PayTrace Virtual Terminal

Training Aid

August 2011

Let’s get started by learning about your needs…

All merchants using PayTrace will be processing transactions. The real question is how will you be processing transactions? Here are some questions to help you know which elements to focus on during the training:

- Do you generally swipe or key enter transactions?
  - If you swipe transactions, be sure to view the Swipe a Transaction page.
  - If you don’t swipe transactions, skip the Swipe page and be sure to view the Process a Transaction page.
- Do you process purchasing cards or business-to-business transactions?
  - If you process purchasing cards, be sure to view the Add Level 3 Data page.
  - If you don’t process purchasing cards, skip the Add Level 3 page.
- Do you have frequent repeat customers, or are your customers primarily unique?
  - If you have repeat customers, be sure to review how to create and modify customer profiles.
  - If you don’t have repeat customers, skip the customer management processes.
- Do you need to prompt for and store data that is unique to your business (i.e. Date of Birth, Dependant’s Name, etc.)?
  - If you need to manage additional information, be sure to review how to manage discretionary data elements.
  - If you don’t need to manage additional information, skip the discretionary data management processes.
- Will you be the only person accessing the PayTrace system, or will other users need to have access too?
  - If you have more than one user, review how to create and modify user accounts. Focus on the importance of unique user names for each user for security and reporting purposes.
  - If only one person will be accessing your account, skip the user management processes.
- Will you be using other products such as the shopping cart, recurring payments, etc.?
  - If yes, consider scheduling a follow up training appointment to cover these products.

Logging into PayTrace for the first time…

Confirm that you have received PayTrace's welcome emails with a link to setup your password. If so, please log into https://PayTrace.com. If not, please request that your password be emailed to you via the Forgot Your Password page (https://paytrace.com/resetpswd.pay)

Assuming that your log in attempt was successful…

If this is your first time logging into PayTrace, select a validation image that is easy for you to remember either based on its location on the page or image itself as you will need to select the same image on future log in attempts.

If this is your first time logging into PayTrace, you'll be asked to confirm your account information and agree with the PayTrace terms and conditions.

If any of the account information is incorrect and needs to be changed, contact your reseller or Support@PayTrace.com. Please note that a link is provided to PayTrace's terms and conditions at the bottom of each PayTrace page.

A few words about password management…

User authentication and password management is a very important part of securing information processed through any web-based software. PayTrace employs several measures to help protect your account, and you should be aware of the following:

- User accounts become disabled after 4 sequential unsuccessful log in attempts.
  - Be sure to use the Forgot Your Password page if you happen to forget or misplace your login information.
- Web User Passwords must be changed at least once every 90 days.
  - Reminders are emailed 14, 7, 1, and 0 days prior to your password expiring.
- New passwords must be unique to their previous 4 values.
- Passwords must contain at least 7 characters with at least 1 letter and 1 number
- Passwords should be protected to prevent others from gaining access to your account.

Unfortunately, increased security may sometimes inhibit productivity and efficiency, and we appreciate your patience and understanding when abiding by these security measures.

Getting comfortable with PayTrace…

Now that you've logged into PayTrace, you'll notice menu options on the left side of the screen. Each menu's title and background will highlight depending on whether the menu is minimized or expanded.

Also, the control panel in the body of the page will serve as your home page. It advises you of the date when your password will expire, important messages from PayTrace and/or your reseller, and quick links to process transactions or access reporting.

Did you know?

Menu options and control panel sections are customized for each user account depending on their permissions?

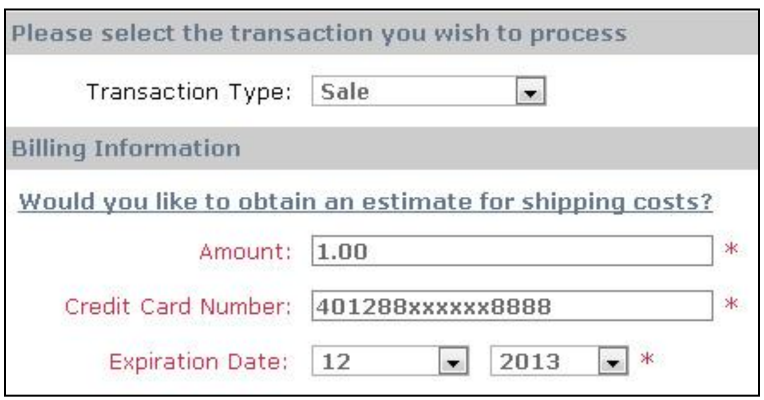
Also, you can change the design of your virtual terminal by clicking on the Manage Design link under the Account Management menu. Simply click the color swatches to immediately change the design for all of your user accounts.

Swiping a transaction through PayTrace…

If you process face-to-face transactions, click on the Swipe a Transaction link under the Virtual Terminal Menu. Please note that you may not have an option to Select an Account if you only have one PayTrace account.

Once the Swipe a Transaction page loads, swipe your card through your MagTek card reader. The text box will fill with asterisks and the page will refresh to the Process a Transaction page with the customer's name, account number, and expiration date already filled in. All you need to do is enter the amount to charge the customer and press enter.

Please note that the amount must be entered as though it were a calculator. If the amount consists of change, please remember to include the decimal point. Dollar signs are optional.



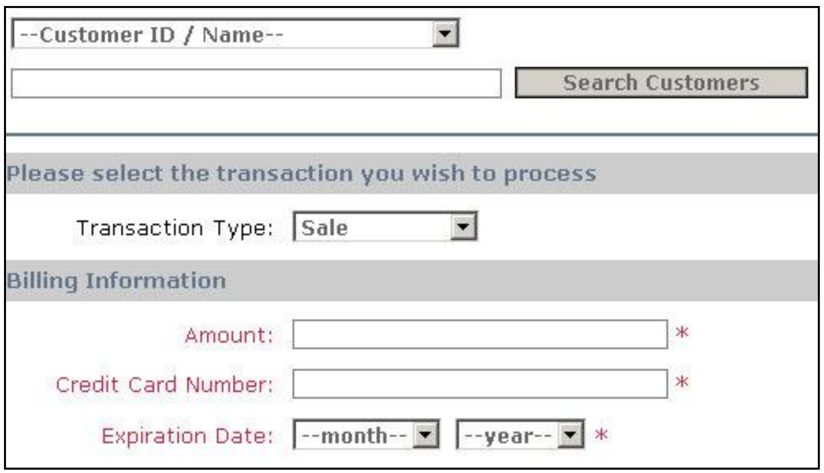
Did you know?

You can enter expiration dates and states with text boxes instead of drop down menus. Simply click the Modify Design link under the Account Management menu and select the text boxes setting for States/Expiration Dates.

Key entering transactions through PayTrace…

If you process key entered transactions, click on the Process a Transaction link under the Virtual Terminal Menu. Please note that you may not have an option to Select an Account if you only have one PayTrace account.

Once the Process a Transaction page loads, you'll notice a place to select an existing customer profile. This is handy if you have repeat customers and choose to securely save their billing information in the PayTrace system. Selecting a customer profile will cause the transaction form to be auto-populated with the repeat customer's billing information.



Simply enter the appropriate information into each of the required fields and press the enter key or Process Transaction button. Please note that entering at least the customers address and zip code is strongly recommended to help qualify your transactions for their lowest processing costs. It's always best to provide the customers actual address, however providing a generic address is better than no address at all. On the other hand, providing a generic CSC is worse than providing no CSC. All other optional fields are used primarily for reporting purposes.

Please note that the amount must be entered as though it were a calculator. If the amount consists of change, please remember to include the decimal point. Dollar signs are optional. Also, card numbers may be entered with or with out dashes and spaces.

Did you know? You can make the CSC, Billing Address, and/or Billing Zip required fields on by clicking the Security Settings link under the Account Management menu.

Handling PayTrace transaction responses…

After you have processed a transaction in PayTrace, you'll be presented with a screen that shows you whether or not the transaction was approved.

Please note that pressing the back button on this page may cause a duplicate transaction to be processed, so please do not click the back button with in PayTrace.

In addition to determining if your transaction was approved, you may also see the AVS (Address Verification System) and CSC responses that may be used to determine whether or not the transaction should be settled.

Please note that you may click the link to view a printable receipt and a receipt will load in a new window that may then be printed or emailed. Also, you may email the receipt to yourself or the customer, and you may choose to save or update a stored customer profile with the information used to process this transaction.

Transaction details and receipts may be viewed for up to 24 months through the View Transactions link in the Virtual Terminal Menu.

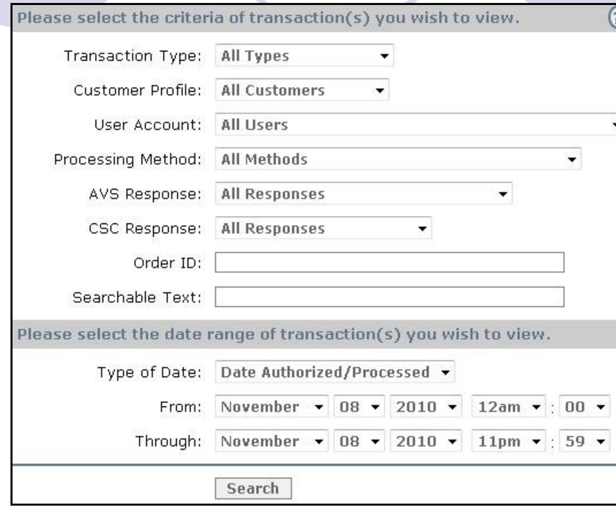
Did you know? TSP100 series printers work great with PayTrace, and offer a USB interface for easy connection.

Remember… to review the manage customer profile, add level 3 data, manage discretionary data, and manage user profile information if any or all of these features apply to your business needs.

Viewing transaction details and reports…

PayTrace stores transaction details for 25 months from the processing date, and you may access this detailed information at your convenience by clicking the View Transactions link under the Virtual Terminal Menu.

Set the search criteria to include the transaction(s) you wish to view and click the Search button. Leaving all the settings at their defaults will show you all of the transactions processed today.



Your transaction report loads in an internal frame beneath the Search button with a link labeled View Printable Results in the upper right corner of the frame, clicking this link is recommended as it loads the report in an easily viewable new window.

The transaction report contains links on the right side, labeled Receipt, that may be used to generate receipts for any of your transactions. Receipts may be printed or emailed at your convenience. Links under the ID column on the left of the report loads a new window with all of the details for any transaction, and clicking the New link will allow you to process a new transaction with an old transaction's data. The Download links along the top of the report may be used to download the report into a CSV (Comma Separated Values) file that may opened in a spreadsheet.

View Printable Results or Download Results or Download Detailed Results

Select All | Unselect All | View All Selected Receipts

			ID	Card Number	Amount	Approval	AVS Result	CSC Result	Status	Name	Invoice	Method	User Account	When	
+Transaction +Customer	Receipt	☐	10056884	401288xxxxxx8888	$1.00	TAS336	No Match		Pending Settlement	VisaTest - Visa		Virtual Terminal	demo123	11/8/2010 9:28:23 AM	Receipt
+Transaction +Customer	Receipt	☐	10056894	401288xxxxxx8888	$5.00	TAS340	No Match		Pending Settlement	VisaTest - TEST PERSON		Virtual Terminal	demo123	11/8/2010 9:28:44 AM	Receipt
+Transaction +Customer	Receipt	☐	10056901	401288xxxxxx8888	$10.00	TAS345	No Match		Pending Settlement	VisaTest - Test Customer		Virtual Terminal	demo123	11/8/2010 9:29:05 AM	Receipt

3 transaction(s), totalling $16.00, were found in this date range.

Did you know? The Status column of the report indicates whether the transaction was approved and/or settled. If a transaction's status contains "Pending Settlement", that means the transaction has been approved and will settle with the next batch

Voiding, refunding, and capturing transactions…

Here are a few definitions of common transaction types:

- Voiding a transaction prevents it from being settled, and sales, authorizations or refunds that are pending settlement may be voided.
- Refunding a transaction generates a credit to the card holder and is necessary should you wish to reverse a settled sale.
- Capturing a transaction changes its status to pending settlement and only approved authorization transactions may be captured.

PayTrace makes processing voids, refunds, and captures a synch as you need only select the transaction you wish to manage. You don't need to re-enter any of the transaction information.

Simply click the appropriate link from the Virtual Terminal Menu, set the date range of the transactions you wish to manage, select the transactions you wish to Void, Refund, or Capture, and then click the Process button to perform the requested action. A confirmation page summarizes the transactions, and all transactions are viewable on the View Transaction page.

Refund	Order ID	Card Number	Amount	Approval	Invoice	Name	AVS	CSC
☐	106689	401288xx8888	$1.00	TAS676		test	No Match	Match
☑	106706	401288xx8888	$1.00	TAS766	12345	demo customer	No Match	
☐	106716	401288xx8888	$1.00	TAS794		cust	No Match	

3 transactions were found in this date range.

Process Refund(s)

Did you know?

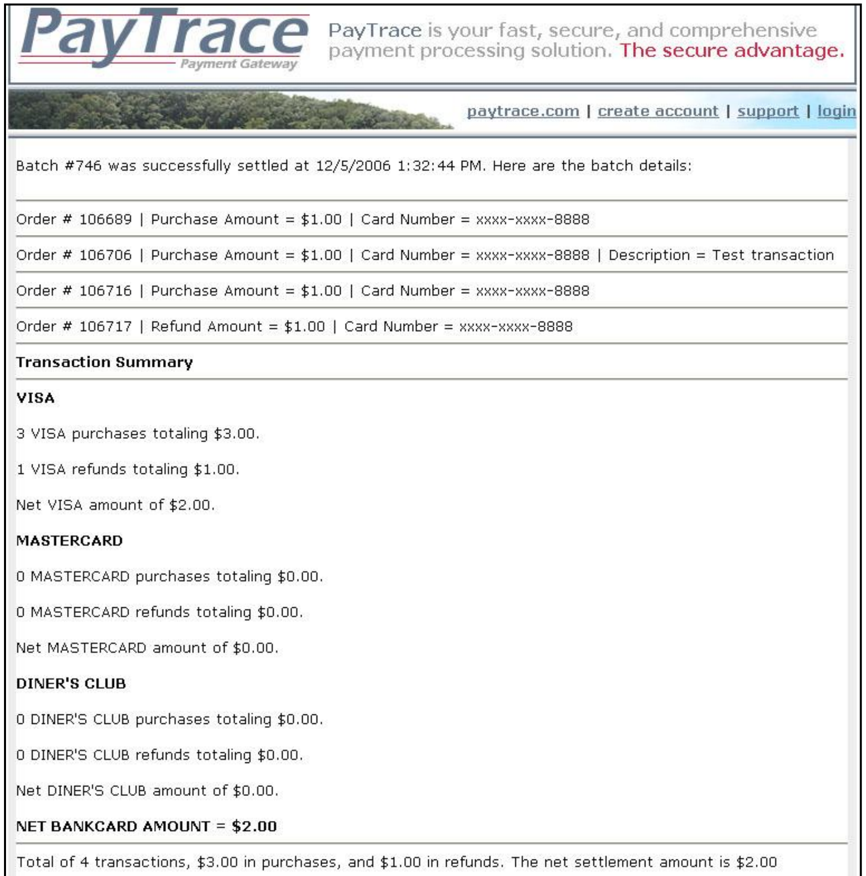
You may change the amount of the refund or capture as long as the new amount is less than or equal to the original transaction amount. Just enter the new amount for the selected transaction and click the Process button.

Settling transactions and batch reports…

Batches are grouped by account, so all transactions that are pending settlement, regardless of the user or product that processed them, will be settled when settlement is initiated. PayTrace automatically settles transactions every night at 8:00 pm pacific time.

View Batch Reports
Settle Transactions

Additionally, you may manually settle transactions at your convenience by clicking the Settle Transactions link under the Virtual Terminal Menu. A report will be presented to you showing all of the transactions currently in the batch, and the settlement process is initiated when you click on the Settle Transactions button.



Batch #746 was successfully settled at 12/5/2006 1:32:44 PM. Here are the batch details:

Order # 106689 | Purchase Amount = $1.00 | Card Number = xxxx-xxxx-8888

Order # 106706 | Purchase Amount = $1.00 | Card Number = xxxx-xxxx-8888 | Description = Test transaction

Order # 106716 | Purchase Amount = $1.00 | Card Number = xxxx-xxxx-8888

Order # 106717 | Refund Amount = $1.00 | Card Number = xxxx-xxxx-8888

Transaction Summary

VISA

3 VISA purchases totaling $3.00.

1 VISA refunds totaling $1.00.

Net VISA amount of $2.00.

MASTERCARD

0 MASTERCARD purchases totaling $0.00.

0 MASTERCARD refunds totaling $0.00.

Net MASTERCARD amount of $0.00.

DINER'S CLUB

0 DINER'S CLUB purchases totaling $0.00.

0 DINER'S CLUB refunds totaling $0.00.

Net DINER'S CLUB amount of $0.00.

NET BANKCARD AMOUNT = $2.00

Total of 4 transactions, $3.00 in purchases, and $1.00 in refunds. The net settlement amount is $2.00

Whenever a batch is settled, whether manually or automatically, a batch report is emailed to the recipients specified on the Email Addresses page under the User Management menu.

Batch reports may also be re-generated by selecting the batch number after clicking the View Batch Reports link under the Virtual Terminal Menu.

Batch reports show a summary of each settled transaction as well as a breakdown of the batch by card and transaction type.

Did you know?

Visa accounts contain 16 digits starting with 4. MasterCard accounts contain 16 digits starting with a 5. Discover accounts contain 16 digits starting with a 6. American Express accounts contain 15 digits starting with a 3.

Managing stored customer profiles…

PayTrace allows you to create and manage as many customer profiles as you like making it very easy for you to process transactions for repeat customers with out having to re-enter their billing information for each transaction.

You may use the Create a Customer link from the Customer Menu to create a new customer, and you may have this form auto-populated by selecting the "Would you like to save this customer's billing information?" check box on the transaction confirmation page. The only required fields, by default, are the customer's ID, name, account number, and expiration date. Customer ID values may be any unique value you provide.

Also, you may modify customer profiles at any time by clicking the Modify a Customer link under the Customer menu and selecting the customer you wish to update.

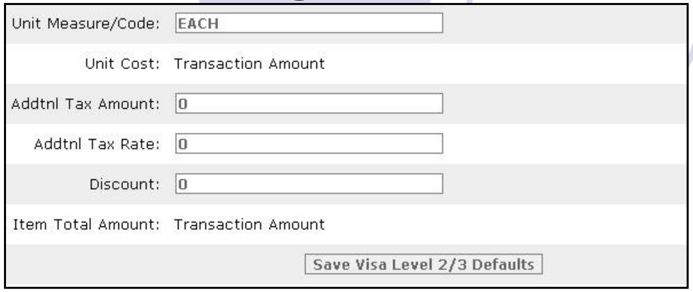
Customer profiles may be uploaded or downloaded at your convenience, and the View Expiring Cards report will show you all of your customers whose accounts will expire in the next X number of months. This report shows you the customer's email address and phone number so you can quickly contact them for updated account information.

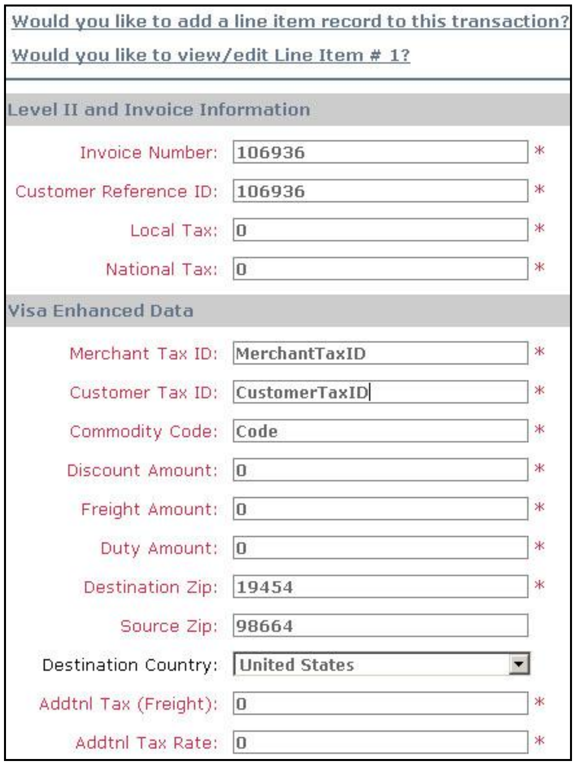
Did you know?

Customer email addresses and passwords are only required for customer profiles if you have access to the PayTrace shopping carts as these elements are used to authenticate returning customers to the shopping cart.

For security purposes, CSC values may not be stored electronically or physically on any medium except the back of the card.

Adding level III data to transactions…





Level 3 data may be added to any Visa or MasterCard sale that is currently pending settlement. However, level 3 data is really only applicable for transactions processed against purchasing cards.

In order to add level 3 data to a transaction, click the Add Level III Data link under the Virtual Terminal Menu and then select the transaction you wish to add level 3 data to.

Please note that you may apply default data level 3 data to your account in order to simplify the process of adding level 3 data to future transactions. Simply enter the default data on the Add Level III Data page and be sure to click the Save Level III Defaults button.

All level 3 data is required, however, PayTrace will default each value so that you need only change the necessary values and then press the Save Level III Data button to apply them to the transaction.

Please note that at least one line item record should be added to each transaction to ensure expected qualification. Click the “Would you like to add a line item record?” link to add one or more line items and be sure to click the Add Line Item Record button to apply it to the transaction.

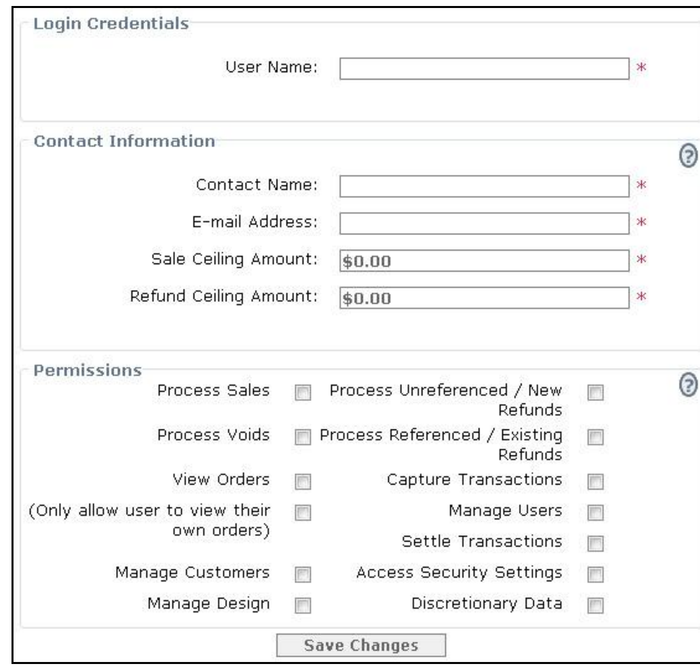
Did you know?

PayTrace will identify purchasing, business, and corporate cards on the transaction response page. Also, the transaction details page on the View Transactions report will classify these cards accordingly.

Managing user accounts and permissions…

PayTrace allows you to create and manage as many user accounts as necessary so that each of your employees may have their own user name and password. Additionally, each user may have their own dynamic permissions to ensure that they have access according to their business justifications.

Click on the Create User Profile link under the User Management menu to create a new user account and click on Modify User Profile and select a user account in order to update a user account. Updates to a user account take effect the next time they log into the system.



Each user may change their own password and validation image with out having access to Manage Users. However, only users with permission to Manage Users may change another user's Password.

Additionally, you may use the Unsuccessful Log Ins link to view all unsuccessful log in attempts made with your user accounts, and the Expiring Passwords page may be used to find users whose passwords will expire in the next X number of days.

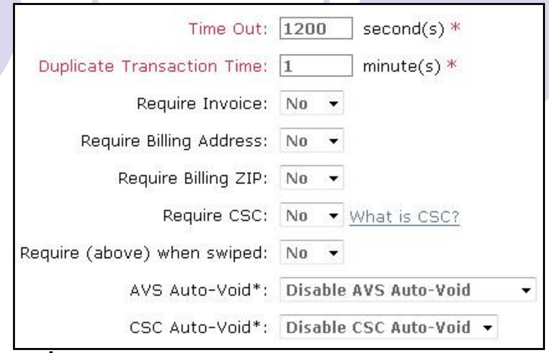
The Email Addresses link may be used to specify which email addresses should receive which reports/notifications.

Did you know?

Validation images may only be modified by their user, no one else can see or modify your validation image.

Managing account configuration settings…

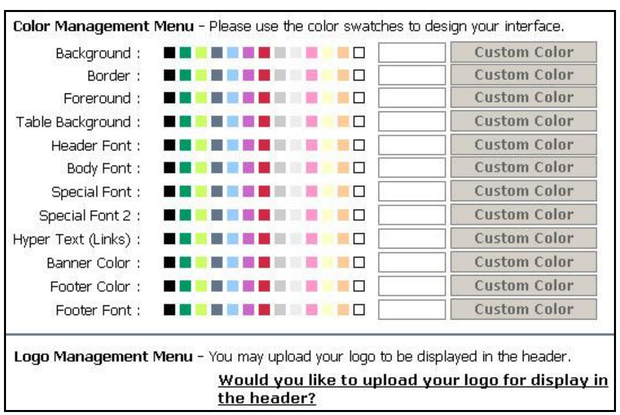
Account management functions are located under the Account Management menu and may be updated at your convenience. Important pages such as Security Settings and cosmetic pages like Modify Design may be used to configure your account according to your needs.



Security Settings include the ability to specify the amount of time an idle/inactive session will remain open. The default is 20 minutes and any amount of time less than 20 minutes may be specified. Duplicate transactions, those with the same account number and amount, may be blocked for a period of time that you may specify. Requiring address and zip code values is an excellent way to ensure proper qualification on key entered transactions, and requiring CSC values is an excellent fraud feature for non-repeat transactions. Enabling auto-void features are only recommended if you are using an e-Commerce product such as the shopping cart or API.

Did you know?

You can add up to 4 lines of text in the header and 2 lines of text in the footer of your receipts by clicking the Modify Receipt link under the Account Management menu.

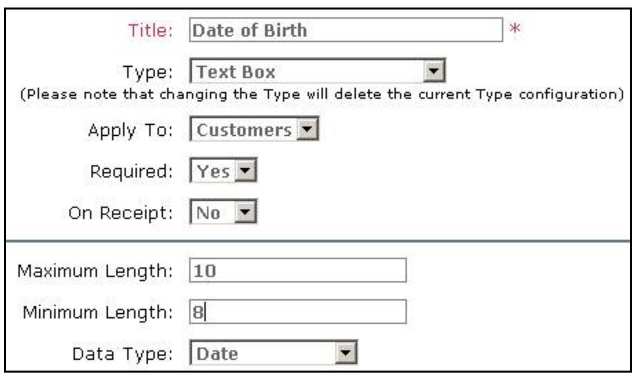


The Modify Design link under the Account Management menu may be used to customize the virtual terminal's design to brand it like your web site or letterhead. Simply click the color swatch for the color you wish to apply to a specific color category, and the page will refresh the selected color. You may also upload your logo to be displayed in the header of the virtual terminal.

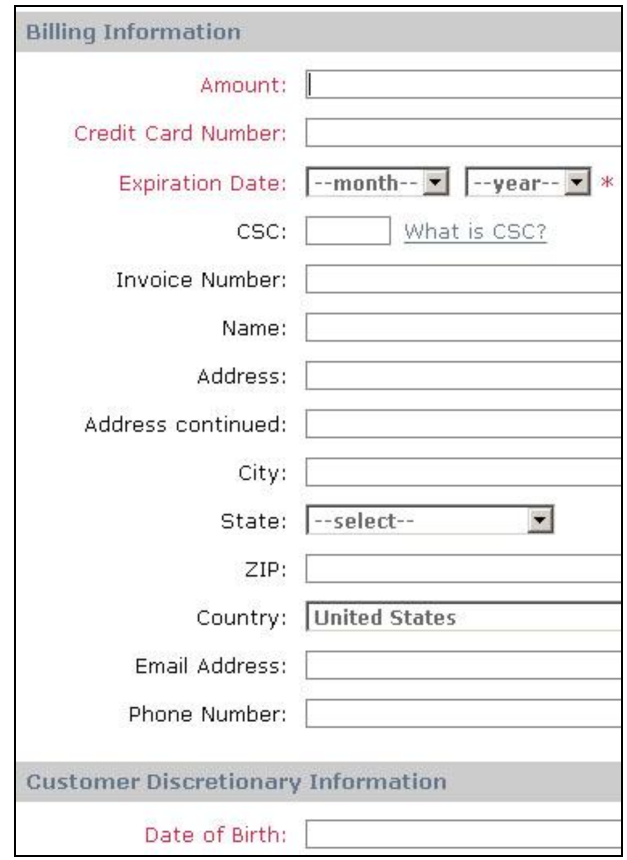
Configuring discretionary data elements…

Discretionary data elements are essentially customer defined fields that allow you to prompt for and store information that is not currently being handled in PayTrace. Information that is important to your business that may not be applicable to another business may be stored with each customer and transaction created or processed.

Click on the Create Discretionary link under the Discretionary Data menu to create up to 6 elements. Once you have created an element, it will then be displayed for use.



Discretionary data elements may be set up as required or optional and they may also be set up to appear on receipts. If the data collected is sensitive, then you may wish to prevent this information from being printed on receipts.



Did you know?

You may add as many options to your discretionary data drop down menus as you want.