worldpay
from FIS

EXPRESS VIRTUAL TERMINAL

User Guide

Overview

Worldpay from FIS Express Virtual Terminal (VT) is our next-generation, merchant-facing virtual terminal application giving you greater access and more control over your transactions. Express VT is web-based, easy-to-use, easy to access and a valuable complement to your day-to-day point of sale.
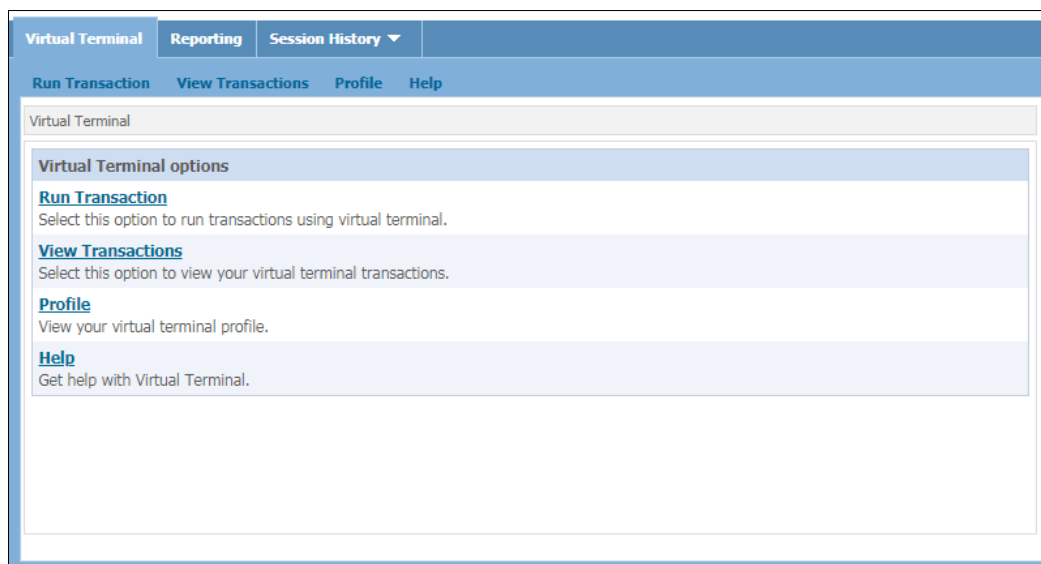
Features of Virtual Terminal

- Convenience – process transactions around the clock, from any computer with an Internet connection.
- Easy-to-use Interface – Virtual Terminal's web-based interface is intuitive and easy to use.
- Flexible – Virtual Terminal gives you multiple ways to pre-authorize and process transactions.
- Secure – Protecting customer's data through using the strongest SSL-encryption available.
- PCI compliant credit and debit solution.
- Uses a separate terminal account number for reconciliation and reporting – and to help prevent your live batch from accidentally getting out of balance

Below are instructions for accessing and operating Worldpay's Express Virtual Terminal. If you have any questions throughout the course of reviewing this guide, please contact our customer care team. Helpful tips are highlighted with the "lights on" symbol to the left.

Convenient two-step access from the portal

1. **Step One:** If you have not done so, your first step is to log on to our online servicing portal. If you have never used your portal access, call us and we can help you get set up quickly.
2. **Step Two:** Once logged in to the website, simply click the Express Virtual Terminal.
   You will then be prompted to confirm your Virtual Terminal account. If you have multiple Processing Accounts, you will see them listed here. By clicking SELECT, the following Express VT home screen will display and you are ready to start.
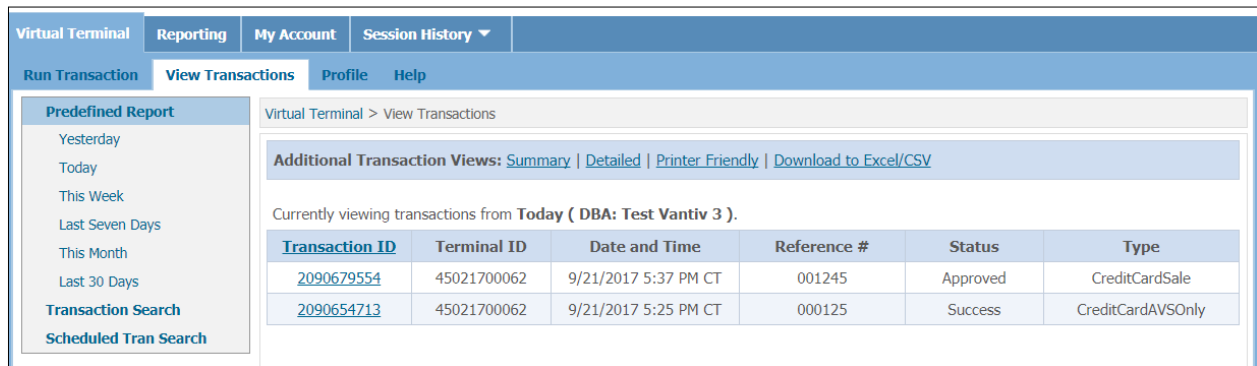
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Processing Transactions on your Express Virtual Terminal

Virtual Terminal features include: **Run Transaction, View Transactions, Reporting, and Session History.**

View Transactions – Reporting Details – Transaction Search Functions

Predefined Reports and **Transaction Views** The View Transactions tab is a convenient reporting and transaction manipulation dashboard. There are predefined reports on the left of the screen and a variety of options for viewing transaction data.
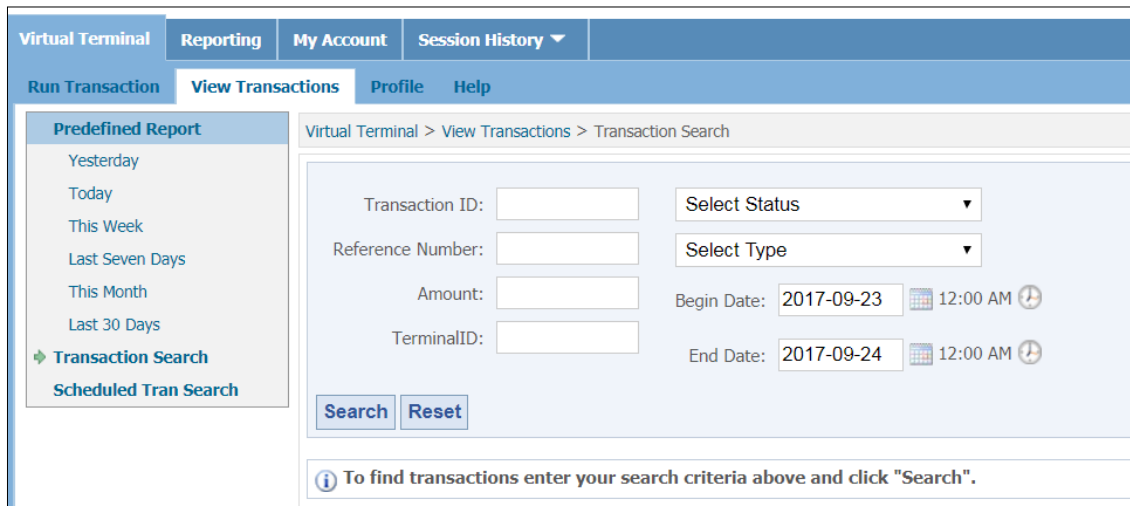
Virtual Terminal	Reporting	My Account	Session History ▼			
Run Transaction	**View Transactions**	**Profile**	**Help**			

Virtual Terminal > View Transactions

Additional Transaction Views: Summary | Detailed | Printer Friendly | Download to Excel/CSV

Predefined Report
- Yesterday
- Today
- This Week
- Last Seven Days
- This Month
- Last 30 Days
- **Transaction Search**
- **Scheduled Tran Search**

Currently viewing transactions from **Today (DBA: Test Vantiv 3).**

Transaction ID	Terminal ID	Date and Time	Reference #	Status	Type
2090679554	45021700062	9/21/2017 5:37 PM CT	001245	Approved	CreditCardSale
2090654713	45021700062	9/21/2017 5:25 PM CT	000125	Success	CreditCardAVSOnly

Navigating your Views

A user can take advantage of the Predefined Reports to view transactions from a specific timeframe. If more in depth searching is needed, the **Transaction Search** option will make more search options available. For searching your scheduled transactions select **Scheduled Tran Search**.

Virtual Terminal > View Transactions > Transaction Search

Predefined Report
- Yesterday
- Today
- This Week
- Last Seven Days
- This Month
- Last 30 Days
- ➡ **Transaction Search**
- **Scheduled Tran Search**

Transaction ID: [   ] Select Status ▼

Reference Number: [   ] Select Type ▼

Amount: [   ] Begin Date: 2017-09-23 📅 12:00 AM 🕐

TerminalID: [   ] End Date: 2017-09-24 📅 12:00 AM 🕐

Search   Reset

ⓘ To find transactions enter your search criteria above and click "Search".

VT Tip: The **Transaction ID** is the most accurate way of finding details on a specific transaction. You might find this on the receipt, in your transaction reporting, or by calling Worldpay Customer Care to retrieve this number.

Modifying Transaction Using the **Transaction ID link**, the **View Transaction** tab also enables allowable transaction modifications. Depending on the transactions processed you will have the ability to Credit, Adjust to include tips, Capture existing authorizations and view printable receipts.

CC Number:	xxxx-xxxx-xxxx-1006
Expiration:	04/21
Billing Address:	07601
Operator ID:	

Return to Search Results | Credit | Adjust | View Receipt

Processing a Credit to return funds to a card holder
The Credit (also known as a Return) function is used when funds need to be returned to a cardholder. This function will work for transactions up to 45 days past their original authorization. Credits may be for any amount up to but not over the original transaction amount.

Capture
The **Capture** function is available for transactions that were authorized but not finalized. Merchants will be able to capture any amount up to but not more than the authorized amount.

Adjust
The Adjust function allows you to add an additional amount to any existing settled transaction. Once the Adjust button is clicked, enter the amount needed to be added to the transaction.

VT Tip: The Adjust function is only available on settled transactions from a previous batch.

Receipts
Upon completion of an approved transaction, the option to "**View Receipt**" will appear in the window. The option to forward the receipt to your local printer is then available.

Run Transaction The Run Transaction tab is not available by default. To gain access to this tab, contact your Administrator to enable this feature.

By clicking the **Run Transaction** tab, you can select the transaction you would like to process from the left navigation panel under **Credit and Debit** or **Check**. Your transaction options include: Credit **Authorization Only, Authorization (with Device), AVS Only, Force Sale, Sale, Sale (with Device)** and **Check Sale** (with Check/ACH acceptance). We will describe these in detail below.

Please note: Due to device availability, Debit and EMV functionality is not available with this release of Express VT.

While Debit cards can be used on the website, the transaction will process as a Credit transaction.

Credit Transactions

1. **Authorization Only - Requires a Capture to complete the transaction**
   For this option, card data is hand-keyed into the Express VT application. This is the first of a two-step process; this step processes a Pre-Authorization to hold funds on the specified card. The second step processes a Capture to fund the transaction. Captures are completed under the View Transactions tab by clicking on the Transaction ID where the following options are available:

2. **Authorization (with Device) - Requires a Capture to complete the transaction**
   As above, this option is a two-step Pre-Authorization and Capture transaction process but in this option credit card information is entered through a supported device. Captures are completed under the View Transactions tab by clicking on the Transaction ID where the following options are available:

   A Worldpay Express encrypted card reader is required. Devices are available directly from Worldpay Integrated Payments. Current supported devices include:
   - Encrypted card readers: MagTek Dynamag, ID Tech SecureMag, ID Tech SecuRED
   - Encrypted key pads for manual entry: ID Tech SecureKey (M100/M130), ID Tech SREDKey

   VT Tip: When using a card reader, be sure that you "click" to position the cursor in the on-screen "cursor box" BEFORE you swipe or enter the card. Once the card data is entered, the user will be taken to the Authorization Only screen. And your customer's card information will be transmitted safely & securely via End-to-End Encryption.

3. AVS

Only Address Verification Service (AVS) is the process of validating a cardholder's billing address against the issuer's records, to determine accuracy and prevent possible fraud. An **AVS Only** transaction submits a request to the card issuer, validating the cardholder's billing address information without authorizing an amount. An AVS Result code is returned with an authorization result that indicates if the AVS data supplied is a match, partial match or no-match. Interpreting the AVS result is up to the merchant and their business criteria. In the event of a no-match, merchants must determine whether to proceed or reverse the transaction. For reference of a list of card brand result codes, see Appendix 1.

4. Force Sale - Captures funds after calling for a Voice Authorization approval code

This option requires that you first obtain an authorization code from the card brand telephone Voice Authorization automated service. The **Force Sale** is then used to process a sale to capture funds. To run the Force Sale, you must key in the 6 digit voice approval code received from the authorizing card company. For most Voice Authorizations, the Toll Free number is (855) 222-0509.

5. Sale

With this option, card data is manually entered into the Express VT application. This processes a sale transaction authorized for a single total amount. Required fields to process a sale are indicated with an *****. Minimally required fields include **Subtotal, Total, Card Number** and **Expiration**.

The following fields are not required but highly recommended for locating your transaction at a later time and for merchant fraud protection:
- The **Reference Number** field allows you to create a unique transaction Reference Number. This number assists you in locating the transaction at a later time.
- The **CVV2** field is for the 3 or 4 digit card security code used to help prevent fraud on manually entered transactions in card-not-present environments.
- The **Address Information** is used to input Address Verification System (AVS) information (Billing Address) and shipping address information.

VT Tip: CVV and AVS result code plus verbiage explaining the result will be shown in the Transaction Results and in **View Transactions** in the transaction details screen by clicking on the **Transaction ID**.

Transaction completed. To review transaction details click "View Transaction Details" below.	
Transaction Results	
Transaction Result:	**Approved**
Transaction ID:	2096275190
AVS Response Code:	**Y** (Yes: Address and five-digit zip code match)
CVV Response Code:	**M** (Match)

Once processed, **Sale** transactions may be viewed under the **View Transaction** tab with additional options to, **Credit (Return), Adjust**, and to view a printable receipt.

Return to Search Results	Credit	Adjust	View Receipt

Sale transactions support recurring or scheduled payment option under the Schedule (**+ Add Schedule**) link. This is covered on the next page.

6. Sale (with Device) With this transaction option, Sale (with Device) is used to run a credit sale using an approved device.

VT Tip: Be sure you "click" to position the cursor in the on-screen "cursor box" BEFORE you swipe or enter the card. Upon swipe or key-entry, the user will be taken to the Transaction Information screen.

Required fields to process a **Sale (With Device)** are indicated with an *. Minimally required fields include **Subtotal, and Total**. The device will forward: Name on Card (If swiped), truncated card number with last 4 visible, and expiration date.

The following fields are not required but highly recommended
1. The **Reference Number** field allows you to create a unique transaction Reference Number. This number assists you in locating the transaction at a later time.
2. The **Address Information** is used to input Address Verification System (AVS) information (Billing Address) and shipping address information.

Once processed, Sale transactions may be viewed under the View Transaction tab with additional options to Credit (Return), Adjust, and to view a printable receipt.

Return to Search Results	Credit	Adjust	View Receipt

Sale transactions support recurring or scheduled payment option under the Schedule (**+ Add Schedule**) link.

A Worldpay Express encrypted card reader is required for card present swiped or manually entered transactions. Devices are available directly from Worldpay Integrated Payments. Current supported devices include:
- Encrypted card readers: MagTek Dynamag, ID Tech SecureMag, ID Tech SecuRED
- Encrypted key pads for manual entry: ID Tech SecureKey (M100/M130), ID Tech SREDKey
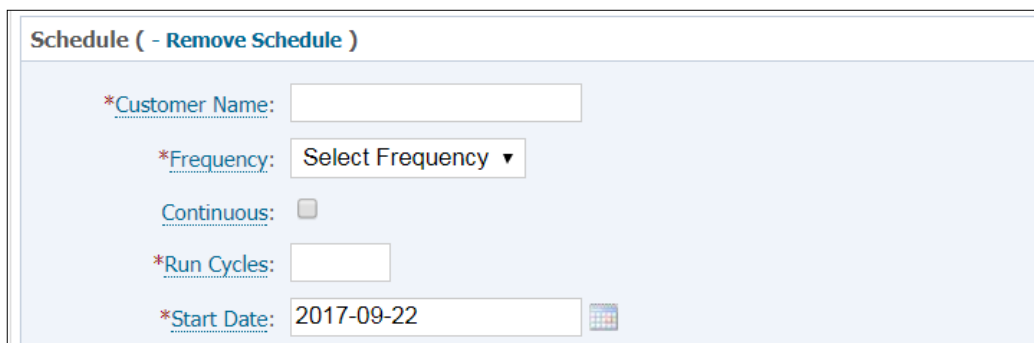
7

Check

1. Sale Check/ACH requires pre-enrollment to Worldpay's Check Services—call us for details. Check Sale processes an ACH Check transaction using a customer's checking account and routing information. Check sale also supports recurring or scheduled payment option. (Refer to details in the section below on scheduling payments.)

Additional Functionality

Scheduled Tasks
Scheduled Tasks is not a default functionality of the Express VT. To enable, please contact Worldpay Customer Care.

The **Credit Sale** and **Check Sale** transactions can be configured to support recurring or scheduled payment option under the Schedule (**+ Add Schedule**) link. The required fields are indicated with an *****. **Customer Name, Frequency, Run Cycles** and **Start Date** are required.

Schedule (- Remove Schedule)

*Customer Name:	
*Frequency:	Select Frequency ▾
Continuous:	☐
*Run Cycles:	
*Start Date:	2017-09-22

VT Tip: By hovering your cursor over the field names, additional details are supplied. In order to schedule payments using this function, your merchant account must first be setup with Transform Tokenization.

Safeguards for unintended duplicates and overriding a transaction

Express VT uses Vantiv Integrated Payment's duplicate prevention logic as a built-in safeguard to flag unintended duplicates. This duplicate logic is determined by

- Same card number
- Same transaction amount
- Same transaction category (Sale, Return, etc)
- And if the duplicate happened within the next 25 transactions in the same batch.

If a transaction is flagged as a duplicate based on these criteria, a duplicate error message is returned. If you receive this error message and it is a legitimate charge for the same amount on the same card in the same batch, simple check this **Duplicate Override** box and resubmit.

Reporting

The Reporting tab is not available by default. To gain access to this tab, contact your Administrator to enable this feature.

From the Reporting tab you will have access to information relating to your **Stored Payment Accounts.** Under **Payment Accounts**, you will be able to see specific reports for stored tokenized PASS Records. Merchant account must first be enrolled with Worldpay's Transform® Tokenization for these reports to be available.

PASS Accounts Summary and PASS Accounts
PASS Accounts Summary will show the current active number of tokenized records that are active on a User's Merchant account. **PASS Accounts** will show each individual tokenized record stored in Vantiv's system. Limited information can be viewed for each record.

My Account, Master User and Sub User Management

Administrators may have access to a separate tab called **My Account**. If this option is not available to them, additional permission settings will be found on the main Portal site, outside of the Virtual Terminal

From the **My Account** tab the primary administrator of the merchant account or "Master User" will have options to search, view and manage permissions of the account's "Sub-Users" by clicking on the **Sub-User** link.

Sub-Users have default permissions to view transactions only. The Master User can view and edit permissions to enable Sub-Users to run new transactions or view PASS Tokenized Record information by clicking on the Edit button on the right side of the user's profile.

Appendix 1: AVS and Response codes

Card issuers, in most cases, will not decline a transaction based on an AVS or CVV mismatch. When supplied in the request, Express VT will respond with an AVS/CVV result code. It is important to use this result code to determine appropriate corrective measures in the event you receive a mismatched or questionable AVS/CVV.

AVS response codes by Card Brand

	Code	Meaning		Code	Meaning
Mastercard	Y	Address and zip match	**American Express**	Y	Address and zip match
	A	Address matches, zip code does not		A	Address only matches
	Z	Zip code matches, address does not		Z	Zip only matches
	N	Neither address nor zip code match		N	Neither address nor zip match
	E	AVS not supported; system unavailable		U	Information unavailable
	R	Retry		R	Retry, system unavailable
	U	Information unavailable; no data from issuer			
Visa	Y	Address and zip match	**Discover Card**	Y	Address and zip match
	A	Address matches, postal code does not		A	Address matches, zip code does not
	Z	Postal code matches, address does not		Z	Zip code matches, address does not
	N	Neither match		N	Neither Address nor zip match
	R	Retry, system unavailable		U	System unavailable, retry
	U	System unavailable			
	A	Address matches, postal code not verifiable			
	Z	Postal code matches, address not verifiable			
	Y	International address and postal code match			

Card security CVV (CID, CVC2) response codes by card brand

	Code	Meaning
American Express	M	Match
	N	No Match
	U	CID was not checked
Discover Card	M	Match
	N	No Match
	U	Issuer not certified
Mastercard	M	Match
	N	Invalid CVC2 (non-match)
	P	Unable to Process
	U	Issuer not certified
Visa	M	Match
	N	No Match
	P	Unable to Process
	U	Issuer not certified