Virtual Terminal Plus
A Vantiv Payment Application

Application User Guide – for Merchants

Edition: 3.1
Updated: Friday, October 20, 2017

Information contained within this guide is subject to change without notice based on available application features and capabilities.

VTP Application Support

Email Support: VTPproduct@vantiv.com
Company Website: www.vantiv.com

Product info, FAQs, password reset, and to schedule a support call, please visit www.virtualterminal.com
**Document History**

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<td>● Published Merchant User Guide</td>
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<td></td>
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<td></td>
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<td></td>
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<tr>
<td></td>
<td></td>
<td>● Added Check Services (Check Commerce)</td>
<td></td>
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www.vantiv.com
Virtual Terminal Plus

Device Support
The application is certified to support the most common web browsers in the market, which include Internet Explorer, Firefox and Chrome using a Windows operating system.

For the best web browser experience, Virtual Terminal Plus recommends Firefox and Chrome. MAC iOS and Safari web browser is not supported.

Login
Please navigate your selected web browser to www.virtualterminal.com

To login into the application a merchant will need account credentials which include a **Username** (email address) and **Password**. The **Account Owner** will receive login credentials during the initial boarding process at Vantiv. All sub-level users will obtain login credentials from the primary **Account Owner** of the business.

The **Vantiv Merchant Bankcard Agreement** will indicate the primary **Account Owner** name and email address as the owner of the business.

Password Guidelines
Is at least 8 characters
Has not been used in previous 4 passwords
Does not contain your username, first or last name
Contains at least 1 Uppercase character (A through Z)
Contains at least 1 lowercase character (a through z)
Contains at least 1 numeral (0 through 9)
Reset Password

Forgot your password? It’s simple to reset it. Please select the “Forgot Password” link from the www.virtualterminal.com login page.

If password attempt is unsuccessful more than 3x times the account will be frozen for 30- minutes. You can thaw your account by following the “Forgot Password” link on login page.

Enter the email address of the user that requires the password reset. When complete, select the “SEND EMAIL” button.

The user will receive an email invitation from noreply@virtualterminal.com to establish a new account password. The email invitation will require the user to select the secure link contained within the body of the email message labeled “here” to establish a new password.

Once the user has selected a new password that meets the Password Guidelines of the application the “UPDATE” button can be selected to enable the password change.

Account Owners and Administrators can manage all sub-level users from the Settings>User section of the application.
Force Password Reset
The application can also detect when your password needs to be reset. The application will prompt users to change your password every **30-days**. The application will display a “Your Password Has Expired” message. The application will send you an invitation to reset your password.

The emailed invitation will require the user to select the secure link within the body of the email message labeled “here” to establish a new password. Once the user has selected a new password that meets the Password Guidelines the “UPDATE” button can be selected to enable the password change. When complete, you may login to the application using your newly established password.
**Home Page**

The application contains a **HOME** page that is designed to welcome customers to the application, and provides a dashboard for important product notifications and announcements.

**Navigation**

The application toolbar consists of five primary pages to navigate.

1. **Home**: returns to the main landing page.
2. **Process Transaction**: to process a credit card transaction.
3. **Update Transaction**: to manage a previous transaction.
4. **Reporting**: to generate a report.
5. **Settings**: allows the **Account Owner** or **Administrator** to manage users and settings:
   a. **Account Profile**: displays merchant address and contact information.
   b. **Terminal Setup**: enables changes to the **PROCESS TRANSACTION** page
      1. Custom Fields
      2. Transaction Types
   c. **Users**: create additional sub-level users.

The **HOME** page is used to display important product notifications and announcements such as product updates, new features, and change notifications.

**NOTE**: Application changes are subject to occur without advance notice.
Multi-Merchant Selection
The application supports Multi-Merchant with each store location having individual access to the application at each store location under one corporate headquarters location.

The corporate headquarters location will be provided Account Owner access to the application. The corporate headquarters Account Owner may choose to create Account Administrators to manage sub-level users at each location, or decide to manage all sub-level users from the corporate headquarters location. Learn how to create multi-location sub-level users access here.

How to select a store location?

Select the arrow located on the top right of the HOME page.

The primary account will be displayed.

To change, select Change Merchant

Choose your desired store location

Select

The application will change to the desired location selected. The user may process, manage payments, run reports and administer users within the desired location selected at the time of change.
Process Transaction
The PROCESS TRANSACTION page provides access to the virtual terminal payment page to process a credit card transaction, add or store customer information and capture non-payment related information for reporting after the sale is complete.

Acceptance
The application accepts all major card brands for Credit, Debit and HSA/FSA card types with a Healthcare Industry MCC code. PIN Debit is supported with certified devices. Virtual Terminal Plus welcomes business-to-business and commercial purchase card acceptance.

- Level 2 acceptance for Visa, MasterCard, and American Express
- Level 3 acceptance for Visa and MasterCard. (American Express is not supported)

Virtual Terminal Plus does not guarantee reduced Interchange qualification with the cardholder bank.

How to capture a sale?
Begin on the PROCESS TRANSACTION page, and select a desired Transaction Type.

The available Transaction Types are displayed, and defined, in the drop-down selection box.

Transaction Types
The application will display each Transaction Types available:

- **Sale**: is used to capture and settle a credit card sale
- **Authorization**: is used to perform a credit card authorization without settlement
  - An authorization will place an amount hold on cardholder funds until the sale is Captured within the UPDATE TRANSACTION page.
  - Cardholder funds are not released until the authorization is Captured, Force or Reversed.
- **Force Sale**: is used to complete Voice Authorization
  - Requires a voice authorization approval code to complete the Force transaction.

Contact your Vantiv representative to add additional card types and services to your merchant services account.
**Entry Types**

The application accepts card not-present and card present transactions when using supported encrypted card readers to securely accept transactions.

- **Manual Entry**: choose this option for Manual entry
- **Device**: choose this option for Swipe entry

Select **SWIPE CARD / KEY CARD** to collect a Swipe transaction.

Card **Swipe** transactions may qualify for lower Interchange rates and require a supported card reader. A complete list of supported card readers can be located [here](#).

Card **Swipe** requires your account to be enabled for card present transactions. Contact your Vantiv representative to enable your account to support card present transactions.

**Transaction Information**

<table>
<thead>
<tr>
<th>Transaction Information</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Amount (required)</td>
<td>Enter the <strong>Total Amount</strong> of the Sale</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Card Number (required)</td>
<td>Swipe/Key the card</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Expiration Date (required)</td>
<td>Enter the <strong>Expiration Date</strong> (MM/YY)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CVV</td>
<td>Enter the <strong>Security Code</strong> (3-4 digits CVV)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The **Expiration Date** and **Security Code** and **Billing Name** fields will populate during a card **Swipe** transaction.

**Do you want to submit a payment quickly?** Enter the **Transaction Information** and select the “Submit” button. This method does not require the **Additional Information** to be submitted.
Card Storage
The application enables card storage of cardholder information for repeat customers and recurring payments.

1. Select “Save Card Details”

2. Enter the First Name and Last Name

The application will save the cardholder information to the Recurring Payments page to enable future payments or scheduled payments.

Billing Information
The application enables the capture of the cardholder information for reporting, administration and reconciliation. Please enter the Billing Information registered with the cardholder bank. Swipe transactions will pre-populate the Customer Full Name field as it appears on the card.

Select “VERIFY ADDRESS” to perform an AVS Check (address verification service) from the cardholder issuing bank to validate the billing address matches the cardholder statement for extra security.

NOTE: A transaction fee will be charged for all AVS Check inquiries.

The numerical Street Address and Zip Code must match the billing information registered with the cardholder bank to obtain a successful AVS Check (address verification service) response from the issuer. A card that does not match will not prevent the user from accepting the payment.

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**Custom Fields**
The application supports **Custom Fields** that enables capture of non-payment related information at the time of purchase for reporting purposes. Custom Fields stores non-payment related information with the transaction details inside the application, and is not passed with the authorization request accessible outside the Virtual Terminal Plus application.

**Custom Fields** can be created in the **Terminal Setup** located under the **Settings** page.

<table>
<thead>
<tr>
<th>Custom Fields</th>
<th>Character Size</th>
</tr>
</thead>
<tbody>
<tr>
<td>Field Labels</td>
<td>41</td>
</tr>
<tr>
<td>Entry Fields</td>
<td>21</td>
</tr>
</tbody>
</table>

It is **not recommended to capture private or sensitive information** such as Social Security in the Custom Fields section.

**Shipping Information**
The application captures the **Shipping Address** for reporting, administration and reconciliation. The Shipping Address can be the same as the Billing Address or changed to an alternative shipping address.

Please enter the **Shipping Address** information.

![Shipping Address Form]

**Enter the Address** (where the goods should be shipped, or services performed)
**Enter the State**
**Enter the Zip**
**Enter the Phone number**

The **Shipping Address** will auto-populate with the **Billing Address** information unless otherwise selected to create an alternative shipping address.
Level 2 Acceptance
The application supports Visa, MasterCard and American Express commercial and purchase card acceptance.

NOTE: T&E (Travel & Expense) card types may be limited to specific merchant MCC code locations as established by each corporate card company and their issuing bank rules.

The application makes available Level 2 card acceptance fields available to capture with the payment information at the time of sale.

<table>
<thead>
<tr>
<th>Level 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchase Order</td>
</tr>
<tr>
<td>Customer Code</td>
</tr>
<tr>
<td>Tax</td>
</tr>
</tbody>
</table>

1. Adding Purchase Order and Customer Code may qualify for reduced Interchange rates with the card network.
2. Purchase Order is provided by cardholder.
3. Custom Code is provided by merchant.

Tax is not summed in the total sale amount for authorization, and Tax-exempt transaction can be stated as $0.00.
Level 3 Acceptance
The application supports Level 3 commercial card payment acceptance for Visa and MasterCard card brands.

How to enable Level 3 acceptance on my account?
Please contact your Vantiv representative to make sure your merchant services account is enabled for Level 3 payment acceptance.

How to select a Commodity Code?
Please select a Commodity Code that best matches your business type and goods and services sold to process Level 3 payments successfully using this application. Vantiv recommends visiting the online resources below for additional information.

- http://www.unspsc.org

How to enable Level 3 acceptance inside the VTP application?
The Account Owner or Administrator may self-enable Level 3 through the Settings page.

- Enable Level 3 Processing when navigating to Settings>Terminal Setup page.
- Select the “Level 3 Processing” radio button to enable Level 3 fields on the PROCESS TRANSACTION page.

When the merchant services account has been enabled for Level 3 payments, and the Virtual Terminal Plus application is enabled through the Settings>Terminal Setup page, the application is ready to accept commercial card customers.
How to accept a Level 3 commercial card?
The cardholder Billing Information section and Level 2 information (i.e. Customer Code, Purchase Order and Tax) is *required* to proceed and process a Level 3 transaction. Tax-exempt is $0.00.

**Level 3** enables you to capture purchase **Item Details** that are passed with the authorization at the time of sale. Each field is *required* to be populated and $0.00 is considered a field populated. The commercial cardholder issuing bank will make the decision if the transaction qualifies for Level 3 reduced Interchange discounts.

**Total Order**

Enter **Discount Amount**
Enter **Shipping Amount**
Enter **Duty Amount**

Select **ADD NEW ITEM** to enter **Item Details**

**Per Item**

Select industry **Commodity Code**
Enter **Description** of purchase (e.g. landscape)
Enter **Product Code** (e.g. SKU#, PN#)
Enter **Quantity**
Select **Unit of Measure** (e.g. Number)
Enter **Unit Cost** amount
Enter **Discount** amount
Enter **Total** amount
Select **SAVE**

To prevent transaction downgrades, Level 3 Line Items Details and Amounts should balance \((\text{item Unit Cost} \times \text{item Quantity}) + \text{total Sales Tax Amount} = \text{total Transaction Amount}\). This must be the case for the totals of all line items. **Vantiv does not guarantee reduced Interchange discounts and/or qualification from the commercial cardholder issuing bank.**
Receipt Details
The application Receipt Details allows a user to associates purchase details at the time of sale for reporting and receipt printing.

NOTE: Including Receipt Details does not allow a transaction to qualify for reduced Interchange rates and/or qualification discounts.

choose “Add New Item” to Add, Delete, Edited the Item Details within the PROCESS TRANSACTION page.

<table>
<thead>
<tr>
<th>Item #</th>
<th>Description</th>
<th>Price</th>
<th>Quantity</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Vantiv T-shirt (Large)</td>
<td>$10.00</td>
<td>1</td>
</tr>
<tr>
<td>2</td>
<td>Vantiv Hat (Med)</td>
<td>$25.00</td>
<td>2</td>
</tr>
</tbody>
</table>

- **Item #**: Enter the product SKU number associated with the purchase
- **Description**: Enter a Description of the item(s) purchased
- **Price**: Enter the Unit Price of the item(s) purchased
- **Quantity**: Enter the Quantity of the item(s) purchased

When Receipt Details is complete, choose the “Submit” button at the bottom of the PROCESS TRANSACTION page to complete the transaction. If you make a mistake, click the “Reset” button to clear all fields.

If the submission is Successful a Confirmation page will be displayed.
Duplicate Checking
The application offers **Duplicate Check** as a feature that is enabled for each account and every transaction. It provides a means to identify a duplicate transaction by the following parameters within the application.

- **Same Card Number** and **Same Amount**
- Specific **Transaction Type** (Sale, Return, etc.)
- Within 25 transactions in the **Same Batch** (nightly)

Please contact **VTPproduct@vantiv.com** to request **Duplicate Detection** be disabled on your account.

Transaction Receipts
The application will display the **Transaction Receipt** and allows **Receipt Printing** and **Electronic Email Receipts** (maximum of 3 recipients), a copy for both **Merchant** and **Customer**.

- Select **PRINT MERCHANT RECEIPT** to PRINT a MERCHANT copy
- Select **PRINT CUSTOMER RECEIPT** to PRINT a CUSTOMER copy
- Select **EMAIL RECEIPT** to EMAIL a CUSTOMER copy (maximum of 3 recipients)
- Select “OK” to bypass Receipt Printing.
- Select “Print Receipt” to PRINT to a printer.

Transaction Receipts will be displayed in Central Standard Time (CST)

The application will provide confirmation the receipt was sent successfully.
How to print receipts to PDF, or save them to my desktop?

Select “Print Receipt” to PRINT

Select the name of the desired Format. (e.g. Adobe, Foxit Reader)

Select the number of Copies desired.

Choose a File Name; select the Desktop as the file location and SAVE.

The Receipt will begin to print in the desired format and place the copy on your desk. Receipts can be emailed using an external mail service of your choosing.

How to print or email a receipt?
Merchants can easily reprint a receipt from a previous transaction from the UPDATE TRANSACTION or REPORTS page.

Select UPDATE TRANSACTION:

- Enter Search Criteria (e.g. Date Range, Transaction ID, etc.)
- Select the desired transaction from the search
- Select the RECEIPT button

The application will display the Receipt Transaction page to PRINT or EMAIL receipts.

- Select PRINT MERCHANT RECEIPT to PRINT a MERCHANT copy
- Select PRINT CUSTOMER RECEIPT to PRINT a CUSTOMER copy
- Select EMAIL RECEIPT to EMAIL a CUSTOMER copy (maximum of 3 recipients)
**Group Payments**

The application supports **Group Payments** for data entry environments, and lockbox merchant services accounts. Group Payments enable transactions to be processed individually or simultaneously as a group of multiple credit card transitions on one page.

Before a merchant can use Group Payments the **Account Owner** will need to enable the feature on the **Terminal Setup** page by selecting the Group Payments option.

**How to use Group Payments?**

The **Group Payments** page gives merchants the ability to manually key multiple transactions at once.

- Enter **Card Number**
- Enter **Expiry Date**
- Enter **Amount**
- Enter **CVV**
How to use Group Payments and Level 2?
The remaining fields on the page are optional. At this time merchants cannot add additional fields to the page.

- Enter **Purchase Order, Customer Code, and Tax** (Optional Fields)

Once the required fields have been completed the user can click the **Process** button on the row the transaction is located in or the user can continue to add additional lines; clicking the **Process All** button on the bottom of the page submits all transactions on the page. If a mistake in made, click the **Reset** button to clear all fields on the page. To remove a row, click the **X** next to the row to delete the record.

**How to use Group Payments transaction status?**
Once a transaction has been processed the **Status** column will be updated and a **Transaction ID** will be displayed. To take further action on a transaction (issue a **Refund, Void, Reversal**) the user can Copy & Paste the **Transaction ID** and navigate to the **UPDATE TRANSACTION** page.

If the user leaves the **Group Payments** and returns later all previously processed transactions will no longer be visible.

**NOTE:** Once a row has been processed no further action can be taken on the transaction on the **Group Payments** page. The application is performing a **MOD10 Validation** as the card number is entered. If the card number does not meet the MOD10 validation requirements, the field will be outlined in red.
Check Services
The Check Services (ACH e-check) allows merchants to electronically collect payments from their customers for either one-time or recurring payments by directly debiting the customers checking or savings account. Before a merchant can use Check Services the Account Owner will need to enable the feature on the Terminal Setup page.

In order to use the Check Services feature merchants will need to sign-up for e-check services through Check Commerce. Once Check Services has been enabled it will appear on the left navigational tool bar. Click on the Check Services page and a new page will be displayed within the application.

To utilize the Check Services feature click on the “Client Login” button. The application will open a new web browser window and redirect to Check Commerce virtual terminal landing page to enter your login credentials, and accept a check payment.

How to setup a Check Services account?
Please contact your Vantiv representative to learn more about Check Services.
Update Transaction
The application provides a method to **Manage Transactions** of any previous authorized transaction.

**NOTE:** [User Roles & Permissions](#) need to be enabled for users to offer a **Return** or **Credit**.

**How do I manage a transaction?**

Enter the **Transaction ID** (from the receipt) to view a specific transaction.

Select **Start Date** and **End Date** to review a range of transactions.

Select **Status** to review transactions in a specific status or leave blank to review all.

Build your report from the **Available Columns** to the **Selected Columns**

Choose “**Reset**” button to clear all fields.

Choose “**Submit**” to generate the report.

When complete, select a transaction to manage to change the status of a previous transaction. Action can be taken on a transaction up to **120-Days** from the date of the original transaction date.

### Update Transaction

<table>
<thead>
<tr>
<th>Transaction ID</th>
<th>Cardholder</th>
<th>Date (CST)</th>
<th>Last 4</th>
<th>Transaction Type</th>
<th>Approved Amount</th>
<th>Transaction Amount</th>
<th>Status</th>
<th>Approval Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008073018</td>
<td>Ross Robertson</td>
<td>8/25/2016 7:23:58 AM</td>
<td>S&amp;4</td>
<td>Credit Card Sale</td>
<td>$1.00</td>
<td>$1.00</td>
<td>Approved</td>
<td>551244</td>
</tr>
<tr>
<td>2008065424</td>
<td>Ross Robertson</td>
<td>8/24/2016 2:31:37 PM</td>
<td>S&amp;4</td>
<td>Credit Card Sale</td>
<td>$6.10</td>
<td>$9.25</td>
<td>Settled</td>
<td>383581</td>
</tr>
<tr>
<td>2008059965</td>
<td>Ross Robertson</td>
<td>8/24/2016 12:38:12 PM</td>
<td>S&amp;4</td>
<td>Credit Card Sale</td>
<td>$1.25</td>
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<td>255267</td>
</tr>
<tr>
<td>2008062917</td>
<td>Ross Robertson</td>
<td>8/24/2016 10:42:26 AM</td>
<td>S&amp;4</td>
<td>Credit Card Sale</td>
<td>$1.00</td>
<td>$1.00</td>
<td>Settled</td>
<td>401253</td>
</tr>
<tr>
<td>2008061956</td>
<td>First Name Last Name</td>
<td>8/24/2016 9:31:35 AM</td>
<td>S&amp;4</td>
<td>Credit Card Sale</td>
<td>$2.25</td>
<td>$2.25</td>
<td>Settled</td>
<td>983493</td>
</tr>
</tbody>
</table>

The selected transaction will highlight in **BLUE** available **actions** based on the status of each transaction. The **change status** buttons on the top right (**Rebill**, **Capture**, **Return**, **Reverse**, **Void**) will enable if the action is applicable to the selected transaction. If desired, the user can also edit or change the amount of the sale.

The **change status** can take up to **10-minutes** to reflect the desired change.

A **Confirmation & Receipt** page will be displayed to confirm the change status request.

**Capture**: enables the original authorization to be captured for settlement.

**Return**: enables a Refund to the cardholder after the transaction has settled.

**Reverse**: releases the funds held by the original authorization to the cardholder.

**Void**: enables the original transaction to be removed from settlement.

**Rebill**: enables a previous settled transaction to be re-authorized for the same amount or a different amount using the original cardholder information on-file.
Reporting
Transaction reports made easy. The application Transaction Reports are used to view previously processed transaction stored in the application and can be displayed on-screen, or exported to a desired report format.

Transaction Reports are available for up to 12-Months from the original transaction date.

How do I run a report?
Select the **Start Date**
Select the **End Date**
Select the report **Format** (optional)
Build your report from the Available Columns to the Selected Columns
Select “Preview” to display the report
Select “Generate Report” in .CSV or .XML file formats (.PDF – coming soon!)
Select “Reset” to clear all fields and start a new report

If a large date range is selected, please be patient as the data will display.
Recurring
The application **Recurring Payments** is a unique type of transaction where consumers authorize merchants to bill a specific card/cardholder on a regular basis (e.g. monthly membership fees). Each recurring payment is established at the time of sale for the same dollar amount. Recurring transactions can be scheduled for different payment frequencies including a one-time future payment.

The automated scheduled task process for recurring payments will occur at **6:30 AM CST** each day.

The application enables merchants to store customer information and include multiple card brands/types in a secure vault to protect cardholder information and simplify the recurring payments process for both merchant and repeat customers.

**Prepaid (reloadable / gift cards) is not a recommend card type to setup for recurring payments.**

**How to perform a recurring transaction?**

**Add New Customer**

Enter **Customer Name**

Enter **Email Address**

Enter **Phone**

Select **SAVE**

**CONTINUE to Add Payment Method**
Add Payment Method

Select **ADD NEW** button

### Payment methods

<table>
<thead>
<tr>
<th>Type</th>
<th>Last 4</th>
<th>Expiry</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Visa</td>
<td>4638</td>
<td>8 / 12</td>
<td>124 Fake St, Phoenix, AZ 85018</td>
</tr>
</tbody>
</table>

Enter **Card Number**

Enter **Expiration Date**

Enter **Address, City, State and Zip Code** (optional)

Select **SAVE**

**CONTINUE** to **Add Recurring**
Add Recurring

Select the ADD NEW button

<table>
<thead>
<tr>
<th>Recurring payments</th>
<th>DELETE SELECTED</th>
<th>EDIT SELECTED</th>
<th>ADD NEW</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment Method</td>
<td>Frequency</td>
<td>Start date</td>
<td># of payments</td>
</tr>
<tr>
<td>Visa-1111</td>
<td>Daily</td>
<td>09/10/2016</td>
<td>-</td>
</tr>
<tr>
<td>Visa-1111</td>
<td>BiWeekly</td>
<td>10/03/2016</td>
<td>10</td>
</tr>
</tbody>
</table>

Enter Start Date
Enter Amount
Enter Payment Method
Select Frequency
Enter Number of Payments
Select Run until Deleted (optional)
Select SAVE

DONE, the Recurring Payment is now scheduled!

9 Payment Frequencies:
- One Time Future
- Daily
- Weekly
- Bi-Weekly
- Monthly
- Bi-Monthly
- Quarterly
- Simi-annually
- Annually
How to change a future recurring payment?
Recurring payment schedules can be edited by selecting **EDIT SELECTED** within each section of the **RECURRING** page.

**Edit Schedule**

Filter **Cardholders** by **Customer Name** or **Email Address** in the search

Select the desired Customer Name

Select the desired section **Customer Name**, **Payment Method** or **Recurring**

Select the desired record to edit

Select **EDIT SELECTED** to make the desired change

Select **SAVE** to update the payment record

**Delete Schedule**

Recurring payments can be removed when using **DELETED SELECTED** option.

**DONE**, the **Recurring Payment** schedule (and information) has now been updated!
Settings
The SETTINGS tab contains Account Profile, Terminal Setup, and Users (User Management) sections.

Account Profile: to view the Merchant Information

Terminal Setup: to add Custom Fields

Users: to add, remove, edit Users.

Credit Card Credit (Blind Credit) can be enabled on the account. Permission is assigned to the Transaction Analyst II and Administration user.

Account Owners and Administrators can manage all Users in the application and view the Account Profile and Terminal Setup pages.

Account Profile
If the business has multiple store locations, Account Owners and Administrators can view each Merchant ID displayed on a separate line. Select the row to view merchant details for each location. Users are provided access to multiple store locations from the Settings>Users section of the application.

Please contact your Vantiv representative to make changes to the merchant services account, or to add a new store location.
Terminal Setup
Merchants have the ability to create a **Custom Fields** which will be displayed on the **PROCESS TRANSACTION** page to capture non-payment related information for storage and reporting within the application.

**How do I add a Custom Field?**

Choose “Add Field” to create a new custom field

Enter **Field Name** (up to 40 characters)

Enable the field name **True** to display the field on the Process Transaction (virtual terminal) page.

Select “**Save**” to save your entry.

Select “**Cancel**” to cancel your entry.

Edit, choose a field and make the desired edit. Select “**Save**” to update how the field is displayed.

![Custom Fields interface](image)
Users
How to create a new User is easy. It requires the Account Owner or Administrator to add, create or modify a sub-level user.

How do I create a new User?

Select
Enter First Name and Last Name
Enter Email Address
Select Role
Visit User Roles & Permissions
Save to save the user
Cancel to clear all of the fields

New Users will receive a Welcome Letter from Virtual Terminal Plus which will allow them to login and establish a new password.

Multi-location User Access
The Account Owner or Administrator can provide access to multi-store locations.

Select EDIT MERCHANT ACCESS

Select each Merchant Location accessible to your new user or “ADD ALL”

Edit merchant access for

<table>
<thead>
<tr>
<th>Merchant ID</th>
<th>Name</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>15</td>
<td>VTP Demonstrations</td>
<td>8500 Governors Hill</td>
</tr>
</tbody>
</table>

New users will also display which Merchant Locations are not accessible.
Select “REMOVE ALL” removes all Merchant Locations from the new user.
Support

Device Support
The application is certified to support select **MagTek** and **ID Tech** card reader(s) and secure key-entry devices based on each manufactures inventory availability and product lifecycle. Please check with your Vantiv representative to ensure best price and confirm inventory availability before ordering.

Virtual Terminal Plus supports both and non-encrypted and encrypted card readers. For additional card swipe security, Vantiv recommends using an encrypted device.

<table>
<thead>
<tr>
<th>Manufacture</th>
<th>Model</th>
<th>Part Number</th>
<th>MSR</th>
<th>EMV</th>
<th>Encryption</th>
<th>Method</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>MAGTEK</td>
<td>Mini/wedge</td>
<td>21040108</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>USB</td>
<td>Brochure</td>
</tr>
<tr>
<td>MAGTEK</td>
<td>Dynamag</td>
<td>21073062</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>USB</td>
<td>Brochure</td>
</tr>
<tr>
<td>MAGTEK</td>
<td>Dynamag Device Encryption</td>
<td>90101900</td>
<td>-</td>
<td>-</td>
<td>Yes</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>ID Tech</td>
<td>SREDKey</td>
<td>IDSK-534833TXB</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>USB</td>
<td>Brochure</td>
</tr>
<tr>
<td>ID Tech</td>
<td>SREDKey Device Encryption</td>
<td>IDT-KEYINJ-004</td>
<td>-</td>
<td>-</td>
<td>Yes</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

Device Pictures

MAGTEK Mini/wedge
PN# 21040108

MAGTEK Dynamag
PN# 21073062

ID Tech SREDKey
PN# 534833TXB

*requires key injection*
ID Tech SREDKey Device Menu

The application is certified to support ID Tech SREDKey encrypted device for secure card-present “swipe” transactions, and secure key-entry for card not-present “manual” transactions.

The IDTech SREDKey device offers a variety of menu options to enable secure entry of sensitive customer information. Card and customer information is encrypted during device capture and output when using the Virtual Terminal Plus payment application. Virtual Terminal Plus is a secure hosted payment application in combination with the IDTech SREDKey device is designed to maximize PCI compliance while reducing the burden of keyed entry when using a traditional keyboard at the time of sale and is fully P2PE Validated when purchased from POS Portal.

Please make sure that you keep all anti-virus and malware protection updated throughout your network and workstations.

<table>
<thead>
<tr>
<th>Menu Option</th>
<th>Card Number</th>
<th>Expiry Date</th>
<th>Secure Code (CVV)</th>
<th>Street Number</th>
<th>Zip</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
<td>Yes</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>2</td>
<td>Yes</td>
<td>Yes</td>
<td>-</td>
<td>-</td>
<td>Yes</td>
</tr>
<tr>
<td>3</td>
<td>Yes</td>
<td>Yes</td>
<td>-</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>4</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>-</td>
<td>Yes</td>
</tr>
<tr>
<td>5</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>6</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>
**Device Support Roadmap**

At Vantiv, the application will support **Ingenico** and **ID Tech** EMV enabled secure card reader(s) in the future. Please contact your Vantiv representative to learn more about the device support roadmap.

<table>
<thead>
<tr>
<th>Manufacture</th>
<th>Model</th>
<th>Part Number</th>
<th>MSR</th>
<th>EMV</th>
<th>Encryption</th>
<th>Method</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>ID Tech</td>
<td>Augusta</td>
<td>IDSK-534833TXB</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>USB</td>
<td>Brochure</td>
</tr>
<tr>
<td>ID Tech</td>
<td>Augusta Device Encryption</td>
<td>IDT-KEYINJ-004</td>
<td>-</td>
<td>-</td>
<td>Yes</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Ingenico</td>
<td>iPP320</td>
<td></td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>IP</td>
<td>Website</td>
</tr>
<tr>
<td>Ingenico</td>
<td>iPP350</td>
<td></td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>IP</td>
<td>Website</td>
</tr>
<tr>
<td>Ingenico</td>
<td>iPP Device Encryption</td>
<td></td>
<td>-</td>
<td>-</td>
<td>Yes</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

ID Tech Augusta / EMV
IDSK-534833TXB

Ingenico iPP320 (b/w display)
Ingenico iPP320 (color display)

*requires key injection*
## Change Status

<table>
<thead>
<tr>
<th>Virtual Terminal Plus</th>
<th>Actions</th>
<th>Transaction Status</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Transaction Type</strong></td>
<td><strong>Description</strong></td>
<td><strong>Capture</strong></td>
</tr>
<tr>
<td><strong>Credit</strong></td>
<td></td>
<td>Reverse</td>
</tr>
<tr>
<td><strong>Sale</strong></td>
<td>Capture a transaction for settlement.</td>
<td>Return</td>
</tr>
<tr>
<td><strong>Authorization</strong></td>
<td>Authorization to hold funds on the card (capture for settlement later)</td>
<td>Void</td>
</tr>
<tr>
<td><strong>Auth-complete</strong></td>
<td>Capture prior authorization for settlement</td>
<td>Re-auth</td>
</tr>
<tr>
<td><strong>Credit</strong></td>
<td>swiped or keyed, requires full cc#, not tied to an original transaction</td>
<td>Approved</td>
</tr>
<tr>
<td><strong>Return</strong></td>
<td>Refund a transaction up to 120 days from original authorization</td>
<td>Success</td>
</tr>
<tr>
<td><strong>Void</strong></td>
<td>Cancel a same day transaction before settlement</td>
<td>Decline</td>
</tr>
<tr>
<td><strong>AVS</strong></td>
<td>Perform address verification on Billing Zip Code</td>
<td>Error</td>
</tr>
<tr>
<td><strong>Reversal</strong></td>
<td>Release funds held on prior authorization</td>
<td>Void</td>
</tr>
<tr>
<td><strong>Force</strong></td>
<td>Requires prior voice authorization, approval code to force capture for settlement.</td>
<td>Authorized</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Auth-complete</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Reversed</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Pending</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Settled</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Rejected</td>
</tr>
</tbody>
</table>
User Roles & Permissions

Additional **Roles and Permission** will be released in the future providing more flexibility within the application to control users at the merchant location.

<table>
<thead>
<tr>
<th>Application Function</th>
<th>Account Owner</th>
<th>Account Administrator</th>
<th>Report Analyst</th>
<th>Transaction Analysts 1</th>
<th>Transaction Analyst 2</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Process Transactions</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Virtual Terminal</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Sale</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Authorization</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>AVS Only</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Force Sale</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Level 3</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Blind Credit</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Reports</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transaction Reports</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Daily Summary Report</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Recurring Reports</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Update Transactions</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Change Status</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Completion</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Return</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Void</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Reversal</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Rebill</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
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</tr>
<tr>
<td>Close Batch</td>
<td>Yes</td>
<td>Yes</td>
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<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Recurring</strong></td>
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<tr>
<td>Manage Recurring</td>
<td>Yes</td>
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<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Recurring Reports</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Users</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Create Users</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Create Admin</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td><strong>Settings</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Account Profile</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Terminal Setup</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>
Application Support

Have a Virtual Terminal Plus application question?

Please visit the Support Hub located here to schedule a support call, or email VTPproduct@vantiv.com to send a product question or inquiry.

Product information, FAQ, user guides and to schedule a support call, please visit www.virtualterminal.com