b>	1419290182
<b>Transaction Type:</b>	Card Capture
<b>Amount:</b>	75.00
Credit Card Information	
<b>CC Type:</b>	Visa
<b>CC Number:</b>	411111*****1111 
<b>CC Expiration:</b>	01/12
<b>Auth. Code:</b>	123456
<b>AVS Status:</b>	No address or ZIP match (N)
<b>CVV Status:</b>	
<b>Processor:</b>	CC Processor A
<b>Currency:</b>	USD
Billing Information	Shipping Information
John Smith Apparel Co.	US

## How to void a transaction

A void can be performed on a transaction prior to settlement. To void a transaction, simply enter the transaction ID in the void area under the Virtual Terminal section.

**Step 1:** Click [void](#) from the [main menu](#) under [credit card](#)



Main Menu
<a href="#">Home</a>
<b>Credit Card</b>
<a href="#">Sale</a>
<a href="#">Authorize</a>
<a href="#">Capture</a>
<a href="#">Void</a>
<a href="#">Refund</a>
<b>Electronic Check</b>
<a href="#">Sale</a>
<a href="#">Void</a>
<a href="#">Refund</a>

**Step 2:** Merchant can use **magnifier icon** to look up a transaction

*Note: fields with red asterisk are required fields as set by the Affiliate.*

**Home » Virtual Terminal CC Void**

Enter the transaction ID you wish to void.

**Transaction Information**

\* Transaction ID   

**Step 3:** Enter the Transaction ID of the original transaction you wish to void. Click **void** to complete.

**Home » Virtual Terminal CC Void**

Enter the transaction ID you wish to void.

**Transaction Information**

✔ Transaction ID   

Transaction Successful

**Home » Virtual Terminal CC Void**

**Transaction Successfully Cancelled**

[Create Subscription](#)

**Transaction Receipt** [Print Receipt](#) | [E-Mail Receipt](#)

<b>Merchant:</b>	JD Construction - (Chicago, IL)
<b>Date/Time:</b>	06/08/2011 1:18:05 PM CDT
<b>Transaction ID:</b>	1419290182
<b>Transaction Type:</b>	Card Void
<b>Amount:</b>	75.00
<b>Credit Card Information</b>	
<b>CC Type:</b>	Visa
<b>CC Number:</b>	411111*****1111 
<b>CC Expiration:</b>	01/12
<b>Auth. Code:</b>	123456
<b>AVS Status:</b>	No address or ZIP match (N)
<b>CVV Status:</b>	
<b>Processor:</b>	CC Processor A
<b>Currency:</b>	USD
<b>Billing Information</b>	
<b>Shipping Information</b>	
John Smith Apparel Co. johnsmith@apparelco.com 123 Main Street Chicago IL, 60185 US	US
<b>Order Information</b>	
<b>Order ID:</b>	45123
<b>Description:</b>	Clothing

## How to process a refund

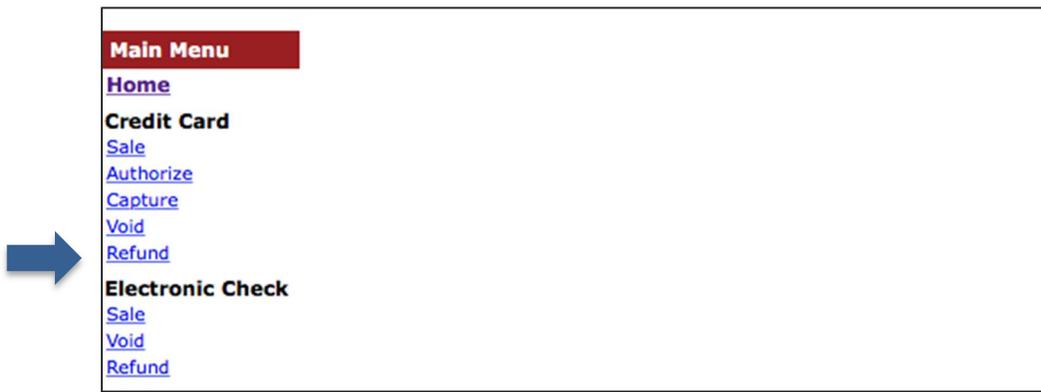
To refund a transaction, simply enter the Transaction ID and the amount you wish to refund.

Merchant can choose to make a full refund or a partial refund.

To make a partial refund, simply set the amount to be less than the original amount captured.

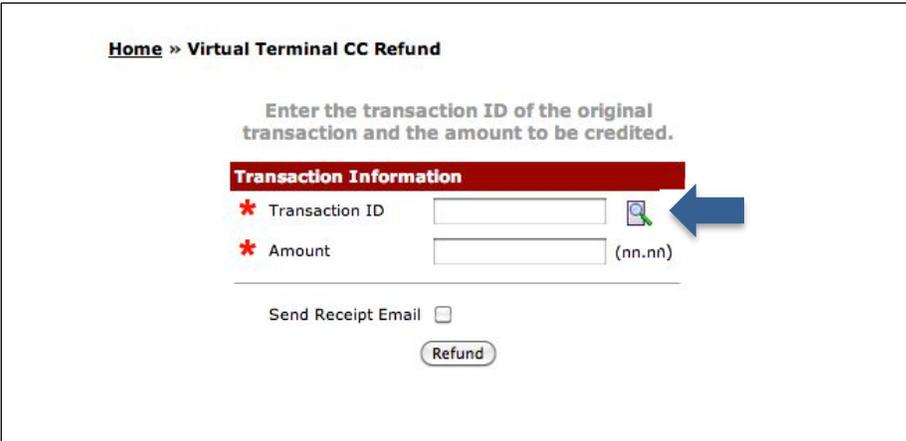
To make a full refund, the amount must be equal to the original amount captured.

### Step 1: Click **refund** from the **main menu** under **credit card**



### Step 2: Merchant can use **magnifier icon** to look up a transaction

*Note: fields with red asterisk are required fields as set by the Affiliate.*



A screenshot of the 'Virtual Terminal CC Refund' form. The breadcrumb trail is 'Home » Virtual Terminal CC Refund'. The form contains the following elements:

- Instruction: 'Enter the transaction ID of the original transaction and the amount to be credited.'
- Section header: 'Transaction Information' (highlighted in red).
- Field 1: '\* Transaction ID' with a text input box and a magnifier icon to its right. A blue arrow points to the magnifier icon.
- Field 2: '\* Amount' with a text input box and the format '(nn.nn)' to its right.
- Field 3: 'Send Receipt Email' with an unchecked checkbox.
- Button: 'Refund' (rounded rectangle).

**Step 3:** Enter the Transaction ID of the original transaction you wish to void. Click [void](#) to complete.

[Home](#) » Virtual Terminal CC Refund

Enter the transaction ID of the original transaction and the amount to be credited.

**Transaction Information**

Transaction ID  

Amount  (nn.nn)

Send Receipt Email



[Transaction Successful](#)

[Home](#) » Virtual Terminal CC Refund

**Transaction Successfully Refunded**

[Create Subscription](#)

**Transaction Receipt** [Print Receipt](#) | [E-Mail Receipt](#)

**Merchant:** JD Construction - (Chicago, IL)  
**Date/Time:** 06/08/2011 1:19:30 PM CDT  
**Transaction ID:** 1419292903  
**Transaction Type:** Card Refund  
**Amount:** -15.00

**Credit Card Information**

**CC Type:** Visa  
**CC Number:** 411111\*\*\*\*\*1111   
**CC Expiration:** 01/12  
**AVS Status:**  
**CVV Status:**  
**Processor:** CC Processor A  
**Currency:** USD

Billing Information	Shipping Information
John Smith	John Smith
Apparel Co.	Apparel Co.
johnsmith@apparelco.com	johnsmith@apparelco.com
123 Main Street	123 Main Street
Chicago, IL 60605	Chicago, IL 60605

## Advanced features

Adding and deleting fields

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

**Home » Virtual Terminal CC Sale**

Enter the sales details to charge a customer.

+ ⚙️ ←

**Billing Information**

- \* Credit Card Number
- \* Expiration Date  (mmyy)
- \* Amount  (nn.nn)
- ✓ Currency
- Card Security Code  CVV2/CID [What is This?](#)
- Add to Customer Vault  [What Is This?](#)

**Order Information**

- Order ID
- Order Description

**Card Billing Address**

- First Name
- Last Name

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

**Home » Virtual Terminal CC Sale**

Enter the sales details to charge a customer.

⏏️ ←

**Billing Information**

- \* Credit Card Number
- \* Expiration Date  (mmyy)
- \* Amount  (nn.nn)
- ✓ Currency
- Card Security Code  CVV2/CID [What is This?](#) X
- Add to Customer Vault  [What Is This?](#) X
- Customer Vault ID  [What Is This?](#) X

**Order Information**

- Order ID  X
- Order Description  X
- PO Number  X
- Shipping  (nn.nn) X

←