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TPI PAYMENT SERVER
Document Version 2.06.1221

Merchant User Manual

Congratulations on the selection of TPI Payment Server – the most advanced solution in the industry. This software provides you with a fast, easy, reliable way to authorize credit card and check transactions on your PC running QuickBooks. This guide prepares you with the detailed information that you will need to install, configure, and test this payment processing plug-in.

Your opinion is important to us. If you have any suggestions feel free to email us.
Thank you for choosing TPI Software!

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Support

TPI Software is committed to providing the highest quality tools and customer support. If you have any questions, comments or suggestions please contact TPI Software by:

Email: support@tpisoft.com
Phone: 425-882-0296

Overview

By using the TPI Payment Server, 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 TPI Payment Server provides tools to customize logos and contact information, which locate on the TPI Payment Server 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 TPI Payment Server 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 installation and maintenance of the payment server.

***** Managing user accounts is dependent on the merchant's assigned security permissions.

Ch 1: Beginning to Use TPI Payment Server

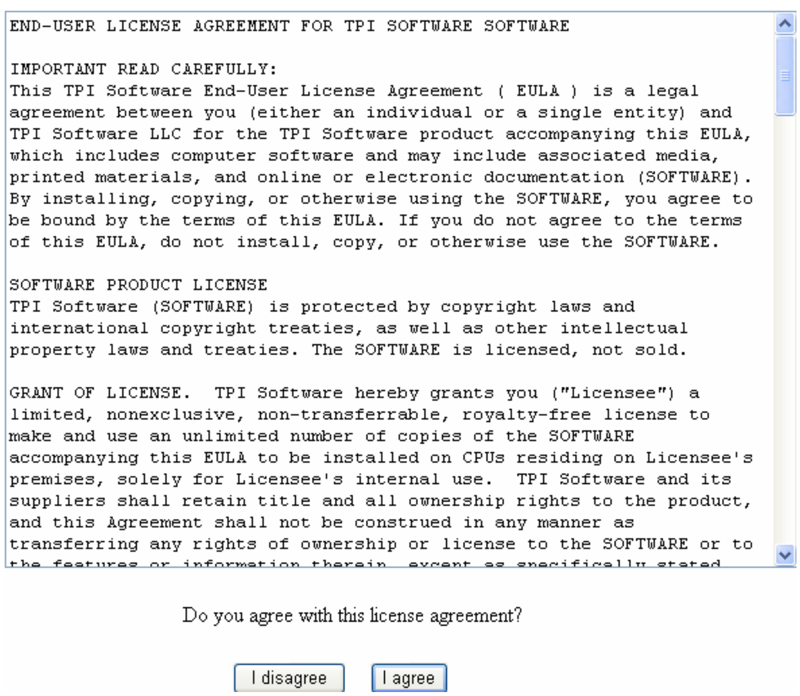
What to expect and what to do when beginning to use the TPI Payment Server for payment processing.

In this introductory chapter, you will learn the basics on how to use the TPI Payment Server for payment processing. The topics covered include the payment server's logon process, graphical user interface (GUI), and user account management. To begin using the TPI Payment Server, you must first logon to the system.

1. Open your internet browser
2. Type the Uniform Resource Locator (URL) for the payment server login page in the **Address** field (For example: http://www.*TheWebSite*.com/Admin/login.aspx). Consult the system administrator for the TPI Payment Server if you are unsure of the correct URL and the login page for the TPI Payment Server should open (shown below)

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 server, you will see an **End User Licensing Agreement** (EULA). To continue your login, read the agreement and click the **I agree** button.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Do you agree with this license agreement?

I disagree
I agree

Logon as a Merchant

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, Preferences, Email**, and **Logout.**

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

<u>**Virtual Terminal**</u>

> **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)

<u>**Recurring Billing**</u>

> **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

<u>**Current Batch**</u>

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 TPI Payment Server sales team
Support – Send email to the TPI Payment Server support team

Logout – Exit the TPI Payment Server

Adding a New User

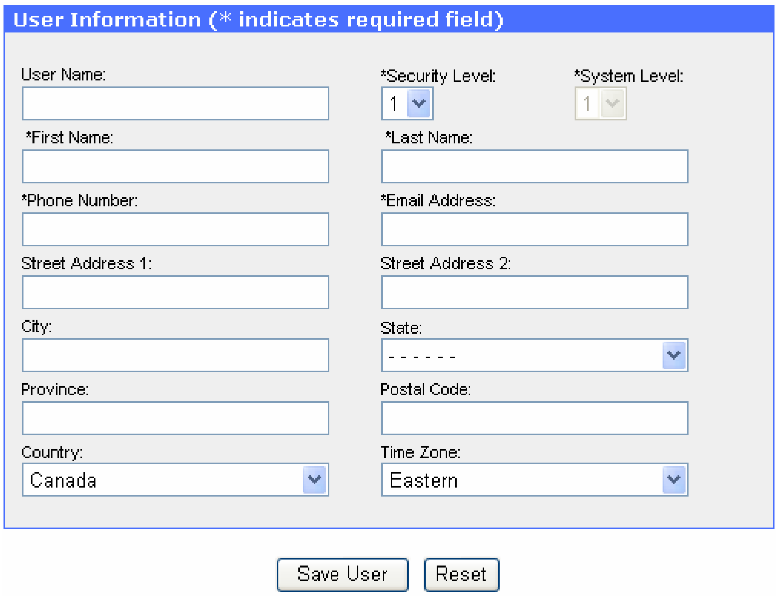
The **Manage Users** section is used to add, find, edit, or delete user accounts. The following examples describe two scenarios in which you would want to add a new user.

- **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 fro 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



- Without your specifying a user name in the **User Name** field, the payment server 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)

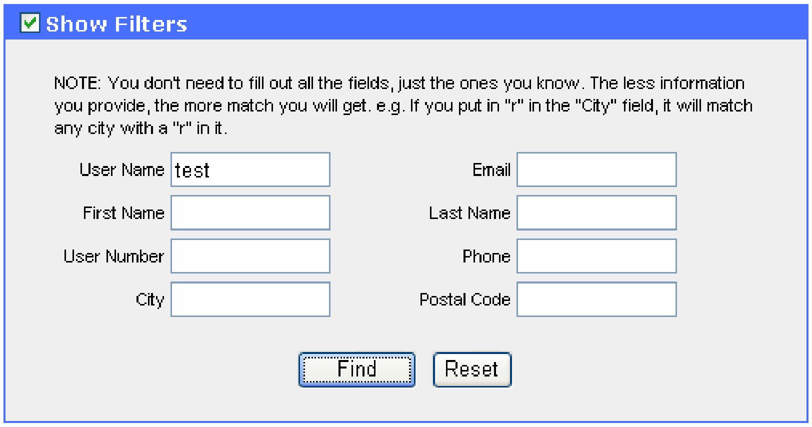
3. Enter the new user's information into the **User Information** form
4. Click on the **Save User** button (the **Reset** button allows you to return to the previously saved **User Information** state)

Finding and Editing Users

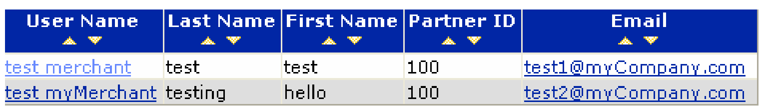
The **Find/Edit** function lets you manage the user account, such as, search a user account, modify the previously entered user information, delete an existing user, activate or inactivate a user account, etc.

1. Click on the **Manage Users** folder

2. Click on the **Find/Edit** link and the following screen will open

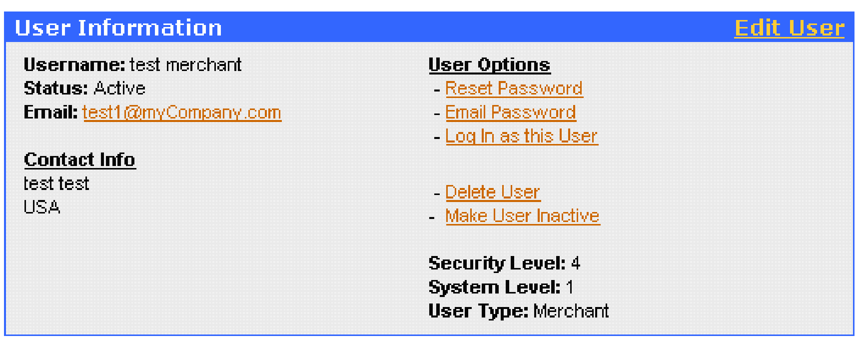


3. Fill out the field(s) that you know for your target user in the **Show Filters** form. Notice without entering any information in the filter form, it will return all user accounts
4. Click **Find** (the **Reset** button lets you re-enter the information) and a list of users will appear (Notice the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

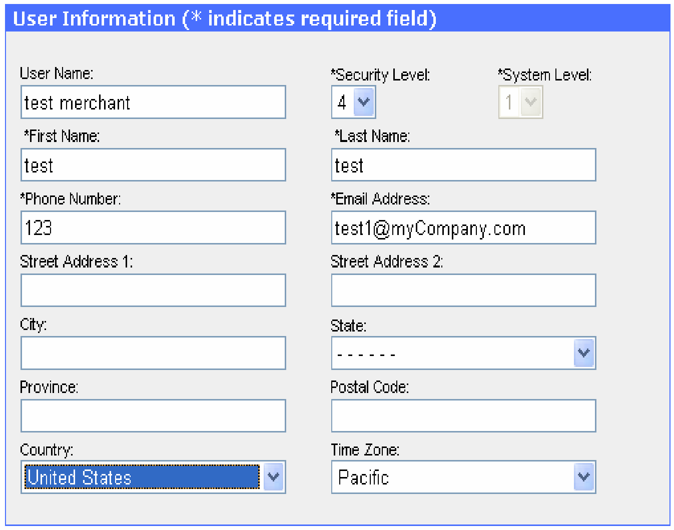


User Name	Last Name	First Name	Partner ID	Email
test merchant	test	test	100	test1@myCompany.com
test myMerchant	testing	hello	100	test2@myCompany.com

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



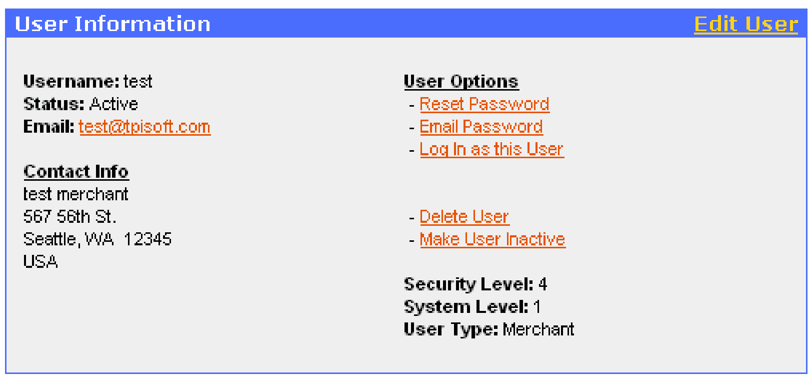
7. To edit the user, click the **Edit User** link in the upper right corning of the section and a screen similar to the example below will open displaying the detail of the user information



User Information (* indicates required field)

User Name: test merchant	*Security Level: 4	*System Level: 1
*First Name: test	*Last Name: test	
*Phone Number: 123	*Email Address: test1@myCompany.com	
Street Address 1:	Street Address 2:	
City:	State: - - - - - -	
Province:	Postal Code:	
Country: United States	Time Zone: Pacific	

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)



User Information — Edit User

Username: test
Status: Active
Email: test@tpisoft.com

Contact Info
test merchant
567 56th St.
Seattle, WA 12345
USA

User Options
- Reset Password
- Email Password
- Log In as this User

- Delete User
- Make User Inactive

Security Level: 4
System Level: 1
User Type: Merchant

Email: test1@myCompany.com – To send the user an email after your default mail application appears

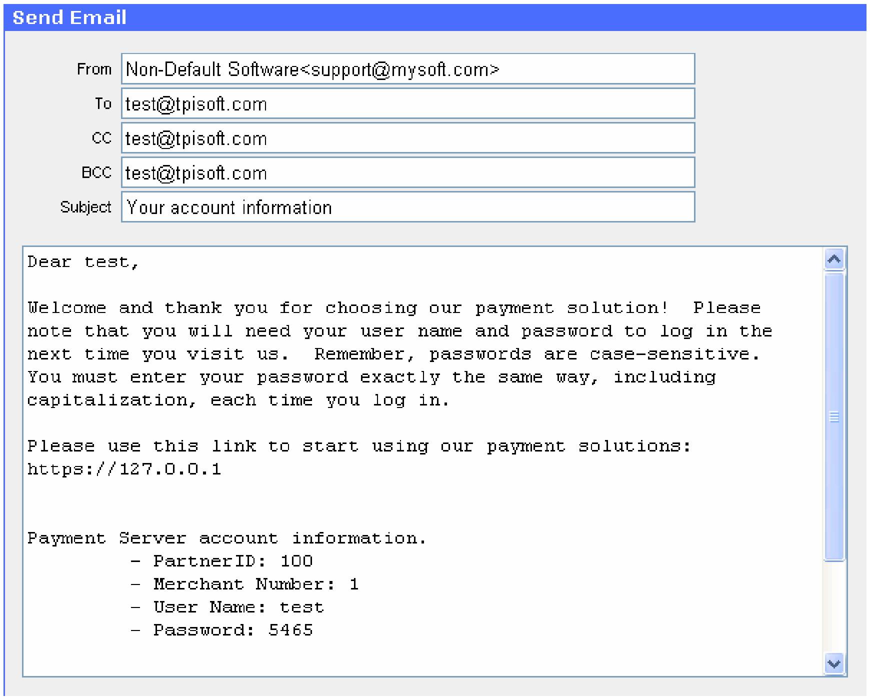
- Reset Password – To reset the user password. The payment server will automatically generate a new user password

- 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

- Delete User – To delete the user. Notice you cannot delete a *primary user***.** A primary user is created when an account is first created

- Make User Inactive or - Make User Active – To make the user inactive or active



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.

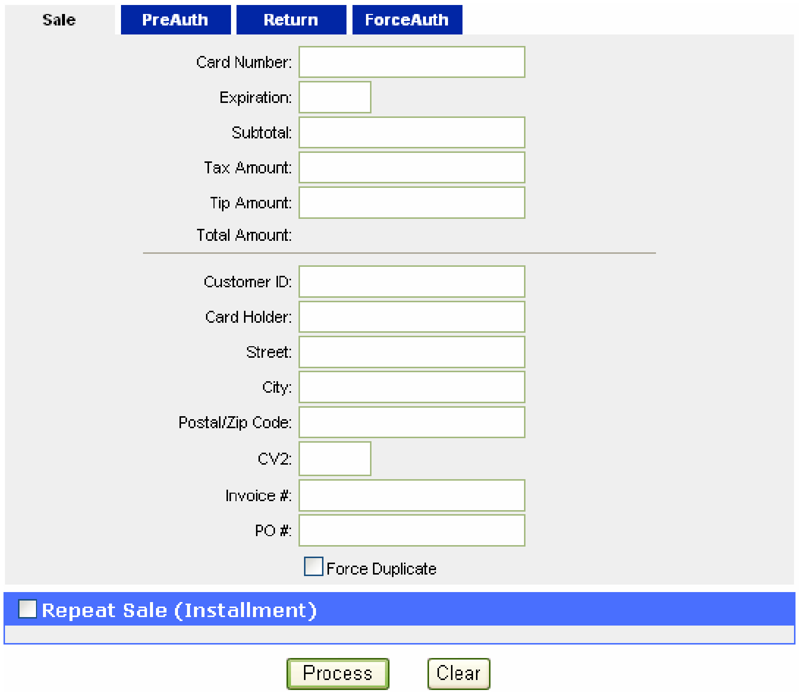
To process retail transactions, you will need various devices, such as card reader, PIN pad, and check reader. Refer to Setting up Input Devices in Chapter 6 for details.

Credit Card

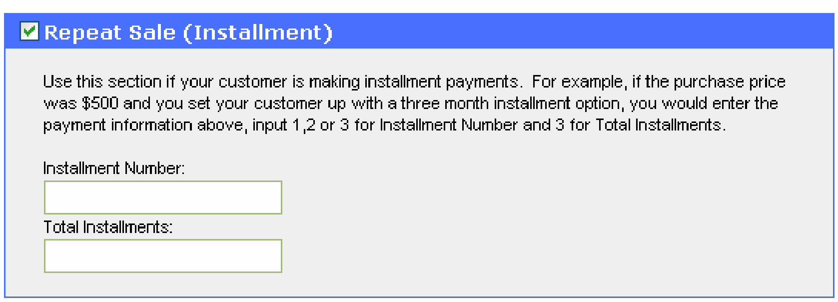
The virtual terminal does not facilitate **Void** and **Return** transactions on credit card. Instead, they are provided through **Find Transactions**. This is to ensure a void or return transaction only to be made on an existing transaction, which further help reduce fraud.

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

Print Receipt	
Map Address	
Date	5/8/2006
Time	3:16 PM PDT
Trans Type	Sale
Register	1
Subtotal	$3.00
Account	************6781
Exp Date	0809
Issuer	VISA
Name	Global Payments Inc
Invoice#	
PO#	
Sale Tax Amt	
Tip Amt	
Total Amt	$3.00
Street	4 Corporate Sq
City	Atlanta
Zip	30329
Entry Method	Manual
Result	APPROVED
AuthCode	123456
Message	APPROVAL
PNRef	54244
CommercialCard	False
CVResult	
AVSResponse	No Match on Address (Street) or ZIP

Credit Card Repeat Sale Receipt

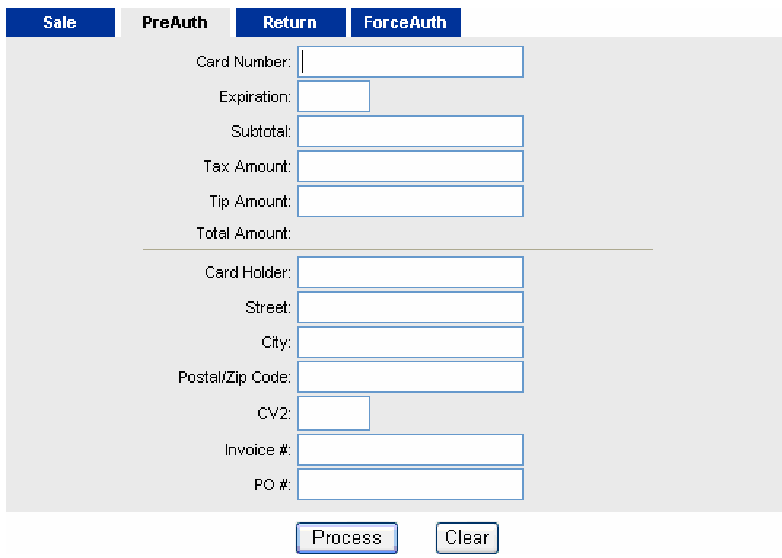
Print Receipt	
Map Address	
Date	5/8/2006
Time	3:16 PM PDT
Trans Type	Sale
Register	1
Subtotal	$3.00
Account	************6781
Exp Date	0809
Issuer	VISA
Name	Global Payments Inc
Invoice#	
PO#	
Sale Tax Amt	
Tip Amt	
Total Amt	$3.00
Street	4 Corporate Sq
City	Atlanta
Zip	30329
Entry Method	Manual
Result	APPROVED
AuthCode	123456
Message	APPROVAL
PNRef	54244
CommercialCard	False
CVResult	
AVSResponse	No Match on Address (Street) or ZIP

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.

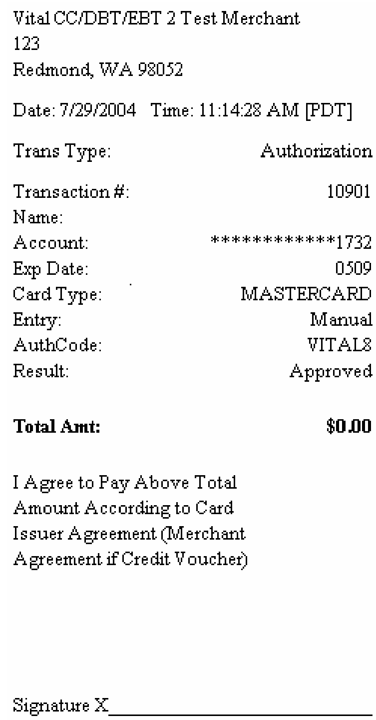
1. Click on the **Virtual Terminals** folder
2. Click on the **Credit** link
3. Click on the **PreAuth** tab (shown below)



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 like the example below will appear

Print Receipt	
Map Address	
Date	5/8/2006
Time	3:19 PM PDT
Trans Type	Auth
Register	1
Subtotal	$2.00
Account	************6781
Exp Date	0809
Issuer	VISA
Name	Global Payments Inc
Invoice#	
PO#	
Sale Tax Amt	
Tip Amt	
Total Amt	$2.00
Street	4 Corporate Sq
City	Atlanta
Zip	30329
Entry Method	Manual
Result	APPROVED
AuthCode	123456
Message	APPROVAL
PNRef	54245
CommercialCard	False
CVResult	
AVSResponse	No Match on Address (Street) or ZIP

6. Notice the two options in the figures above: 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


Vital CC/DBT/EBT 2 Test Merchant
123
Redmond, WA 98052

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

Trans Type:	Authorization
Transaction #:	10901
Name:	
Account:	************1732
Exp Date:	0509
Card Type:	MASTERCARD
Entry:	Manual
AuthCode:	VITAL8
Result:	Approved
Total Amt:	**$0.00**

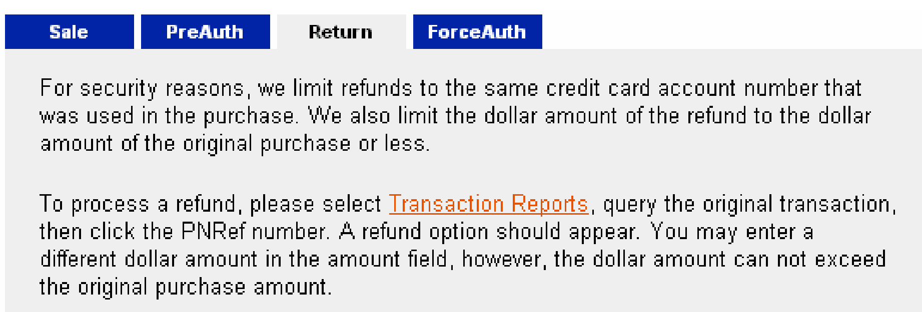
I Agree to Pay Above Total Amount According to Card Issuer Agreement (Merchant Agreement if Credit Voucher)

Signature X________________________

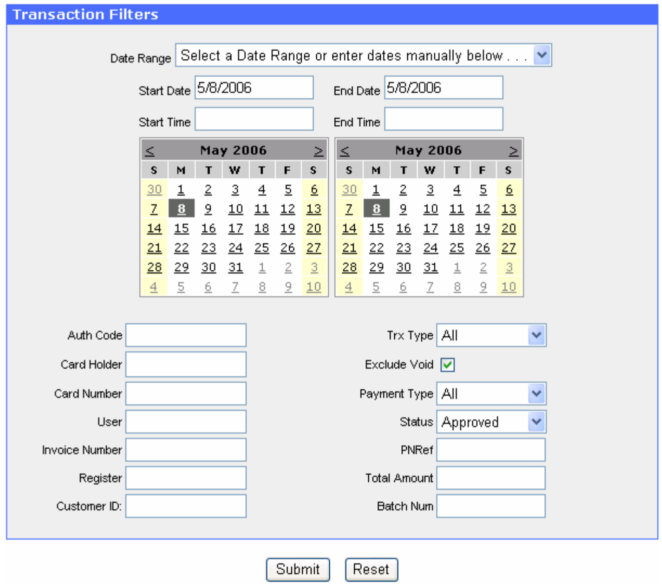
Credit Card Return

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)



4. Read the information and click **Transaction Reports** (shown below)

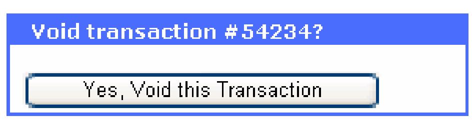


Note: The date is defaulted to today's date.

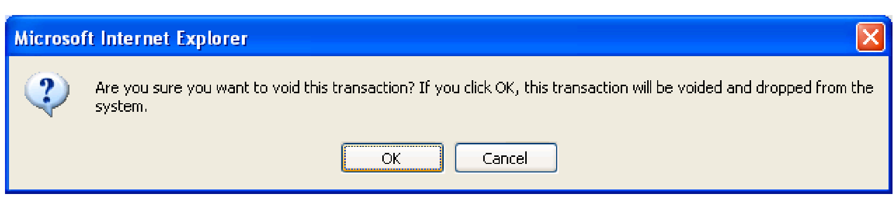
5. Enter the appropriate information. (No information needs to be entered onto this page, by clicking the **Submit** button, you will view all transactions today)
6. Click **Submit** and a list of transactions similar to the sample screen below will appear

Ref #	Customer ID	Inv #	Date	Result	Payment Type	Account Type	Account #	Name	Type	Status	Approval Code
54234			5/8/2006 12:52:23 PM	APPROVED	VISA	VISA	************6781	Global Payments Inc	Sale	APPROVAL	001007
54232			5/8/2006 12:49:52 PM	APPROVED	VISA	VISA	************6781		Sale	APPROVAL	001006

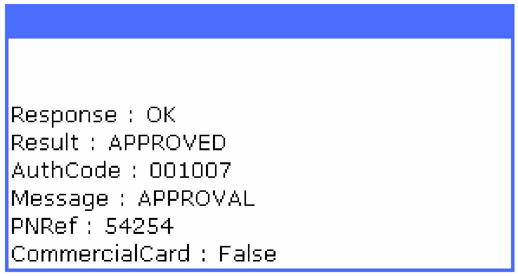
7. A list of transactions will appear, click on the transaction **Ref #** you wish to return



8. Click **Yes, Void this Transaction**



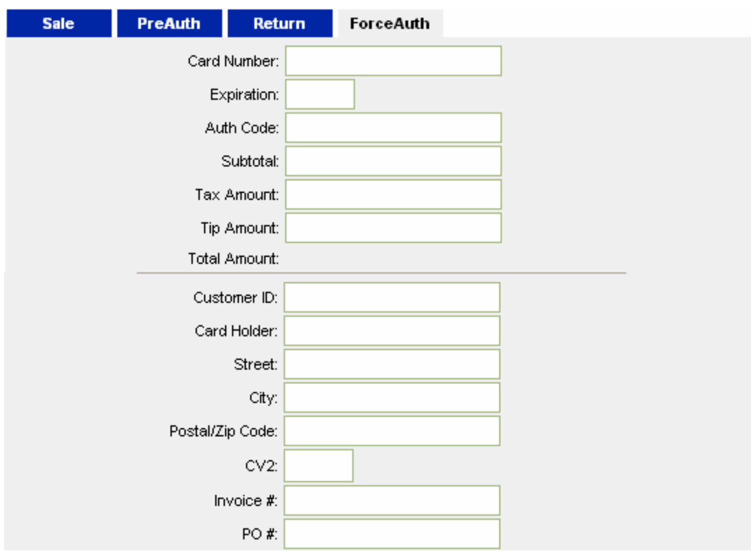
9. Click **OK** and similar screen to the following void response example will appear



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)



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

Print Receipt
Map Address

Date	5/8/2006
Time	3:19 PM PDT
Trans Type	Auth
Register	1
Subtotal	$2.00
Account	************6781
Exp Date	0809
Issuer	VISA
Name	Global Payments Inc
Invoice#	
PO#	
Sale Tax Amt	
Tip Amt	
Total Amt	$2.00
Street	4 Corporate Sq
City	Atlanta
Zip	30329
Entry Method	Manual
Result	APPROVED
AuthCode	123456
Message	APPROVAL
PNRef	54245
CommercialCard	False
CVResult	
AVSResponse	No Match on Address (Street) or ZIP

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

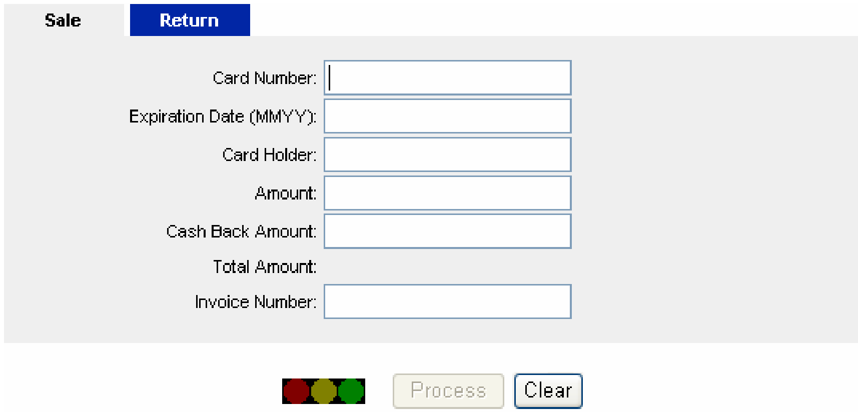
Debit Card

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 TPI Software, 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)



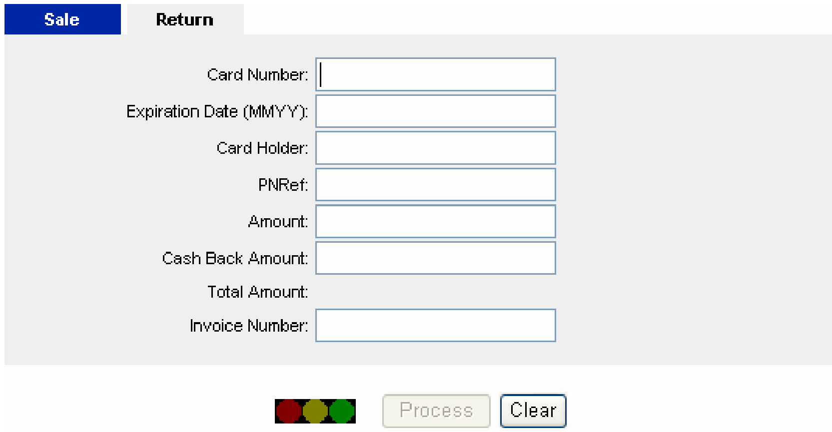
4. Swipe the debit card through the card reader. The **Card Number** and **Expiration Date** fields will automatically populate after swiping the card
5. Enter the appropriate transaction information in the form
6. Click **Process** (the **Clear** button lets you clear the form without processing the 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


Print Receipt

Date	4/27/2004
Time	11:41 AM PDT
Trans Type	Sale
Auth Amt	$1.00
Total Amt	$1.00
Account	***************0916
Exp Date	0905
Issuer	Debit
Name	John Doe
Invoice#	
Street	
Zip	
Entry Method	Swiped
Result	APPROVED
AuthCode	076982
Message	APPROVAL
PNRef	3506
CVResult	
AVSResponse	

Debit Card Return

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



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 PINRef number into the **PINRef** 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

Date	4/27/2004
Time	11:55 AM PDT
Trans Type	Credit
Auth Amt	$2.00
Total Amt	$2.00
Account	************0916
Exp Date	0905
Issuer	Debit
Name	
Invoice#	
Street	
Zip	
Entry Method	Swiped
Result	APPROVED
AuthCode	076992
Message	APPROVAL
PNRef	3508
CVResult	
AVSResponse	

Check

Currently, TPI Payment Server supports two check processors in North America: Rocky Mountain Retail System and Intercept Delaware. Therefore, depending on your merchant processor setup, you will see one of the following user interfaces for your check processing:

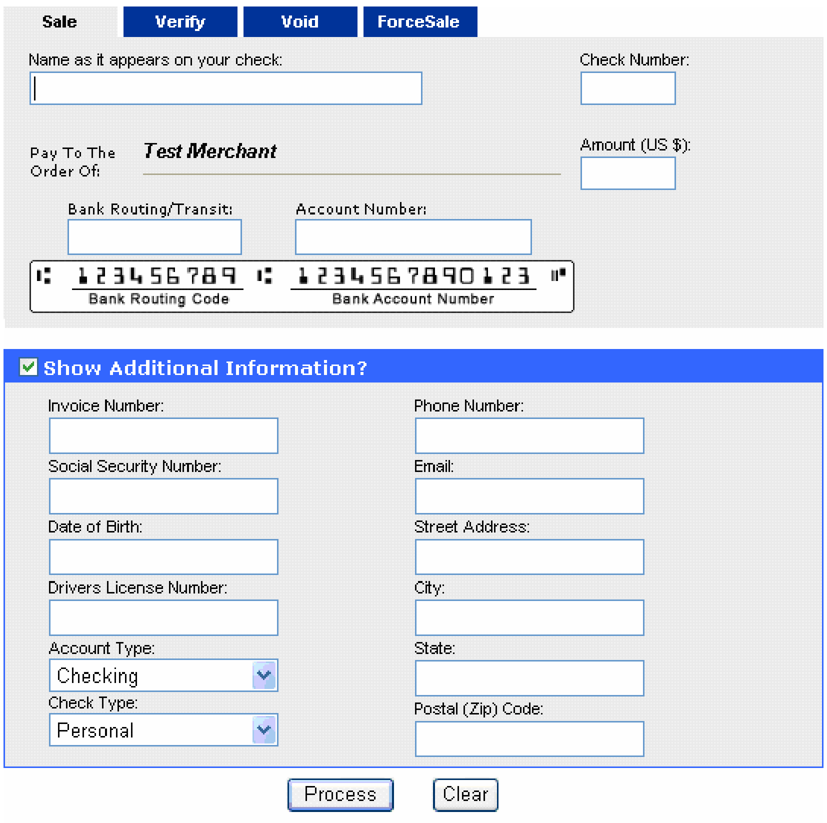
Rocky Mountain Retail System:

Intercept Delaware:

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)



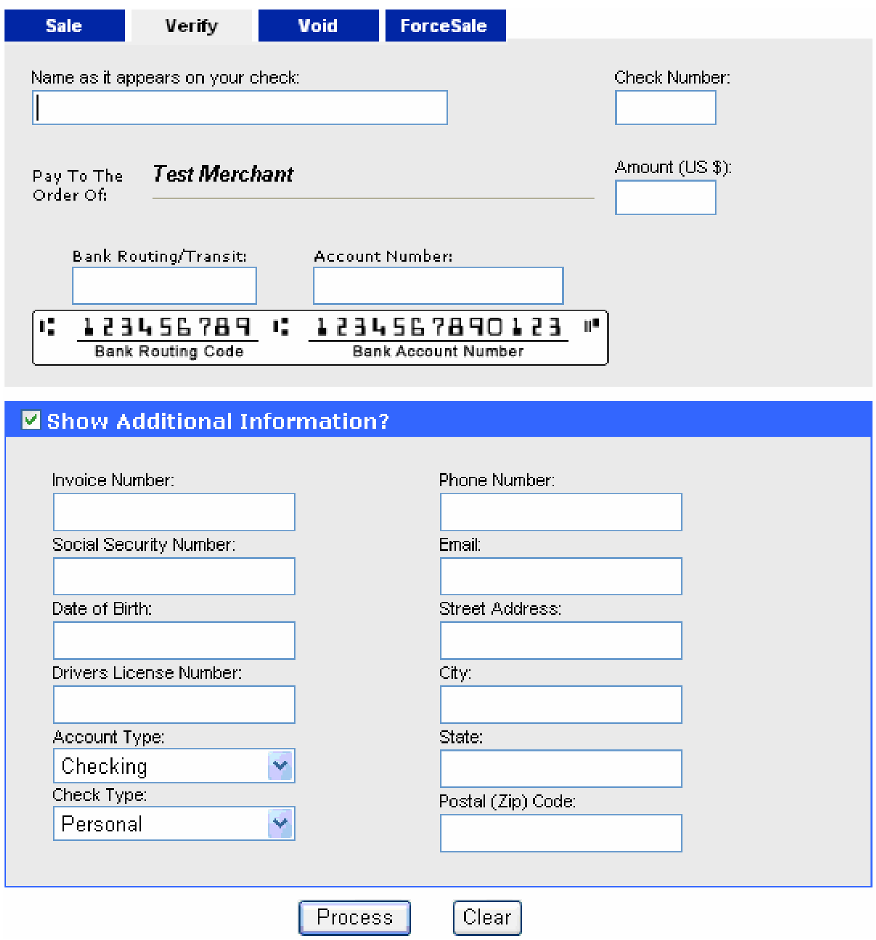
4. Enter the check information into the form
5. Click **Process** (the **Clear** button lets you clear the form without processing the transaction) and a receipt will appear similar to the example below

Date	7/30/2004
Time	9:12 AM PDT
Trans Type	Sale
Amount	$1.00
Transit #	123456780
Account #	******7890
Check #	1001
Name	John Doe
Invoice #	
Result	APPROVED
AuthCode	6XILC9
Message	Approved
PNRef	10908

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)



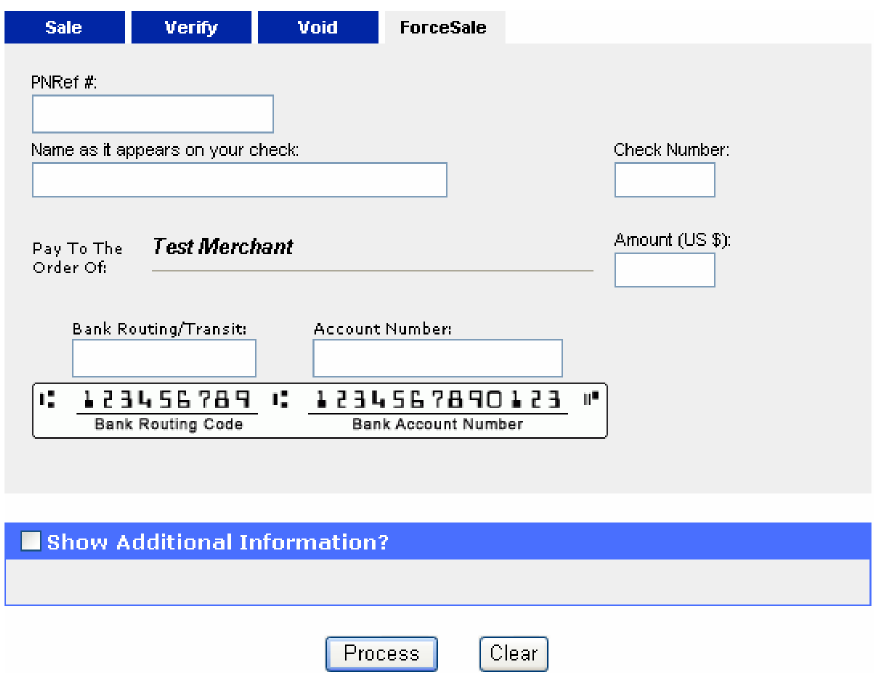
4. Enter the check information into the form
5. Click **Process** (the **Clear** button lets you clear the form without processing the transaction) and a receipt similar to the example below will appear

Date	7/30/2004
Time	1:28 PM PDT
Trans Type	Auth
Amount	$1.00
Transit #	123456780
Account #	******7890
Check #	1001
Name	John Doe
Invoice #	
Result	APPROVED
AuthCode	AUTH NUM 326-202
Message	APPROVAL
PNRef	10912

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 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)



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.

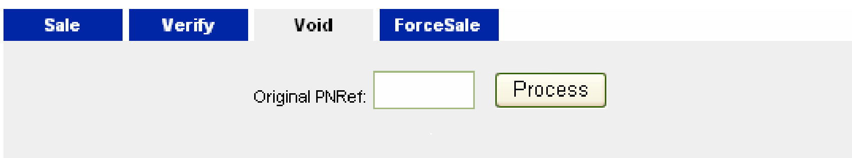
Amount : 1.00
Transit# : 123456780
Account# : ******7890
Check# : 1001
Name : John Doe
Invoice# :

Result : APPROVED
AuthCode : DEMO-5
Message : DEMO-5
PNRef : 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)

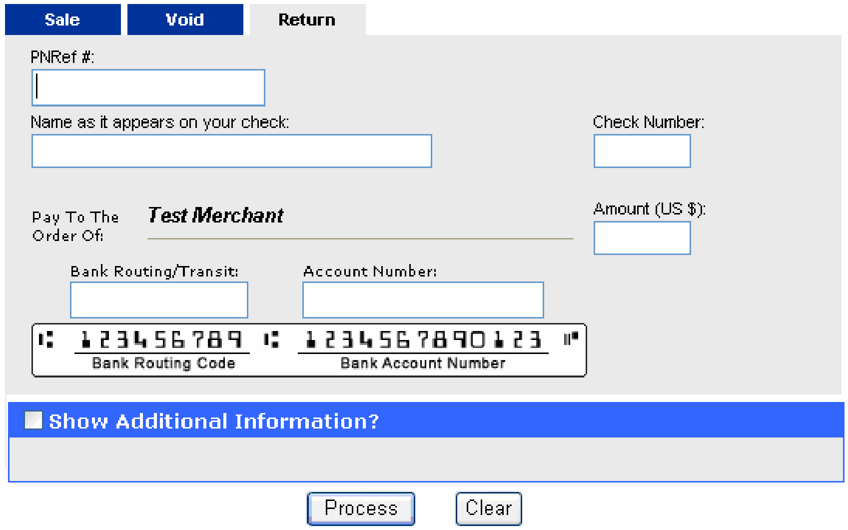


4. In the **Original PNRef** field, enter the PNRef number you received from the corresponding check transaction on which you are performing this void
5. Click **Process** (the **Clear** button lets you clear the form without processing the transaction) and a receipt similar to the example below will appear

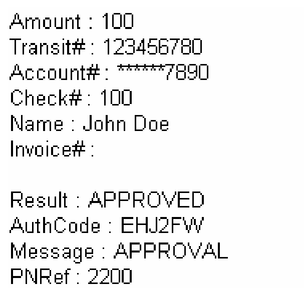
Date	8/5/2004
Time	12:24 PM PDT
Trans Type	Void
Result	APPROVED
AuthCode	AUTH NUM 259-613
Message	APPROVAL
Original PNRef	7159
PNRef	7159

Check Return

1. Click on the **Virtual Terminals** folder
2. Click on the **Checks** link
3. Click on the **Return** 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


Amount : 100
Transit# : 123456780
Account# : ******7890
Check# : 100
Name : John Doe
Invoice# :

Result : APPROVED
AuthCode : EHJ2FW
Message : APPROVAL
PNRef : 2200

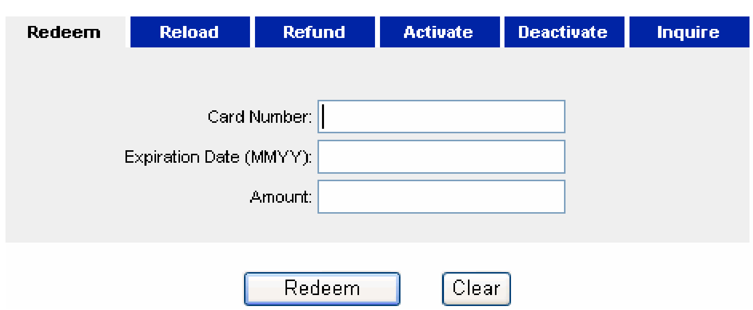
Gift Card

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)



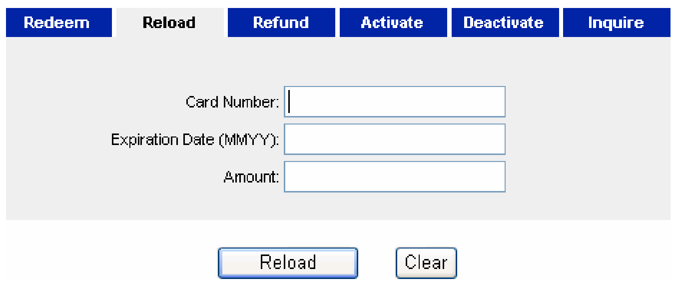
4. Enter the gift card information

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	
Date	4/23/2004
Time	2:35 PM PDT
Trans Type	Redeem
Account	***************0156
Exp Date	0509
Issuer	Gift/Loyalty
Total Amt	$10.00
Entry Method	Manual
Result	APPROVED
AuthCode	
Message	GiftCardBalanceAmount: 10.00
PNRef	3235

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)

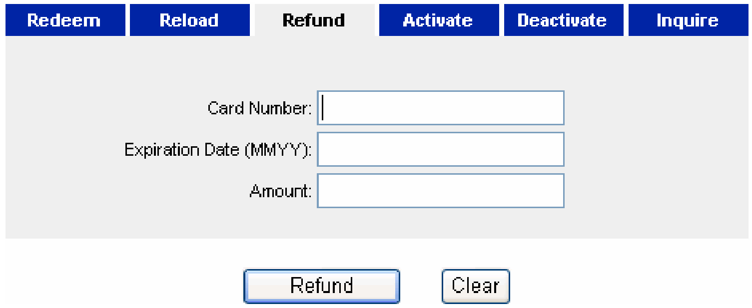


4. Enter the gift card information
5. Click **Process** (the **Clear** button lets you clear the form without processing the transaction) and a receipt similar to the example below will appear

Print Receipt	
Date	4/27/2004
Time	1:31 PM PDT
Trans Type	Reload
Account	***************0156
Exp Date	1210
Issuer	Gift/Loyalty
Total Amt	$10.00
Entry Method	Manual
Result	APPROVED
AuthCode	
Message	GiftCardBalanceAmount: 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)

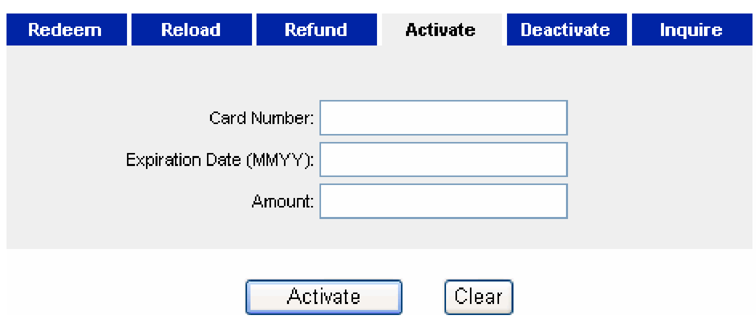


4. Enter the gift card information
5. Click **Process** (the **Clear** button lets you clear the form without processing the transaction) and a receipt similar to the example below will appear

Print Receipt	
Date	4/27/2004
Time	1:26 PM PDT
Trans Type	Refund
Account	****************0156
Exp Date	1210
Issuer	Gift/Loyalty
Total Amt	$10.00
Entry Method	Manual
Result	APPROVED
AuthCode	
Message	GiftCardBalanceAmount: 100.00
PNRef	3511

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)

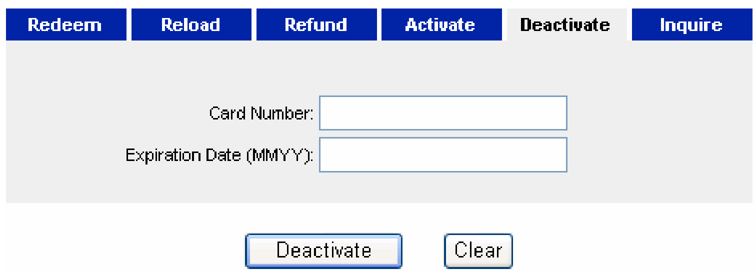


4. Enter the gift card information
5. Click **Process** (the **Clear** button lets you clear the form without processing the transaction) and a receipt similar to the example below will appear

Print Receipt	
Date	4/26/2004
Time	2:38 PM PDT
Trans Type	Activate
Account	***************0156
Exp Date	1210
Issuer	Gift/Loyalty
Total Amt	$2.00
Entry Method	Swiped
Result	APPROVED
AuthCode	
Message	GiftCardBalanceAmount: 10.00
PNRef	3453

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)

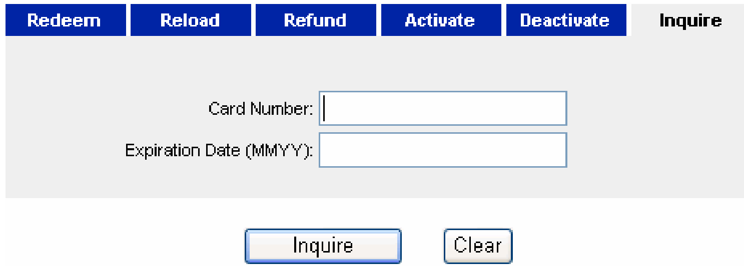


4. Enter the gift card information
5. Click **Process** (the **Clear** button lets you clear the form without processing the transaction) and a receipt similar to the example below will appear

Print Receipt	
Date	4/27/2004
Time	1:33 PM PDT
Trans Type	Deactivate
Account	***************0156
Exp Date	1210
Issuer	Gift/Loyalty
Entry Method	Manual
Result	APPROVED
AuthCode	
Message	GiftCardBalanceAmount: 10.00
PNRef	3516

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)



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	
Date	4/27/2004
Time	1:32 PM PDT
Trans Type	Inquire
Account	***************0156
Exp Date	1210
Issuer	Gift/Loyalty
Entry Method	Manual
Result	APPROVED
AuthCode	
Message	GiftCardBalanceAmount: 10.00
PNRef	3515

Ch 3: Batches and Settlement

How to create and settle batches

In this chapter, we will discuss the payment server'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.

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, that 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

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
Totals	$3.00	2	$0.00	0	$3.00	2

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 care 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

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

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

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	
PNRef	23881
Date	8/26/2004
Time	10:23:53 AM [PDT]
Trans Type	Sale
Issuer	MASTERCARD
Account	************5454
Exp Date	0509
Entry Method	Manual
Auth Amt	$1.00
Total Amt	$1.00
Street	123
Zip	12345
Result	Approved
AuthCode	VITAL7
Message	NO MATCH
AVS Response	N

Void transaction #23881?

Yes, Void this Transaction

Repeat a SALE transaction

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

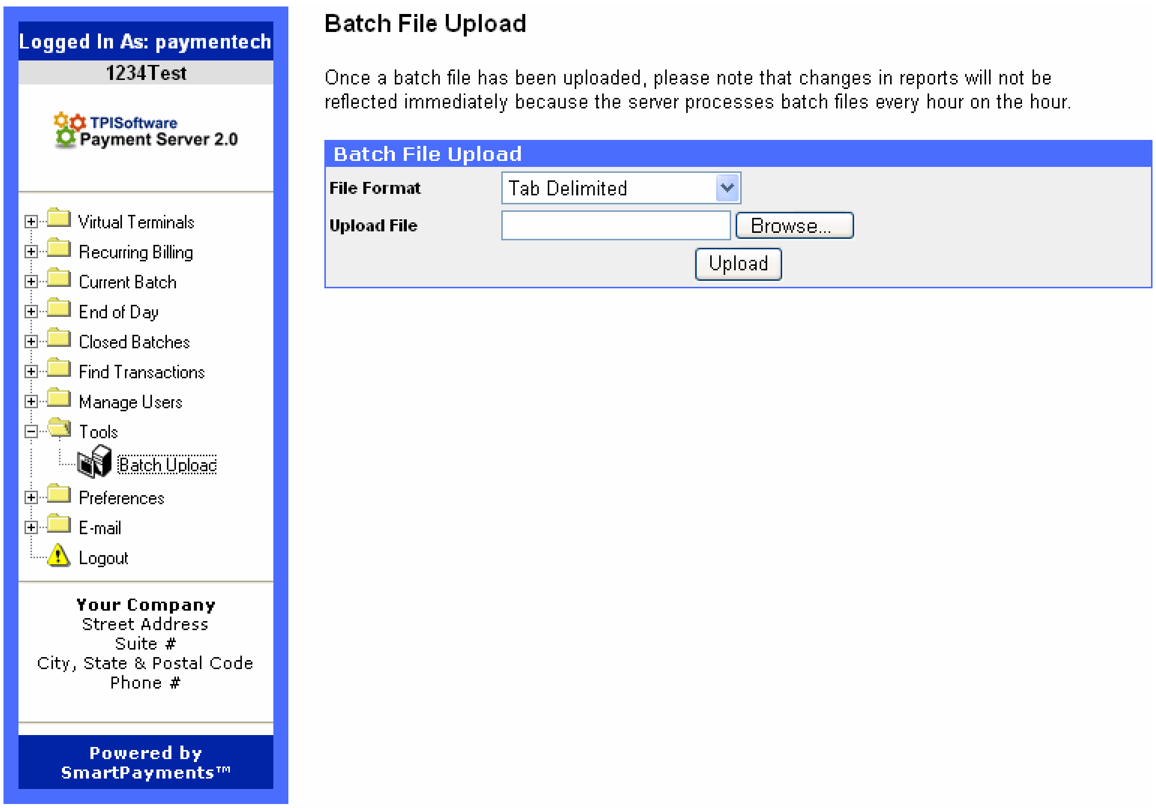
Yes, Charge Account

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

Batch Upload Functionality (PC Charge and Text Formats)
There is a feature to allow a merchant to do a manual batch upload through the web interface. This may be desired if the merchant's POS application is not easily able to integrate directly with the Payment Server. In such a case, the application can output transactions to a flat file, which can be uploaded to the Payment Server.

To access Batch Upload within the Payment Server go to: **Tools – Batch Upload**
When you click on this option, the following page will open:



Note that the File Format option defaults to Tab Delimited, but also has an option for PC Charge dat File. Often, a merchant's application will be outputting a simple Tab Delimited text file (see below for details), but a merchant using PC Charge will need to import a file in PC Charge's dat format; both formats are available. Notice the text at the top of the page: "Once a batch file has been uploaded, please note that the changes in reports will not be reflected immediately because the server processes batch files every hour on the hour."

In order to carry out the upload, the merchant will:

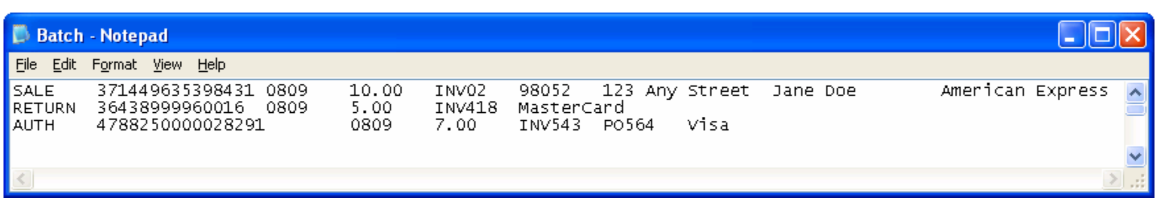
1. Navigate to the Batch Upload page
2. Select the appropriate File Format option: **Tab Delimited** or **PC Charge dat File**

3. Browse to the file to be selected
4. Click **Upload**

The format for PC Charge files (.dat) is automatically created by that program. If you will be uploading batches from PC Charge, you will *not* need to modify the format of those files. However, if you wish to create Tab Delimited text files that can be uploaded by the Batch Upload function, your files will need to contain the following fields:

Field Number	Field Name	Description	Required
1	Transaction Type	SALE, REPEATSALE, AUTH, RETURN, FORCE	Y
2	Account Num	Account Number	Y
3	Exp Date	Expiration Date	Y
4	Amount	Total Amount	Y
5	Invoice Num	Invoice Number	N
6	Zip	Zip Code	N
7	Street	Street of Billing Address	N
8	Name On Card	Card Holder's Name As On Card	N
9	PO Num	Purchase Order Number	N
10	Tax Amount	Tax Amount	N
11	City	City of Billing Address	N
12	Sate	State	N
13	Auth Code	Authorization Code	N
14	PNRef	Unique Reference Number	N
15	Card Type	Ex: Visa, MasterCard, etc.	N

Below is an example of a Tab Delimited text file. Each line is a separate transaction.



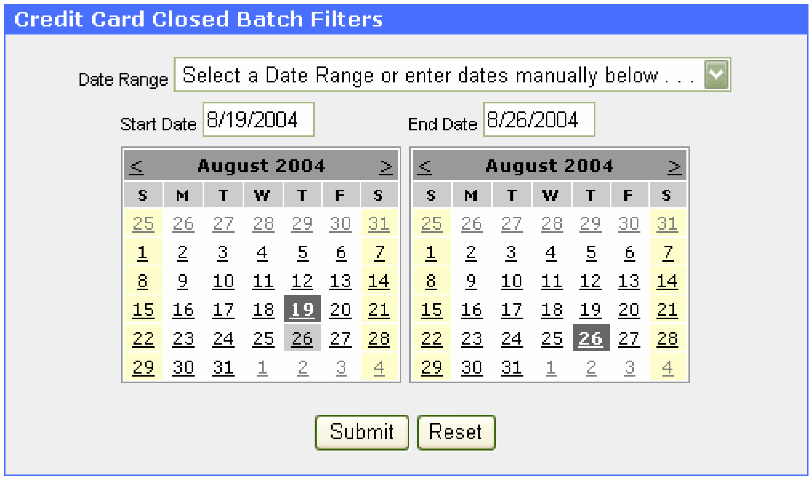
Note: Make sure the file is Tab Delimited meaning that there needs to be one tab space between each field.

Once you have uploaded a batch file, an executable called OfflineBatch.exe will complete the job. The executable scans for "ready" batch files and then processes the transactions found within, readying them for settlement. This is an automatic process once enabled. **HOWEVER** it **MUST** be set as a scheduled task to run every hour, otherwise OfflineBatch.exe will not run and the uploaded transactions will never actually be processed (or settled).

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



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

	Batch ID	Settle Time	Net Trx	Net Amt
Detail Summary	GB00561 ACCEPTED	8/26/2004 10:52:12 AM	2	$2.00
Detail Summary	GB00559 ACCEPTED	8/26/2004 12:00:39 AM	1	($9.90)
Detail Summary	GB00558 ACCEPTED	8/25/2004 4:22:19 PM	16	$457.88
Detail Summary	GB00554 ACCEPTED	8/24/2004 3:19:48 PM	1	$1.00
Detail Summary	GB00551 ACCEPTED	8/24/2004 2:04:57 PM	18	$92.00
Detail Summary	GB00550 ACCEPTED	8/24/2004 12:00:21 AM	1	$1.00
1 2 3 4 5 6				

5. To view the batch summary, click on the **Summary** link and a screen will appear similar to the example shown below

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
TOTALS	**$544.45**	**15**	**($86.57)**	**1**

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

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	User	Register
3399			4/26/2004 9:27:36 AM	APPROVED	VISA	Visa	************0247	VINCE VISA	Credit	APPROVAL		$0.00	$1.00	vital2	1
3398			4/26/2004 9:26:15 AM	APPROVED	VISA	VISA	*********0027		ForceCapture	APPROVAL	123456	$0.00	$1.00	vital2	

1

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)

Print Receipt

PNRef	3398
Date	4/26/2004
Time	9:26:15 AM [PDT]
Trans Type	ForceCapture
Issuer	VISA
Account	*********0027
Exp Date	0905
Entry Method	Manual
Total Amt	$1.00
Result	Approved
AuthCode	123456
Message	APPROVAL

Refund

$1.00

back to account *********0027?

Yes, Refund Account

Repeat a SALE transaction

Charge Amount: $1.00 to account *********0027?

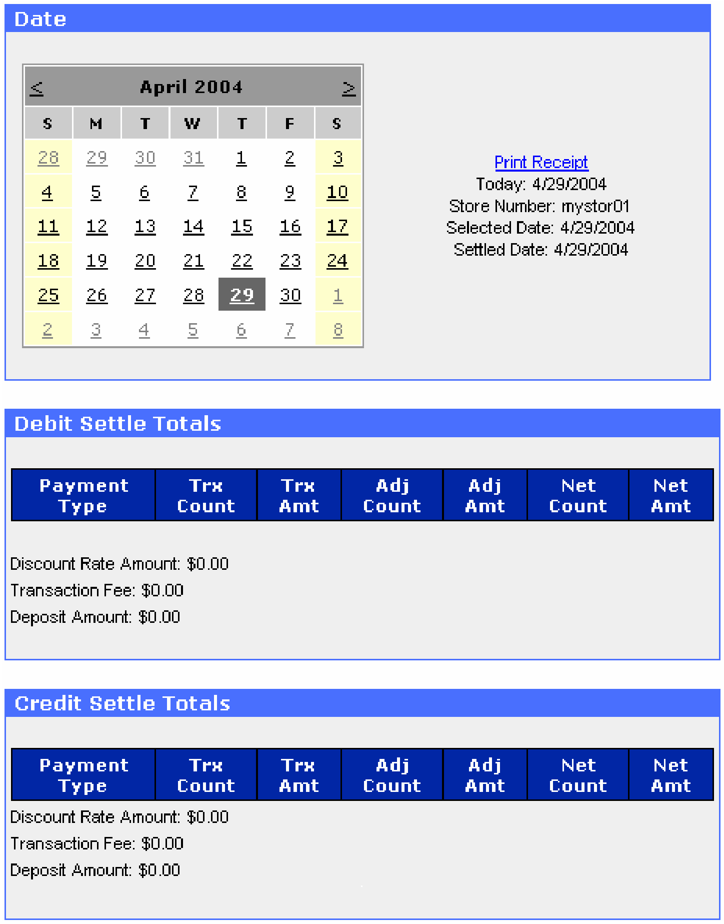
Yes, Charge Account

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 (shown below)



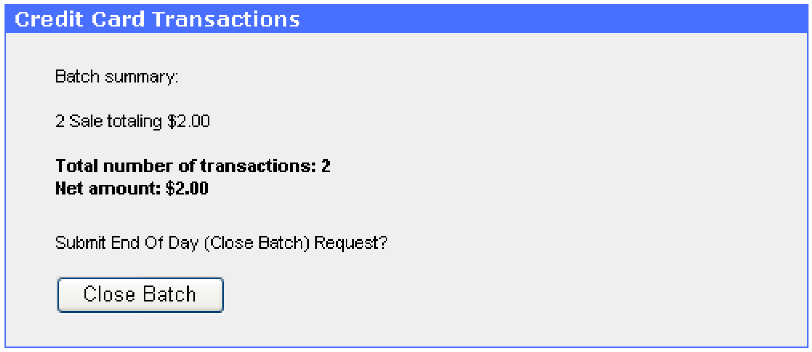
3. Click on the **date** link

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

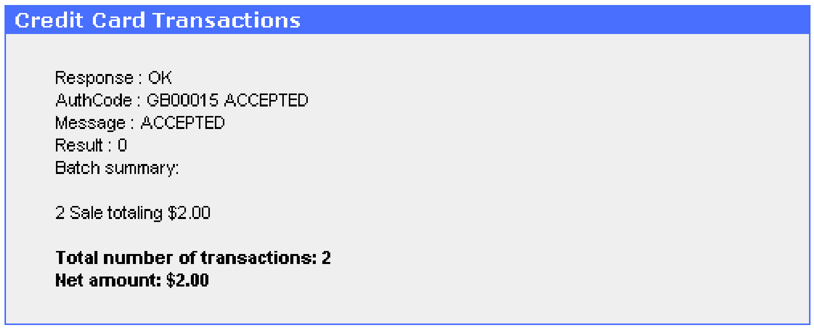
End of Day

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

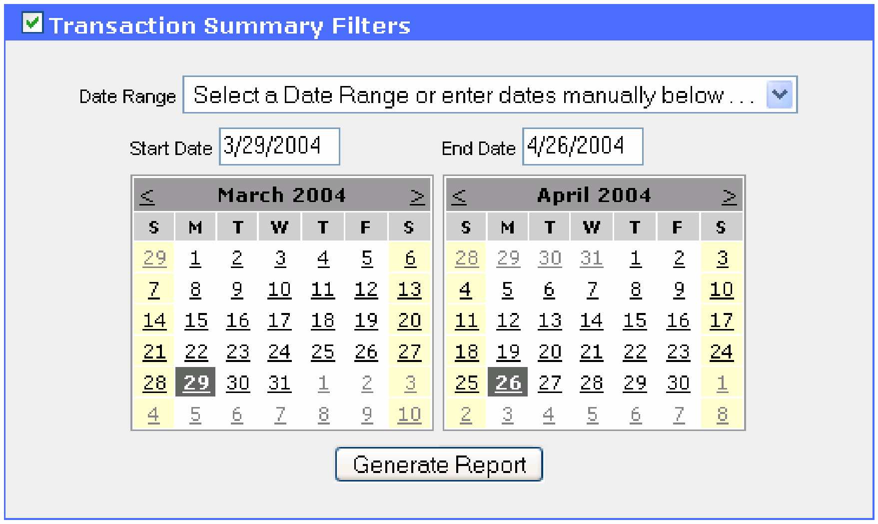
How to view transactions and receipts

Find Transactions displays transactions that are processed through TPI Payment Server. 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



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

Transaction Summary: 3/29/2004 - 4/26/2004

Transaction Summary Filters

Credit Card Summary

Card Type	Sale Count	Sale Amount	Return Count	Return Amount	Total Amount
AMEX	0	$0.00	1	$20.00	($20.00)
MASTERCARD	1	$1.00	0	$0.00	$1.00
VISA	2	$2.00	0	$0.00	$2.00

Trans Type	Trans Count	Auth Amount	Capture Amount	Settle Count	Settle Amount
Authorization	6	$62.91	$0.00	0	$0.00
Credit	1	($20.00)	($20.00)	1	$20.00
ForceCapture	1	$0.00	$1.00	1	$1.00
RepeatSale	1	$3.00	$3.00	1	$3.00
Sale	3	$3.00	$3.00	3	$3.00
Void	7	$0.00	$64.00	7	$64.00

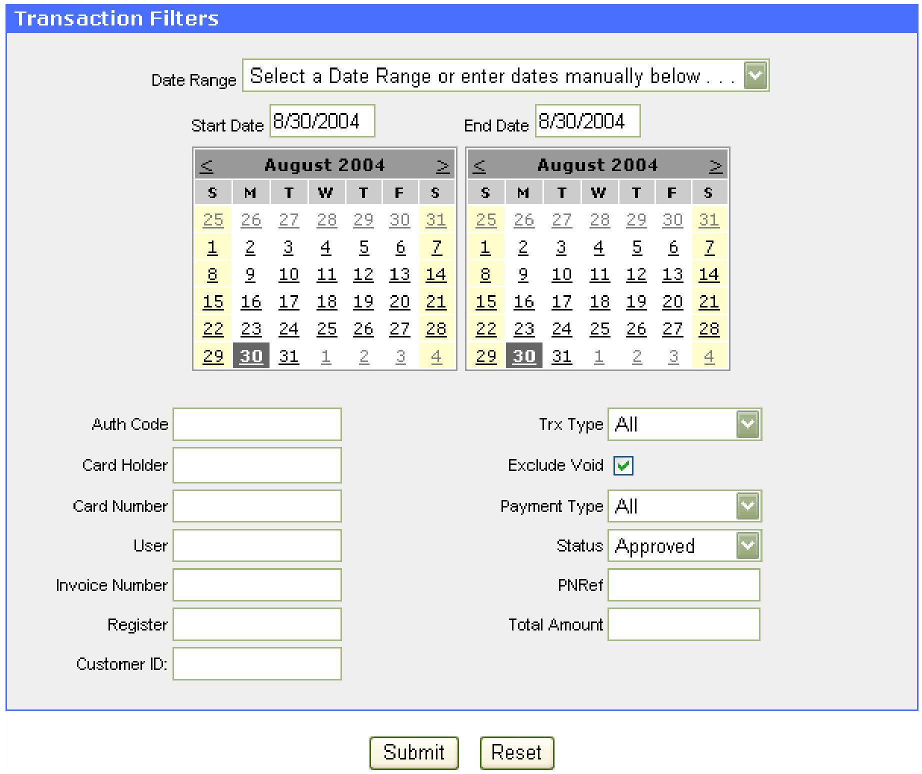
Check Summary

Trans Type	Trans Count	Amount	Settle Count	Settle Amount
Credit	4	($591.00)	4	($591.00)
Sale	3	$4.00	3	$4.00

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-sown 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

Credit Transactions ⊞ 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	User	Register
1577			4/5/2004 1:01:01 PM	DECLINED	VISA	VISA	*********0027		Sale	Transaction amount value	ERROR - EX	$0.00	$0.00	test merchant	
1575			4/5/2004 12:50:39 PM	DECLINED	AMEX	Amex	***********8431	John Doe	Sale	Missing Key (See ADDRESS	ERROR - AD	$10.00	$10.00	test merchant	
1574			4/5/2004 12:49:22 PM	DECLINED	AMEX	Amex	***********8431	John Doe	ForceCapture	Transaction amount value	ERROR - AM	$0.00	$3.00	test merchant	
1573			4/5/2004 12:48:09 PM	APPROVED	AMEX	Amex	***********8431	John Doe	Authorization	APPROVAL	007946	$2.00	$0.00	test merchant	
1568			4/5/2004 11:25:03 AM	APPROVED	VISA	Visa	************8291	John Doe	Sale	APPROVAL	007858	$1.00	$1.00	test merchant	
1564			4/5/2004 10:58:28 AM	APPROVED	AMEX	AMEX	***********8431	John Doe	ForceCapture	APPROVAL	Q4L629	$0.00	$1.00	test merchant	
1563			4/5/2004 10:57:43 AM	APPROVED	DINERS	DINERS	**********0016	Jane Doe	Authorization	APPROVAL	007801	$1.00	$0.00	test merchant	
1555			4/5/2004 8:17:29 AM	APPROVED	MASTERCARD	MASTERCARD	************5454	John Doe	Authorization	APPROVAL	007571	$5.00	$0.00	test merchant	

1

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

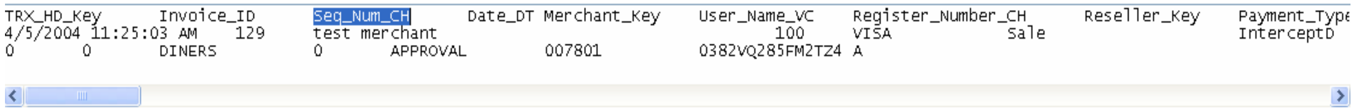
9. If you want to change the number of transactions listed per screen page, edit the **Items per page** box. By default, the screen shows 10 transactions per page. Entering *0* will display all transactions in one page. Click **Refresh**
10. If you want to review the filter fields you have entered earlier for your receiving the current transaction list, click on the ⊞ sign to expand the filter list.

- Filters
  - Start Date: 4/5/2004
  - End Date: 4/5/2004
  - Auth Code:
  - Name On Card:
  - Account Num:
  - Username: test
  - Invoice Num:
  - Register:
  - Trx Type: All
  - Exclude Void: true
  - Payment Type: All
  - Status: Approved
  - PN Ref:
  - Total Amount:

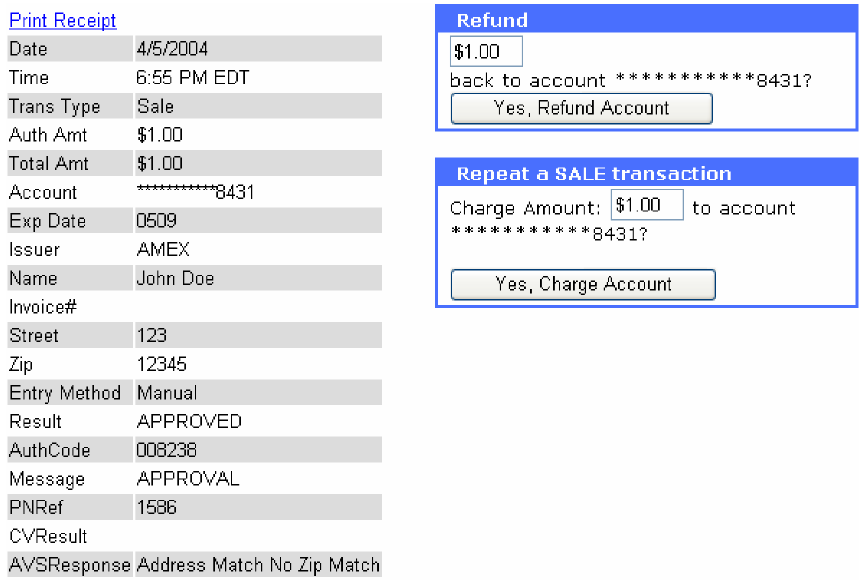
11. If you want to download the transaction list in the XML format, select **XML** in the **Report Format** field, and click **Download** and a screen will appear similar to the example shown below


```
- <RichDBDS>
  - <TrxDetailCard>
      <TRX_HD_Key>1573</TRX_HD_Key>
      <Invoice_ID />
      <Date_DT>2004-04-05T12:48:09.8070000-07:00</Date_DT>
      <Merchant_Key>129</Merchant_Key>
      <User_Name_VC>test merchant</User_Name_VC>
      <Register_Number_CH />
      <Reseller_Key>100</Reseller_Key>
      <Payment_Type_ID>AMEX</Payment_Type_ID>
      <Trans_Type_ID>Authorization</Trans_Type_ID>
      <Processor_ID>InterceptD</Processor_ID>
      <TRX_Settle_Key>1274</TRX_Settle_Key>
      <Last_Update_DT>2004-04-05T12:48:10.6770000-07:00</Last_Update_DT>
      <TRX_Card_Key>1274</TRX_Card_Key>
      <Card_Info_Key>1285</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_Back_Amt_MN>0</Cash_Back_Amt_MN>
      <SureCharge_Amt_MN>0</SureCharge_Amt_MN>
      <Account_Type_CH>Amex</Account_Type_CH>
      <Result_CH>0</Result_CH>
      <Result_Txt_VC>APPROVAL</Result_Txt_VC>
      <Approval_Code_CH>007946</Approval_Code_CH>
      <Host_Ref_Num_CH>0382VQ8XWQLWKMV</Host_Ref_Num_CH>
      <AVS_Resp_CH>A</AVS_Resp_CH>
      <AVS_Resp_Txt_VC />
      <CV_Resp_CH />
      <CV_Resp_Txt_VC />
      <Host_Date_CH />
      <Host_Time_CH />
      <Acct_Num_CH>***********8431</Acct_Num_CH>
      <Exp_CH>0509</Exp_CH>
      <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



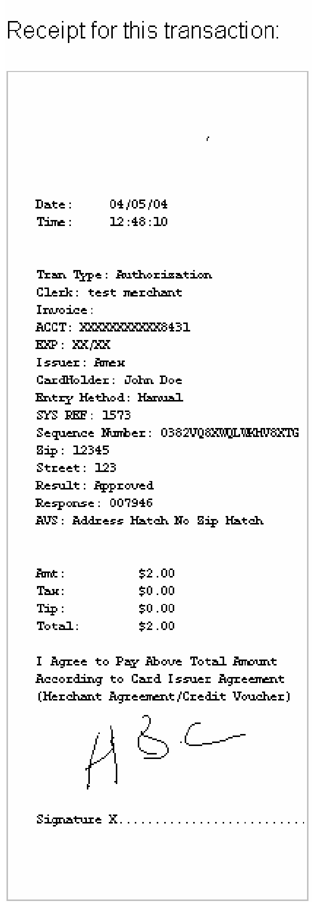
13. To further explore the detail of a transaction, click on the transaction's **Ref#** link



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:

Card Type	Transaction Type	Settlement	Task Box(es)
Credit Card	PreAuth	N/A	**Cature, Repeat Sale**
	Sale, Force Capture	Unsettled	**Void, Repeat Sale**
		Settled	**Refund, Repeat Sale**
	Credit	Unsettled	**Void, Repeat Sale**
		Settled	**Repeat Sale**
	Void	Unsettled	**Repeat Sale**
		Settled	
Gift Card	Sale	Unsettled	**Void**
		Settled	**Refund**

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:

Date: 04/05/04
Time: 12:48:10

Tran Type: Authorization
Clerk: test merchant
Invoice:
ACCT: XXXXXXXXXXXX8431
EXP: XX/XX
Issuer: Amex
CardHolder: John Doe
Entry Method: Manual
SYS REF: 1573
Sequence Number: 0382VQ8XWQLWKHV8XTG
Zip: 12345
Street: 123
Result: Approved
Response: 007946
AVS: Address Match No Zip Match

Amt: $2.00
Tax: $0.00
Tip: $0.00
Total: $2.00

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

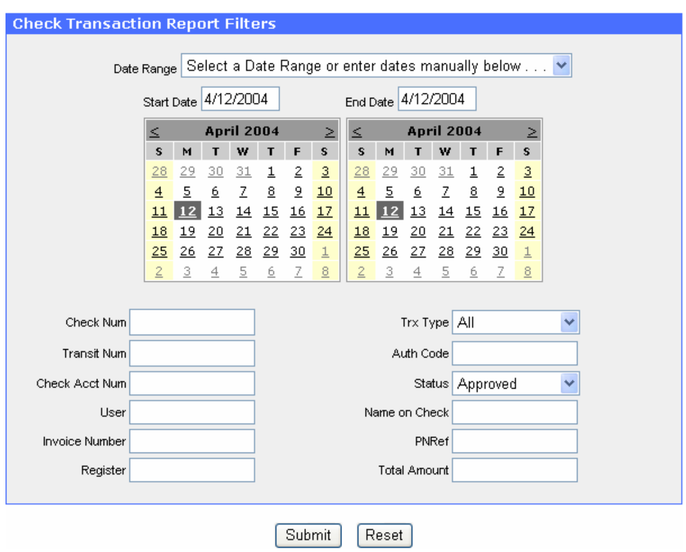
ABC

Signature X.........................

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.

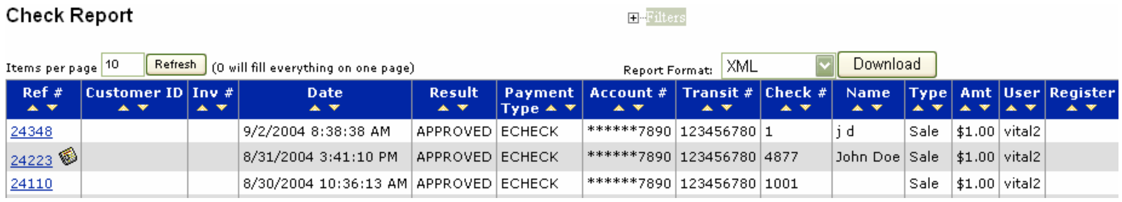
1. Click on the **Find Transactions** folder
2. Click on the **Check** link (shown below)



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


Check Report

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 #	Transit #	Check #	Name	Type	Amt	User	Register
24348			9/2/2004 8:38:38 AM	APPROVED	ECHECK	******7890	123456780	1	j d	Sale	$1.00	vital2	
24223			8/31/2004 3:41:10 PM	APPROVED	ECHECK	******7890	123456780	4877	John Doe	Sale	$1.00	vital2	
24110			8/30/2004 10:36:13 AM	APPROVED	ECHECK	******7890	123456780	1001		Sale	$1.00	vital2	

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

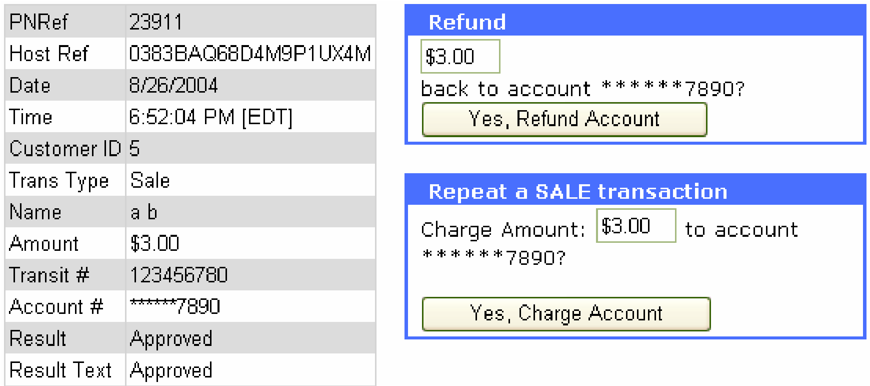
Type – The type of transaction processed. Examples are: Sale, Credit

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

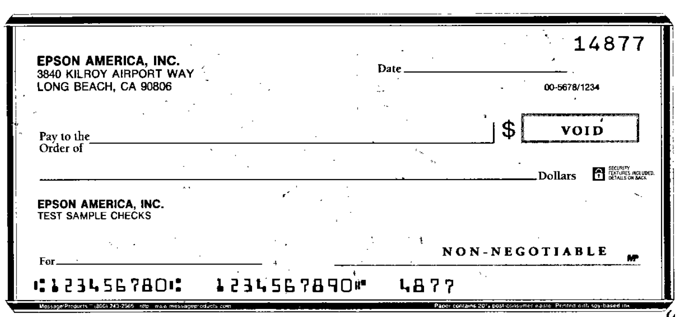


Note: There are three kinds of task box you may see, **Void**, **Refund**, and **Repeat Sale**, locating to the right of the check transaction detail. The following table shows task boxes matching types of check transactions:

Settlement	Transaction Type	Task Box(es)
Unsettled	Sale	**Void, Repeat Sale**
Settled	Sale	**Refund, Repeat Sale**
Unsettled	Credit	**Void**

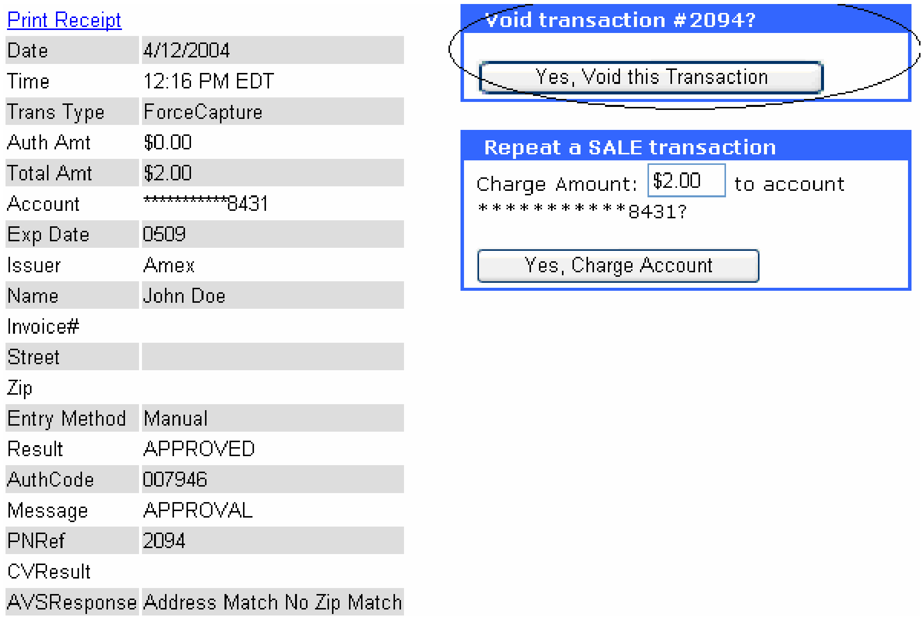
Refer to the Void, Refund, and Repeat Sale section in this chapter.

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



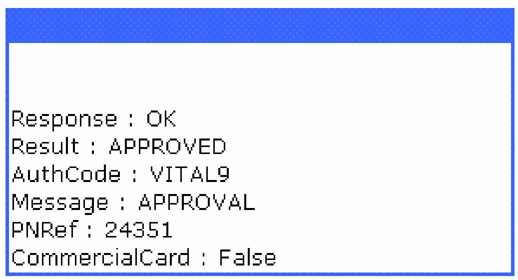
Void Transactions

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



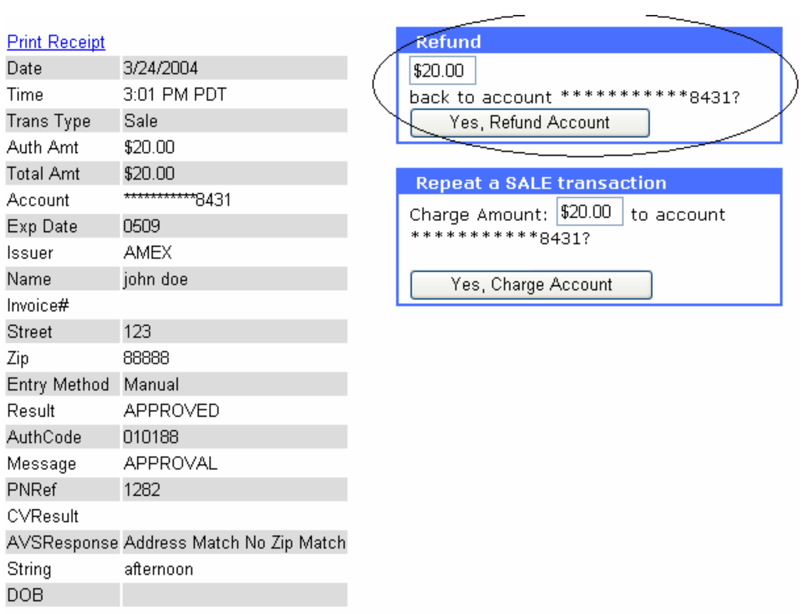
Print Receipt	
Date	4/12/2004
Time	12:16 PM EDT
Trans Type	ForceCapture
Auth Amt	$0.00
Total Amt	$2.00
Account	************8431
Exp Date	0509
Issuer	Amex
Name	John Doe
Invoice#	
Street	
Zip	
Entry Method	Manual
Result	APPROVED
AuthCode	007946
Message	APPROVAL
PNRef	2094
CVResult	
AVSResponse	Address Match No Zip Match

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



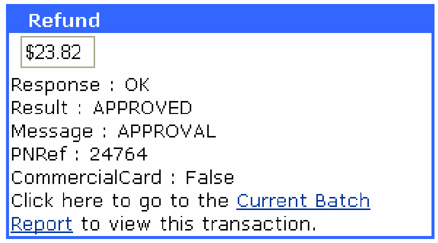
Refund Transactions

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



Print Receipt	
Date	3/24/2004
Time	3:01 PM PDT
Trans Type	Sale
Auth Amt	$20.00
Total Amt	$20.00
Account	************8431
Exp Date	0509
Issuer	AMEX
Name	john doe
Invoice#	
Street	123
Zip	88888
Entry Method	Manual
Result	APPROVED
AuthCode	010188
Message	APPROVAL
PNRef	1282
CVResult	
AVSResponse	Address Match No Zip Match
String	afternoon
DOB	
number	0

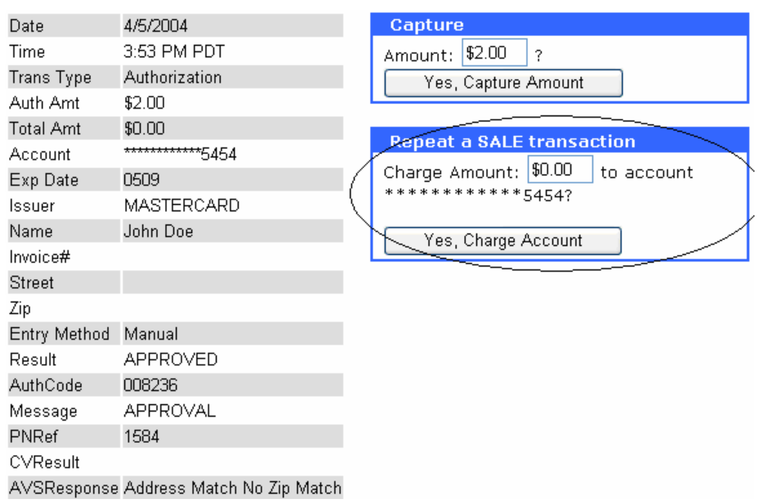
1. To adjust the refund amount, edit the amount field (a valid refund amount is less than or equal to the original transaction amount)
2. Click on **Yes, Refund Account** and a screen will appear similar to the example shown below



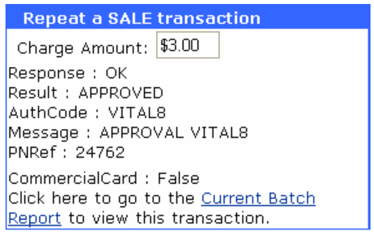
Repeat Sale Transactions

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).

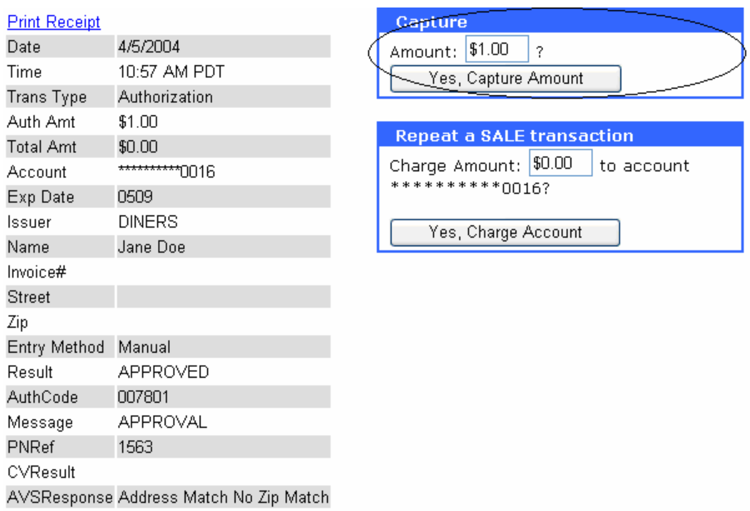


1. To chant the amount of the repeat sale, edit the amount field
2. Click on **Yes, Charge Account** and a screen will appear similar to the example shown below

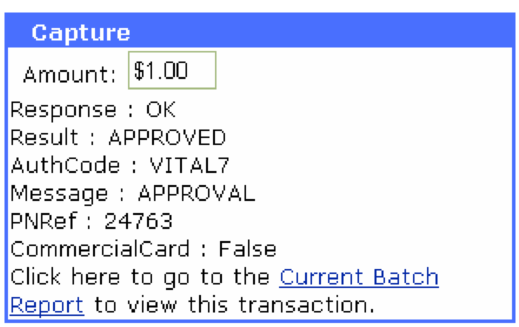


Capture PreAuth Transactions

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



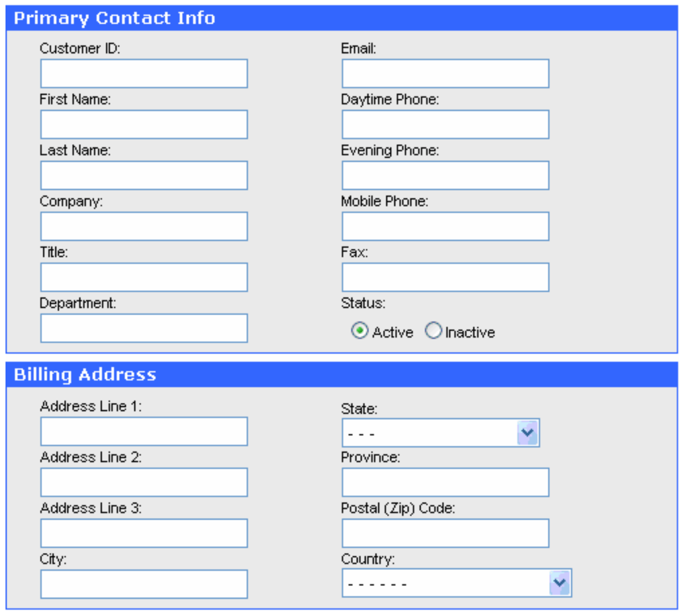
Ch 5: Recurring Billing

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



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.

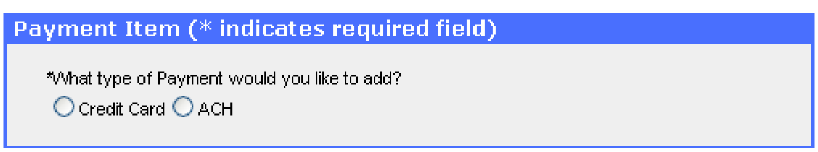
You can also reach this screen by selecting **View Customers** in the **Recurring Billing** folder, which we will discuss later in this chapter.

4. To edit the customer primary contact information, click on the **Edit Customer** link in the **Primary Contract** section header
5. The customer contact information form will appear. Edit the fields accordingly
6. Click **Update Customer**. This will take you back to **Customer Profile Screen**

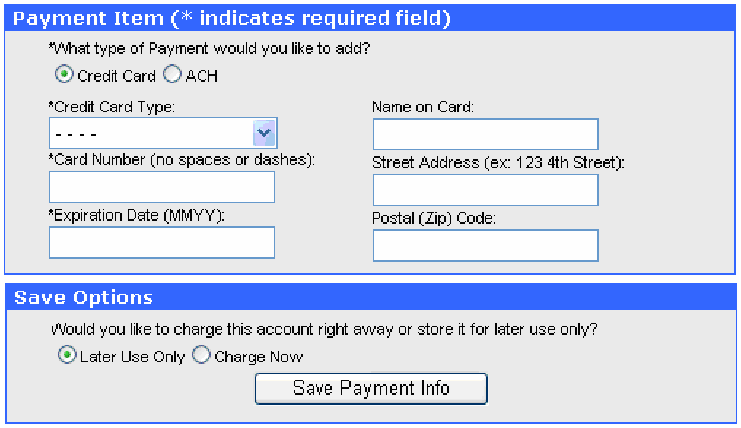
Add and Edit a Payment Item

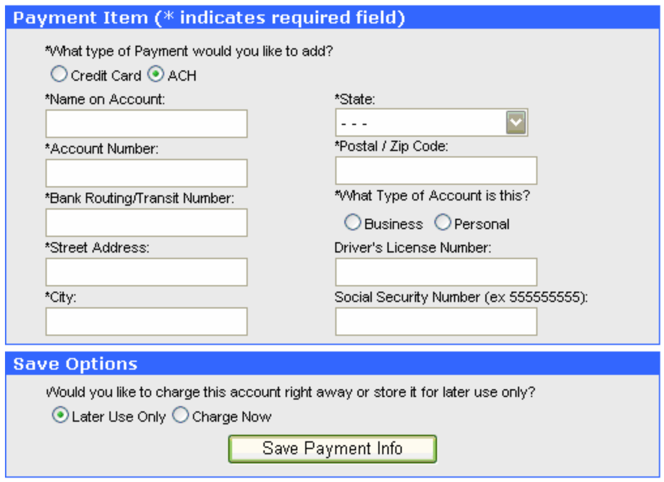
You can add two types of payment method for a recurring billing customer: Credit Card and ACH (E-Check).

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

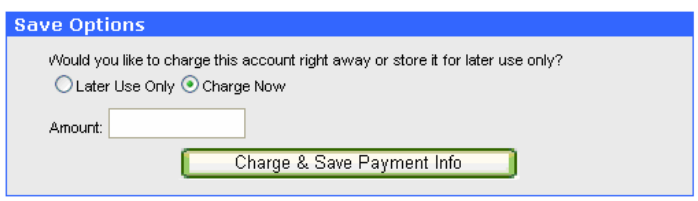


2. Select either **Credit Card** or **ACH** and a screen will appear similar to the examples shown below





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

PNRef	25086
Date	9/10/2004
Time	2:27:42 PM [PDT]
Customer ID	1
Trans Type	Sale
Name	a b
Issuer	MASTERCARD
Account	************5454
Exp Date	0509
Entry Method	Manual
Auth Amt	$2.00
Total Amt	$2.00
Street	123
Zip	12345
Result	Approved
AuthCode	VITAL1
Message	NO MATCH
AVS Response	N

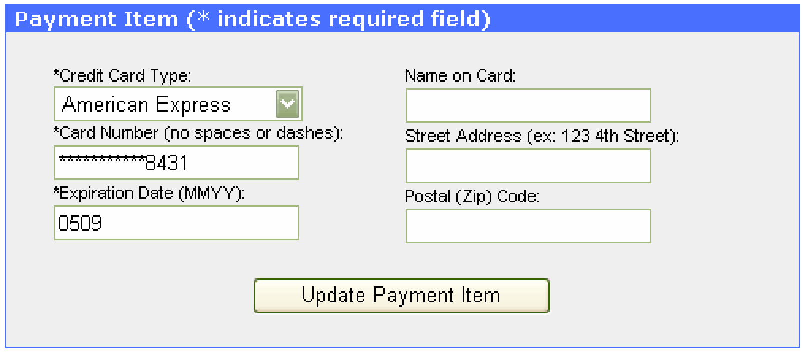
PNRef	28701
Host Ref	0383WP39Q7VG2QJWKRH
Date	9/13/2004
Time	3:16:29 PM [PDT]
Customer ID	1
Trans Type	Sale
Name	Jane Doe
Amount	$1.00
Transit #	123456780
Account #	******7890
Result	Approved
AuthCode	D5Z2CC
Result Text	Approved

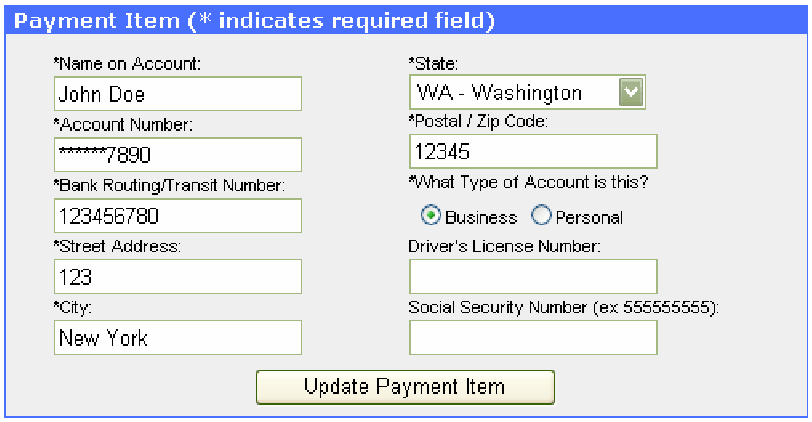
7. To go back to the recurring billing customer profile screen, click the **View Customer** link above the receipt and a screen will appear similar to the example shown below

Payment Info — Add Credit Card or ACH

	Payment Type	Account Number	Exp Date	Charge Account
edit	MASTERCARD	************5454	0509	Charge
edit	ACH	*********9012	n/a	Charge

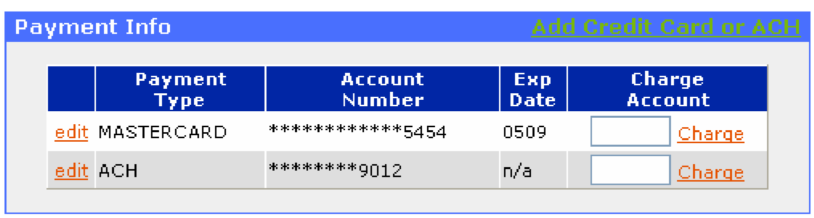
8. To edit the payment item, click on **edit**





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.



Payment Info — Add Credit Card or ACH

	Payment Type	Account Number	Exp Date	Charge Account
edit	MASTERCARD	************5454	0509	Charge
edit	ACH	********9012	n/a	Charge

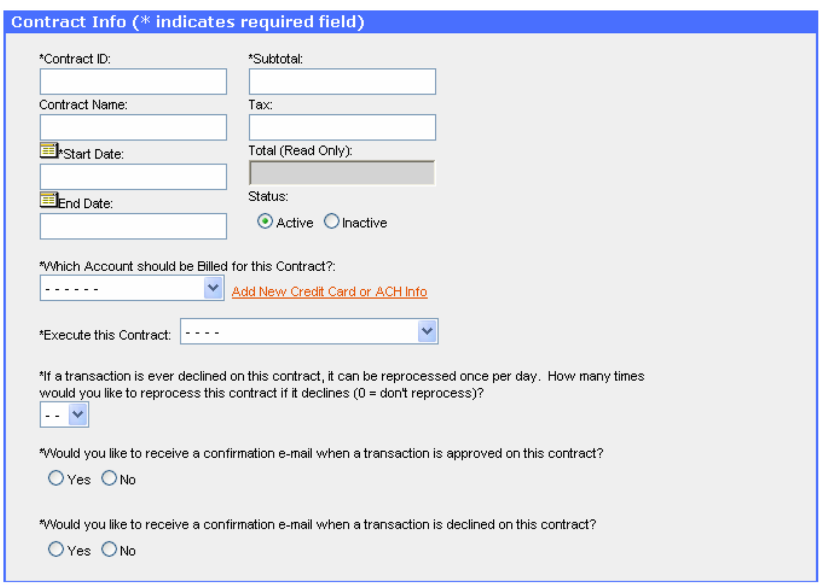
10. To charge to an established payment item account, input an amount in the **Charge Amount** box, and click on the **Charge** link

Print Receipt	
Date	5/3/2004
Time	3:14 PM PDT
Trans Type	Sale
Account	************5454
Exp Date	0509
Issuer	MASTERCARD
Name	customer one
Total Amt	$10.00
Street	123
Zip	12345
Entry Method	Manual
Result	Approved
AuthCode	000908
Message	APPROVAL
PNRef	3641
AVSResponse	A

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 payment server'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 payment server 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 payment server 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 TPI Payment Server 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

Contracts Add Contract

Contract ID	Status	Next Bill Date	Bill Amount	
C1C1	Active	5/3/2004	$5.00	Payment History
C1C2	Inactive	5/3/2004	$1.00	Payment History

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

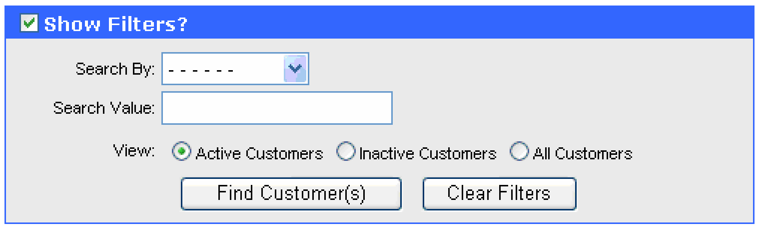
Billings Found: 4
Displaying Results: 1 through 4

Ref # ▲▼	Contract ID ▲▼	Transaction Date ▲▼	Customer ▲▼	Payment Type ▲▼	Amount
3610	C1C1	5/3/2004 8:38:40 AM		ECHECK	$5.00
3617	C1C1	5/3/2004 9:32:49 AM		ECHECK	$5.00
3611	C1C1	5/3/2004 9:02:54 AM		ECHECK	$5.00
3618	C1C1	5/3/2004 9:39:52 AM		ECHECK	$5.00

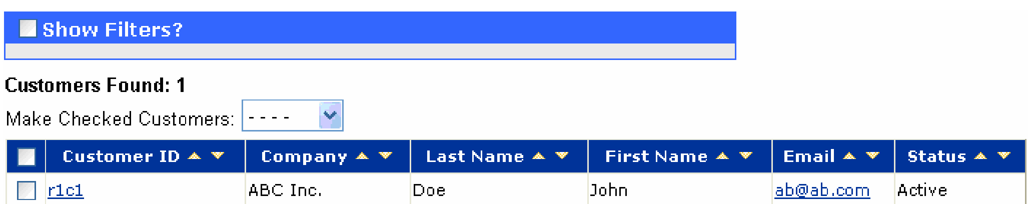
View Customers

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

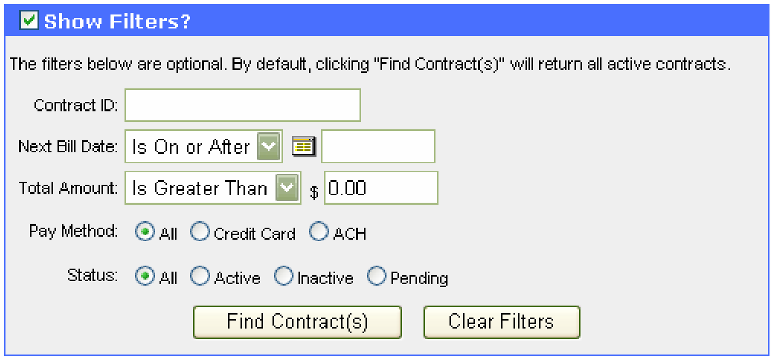


5. To refine your search, check the **Show Filters** box to expand the filter section. Then edit the filter fields again
    a. To send an email to the customer, click on the customer's email link
    b. To activate or inactivate a recurring billing customer account, check the customer and choose either **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

Show Filters?

Billings Found: 2
Displaying Results: 1 through 2

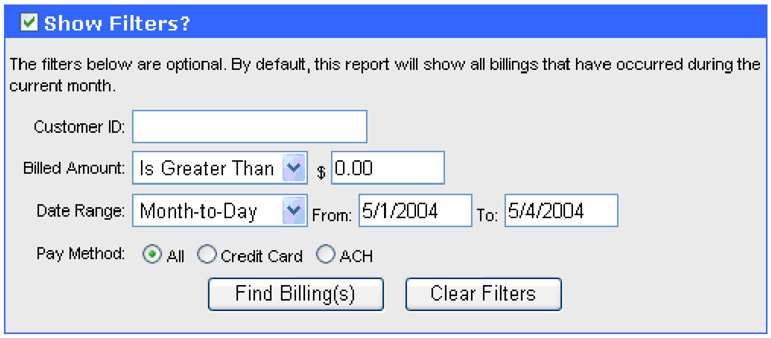
Contract ID	Customer ID	Payment Type	Next Bill Date	Amount	
C1C2	1	Credit Card	5/3/2004	$1.00	payment history
C1C1	1	ACH	5/3/2004	$5.00	payment history

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



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

Ref #	Contract ID	Transaction Date	Customer	Payment Type	Amount
3610	C1C1B	5/3/2004 8:38:40 AM		ECHECK	$5.00
3611	C1C1B	5/3/2004 9:02:54 AM		ECHECK	$5.00
3617	C1C1B	5/3/2004 9:32:49 AM		ECHECK	$5.00
3618	C1C1B	5/3/2004 9:39:52 AM		ECHECK	$5.00

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

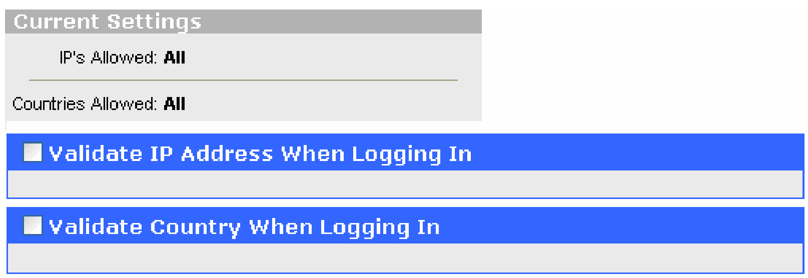
How to change personal settings and get additional support

This chapter discusses five main functions of **Preferences**: regulate access to a user account, add custom fields for transactions, set up input devices for the payment server, 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 the TPI Payment Server.

User Access Control

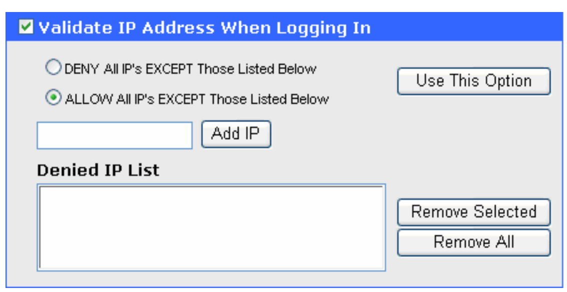
By verifying the requesting party's IP (Internet Protocol) address and country, the **Access Control** preference grants or denies access to a merchant user account. All IPs and all countries are allowed accesses by default.

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



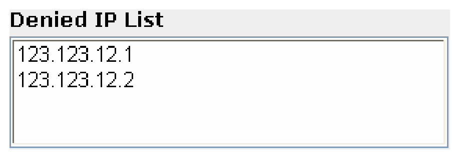
Note: There are two options:

- **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 IPs/Countries

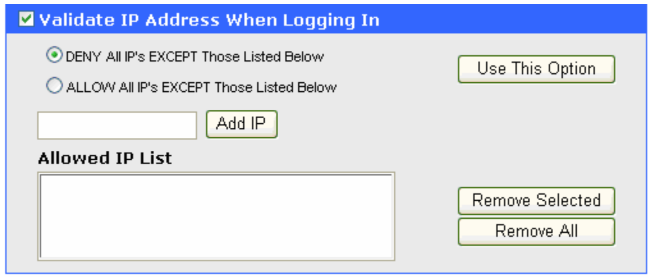
1. To add one or more IPs/Countries to the **Denied IP/Country List**, for IP, type an IP address in the **Add IP** text box; for country, select a country from the country drop-down list, and then click **Add IP/Country**. The IP address or country will be automatically populated into **Denied IP/Country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



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 IPs/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

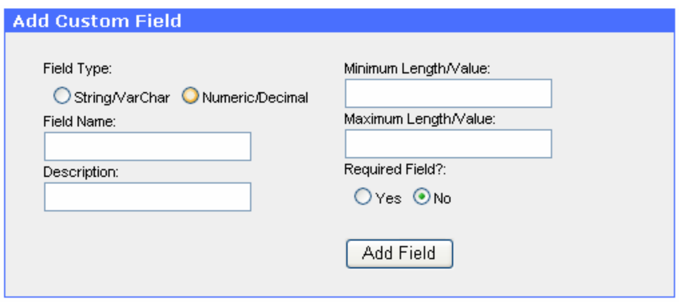
option to another, you must click on the **Use This Option** button for the change to take effect

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

Custom Fields

The **Custom Fields** preference allows you to add up to 30 string (for character) and numeric (for number) fields respectively for your specific needs. After adding the fields, you can populate them when performing credit card or check transactions under **Virtual Terminals**. In addition, you can use those fields as filters to find a transaction through **Find Transactions**.

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



3. Choose a custom **Field Type** as either **String/VarChar** (for character) or **Numeric/Decimal** (for number)
4. Give the field a descriptive name
5. Further describe this field
6. If the custom field is string type, enter the **minimum length** for the string (Notice the length must be ≥ 0). If the custom field is number type, enter a **minimum value** for the number
7. If the custom field is string type, enter the **maximum length** for the string (Notice the length must be ≤ 50). If the custom field is number type, enter a **maximum value** for the number
8. Choose either **Yes** or **No** for this custom field to be required or not
9. Click on the **Add Field** button and a screen will appear similar to the example shown below

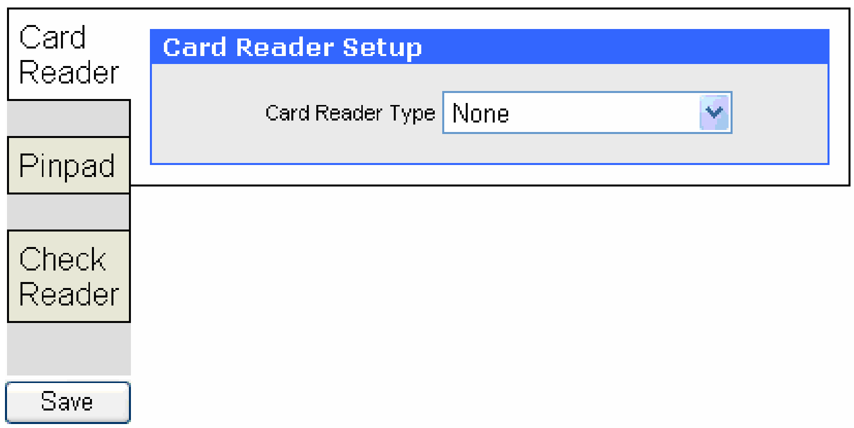
	Data Type	Name	Description	Minimum Length/Value	Maximum Length/Value	Required
remove	String/VarChar	Sample	A sample string field	0	50	N

10. To remove a custom field, click on the **Remove** link as shown in the figure above

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 TPI Payment Server. 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.

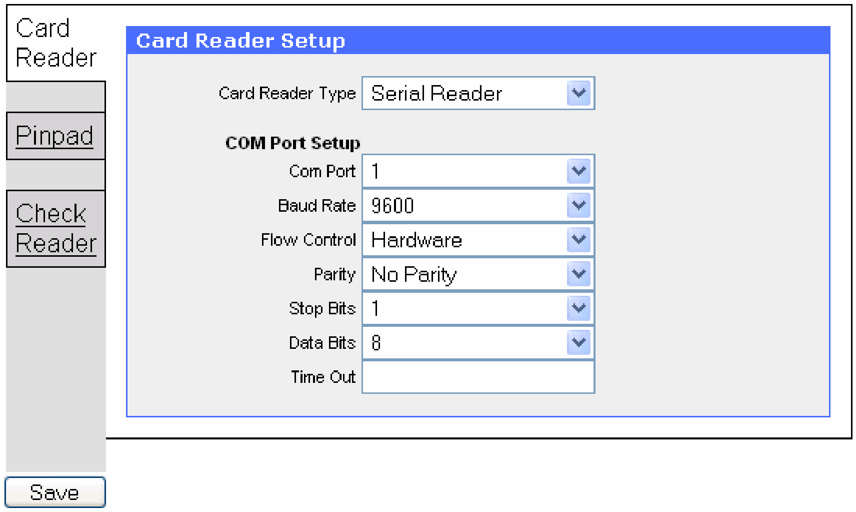
1. Click on the **Preferences** folder
2. Click on the **Device Setup** link



Setting up a Card Reader

The payment server'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.

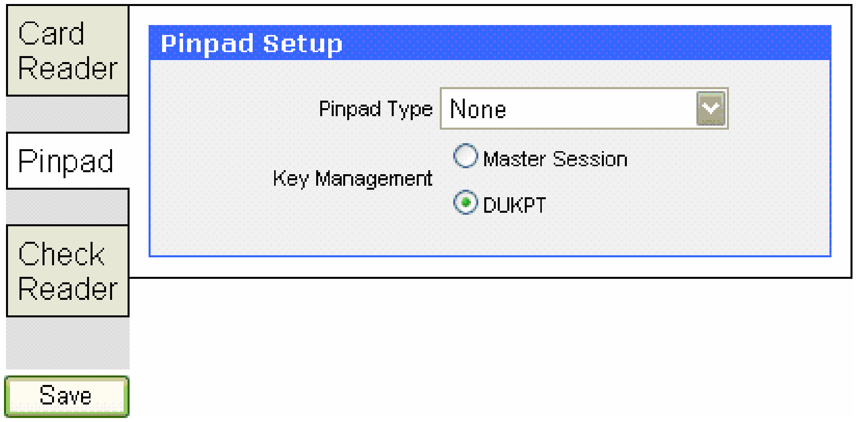
Input Device Setup Parameter	Value
Com Port	1 - 30
Baud Rate	110, 300, 600, 1200, 2400, 4800, 14400, 19200, 28800, 38400, 56000, 57600, 115200, 128000, 256000
Flow Control	No Flow Control, Software, Hardware
Parity	No Parity, Odd, Even, Mark, Hardware
Stop Bits	1, 1.5, 2
Data Bits	5,6,7,8
Time Out	(Numeric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

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

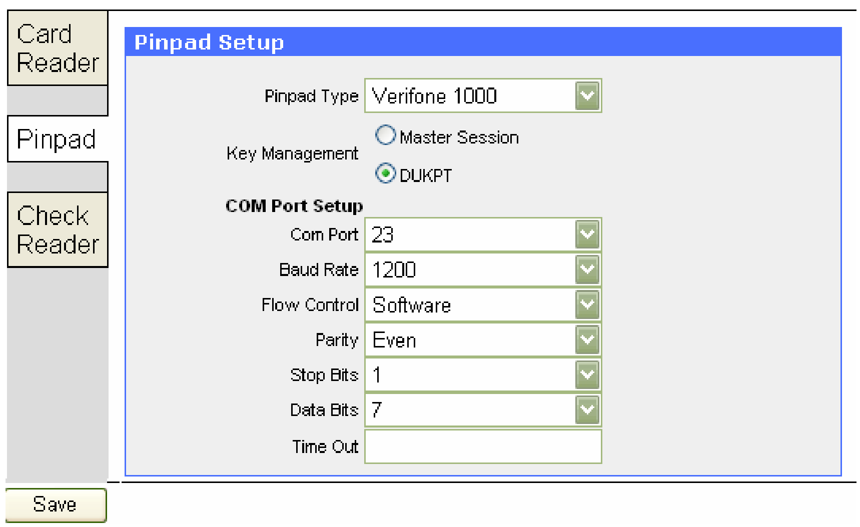
Setting up a PIN Pad

The payment server'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



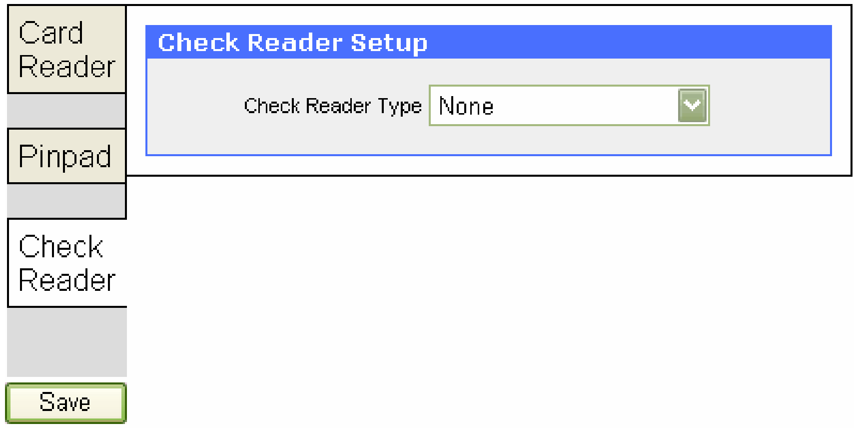
2. Select a **Pinpad Type** from the drop-down list
3. Choose either **Master Session** or **DUKPT** from the **Key Management** option
4. Editing the settings accordingly and click on the **Save** button to save your settings (Refer to Input Device Setup Parameter)



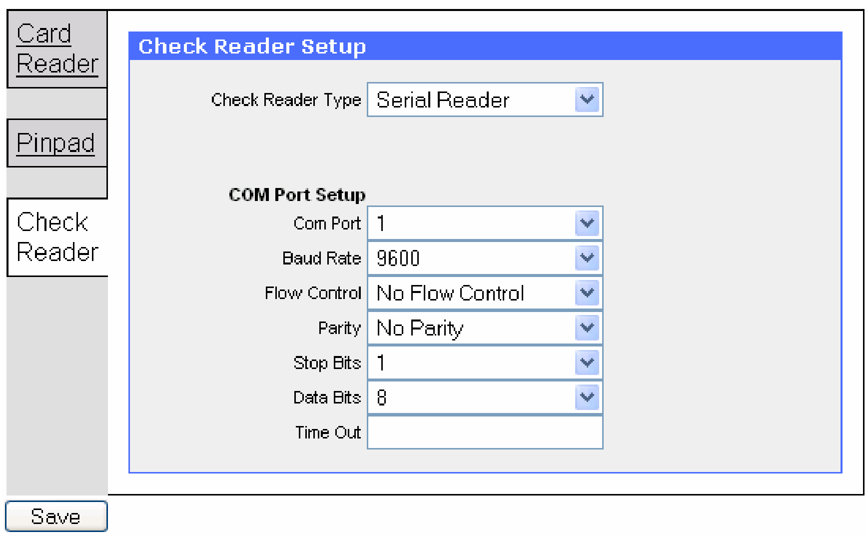
Setting up a Check Reader

The payment server'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

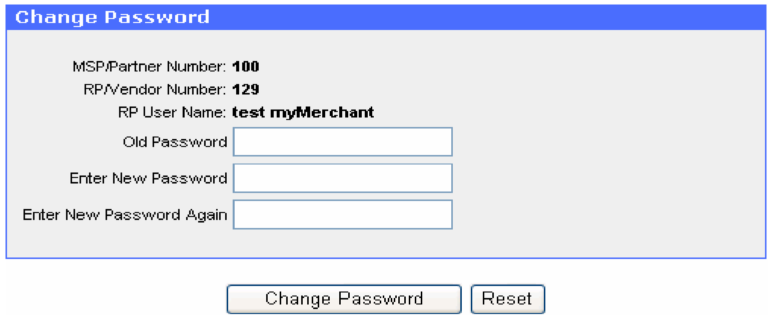


2. Select a check reader type from the drop-down list
3. Edit the settings accordingly and click the **Save** button to save your settings (Refer to Input Device Setup Parameter)



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

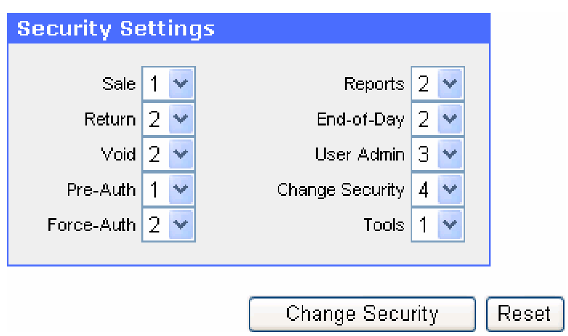


3. Input the current password in the **Old Password** field
4. Input your new password in the **New Password** field
5. Confirm your new password by inputting it into the **Enter New Password Again** field
6. Click on the **Change Password** button (the **Reset** button clears the contents in the fields)

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



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 payment server 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.

Security Setting	**Effected Functionality**	
	Folder	***Functions***
Sale	**Virtual Terminals**	Credit – Sale Debit – Sale Checks – Sale Gift Cards – Redeem
	Find Transactions	Credit – Repeat Sale
	Current Batch (for terminal-based processor)	Credit – Repeat Sale
Return	**Virtual Terminals**	Debit – Return Checks – Return Gift Cards – Refund
	Find Transactions	Credit – Refund
Void	**Virtual Terminals**	Checks – Void
	Find Transactions	Credit – Void Gift Cards – Void
	Current Batch (for terminal-based processor)	Credit – Void
Pre-Auth	**Virtual Terminals**	Credit – PreAuth Checks – Verify
Force-Auth	**Virtual Terminals**	Credit – ForceAuth Checks – ForceSale
Reports	**Find Transactions**	
End-of-Day	**End of Day (for terminal-based processor only)**	
User Admin	**Manage Users**	
Change Security	**Preferences -> Security**	
Tools	**N/A**	

Sending Email to Merchant Support

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

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