

iTransact Gateway Fast Start Guide

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Chapter 1. Version and Legal Information

iTransact Gateway Fast Start Guide

iTransact Gateway Fast Start Guide

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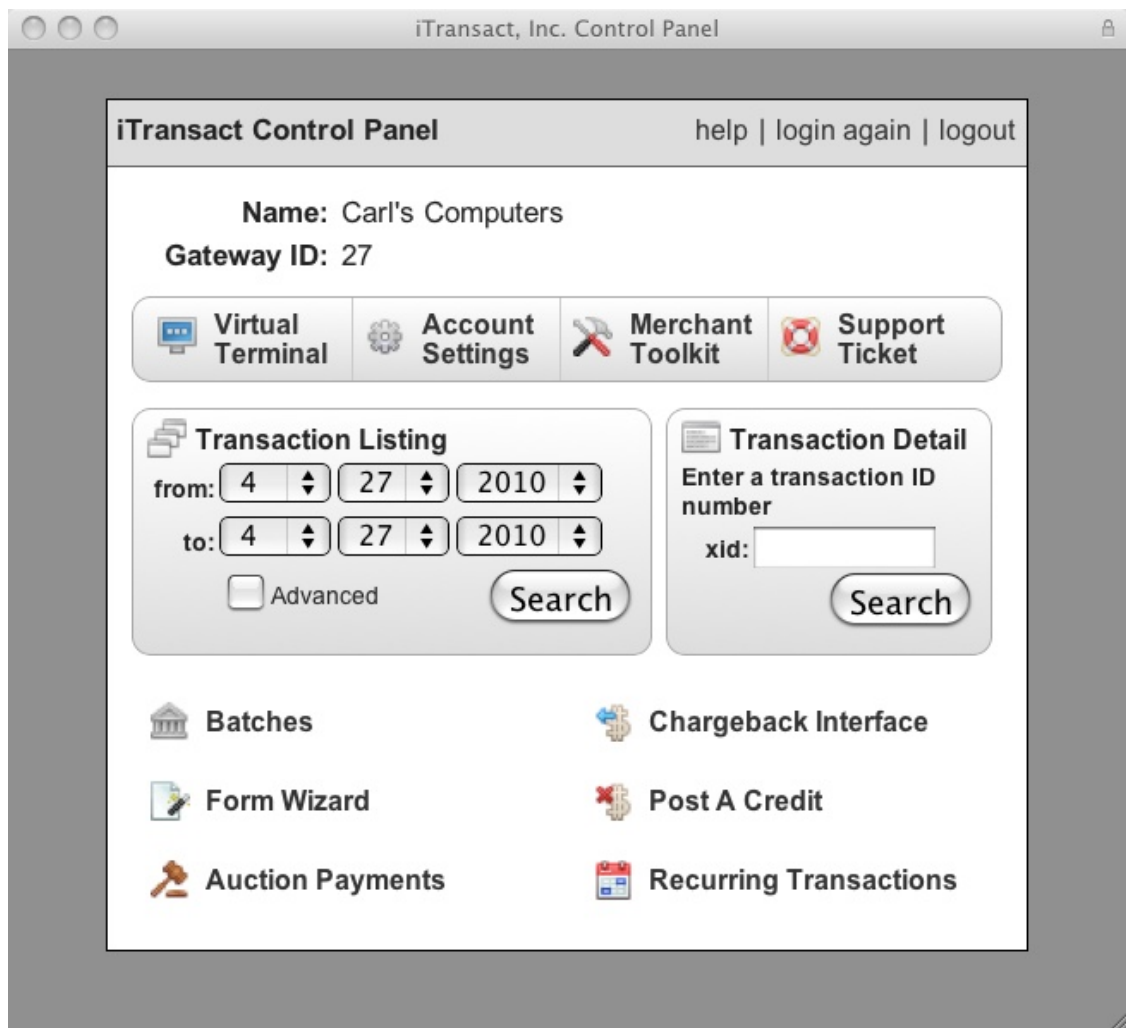
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Chapter 2. Instructions

Quick Setup

To accept credit cards through the gateway, you will need a gateway account and a merchant account. Please contact your sales rep to establish both of these accounts. Once an account is registered, a merchant can start accepting credit cards quickly. The necessary interfaces to complete activation and integration are available in the Gateway Control Panel. These instructions provide the simplest and quickest options to begin to process credit cards.

Figure 2.1. Control Panel Example



The Card Setup

When a merchant has opened a gateway account, they will not be able to process credit cards until the Card Setup is completed. Please follow these instructions:

1. Log into the Control Panel.
2. Access the Card Setup interface.
3. Choose your credit card merchant processing network from the list and click on the underlined name.
4. Fill out the appropriate fields.
5. Click the "Submit" button. Your account will be activated shortly afterwards.

Order Form Setup

The simplest way to generate an order form for your website is to use the Form Wizard in the Control Panel. This quick interface will allow you to create an order form that can be added to your website as is, or can be additionally modified.

The Form Wizard

The Form Wizard was designed to allow a merchant to create forms quickly and easily for use with the Split Form, Standard Form, and BuyNow formats. This simple interface walks a merchant through several questions and then builds an HTML form which a merchant can copy the source of and upload directly into their webserver. It can also be used to generate a simple HTML form which can be modified by the merchant to add advanced features or functionality.

Figure 2.2. Form Wizard Example

The Form Wizard

This tool is designed to create a simple form for ease of integration of the gateway into a website. There are several ways to integrate the gateway's payment acceptance services into your website. Below, you can access the Form Creation Wizard for the three most popular ordering formats.

Standard Form

The Standard Form is suggested only if you have your own secure server. The customer's name, address, email address, and account information are requested on one form on your server. If you do not have a secure server, please use one of the other options listed below.

[Click here](#)

Secure "Split" Form

If you don't have a secure server of your own, the Split Form will provide the security you need. This exclusive technology enables you to accept payments online using our secure server. No CGI experience is necessary. All scripting is performed online by our transaction server.

[Click here](#)

BuyNow Format

The simplest ordering method available. You simply display an image and/or description of your product with an attached "Buy Now" button (or a similar button of your choice). No order form is required. When the "Buy Now" button is clicked, your customer is taken directly to an order form on gateway's secure server. When the order is complete, the customer is returned to your site. Please note that the BuyNow Format can be used for the purchase of **ONLY** one item at a time.

[Click here](#)

Split Form - Use If You Do Not Have A Secure Server

The Split Form format is used by merchants who do not have their own secure servers. This enables a customer to enter non-secure information on the merchant's server and enter the secure billing information on the gateway's secure server. Building a simple Split Form using the Form Wizard is an easy process. By filling out the fields in the wizard, it will generate a form that is ready to go or a form that can be additionally modified to look and feel like a merchant's site. Here are the instructions for generating a Split Form:

1. Log into the Control Panel.
2. Access the Form Wizard.
3. Chose the Secure "Split" Form option. A new window will open.

Figure 2.3. Split Form Wizard Example

Form Wizard: Split Form

This Form Wizard was designed to help you create forms quickly and easily for use with the Split Form formats. You will need your **UID** to use this wizard. If you do not know your UID, please view it now in the **ACCOUNT SETTINGS**.

To begin, complete this form. When finished, press the **PROCEED** button.

Enter Your UID:	<input type="text"/>
Merchant Name:	ACC Live Test Co.
Return URL: (Thank you page or a CGI that your customer is sent to after a successful transaction.)	<input type="text" value="http://"/>
Order Form Type:	Split Form
Credit Card Acceptance Options:	<input type="checkbox"/> Display Billing Address <input type="checkbox"/> Allow Separate Shipping Address <input type="checkbox"/> Allow CVV Entry
Number of Items to Show On Order Page:	<input type="text" value="3"/> <input type="button" value="Proceed"/>

4. Enter your UID. This number is listed in your Account Settings.
5. Enter the correct address for the Return URL. This will be the address of the page or script that a customer will be directed to after a successful transaction. This becomes the value of the "ret_addr" field.
6. Select the appropriate check marks for Credit Card Acceptance Options. None of these features are required.
7. If a merchant would like to display the billing address on the secure page that was entered by the customer on the order form page, check the "Display Billing Address" check box. This feature is optional.
8. If a merchant would like to display an entry field for a shipping address, the "Allow Separate Shipping Address" must be checked. This feature is optional.
9. If a merchant would like to display an entry field for a CVV security code, the "Allow CVV Entry" must be checked. This feature is optional.
10. Enter the number of items that will display on the order form page and click "PROCEED". (For this illustrated example, the value for this field is "3")
11. A dialogue box will open displaying instructions for the rest of the Form Wizard (*See Form Wizard Instructions Example*).

Figure 2.4. Form Wizard Instructions Example



12. Immediately, a second window, the Order Form Items page, will open (*See Form Wizard Items Example*).

Figure 2.5. Form Wizard Items Example

ORDER FORM ITEMS **Step One:** Select the desired layout. (A B C)
Step Two: Enter the item description and cost.
Step Three: Submit the form.

*** Try the various layout options to find those that you prefer.**

A B C	ENTER THE NAME OF EACH ITEM BELOW (As it will appear on the order form.)	COST OF EACH ITEM
<input checked="" type="radio"/> <input type="radio"/> <input type="radio"/>	Name of Item 1: <input type="text"/>	Cost of Item 1: <input type="text"/>
<input checked="" type="radio"/> <input type="radio"/> <input type="radio"/>	Name of Item 2: <input type="text"/>	Cost of Item 2: <input type="text"/>
<input checked="" type="radio"/> <input type="radio"/> <input type="radio"/>	Name of Item 3: <input type="text"/>	Cost of Item 3: <input type="text"/>

After pressing the button below, you will be shown the order form that you have created. You will then need to view the source of the order form and copy the HTML code for use on your Web site.

13. The "A B C" layout options determine the way an item will display on an order form page. A merchant may use the same format for each item, or any combination of formats on a form. Here are examples of each:

- Format A - This style allows for the purchase of a single quantity of one item, by clicking a checkbox and completing the billing information.
- Format A (\$ 5.00 each)**

- Format B - This style allows for the purchase of multiple quantities of an item by entering the quantity value into a textbox.

Format B (\$ 6.00 each) Quantity:

- Format C - This style allows a customer to select the item by clicking the checkbox and choosing the quantity from a drop-down menu.

Format C (\$ 7.00 each) Quantity:

14. After selecting the display format, enter the name of the item in the appropriate item fields (in the examples above, the item names are "Format A", "Format B", and "Format C").
15. Finally, enter the cost of each item (entered without "\$") and click the "Create Order Form" button.
16. The order form will then be created and displayed (*See Split Form Example*). This form will be the half of the split form that resides on the merchant's web server. It is not displayed the billing information request fields on the first half of the split form. The secure half of the order form (where payment information is entered) resides on the gateway's secure server. The HTML coding that is included in the order form page will generate merchant specific information on the secure half of the split form.

Figure 2.6. Split Form Example

ACC Live Test Co.

Select the item(s) below that you would like to order. Your transaction will be confirmed by email.

Format A (\$ 5.00 each)

Format B (\$ 6.00 each) Quantity:

Format C (\$ 7.00 each) Quantity:

GENERAL INFORMATION

First Name: **Last Name:**
Address:
City: **State:** **Zip:**
Country: USA
Phone Number:
E-Mail Address:

17. Right-click with the mouse on the form page and view the source of the page. Copy and save that source, edit/modify it as needed, and upload the page into your website.

Standard Form - To Be Used Only If You Have A Secure Server

Standard Forms should only be used by merchants who have their own secure servers and meet CISP/ PCI standards. This format allows a merchant to collect all order and payment information on their own secure server and then post that information to the gateway's secure server. Building a simple Standard Form using the Form Wizard is an easy process. By filling out the fields in the wizard, it will generate a form that is ready to go or a form that can be additionally modified to look and feel like a merchant's site. Here are the instructions for generating a Split Form:

1. Log into the Control Panel.
2. Access the Form Wizard.
3. Chose the Standard Form option. A new window will open.

Figure 2.7. Standard Form Wizard Example

Form Wizard: Standard Form

This Form Wizard was designed to help you create forms quickly and easily for use with the Standard Form submission format. You will need your **UID** to use this wizard. If you do not know your UID, please view it now in the **ACCOUNT SETTINGS**.

To begin, complete this form. When finished, press the **PROCEED** button.

Enter Your UID:	<input type="text"/>
Merchant Name:	ACC Live Test Co.
Return URL: (Thank you page or a CGI that your customer is sent to after a successful transaction.)	<input type="text" value="http://"/>
Order Form Type:	Standard Form
Payment Types To Accept:	<input checked="" type="checkbox"/> Credit Cards <input type="checkbox"/> Checks or <input type="checkbox"/> EFT
Credit Card Acceptance Options:	<input type="checkbox"/> Allow CVV Entry
Number of Items to Show On Order Page:	<input type="text"/> <input type="button" value="Proceed"/>

4. Enter your UID. This number is listed in your Account Settings.
5. Enter the correct address for the Return URL. This will be the address of the page or script that a customer will be directed to after a successful transaction. This becomes the value of the "ret_addr" field.
6. Select the appropriate check marks for the payment types to display on the payment page. A merchant should only select a payment type for which they are approved to accept.
7. Select the appropriate check marks for Credit Card Acceptance Options. None of these features are

required.

8. If a merchant would like to display an entry field for a shipping address, the "Allow Separate Shipping Address" must be checked. This feature is optional.
9. If a merchant would like to display an entry field for a CVV security code, the "Allow CVV Entry" must be checked. This feature is optional.
10. Enter the number of items that will display on the order form page and click "PROCEED". (For this illustrated example, the value for this field is "3")
11. A dialogue box will open displaying instructions for the rest of the Form Wizard (*See Form Wizard Instructions Example*).

Figure 2.8. Form Wizard Instructions Example

FORM WIZARD INSTRUCTIONS

This Form Creation Wizard will generate a complete HTML order form. After the form has been created, you must view the source of the HTML page and copy the HTML source code for use on your web site.

To view the HTML source, right-click and select "View/Source" in your browser. You may modify the form to fit your site's particular look and feel.

Close

12. Immediately, a second window, the Order Form Items page, will open (*See Form Wizard Items Example*).

Figure 2.9. Form Wizard Items Example

**ORDER FORM
ITEMS**

- Step One:** Select the desired layout. (A B C)
- Step Two:** Enter the item description and cost.
- Step Three:** Submit the form.

* Try the various layout options to find those that you prefer.

A B C	ENTER THE NAME OF EACH ITEM BELOW (As it will appear on the order form.)	COST OF EACH ITEM
<input checked="" type="radio"/> <input type="radio"/> <input type="radio"/>	Name of Item 1: <input type="text"/>	Cost of Item 1: <input type="text"/>
<input checked="" type="radio"/> <input type="radio"/> <input type="radio"/>	Name of Item 2: <input type="text"/>	Cost of Item 2: <input type="text"/>
<input checked="" type="radio"/> <input type="radio"/> <input type="radio"/>	Name of Item 3: <input type="text"/>	Cost of Item 3: <input type="text"/>

After pressing the button below, you will be shown the order form that you have created. You will then need to view the source of the order form and copy the HTML code for use on your Web site.

13. The "A B C" layout options determine the way an item will display on an order form page. A merchant may use the same format for each item, or any combination of formats on a form. Here are examples of each:

- Format A - This style allows for the purchase of a single quantity of one item, by clicking a checkbox and completing the billing information.

Format A (\$ 5.00 each)

- Format B - This style allows for the purchase of multiple quantities of an item by entering the quantity value into a textbox.

Format B (\$ 6.00 each) Quantity:

- Format C - This style allows a customer to select the item by clicking the checkbox and choosing the quantity from a drop-down menu.

Format C (\$ 7.00 each) Quantity:

14. After selecting the display format, enter the name of the item in the appropriate item fields (in the examples above, the item names are "Format A", "Format B", and "Format C").
15. Finally, enter the cost of each item (entered without "\$") and click the "Create Order Form" button.
16. The order form will then display (*See Standard Form Example*).

Figure 2.10. Standard Form Example

ACC Live Test Co.

Select the item(s) below that you would like to order. Your transaction will be confirmed by email.

Format A (\$ 5.00 each)

Format B (\$ 6.00 each) Quantity:

Format C (\$ 7.00 each) Quantity:

GENERAL INFORMATION

First Name: **Last Name:**

Address:

City: **State:** **Zip:**

Country: USA

Phone Number:

E-Mail Address:

CHECKING ACCOUNT INFORMATION

At the bottom of your check is a series of numbers, separated by symbols. It is not necessary to enter symbols or spaces in the fields provided below.

**Enter the series of *nine* numbers
between this symbol :**

**Enter the series of numbers
found before this symbol "":**

Check number to use: **(Not required.)**

Note: Some banks use a non-standard format in this series of numbers. If your account number includes this symbol "", simply disregard the symbols and enter this section of numbers.

CREDIT CARD INFORMATION

Card Number: **Exp. Date:**

Submit this form ONCE ONLY. Your transaction should be completed in 10-60 seconds, depending on Internet traffic. In some cases, it may take longer.

- Right-click with the mouse on the form page and view the source of the page. Copy and save that source, edit/modify it as needed, and upload the page into your website's secure server.

BuyNow Button

BuyNow buttons are used by merchants who do not have their own secure servers. This enables a customer to choose an item on the merchant's server and enter the secure billing information on the gateway's secure server. Building a BuyNow button using the Form Wizard is an easy process. By filling out the fields in the wizard, it will generate a button, or an entire form, that can be added to a merchant's site. Here are the instructions for generating a BuyNow button:

1. Log into the Control Panel.
2. Access the Form Wizard.
3. Chose the Standard Form option. A new window will open.

Figure 2.11. BuyNow Wizard Example

Form Wizard: BuyNow Format

This Form Wizard was designed to help you create forms quickly and easily for use with the BuyNow submission format. You will need your **UID** to use this wizard. If you do not know your UID, please view it now in the **ACCOUNT SETTINGS**.

To begin, complete this form. When finished, press the **PROCEED** button.

Enter Your UID:	<input type="text"/>
Merchant Name:	ACC Live Test Co.
Return URL: (HTML page or a CGI that your customer is sent to after a successful transaction.)	<input type="text" value="http://"/>
Payment Types To Accept:	<input checked="" type="checkbox"/> Credit Cards <input type="checkbox"/> Checks <input type="checkbox"/> EFT
Credit Card Acceptance Options:	<input type="checkbox"/> Allow Separate Shipping Address <input type="checkbox"/> Allow CVV Entry
Number of Items to Show On Order Page:	<input type="text"/> <input type="button" value="Proceed"/>

4. Enter your UID. This number is listed in your Account Settings.
5. Enter the correct address for the Return URL. This will be the address of the page or script that a customer will be directed to after a successful transaction. This becomes the value of the "ret_addr" field.
6. Select the appropriate check marks for the payment types to display on the payment page. A merchant should only select a payment type for which they are approved to accept.
7. Select the card types to display on the payment page. A merchant should only select card types which they have merchant accounts for.
8. Select the appropriate check marks for Credit Card Acceptance Options. None of these features are

required.

9. If a merchant would like to display an entry field for a shipping address, the "Allow Separate Shipping Address" must be checked. This feature is optional.
10. If a merchant would like to display an entry field for a CVV security code, the "Allow CVV Entry" must be checked. This feature is optional.
11. Enter the number of items that will need separate buttons and click "PROCEED". (For this illustrated example, the value for this field is "1")
12. A dialogue box will open displaying instructions for the rest of the Form Wizard (*See Form Wizard Instructions Example*).

Figure 2.12. Form Wizard Instructions Example

FORM WIZARD INSTRUCTIONS

This Form Creation Wizard will generate a complete HTML order form. After the form has been created, you must view the source of the HTML page and copy the HTML source code for use on your web site.

To view the HTML source, right-click and select "View/Source" in your browser. You may modify the form to fit your site's particular look and feel.

Close

13. Immediately, a second window, the Order Form Items page, will open (*See BuyNow Wizard Items Example*).

Figure 2.13. BuyNow Wizard Items Example

**ORDER FORM
ITEMS**

- Step One:** Enter the item name and cost.
- Step Two:** Enter the description, and image URL. (Both optional.)
- Step Three:** Submit the form.

ENTER THE INFORMATION FOR ITEM #1.

Name: **Cost:**

Description:

Image URL:

After pressing the button below, you will be shown the order form that has been created for you. You will then need to view the source of the order form and copy the HTML code for use on your Web site.

[Create Order Form](#)

14. In the "Name" field, enter the item (in this example, that value is ITEM 1).
15. In the "Cost" field, enter the cost of the item (in this example, the cost is \$5).
16. In the Description field, enter a message about the item (in this example, the description is "This item is fantastic!").
17. In the Image URL field, include an absolute address of an image file (i.e. *http://www.domain.com/imagefile.jpg*) and the click the "Create Order Form" button.
18. The BuyNow button form page will then display (*See BuyNow Example*).

Figure 2.14. BuyNow Example

ACC Live Test Co. Secure Order Form

Select the item below that you would like to order.

Please enter your correct email address. Your order will be confirmed by email.

Item 1 \$5.00

This item is fantastic!

[Buy Now!](#)

19. Right-click with the mouse on the form page and view the source of the page. Copy and save that source, edit/modify it as needed, and upload the page into your website's secure server in it's entirety, or cut the button commands and paste it into a separate page.

Simple Use Of The System

The Virtual Terminal

This tool is designed for merchants who want to manually enter transactions. This feature is activated as soon as the Card Setup has been completed. There are several advanced versions of the Virtual Terminal, but the default version (The Standard Interface) is the simplest to use. These are the instructions for that version:

Virtual Terminal Interface (Standard)

The Standard Virtual Terminal Interface is the page that opens by default when a merchant clicks on the Virtual Terminal link from the Control Panel. This interface allows for a merchant to type in several different items for purchase, as well as separate shipping and tax charges for the entire purchase. Recurring transactions can also be entered here. The interface can be used for check/EFT/NACHA or credit card payments.

Welcome Section

When the Virtual Terminal opens, the merchant is greeted with their business name, gateway ID number and the format options at the top of the interface (*See Standard Virtual Terminal Welcome Section Example*). A merchant using the Standard Virtual Terminal does not need to click on any of the optional interfaces.

Figure 2.15. Standard Virtual Terminal Welcome Section Example

[Classic Virtual Terminal](#) [Swipe Card](#) [Swipe Card Express](#)



Transaction Information

Pay To: Carl's Computers ID: 27

Order Information Section

Figure 2.16. Standard Virtual Terminal Order Section Example

Item	Description	Qty	Price	Total
1	Order Item 1	1	5.55	5.55
2	Order Item 2	1	45.20	45.20
3		0	0.00	0.00
4		0	0.00	0.00
5		0	0.00	0.00
Total				50.75

Check the boxes below to add optional amounts for shipping and tax. Then enter separate amounts for each. These amounts will be added to the order total.

<input checked="" type="checkbox"/> Include Shipping Amount:	7.99
<input type="checkbox"/> Include Tax Amount:	0.00
Order Total:	58.74

Email Text:

Thank you for your business!

Some of the entry fields in this area are required and others are optional (See *Standard Virtual Terminal Order Section Example*). A merchant can choose to enter up to ten separate items plus shipping and tax amounts, or can submit a single item which is a total of the amount to be billed to the customer. To access items 6-10, please use the scroll bar on the left side of the "Total" column.

- **Item Description** - A merchant should enter the name of the product that a customer is purchasing in this field. This information will be recorded in the merchant's Transaction Listing in the Control Panel and in the Merchant/Customer confirmation emails. Some merchants choose to enter all of the items in a single line item - either with each item detailed, or with a generic description like "Purchased Items". This can be done as long as the value for the Item Qty is "1" and the total price of the purchase is entered into the Item Price field.
- **Item Qty** - This value will be multiplied by the amount listed in the Item Price field to provide the value for the Item Total. This value can be "1", even if you are selling multiple quantities - as long as the Item Price amount is the cost of all of the products combined.
- **Item Price** - The amount listed here will be multiplied by the value listed in the Item Qty to provide the value for the Item Total.
- **Item Total** - This value is arrived at when the Virtual Terminal automatically multiplies the value of the Item Qty and the Item Price for a single item.
- **Total** - This amount is the sum of the Item Totals for all items purchased.
- **Include Shipping Checkbox** - This should be selected if a merchant would like shipping to be a separate line item. This must be used in conjunction with an entry in the Shipping Amount field.
- **Shipping Amount** - This value should be the amount of shipping for the entire purchase. The Virtual Terminal does not calculate shipping. A merchant will need to calculate that prior to entering the

transaction in this interface. If the Include Shipping checkbox is selected, there must be a value in this field.

- **Include Tax Checkbox** - This should be selected if a merchant would like tax to be a separate line item. This must be used in conjunction with an entry in the Tax Amount field.
- **Tax Amount** - This value should be the amount of tax for the entire purchase. The Virtual Terminal does not calculate tax rates. A merchant will need to calculate that prior to entering the transaction in this interface. If the Include Tax checkbox is selected, there must be a value in this field.
- **Order Total** - This value is the sum of the Total, the Shipping amount, and the Tax amount. This is the amount that will be charged to the customer's card. If this value is zero for a credit card, the transaction will run as an AVSOnly transaction.
- **Email Text** - This field allows a merchant to enter a message up to 255 characters which will display on both the merchant confirmation email and on the customer confirmation email.

Payment Information Section

This area of the interface will look different for each merchant depending on what payment types they are authorized to accept.

Figure 2.17. Standard Virtual Terminal Payment Section Example

Payment Method: Credit Card Check

Card Information

Card Number: **Exp. Date:**

CVV Number: (CVV information is not required.)

Approval Code: (Enter ONLY for force transaction.)

Auth ONLY: (Only use for pre-auth/auth-only.)

Checking Account Information

ABA Number: " " **Account Number:** " "

Account Source

To begin to enter payment information, a merchant must select the radio button for the customer's payment method (either Check or Credit Card). This radio button will enable the appropriate/required fields for the payment type and disable the others.

- **Credit Card Information** - These fields will be enabled if a merchant selects the Credit Card Payment Method radio button.
 - **Card Number** - The customer's credit card number should be entered into this field without any

dashes or spaces.

- **Exp. Date** - The expiration month and year should be selected in this area.
- **Approval Code** - The value for this field can only be obtained directly from the Credit Card Merchant Account Processor's Voice Approval phone service. This feature should only be used if a "call authorization center" error response was received during a previous authorization attempt. The approval code will be a numeric or alpha-numeric code provided by the Voice Approval service. The gateway does not provide voice approval codes. Those codes must be obtained directly from the Merchant Account Processor.
- **CVV Number** - The value for this field is the CVV or CVV2/CID code listed on the credit card. This three or four digit numeric code is used as a fraud deterrent.
- **Auth Only Checkbox** - A merchant should never check this box, unless they do not desire to actually charge a customer's card. When this is selected the transaction will only run a "pre-authorization" which verifies the card account and a set amount in the account, but it does not actually charge the card. The pre-authorized amount is "frozen" on the account. A pre-authorized transaction can be converted to a full transaction by running a post-authorization from the Transaction Listing. If no post-authorization is run, the money is never paid to the merchant and the "frozen" funds will be released back to the customer's available credit limit after 10 business days.
- **Checking Account Information** - These fields will be enabled if a merchant selects the Check Payment Method radio button.
 - **ABA Number** - This is the nine digit ABA Routing number for a customer's bank. These are generally the first nine numbers listed in the line of numbers across the bottom of a check.
 - **Account Number** - This is the customer's checking account number as it appears on a check.
 - **Account Type** - (For EFT Transactions Only) A merchant needs to use the selection tool to indicate whether the customer's checking account is a Personal or a Business checking account.
 - **Account Source** - A NACHA authorized merchant needs to use the selection tool to indicate whether the customer's checking account is a checking or a savings account.
 - **SEC Code** - (For EFT Transactions Only) Depending upon the nature of the EFT processing account, a merchant may be required to designate the three letter Standard Entry Category for the transaction. Potential values are:
 - PPD - Prearranged payment and deposit
 - CCD - Corporate credit or debit
 - ARC - Accounts receivable entry
 - BOC - Back office conversion
 - POP - Point of purchase
 - RCK - Returned check entry
 - WEB - Internet initiated entry
 - TEL - Telephone initiated entry

Recurring Information Section

If your transaction needs to be set as a recurring transaction, click the "Toggle" button to display the appropriate entry fields.

Figure 2.18. Standard Virtual Terminal Recurring Section Example

Recurring Information [Toggle](#)

Recipe Name:

Number of Repetitions:

Recurring Total: (if different than above)

Recurring Description: (if different than above)

Recurring Fields

- **Recipe Name** - This drop down menu displays all of a merchant's pre-built recipes, which will provide the rules and schedule by which a transaction will re-bill when set with at least one remaining repetition.
- **Number of Repetitions** - This is the numeric value for the amount of times the Recurring Recipe needs to cycle. Each successful repetition will cycle down the number of remaining repetitions by one until it reaches zero.
- **Recurring Total** - If the amount that is to recur is the same as the total amount listed in the Initial Transaction Information, please leave this blank. This feature can be used in conjunction with Recurring Recipes designated by the merchant as a "Split Amount" recipe. When an amount is entered into this field, that Recurring Total will be the amount billed when the transaction recurs. For example, merchants who bill a one time setup fee and then a different amount for monthly service fees, would put the amount of the monthly service fee in the Recurring Total field.
- **Recurring Description** - If the Item Description used in the Initial Transaction Information is a sufficient explanation for both the initial payment and any subsequent recurring transactions, please leave this blank. If, however, the merchant would like this to display differently on subsequent recurring billings, please enter an adequate description in this field.

Additional Information Section

This area of the interface allows the merchant do enter customer data that will be saved to the gateway.

Figure 2.19. Standard Virtual Terminal Information Section Example

Additional Information	
Billing	Optional Shipping
First Name: <input style="width: 100%;" type="text"/> Last Name: <input style="width: 100%;" type="text"/> Address: <input style="width: 100%;" type="text"/> City: <input style="width: 100%;" type="text"/> State: <input style="width: 100%;" type="text"/> Zip: <input style="width: 100%;" type="text"/> Country: <input style="width: 100%; border-bottom: 1px solid black;" type="text" value="USA"/> Phone: <input style="width: 100%;" type="text"/> Cust ID (optional): <input style="width: 100%;" type="text"/> E-Mail: <input style="width: 100%;" type="text"/> <small>(You MUST enter a VALID email address. Use your own if your customer does not have one.)</small>	<div style="text-align: center; border: 1px solid #ccc; border-radius: 15px; width: fit-content; margin: 0 auto; padding: 2px 10px;">Same As Billing</div> First Name: <input style="width: 100%;" type="text"/> Last Name: <input style="width: 100%;" type="text"/> Address: <input style="width: 100%;" type="text"/> City: <input style="width: 100%;" type="text"/> State: <input style="width: 100%;" type="text"/> Zip: <input style="width: 100%;" type="text"/> Country: <input style="width: 100%;" type="text"/>

Please Do Not Press This Button More Than Once

- **Billing Information** - All fields here are required unless otherwise indicated.
 - **First Name** - This should be the customer's first name.
 - **Last Name** - This should be the customer's last name.
 - **Address** - This should be the cardholder's street address as listed with the account issuer.
 - **City** - This should be the cardholder's city as listed with the account issuer.
 - **State** - This should be the state abbreviation of the cardholder as listed with the account issuer.
 - **ZIP** - This should be the cardholder's postal code as listed with the account issuer.
 - **Country** - This should be the cardholder's country as listed with the account issuer.
 - **Phone** - This should be a contact phone number for the customer.
 - **Cust ID** - This is an optional field that allows a merchant to enter a tracking number for their customers.
 - **Email** - This should be the customer's email address. The transaction confirmation email will be sent to this address.
- **Optional Shipping Information** - Each of these fields are optional and can be populated with alternative shipping address data. The processing banks are unable to verify this information.

Submitting a Transaction Through The Virtual Terminal Interface (Standard)

To submit a transaction through this interface, enter the correct data into the required fields and any of the desired optional fields. Be sure to double check the credit card number as well as the amount of the charge. Click the "Process Payment" button. The transaction will be attempted in real-time. The gateway will either display an approval screen or a failure screen. The failure screen will list the reason for the failure. An approval page will display if the transaction is successful.

Figure 2.20. Approval Page Example

	Merchant Information
Merchant Name: ACC Live Test Co.	

	Customer Information
Customer Name: Test Customer	
Address: 123 Main St	
BHS, Ca 90210	
USA	
Phone: 8885551234	
Cust ID: 123ABC	
Email: email@domain.com <i>A confirmation email has been sent.</i>	

	Order Information
Transaction ID (XID): 9999999999	
Authorization Code: 000000	
Date: 1/11/2010 14:27:13 MT	
AVS Response: X	
Order Total: 58.74	

Enter Another Transaction	Print This Page	Close This Window
---	---------------------------------	-----------------------------------

The Transaction Listing

The Standard Transaction Listing

The Transaction Listing allows a merchant to view a history of transactions based on a date range selected in the Control Panel interface.

Figure 2.21. Transaction Listing Example

Instructions

(There may be a 10-15 minute delay before new transactions appear.)

ACC Live Test Co. (66646) Transaction Report

[Print Listing](#) [Explanation of Codes](#) [Close Window](#)

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Download data set in <input type="button" value="CSV"/> <input type="button" value="XML"/> format.			Click the XID for transaction details.										Estimated Open Batch Total			
DATE & TIME	XID	PXID	CXID	ACTION	STATUS	AVS	CVV	TYPE	LAST FOUR	FIRST	LAST	AUTH #	BATCH	AMOUNT	RECUR	OPTIONS
4/17/2007 13:34:47	20840479			Credit	Ok				5454	Joel	Smith		21	\$5.00		
4/18/2007 11:14:37	20850033			Order	Ok	NM			5454	Joel	Dare	TAS566	22	\$10.00		
5/7/2007 13:19:16	21058688		23742992 23755897	Order	Ok	NM			5454	Demo	Buyer	TAS486	25	\$4.00		
5/16/2007 10:38:16	21158932			Order	Fail				5454	1				\$1.00		
5/16/2007 10:39:38	21158964			Order	Fail				5454	1				\$1.00		
5/16/2007 11:08:32	21159428		21206180	Order	Fail				5454	John	Smith			\$10.00		
5/16/2007 12:27:26	21160635		21160648 21322946	Order						John	Smith			\$10.00		
5/16/2007 12:28:01	21160648	21160635		Order	Fail					John	Smith			\$10.00		
5/21/2007 12:17:36	21206009		22257882 23802232 23802235	Order	Ok	NM			5454	Jack	Tester	TAS197	28	\$4.75		
5/21/2007 12:18:25	21206018		21638413 21626587 21605106 21616373 21647665	Order	Ok	NM			1111	Rick	Tester	TAS218	28	\$10.75		
5/21/2007 12:19:00	21206024		21949437	Order	Ok	U			0005	John	Demo	AXS565	28	\$10.75		
5/21/2007 12:23:05	21206070			Order	Fail				8431	Bill	Test-Demo			\$0.20		
5/21/2007 12:23:55	21206076			Order	Ok	NM			4444	Bill	Test-Demo	TAS259	28	\$5.20		
5/21/2007 12:24:46	21206088			Order	Ok	NM			1117	Jim	Test	TAS274	28	\$5.20		
5/21/2007 12:26:02	21206099		21206105	Order	Ok	NM			1117	Jim	Test	TAS291	28	\$5.20		
5/21/2007 12:26:25	21206105	21206099		Void	Ok				1117	Jim	Test		28	\$5.20		
5/21/2007 12:28:12	21206133		21206168	Order	Ok	NM			1111	Dave	Tester	TAS996	28	\$10.00		
5/21/2007 12:29:16	21206151			Order	Ok	NM			5454	Steve	Demotester	TAS318	28	\$10.00		
5/21/2007 12:29:51	21206157			Order	Ok	NM			5454	Steve	Demotester	TAS562	28	\$6.00		
5/21/2007 12:30:40	21206168	21206133		Credit	Ok				1111	Dave	Tester		28	\$7.00		
5/21/2007 12:31:28	21206180	21159428		Order	Ok	NM			5454	John	Smith	TAS590	28	\$7.85		

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Across the top of the Transaction Listing, a merchant's name and gateway ID is displayed. Each of the items across the top have important features:

- **Page Links** - These indicate how many pages of transactions a date range includes. Each transaction listing page lists up to 50 transactions. The pages may be moved through by clicking on the "First", "Prev", "Next" and "Last" buttons at the top or the bottom of the page.
- **The Print Listing Button** - This instructs a computer to print the page being viewed.
- **The Explanation of Codes Button** - This opens a window explaining the information displayed in the Status, AVS, and CVV columns.
- **The Close Window Button** - This closes the Transaction Listing window.
- **Download Data Options** - By selecting CSV or XML in the drop down menu and clicking the "GO" button, a file will download that includes the details of all of transactions in the opened date range.
- **The Estimated Open Batch Total Link** - This link opens a window that displays the then-current batch total based on information in the gateway. This may or may not match with the batch amount on the processor's system.
- **DATE AND TIME** - This value in this column is the date and time of the original transaction attempt.
- **XID** - This value is the ID number assigned automatically to a transaction when it is submitted through the gateway system. When a merchant clicks on the XID number, the Transaction Detail for that XID will open.
- **PXID** - This value is the Parent XID, or the XID of the transaction which is the originating XID of a recurring transaction, a void, a credit/refund, a postauth, or a resubmitted transaction. This field will be blank unless the transaction has an originating XID. When a merchant clicks on the PXID number, the Transaction Detail for that XID will open.
- **CXID** - This value is the Child XID, or the XID of the transaction which has used this transaction as

the originating transaction for a recurring transaction, a void, a credit/refund, a postauth, or a resubmitted transaction. This field will be blank if the transaction has no child transactions. When a merchant clicks on the CXID number, the Transaction Detail for that XID will open.

- **ACTION** - This field identifies what type of transaction was submitted.
- **STATUS** - The field identifies whether a transaction was successful or not. Potential values are listed below:
 - **Ok** - Valid Transaction
 - **Incomplete** - Generally indicates transaction is currently in process.
 - **Error** - Error receiving response from network. May be caused by user error or an unknown response during transaction processing.
 - **Fail** - Could be any of the following reasons:
 - Declined
 - Card Expired
 - Invalid Card Number
 - Lost or Stolen Card
 - Card Type Not Supported
 - Service Not Allowed
 - User Input Data Error
 - No Answer From Processing Network
 - No Response From Processing Network
- **AVS** - This column is blank for check or EFT transactions. The value is the response received from the processing network to indicate whether the address and ZIP Code matched the credit card's account address on file in the bank's AVS database or not. Different processors have different values. To keep the listing simple, the listing shows these six easy to understand categories:

Table 2.1. AVS Responses

<p>A&Z - Address and ZIP match ZIP - Address does not match but ZIP does Addr - Address matches but ZIP does not GNP - Global Non-Participant/foreign card can not be verified U - Unsupported AVS N - Neither address nor ZIP matches</p>
--

- **CVV Response** - This field is blank for check or EFT transactions. The value is the response received from the processing network to indicate whether the CVV/CID/CVV2 code matched or not. Here are the possible responses:

Table 2.2. CVV Responses

<p>M - Match N - No Match P - Not Entered/Processed S - CVV should be present, but was not entered/processed. U - Unavailable. Card issuer not certified for CVV.</p>
--

- **TYPE** - This area displays the payment instrument/card type used for the transaction.
- **FIRST NAME**- This value is the customer's first name as submitted with the transaction information.
- **LAST NAME** - This value is the customer's last name as submitted with the transaction information.
- **AUTH #** - This is the authorization code issued by the credit card issuing bank for approved transactions.
- **BATCH** - This number indicates the batch that the transaction is a part of. This is not listed for check or EFT transactions.
- **AMOUNT** - This value is the total amount that was billed to a customer's account.
- **RECUR** - The "GO" button in this column opens the "Recurring Detail" window where a merchant can modify the recurring commands for a transaction.
- **OPTIONS** - The "GO" button in this column opens the "Transaction Options" window where a merchant can run refunds, voids, forces, resubmits, postauths, and resend emails.

Glossary of Terms

Below is a glossary of gateway terms

- **Authorization** - Receiving an approval for a credit card transaction from a card issuing bank through a response from a credit card processing network.
- **Authorization Code** - Alpha-numeric response received from the processing network indicating a credit card transaction approval. Approvals "freeze" a specified amount on a customer's credit line, but will not actually charge the card until batch settlement.
- **AVS** - Address Verification System is one of the credit card industry's methods to prevent fraud. It is used to verify the billing address for Internet based transactions. Domestic US transactions can be verified using the AVS, but very few foreign credit card banks support AVS.
- **Batch** - A group of credit card transactions - normally batched together by day.
- **Batch Settlement** - When the gateway system closes the group of open authorizations and completes the transaction process. Batch settlement takes place each day that there is at least one transaction.
- **Brick and Mortar** - Physical retail storefronts. Often used to indicate that a business is not Internet based.
- **BuyNow Format** - A simple method to add a button to a website to allow a customer to place an order by clicking on a button on the merchant's site which takes them to a secure server environment

where a transaction can be submitted.

- **Child Transaction** - A transaction that was processed from a previously entered, or Parent transaction.
- **CID** - American Express Card Identification number listed as a security code on the front of AMEX cards.
- **CISP** - Cardholder Information Security Program is Visa's standard requirements for safeguarding personal cardholder information. The gateway system meets and exceeds these standards.
- **Control Panel** - The administrative interface that allows a merchant to activate, learn about, and utilize the features of the gateway.
- **Crediting** - To generate a refund to a customer's account. Money is withdrawn from a merchant's account and deposited into the customer's account.
- **Credit Card Merchant Account** - An account which authorizes a merchant to accept a specified credit card type.
- **CVV** - Cardholder Verification Values are the three or four digit security codes listed on the back of most credit cards.
- **Deposit** - When the merchant account or EFT account makes direct payment into a merchant's bank account.
- **Decline** - When a credit card issuing bank rejects a merchant's request for a credit card authorization.
- **E-Commerce** - The buying and selling of goods and services over the Internet.
- **EFT** - Electronic Funds Transfer. This is a method for accepting check payments over the Internet. Also referred to as ACH/Automated Clearinghouse transactions.
- **Encryption** - The translation of data into a secure format. Encryption is the most effective way to achieve data security. To read an encrypted file, you must have access to a key or password that enables you to decrypt it. Encrypted information is unintelligible.
- **Form Wizard** - A simple tool used to create basic order form pages that are built to the specifications of the gateway.
- **Gateway System** - A tool used by businesses to accept payments by credit cards and check over the Internet. These systems securely submit transaction information to credit card processing networks and record and display the approval or decline responses.
- **HTML** - Hypertext Markup Language. A basic web language that can be used to create order forms which communicate with the gateway.
- **Merchant** - A business which accepts credit cards or checks as payment for their services or products.
- **Merchant/Developer Toolkit** - An interface which provides integration information and examples for the gateway account.
- **NACHA Processing** - The gateway can create direct NACHA formatted file. To use this system, a merchant must meet necessary requirements with their bank and iTransact must run a through a verification process before a merchant can utilize the system. To inquire, please submit a ticket at <http://support.itransact.com>.
- **Parent Transaction** - An original transaction from which subsequent, or Child, transactions have

been processed.

- **PCI** - Payment Card Industry Data Security Standard. The credit card industry's standard requirements for safeguarding personal cardholder information. The gateway system meets and exceeds these standards.
- **Pre-authorization** - A transaction which only verifies the card account and a set amount in the account, but it does not actually charge the card. A pre-authorized transaction can be converted to a full transaction by running a post-authorization on the transactions. If no post-authorization is run, the money is never paid to the merchant.
- **Processing Network/Platform** - The merchant service center which processes credit card transactions.
- **Real-Time Processing** - When a credit card is approved over the Internet within seconds of being submitted through a merchant's gateway account.
- **Recurring Recipe** - The schedule which dictates when a transaction rebills.
- **Refund** - To generate a credit to a customer's account. Money is withdrawn from a merchant's account and deposited into the customer's account.
- **Resubmit** - A function which allows a merchant to process a subsequent credit card transaction through the gateway based on previous transactions without having to re-enter the credit card information.
- **SEC Codes** - This is the standard entry class used for EFT processing.
- **Secure Server** - Technology that is required to be used for websites that want to accept payments. Merchants may use their own secure servers or they can use the gateway's secure servers if they utilize the Split Form method.
- **Shopping Cart** - This is a dynamic order form system which allows a merchant's website to calculate things like shipping and taxes. A shopping cart can be used to submit transaction information to the gateway system.
- **Split Form** - An HTML order format which allows a merchant to process transactions securely without their own secure server. A customer enters public information on a merchant's non-secure page and then is taken to a secure server page to enter private information.
- **SSL** - Secure Socket Layer technology is a protocol designed to enable secure transmission of information on the Internet. It provides encryption and integrity of communications along with strong authentication using digital certificates.
- **Standard Form** - An HTML order format used by merchants who have their own secure servers.
- **Test Mode** - A setting in an account which allows a merchant to test the functionality of their order forms. When an account is in TEST MODE, no transactions will be processed or charged. The gateway system will generate emails and postbacks, but nothing will be recorded in the Transaction Listing.
- **Transaction Listing** - This interface allows a merchant to view a history of transactions based on a date range selected in the Control Panel interface.
- **URL** - Uniform Resource Locator. It is a string of characters conforming to a standardized format, which refers to a resource on the Internet (such as a document or an image) by its location.
- **Virtual Terminal** - An online Interface that allows a merchant to manually process credit card transactions as if it was being entered and processed through a physical credit card terminal.

- **Void** - This is used to prevent an authorized transaction from closing in a batch settlement. This cancels a transaction. A transaction can be voided up until batch settlement begins. After that time a credit/refund must be run on a transaction.
- **XML** - Extensible Markup Language. A very flexible text format that can be used to generate transaction queries through the gateway system.

Detailed Instructions For All Features

Detailed instructions for each of the features explained here - and for the features not explained here - can be accessed from the Merchant Toolkit. Full documentation can be downloaded in PDF format there. Examples and illustrations are included there.