

## USING VIRTUAL TERMINAL

### Credit Authorizations

You'll use Virtual Terminal to authorize and settle credit card transactions without using a point-of-sale terminal. To use iQ to authorize transactions, click on the Virtual Terminal icon on the main iQ navigation, then on the Credit Authorizations option.

In order to authorize a single transaction, you'll need to fill in the form on this screen. The required fields are marked with a red asterisk. Note that you'll need to enter both a Chain Code and a Merchant ID.

Click the "Authorize" button to authorize this transaction.

You can click the "Authorize and Settle" button that will authorize the transaction and automatically mark all approved transactions for settlement. By clicking this button, you won't have to take any additional steps to settle the transaction.

**Please Note:** The availability of the "Authorize" button and "Authorize and Settle" button will depend on your user permissions.

If you have more transactions to manually enter for authorization, click the "Save and Enter Another" button. Note that clicking that button will add the transaction to the grid below. From the grid, you can edit and copy the transactions, if needed. You will have to then authorize that grid of transactions.

You should receive a confirmation message after successful authorization.

After transactions have been authorized, use the Settle Transactions function to complete the transactions.

The screenshot shows the 'Enter Single Transaction' form in the iQ Virtual Terminal interface. The form is divided into several sections with various input fields. Required fields are marked with a red asterisk. The fields include:

- Chain (required)
- Merchant Number\* (required)
- Card Type\* (required)
- Transaction Type\* (required, with options for Sale and Return)
- Amount\* (required, currently set to \$ 0.00)
- Sales Tax (required, currently set to \$ 0.00)
- CVV2 Value (required)
- Expiration Date
- Merchant Order Number
- Customer Code
- Customer Service Phone
- Mail Phone Indicator\* (required, with options for SINGL, MAIL, PHONE)
- Customer Address
- Auth Code
- Customer Zip
- Customer Address
- Customer Field 3
- Gen Merch Description
- Transaction Locator (VT)
- Customer Field 2
- Customer Field 1
- Customer Field 2
- Customer Field 3

The form also includes a sidebar with navigation icons and a top navigation bar with user information and utility links.

## Settle Transactions

To settle transactions that have been previously authorized, click on the Virtual Terminal icon on the main iQ navigation, then on the Settle Transactions option.

In this grid you will see all transactions that have been authorized. This could include approved and declined transactions, transactions that were entered by you and/or transactions that were entered by other users in your organization. Note that after 7 days, transactions will fall off the system if they aren't marked for settlement.

The screenshot shows the 'Settle Transactions' interface. At the top right, there is a summary table:

Sales Approved	Sales Declined	Returns
0	3	0
\$0.00	\$0.00	\$0.00

Below the summary table is a list of transactions with the following columns: Response Code, Card Type, Account Number, Transaction Type, Amount, Mail/Phone, Auth Code, Transaction Locator, Token, Transaction Time, Settlement Status, Transaction Date, and User ID. Three transactions are listed, all with a 'SALE' type and a 'MAIL/PHONE' descriptor.

At the top right, you'll see the following **summary information** on the authorized transactions:

**Sales Approved** – Count and Amount

**Sales Declined** – Count and Amount

**Returns** - Count and Amount

### Perform Actions on a Single Transaction

Click yellow arrow to the left of a transaction in the grid to reveal a menu. Note that the options that display will vary based on your permissions.

- **Settle:** Clicking this option will initiate the settlement of the selected transaction. Settling the transaction is required to deduct the transaction amount from the cardholder's account and deposit it into the merchant's account. You'll receive a confirmation message after this is successfully completed. Transactions marked for settlement before 7pm Eastern will be paid the following day (AmEx transactions will be paid in 2 days).
- **Remove:** Clicking this option permanently removes this authorization from the list. This is not reversible, and the authorization will be permanently lost.
- **Copy:** Clicking this option will copy the transaction data over to the Credit Authorization form to be used for a new transaction. This allows a user to quickly create a similar transaction and make changes to the transaction data before authorizing the new transaction.

### Perform Actions on a Multiple Transactions

Use the checkboxes at the left to select the rows that correspond to the transactions that you need to Settle or Remove. Alternatively, use the "Select All" or "Select None" links at the top of the list to select all or none of the rows, respectively. Once you've selected the correct rows, click the appropriate action button at the top of the list.

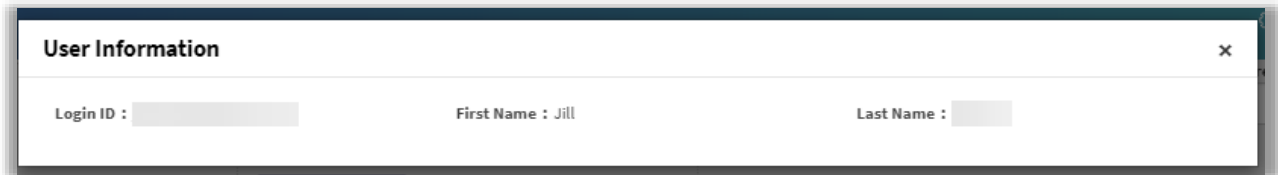
- **Settle Selected:** Clicking this option uses the authorizations to settle the transactions and charge the cardholder. You'll receive a confirmation message after this is successfully completed.

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- **Remove Selected:** Clicking this option permanently removes these authorizations from the list. This is not reversible, and the authorizations will be permanently lost.

## View User Information

You can view information on the iQ user that initiated the Virtual Terminal transaction. To access this data, click on “View User Information” on the flyout menu. A window will appear.



## VT Reports

Use the Virtual Terminal Reports area to view transaction data on transactions that have been initiated using Virtual Terminal. You'll find this screen by navigating to Virtual Terminal in the main iQ navigation, and then to VT Reports under that.

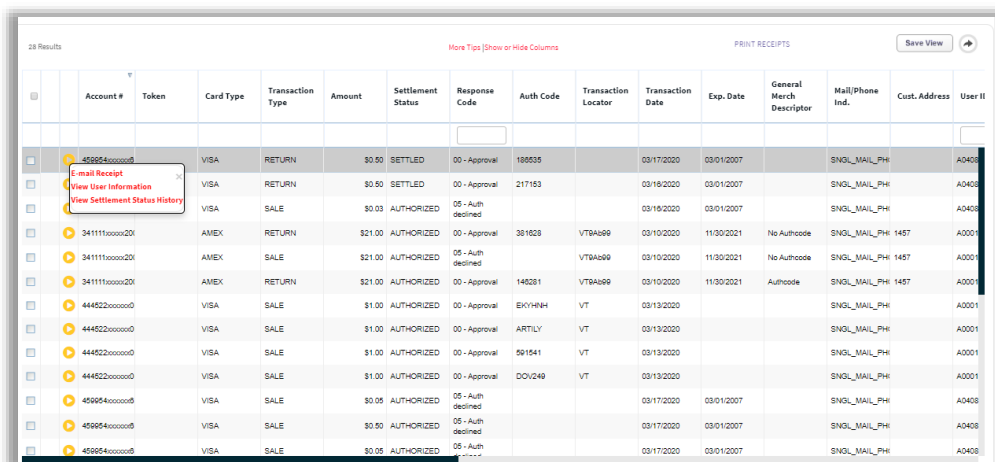
Select the hierarchy and date range for which you need to pull Virtual Terminal transaction data. Fill in any Additional Criteria you may have related to the VT transaction(s). Note that, depending on your permissions, you may have access to a checkbox that allows you to view full card numbers in your search results.

When you are ready to run the search, click the "Search" button. Your search results will display below. Note that, depending on your permissions, you may see only the transactions you initiated, or you may see transactions that were also initiated by other users at your organization.

Click the yellow arrow to the left of a transaction to reveal a fly-out menu.

Click "Email Receipt" if you need to email a copy of the sales draft.

If needed, you can cancel a settlement request from Virtual Terminal Reports on the same day it was requested, until 7pm Eastern.



The screenshot shows a table with 28 results. The table has columns for Account #, Token, Card Type, Transaction Type, Amount, Settlement Status, Response Code, Auth Code, Transaction Locator, Transaction Date, Exp. Date, General Merch Descriptor, Mail/Phone Ind., Cust. Address, and User ID. A fly-out menu is visible for the first row, containing options: "Email Receipt", "View User Information", and "View Settlement Status History".

Account #	Token	Card Type	Transaction Type	Amount	Settlement Status	Response Code	Auth Code	Transaction Locator	Transaction Date	Exp. Date	General Merch Descriptor	Mail/Phone Ind.	Cust. Address	User ID
459954xxxxxx00		VISA	RETURN	\$0.50	SETTLED	00 - Approval	189535		03/17/2020	03/01/2007		SNGL_MAIL_PHI		A0408
459954xxxxxx00		VISA	RETURN	\$0.50	SETTLED	00 - Approval	217153		03/16/2020	03/01/2007		SNGL_MAIL_PHI		A0408
444522xxxxxx00		VISA	SALE	\$0.03	AUTHORIZED	05 - Auth declined			03/16/2020	03/01/2007		SNGL_MAIL_PHI		A0408
341111xxxxxx20		AMEX	RETURN	\$21.00	AUTHORIZED	00 - Approval	381828	VT9A099	03/10/2020	11/30/2021	No Authcode	SNGL_MAIL_PHI 1457		A0001
341111xxxxxx20		AMEX	SALE	\$21.00	AUTHORIZED	05 - Auth declined		VT9A099	03/10/2020	11/30/2021	No Authcode	SNGL_MAIL_PHI 1457		A0001
341111xxxxxx20		AMEX	RETURN	\$21.00	AUTHORIZED	00 - Approval	149281	VT9A099	03/10/2020	11/30/2021	Authcode	SNGL_MAIL_PHI 1457		A0001
444522xxxxxx00		VISA	SALE	\$1.00	AUTHORIZED	00 - Approval	EK1H1H	VT	03/13/2020			SNGL_MAIL_PHI		A0001
444522xxxxxx00		VISA	SALE	\$1.00	AUTHORIZED	00 - Approval	ARTLY	VT	03/13/2020			SNGL_MAIL_PHI		A0001
444522xxxxxx00		VISA	SALE	\$1.00	AUTHORIZED	00 - Approval	591541	VT	03/13/2020			SNGL_MAIL_PHI		A0001
444522xxxxxx00		VISA	SALE	\$1.00	AUTHORIZED	00 - Approval	DOV249	VT	03/13/2020			SNGL_MAIL_PHI		A0001
459954xxxxxx00		VISA	SALE	\$0.05	AUTHORIZED	05 - Auth declined			03/17/2020	03/01/2007		SNGL_MAIL_PHI		A0408
459954xxxxxx00		VISA	SALE	\$0.50	AUTHORIZED	05 - Auth declined			03/17/2020	03/01/2007		SNGL_MAIL_PHI		A0408
459954xxxxxx00		VISA	SALE	\$0.05	AUTHORIZED	05 - Auth declined			03/17/2020	03/01/2007		SNGL_MAIL_PHI		A0408

Check out the online Help content for more details. Once you're logged into iQ, simply click the "Get Help" icon at the upper right of any screen.