

Gateway
3.0

BUSINESS SERVICES GATEWAY

Version 3.0 Release 8.1.2011

**Gateway
User's Manual**

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Gateway – Getting Started

This section will help you get started using the Business Services Gateway, with information about using the secure online system and an overview of functions that are available once you're logged into the system. The Business Services Gateway is designed to enforce security; PCI standards are strictly followed. One main part of the security system in place is the user login. Along with defining which merchant account is to be used, specific user logins can allow or restrict certain activities and options available to the user.

System Requirements

The Business Services Gateway (Gateway) is fully browser based. Any computer system equipped with the ability to reach the website has the minimum requirements for usage. The Gateway supports the following browser applications: Microsoft Internet Explorer, Google Chrome, Mozilla Firefox, and Apple Safari. These are the preferred browsers of 98% of Internet users. Certain older versions of these browsers may not be supported due to unsupported security or usage features. The Gateway will notify the user if an outdated or unsupported browser is detected.

A high-speed Internet connection is strongly recommended. Dial-up access is a feasible option, but the stability and speed limits the user's ability and experience when using the system. Dial-up access is also extremely slow with many of the advanced Gateway features.

All browsers that are used to access the system should be configured to allow secured site access (often referred to as SSL—Secure Socket Layer) and have cookies and Java script enabled. These are common settings with most of the recent browsers.

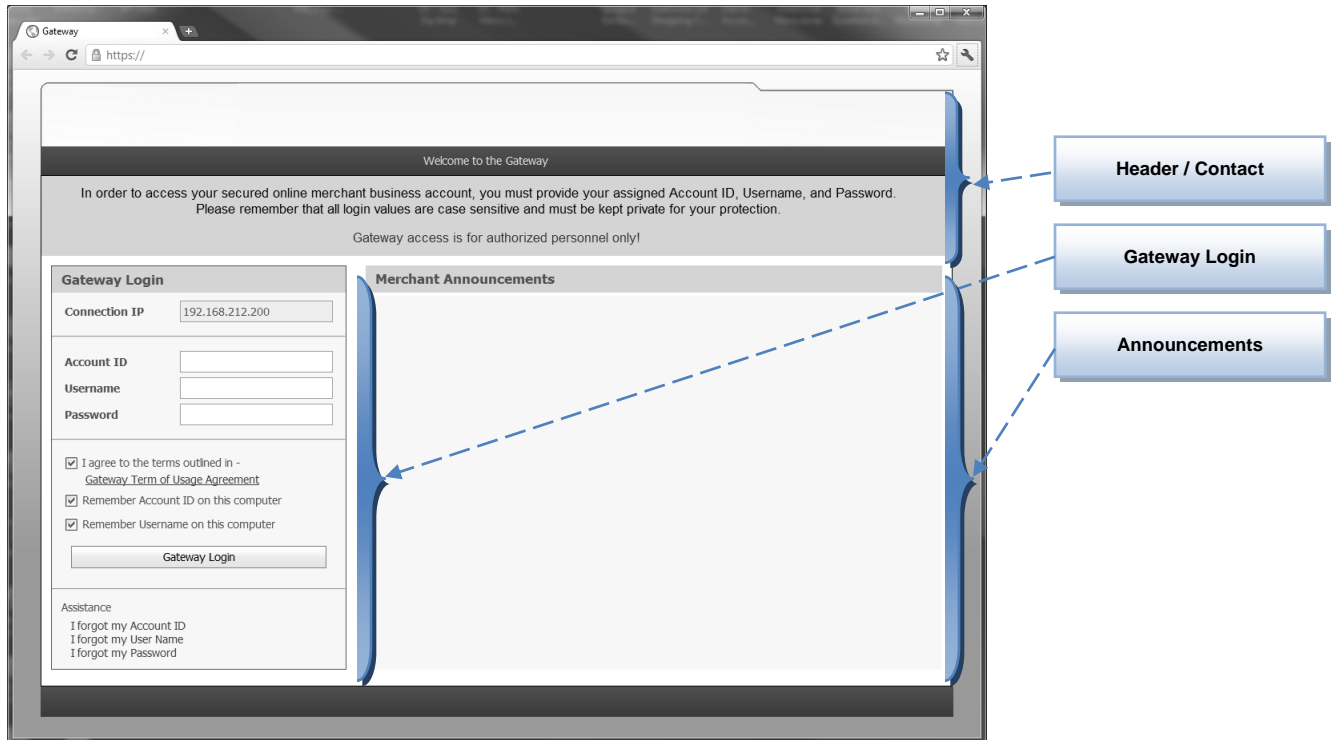
Pop-up blockers should be disabled when accessing this site. These pop-up settings are commonly set when the user first uses the Website. By answering “Allow” to the pop-up blocking prompts when using this site, these blocking systems learn that the Gateway is a trusted site.

Additional hardware may be used in conjunction with this site. These items include magnetic stripe readers, receipt printers etc. and are available through the Gateway supply store.

GETTING STARTED

Gateway Login

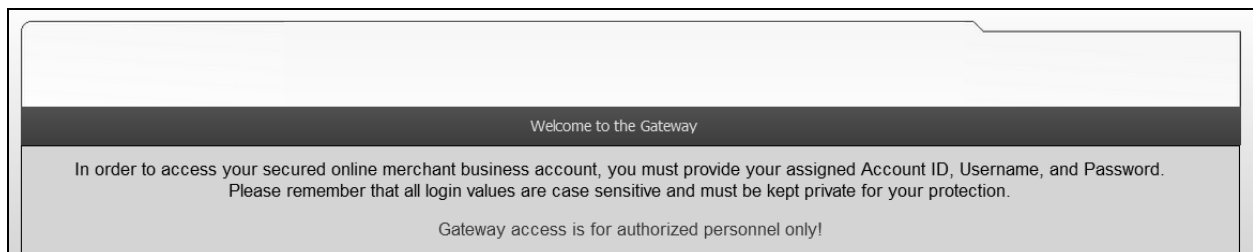
The secure Web address for logging into the system is **www.SynapseGateway.net**. When you go to this Web address (or a specific Web Address supplied by your processor), the Business Services Gateway login screen will be displayed in your browser.



Login Page Areas

The login page consists of three areas:

- **Header / Contact Area** – Depending on the website address used (supplied to you by your processor), the header and contact section will display information for your account. This information can include processor name/logo and phone/email contact information.



GETTING STARTED

- **Gateway Login Area** - The login consists of the user's IP Address display (which the system will detect, so it should automatically appear in the IP Address box), and entry boxes for your unique user **Account ID**, **Username** and **Password**, which you will need to type in each box in order to log into the system.

Before pressing **Login**, please read the "Gateway Term of Usage Agreement" by clicking on the link (of the same name) located above the **Login** button. Once you have read and agree to the terms of usage, you will need to click the "I Agree..." checkbox. This checkbox setting will automatically be remembered the next time you login. The user can also instruct the site to also save the **Account ID** and **Username** by checking the "Remember ..." check boxes. (The **Password** cannot be saved in this manner.)



The screenshot shows a web form titled "Gateway Login". It contains the following elements:

- Connection IP**: A text box containing the value "192.168.212.200".
- Account ID**: An empty text box.
- Username**: An empty text box.
- Password**: An empty text box.
- Three checkboxes, all of which are checked:
 - I agree to the terms outlined in - [Gateway Term of Usage Agreement](#)
 - Remember Account ID on this computer
 - Remember Username on this computer
- A **Gateway Login** button.
- An **Assistance** section with three links:
 - [I forgot my Account ID](#)
 - [I forgot my User Name](#)
 - [I forgot my Password](#)

The Gateway also includes user assistance for forgotten login information. Simply click one of the "I forgot..." options and follow the process.

Note

The **Account ID**, **Username** and **Password** boxes can be case-sensitive; make sure you have the correct case for each letter typed in these entry boxes, otherwise you will get an error message saying the login information is incorrect.

- **Announcements Area** – Messages from your processor and Gateway are displayed in this area. Messages are often related to information about updates and new features in the Gateway, scheduled maintenance for the Gateway, and important PCI (Payment Card Industry) rules that have/are changing.

Information about special services and products pricing will also be displayed in this screen section.



The screenshot shows a section titled "Merchant Announcements". The area below the title is currently empty, indicating that no announcements are currently displayed.

GETTING STARTED

The Menu System –

Once you have successfully logged in, the Menu System screen will be displayed. Based on your login and the account settings established for your account by your processor, specific menu options will appear.

The system is also configured to start your gateway session at a selected default screen. Defaults screens (functions) include the Account Status, Virtual Terminal, Settlement Queue, or the Rolodex Records. (The usage for each of these screen functions will be discussed later in this manual.)

Menu System Information

The default menu option (first screen shown after login) in this example is the customer Rolodex Records screen. Before we discuss how this screen is used, we will first discuss the other general functions of the menu system.

The screenshot shows a web browser window titled 'Gateway'. The interface includes a header with 'Your Provider Information' and 'Demo Company Demo User'. A navigation menu contains 'Account', 'Credit Cards', 'Checks', 'Rolodex', 'Reports', 'Help', 'Additional Services', and 'Log Out'. The main content area displays 'Customer Rolodex Records' with a table of customer data. A callout box labeled 'Menu System' points to the navigation menu, and another callout box labeled 'Selected Menu Option' points to the 'Customer Rolodex Records' table.

Business	First Name	Last Name	Main Phone	Address	State	ZIP	Default Card	Default Ex	Default Card H	Reference
IRU Services I	Annie	Butler	(654) 578-2508	5461 Schwartz Blvd		46521	9874 - JC	12/06	Annie Butler	3503BXWO
FEK Consultin	Jeanette	Carroll	(350) 748-5132	3186 May Circle		38332	9874 - JC	10/06	Jeanette Carr	2375SJEH
USP Marketin	Debra	Carter	7724584907	7586 Rodriguez Blvd		91976				7265MYDN
GYT Wholesa	Ida	Chavez	(475) 466-7743	2559 Ruiz Road		19176	9874 - JC	11/06	Ida Chavez	9737FDRM
SHD Imports	Angela	Clark	8653621972	2619 Holland Street		57073				6163ZQAJ
KDT Design, I	Wanda	Coleman	3525164753	4037 Allison Blvd		39646				1693PQAH
GWC Sales In	Melanie	Cunningham	(584) 817-9335	8004 Turinetti Blvd		10324	9874 - JC	01/09	Melanie Cunnii	1265HNZJ
EUR Corporat	Patty	Daniel	(604) 332-5516	2826 Barker Blvd		73140	9874 - JC	04/06	Patty Daniel	4048PVVI
GWT Design,	Marlo	Degnim	(594) 459-4776	8889 Wilson Road		19901	9874 - JC	03/05	Marlo Degnim	1760VOHI
HWA Imports	Phyllis	Diaz	(294) 388-1250	1756 Wright Road		32689	9874 - JC	07/05	Phyllis Diaz	1065PUMR

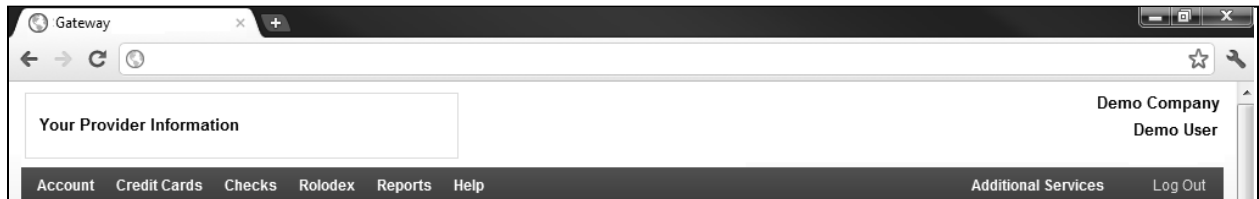
GETTING STARTED

The menu system display items include:

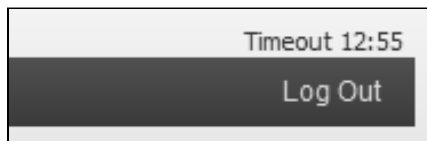
- **Dropdown Menu** – Main menu items for the dropdown menu include the Account, Credit Cards, Checks, Rolodex, Reports and Help menus. (These will be discussed in more detail later in this manual.)



- **Header / Login Display** – The information displayed in this area includes the user's Account Name (Business Name in most cases), name of the user that is currently logged in, and the name of the merchant service provider.

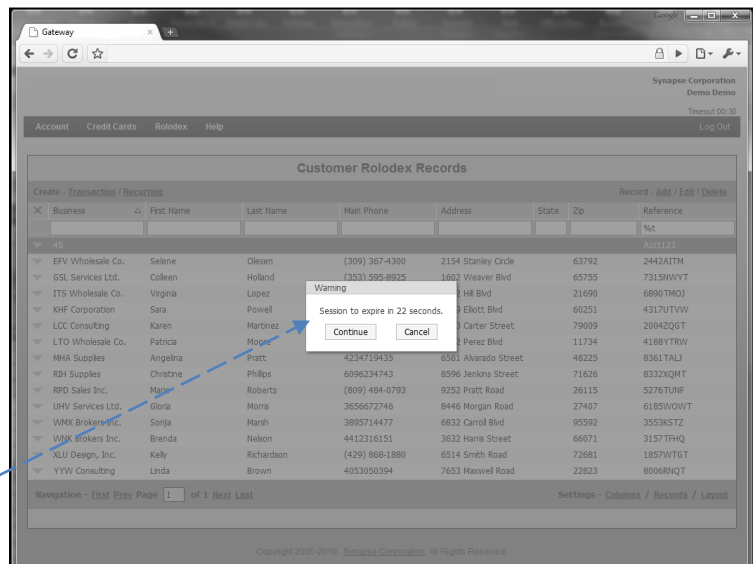


- **Logout & Timer** – The menu system also includes a **Log Out** button that when clicked ends the user's session and returns the user to the **Login** screen. Directly above the Log Out button is a timer. It counts down (from a starting period of 20 minutes) how long it has been since the user has used the gateway. For security purposes and to free forgotten user sessions from the processing servers, the user will automatically be logged out of the system after 20 minutes of non-use. The timer indicates how much time is remaining before the user is logged out for non-usage.



The user is warned when log out is approaching due to non-usage. A message is displayed 30 seconds prior to log out. By clicking on "Continue" the session timer reverts back to 20 minutes before time out / log out.

Session Timeout Warning



GETTING STARTED

Menu Options

The dropdown menu system navigates the user to all configured Web pages within the Gateway. Each user and account type may have different menu options, which will change based on the user's account settings and login. Below is a quick overview of the menu options: (Described in full detail later in this manual.)

Account > Status: Displays gateway account information for the merchant account and user that is logged in.

Account > Account Manager: Allows users with assigned administrative privileges, add additional users and modify account settings and options.

Account > Utilities: Selection of utilities for importing and exporting transaction related data.

Credit Cards > Virtual Terminal: Entry form for creating and processing a credit card transaction.

Credit Cards > Holding Queue: List of transactions placed on hold and to be processed at a later time.

Credit Cards > Authorized Queue: List of transactions currently authorized for an initial amount, but the amount may change and the transaction is not yet ready to settle.

Credit Cards > Batch: Entry and processing of predetermined transactions in groups. (i.e. monthly billings)

Credit Cards > Settlement Queue: List of processed transactions waiting to be settled (either manually settled by the user or automatically settled by the Gateway nightly).

Credit Cards > Settlement History: List of historical batches of transactions settled.

Credit Cards > Transaction History: Historical list of fully settled transactions (also declines and voids).

Checks > Virtual Terminal: Entry form for creating and processing a check transaction.

Checks > Settlement Queue: List of processed transactions waiting to be settled.

Checks > Transaction History: Historical list of fully settled transactions.

Rolodex > Records: List of customer accounts within the rolodex. (Used for an easy and fast method of creating new credit card or check transactions.)

Help Options: A listing of frequently asked questions, the user's manual, and support information.



Additional Services: A listing of other services including Gateway compatible devices, software and more...

Log Out: Ends the users login session in the Gateway. This will require the user to sign/log back in to use the Gateway again.

(Each menu option will be described in detail in the next sections of this manual.)

GETTING STARTED

Using Data Grids (Lists/Queues)

As the user accumulates transaction data within their Gateway account, the ability to search for specific transactions (or customer rolodex records) would become harder and harder without the ability to sort and filter the long listings of data. This section describes the general use of Data Grids used throughout the Business Services Gateway.

Each Data Grid in different parts of the Gateway is used to display specific information. For example – the **Transaction History** menu option is a list of all the past transactions processed using the Gateway. When the **Transaction History** option is pressed, a Data Grid displaying all the past transaction history will be displayed for the user to review. The general use for finding particular records in the Transaction History (or any other menu option using a Data Grid) will be described in this section.

For this example we will be using the **Customer Rolodex** Grid, which is generally used to store contact, address, and credit card data that will be frequently used to create new transactions.

Data Grid Controls – (Customer Rolodex Example)

The screenshot shows a web browser window with the Gateway application. The main content area displays a table titled "Customer Rolodex Records". The table has columns for Business, First Name, Last Name, Main Phone, Address, State, Zip, and Reference. The data is as follows:

Business	First Name	Last Name	Main Phone	Address	State	Zip	Reference
EFV Wholesale Co.	Selene	Olesen	(309) 367-4300	2154 Stanley Circle	63792	2442	AITM
GSL Services Ltd.	Colleen	Holland	(353) 595-8925	1602 Weaver Blvd	65755	7315	NWYT
ITS Wholesale Co.	Virginia	Lopez	(309) 617-9733	1472 Hill Blvd	21690	6890	TMOJ
KHF Corporation	Sara	Powell	6225208277	5079 Elliott Blvd	60251	4317	UTVW
LCC Consulting	Karen	Martinez	6364400179	6520 Carter Street	79009	2004	ZQGT
LTO Wholesale Co.	Patricia	Moore	7678671587	9952 Perez Blvd	11734	4188	YTRW
MHA Supplies	Angelina	Pratt	4234719435	6581 Alvarado Street	48225	8361	TALJ
RIH Supplies	Christine	Phillips	6096234743	8596 Jenkins Street	71626	8332	XQMT
RPD Sales Inc.	Marie	Roberts	(809) 484-0793	9252 Pratt Road	26115	5276	TUNF

A blue callout box labeled "Rolodex Grid" points to the table. The table also includes navigation controls at the bottom: "Navigation - First Prev Page 1 of 2 Next Last" and "Settings - Columns / Records / Layout".

All Data Grids have many characteristics in common. Studying these Data Grid usage features will shorten the user's learning curve. Much of what is learned by operating any one Data Grid within the Gateway can be applied to all other grids.

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(Rolodex Grid continued ...)

The screenshot shows a data grid titled "Customer Rolodex Records". The grid has a header row with columns: Business, First Name, Last Name, Main Phone, Address, State, Zip, and Reference. Below the header, there are several rows of customer data. The grid is surrounded by various controls: a "Create - Transaction / Batch" button on the top left, a "Record - Add / Edit / Delete" button on the top right, a "Navigation - First Prev Page 1 of 2 Next Last" bar at the bottom left, and a "Settings - Columns / Records / Layout" bar at the bottom right. Five callout boxes on the right side point to these specific areas: "Grid Title" points to the grid's title bar, "Record Controls" points to the "Record - Add / Edit / Delete" button, "Action Controls" points to the "Create - Transaction / Batch" button, "Navigation Controls" points to the "Navigation - First Prev Page 1 of 2 Next Last" bar, and "Grid Settings" points to the "Settings - Columns / Records / Layout" bar.

Business	First Name	Last Name	Main Phone	Address	State	Zip	Reference
EFV Wholesale Co.	Selene	Olesen	(309) 367-4300	2154 Stanley Circle		62792	2442AITM
GSL Services Ltd.	Colleen	Holland	(353) 595-8925	1602 Weaver Blvd		65755	7315WVVT
ITS Wholesale Co.	Virginia	Lopez	(309) 617-9733	1472 Hill Blvd		21690	6890TMOJ
KHF Corporation	Sara	Powell	6225208277	5079 Elliott Blvd		60251	4317UTVW
LCC Consulting	Karen	Martinez	6364400179	6520 Carter Street		79009	2004ZQGT
LTO Wholesale Co.	Patricia	Moore	7678671587	9952 Perez Blvd		11734	4188YTRW
MHA Supplies	Angelina	Pratt	4234719435	6581 Alvarado Street		48225	8361TALJ
RH Supplies	Christine	Phillips	6096234743	8596 Jenkins Street		71626	8332XQMT
RPD Sales Inc.	Marie	Roberts	(809) 484-0793	9252 Pratt Road		26115	5276TUNF

Again, all Data Grids have many characteristics in common. Studying these Data Grid usage features will shorten the user's learning curve. Much of what is learned by operating any one Data Grid within the Gateway can be applied to all other grids. Some grids have slightly different controls than others, but all controls are grouped in similar locations for the user's convenience.

Grid Title The Grid Title area describes the general content of the data displayed in the Data Grid. In this example, the grid is displaying customers saved to the Rolodex Record list.

Record Controls This group of controls allows the user to perform record-related tasks. In this example the user can **Add** a new rolodex record, **Edit** an existing record, or **Delete** an existing record. When **Add** or **Edit** is selected, the detail information screen is displayed for adding/editing. (Discussed in a later section of this manual.) Other Grids (i.e. Transaction History) may have different record controls (like reprinting receipts).

Action Controls This group of controls allows the user to perform tasks with the selected record. In this example, the selected rolodex record can be used to populate data into a new **Transaction** or **Batch** transaction record.

Navigation This group of controls allows the user to navigate through the multiple pages of records that are stored in each grid. **First**, **Prior**, **Next**, **Last** page movements (or a move to a specific page number) can be performed.

Grid Settings This group of controls allows the user to specify the number of rows to display in the grid, specify the column data to be displayed, and save the settings selected.

(Following is an example of different grid settings.)

GETTING STARTED

Grid Settings

Customization of data grids is a very convenient feature included in the Gateway system. Manipulation of the number of rows displayed on a grid and the columns of information fields (along with their order and size) can both be accomplished and saved for future visits using the Grid System controls.

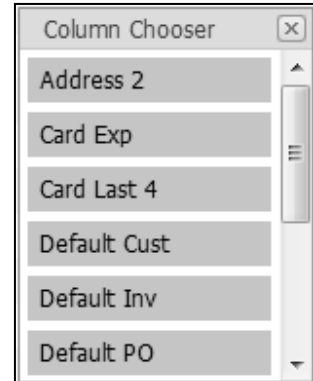
Settings - [Columns](#) / [Records](#) / [Layout](#)

Columns

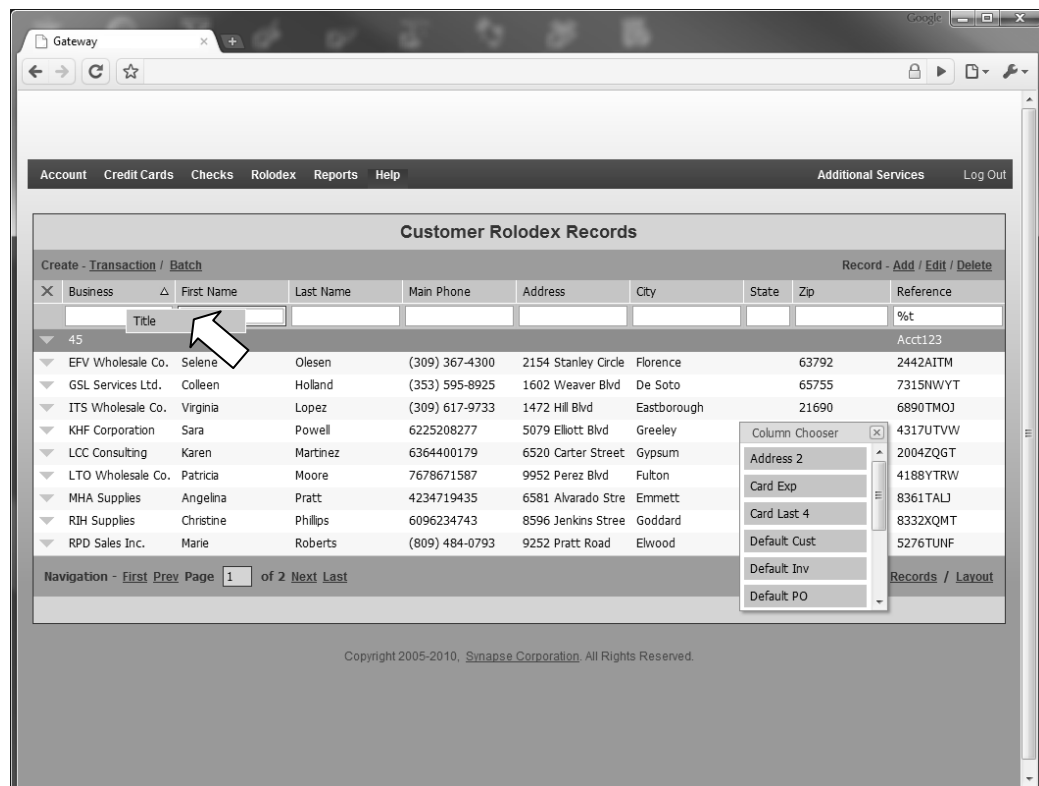
When the user selects the **Columns** settings, a small window will appear showing all columns that are not currently displayed on the grid.

To add one of the fields (columns) to the grid display, the user can simply drag the column from the “Chooser” window onto the grid in the position the user would like it displayed. To remove a grid column, the user drags the column back to the “Chooser.”

Moving and sizing columns can be done in a similar manner, but there is no need to open the field chooser.



Remember to save your layout to retain the column configuration chosen.



Business	First Name	Last Name	Main Phone	Address	City	State	Zip	Reference
EFV Wholesale Co.	Selene	Olesen	(309) 367-4300	2154 Stanley Circle	Florence		63792	2442AITM
GSL Services Ltd.	Colleen	Holland	(353) 595-8925	1602 Weaver Blvd	De Soto		65755	7315NWYT
ITS Wholesale Co.	Virginia	Lopez	(309) 617-9733	1472 Hill Blvd	Eastborough		21690	6890TMOJ
KHF Corporation	Sara	Powell	6225208277	5079 Elliott Blvd	Greeley			4317UTVW
LCC Consulting	Karen	Martinez	6364400179	6520 Carter Street	Gypsum			2004ZQGT
LTO Wholesale Co.	Patricia	Moore	7678671587	9952 Perez Blvd	Fulton			4188YTRW
MHA Supplies	Angelina	Pratt	4234719435	6581 Alvarado Stre	Emmett			8361TALJ
RIH Supplies	Christine	Phillips	6096234743	8596 Jenkins Stree	Goddard			8332XQMT
RPD Sales Inc.	Marie	Roberts	(809) 484-0793	9252 Pratt Road	Elwood			5276TUNF

GETTING STARTED

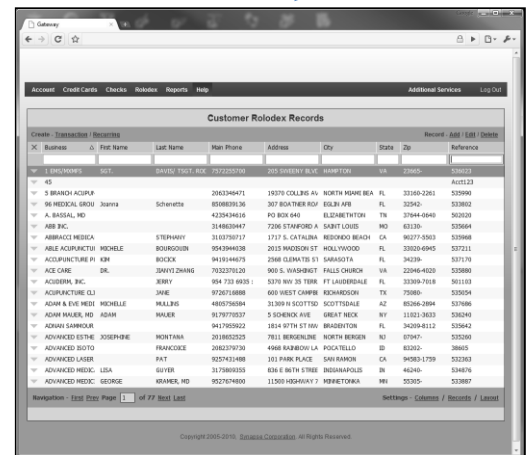
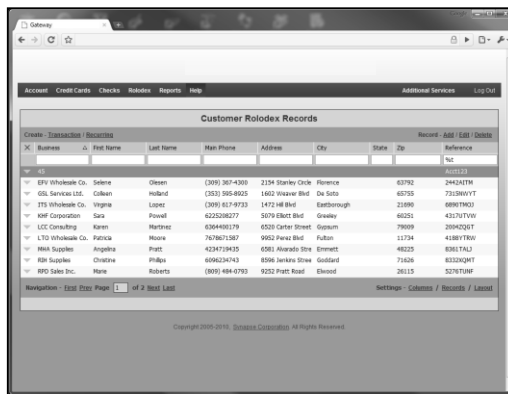
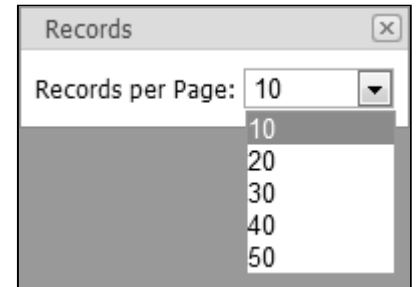
(Grid Settings continued...)

Records

When the user selects the **Records** settings, a small window will appear showing available numbers for rows on the grid. (10 is the default.)

By selecting a different number of rows (records per page), the user can view more information per screen.

The examples below show 10 and 20 records per page.

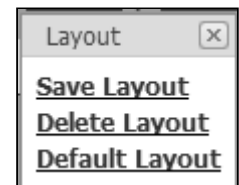


Remember to save your layout to retain the row configuration chosen.

Layout

When the user selects the **Layout** settings, a small window will appear allowing the user to **Save** the current way the grid is set up, **Delete** the settings, or revert back to the **Default** settings defined by the system.

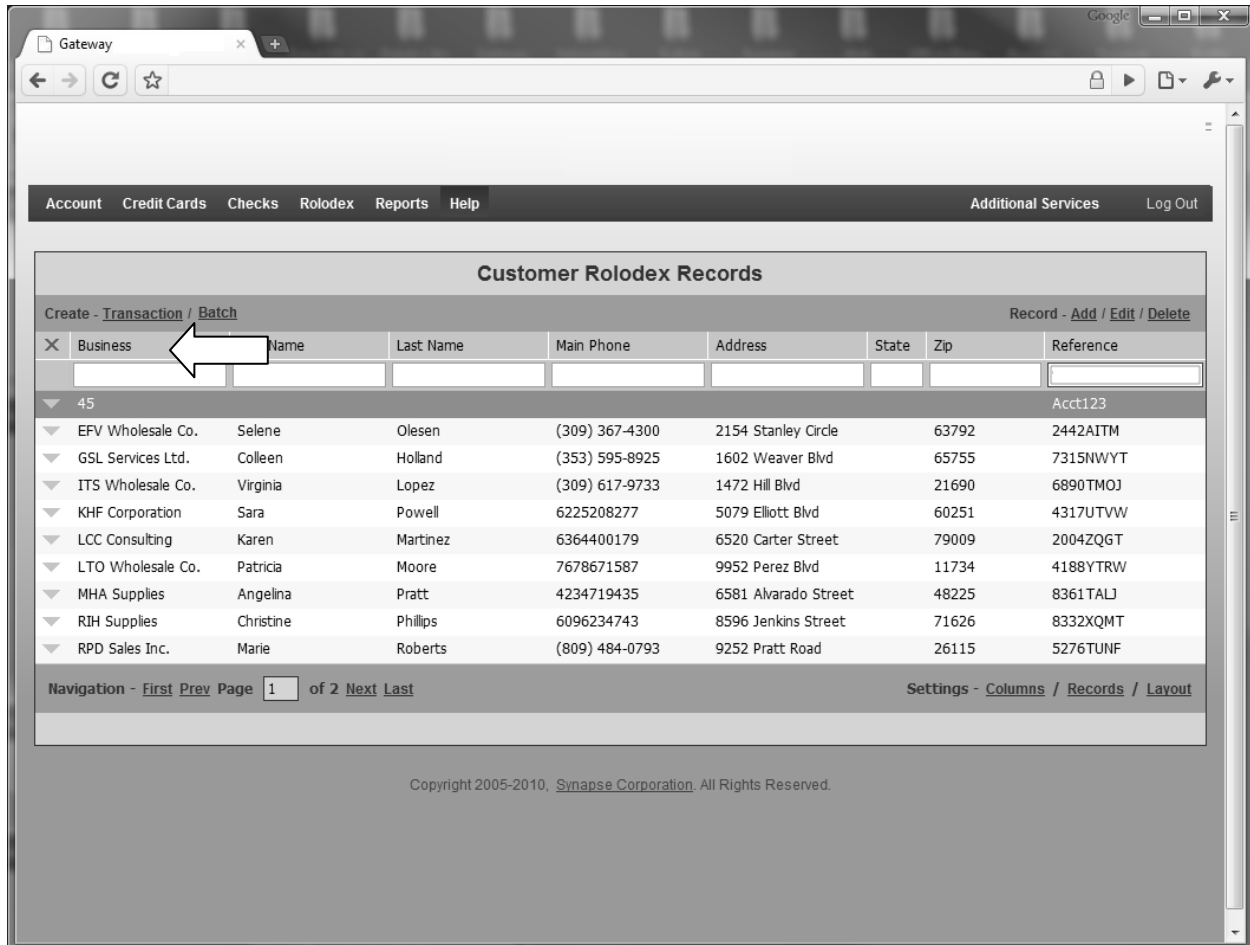
The settings are saved on the user's computer as a cookie; thus permission to save cookies must be turned on within the browser.



GETTING STARTED

Grid Sorting

The user can sort the information contained in the grid by clicking on the column header (field) that they wish the sort to be performed on. For example, if the user wants the Customer Rolodex to be sorted by the contacts' last names, then the user will click on that column's header box. To reverse the sort (Z to A instead of A to Z), the user just clicks the column header again. A secondary sort (i.e. first sort by state then by zip code) can be accomplished by holding down the shift key and selecting multiple columns in the order needed.



Business	Name	Last Name	Main Phone	Address	State	Zip	Reference
45							Acct123
EFV Wholesale Co.	Selene	Olesen	(309) 367-4300	2154 Stanley Circle		63792	2442AITM
GSL Services Ltd.	Colleen	Holland	(353) 595-8925	1602 Weaver Blvd		65755	7315NWYT
ITS Wholesale Co.	Virginia	Lopez	(309) 617-9733	1472 Hill Blvd		21690	6890TMOJ
KHF Corporation	Sara	Powell	6225208277	5079 Elliott Blvd		60251	4317UTVW
LCC Consulting	Karen	Martinez	6364400179	6520 Carter Street		79009	2004ZQGT
LTO Wholesale Co.	Patricia	Moore	7678671587	9952 Perez Blvd		11734	4188YTRW
MHA Supplies	Angelina	Pratt	4234719435	6581 Alvarado Street		48225	8361TALJ
RIH Supplies	Christine	Phillips	6096234743	8596 Jenkins Street		71626	8332XQMT
RPD Sales Inc.	Marie	Roberts	(809) 484-0793	9252 Pratt Road		26115	5276TUNF

Note - Remember to save your layout to retain the columns configuration chosen.

GETTING STARTED

Grid Filtering

The user can find a desired record by filtering all the records within the Data Grid using the entry boxes located just below each field header (column title). Filters can be applied to one or multiple data columns.

For example, to find a particular record (let's say we only remember that the contact's first name starts with a "J"), the user would type "J" (or "j" – it is not case-sensitive) in the filter box just below the First Name Field Header. The Grid will then show only accounts where the customer's first name begins with "J." Depending on the number of records in your Customer Rolodex list, this may be enough to view the record of interest on the first page (i.e., first 10 listings). The user may then enter "KS" in the State filter (if searching for accounts from Kansas) and decrease the list size even more. This process continues until the desired record is located.

The screenshot shows a web browser window titled "Gateway" displaying the "Customer Rolodex Records" interface. The interface includes a navigation menu at the top with options like "Account", "Credit Cards", "Checks", "Rolodex", "Reports", "Help", "Additional Services", and "Log Out". Below the menu is a header for "Customer Rolodex Records" with options to "Create - Transaction / Batch" and "Record - Add / Edit / Delete". The main area is a data grid with columns: Business, First Name, Last Name, Main Phone, Address, City, State, Zip, and Reference. The "First Name" column has a filter box containing "j" and the "State" column has a filter box containing "ks". Below the grid is a navigation bar with "First", "Prev", "Page 1 of 1", "Next", and "Last" buttons. A "Clear Filter Button" is highlighted with a blue dashed line and a callout box below the grid. The footer contains the text "Copyright 2005-2010, Synapse Corporation. All Rights Reserved."

Business	First Name	Last Name	Main Phone	Address	City	State	Zip	Reference
J & N RANCH	JOSEPH	HOAGLAND	9132276446	25332 WOLCOTT I	LEAVENWORTH	KS	66048-7232	19155
SWINGLE BROTHE	JANA	SWINGLE	6204356874	1772 W 20TH AVE	ARGONIA	KS	67004-8224	19197

The filtering system waits for a few seconds when entering filter data and then calculates the list (the user can hit enter as well). Pressing the **Clear Filter** button will remove any filtering.

Note - Remember to save your layout to retain the columns configuration chosen.

GETTING STARTED

Record Detail Information

When the user presses the **Detail Expand** button for any given Grid record (row), detailed information for that selected record, along with record controls, are inserted and displayed within the Data Grid. In the example, the customer rolodex information is displayed, including full contact information, default transaction creation information, and a listing of credit card accounts on file.

Records (and other controls) are repeated within the detail display for specific selection of detail information or for the user's convenience. (More detail on these options will be discussed later in this manual.)

The screenshot displays a web application interface for managing customer records. The main window shows a table titled "Customer Rolodex-Records" with columns for Business, First Name, Last Name, Main Phone, Address, State, Zip, and Reference. A callout box labeled "Detail Expand Button" points to a small icon in the grid header. Below the grid, a "Detail Information" callout box shows the expanded view for a selected record (GSL Services Ltd.), including fields for Business Name, Reference #, Address, Phone, Fax, City, State/Zip, First Name, Last Name, Email Address, and Title. It also displays a "Transaction Defaults" section with fields for PO #, Invoice #, and Customer #, and a "Credit Cards" section with a table of card details.

Business	First Name	Last Name	Main Phone	Address	City	State	Zip	Reference
EFV Wholesale Co.	Selene	Olesen	(309) 367-4300	2154 Stanley Circle	Florence	SC	63792	2442AITM
GSL Services Ltd.	Colleen	Holland	(353) 595-8925	1602 Weaver Blvd	De Soto	GA	63735	7315NWT
ITS Wholesale Co.	Virginia	Lopez	(309) 617-9733	1472 Hill Blvd	Eastborough	VT	21690	6890TMOJ
KHF Corporation	Sara	Powell	6225208277	5079 Elliott Blvd	Greeley	CO	60251	4317UTVW
LCC Consulting	Karen	Martinez	6364400179	6520 Carter Street	Gypsum	CO	79009	2004ZQGT
LTO Wholesale Co.	Patricia	Moore	7678671587	9952 Perez Blvd	Fulton	MO	11734	4188YTRW
MHA Supplies	Angelina	Pratt	4234719435	6581 Alvarado Street	Emmett	MT	48225	8361TALJ
RH Supplies	Christine	Phillips	6096234743	8596 Jenkins Street	Goddard	VT	71626	8332XQMT
RPD Sales Inc.	Marie	Roberts	(809) 484-0793	9252 Pratt Road	Elwood	VT	26115	5276TUNF

Default	Card Holder	Card Number	Exp Date	AVS Address	AVS Zip	Usage Note	Create - Transaction / Recurring
<input checked="" type="checkbox"/>	Colleen Holland	30000000000009874	02/06				

Using Reports (Sorts, Filters, and Options)

As the user accumulates transaction data within the gateway account, the ability to print reports on historical activity by specifying a date range and/or a sort order is required to generate the desired printed report document. Report printing in the Business Services Gateway starts with selecting the report type desired (e.g., Transaction History Report, Customer Rolodex Expired Report). Once selected, a new pop-up window asking the user for sorting and filtering options will appear.

In this example, we will use the Expired Credit Card Report that lets the user print out all Customer Rolodex records that have credit cards on file that will expire on a selected date.

Reports – Customer Rolodex Expired Credit Cards Example

The screenshot shows a web browser window displaying the 'Customer Expired Credit Card Report' interface. The interface includes a 'Filter / Sort' section with dropdown menus for 'Card Exp: Month' (set to 05) and 'Year' (set to 10), and radio buttons for sorting by 'Reference', 'Business', 'First Name', 'Last Name', and 'Phone'. A 'Refresh' button is located to the right of the sort options. Below the filter section is a table of report data. To the right of the screenshot, four callout boxes with dashed arrows point to specific features: 'Filter Options' points to the month and year dropdowns; 'Sort Options' points to the sort radio buttons; 'Data Refresh' points to the Refresh button; and 'Report Toolbar' points to the bottom navigation and action buttons.

Reference	Business Name Card Number	First Name Card Holder	Last Name Card Exp	Phone Notes
10541	EAST EL PASO 4XXXXXXXXXXXX1006	O. EAST EL PASO	GAR 02/10	(523) 275-0950
1065PUMR	HWA Imports 3XXXXXXXXXXXX9874	Phyllis Phyllis Diaz	Diaz 07/05	(294) 388-1250
11008	BETHEL AVE. 4XXXXXXXXXXXX9859	J. J.M. VOLPP / KATHRYN L. VOLPP	MICHAEL 04/10	(785) 388-1250
11297	STEINBECK 3XXXXXXXXXXXX1035	DEE MOLEZZO	Wright 02/10	(523) 275-0950
1151VYGS	PJV Corporation 3XXXXXXXXXXXX9874	Dorothy Dorothy Wilson	Wilson 05/06	(523) 275-0950
1182VWEH	BYP Brokers Inc. 3XXXXXXXXXXXX9874	Debra Debra Wright	Wright 07/08	(457) 262-0482
12610	TOP ACRES 4XXXXXXXXXXXX08178	MR. TOP ACRES	WAYNE E. SLKER 03/10	(937) 663-4645
1265HNZJ	GWC Sales Inc. 3XXXXXXXXXXXX9874	Melanie Melanie Cunningham	Cunningham 01/09	(584) 817-9335
1420YIWZ	QOG Wholesale Co. 3XXXXXXXXXXXX9874	Alice Morgan	Morgan 01/09	(205) 729-7437

All report processes have many characteristics in common. Studying these Report usage features will shorten the user's learning curve. Much of what is learned by operating any one Report within the Gateway can be applied to all other reports.

Filter Options The Filter/Sort area displays controls used to filter data that the user wants to be reported upon. In this example, the user is asked what month and year should be used to determine which credit card expiration dates will be reported on.

Sort Options The Filter/Sort area displays controls used to sort the data that will be reported. In this example, the user can select to sort the report on the customer reference number, business name, first name, last name, or phone number data values.

Data Refresh If any filter or sort options are changed, the data refresh button will update the report.

GETTING STARTED

(Using Reports – Continued...)

The screenshot shows a web browser window displaying a report titled "Customer Expired Credit Card Report" from Synapse Corporation. The report interface includes a "Filter / Sort" section at the top with dropdown menus for "Card Exp: Month" (set to 05) and "Year" (set to 10), and radio buttons for sorting by "Reference", "Business", "First Name", "Last Name", and "Phone". Below this is a "Refresh" button and a page navigation bar showing "Page 1 of 19". The main content is a table with columns: Reference, Business Name, First Name, Last Name, and Phone. The table lists 14 rows of data, including entries for EAST EL PASO, HWA Imports, BETHEL AVE., STENBECK, PJV Corporation, BYP Brokers Inc., TOP ACRES, GWC Sales Inc., and OOG Wholesale Co. On the right side of the screenshot, four blue callout boxes with dashed arrows point to specific UI elements: "Filter Options" points to the filter dropdowns, "Sort Options" points to the sort radio buttons, "Data Refresh" points to the Refresh button, and "Report Toolbar" points to the page navigation and export buttons.

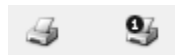
Reference	Business Name	First Name	Last Name	Phone
10541	EAST EL PASO	O.	GARI	(523) 275-0950
1065PUMR	HWA Imports	Phyllis	Diaz	(294) 388-1250
11008	BETHEL AVE.	J.	MICHAEL	(765) 388-1250
11297	STENBECK	KENT	Wright	(523) 275-0950
1151VYQS	PJV Corporation	Dorothy	Wilson	(523) 275-0950
1182VWEH	BYP Brokers Inc.	Debra	Wright	(457) 262-0482
12610	TOP ACRES	MR.	WAYNE E. SLIKER	(937) 663-4645
1265HNZJ	GWC Sales Inc.	Melanie	Cunningham	(584) 817-9335
1420YWNZ	OOG Wholesale Co.	Alice	Morgan	(205) 728-7437

Report Tools The Report Toolbar area displays controls used to navigate through multi-page reports, search for information on the report, print the report, save the report to disc, and export the report in several different formats.

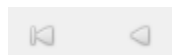
Toolbar Controls



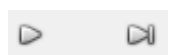
Used to display the report search utility to find matching text.



Used to print either the entire report or just the current page.



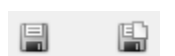
Used to display the first or previous page of the report.



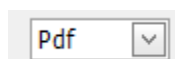
Used to display the next or last page of the report.



Used to display a specific page of the report.



Used to save the report to either a disc or to a display in a new browser window. (Saved in the format selected.)



Used to specify what format to save the report. Includes PDF, XLS, RTF, MHT, Text, CSV, or as an image.

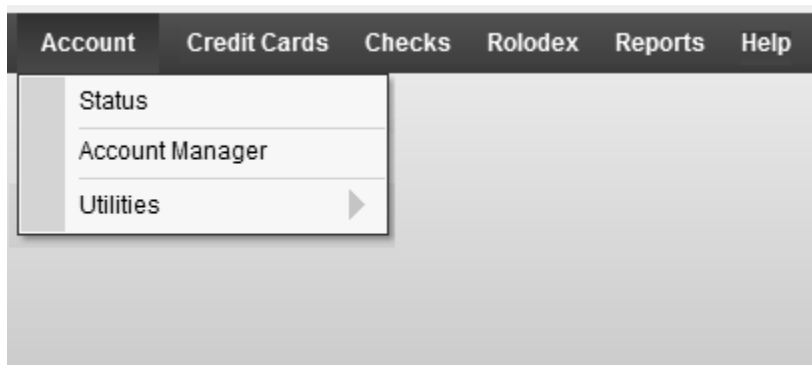
Summary

This Getting Started section described the process of logging into your merchant account, the general layout of the menu options, and how to generally use Data Grids and Reports found in the Business Services Gateway. Once the user is familiar with these features of the gateway, half of what needs to be learned to operate the merchant account through the gateway has been accomplished. Take time to review this section again in detail—it will be well worth your time.

The rest of this manual will cover the individual gateway screens and functions (again, utilizing Data Grids and Reports along with a few other processes). Each was designed to be easy to use and learn, while giving the user great power and flexibility. Please take time to learn about all the functions of the gateway to save your business time and money processing credit cards and checks.

Gateway – Account

The **Account** section of the Business Services Gateway allows the *Standard* user to view the contact information for the Merchant account (and no other information or features). *Administrative* users have the additional ability to create new user accounts (both Standard and Administrative), as well as modify the contact information and settings for the merchant account. For Administrative users, the **Account** menu options are:



Menu Options

Depending on whether the current user who has logged in is set up as a Standard user or an Administrative user, the menu display may vary. For instructional purposes, all menu options will be displayed and discussed.

Status Displays account information for the merchant account.

Account Mgr Allows users with administrative privileges to add additional users and modify account settings and options.

Utilities Allows users with administrative privileges to import and export data from/into the merchant gateway account (including QuickBooks payment and customer information).

Account Status

When the user selects the **Account Status** menu option, the Account Status page is displayed. This screen displays the business address and contact information for the merchant account and a summary of the transactions in each processing queue and grid.

Account Status Screen

Account Information

Business Name: Account Login ID:

Business Address: Account Type / Mode:

Second Line:

City: Website:

State/Zip/Country: Phone / Fax:

Account Status

Queues	Transactions	Newest	Oldest	Net Amount	Records	Links
Holding	0	N/A	N/A	0.00	Rolodex 12,000	Terminal
Authorized	12	05/01/2010 13:24:43	04/28/2010 08:00:30	34,543.40	Recurring 300	
Recurring	3	05/01/2010 00:00:00	05/01/2010 00:00:00	652.12	Batches 156	
Settlement	10	05/01/2010 15:00:34	04/30/2010 11:23:53	25,490.00	Transactions 1,000,000	
Total				60,685.52	Total 1,012,456	

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Status Page Items -

Business Info Displays account information for the merchant account.

Summary Displays the total of transactions in each of the processing queues, the number of records in each of the data lists, and totals for both listings.

Menu Links Allows users to click queue, list and terminal links directly from the Account Status page. (Same has going through the dropdown menu.)

Note

The information recorded and displayed on this form can be modified only by administrative users. To modify this information, an administrative user selects **Account** → **Account Manager** from the menu options dropdown list.

Account Manager

When an administrative user selects the **Account** → **Account Manager** menu option, the Account Manager page is displayed. This form allows administrative users to modify Gateway account information, configurations and create additional standard and administrative account logins.

The screenshot shows the Account Manager web form with the following sections:

- Account Information:** Fields for Business Name (Corporation), Business Address (8249 W 95th Street), Second Line, City (Overland Park), State/Zip/Country (KS, 66212, USA), Website, Phone / Fax, Account Login ID, Account Type / Mode (Merchant, MOTO), Contact Name (Mike Horsley), Contact Title (President), Contact Phone, and Contact Email.
- General Settings:**
 - Menu System - Display / Use the **Holding Queue** in the **Credit Card Menu**
 - Display / Use the **Authorized Queue** in the **Credit Card Menu**
 - Display / Use the **Recurring Queue** in the **Credit Card Menu**
 - Display / Use the **Rolodex Records** in the **Rolodex Menu**
 - Notifications - Email Contact on **Settlement**
 - Email Contact on any **Credit**
 - Email Contact on any **Void**
 - Default Page - Account Status
- User Logins & Settings:** A table with columns: Status, Last Name, First Name, Admin, Created, Last Login, Email. One user is listed: Active, Horsley, Mike, Yes, 01/01/2010, 01/01/2010 08:00:00 AM, mhorsley@corporation.com. There are Edit and Delete buttons for each user.

Callouts on the right side of the form identify the sections: Account Information, General Account Settings, and Account Logins.

The administrative user may modify any of the information on the **Account Manager** form. The description for each field area is as follows:

Account Info Merchant name, address, and contact information can be modified by admin users.

Account Sets Admin users can set which queues and lists are available to all users and establish notification events and the login default page.

Account Logins Admin users can define additional logins by adding, editing or deleting the list of available logins.

Modifying User Logins

When an administrative user selects the **Account** → **Account Manager** menu option, the Account Manager allows the users to create and modify standard and administrative account logins. The current logins are displayed in the User/Login Information section of this form. Gateway accounts can have an unlimited number of these logins, and each credit card transaction will record which user is associated with the transaction.

User Logins & Settings								Add User
Status	Last Name	First Name	Admin	Created	Last Login		Email	
Active	Horsley	Mike	Yes	01/01/2010	01/01/2010 08:00:00 AM		mhorsley@corporation.com	Edit Delete

Add / Edit / Delete Users

User Information

User Permissions

The administrative user may modify any of the information on the **User Login & Settings** form. The description for each field area is as follows:

User Info User name, email, and login account information can be modified by admin users.

User Perms Each user can be assigned (allowed / disallowed) the ability to perform and/or view specific functions within the gateway.

Account Utilities

When an administrative user selects the **Account** → **Utilities** menu option, the secondary menu options are displayed. The Administrator may select the several special utilities that are designed to import and/or export transaction and customer data to and from the gateway. These utilities are based on the specific accounting software used by the merchant.

The utilities available at the time of the writing of this manual are:

Fusion ABS Import

The Fusion ABS Import utility allows users of IP Fusion (a credit card processing middleware) to import both historical transaction data and customer record data into the gateway system.

Please contact your merchant representative when using this utility for additional information and support.

QB IIF – Customer Import

The QB IIF Import utility allows users of QuickBooks (accounting software) to import customer records into the gateway system. (QuickBooks does not allow credit card information to be transferred – only name, address and other contact information.)

Please contact your merchant representative when using this utility for additional information and support.

QB IIF – Payment Export

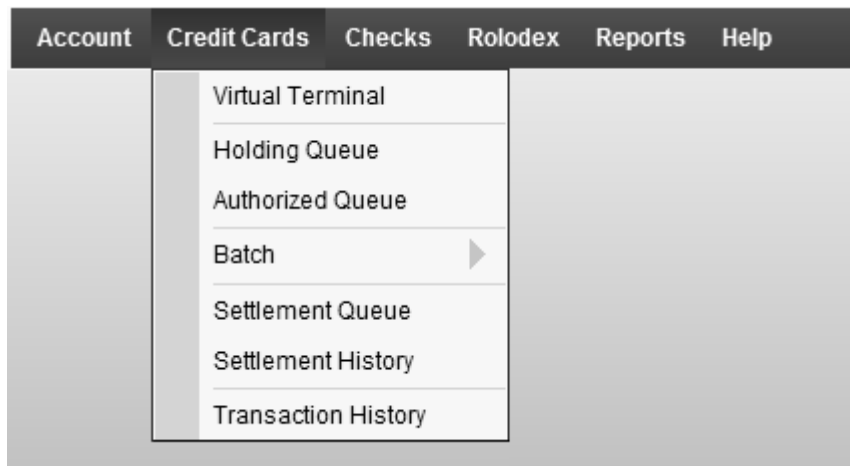
The QB IIF Export utility allows users of QuickBooks (accounting software) to import credit card transaction payments from the gateway system. (QuickBooks does not allow these imported payments to be directly applied to invoices – invoices paid are manually selected by the user.)

Please contact your merchant representative when using this utility for additional information and support.

Gateway – Credit Cards

The Credit Card section of the Business Services Gateway offers a comprehensive set of tools that allow for efficient credit card processing and management. A customizable virtual terminal is used for real-time credit card processing on the gateway. Credit card transactions can be saved to the holding queue and processed when necessary. Processed transactions are moved to either the settlement queue or the authorized queue where transactions can then be modified, settled or voided. Recurring transactions can be defined and managed. All transactions (approved and settled, declines, and voids) are recorded in the Transaction History queue. Reports producing transaction history and activity are also accessed from these menu options.

For Administrative users, the Credit Card menu options are:



Virtual Terminal

The Virtual Terminal feature of the Credit Card menu options is the central function of credit card processing.

The screenshot shows the Gateway Credit Card Virtual Terminal interface. The interface is divided into several sections:

- Terminal Controls:** Located at the top right, it includes a "Terminal - Clear" button.
- Transaction Results:** Located on the right side, it displays the status of the transaction, including fields for Status, Message, CWV Response, and AVS Response.
- Transaction Information:** Located on the left side, it contains various form fields for entering transaction data, such as Transaction type (Sale, Refund, Auth, Post, Force, Verify), Card Number, Exp, CVW, Holder, Street #, ZIP, Business Name, Contact, Address, Title, Phone #, Fax #, Email, Customer #, Invoice #, Purchase Order #, Transaction Note, and Total Amount.
- Transaction Receipts:** Located on the right side, it displays the receipt information, including a table with columns for Item #, Description, Qty, and Extended. The table shows one item: "Misc Business Supplies" with a quantity of 1 and an extended amount of \$0.00. Below the table, there is a "Total \$0.00" and a "User Dem User" field.

At the bottom of the interface, there are buttons for "Process", "Transaction (Save As) - Hold / Rolodex / Batch", and "Settings - Terminal".

The **Transaction Terminal** is divided into several areas and contains many form controls used to configure and process transactions. The description for each area is as follows:

- Trans Info** The transaction information area is used to enter collected data to process.
- Trans Results** The transaction results area displays the approval (or decline) status of a transaction.
- Trans Receipts** The transaction receipt area can be used to print receipts and add additional detailed information to the transaction.
- Terminal Ctrl** The terminal controls are used to clear or copy the current transaction, place the transaction on hold, create a rolodex or recurring transaction from the current information, and define/configure the terminal settings and receipts.

GATEWAY - CREDIT CARD MENU

Transaction Information

The transaction information area of the Virtual Terminal is used to enter all credit card and transaction related data for processing.

The screenshot shows a web form for processing credit card transactions. The form is divided into several sections, each with a corresponding callout box on the right:

- Transaction Type:** A row of radio buttons for selecting the transaction type: Sale (selected), Refund, Auth, Post, Force, and Verify.
- Credit Card Entry:** Fields for card type (Swipe), card number, expiration date (MMYY), cardholder name, street address, and ZIP code.
- Customer Information:** Fields for business name, address, city, state/zip, contact name, title, phone number, fax number, and email address.
- Transaction Information:** Fields for customer number, invoice number, purchase order number, and transaction notes.

At the bottom of the form, there is a 'Total Amount' field showing '0.00', a checkbox for 'GSA', and a 'Process' button.

Transaction Types

The **transaction type** is selected by the user. It defines the type of transaction the user wants to establish with the transaction data. The following describes the user's transaction type options:

- Sale** The Sale transaction type is the most commonly used. When selected, the transaction information is processed as a completed sale and the transaction is placed directly into the Settlement Queue so the merchant can receive their funds when the settlement is submitted.
- Credit** The Credit transaction type is the opposite of a Sale transaction. When selected, the transaction information is processed as a completed credit and the transaction is placed directly into the Settlement Queue.

(Transaction Types – continued...)

Transaction Sale Credit | Auth Post | Force Verify

Auth The Authorize transaction type is similar to a Sale transaction, but the final amount of the transaction may not yet be determined at the time of entry. By selecting the Auth type, the user is reserving the transaction amount on the customer's credit card so that at a later time, the user can either change the amount of the transaction or retain the original amount and then place the transaction in the settlement queue for funding using the Post transaction type. The original amount (if approved) is guaranteed available on the customer's credit card for up to 7 days as determined by your merchant account type and the customer's card used. (Additional processing fees can be accessed by the banking system for authorizations that have adjusted amounts and/or that span more than 2 days prior to their settlement.)

Post The Post transaction type is used to close out (finalize the amount of) a previously Authorized transaction. The user will not be able to select the Post type manually, but this type will be set when the user attempts to edit the amount of an authorized transaction located in the Authorized Queue (discussed later in this manual).

Force The Force transaction type is used to create a sale that was not approved initially by the banking system. On occasion, a situation may arise where the credit card transaction is declined with a message for the user/customer to contact the credit card issuing bank. In most cases, the bank needs to verify that the card holder is actually making the purchase and that the transaction is not being attempted by unauthorized persons. In this case, once the bank has spoken with the card holder / merchant, the banking processor will provide a special approval code that the user can enter into the transaction data and then submit as a forced transaction. This forced transaction will then be approved and is treated as a standard Sale type.

Verify The Verify transaction type is used to insure that the card information entered is valid without creating a Sale, Credit or Authorization. A Verify will use the information to create a \$1 Sale and then immediately void the Sale after the card number, expiration date, address information, and/or CVV information is checked by the banking system.

A user could manually (through multiple steps) create a Verify transaction by processing a Sale for \$1 and then selecting the transaction in the Settlement Queue to then Voiding the transaction. These multiple steps have been consolidated into one for the convenience of the user.

Credit Card Data Entry

The Virtual Terminal includes an area to either swipe a credit card (magnetic card swipe device required) or manually type the credit card number, expiration date, card holder and the CVV number or address information (if used) into the transaction record.

The form contains the following fields and controls:

- Swipe:** A button with a card icon and an adjacent empty text box.
- Number:** A text box with a card icon to its left.
- Holder:** A text box with a card icon to its left.
- Exp:** A text box with the label 'Exp' and the format 'MMYY'.
- CVV:** A text box with the label 'CVV'.
- Street #:** A text box with the label 'Street #'.
- ZIP:** A text box with the label 'ZIP'.

The seven entry fields for this section are defined as:

- Swipe** If the user wants to swipe a credit card (a swipe device is required for this), then the cursor must be positioned in the “Swipe” edit box. The gateway is programmed to receive swipe information from any track I & II swipe device and will read the card information. The card information is then displayed in the other card fields (Number, Expiration and Holder).
- Card Number** The card number field is used to type the credit card number of the customer. Only numeric digits should be entered in this field (e.g. no spaces and dashes are allowed.) This field will be disabled if the user has previously swiped a credit card so that it cannot be modified. Card number is a required field for all transactions.
- Card Expiration** The card expiration field is used to type the credit card expiration date. The format for the date is a two digit month followed by a two digit year (e.g. 0112 for January of 2012 – 01/12 is also acceptable). Card expiration is a required field for all transactions.
- Card Holder** The card holder field is used to type the credit card holder’s name (the name printed on the credit card). Card holder is a required field for all transactions.
- CVV** The card value validation code (CVV) is used as an optional security check.
- Address Info** The holders statement street number and zip code is used as an optional security check.

Note

In this example screen (and on yours depending on its configuration), some edit boxes may have a darker border. These are required fields that must be completed to process a transaction.

Customer Information Entry

The Virtual Terminal includes an area to enter customer related information. Most of this information is for the user's record keeping purposes only, but the customer's address and zip code are part of a security check feature and are often required for obtaining the lowest processing fees. Other fields in this section are also used to generate receipts with proper customer information.

Business Name	<input type="text"/>	Contact	<input type="text"/>
Address	<input type="text" value="12345"/>	Title	<input type="text"/>
Address	<input type="text"/>	Phone #	<input type="text"/>
City	<input type="text"/>	Fax #	<input type="text"/>
State / ZIP	<input type="text"/>	Email	<input type="text"/>

The eleven entry fields for this section are defined as:

Business Name The business name field records the business name of the customer. This name can be different than the card holder name printed on the credit card. The field has a special lookup function. If Rolodex records are created and the Business Name starting character match, a drop down selection box will allow the user to use the rolodex information that has been save.

Address The address information (street and zip code) are often used for a security check to ensure the information provided about where the credit card statement is sent matches the records of the banking system. The city, state, and country fields are optional and are used only if receipts are to be printed.

Contact The contact information (including contact, title, phone, fax and email) are again optional. The email address (if supplied) will automatically populate the email contact dialog when the user attempts to email a receipt.

Note

In this example screen (and on yours depending on its configuration), some edit boxes may have a value already supplied or edit boxes that are grayed in color. If a value is supplied (without the user entering a value), then a default value has been assigned to this field by the administrator account. If a field is grayed, then this field has been configured to be read only by the administrator account.

Transaction Information Entry

The Virtual Terminal includes an area to enter transaction related information (including the transaction total amount) and the process button. Much of this information is recorded for both the users records and to reduce the processing fee.

Customer #	<input type="text" value="3"/>	Invoice #	<input type="text" value="1"/>
Purchase Order #	<input type="text" value="2"/>	Transaction Note	<input type="text"/>
Total Amount	<input type="text" value="0.00"/>	<input type="checkbox"/> GSA	<input type="button" value="Process"/>

The five entry fields for this section are defined as:

Customer Acct The account number that the user uses in their own accounting system is entered in this data field.

Purchase Order The purchase order number associated with the transaction. (

Invoice Number The invoice number for (or associated with) the transaction.

Trans Note The transaction note is an optional field for record tracking/keeping purposes.

Total Amount The total amount is what will be charged to the customer's credit card. This value is always a positive number (Credit transactions are used instead of a negative amount on a Sale transaction.) Total Amount is a required field for all transactions.

GSA Checkbox Government issued credit cards can receive a special processing rate if they are identified as such when the card is processed. By checking the GSA box, the user is indicating that the card is government issued.

Process Button The process button is clicked (this is also the default button for the screen so hitting enter is equivalent to clicking the button) to process the transaction information.

Note

Only certain characters and length of data fields are allowed when processing through different banking channels. If an improper character or character length is supplied, the gateway system may warn the user of the improper data or truncate the value in the event that the data field is too long in length.

Transaction Results

The transaction results area of the Virtual Terminal displays the result from processing the current transaction.



The **transaction results** are displayed after the transaction has been processed (by clicking the process button). The following describes the transaction result fields:

Status The status of a processed transaction is Approved or Declined. An approved transaction will show an approval **Code**, where a declined transaction will show an error in the **Message** field.

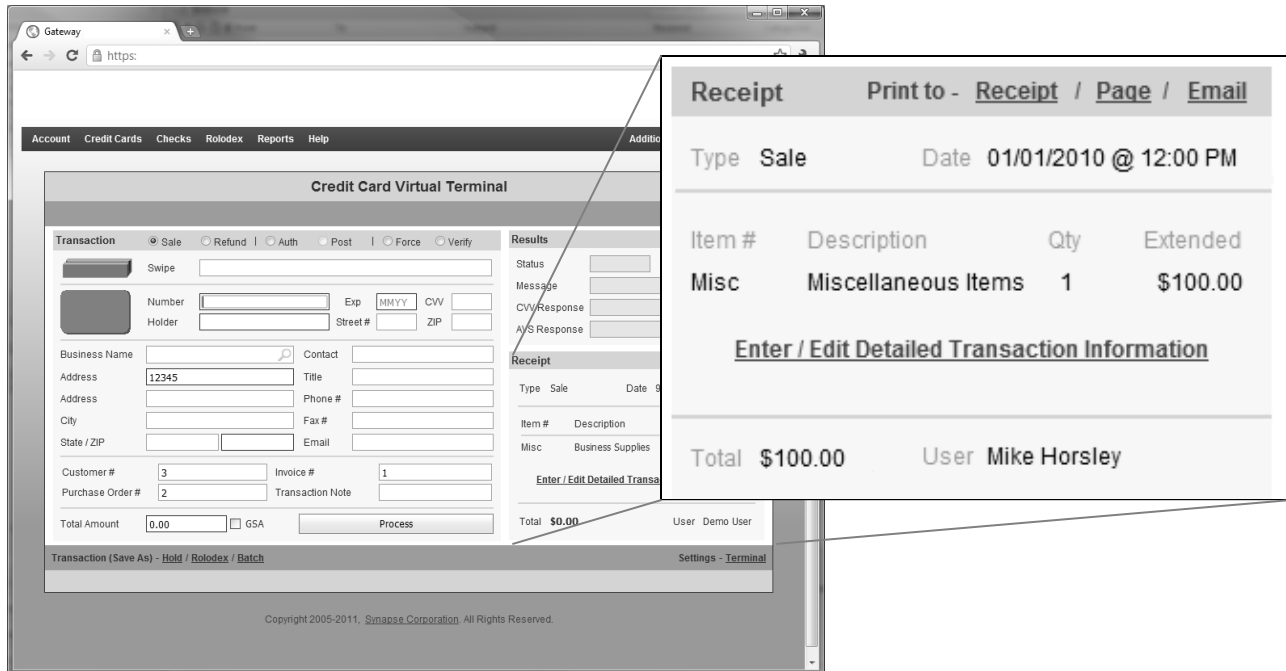
CVV Resp The CVV Response (Card Validation Value) will indicate if the data entered matches the banking systems records for the card used. CVV is optional so if it was not entered then there will be no response.

AVS Resp The AVS Response (Address Verification System) will indicate if the data entered matches the banking systems records for the card used. AVS is optional so if it was not entered then there will be no response.

CVV and AVS are both security systems, but they behave differently and have different rules for approval. If a CVV value does not match, then the transaction will always be declined. If the AVS (Address and zip code) do not match (one or both values), then the transaction can still be approved. (The user may select the AVS match rules.)

Transaction Receipts

The transaction receipts area of the Virtual Terminal allows the user to print or email receipts of the transaction. It also links to a detail transaction screen where line item and sales tax information can be more completely defined.



Transaction receipt options are displayed after the transaction has been processed (by clicking the process button). The following describes the receipt options:

Signature The Signature link will print a 40 column tape receipt (meant for receipt printers) to the printer selected by the user. The header and footer messages on the receipt can be defined by administrative users (using the Settings option discussed later in this section).

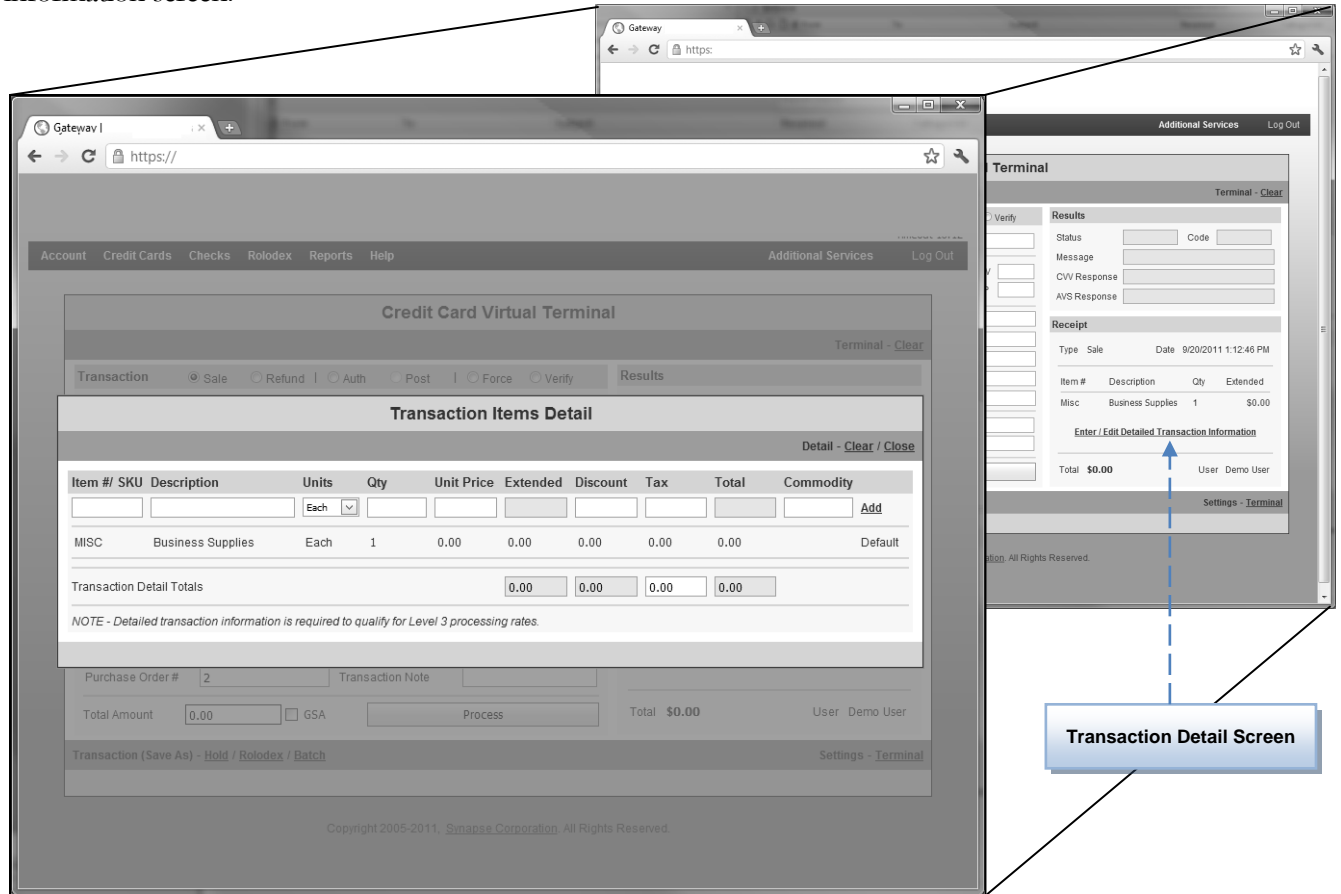
Page The Page link will print an 80 column full page receipt to the printer selected by the user. The header and footer messages on the receipt can be defined by administrative users (using the Settings option discussed later in this section).

Email The Email link will create an email sent to the customer. The email address entered in the transaction information section will be displayed, but a different or additional email addresses can be entered by the user. The header and footer messages on the receipt can be defined by administrative users (using the Settings option discussed later in this section).

Detailed Transaction Information can also be accessed from the link (of the same name) in this section.

Detailed Transaction Information

The transaction receipts area of the Virtual Terminal allows the user to access the Transaction Detail information screen.



The Transaction Item Detail lists the individual items purchased for the transaction, as well as the sales tax associated with the transaction. Some transactions (those involving corporate and purchase credit cards used by most businesses) can be processed at a lower processing rate if this information is included with the standard transaction data.

The Gateway will automatically create a single default line item and set a default sales tax to help ensure that this information is provided. But, for the card types listed above, the user should complete the full detail information for the transaction. Businesses that receive an itemized breakdown of each credit card transaction on their monthly statement can use the additional detail information entered here to help account for the purchase.

Please consult with your merchant processor to determine when it is proper to complete this transaction detail information form.

GATEWAY - CREDIT CARD MENU

(Detailed Transaction Information – Continued...)

Transaction Items Detail										
										Detail - Clear / Close
Item #/ SKU	Description	Units	Qty	Unit Price	Extended	Discount	Tax	Total	Commodity	
		Each								Add
MISC	Business Supplies	Each	1	52.38	52.38	0.00	2.62	55.00	Default	
123	Item 1	NMB	2	25.00	50.00	10.00	1.50	41.50	Remove	
333	Item 2	NMB	1	30.00	30.00	0.00	3.50	33.50	Remove	
456	Item 3	NMB	3	40.00	120.00	0.00	12.00	132.00	Remove	
567	Item 4	NMB	1	50.00	50.00	0.00	-5.00	45.00	Remove	
Transaction Detail Totals					302.38	10.00	14.62	307.00		
NOTE - Detailed transaction information is required to qualify for Level 3 processing rates.										

Close Control

Add Detail Line

Default Item

Remove Items

Totals & Tax

The **Transaction Items Detail** screen allows the user to define the specific items purchased for the transaction and define the amount of sales tax that was charged.

Close Control After the user has completed working in this detail form, clicking the Close link will return the user to the main transaction screen.

Default Item The Default Item is defined by the administrator in the Transaction Setting screen (discussed later in this section). The default item will always keep the total for the transaction in balance with the detailed line items entered on this screen. Complete and proper enter of all detail items will result in a 0 value for all default item fields.

Add Items The user can add detail items to the listing by entering the item's SKU, description, units, quantity, price each, discount, tax amount and optionally the commodity code for the line time and clicking the **Add** link. (The default item amounts will be adjusted to reflect the newly entered detail item.)

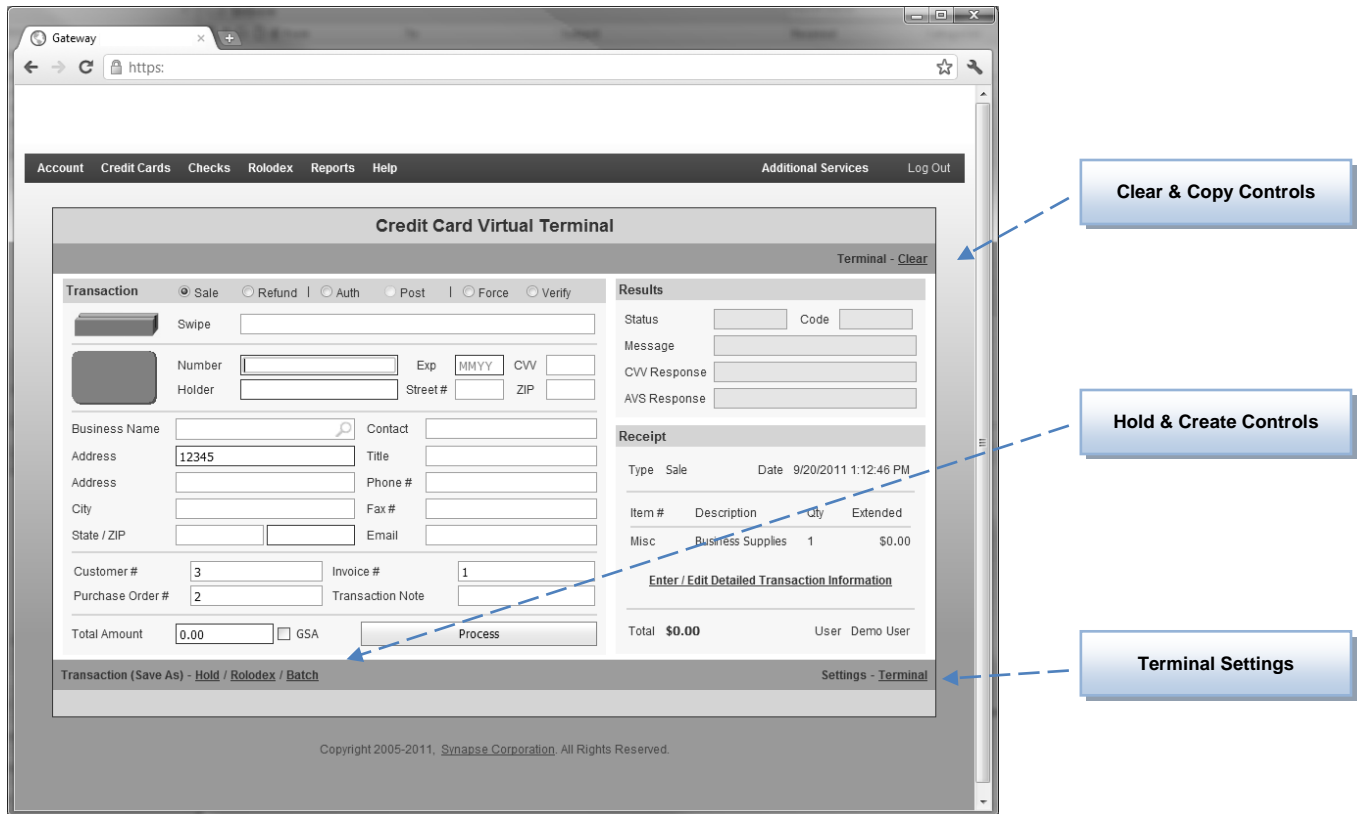
Remove Items The user can remove detail items from the listing by clicking the **Remove** links. (The default item amounts will be adjusted to reflect the newly removed detail item. The default item cannot be removed.)

Totals & Tax The user can view the totals accumulated by adding detail item information. The extended total will always match the transaction total (from the main transaction screen) due to the balancing default item. The sales tax total is calculated from a default value assigned by the administrative user, but can be adjusted to reflect to actual tax amount if different than the default calculation.

Please consult with your merchant processor to determine when it is proper to complete this transaction detail information form.

Virtual Terminal Controls

The virtual terminal has three main areas for additional controls. These controls allow the user to create new records (rolodex and recurring), send transaction information to the holding queue (for later recall), clear and copy the current transaction data, and setting terminal defaults and settings (for administrative users only).

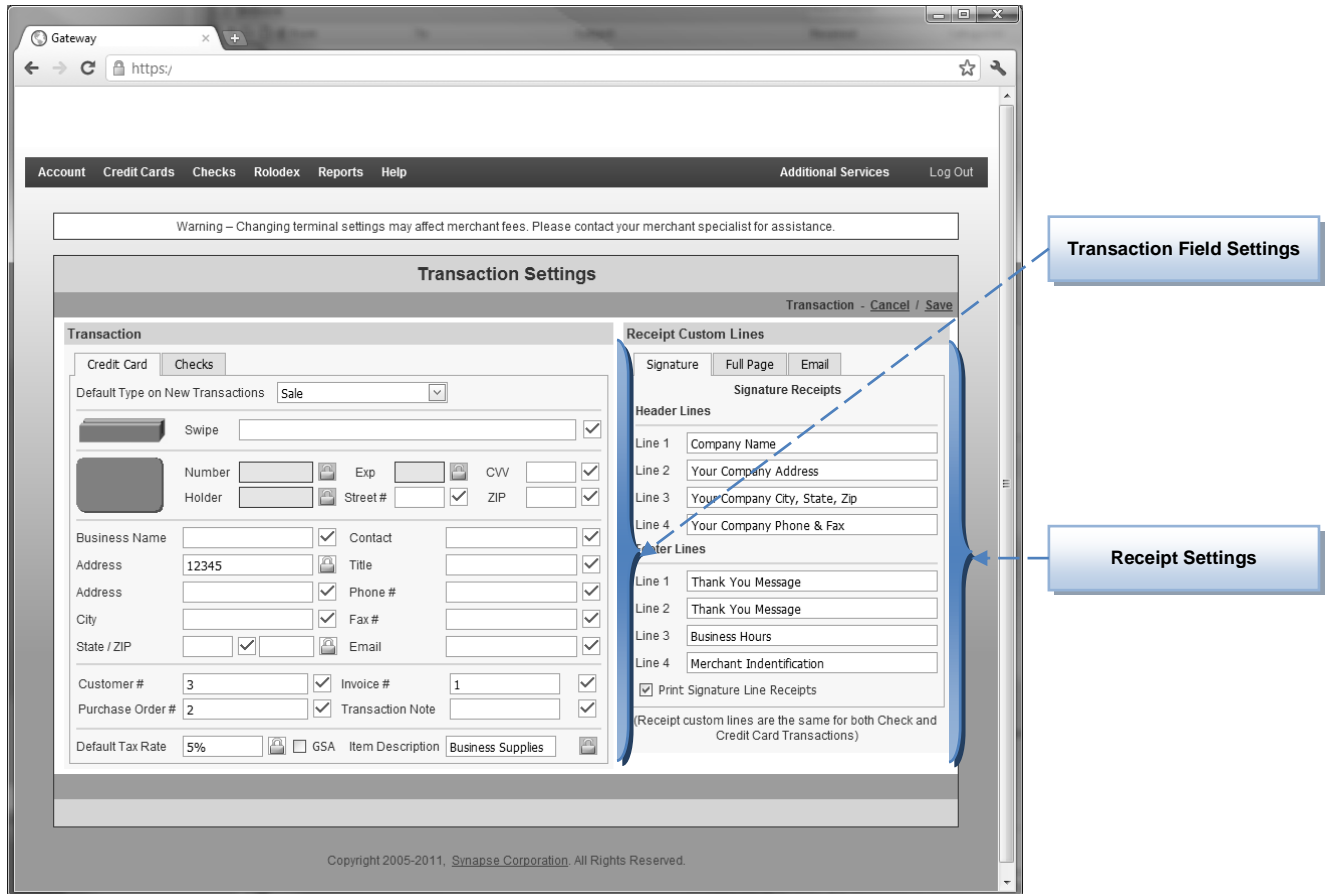


The controls on the virtual terminal are defined as:

- Clear Control** The user selects the Clear control to reset the terminal screen. This will erase any entered data and start the transaction as new.
- Copy Control** The user selects the Copy control to use the currently processed transactions data in a new transaction. A declined transaction can be copied and the corrected.
- Hold Control** The user selects the Hold control to store the transaction record in the Holding Queue.
- Rolodex Ctrl** The user selects the Rolodex control to create a new rolodex record from the data.
- Batch Ctrl** The user selects the Batch control to create a new batch record from the data.

Virtual Terminal Settings

The settings screen contains two main areas to define each transaction fields allow, require and default values, as well as the header and footer messages that will be printed on transaction receipts. (We will only show the Credit Card settings at this time – Check settings are covered later in this document.)



Field Settings Administrative users can control the usage of each transaction field by clicking the box next to each field and changing its status to:

- Disabled – The user will not be able to enter/modify values for this field
- Enabled – The user is allowed to enter/modify values for this field
- Required- The user must enter a value for this field to process the transaction

In addition, the admin user can assign default (starting) values for any of the transaction fields by typing (or selecting) the value within the field edit box.

Receipt Setting Administrative users can define the header and footer messages for Signature, Full Page, and Email receipts by entering the text lines in the appropriate edit boxes. Other options that correspond to receipt printing can also be assigned.

Credit Card Transaction - Example

This section will process an example transaction step by step. Along the way, additional discussions and notes for processing options will be stated. The Business Services Gateway was designed to be easy of use, as well as for speed. Keep in mind that most transactions can be entered quickly by using the techniques described in this section. The average time required for a Transaction has been analyzed and determined to be less than 30 seconds (and as few as five seconds).

Step 1) The user presses the **Virtual Terminal** menu option and the system displays a new transaction form.

Step 2) The user first selects the type of transaction to process. The default value is typically a Sale, but the default transaction type can be assigned by administrative users.

GATEWAY - CREDIT CARD MENU

(Credit Card Transaction Example – continued...)

- Step 3)** The user enters the customer's card number, expiration, and name (as printed on the card). This information can also be entered by swiping the card (swipe device required). The CVV and address information can be entered (or may be required) based on your account settings.

Transaction Sale Refund Auth Post Force Verify

Swipe

Number Exp CW

Holder Street # ZIP

- Step 4)** The user enters business address and contact information as desired. Remember – Fields that have a dark border are required to have input values. The administrative user has set them as required to ensure they are collected for processing fee or record keeping purposes.

Business Name Contact

Address Title

Address Phone #

City Fax #

State / ZIP Email

- Step 5)** The user enters the customer account number, invoice number and purchase order number for the transaction.

Customer # Invoice #

Purchase Order # Transaction Note

GATEWAY - CREDIT CARD MENU

(Credit Card Transaction Example – continued...)

- Step 6)** The Total Amount is then entered. The user can Process at this time or (if needed) the user can add additional information by selecting the Detailed Transaction Information link before processing.

Total Amount	<input type="text" value="100.00"/>	<input type="checkbox"/> GSA	<input type="button" value="Process"/>
--------------	-------------------------------------	------------------------------	--

- Step 7)** The typical processing time is 1 to 2 seconds. After the transaction has been processed the results are displayed in the Results section.

Results	
Status	<input type="text" value="Approved"/> Code <input type="text" value="123456"/>
Message	<input type="text"/>
CW Resp	<input type="text"/>
AVS Resp	<input type="text" value="Both Address and Zip Code Match"/>

- Step 8)** The user then has the option to produce a receipt, either Signature, Page or Email.

Receipt		Print to - Receipt / Page / Email	
Type	Sale	Date	01/01/2010 @ 12:00 PM
Item #	Description	Qty	Extended
Misc	Miscellaneous Items	1	\$100.00
Enter / Edit Detailed Transaction Information			
Total	\$100.00	User	Mike Horsley

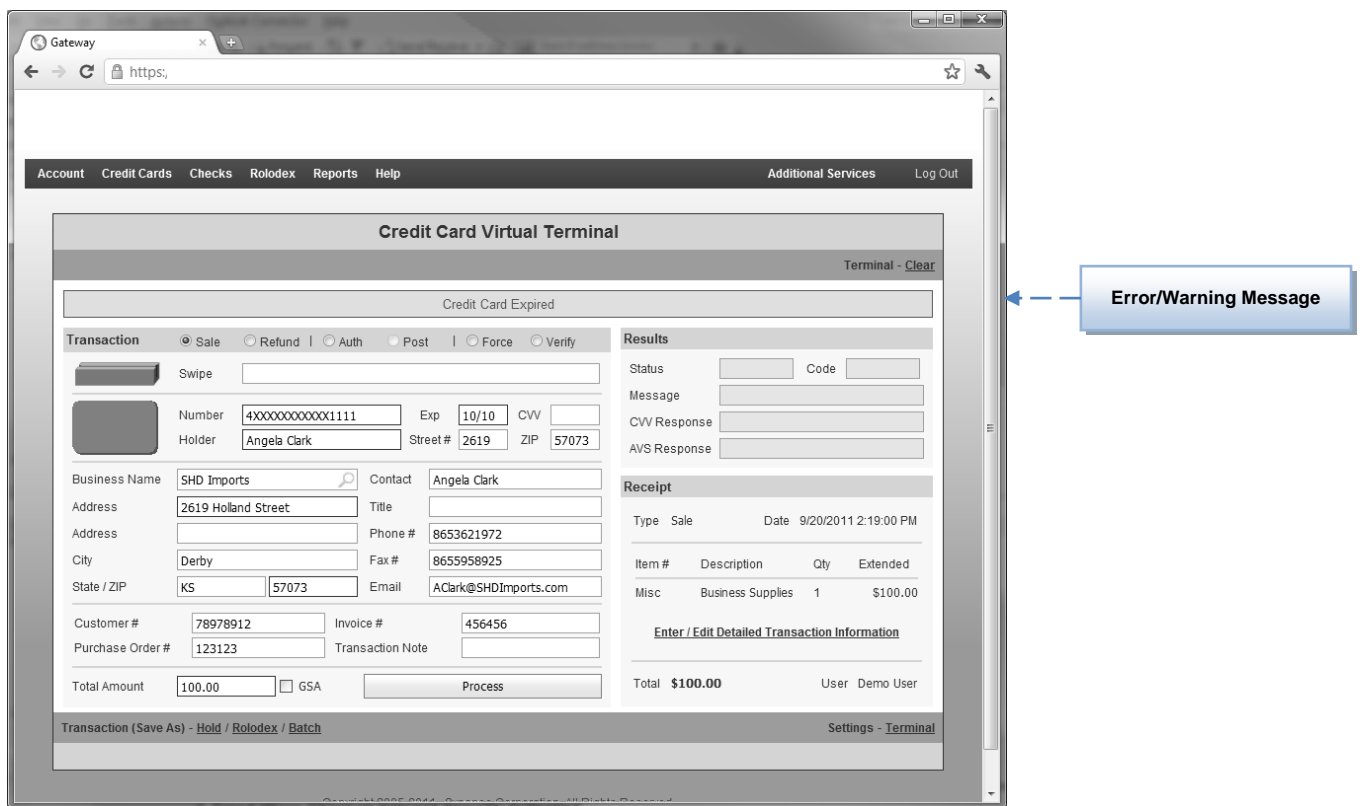
- Step 9)** The transaction is complete. The user presses **Clear** to process another transaction.

Transaction Example – Summary

There are many different transaction types (Sale, Credit, Auth, Post, Force and Verify). Depending on the transaction type and the Approval (or Decline) status of the transaction, the record for the transaction will be found in the Settlement Queue, Authorized Queue or Transaction History after processing. (Review the Transaction Type definitions earlier in this manual.)

There are multiple ways in which the transaction data can be entered. Beyond manually entering the data (as in the example), transaction data can be quickly populated (entered) by using the Rolodex or Queues and selecting create transaction (this methods will be discussed in later sections) or by using the Business Lookup feature.

If the user forgets to enter a value (required value) or has entered data that does not match the format or length limitations for the particular field, a warning message will be displayed to assist the user in correcting the transaction before attempting to process it again.



Please consult with your merchant processor to determine the best methods and settings for processing transactions in your business environment. They will be happy to assist.

Holding Queue

The **Holding Queue** menu option displays (lists) all transactions that were held (instead of processed) at the Transaction screen (virtual terminal). This Data Grid is a searchable and sortable list that allows you to view and process held transactions.

The screenshot shows a web browser window displaying the 'Holding Queue' page. The page has a navigation bar with 'Account', 'Credit Cards', 'Checks', 'Rolodex', 'Reports', 'Help', 'Additional Services', and 'Log Out'. Below the navigation bar is a search bar and a 'Transaction - Delete / Edit' dropdown. The main content is a data grid with the following columns: Business, Card Holder, Card Type, Card Number, Type, Status, Amount, and Transaction ID. The grid contains three rows of data:

Business	Card Holder	Card Type	Card Number	Type	Status	Amount	Transaction ID
MHA Supplies	Angelina Pratt	JCB	9874	Sale	Hold	\$100.00	
ITS Wholesale C	Virginia Lopez	JCB	9874	Sale	Hold	\$25.00	
Synapse, Inc.	Mr Customer	Visa	1111	Sale	Hold	\$75.00	

At the bottom of the grid, there is a navigation bar with 'First', 'Prev', 'Page 1 of 1', 'Next', and 'Last' buttons. To the right of the grid are 'Settings - Columns / Records / Layout' options. Three callout boxes on the right side of the screenshot point to specific features: 'Edit/Delete Controls' points to the 'Transaction - Delete / Edit' dropdown; 'Expand to Details' points to the expand/collapse icons on the left of the grid rows; and 'Standard Grid Controls' points to the navigation and settings options at the bottom of the grid.

By entering a transaction at the Transaction screen (Virtual Terminal) and clicking the **Hold** link on that screen (instead of **Process**), the entered transaction will be saved here in the Holding Queue.

If the user later wants to recall this transaction (from here in the Holding Queue), the record is found and/or expanded. The user may then click the **Edit** link to return the held transaction back to the Transaction screen (Virtual Terminal), or may optionally **Delete** the held transaction.

Note

When the user presses the **Edit** link, the held transaction is sent to the Transaction screen (Virtual Terminal). The transaction will remain in the Holding Queue until that transaction is actually processed (authorized) at the Transaction screen, at which time it will no longer be found in the Holding Queue. If a held transaction is modified at the Transaction screen and placed on **Hold** again (instead of **Process**), the action will return the edited previous Held transaction back to the Holding Queue.

Authorized Queue

The **Authorized Queue** menu option displays (lists) all transactions that were processed with type Auth in the virtual terminal. This Data Grid is a searchable and sortable list that allows the user to view, settle and/or adjust the amount of previously authorized transactions.

The screenshot shows a web browser window displaying the 'Authorize Queue' interface. The interface includes a navigation bar with links like 'Account', 'Credit Cards', 'Checks', 'Rolodex', 'Reports', 'Help', and 'Additional Services'. Below this is a table of transactions. Callouts point to various features: 'Settlement Control' points to the 'Send to Settlement' action; 'Void Control' points to the 'Void' link; 'Expand to Details' points to the transaction details; and 'Standard Grid Controls' points to the navigation and settings options at the bottom of the table.

Action - Send to Settlement	Record - Void									
X	Processed	Business	Card Holder	Card Type	Card Number	Type	Status	Amount	Transaction ID	
Edt	05/18/2010 14:53:00 PM	GSL Services Lt	Coleen Holland	Visa	1111	Authorization	Approved	\$60.00	10000339998	
	05/04/2010 12:47:16 PM		Mr-Guestmer	Visa	1111	PostAuth	Approved	\$10.00	10000023757	

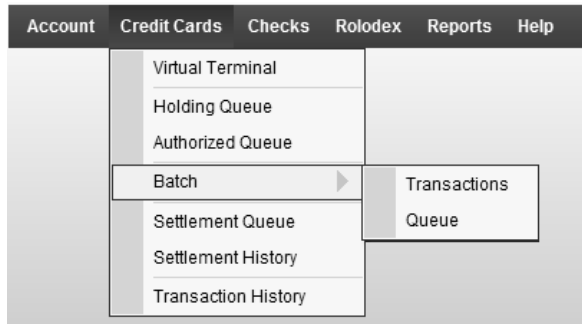
By processing an **Auth** transaction type at the Virtual Terminal, approved authorizations will be listed here in the Authorized Queue. They remain in this queue until the user –

1. Determines that the original authorization is for the correct amount and is ready to settle by selecting the record and clicking **Send to Settlement**.
2. Determines that the original amount is not correct and is ready to adjust the amount and send it to settlement by selecting the **Edit** link next to the transaction of interest. After clicking edit, the user will be directed back to the Virtual Terminal to adjust the amount and complete the transaction. (An **Auth** transaction that had had its amount modified and processed becomes a **PostAuth** transaction type.)
3. Determines that the Auth transaction will not be settled. (By **Voiding** the authorized transaction, the user frees the reserved funds on the customer's credit card.)

Not all card types allow authorized transaction's amount to be adjusted. Some card types require specific information to be collected to allow amount adjustments. Adjusting amounts on authorized transactions may result in an additional processing fee. Please consult with your merchant processor to review all authorization related terms for your merchant account type.

Batch Transactions

The Batch portion of the Credit Card menu options displays transactions that have been set up to process periodically. The transactions are displayed and grouped by the period between subsequent transactions. Each transaction can be modified for one-time processing or permanently (i.e., ongoing). A group of transactions can be processed as a whole or individually. The menu from the system navigation allows you to access **Transactions (& Group)** or **Queue** pages of the Batch Transaction section.



Transaction (& Groups) Menu Option

Batch groups can be added and managed under the Batch>Transactions option. The Selected Groups box displays each group's name and gives you the option to add, rename or delete existing groups. By selecting a batch group, the transaction that have been created for that group are displayed. New transactions can be added to the group. Current transactions can be modified or deleted from the group.

The screenshot shows a web browser window titled 'Gateway | Batch'. The page has a navigation bar with 'Account', 'Credit Cards', 'Checks', 'Rolodex', 'Reports', 'Help', 'Additional Services', and 'Log Out'. The main content area is titled 'Transaction Batch Groups'. It features a 'Selected Group' dropdown menu currently set to '1st of month'. To the right of this dropdown are links for 'Group - Add / Rename / Delete'. Below this is a section '(Transactions in the Selected Group)' with a 'Batch Queue - Send Group for Processing' header. A table displays transactions with columns: Business, Card Holder, Card Type, Card Number, Type, Status, Amount, and Tran ID. The table contains two rows: one for 'Mike Horsley' (Sale, \$1.00) and one for 'Acme' (Sale, \$11.00). To the right of the table are links for 'Transaction - Add / Edit / Delete'. Three blue callout boxes with dashed arrows point to the 'Selected Group' dropdown, the 'Group - Add / Rename / Delete' links, and the 'Transaction - Add / Edit / Delete' links.

Business	Card Holder	Card Type	Card Number	Type	Status	Amount	Tran ID
	Mike Horsley	Visa	1111	Sale		\$1.00	
Acme	John Dunham	Visa	2274	Sale		\$11.00	

GATEWAY - CREDIT CARD MENU

The Batch > Transactions option allows the user to view the batch transactions assigned to the selected group.

The screenshot displays the 'Transaction Batch Groups' interface. At the top, there is a navigation menu with options: Account, Credit Cards, Checks, Rolodex, Reports, Help, Additional Services, and Log Out. Below this, the 'Transaction Batch Groups' section features a 'Selected Group' dropdown menu currently set to '1st of month'. To the right of this dropdown are 'Group - Add / Rename / Delete' controls. Below the dropdown, a link 'Batch Queue - Send Group for Processing' is visible. The main area contains a table titled '(Transactions in the Selected Group)' with columns: Business, Card Holder, Card Type, Card Number, Type, Status, Amount, and Tran ID. The table lists two transactions: one for Mike Horsley (Visa, \$1.00) and one for John Dunham (Visa, \$11.00). A 'Send Group for Processing' link is located at the bottom right of the interface. Three callout boxes with dashed blue arrows point to the 'Selected Group' dropdown, the 'Group Controls' area, and the 'Send Group for Processing' link.

Business	Card Holder	Card Type	Card Number	Type	Status	Amount	Tran ID
	Mike Horsley	Visa	111	Sale		\$1.00	
Acme	John Dunham	Visa	2274	Sale		\$11.00	

For the above example, the Selected Group (labeled as **1st Each Month**) is displayed. The transactions of the group are displayed in the grid below it. Details for each transaction may be viewed by clicking on the **Down Arrow** under the Reference column to expand the field view.

Once a group has been selected (and any transactions records to add, edit or remove have been entered), the user can send the group of transactions into the Batch Queue. This is where the user can assign a different amount to the transaction (or leave the default amount recorded in the group record) and process the transactions in the queue. This is accomplished by selecting the **Send Group for Processing** link.

More than one group can be sent to the processing queue – even the same group can be sent multiple times. By sending transaction in groups to the processing queue, the user is building a list of transaction that he intends to process. (We recommend one group at a time until the user is completely familiar with the whole procedure.)

Batch Queue Menu Option

As the user presses the **Send Group for Processing** option on any Transaction / Group listing, all the transactions recorded in that group are copied into the Batch Queue. (The Transaction Group batch records are retained so that this process can be accomplished any number of times.)

The screenshot shows a web browser window displaying the 'Transaction Batch Queue' page. The page has a navigation bar with 'Account', 'Credit Cards', 'Checks', 'Rolodex', 'Reports', 'Help', 'Additional Services', and 'Log Out'. Below the navigation bar is a table with the following data:

Business	Card Holder	Card Number	Card Type	Ref Note	Status	Amount	Action
Acme	John Dunham	2274	Visa			\$11.00	Amount Remove
	Mike Horsley	1111	Visa			\$1.00	Amount Remove

Callouts on the right side of the screenshot point to the following elements:

- Clear Queue Controls**: Points to the 'Clear All', 'Clear Approved', 'Clear Declined', and 'Clear Errors' links.
- Process Queue**: Points to the 'Process all unprocessed transactions in batch' link.
- Edit/Delete Transaction**: Points to the 'Amount Remove' links for each transaction row.

In this example, only two transactions were in the “1st Each Month” recurring group. Therefore, only two transactions are shown above in the Batch Queue. Additional recurring groups’ transactions can be copied to the Batch Queue as well (for multiple groups’ transactions).

The user can change the Queued transaction’s amount by pressing the **Amount** link to the right of the transaction. (or **Remove** it.)

Once the user has made any transaction amount adjustments and is happy with the Batch Queue list to process, the user can press the **Process all unprocessed transactions in batch** link to start the authorization process for all transactions in the Batch Queue.

GATEWAY - CREDIT CARD MENU

(Batch Queue – Continued...)

The screenshot shows a web browser window with the URL 'https://'. The page title is 'Gateway'. The navigation menu includes 'Account', 'Credit Cards', 'Checks', 'Rolodex', 'Reports', 'Help', 'Additional Services', and 'Log Out'. The main content area displays 'Batch Queue Processed' with the following statistics:

- Total Transactions: 2
- Approved: 2
- Declined: 0
- Error: 0
- Partial Auths: 0

Below the statistics is a table titled 'Transaction Batch Queue' with columns: Business, Card Holder, Card Number, Card Type, Ref Note, Status, Amount, and Action. The table contains two rows of data:

Business	Card Holder	Card Number	Card Type	Ref Note	Status	Amount	Action
Acme	John Dunham	2274	Visa		Approved	\$11.00	Remove
	Mike Horsley	1111	Visa		Approved	\$1.00	Remove

Navigation: First Prev Page 1 of 1 Next Last. Settings - Columns / Records / Layout.

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Two callout boxes are present on the right side of the screenshot:

- 'Transaction Results' with a dashed arrow pointing to the statistics section.
- 'Clear Queue' with a dashed arrow pointing to the 'Clear All' button in the table header.

After the **Batch Queue** has been processed, the page will display the authorization result for all transactions in the queue. This may take several seconds, depending on the number of transactions listed in the Batch Queue.

Note

Processing the queued Batch Transactions is **not** the final step in the process. The authorized transactions are shown in the Batch Queue until the user releases them (by selecting the Clear options). The approved transactions are sent to the settlement queue when they are approved whether they are cleared or not.

Clearing the batch queue without processing the queued transaction simply deletes the unauthorized (unprocessed) transactions.

Settlement Queue

After a transaction has been processed, the **Settlement Queue** is a searchable and sortable grid that allows you to view transactions that have not posted to a credit card holder's account. By using the Settlement Queue, the user can view the detail information and void or settle transactions.

The screenshot shows the Gateway Settlement Queue interface. At the top, there is a navigation bar with links for Account, Credit Cards, Checks, Rolodex, Reports, Help, Additional Services, and Log Out. Below this is a message: "Auto-Settlement is ON - All transactions in this queue will be automatically settled at 1:00 AM CST - Next day funding (on manual settlements) cutoff time is 11:00 AM CST". The main section is titled "Settlement Queue" and contains a table of transactions. The table has columns for Action, Business, Card Holder, Card Type, Card Number, Type, Status, Amount, and Transaction ID. Three transactions are listed, all with a status of "Approved". Below the table is a navigation bar with "First", "Prev", "Page 1 of 1", "Next", and "Last" buttons. There are also "Settings - Columns / Records / Layout" options. Three callout boxes on the right point to specific features: "Settlement Message" points to the auto-settlement notice, "Manual Settle (All) or Void (selected)" points to the "Manual Settle / Void" action dropdown, and "Printing Options" points to the "Signature / Page / Email" links above the table.

Action	Business	Card Holder	Card Type	Card Number	Type	Status	Amount	Transaction ID
09/20/2011 16:19:48 PM	Acme	John Dunham	Visa	2274	Sale	Approved	\$11.00	100002516968
09/20/2011 16:19:45 PM		Mike Horsley	Visa	1111	Sale	Approved	\$1.00	100002516967
09/20/2011 14:19:00 PM	SHD Imports	Angela Clark	Visa	1111	Sale	Approved	\$100.00	100002515818

As approved transactions are authorized in the Transaction screen (Virtual Terminal), the Settlement Queue will list those approved transactions. Depending on your merchant account configuration, the user may need to manually settle transactions (to complete the funds transfer process), or the Gateway will automatically settle all transactions in the Settlement Queue nightly at 1:00 a.m. CST.

Note

If the user's merchant account configuration is set for Auto-Settlement, then the only action available to the user at the settlement queue is the ability to **Void** an authorized transaction prior to its settlement.

GATEWAY - CREDIT CARD MENU

(Settlement Queue – Continued...)

Auto-Settlement is ON - All transactions in this queue will be automatically settled at 1:00 AM CST – Next day funding (on manual settlements) cutoff time is 11:00 AM CST

Settlement Queue

Action - [Manual Settle](#) / [Void](#) Settlement Queue Receipts - [Signature](#) / [Page](#) / [Email](#)

Processed (CST)	Business	Card Holder	Card Type	Card Number	Type	Status	Amount	Transaction ID
09/20/2011 16:19:48 PM	Acme	John Dunham	Visa	2274	Sale	Approved	\$11.00	100002516968

Transaction - [Void](#) Create - [Transaction](#) / [Batch](#) / [Rolodex](#) Receipt - [Signature](#) / [Full Page](#) / [Email](#)

Transaction

Card Number	4XXXXXXXXXX2274	Exp	08/13	CVV		Transaction Type	Sale
Card Holder	John Dunham	Street #	15215	ZIP	66062	Amount	11.00
Business Name	Acme	Contact	Mike Dunham	Customer Account	1	Purchase Order	123456
Address		Title		Invoice Number	456789	Transaction Note	
Address		Phone #					
City		Fax #					
State / ZIP		Email					

Results

Status	Approved	Auth Code	091896	Message	
Processed	9/20/2011 4:19:48 PM by Demo User	CVV Response			
Modified		AVS Response	Unable to perform address verification because either addi		
Settlement		Batch / Sequence		ID	100002516968

Detail Information

Item #	Description	Quantity	Units	Unit Price	Discount	Tax	Extended	Commodity
09/20/2011 16:19:45 PM	Mike Horsley	Visa	1111	Sale	Approved	\$1.00	100002516967	
09/20/2011 14:19:00 PM	SHD Imports	Angela Clark	Visa	1111	Sale	Approved	\$100.00	100002515818

By expanding the detailed record in the Settlement Queue, the user has many additional options.

Create Record The user can create a new transaction, Recurring, or Rolodex record from the information in the selected/expanded transaction.

Print Receipt The user can re-print a Signature, Page or Email a receipt.

Void Control The user can also void the transaction in the detailed view of the transaction.

Note

If the user authorizes a transaction and then waits a long period of time (multiple days in most cases) to settle the transaction, the merchant process fee may increase. **Please consult your processor for information regarding settlement time periods.**

Settlement History

The Settlement History option displays a searchable and sortable data grid of past settlement batches. A settlement batch is a set of transactions that were settled together as a group.

The screenshot shows a web browser window displaying the 'Settlement History' page. The page has a navigation bar with 'Account', 'Credit Cards', 'Checks', 'Rolodex', 'Reports', 'Help', 'Additional Services', and 'Log Out'. The main content area is titled 'Settlement History' and contains a table with the following columns: Completed, Batch Number, Sales Count, Sales Sum, Return Count, Return Sum, Net Count, Net Sum, and Status. The table lists several settlement batches, with the first row expanded to show a detailed view of transactions. A callout box labeled 'Expand Batch' points to a downward arrow icon in the Status column of the first row.

Completed	Batch Number	Sales Count	Sales Sum	Return Count	Return Sum	Net Count	Net Sum	Status
05/15/2010 01:04:48 AM	169	1	\$1.00	0	\$0.00	1	\$1.00	Completed
05/14/2010 01:04:37 AM	168	1	\$100.00	0	\$0.00	1	\$100.00	Completed
05/11/2010 01:04:25 AM	167	1	\$2.00	0	\$0.00	1	\$2.00	Completed
05/10/2010 16:39:02 PM	166	1	\$2.00	0	\$0.00	1	\$2.00	Completed
05/10/2010 10:24:01 AM	165	1	\$9.00	0	\$0.00	1	\$9.00	Completed
05/10/2010 09:09:01 AM	164	2	\$11.00	0	\$0.00	2	\$11.00	Completed

Processed	Business	Card Holder	Card Type	Type	Status	Amount	Transaction ID
05/10/2010 08:57:20 AM		MIKE HORSLEY	Master Card	Sale	Approved	\$9.00	100000328386
05/10/2010 08:38:45 AM		MIKE HORSLEY	Master Card	Sale	Approved	\$2.00	100000328356

Navigation - First Prev Page 1 of 2 Next Last Settings - Columns / Records / Layout

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The user can view the time and net processing amounts for each settlement batch. By clicking on the expand view option, the user can also view the transactions in the settled batch group.

Note

Transaction records cannot be deleted from the Settlement History list. Settlement History is maintained for one year and then automatically removed from the merchant account. If the user requires settlement history information older than one year, it can be offered by special request only.

Transaction History

The Transaction History option displays a searchable and sortable data grid of all transaction history for the current account. Transactions in the Settlement Queue will not show in the Transaction History Queue until they have been settled or voided:

The screenshot shows a web browser window displaying the 'Transaction History' page. The page has a navigation menu at the top with options like 'Account', 'Credit Cards', 'Checks', 'Rolodex', 'Reports', 'Help', 'Additional Services', and 'Log Out'. Below the menu is a table of transactions. The table has columns for 'Processed', 'Settled', 'Business', 'Card Holder', 'Card Type', 'Card Number', 'Type', 'Status', and 'Amount'. The table contains several rows of transaction data. Two callout boxes are overlaid on the image: 'Expand to Detail' points to a transaction row, and 'Create Controls' points to the table's header area.

Processed	Settled	Business	Card Holder	Card Type	Card Number	Type	Status	Amount
03/12/2010 09:30:26 AM	03/12/2010 09:30:26 AM		1111111	Visa	1111	Authorizati	Approved	\$111.00
03/12/2010 08:16:45 AM	03/12/2010 08:16:45 AM		test	Visa	1111	Authorizati	Approved	\$10.00
03/09/2010 13:18:13 PM	03/09/2010 13:18:13 PM		Test Test	Visa	1111	Sale	Approved	\$0.00
03/09/2010 12:46:09 PM	03/09/2010 12:46:09 PM		Test Test	Visa	1111	Sale	Approved	\$0.00
03/08/2010 10:51:02 AM	03/08/2010 10:51:02 AM		Joe Blow	Visa	1111	Sale	Approved	\$0.00
03/05/2010 17:17:27 PM	03/05/2010 17:17:27 PM		Mr Customer	Visa	1111	Sale	Approved	\$0.00
03/05/2010 15:00:00 PM	03/05/2010 15:00:00 PM		Mr Customer	Visa	1111	Credit	Approved	\$0.00
03/05/2010 14:59:26 PM	03/05/2010 14:59:26 PM		Mr Customer	Visa	1111	Sale	Approved	\$0.00
03/05/2010 14:59:05 PM	03/05/2010 14:59:05 PM		Mr Customer	Visa	1111	Authorizati	Approved	\$0.00
03/05/2010 14:59:05 PM	03/05/2010 14:59:05 PM		Mr Customer	Visa	1111	PostAuth	Approved	\$10.11

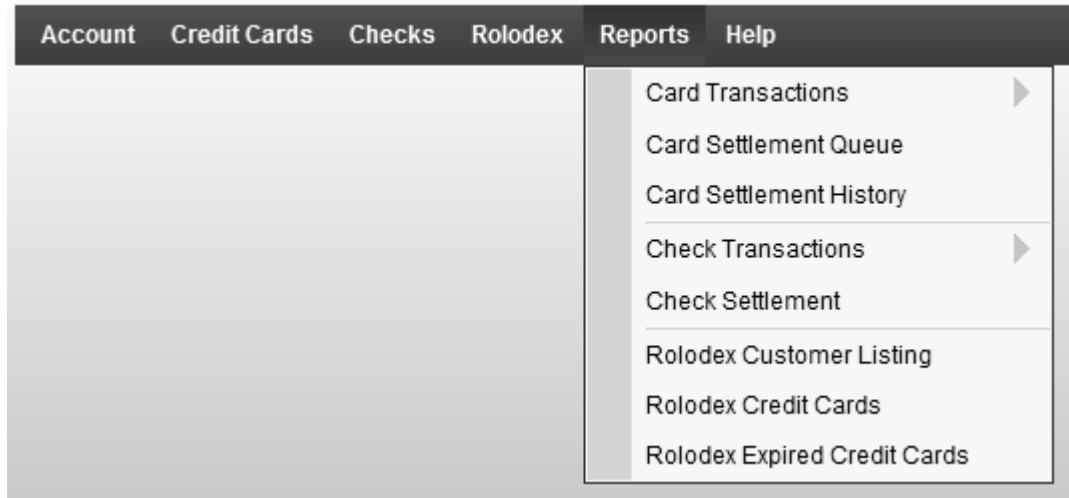
The user can expand any transaction detail found in this history queue to review detail information and printer receipts. In addition, transaction information can be used to create new transactions, recurring records, or rolodex records.

Note

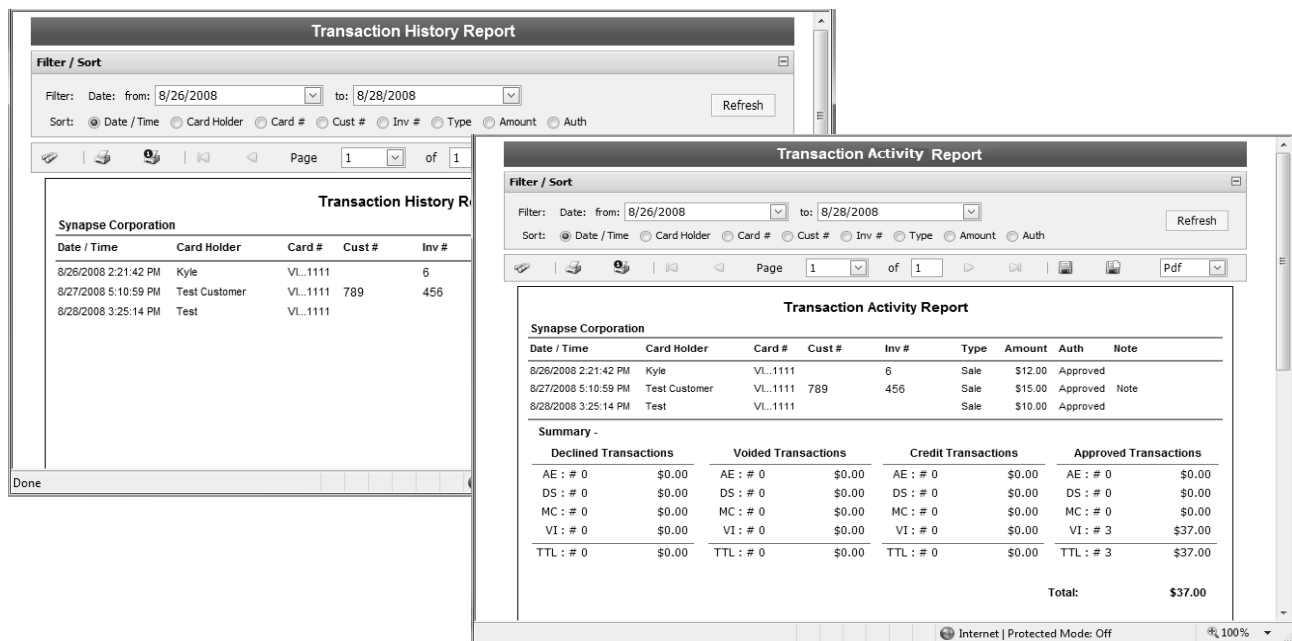
Transaction records cannot be deleted from the Transaction History list. Transaction History is maintained for one year and then automatically removed from the merchant account. If the user required transaction history information is older than one year, that request will be offered by special request only.

Reports

The **Reports** menu option provides numerous reports and can be accessed to display, print and export credit card based reports in multiple formats.



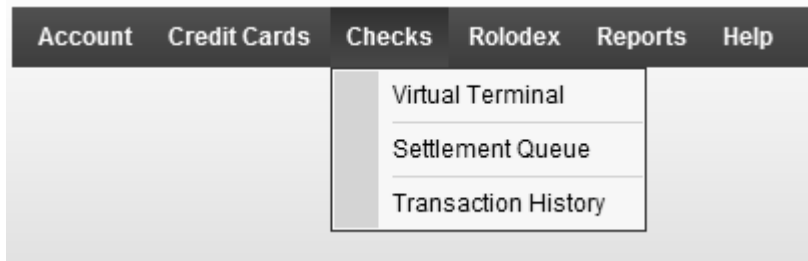
Each report is displayed in a separate window. The reports can be printed, exported, and saved. Reports can be sorted by column or filtered by custom criteria, depending on report values. The report is cached in the Web browser to allow for fast searching and paging.



Gateway – Checks

The Checks Card section of the Business Services Gateway offers a comprehensive set of tools that allow for efficient check processing and management. A customizable virtual terminal is used for real-time check processing on the gateway. Processed check transactions are moved to the settlement queue and settled or voided. All check transactions (approved and settled, declines, and voids) are recorded in the Transaction History queue. Reports producing transaction history and activity are also accessed from these menu options.

For Administrative users, the Check menu options are:



Virtual Terminal

The Virtual Terminal feature of the Check menu options is the central function of check processing.

The screenshot shows the 'Check Virtual Terminal' web application. The interface is divided into several sections:

- Terminal Controls:** Located at the top right, it includes a 'Terminal - Clear' button.
- Transaction Results:** Located in the middle right, it displays 'Status / Code' and 'Message' fields.
- Transaction Information:** This is the largest section on the left, containing fields for 'Transaction' (Sale/Refund), 'Reader', 'Routing #', 'Account #', 'Business Name', 'Address', 'City', 'State / ZIP', 'Customer #', 'Purchase Order #', 'Total Amount', and a 'Process' button.
- Transaction Receipts:** Located at the bottom right, it shows a 'Receipt' table with columns for 'Item #', 'Description', 'Qty', and 'Extended'. The table contains one entry: 'Misc Business Supplies 1 \$0.00'. It also shows 'Type Sale', 'Date 9/21/2011 7:28:51 AM', and 'User Demo User'.

Blue dashed arrows and brackets point from these callout boxes to their respective sections in the screenshot.

The **Transaction Terminal** is divided into several areas and contains many form controls used to configure and process transactions. The description for each area is as follows:

- Trans Info** The transaction information area is used to enter collected data to process.
- Trans Results** The transaction results area displays the approval (or decline) status of a transaction.
- Trans Receipts** The transaction receipt area can be used to print receipts and add additional detailed information to the transaction.
- Terminal Ctrl's** The terminal controls are used to clear the current transaction, create a rolodex from the current transition, and define/configure the terminal settings and receipts.

GATEWAY - CHECK MENU

Transaction Information

The transaction information area of the Virtual Terminal is used to enter all check transaction related data for processing.

The screenshot shows a web form for processing a check transaction. The form is divided into several sections, each highlighted by a blue callout box on the right:

- Transaction Type:** Located at the top right, it points to a dropdown menu currently set to "TEL - Phone Authorization by Customer".
- Check Entry:** This callout encompasses the "Reader" field, the "Routing #", "Account #", "Type" (set to "Checking"), and "Check #" fields.
- Customer Information:** This callout encompasses the "Business Name", "Address", "City", "State / ZIP", "Contact", "Title", "Phone #", "Fax #", and "Email" fields.
- Transaction Information:** This callout encompasses the "Customer #", "Invoice #", "Purchase Order #", and "Transaction Note" fields.

At the bottom of the form, there is a "Total Amount" field showing "0.00" and a "Process" button.

Transaction Types

The **transaction type** is selected by the user. It defines the type of transaction the user wants to establish with the transaction data. The following describes the user's transaction type options:

Sale The Sale transaction type is the most commonly used. When selected, the transaction information is processed as a completed sale and the transaction is placed directly into the Settlement Queue so the merchant can receive their funds when the settlement is submitted.



Credit The Credit transaction type is the opposite of a Sale transaction. When selected, the transaction information is processed as a completed credit and the transaction is placed directly into the Settlement Queue.

Type The check processing type is selectable if your merchant service provider has established multiple check processing criteria. The most common types include when a check transaction is authorized by the customer over the phone "TEL" or when a customer has provided a signed ACH form indicating check processing is approved by them on a more regular basis "PPD". Each transaction type requires slightly different data to be collected and the virtual terminal will check for these requirements based on the type selected.

GATEWAY - CHECK MENU

Check Data Entry

The Virtual Terminal includes an area to either swipe/read a check (MICR check reading device required) or manually type the check routing number, account number, check number and account type.

	Reader	<input type="text"/>		
	Routing #	<input type="text"/>	Type	Checking <input type="button" value="v"/>
	Account #	<input type="text"/>	Check #	<input type="text"/>

The four entry fields for this section are defined as:

- Reader** If the user wants to read a check (a MICR device is required for this), then the cursor must be positioned in the “Reader” edit box. The gateway is programmed to receive reader information and will enter the check information. The check information is then displayed in the other check fields (Routing #, Account # and Check #).
- Routing #** The routing number field is used to type the checks routing digits. Only numeric digits should be entered in this field (e.g. no spaces and dashes are allowed.) This field will be disabled if the user has previously read a check so that it cannot be modified. Routing Number is a required field for all transactions.
- Account #** The account number field is used to type the checks account digits. Only numeric digits should be entered in this field (e.g. no spaces and dashes are allowed.) This field will be disabled if the user has previously read a check so that it cannot be modified. Account Number is a required field for all transactions.
- Check #** The check number field is used to type the checks number digits. Only numeric digits should be entered in this field (e.g. no spaces and dashes are allowed.) This field will be disabled if the user has previously read a check so that it cannot be modified. Check Number is a required field for all transactions.
- Type** The checking account type must match the customer’s bank information. Values of “Checking” or “Savings” are allowed. Checking Account Type is a required field for all transactions.

Note

In this example screen (and on yours depending on its configuration), some edit boxes may have a darker border. These are required fields that must be completed to process a transaction.

Customer Information Entry

The Virtual Terminal includes an area to enter customer related information. Most of this information is for the user's record keeping purposes only, but the customer's address and zip code are part of a security check feature and are often required for obtaining the lowest processing fees. Other fields in this section are also used to generate receipts with proper customer information.

Business Name	<input type="text"/>	Contact	<input type="text"/>
Address	<input type="text"/>	Title	<input type="text"/>
Address	<input type="text"/>	Phone #	<input type="text"/>
City	<input type="text"/>	Fax #	<input type="text"/>
State / ZIP	<input type="text"/> <input type="text"/>	Email	<input type="text"/>

The eleven entry fields for this section are defined as:

Business Name The business name field records the business name of the customer. This name can be different than the check holder name printed on the check.

Address The address information (address, city, state and zip code) can be entered for merchant records. Some (or all) of these fields are optional and are used only if receipts are to be printed.

Contact The contact information (including contact, title, phone, fax and email) are again optional. The email address (if supplied) will automatically populate the email contact dialog when the user attempts to email a receipt.

Note

In this example screen (and on yours depending on its configuration), some edit boxes may have a value already supplied or edit boxes that are grayed in color. If a value is supplied (without the user entering a value), then a default value has been assigned to this field by the administrator account. If a field is grayed, then this field has been configured to be read only by the administrator account.

Transaction Information Entry

The Virtual Terminal includes an area to enter transaction related information (including the transaction total amount) and the process button. Much of this information is recorded for both the users records and may be required for processing.

Customer #	<input type="text"/>	Invoice #	<input type="text"/>
Purchase Order #	<input type="text"/>	Transaction Note	<input type="text"/>
Total Amount	<input type="text" value="0.00"/>	<input type="button" value="Process"/>	

The five entry fields for this section are defined as:

Customer Acct The account number that the user uses in their own accounting system is entered in this data field.

Purchase Order The purchase order number associated with the transaction.

Invoice Number The invoice number for (or associated with) the transaction.

Trans Note The transaction note is an optional field for record tracking/keeping purposes.

Total Amount The total amount is what will be charged to the customer's bank account. This value is always a positive number (Credit transactions are used instead of a negative amount on a Sale transaction.) Total Amount is a required field for all transactions.

Process Button The process button is clicked (this is also the default button for the screen so hitting enter is equivalent to clicking the button) to process the transaction information.

Note

Only certain characters and length of data fields are allowed when processing through different banking channels. If an improper character or character length is supplied, the gateway system may warn the user of the improper data or truncate the value in the event that the data field is too long in length.

GATEWAY - CHECK MENU

Transaction Security Information

The Virtual Terminal includes an area to enter security related information (including signer first and last name, driver's license state and number, date of birth and/or the last four digits of the signer's social security number). Some of this information will be required depending on the check processing type and your account settings.

The screenshot displays the 'Check Virtual Terminal' interface. The 'Security' section is highlighted with a callout box. The callout box shows the following fields:

- Name First / Last: Two text input fields.
- DL State / DL #: A dropdown menu for the state and a text input field for the license number.
- DOB Year / SSN Last 4: Two text input fields, one followed by 'or' and another text input field.

The **security information** fields are:

- Name** The first and last name of the check signer.
- Driver's Lic.** The state and number of the signer's driver's license.
- DOB Year** The four digit birth year of the check signer.
- SSN Last 4** The last four digits of the signer's social security number.

The security fields are established when the check processing account is created. Some of this information will be required and some is not. The user can record optional information for their records as needed.

GATEWAY - CHECK MENU

Transaction Results

The transaction results area of the Virtual Terminal displays the result from processing the current transaction.

The screenshot shows the 'Check Virtual Terminal' web application. The interface includes a navigation bar with 'Account', 'Credit Cards', 'Checks', 'Rolodex', 'Reports', 'Help', 'Additional Services', and 'Log Out'. The main form is divided into several sections: 'Transaction' (with radio buttons for 'Sale' and 'Refund', and a dropdown for 'TEL - Phone Authorization by Customer'), 'Security' (with fields for 'Name First / Last', 'DL State / DL #', and 'DOB Year / SSN Last 4'), 'Business Name' (with fields for 'Business Name', 'Address', 'City', 'State / ZIP', 'Contact', 'Title', 'Phone #', 'Fax #', and 'Email'), and 'Customer #' (with fields for 'Customer #', 'Invoice #', 'Purchase Order #', and 'Transaction Note'). A 'Process' button is located at the bottom of the form. A callout box highlights the 'Results' section, which contains fields for 'Status / Code' and 'Message'. Below the callout, a 'Receipt' section is visible, showing 'Type Sale', 'Date 9/21/2011 7:28:51 AM', and a table with columns 'Item #', 'Desc', 'Misc', and 'Busn'. The total amount is displayed as 'Total \$0.00'.

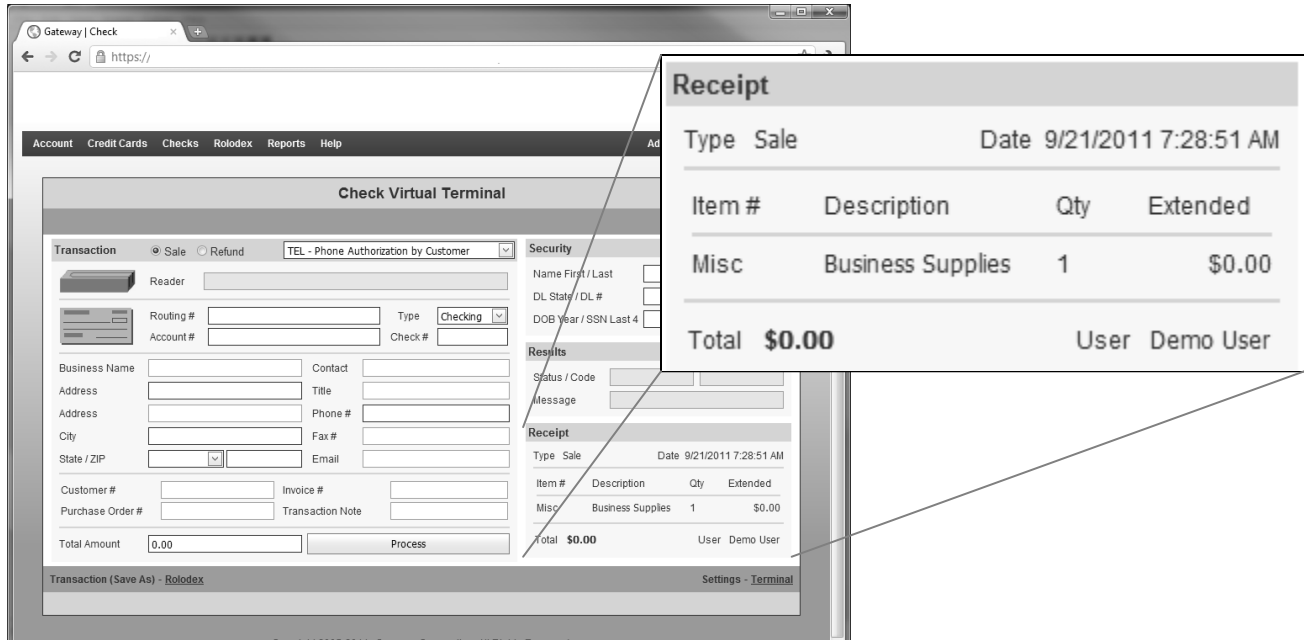
The **transaction results** are displayed after the transaction has been processed (by clicking the process button). The following describes the transaction result fields:

Status

The status of a processed transaction is Approved or Declined. An approved transaction will show an approval **Code**, where a declined transaction will show an error in the **Message** field.

Transaction Receipts

The transaction receipts area of the Virtual Terminal allows the user to print or email receipts of the transaction.



Transaction receipt options are displayed after the transaction has been processed (by clicking the process button). The following describes the receipt options:

Signature The Signature link will print a 40 column tape receipt (meant for receipt printers) to the printer selected by the user. The header and footer messages on the receipt can be defined by administrative users (using the Settings option discussed later in this section).

Page The Page link will print an 80 column full page receipt to the printer selected by the user. The header and footer messages on the receipt can be defined by administrative users (using the Settings option discussed later in this section).

Email The Email link will create an email sent to the customer. The email address entered in the transaction information section will be displayed, but a different or additional email addresses can be entered by the user. The header and footer messages on the receipt can be defined by administrative users (using the Settings option discussed later in this section).

GATEWAY - CHECK MENU

Virtual Terminal Controls

The virtual terminal has three main areas for additional controls. These controls allow the user to create new records (rolodex and recurring), send transaction information to the holding queue (for later recall), clear and copy the current transaction data, and setting terminal defaults and settings (for administrative users only).

The screenshot shows a web browser window titled "Gateway | Check" with a URL of "https://". The navigation menu includes "Account", "Credit Cards", "Checks", "Rolodex", "Reports", "Help", "Additional Services", and "Log Out". The main content area is titled "Check Virtual Terminal" and contains several sections:

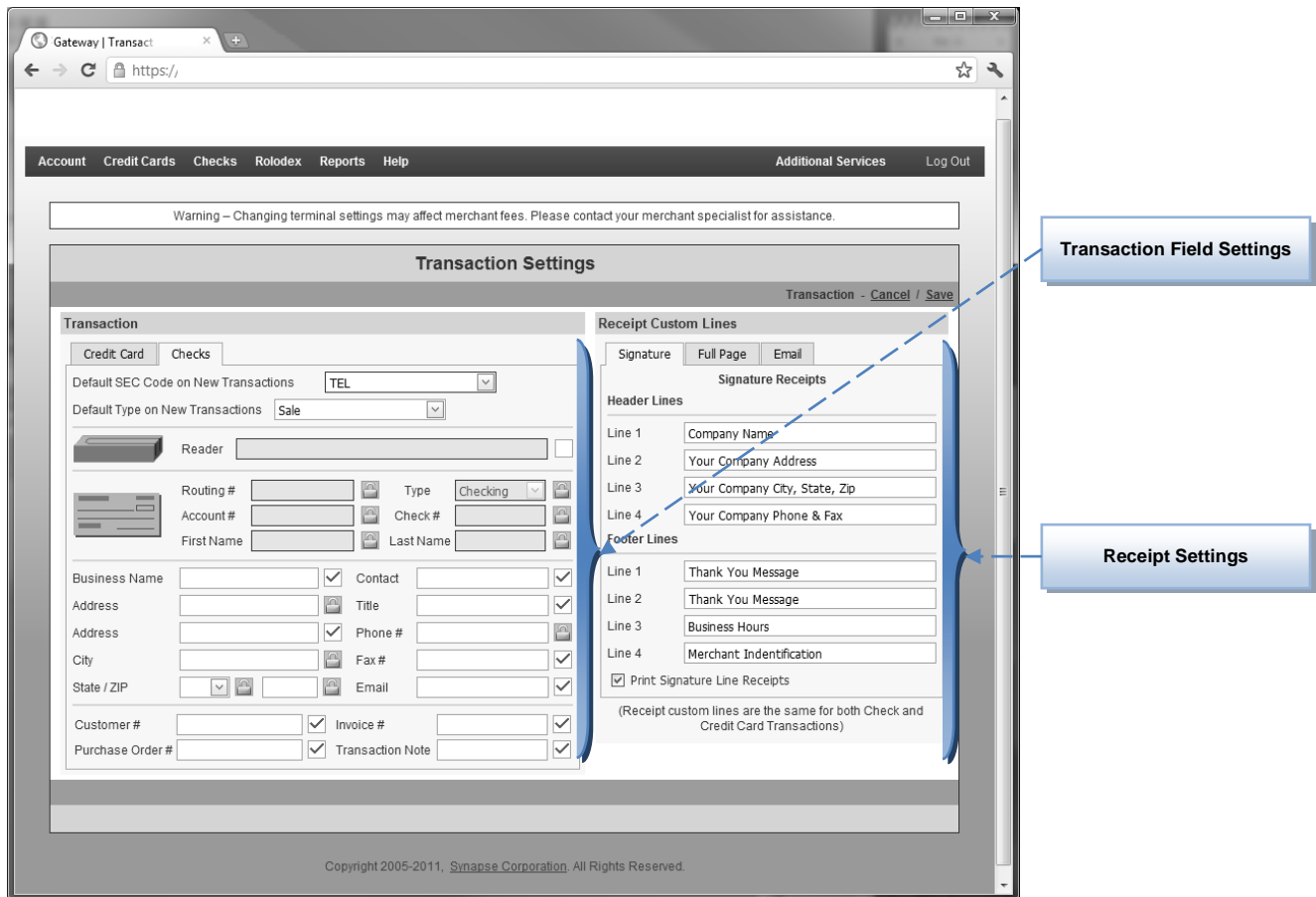
- Transaction:** Includes radio buttons for "Sale" (selected) and "Refund", a dropdown for "TEL - Phone Authorization by Customer", and fields for "Reader", "Routing #", "Account #", "Type" (set to "Checking"), and "Check #".
- Business Information:** Fields for "Business Name", "Address", "City", "State / ZIP", "Contact", "Title", "Phone #", "Fax #", and "Email".
- Customer/Invoice:** Fields for "Customer #", "Purchase Order #", "Invoice #", and "Transaction Note".
- Security:** Fields for "Name First / Last", "DL State / DL #", and "DOB Year / SSN Last 4".
- Results:** Fields for "Status / Code" and "Message".
- Receipt:** Shows "Type Sale" and "Date 9/21/2011 7:28:51 AM". A table lists items: "Misc Business Supplies" with quantity 1 and extended amount \$0.00. The total is \$0.00 and the user is "Demo User".
- Buttons:** "Process" and "Terminal - Clear" (highlighted with a callout).
- Footer:** "Transaction (Save As) - Rolodex" (highlighted with a callout) and "Settings - Terminal" (highlighted with a callout).

The controls on the virtual terminal are defined as:

- Clear Control** The user selects the Clear control to reset the terminal screen. This will erase any entered data and start the transaction as new.
- Rolodex Ctrl** The user selects the Rolodex control to create a new rolodex record from the data.
- Terminal Sets.** The user selects the Terminal settings to display the controls for the check terminal.

Virtual Terminal Settings

The settings screen contains two main areas to define each transaction fields allow, require and default values, as well as the header and footer messages that will be printed on transaction receipts. (We will only show the Check settings at this time – Credit Card settings were covered earlier in this document.)



Field Settings Administrative users can control the usage of each transaction field by clicking the box next to each field and changing its status to:

- Disabled – The user will not be able to enter/modify values for this field
- Enabled – The user is allowed to enter/modify values for this field
- Required- The user must enter a value for this field to process the transaction

In addition, the admin user can assign default (starting) values for any of the transaction fields by typing (or selecting) the value within the field edit box.

Receipt Setting Administrative users can define the header and footer messages for Signature, Full Page, and Email receipts by entering the text lines in the appropriate edit boxes. Other options that correspond to receipt printing can also be assigned.

Check Transaction - Example

This section will process an example transaction step by step. Along the way, additional discussions and notes for processing options will be stated. The Business Services Gateway was designed to be easy of use, as well as for speed. Keep in mind that most transactions can be entered quickly by using the techniques described in this section. The average time required for a Transaction has been analyzed and determined to be less than 30 seconds (and as few as five seconds).

Step 1) The user presses the **Virtual Terminal** menu option and the system displays a new transaction form.

The screenshot shows a web browser window titled 'Gateway | Check' with the URL 'https://'. The page has a navigation bar with links: Account, Credit Cards, Checks, Rolodex, Reports, Help, Additional Services, and Log Out. The main content area is titled 'Check Virtual Terminal' and contains a form with the following sections:

- Transaction:** Radio buttons for 'Sale' (selected) and 'Refund'. A dropdown menu shows 'TEL - Phone Authorization by Customer'. Below are fields for 'Reader', 'Routing #', 'Account #', 'Type' (set to 'Checking'), and 'Check #'.
- Business Information:** Fields for Business Name, Address, City, State / ZIP, Contact, Title, Phone #, Fax #, and Email.
- Customer/Invoice:** Fields for Customer #, Invoice #, Purchase Order #, and Transaction Note.
- Total Amount:** A field showing '0.00' and a 'Process' button.
- Security:** Fields for Name First / Last, DL State / DL #, and DOB Year / SSN Last 4.
- Results:** Fields for Status / Code and Message.
- Receipt:** A table showing transaction details:

Item #	Description	Qty	Extended
Misc	Business Supplies	1	\$0.00
Total \$0.00			User Demo User



Step 2) The user first selects the type of transaction to process. The default value is typically a Sale, but the default transaction type can be assigned by administrative users. If multiple check processing types are established for your account, you would select the proper type for the transaction.

This close-up shows the 'Transaction' section of the form. It features two radio buttons: 'Sale' (which is selected) and 'Refund'. To the right is a dropdown menu currently displaying 'TEL - Phone Authorization by Customer'.

GATEWAY - CHECK MENU

(Check Transaction Example – continued...)

- Step 3)** The user enters the customer's routing number, account number, account type and check number. This information can also be entered by reading the check (MICR device required).

	Reader	<input type="text"/>		
	Routing #	<input type="text" value="11111111"/>	Type	<input type="text" value="Checking"/>
	Account #	<input type="text" value="222222222222"/>	Check #	<input type="text" value="333333"/>

- Step 4)** The user enters business address and contact information as desired. Remember – Fields that have a dark border are required to have input values. The administrative user has set them as required to ensure they are collected for processing fee or record keeping purposes.

Business Name	<input type="text" value="ACME"/>	Contact	<input type="text" value="Mr Customer"/>
Address	<input type="text" value="123 Main"/>	Title	<input type="text" value="President"/>
Address	<input type="text"/>	Phone #	<input type="text" value="555-555-5555"/>
City	<input type="text" value="Anytown"/>	Fax #	<input type="text"/>
State / ZIP	<input type="text" value="AK"/> <input type="text" value="55555"/>	Email	<input type="text" value="email@domain.com"/>

- Step 5)** The user enters the customer account number, invoice number and purchase order number for the transaction.

Customer #	<input type="text" value="1"/>	Invoice #	<input type="text" value="3"/>
Purchase Order #	<input type="text" value="2"/>	Transaction Note	<input type="text" value="none"/>
Total Amount	<input type="text" value="1.00"/>	<input type="button" value="Process"/>	

GATEWAY - CHECK MENU

(Check Transaction Example – continued...)

Step 6) The Total Amount is then entered.

Total Amount	<input type="text" value="1.00"/>	<input type="button" value="Process"/>
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Step 7) The required security information is then entered and at this time the user can process the transaction.

Security		
Name First / Last	<input type="text" value="John"/>	<input type="text" value="Doe"/>
DL State / DL #	<input type="text" value="KS"/> <input type="button" value="v"/>	<input type="text" value="555555555"/>
DOB Year / SSN Last 4	<input type="text" value="1985"/>	or <input type="text"/>

Step 7) The typical processing time is 1 to 2 seconds. After the transaction has been processed the results are displayed in the Results section.

Results		
Status	<input type="text" value="Approved"/>	Code <input type="text" value="123456"/>
Message	<input type="text"/>	

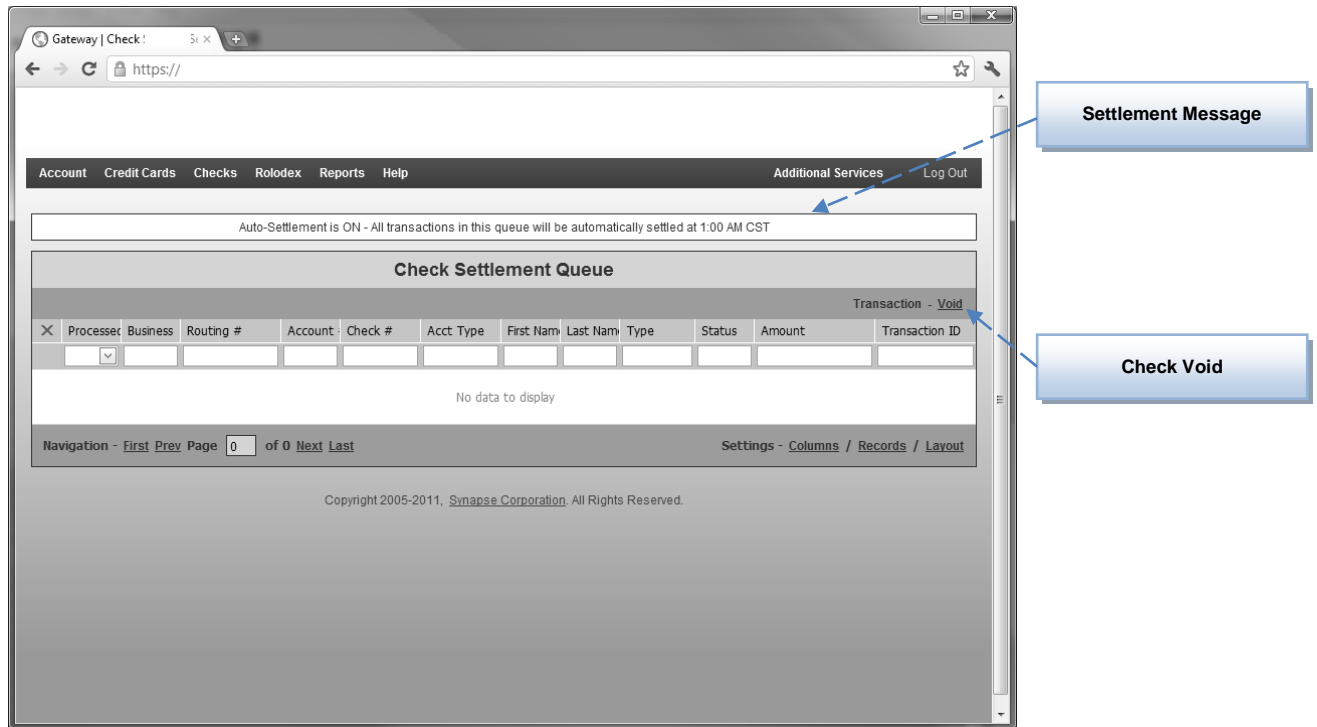
Step 8) The user then has the option to produce a receipt, either Signature, Page or Email.

Receipt		Print to - <u>Signature</u> / <u>Page</u> / <u>Email</u>	
Type	Sale	Date	9/21/2011 8:37:11 AM
Item #	Description	Qty	Extended
Misc	Business Supplies	1	\$1.00
Total	\$1.00	User	Demo User

Step 9) The transaction is complete. The user presses **Clear** to process another transaction.

Settlement Queue

After a transaction has been processed, the **Settlement Queue** is a searchable and sortable grid that allows you to view transactions that have not posted to a check holder's account. By using the Settlement Queue, the user can view the detail information and void or settle transactions.



As approved transactions are authorized in the Transaction screen (Virtual Terminal), the Settlement Queue will list those approved transactions. All merchant account configurations use auto settle for checks. Gateway will automatically settle all transactions in the Settlement Queue nightly at 1:00 a.m. CST.

Note

If the user's merchant account configuration is set for Auto-Settlement, then the only action available to the user at the settlement queue is the ability to **Void** an authorized transaction prior to its settlement.

Transaction History

The Transaction History option displays a searchable and sortable data grid of all transaction history for the current account. Transactions in the Settlement Queue will not show in the Transaction History Queue until they have been settled or voided:

Expand to Detail

Create Controls

Process	Business	Routing #	Account #	Check #	Acct Type	Type	Status	Amount	Transaction ID
03/22/2011	XXXXX0018	XXXXXX0417	XXXXXX0417	3917	Checking	Sale	APPROVED	\$15.00	100000
03/22/2011	XXXXX0018	XXXXXX0417	XXXXXX0417	3917	Checking	Sale	APPROVED	\$15.00	100001
03/22/2011	XXXXX0018	XXXXXX0417	XXXXXX0417	3917	Checking	Sale	APPROVED	\$14.00	100003
03/22/2011	XXXXX0018	XXXXXX0417	XXXXXX0417	3917	Checking	Sale	APPROVED	\$14.00	100004
03/22/2011	XXXXX0018	XXXXXX0417	XXXXXX0417	3917	Checking	Sale	APPROVED	\$12.00	100005
03/23/2011	XXXXX0018	XXXXXX6042	XXXXXX6042	1794	Checking	Sale	VOID	\$15.00	100008
03/23/2011	XXXXX0018	XXXXXX6042	XXXXXX6042	1794	Checking	Sale	VOID	\$14.00	100009
03/23/2011	XXXXX0018	XXXXXX6042	XXXXXX6042	1794	Checking	Sale	APPROVED	\$13.00	100010
03/23/2011	XXXXX0019	XXXXXX6042	XXXXXX6042	1794	Checking	Sale	APPROVED	\$14.50	100012
03/23/2011	XXXXX0018	XXXXXX6042	XXXXXX6042	1794	Checking	Sale	APPROVED	\$14.50	100013

Navigation - First Prev Page 1 of 3 Next Last

Settings - Columns / Records / Layout

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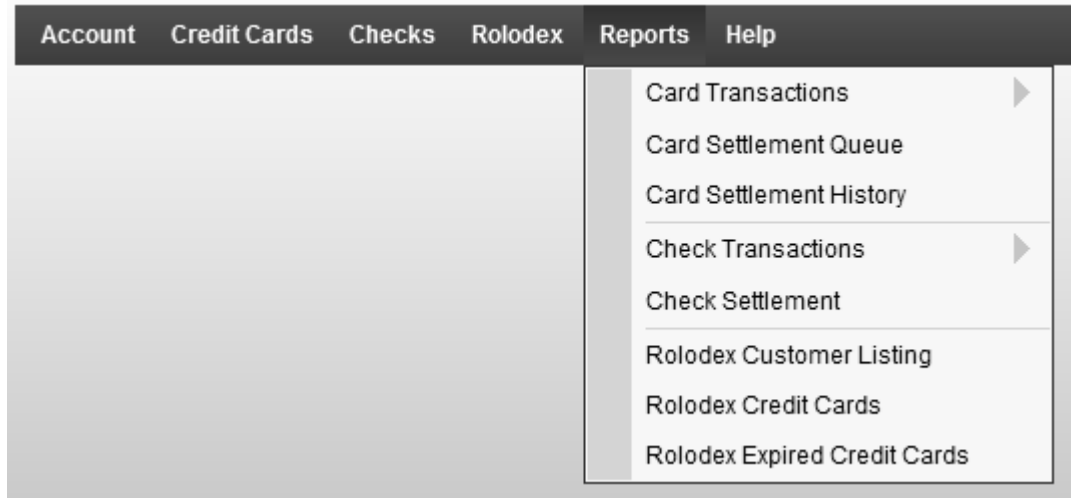
The user can expand any transaction detail found in this history queue to review detail information and printer receipts. In addition, transaction information can be used to create new transactions or rolodex records.

Note

Transaction records cannot be deleted from the Transaction History list. Transaction History is maintained for one year and then automatically removed from the merchant account. If the user required transaction history information is older than one year, that request will be offered by special request only.

Reports

The **Reports** menu option provides numerous reports and can be accessed to display, print and export check based reports in multiple formats.



Each report is displayed in a separate window. The reports can be printed, exported, and saved. Reports can be sorted by column or filtered by custom criteria, depending on report values. The report is cached in the Web browser to allow for fast searching and paging.

Check Transaction Standard Report

Filter / Sort
 Filter: Date: from: 9/3/2001 to: 9/21/2011 User: Refresh
 Sort: Date / Time Acct # Type Auth Amount Processed By

Date / Time	Account #	Type	Auth	Amount	Proc
3/22/2011 1:43:39 PM	-0417	Sale	A - AUTH NUM 272-172	15.00	User,
3/22/2011 1:44:46 PM	-0417	Sale	A - AUTH NUM 272-172	15.00	User,
3/22/2011 1:46:45 PM	-132	Sale	A - AUTH NUM 272-172	3.00	User,
3/22/2011 1:47:45 PM	-0417	Sale	A - AUTH NUM 272-172	14.00	User,
3/22/2011 1:48:21 PM	-0417	Sale	A - AUTH NUM 272-172	14.00	User,
3/22/2011 1:48:48 PM	-0417	Sale	A - AUTH NUM 272-172	12.00	User,
3/22/2011 1:54:27 PM	-1488	Sale	A - AUTH NUM 272-172	14.00	User,
3/22/2011 2:01:14 PM	-3123	Sale	A - AUTH NUM 272-172	2.00	User,
3/23/2011 10:39:30 AM	-6042	Sale	A - VOID ACCEPTED	15.00	User,
3/23/2011 10:40:01 AM	-6042	Sale	A - VOID ACCEPTED	14.00	User,
3/23/2011 10:40:29 AM	-6042	Sale	A - AUTH NUM 272-172	13.00	User,
3/23/2011 10:45:56 AM	-1488	Sale	A - AUTH NUM 272-172	12.00	User,
3/23/2011 10:54:58 AM	-6042	Sale	A - AUTH NUM 272-172	14.50	User,
3/23/2011 10:55:28 AM	-6042	Sale	A - AUTH NUM 272-172	14.50	User,

Check Transaction Numbers Report

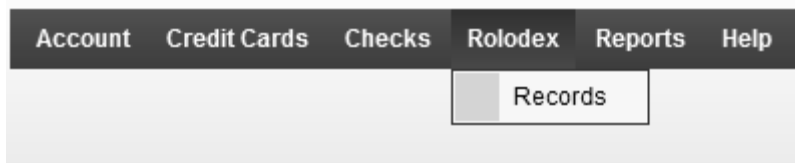
Filter / Sort
 Filter: Date: from: 9/1/2008 to: 9/21/2011 User: Refresh
 Sort: Date / Time Acct # Type Auth Amount Cust # Invoice # PO # Note

Date / Time	Account #	Type	Auth	Amount	Cust #	Invoice #	PO #	Note
3/22/2011 1:43:39 PM	-0417	Sale	A - AUTH NUM 272	15.00				
3/22/2011 1:44:46 PM	-0417	Sale	A - AUTH NUM 272	15.00				
3/22/2011 1:46:45 PM	-132	Sale	A - AUTH NUM 272	3.00				
3/22/2011 1:47:45 PM	-0417	Sale	A - AUTH NUM 272	14.00				
3/22/2011 1:48:21 PM	-0417	Sale	A - AUTH NUM 272	14.00				
3/22/2011 1:48:48 PM	-0417	Sale	A - AUTH NUM 272	12.00				
3/22/2011 1:54:27 PM	-1488	Sale	A - AUTH NUM 272	14.00				
3/22/2011 2:01:14 PM	-3123	Sale	A - AUTH NUM 272	2.00				
3/23/2011 10:39:30 AM	-6042	Sale	A - VOID ACCEPT	15.00				
3/23/2011 10:40:01 AM	-6042	Sale	A - VOID ACCEPT	14.00				
3/23/2011 10:40:29 AM	-6042	Sale	A - AUTH NUM 272	13.00				
3/23/2011 10:45:56 AM	-1488	Sale	A - AUTH NUM 272	12.00				
3/23/2011 10:54:58 AM	-6042	Sale	A - AUTH NUM 272	14.50				
3/23/2011 10:55:28 AM	-6042	Sale	A - AUTH NUM 272	14.50				



Gateway – Rolodex

The **Rolodex** section of the Gateway allows the user to record customer information for those customers that will have recurring business (transactions) with the user's company. Customer information—including contact information (e.g., name, address, phone), transaction information (e.g., customer number, default PO), and credit card / check information (e.g., card number, expiration, routing numbers etc.)—can all be stored in the Rolodex for your account and used later to create new transactions without retyping this stored information into the virtual terminal form. Rolodex information can also be reported to list accounts, checks, credit cards, and to detect expired credit cards for updating.



The Rolodex menu options are:

Records: Displays the selection grid for previously entered customer Rolodex entries, and allows the user to add new customer Rolodex records and edit (or remove) existing records.

Rolodex Records

When the user selects the **Rolodex Records** menu option, the Customer Records grid is displayed. The grid functions are described in the *Grid Usage* section of this manual and they allow the user to: customize the field columns (including which columns to view, their size, order, etc.); use the grid for sorting and filtering operations; add, edit, or delete customer Rolodex records; and pre-populate a transaction form using the information from a selected record.

The screenshot shows a web browser window displaying the 'Customer Rolodex Records' interface. The interface includes a navigation bar with 'Account', 'Credit Cards', 'Checks', 'Rolodex', 'Reports', and 'Help'. Below the navigation bar is a table of customer records. The table has columns for Business, First Name, Last Name, Main Phone, Address, State, ZIP, Default Card, Default Exp, Default Card F, and Reference. The table is currently displaying 10 records. Below the table is a navigation bar with 'First', 'Prev', 'Page 1 of 25', 'Next', and 'Last'. There are also 'Settings', 'Columns', 'Records', and 'Layout' options. Four callout boxes point to specific controls: 'Create Controls' points to the 'Create - Card Transaction / Check Transaction' link; 'Record Controls' points to the 'Record - Add / Edit / Delete' link; 'Navigation Controls' points to the 'First', 'Prev', 'Page 1 of 25', 'Next', and 'Last' navigation links; and 'Settings Controls' points to the 'Settings', 'Columns', 'Records', and 'Layout' links.

Business	First Name	Last Name	Main Phone	Address	State	ZIP	Default Card	Default Exp	Default Card F	Reference
ZRR Consultr	Nadine	Park	6486762089	1631 Hanson		93462	9874 - JC	09/12	Nadine Park	5664YUII
ZNH Constru	Janice	Howard	(680) 445-72	6461 Thomp		45944				4400CQUD
YYW Consult	Linda	Brown	4053050394	7653 Maxwe		22823	9874 - JC	02/05	Linda Brown	8006RNQT
YLC Wholea	Diane	Turner	(477) 888-55	1918 Nelson		88317	9874 - JC	10/05	Diane Turner	7061VVPM
YIO Corporat	Mary	Smith	(374) 523-18	9773 Warrin		67640				9330LRQC
YBI Wholea	Jeanne	Weaver	6615826014	5429 Scott C		74529				3542LLDG
XXY Constru	Kelly	Ramirez	5267297696	6641 Phelps		13481				8969YJGN
XPW Constru	Ruth	Jackson	6134557358	6173 Poole E		46886				7933YMPU
XLU Design,	Kelly	Richardson	(429) 868-18	6514 Smith F		72681				1857WTGT
XFA Design,	Heidi	Williamson	8562402201	0704 Ramire		81168				5249VEWT

The controls on the Customer Rolodex are defined as:

- Create Ctrl** The user can create a new transaction or recurring record using the selected transaction's default credit card information.
- Record Ctrl** The user can add a new rolodex record, or edit or delete the selected rolodex record information.
- Navigation** The user move from the first page of records through the last page using these controls.
- Settings** The user can defined displayed data columns, change the number of rows displayed, and save the settings he has configured.

Adding a new customer to the Rolodex

Once the Rolodex is displayed, the user may add a new customer record into the Rolodex by clicking the **Add** link in the record controls. After this button is pressed, the new customer Rolodex form will be displayed.

The **Customer Rolodex** is divided into several areas that will store values used to create transactions and recurring records. The description for each area is as follows:

Customer Info The customer information area is used to record name, address and other contact information.

Trans Defaults The transaction default area records default values to be used when creating transactions from this customer rolodex record.

Credit Card The credit cards area records all credit cards on file to use with future transactions.

Check The checks area records all checks on file to use with future transactions.

(Rolodex – Continued...)

Customer Information Section

Customer Information

Business Name Reference #

Address 1 Phone #

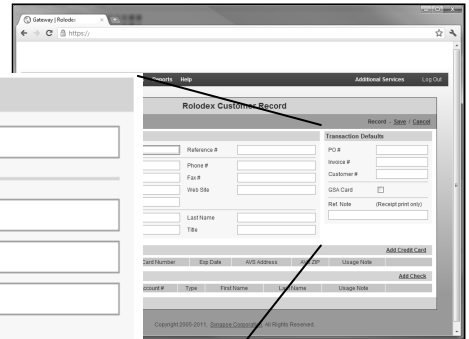
Address 2 Fax #

City Web Site

State / Zip

First Name Last Name

Email Address Title



The description for each field is as follows:

- Business** The full business name for the customer. (If the customer is an individual, then it is recommended that this field contains the full name – i.e. Horsley, Mike.)
- Reference** The unique reference number (account number) used typically in the user’s accounting package. This field value is used extensively for integration solutions.
- Address** The billing street address for the customer.
- City** The billing city for the customer.
- State** The billing state for the customer.
- Zip (Code)** The billing zip code for the customer. When a new transaction is created using this rolodex record, the card billing zip code information will be replaced by this value.
- Main Phone** The main phone number for the customer account.
- Main Fax** The main fax number for the customer account.
- Website** The website address (URL) for the customer’s business.
- First Name** The first name of the main contact for the customer account.
- Last Name** The last name of the main contact for the customer account.
- Email Add** The email address for the main contact for the customer account.
- Title** The business title for the main contact for the customer account.

(Rolodex – Continued...)

Transaction Defaults Section

Transaction Defaults

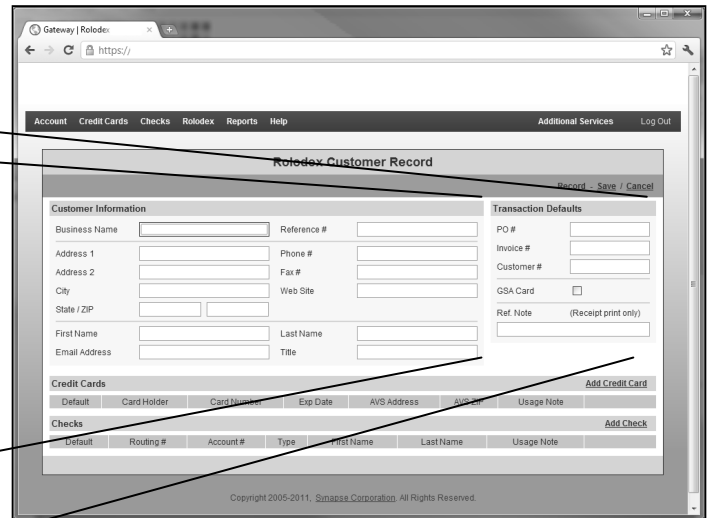
PO #

Invoice #

Customer #

GSA Card

Ref. Note (Receipt print only)



The description for each field is as follows:

- PO #** If this field value is recorded, new transactions will be assigned the value as its purchase order number. The value will override any default value assigned in the transaction terminal settings.
- Invoice #** If this field value is recorded, new transactions will be assigned the value as its invoice number. The value will override any default value assigned in the transaction terminal settings.
- Customer #** If this field value is recorded, new transactions will be assigned the value as its customer number. The value will override any default value assigned in the transaction terminal settings.
- GSA/Exempt** If this field is checked, then new transactions created from this rolodex record will be assigned GSA Exempt tax status. The value will override any default value assigned in the transaction terminal settings.
- Ref Note** The reference note field is optional.

Adding Credit Cards to a Rolodex Record

No credit card information is required to create a customer rolodex record; however, when the user saves the record without credit card information, the Gateway will ask (remind) the user if he/she would like to add credit cards at this point. By selecting **Yes**, the user will be presented with the Rolodex record form and allowed to add a card. By selecting **No**, the record is saved and credit cards can be added at a later time.

Add Credit Card

Rolodex Customer Record Record - Save / Cancel

Customer Information

Business Name Reference # PO #
 Address 1 Phone # Invoice #
 Address 2 Fax # Customer #
 City Web Site GSA Card
 State / ZIP First Name Last Name Ref. Note (Receipt print only)
 Email Address Title

Transaction Defaults

Credit Cards [Add Credit Card](#)

Default	Card Holder	Card Number	Exp Date	AVS Address	AVS ZIP	Usage Note
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Checks [Add Check](#)

Default	Routing #	Account #	Type	First Name	Last Name	Usage Note
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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Credit Cards [Add Credit Card](#)

Default	Card Holder	Card Number	Exp Date	AVS Address	AVS Zip	Usage Note
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

The user can add a credit card entry for the customer record by clicking the Add Credit Card link. The gateway then displays the credit card information screen.

Rolodex Customer Record Record - Save / Cancel

Customer Information

Business Name Reference # PO #
 Address 1 Phone # Invoice #
 Address 2 Fax # Customer #
 City Web Site GSA Card
 State / ZIP First Name Last Name Ref. Note (Receipt print only)
 Email Address Title

Transaction Defaults

Credit Cards [Add Credit Card](#)

Default	Card Holder	Card Number	Exp Date	AVS Address	AVS ZIP	Usage Note
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Checks [Add Check](#)

Default	Routing #	Account #	Type	First Name	Last Name	Usage Note
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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Credit Card Record - Save / Cancel

Default

Holder

Number

Exp Date

Note

***Populate if different than Rolodex Record**

Address

City

State

Zip

(Adding Credit Cards to a Rolodex Record – continued...)

The user completes the credit card information form and presses Save to record the new credit card on file.

Credit Card Record - Save / Cancel

Default

Holder

Number

Exp Date

Note

*Populate if different than Rolodex Record

Address

City

State

Zip

Save / Cancel Controls

The description for each field is as follows:

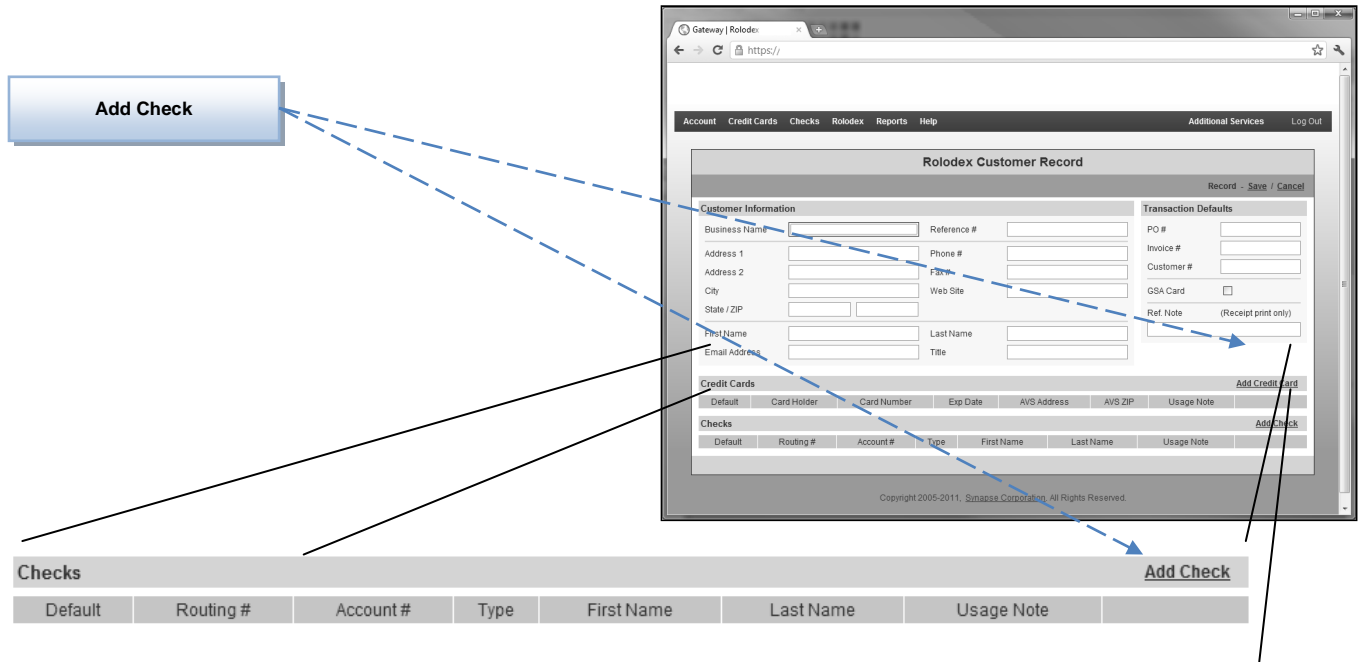
- Default** If checked, then the credit card will be the default card to use for the customer rolodex record.
- Holder** The name printed on the credit card. (Bottom listed if multiple.)
- Number** The credit card number without spaces or dashes.
- Expiration** The expiration date in format MMY or MM/YY (e.g. 0113 or 01/13).
- Note** The card usage note. (e.g. For personal purchases, main card etc.)

Note

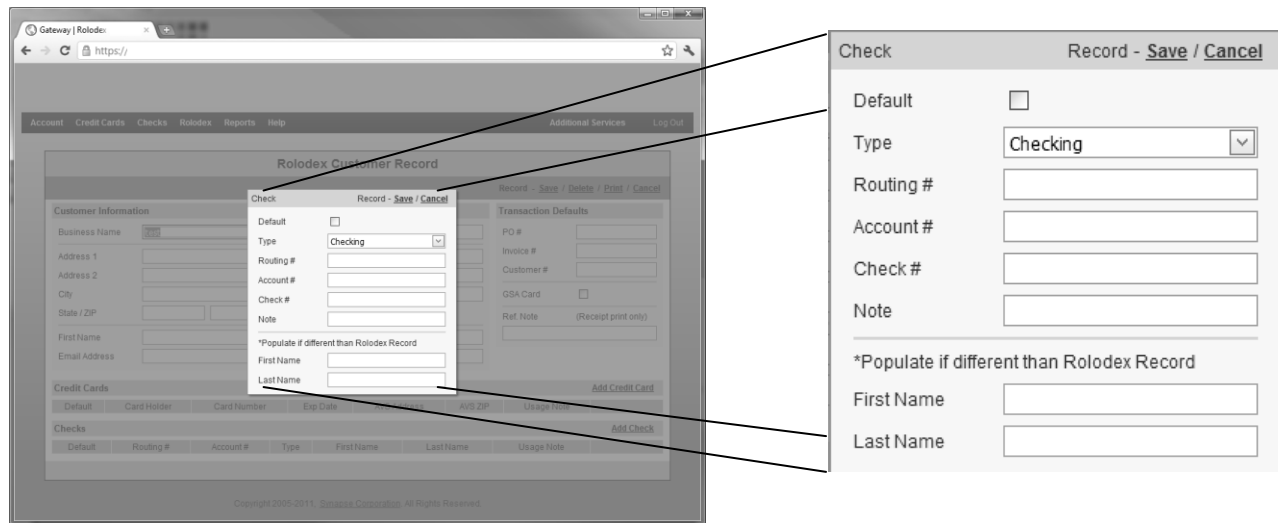
If the billing address for the credit card is different than the rolodex record, then the address information of Address, City, State and Zip Code needs to be completed.

Adding Checks to a Rolodex Record

No check information is required to create a customer rolodex record; however, when the user saves the record without check / credit card information, the Gateway will ask (remind) the user if he/she would like to add at this point. By selecting **Yes**, the user will be presented with the Rolodex record form and allowed to add a card. By selecting **No**, the record is saved and credit cards can be added at a later time.



The user can add a check entry for the customer record by clicking the Add Check link. The gateway then displays the check information screen.



(Adding Checks to the Rolodex Record – continued...)

The user completes the check information form and presses Save to record the new check on file.

The screenshot shows a web form titled "Check Record - Save / Cancel". The form contains the following fields: "Default" (checkbox), "Type" (dropdown menu with "Checking" selected), "Routing #" (text input), "Account #" (text input), "Check #" (text input), "Note" (text input), and "First Name" and "Last Name" (text inputs). A blue button labeled "Save / Cancel Controls" is positioned to the right of the form, with a dashed blue arrow pointing from the button to the "Record - Save / Cancel" text in the form's header.

The description for each field is as follows:

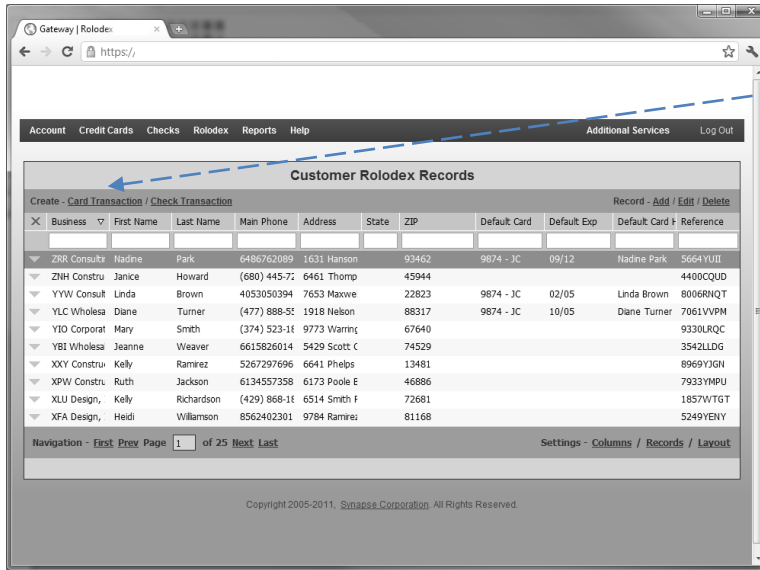
- Default** If checked, then the check will be the default check to use for the customer rolodex record.
- Type** The type on bank account associated with the check information.
- Routing #** The bank account routing number.
- Account #** The bank account number.
- Check #** The default check number.
- Note** The check usage note. (e.g. For personal purchases, main account etc.)

Note

If the first and last name for the bank account is different than the rolodex record, then the different name information can be recorded.

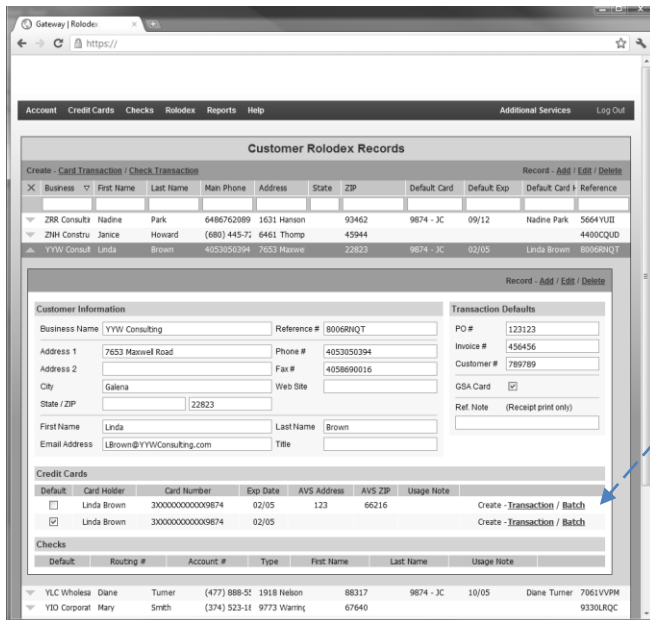
Transaction from a Customer Rolodex Record

The main purpose of the customer rolodex feature is to assist the user in creating transactions for customers who have recurring business with your company. To create a transaction using the customer rolodex, the user will select the desired account. (Techniques to sort, filter, and find the desired rolodex records are covered in the *Grid Usage* section of this manual.) Once the account is selected (highlighted), the user can press the Transaction (in the Create controls) to create a new transaction with the **Customer Record** and **Default Credit Card or Check** information.



Create Transaction

Another option is that the user can expand the customer rolodex record and select either the main credit card / check or one of the additional credit cards / checks listed to create a new transaction.



Create Transaction

Rolodex Reports

By selecting the **Customer Listing Report**, the **Customer Credit Card Report**, or the **Expired Credit Card Report**, the system will display the report for the user. This report is commonly used to list all customer records found in the rolodex and will be displayed in a new browser window. (Sorting, zoom, page, and export features of all reports are described in the *Reporting* section of this document.)

The image shows a web application interface with a menu and three overlapping report windows.

Menu:

- Account
- Credit Cards
- Checks
- Rolodex
- Reports
 - Card Transactions
 - Card Settlement Queue
 - Card Settlement History
 - Check Transactions
 - Check Settlement
 - Rolodex Customer Listing
 - Rolodex Credit Cards
 - Rolodex Expired Credit Cards
- Help

Customer Listing Report Window:

Sort: Reference Business First Name Last Name Phone State Zip Refresh

Page 1 of 1 Pdf

Reference	Business	First Name	Last Name	Phone	State	Zip
123	Test Business	Test	Business	(555) 555-5555	XX	54321
1234	Computer Solutions	Mrs	Solutions	(800) 555-1212	KS	66216
123444	New Customer	Jane	Doe	(866) 123-4567	CA	90111
		Test	Customer	(999) 876-5432	XX	12345
		John	Smith	(913) 567-0123	NY	20123
		Mr	Marketing	(913) 555-9555	KS	66071

Customer Credit Card Report Window:

Sort: Reference Business First Name Last Name Phone Refresh

Page 1 of 1 Pdf

Reference	Business Name	First Name	Last Name	Phone	Synapse
Card Number	Card Holder	Card Exp	Notes		
4455	ABC Marketing	Mr	Marketing	(913) 555-9555	
	4XXXXXXXXXXXX1111	Test		10/10	
1234	Computer Solutions	Mrs	Solutions	(800) 555-1212	
	4XXXXXXXXXXXX1111	Owner			
	4XXXXXXXXXXXX1111	Synapse			1
4321	XYZ Company	John	Smith		
	4XXXXXXXXXXXX1111	Kyle			
123444	New Customer	Jane	Doe		

Customer Expired Credit Card Report Window:

Filter / Sort: Card Exp: Month 08 Year 08 Refresh

Sort: Reference Business First Name Last Name Phone

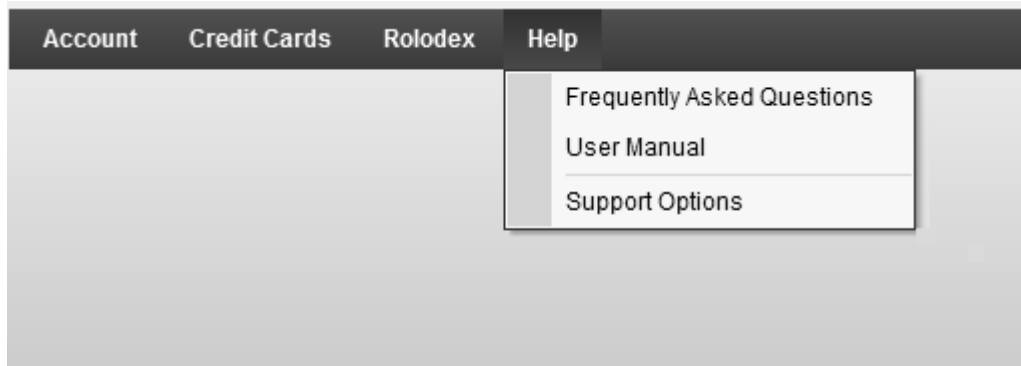
Page 1 of 1 Pdf

Reference	Business Name	First Name	Last Name	Phone	Synapse
Card Number	Card Holder	Card Exp	Notes		
123	Test Business	Test	Business	(555) 555-5555	
	5XXXXXXXXXXXX1234	Mr Business		02/02	

Gateway – Help

The Help section of the Gateway allows the user to find answers to questions that may come up when using the Business Services Gateway. These features are considered the first line in technical support and most often will provide the answers to most of the frequent or common user questions.

The **Help** menu options are:



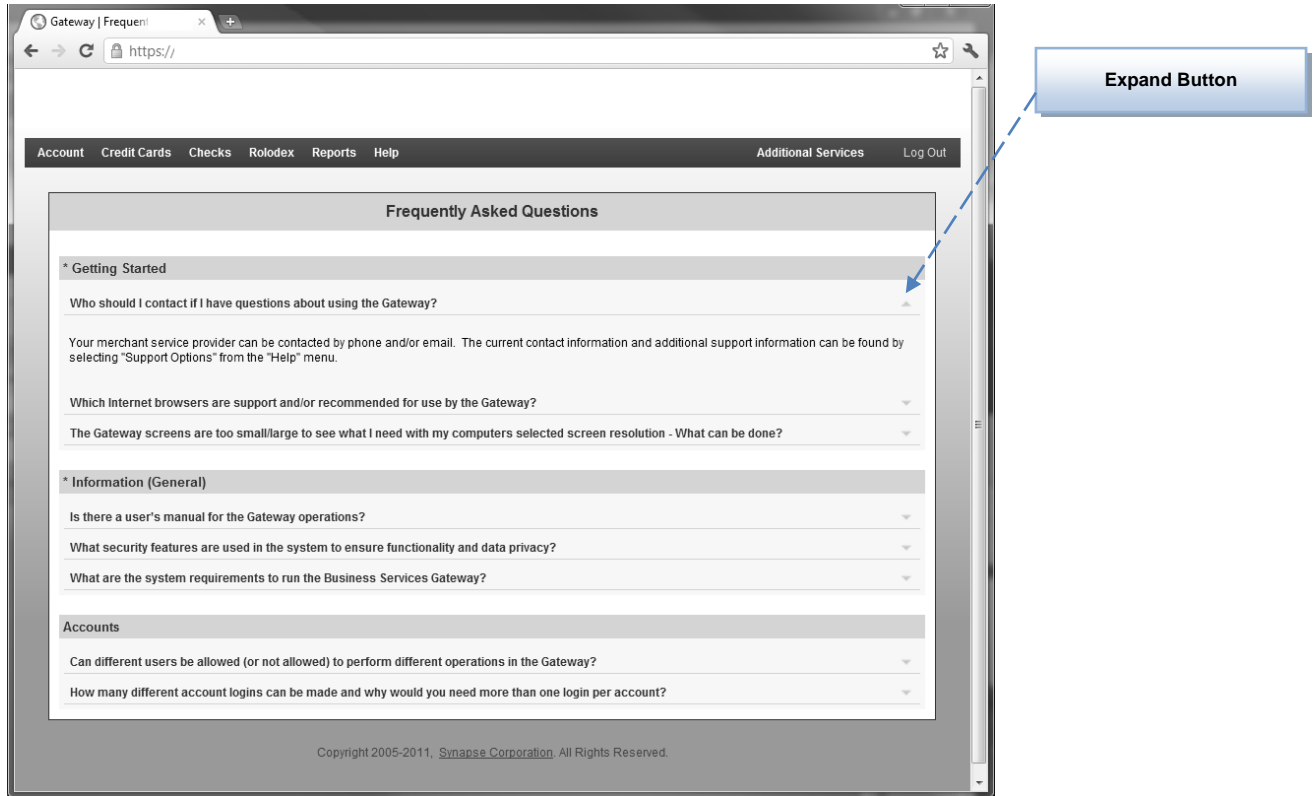
FAQ's Displays a list of the most frequently asked user questions and the support answers provided for each question.

Manual Allows the user to view, print, and/or download the most current version of this User's Manual in an Adobe PDF format.

Support Displays the other contacts (names, phones, and emails) provided to answer support and merchant-processing questions.

Frequently Asked Questions

By selecting the **Help > Frequently Asked Questions** menu option of the Business Services Gateway, the system will display a categorized list of many of the questions that users have asked of the support team.



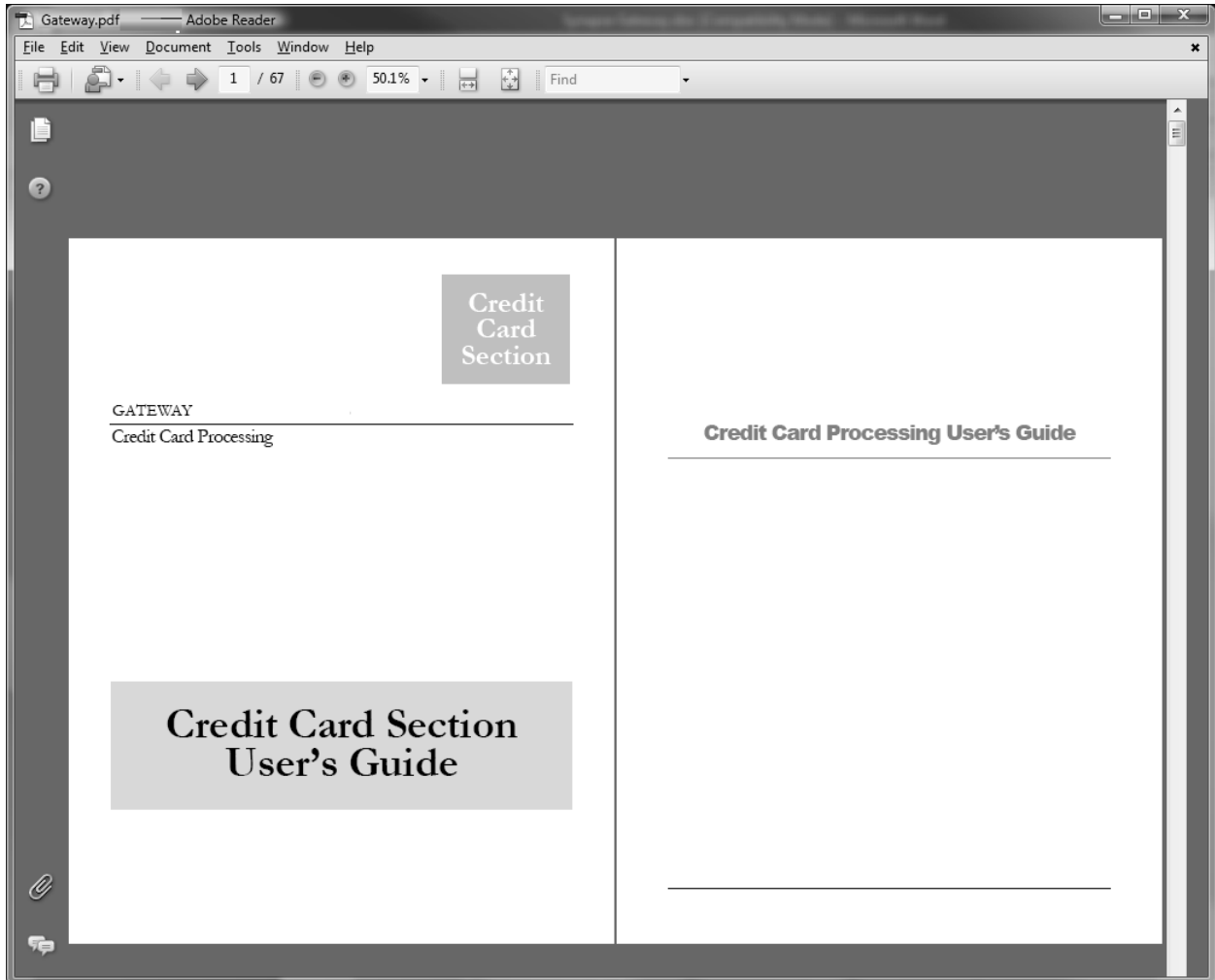
By selecting the general category of a question topic, the user will be shown a list of questions submitted for that specific category. After a matching question is found, the user may expand the question listing to view the support response. Your provider will keep the FAQ section updated as new Gateway features are added and additional questions are asked by users.

Note

It is recommended that the user review this section periodically to review issues that have been asked by other merchant users. By doing this, new concepts and ideas may be applied to the user's processing or workflow (e.g., qualification /rates issues, shortcuts, etc).

User's Manual

By selecting the **Help > User's Manual** menu option of the Business Services Gateway, the system will display this (or a more current) manual in a new browser window.



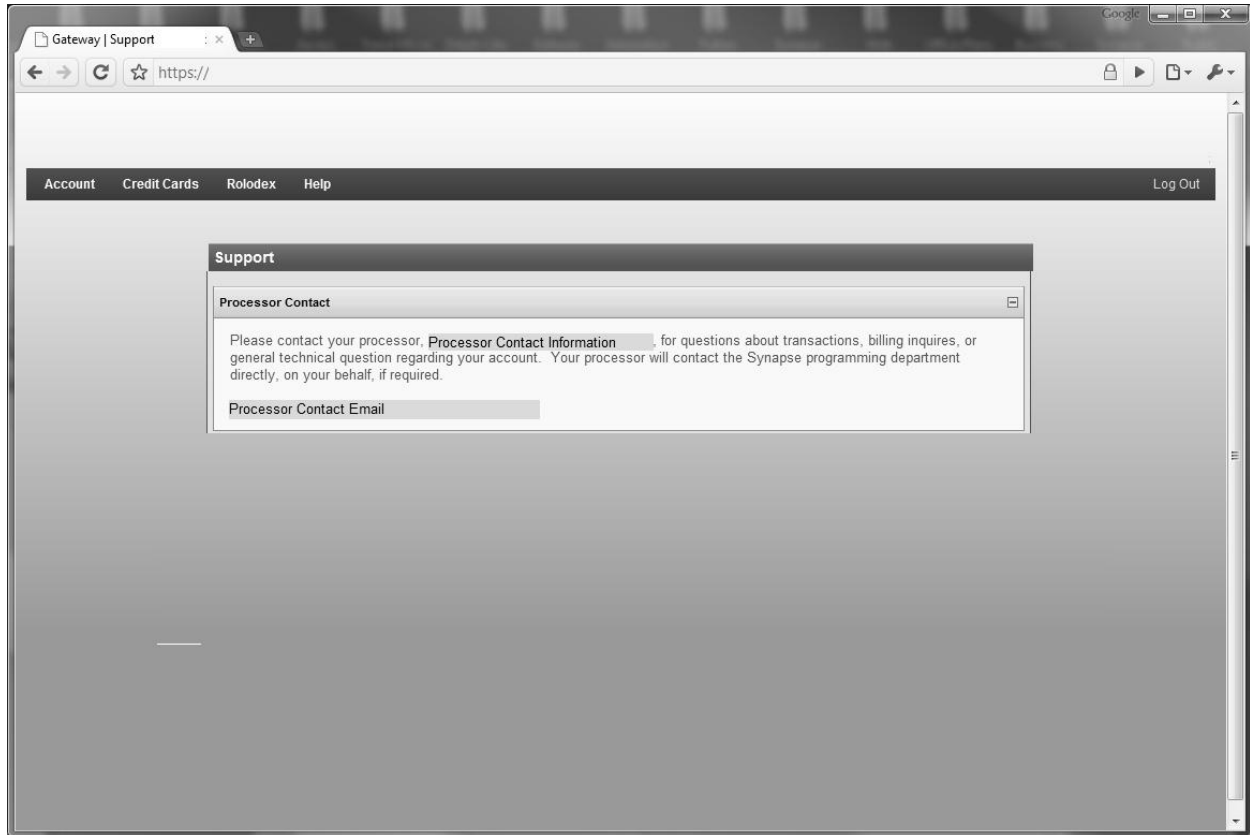
After the User's Manual is displayed, the user can view, print, and/or save the Business Services Gateway manual.

Note

Adobe® PDF Reader is a free tool available for download. Many computer workstations have this application already installed, but if not please review the **Help > FAQ** section of the Gateway to find the current location for this support tool download.

Support Options

By selecting the **Help > Support Options** menu option of the Business Services Gateway, the system will display a list of support options specifically for your merchant account.



Note

Please review the **Frequently Asked Questions** and the *User's Manual* for answers to your support questions prior to contacting technical support. Many of your answers will be found here in complete detail.