

iTransact Gateway Virtual Terminal Guide

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Chapter 1. Version and Legal Information

iTransact Gateway Virtual Terminal Guide

iTransact Gateway Virtual Terminal Guide

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Chapter 2. Introduction

The Virtual Terminal

Many merchants enjoy the ease of using our Virtual Terminal system. Many merchants use it in addition to their online store front websites. However, some merchants use it as their credit card processing system at their brick and mortar store fronts. This simple interface enables a merchant to process a customer's credit card manually without having to incur the expense of purchasing a credit card swipe terminal. This interface can also be used in conjunction with a manual USB magnetic card reader that will automatically populate the fields for a merchant. There are five separate interfaces that a merchant can use when utilizing the Virtual Terminal. To access the Virtual Terminal, please log in to the Control Panel. An open session will expire after 10 minutes of inactivity.

Chapter 3. Standard Virtual Terminal

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 3.1. 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 3.2. 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 3.3. 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 3.4. 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 3.5. 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 3.6. 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
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Chapter 4. Classic Virtual Terminal

Virtual Terminal Interface (Classic)

The Classic Virtual Terminal Interface can be accessed by clicking on the "Classic Virtual Terminal" link in the Standard interface. Choosing this interface allows for the entry of only one Order Item, as well as separate shipping and tax charges.

Figure 4.1. Classic Virtual Terminal Welcome Section Example

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



Transaction Information Section

Figure 4.2. Classic Virtual Terminal Transaction Information Section Example

Transaction Information
Swipe Card Transactions

Pay To: ACC Live Test Co.
ID: 66646

First Name: **Last Name:**

Address:

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

Country:

Phone Number:

E-Mail Address:
(You MUST enter a VALID email address.
Use your own if your customer does not have one.)

Item Description:

Item Amount: **Qty:** (Item Amount x Qty = Total)

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.

Include Shipping | Amount:

Include Tax | Amount:

Email Text:

At the top of this interface, there are links to the Recurring Transaction virtual terminal and the Swipe Card interface. The top of the form also identifies the merchant and displays the five digit gateway ID.

- **Required Fields** - A merchant using this interface is required to fill out each of the following fields in the Transaction Information Section:
 - **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 Number** - This should be a contact phone number for the customer.
 - **Email Address** - This should be the customer's email address. The transaction confirmation

email will be sent to this address.

- **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.
- **Item Amount** - The amount listed here will be multiplied by the value listed in the Item Qty to provide the value for the Item Total. If this value is zero (and there are no shipping or tax charges), the credit card transaction will run as an AVSOnly transaction.
- **Qty** - This value will be multiplied by the amount listed in the Item Amount field to provide the value for the Total. This value can be "1", even if you are selling multiple quantities - as long as the Item Amount is the cost of all of the products combined.
- **Optional Fields** - A merchant may place an entry into any of these non-required fields:
 - **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.
 - **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

Figure 4.3. Classic Virtual Terminal Payment Section Example

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.)

- OR - Checking Account Information

ABA number:

Account number:

Check Number: (Leave blank for EFT)

Account type

SEC Code

This section allows a merchant to enter either credit card information or checking account information. After the appropriate fields are filled out, a merchant can submit the payment by clicking on the "Process Payment" button.

- **Credit Card Information** - A merchant can use these fields if the customer would like to pay with credit card.
 - **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. 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.

- **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** - A merchant needs to use the selection tool to indicate whether the customer's checking account is a Personal or a Business checking account.
 - **SEC Code** - 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

Shipping Information Section

Figure 4.4. Classic Virtual Terminal Shipping Section Example

Optional Shipping Information

First Name: **Last Name:**

Address:

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

Country:

This bottom section of the Classical Virtual Terminal is used to submit shipping information if a merchant opts to.

Submitting a Transaction Through The Virtual Terminal Interface (Classic)

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 4.5. 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
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Chapter 5. Standard Swipe Card Interface

Swipe Card Interface (Standard)

The Standard Swipe Card Interface can be accessed by clicking on the "Swipe Card" link in the Standard interface. This interface is to be used by merchants who are using a compatible USB-Connected magnetic card swipe reader. The Magtek Stripe Reader-USB and the IDTech MiniMag USB Swipe Reader have been tested with the gateway and found to be compatible. When in this interface, a card may be swiped through the reader and it will populate the required payment fields. This will allow an Address Verification and a CVV check to take place on any transaction attempt.

Figure 5.1. Swipe Virtual Terminal Welcome Example

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

Transaction Information

Pay To: Carl's Computers ID: 27

Initial Transaction Information Section

Figure 5.2. Swipe Virtual Terminal Transaction Information Example

Transaction Information

Pay To: ACC Live Test Co. ID: 66646

Item	Description	Qty	Price	Total
1	<input type="text"/>	1	0.00	0.00
2	<input type="text"/>	1	0.00	0.00
3	<input type="text"/>	1	0.00	0.00
Total				0.00

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 type="checkbox"/> Include Shipping Amount:	<input type="text" value="0.00"/>
<input type="checkbox"/> Include Tax Amount:	<input type="text" value="0.00"/>
Order Total:	0.00

Email Text:

CVV Number: (CVV information is not required.)

Approval Code: (Enter ONLY for force transaction.)

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

Some of the entry fields in this area are required and others are optional. A merchant can choose to enter up to three 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.

- **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, the credit card 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.
- **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. 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.

Swipe Card Entry Section

By clicking the button and then swiping the credit card through a compatible USB-Connected magnetic card swipe reader, this section will be automatically populated by the encrypted data embedded in the magnetic strip on the back of the card.

Figure 5.3. Swipe Virtual Terminal Entry Section Example

Card Information	
<input type="button" value="Click Here and Swipe Card"/>	
Card Number:	<input type="text"/>
Expiration Date:	<input type="text"/>
First Name:	<input type="text"/>
Last Name:	<input type="text"/>

Additional Information Section

A merchant needs to manually complete the required fields in this section, and click the "Process Payment" button so that the swiped transaction can complete.

Figure 5.4. Swipe Virtual Terminal Information Section Example

Additional Information	
Billing	Optional Shipping
Address: <input type="text"/> City: <input type="text"/> State: <input type="text"/> Zip: <input type="text"/> Country: <input type="text" value="USA"/> Phone: <input type="text"/> Cust ID (optional): <input type="text"/> E-Mail: <input type="text"/> <small>(You MUST enter a VALID email address. Use your own if your customer does not have one.)</small>	<input type="button" value="Same As Billing"/> First Name: <input type="text"/> Last Name: <input type="text"/> Address: <input type="text"/> City: <input type="text"/> State: <input type="text"/> Zip: <input type="text"/> Country: <input type="text"/>
<input type="button" value="Process Payment"/>	

- **Billing Information** - All fields here are required unless otherwise indicated.
 - **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 Swipe Card Interface

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 that the fields have been correctly populated when the card is swiped through the magnetic reader. 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 5.5. 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
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Chapter 6. Express Swipe Card Interface

Swipe Card Interface (Express)

The Express Swipe Card entry area allows a merchant to enter minimal information and swipe a credit card to attempt a transaction. This interface is to be used by merchants who are using a compatible USB-Connected magnetic card swipe reader. The Magtek Stripe Reader-USB and the IDTech MiniMag USB Swipe Reader have been tested with the gateway and found to be compatible. When in this interface, a card may be swiped through the reader and it will populate the required payment fields. This will not allow an Address Verification or a CVV check to take place.

Figure 6.1. Swipe Express Welcome Section Example

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

A screenshot of the 'Transaction Information' section. It features a grey header bar with the text 'Transaction Information' in bold. Below the header, the text 'Pay To: Carl's Computers ID: 27' is displayed in a standard black font.

Swipe Entry Section

Click on the button and then swipe the card through the swipe reader and it will populate the required fields.

Figure 6.2. Swipe Express Entry Section Example

A screenshot of the 'Swipe Card Express Transaction' entry section. It features a grey header bar with the text 'Swipe Card Express Transaction' in bold. Below the header, the text 'Pay To: ACC Live Test Co. ID: 66646' is displayed. Underneath, there is a button labeled 'Click Here and Swipe Card' next to a small square icon. Below the button, there are four input fields: 'Card Number:' and 'Expiration Date:' on the top row, and 'First Name:' and 'Last Name:' on the bottom row.

Amount Entry Section

After the swiping the card and a successful automatic field population, the following fields will appear and the merchant must enter the appropriate information for a transaction to complete.

Figure 6.3. Swipe Express Amount Section Example

The image shows a form with three input fields and a button. The first field is labeled "Order Total:" and contains the value "0.00". The second field is labeled "Email (Optional):" and is empty. The third field is labeled "CVV (Optional):" and is empty. Below the fields is a button labeled "Process Payment".

- **Order Total** - The value of this field should be the total amount being charged to the customer. For an AVSOnly credit card transaction, this value should be 0.00.
- **Email** - If a merchant fills in this field with the customer's email address, an receipt will be emailed directly to the customer. This field is optional.

Once these fields are complete, the merchant can submit the "Process Payment" button, and the transaction will be attempted.

Submitting a Transaction Through The Swipe Card Express Interface

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 that the fields have been correctly populated when the card is swiped through the magnetic reader. 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 6.4. 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 *A confirmation email has been sent.*

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](#)