



INTERNATIONAL
BANCARD®

Merchant Passport

User Guide

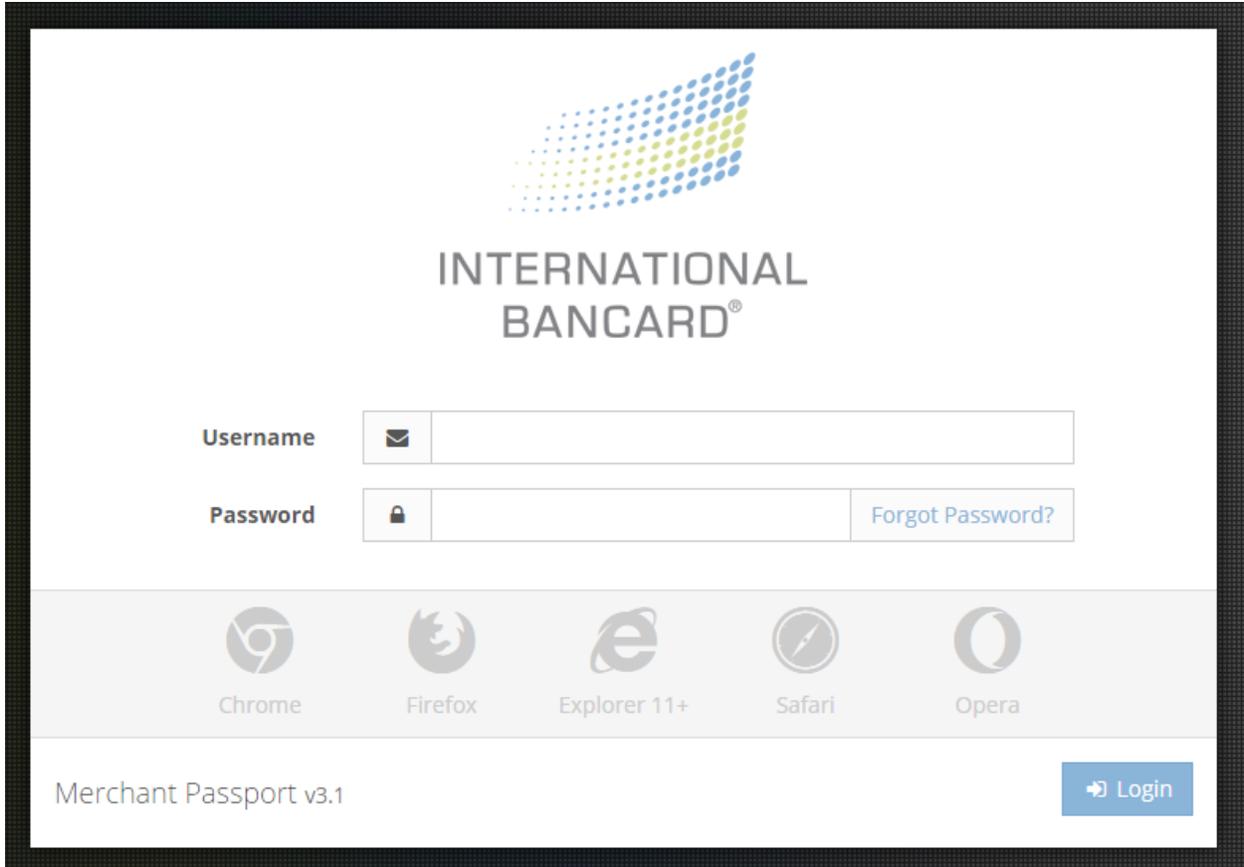
ver 3.1

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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 login interface for Merchant Passport. At the top center is the International Bancard logo, consisting of a grid of blue and yellow dots. Below the logo, the text "INTERNATIONAL BANCARD®" is displayed in a bold, sans-serif font. The login form includes two input fields: "Username" with an envelope icon and "Password" with a lock icon. A "Forgot Password?" link is positioned to the right of the password field. Below the form, there is a row of browser icons for Chrome, Firefox, Explorer 11+, Safari, and Opera. At the bottom left, the text "Merchant Passport v3.1" is visible, and at the bottom right, there is a blue "Login" button with a right-pointing arrow.

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.

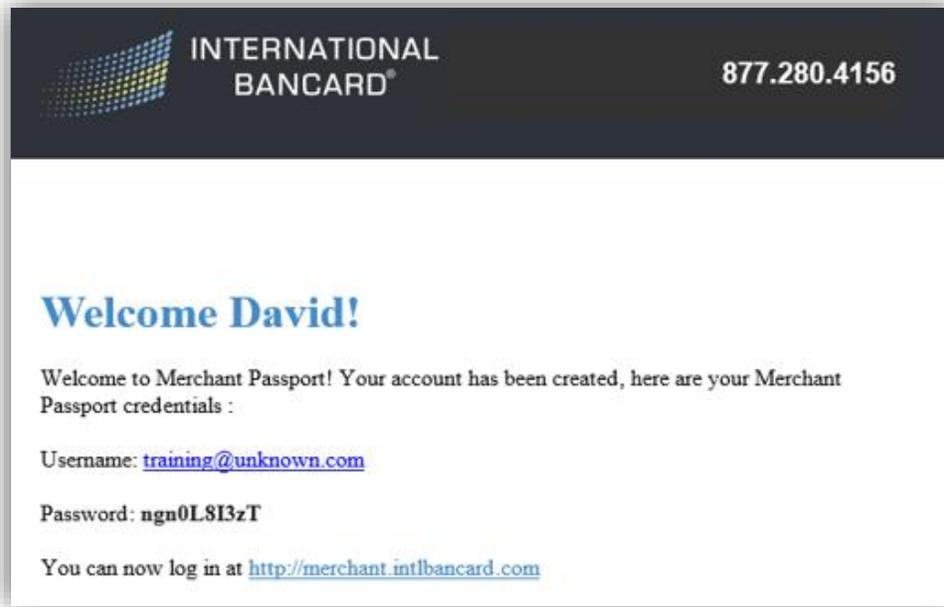
If you are interested in learning more about the Hosted Pay product, please contact us at tss@intlbancard.com for assistance.

***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 customer@intlbancard.com for assistance.*

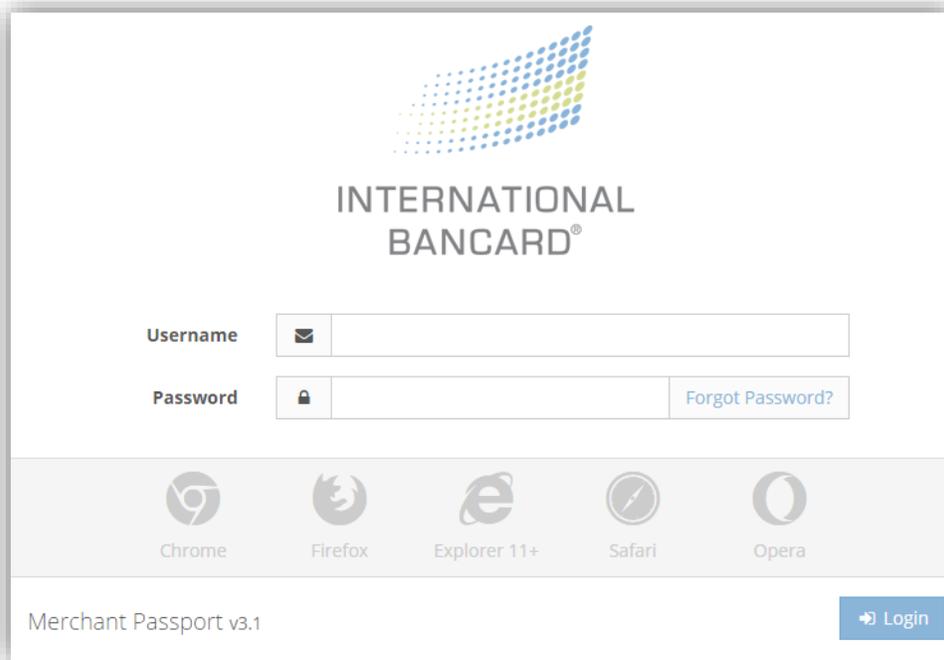
 Dashboard	
 Business Info	
 Statements	
 Charts	Basic Access
<hr/>	
 History	
 Disputes	
Retrievals	
Chargebacks	Plus Access (including all above)
<hr/>	
 Virtual Terminal	
Credit Card Terminal	
Transaction Reports	
Settings	Premium Access (including all above)
<hr/>	
 Hosted Pay	
My Customers	
Profile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

Accessing Merchant Passport

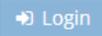
- Once your **Merchant Passport** account has been setup through International Bancard, you will automatically receive a Welcome Email with your user credentials, and a link to the website



- 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

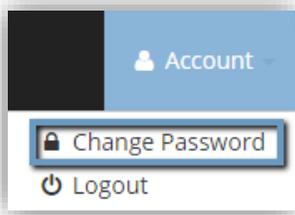
Note: We recommend you save the link <https://merchant.intlbancard.com> as a bookmark for easy access, and update your password for security purposes.

Changing Your Password

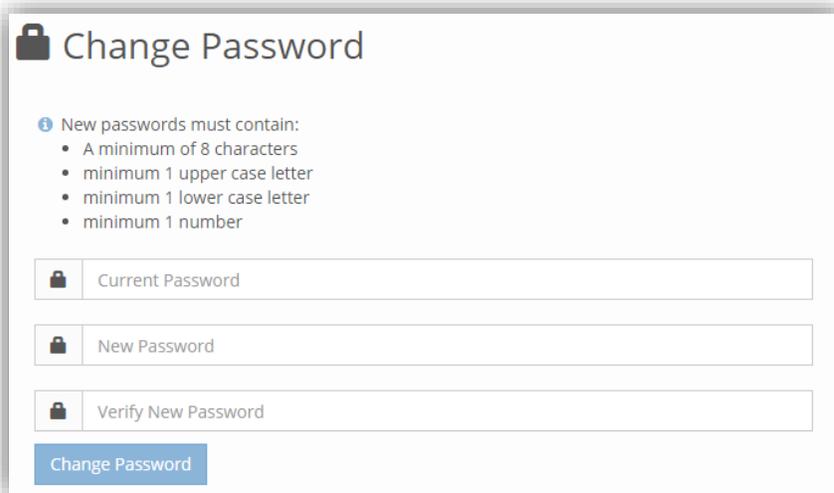
From Inside of Merchant Passport

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

A screenshot of the 'Change Password' form. The form has a title 'Change Password' with a lock icon. Below the title is an information icon and the text 'New passwords must contain:' followed by a bulleted list: 'A minimum of 8 characters', 'minimum 1 upper case letter', 'minimum 1 lower case letter', and 'minimum 1 number'. There are three input fields: 'Current Password', 'New Password', and 'Verify New Password', each with a lock icon on the left. At the bottom is a blue 'Change Password' button.

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

Note: New passwords must meet the following requirements:

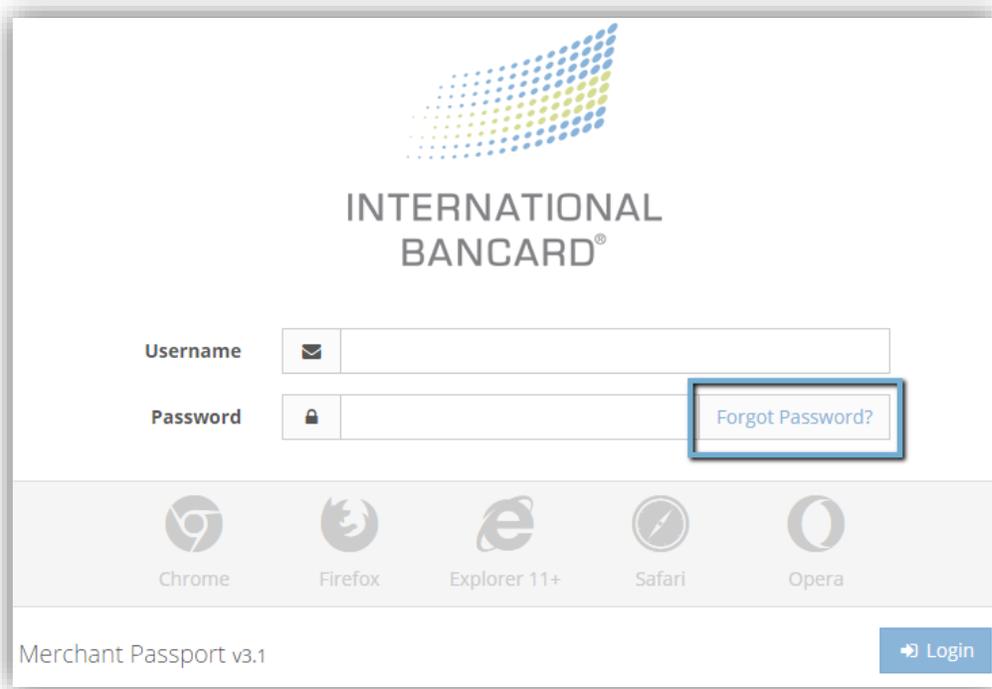
- Minimum of 8 characters
 - Minimum of 1 upper case letter
 - Minimum of 1 lower case letter
 - Minimum of 1 number
- Click **Change Password** 
 - A success message will display upon completion of your password change

✓ Success
Password Changed

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



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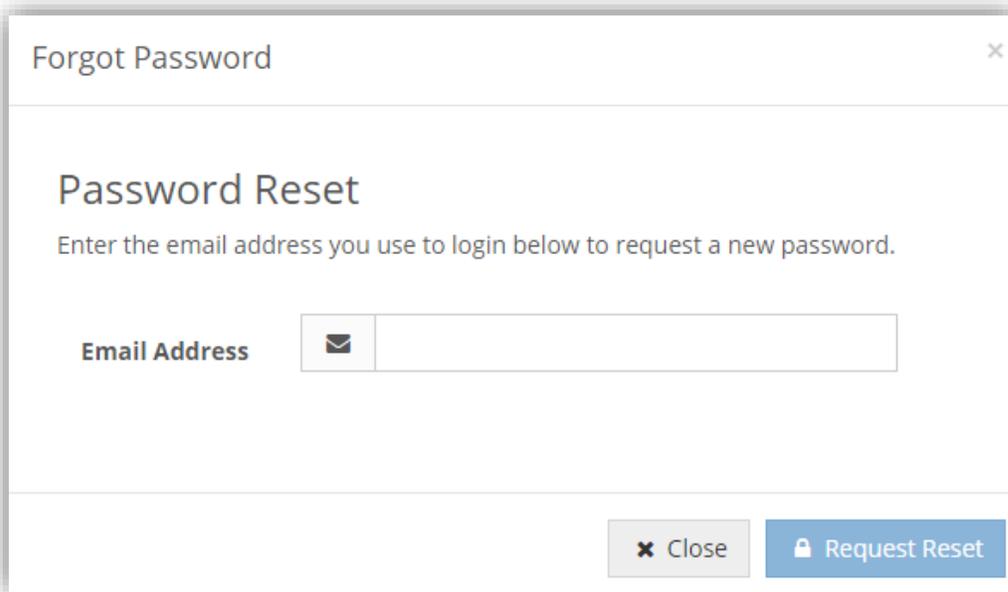
Username 

Password  [Forgot Password?](#)

Chrome Firefox Explorer 11+ Safari Opera

Merchant Passport v3.1 [Login](#)

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



Forgot Password

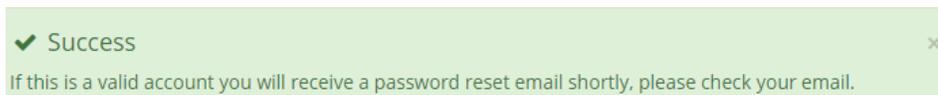
Password Reset

Enter the email address you use to login below to request a new password.

Email Address

[Close](#) [Request Reset](#)

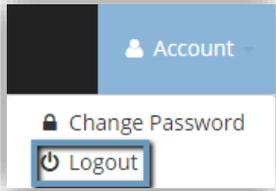
- Click **Request Reset** 
- A success message will display upon submitting your password reset request



Logout

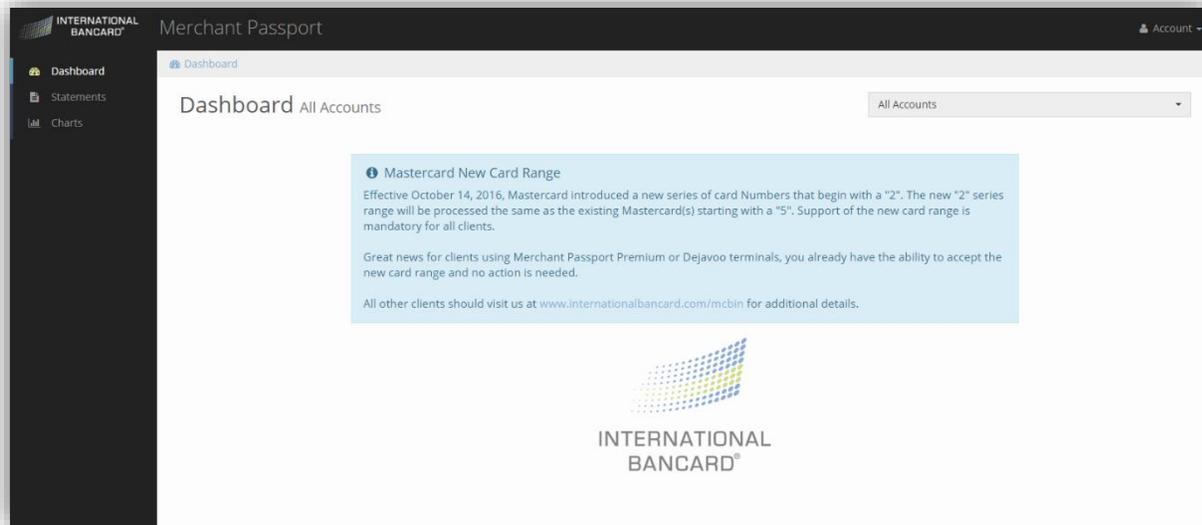
To logout of Merchant Passport:

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



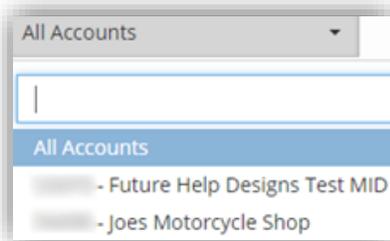
Dashboard

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

[Redacted] - Joes Motorcycle Shop ▾

Joes Motorcycle Shop (#87885200 [Redacted])

PCI

Not Compliant: SAQ/Scan Incomplete

Doing Business As

Legal

Name:
Joes Motorcycle Shop

Physical Street Address:
123 Main Street

City:	State:	Zip:
Saline	mi	48777

Phone: (734) 555-1212

Fax:

First:	Last:	Email:
Joe	Blow	joe@yahoo.com

Customer Service Phone:

Name:
Test Joes Motorcycle Shop 2

Address:
123 Main Street

City:	State:	Zip:
Saline	mi	48777

Phone: (734) 555-1212

Fax:

First:	Last:	Email:
Joe	Blow	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.

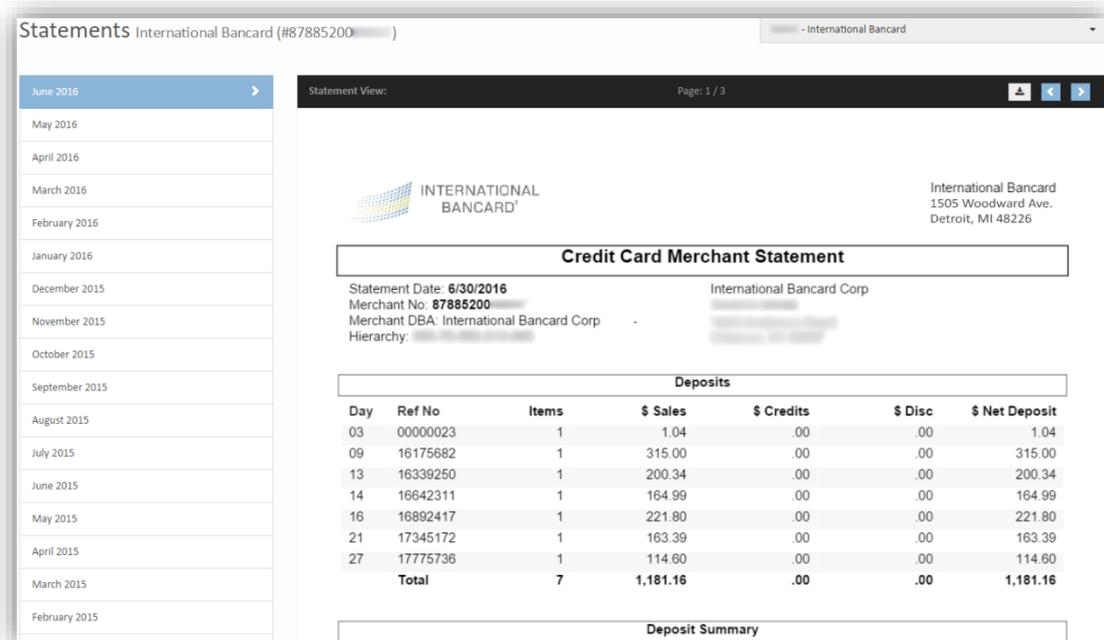
Note: To update data found on the **Business Info** screen, please contact International Bancard’s Customer Service department by phone at 800-827-4880, or email customercare@intl Bancard.com

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 Statement View: Page: 1 / 3



International Bancard
1505 Woodward Ave.
Detroit, MI 48226

Credit Card Merchant Statement

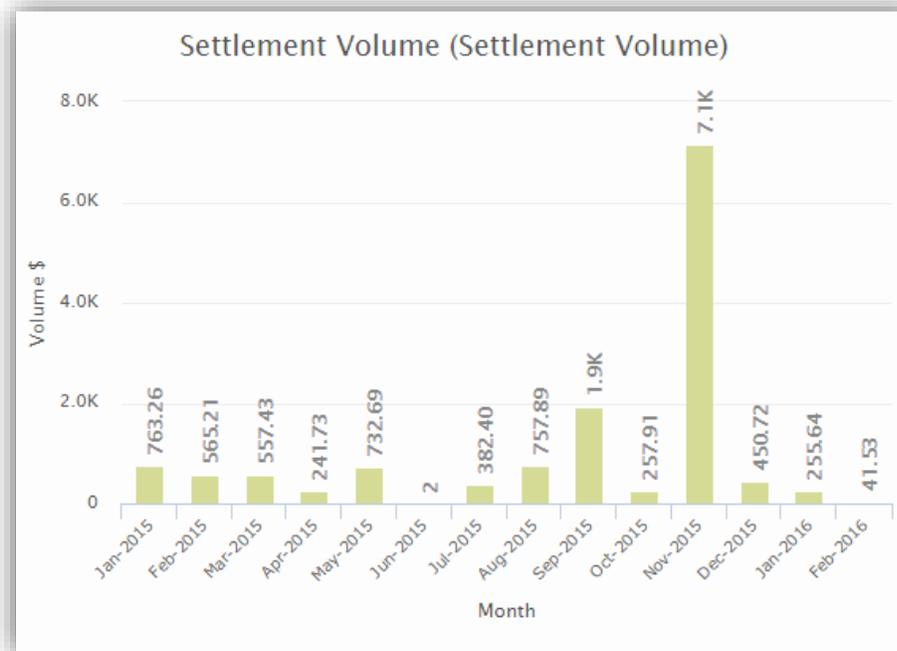
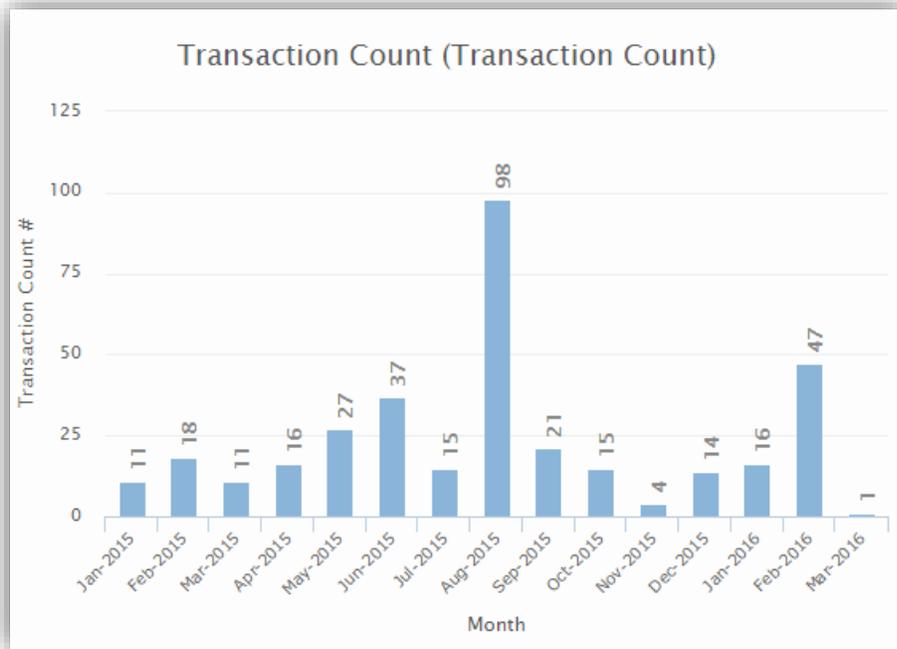
Statement Date: **6/30/2016** International Bancard Corp
 Merchant No: **87885200**
 Merchant DBA: International Bancard Corp
 Hierarchy:

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	1,181.16

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.

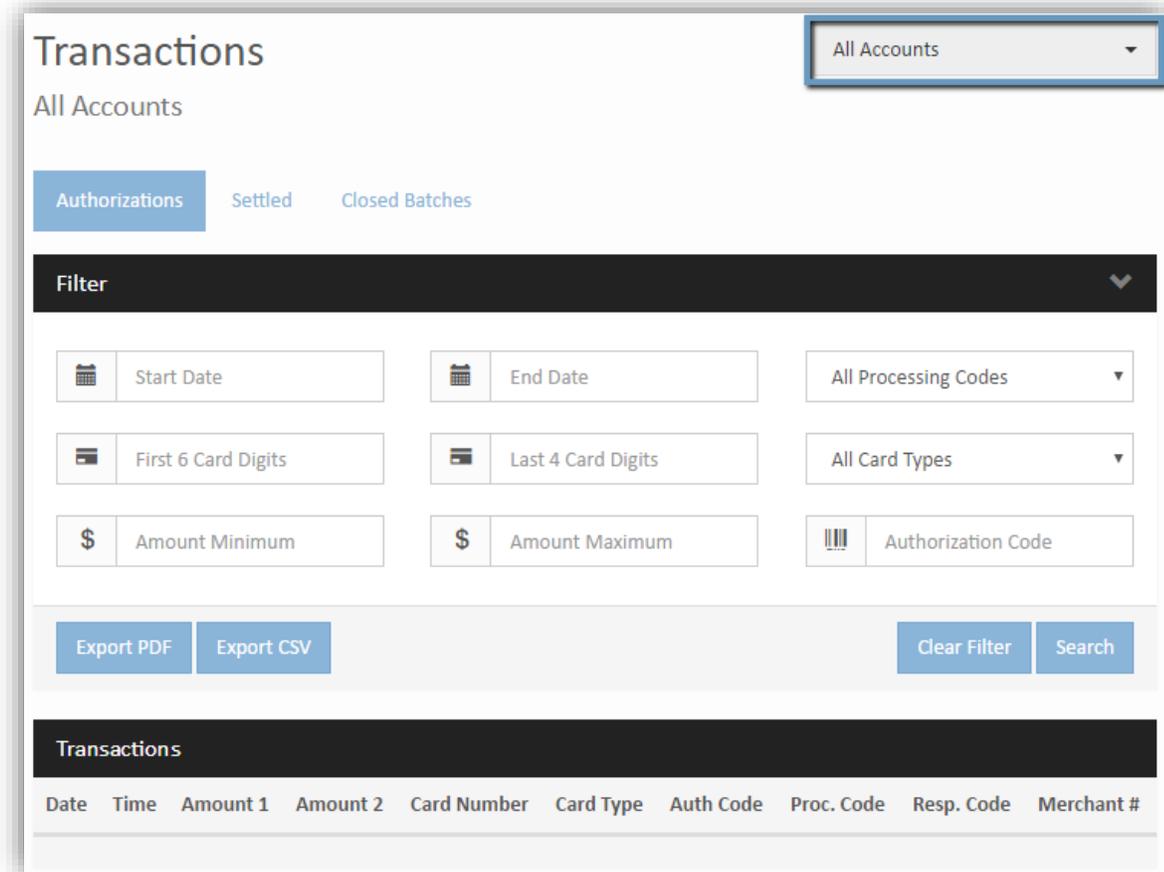


History

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

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

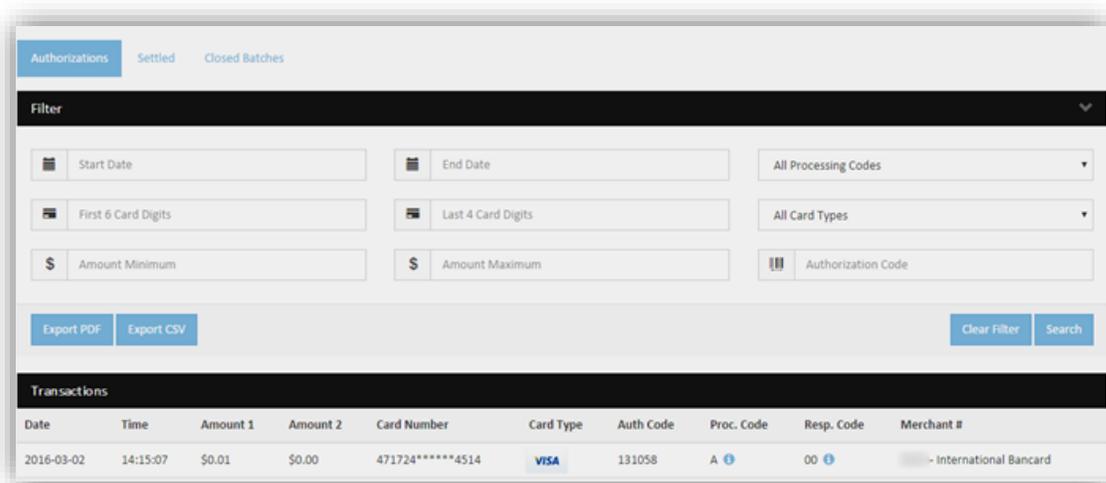
Transactions

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



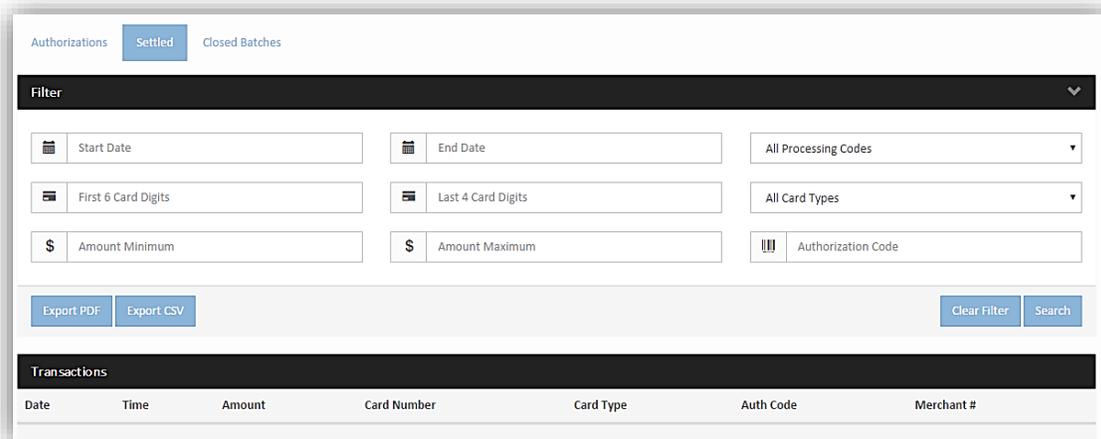
The screenshot displays the 'Authorizations' search interface. At the top, there are tabs for 'Authorizations', 'Settled', and 'Closed Batches'. Below this is a 'Filter' section with various input fields and dropdown menus for searching by Start Date, End Date, Processing Codes, First 6 Card Digits, Last 4 Card Digits, Card Types, Amount Minimum, Amount Maximum, and Authorization Code. There are also buttons for 'Export PDF', 'Export CSV', 'Clear Filter', and 'Search'. Below the filter section is a 'Transactions' table with the following data:

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



The screenshot shows a web interface for searching settled authorizations. At the top, there are three tabs: "Authorizations", "Settled" (which is selected), and "Closed Batches". Below the tabs is a "Filter" section with a dropdown arrow. The filter section contains several input fields and dropdown menus:

- Start Date (calendar icon)
- End Date (calendar icon)
- All Processing Codes (dropdown menu)
- First 6 Card Digits (card icon)
- Last 4 Card Digits (card icon)
- All Card Types (dropdown menu)
- Amount Minimum (dollar sign icon)
- Amount Maximum (dollar sign icon)
- Authorization Code (barcode icon)

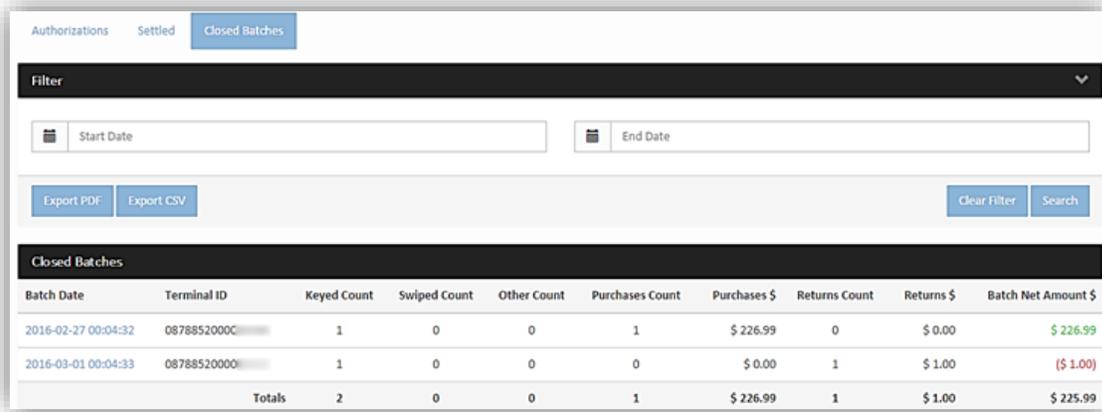
Below the filter section are two buttons: "Export PDF" and "Export CSV". To the right of these buttons are "Clear Filter" and "Search" buttons.

Below the filter section is a "Transactions" table with the following columns: Date, Time, Amount, Card Number, Card Type, Auth Code, and Merchant #.

Closed Batches

Closed batches can be searched by:

- Start Date
- End Date



The screenshot shows the 'Closed Batches' section of the Merchant Passport interface. It includes a filter section with 'Start Date' and 'End Date' input fields, and buttons for 'Export PDF', 'Export CSV', 'Clear Filter', and 'Search'. Below the filter is a table with the following data:

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

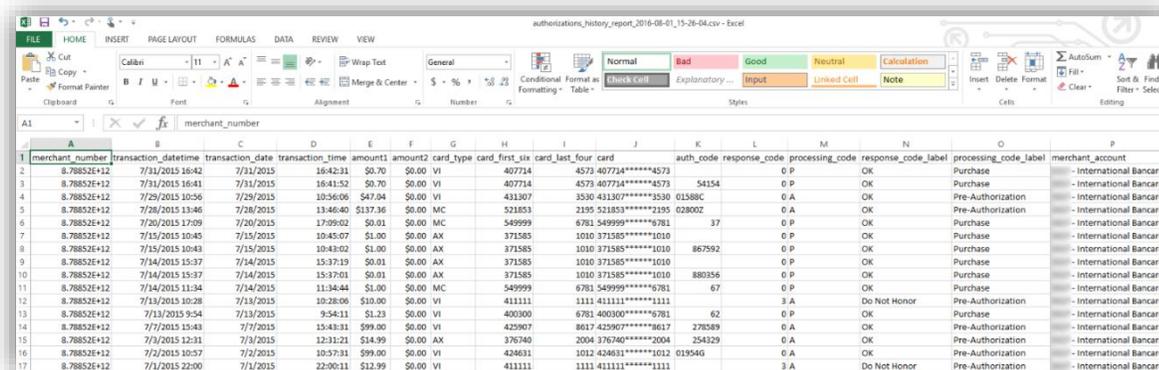
History search results can be exported as either a **CSV** file or **PDF**. The ability to export reports is permissions based.

- 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
878852000027	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:



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	531853	2195	531853*****2195	02800C	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 10:37	7/2/2015	10:37:31	\$99.00	\$0.00	VI	424631	1012	424631*****1012	01954G	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

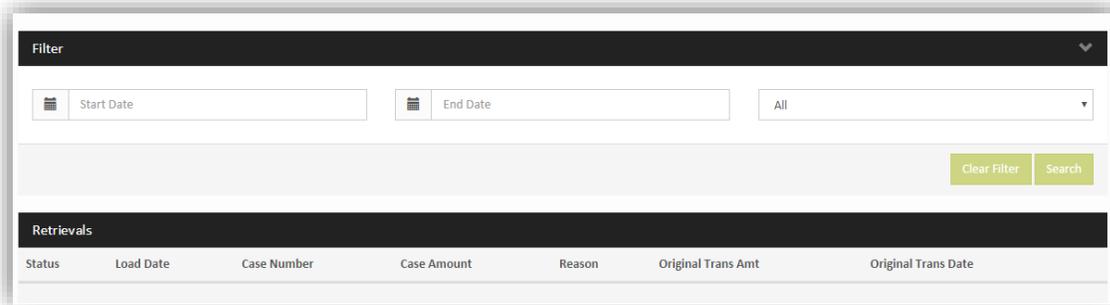
If you have enrolled in either our Merchant Plus or Premium programs, you will have access to the **Disputes** screen. This screen provides access to detailed **Retrieval** and **Chargeback** information from the last 24 months.

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 user interface for filtering and viewing retrieval cases. At the top, there is a 'Filter' section with a dropdown arrow. Below this, there 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 with the following columns: Status, Load Date, Case Number, Case Amount, Reason, Original Trans Amt, and Original Trans Date.

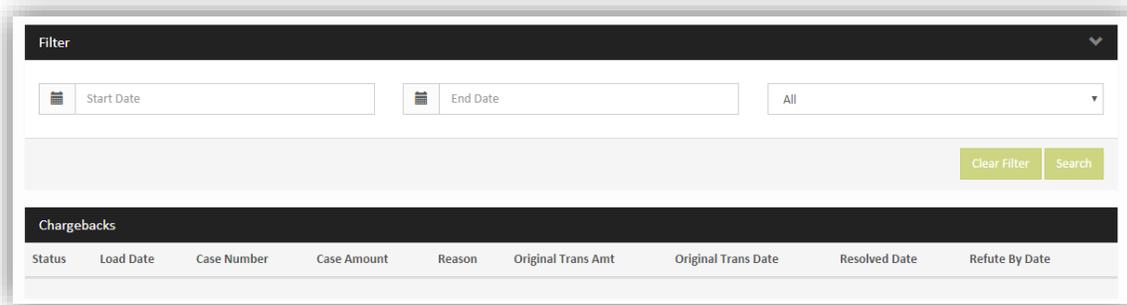
Status	Load Date	Case Number	Case Amount	Reason	Original Trans Amt	Original Trans Date
--------	-----------	-------------	-------------	--------	--------------------	---------------------

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 user interface for filtering chargebacks. At the top, there is a 'Filter' section with a dropdown arrow. Below this, there are three input fields: 'Start Date', 'End Date', 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 'Chargebacks'. The table has a dark header with the following columns: Status, Load Date, Case Number, Case Amount, Reason, Original Trans Amt, Original Trans Date, Resolved Date, and 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

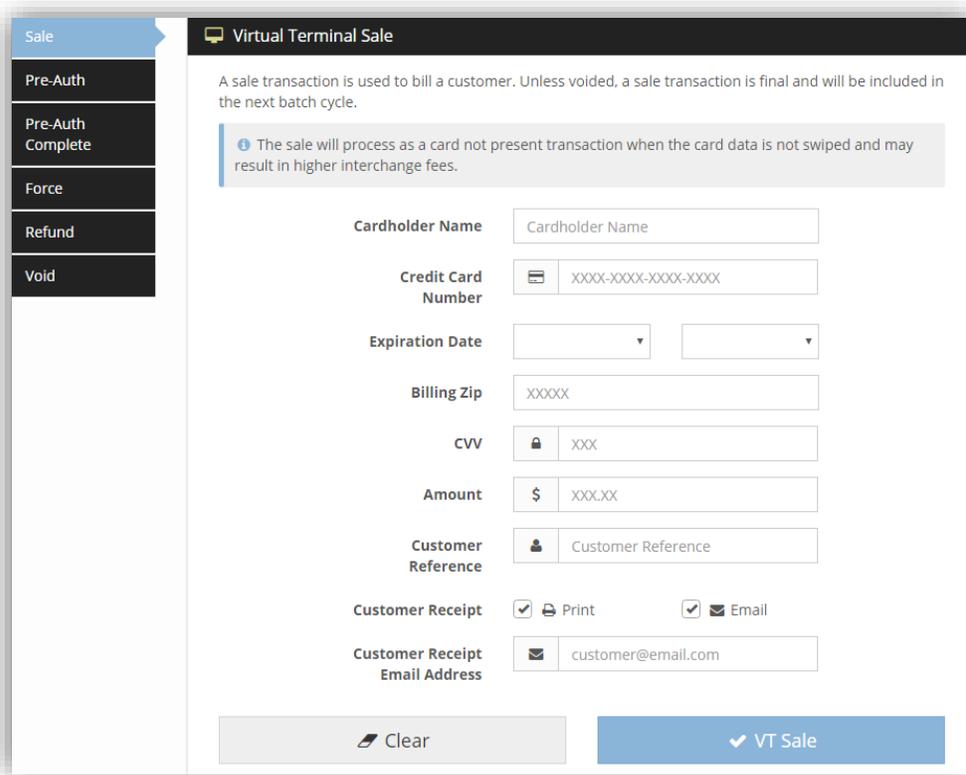
A sale transaction is used to bill your customers. Unless voided, a sale transaction is final, and will be included in your next batch cycle. If you have a retail, or card-present account, you can choose to utilize a card reader (EMV is supported) that attaches to your computer’s USB port. This allows 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



Sale

Virtual Terminal Sale

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.

The sale will process as a card not present transaction when the card data is not swiped and may result in higher interchange fees.

Cardholder Name

Credit Card Number

Expiration Date

Billing Zip

CVV

Amount

Customer Reference

Customer Receipt Print Email

Customer Receipt Email Address

- 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

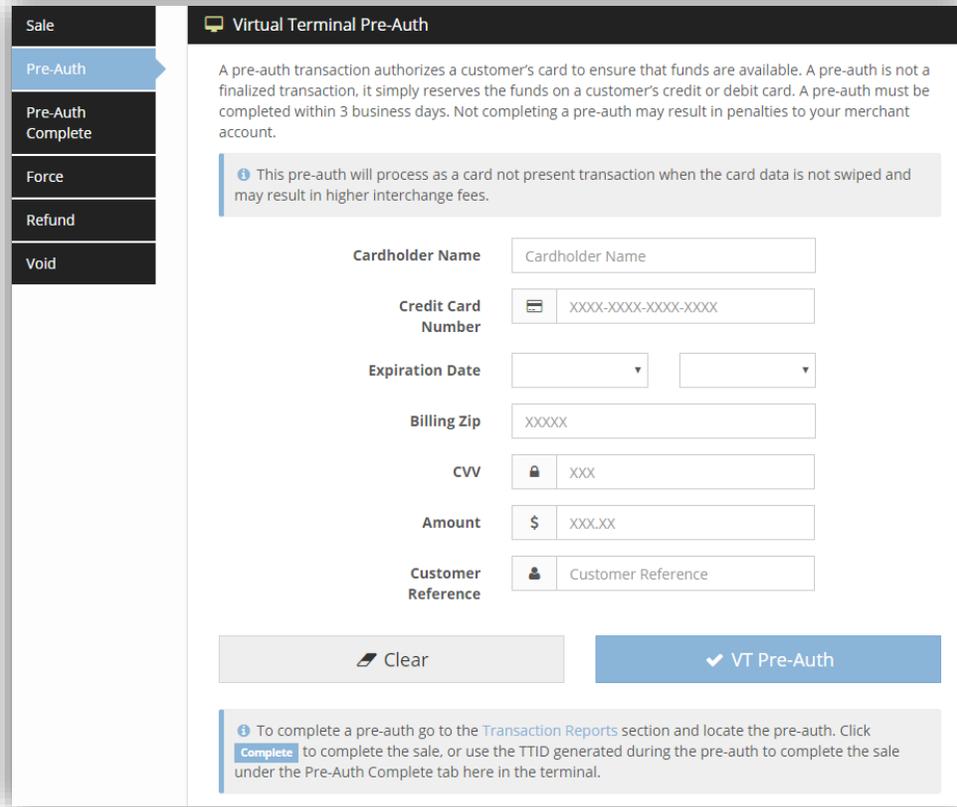
A **pre-auth** transaction authorizes a customer’s card to ensure that funds are available. A pre-authorization is not a finalized transaction, it simply reserves the funds on the customer’s credit or debit card. A pre-authorization must be completed within 3 business days, and will be removed if not 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



Virtual Terminal Pre-Auth

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.

ⓘ 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.

Cardholder Name

Credit Card Number

Expiration Date

Billing Zip

CVV

Amount

Customer Reference

ⓘ 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

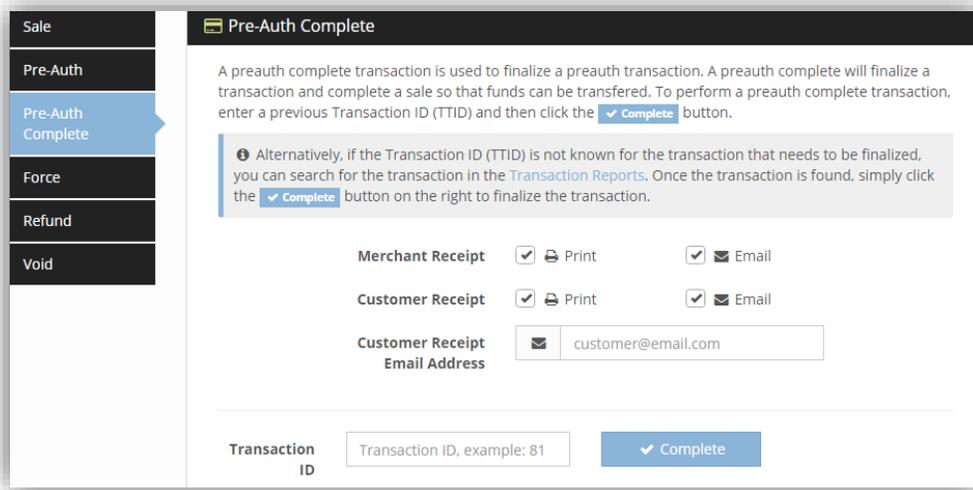
A **pre-auth complete** transaction is used to finalize a pre-authorized transaction. A pre-auth complete will finalize a transaction, and complete a sale which allows funds to be transferred from the cardholder's account, to you.

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

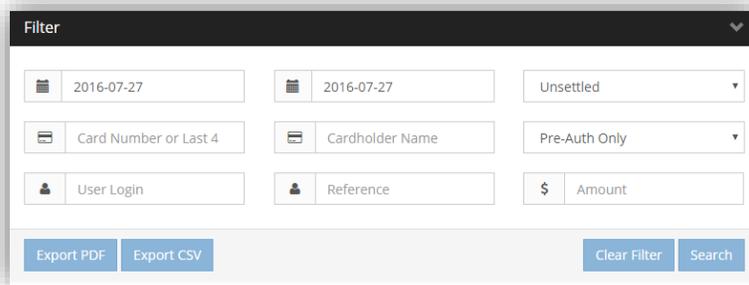


The screenshot shows the 'Pre-Auth Complete' screen. On the left is a navigation menu with options: Sale, Pre-Auth, Pre-Auth Complete (highlighted), Force, Refund, and Void. The main content area has a title 'Pre-Auth Complete' and a descriptive paragraph: 'A preauth complete transaction is used to finalize 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.' Below this is a tip: '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.' There are three receipt options: 'Merchant Receipt' with checkboxes for Print and Email; 'Customer Receipt' with checkboxes for Print and Email; and 'Customer Receipt Email Address' with a text input field containing 'customer@email.com'. At the bottom, there is a 'Transaction ID' field with the placeholder 'Transaction ID, example: 81' and a blue 'Complete' button.

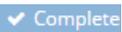
- Select **Pre-Auth Complete** from the transaction menu
- Enter a previous Transaction ID (TTID found in the **Transaction Report** screen) in the **Transaction ID field**
- Click **VT Complete** 

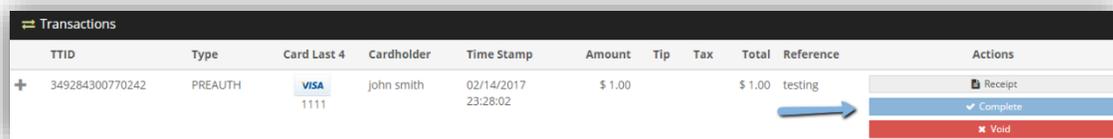
Processing a Pre-Auth Complete Transaction through Transaction Reports

- 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



The screenshot shows the 'Filter' window. It contains several input fields: two date pickers both set to '2016-07-27', a dropdown menu set to 'Unsettled', a 'Card Number or Last 4' field, a 'Cardholder Name' field, a dropdown menu set to 'Pre-Auth Only', a 'User Login' field, a 'Reference' field, and an 'Amount' field with a dollar sign icon. At the bottom, there are buttons for 'Export PDF', 'Export CSV', 'Clear Filter', and 'Search'.

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



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

A blue arrow points to the 'Complete' button in the Actions column of the first row.

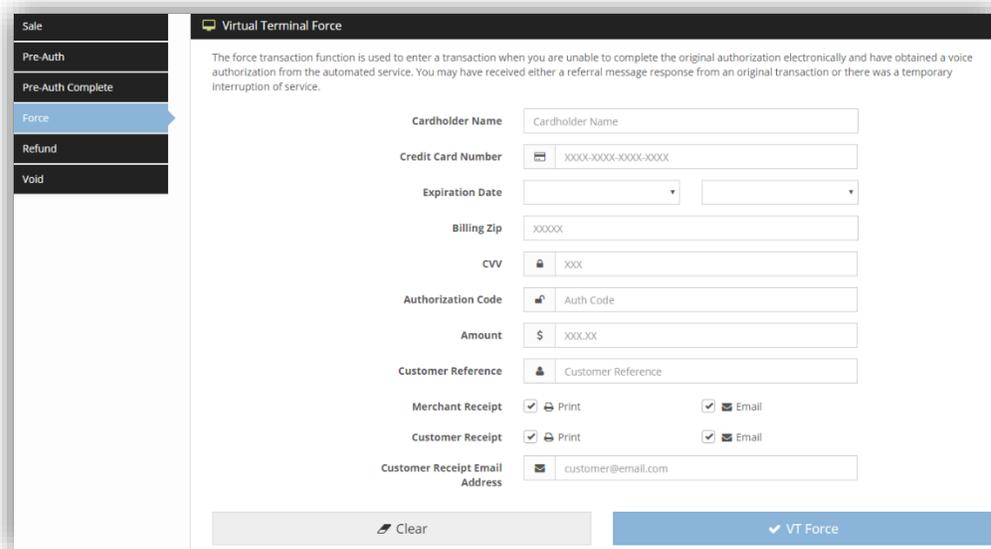
- Press OK on the popup window

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



Virtual Terminal 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. You may have received either a referral message response from an original transaction or there was a temporary interruption of service.

Cardholder Name
Credit Card Number
Expiration Date
Billing Zip
CVV
Authorization Code
Amount
Customer Reference
Merchant Receipt Print Email
Customer Receipt Print Email
Customer Receipt Email Address

- 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:

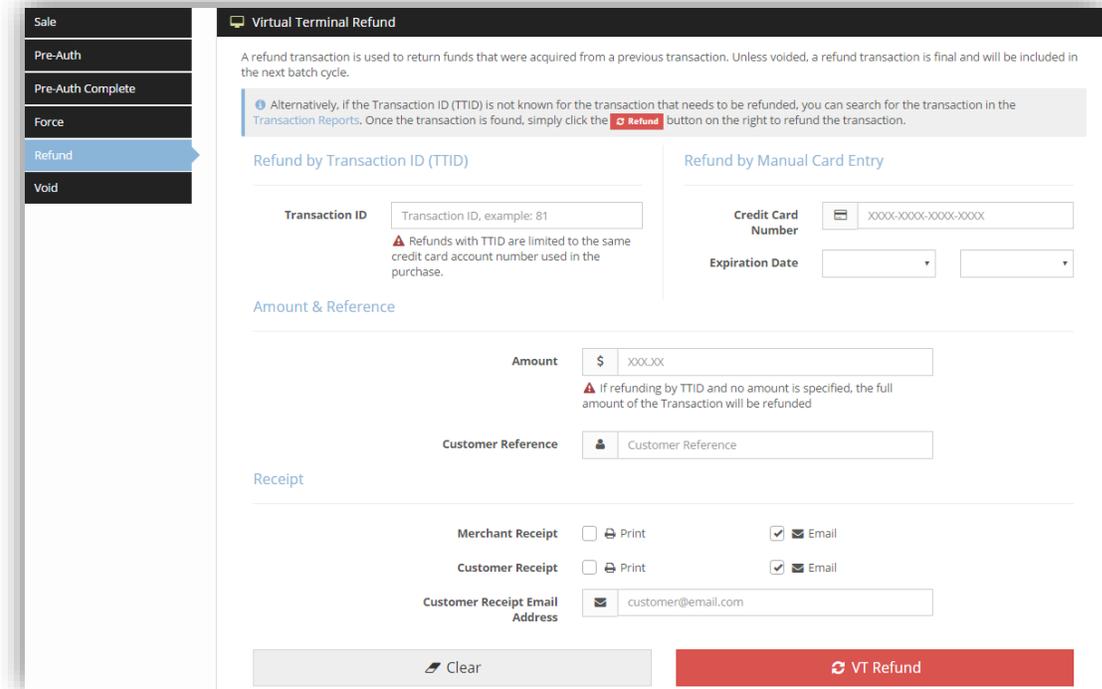
1. Through the Credit Card Terminal without card data
2. Through the Credit Card Terminal with card data
3. Through Transaction Reports

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



The screenshot shows the 'Virtual Terminal Refund' interface. On the left is a navigation menu with options: Sale, Pre-Auth, Pre-Auth Complete, Force, Refund (highlighted), and Void. The main area is titled 'Virtual Terminal Refund' and contains the following sections:

- Refund by Transaction ID (TTID):** Includes a 'Transaction ID' field with the placeholder 'Transaction ID, example: 81'. A warning icon and text state: 'Refunds with TTID are limited to the same credit card account number used in the purchase.'
- Refund by Manual Card Entry:** Includes a 'Credit Card Number' field with placeholder 'XXXX-XXXX-XXXX-XXXX' and an 'Expiration Date' field with two dropdown menus.
- Amount & Reference:** Includes an 'Amount' field with a '\$' symbol and placeholder 'XXXX.XX'. A warning icon and text state: 'If refunding by TTID and no amount is specified, the full amount of the Transaction will be refunded'. Below it is a 'Customer Reference' field with a person icon and placeholder 'Customer Reference'.
- Receipt:** Includes checkboxes for 'Merchant Receipt' and 'Customer Receipt', each with 'Print' and 'Email' options. Below these is a 'Customer Receipt Email Address' field with placeholder 'customer@email.com'.

At the bottom of the form are two buttons: a grey 'Clear' button and a red 'VT Refund' button with a refresh icon.

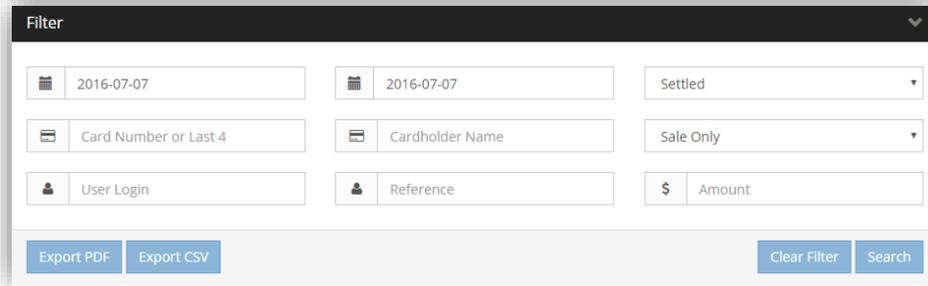
- Enter a previous Transaction ID (TTID) under the **Refund by Transaction ID (TTID)** section
- Enter the amount to be refunded in the **Amount** field to initiate a partial refund
***Note:** Leave the **Amount** field blank if the full amount is to be refunded*
- Click **VT Refund** 

Refund by Manual Card Entry

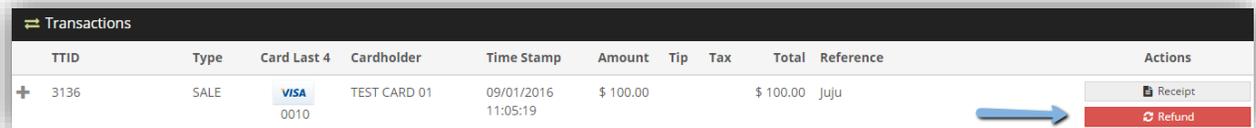
- Click on **Refund** in the transaction menu
- Input the card information and amount into the appropriate fields
- Click **VT Refund** 

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



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



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

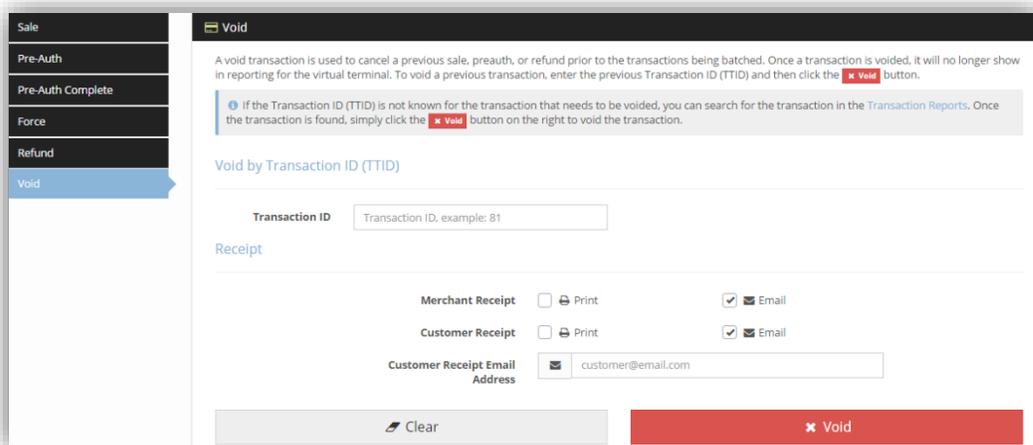
A **Void** transaction is used to cancel a previous sale, pre-auth, or refund.

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

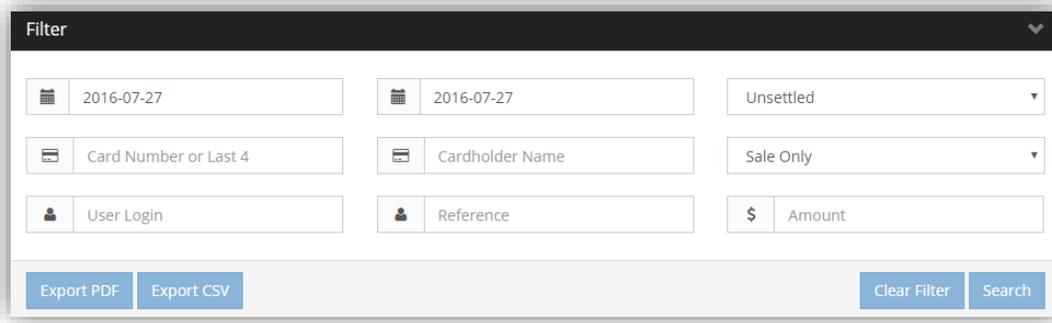


- Enter the previous Transaction ID (TTID) in the **Transaction ID** field
- Click **Void** 

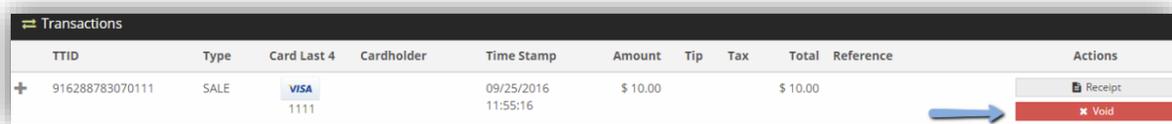
Processing a Void Transaction through Transaction Reports

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



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



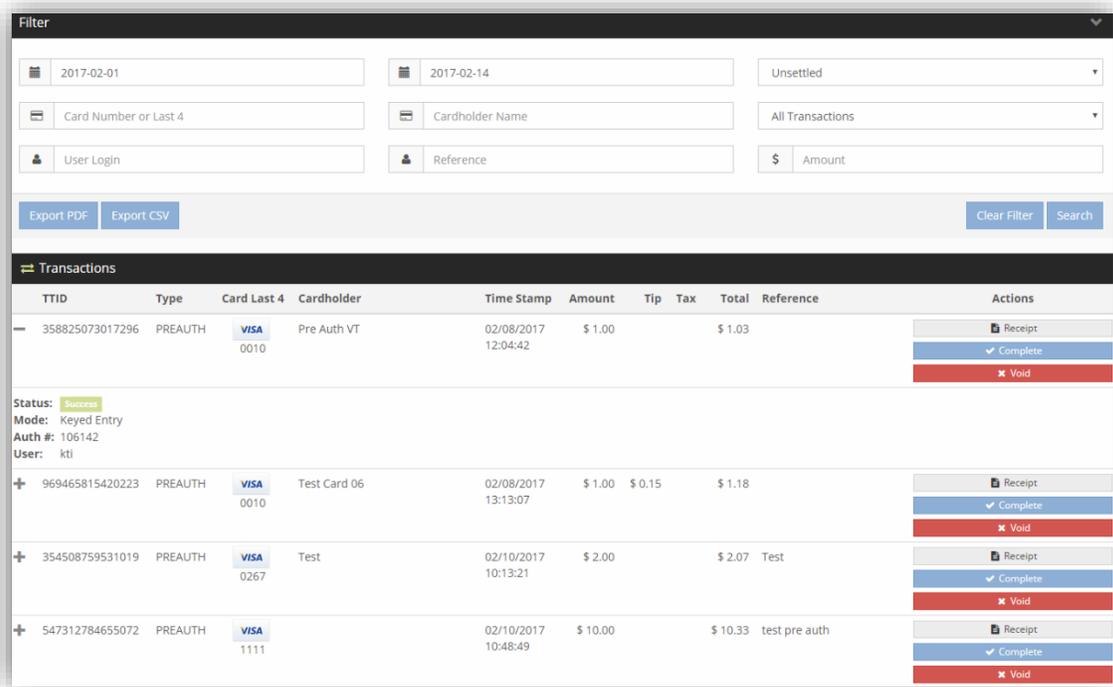
TTID	Type	Card Last 4	Cardholder	Time Stamp	Amount	Tip	Tax	Total	Reference	Actions
+ 916288783070111	SALE	VISA 1111		09/25/2016 11:55:16	\$ 10.00			\$ 10.00		Receipt Void

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



The screenshot shows a 'Filter' section at the top with input fields for Start Date (2017-02-01), End Date (2017-02-14), Transaction Status (Unsettled), Card Number or Last 4, Cardholder Name, User Login, Reference, and Amount. Below the filter are 'Export PDF' and 'Export CSV' buttons, and 'Clear Filter' and 'Search' buttons.

The main section is titled 'Transactions' and contains a table with the following columns: TTID, Type, Card Last 4, Cardholder, Time Stamp, Amount, Tip, Tax, Total, Reference, and Actions.

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		Receipt Complete Void
Status: Success Mode: Keyed Entry Auth #: 106142 User: kti										
+ 969465815420223	PREAUTH	VISA 0010	Test Card 06	02/08/2017 13:13:07	\$ 1.00	\$ 0.15		\$ 1.18		Receipt Complete Void
+ 354508759531019	PREAUTH	VISA 0267	Test	02/10/2017 10:13:21	\$ 2.00			\$ 2.07	Test	Receipt Complete Void
+ 547312784655072	PREAUTH	VISA 1111		02/10/2017 10:48:49	\$ 10.00			\$ 10.33	test pre auth	Receipt Complete Void

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.

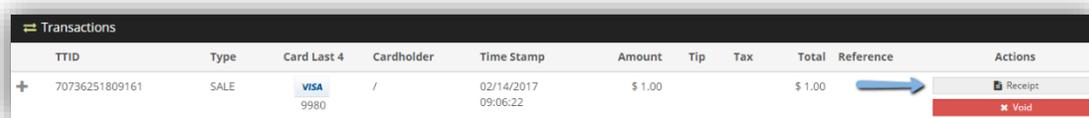
Receipt

To reprint or email a previous transaction receipt:

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

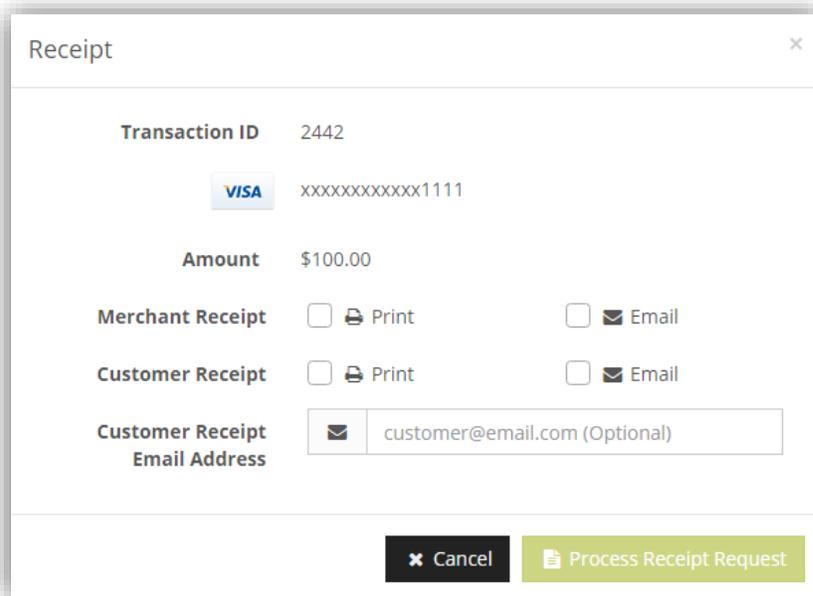


- Click **Receipt**  next to the transaction



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



- 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

<input type="text" value="2016-07-07"/>	<input type="text" value="2016-07-07"/>	<input type="text" value="Settled"/>
<input type="text" value="Card Number or Last 4"/>	<input type="text" value="Cardholder Name"/>	<input type="text" value="Sale Only"/>
<input type="text" value="User Login"/>	<input type="text" value="Reference"/>	<input type="text" value="\$ Amount"/>

- 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:

Merchant Account	Merchant Number	TTID	Type	Mode	Card	Account	Cardholder	Time Stamp	Amount	Surcharge	Tax	Total	Auth #	Reference	User
International Bancard	8.78852E+12	2839	SALE	M	VISA	xxxxxxxxxxxx1111		2016-07-31 22:00:01 +0000	\$100.00	\$0.00		\$100.00	527281		
International Bancard	8.78852E+12	2846	SALE	M	VISA	xxxxxxxxxxxx6357		2016-08-01 20:13:26 +0000	\$15.00	\$0.38		\$15.38	857471		@intlbancard.com
International Bancard	8.78852E+12	2847	SALE	M	VISA	xxxxxxxxxxxx1111		2016-08-01 22:00:27 +0000	\$0.50	\$0.00		\$0.50	71342		
International Bancard	8.78852E+12	2848	SALE	M	VISA	xxxxxxxxxxxx6357		2016-08-01 23:05:59 +0000	\$123.00	\$3.08		\$126.08	554397	test	@intlbancard.com
International Bancard	8.78852E+12	2849	SALE	M	VISA	xxxxxxxxxxxx6357		2016-08-01 23:06:31 +0000	\$123.00	\$3.08		\$126.08	716426	test	@intlbancard.com
International Bancard	8.78852E+12	2850	SALE	M	VISA	xxxxxxxxxxxx6357		2016-08-01 23:09:13 +0000	\$123.00	\$3.08		\$126.08	203134	test	@intlbancard.com
International Bancard	8.78852E+12	2851	SALE	M	VISA	xxxxxxxxxxxx6357		2016-08-01 23:11:19 +0000	\$123.00	\$3.08		\$126.08	549482	test	@intlbancard.com
International Bancard	8.78852E+12	2857	SALE	M	VISA	xxxxxxxxxxxx6357		2016-08-02 17:20:01 +0000	\$10.00	\$0.25		\$10.25	899324	Receipt Test 2	@intlbancard.com

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@intlbancard.com