

PaymentClearing Virtual Terminal Guide

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Table of Contents

1. Version and Legal Information	1
2. Introduction	2
The Virtual Terminal	2
3. Standard Virtual Terminal	3
Virtual Terminal Interface (Standard)	3
Welcome Section	3
Order Information Section	3
Payment Information Section	5
Submitting a Transaction Through The Virtual Terminal Interface (Standard)	8
4. Classic Virtual Terminal	9
Virtual Terminal Interface (Classic)	9
Transaction Information Section	9
Payment Information Section	11
Shipping Information Section	13
Submitting a Transaction Through The Virtual Terminal Interface (Classic)	13
5. Recurring Transaction Virtual Terminal	15
Recurring Transaction Virtual Terminal	15
Initial Transaction Information Section	15
Transaction Payment Information Section	17
Recurring Billing Information Section	19
Optional Shipping Information Section	19
Submitting a Transaction Through The Recurring Transaction Virtual Terminal Interface	20
6. Standard Swipe Card Interface	21
Swipe Card Interface (Standard)	21
Initial Transaction Information Section	21
Swipe Card Entry Section	23
Additional Information Section	24
Submitting a Transaction Through The Swipe Card Interface	25
7. Express Swipe Card Interface	26
Swipe Card Interface (Express)	26
Swipe Entry Section	26
Amount Entry Section	26
Submitting a Transaction Through The Swipe Card Interface	27

List of Figures

3.1. Standard Virtual Terminal Welcome Section Example	3
3.2. Standard Virtual Terminal Order Section Example	3
3.3. Standard Virtual Terminal Payment Section Example	5
3.4. Approval Page Example	8
4.1. Classic Virtual Terminal Welcome Section Example	9
4.2. Classic Virtual Terminal Transaction Information Section Example	9
4.3. Classic Virtual Terminal Payment Section Example	11
4.4. Classic Virtual Terminal Shipping Section Example	13
4.5. Approval Page Example	13
5.1. Recurring Virtual Terminal Welcome Example	15
5.2. Recurring Virtual Terminal Transaction Information Section Example	15
5.3. Recurring Virtual Terminal Payment Section Example	17
5.4. Recurring Virtual Terminal Recurring Section Example	19
5.5. Recurring Virtual Terminal Shipping Section Example	19
5.6. Approval Page Example	20
6.1. Swipe Virtual Terminal Welcome Example	21
6.2. Swipe Virtual Terminal Transaction Information Example	21
6.3. Swipe Virtual Terminal Entry Section Example	23
6.4. Swipe Virtual Terminal Information Section Example	24
6.5. Approval Page Example	25
7.1. Swipe Express Welcome Section Example	26
7.2. Swipe Express Entry Section Example	26
7.3. Swipe Express Amount Section Example	26
7.4. Approval Page Example	27

Chapter 1. Version and Legal Information

PaymentClearing.com

PaymentClearing.com: Virtual Terminal Guide

Version: *1.1*

Date: *12/18/07*

Copyright: *2007, PaymentClearing.com*

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 at <https://secure.paymentclearing.com>.

Chapter 3. Standard Virtual Terminal

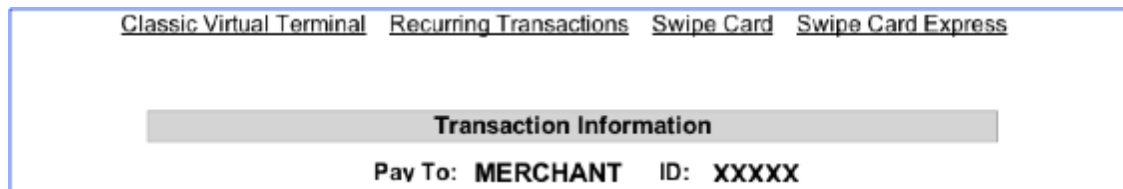
Virtual Terminal Interface (Standard)

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. The interface can be used for check/EFT 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 Figure 3.1*). 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



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	6	3.30	19.80
3		0	0.00	0.00
4		0	0.00	0.00
5		0	0.00	0.00
Total				25.35

Check the boxes to 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:	4.00
<input type="checkbox"/> Include Tax Amount:	0.00
Order Total:	29.35

Email Text: We appreciate your business!!

Some of the entry fields in this area are required and others are optional (See Figure 3.2). 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.
- **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 3.3. Standard Virtual Terminal Payment Section Example

Payment Method: <input checked="" type="radio"/> Credit Card <input type="radio"/> Check	
Card Information	
Card Number: <input type="text"/>	Exp. Date: <input type="text"/> <input type="text"/>
Approval Code: <input type="text"/> (Enter ONLY for force transaction.)	
CVV Number: <input type="text"/> (CVV information is not required.)	
Auth ONLY: <input type="checkbox"/> (Only use for pre-auth/auth-only.)	
Checking Account Information	
ABA Number: " <input type="text"/> "	Account Number: " <input type="text"/> "
Account Type <input type="text" value="Personal"/>	
Additional Information	
Billing	Optional Shipping
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" 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"/> <small>Please Do Not Press This Button More Than Once</small>	

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 (See Figure 3.3).

- **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. PaymentClearing 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. However, 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** - A merchant needs to use the selection tool to indicate whether the customer's checking account is a Personal or a Business checking account.
- **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 (*See Figure 3.4*).

Figure 3.4. Approval Page Example

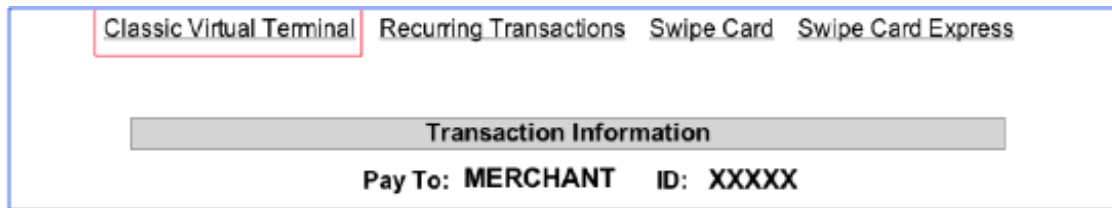
Merchant Name: Merchant Gateway ID: XXXXX	Merchant Information	
Customer Name: Test Customer Address: 123 Main Town, CA 90210 USA Phone: 888-555-5555 Email: test@test.com	Customer Information <i>A confirmation email has been sent.</i>	
Transaction ID (XID): 9999999999 Authorization Code: 000000 Date: Thu, Apr 20 2006 3:13 pm MT AVS Response: X Order Total: 5.55	Order Information	
Enter Another Transaction	Print This Page	Close This Window

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 (*See Figure 4.1*). 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



Transaction Information Section

Figure 4.2. Classic Virtual Terminal Transaction Information Section Example

Transaction Information

[Recurring Transactions](#) [Swipe Card Transactions](#)

Pay To: MERCHANT
ID: XXXXX

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 to 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 (See Figure 4.2), 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.
- **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 in to 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:
Approval Code: (Enter ONLY for force transaction.)
CVV Number: (CVV information is not required.)
Auth ONLY: (Only use for pre-auth/auth-only.)

- OR - Checking Account Information

ABA number:
Account number:
Account type

This section allows a merchant to enter either credit card information or checking account information (See Figure 4.3). 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. PaymentClearing 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** - A merchant can use these fields if the customer would like to pay with check.

- **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.

Shipping Information Section

Figure 4.4. Classic Virtual Terminal Shipping Section Example



The screenshot shows a form titled "Optional Shipping Information" with the following fields and a button:

- First Name:
- Last Name:
- Address:
- City:
- State:
- Zip:
- Country:
- Process Payment button

This bottom section of the Classical Virtual Terminal is used to submit shipping information if a merchant opts to (See Figure 4.4).

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 (See Figure 4.5).

Figure 4.5. Approval Page Example

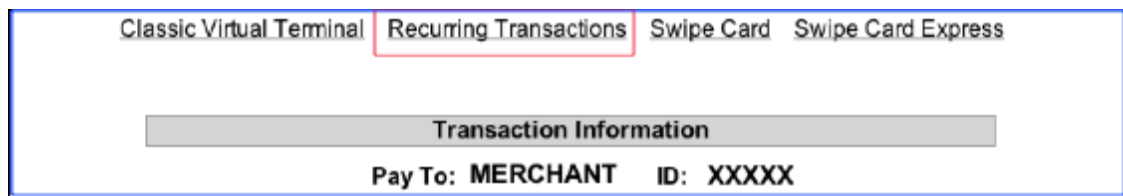
Merchant Name: Merchant Gateway ID: XXXXX	Merchant Information	
Customer Name: Test Customer Address: 123 Main Town, CA 90210 USA Phone: 888-555-5555 Email: test@test.com	Customer Information <i>A confirmation email has been sent.</i>	
Transaction ID (XID): 9999999999 Authorization Code: 000000 Date: Thu, Apr 20 2006 3:13 pm MT AVS Response: X Order Total: 5.55	Order Information	
Enter Another Transaction	Print This Page	Close This Window

Chapter 5. Recurring Transaction Virtual Terminal

Recurring Transaction Virtual Terminal

The Recurring Transaction Virtual Terminal Interface can be accessed by clicking on the "Recurring Transactions" link in the Standard interface (*See Figure 5.1*). Choosing this interface allows for the entry of only one Order Item, as well as separate shipping and tax charges. It also allows for the entry of recurring billing information. Using this interface will charge a transaction in real-time, but will also schedule future transactions on that payment account. This interface will not charge a card without valid recurring billing information.

Figure 5.1. Recurring Virtual Terminal Welcome Example



Initial Transaction Information Section

This section is where a merchant enters the general customer information when generating the initial charge (*See Figure 5.2*). This same general information will be default information for future recurring transactions, unless the user information is modified in the Recurring Transaction Detail interface.

Figure 5.2. Recurring Virtual Terminal Transaction Information Section Example

Recurring Transaction Information

**Pay To: MERCHANT
ID: XXXXX**

First Name: **Last Name:**

Address:

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

Country:

Phone Number:

Cust ID (optional):

E-Mail:

(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 and included in each recurring transaction.

Include Shipping | Amount:

Include Tax | Amount:

Email Text:

- **Required Fields** - A merchant using this interface (See Figure 5.2) 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.
- **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 in to 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.
 - **Cust ID** - A merchant can use this field to submit an alpha-numeric identifier for ease in record keeping.

Transaction Payment Information Section

Figure 5.3. Recurring Virtual Terminal Payment Section Example

Card Information	
Card Number:	<input type="text"/>
Exp. Date:	<input type="text"/> : <input type="text"/>
Approval Code:	<input type="text"/> (Enter ONLY for force transaction.)
CVV Number:	<input type="text"/> (CVV information is not required.)
Checking Account Information	
ABA number:	! <input type="text"/> !
Account number:	! <input type="text"/> !
Account type	<input type="text" value="Personal"/>

This section allows a merchant to enter either credit card information or checking account information (See Figure 5.3). After the appropriate fields are filled out, and the recurring information is entered into the Recurring Transaction Information Section, a merchant can submit the payment by clicking on either of these "Process Payment" buttons or the one displayed in the Recurring Transaction Information Section.

- **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. PaymentClearing 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.
- **Checking Account Information** - A merchant can use these fields if the customer would like to pay with check.
 - **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.

Recurring Billing Information Section

This section is used to set a transaction as a recurring transaction automatically as it is billed through the Virtual Terminal (See *Figure 5.4*). Once it is filled out, please click on the "Process Payment" button.

Figure 5.4. Recurring Virtual Terminal Recurring Section Example

Recurring Information

Recipe Name: [View Recipes](#)

Number of Repetitions:

Recurring Total: (if different than above)

Recurring Description: (if different than above)

- **Recipe Name** - This is the case-sensitive name of one 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.
- **View Recipes** - This link will bring up a separate window displaying the names and descriptions of any Recurring Recipes built by a merchant. It also allows a merchant to access the Add A Recipe interface if a new recipe needs to be built. Recurring Billing Help information is also available in this link.
- **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.

Optional Shipping Information Section

If necessary, please fill out these fields with the appropriate information (See *Figure 5.5*).

Figure 5.5. Recurring Virtual Terminal Shipping Section Example

Optional Shipping Information (Card Only)					
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"/>			

Submitting a Transaction Through The Recurring Transaction Virtual Terminal 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 the credit card number, the amount of the charge, and the recurring billing information. 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 (See Figure 5.6).

Figure 5.6. Approval Page Example

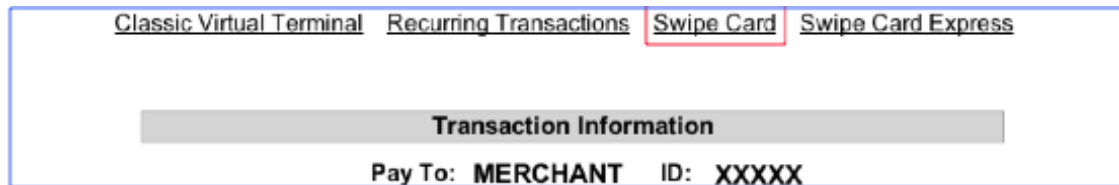
Merchant Information		
Merchant Name:	Merchant	
Gateway ID:	XXXXX	
Customer Information		
Customer Name:	Test Customer	
Address:	123 Main Town, CA 90210 USA	
Phone:	888-555-5555	
Email:	test@test.com	
<i>A confirmation email has been sent.</i>		
Order Information		
Transaction ID (XID):	9999999999	
Authorization Code:	000000	
Date:	Thu, Apr 20 2006 3:13 pm MT	
AVS Response:	X	
Order Total:	5.55	
Enter Another Transaction	<input type="button" value="Print This Page"/>	Close This Window

Chapter 6. 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 (See *Figure 6.1*). 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 PaymentClearing 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 6.1. Swipe Virtual Terminal Welcome Example



Initial Transaction Information Section

Figure 6.2. Swipe Virtual Terminal Transaction Information Example

Transaction Information										
Pay To: MERCHANT		ID: XXXXX								
Item	Description	Qty	Price	Total						
1	<input type="text"/>	<input type="text" value="1"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>						
2	<input type="text"/>	<input type="text" value="1"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>						
3	<input type="text"/>	<input type="text" value="1"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>						
Total				<input type="text" value="0.00"/>						
<p><i>Check the boxes to below to add optional amounts for shipping and tax. Then enter separate amounts for each. These amounts will be added to the order total.</i></p> <table border="1"> <tr> <td><input type="checkbox"/> Include Shipping Amount:</td> <td><input type="text" value="0.00"/></td> </tr> <tr> <td><input type="checkbox"/> Include Tax Amount:</td> <td><input type="text" value="0.00"/></td> </tr> <tr> <td style="text-align: right;">Order Total:</td> <td><input type="text" value="0.00"/></td> </tr> </table> <p>Email Text: <input type="text"/></p> <p>Approval Code: <input type="text"/> (Enter ONLY for force transaction.)</p> <p>CVV Number: <input type="text"/> (CVV information is not required.)</p> <p>Auth ONLY: <input type="checkbox"/> (Only use for pre-auth/auth-only.)</p>					<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:	<input type="text" value="0.00"/>
<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:	<input type="text" value="0.00"/>									

Some of the entry fields in this area are required and others are optional (See Figure 6.2). 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.
- **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. PaymentClearing 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 (*See Figure 6.3*).

Figure 6.3. Swipe Virtual Terminal Entry Section Example

The screenshot shows a form titled "Credit Card Information" with a grey header. Below the header is a button labeled "Click Here and Swipe Card" and a small square checkbox. Underneath are four input fields: "Card Number:" and "Expiration Date:" on the top row, and "First Name:" and "Last Name:" on the bottom row. The input fields are currently empty.

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 (See Figure 6.4).

Figure 6.4. 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 (*See Figure 6.5*).

Figure 6.5. Approval Page Example

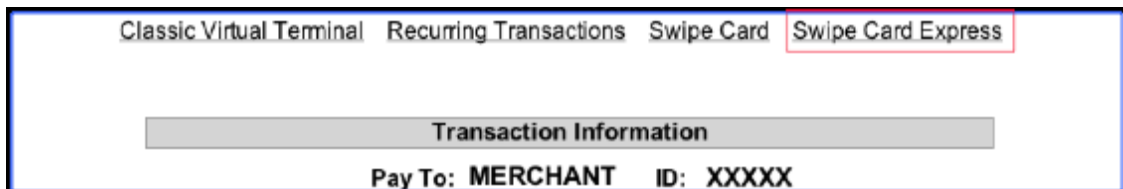
Merchant Name: Merchant Gateway ID: XXXXX	Merchant Information	
Customer Name: Test Customer Address: 123 Main Town, CA 90210 USA Phone: 888-555-5555 Email: test@test.com	Customer Information <i>A confirmation email has been sent.</i>	
Transaction ID (XID): 999999999 Authorization Code: 000000 Date: Thu, Apr 20 2006 3:13 pm MT AVS Response: X Order Total: 5.55	Order Information	
Enter Another Transaction	Print This Page	Close This Window

Chapter 7. 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 (See Figure 7.1). 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 PaymentClearing 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.

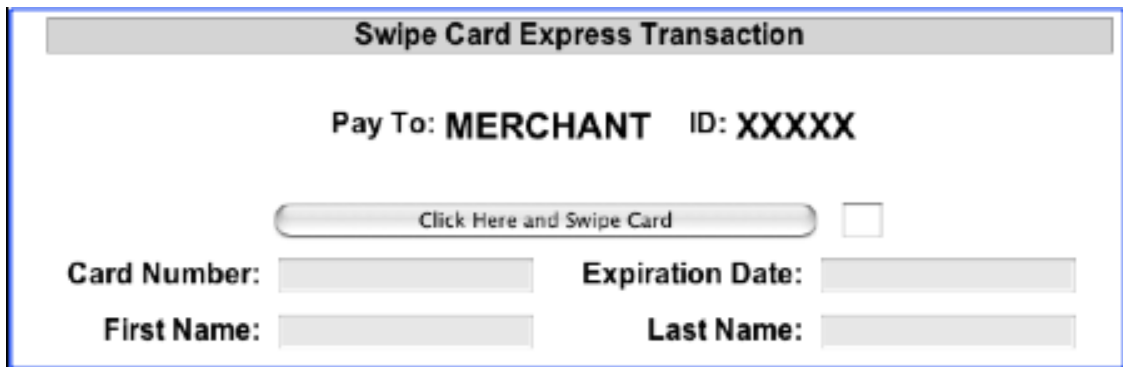
Figure 7.1. Swipe Express Welcome Section Example



Swipe Entry Section

Click on the button and then swipe the card through the swipe reader and it will populate the required fields (See Figure 7.2).

Figure 7.2. Swipe Express Entry Section Example



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 (See Figure 7.3).

Figure 7.3. Swipe Express Amount Section Example

Order Total:

Email (Optional):

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

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 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 (See Figure 7.4).

Figure 7.4. Approval Page Example

Merchant Information	
Merchant Name:	Merchant
Gateway ID:	XXXXX

Customer Information	
Customer Name:	Test Customer
Address:	123 Main Town, CA 90210 USA
Phone:	888-555-5555
Email:	test@test.com
<i>A confirmation email has been sent.</i>	

Order Information	
Transaction ID (XID):	9999999999
Authorization Code:	000000
Date:	Thu, Apr 20 2006 3:13 pm MT
AVS Response:	X
Order Total:	5.55

[Enter Another Transaction](#) [Close This Window](#)