

Getting Started With Transaction Express[®]

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Product Overview

Welcome Email When a Gateway account is set up, a Welcome Email will be sent. This email includes login instructions and the administrative User ID which was created for the Gateway Account.

- User will be prompted to change the assigned password upon first login.
- The Admin User ID is assigned a Role, which grants access to all features and functions active on the Gateway account.
- For security purposes, this User ID should not be used as the working account. Please see the Add User instructions, which walks through creating a new unique User ID for day-to-day use in Transaction Express.

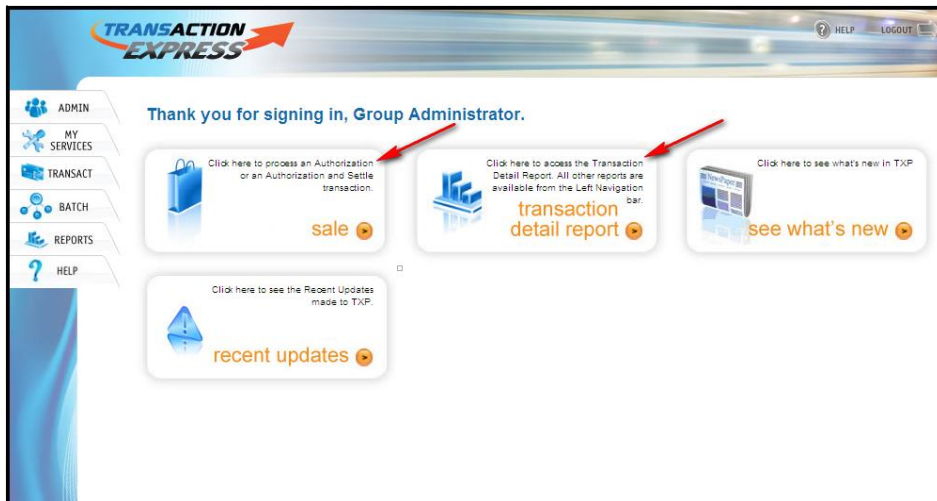
Merchant List When a User has access to multiple Gateway accounts or a Group of Gateway accounts, the user will be presented with a Merchant List where they can select the Gateway Account or Group they would like to log in as.

- A green circle with a G indicates a Group
- A blue circle with an M indicates a Gateway Account
- A yellow circle with an S indicates a Sub-Group
- Please see Groups for more information on Group configurations.
- Return to Merchant List – It is possible to return to the Merchant List by selecting Admin > Return to Merchant List from the left navigation menu. Once on the Merchant List, a different Merchant or Group can be selected to work with.

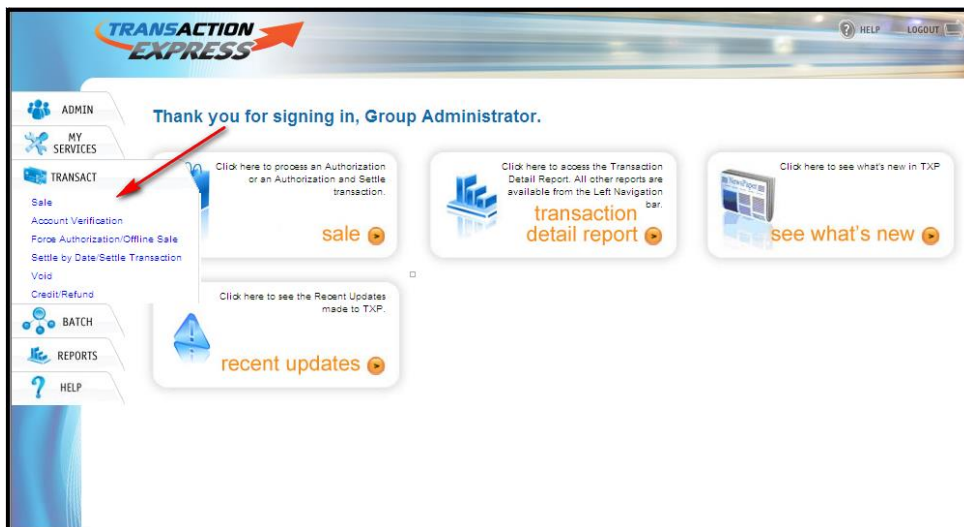


Navigation After logging in (and selecting the Gateway ID or Group ID from the Merchant List, if applicable) the User will be routed to the Transaction Express Home page.

- There are several quick links available on the Home page. These links will route the User to the most common tasks, such as a Sale or the Transaction Detail Report.



- In addition to the quick links, all Transaction Express features and functions are available in the left navigation menu. Under each heading, multiple options are available. Options are dependent upon the account setup. A brief description of each heading is provided below:



Left Navigation Sections

Admin – This is where all Administrator functions are located. Admin functions include but are not limited to:

- Find/Manage Roles
- Find/Manage Users
- Email Notification Options
- Duplicate Transaction Check Options
- User Defined Field Setup
- Password and Profile Management

My Services – This is where additional activated products can be accessed. Services include but are not limited to:

- Wallet
- Recurring Payments

Transact – This is where all transaction processing options are located. Transact functions include but are not limited to:

- Sale – Authorization Only and/or Authorize and Settle
- Account Verification
- Force/Voice Authorization
- Credit/Refund
- Void

Credit Card Reports – This is where all Credit Card reporting is located for processed transactions. Report options include but are not limited to:

- Daily Close Report
- Transaction Detail Report
- Custom Report
- Settlement Summary Report
- Transaction Summary Report
- Activity Summary Report
- Authorization Summary Report
- Recurring Reports

ACH Reports - This is where all ACH reporting is located for processed transactions. Report options include but are not limited to:

- ACH Transaction Detail Report
- ACH Running Balance Summary
- Custom Report
- Recurring Reports
- Additional ACH Reports

Help – This is where a User can access a copy of the Transaction Express User Guide.

Password Security

Transaction Express passwords must meet the following complexity requirements:

- Password length is at least 8 characters but no more than 15 characters.
- Passwords must contain at least 1 alphabetical character and 1 number.
- Passwords are case sensitive.
- Passwords must contain at least 1 lowercase letter.
- Passwords must contain at least 1 capital letter.
- Passwords must contain at least 1 special character (i.e. !, @, #, \$, %, etc...).
- User may receive a prompt to change your password after successfully logging into the system. This is normal and is part of the password maintenance process.

Change Password

Passwords must meet the following complexity guidelines

- Contains 8 through 15 characters
- Contains at least 1 Numeric character
- Contains at least 1 Special character (e.g., !, @, #, \$, % etc...)
- Contains at least 1 Capital letter

User Id: 23_groupadmin
Name: Group Administrator

Current Password

New Password

Confirm New Password

Change Password

Periodically, the User will be asked to change their password. Transaction Express passwords must meet the following complexity requirements:

- Password length is at least 8 characters but no more than 15 characters.
- Passwords must contain at least 1 alphabetical character and 1 number.
- Passwords are case sensitive.
- Passwords must contain at least 1 capital letter.
- Passwords must contain at least 1 lowercase letter.
- Passwords must contain at least 1 special character (i.e. !, @, #, \$, %, etc...).
- You can also update your password at any time by selecting **Admin > Change Password**. Enter your current password, enter your new password twice, and then hit Update.

Retrieve Password

If a Transaction Express password is forgotten, a new password can be requested by selecting Forgot Password on the login screen. User will be prompted to supply User ID and email address. These must match those on the User Profile in order to receive a new temporary password.

- If email with a new temporary password is not received within 5 or 10 minutes, check any junk mail folders or contact the local account administrator.
- Once received, the User can log into Transaction Express with the User ID and new password. The User will be prompted to update this password once logged in.



View Merchant Profile

A Merchant Profile can be viewed by selecting **Admin > View Merchant Profile** from the left navigation menu. The profile will provide a read-only view of address information and the features which are active on the Transaction Express account.

Wildcard Searches

A Wildcard character of * is allowed in most of the search fields in Transaction Express. If only partial information is available, a Wildcard search can be performed by supplying the portion of the data led or trailed by an *. Most search fields in Transaction Express will allow a Wildcard search.

For example, by placing 4* in the Role ID field, all Role IDs which begin with a 4 will be returned. If *4 is used, all Role IDs with a 4 as a subsequent character will be returned (e.g., 41 or 114, respectively).

Group Access

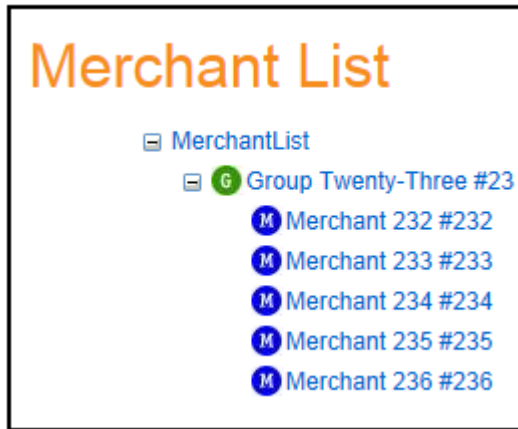
A Group in Transaction Express is a collection of Gateway accounts all bundled together under a shared login. Group access allows the User to pull roll-up reporting, which will include activity for all Gateway IDs that are part of the Group. Grouping is only possible with two or more Gateway accounts. Please contact a support representative if Group functionality is required.

- If part of a Group, the User will be presented with the Merchant List upon login. Please see [Merchant List](#) for more information.

TXP Groups Introduction

Grouping in TXP is the practice of linking multiple merchant accounts to the same “Group” which provides a consolidated login ID which will allow a user to access and interact with multiple merchant accounts from that one login.

When a user logs into a group account, they will see a selection page which appears as shown below:



By selecting the Top item “Group Twenty-Three”, the user will be logged into the Virtual Terminal with group level access.

At the group level it is possible to:

- Add new group users
- Add new group roles
- Access group reporting

By selecting one of the subsequent merchant names (Merchant 232), the user will be logged into the Virtual Terminal with merchant level access for the merchant selected.

At the merchant level it is possible to:

- Process transactions for that merchant
- Add merchant specific users
- Add merchant specific roles
- View merchant specific reports
- Adjust merchant specific settings, such as email notifications and user defined fields

The main utility which TXP Groups provide is roll-up reporting. Group reporting allows combined reporting to be generated which includes all merchants assigned to the group. The gateway account on which a transaction is processed will be included in the output of group reports for reconciliation purposes.

TXP Sub-Groups

Sub-Groups can be created within the structure of a group if needed. Sub-Grouping allows the compartmentalization of TXP gateway accounts for access and reporting purposes.

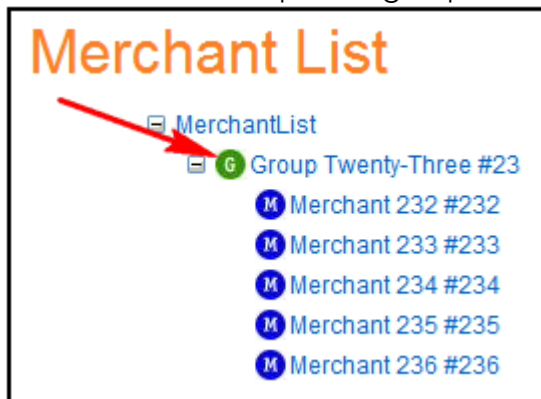
As with groups, at the sub-group level it is possible to:

- Add new Group Users
- Add new Group Roles
- Access Group Reporting

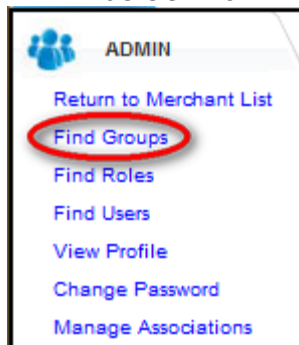
Creating a TXP Sub-Group

Sub-Groups in TXP must be created at the group level.

- Log into the group account.
- Select the top level group as shown below



- Select Admin > Find Groups

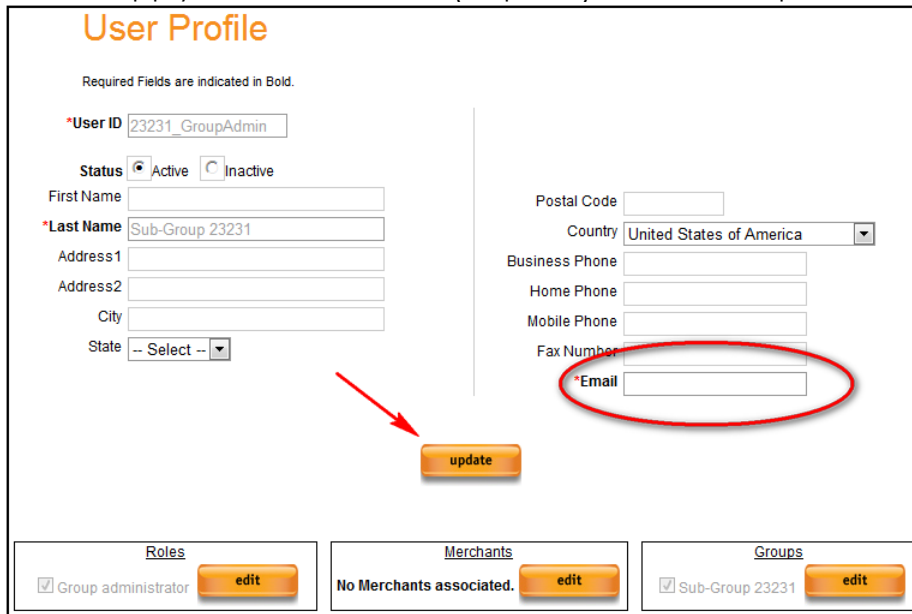


- Select Add – This will route to the Group Profile page.
- Provide both a Group ID and Group Name in the provided fields.



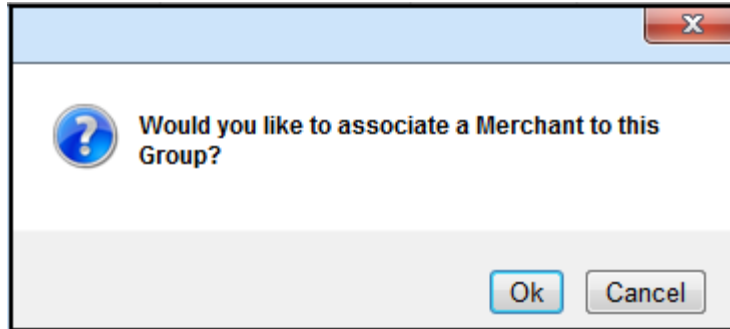
The 'Group Profile' form features a title in orange. It contains two input fields: 'Group Id' with the value '23231' and 'Group Name' with the value 'Sub-Group 23231'. Below these fields is an orange 'add' button.

- Select Add – This will route to the Group User Profile page
- Supply an Email Address (required) and select Update

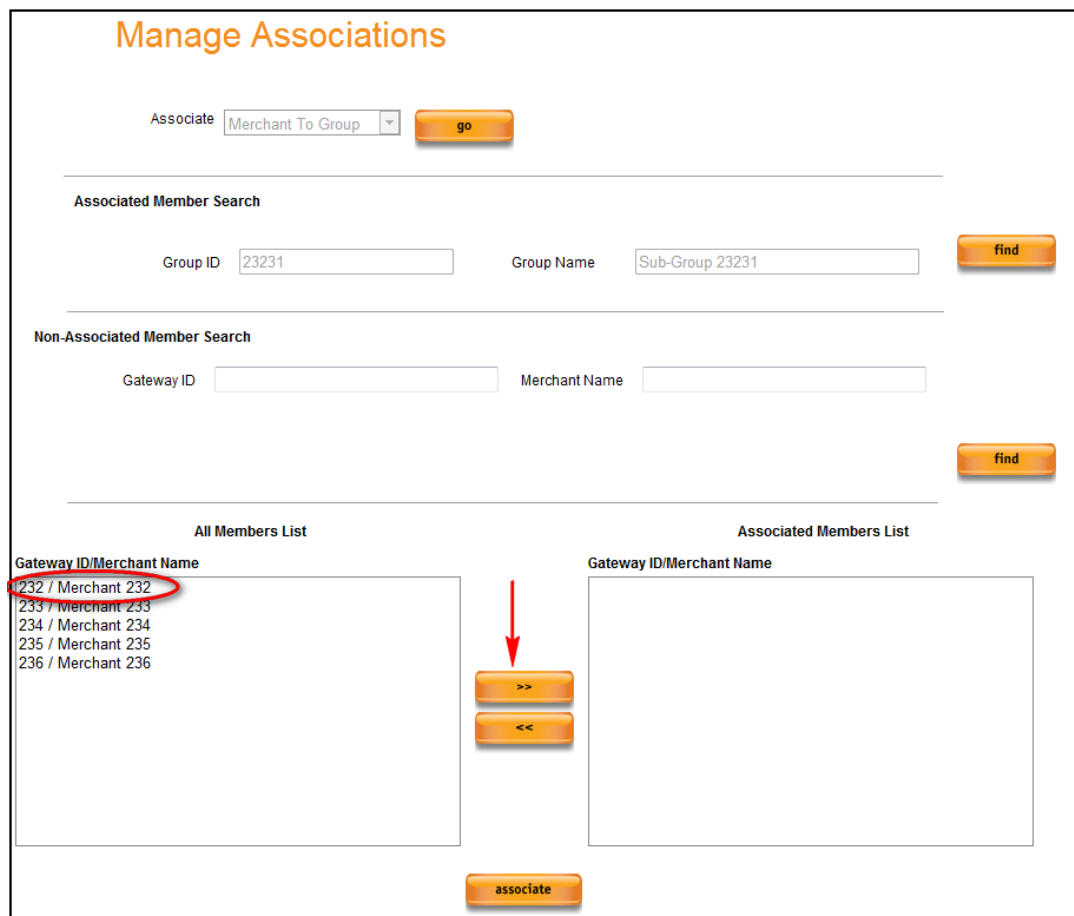


The 'User Profile' form includes a note: 'Required Fields are indicated in Bold.' It contains several fields: '*User ID' (23231_GroupAdmin), 'Status' (Active/Inactive), 'First Name', '*Last Name' (Sub-Group 23231), 'Address1', 'Address2', 'City', 'State' (dropdown), 'Postal Code', 'Country' (United States of America), 'Business Phone', 'Home Phone', 'Mobile Phone', 'Fax Number', and '*Email' (circled in red). An orange 'update' button is highlighted with a red arrow. At the bottom, there are three sections: 'Roles' (Group administrator checked, edit button), 'Merchants' (No Merchants associated, edit button), and 'Groups' (Sub-Group 23231 checked, edit button).

- User will be prompted “Would you like to associate a Merchant to this Group?”
- Select Ok



- User is routed to Managed Associations
- Select the Gateway ID(s) to be included in the sub-group and select >> to move them to the associated members list box



- Select Associate once complete
- User will be routed to the Group profile screen

Group Profile

Merchants successfully added to the selected Group.

Group Id : 23231
Group Name

Merchant List

- MerchantList
 - Sub-Group 23231 #23231
 - Merchant 232 #232
 - Merchant 233 #233
 - Merchant 234 #234

| Merchants | Groups |
|---|-----------------------|
| <input checked="" type="checkbox"/> Merchant 232 <input checked="" type="checkbox"/> Merchant 234 <input checked="" type="checkbox"/> Merchant 233 | No groups associated. |

- Sub-Groups will appear in the Merchant List as yellow icons

Merchant List

- MerchantList
 - Group Twenty-Three #23
 - 23SubGroup #2323
 - Merchant 232 #232
 - Merchant 233 #233
 - Merchant 234 #234
 - Merchant 235 #235
 - Sub-Group 23231 #23231
 - Merchant 232 #232
 - Merchant 234 #234
 - Merchant 233 #233
 - Merchant 236 #236

TXP Grouping Best Practices

- When a Group is created, a GroupAdmin user is automatically created. The Group Admin Login will always be the Group ID created with the suffix _groupadmin (e.g. 123456_groupadmin).
- In most cases, the Group Admin Login information is emailed to the email address added when a group is created
- If a Group Admin does not receive their welcome email, they can request a Forgot Password from the Login screen using their groupadmin login ID and the email address they supplied for setup.
- Any Users created at the Group Level will have access to all merchant accounts in that Group.
- Permissions assigned to a User at a Group level applies to every merchant account that User accesses.
- Sub-Groups are used to create separate buckets which Users can be assigned to only be granted access to certain merchants in the Top Level Group.
- A Merchant MUST be part of the top level Group in order to be added to a sub-group.
- All Group information above is also valid for Sub-Groups.
- If a User was added to a Merchant, and then later associated with a Group, the User's Role will no longer be valid when they log in. In these circumstances, a new Role will need to be assigned to the User at the Group level.

Note: It will appear the User still has a Role after association with a Group, but this Role is only valid on the Merchant which they were originally added. In order for the User to have Group access, a Role MUST be assigned at the Group level.

Multi-Merchant Access

A Multi-Merchant in Transaction Express is a collection of Gateway accounts all bundled together under a shared login. Multi-Merchant access allows the User to access multiple TXP accounts with one User ID instead of multiple User ID's. Multi-Merchant is only possible with two or more Gateway accounts. Please contact a support representative if Multi-Merchant functionality is required.

- If part of a Multi-Merchant configuration, the User will be presented with the Merchant List upon login. Please see [Merchant List](#) for more information.

Manage Associations Overview

An Association is a relationship between two objects. An object may be a Role, a User, a Merchant, a Group or a Permission. This overview will briefly discuss each of the association types.

Role Associations:

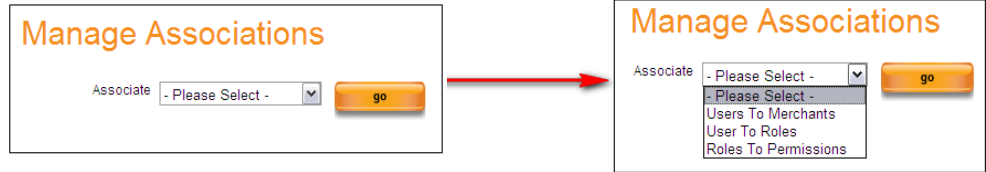
- **Roles to Permissions** – Performing tasks within Transaction Express, such as processing a Sale, requires Permission to do so. Permissions are assigned to users in the form of a Role. The Role to Permission association will allow the creation of custom Roles, which include any Permission(s) a user would like to add.
- **Users to Roles** – Assigning a Role to a User will allow them to perform tasks in Transaction Express. A User's access is constrained by the Role (and the Permissions it contains) which the User has been assigned.

Group and Multi-Merchant Associations:

- **User to Merchant** – In the event a User has a Group or Multi-Merchant configuration, when a new User is added, that User can be associated with any Gateway account in that Group structure.
- **Users to Group** – In the event a User has a Group configuration, when a new User is added, that user can be associated with any Transaction Express Group or Sub-Group in the Group structure.
- **Merchant to Group** – This association type allows associations of Merchants to any Group or Sub-Groups in that structure.
- **Group to Group** – This association allows the modification and movement of Sub-Group associations within the group structure. This association type is only available if the User is part of a Group.

How to Manage Associations

Step 1: Select the Association type (in most cases, the Associate type will default based on the screen from which the user is routed; for example, when creating a User and associating a Role the Associate drop-down will default to User to Roles).



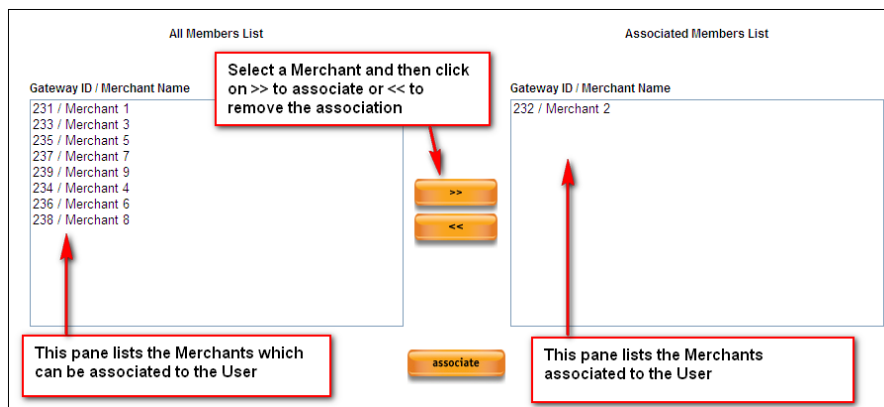
Step 2: The Associated Member Search section allows the location of Objects which will be associated. In the example below, Users to Merchants was selected. The Associated Member Search is used to Search for the User to be associated to a Merchant. Specify search criteria and select Find to return results.

- Wildcard searches are allowed



Step 3: The All Members List and the Associated Members list will show available and existing associations.

- All Members List shows all entities which can be associated.
- Associated Members List shows all entities which are associated (or will be when the association is finalized).



Step 4: Select Associate to finalize changes.

Section 2 – Roles and Permissions

Roles Defined

A Role is a collection of Permissions. In order for a User to access the Transaction Express Virtual Terminal, a Role must be assigned. A User's access to the features and functions in the Virtual Terminal will be determined by the Role assigned to that User.

Role Profile

Gateway/Group ID:

Role ID:

Role Name:

Permissions

| | | |
|---|---|--|
| <input checked="" type="checkbox"/> Auth Only | <input checked="" type="checkbox"/> Void | <input checked="" type="checkbox"/> Manage Permissions |
| <input checked="" type="checkbox"/> Sale | <input checked="" type="checkbox"/> Upload Batch Role | <input checked="" type="checkbox"/> Find Role |
| <input checked="" type="checkbox"/> Auth Resubmission | <input checked="" type="checkbox"/> Download Batch | <input checked="" type="checkbox"/> Change Password |
| <input checked="" type="checkbox"/> Authorization Reversal | <input checked="" type="checkbox"/> Email Notification Groups | <input checked="" type="checkbox"/> Merchant-Specific(OnTrak)MerchantProfile |
| <input checked="" type="checkbox"/> SettleOnly_VoiceAuth | <input checked="" type="checkbox"/> Customize Receipt Text | <input checked="" type="checkbox"/> Add Edit Delete Merchant Groups |
| <input checked="" type="checkbox"/> Account Verification Only | <input checked="" type="checkbox"/> Duplicate checking | <input checked="" type="checkbox"/> Reports Role |
| <input checked="" type="checkbox"/> AVS Only | <input checked="" type="checkbox"/> User Defined Fields | <input checked="" type="checkbox"/> Summary Reports |
| <input checked="" type="checkbox"/> Blind Credit | <input checked="" type="checkbox"/> View Updates | <input checked="" type="checkbox"/> Detail Reports |
| <input checked="" type="checkbox"/> Refund | <input checked="" type="checkbox"/> View Employees | <input checked="" type="checkbox"/> Recurring Reports |
| <input checked="" type="checkbox"/> Manual Recurring | <input checked="" type="checkbox"/> Add Employees | <input checked="" type="checkbox"/> Billing Central Reports |
| <input checked="" type="checkbox"/> Recurring Payment | <input checked="" type="checkbox"/> Edit Employees | <input checked="" type="checkbox"/> Custom Reports |

Predefined (Global) Roles

There are several predefined – or Global – Roles available for use on Transaction Express.

- **Merchant Administrator** – Grants a User access for all features and functions available on the Transaction Express account.
- **Group Administrator** – Grants a User access for all features and functions available on the Transaction Express account.
- **Global Administrator** – Grants a User access for all features and functions available on the Transaction Express account.
- **Transactions Only** – Grants a User access to all transaction processing available on the Transaction Express account.
- **Reporting Only** – Grants a User access to all reports available on the Transaction Express account.
- **Transactions and Reporting** – Grants a User access to all transaction processing and all reporting available on the Transaction Express account.

Permissions

Below is a list of Permissions which can be assigned to a Role in Transaction Express.

| Permission | Description |
|---------------------------------|--|
| Account Verification Only | Submit Account Verification only transactions |
| ACH Debit | Allows ACH Sales |
| ACH Credit | Allows ACH Refunds |
| ACH Resubmission | Allows ACH Resubmissions |
| ACH Cancel | Allows ACH Voids |
| ACH Pre-note | Allows ACH Pre-note processing (not available) |
| Add Employees | Add employees |
| Add/Edit/Delete Merchant Groups | Add/edit/delete merchant groups |
| Authorization Only | Submit Authorization Only transactions |
| Authorization Resubmission | Resubmit declined authorizations |
| AVS Only | Submit a transaction requiring the Address Verification System (AVS) |
| Blind Credit | Submit a blind credit |
| Change Password | Unlock an employee who cannot login |
| Custom Reports | Create, modify, and delete custom reports |
| Customize Receipt Text | Customize the receipt header/footer |
| Delete Employees | Delete employees |
| Detail Reports | View reports |
| Download Batch | Download the batch response file |
| Duplicate Checking | Check for duplicate transactions |
| Edit Employees | Edit employees |
| Email Notification | Find, select, update, delete and add email notifications |
| Manage Permissions | Manage permissions |
| Manage Roles | Roles bundle permissions. Each user has at least one role. A role exists for every group or merchant associated with a user. A single role may exist or a user may have a unique one for each group or merchant. |
| Manual Recurring | Set up manual recurring transactions |
| Recurring Payment | Set up recurring payments |
| Refund | Process a refund |
| Sale | Submit authorization and settle transactions |
| Settle Only (Voice/Auth) | Process a settle only (voice/auth) transaction |
| Summary Reports | Create and print summary reports |
| Upload Batch | Upload batch files |
| User Defined Fields | Define the five user defined fields |
| View Employees | View employees |

| | |
|--------------------------------|----------------------------------|
| View Merchant Specific Profile | View a merchant specific profile |
| View Reports | View reports |
| View Updates | View updates |
| Void | Void a transaction |

Role Profile

A Role Profile will provide information about the Role selected.

Role Profile

Gateway/Group ID:

Role ID:

Role Name:

Permissions

| | | |
|---|---|--|
| <input checked="" type="checkbox"/> Auth Only | <input checked="" type="checkbox"/> Void | <input checked="" type="checkbox"/> Manage Permissions |
| <input checked="" type="checkbox"/> Sale | <input checked="" type="checkbox"/> Upload Batch Role | <input checked="" type="checkbox"/> Find Role |
| <input checked="" type="checkbox"/> Auth Resubmission | <input checked="" type="checkbox"/> Download Batch | <input checked="" type="checkbox"/> Change Password |
| <input checked="" type="checkbox"/> Authorization Reversal | <input checked="" type="checkbox"/> Email Notification Groups | <input checked="" type="checkbox"/> Merchant-Specific(OnTrak)MerchantProfile |
| <input checked="" type="checkbox"/> SettleOnly_VoiceAuth | <input checked="" type="checkbox"/> Customize Receipt Text | <input checked="" type="checkbox"/> Add Edit Delete Merchant Groups |
| <input checked="" type="checkbox"/> Account Verification Only | <input checked="" type="checkbox"/> Duplicate checking | <input checked="" type="checkbox"/> Reports Role |
| <input checked="" type="checkbox"/> AVS Only | <input checked="" type="checkbox"/> User Defined Fields | <input checked="" type="checkbox"/> Summary Reports |
| <input checked="" type="checkbox"/> Blind Credit | <input checked="" type="checkbox"/> View Updates | <input checked="" type="checkbox"/> Detail Reports |
| <input checked="" type="checkbox"/> Refund | <input checked="" type="checkbox"/> View Employees | <input checked="" type="checkbox"/> Recurring Reports |
| <input checked="" type="checkbox"/> Manual Recurring | <input checked="" type="checkbox"/> Add Employees | <input checked="" type="checkbox"/> Billing Central Reports |
| <input checked="" type="checkbox"/> Recurring Payment | <input checked="" type="checkbox"/> Edit Employees | <input checked="" type="checkbox"/> Custom Reports |

- **Gateway/Group ID** – This will display the Gateway ID or the Group ID the User is currently logged in under.
- **Role ID** – This field displays the system generated ID which was assigned to this Role.
- **Role Name** – This field displays the Name which was assigned to the Role.
- **Permissions** – This section discloses the Permissions which this Role will grant a user.
 1. **Update Button** – This will finalize any updates made to this Role.
 2. **Delete Button** – This will delete the selected Role, if it was created on your Gateway or Group.
 3. **Edit Permissions Button** – This will allow you to change the Permissions associated with this Role if it was created on your Gateway or Group.

Find a Role

Access this by clicking **Admin > Find Roles**. User will be routed to the Find Role screen.

- It is possible to search for a Role by providing the Role ID or the Role Name being searched for. A wildcard of * can be used to search for results when unsure of the exact Role ID or Name.

- In the result grid, click on a Role ID in order to view the Role Profile.
- Roles which were created at the Gateway or Group level can be modified by clicking on the Role Name returned in the result grid.
 - If the Role Name is grayed out, this is a Global Role and updates cannot be made to it.
 - If the Role Name is blue, it can be selected and you will be routed to the Manage Associations screen where modifications to the Permissions of this Role can be made.

| Gateway/Group ID | Role ID | Role Name |
|------------------|---------|----------------------------|
| | 1 | Global administrator |
| | 2 | Group administrator |
| | 3 | Merchant administrator |
| | 8 | Reporting Only |
| | 10 | Transactions and Reporting |
| | 9 | Transactions Only |

Add a Role

Access this by clicking **Admin > Find Roles**. User will be routed to the Find Role screen.

- Press the Add button to begin. User will be routed to a blank Role Profile.

Find Role

Role ID Role Name

- The Gateway/Group ID will default to the Merchant or Group the User is logged in as. This cannot be changed.
- Role Name – This is what the Role will be identified by. Provide a Name and press the **Update** button. User will be routed to the Manage Associations page.
- At the bottom of this page, there are 2 panes.

Role Profile

Gateway/Group ID:

Role Name

Permissions
No permissions associated.

1. **All Members List** – Displays all Permissions which can be added to this Role.
 2. **Associated Members List** – Displays all Permissions associated with this Role. On new Roles, this pane will initially be blank.
- Select the Permissions to be associated with this Role and press the >> button. This will move the Permissions to the Associated Members List.

All Members List

Available Permissions for the Role

Permission Type / Permission Name

- 200 / Auth Only
- 201 / Sale
- 202 / Auth Resubmission
- 203 / Authorization Reversal
- 204 / SettleOnly_VoiceAuth
- 205 / Account Verification Only
- 206 / AVS Only
- 207 / Blind Credit
- 208 / Refund
- 209 / Manual Recurring
- 210 / Recurring Payment
- 211 / Void
- 302 / Upload Batch Role
- 303 / Download Batch

Associated Members List

Permissions associated to the Role

Permission Type / Permission Name

Use the << and >> buttons to move Permissions

- Select the **Associate** button to finalize the Role.
- This Role can now be assigned to Users.

Section 3 – User Management

Admin Login

When a Transaction Express account is initially set up, an Administrator Login ID and password will be sent via email. This Login ID can be used to access the system for day-to-day processing; however security best practices recommend setting up a new User ID and password for all Users to be used as the working login. A unique Login ID and password should be created for each employee accessing the system.

User Profile – Update User Profile

User information is managed from the User Profile. A User Profile can be viewed by selecting **Admin > View Profile** from the left navigation menu.

User Profile important fields:

- **User ID** – This is the value which is used to access the Transaction Express Virtual Terminal
- **Status** – This indicates if a User is Active or Inactive. Inactive Users are not able to log into the Virtual Terminal.
- **Email Address** – This is the email address which “forgot password” requests will be sent to, if requested.
- **Roles** – This will list all of the Roles associated to this user.
- **Merchants** – This will list all Merchants to which this User is associated.
- **Groups** – This will list all Groups to which this user is associated.

User Profile action buttons

- **Update** – This will save any changes made to this profile.

- **Add** – This will route to a blank User Profile so a new User can be added.
- **Roles Edit** – This allows the Role associated with this User to be updated or changed.
- **Merchants Edit** – This allows the User to be associated to additional Merchant accounts, if applicable.
- **Groups Edit** – This allows the User to be associated to additional Groups, if applicable.

Updating a User Profile

- Make any changes needed to the User Profile and select **Update** to save the changes.

Find User

Access this by selecting **Admin > Find Users**. User will be routed to the Find User screen.

- A user must have View Employees, Add Employees, or Edit Employees permission to view and access the Find Users page.

Find User

Required Fields are indicated in Bold.

Gateway ID

Group ID

User ID

First Name

Last Name

Email Address

find

add

- Several search fields are available on the Find User screen to specify information about the user being searched for. Selecting the **Find** button will return matching results. If all search fields are left blank, all existing Users on this account will be returned.
- Once results are returned an existing User Profile can be viewed by selecting the User ID. Updates can be made to the selected user by updating the appropriate fields and then selecting **Update**.

Displaying 1 of 1 of 1 Results

| UserID | Name | Email |
|-----------|-------------------------|--------------------|
| 233_ADMIN | Administrator, Merchant | Merchant@admin.com |

Create User

Access this by selecting **Admin > Find Users** from the left navigation menu.

- A user must have Add Employee permission in order to add new Users to Transaction Express.
- Press **Add** from the Find User screen to be routed to a blank User Profile.
- Enter the following required Profile information in order to set up a User: Any optional fields can be filled out as well.

User Profile

Required Fields are indicated in Bold.

*User ID

Status Active Inactive

First Name

*Last Name

Address1

Address2

City

State

*Password

Postal Code

Country

Business Phone

Home Phone

Mobile Phone

Fax Number

*Email

User ID used to log into TXP

Temporary Password for the User. User will be prompted to update upon first login.

Email address to which Forgot Password requests are sent

[Roles](#)

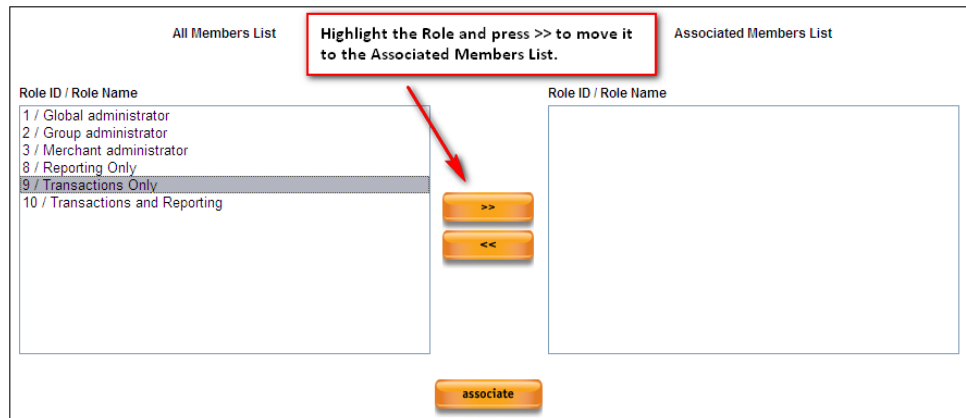
[Merchants](#)

[Groups](#)

1. **User ID** – Can be 30 alpha-numeric characters long. User IDs must be unique. This is how the User will access the Transaction Express Virtual Terminal.
2. **Last Name**
3. **Address Line 1**
4. **Email Address**
5. **Password** – Password complexity requirements must be followed.
6. Press the **Add** button when all information is provided.

A Role will need to be assigned to this user before login is possible. A Role is a container of Permissions and will allow this User to access various features and functions in Transaction Express. Without a Role, a User can perform no actions in the Virtual Terminal. Please see the **About Roles** section for more information.

- Once a Role is selected, press >> to move the Role to the Associated Members List.



- Select the **Associate** button to finalize the addition of this User. User will be routed back to the User Profile screen.
- Select **Add** to finalize the User creation. User will receive a success message. This User is ready to access the Virtual Terminal.

User has been added successfully.

User Report

On the Find User screen, a User Audit Report is available by selecting the Report button:

Find User

Required Fields are indicated in Bold.

User Type

Gateway ID

Group ID

User ID

First Name

Last Name

Email Address

find
add
→
report

The User Audit report will display the following information on all users with access to this gateway / group ID:

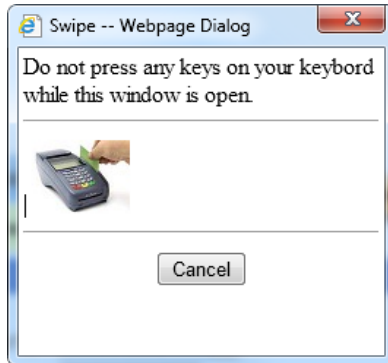
| Users | | | | | | | |
|--------------------------------|-----------|------------|-----------------------------|---------------------------|------------------------|----------|------------------|
| Displaying 1 of 2 of 2 Results | | | | | | | |
| User ID | Last Name | First Name | Email | Group/Subgroup/Gateway ID | Role Name | Status | Last Login |
| 777777735_ADMIN | Account | Test | integrations@transfirst.com | 777777735 | Merchant administrator | Inactive | |
| 777777735_Dev1 | Account | Test | integrations@transfirst.com | 777777735 | TXP Demo Role | Active | 06/18/2013 18:14 |

- **User ID**
- **Last Name**
- **First Name**
- **Email**
- **Gateway ID and/or Group ID**
- **Role Name**
- **Status**
- **Last Login date**

Section 4 – Transaction Processing

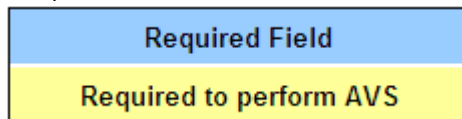
Processing a Sale Access the Sale screen by clicking **Transact > Sale** from the left navigation menu.

Note – If *Direct Swipe* is active on the account, a Swipe dialog box will appear. If the User does not want to Swipe this transaction, press the **Cancel** button on the box.

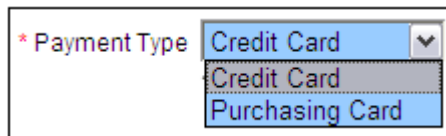


Sale Required Fields

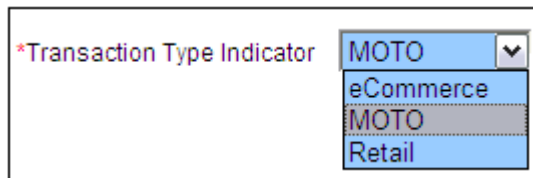
Required fields are color coded on all transaction screens.



Select a **Payment Type**. This will default to Credit Card. Selecting Purchasing Card will allow the addition of Level 2 Data elements to the transaction including Tax Amount, PO Number and Ship to Zip Code.



Select a **Transaction Type Indicator**. This will default based on the account configuration but can be changed on a per-transaction basis. This flag will indicate the environment in which the payment was accepted.



- eCommerce = Internet
- MOTO = Card Not Present or Mail Order/Telephone Order
- Retail = Card Present or Face-to-Face

Enter the credit card number, without spaces, in the Account Number field and select the appropriate month and year from the Expiration Date drop-downs for the card.

| | |
|------------------|---|
| *Account Number | <input type="text"/> |
| *Expiration Date | - Select - <input type="button" value="v"/> - Select - <input type="button" value="v"/> |

Enter Transaction Amount. Transaction Amount must include a decimal point and 2 places to the right (e.g., 1.25 or .50).

| | |
|---------|----------------------|
| *Amount | <input type="text"/> |
|---------|----------------------|

If Purchasing Card was selected as the Payment Type, 4 new fields will appear at the bottom of the Sale Information section.

- Tax Amount is required if the Tax Indicator is set to Taxable.
- PO Number is required if Purchasing Card was selected.
- Ship to Zip Code is Required for American Express Purchasing Cards.

| | |
|------------------|--|
| Tax Indicator | Taxable <input type="button" value="v"/> |
| * Tax Amount | <input type="text"/> |
| * P.O. Number | <input type="text"/> |
| Ship to ZIP Code | <input type="text"/> |

Once the required fields are complete, select the **sale** button to process the transaction. If additional information needs to be added to the transaction prior to submission, those fields and options will be discussed next.

| |
|-------------------------------------|
| <input type="button" value="sale"/> |
|-------------------------------------|

Sale Optional Fields

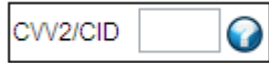
Enter a **Customer Reference ID**. This is a 50-character field and can be used to include any internal reference information desired to be saved with the transaction.

| | |
|-----------------------|----------------------|
| Customer Reference ID | <input type="text"/> |
|-----------------------|----------------------|

Several Reports allow a search for a transaction by supplying the **Customer Reference ID**.

Enter the **CVV2** or **CID** for the Card being processed. **CVV2** (also known as CVC2 or CID) is a 3- or 4-digit value that is uniquely derived for each credit card account.

Note: CVV2 cannot be entered on a Swiped transaction.



On Visa and MasterCard cards, it is a 3-digit value printed in reverse italic characters on the signature panel on the back of the card, following the last 4 digits of the account number.

On American Express cards, it is a 4-digit value printed on the front of the card, usually on the right side.

In a card-not-present environment such as the Internet, CVV2 allows verification that the cardholder does in fact have the card in his or her possession.

Sale Billing Info & Address Verification

Enter as much Account Holder information as needed into the fields provided. This section will reflect the Billing Address of the Customer payment is accepted from.

| | |
|-------------------|---------------------------------------|
| Full Name | <input type="text"/> |
| * Address Line 1 | <input type="text"/> |
| Address Line 2 | <input type="text"/> |
| City | <input type="text"/> |
| State | <input type="text" value="-Select-"/> |
| * Zip/Postal Code | <input type="text"/> |
| Phone | <input type="text"/> |
| E-Mail | <input type="text"/> |

Address Line 1 and Zip/Postal Code fields are used for AVS (Address Verification Service).

Provide Cardholder Street Address and Zip/Postal Code for AVS on this transaction.

A word about **AVS**: Short for **Address Verification Service**, AVS is a service used in the United States to verify a cardholder's billing address. This service provides fraud prevention for transactions that are completed without a credit card being physically presented (Card Not Present or CNP) usually for mail-order, telephone or internet purchases.

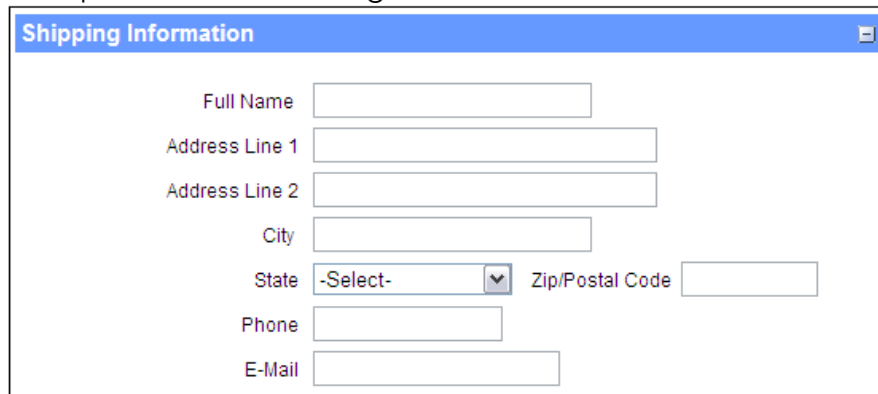
The next several sections of the Sale are optional and will default to their collapsed position.

These sections can be expanded by clicking anywhere on the blue title bar for the section.

| | |
|------------------------|--------------------------|
| Shipping Information | <input type="checkbox"/> |
| Payment Frequency | <input type="checkbox"/> |
| Additional Information | <input type="checkbox"/> |

Sale Shipping Information

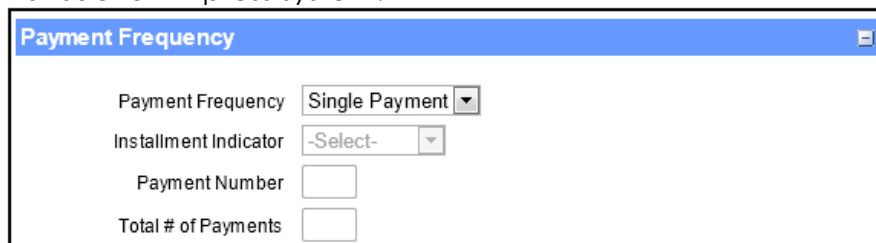
If Shipping Address information is collected at the time of sale, it can be entered in the Shipping Information section. If the customer's shipping address is the same as their billing address, there is a box which can be selected in order to copy the customer's billing information into the shipping information section. This will duplicate only the fields which were provided in the billing information section.



The screenshot shows a form titled "Shipping Information" with the following fields: Full Name, Address Line 1, Address Line 2, City, State (a dropdown menu currently showing "-Select-"), Zip/Postal Code, Phone, and E-Mail.

Sale Payment Frequency

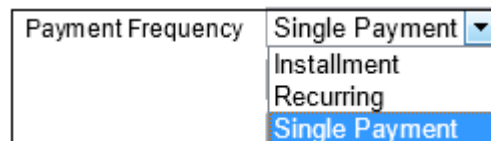
The Payment Frequency section can be used to supply reporting information for recurring customers which are managed outside of the Transaction Express system.



The screenshot shows a form titled "Payment Frequency" with the following fields: Payment Frequency (a dropdown menu currently showing "Single Payment"), Installment Indicator (a dropdown menu currently showing "-Select-"), Payment Number, and Total # of Payments.

Payment Frequency Indicators:

- **Single Payment** – This indicates a onetime charge to a customer
- **Installment** – This indicates the transaction is one payment of an installment payment plan.
- **Recurring** – This indicates that the transaction is a part of an ongoing recurring charge for the customer



The close-up shows the dropdown menu for "Payment Frequency" with the following options: Single Payment, Installment, Recurring, and Single Payment (highlighted in blue).

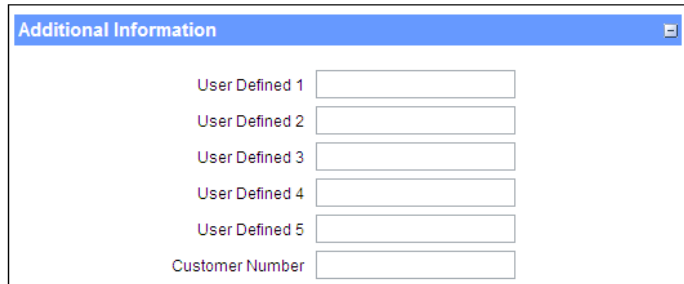
- **Payment Number** can be used to specify which payment this is in a recurring or installment situation.
- **Total # of Payments** can be used to indicate the total number of times this customer will be charged.

Sale Additional Information

Complete the **Additional Information** section to help identify a transaction for reconciliation with other systems.

There are 5 User Defined Fields available for use in Transaction Express. The names of these fields can be updated, and once updated they will appear in the Additional Information section of the Sale screen.

The configuration of User Defined Fields will be discussed in the “Configurable Options—User Defined Fields” section of this guide



The screenshot shows a window titled "Additional Information" with a blue header. Below the header, there are six input fields. The first five are labeled "User Defined 1" through "User Defined 5", and the sixth is labeled "Customer Number". Each label is followed by a rectangular text input box.

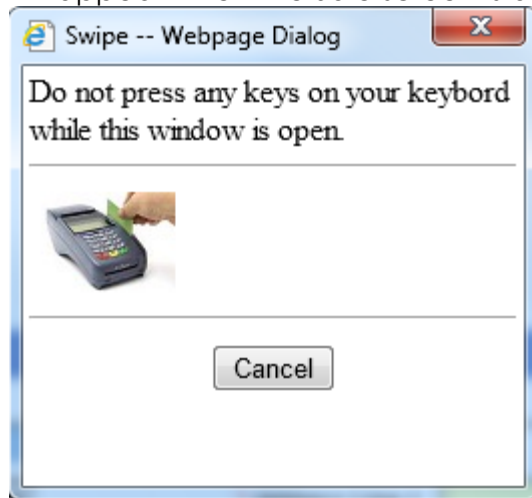
Sale Completion

Once all information has been added to a transaction, press the Sale button to complete the transaction.

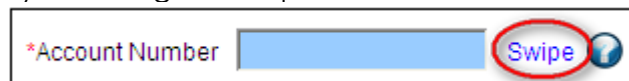


Sale Direct Swipe

The Direct Swipe feature of Transaction Express is available for Sale transactions. If Direct Swipe is active on the account, the Direct Swipe box will appear when the Sale screen is accessed.



If Cancel is selected, the Swipe Dialog box will close. It can be re-opened by selecting the Swipe link located near the Account Number field.



At any time the Direct Swipe dialog box is up, a credit card can be swiped to process a transaction. (**NOTE:** Do not press any keys on the keyboard prior to swiping the credit card).

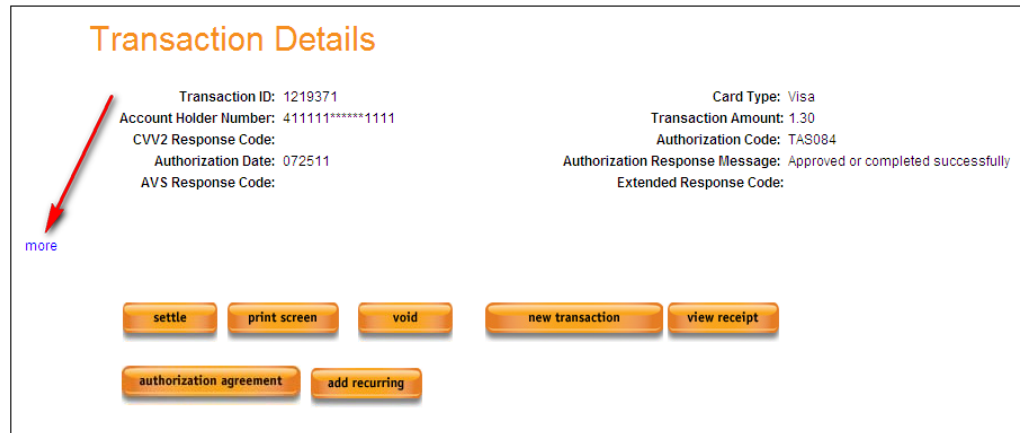
- The Cancel button will close this window

Once the Amount is supplied, along with any Optional fields, select the Sale button to process the transaction

A Response screen, as shown in the Processing a Sale section, will display.

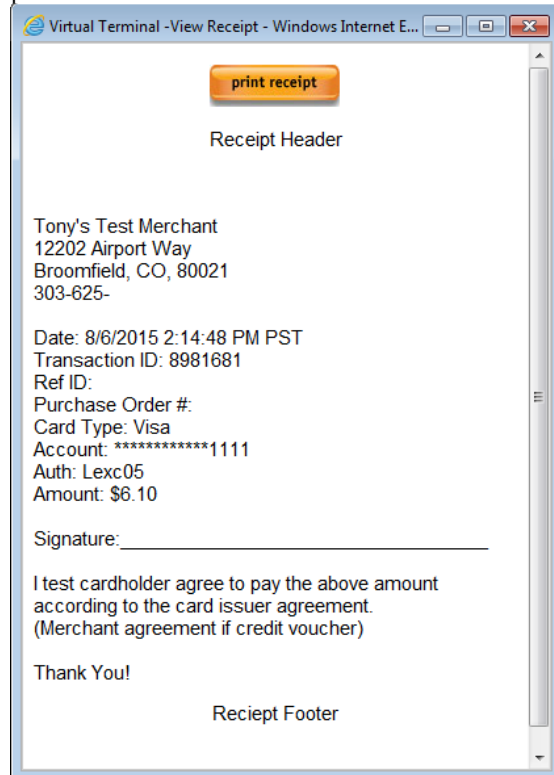
Sale Response

Once a transaction is processed, the user will be routed to a response screen, or **Transaction Details**, which shows the Approval or Decline status of the transaction.



To view additional information about the transaction, the “More” button can be pressed for a comprehensive look at all of the information supplied for the transaction as well as detailed information returned as part of the authorization response.

Selecting View or Print receipt will pop-up a receipt to be viewed or printed:



Note: EMV Transactions will not generate a receipt in Virtual Terminal.

Sale Partial Auth Response

In some cases, a Transaction will be Partially Authorized. These transactions can be identified by the "Authorization Partially Approved" message on response screens.

The screenshot shows the Transaction Details screen for a partially authorized transaction. The title is "Transaction Details". A red box highlights the message "Authorization PARTIALLY Approved - Amount Due: 7.50". A red box points to the "Note the Approval Message" label. Another red box points to the "Original Amount submitted for Authorization" label, which is 15.00. A red box points to the "Amount actually approved" label, which is 7.50. A red box points to the "Amount Due: 7.50" label. A red box points to the "Amount Due: This is the difference between the Requested Amount and the Partially Authorized Amount" label. The screen displays the following information:

| | |
|--|--|
| Transaction ID: 14461851 | Card Type: American Express |
| Account Holder Number: 371449****2376 | Authorization Requested Amount: 15.00 |
| CVV2 Response Code: | Partially Authorized Amount: 7.50 |
| Authorization Date: 5/11/2017 7:19:55 AM | Amount Due: 7.50 |
| AVS Response Code: | Extended Response Code Message: |
| | Authorization Code: AXS143 |
| | Authorization Response Message: Partially Approved |
| | Extended Response Code: |

Buttons: print screen, void, new transaction, view receipt, print receipt, authorization agreement, view recurring profile.

- **Authorization Requested Amount:** This is the transaction amount supplied for the transaction.
- **Partially Approved Amount:** This is the amount which was approved for this transaction. This is the amount for which this transaction will settle.
- **Amount Due:** This is the outstanding balance for the transaction. This amount is the difference between the Requested Amount and the Approved Amount. This Amount is still owed from the cardholder.

Sale Response Actions

There are several actions available on the Transaction Details screen. Depending upon the type of transaction which was processed, these actions will display appropriately.

- **Print Screen** will print a copy of the Transaction Details page being viewed.
- **View Receipt** will pull up a printable copy of a receipt for this transaction.
- **New Transaction** will route user to a blank transaction screen.
- **Authorization Agreement** will pull up a form so a customer's signature can be captured for any future transactions which may be processed on their card.
- **Add Recurring** will route user to an Add Customer form so a recurring transaction for this customer can be added.
 - A **Full Name** is required on a transaction for the Add Recurring link to work. If Full Name was not supplied, a new recurring transaction can be added from the My Services tab on the left navigation

menu.

- **Issue Credit / Refund** will allow a refund to be issued against the transaction being viewed.
- **Void** will allow user to cancel a transaction which was just processed or has not been settled.
- **Resubmit** will allow a declined transaction to be resubmitted for another authorization attempt.
- **Modify & Settle** will allow minor changes to be made to an Authorization Only transaction and then settle it.

Authorization Only

An **Authorization Only** transaction is processed in much the same way as a Sale is processed. The main difference between the two transaction types is that a Sale will Settle automatically the day it is processed and an **Authorization Only** will not Settle until prompted to do so by processing a Settle for that transaction.

Access the Sale screen by clicking **Transact > Sale** from the left navigation menu.

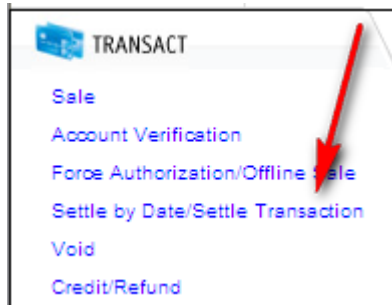
When processing an **Authorization Only**, all steps taken to process a Sale are followed, but the Auth Only button is pressed instead of Sale.



As with a Sale, user will be routed to a response screen once an Auth Only is processed. If desired, user can Settle this transaction right away by pressing the Settle button at the bottom of the screen.

Authorization Only Settle

In most cases, an **Auth Only** transaction will be Settled at a later date. This can be accomplished from the **Settle by Date / Settle Transaction** link under the Transact heading on the left navigation menu.



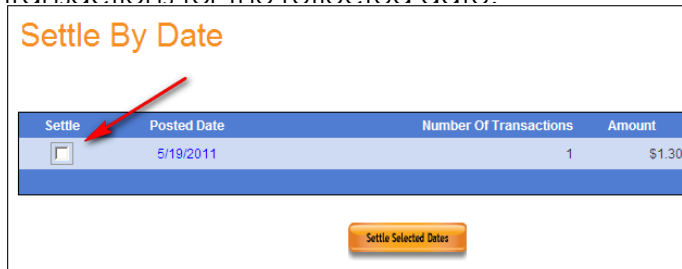
User will be routed to the Settle by Date screen.

Settle by Date

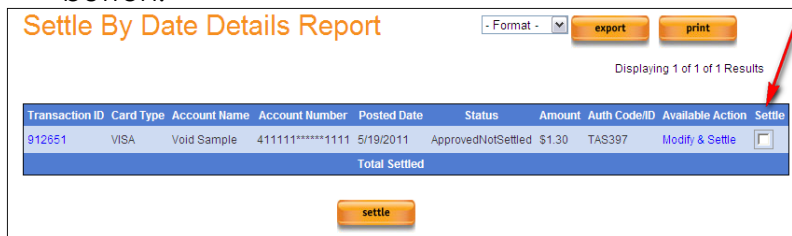
Once routed to the Settle by Date screen, user will be presented with a list of Dates which have Authorization Only transactions processed but not Settled.

There are two ways to settle transactions from this screen:

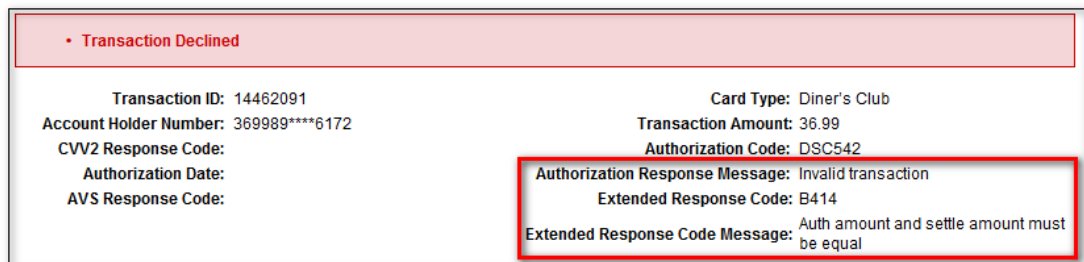
1. An entire date can be settled by selecting the "Settle" box next to the date in question and then pressing **Settle Selected Date**. This will settle all transactions for the reflected date.



2. Individual transactions for the reflected date can be viewed and settled individually by clicking on the date in the Posted Date column (above). User will be routed to the Settle by Date Detail Report. This report itemizes the transactions which match the selected Posted Date. Just select the Settle box next to the transaction and then press the **Settle** button.



Note: Transactions cannot be Settled for more than the Authorized Amount of the transaction. If attempted, the system will return a B414 response:



Authorization Only transactions can be settled for the Authorized Amount, or for less.

Account Verification

Access this by selecting **Transact > Account Verification** from the left navigation menu. User will be routed to the Account Verification screen.

An Account Verification transaction provides the ability to perform a Zero Dollar (\$00.00) Authorization Request to validate a cardholder account is in good standing.

The Account Verification Authorization Request supports Expiration Date, CVV2/CVC2/CID and Address Verification validation.

Account Verification requests are supported by all major card brands; Visa, MasterCard, Discover and American Express

After all required fields are entered the **Verify** button can be pressed to perform the Account Verification.

If the CVV2/CID on the card is supplied, a CVV2/CID response will be provided on the response screen.

Note: All MasterCard Account Verifications require Zip Code submission.

Note: American Express Account Verifications do not support the submission of a CID value. Any AMEX Account Verification transaction with a CID provided may or may not receive a valid CID response on the transaction. AMEX Address Verification Service is fully supported on Account Verification transactions.

If AVS is supplied, an AVS response will be provided on the response screen.

Account Verification

Required Field

Required to perform AVS

Account Verification Information

*Account Number

*Expiration Date - Select - - Select -

CW2

Account Holder/Billing Information

Full Name

*Address Line 1

Address Line 2

City

State -- Please Select -

*Zip/Postal Code

Phone

E-Mail

verify clear form

Force Auth / Offline Sale

Access this by selecting **Transact > Force Authorization/Offline Sale** from the left navigation menu.

Authorizations received via telephone (also known as forced authorizations) can be entered in Transaction Express by using the Force Authorization transaction. To record a forced authorization, you will need the Authorization Code and Authorization Date received from the Voice Authorization number called to gain the authorization.

A transaction that was voided in TXP cannot be reprocessed as a Force Auth/Offline Sale as the approval code is automatically reversed during the void process.

The Force Authorization screen can be accessed by selecting Force Authorization under the Transact heading on the left navigation menu.

The Force/Voice Authorization screen is very similar to that of the sale screen. Required fields are noted by their color coding.

There are two additional fields required to process a Force/Voice Authorization:

- **Authorization Code**—This is the authorization code which was provided when the Voice Authorization number was called for this transaction.
- **Authorization Date**— This is the date on which the Authorization code was provided.

Force/Voice Auth

Required Field

Required to perform AVS

Sale Information

* Payment Type

* Transaction Type Indicator

* Account Number

Expiration Date

* Amount

Customer Reference ID

* Authorization Code

* Authorization Date

Account Holder/Billing Information

Shipping Information

Payment Frequency

Additional Information

Once the required fields and any optional fields are completed, select the **Settle** button. This transaction is now queued up to settle with the daily batch.

Void / Void Search

Access this by selecting **Transact > Void** from the left navigation menu.

Transactions which have not yet been settled can be Voided (Cancelled). Once a transaction is voided, it cannot be reprocessed as a Force Auth/Offline. In order to Void a transaction, it must first be identified. A Void Search is available for identifying transactions which can be Voided.

Once on this screen, a search can be customized to limit the results which are returned. For instance, if the Account Number is available for the transaction being searched for, it can be supplied and only matching results will be returned.

Void Search

Required Fields are indicated in Bold

From Date

To Date

Payment Type

Sale Type

Reference Id

Account Holder Number

Input Source

Beginning Time Stamp

Ending Time Stamp

Status

Card Type

User Id

Account Holder Name

Amount

Void Search Fields:

- **From Date and To Date** will specify the date range being searched. These default to the prior day's date.
- **Beginning Time Stamp** and **Ending Time Stamp** will allow user to drill down to a specific time range for the transaction being searched for.
- **Payment Type** allows user to specify if a Credit Card or Purchasing Card transaction is being searched for.
- **Sale Type** allows user to select if searching for a Sale or for a Refund.
- **Status** is defaulted and cannot be changed on this report. This will enforce that only Voidable transactions are returned.
- **Card Type** will allow user to search for a specific card type. This defaults to All and will return all card brands if not changed.
- **Input Source** allows user to search for transactions only submitted through a specific entry method, such as Virtual Terminal or Batch.
- **Reference ID** allows user to search for a specific Customer Reference ID which was provided for a transaction.
- **Account Number** allows user to search for a specific account number used on a transaction.
- **User ID** allows user to search for a transaction by the User which processed it.
- **Account Holder Name** allows user to search for a transaction for a specific customer.
- **Amount** allows user to specify the dollar amount of the transaction

being searched for.

Once Submit on the Void search screen has been pressed, results matching the search criteria will be returned as shown below. In order to process a Void on one of the returned transactions, select the Void link (circled below) to begin the process.

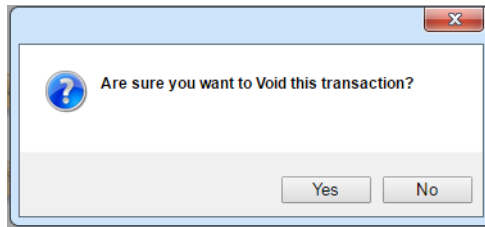
| Add Recurring | User ID | Gateway ID | Transaction ID | Customer Reference ID | Account Name | Account Number | Posted Date | Status | Transaction Type | Amount | Auth Code | Available Action |
|---------------|---------------|------------|----------------|-----------------------|--------------|-----------------|-------------|----------------------------------|--------------------|--------|-----------|------------------|
| Select | 23_groupadmin | 231 | 912851 | SampleVoid | Void Sample | 411111*****1111 | 5/19/2011 | Approved - Not Settled | Authorization Only | \$1.30 | TAS397 | Void |
| Select | 23_groupadmin | 231 | 912861 | | | 411111*****1111 | 5/19/2011 | Approved - Marked For Settlement | Authorization Only | \$1.30 | TAS349 | Void |

Count: 2 Total Sales: \$2.60

User will be routed to a transaction response page. Select the Void button.

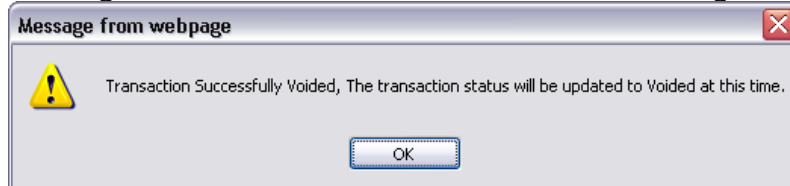


User will be prompted to confirm that they are sure they would like to void the transaction.



Pressing **No** will cancel the Void.

Pressing **Yes** will Void the transaction. The following message will display.



Clicking **Ok** will route user to a response page and will display a Transaction Successfully Voided message (as shown below).

Transaction Details

Transaction Successfully Voided

| | |
|--|--|
| Transaction ID: 1146641 | Card Type: Visa |
| Account Holder Number: 411111*****1111 | Transaction Amount: 1.30 |
| CVV2 Response Code: | Authorization Code: TAS326 |
| Authorization Date: 071411 | Authorization Response Message: Approved or completed successfully |
| AVS Response Code: | Extended Response Code: |

[more](#)

[print screen](#) [view receipt](#)

[authorization agreement](#)

Credit / Refund

Access this by selecting **Transact > Credit/Refund** from the left navigation menu.

Transactions which have been settled can be Refunded. In order to process a refund, the originating transaction will need to be identified and the refund will be issued against that transaction.

Once on this screen, user can customize the search to limit the results which are returned. For instance, if user has the Account Number for the transaction being searched for, it can be supplied and only matching results will be returned.

Credit/Refund Search

Required Fields are indicated in Bold.

| | | | |
|------------------------------|------------|-----------------------------|----------|
| From Date | 07-01-2011 | Beginning Time Stamp | 00 00 00 |
| To Date | 07-13-2011 | Ending Time Stamp | 23 59 59 |
| Payment Type | All | Status | Settled |
| Sale Type | Sale | Card Type | All |
| Reference Id | | User Id | |
| Account Holder Number | | Account Holder Name | |
| Input Source | All | Amount | |

submit

Credit/Refund Search Fields:

- **From Date and To Date** will specify the date range for which the user is searching. These default to the prior days date.
- **Beginning Time Stamp and Ending Time Stamp** will allow user to drill down to a specific time range for the transaction being searched for.
- **Payment Type** allows user to specify if searching for a Credit Card or Purchasing Card transaction.
- **Sale Type** is defaulted and cannot be changed on this report. This will enforce that only Sale transactions are returned.
- **Status** is defaulted and cannot be changed on this report. This will enforce that only Refundable transactions are returned.
- **Card Type** will allow user to search for a specific card type. This defaults to All and will return all card brands if not changed.
- **Input Source** allows user to search for transactions only submitted through a specific entry method, such as Virtual Terminal or Batch.
- **Reference ID** allows user to search for a specific Customer Reference ID which has been provided for a transaction.
- **Account Number** allows user to search for a specific account number used on a transaction.
- **User ID** allows user to search for a transaction by the User which processed it.
- **Account Holder Name** allows user to search for a transaction for a

- **Amount** allows user to specify the dollar amount of the transaction being searched for.

Once user has selected Submit on the Credit/Refund search screen, results matching the search criteria will be returned as shown below. In order to process a Credit/Refund on one of the identified transactions, select the **Credit/Refund** button (circled below) to begin the process.

| Add Recurring | User ID | Gateway ID | Transaction ID | Customer Reference ID | Account Name | Account Number | Posted Date | Status | Transaction Type | Amount | Auth Code | Available Action |
|---------------|---------------|------------|----------------|-----------------------|--------------|-----------------|-------------|---------|--------------------------|--------|---------------------|------------------|
| Select | 23_groupadmin | 231 | 924521 | | | 411111*****1111 | 5/24/2011 | Settled | Authorization Only | \$1.30 | TAS039 | Credit/Refund |
| Select | 23_groupadmin | 231 | 918481 | RefundExample3 | | 411111*****1111 | 5/23/2011 | Settled | Authorization and Settle | \$1.30 | TAS539 | Credit/Refund |
| Select | 23_groupadmin | 231 | 918471 | RefundExample2 | | 411111*****1111 | 5/23/2011 | Settled | Authorization and Settle | \$1.30 | TAS538 | Credit/Refund |
| Select | 23_groupadmin | 231 | 918461 | RefundExample1 | | 411111*****1111 | 5/23/2011 | Settled | Authorization and Settle | \$1.30 | TAS537 | Credit/Refund |
| Count: | | | | | | | | | | 4 | Total Sales: \$5.20 | |

Once Credit/Refund is pressed, user will be routed to the Issue Credit/Refund page.

The amount to be refunded can be modified on this screen. A transaction can be refunded for a lower Amount than the original transaction, but a refund for a higher Amount is not allowed.

A Customer ID Reference ID for a refund can be added.

Once the Amount has been confirmed, select **Issue Credit / Refund** to process the Refund transaction. User will be routed to a response screen with a Refund Issued message displayed.

Section 5 – Reports

Transaction Detail Report Access this by selecting **Credit Card Reports > Transaction Detail Report** from the left navigation menu.

The Transaction Detail Report can be run by supplying any search criteria in the available fields and pressing the **Submit** button.

In addition to reporting on transactions, a user can act on certain transaction using the “**Next Available Actions**” field. This field allows user to perform a Refund, a Void or Resubmit a transaction which was previously Declined.

The Transaction Detail Report has drop-down filters which allow user to specify the criteria for the group of transactions or the specific transaction being searched for. In addition to these drop-downs, there are some free-form fields where a user can enter specific data elements being searched for on a transaction.

Transaction Detail Report

* Indicates Required Fields

| | | | | | | |
|-----------------------|-------------|--|-----------------------|-----|----|----|
| Date Type | Posted Date | | *Beginning Time Stamp | 00 | 00 | 00 |
| From Date | 05-01-2011 | | *Ending Time Stamp | 23 | 59 | 59 |
| To Date | 07-01-2011 | | Payment Type | All | | |
| Group ID | | | Sale Type | All | | |
| Gateway ID | 231 | | Status | All | | |
| Customer Reference ID | | | Response Type | All | | |
| User ID(Operator ID) | | | Transaction Type | All | | |
| Account Holder Name | | | Card Type | All | | |
| Account Holder Number | | | Input Source | All | | |
| Amount | | | | | | |
| Transaction ID | | | | | | |
| Sort By | Gateway ID | | | | | |

submit

**Transaction
Detail
Report –
Read Only
Fields**

Group ID – This will display the Group ID # used when signing into Transaction Express. This value cannot be changed.

Gateway ID - This will display the Gateway ID # used when signing into Transaction Express. This value cannot be changed.

**Transaction
Detail
Report –
Free Form
Search
Fields**

- **Customer Reference ID** – Enter a Customer Reference ID supplied with the original transaction to search for all transaction associated with that ID.
- **User ID** – Supply the User ID of the individual who processed the transaction being searched for. Leaving this blank will return all Users.
- **Account Holder Name** – Enter the Account Holder Name used on the original transaction to search for all transactions associated with that name. Leaving this blank will return all Account Holder Names.
- **Account Holder Number** – Enter the entire account number the user wishes to search for to generate a report of all transactions associated with that account number. Leaving this blank will return all Account Numbers
- **Amount** – Enter the dollar amount of the transaction being searched for. Leaving this blank will return all Amounts.
- **Transaction ID** – Enter the system assigned Transaction ID of the transaction being searched for. Leaving this field blank will return all Transaction ID's.

Transaction Detail Report – Drop-down Search Filters

- **Date Type** – There are 2 options for Date Type; Posted Date and Settled Date. Posted Date is the date which a transaction was entered into Transaction Express and Settled Date is the date which a transaction was settled.
 - **Note:** If Settled Date is selected, only transactions which have been settled will be returned in the search results.
- **From Date** – Defaults to the previous day. This is the date the report will begin.
- **To Date** – Defaults to the previous day. This is the date the report will end.
- **Sort by** – This is the Primary Sort order report results will be returned in; the report can be resorted by clicking other columns once the report results are received.
- **Payment Type** – This field allows user to specify the type of Payment being searched for. Options include Credit Card and Purchasing Card. Leaving this set to All will return all Payment Types.
- **Sale Type** – This field allows user to search for either Sales or Credits and Refunds. Leaving this set to All will return all Sales Types.
- **Status** – This field allows user to specify the Status of the transaction being searched for. Options include Approved, Approved – Not Settled, Approved – Marked for Settlement, Declined, Voided / Reversed Authorization, Settled and Refunded. Leaving this field set to All will return all Statuses.
- **Response Type** – This field allows user to specify the Authorization Response Type for the transaction you are looking for. Options are Approved or Declined. Leaving this field set to All will return all Response types.
- **Transaction Type** – This field allows you to specify the Transaction Type being searched for. This field includes Authorizations, Authorization & Settle, Authorization Reversals, Force / Voice Auth, Refund / Return, Blind Credit, Void, Authorization Resubmit, Account Verification, Account Verification with AVS, and Settle Transactions. Leaving this field set to All will return all Transaction Types.
- **Card Type** – This field allows a user to specify the Card Type being searched for. Options include Visa, MasterCard, Discover, Diners, JCB & American Express. Leaving this field set to All will return all Card Types.
- **Input Source** - This field allows a user to specify the Input Type of the transaction being searched for. Options include Virtual Terminal, Batch, Online Post and Web Services. Leaving this field set to All will return all Input Sources.

**Transaction
Detail
Report
Search
Results**

After supplying any specific details into any of the fields described above (if any, they can all be left blank) select the **Submit** button to generate the report.

| Sales | | | | | | | | | | | | | | |
|---------------|-----------|------------|----------------|-----------------------|-------------------|-----------------|-------------|----------|--------------------------|------------------|-------------------------|-----------------|-----------|------------------|
| Add Recurring | User ID | Gateway ID | Transaction ID | Customer Reference ID | Account Name | Account Number | Posted Date | Status | Transaction Type | Requested Amount | Original Settled Amount | Credited Amount | Auth Code | Available Action |
| | RPE | 232 | 8539561 | bi-monthly | New Recurring Tax | 411111*****1111 | 3/7/2013 | Settled | Authorization and Settle | \$1.30 | \$1.30 | | TAS788 | Credit/Refund |
| Add Recurring | afaxbeard | 232 | 8548431 | | | 411111*****1111 | 3/7/2013 | Settled | Authorization and Settle | \$1.30 | \$1.30 | | TAS932 | Credit/Refund |
| | afaxbeard | 232 | 8548451 | | | 411111*****1111 | 3/7/2013 | Declined | Authorization and Settle | \$1.30 | | | | ReSubmit |
| Add Recurring | afaxbeard | 232 | 8548451 | | | 411111*****1111 | 3/7/2013 | Settled | Authorization and Settle | \$1.30 | \$1.30 | | TAS891 | Credit/Refund |
| Add Recurring | afaxbeard | 232 | 8548551 | | | 411111*****1111 | 3/7/2013 | Settled | Authorization and Settle | \$1.30 | \$1.30 | | TAS892 | Credit/Refund |
| Count: 5 | | | | | | | | | | Total Sales: | \$6.59 | \$5.20 | \$6.00 | |

| Credits | | | | | | | | | | | | | | |
|---------------|-----------|------------|----------------|-----------------------|--------------------|-----------------|-------------|---------|------------------|------------------|-------------------------|-----------------|-----------|------------------|
| Add Recurring | User ID | Gateway ID | Transaction ID | Customer Reference ID | Account Name | Account Number | Posted Date | Status | Transaction Type | Requested Amount | Original Settled Amount | Credited Amount | Auth Code | Available Action |
| | afaxbeard | 232 | 8548551 | | | 411111*****1111 | 3/7/2013 | Settled | Blind Credit | -\$1.30 | -\$1.30 | -\$1.30 | | |
| | afaxbeard | 232 | 8548571 | | CARD/DISCOVER OIFT | 601199*****0034 | 3/7/2013 | Settled | Refund/Return | -\$1.30 | -\$1.30 | -\$1.30 | | |
| Count: 2 | | | | | | | | | | Total Credits: | -\$2.60 | -\$2.60 | -\$1.30 | |

- **Add Recurring** – Selecting this will allow a user to add the Customer and Transaction information as a Recurring transaction.
- **User ID** – This will display the ID of the user who processed the transaction.
- **Gateway ID** – This will display the Gateway ID on which the transaction was processed.
- **Transaction ID** – This will display the Transaction ID assigned by the system.
- **Customer Reference ID** – This will display the Customer Reference ID supplied for a transaction, if applicable.
- **Account Name** – This is the name on the account for the transaction processed.
- **Account Number** – This is the account number against which the transaction was processed.
- **Posted Date** – This is the date the transaction was entered into Transaction Express.
- **Status** – This is the current status of the transaction.
- **Transaction Type** – This is the type of transaction which was processed.
- **Requested Amount** – This is the amount for which the transaction was originally processed.
- **Original Settled Amount** – This is the amount for which the transaction was originally settled.
- **Credited Amount** – This is the amount which has been refunded for this specific transaction.
- **Auth Code** – This is the authorization code which was supplied for the transaction.
- **Available Action** – This displays the next available step (or action) for the transaction in question. A Settled transaction can be Refunded and an Authorized transaction can be Voided. This action can be performed directly from this report.

By clicking on the column header/name, most of these columns can be re-sorted.

Once the report output is presented, in the manner desired, it can be Printed or Exported to a CSV format by pressing the buttons presented.



Daily Close Report

Access this by selecting **Credit Card Reports > Daily Close Report**. The Daily Close report reflects transactions which will be settled on the date the report is pulled for. The Daily Close report will reflect the following transaction types:

- Auth & Settle
- Auth Only which have been Marked for Settlement
- Force Authorization
- Auto and Manual Recurring
- Credit / Refunds

Select the date to be reflected in the report and select submit to pull results.

* Date: 08-15-2012

* Payment Type: All Credit Card

User ID:

* Gateway ID: 232

submit

Provide a User ID if looking for a specific User's activity.

The output of the report will display with a summary for each card type to be settled on the date the report was generated for.

| Daily Close Summary for 03-22-2013 | | | | | | |
|------------------------------------|-------|----------------|---------|----------------|-------------|----------------|
| Account Type | Sales | | Refunds | | Total Count | Net Amount |
| | Count | Amount | Count | Amount | | |
| + VISA | 2 | \$2.60 | 1 | -\$1.30 | 3 | \$1.30 |
| + Mastercard | 4 | \$33.51 | 3 | -\$2.90 | 7 | \$30.61 |
| + AmericanExpress | 3 | \$3.90 | 0 | 0 | 3 | \$3.90 |
| + Discover | 3 | \$3.90 | 1 | -\$1.30 | 4 | \$2.60 |
| Summary | | \$43.91 | | -\$5.50 | | \$38.41 |

Selecting the + next to any card type will display a drill-down of the transactions for that card type.

| Daily Close Summary for 03-22-2013 | | | | | | | |
|------------------------------------|----------------|----------------|------------|-----------------------------|-------------------------------------|----------------|----------------|
| Account Type | Sales | | Refunds | | Total Count | Net Amount | |
| | Count | Amount | Count | Amount | | | |
| [-] VISA | 2 | \$2.60 | 1 | -\$1.30 | 3 | \$1.30 | |
| | Transaction ID | Sales Type | User ID | Acct Holder Name | Cust Ref ID | Amount | |
| | 8710311 | Sale | aflaxbeard | TRANSFIRST TEST CARD 22/ | Visa Swipe 1 | \$1.30 | |
| | 8710601 | CreditOrRefund | aflaxbeard | | Cust Ref ID | -\$1.30 | |
| | 8710681 | Sale | aflaxbeard | | decline - used to be 99999999 | \$1.30 | |
| [+] Mastercard | 4 | \$33.51 | 3 | -\$2.90 | 7 | \$30.61 | |
| [+] AmericanExpress | 3 | \$3.90 | 0 | 0 | 3 | \$3.90 | |
| [-] Discover | 3 | \$3.90 | 1 | -\$1.30 | 4 | \$2.60 | |
| | Transaction ID | Sales Type | User ID | Acct Holder Name | Cust Ref ID | Amount | |
| | 8710331 | Sale | aflaxbeard | NETWORK/DISCOVER | Disc swipe1 | \$1.30 | |
| | 8710371 | Sale | aflaxbeard | NETWORK/DISCOVER | Disc AO Swipe | \$1.30 | |
| | 8710441 | Sale | RPE | New Recurring Test | Discover | \$1.30 | |
| | 8710581 | CreditOrRefund | aflaxbeard | | Force Discover | -\$1.30 | |
| Summary | | | | \$43.91 | | -\$5.50 | \$38.41 |

Selecting a Transaction ID for one of the reflected transactions will route the user to the Response Page for that transaction.

Activity Summary Report

Access this by selecting **Reports > Activity Summary** from the left navigation menu.

The Activity Summary report summarizes all Activity on the TXP account. This report will reflect both Approved and Declined transactions and will provide drill downs by card type.

Activity Summary Report

From Date To Date Payment Type Input Source Gateway ID: 7310

- **Payment Type** can be set to specify if a user is searching for Credit Card or Purchasing Card.
- **Input Source** allows a user to specify how the transaction was entered into the system. Options include Virtual Terminal, Web Services and Batch.

Set search criteria and press **Submit** to have the report pulled. The Activity Summary will display in two sections, Authorization Summary and Settlement Summary. Both sections are summarized by Card Type. By selecting the **+** the Authorization Summary section can be expanded and will summarize each Card Type on a new line.

| Authorization Summary | | | | | | | |
|--|-----------|----------------|-----------|----------------|----------|----------|----------------|
| Transaction Type | Approvals | | | Declined | | Summary | |
| | Count | Amount | Count | Amount | Count | Amount | |
| <input type="checkbox"/> Authorization | 13 | \$45.21 | 0 | 0 | 0 | 13 | \$45.21 |
| <input type="checkbox"/> AccountVerification | 4 | 0 | 0 | 0 | 0 | 4 | 0 |
| <input type="checkbox"/> Void | 1 | \$1.30 | 0 | 0 | 0 | 1 | \$1.30 |
| Totals | 18 | \$46.51 | 18 | \$46.51 | 0 | 0 | \$46.51 |

| Settlement Summary | | | | | | |
|--------------------|-----------|----------------|----------|----------------|-------|-----------------------|
| Account Type | Count | Sales | | Refunds | | Net Settlement Amount |
| | | Amount | Count | Amount | Count | |
| VISA | 2 | \$2.60 | 1 | -\$1.30 | | \$1.30 |
| Mastercard | 4 | \$33.51 | 3 | -\$2.90 | | \$30.61 |
| AmericanExpress | 3 | \$3.90 | 0 | 0 | | \$3.90 |
| Discover | 3 | \$3.90 | 1 | -\$1.30 | | \$2.60 |
| Totals | 12 | \$43.91 | 5 | -\$5.50 | | \$38.41 |

The Authorization Summary section will display:

- Count of all Attempted Transactions
- Count of all Approved Transactions
- Count of all Declined Transactions

The Settlement Summary section will display:

- Count of Settled Transactions

- Count of Refunded Transactions

The Activity Summary report provides the ability to drill down to the Detail level by clicking on the Card Type the user would like to see the details for.

| Authorization Summary | | | | | | | |
|-------------------------|-----------|----------------|-----------|----------------|----------|----------|----------------|
| Transaction Type | Approvals | | Declined | | Summary | | |
| | Count | Amount | Count | Amount | Count | Amount | |
| [-] Authorization | 13 | \$45.21 | 0 | 0 | 13 | \$45.21 | |
| VISA | 3 | \$3.90 | 0 | 0 | 3 | \$3.90 | |
| Mastercard | 4 | \$33.51 | 0 | 0 | 4 | \$33.51 | |
| AmericanExpress | 3 | \$3.90 | 0 | 0 | 3 | \$3.90 | |
| Discover | 3 | \$3.90 | 0 | 0 | 3 | \$3.90 | |
| [+] AccountVerification | 4 | 0 | 0 | 0 | 4 | 0 | |
| [+] Void | 1 | \$1.30 | 0 | 0 | 1 | \$1.30 | |
| | 18 | \$46.51 | 18 | \$46.51 | 0 | 0 | \$46.51 |

| Settlement Summary | | | | | | |
|--------------------|-----------|----------------|----------|----------------|----------------|----------------|
| Account Type | Sales | | Refunds | | Net Settlement | |
| | Count | Amount | Count | Amount | Amount | Amount |
| VISA | 2 | \$2.60 | 1 | -\$1.30 | | \$1.30 |
| Mastercard | 4 | \$33.51 | 3 | -\$2.90 | | \$30.61 |
| AmericanExpress | 3 | \$3.90 | 0 | 0 | | \$3.90 |
| Discover | 3 | \$3.90 | 1 | -\$1.30 | | \$2.60 |
| Totals | 12 | \$43.91 | 5 | -\$5.50 | | \$38.41 |

By clicking on a Card Type in either summary section, the user will be routed to the Activity Summary Drill Down Report which is a Detail list of the selected Card Type transactions which are reflected in the summary (as shown below).

Next Available steps for these transactions are reflected in the Available Action column.

The Transaction Detail page for any of these transactions can be viewed by clicking on the Transaction ID.

Activity Summary Drill Down Result

Displaying 1 to 9 of 9 Records

- Format - [export](#) [print](#)

| Transaction ID | Gateway Id | Customer Ref Id | Card Type | Account Name | Account Number | Expiration Date | Settled Date | Status | Amount | Auth Code Id | Available Action |
|-----------------|------------|-------------------------------|-----------|--------------|-----------------|-----------------|-------------------------|----------|-----------------------------|--------------|------------------|
| 8721481 | 232 | Visa decline | VISA | | 411111*****1111 | 04 - 32 | 3/25/2013 3:29:00 PM | Settled | -\$1.30 | | Credit/Refund |
| 8721181 | 232 | Visa AO1 | VISA | | 413496*****6907 | 06 - 15 | 3/25/2013 3:29:00 PM | Settled | \$1.30 | TAS285 | Credit/Refund |
| 8721161 | 232 | Visa swipe 1 | VISA | | 413496*****6907 | 06 - 15 | 3/25/2013 3:29:00 PM | Settled | \$1.30 | TAS227 | Credit/Refund |
| 8720911 | 232 | | VISA | | 411111*****1111 | 04 - 15 | 3/25/2013 3:29:00 PM | Refunded | \$1.30 | TAS253 | |
| 8720891 | 232 | | VISA | | 411111*****1111 | 04 - 15 | 3/25/2013 3:29:00 PM | Settled | \$1.30 | TAS197 | Credit/Refund |
| 8710881 | 232 | decline - used to be 99999999 | VISA | | 411111*****1111 | 01 - 34 | 3/22/2013 3:29:00 PM | Settled | \$1.30 | TAS802 | Credit/Refund |
| 8710601 | 232 | Cust Ref ID | VISA | | 411111*****1111 | 05 - 15 | 3/22/2013 3:29:00 PM | Settled | -\$1.30 | | Credit/Refund |
| 8710381 | 232 | Visa AO Swipe | VISA | | 413496*****6907 | 06 - 15 | 3/23/2013 3:29:00 PM | Settled | \$1.30 | TAS789 | Credit/Refund |
| 8710311 | 232 | Visa Swipe 1 | VISA | | 413496*****6907 | 06 - 15 | 3/22/2013 3:29:00 PM | Settled | \$1.30 | TAS827 | Credit/Refund |
| Count: 9 | | | | | | | | | Total Amount: \$6.50 | | |

Authorization Summary Report

Access this by selecting **Credit Card Reports > Authorization Summary** from the left navigation menu.

The Authorization Summary report is similar to the Activity Summary report but will only reflect Authorizations, and will not include a Settlement Summary.

Authorization Summary Report

From Date: To Date: Payment Type: Input Source: Gateway ID: 7310

- **Payment Type** can be set to specify if a user is searching for Credit Card or Purchasing Card.
- **Input Source** allows a user to specify how the transaction was entered into the system. Options include Virtual Terminal, Web Services and Batch.

Set search criteria and select **Submit** to have the report pulled. The Authorization Summary will display in three sections; Authorization Summary, Decline Summary and Decline Response Code Summary.

| Authorization Summary | | | | | | | | | |
|-----------------------|-----------|-----------------|-----------|-----------------|-----------|----------------|----------------|-----------------|--|
| Account Type | Attempted | | Approvals | | Declined | | Summary Totals | | |
| | Count | Amount | Count | Amount | Count | Amount | Count | Amount | |
| VISA | 27 | \$206.04 | 15 | \$190.39 | 12 | \$15.65 | 27 | \$206.04 | |
| Mastercard | 1 | \$15.61 | 1 | \$15.61 | 0 | 0 | 1 | \$15.61 | |
| AmericanExpress | 7 | \$100.56 | 3 | \$19.61 | 4 | \$80.95 | 7 | \$100.56 | |
| Totals | 35 | \$322.21 | 19 | \$225.61 | 16 | \$96.60 | 35 | \$322.21 | |

| Decline Summary | | | | | | |
|-----------------|---------------|----------|---------------|-----------------|----------------|-----------------|
| Account Type | Soft Declines | | Hard Declines | | Summary Totals | |
| | Count | Amount | Count | Amount | Count | Amount |
| VISA | 0 | 0 | 14 | \$31.95 | 14 | \$31.95 |
| AmericanExpress | 0 | 0 | 5 | \$98.56 | 5 | \$98.56 |
| Totals | 0 | 0 | 19 | \$130.51 | 19 | \$130.51 |

| Decline Response Code Summary | | | | | | | | | | | | | | | |
|-------------------------------|------------------------------------|-----------|----------------|------------|----------|-----------------|----------------|----------|----------|------------|----------|----------|----------|----------------|-----------------|
| Response Code | Description | Visa | | MasterCard | | AmericanExpress | | Discover | | DinersClub | | JCB | | Summary Totals | |
| | | Count | Amount | Count | Amount | Count | Amount | Count | Amount | Count | Amount | Count | Amount | | |
| 00 | Approved or completed successfully | 2 | \$16.30 | 0 | 0 | 1 | \$17.61 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | \$33.91 |
| 05 | Do not honor | 12 | \$15.65 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 12 | \$15.65 |
| 91 | Issuer or switch inoperative | 0 | 0 | 0 | 0 | 4 | \$80.95 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | \$80.95 |
| Totals | | 14 | \$31.95 | 0 | 0 | 5 | \$98.56 | 0 | 0 | 0 | 0 | 0 | 0 | 19 | \$130.51 |

The Authorization Summary section will display:

- Count of all Attempted Transactions
- Count of all Approved Transactions
- Count of all Declined Transactions

The two Decline Summary sections will display:

- Count of Soft Declines (declines generated by Response Code Monitoring settings)
- Count of Hard Declines (declines issued from the Card Issuing

- Bank)
 - Itemized list of Decline Response Codes per Card Type

The Account Type in the Authorization section can be clicked to access the Activity Summary Drill Down Report for that Card Type.

The Decline Response Code can be clicked to access the Activity Summary Drill Down Report for that Response Code.

Settle Summary Report

Access this by selecting **Credit Card Reports > Settlement Summary** from the left navigation menu.

The Settlement Summary report will summarize settlement totals for each date within the timeframe of your search.

Settlement Summary Report Search

* Indicates Required Fields

* From Date

* To Date

Group ID

Gateway ID 7310

Payment Type

Select **Submit** to pull report results.

Once Submit is selected, the report output will display as shown below.

- **Settled Date**— This reflects the date on which these transactions were Settled.
- **Credit Card**— This column itemizes the Total Sales amount and Number of Transactions for Credit Cards.
- **Purchase Card**—This column itemizes the Total Sales amount and Number of Transactions for Purchase Cards.
- **Credit/Refund**—This column itemizes the Total Sales amount and Number of Transactions which were Refunds or Credits.
- **Daily Total**— This column summarizes the Net total of all previous columns.

| Credit/Debit/Purchase Cards | | | | | | | | | |
|-----------------------------|-------------|-------------------|-------------|-------------------|---------------|-------------------|----------------------|-------------------|-------------|
| Settled Date | Credit Card | | Debit Card | | Purchase Card | | Credit/Refund | | Daily Total |
| | Sale Amount | # of Transactions | Sale Amount | # of Transactions | Sale Amount | # of Transactions | Credit/Refund Amount | # of Transactions | |
| 03/22/2013 | \$43.91 | 12 | 0 | 0 | 0 | 0 | -\$5.50 | 5 | \$38.41 |
| 03/23/2013 | \$2.60 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | \$2.60 |
| 03/24/2013 | \$1.30 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | \$1.30 |
| 03/25/2013 | \$14.30 | 11 | 0 | 0 | 0 | 0 | -\$2.80 | 3 | \$11.50 |
| Summary Total: | | | | | | | | | \$53.81 |

Clicking on a date in the Settled Date column will route the user to the Transaction Detail Report itemizing the transactions for the date which was selected.

Transaction Summary Report

Access this by selecting **Credit Card Reports > Transaction Summary** from the left navigation menu.

The Transaction Summary report will summarize transaction totals for each date within the timeframe of the search.

Transaction Summary Report Search

* Indicates Required Fields

* From Date

* To Date

Group ID

Gateway ID 7310

Payment Type

Status

- **Payment Type** allows you to specify if user is searching for Credit or Purchasing Card transactions.
- **Status** allows user to search for transactions by their current status:
 - **All**— This will return all transactions, regardless of the current status
 - **Approved Not Settled**—This will return all Authorization Only transactions which have not yet been queued for settlement.
 - **Approved Marked for Settlement**—This will return all transactions which have not yet been settled. This will include Authorization Only transactions only if they have been Marked for Settlement from the Transaction Detail Report or the Settle by Date report.
 - **Approved**—This will return all Approved transactions.

- **Declined** - This will only return transactions which were declined.
- **Settled** - This will only return transactions which have been settled.
- **Voided** - This will only return transactions which have been voided.
- **Refunded** - This will only return transactions which have been refunded. Blind Credits will also be reflected here, if applicable.

Once **Submit** is pressed, the report output will display as shown below.

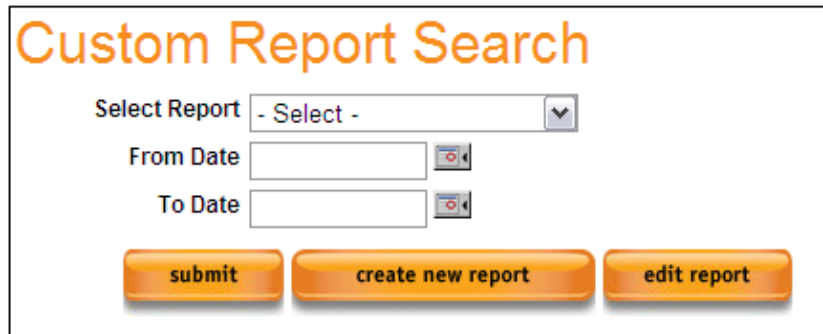
| Transaction Summary | | | | | | |
|---------------------|---------|-------------------|---------------|-------------------|-------------|--|
| Posted Date | Sale | | Credit/Refund | | Daily Total | |
| | Amount | # of Transactions | Sale Amount | # of Transactions | | |
| 03/22/2013 | \$46.51 | 18 | -\$7.45 | 7 | \$39.06 | |
| 03/23/2013 | \$1.30 | 1 | 0 | 0 | \$1.30 | |
| 03/24/2013 | \$1.30 | 1 | 0 | 0 | \$1.30 | |
| 03/25/2013 | \$14.30 | 12 | -\$2.80 | 3 | \$11.50 | |
| Summary Total: | | | | | \$53.16 | |

Selecting a date in the Posted Date column will route user to the Transaction Detail report for the selected date.

Custom Report

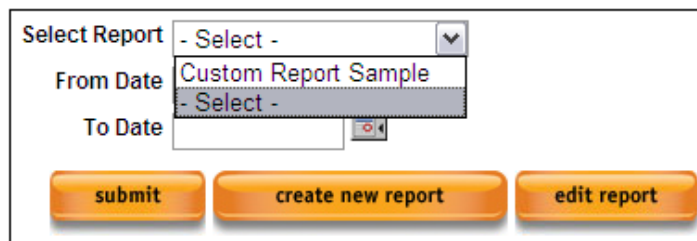
Access this by selecting **Credit Card Reports > Custom Report** from the left navigation menu.

The Custom Report will allow a user to create a report with only the data elements selected to be displayed.



The screenshot shows the 'Custom Report Search' interface. It features a title 'Custom Report Search' in orange. Below the title, there is a 'Select Report' dropdown menu with '- Select -' as the current selection. Underneath are two date input fields labeled 'From Date' and 'To Date', each with a calendar icon to its right. At the bottom, there are three orange buttons: 'submit', 'create new report', and 'edit report'.

Once a Custom Report has been created, a user can select and run it from the "Select Report" drop-down shown above.



This screenshot shows the 'Custom Report Search' interface with the 'Select Report' dropdown menu open. The dropdown list contains two options: 'Custom Report Sample' and '- Select -'. The 'From Date' and 'To Date' fields are visible below the dropdown. The 'submit', 'create new report', and 'edit report' buttons are also present at the bottom.

To run a Custom Report, select the report from the drop-down, specify a date range and press Submit.

To Edit a Custom Report, select the report from the drop-down and press Edit Report.

If an existing Custom Report is being accessed, it can be used as a template for a new Custom Report by using the Save Report Copy As box. Once a new name is provided and the Save Report button is pressed, a duplicate Custom Report with a new name will be added to the list.

The new report can now be modified by selecting Edit Report from the Custom Report Search screen once you select the report from the drop-down.

Once on the Update Custom Report screen, user can select the data elements which they would like reflected on the report. A list of available data elements are in the box displayed on the left. The list of data elements to be included in the report will display in the box on the right.

To create a new Custom Report, select Create New Report. User will be routed to the Update Custom Report screen.

The Custom Report name is entered in the Enter Report Name field. A new Custom report cannot be created without a name.

A screenshot showing two input fields. The top field is labeled 'Enter Report Name' and the bottom field is labeled 'Save Report Copy As'. Both fields are empty and have a light gray border.

When creating a new Custom Report, the screen will display as shown below.

A screenshot of the 'Update Custom Report' screen. At the top, there are two input fields: 'Enter Report Name' and 'Save Report Copy As'. Below these is a list of data elements on the left, including 'Account Holder City', 'Account Holder eMail Address', 'Account Holder Name', 'Account Holder Number', 'Account Holder Phone #', 'Account Holder State', 'Account Holder Street Address', 'Account Holder ZIP Code', 'Authorization Date and Time', 'Authorization Response Code', 'Authorization Response Message', 'Authorization Reversal Amount', 'Authorization Reversal Date', and 'Authorization Source Code'. In the center, there are two orange buttons: '>>' and '<<'. On the right, there are two orange buttons: 'move up' and 'move down'. The right-hand box is currently empty.

To create a Custom Report, pick the data elements to be reflected and press the >> button to move them to the right, so the data elements are now reflected on the right, as shown below.

A screenshot of the 'Update Custom Report' screen. The 'Enter Report Name' field now contains the text 'Custom Report Sample'. The 'Save Report Copy As' field is empty. The list of data elements on the left is now shorter, including 'Account Holder Street Address', 'Account Holder ZIP Code', 'Authorization Date and Time', 'Authorization Response Code', 'Authorization Response Message', 'Authorization Reversal Amount', 'Authorization Reversal Date', 'Authorization Source Code', 'Authorized Amount', 'AVS Response Code', 'Card Acceptor ID', 'Card Type', 'CAVV Result Code', and 'Commercial Card Type'. The '>>' button is highlighted with a red arrow. The right-hand box now contains a list of data elements: 'Account Holder City', 'Account Holder eMail Address', 'Account Holder Name', 'Account Holder Number', 'Account Holder Phone #', and 'Account Holder State'. The 'move up' and 'move down' buttons are visible on the right.

Any field in the right box can be re-ordered by selecting it and using the **Move Up** or **Move Down** buttons. The order of the columns on the report are set based on the order of the items in the right box.

Now that the data elements for the report have been set, the Transaction Type and Transaction Status for this Custom Report can be configured.

The last step of creating a Custom Report is specifying the Transaction Type

and Status which the report will include. Placing a check in any of the boxes below will indicate that matching transactions will be returned when this report is run.

The Approved and Declined check-boxes will specify if Approved, Declined, or Both transactions are returned on this report.

| Transaction Type | Approved <input type="checkbox"/> | Declined <input type="checkbox"/> |
|---------------------------------|--------------------------------------|--------------------------------------|
| Authorization Only | <input type="checkbox"/> | <input type="checkbox"/> |
| Account Verification | <input type="checkbox"/> | <input type="checkbox"/> |
| Authorization and Settle | <input type="checkbox"/> | <input type="checkbox"/> |
| Settle Only Force Authorization | <input type="checkbox"/> | <input type="checkbox"/> |
| Settle Transaction | <input type="checkbox"/> | <input type="checkbox"/> |
| Blind Credit | <input type="checkbox"/> | <input type="checkbox"/> |
| Credit/Refund | <input type="checkbox"/> | <input type="checkbox"/> |
| Void | <input type="checkbox"/> | <input type="checkbox"/> |
| Balance Inquiry | <input type="checkbox"/> | <input type="checkbox"/> |
| ACH Debit | <input type="checkbox"/> | <input type="checkbox"/> |
| ACH Credit | <input type="checkbox"/> | <input type="checkbox"/> |
| ACH Cancel | <input type="checkbox"/> | <input type="checkbox"/> |

By selecting the box included in the column header, each box in that column will be selected.

Once all data elements, transaction types and statuses are selected, the Custom Report can be saved by pressing Save Report.

Custom Report Action Buttons:

- **Run Report** will run the report selected.
- **Preview Report** will show a preview of the report being created or already created.
- **Save Report** is used to Save a report once built or edited.
- **Delete** can be used to delete a Custom Report which is no longer needed.

Section 6 – Recurring Management

Recurring Best Practices

Below are a few best practices to assist managing recurring transactions, wallets and customers.

- **Setting a Recurring Profile to inactive does not defer or skip a payment:** Once a Recurring Transaction is set to Expired or Inactive, it cannot be reactivated. TXP will attempt to “catch up” with all billings which did not occur when it was in an inactive state. If payment terms with a customer are changing, a new Recurring Profile should be created to reflect the new payment terms.
- **Changing a Start date is not allowed.** Once a recurring payment has started, it cannot start a second time. If Payment Terms with a customer has changed, a new Recurring profile should be set up to reflect the new payment terms.
 1. **Note:** The existing recurring transaction should be Deactivated prior to adding a new Recurring transaction to avoid billing the customer multiple times.
- **Changing a Next Process Date is not allowed.** Once a recurring payment has started billing, its payment schedule is calculated out. If a Next Process Date is changed to defer a payment, the system will “catch up” the next time the recurring processes, resulting in duplicate billing. If Payment Terms with a customer has changed, a new Recurring profile should be set up to reflect the new payment terms.
- **Always Deactivate from the bottom up:** When deactivating Customers, Wallets or Recurring Profiles, keep in mind that a Customer, once deactivated, cannot have their Wallet or Recurring profile modified. Recurring should be deactivated in this order:
 1. **Recurring Profile**
 2. **Wallet**
 3. **Customer Profile**A Customer can be reactivated in order to deactivate a Recurring profile or Wallet, if needed.

Recurring Part 1 – Customer Management

Recurring Transactions

Recurring transactions require a Customer and a Wallet to be configured before a Recurring Payment can be set up.

There are the three parts to creating a Recurring Profile:

- Create Customer
- Create Wallet for Customer
- Create and Link Wallet to a Recurring Profile

The Recurring Management section of this guide will walk through the first time configuration for a Customer, Wallet and a Recurring Transaction.

There are 2 types of Recurring transactions in Transaction Express:

- Auto Recurring transactions will automatically process based on billing criteria supplied in a Recurring Profile.
 - Auto-Recurring transactions will need a Customer, a Wallet and a Recurring Profile set up in order to be processed.
- Manual Recurring or "Wallet" transactions will process when payment is triggered for the Customer and Wallet in question.
 - Manual Recurring transactions will need a Customer and a Wallet set up in order to be processed.

Recurring History Reports

Three History reports have been added to Transaction Express:

- **Customer History** – This will display all activity for the selected Customer for the past 13 months. This report will not return Customer data entered prior to January, 2014.
- **Wallet History** - This will display all activity for the selected Wallet for the past 13 months. This report will not return Wallet data entered prior to January, 2014.
- **Recurring History** - This will display all activity for the selected Recurring Profile for the past 13 months.

Customer Search – Select History to view History Report

Customer Search

* Customer Status Active

Full Name

Account Number

Customer ID

Wallet ID

Wallet Description

Recurring ID

Customer Reference ID

Displaying 1 to 2 of 2 Results

| Customer ID | Full Name | City | State | Phone | History |
|---------------------|-------------------|---------|-------|--------------|-------------------------|
| 1365601746641114158 | Mr. Test Consumer | Anytown | OK | 111-234-7465 | History |
| 1365628516258188855 | Test Customer | | | -- | History |

To view Wallet History, Select a Customer ID. Select History to view History Report for the appropriate Wallet.

Wallets Displaying 1 to 2 of 2 Results

| Wallet ID | Wallet Description | Account Number | Expiration Date | Routing Number | Payment Type | Customer Reference ID | Wallet Status | Process | Amount | History |
|---------------------|--------------------|-----------------|-----------------|----------------|--------------|-----------------------|---------------|--------------------------|--------|-------------------------|
| 1373923009256123919 | Checking | ****7865 | | 123456780 | ACH Checking | Mr Test Consumer ACH | Active | <input type="checkbox"/> | | History |
| 1365601783474127230 | Mr. Test Cus Visa | 411111*****1111 | 10-27 | | Credit Card | 12345 | Active | <input type="checkbox"/> | | History |

To view Recurring History, Select a Customer ID. Select History to view History Report for the appropriate Recurring Profile.

Recurring Payments Displaying 1 to 7 of 7 Results

| Recurring ID | Wallet Description | Account Number | Next Process Date | Payment Frequency | Amount | Customer Reference ID | Recurring Status | # of Payments | # of Payments Sched | History |
|---------------------|--------------------|-----------------|-------------------|-------------------|---------|-----------------------|------------------|---------------|---------------------|-------------------------|
| 1394736482895166825 | Checking | ****7865 | 3/14/2014 | Daily | \$1.00 | Mr Test Consumer ACH | InActive | 1 | 0 | History |
| 1394736452380178370 | Mr. Test Cus Visa | 411111*****1111 | 3/14/2014 | Daily | \$2.00 | 12345 | InActive | 1 | 0 | History |
| 1394657950077143400 | Mr. Test Cus Visa | 411111*****1111 | 3/13/2014 | Daily | \$10.05 | 12345 | InActive | 1 | 0 | History |
| 1373923041050176139 | Checking | ****7865 | 7/15/2013 | | \$0.23 | Mr Test Consumer ACH | InActive | 1 | 1 | History |
| 1365601817249170248 | Mr. Test Cus Visa | 411111*****1111 | 7/17/2013 | Daily | \$1.30 | 12345 | InActive | 98 | 0 | History |
| 1394815021385102356 | Mr. Test Cus Visa | 411111*****1111 | 3/18/2014 | Daily | \$2.00 | 12345 | Active | 4 | 0 | History |
| 1394814954318111177 | Checking | ****7865 | 3/18/2014 | Daily | \$1.25 | Mr Test Consumer ACH | Active | 4 | 0 | History |

Customer Management

Access this by selecting **My Services > Recurring** or **My Services > Wallet**. User will be routed to the Customer Search screen.

The Customer Search Screen provides the ability to search for an existing customer and allows the addition of a new customer to the TXP account.

Searching for an existing customer can be accomplished by supplying any of the following data elements:

- **Full Name:** This is the Full Name of the Customer when the Customer Profile was created.
- **Account Number:** This is the Account Number which was entered in a Wallet for an existing customer.
- **Customer ID:** The Customer ID which was assigned when the Customer was added to the system.
- **Wallet ID:** The Wallet ID which was assigned when the Wallet was added to the system.
- **Wallet Description:** The description you assigned to a Wallet when it was added to the system.
- **Customer Reference ID:** The Customer Reference ID you assigned to a Recurring Profile when it was added to the system.

A wildcard character of * can be used to search any field listed above if unsure of the value being searched for.

Wildcards:

A Wildcard character of * is allowed in most of the search fields in Transaction Express. If only partial information is available, a Wildcard search can be performed by supplying the portion of the data being searched for led or trailed by an *. Once again, Most search fields in Transaction Express will allow a Wildcard search.

For example, by placing 4* in the Account Number field, all Account Numbers which begin with a 4 will be returned. If *4 is used, all Account Numbers with a 4 as a subsequent character will be returned (e.g. 41111111111111111111 or 41111111111111111114 respectively).

Customer Search

Customer Search Screen:

Selecting Submit will trigger a search for existing customers based on the provided criteria.

Selecting Add Customer will route user to a blank Customer Profile where up a new Customer can be set up.

Customer Search with Matching Results:

| Customer ID | Full Name | City | State | Phone | Customer Reference ID |
|---------------------|----------------|----------|-------|--------------|-----------------------|
| 961 | Sample User | Any City | CO | 303-555-1234 | |
| 1306246007783139110 | SampleCustomer | NoWhere | CA | 303-555-1234 | |

The grid shown above reflects how the Customer Search will be returned. If there are existing Customers which meets the search criteria, they will display in a similar manner.

If there are no Customers which match the search criteria, a “No Results Found” message will return.

There are 2 fields which contain actionable links on the returned customer results:

- **Customer ID** – This will route user to the Customer Information screen. From here user can view all Wallets and Recurring transactions which are configured for this Customer.
- **Full Name** – This will route user to the Add/Update Customer screen. From here user can update the information saved with this Customer’s profile.

Add / Update Customer

Add/Update Customer Screen:

Required fields indicated by Asterisk

* Customer Status

Company Name

* Full Name

Address Line 1

Address Line 2

City

State

Zip/Postal Code

Phone

E-mail

Fields highlighted in blue are required to add a Customer.

- **Customer ID** – This is a system assigned value when a Customer is created.
- **Customer Status** – Required and defaults to Active. This indicates if a Customer is Active or Inactive. A Customer cannot be deleted, but can be switched to Inactive if no longer needed.
- **Company Name** – This is the name of the Customer.
- **Full Name** – Required – This is the full name of the Customer.
- **Address Line 1** – This is the street address of the Customer.
- **Address Line 2** – This is the continued street address of the Customer.
- **City** – This is the city of the Customer.
- **State** – This is the state of the Customer.
- **Zip/Postal Code** – This is the zip code of the Customer.
- **Phone** – This is the contact phone number for the Customer.
- **Email** – This is the email address of the Customer.

Once the required fields (and any others) are filled out select the Add Customer button.

When Add Customer is selected, user will be displayed a pop-up which will display the Customer ID assigned to the new Customer. This pop-up will also prompt if the user would like to add a Wallet to this Customer. The Wallet is where the payment information for the Customer will be saved.

Customer ID 514 Created. Add Wallet to this Customer?

If **Yes**, you will be routed to the Add Wallet / Update Wallet screen (as shown in Part 2).

Recurring Part 2 – Wallet Management

Add / Update Wallet

A Wallet is where a Customer's payment information will be stored. All information saved in a Wallet is stored on our secure servers and once saved, the full Account Number will not be visible on the Wallet screen, protecting the Customer's payment data.

Add / Update Wallet screen:

Required fields indicated by Asterisk

Customer ID 961
Full Name Sample User

Sale Information

Wallet Description

Customer Reference ID

* Payment Type Credit Card

*Wallet Status Active

*Account Number

*Expiration Date - Select - - Select -

customer information add wallet

After adding a Customer and being routed to the Add / Update Wallet screen, the Customer ID and the Full Name of the customer being modified will display at the top of the screen.

Much like when adding a Customer, fields which are highlighted in blue are required fields to complete a Wallet set up.

Wallet Description – This will be the Name of the Wallet being added (e.g. Bens Visa).

Customer Reference ID – This is a 50 character field in which any information which will help identify this Wallet in the future can be added.

Payment Type – Required – Defaults to Credit Card. Additional options include ACH selections.

Wallet Status – Required and defaults to Active. This indicates if a Wallet is Active or Inactive.

Account Number – Required – Credit Card Account Number.

Expiration Date – Required – Credit Card Expiration Date.

Once the Wallet information is provided, press add to save the Wallet information and associate it to the Customer.

When **Add Wallet** is selected, a pop-up will display the Wallet ID

assigned to the new Wallet.

User will be routed to the Add Recurring Payment / Update Recurring Payment screen (as shown in Recurring Management Part 3). This is where Automatic Recurring Payment information can be set up.

Now that there is a Wallet associated with this Customer, it can be accessed at any time to set up new Auto Recurring Payments or to trigger 1 time Wallet transactions.

Recurring Part 3 – Recurring Profile Management

Add / Update Recurring Payment

Now that both a Customer and a Wallet are set up, a Recurring Profile can be added. A Recurring Profile combines information from the Customer, Wallet and Recurring Profile in order to process transactions automatically based on the timeframes which are specified.

Add / Update Recurring Payment screen:

Add Recurring Payment/Update Recurring Payment

* Required fields

Customer ID **961**
Full Name **Sample User**

| Wallet Information | | | | | | | | |
|---------------------|--------------------|-----------------|-----------------|----------------|--------------|-----------------------|---------------|--------------------------|
| Wallet ID | Wallet Description | Account Number | Expiration Date | Routing Number | Payment Type | Customer Reference ID | Wallet Status | Select |
| 1306245763611130439 | SampleWallet1 | 411111*****1111 | 04-16 | | | SampleWallet1 | Active | <input type="checkbox"/> |

Recurring Payment Information

* Recurring Status: Active

Customer Reference ID:

* Transaction Type Indicator: MOTO

* Payment Frequency: Daily

* Number of Payments: Use zero (0) for continuous payments

* Recurring Start Date:

* Amount:

Tax Indicator:

Tax Amount:

P.O. Number:

Additional Information

customer information
add recurring

The Add / Update Recurring Payment screen is a summary of the information which is attached to the Customer being worked on.

Selecting the **Customer Information** button will route user to the Customer Information screen.

Selecting **Add Recurring** will add the Recurring Payment to this customer. All fields highlighted in blue are required.

The Add / Update Recurring Payment screen has three notable sections:

- Customer Information
- Wallet Information
- Recurring Information

Here is the breakdown:

Customer Information:

| |
|-----------------------|
| Customer ID 961 |
| Full Name Sample User |

Customer Information will reflect the Customer which was just added or the Customer which was selected.

Wallet Information:

Wallet Information will show all Wallets, or payment methods, which have been added to this Customer. Each payment type will have a unique Wallet ID reflected.

| Wallet Information | | | | | | | | |
|---------------------|--------------------|-----------------|-----------------|----------------|--------------|-----------------------|---------------|--------------------------|
| Wallet ID | Wallet Description | Account Number | Expiration Date | Routing Number | Payment Type | Customer Reference ID | Wallet Status | Select |
| 1306245763611130439 | SampleWallet1 | 411111*****1111 | 04-16 | | | SampleWallet1 | Active | <input type="checkbox"/> |

Recurring Payment Information:

| Recurring Payment Information | |
|--|---|
| * Recurring Status | Active <input type="button" value="v"/> |
| Customer Reference ID | <input type="text"/> |
| * Transaction Type Indicator | MOTO <input type="button" value="v"/> |
| * Payment Frequency | Daily <input type="button" value="v"/> |
| * Number of Payments | <input type="text"/> Use zero (0) for continuous payments |
| * Recurring Start Date | <input type="text"/> <input type="button" value="v"/> |
| * Amount | <input type="text"/> |
| Tax Indicator | <input type="text"/> <input type="button" value="v"/> |
| Tax Amount | <input type="text"/> |
| P.O. Number | <input type="text"/> |
| Additional Information | |
| <input type="button" value="customer information"/> <input type="button" value="add recurring"/> | |

Much like when adding a Customer or a Wallet, fields which are highlighted in blue are required fields to complete a Recurring Profile set up. Each field is described in the Recurring Payment Information fields and usage section.

Recurring Payment Info Fields and Usage

Recurring Status – There are 3 statuses for Recurring Profiles:

- **Active** – Default - The Recurring Profile will continue to process until the terms of the transaction are met.
- **Inactive** – The Recurring transaction is inactive and will not process. An Inactive recurring profile cannot be reactivated.
- **Expired** – The Recurring transaction has processed all of its scheduled payments. Expired Recurring Profiles cannot be set to Active and a new Recurring Profile will need to be set up if additional payments for the Customer need to be processed.

Customer Reference ID – The Customer Reference ID will be pulled from the Wallet to which the Recurring Profile is linked. This value can be changed on the Recurring Profile.

Transaction Type Indicator – This indicates the Industry for which the initial Recurring payment was accepted:

- **Retail Keyed** – A Card Present transaction. The Customer presented their card for payment in a face-to-face environment, such as a storefront.
- **MOTO** – A Card not Present transaction. The Customer provided their card for payment over the phone or through the mail.
- **eCommerce** – An Internet transaction. The Customer provided their card for payment via Email or Website.

Payment Frequency – This flag specifies how often this Recurring Profile should process a payment:

- **Daily**
- **Weekly**
- **Bi-Monthly**
- **Monthly**
- **Every 4 Weeks**
- **Every 8 Weeks**
- **Quarterly**
- **Yearly**
- **Single Payment** (Primarily used for Future date transactions)

Number of Payments – This specifies how many times a Recurring Profile will process. Setting this to 0 (zero) indicates an ongoing charge with no expiration date.

Recurring Start Date – This is the date which the first payment of the Recurring Profile will process.

Amount – The Amount for which a Recurring Profile will process.

Tax Indicator – This is used for “Level 2” qualification commonly associated with Business Cards:

- **Taxable** – Indicates Tax was charged on this transaction.
- **Non-Taxable** – Indicates the product sold is not taxable.
- **Tax Exempt** – Indicates the customer is exempt from taxes.

Tax Amount – This is used for “Level 2” qualification. The amount of tax which was charged on the transaction. The Tax Amount is NOT added to the transaction total specified in the Amount field. This value is for reporting and qualifications only. If Tax Indicator is set to Taxable, this field

is required.

P.O. Number - This is used for "Level 2" qualification. If Tax Indicator is set to Taxable, this field is required.

Recurring Profile Setup

In order to set up a Recurring Profile, the Wallet from which it will pull payment information will need to be specified.

| Wallet Information | | | | | | | | |
|---------------------|--------------------|-----------------|-----------------|----------------|--------------|-----------------------|---------------|--------------------------|
| Wallet ID | Wallet Description | Account Number | Expiration Date | Routing Number | Payment Type | Customer Reference ID | Wallet Status | Select |
| 1306245763611130439 | SampleWallet1 | 411111*****1111 | 04-16 | | | SampleWallet1 | Active | <input type="checkbox"/> |

By selecting the box in the “select” column, this is the Wallet which will be associated with the Recurring Profile. A Recurring Profile must have a Wallet associated with it in order for configuration to be finalized. Once the appropriate Wallet has been selected, the Recurring Profile can be filled out.

Recurring Payment Information

* Recurring Status: Active

Customer Reference ID:

* Transaction Type Indicator: MOTO

* Payment Frequency: Daily

* Number of Payments: Use zero (0) for continuous payments

* Recurring Start Date:

* Amount:

Tax Indicator:

Tax Amount:

P.O. Number:

Additional Information

Once all required fields have been completed, select the **Add Recurring** button to save the Recurring Profile. A pop-up will display and show the Recurring ID which was assigned. Press Ok to continue. User will be shown the Customer Information screen and the new Recurring Profile will be reflected.

The Recurring Profile will process a transaction based on the Payment Frequency and Recurring Start Date until the Number of Payments specified for the Profile is met. Once the Number of Payments has been met, the Recurring Profile will have its Status changed to Expired and the recurring profile will cease to process.

Important Note: If Number of Payments is not supplied or is set as 0, the transaction will be considered “infinite” and will continue to process until it is disabled or until the Number of Payments is updated.

Recurring Part 4 – Manual Transaction

Manual Recurring Transaction Processing

A Manual Recurring transaction will not process until it is triggered to do so.

In order to process a Manual Recurring transaction, the Customer/Wallet to be billed will need to be identified.

To find a Customer profile select Wallet or Recurring under the My Services Tab from the left navigation menu. User will be routed to the Customer Search screen.

Use the available search fields to supply information about the Customer being searched for and press submit. Any matching results will display as shown below.

The screenshot shows the 'Customer Search' interface. At the top, there is a dropdown menu for 'Customer Status' set to 'Active'. Below this are several input fields: 'Full Name' (containing 'sampl*'), 'Account Number', 'Customer ID', 'Wallet ID', 'Wallet Description', 'Recurring ID', and 'Customer Reference ID'. Below the search fields, a table displays search results. The table has columns for Customer ID, Full Name, City, State, Phone, and Customer Reference ID. Two results are shown. Below the table are two buttons: 'submit' and 'add customer'.

| Customer ID | Full Name | City | State | Phone | Customer Reference ID |
|---------------------|----------------|----------|-------|--------------|-----------------------|
| 961 | Sample User | Any City | CO | 303-555-1234 | |
| 1306246007783139110 | SampleCustomer | NoWhere | CA | 303-555-1234 | |

Select the Full Name to be routed to the Add/Update Customer screen. From here, additional Wallets can be added and updates to the Customer Information can be made.

Select the Customer ID to see the Customer Information screen for that Customer. The Customer Information screen will display all Wallets and Recurring Profiles attached to this Customer.

The Customer Information screen is where Manual Recurring transactions are processed from, as shown on the next page.

The Customer Information screen will show all Wallets and Recurring profiles which have been set for this Customer.

Customer Information

Customer ID: 961
Full Name: Sample User

Wallets

Displaying 1 to 1 of 1 Results

| Wallet ID | Wallet Description | Account Number | Expiration Date | Routing Number | Payment Type | Customer Reference ID | Wallet Status | Process | Amount |
|---------------------|--------------------|-----------------|-----------------|----------------|--------------|-----------------------|---------------|--------------------------|--------|
| 1306245763611130439 | SampleWallet1 | 411111*****1111 | 04-16 | | Credit Card | SampleWallet1 | Active | <input type="checkbox"/> | |

add wallet process payment

Recurring Payments

Displaying 1 to 1 of 1 Results

| Recurring ID | Wallet Description | Account Number | Next Process Date | Payment Frequency | Amount | Customer Reference ID | Recurring Status | # of Payments | # of Payments Sched |
|---------------------|--------------------|-----------------|-----------------------|-------------------|--------|-----------------------|------------------|---------------|---------------------|
| 1306245807596130758 | SampleWallet1 | 411111*****1111 | 6/10/2011 12:00:00 AM | Daily | \$1.30 | SampleWallet1 | Expired | 18 | 18 |

add recurring

In order to process a Manual Recurring transaction, select the “Process” box (shown above) and an Amount field will display.

Wallets

Displaying 1 to 1 of 1 Results

| Wallet ID | Wallet Description | Account Number | Expiration Date | Routing Number | Payment Type | Customer Reference ID | Wallet Status | Process | Amount |
|---------------------|--------------------|-----------------|-----------------|----------------|--------------|-----------------------|---------------|-------------------------------------|--------|
| 1306245763611130439 | SampleWallet1 | 411111*****1111 | 04-16 | | Credit Card | SampleWallet1 | Active | <input checked="" type="checkbox"/> | 0.00 |

add wallet process payment

Provide an Amount for the transaction and then press the Process Payment button.

The Amount provided on the Customer Information screen will carry over to the Sale screen.

Information which was populated from the Customer Profile and from the Wallet is not editable on this screen.

The Shipping Information, Payment Frequency and Additional Information sections can be added to any Manual Recurring transaction.

Select the **Sale** button to send the transaction for authorization.

Select the **Auth Only** button to send the transaction for authorization only (this transaction type will not settle until triggered)

User will receive a Transaction Response showing if the transaction was Approved or Declined.

Recurring Part 5 – Recurring Reports

Recurring Reports – Recurring Detail Report

Access this by selecting **Credit Card Reports > Recurring Detail** from the left navigation menu.

The Recurring Detail Report will pull a report of all Recurring Profiles and will report each of the times the Recurring Profile billed, and the results, within the specified timeframe.

Recurring Detail Report Search

* From Date

* To Date

Gateway ID

Payment Type

Recurring Status

Customer Reference ID

Account Name

Sort Options

Payment Type includes:

- **All**
- **Credit Card**
- **Purchase Card**

Recurring Status includes:

- **All**
- **Active**
- **Inactive**
- **Expired**

Customer Reference ID—This field allows user to provide the Customer Reference ID being searched for. If provided, the report will only return results which match this Customer Reference ID. A Wildcard character of * is allowed in this field if only a partial value is available.

Account Name—This field allows user to provide Account Name being searched for. If provided, the report will only return results which match this Account Name. A Wildcard character of * is allowed in this field if only a partial value is available.

Select **Submit** after all search criteria is set to return the results.

Recurring Detail Report output:

| Recurring ID | Gateway ID | Customer Reference ID | Date Entered | Payment Type | Account Number | Expiration Date |
|-----------------------|------------|-----------------------|--------------|--------------|-----------------|-----------------|
| > 1306245807596130758 | 231 | SampleWallet1 | 5/24/2011 | CreditCard | 411111*****1111 | 04-16 |
| > 1306246110361113640 | 231 | SampleCustomerWallet | 5/24/2011 | CreditCard | 411111*****1111 | 04-16 |

| Routing # | Account Name | Next Processed Date | # of Payments | Payment # | Recurring Status | Amount |
|-----------|----------------|---------------------|---------------|-----------|------------------|--------|
| | Sample User | 6/10/2011 | 18 | 18 | Expired | \$1.30 |
| | SampleCustomer | 5/28/2011 | 5 | 5 | Expired | \$1.31 |

Recurring Detail Report Output fields:

- **Recurring ID** - The system assigned ID for this Recurring Profile.
- **Gateway ID** - The Gateway ID the Recurring Profile was set up on.
- **Customer Reference ID**— The Customer Reference ID which was assigned to this Recurring Profile.
- **Date Entered**— The date the Recurring Profile was added to Transaction Express.
- **Payment Type**— Payment type for the transaction.
- **Account Number**— The Account Number saved on the Wallet.
- **Expiration Date**— The Expiration Date of the card saved in the Wallet.
- **Routing Number**— ACH Routing Number.
- **Account Name**— The Customer Name.
- **Next Process Date**— The next date on which this transaction will process.
- **# Of Payments**—The Total Number of Payments this Recurring Profile is set to process.
- **Payment #** — The Payment Number which was just processed on this Recurring Profile.
- **Recurring Status**— Specifies if Recurring Profile is Active, Inactive or Expired.
- **Amount**— The Amount for which this Recurring Profile will process.

| Recurring ID | Gateway ID | Customer Reference ID | Date Entered | Payment Type | Account Number | Expiration Date | Routing # | Account Name | Next Processed Date | | | | | | | | | | | | | | | | | | | | |
|---|-------------|-----------------------|--------------|-----------------|-----------------|-----------------|------------------------------------|----------------|---------------------|----------------|-------------|-----------|--------------|----------------|--------|--------|----------|---------|------------------|--------|-----------|------|------------|-----------------|--------|---------|------------------------------------|-----|---------------|
| 1306245807596130758 | 231 | SampleWallet1 | 5/24/2011 | CreditCard | 411111*****1111 | 04-16 | | Sample User | 6/10/2011 | | | | | | | | | | | | | | | | | | | | |
| <table border="1"> <thead> <tr> <th>Transaction ID</th> <th>Date Posted</th> <th>Card Type</th> <th>Payment Type</th> <th>Account Number</th> <th>Amount</th> <th>Status</th> <th>Response</th> <th>User ID</th> <th>Available Action</th> </tr> </thead> <tbody> <tr> <td>942111</td> <td>5/30/2011</td> <td>VISA</td> <td>CreditCard</td> <td>411111*****1111</td> <td>\$1.30</td> <td>Settled</td> <td>Approved or completed successfully</td> <td>RPE</td> <td>Credit/Refund</td> </tr> </tbody> </table> | | | | | | | | | | Transaction ID | Date Posted | Card Type | Payment Type | Account Number | Amount | Status | Response | User ID | Available Action | 942111 | 5/30/2011 | VISA | CreditCard | 411111*****1111 | \$1.30 | Settled | Approved or completed successfully | RPE | Credit/Refund |
| Transaction ID | Date Posted | Card Type | Payment Type | Account Number | Amount | Status | Response | User ID | Available Action | | | | | | | | | | | | | | | | | | | | |
| 942111 | 5/30/2011 | VISA | CreditCard | 411111*****1111 | \$1.30 | Settled | Approved or completed successfully | RPE | Credit/Refund | | | | | | | | | | | | | | | | | | | | |
| > 1306246110361113640 | 231 | SampleCustomerWallet | 5/24/2011 | CreditCard | 411111*****1111 | 04-16 | | SampleCustomer | 5/28/2011 | | | | | | | | | | | | | | | | | | | | |

By selecting the arrow on the left, the Recurring ID selected will be expanded to show transaction detail information.

The Transaction ID can be clicked to be routed to the Transaction Details page for that transaction.

The Available Action (credit/refund in this example) can be clicked to perform the Next Available Transaction which is displayed in that column.

Recurring Reports – Recurring Problem Summary

Access this by selecting **Credit Card Reports > Recurring Problem Summary** from the left navigation menu.

The Recurring Problem Summary report will list all Recurring Profiles which have been Declined when they attempted to process within the dates specified.

Recurring Problem Summary Report Search

From Date
 To Date
 Gateway ID: 231
 *Payment Type:
 Recurring Status:
 Sort By:

Payment Type includes:

- **All**
- **Credit Card**
- **Purchase Card**

Recurring Status includes:

- **All**
- **Active**
- **Inactive**
- **Expired**

Select **Submit** after all search criteria is set to return the results.

| Recurring ID | Gateway ID | Original Date Entered | Customer Reference ID | Payment Type | Account Number | Account Name | Expiration Date | Routing # | # of Payments | Payment # | # of Declines | Amount | Recurring Status |
|---------------------|------------|-----------------------|-----------------------|--------------|-----------------|--------------|-----------------|-----------|---------------|-----------|---------------|---------|------------------|
| 709 | 2120 | 3/17/2011 | TtypePAE | PurchaseCard | 371449****2376 | | 12-12 | | 20 | 18 | 8 | \$1.01 | Active |
| 710 | 2120 | 3/17/2011 | TtypePAM | PurchaseCard | 371449****2376 | | 11-11 | | 20 | 18 | 8 | \$1.01 | Active |
| 966 | 2120 | 4/22/2011 | VVV04 | DebitCard | 411111*****1111 | | 12-12 | | 89 | 8 | 8 | \$10.09 | Active |
| 967 | 2120 | 4/22/2011 | VCE04 | CreditCard | 411111*****1111 | | 05-11 | | 89 | 1 | 1 | \$10.09 | Active |
| 968 | 2120 | 4/22/2011 | VDE02 | DebitCard | 411111*****1111 | | 06-11 | | 89 | 1 | 1 | \$10.09 | Active |
| 969 | 2120 | 4/22/2011 | VPI02 | CreditCard | 411111*****1137 | | 06-11 | | 89 | 1 | 1 | \$10.09 | Active |
| 992 | 2120 | 5/17/2011 | #2 | CreditCard | 411111*****1111 | | 12-12 | | 10 | 3 | 1 | \$10.01 | Active |
| 1306261115846152780 | 2120 | 5/24/2011 | #2 | CreditCard | 411111*****1111 | | 12-12 | | 57 | 1 | 1 | \$10.01 | Active |
| 1306261505846113175 | 2120 | 5/24/2011 | TTypetest1 | CreditCard | 411111*****1111 | | 12-12 | | 57 | 1 | 1 | \$10.01 | Active |

Clicking on the **Recurring ID** will route user to the Recurring Profile for that customer.

Clicking on **Payment #** will provide a Recurring Transaction History Summary for the date range of the report.

Selecting **# of Declines** will provide a Recurring Declined Transaction

History. Once displayed, user will be able to Resubmit any of the transactions which were declined for a new Authorization attempt.

Payment Number output:

| Recurring Transaction History Summary | | | | | | Displaying 1 to 3 of 3 Results |
|---------------------------------------|-------------|-------------------|---------|----------|------------------------------------|--------------------------------|
| Transaction ID | Date Posted | Next Process Date | Amount | Status | Response | |
| 1191051 | 7/18/2011 | 8/17/2011 | \$10.01 | Settled | Approved or completed successfully | |
| 1191051 | 7/18/2011 | 8/17/2011 | \$10.01 | Settled | Approved or completed successfully | |
| 998321 | 6/17/2011 | 8/17/2011 | \$10.01 | Declined | Issuer or switch inoperative | |

Decline Number output:

| Recurring Declined Transaction History Summary | | | | | | | | | | Displaying 1 to 8 of 8 Results |
|--|-------------|-----------------------|----------------|--------------|-----------------|----------|---------|------------------------------|------------------|--------------------------------|
| Transaction ID | Date Posted | Customer Reference ID | Account Number | Account Name | Expiration Date | Routing# | Amount | Response | Available Action | |
| 997601 | 6/17/2011 | | | | 12-12 | | \$10.09 | Issuer or switch inoperative | Resubmit | |
| 923611 | 5/24/2011 | | | | 12-12 | | \$10.09 | Invalid transaction | Resubmit | |
| 918181 | 5/23/2011 | | | | 12-12 | | \$10.09 | Invalid transaction | Resubmit | |
| 917231 | 5/22/2011 | | | | 12-12 | | \$10.09 | Invalid transaction | Resubmit | |
| 916291 | 5/21/2011 | | | | 12-12 | | \$10.09 | Invalid transaction | Resubmit | |
| 913731 | 5/20/2011 | | | | 12-12 | | \$10.09 | Invalid transaction | Resubmit | |
| 906271 | 5/19/2011 | | | | 12-12 | | \$10.09 | Invalid transaction | Resubmit | |
| 904491 | 5/18/2011 | | | | 12-12 | | \$10.09 | Invalid transaction | Resubmit | |

Recurring Reports – Expired Card Search

Access this by selecting **Credit Card Reports > Expired Card Search** from the left navigation menu.

The Expired Card Report will identify and return all Customer Wallets and Recurring ID's which contain an Expired or Expiring Credit Card within the timeframe specified for the search.

Expired/Expiring Card Search

*From: Jan 2013

*To: Jan 2014

Gateway ID: 232

submit

Set the From and To dates and press **Submit** to pull the report. The **From date** may be up to 13 months prior to the current date. The **To date** may be set up to 3 months in the future.

Report results will only return Expired or Expiring Cards which are included in an Active Wallet or Recurring Profile.

The Expired Card report will not reflect Expired Cards on Inactive or on Expired recurring Profiles.

- Format - export print

Displaying 1 to 3 of 3 Results

| Wallet ID | Recurring ID | Gateway ID | Customer Reference ID | Account Name | Account Number | Expiration Date | Address | Zip/Postal Code |
|-----------|--------------|------------|-----------------------|---------------|-----------------|-----------------|-----------|-----------------|
| 1547 | 969 | 2120 | VPI02 | Visa Customer | 411111*****1137 | 06-11 | 1 address | 85284 |
| 1561 | 968 | 2120 | VDE02 | Visa Customer | 411111*****1111 | 06-11 | 1 address | 85284 |
| 1562 | 967 | 2120 | VCE04 | Visa Customer | 411111*****1111 | 05-11 | 1 address | 85284 |

The Wallet ID can be clicked on to be routed to the Add/Update Wallet screen.

The Recurring ID can be clicked to be routed to the Add/Update Recurring Payment screen.

Section 7 – Account Settings

Account Settings – User Defined Fields

Access this by selecting **Admin > Merchant User Defined Fields** from the left navigation menu.

There are 5 User Defined Fields, or UDF's, available in Transaction Express. These fields can be renamed and will be available on transactions under the Additional Information section once they have been saved with new names.

User Defined Fields—Default name

Note—UDF's which have not been renamed will not appear on transaction screens.

The screenshot shows a form titled "User Defined Fields" with five rows. Each row contains a "Current Field Name" label followed by a value (Miscellaneous Field 1 through 5) and a "New Field Name" label followed by an empty text input field. At the bottom right of the form is a yellow "submit" button.

User Defined Fields—Custom name

Note—UDF's which have been named will show up on transaction screens.

The screenshot shows a form titled "User Defined Fields" with five rows. Each row contains a "Current Field Name" label followed by a value (User Defined 1 through 5) and a "New Field Name" label followed by a text input field containing the same value as the "Current Field Name". At the bottom right of the form is a yellow "submit" button.

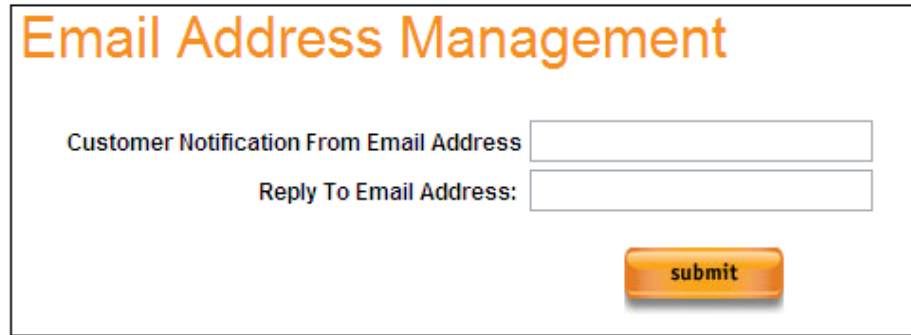
Supply a new name in the New Field Name field and select **Submit** in order to rename a **User Defined Field**.

Account Settings – Email Notifications

To use Transaction Express Email Notification features, email addresses must be entered, information to be included on the email must be selected, and the conditions which determine when email notifications are sent must be specified. This guide will walk through these steps.

Part 1 – Email Address Maintenance

Access this by selecting **Admin > Email Address Maintenance** from the left navigation menu.



The screenshot shows a web form titled "Email Address Management" in orange text. Below the title, there are two input fields. The first is labeled "Customer Notification From Email Address" and the second is labeled "Reply To Email Address:". Below these fields is a yellow "submit" button.

- **Customer Notification From Email Address** - This is the Email Address the Email Notification will be sent from.
- **Reply To Email Address** –This is the email address the “Customer Email Notifications” to which replies will be sent.

Part 2 – Email Notification Configuration

Access this by selecting **Admin > Email Notification** from the left navigation menu.

Once Email Addresses are set, new email notifications can be configured. These Notifications are sent when a transaction is processed and meets the criteria which is set.

Merchant Email Notifications

Required fields are indicated in bold

Gateway ID

Default Notifications: update

(Select/deselect the check boxes and click "update" to turn default notifications on or off.)

Approved Recurring Transaction Email

Declined Recurring Transaction Email

Email Default Receipt To Customer

Custom Notifications: add

(Click an ID to edit or delete an existing custom notification; click "add" to create a new one.)

| ID | Description | Destination Email | Email Format | Subject |
|---------------------|-------------------------------|-------------------------------|--------------|--------------------------------|
| 1357661723627114333 | Redline 232 Email Notice | Email Customer,Email Merchant | TEXT | 232 Sale Force Approve Decline |
| 1371480089997170524 | Credit Refund Approve Decline | Email Customer,Email Merchant | TEXT | Credit Refund Approve Decline |
| 1378303915257197119 | NewTags | Email Customer,Email Merchant | HTML | 232 NewTags Approve Decline |

The Following Automatic Notifications can be set up on this screen:

- **Approved Recurring Transaction Email:** Selecting this will send an email to the Merchant email address on file any time Automatic Recurring transactions are successfully processed. A link to the **Recurring Detail Report** will be included in the email.
- **Declined Recurring Transaction Email:** Selecting this will send an email to the Merchant email address on file any time Automatic Recurring transactions are declined when processed. A link to the **Recurring Problem Summary Report** will be included in the email.
- **Email Default Receipt to Customer:** Selecting this will send a receipt to the email address supplied on a transaction. This receipt will be emailed for the following transaction types:
 - Auth & Settle
 - Auth Only
 - Settle Only
 - Refund and Blind Credit

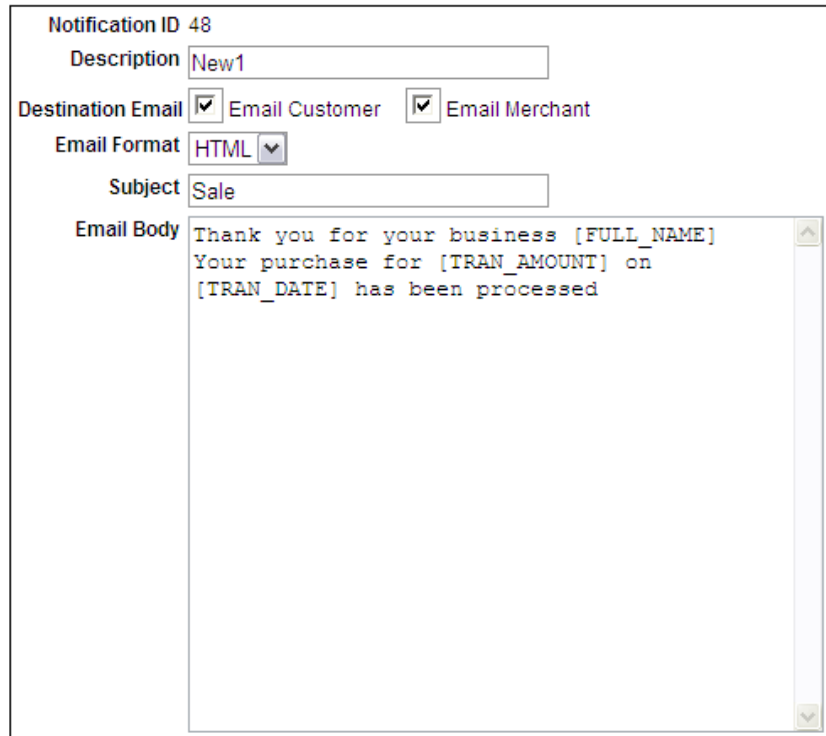
Once on this page, all existing Custom Email Notifications will display in a grid at the bottom of the screen, or new Custom Email Notifications can be configured by selecting **Add**.

By selecting the Email Notification ID link, user will be routed to the Email Notification Management page for the selected Email Notification ID. Updates can be made to existing Email Notifications in this manner.

Blank Email Notification Management form:

- **Notification ID:** A system assigned identifier for the Email Notification set up.
- **Description:** This is an internal description (name) for the Email Notification in question.
- **Destination Email:** This specifies if an email is intended to be sent to the Cardholder/Customer or sent to the merchant email address or both.
- **Email Format:** This can be set to Text or to HTML.
- **Subject:** This is the Subject which will appear on the email notification which is sent.
- **Email Body:** This is where the email notification text is provided. This is done with the use of clear text and data tags which will pull the appropriate transaction specific information into the Email Notification. Tags will be discussed below.

Existing Email Notification Example:



The screenshot shows a configuration form for an email notification. The fields are as follows:

- Notification ID: 48
- Description: New1
- Destination Email: Email Customer, Email Merchant
- Email Format: HTML (dropdown menu)
- Subject: Sale
- Email Body: Thank you for your business [FULL_NAME]
Your purchase for [TRAN_AMOUNT] on
[TRAN_DATE] has been processed

The **Tags** shown above will pull in the specific data they are mapped to for the email notifications.

For example, when [FULL_NAME] is inserted into the Email Body, the Full Name of the customer provided on a transaction will populate where this **tag** is set in the email notification.

A full list of available tags are listed in the Tag Legend on the next page.

Email Notification Tag Legend

[Tag Name] - Tag Description

[ACH_DESCRIPTOR] – ACH Descriptor
 [ACH_GATEWAY_ID] – ACH Gateway ID
 [ADDR_LN_1] – Customer Address Line 1
 [ADDR_LN_2] – Customer Address Line 2
 [AUTH_ID_RSP] – Authorization Code
 [AVS_RESULT_CODE] – AVS Result Code
 [AVS_RESULT_DESC] – AVS Result Description
 [BANK_ACCOUNT_NR] – ACH Bank Account Number (masked)
 [CARD_BALANCE] – Card Balance
 [CARD_TYPE] – Card Type
 [CITY] – Customer City
 [CUST_REF_ID] – Customer Reference ID
 [CUST_SVC_PHONE_NR] – Customer Service Phone Number
 [CVV2_RESULT_CODE] – CVV2 Result Code
 [CVV2_RESULT_DESC] – CVV2 Result Description
 [EXPIRY_DATE] – Expiration Date
 [FULL_NAME] – Customer Full Name
 [GATEWAY_ID] – TXP Gateway ID
 [MERCHANT_ADD1] – Merchant Address 1
 [MERCHANT_ADD2] – Merchant Address 2
 [MERCHANT_CITY] – Merchant City
 [MERCHANT_DBA_NAME] – Merchant DBA Name
 [MERCHANT_PHONE_NR] – Merchant Phone Number
 [MERCHANT_STATE] – Merchant State
 [MERCHANT_ZIP] – Merchant Zip Code
 [MISC1] – User Defined Field 1
 [MISC2] - User Defined Field 2
 [MISC3] - User Defined Field 3
 [MISC4] - User Defined Field 4
 [MISC5] - User Defined Field 5
 [PAN] – Primary Account Number
 [PO_NUMBER] – Purchase Order Number (purchasing card)
 [ROUTING_NR] – ACH Routing Number
 [SEC_CODE] – Standard Entry Class Code (ACH)
 [SHIP_ADDR_LN_1] – Shipping Address Line 1
 [SHIP_ADDR_LN_2] - Shipping Address Line 2
 [SHIP_CITY] – Shipping Address City
 [SHIP_STATE] – Shipping Address State
 [SHIP_ZIP_CODE] – Shipping Address Zip Code
 [STATE] – Customer State
 [TRAN_AMOUNT] – Transaction Amount
 [TRAN_DATE] – Transaction Date
 [TRAN_NR] - Transaction Number
 [TRAN_TIME] – Transaction Timestamp (In Pacific Time)
 [USER_ID] – User Login ID
 [ZIP_CODE] – Customer Zip Code

Any Tag listed above (including brackets) can be inserted into the Email Body of the email notification. Just Drag & Drop the tag name into the Email Body. In order for Tags to work properly, they must be inserted exactly as they appear on the Email Notification Screen.

For Example, in order to include the Transaction Amount in the email notification, the tag [TRAN_AMOUNT] (including brackets) should be inserted in the appropriate place in the email.

Email Notification Transactions

The final portion of an Email Notification is setting up the transactions type for which an email will be sent when processed.

Approved will only send an email on Approved or Authorized transactions.

Declined will only send an email on Declined or Rejected transactions.

Both will send an email for both Approved and Declined transactions.

| Transaction Definitions | Description | Approved | Declined | Both |
|-----------------------------|-------------------------------------|--------------------------|--------------------------|--------------------------|
| | Authorization Only | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | Authorization & Settle | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | Force/Voice Auth-Settle Transaction | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | Credit/Refund | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | Blind Credit | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | Auto Recurring Payment | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | Manual Recurring Payment | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| ACH Transaction Definitions | Description | Accepted | Declined/ Returned | Both |
| | ACH Debit Payment | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | ACH Credit Payment | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

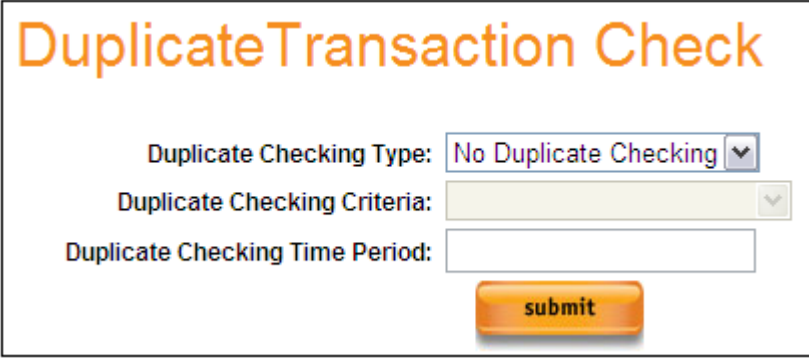
Select **Add** to finalize an email notification setup.



Account Settings – Duplicate Transaction Check

Access this by selecting **Admin > Duplicate Checking Maintenance**.

Duplicate Transaction Checking will monitor transactions and will decline any duplicates which are processed in the specified timeframe.



The screenshot shows a web form titled "Duplicate Transaction Check" in orange text. Below the title are three input fields: "Duplicate Checking Type" with a dropdown menu showing "No Duplicate Checking", "Duplicate Checking Criteria" with a dropdown menu, and "Duplicate Checking Time Period" with a text input field. A yellow "submit" button is located at the bottom right of the form.

Duplicate Checking Type will default to No Duplicate Checking. Additional settings are:

- Credit Card Only
- ACH Only
- ACH and Credit Card

Duplicate Checking Criteria will set the transaction data elements which are validated to determine if a transaction is a duplicate. Options include:

- **PAN/Acct/Amt**—This selection will validate the Payment Account Number and the Amount of the transaction.
- **PAN/Acct/Amt/CustRefID**—This selection will validate the Payment Account Number, Amount of the transaction and the Customer Reference ID which was assigned.

Duplicate Checking Time Period specifies the timeframe which Duplicate transactions to be checked for and declined.

Duplicate Checking Time Period is in Seconds. The minimum time is 1 second and the maximum is 86400 seconds (24 hours).

Once all Duplicate Check options are set, select **Submit** to save changes.

Account Settings – Receipt Customization

Access this by selecting **Admin > Receipt Header/Footer Customization** from the left navigation menu.

Receipt Printing Options:

- **Single** – This will print 1 receipt on a page. Intended for Receipt Printers.
- **Double** – This will print 2 receipts on an 8x11 page. Intended for desktop printers.

Receipt Header / Footer Enabled options:

- **Yes**—Indicates Custom Receipt Header / Footer is enabled.
- **No**—Indicates Custom Receipt Header / Footer is disabled.

Receipt Header / Footer Alignment Options:

- **Left**—Aligns the message on the left of the receipt.
- **Right**—Aligns the message on the right of the receipt.
- **Center**—Aligns the message in the center of the receipt.

Receipt Header Text:

This is where verbiage is entered which will appear on the receipt header. There are 4 available lines which can be up to 90 characters each.

Receipt Footer Text:

This is where verbiage is entered which will appear on the receipt footer. There are 4 available lines which can be up to 90 characters each.

Press **Update** to save the changes to receipt header and footer. The text supplied will appear on all receipts until changed or disabled.

Account Settings - Hosted Page Customization

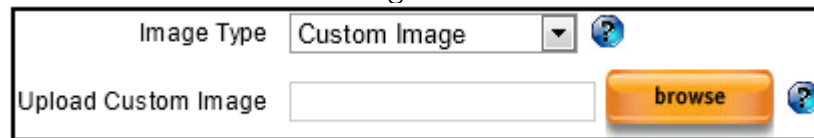
Access this by selecting **Admin > Hosted Page Customization** from the left navigation menu. User will be routed to the Hosted Page Customization Screen. This is where Users with the appropriate access can configure settings specific to the TXP Hosted payment page.

The Hosted Page Customization screen is comprised of two sections:

- Screen and Process Configuration
- Click Express

Account Settings - Hosted Page Customization – Custom Image

In order to upload a Custom Image to a TXP hosted page, Image Type will need to be set to Custom Image.



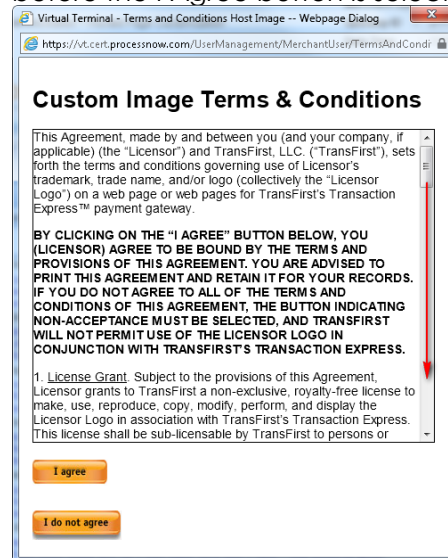
The screenshot shows a form with two main sections. The top section has a label 'Image Type' followed by a dropdown menu currently set to 'Custom Image' and a help icon. The bottom section has a label 'Upload Custom Image' followed by an empty text input field and an orange 'browse' button with a help icon.

Once set, the Browse button can be selected to upload the Custom Image. Custom Image Requirements:

- Image requirements Size: 525X58 Format: .PNG and .GIF

User will be asked to agree to the Custom Image Terms & Conditions. Once Browse is selected, the Terms & Conditions will display.

User must scroll through and read the Terms & Conditions in their entirety before the I Agree button is selectable.

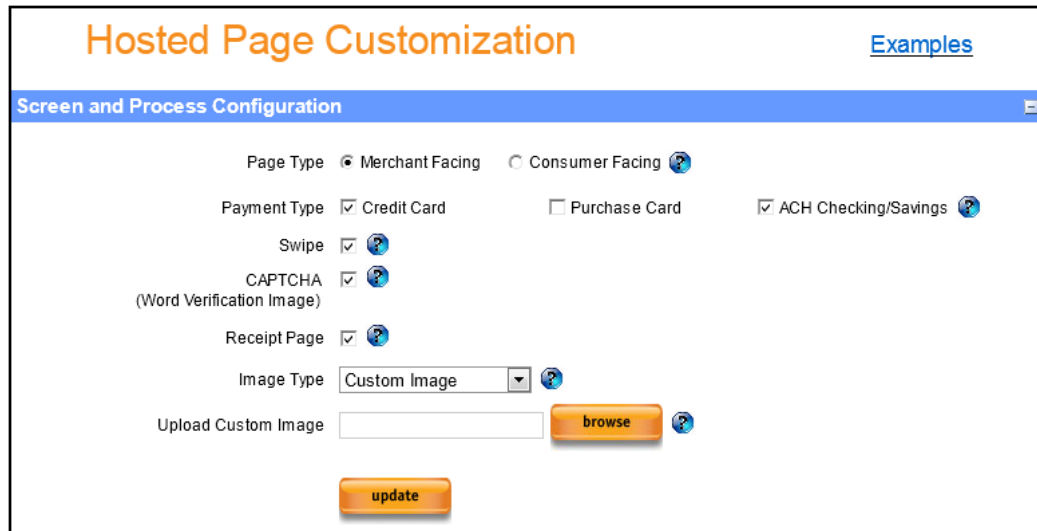


The screenshot shows a web browser window titled 'Virtual Terminal - Terms and Conditions Host Image -- Webpage Dialog'. The address bar shows 'https://vt.cert.processnow.com/UserManagement/MerchantUser/TermsAndCondi'. The main content area is titled 'Custom Image Terms & Conditions' and contains the following text: 'This Agreement, made by and between you (and your company, if applicable) (the "Licensor") and TransFirst, LLC. ("TransFirst"), sets forth the terms and conditions governing use of Licensor's trademark, trade name, and/or logo (collectively the "Licensor Logo") on a web page or web pages for TransFirst's Transaction Express™ payment gateway. BY CLICKING ON THE "I AGREE" BUTTON BELOW, YOU (LICENSOR) AGREE TO BE BOUND BY THE TERMS AND PROVISIONS OF THIS AGREEMENT. YOU ARE ADVISED TO PRINT THIS AGREEMENT AND RETAIN IT FOR YOUR RECORDS. IF YOU DO NOT AGREE TO ALL OF THE TERMS AND CONDITIONS OF THIS AGREEMENT, THE BUTTON INDICATING NON-ACCEPTANCE MUST BE SELECTED, AND TRANSFIRST WILL NOT PERMIT USE OF THE LICENSOR LOGO IN CONJUNCTION WITH TRANSFIRST'S TRANSACTION EXPRESS. 1. License Grant Subject to the provisions of this Agreement, Licensor grants to TransFirst a non-exclusive, royalty-free license to make, use, reproduce, copy, modify, perform, and display the Licensor Logo in association with TransFirst's Transaction Express. This license shall be sub-licensable by TransFirst to persons or'. At the bottom, there are two buttons: 'I agree' and 'I do not agree'.

Once I Agree is selected, User will be able to browse to and upload a custom logo.

The Custom Logo will be displayed next to Custom Image in the Screen and Process Configuration screen.

Account Settings – Hosted Screen and Process Config



Screen and Process Configuration:

Page Type:

- **Merchant Facing** – This selection indicates the Hosted Page will be accessed and used by the Merchant (Direct Swipe is available for this option).
- **Consumer Facing** – This selection indicates the Hosted Page will be accessed and used directly by Consumers.

Payment Type:

- **Credit Card** – Indicates that the Hosted page can accept Credit Card Transactions.
- **Purchase Card** - Indicates that the Hosted page can accept Purchasing Card Transactions (addition of Level 2 Prompts including Tax Indicator, Tax Amount and PO Number). **Recommended for Merchant Facing Hosted pages only.**
- **ACH Checking/Savings** - Indicates that the Hosted page can accept ACH Transactions from a Checking or Savings account.

CAPTCHA: Completely Automated Public Turing Test To Tell Computers and Humans Apart

- **Selected** – This includes a CAPTCHA image on the hosted page which must meet validation prior to a successful transaction submission.
- **Not Selected** – CAPTCHA image will not be included on the hosted page.

NOTE – CAPTCHA is REQUIRED on ALL Consumer Facing Hosted pages.

CAPTCHA Example: User will be required to match the word verification test prior to transaction submission.



Receipt Page:

- **Selected** – Transaction response will be displayed in an HTML page in a standard receipt format.
- **Not Selected** – The transaction response will be redirected to a URL designated by the merchant. Note: The transaction response data is

returned as a post string.

Image Type:

- **Transaction Express** – This will display the standard Transaction Express logo at the top of the Hosted Page.
- **Custom Image** – This will display a Custom Image, uploaded by the merchant, at the top of the Hosted Page.
- **None** – This will display no image at the top of the Hosted Page.

Account Settings - Click Express

Click Express is a button generation utility. This utility will generate an HTML code sample which can be inserted into a merchant's website which will route a consumer to the Hosted page for the merchant.

The screenshot shows a web form titled "Click Express" with the following fields and values:

- Industry Code: Retail
- ACH SEC Code: CCD - Business to Business
- Amount: (empty)
- Recurring Type: None
- AVS Required:
- CW2 Required:
- Email Required:
- Post Response Message:
- *Submit/Continue URL: (empty)
- *Cancel URL: (empty)
- ACH Descriptor: Default
- Rename Button: Pay Now

At the bottom of the form is an orange button labeled "create button".

The selections shown above will specify how the Hosted page will interact with a user or consumer.

Industry Code:

- **eCommerce** - This will default for any Hosted page set as Consumer Facing.
- **Retail** - Indicates Card Present or Swiped transactions.
- **MOTO** - Indicates Card not Present or Hand-Keyed transactions.

ACH SEC Code: SEC will default to the value saved in the Merchant Profile. This is the value which the Hosted page will send on ACH transactions. **(This option will be visible even if ACH is not active on the account).**

- **CCD - Business to Business**
- **PPD - Business to Consumer**
- **TEL - Telephone**
- **WEB - Internet**

Recurring Type: Defaults to None.

- **Recurring** - Selecting this option will allow/force an Auto-Recurring profile to be set up for a consumer who submits a transaction to the Hosted page.
- **Wallet** - Selecting this option will allow/force a Customer and Wallet profile to be set up for a consumer who submits a transaction to the Hosted page.

AVS Required – This will require AVS entry for a Hosted transaction.

CVV2 Required – This will require CVV2 entry for a Hosted transaction.

Email Required – This will require Email Address entry for a Hosted transaction.

Post Response Message: If Selected, transaction response data will be sent to the Submit/Continue URL when a transaction is submitted. If Post Response is not selected, no transaction response data will be sent to the Submit/Continue URL.

Submit/Continue URL: This is the URL to which the User/consumer will be routed upon transaction completion.

Cancel URL: This is the URL to which the User will be routed upon transaction cancellation.

ACH Descriptor: This is the default ACH Descriptor which will be sent with ACH transactions. This can be changed to have a new Descriptor sent with Hosted transactions. This is only applied to ACH transactions. **(This option will be visible even if ACH is not active on the account).**

Rename Button: This field allows a merchant to name the button which will route to the Hosted payment page.

Create Button: Selecting this will generate HTML in a new browser window. The HTML displayed will reflect all of the options selected above and will pre-fill the information on the Hosted page based on the Click Express settings.

Please Note: Transaction Express will NOT save HTML code, settings, options, or previously generated "buttons" after exiting the Click Express page.

Account Settings – Debit Only

Activating Debit Only limits the merchant to accepting Signature Debit and Prepaid debit transactions only. All Credit Card or Purchasing Card transactions (with the exception of AMEX) will be declined if this option is selected. A prepaid debit card is defined as a Discover, MasterCard or Visa branded gift card.

Section 8 – ACH Processing

NOTE: TXP ACH is an EFT (electronic funds transfer) utility to accept payments from a customer's checking or savings account. TXP ACH processing does not support Check Authorization, Check Guarantee, or Check Conversion processes.

ACH Transaction Processing

In most cases, when processing an ACH transaction, the transaction response will be **Accepted**. This indicates that the ACH transaction was accepted by the system and will be sent out for approval at the ACH Cutoff time (4pm PST).

Here is a breakdown of the ACH process:

1. When a transaction is submitted, it will either be **Declined** or the valid items will show **Processed or Accepted**. The valid items will show processed (in reports) until the transactions are downloaded. (Our download time is 4pm Pacific Time).
2. The item will show a **“Downloaded”** status during the processing stage, which typically takes a few hours. After the processing stage, the transaction status will change to one of the following:
 - o **Originated**
 - o **BO (Back Office) Exception**
 - o **R (Return) Code**

If the transaction received a BO exception, it will include a BO exception code, which will identify the reason for the exception. Refer to ACH Back Office(BO) Exception Codes or ACH Return Reasons for additional information.

3. The transaction will be **originated**, meaning the customer's account will be debited on the next business day (effective entry date).
4. The item will remain as originated until the merchant is either funded for the transaction or the consumer's bank returns the item. If the transaction is returned by the consumer's bank it will then show **returned**. Keep in mind the consumer can still return the item after it has been paid to the merchant.

NOTE: An ACH transaction may receive a decline if any of the following thresholds are exceeded:

- **Single Transaction Amount Max** - Maximum dollar amount of any single transaction.
- **Transactions Daily Max** - Maximum number of transactions a merchant will run in a day.
- **Dollars Daily Max** - Maximum dollar amount of transactions that a merchant will process in a day.
- **Transactions Daily per Consumer Max** - Maximum number of transactions run by a merchant per consumer. A consumer is defined as a DDA/routing pair.
- **Dollars Daily per Consumer Max** - Maximum dollar amount processed per day by a merchant per consumer. Consumer is defined as DDA/routing number pair. Defaulted to Single Transaction Amount.
- **Declines Daily per Consumer Max** - Fraud feature for a merchant who is using Fraud Check. Allows a consumer to attempt authentication themselves; if the consumer fails to authenticate

after a certain number of attempts the system will decline all remaining attempts regardless of Fraud Check Response.

- **Accounts Per Consumer Max** - This is a Fraud Check feature where the system will use customer data (customer is defined as routing and Name) to determine if a consumer is attempting to make payments using the same name but different routing numbers. The system checks back 6 months using the consumers name and routing number and if they find a significant number of routing numbers with the same name they begin declining all new routing numbers.

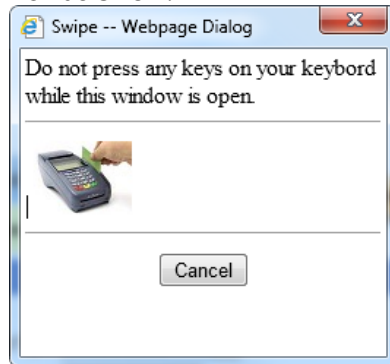
ACH Duplicate Transactions:

A Transaction is considered a duplicate if it matches another transaction made on the same day, for the same amount and on the same bank account. If 2 or more transactions match in this way, the first will go through, and the rest will be marked with a BO Exception 61.

Processing an ACH Sale

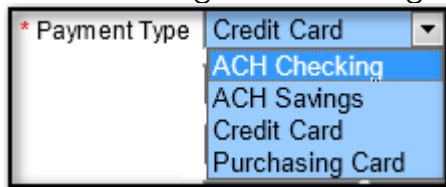
Access the Sale screen by clicking **Transact > Sale** from the left navigation menu.

Note – If Direct Swipe is active on the account, a Swipe dialog box will appear. Select Cancel to close this box in order to process an ACH transaction.

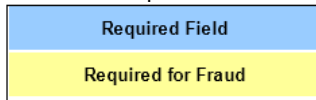


ACH Sale Required Fields

In order to access the ACH payment screen, first set the Payment Type to ACH Checking or ACH Savings.



A new required field disclaimer will appear at the top of the screen:

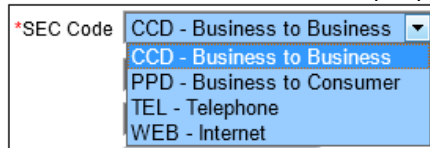


All blue highlighted fields are required for any ACH transaction.

All yellow highlighted fields are required for any ACH transaction if Fraud Check is active on the account.

Note: Failure to provide Fraud Check fields will result in an automatic declined transaction if Fraud Check is active on the TXP account for ACH.

Select an **SEC code**. This will default based on the account configuration but can be changed on a per-transaction basis. This flag will indicate the environment in which the payment was accepted.



Enter the Account Number and Routing number.

A form with two input fields. The first field is labeled "*Account Number" and has a blue background. The second field is labeled "*Routing Number" and also has a blue background. A small globe icon is visible to the right of the first field.

Enter Transaction Amount. Transaction Amount must include a decimal point and 2 places to the right (e.g., 1.25 or .50).

A form with one input field labeled "*Amount" with a blue background.

Enter the full name of the customer.

A form with one input field labeled "* Full Name" with a blue background.

The ACH descriptor is required on all ACH transactions and will default from the TXP profile. This can be updated if desired and there is a 10 character limit. This value will appear on the consumer's bank statement and identifies the product or service the charge is for.

A form with one input field labeled "ACH Descriptor" containing the text "Printing".

Once the required fields are complete, select the **sale** button to process the transaction. If additional information needs to be added to the transaction prior to submission, those fields and options will be discussed next.



ACH Sale – Fraud Required Fields

Full address information (shown in Yellow below) for the customer is required on Fraud Check transactions with an **SEC CODE of WEB or TEL**. If Fraud Check is active on the TXP account, all ACH transactions will be processed with Fraud Check.

Note: Failure to provide Yellow Fraud Check fields on **WEB or TEL** transactions will result in an automatic declined transaction if Fraud Check is active on the TXP account for ACH.

| | |
|-------------------|---------------------------------------|
| * Address Line 1 | <input type="text"/> |
| Address Line 2 | <input type="text"/> |
| * City | <input type="text"/> |
| * State | <input type="text" value="-Select-"/> |
| * Zip/Postal Code | <input type="text"/> |
| * Phone | <input type="text"/> |

ACH Sale Additional Account Holder Information

If Fraud Check is active on the TXP account, the Additional Account Holder Information section will be available. This information is used for Fraud Check transactions which are submitted with an **SEC Code of WEB or TEL**.

NOTE: Failure to provide these fields on a WEB or TEL ACH transaction may result in a Declined transaction.

| | |
|--------------------|---------------------------------------|
| Driver's License # | <input type="text"/> |
| State | <input type="text" value="-Select-"/> |
| Birth Date | <input type="text"/> mm-dd-yyyy |
| Social Security # | <input type="text"/> |

ACH Sale Optional Fields

Enter a **Customer Reference ID**. This is a 50-character field and can be used to include any internal reference information desired to be saved with the transaction.

Customer Reference ID

Several Reports allow a search for a transaction by supplying the **Customer Reference ID**.

Supply an email address if customer is to receive an email notification for this transaction.

E-Mail

ACH Sale Shipping Information

If Shipping Address information is collected at the time of sale, it can be entered in the Shipping Information section. If the customer's shipping address is the same as their billing address, there is a box which can be selected in order to copy the customer's billing information into the shipping information section. This will duplicate only the fields which were provided in the billing information section.

Shipping Information

Full Name

Address Line 1

Address Line 2

City

State Zip/Postal Code

Phone

E-Mail

ACH Sale Payment Frequency

The Payment Frequency section can be used to supply reporting information for recurring customers which are managed outside of the Transaction Express system.

Payment Frequency Indicators:

- **Single Payment** – This indicates a onetime charge to a customer
- **Installment** – This indicates the transaction is one payment of an installment payment plan.
- **Recurring** – This indicates that the transaction is a part of an ongoing recurring charge for the customer

- **Payment Number** can be used to specify which payment this is in a recurring or installment situation.
- **Total # of Payments** can be used to indicate the total number of times this customer will be charged.

ACH Sale Additional Information

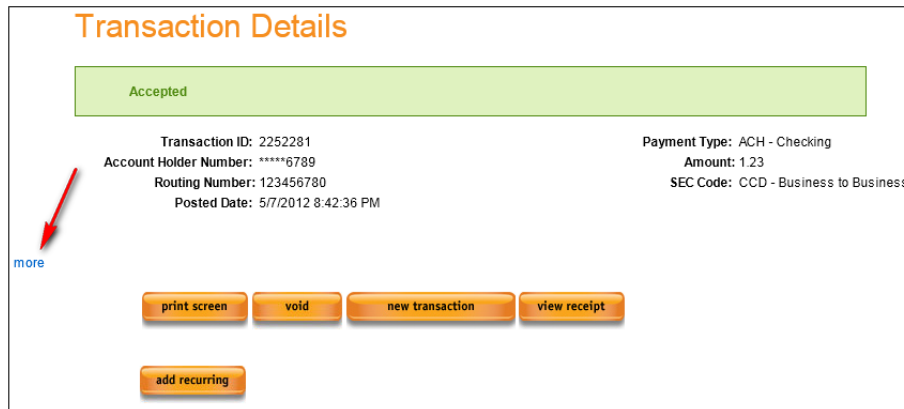
Complete the **Additional Information** section to help identify a transaction for reconciliation with other systems. This section is optional.

There are 5 User Defined Fields available for use in Transaction Express. The names of these fields can be updated, and once updated they will appear in the Additional Information section of the Sale screen.

The configuration of User Defined Fields will be discussed in the “Configurable Options—User Defined Fields” section of this guide

ACH Sale Response

Once a transaction is processed, the user will be routed to a response screen, or **Transaction Details**, which shows if the transaction was Accepted or Declined.



To view additional information about the transaction, the “More” button can be pressed for a comprehensive look at all of the information supplied for the transaction.

ACH Void / Cancel

Access this by selecting **Transact > Void** from the left navigation menu.

Transactions which have not yet been settled can be Voided (Cancelled). Once a transaction is voided, it cannot be reprocessed as a Force Auth/Offline. In order to Void a transaction, it must first be identified. A Void Search is available for identifying transactions which can be Voided.

Once on this screen, a search can be customized to limit the results which are returned. For instance, if the Account Number is available for the transaction being searched for, it can be supplied and only matching results will be returned.

Void Search

Required fields are in Bold

| | | | | | | |
|-----------------------|---|----------------------------------|-----------------------------|--|---------------------------------|---------------------------------|
| From Date | <input type="text" value="05-22-2012"/> | <input type="button" value="📅"/> | Beginning Time Stamp | <input type="text" value="00"/> | <input type="text" value="00"/> | <input type="text" value="00"/> |
| To Date | <input type="text" value="05-22-2012"/> | <input type="button" value="📅"/> | Ending Time Stamp | <input type="text" value="23"/> | <input type="text" value="59"/> | <input type="text" value="59"/> |
| Payment Type | <input type="text" value="ALL - ACH"/> | | Status | <input type="text" value="Processed"/> | | |
| Sale Type | <input type="text" value="All"/> | | Card Type | <input type="text" value="All"/> | | |
| Customer Reference ID | <input type="text"/> | | User ID | <input type="text"/> | | |
| Account Holder Number | <input type="text"/> | | Account Holder Name | <input type="text"/> | | |
| Input Source | <input type="text" value="All"/> | | Amount | <input type="text"/> | | |

In order to search for Voidable ACH transactions, the **Payment Type** will need to be set to **ALL – ACH**.

Void Search Fields:

- **“From Date” and “To Date”** will specify the date range being searched. These default to the prior day’s date.
- **Beginning Time Stamp** and **Ending Time Stamp** will allow user to drill down to a specific time range for the transaction being searched for.
- **Payment Type** should be set to ALL – ACH to search for ACH transactions.
- **Sale Type** allows user to select if searching for a Sale or for a Refund.
- **Status** is defaulted and cannot be changed on this report. This will enforce that only Voidable transactions are returned.
- **Card Type** is defaulted and cannot be changed on this report. This will enforce that only Voidable transactions are returned.
- **Input Source** allows user to search for transactions only submitted through a specific entry method, such as Virtual Terminal or Batch.
- **Reference ID** allows user to search for a specific Customer Reference ID which was provided for a transaction.
- **Account Number** allows user to search for a specific account number used on a transaction.
- **User ID** allows user to search for a transaction by the User which processed it.
- **Account Holder Name** allows user to search for a transaction for a specific customer.
- **Amount** allows user to specify the dollar amount of the transaction being searched for.

Once Submit on the Void search screen has been pressed, results matching the search criteria will be returned as shown below. In order to process a Void on one of the returned transactions, select the Void link (circled below) to begin the process.

Sales Displaying 1 to 2 of 2 Records

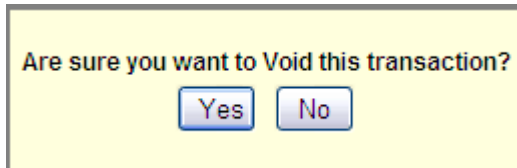
| User ID | Gateway ID | Transaction ID | Customer Reference ID | Account Name | Routing Number | Account Number | Posted Date | Status | Transaction Type | Amount | Available Action |
|---------|------------|----------------|-----------------------|--------------|----------------|----------------|-------------|-----------|------------------|--------|------------------|
| sxlmg | 9028416359 | 2352711 | | Test Funded | 123456780 | ****6789 | 5/22/2012 | Processed | ACH Debit | \$1.25 | Void |
| af_user | 9028416359 | 2352971 | | Tony | 123456780 | ****6789 | 5/22/2012 | Processed | ACH Debit | \$1.23 | Void |

Count: 2 Total Sales: \$2.48

User will be routed to a transaction response page. Select the Void button.

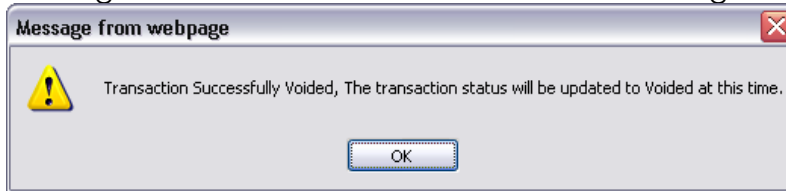


User will be prompted to confirm that they are sure they would like to void the transaction.



Pressing **No** will cancel the Void.

Pressing **Yes** will Void the transaction. The following message will display.



Clicking **Ok** will route user to a response page and will display an Accepted message (as shown below).

Transaction Details

Accepted

| | |
|------------------------------------|--------------------------------------|
| Transaction ID: 2364521 | Payment Type: ACH - Checking |
| Account Holder Number: ****6789 | Amount: 1.25 |
| Routing Number: 123456780 | SEC Code: CCD - Business to Business |
| Posted Date: 5/23/2012 10:43:13 PM | |

[print screen](#) [new transaction](#) [view receipt](#)

ACH Credit / Refund

Access this by selecting **Transact > Credit/Refund** from the left navigation menu.

ACH Transactions which have been Funded can be Refunded. In order to process a refund, the originating transaction will need to be identified and the refund will be issued against that transaction.

ACH transactions can only be refunded for the full transaction amount. Partial refunds are not allowed by NACHA.

Once on this screen, user can customize the search to limit the results which are returned. For instance, if user has the Account Number for the transaction being searched for, it can be supplied and only matching results will be returned.

Credit/Refund Search Fields:

- **“From Date” and “To Date”** will specify the date range for which user is searching. These default to the prior days date.
- **“Beginning Time Stamp” and “Ending Time Stamp”** will allow user to drill down to a specific time range for the transaction being searched for.
- **Payment Type** should be set to ALL – ACH so only ACH transactions are returned.
- **Sale Type** is defaulted and cannot be changed on this report. This will enforce that only Sale transactions are returned.
- **Status** is defaulted and cannot be changed on this report. This will enforce that only Refundable transactions are returned.
- **Input Source** allows user to search for transactions only submitted through a specific entry method, such as Virtual Terminal or Batch.
- **Reference ID** allows user to search for a specific Customer Reference ID which has been provided for a transaction.
- **Account Number** allows user to search for a specific account number used on a transaction.
- **User ID** allows user to search for a transaction by the User which processed it.
- **Account Holder Name** allows user to search for a transaction for a specific customer.

- **Amount** allows user to specify the dollar amount of the transaction being searched for.

Once user has selected Submit on the Credit/Refund search screen, results matching the search criteria will be returned as shown below. In order to process a Credit/Refund on one of the identified transactions, select the **Refund** link (circled below) to begin the process.

| User ID | Gateway ID | Transaction ID | Customer Reference ID | Account Name | Routing Number | Account Number | Posted Date | Status | Transaction Type | Amount | Available Action |
|----------|------------|----------------|-----------------------|-------------------|----------------|----------------|-------------|--------|------------------|----------------------|------------------|
| RPE | 9028416359 | 2358141 | Tony ACH Wallet | Tony ACH Wallet | 123456780 | ****6789 | 5/23/2012 | Funded | ACH Debit | \$1.25 | Refund |
| RPE | 9028416359 | 2352991 | Tony ACH Wallet | Tony ACH Wallet | 123456780 | ****6789 | 5/22/2012 | Funded | ACH Debit | \$1.25 | Refund |
| af_user | 9028416359 | 2352931 | Tony ACH Wallet | Tony ACH Wallet | 123456780 | ****6789 | 5/22/2012 | Funded | ACH Debit | \$1.25 | Refund |
| af_user | 9028416359 | 2352351 | funded | Funded | 123456780 | ****5789 | 5/22/2012 | Funded | ACH Debit | \$1.25 | Refund |
| af_user | 9028416359 | 2352151 | tony | tony | 123456780 | ****6789 | 5/22/2012 | Funded | ACH Debit | \$1.25 | Refund |
| af_user | 9028416359 | 2349631 | Funded not voided | Funded not voided | 123456780 | ****6780 | 5/22/2012 | Funded | ACH Debit | \$1.25 | Refund |
| danzl | 9028416359 | 2322711 | 147852 | A | 123456780 | ****6789 | 5/18/2012 | Funded | ACH Debit | \$1.25 | Refund |
| danzl | 9028416359 | 2257451 | 147852 | A | 123456780 | ****6789 | 5/8/2012 | Funded | ACH Debit | \$1.25 | Refund |
| danzl | 9028416359 | 2257341 | 147852 | A | 123456780 | ****6789 | 5/8/2012 | Funded | ACH Debit | \$1.25 | Refund |
| gonzales | 9028416359 | 2257331 | 00012 | Guy Little | 123456780 | ****6789 | 5/8/2012 | Funded | ACH Debit | \$1.25 | Refund |
| Count:10 | | | | | | | | | | Total Sales: \$12.50 | |

Once Credit/Refund is pressed, user will be routed to the Issue Credit/Refund page.

Issue Credit/Refund

Required Field

ACH Cutoff Time: 4:00 pm PT

Credit/Refund info

*Account Number

*Routing Number

*Amount

Customer Reference ID

Additional Information

Customer Number

→

A Customer Reference ID for a refund can be added.

Once the Amount has been confirmed, select **Issue Credit / Refund** to process the Refund transaction.

User will be routed to a response screen with an Accepted message displayed.

Transaction Details

Accepted

Transaction ID: 2364521

Account Holder Number: ****6789

Routing Number: 123456780

Posted Date: 5/23/2012 10:43:13 PM

Payment Type: ACH - Checking

Amount: 1.25

SEC Code: CCD - Business to Business

ACH Recurring

ACH recurring transactions follow the same setup and configuration steps as recurring for credit cards:

- Create Customer
- Create Wallet for Customer
- Create and Link Wallet to a Recurring Profile

There are some minor differences in the configuration of an ACH Wallet and Recurring profile which the following walkthrough will cover.

Access ACH recurring by selecting **My Services > Recurring** or **My Services > Wallet**. User will be routed to the Customer Search screen.

ACH Customer Management

Add Customer/Update Customer

Required fields indicated by Asterisk

* Customer Status

Company Name

* Full Name

Address Line 1

Address Line 2

City

State

Zip/Postal Code

Phone

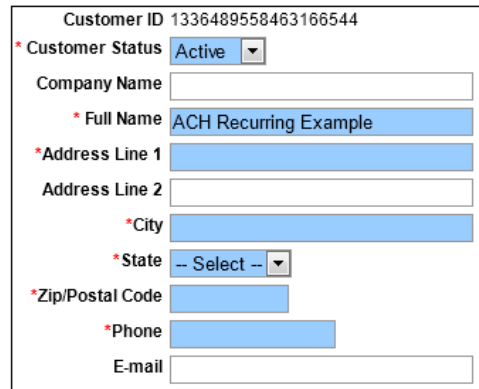
E-mail

Fields highlighted in blue are required to add a Customer.

- **Customer ID** – This is a system assigned value when a Customer is created.
- **Customer Status** – Required and defaults to Active. This indicates if a Customer is Active or Inactive. A Customer cannot be deleted, but can be switched to Inactive if no longer needed.
- **Company Name** – This is the name of your Customer.
- **Full Name** – Required – This is the full name of your Customer.
- **Address Line 1** – This is the street address of your Customer.
- **Address Line 2** – This is the continued street address of your Customer.
- **City** – This is the city of your Customer.
- **State** – This is the state of your Customer.
- **Zip/Postal Code** – This is the zip code of your Customer.

- **Phone** – This is the contact phone number for your Customer.
- **Email** – This is the email address of your Customer.

NOTE: If the SEC Code for any recurring profile is set to **WEB** and **Fraud Check** is active on the TXP account, additional Customer Fields are required as shown below.



Customer ID 1336489558463166544

* Customer Status: Active

Company Name: [Text Field]

* Full Name: ACH Recurring Example

* Address Line 1: [Text Field]

Address Line 2: [Text Field]

* City: [Text Field]

* State: -- Select --

* Zip/Postal Code: [Text Field]

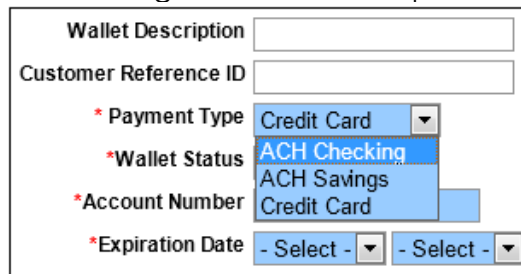
* Phone: [Text Field]

E-mail: [Text Field]

Select **Add Customer** to finalize this customer addition. User is prompted to add Wallet.

ACH Wallet Management

Once routed to the Wallet, select Payment Type of ACH Checking or ACH Savings in order to set up an ACH Wallet.



Wallet Description: [Text Field]

Customer Reference ID: [Text Field]

* Payment Type: Credit Card

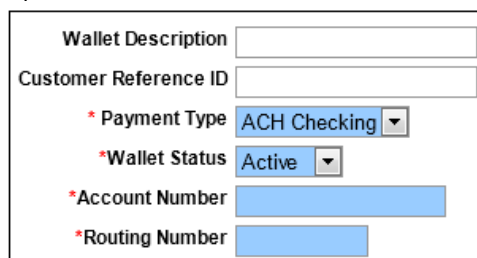
* Wallet Status: ACH Checking

* Account Number: ACH Savings

* Expiration Date: Credit Card

* Expiration Date: - Select -

Once Payment Type is set to an ACH option, Wallet options will update to include Account Number and Routing Number.



Wallet Description: [Text Field]

Customer Reference ID: [Text Field]

* Payment Type: ACH Checking

* Wallet Status: Active

* Account Number: [Text Field]

* Routing Number: [Text Field]

Complete required fields and select **Add Wallet**. User is prompted to add recurring.

ACH Recurring Management

Once routed to the recurring profile, select the ACH Wallet to be associated with the ACH Recurring profile.

| Wallet Information | | | | | | | | |
|---------------------|--------------------|----------------|-----------------|----------------|----------------|-----------------------|---------------|--------------------------|
| Wallet ID | Wallet Description | Account Number | Expiration Date | Routing Number | Payment Type | Customer Reference ID | Wallet Status | Select |
| 1336489674372116186 | | *****6789 | | 123456780 | ACH - Checking | ACH Wallet Ref ID | Active | <input type="checkbox"/> |

| Recurring Payment Information | |
|-------------------------------|---|
| * Recurring Status | Active |
| Customer Reference ID | <input type="text"/> |
| * Transaction Type Indicator | eCommerce |
| * Payment Frequency | Daily |
| * Number of Payments | <input type="text"/> Use zero (0) for continuous payments |
| * Recurring Start Date | <input type="text"/> |
| * Amount | <input type="text"/> |
| Tax Indicator | <input type="text"/> |
| Tax Amount | <input type="text"/> |
| P.O. Number | <input type="text"/> |
| Ship to ZIP Code | <input type="text"/> |

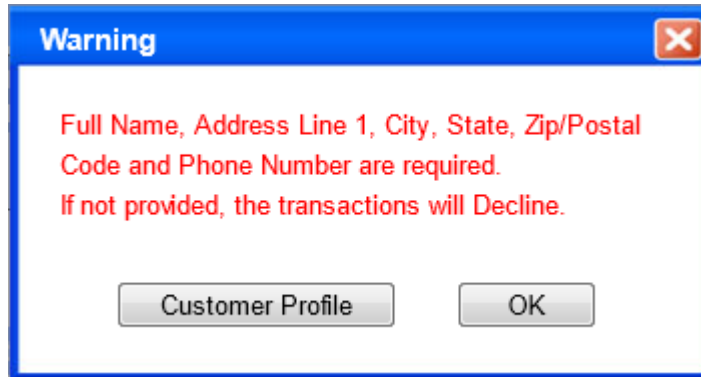
Selecting an ACH Wallet will update the required fields on the Recurring Profile:

| | |
|------------------------|---|
| * Recurring Status | Active |
| Customer Reference ID | ACH Wallet Ref ID |
| * SEC Code | CCD - Business to Business |
| * Payment Frequency | Daily |
| * Number of Payments | <input type="text"/> Use zero (0) for continuous payments |
| * Recurring Start Date | <input type="text"/> |
| * Amount | <input type="text"/> |
| ACH Descriptor | Printing |

Complete required fields and select Add Recurring to finalize the recurring setup.

ACH WEB Recurring

In the event the SEC code is set to WEB and Fraud Check is active on the TXP account and the Customer profile was not filled out completely, the user will receive a warning message indicating the missing Customer information:



- Selecting OK will add the recurring profile.
- Selecting **Customer Profile** will route the user to the customer profile where the WEB required fields are reflected.

| | |
|---------------------------------|-----------------------|
| Customer ID 1336489558463166544 | |
| * Customer Status | Active ▾ |
| Company Name | <input type="text"/> |
| * Full Name | ACH Recurring Example |
| * Address Line 1 | <input type="text"/> |
| Address Line 2 | <input type="text"/> |
| * City | <input type="text"/> |
| * State | -- Select -- ▾ |
| * Zip/Postal Code | <input type="text"/> |
| * Phone | <input type="text"/> |
| E-mail | <input type="text"/> |

NOTE: A **WEB** recurring transaction that does not have complete Customer information provided will Decline when processed.

ACH Reports

ACH Transaction Detail Report

Access this by selecting **ACH Reports > Transaction Detail Report** from the left navigation menu.

The Transaction Detail Report can be run by supplying any search criteria in the available fields and pressing the **Submit** button.

In addition to reporting on transactions, a user can act on certain transaction using the “**Next Available Actions**” field. This field allows user to perform a Refund, a Void or Resubmit a transaction which was previously Declined.

The Transaction Detail Report has drop-down filters which allow user to specify the criteria for the group of transactions or the specific transaction being searched for. In addition to these drop-downs, there are some free-form fields where user can enter specific data elements being searched for on a transaction

ACH Transaction Detail Report

* Indicates Required Fields

| | |
|---|--|
| <p>Date Type <input type="text" value="Posted Date"/></p> <p>From Date <input type="text" value="05-07-2012"/></p> <p>To Date <input type="text" value="05-07-2012"/></p> <p>Gateway ID <input type="text" value="9043956287"/></p> <p>Customer Reference ID <input type="text"/></p> <p>User ID(Operator ID) <input type="text"/></p> <p>Account Holder Name <input type="text"/></p> <p>Account Holder Number <input type="text"/></p> <p>Amount <input type="text"/></p> <p>Transaction ID <input type="text"/></p> <p>Sort By <input type="text" value="Gateway ID"/></p> | <p>*Beginning Time Stamp <input type="text" value="00"/> <input type="text" value="00"/> <input type="text" value="00"/></p> <p>*Ending Time Stamp <input type="text" value="23"/> <input type="text" value="59"/> <input type="text" value="59"/></p> <p>Payment Type <input type="text" value="All - ACH"/></p> <p>Sale Type <input type="text" value="All"/></p> <p>Status <input type="text" value="All"/></p> <p>Response Type <input type="text" value="All"/></p> <p>Transaction Type <input type="text" value="All - ACH"/></p> <p>Input Source <input type="text" value="All"/></p> |
|---|--|

ACH Transaction Detail Report – Read Only Fields

- **Group ID** – This will display the Group ID # user used when signing into Transaction Express. This value cannot be changed.
- **Gateway ID** - This will display the Gateway ID # used when signing into Transaction Express. This value cannot be changed.

ACH Transaction Detail Report – Free Form Search Fields

- **Customer Reference ID** – Enter a Customer Reference ID supplied with the original transaction to search for all transaction associated with that ID.
- **User ID** – Supply the User ID of the individual who processed the transaction being searched for. Leaving this blank will return all Users.
- **Account Holder Name** – Enter the Account Holder Name used on the original transaction to search for all transactions associated with that name. Leaving this blank will return all Account Holder Names.
- **Account Holder Number** – Enter the entire account number user wishes to search for to generate a report of all transactions associated with that account number. Leaving this blank will return all Account Numbers
- **Amount** – Enter the dollar amount of the transaction being searched for. Leaving this blank will return all Amounts.
- **Transaction ID** – Enter the system assigned Transaction ID of the transaction being searched for. Leaving this field blank will return all Transaction ID's.

ACH Transaction Detail Report – Drop-Down Search Filters

- **Date Type** – There are 2 options for Date Type; Posted Date and Settled Date. Posted Date is the date which a transaction was entered into Transaction Express and Settled Date is the date which a transaction was settled.
 - **Note:** If Settled Date is selected, only transactions which have been settled will be returned in the search results.
- **From Date** – Defaults to the previous day. This is the date the report will begin.
- **To Date** – Defaults to the previous day. This is the date the report will end.
- **Sort by** – This is the Primary Sort order report results will be returned in; the report can be resorted by clicking other columns once the report results are received.
- **Payment Type** – This field allows user to specify the type of Payment being searched for. Options include All –ACH, ACH – Checking and ACH - Savings. Leaving this set to All – ACH will return all Payment Types.
- **Sale Type** – This field allows user to search for either Sales or Credits and Refunds. Leaving this set to All will return all Sales Types.
- **Status** – This field allows user to specify the Status of the transaction

being searched for. Options include: Declined, All Declined, All Returned, Processed, Originated, Funded, Returned, NSF, Chargeback, Invalid, Refund, Credit, Incomplete, Cancelled, BO Exception and Downloaded. Leaving this field set to All will return all Statuses.

- **Response Type** – This field allows user to specify the Authorization Response Type for the transaction you are looking for. Options are Processed or Declined. Leaving this field set to All will return all Response types.
- **Transaction Type** – This field allows you to specify the Transaction Type being searched for. This field includes ACH – Debit, ACH – Credit, ACH Cancel/Refund and ACH – Pre-Note. Leaving this field set to All will return all Transaction Types.
- **Input Source** - This field allows user to specify the Input Type of the transaction being searched for. Options include Virtual Terminal, Batch and Web Services. Leaving this field set to All will return all Input Sources.

ACH Transaction Detail Report – Search Results

- **Add Recurring** – Selecting this will allow user to add the Customer and Transaction information as a Recurring transaction.
- **User ID** – This will display the ID of the User who processed the transaction.
- **Gateway ID** – This will display the Gateway ID on which the transaction was processed.
- **Transaction ID** – This will display the Transaction ID assigned by the system.
- **Customer Reference ID** – This will display the Customer Reference ID supplied for a transaction, if applicable.
- **Account Name** – This is the name on the account for the transaction processed.
- **Routing Number** – This is the Routing number against which the transaction was processed
- **Account Number** – This is the account number against which the transaction was processed.
- **Posted Date** – This is the date the transaction was entered into Transaction Express.
- **Status** – This is the current status of the transaction.
- **Transaction Type** – This is the type of transaction which was processed.
- **Amount** – This is the amount for which the transaction was processed.
- **Available Action** – This displays the next available step (or action) for the transaction in question. A Settled transaction can be Refunded and an Authorized transaction can be Voided. This

action can be performed directly from this report.

By clicking on the column header/name, most of these columns can be re-sorted.

Once the report output is presented, in the manner desired, it can be Printed or Exported to a CSV or MS Excel format by pressing the buttons presented.

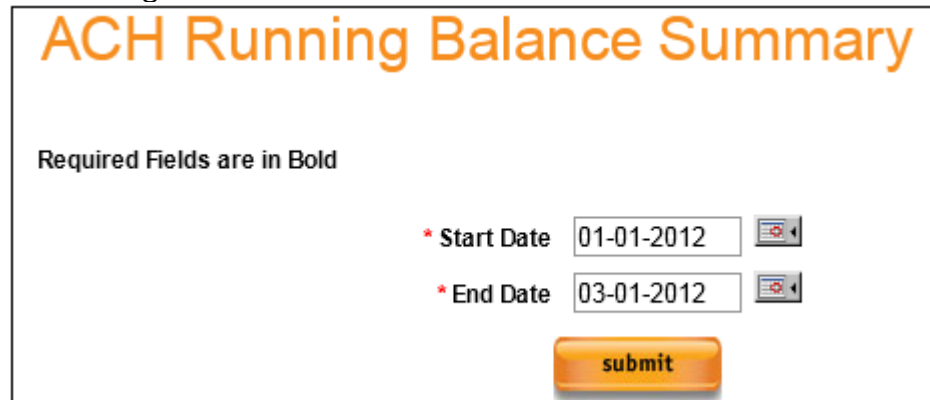


ACH Running Balance Summary

Access this by selecting **ACH Reports > ACH Running Balance Summary** from the left navigation menu.

The ACH Running Balance Summary displays a running summary of daily ACH credit and debit activity.

Specify the date range the report should be displayed for and select **submit** to generate results.

A screenshot of the 'ACH Running Balance Summary' form. The title 'ACH Running Balance Summary' is displayed in large orange text at the top. Below the title, the text 'Required Fields are in Bold' is shown. There are two required fields: '* Start Date' with a text input containing '01-01-2012' and a calendar icon, and '* End Date' with a text input containing '03-01-2012' and a calendar icon. Below these fields is an orange 'submit' button.

ACH Running Balance Summary output:

ACH Running Balance From : 01/01/2012 To : 03/01/2012
 ACH Gateway ID : 9283504729

- Format -

| Description | Trans Date | Debit | Credit | Current Balance |
|---------------------------------|------------|----------|----------|-----------------|
| Positive Settlement To Merchant | 2/29/2012 | \$150.00 | 0 | \$440.00 |
| ACH Credits Originated | 2/27/2012 | \$340.00 | 0 | (\$80.00) |
| ACH Debits Originated | 2/27/2012 | 0 | \$680.00 | \$600.00 |
| Positive Settlement To Merchant | 2/27/2012 | \$10.00 | 0 | \$590.00 |
| ACH Debits Originated | 2/24/2012 | 0 | \$100.00 | \$430.05 |
| Positive Settlement To Merchant | 2/24/2012 | \$170.05 | 0 | \$260.00 |
| ACH Debits Originated | 2/23/2012 | 0 | \$150.00 | \$555.05 |
| Positive Settlement To Merchant | 2/23/2012 | \$225.00 | 0 | \$330.05 |
| ACH Debits Originated | 2/21/2012 | 0 | \$10.00 | \$405.05 |
| ACH Debits Originated | 2/17/2012 | 0 | \$170.05 | \$711.05 |
| Positive Settlement To Merchant | 2/17/2012 | \$316.00 | 0 | \$395.05 |
| Returned ACH Debits | 2/17/2012 | \$59.00 | 0 | \$541.00 |
| ACH Debits Originated | 2/16/2012 | 0 | \$225.00 | \$600.00 |
| ACH Debits Originated | 2/14/2012 | 0 | \$59.00 | \$375.00 |
| ACH Debits Originated | 2/13/2012 | 0 | \$316.00 | \$316.00 |
| Positive Settlement To Merchant | 2/10/2012 | \$100.00 | 0 | 0 |
| Positive Settlement To Merchant | 2/8/2012 | \$300.00 | 0 | \$100.00 |

ACH Running Balance Summary output fields:

- **Description** – Describes the action associated with the line
- **Trans Date** - The transaction date for the reflected ACH transactions
- **Debit** – This indicates a Negative adjustment to the current balance
- **Credit** – This indicates a Positive adjustment to the current balance
- **Current Balance** – This indicates the net of the Debit and Credit columns on the specified Tran Date

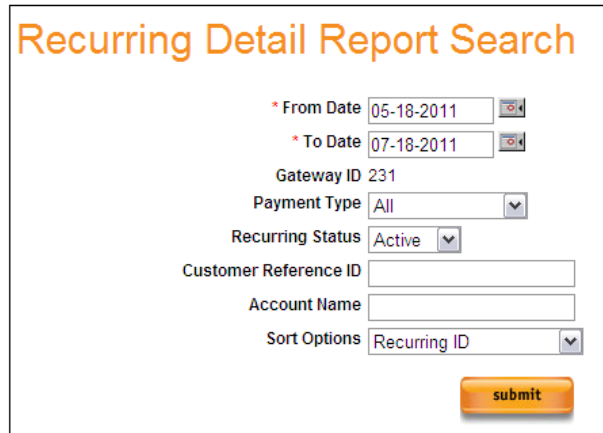
ACH Running Balance Summary Description definitions:

- **Positive Settlement to Merchant** – Reflects the deposit amount sent to the merchant account.
- **ACH Credits Originated** – Reflects positive transaction balance to be funded to the merchant.
- **ACH Debits Originated** – Reflects negative transaction balance to be subtracted from the amount funded to the merchant.
- **Returned ACH Debits** – Reflects returned transactions which were declined by the account holder bank. These amounts will be removed from the merchant account.

ACH Recurring Detail

Access this by selecting **ACH Reports > Recurring Detail** from the left navigation menu.

The Recurring Detail Report will pull a report of all Recurring Profiles and will report each of the times the Recurring Profile billed, and the results, within the specified timeframe.



The screenshot shows a search form titled "Recurring Detail Report Search". The form contains the following fields and controls:

- * From Date: 05-18-2011 (calendar icon)
- * To Date: 07-18-2011 (calendar icon)
- Gateway ID: 231
- Payment Type: All (dropdown menu)
- Recurring Status: Active (dropdown menu)
- Customer Reference ID: (text input field)
- Account Name: (text input field)
- Sort Options: Recurring ID (dropdown menu)
- submit (orange button)

ACH Payment types added for ACH Recurring Detail:

- All – ACH
- ACH Checking
- ACH Savings

For more information on this report, see Section 6 – Recurring Reports – Recurring Detail Report.

ACH Recurring Problem Summary

Access this by selecting **ACH Reports > Recurring Problem Summary** from the left navigation menu.

The Recurring Problem Summary report will list all Recurring Profiles which have been Declined when they attempted to process within the dates specified.

Recurring Problem Summary Report Search

* From Date
 * To Date
 Gateway ID: 9017325860
 *Payment Type:
 Recurring Status:
 Sort By:

ACH Payment types added for ACH Recurring Problem Summary:

- All – ACH
- ACH Checking
- ACH Savings

When # of returns is selected, a Recurring Declined Summary will appear and will display the Response and the Response Reason as shown below:

| Displaying 1 to 2 of 2 Results | | | | | | | | | | | | | |
|--------------------------------|------------|-----------------------|---------------------------|----------------|----------------|---------------|-----------------|-----------|---------------|-----------|--------------|--------|------------------|
| Recurring ID | Gateway ID | Original Date Entered | Customer Reference ID | Payment Type | Account Number | Account Name | Expiration Date | Routing # | # of Payments | Payment # | # of Returns | Amount | Recurring Status |
| 1377876187509178213 | 4000000001 | 8/30/2013 | ACH Recurring Transaction | ACH - Checking | *****3123 | Davy Jones | - | 123456780 | 511 | 1 | 1 | \$1.25 | Active |
| 1405463148335198625 | 4000000001 | 7/15/2014 | TXP Hosted - Recurring | ACH - Checking | *****3123 | Rick Hilovsky | - | 123456780 | 192 | 12 | 12 | \$1.25 | Active |

| Displaying 1 to 1 of 1 Results | | | | | | | | | | |
|--|-------------|---------------------------|----------------|--------------|-----------------|-----------|--------|---------------|---------------|------------------|
| Recurring Declined Transaction History Summary | | | | | | | | | | |
| Transaction ID | Date Posted | Customer Reference ID | Account Number | Account Name | Expiration Date | Routing# | Amount | Response | Return Reason | Available Action |
| 25821351 | 1/16/2015 | ACH Recurring Transaction | *****3123 | Davy Jones | - | 123456780 | \$1.25 | Network Error | | Resubmit |

Additional ACH Reports

Access this by selecting **ACH Reports > Additional ACH Reports** from the left navigation menu. All additional reports can be selected by using the dropdown provided on the screen.

ACH Notice of Change

The Notice of Change Report will return a list of ACH transactions which require a change to one or more data elements in order to make it a viable transaction. A Notice of change will be issued by NACHA if an account number or routing number has been changed for the transaction in question.

A list of ACH Notice of Change codes can be found in the ACH Notice of Change Code Appendix A.

Access this by selecting **ACH Reports > Additional ACH Reports** from the left navigation menu. Select **ACH Notice of Change List** from the available report dropdown.

Additional ACH Reports

Required Fields are in Bold

* Select Report

* Start Date

* End Date

Specify a date range for this report to include and select **Submit**. Results will return as shown below.

ACH Notices of Change From : 05/30/2012 To : 05/31/2012
ACH Gateway ID : 9017325860

- Format -

| Date | Name | Recurring Profile ID | Routing Number | Account Number | Change Code | Reason for Change | Corrected Data |
|------------------|------|----------------------|----------------|----------------|-------------|-------------------|----------------|
| No Results Found | | | | | | | |

Notice of Change Report output fields:

Date – Date the transaction was updated.

Recurring Profile ID – Indicates the recurring profile which needs to be updated.

Name – Full Name supplied with the transaction.

Routing Number – Routing number supplied with the transaction.

Account Number – Account Number supplied with the transaction.

Change Code – Indicates the Code for the Notice of Change.
Reason for Change – Indicates the reason for the Notice of Change.
Corrected Data – Indicates what information needs to be updated on the transaction.

ACH Daily Account Statement

Access this by selecting **ACH Reports > Additional ACH Reports** from the left navigation menu. Select **ACH Daily Account Statement** from the available report dropdown.

The ACH Daily Account Statement will summarize all ACH activity processed during the specified timeframe.

Specify a date range for this report to include and select **Submit**. Results will return as shown below.

ACH Merchant Daily Account Statement for: 05/30/2012
 ACH Gateway ID: 901732690

Format: [dropdown] export print

All Transactions Received on the Calendar Date: 05/30/2012

| Total Received | Total Received \$ | Total Decline | Total Decline \$ | Total Cancel | Total Cancel \$ | Total Incomplete | Total Incomplete \$ |
|----------------|-------------------|---------------|------------------|--------------|-----------------|------------------|---------------------|
| 2 | 0.1500 | 0 | 0.0000 | 0 | 0.0000 | 0 | 0.0000 |

All transactions received by the gateway on the specified date, regardless of cutoff time.

Summary of Transactions Processed on 05/30/2012

| Total Downloaded | Total Downloaded \$ | Total BOE | Total BOE \$ | Total Decline | Total Decline \$ | Total Cancel | Total Cancel \$ | Total Incomplete | Total Incomplete \$ | Total Orig | Total Orig \$ | Total Credit Orig | Total Credit Orig \$ | Total Gross Orig | Total Gross \$ |
|------------------|---------------------|-----------|--------------|---------------|------------------|--------------|-----------------|------------------|---------------------|------------|---------------|-------------------|----------------------|------------------|----------------|
| 2 | 0.1500 | 0 | 0.0000 | 0 | 0.0000 | 0 | 0.0000 | 0 | 0.0000 | 2 | 0.1500 | 0 | 0.0000 | 0 | 0 |

NOTE: The funding date given above is only an estimated date. Actual funding may change based on other factors. The amount funded may also vary based on returns received.

Summary of Returns Received on 05/30/2012

| Total NSF | Total Chargebacks | Total Chargebacks \$ | Total Invalids | Total Invalids \$ | Total Credit Returns | Total Credit Returns \$ | Total Other Returns | Total Other Returns \$ | Total Overall Returns | Total Overall Returns \$ |
|-----------|-------------------|----------------------|----------------|-------------------|----------------------|-------------------------|---------------------|------------------------|-----------------------|--------------------------|
| 0 | 0.0000 | 0 | 0.0000 | 0 | 0.0000 | 0 | 0.0000 | 0 | 0.0000 | 0.0000 |

NOTE: The Total Chargeback column represents R05, R07, R10, R29 and R51 return codes.

Summary of Settlements and Inquired Fees for: 05/30/2012

No Results Found

Settled transactions, and the fees paid for those transactions, for the specified date. All credits and late returns are settled as they are received and are not subject to your funding cycle hold period.

There are 4 output sections in this report:

- **Transactions Received on the Calendar date**
- **Transaction Processed on Calendar date**
- **Transactions Returned on Calendar date**
- **Transactions Settled on Calendar date**

The Transactions Received on the Calendar date section will display:

- Total Received transaction count
- Total Received transaction amount

- Total Decline transaction count
- Total Decline transaction amount
- Total Cancel transaction count
- Total Cancel transaction amount
- Total Incomplete transaction count
- Total Incomplete transaction amount

The Transaction Processed on Calendar date section will display:

- Total Downloaded transaction count
- Total Downloaded transaction amount
- Total BOE (Back office exception) transaction count
- Total BOE transaction amount
- Total Decline transaction count
- Total Decline transaction amount
- Total Cancel transaction count
- Total Cancel transaction amount
- Total Incomplete transaction count
- Total Incomplete transaction amount
- Total Originated transaction count
- Total Originated transaction amount
- Total Credit Originated transaction count
- Total Credit Originated transaction amount
- Total Gross Originated transaction count
- Total Gross Originated transaction amount

The Transaction Returned on Calendar date section will display:

- Total NSF (Non-Sufficient Funds) transaction count
- Total NSF (Non-Sufficient Funds) transaction amount
- Total Chargebacks transaction count
- Total Chargebacks transaction amount
- Total Invalid transaction count
- Total Invalid transaction amount
- Total Credit Returns transaction count
- Total Credit Returns transaction amount
- Total Other Returns transaction count
- Total Other Returns transaction amount
- Total Overall Returns transaction count
- Total Overall Returns transaction amount

The Transaction Settlement on Calendar date section will display:

- Total Originated transaction count
- Total Originated transaction amount
- Total Credit Originated transaction count
- Total Credit Originated transaction amount
- Total Returns transaction count
- Total Returns transaction amount
- Total NOC count

- Gross Settlement amount
- Transaction fees applied
- Discount Rate applied
- Return Fees
- NOC Fees
- Fraud Check Fees
- Reserves Held
- Final Net Settlement

For more information on Status Codes, Return Codes or Back Office Exception codes, please see Appendix A.

ACH Daily Remittance Report

The ACH Daily Remittance Report will display a line by line breakdown of the transactions processed on the specified day and will reflect any fees associated with that transaction.

Access this by selecting **ACH Reports > Additional ACH Reports** from the left navigation menu. Select **ACH Daily Remittance Report** from the available report dropdown.

Select the Settlement date to be reflected on the report and select **Submit**.

ACH Daily Remittance Report output columns:

- **Effective Entry Date** – The date the transaction was posted to Check Commerce. If after the ACH cutoff the Effective Date will be the following day. If processed on a Saturday or Sunday, the Effective Date will be the following Monday.
- **Transaction ID** – The Tran ID assigned to the transactions
- **Trace ID** – Trace number seen by the bank to identify this transaction
- **Customer Reference ID** – The Customer Reference ID entered with the transaction
- **Return Code** – The return code for a transaction
- **Return Date** – The date on which a transaction was returned

- **Name** – The Full Name entered on the transaction
- **Credit** – This indicates a Positive adjustment to the current balance
- **Debit** – This indicates a Negative adjustment to the current balance
- **Amount Collected** -
- **Transaction Fee** – Transaction Fee applied to the transaction
- **Discount Rate Fee** – Discount rate fee applied to the transaction
- **Return Fee** – Return fee applied to a returned transaction
- **Fraud Check Fee** – Fraud Check fee applied to the transaction
- **Amount Disbursed** – Amount settled to the merchant

ACH Monthly Statement

Access this by selecting **ACH Reports > Additional ACH Reports** from the left navigation menu. Select **ACH Monthly Statement** from the available report dropdown.

Additional ACH Reports

Required Fields are in Bold

* **Select Report**

* **Statement Date**

Specify the Month and Year the report should reflect and select **Submit**.

The ACH Monthly Statement will generate in 3 sections:

- Merchant Information
- Processing Fees
- Line Item Summary

Merchant Information Section:

This section will represent the Merchant information including address, account number and statement period.

| Monthly ACH Transaction Invoice Statement | Customer Service: 800.654.9256 |
|---|---|
| TXP ACH Test Account 12202 Airport Way BROOMFIELD, CO 80021 | Statement Period: 6/1/2012 - 6/30/2012 Gateway ID: ACH Gateway ID: Customer Name: TXP ACH Test Account |

Processing Fees Section:

This section will represent the ACH processing fees set up on this account.

| Processing Fees | |
|-------------------------------|--------|
| Fee | Amount |
| Transaction Fee | |
| Return Fee | |
| Authorization/Fraud Check Fee | |
| Discount Rate Fee | |

Line Item Summary Section:

This section will represent a line item breakdown of the Processing Fees applied to the account by Description.

| Line Item Summary | | | | | | |
|-------------------|---------------------|-----------------|------------------|--------------|-------------------|-----------------|
| ACH Gateway ID | Description | Processed Count | Processed Volume | Per Item Fee | Per Item Discount | Fees Assessed |
| 9230000123 | Origination - Debit | 7888 | \$294,790.91 | \$0.10 | 0.00% | \$788.80 |
| 9230000123 | Return R07 | 1 | \$0.10 | \$16.50 | 0.00% | \$16.50 |
| 9230000123 | Return R08 | 1 | \$0.20 | \$16.50 | 0.00% | \$16.50 |
| 9230000123 | Return R03 | 2 | \$6.70 | \$1.50 | 0.00% | \$3.00 |
| 9230000123 | Return R01 | 3 | \$0.45 | \$1.50 | 0.00% | \$4.50 |
| 9230000123 | Return R02 | 5 | \$1.41 | \$1.50 | 0.00% | \$7.50 |
| 9230000123 | BO Exception | 1 | \$0.00 | \$0.10 | 0.00% | \$0.10 |
| Total Fees | | | | | | \$836.90 |

Line Item Summary Output Columns:

- **ACH gateway ID** – Indicates the ACH Account number reflected on the report.
- **Description** – Indicates the description of the Fees represented for this line item.
- **Processed Count** – Indicates the Count of transactions which this fee applies to.
- **Processed Volume** – Indicates the Volume of transactions for which this fee applies.
- **Per Item Fee** – Indicates the per item fee and/or return fee applied to this line item.
- **Per Item Discount** – Indicates the Discount Percentage applied to the line item.
- **Fees Assessed** – Indicates the total fees assessed for this line item.

ACH Reserves Detail

Access this by selecting **ACH Reports > Additional ACH Reports** from the left navigation menu. Select **ACH Reserves Details** from the available report dropdown.

This report will generate when selected from the dropdown

The screenshot shows the 'Additional ACH Reports' interface. At the top, it says 'Required Fields are in Bold' and 'ACH Cutoff Time: 4:00 PM PT'. There is a dropdown menu labeled '* Select Report' with 'ACH Reserves Details' selected. Below this, there is a date filter 'ACH Reserves as of: 06/14/2012 15:55:32' and buttons for '- Format -', 'export', and 'print'. A table is displayed with the following data:

| ACH Gateway ID | Merchant DBA Name | Reserve Percentage | Reserve Period (in calendar days) | Reserve Current Balance |
|----------------|----------------------|--------------------|-----------------------------------|-------------------------|
| 9017325860 | TXP ACH Test Account | 0 | 0 | 0 |

ACH Reserves Details output:

- **ACH gateway ID** – This reflects the ACH Gateway ID associated with the account.
- **Merchant DBA Name** – This reflects the Merchant DBA name associated with the account.
- **Reserve Percentage** – This reflects the hold percentage placed on the account.
- **Reserve Period (in calendar days)** – This reflects the number of days which funds will be held.
- **Reserve Current Balance** – This reflects the total current balance of funds being held.

ACH Reports Tab – Other Contents

ACH Reports Tab – NACHA Rules and Regs

Access this by selecting **ACH Reports > NACHA Regulations and Rules**.

Selecting this link will open a new browser window to <https://www.nacha.org/>. All ACH Processing Rules and Regulations can be found on this site.

ACH Email Notifications

ACH Email Notifications are configured the same as credit card notifications as explained in Section 7 of this guide. There are several ACH specific tags and transaction selections available if ACH is active on the TXP account.

ACH Transaction Tags:

| |
|--|
| [ACH_GATEWAY_ID] - ACH Gateway ID |
| [SEC_CODE] - SEC Code |
| [BANK_ACCOUNT_NR] - ACH Bank Account Number (masked) |
| [ROUTING_NR] - ACH Bank Routing Number |
| [CHECK_NR] - Check Number |
| [ACH_DESCRIPTOR] - ACH Descriptor |

ACH Transaction Definitions:

| ACH Transaction Definitions | Description | Accepted | Declined/ Returned | Both |
|-----------------------------|--------------------|--------------------------|--------------------------|--------------------------|
| | ACH Debit Payment | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | ACH Credit Payment | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

ACH Merchant Profile

Access this by selecting **Admin > View Merchant Profile** from the left navigation menu.

The Merchant Profile will display. Select the ACH Profile button in order to view the ACH profile for this account.



Once selected, the ACH profile will display as shown below



Merchant ACH Profile output:

Funding Information:

- **Funding Hold Period (in days):** This represents the Funding Hold on the ACH account. This defaults to one day.
- **Settlement Flag:** This will always say Invoice.
- **Fee Billing:** This represents if Fees for ACH processing are deducted Monthly or Daily. This defaults to Monthly.

Bank Information:

- **Settlement bank** – The Settlement Bank indicates the Routing /Account Number to which ACH deposits are sent.
 - Routing Number
 - Demand Deposit Account
- **Fee Billing Bank** – The Fee Billing Bank indicates the Routing/Account Number from which ACH processing fees are withdrawn.
 - Routing Number
 - Demand Deposit Account

Threshold Information: Threshold information is set based on the information provided in the ACH Addendum supplied during the application process. The threshold amounts can be modified by contacting Merchant Support, if needed.

- **Max Amount (\$) of a Single Transaction** – This is the maximum amount for which a single ACH transaction can be processed.
- **Max Number (#) of Transactions Per Day** – This is the maximum number of ACH transactions which can be submitted in a single day.
- **Max Amount (\$) of Transactions Per Day** – This is the maximum volume of ACH transactions which can be processed in a single day.
- **Max Number (#) of Transactions Per Month** – This is the maximum number of ACH transactions which can be processed in a single month.
- **Max Amount (\$) of Transactions Per Month** - This is the maximum volume of ACH transactions which can be processed in a single month.
- **Max Number of Transactions Per Day for a Single Customer** - This is the maximum number of ACH transactions which can be processed for a single consumer in a single day.
- **Max Number of Declined Transactions Per Day Per Customer** - This is the maximum number of declined ACH transactions which can be processed for a single consumer in a single day.
- **Max Amount of Transactions Per Day for a Single Customer** - This is the maximum volume of ACH transactions which can be processed for a single consumer in a single day.
- **Primary Standard Entry Class Code (SEC Code)** – This represents the default SEC code on the ACH account. This was defaulted by the highest SEC % supplied on the ACH Addendum.

Appendix A – ACH Response Codes

ACH Back Office Exception Codes

| BO Exception | Meaning |
|--------------|---|
| B0 | Originated |
| B1 | Routing Number Failed Check Digit Validation |
| B2 | Routing Number is Missing |
| B3 | Account Number is Missing |
| B9 | Name is Missing |
| B10 | Name is Invalid |
| B11 | Amount is Missing |
| B12 | Amount is Invalid |
| B13 | Account Type is Missing |
| B14 | Account Type is Invalid |
| B15 | Company Code is Invalid |
| B20 | SEC Code is Missing |
| B21 | Credit Transaction for WEB or TEL SEC Code |
| B22 | SEC Code is Invalid |
| B23 | FH_Template_ID is Missing or Invalid |
| B51 | Dollars Daily Max Threshold Exceeded |
| B52 | Dollars Monthly Max Threshold Exceeded |
| B53 | Transactions Daily Max Threshold Exceeded |
| B54 | Transactions Monthly Max Threshold Exceeded |
| B55 | Dollars Daily per Consumer Max Threshold Exceeded |
| B61 | Duplicate Entry |
| B63 | Company is Suspended |
| B64 | Bank Account Blocked (ChargeBack) |
| B65 | Bank Account Blocked (NOC) |
| B66 | Company is Terminated |
| B67 | Credit Reserve Balance Exceeded |
| B69 | ORAC |
| B75 | Merchant Requested Manual Cancel |
| B81 | Selected for Random Telephone Inquiry |
| B82 | Selected for Random Email Inquiry |
| B90 | MyECheck: address is invalid |
| B91 | MyECheck: RDFI is missing in RoutingNumbers table |
| B95 | Declined on the Web |
| B96 | Consumer Requested Block |
| B97 | RDFI Stopped |
| B99 | Unvalidated |
| | |

ACH Return Reason Codes

| Code | Meaning |
|------|---|
| R01 | Insufficient Funds (NSF) |
| R02 | Account Closed |
| R03 | No Account / Unable to Locate Account |
| R04 | Invalid Account Number |
| R05 | Unauthorized Debit to Consumer Account Using Corporate SEC Code |
| R06 | Returned per ODFI's Request |
| R07 | Authorization Revoked by Consumer |
| R08 | Payment Stopped |
| R09 | Uncollected Funds |
| R10 | Customer Advises Not Authorized, Notice Not Provided, Improper Source Document, or Amount of Entry Not Accurately Obtained from Source Document |
| R11 | Check Truncation Entry Return |
| R12 | Account Sold to Another DFI |
| R13 | Invalid ACH Routing Number (formerly: RDFI Not Qualified to Participate) |
| R14 | Representative Payee Deceased or Unable to Continue in that Capacity |
| R15 | Beneficiary or Account Holder (Other Than a Representative Payee) Deceased |
| R16 | Account Frozen |
| R17 | File Record Edit Criteria |
| R18 | Improper Effective Entry Date |
| R19 | Amount Field Error |
| R20 | Non-Transaction Account |
| R21 | Invalid Company Identification |
| R22 | Invalid Individual ID Number |
| R23 | Credit Entry Refused by Receiver |
| R24 | Duplicate Entry |
| R25 | Addenda Error |
| R26 | Mandatory Field Error |
| R27 | Trace Number Error |
| R28 | Routing Number Check Digit Error |
| R29 | Corporate Customer Advises Not Authorized |
| R30 | RDFI Not Participant in Check Truncation Program |
| R31 | Permissible Return Entry |
| R32 | RDFI Non-Settlement |
| R33 | Return of XCK Entry |
| R34 | Limited Participation DFI |
| R35 | Return of Improper Debit Entry |
| R36 | Return of Improper Credit Entry |
| R37 | Source Document Presented for Payment |
| R38 | Stop Payment on Source Document |

| | |
|-----|--|
| R39 | Improper Source Document |
| R40 | Return of ENR Entry by Federal Government Agency (ENR only) |
| R41 | Invalid Transaction Code (ENR only) |
| R42 | Routing Number / Check Digit Error (ERN only) |
| R43 | Invalid DFI Account Number (ENR only) |
| R44 | Invalid Individual ID Number / Identification Number (ENR only) |
| R45 | Invalid Individual Name / Company Name (ENR only) |
| R46 | Invalid Representative Payee Indicator (ENR only) |
| R47 | Duplicate Enrollment (ENR only) |
| R50 | State Law Affecting RCK Acceptance |
| R51 | Item is Ineligible, Notice Not Provided, Signature Not Genuine, Item Altered, or Amount of Entry Not Accurately Obtained from Item |
| R52 | Stop Payment on Item |
| R53 | Item and ACH Entry Presented for Payment |
| R61 | Misrouted Return |
| R62 | Incorrect Trace Number |
| R63 | Incorrect Dollar Amount |
| R64 | Incorrect Individual Identification |
| R65 | Incorrect Transaction Code |
| R66 | Incorrect Company Identification |
| R67 | Duplicate Return |
| R68 | Untimely Return |
| R69 | Multiple Errors |
| R70 | Permissible Return Entry Not Accepted |
| R71 | Misrouted Dishonored Return |
| R72 | Untimely Dishonored Return |
| R73 | Timely Original Return |
| R74 | Corrected Return |
| R75 | Original Return Not a Duplicate |
| R76 | No Errors Found |
| R80 | Cross-Border Payment Coding Error |
| R81 | Non-Participant in Cross-Border Program |
| R82 | Invalid Foreign Receiving DFI Identification |
| R83 | Foreign Receiving DFI Unable to Settle |
| R84 | Entry Not Processed by OGO |
| R99 | Check21 |
| | |

**ACH
Notification
of Change**

| Code | Meaning |
|-------------|------------------------------|
| C01 | Incorrect DFI Account Number |
| C02 | Incorrect Routing Number |

Codes

| | |
|-----|--|
| C03 | Incorrect Routing Number and Incorrect DFI Account Number |
| C04 | Incorrect Individual Name / Receiving Company Name |
| C05 | Incorrect Transaction Code |
| C06 | Incorrect DFI Account Number and Incorrect Transaction Code |
| C07 | Incorrect Routing Number, Incorrect DFI Account Number, and Incorrect Transaction Code |
| C08 | Incorrect Foreign Receiving DFI Identification |
| C09 | Incorrect Individual Identification Number |
| C10 | Incorrect Company Name |
| C11 | Incorrect Company Identification |
| C12 | Incorrect Company Name and Incorrect Company Identification |
| C13 | Addenda Format Error |

ACH Transaction Status Codes

| Code | Status | Meaning |
|------|--------------|--|
| 0 | Processed | Transaction was accepted by Check Gateway and awaits Origination |
| 1 | Originated | Transaction was sent to the FED |
| 2 | Funded | Merchant has been paid for the transaction |
| 3 | Returned | Transaction was returned (cancelled) by the bank |
| 4 | NSF | Insufficient funds; transaction was returned (cancelled) by the bank |
| 5 | Chargeback | Transaction was returned (cancelled) by the consumer |
| 6 | Invalid | Transaction was returned (cancelled) by the bank |
| 7 | Declined | Consumer verification was negative for the transaction |
| 8 | Refund | Transaction was refunded by the merchant |
| 9 | Credit | Transaction was accepted by Check Gateway and awaits Origination |
| 10 | Incomplete | Transaction was saved in the database, but remains in an incomplete state; transactions should only remain in this status for 1 second |
| 11 | Cancelled | Transaction was cancelled by the merchant |
| 12 | BO Exception | Transaction was declined by Back- |

| | | |
|----|---------------------|--|
| | | Office validation |
| 13 | Downloaded | Transaction is being prepared for Origination by the Back-Office |
| 14 | Credit Originated | Transaction was sent to the FED |
| 15 | Credit Downloaded | Transaction is being prepared for Origination by the Back-Office |
| 16 | Credit Return | Transaction was returned (cancelled) by the bank |
| 17 | Credit Funded | Merchant has been paid for the transaction |
| 18 | Declined Downloaded | Consumer verification was negative for the transaction |
| 19 | First Recycle | First Recycled Transaction (for auto-representation of NSF's) |
| 20 | Second Recycle | Second Recycled Transaction (for auto-representation of NSF's) |
| 21 | Failed Recycle | Returned second recycle |
| 88 | Authentication | Positive response from the authorization API (not a true transaction status) |

Appendix B - ACH Glossary

ACH Glossary

-A-

ABA NUMBER – See Routing/Transit Number.

ACH – An acronym used to identify the Automated Clearing House Network.

ACH AUTHORIZATION – Agreement by a receiver to allow an ACH credit or debit entry to its account. Authorizations for credit transactions may be oral, but consumer debit transactions must be authorized in writing or similarly authenticated by other means (e.g., by digital signature or PIN if by computer).

ACH CREDIT – A transaction through the ACH Network originated to pay a receiver (deposit into an account).

ACH DEBIT – A transaction through the ACH Network originated to remove funds from the receiver (withdrawal from an account).

ACH NETWORK – Funds transfer system governed by the rules of the National Automated Clearing House Association, which provides for the interbank clearing of electronic entries for participating financial institutions.

ACH OPERATOR – The ACH operator processes entries between an originator and receiver. There are currently two ACH operators -- the Federal Reserve Bank and EPN (Electronic Payments Network).

ACQUIRER – A financial institution or Merchant Service Provider (MSP) that facilitates and manages credit card processing on behalf of a merchant customer.

ACQUIRER BANK – The bank or financial institution that holds the merchant's bank account that is used for collecting the proceeds for credit card processing.

ACQUIRING PROCESSOR – The credit card processing entity with which an acquirer partners in order to provide merchants with transaction clearing, settlement, billing and reporting services.

ADDENDA RECORD – An ACH record type that carries supplemental data needed to completely identify an account holder(s) or provide information concerning a payment to the RDFI or receiver.

ANSI – The American National Standards Institute.

AUTHENTICATION – A critical data security technique used to prevent the alteration of data as the data are exchanged between the participants in an ACH transaction.

AUTOMATED DEPOSIT – A deposit made directly to an account at a DFI through the ACH network (i.e. payroll deposits, social security payments, and retirement benefits).

-B-

BANK IDENTIFICATION NUMBER (BIN) – A BIN is the first six digits of the credit card, debit card, charge card, etc. These digits identify which network the card belongs to as well as which bank issued it.

BANKING DAY – Any day on which a DFI is open to the public during any part of the day for carrying on substantially all its financial functions. With reference to ACH, any day on which the ACH operator is open and processing ACH transactions.

BATCH – A group of records or documents considered as a single unit for the purpose of data processing.

BO EXCEPTION - Back Office Exception. We were unable to process these transactions for one or more reasons. You can find the code under the Communication History tab for that transaction.

BUSINESS DAY – A day on which a financial institution is open and performing substantially all of its operations.

-C-

CHARGEBACK - The consumer has advised their bank that the transaction was not authorized or revoked the authorization. This weighs heavily against the consumer in future transaction fraud checks.

CLEARING HOUSE – A voluntary association of DFIs that facilitate the clearing of checks or electronic items through the direct exchange of funds between members.

COMMERCIALLY REASONABLE – A system, technology, practice or procedure frequently practiced among originators conducting similar types of business.

CONSUMER - The customer of a merchant.

CREDIT- A transaction that *credits* the consumer, placing money *into* the consumer's account, such as in the case of a refund.

CREDIT ORIGINATED - A credit transaction that has been originated to the receivers account. (This is usually a new transaction created as a result of a separate transaction that was refunded).

CREDIT RESERVE - A deposit paid to Check Gateway so that merchants may give Credits to the consumers at their own risk.

-D-

DATA ENCRYPTION STANDARD – A technique by which a message is scrambled into an indecipherable stream of bits for transmission.

DATA TRANSMISSION – The electronic exchange of information between two data processing points (computers).

DEBIT - A transaction that *debits* the consumer, taking money *from* the consumer's account.

DECLINED - Status of a transaction that did not pass our authentication service. (StarChek, Experian, etc).

DESCRIPTIVE STATEMENT – A bank account summary that contains information concerning one or more entries for which no separate item is enclosed. ACH entries necessitate some form of descriptive statement unless a substitute enclosure document is produced by the financial institution. Minimum reporting requirements are defined by Regulation E.

DFI – Depository Financial Institution.

DIRECT DEBIT – A method of ACH collection used where the debtor gives authorization to debit his or her account upon the receipt of an entry issued by a creditor.

DOWNLOADED - Status of a transaction that has been downloaded from the web in preparation to transmit the files to the Federal Reserve for processing. A transaction that is labeled as "Downloaded" will then be updated to "Originated" later that same day.

-E-

EFFECTIVE ENTRY DATE – The date placed on an ACH transaction by the originator of the transaction or the ODFI – it is normally the date the originator or ODFI intends the transfer to take place.

ELECTRONIC FUNDS TRANSFER – A generic term used whenever money is moved without the use of a check or draft.

ELECTRONIC FUNDS TRANSFER ACT – The United States federal law that governs the use and administration of electronic funds transfer services.

ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE ACT (E-SIGN) – A United States federal law that defines and governs the use of digital signatures and records in electronic commerce.

-F-

FILE HEADER – The first record of an ACH file containing information necessary to route, validate and track the ACH transactions contained within the file.

FUNDS AVAILABILITY – The time at which funds associated with ACH, cash or check deposits are made available to the account holder.

FUNDED/SETTLED - Status of a transaction for which you (the merchant) have been paid.

-I-

INVALID - Status of a transaction that was returned by the bank because there is something wrong with the specified bank account.

-M-

MEMO POSTING – A notation posted to an account which indicates a credit has been received, but has not yet been posted to the account.

MERCHANT ACCOUNT – A financial institution or bank account that is used by a merchant specifically for the purpose of collecting proceeds consumer bank account or credit card payment transactions. A Card Present (CP) merchant account is used by merchants that receive payments in a physical location where payment is physically presented to the merchant by the customer at the time of the transaction. A Card Not Present (CNP) merchant account is where payment is not physically presented to the merchant by the consumer at the time of the transaction.

MERCHANT ACCOUNT PROVIDER – A financial institution or bank that provides a financial account to a merchant for the purpose of collecting proceeds from consumer bank account or credit card payment transactions.

MERCHANT IDENTIFICATION NUMBER (MID) – An identification number assigned to each member merchant of an acquiring organization, such as a financial institution, Independent Sales organization (ISO), Merchant Service Provider (MSP) or processor.

-N-

NACHA - (NATIONAL AUTOMATED CLEARING HOUSE ASSOCIATION) – A body which develops, maintains the NACHA Operating Rules and oversees all ACH activities and procedures. NACHA is also responsible for the sale and distribution of payment-related publications and providing national education.

NSF - NON-SUFFICIENT FUNDS – A type of ACH return indicating that a receiver's bank account does not have sufficient funds to cover a specific transaction.

NOC - NOTIFICATION OF CHANGE – Notification to a merchant from a receiver's bank indicating that bank account information provided with a specific transaction was incorrect and includes correct information.

-O-

ODFI (ORIGINATING DEPOSITORY FINANCIAL INSTITUTION) – A participating DFI which is responsible for the origination of ACH transactions. This institution may deposit items directly with an ACH operator or may work through a third-party processor which is the actual Sending Point.

ORIGINATED - Status of a transaction that has been transmitted to the Federal Reserve for processing. The consumer's account will be debited the next day.

ORIGINATOR – An organization or company that produces an ACH file and delivers it to an ODFI for introduction into the ACH Network.

-P-

PARTICIPATING DEPOSITORY FINANCIAL INSTITUTION – Any DFI that is authorized by the ACH operator to originate or receive ACH entries.

PAYMENTS GATEWAY – A system of technologies and processes that allow merchants to electronically submit payment transactions to the payment processing networks (i.e., the Credit Card Interchange and the ACH network). Payments Gateways also provide merchants with transaction management, reporting and billing services.

PRENOTIFICATION (PRENOTE) – A zero dollar entry that must be sent through the ACH Network at least six calendar days prior to any live entries affecting an account at a RDFI. The prenote allows the RDFI to validate entry information.

PROCESSED - Status of a transaction successfully validated and verified. We have received the transaction from the merchant, but it has not yet been

transmitted to the Federal Reserve for processing.

PROCESSED DATE - The Processed Date is the date that the transaction was entered into our system.

-R-

RECEIVER – A term used when referring to the clearing of ACH transaction to describe the person or corporate entity that has authorized an originator to initiate a refund or charge transaction to their bank account.

RDFI (RECEIVING DEPOSITORY FINANCIAL INSTITUTION) – A participating DFI which is responsible for the receipt of ACH transactions. This institution may receive items directly with an ACH operator or may work through a third-party processor which is the actual Receiving Point.

RECEIVING POINT – A processing site that receives entries from an ACH operator on behalf of an RDFI.

REGIONAL PAYMENTS ASSOCIATION – An organization formed by DFIs to regulate and support the exchange of electronic transactions.

REGULATION CC – This regulation, published by the Federal Reserve Bank Board of Governors, implements the Expedited Funds Availability Act and the Check Clearing for the 21st Century Act.

REGULATION E – This regulation, published by the Federal Reserve Bank Board, establishes the rights, liabilities and responsibilities of consumers who use electronic fund transfers and financial institutions that offer electronic fund transfer services.

RETURNED ITEM – An ACH entry that has been rejected by a RDFI because it cannot be posted (i.e. account closed, no account, NSF, etc.).

REVERSING ENTRY – A file created by a Sending Point to cancel a previous file or entry because the previous file or entry was sent in error or is a duplicate.

ROUTING/TRANSIT NUMBER – A nine-digit number, also known as the ABA number, which is used within the banking system to identify a financial institution. The number is used on items (checks, ACH transactions, etc.) that belong to a specific financial institution so that they can be routed through the banking system to the proper institution.

-S-

SENDING POINT – A processing site that sends entries to an ACH operator

on behalf of an ODFI.

SETTLEMENT – The process of accounting for transactions processed through the ACH operator. Settlement occurs daily.

SETTLEMENT DATE – The day on which settlement occurs, i.e., funds actually change hands as a result of an ACH entry.

SIMILARLY AUTHENTICATED – An authentication standard that allows written and signed authorizations to be obtained in electronic form. To meet the requirement of "in writing," an electronic authorization must be viewable on a computer screen or other display method that will allow the consumer to be able to ready the authorization.

SOURCE DOCUMENT – A check or share-draft used to create an ACH entry.

SEC - STANDARD ENTRY CLASS CODE (SEC) – A three character code within an ACH Company/Batch Header Record to identify the payment types contained within an ACH batch. (i.e. CCD, PPD, WEB or TEL).

-T-

THIRD-PARTY SENDER – A third-party service provider is considered to be a third-party sender when there exists an agreement with an ODFI or another third-party sender to originate transactions and also has an agreement with an originator to initiate transactions into the ACH Network on their behalf. In this situation, there is no agreement between the originator and the ODFI. A third-party sender is a subset of the third-party service provider.

THIRD-PARTY SERVICE PROVIDER – An originator, an ODFI, or an RDFI may use a third-party service provider during the process of originating or receiving ACH transactions. Third-party service providers can include data processors, correspondent banks, or financial institutions providing ACH services to other financial institutions.

THRESHOLDS - Safety limits applied to Merchant Accounts such as number of transactions allowed per day, etc. These are put into place in order to help prevent fraud or any unexpected activity on an account.

-U-

UNIFORM COMMERCIAL CODE ARTICLE 4A (UCC 4A) – Uniform Commercial Code (UCC) is a comprehensive body of state law governing commercial transactions. Article 4A covers certain funds transfers, including ACH credit transactions not subject to the Electronic Funds Transfer Act.

UPIC (UNIVERSAL PAYMENT IDENTIFICATION CODE) - Developed by the Electronic Payments Network, the ACH business of The Clearing House

Payments Co. L.L.C., a UPIC is a unique bank account identifier that allows companies to receive electronic payments without divulging their sensitive banking information. UPICs are for credits payments only and are portable from one institution to another.

-W-

WAREHOUSING – The ability of an ODFI to receive a file from an originator prior to the Effective Entry Date and hold it for release to the ACH operator or for a RDFI to receive entries ahead of the Settlement Date and hold them without posting until the Settlement Date.

WHOLESALE CREDIT – A credit transaction originated or received by a non-consumer; i.e. a credit transaction to a "business account."

WSUPP – Written Statement Under Penalty of Perjury – A form commonly used for stop payments. More information about this form can be found at www.nacha.org

Appendix C - ACH SEC Code Definitions and Best Practices

ACH SEC Code – PPD

PPD – Prearranged Payment and Deposit Entry - Written Authorization (Consumer)

NACHA Definition: PPD SEC code is used for a credit or debit entry to affect a transfer to or from a consumers checking or savings account only.

Type of Entry:

Single or Recurring Entry
Credit or Debit Entry

PPD Authorization Requirements

Authorization Requirements:

Any transaction targeted at a receiver's account using the PPD code must have a written, signed authorization.

Authorizations must be readily identifiable as an authorization and:

- Must clearly and conspicuously state its terms
- Provide that the Receiver (consumer) may revoke the authorization only by notifying the Originator (merchant) in the manner specified in the authorization.

Credit Entries to Consumer accounts:

- Authorization may be provided orally or other non-written means

Debit Entries to Consumer accounts:

- Authorization must be in writing and signed or similarly authenticated

Similarly Authenticated:

- The standard permits signed, written authorizations to be provided electronically
- The authorization process MUST evidence both the consumers identity and the assent to the authorization

Electronic Authorizations:

- Must be able to be displayed on a computer screen or other visual display that enables the consumer to read the communication
- Writing and signature requirements are satisfied by compliance with the E-sign Act
- Electronic signatures include, but are not limited to digital signatures and security codes

PPD Special Rules

Special Rules

Notice of Change in dollar amount:

- If the amount of the debit entry to a Consumer account differs

from that of the original authorization, the Originator must send the Receiver written notification of the amount

- The Originator must send this notice at least 10 calendar days prior to the date on which the entry is scheduled to be debited to the Consumer account

Notice of change in scheduled debiting date:

- If the Originator changes the date on or after the entries are scheduled to be debited to a Receiver's account, the Originator must send the Receiver written notification of the new date
- The Originator must send this notice within not less than 7 calendar days before the first entry affected by the change is scheduled to be debited to the Consumer's account

**PPD
Addenda
Records**

Addenda Records:

Addenda Records are OPTIONAL for PPD entries:

- Maximum number of Addenda records is one
- Used by Originator to supply additional information about the entry detail record
- Must contain payment-related information only – any other use is prohibited
- ANSI ASC X12 data segments or NACHA endorsed banking conventions (i.e. tax payment / child support)

**PPD
Retention**

Retention:

- Originator must retain the original or a copy of each authorization (signed, written or similarly authenticated) of a Receiver for 2 years from the termination or revocation of the authorization
- Upon request from RDFI in writing – a copy must be provided by the ODFI (Originator) at no charge within 10 banking days

**PPD Return
Reason
Codes**

Return Reason Codes:

- **R07** – Authorization Revoked – 60 calendar days – need WSUPP
- **R08** – Payment Stopped – 24 hours
- **R10** – Customer advises not authorized, amount of entry not accurately obtained from source document – 60 calendar days – need WSUPP

Best Practices:

The authorization must include a revocation provision, and in all cases the receiver must receive a copy of each authorization.

ACH SEC Code – CCD

CCD – Cash Concentration or Disbursement - Authorization (Business)

NACHA Definition: An entry initiated by an Originator to consolidate funds of such Originator from its branches, franchises or agents, or from other organizations or to fund the accounts of its branches, franchises or agents or of other organizations.

(An entry initiated by an Originator to effect a transfer of funds to or from the account of that organization or another organization).

Type of Entry:

Single or Recurring Entry

Credit or Debit Entry

CCD Agreements

Agreements:

- The Receiver has an agreement with the Originator under which the Receiver has agreed to be bound by the ACH Rules.
- This agreement is sometimes referred to as a Trading Partner Agreement.
- Both parties/Originator and Receiver should retain a copy of this Agreement.
- An ODFI may request a copy of this agreement from the Originator.

CCD Special Rules

Special Rules:

- CCD entries are contractually bound between two entities for transfer of funds to or from an account that is not primarily used for personal, family or household purposes.
- Return timeframes for unauthorized CCD entries are different than unauthorized consumer entry returns.
- Return timeframe for ALL CCD entries is 24-hours (2 banking days):
 - Each Return Entry must be made available to the ODFI no later than the opening of business on the second banking day following the Settlement Date of the original entry.
- Exceptions to Return timeframes for CCD:
 - RDFI contacts ODFI, requests and receives Explicit Permission BEFORE returning outside the 24 hour return timeframe (see Return Reason Codes below).

CCD Addenda Records

Addenda Records:

Addenda Records are OPTIONAL for CCD entries:

- Maximum number of Addenda records is one
- Addenda Records are used by Originator to supply additional information about the entry detail record.
- Most often used for invoice info from company to company.
- Must contain payment-related information only – any other use is prohibited.

- ONLY – ANSI ASC X12 data segments or NACHA endorsed banking conventions (i.e. tax payment / child support).
- Upon request of the Receiver, an RDFI MUST provide to its Receiver all Payment Related information contained within the Addenda record(s).
- Payment Related Information MUST be provided within 2 banking days.

CCD Specific Return Reason Codes

Specific Return Reason Codes:

- **R08** – Payment Stopped – 24 hours
- **R29** – Corporate Customer Advises not Authorized – 24 hours – no WSUPP needed
- **R31** – Permissible Return Entry (CCD only) – no time limit
 - RDFI MUST request and receive explicit permission from ODFI BEFORE returning.

CCD Exception Return Reason Code

- **R05** – Unauthorized Debit to Consumer Account using Corporate SEC Code.
 - 60 calendar days
 - NEED WSUPP from receiver/account holder of consumer account

Best Practices:

The authorization must include a revocation provision.

WEB - Internet-Initiated Entries at Checkout

**ACH SEC
Code – WEB**

NACHA Definition: WEB SEC code applies only to transactions that are 100% web-based and have no human interaction as part of the transaction.

**WEB Type of
Entry**

Type of Entry:
Single or Recurring Debit entry

**WEB
Authorization
Requirements**

Authorization Requirements:

Authorization must be “similarly authenticated”

- The standard permits signed, written authorizations to be provided electronically.
- The authorization process must evidence both the consumer’s identity and the assent to the authorization.

Authorizations must be readily identifiable as an authorization and:

- Must clearly and conspicuously state its terms
- Provide that the Receiver may revoke the authorization only by notifying the Originator in the manner specifies in the authorization.

Electronic authorizations:

- Must be able to be displayed on a computer screen or other visual display that enables consumer to read the communication.
- Writing and signature requirements are satisfied by compliance with the E-sign Act.
- Electronic signatures include, but are not limited to digital signatures and security codes.

**WEB Special
Rules**

Special Rules:

Additional ODFI Warranties:

- Each Originator if WEB entries has employed a commercially reasonable fraud detection system to screen each entry.
- Each Originator of WEB entries has employed commercially reasonable methods of authentication to verify the identity of the Receiver.
- The ODFI for each Originator has established:
 - Procedures to monitor on an on-going basis, the credit worthiness.
 - Exposure limits and implemented procedures to review these periodically.
 - Procedures to monitor all entries sent or transmitted relative to its exposure limits across multiple settlement

dates.

- Each Originator of WEB entries has established commercially reasonable procedures to verify that routing numbers are valid.
- Each Originator of WEB entries shall conduct or have conducted annual audits to ensure that financial information the Originator obtains from Receivers is protected by security practices and procedures that include at a minimum:
 - Physical Security
 - Personnel and Access Controls
 - Network Security

Formatting Requirements:

- Field used to indicate whether WEB entry is a recurring or Single-entry payment.
 - Field in Detail record "Payment Type Code" (2 positions)
 - The Value "R" = Recurring; the value "S" = Single

**WEB
Retention**

Retention:

- Originator must retain an image, microfilm or other copy of each authorization for 2 years from the termination or revocation of the authorization.
- Upon request from RDFI in writing – a copy must be provided at no charge within 10 banking days.

**WEB Specific
Return
Reason
Codes**

Return Reason Codes:

- R07 – Authorization Revoked (for recurring WEB transactions ONLY) – 60 calendar days – need WSUPP
- R08 – Payment Stopped – 24 hours
- R10 -Customer advises not authorized - 60 calendar days – need WSUPP

Best Practices:

Authorizations can include IP Address, Screen Shot, Data Log. For Recurring Subscriptions, a confirmation email/letter should be sent to the customer.

ACH SEC Code – TEL

TEL - Telephone Initiated Entries

TEL SEC code is used when receiving authorization to debit an account over the telephone and has very strict requirements.

NACHA Definition: An entry initiated by an Originator to a consumer account of the Receiver pursuant to an oral authorization obtained from the Receiver over the telephone.

TEL Type of Entry

Type of Entry:

Single Debit Entry

TEL Authorization Requirements

Authorization Requirements:

- The authorization must be readily identifiable as an authorization and must clearly state its terms.
- The following minimum information must be included as part of the authorization:
 - Date on or after which the ACH debit to the Receiver's account will occur.
 - Amount of the transaction; Receiver's name; Date of oral authorization.
 - Telephone number for Receiver inquiries that is answered during normal business hours.
 - A statement by the Originator that the authorization obtained is for a single-entry ACH debit.
- The Originator must either:
 - Tape record the oral authorization OR
 - Provide the Receiver with written notice confirming the oral authorization prior to the settlement date of the entry.

TEL Special Rules

Special Rules:

A TEL entry may only be used when there is an Existing Relationship between the Originator and the Receiver, OR when there is not an Existing Relationship between the Originator and the Receiver, the Receiver initiates the telephone call.

TEL Additional ODFI Warranties

Additional ODFI Warranties:

- Each Originator of TEL entries has employed commercially reasonable methods of authentication to verify the identity of the Receiver.
- Each Originator of TEL entries has established commercially reasonable procedures to verify that routing numbers are valid.

TEL Reporting Requirements

Reporting Requirements:

- Where the National Association (NACHA) believes that the return rate for TEL entries that are returned unauthorized for one or more Originators using the ODFI directly or indirectly through a third-party service provider, to initiate entries may exceed 2.5%, the

National Association may request in writing the following information from the ODFI:

- The actual return rate for unauthorized TEL entries (using one of two mathematical calculations – Article Two)
- When the actual return rate of an Originator exceeds 2.5%, the ODFI needs to supply:
 - Name, address phone #, contact person, principal owner, taxpayer ID of Originator with respect to origination of TEL entries.
 - A general description of the nature of the business of the Originator.
 - An explanation of the originator's reason(s) for the excessive return rate.
- Each ODFI must provide requested information to the National Association within 10 banking days of receipt. Failure to provide such information would be considered willful disregard to the Rules and may result in the imposition of a fine.

TEL Retention

Retention:

- Originator must retain original, an image, microfilm or microfilm equivalent copy of the written notice or the original or duplicate tape recording of the oral authorization for 2 years.
- Upon request from the RDFI in writing – a copy must be provided at no charge within 10 banking days

TEL Specific Return Reason Codes

Specific Return Reason Codes:

- **R08** – Payment Stopped – 24 hours
- **R10** – Customer advises not authorized – 60 calendar days – need WSUPP

Best Practices:

Authorizations should be recorded. For Recurring Subscriptions, a confirmation email/letter should be sent to the customer.

Appendix D – ACH Funding Schedule

ACH Funding Schedule

| Merchant Funding Schedule – 3 day hold | | | | | |
|--|---------------------------|----------------------|------------------------|-----------------|-----------------------|
| 3 DAY FUNDING | | | | | |
| Batch Closed Before 5pm MST | Bank Receives & Processes | Effective Entry Date | Originates (Day 1) | Funding (Day 2) | Shows in Bank (Day 3) |
| Monday | Monday | Tuesday | Wednesday | Thursday | Friday |
| Tuesday | Tuesday | Wednesday | Thursday | Friday | Monday |
| Wednesday | Wednesday | Thursday | Friday | Monday | Tuesday |
| Thursday | Thursday | Friday | Monday | Tuesday | Wednesday |
| Friday | Friday | Monday | Tuesday | Wednesday | Thursday |
| Saturday | Monday | Tuesday | Wednesday | Thursday | Friday |
| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday |
| 3 DAY FUNDING (after cutoff) | | | | | |
| Batch Closed After 5pm MST | Bank Receives & Processes | Effective Entry Date | ACH Originates (Day 1) | Funding (Day 2) | Shows in Bank (Day 3) |
| Monday | Tuesday | Wednesday | Thursday | Friday | Monday |
| Tuesday | Wednesday | Thursday | Friday | Monday | Tuesday |
| Wednesday | Thursday | Friday | Monday | Tuesday | Wednesday |
| Thursday | Friday | Monday | Tuesday | Wednesday | Thursday |
| Friday | Monday | Tuesday | Wednesday | Thursday | Friday |
| Saturday | Monday | Tuesday | Wednesday | Thursday | Friday |
| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday |

Note: ACH process does not occur on observed bank holidays. The full list of affected holidays are:

- New Year's Day
- MLK Jr. Birthday
- Washington's Birthday
- Memorial Day
- Independence Day
- Labor Day
- Columbus Day
- Veterans Day
- Thanksgiving
- Christmas