



INTERNATIONAL
BANCARD®

Merchant Passport

User Guide

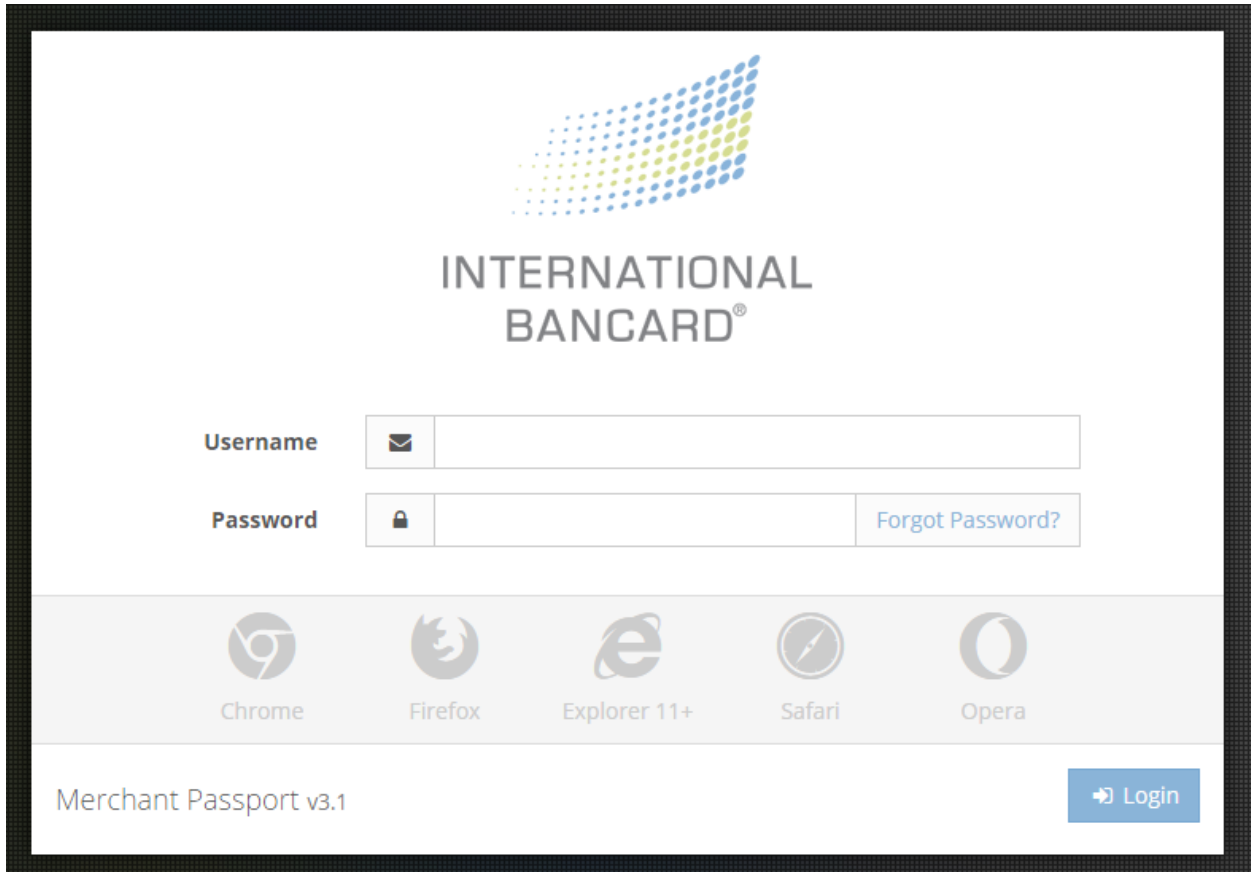
ver 3.1

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Introduction

Merchant Passport - <https://merchant.intlbancard.com> – is a merchant portal providing you with access to statements and detailed transaction activity. Based on the Merchant Passport level you select, the portal can also act as a virtual terminal and provide detailed transaction reporting.



The screenshot shows the Merchant Passport login interface. At the top is the International Bancard logo. Below it are two input fields: 'Username' with an email icon and 'Password' with a lock icon. To the right of the password field is a link that says 'Forgot Password?'. Below the login fields is a row of five browser icons: Chrome, Firefox, Explorer 11+, Safari, and Opera. At the bottom left, it says 'Merchant Passport v3.1'. At the bottom right is a blue 'Login' button with a right-pointing arrow icon.

Merchant Passport Levels

Merchant Passport has four (4) primary levels of access:

- **Basic**
- **Plus**
- **Premium**
- **Premium with Hosted Pay**

***Note:** Depending on your permission levels, which are managed by your administrator, you may not have access to all of Merchant Passport's features. Contact your administrator in the event you require an adjustment to your permissions.*

Basic provides access to a Business Information overview, up to 24 months of Statements, Charts detailing transaction data, and rolling monthly transaction count.









Plus provides all **Basic** access as well as sections to view over 24 months of **Historical Transactions** (authorizations, batches, and settled transactions) and **Disputes** (chargebacks and retrievals).

Premium provides all **Plus** access as well as a **Virtual Terminal** and real time **Transaction Reports**.

Premium with Hosted Pay is a suite of products for online payment acceptance that includes one-time payment options, subscription payments, customer profile management, installment payment plans, and card vaulting (stored card methods). All **Hosted Pay** products are hosted on International Bancard servers, which reduces PCI DSS compliance requirements for the merchant. The **Merchant Passport Hosted Pay** dashboard provides users an easy way to create HTML and JavaScript code to quickly embed payment acceptance into a web site or shopping cart software.

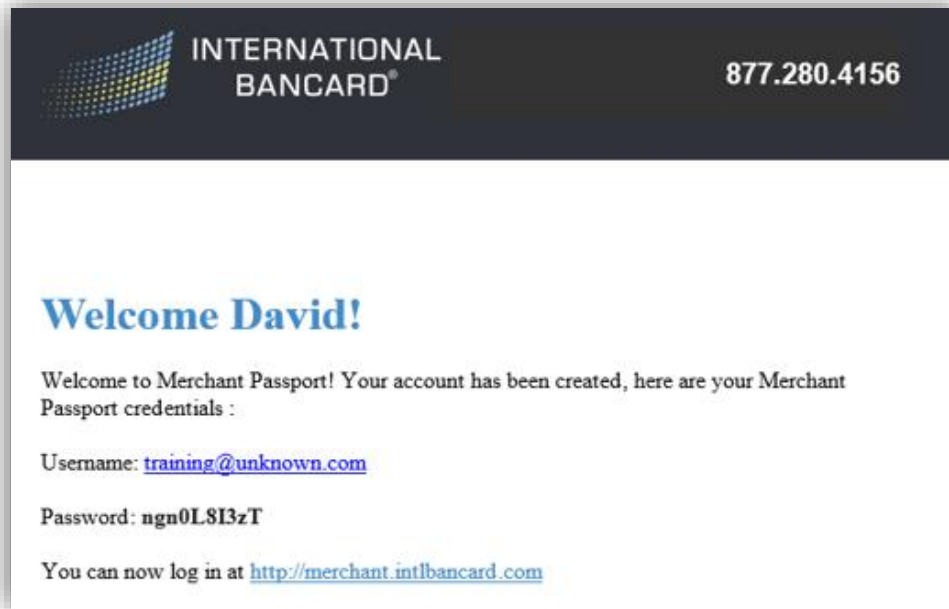
If you are interested in learning more about the Hosted Pay product, please contact us at tss@intlbandcard.com for assistance.

***Note:** This user guide will provide details for all products excluding **Hosted Pay**. If you determine that an upgraded level of Merchant Passport is needed, you can contact our Customer Service department at 800.827.4880 or email customercare@intlbandcard.com for assistance.*

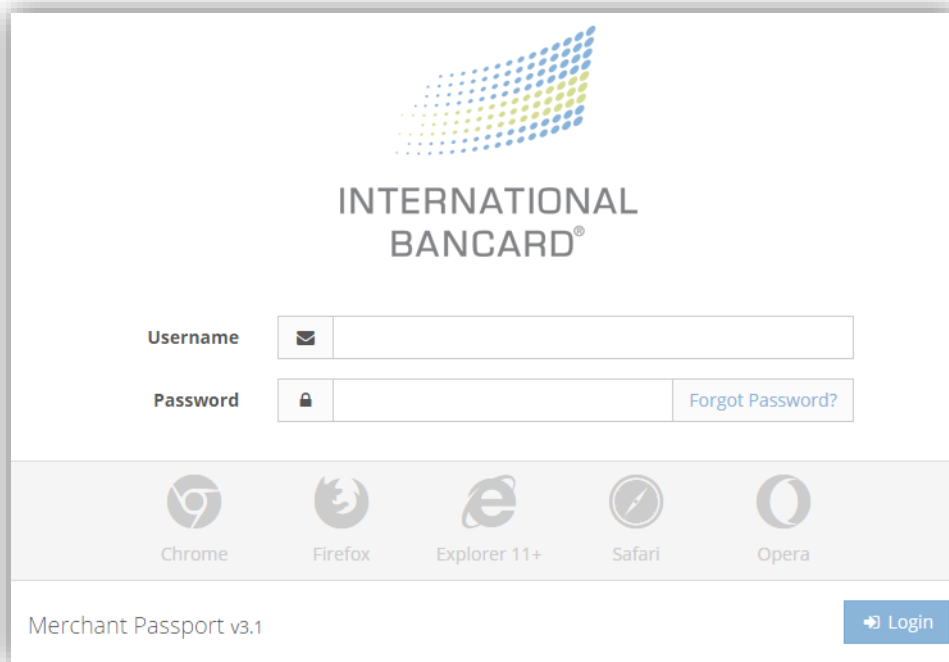
 Dashboard	
 Business Info	
 Statements	
 Charts	Basic Access
<hr/>	
 History	
 Disputes	
Retrievals	
Chargebacks	Plus Access (including all above)
<hr/>	
 Virtual Terminal	
Credit Card Terminal	
Transaction Reports	
Settings	Premium Access (including all above)
<hr/>	
 Hosted Pay	
My Customers	
Profile Managers	
Tokenizers	
Payments	
Checkouts	
Subscriptions	
Installment Plans	
Branding Profiles	Hosted Pay (including all above)

Accessing Merchant Passport

- Once your **Merchant Passport** account has been setup through International Bancard, you will automatically receive a Welcome Email with your user credentials, and a link to the website



- Click the link in the email to access Merchant Passport



- Input your username and password as listed in the Welcome Email

- Click **Login**  to proceed to the portal

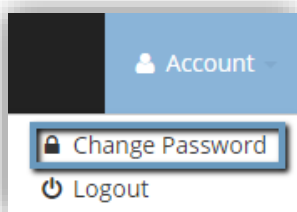
Note: We recommend you save the link <https://merchant.intlbancard.com> as a bookmark for easy access, and update your password for security purposes.

Changing Your Password

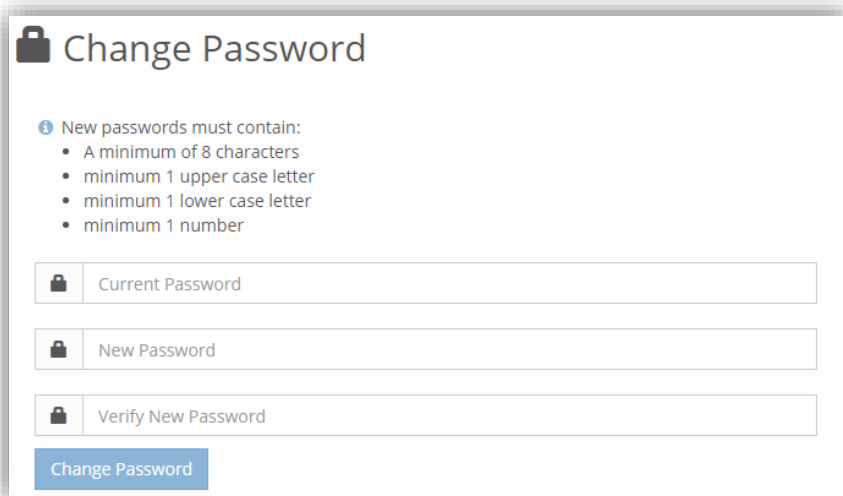
From Inside of Merchant Passport

Your password may be changed from any screen, but is first made visible on the home page (Dashboard). For security purposes, we recommend that you update your password after your first initial log in.

- Click **Account** located in the upper right corner
- Select **Change Password**



- Enter the current password in the **Current Password** field



Change Password

i New passwords must contain:

- A minimum of 8 characters
- minimum 1 upper case letter
- minimum 1 lower case letter
- minimum 1 number

Current Password


New Password

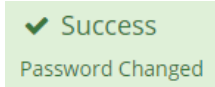
Verify New Password

Change Password

- Enter and confirm the new password in the **New Password** and **Verify New Password** fields respectively

Note: New passwords must meet the following requirements:

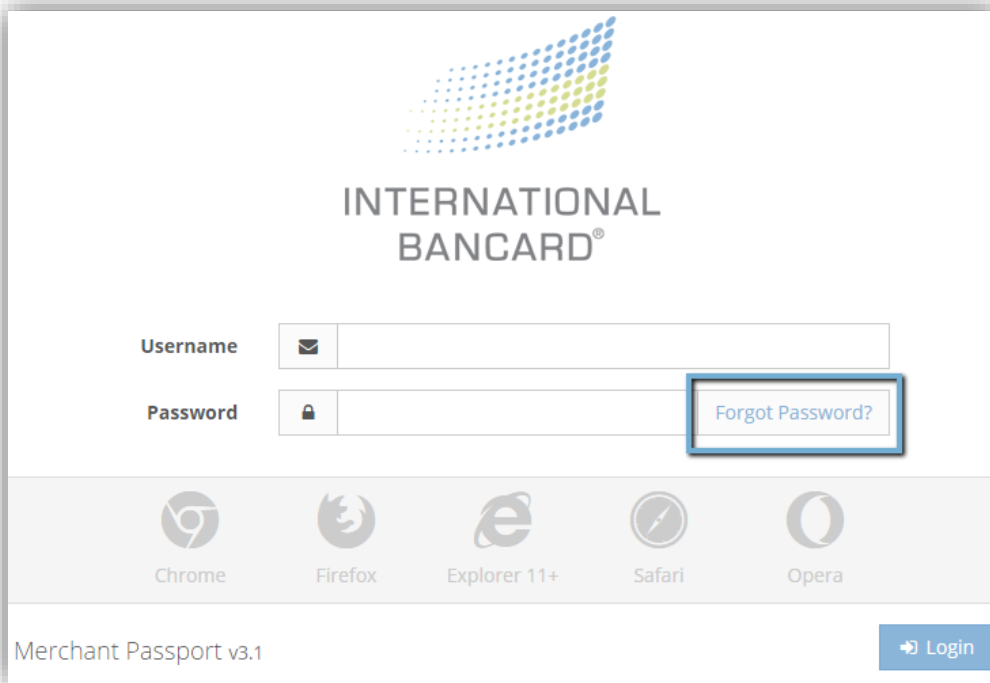
- Minimum of 8 characters
 - Minimum of 1 upper case letter
 - Minimum of 1 lower case letter
 - Minimum of 1 number
- Click **Change Password** 
 - A success message will display upon completion of your password change




From Outside of Merchant Passport


In the event you have forgotten your password, it can be reset from the Merchant Passport login page.

- Click **Forgot Password** from the Merchant Passport login page

A screenshot of the Merchant Passport login page. At the top is the International Bancard logo. Below it are two input fields: "Username" with an email icon and "Password" with a lock icon. To the right of the Password field is a blue button labeled "Forgot Password?". Below the input fields is a row of browser icons: Chrome, Firefox, Explorer 11+, Safari, and Opera. At the bottom left is the text "Merchant Passport v3.1" and at the bottom right is a blue button labeled "Login".

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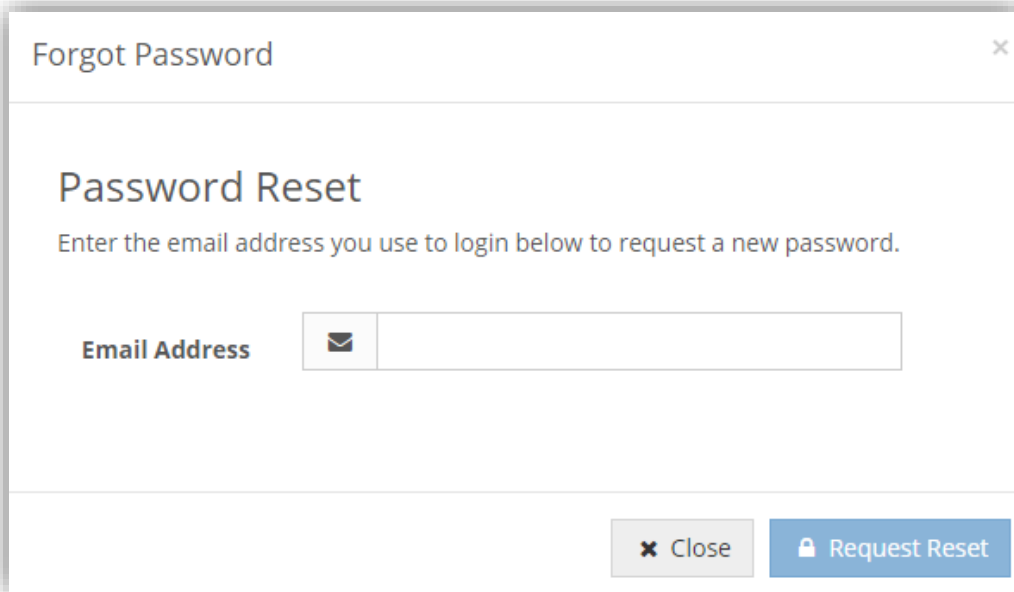
Username 

Password  [Forgot Password?](#)

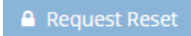
Chrome Firefox Explorer 11+ Safari Opera

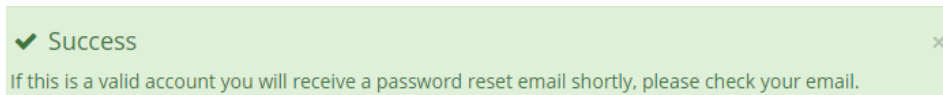
Merchant Passport v3.1 [Login](#)

- Input your email address into the **Email Address** field



The dialog box is titled "Forgot Password" and has a close button (X) in the top right corner. Below the title is the heading "Password Reset" followed by the instruction "Enter the email address you use to login below to request a new password." There is a label "Email Address" next to an input field that contains an email icon. At the bottom right of the dialog are two buttons: "Close" with an X icon and "Request Reset" with a lock icon.

- Click **Request Reset** 
- A success message will display upon submitting your password reset request

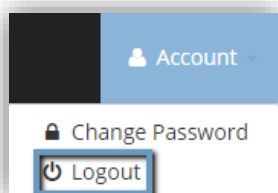


A green success message box with a checkmark icon and a close button (X) in the top right corner. The text reads: "Success" followed by "If this is a valid account you will receive a password reset email shortly, please check your email."

Logout

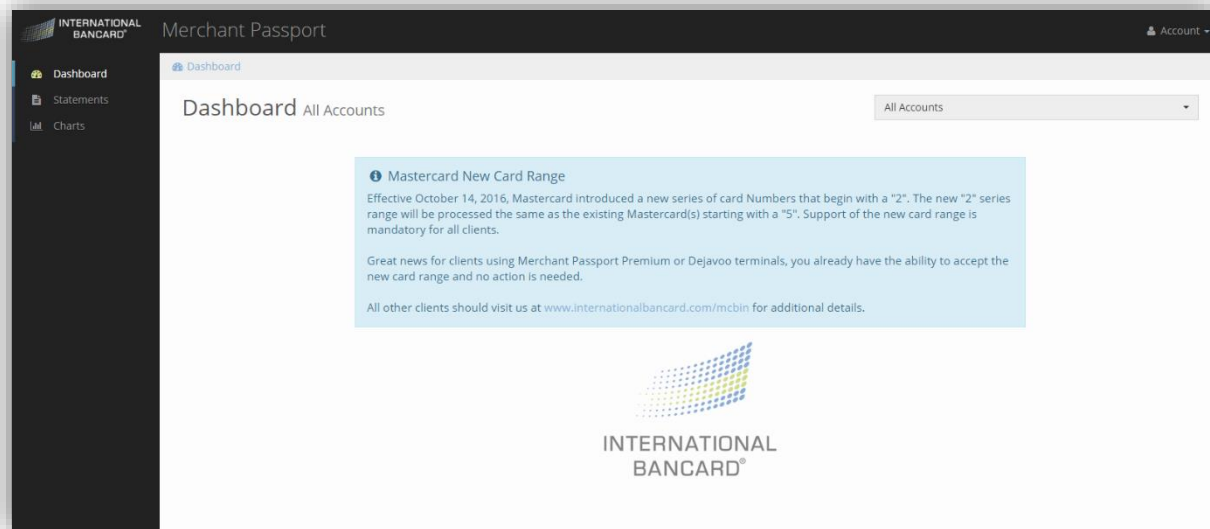
To logout of Merchant Passport:

- Click **Account** located in the upper right corner
- Select **Logout**



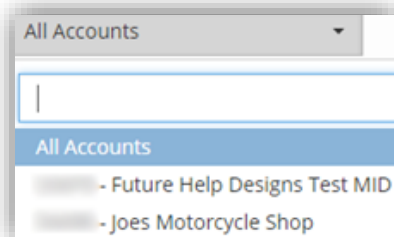
Dashboard

Upon logging into Merchant Passport, your **Dashboard** screen will display.



If multiple merchant accounts are attached to your login, a dropdown menu will appear in the upper right corner where you must select an account before data appears.

You will also have access to the side-bar menu, which will display the features associated with your level of access.



Business Info

The **Business Info** screen provides you with a quick snapshot of your account information. This screen reflects the current DBA and Legal contact information, as well as the last four digits of your bank routing and account numbers.

Business Info

- Joes Motorcycle Shop ▾

Joes Motorcycle Shop (#87885200)

PCI

Not Compliant: SAQ/Scan Incomplete

Doing Business As

Name:

Joes Motorcycle Shop

Physical Street Address:

123 Main Street

City:

Saline

State:

mi

Zip:

48777

Phone:

(734) 555-1212

Fax:

First:

Joe

Last:

Blow

Email:

joe@yahoo.com

Customer Service Phone:

Legal

Name:

Test Joes Motorcycle Shop 2

Address:

123 Main Street

City:

Saline

State:

mi

Zip:

48777

Phone:

(734) 555-1212

Fax:

First:

Joe

Last:

Blow

Email:

joe@yahoo.com

Website URL:

www.na.com

Banking Information

Routing:

*****0211

Account:

*****6123




The **Business Info** screen also provides important, up-to-date information regarding your PCI status.

Note: To update data found on the **Business Info** screen, please contact International Bancard's Customer Service department by phone at 800-827-4880, or email customercare@intlancard.com

Statements

The **Statements** screen provides access to 24 months of past processing statements.

To access your statements:

- Select the month and year you would like to view from the left side menu.
- Use the arrow keys   in the upper right corner to advance to additional pages.
- To print, or view as a PDF, click 

Statements International Bancard (#87885200)

- International Bancard

June 2016

May 2016

April 2016

March 2016

February 2016

January 2016

December 2015

November 2015

October 2015

September 2015

August 2015

July 2015

June 2015

May 2015




April 2015


March 2015

February 2015

Statement View:

Page: 1 / 3



International Bancard
1505 Woodward Ave.
Detroit, MI 48226

Credit Card Merchant Statement

Statement Date: **6/30/2016**
Merchant No: **87885200**
Merchant DBA: International Bancard Corp
Hierarchy:

International Bancard Corp

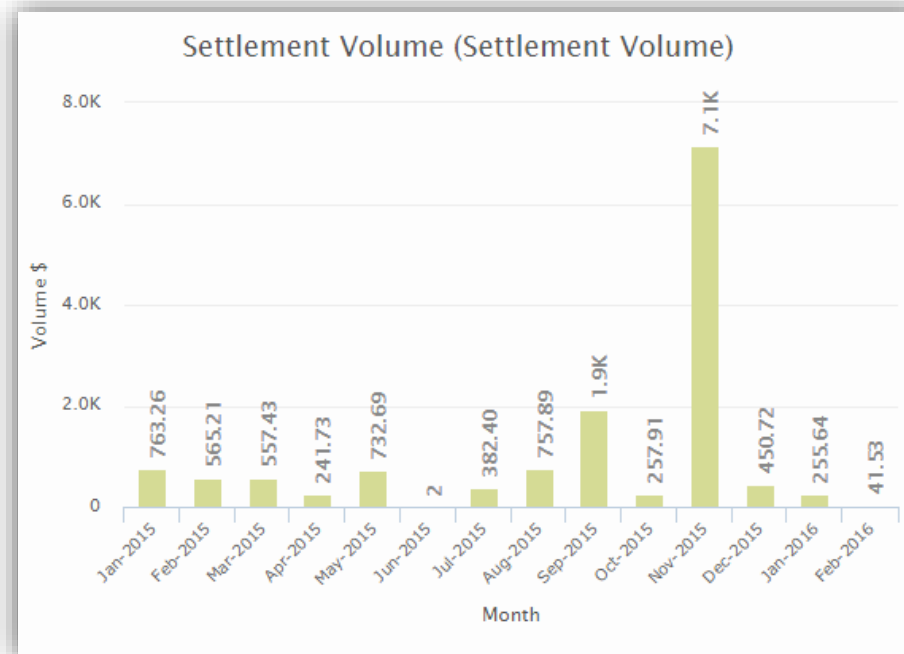
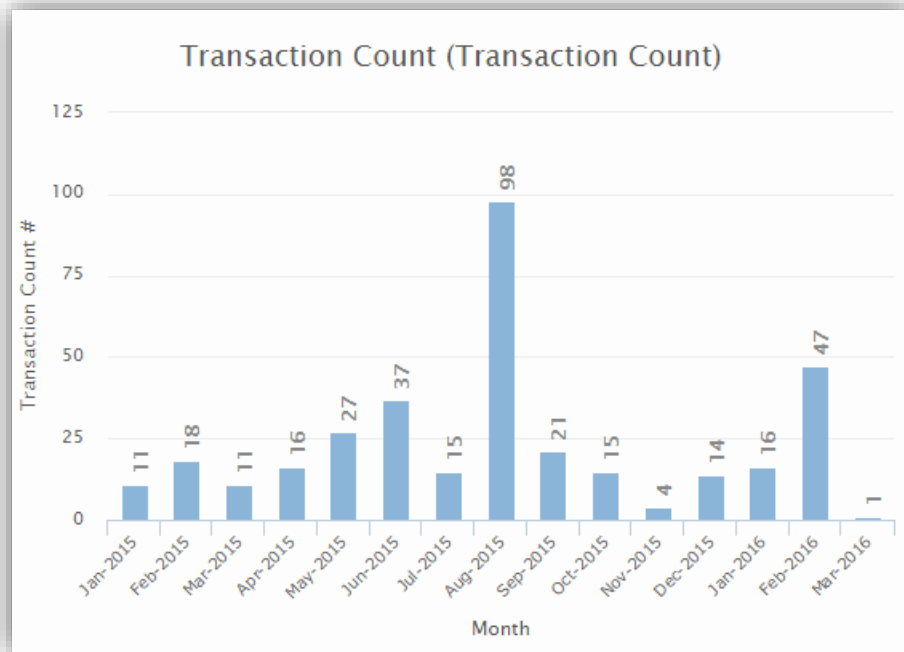
Deposits

Day	Ref No	Items	\$ Sales	\$ Credits	\$ Disc	\$ Net Deposit
03	00000023	1	1.04	.00	.00	1.04
09	16175682	1	315.00	.00	.00	315.00
13	16339250	1	200.34	.00	.00	200.34
14	16642311	1	164.99	.00	.00	164.99
16	16892417	1	221.80	.00	.00	221.80
21	17345172	1	163.39	.00	.00	163.39
27	17775736	1	114.60	.00	.00	114.60
Total			7	1,181.16	.00	.00

Deposit Summary

Charts

The **Charts** screen displays a month-to-month snapshot of your **Transaction Count** and **Settlement Volume** for up to the last 15 months of your processing.



History

If you have enrolled in either our Merchant Plus or Premium programs, you will have access to the **History** screen. This screen provides access to all **Authorizations**, **Settled Transactions**, and **Closed Batches** that were processed within the last 24 months.

- **Authorizations** – All Transactions that have been authorized, but have not settled.
- **Settled** – All transactions that have been settled, and batched out of the POS device, or credit card terminal. You can filter data to search for individual transactions.
- **Closed Batches** – Displays activity for one specific batch of transactions.

Note: If you have access to more than one merchant account, changing the selection in the accounts drop down menu to **All Accounts** will generate and include details for each of the merchant accounts you are assigned to. Exported reports will include the **Merchant Number** and **Name** for reference and sorting purposes.

Transactions

All Accounts

Authorizations

Settled

Closed Batches

Filter

Start Date

End Date

All Processing Codes

First 6 Card Digits

Last 4 Card Digits

All Card Types

Amount Minimum

Amount Maximum

Authorization Code

Export PDF

Export CSV

Clear Filter

Search

Transactions

Date	Time	Amount 1	Amount 2	Card Number	Card Type	Auth Code	Proc. Code	Resp. Code	Merchant #
------	------	----------	----------	-------------	-----------	-----------	------------	------------	------------

Authorizations

Authorizations can be searched by:

- Start Date
- End Date
- Processing Codes
- First 6 Card Digits
- Last 4 Card Digits
- Card Types
- Amount Minimum
- Amount Maximum
- Authorization Code

Authorizations
Settled
Closed Batches

Filter

Start Date

End Date

All Processing Codes

First 6 Card Digits

Last 4 Card Digits

All Card Types

Amount Minimum

Amount Maximum

Authorization Code

Export PDF

Export CSV

Clear Filter

Search

Transactions

Date	Time	Amount 1	Amount 2	Card Number	Card Type	Auth Code	Proc. Code	Resp. Code	Merchant #
2016-03-02	14:15:07	\$0.01	\$0.00	471724*****4514	VISA	131058	A	00	- International Bancard

Settled

Settled authorizations can be searched by:

- Start Date
- End Date
- Processing codes
- First 6 Card Digits
- Last 4 Card Digits
- Card Types
- Amount Minimum
- Amount Maximum
- Authorization Code

[Authorizations](#)
[Settled](#)
[Closed Batches](#)

Filter

Start Date

End Date

All Processing Codes

First 6 Card Digits

Last 4 Card Digits

All Card Types

Amount Minimum

Amount Maximum

Authorization Code

Export PDF

Export CSV

Clear Filter

Search

Transactions

Date	Time	Amount	Card Number	Card Type	Auth Code	Merchant #
------	------	--------	-------------	-----------	-----------	------------

Closed Batches

Closed batches can be searched by:

- Start Date
- End Date

<div> Authorizations Settled Closed Batches </div>									
<div>Filter</div> <div> <div> <div></div> <input type="text" value="Start Date"/> </div> <div> <div></div> <input type="text" value="End Date"/> </div> </div> <div> <div>Export PDF</div> <div>Export CSV</div> <div>Clear Filter</div> <div>Search</div> </div>									
Closed Batches									
Batch Date	Terminal ID	Keyed Count	Swiped Count	Other Count	Purchases Count	Purchases \$	Returns Count	Returns \$	Batch Net Amount \$
2016-02-27 00:04:32	0878852000C	1	0	0	1	\$ 226.99	0	\$ 0.00	\$ 226.99
2016-03-01 00:04:33	08788520000	1	0	0	0	\$ 0.00	1	\$ 1.00	(\$ 1.00)
Totals		2	0	0	1	\$ 226.99	1	\$ 1.00	\$ 225.99

Export Reports

History search results can be exported as either a **CSV** file or **PDF**. The ability to export reports is permissions based.

- Select **History**
- Select **Authorizations, Settled, or Closed Batches**
- Set the desired filter parameters
- Click **Search** Search
- Click **Export PDF** Export PDF or **Export CSV** Export CSV

When **Export PDF** is selected, a PDF report like the following will be displayed:

International Bancard - Authorizations															87885200	
Start Date					End Date					Processing Code						
2015-07-01					2015-08-01					All Processing Codes						
Card First 6					Card Last 4					Card Type						
										All Card Types						
Amount Minimum					Amount Maximum					Authorization Code						
Merchant Number	Transaction Datetime	Transaction Date	Transaction Time	Amount1	Amount2	Card Type	Card First Six	Card Last Four	Card	Auth Code	Response Code	Processing Code	Response Code Label	Processing Code Label	Merchant Account	
87885200	2015-07-31 16:42:31	2015-07-31	16:42:31	\$0.70	\$0.00	VI	407714	4573	407714*****4573		00	P	OK	Purchase	- International Bancard	
878852000	2015-07-31 16:41:52	2015-07-31	16:41:52	\$0.70	\$0.00	VI	407714	4573	407714*****4573	054154	00	P	OK	Purchase	- International Bancard	
8788520000027	2015-07-29 10:56:06	2015-07-29	10:56:06	\$47.04	\$0.00	VI	431307	3530	431307*****3530	01588C	00	A	OK	Pre-Authorization	- International Bancard	

When **Export CSV** is selected, a CSV like the following will be displayed:

authorizations_history_report_2015-08-01_15-26-04.csv - Excel															
<div><div><div><div>FILE</div><div>HOME</div><div>INSERT</div><div>PAGE LAYOUT</div><div>FORMULAS</div><div>DATA</div><div>REVIEW</div><div>VIEW</div></div><div><div><div><div>Cut</div><div>Copy</div><div>Format Painter</div></div><div><div>Clipboard</div><div>Font</div><div>Alignment</div><div>Number</div><div>Styles</div></div><div><div>Wrap Text</div><div>Merge & Center</div><div>Conditional Formatting</div><div>Check Cell</div><div>Normal</div><div>Bad</div><div>Good</div><div>Neutral</div><div>Calculation</div><div>Explanatory</div><div>Input</div><div>Linked Cell</div><div>Note</div></div><div><div>Insert</div><div>Delete</div><div>Format</div><div>Clear</div><div>AutSum</div><div>Sort & Filter</div><div>Find</div></div></div></div></div></div>															
merchant_number															
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
merchant_number	transaction_datetime	transaction_date	transaction_time	amount1	amount2	card_type	card_first_six	card_last_four	card	auth_code	response_code	processing_code	response_code_label	processing_code_label	merchant_account
8.78852E+12	7/31/2015 16:42	7/31/2015	16:42:31	\$0.70	\$0.00	VI	407714	4573	407714*****4573		0 P	OK	Purchase	- International Bancard	
8.78852E+12	7/31/2015 16:41	7/31/2015	16:41:52	\$0.70	\$0.00	VI	407714	4573	407714*****4573	54154	0 P	OK	Purchase	- International Bancard	
8.78852E+12	7/29/2015 10:56	7/29/2015	10:56:06	\$47.04	\$0.00	VI	431307	3530	431307*****3530	01588C	0 A	OK	Pre-Authorization	- International Bancard	
8.78852E+12	7/26/2015 13:46	7/26/2015	13:46:40	\$137.36	\$0.00	MC	521853	2195	521853*****2195	028002	0 A	OK	Pre-Authorization	- International Bancard	
8.78852E+12	7/20/2015 17:09	7/20/2015	17:09:02	\$0.01	\$0.00	MC	549999	6781	549999*****6781	37	0 P	OK	Purchase	- International Bancard	
8.78852E+12	7/15/2015 10:45	7/15/2015	10:45:07	\$1.00	\$0.00	AX	371585	1010	371585*****1010		0 P	OK	Purchase	- International Bancard	
8.78852E+12	7/15/2015 10:43	7/15/2015	10:43:02	\$1.00	\$0.00	AX	371585	1010	371585*****1010	867592	0 P	OK	Purchase	- International Bancard	
8.78852E+12	7/14/2015 15:37	7/14/2015	15:37:19	\$0.01	\$0.00	AX	371585	1010	371585*****1010		0 P	OK	Purchase	- International Bancard	
8.78852E+12	7/14/2015 15:37	7/14/2015	15:37:01	\$0.01	\$0.00	AX	371585	1010	371585*****1010	880356	0 P	OK	Purchase	- International Bancard	
8.78852E+12	7/14/2015 11:34	7/14/2015	11:34:44	\$1.00	\$0.00	MC	549999	6781	549999*****6781	67	0 P	OK	Purchase	- International Bancard	
8.78852E+12	7/13/2015 10:28	7/13/2015	10:28:06	\$10.00	\$0.00	VI	411111	1111	411111*****1111		3 A	Do Not Honor	Pre-Authorization	- International Bancard	
8.78852E+12	7/13/2015 9:54	7/13/2015	9:54:11	\$1.23	\$0.00	VI	400300	6781	400300*****6781	62	0 P	OK	Purchase	- International Bancard	
8.78852E+12	7/7/2015 15:43	7/7/2015	15:43:31	\$99.00	\$0.00	VI	425907	8617	425907*****8617	278589	0 A	OK	Pre-Authorization	- International Bancard	
8.78852E+12	7/3/2015 12:31	7/3/2015	12:31:21	\$14.99	\$0.00	AX	376740	2004	376740*****2004	254329	0 A	OK	Pre-Authorization	- International Bancard	
8.78852E+12	7/2/2015 10:57	7/2/2015	10:57:31	\$99.00	\$0.00	VI	424631	1012	424631*****1012	019546	0 A	OK	Pre-Authorization	- International Bancard	
8.78852E+12	7/1/2015 22:00	7/1/2015	22:00:11	\$12.99	\$0.00	VI	411111	1111	411111*****1111		3 A	Do Not Honor	Pre-Authorization	- International Bancard	

Disputes

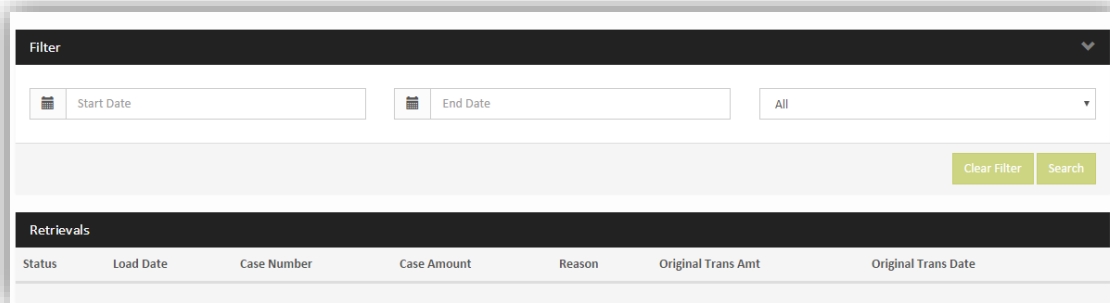
If you have enrolled in either our Merchant Plus or Premium programs, you will have access to the **Disputes** screen. This screen provides access to detailed **Retrieval** and **Chargeback** information from the last 24 months.

Retrievals

A **retrieval** request occurs when a cardholder makes a request for information regarding a transaction that was processed through your account. This most often occurs when a cardholder loses their copy of the transaction receipt, does not remember the transaction, or questions the transaction for any reason.

Retrievals can be searched by:

- Start date
- End date



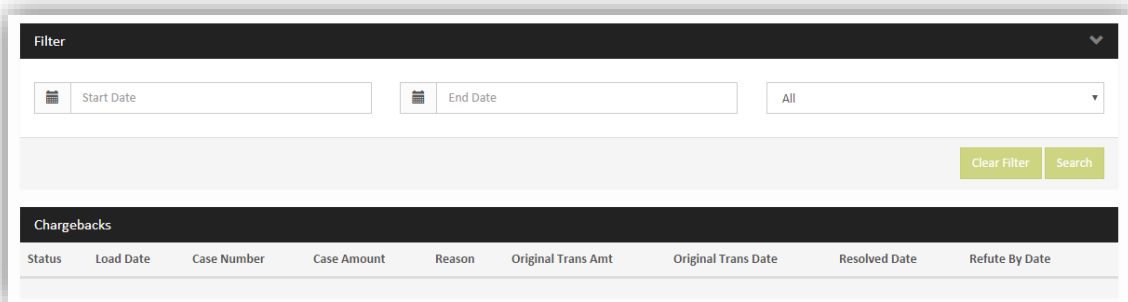
The screenshot shows a web interface for filtering and viewing retrieval cases. At the top is a 'Filter' section with a dropdown arrow. Below it are three input fields: 'Start Date' with a calendar icon, 'End Date' with a calendar icon, and a dropdown menu currently set to 'All'. To the right of these fields are two buttons: 'Clear Filter' and 'Search'. Below the filter section is a table titled 'Retrievals'. The table has a header row with the following columns: Status, Load Date, Case Number, Case Amount, Reason, Original Trans Amt, and Original Trans Date. The table body is currently empty.

Chargebacks

A **chargeback** is a reversal of a previous transaction in response to a cardholder dispute regarding goods or services. Chargebacks most often occur when the cardholder is claiming unauthorized use of their card, or the cardholder is claiming they did not receive the item or the item received was different than the original description.

Chargebacks can be searched by:

- Start date
- End date



The screenshot shows a web interface for searching chargebacks. At the top, there is a 'Filter' section with a dropdown arrow. Below this, there are two input fields: 'Start Date' and 'End Date', each preceded by a calendar icon. To the right of these fields is a dropdown menu currently set to 'All'. Below the input fields are two buttons: 'Clear Filter' and 'Search'. Below the filter section is a table titled 'Chargebacks'. The table has the following columns: Status, Load Date, Case Number, Case Amount, Reason, Original Trans Amt, Original Trans Date, Resolved Date, and Refute By Date.

Chargebacks								
Status	Load Date	Case Number	Case Amount	Reason	Original Trans Amt	Original Trans Date	Resolved Date	Refute By Date

Virtual Terminal

If you enrolled in our Merchant Passport Premium program, on top of all the other great features previously outlined, you also have access to our **Virtual Terminal**. This provides the ability to process both card present, and card not present transactions.

The Virtual Terminal has two subcategories:

- **Credit Card Terminal** – provides the ability to process a new sale
- **Transaction Reports** – displays transactions that were previously processed

Virtual Terminal – Credit Card Terminal

When using the **Credit Card Terminal**, a transaction panel is provided when clicking on each transaction type:

- **Sale** – Regular sale transaction
- **Pre-Auth** – Authorizes a transaction count
- **Pre-Auth Complete** – Completes the pre-authorized transaction
- **Refund** – Returns a previously charged amount back to the customer's card that was used for the original purchase
- **Void** – Allows the cancellation of a transaction, pre-settlement

Note: EMV technology is available to interface with the Virtual Terminal and is the preferred method for accepting card present transactions. For more information, please contact the International Bancard Customer Care team at 248.581.8420 option 2.

Sale

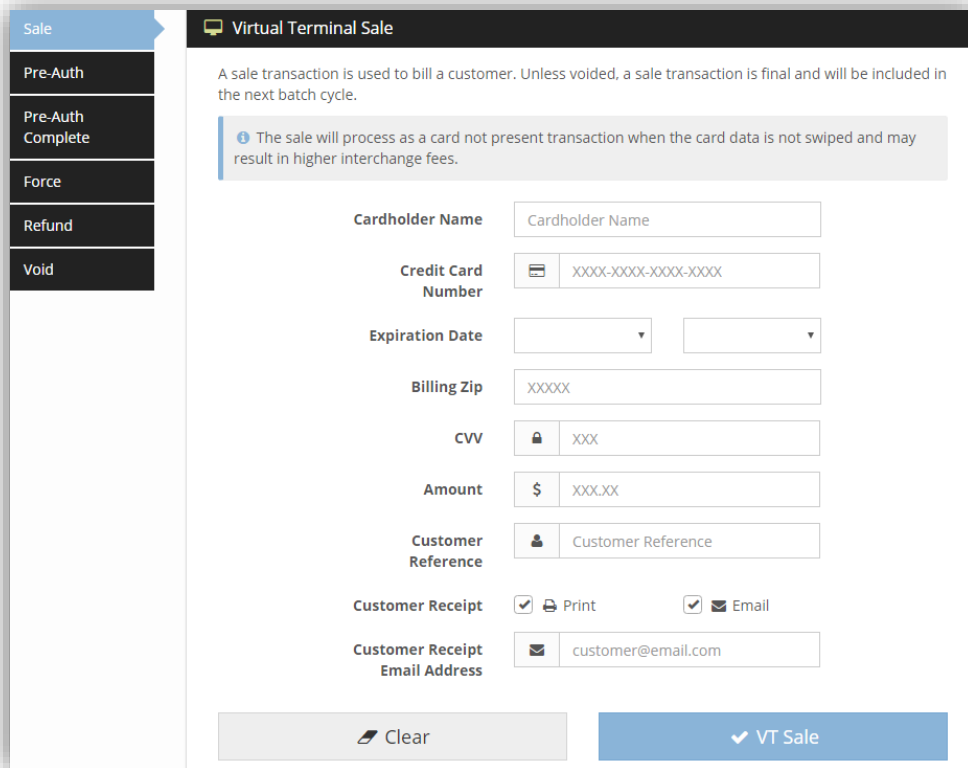
A sale transaction is used to bill your customers. Unless voided, a sale transaction is final, and will be included in your next batch cycle. If you have a retail, or card-present account, you can choose to utilize a card reader (EMV is supported) that attaches to your computer's USB port. This allows the card data to be submitted, which helps increase the accuracy of processing your transactions, and thus, often costs you less per transaction. Please contact us to obtain a certified and supported card reader.

Note: As the card readers connect using a USB port, cell phones are not supported devices. Card readers are available for PC and tablet use only (some exceptions may apply).


Processing a Sale Transaction

To complete a sale manually, without a card reader:

- Click on **Sale** from the transaction menu



The screenshot shows the 'Virtual Terminal Sale' form. On the left is a sidebar menu with options: Sale (highlighted), Pre-Auth, Pre-Auth Complete, Force, Refund, and Void. The main form area has a title 'Virtual Terminal Sale' and a description: 'A sale transaction is used to bill a customer. Unless voided, a sale transaction is final and will be included in the next batch cycle.' Below this is a warning box: 'The sale will process as a card not present transaction when the card data is not swiped and may result in higher interchange fees.' The form contains the following fields: Cardholder Name (text input), Credit Card Number (text input with a card icon), Expiration Date (two dropdown menus), Billing Zip (text input), CVV (text input with a lock icon), Amount (text input with a dollar sign), Customer Reference (text input with a person icon), Customer Receipt (checkboxes for Print and Email), and Customer Receipt Email Address (text input). At the bottom are two buttons: 'Clear' and '✓ VT Sale'.

- Enter the credit card information in the fields shown above
- Click **VT Sale**  to finalize the sale

Note: The proper CVV code must be used when processing a sale. Entering an invalid or mismatched code will result in a declined transaction.

Pre-Auth

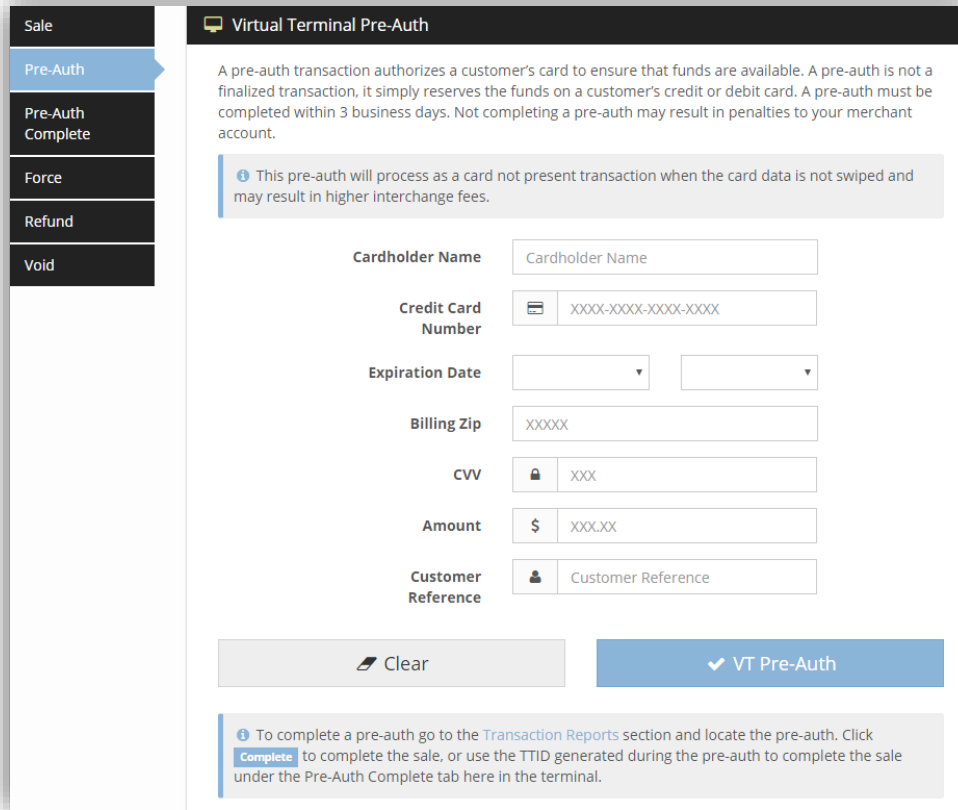
A **pre-auth** transaction authorizes a customer's card to ensure that funds are available. A pre-authorization is not a finalized transaction, it simply reserves the funds on the customer's credit or debit card. A pre-authorization must be completed within 3 business days, and will be removed if not completed or voided within that timeframe. Not completing or voiding a pre-auth may result in penalties to your merchant account.

Note: As the card readers connect using a USB port, cell phones are not supported devices. Card readers are available for PC and tablet use only (some exceptions may apply).

Processing a Pre-Auth Transaction

To complete a **pre-auth** manually, without a card reader:

- Select **Pre-Auth** from the transaction menu



The screenshot shows the 'Virtual Terminal Pre-Auth' screen. On the left is a sidebar menu with options: Sale, Pre-Auth (selected), Pre-Auth Complete, Force, Refund, and Void. The main area has a title bar 'Virtual Terminal Pre-Auth' and a descriptive paragraph: 'A pre-auth transaction authorizes a customer's card to ensure that funds are available. A pre-auth is not a finalized transaction, it simply reserves the funds on a customer's credit or debit card. A pre-auth must be completed within 3 business days. Not completing a pre-auth may result in penalties to your merchant account.' Below this is an information box: 'This pre-auth will process as a card not present transaction when the card data is not swiped and may result in higher interchange fees.' The form fields are: Cardholder Name (text input), Credit Card Number (masked input with a card icon), Expiration Date (two dropdown menus), Billing Zip (text input), CVV (masked input with a lock icon), Amount (text input with a dollar sign), and Customer Reference (text input with a person icon). At the bottom are two buttons: 'Clear' and 'VT Pre-Auth'. A final information box at the bottom states: 'To complete a pre-auth go to the Transaction Reports section and locate the pre-auth. Click Complete to complete the sale, or use the TTID generated during the pre-auth to complete the sale under the Pre-Auth Complete tab here in the terminal.'

- Enter the credit card information in the fields shown above
- Click **VT Pre-Auth** to finalize the pre-auth

Note: The proper CVV code must be used when processing a pre-auth. Entering an invalid or mismatched code will result in a declined transaction.

Pre-Auth Complete

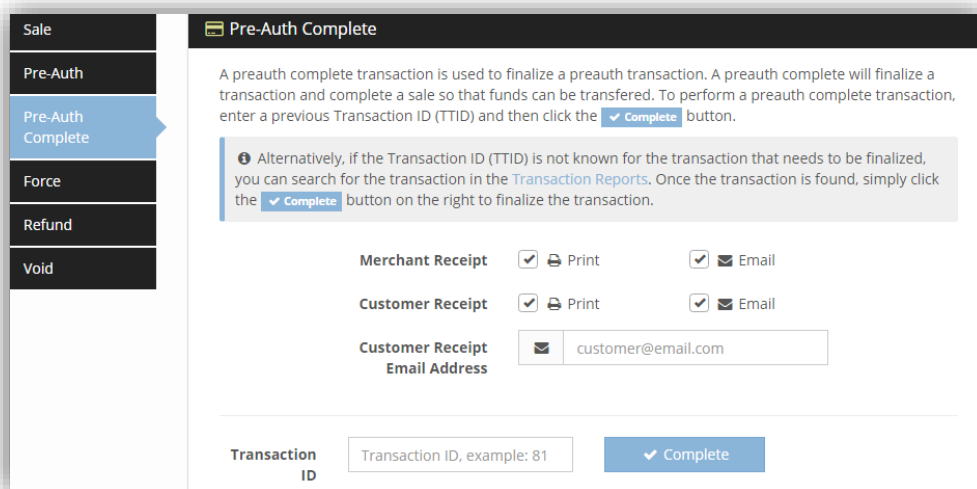
A **pre-auth complete** transaction is used to finalize a pre-authorized transaction. A pre-auth complete will finalize a transaction, and complete a sale which allows funds to be transferred from the cardholder's account, to you.

A pre-auth complete can be performed two different ways:

1. Through **Credit Card Terminal**
2. Through **Transaction Reports**

Processing a Pre-Auth Complete Transaction through Credit Card Terminal

- Click on **Credit Card Terminal** under **Virtual Terminal** in the menu on the left







Sale
Pre-Auth
Pre-Auth Complete
Force
Refund
Void

Pre-Auth Complete

A preauth complete transaction is used to finalize a preauth transaction. A preauth complete will finalize a transaction and complete a sale so that funds can be transferred. To perform a preauth complete transaction, enter a previous Transaction ID (TTID) and then click the **Complete** button.

Alternatively, if the Transaction ID (TTID) is not known for the transaction that needs to be finalized, you can search for the transaction in the [Transaction Reports](#). Once the transaction is found, simply click the **Complete** button on the right to finalize the transaction.

Merchant Receipt ☒  Print ☒  Email

Customer Receipt ☒  Print ☒  Email

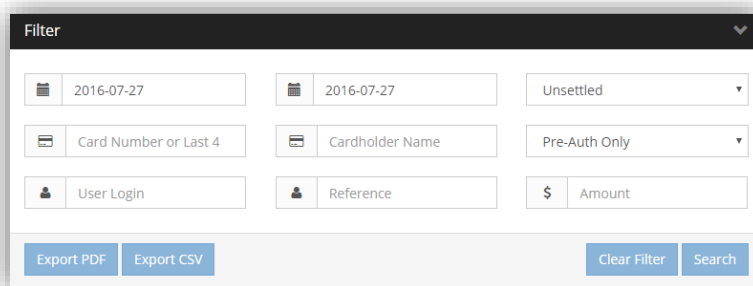
Customer Receipt Email Address

Transaction ID **Complete**

- Select **Pre-Auth Complete** from the transaction menu
- Enter a previous Transaction ID (TTID found in the **Transaction Report** screen) in the **Transaction ID** field
- Click **VT Complete** **VT Complete**

Processing a Pre-Auth Complete Transaction through Transaction Reports




- Click on **Transaction Reports** under **Virtual Terminal** in the menu on the left
- Use the filter feature to locate the pre-auth that you intend to complete



Filter

Export PDF **Export CSV** **Clear Filter** **Search**

- Once the pre-auth is located, click on **Complete** **Complete**

Transactions										
TTID	Type	Card Last 4	Cardholder	Time Stamp	Amount	Tip	Tax	Total	Reference	Actions
+ 349284300770242	PREAUTH	<div><div>VISA</div><div>1111</div></div>	john smith	02/14/2017 23:28:02	\$ 1.00			\$ 1.00	testing	<div><div> Receipt</div><div> Complete</div><div> Void</div></div>

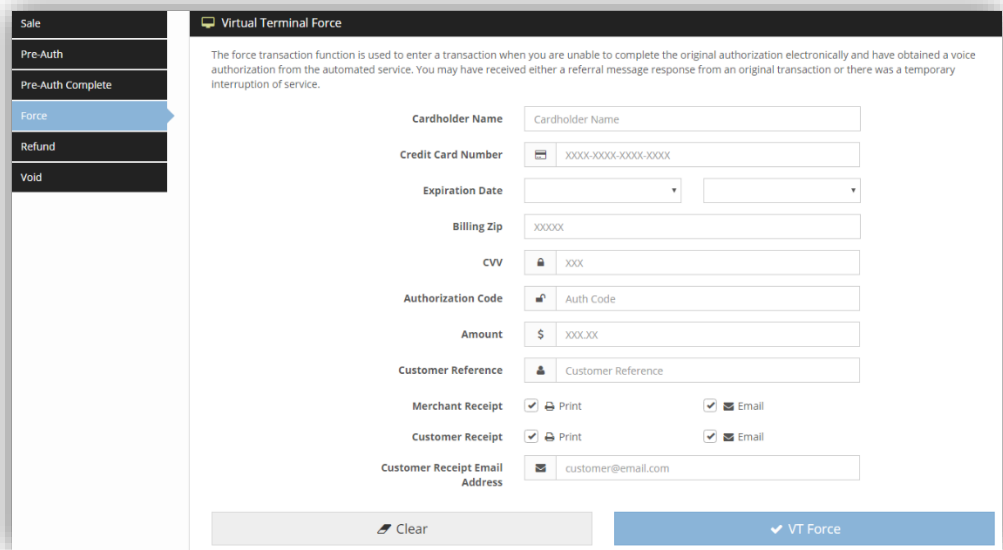
- Press OK on the popup window

Force

The **force** transaction function is used to enter a transaction when you are unable to complete the original authorization electronically, and have obtained a voice authorization from the automated service. Generally, this is used after receiving either a referral message response from an original transaction, or a temporary interruption of service.

Processing a Force Transaction

- Click on **Force** in the transaction menu



- Complete the input fields to capture the cardholder data
- Click **VT Force**

Refund

A Refund transaction is used to return funds that were acquired from a previous transaction. Unless voided, a sale transaction is final, and will be included in your next batch cycle. For security reasons, the refund amount is limited to the original purchase amount, or an amount less than the original purchase amount, and must be refunded to the original card used for the purchase.

There are three methods of processing a refund transaction:

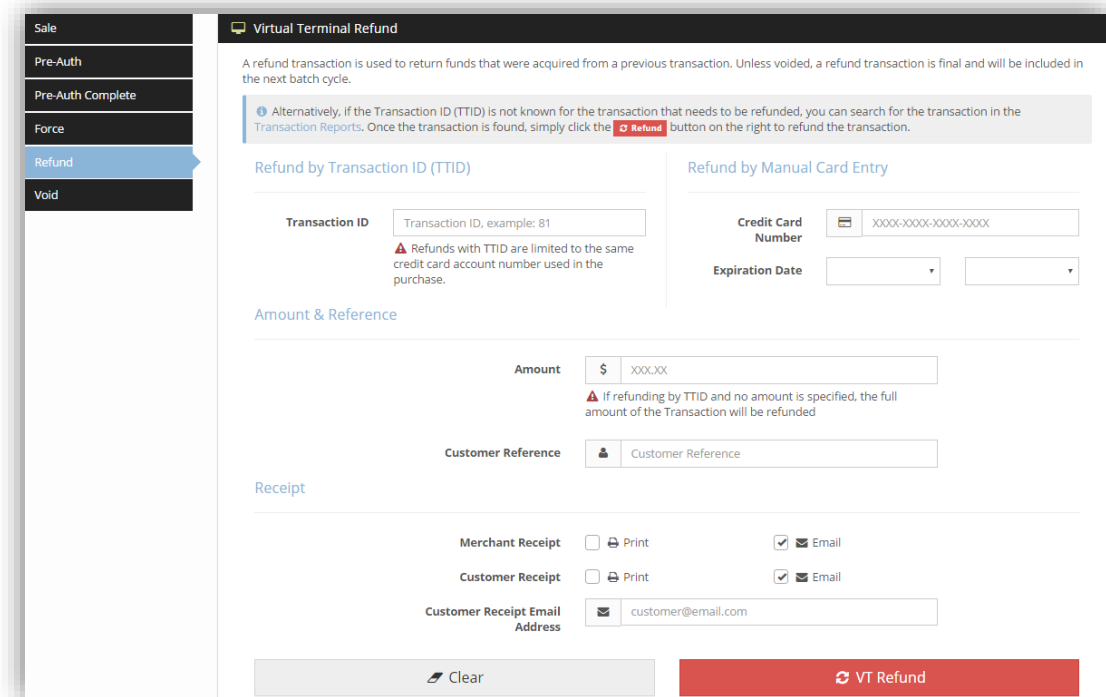
- Through the Credit Card Terminal without card data
- Through the Credit Card Terminal with card data
- Through Transaction Reports

Note: If the refund is processed by manually entering the card data the system does not require a previous offsetting sale. Please use with caution, as processing with these methods will allow a refund to any card for any amount.

Processing a Refund through Credit Card Terminal

Refund by Transaction ID (TTID)

- Click on **Refund** from the transaction menu



Virtual Terminal Refund

A refund transaction is used to return funds that were acquired from a previous transaction. Unless voided, a refund transaction is final and will be included in the next batch cycle.

Alternatively, if the Transaction ID (TTID) is not known for the transaction that needs to be refunded, you can search for the transaction in the [Transaction Reports](#). Once the transaction is found, simply click the **Refund** button on the right to refund the transaction.

Refund by Transaction ID (TTID)

Transaction ID
 ⚠ Refunds with TTID are limited to the same credit card account number used in the purchase.

Refund by Manual Card Entry

Credit Card Number
Expiration Date

Amount & Reference

Amount \$
 ⚠ If refunding by TTID and no amount is specified, the full amount of the Transaction will be refunded

Customer Reference

Receipt

Merchant Receipt ☐ Print ☒ Email
Customer Receipt ☐ Print ☒ Email
Customer Receipt Email Address

- Enter a previous Transaction ID (TTID) under the **Refund by Transaction ID (TTID)** section
- Enter the amount to be refunded in the **Amount** field to initiate a partial refund

Note: Leave the **Amount** field blank if the full amount is to be refunded

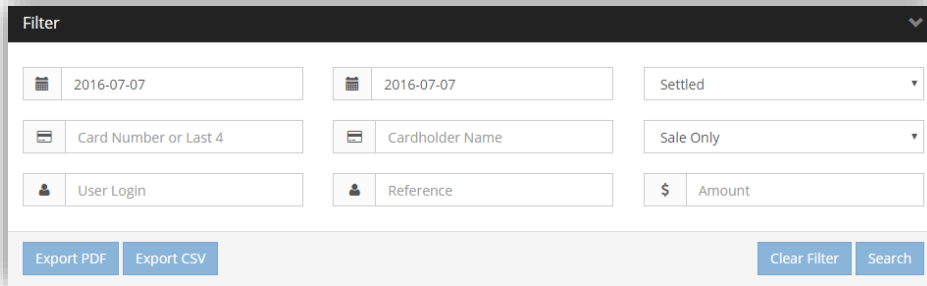
- Click **VT Refund**

Refund by Manual Card Entry

- Click on **Refund** in the transaction menu
- Input the card information and amount into the appropriate fields
- Click **VT Refund**

Processing a Refund through Transaction Reports

- Select **Transaction Reports** from the **Virtual Terminal**
- Use the **Filter** feature to locate the sale you intend to refund





Filter

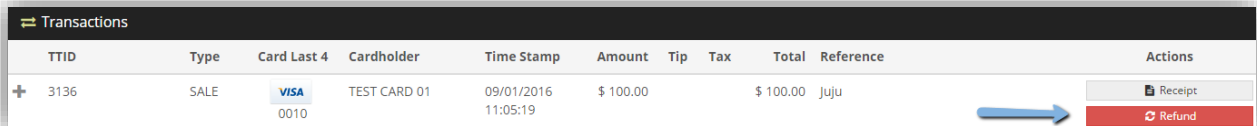
2016-07-07 2016-07-07 Settled



Card Number or Last 4 Cardholder Name Sale Only

User Login Reference \$ Amount

Export PDF Export CSV Clear Filter Search

- Click **Search** 
- Click **Refund**  next to the transaction that needs to be refunded



Transactions										
TTID	Type	Card Last 4	Cardholder	Time Stamp	Amount	Tip	Tax	Total	Reference	Actions
+ 3136	SALE	VISA 0010	TEST CARD 01	09/01/2016 11:05:19	\$ 100.00			\$ 100.00	Juju	 Receipt  Refund

Void

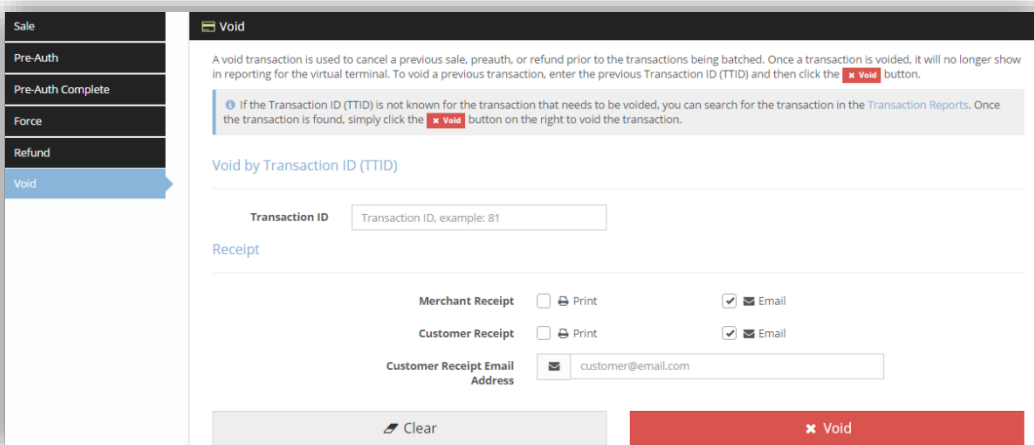
A **Void** transaction is used to cancel a previous sale, pre-auth, or refund.

There are two methods of processing a **void** transaction:

1. Through Credit Card Terminal
2. Through Transaction Reports

Processing a Void Transaction through Credit Card Terminal

- Click on **Void** in the transaction menu



Sale
Pre-Auth
Pre-Auth Complete
Force
Refund
Void

Void

A void transaction is used to cancel a previous sale, preauth, or refund prior to the transactions being batched. Once a transaction is voided, it will no longer show in reporting for the virtual terminal. To void a previous transaction, enter the previous Transaction ID (TTID) and then click the **Void** button.

Void by Transaction ID (TTID)

Transaction ID

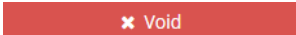
Receipt

Merchant Receipt ☐ Print ☒ Email

Customer Receipt ☐ Print ☒ Email

Customer Receipt Email Address

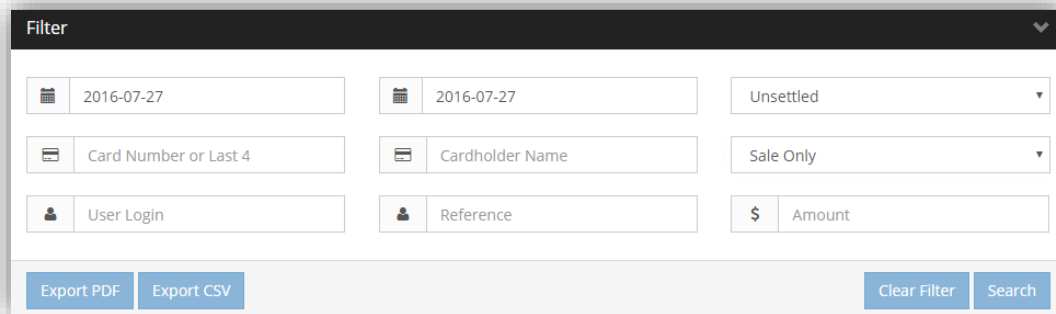
Clear Void

- Enter the previous Transaction ID (TTID) in the **Transaction ID** field
- Click **Void** 

Processing a Void Transaction through Transaction Reports


If the Transaction ID (TTID) is not known for the transaction that needs to be voided, you can search for it in the Virtual Terminal Transaction Reports.

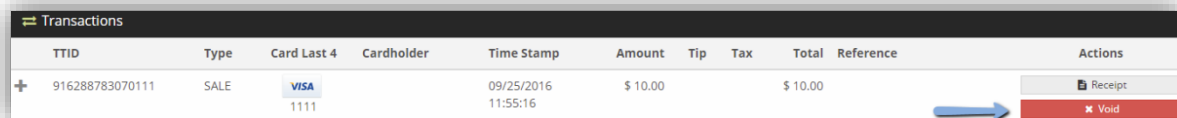
- Select **Transaction Reports** from the **Virtual Terminal**
- Use the **Filter** feature to locate the sale you intend to refund


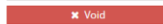


The Filter form contains the following fields and controls:

- Calendar icons** for date selection, both set to 2016-07-27.
- Unsettled** dropdown menu.
- Card Number or Last 4** and **Cardholder Name** input fields.
- Sale Only** dropdown menu.
- User Login** and **Reference** input fields.
- \$ Amount** input field.
- Export PDF** and **Export CSV** buttons.
- Clear Filter** and **Search** buttons.

- Click **Search** 
- Once the transaction is found, click the Void button on the right.



Transactions										
TTID	Type	Card Last 4	Cardholder	Time Stamp	Amount	Tip	Tax	Total	Reference	Actions
+ 916288783070111	SALE	VISA 1111		09/25/2016 11:55:16	\$ 10.00			\$ 10.00		 Receipt  Void

Virtual Terminal – Transaction Reports

The **Transaction Report** screen shows pre-authorized, authorized, and settled transactions.

Transactions can be searched by the following criteria:

- Start Date
- End Date
- Settled, Unsettled, or Failed Transactions
- Transaction Type (Sale, Refunds, Settlements etc.)
- Last 4 Card Digits
- Cardholder Name
- Amount
- Reference

Filter

2017-02-01

2017-02-14

Unsettled

Card Number or Last 4

Cardholder Name

All Transactions

User Login

Reference

\$ Amount

Export PDF

Export CSV

Clear Filter

Search

Transactions

TTID	Type	Card Last 4	Cardholder	Time Stamp	Amount	Tip	Tax	Total	Reference	Actions
- 358825073017296	PREAUTH	VISA 0010	Pre Auth VT	02/08/2017 12:04:42	\$ 1.00			\$ 1.03		<div>Receipt</div> <div>Complete</div> <div>Void</div>
<div>Status: Success</div> <div>Mode: Keyed Entry</div> <div>Auth #: 106142</div> <div>User: kti</div>										
+ 969465815420223	PREAUTH	VISA 0010	Test Card 06	02/08/2017 13:13:07	\$ 1.00	\$ 0.15		\$ 1.18		<div>Receipt</div> <div>Complete</div> <div>Void</div>
+ 354508759531019	PREAUTH	VISA 0267	Test	02/10/2017 10:13:21	\$ 2.00			\$ 2.07	Test	<div>Receipt</div> <div>Complete</div> <div>Void</div>
+ 547312784655072	PREAUTH	VISA 1111		02/10/2017 10:48:49	\$ 10.00			\$ 10.33	test pre auth	<div>Receipt</div> <div>Complete</div> <div>Void</div>

The **Type** column displays the type of transaction with possible types include: Sale, Void_Sale, PreAuth, Void_PreAuth, Return, Void_Return, Force, Void_Return, and Settle.

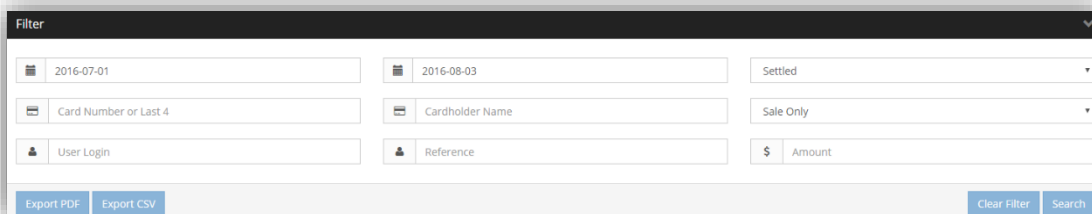
The **Action** column, at the far right, displays options to [void unsettled transactions](#) or [refund a settled transaction](#). The Action column also allows you to issue a receipt.

To view transaction status, transaction mode, authorization number, and user data, click on the plus (+) sign to the far left of the transaction, which will expand this additional data. Click the minus sign (-) to collapse this data.

Receipt

To reprint or email a previous transaction receipt:

- Select **Transaction Reports** from the **Virtual Terminal**
- Use the **Filter** feature to locate the transaction




Filter

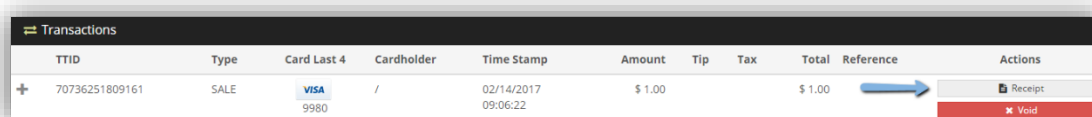
2016-07-01 2016-08-03 Settled



Card Number or Last 4 Cardholder Name Sale Only

User Login Reference \$ Amount

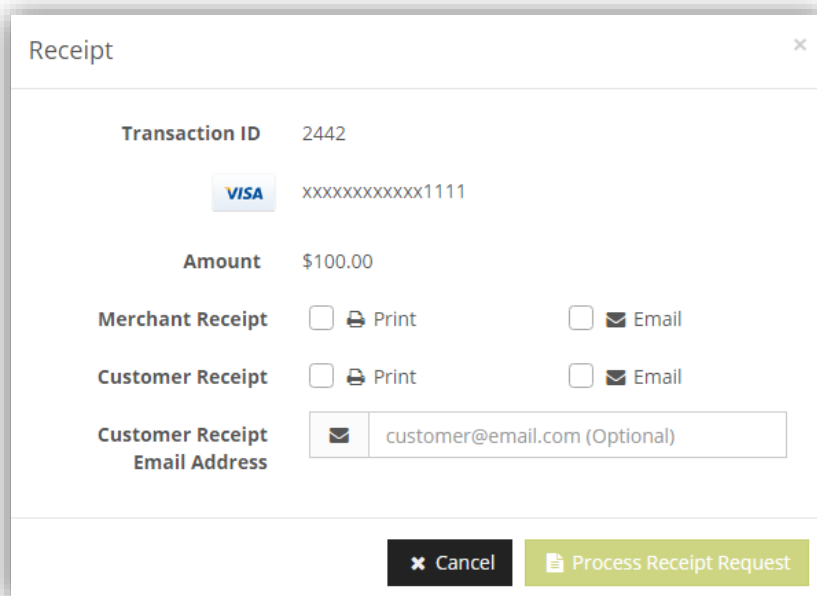
Export PDF Export CSV Clear Filter Search

- Click **Receipt**  next to the transaction



TTID	Type	Card Last 4	Cardholder	Time Stamp	Amount	Tip	Tax	Total	Reference	Actions
70736251809161	SALE	VISA 9980	/	02/14/2017 09:06:22	\$ 1.00			\$ 1.00		 Receipt  Void

- If emailing the receipt, indicate which receipt to be emailed and enter the desired email address



Receipt

Transaction ID 2442

VISA XXXXXXXXXXXX1111


Amount \$100.00

Merchant Receipt ☐ Print ☐ Email

Customer Receipt ☐ Print ☐ Email

Customer Receipt Email Address

Cancel Process Receipt Request

- If printing a receipt, indicate which receipt to be printed
- Click on **Process Receipt Request** 

Export Reports

Transaction Reports can be exported as a CSV file or PDF.

To export a report:

- Select **Transaction Reports** from the **Virtual Terminal**
- Use the **Filter** feature to display the data you intended to export

Filter

2016-07-07

2016-07-07

Settled

Card Number or Last 4

Cardholder Name

Sale Only

User Login

Reference

\$ Amount

Export PDF

Export CSV

Clear Filter

Search

- Click on either **Export PDF** or **Export CSV**

When **Export PDF** is selected, a PDF report like the following will be displayed:

International Bancard

87885200

Start Date				End Date				Transaction Status			
2016-07-29				2016-08-03				Settled			
Card Number				Cardholder Name				Transaction Type			
								Sale Only			
User				Reference				Amount			

TTID	Type	Mode	Card	Last 4	Cardholder	Time Stamp	Amount	Surcharge	Tax	Total	Auth #	Reference	User
2839	SALE	M	VISA	1111		07/31/2016 - 18:00:01	\$ 100.00	\$ 0.00		\$ 100.00	527281		
2846	SALE	M	VISA	6357		08/01/2016 - 16:13:26	\$ 15.00	\$ 0.38		\$ 15.38	857471		@intlbancard.com
2847	SALE	M	VISA	1111		08/01/2016 - 18:00:27	\$ 0.50	\$ 0.00		\$ 0.50	071342		
2848	SALE	M	VISA	6357		08/01/2016 - 19:05:59	\$ 123.00	\$ 3.08		\$ 126.08	554397	test	@intlbancard.com
2849	SALE	M	VISA	6357		08/01/2016 - 19:06:31	\$ 123.00	\$ 3.08		\$ 126.08	716426	test	@intlbancard.com
2850	SALE	M	VISA	6357		08/01/2016 - 19:09:13	\$ 123.00	\$ 3.08		\$ 126.08	203134	test	@intlbancard.com
2851	SALE	M	VISA	6357		08/01/2016 - 19:11:19	\$ 123.00	\$ 3.08		\$ 126.08	549482	test	@intlbancard.com
2857	SALE	M	VISA	6357		08/02/2016 - 13:20:01	\$ 10.00	\$ 0.25		\$ 10.25	899324	Receipt Test 2	@intlbancard.com

When **Export CSV** is selected, a CSV report like the following will be displayed:

TransReport_2016-08-03_13-03-20.csv - Excel															
<div><div>FILEHOMEINSERTPAGE LAYOUTFORMULASDATAREVIEWVIEW</div><div><div><div>CutCopyPasteFormat 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Virtual Terminal – Settings

The **Settings** section in Virtual Terminal will allow you to set receipt printing defaults for the selected merchant account (MID).

Receipt printing will bring up a print settings box. If you would like to print standard sized credit card receipts, we would recommend purchasing an Epson Thermal receipt printer. These can be found at various retailers including Amazon.com.

Receipt printing options are split into two sections

1. Customer Receipts
2. Merchant Receipts

In both sections, the receipt printing methods include **Print** and **Email**. Each method then allows for a unique selection.

- **Always** – The system will not prompt you to print/email a receipt. It will simply perform the associated function.
- **Never** – The system will not ask if you want to print/email a receipt and a receipt will NOT be sent. The system does allow you to return to a transaction (via real time **Transaction Reports**) and print/email a receipt on demand.
- **Prompt** – The system will display on the screen, during the sales process, the desired default setting to print/email a receipt with the user having the ability to change the setting.

Note: *If you have access to multiple MIDs you will want to set your desired settings under each account or MID. This is to allow for different print settings for Retail and non-Retail accounts which are likely to be different.*

If you would like to schedule a Merchant Passport Demo or to request additional Merchant Passport training, please contact us at 800.827.4880 or email customercare@intlancard.com