



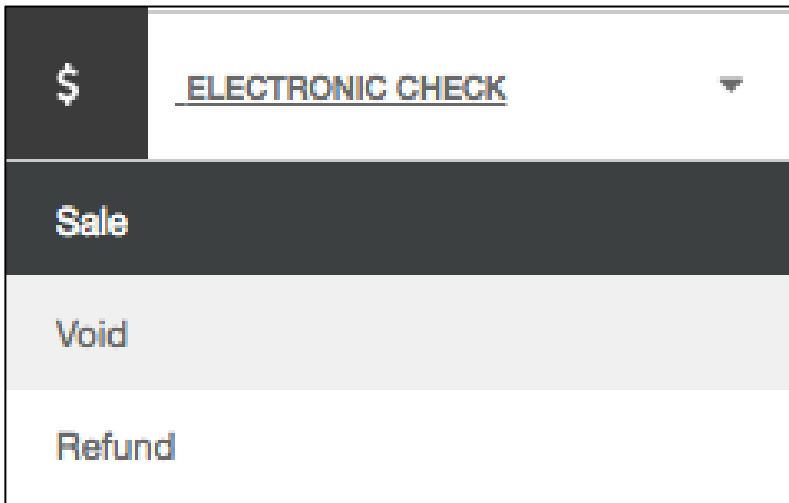
## Virtual Terminal Electronic Check Guide

How to process a sale .....	2
How to void a transaction.....	5
How to process a refund.....	8
Advanced features .....	10

## How to process a sale

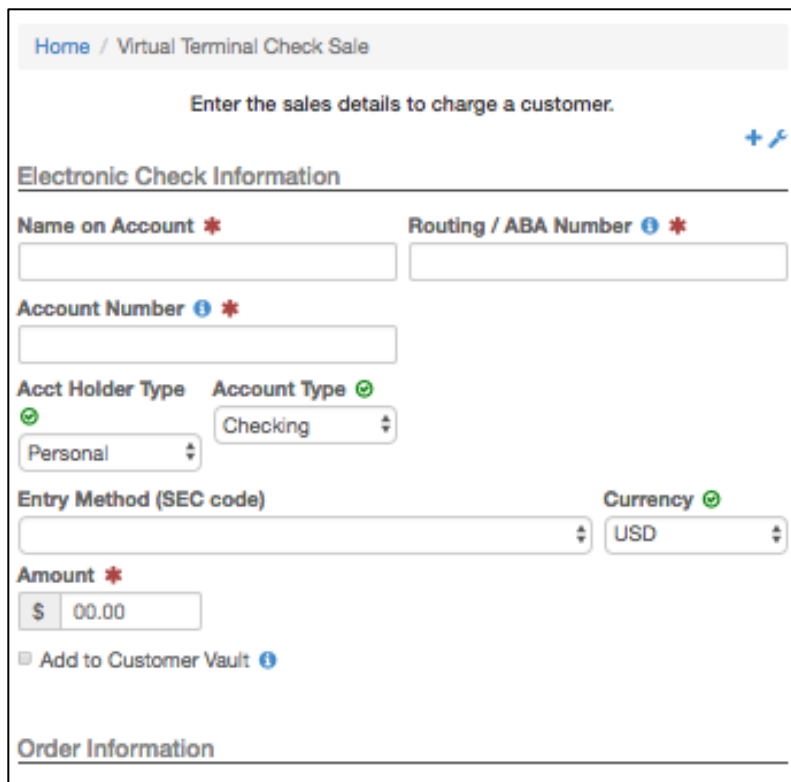
An Electronic Check Sale is a transaction that is issued through an electronic check. The routing or ABA number and the account number printed on the check are used to process the transaction.

**Step 1:** Click **Sale** under **Electronic Check** from the **Main Menu**.



A screenshot of a software interface. At the top, there is a dark grey header with a white '\$' symbol on the left and the text 'ELECTRONIC CHECK' in the center. Below this header is a dropdown menu that is open, showing three options: 'Sale' (highlighted in dark grey), 'Void' (in light grey), and 'Refund' (in white). A large blue arrow points from the left towards the 'Sale' option.

**Step 2:** Enter the sales details such as billing information, order information, card billing address, merchant defined fields and processor.



A screenshot of a web form titled 'Virtual Terminal Check Sale'. The form contains several sections:
 

- Electronic Check Information:**
  - Name on Account \*** (text input)
  - Routing / ABA Number ⓘ \*** (text input)
  - Account Number ⓘ \*** (text input)
  - Acct Holder Type** (dropdown menu with 'Personal' selected)
  - Account Type** (dropdown menu with 'Checking' selected)
  - Entry Method (SEC code)** (dropdown menu)
  - Currency** (dropdown menu with 'USD' selected)
  - Amount \*** (text input with '\$' symbol and '00.00' value)
  - Add to Customer Vault ⓘ**
- Order Information** (header for the next section)

*Note: fields with red asterisk are required.*

**Step 3:** Click **Submit** to complete.

Home / Virtual Terminal Check Sale

Enter the sales details to charge a customer. + /

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**Electronic Check Information**

**Name on Account** ✔ **Routing / ABA Number** ℹ ✔

**Account Number** ℹ ✔

**Acct Holder Type** ✔ **Account Type** ✔

**Currency** ✔ **Amount** ✔

Add to Customer Vault ℹ **Customer Vault ID** ℹ

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**Order Information**

**Order ID** ✔

**Order Description** ✔

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**Billing Address**

**First Name** ✔ **Last Name** ✔ **Company** ✔

**Country** ✔ **Address** ✔

**Address (cont.)** **City** ✔ **State** ✔ **Zip Code** ✔

**Email Address** ✔

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**Shipping Address**

Same as Billing

**Email Address**



[Transaction Successful](#)

Home / Virtual Terminal Check Sale

**Transaction Successful**

[Create Subscription](#)
[Add to Vault](#)

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**Transaction Receipt**

[Print Receipt](#) | [E-Mail Receipt](#)

<b>Merchant</b>	<b>Date/Time</b>
JD Construction - (Chicago, IL)	01/19/2018 8:33:39 AM CST

Transaction ID	Transaction Type	Amount
3954320646	Check Sale	100.00

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**Checking Account**

<b>Name on Account</b>	<b>Routing/ABA Number</b>
John Smith	123123123

**Account Number**

\*\*\*\*\*6789

<b>Processor</b>	<b>Currency</b>
CK Processor A	USD

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Billing Information	Shipping Information
John Smith	John Smith
Apparel Co.	Apparel Co.
johnsmith@apparelco.com	johnsmith@apparelco.com
123 Main Street	123 Main Street
Chicago IL, 60115	Chicago IL, 60115
US	US

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**Order Information**

Order ID	Description
987654321	Apparel

[Transaction Failed/Declined](#)

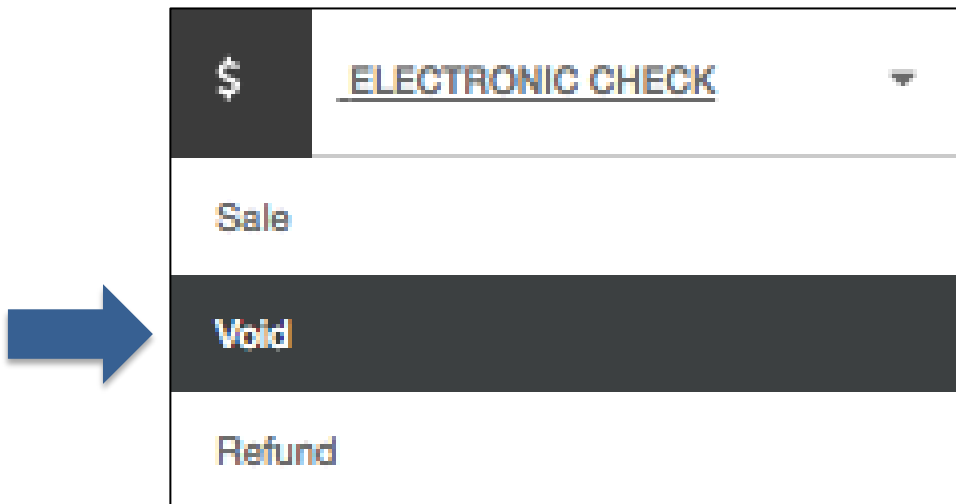
Transactions that do not process successfully will trigger a failure response.



**How to void a transaction**

A void can be performed on a transaction prior to settlement. To void a transaction, simply enter the transaction ID in the void area under the Virtual Terminal section.

**Step 1:** Click **Void** under **Electronic Check** from the **Main Menu**.



**Step 2:** Merchant can use the **magnifier icon** to look up a transaction.

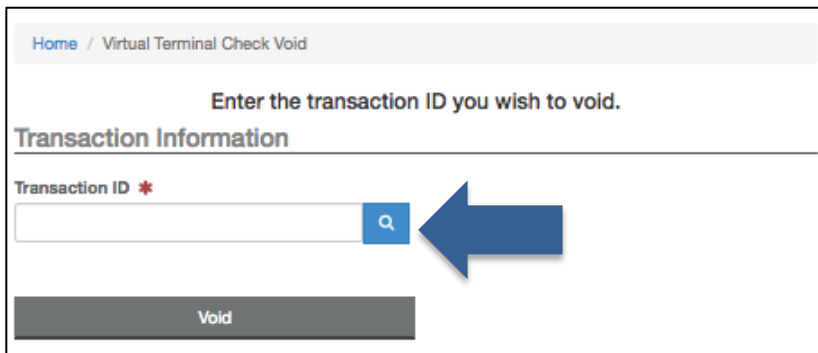
*Note: fields with red asterisk are required.*

Home / Virtual Terminal Check Void

Enter the transaction ID you wish to void.

**Transaction Information**

Transaction ID \*

Void

**Step 3:** Enter the Transaction ID of the original transaction you wish to void. Click **Void** to complete.

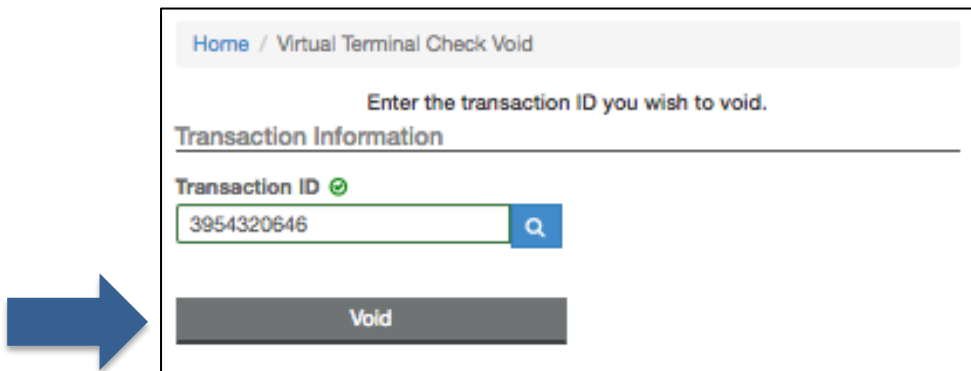
Home / Virtual Terminal Check Void

Enter the transaction ID you wish to void.

**Transaction Information**

Transaction ID ✓

Void



[Transaction Successful](#)

Home / Virtual Terminal Check Void

**Transaction Successfully Cancelled**

[Create Subscription](#) [Add to Vault](#)

**Transaction Receipt**

[Print Receipt](#) | [E-Mail Receipt](#)

<b>Merchant</b>	<b>Date/Time</b>
JD Construction - (Chicago, IL)	01/19/2018 8:42:33 AM CST

<b>Transaction ID</b>	<b>Transaction Type</b>	<b>Amount</b>
3954320646	Check Void	100.00

**Checking Account**

<b>Name on Account</b>	<b>Routing/ABA Number</b>
John Smith	123123123

**Account Number**

\*\*\*\*\*6789 [Q](#)

<b>Processor</b>	<b>Currency</b>
CK Processor A	USD

<b>Billing Information</b>	<b>Shipping Information</b>
John Smith	John Smith
Apparel Co.	Apparel Co.

## How to process a refund

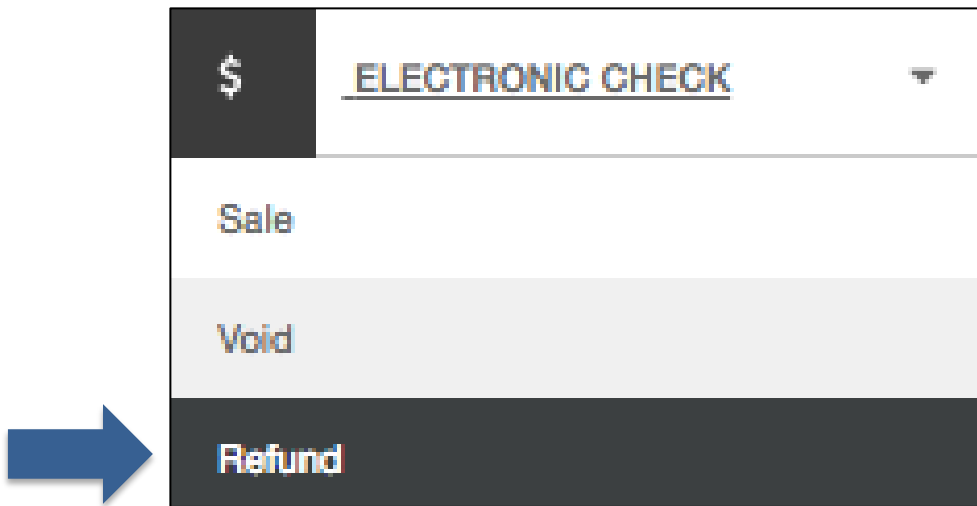
To refund a transaction, simply enter the Transaction ID and the amount you wish to refund.

Merchant can choose to make a full refund or a partial refund.

To make a partial refund, simply set the amount to be less than the original amount captured.

To make a full refund, the amount must be equal to the original amount captured.

**Step 1:** Click **Refund** under **Electronic Check** from the **Main Menu**.



**Step 2:** Merchant can use the **magnifier icon** to look up a transaction.

*Note: fields with red asterisk are required.*

A screenshot of a web form titled 'Virtual Terminal Check Refund'. At the top, there is a breadcrumb trail: 'Home / Virtual Terminal Check Refund'. Below this is a text prompt: 'Enter the transaction ID of the original transaction and the amount to be refunded.' The form is divided into a section titled 'Transaction Information'. It contains two input fields: 'Transaction ID \*' and 'Amount \*'. The 'Transaction ID' field has a magnifying glass icon (magnifier icon) on its right side. A blue arrow points upwards to this magnifier icon. Below the input fields is a checkbox labeled 'Send Receipt Email'. At the bottom of the form is a dark button labeled 'Refund'.






**Step 3:** Enter the **Transaction ID** of the original transaction you wish to refund. Click **Refund** to complete.

Home / Virtual Terminal Check Refund


Enter the transaction ID of the original transaction and the amount to be refunded.

**Transaction Information**

Transaction ID  Amount 

3954435301  \$ 250.00

Send Receipt Email

**Refund** 

Transaction Successful

Home / Virtual Terminal Check Refund

**Transaction Successfully Refunded**

[Create Subscription](#) [Add to Vault](#)

**Transaction Receipt**

**Print Receipt** | **E-Mail Receipt**


Merchant	Date/Time
JD Construction - (Chicago, IL)	01/19/2018 9:51:39 AM CST

Transaction ID	Transaction Type	Amount
3954450809	Check Refund	-250.00

**Checking Account**

Name on Account	Routing/ABA Number
John Smith	123123123

Account Number

\*\*\*\*6456 

Processor	Currency
CK Processor A	USD

**Billing Information**      **Shipping Information**

## Advanced features

Adding and deleting fields.

**Step 1:** Merchants can add or delete non-required fields by clicking the **wrench**.

Home / Virtual Terminal Check Sale

Enter the sales details to charge a customer.

**+ ⚙**

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**Electronic Check Information**

**Name on Account \***  **Routing / ABA Number ⓘ \***

**Account Number ⓘ \***

**Acct Holder Type** ⓘ  **Account Type** ⓘ

**Currency** ⓘ  **Amount \***


**Add to Customer Vault ⓘ** **Customer Vault ID ⓘ**



**Step 2:** Additional fields are pulled up. Toggle the fields on or off by clicking the **boxed X**. Click the **disk** to save changes.

Home / Virtual Terminal Check Sale

Enter the sales details to charge a customer.



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**Electronic Check Information**

<b>Name on Account *</b>	<b>Routing / ABA Number ⓘ *</b>	
<input type="text"/>	<input type="text"/>	
<b>Account Number ⓘ *</b>	<b>Verify Account Number ✕</b>	
<input type="text"/>	<input type="text"/>	
<b>Acct Holder Type</b> ⓘ	<b>Account Type</b> ⓘ	
<input type="text" value="Personal"/>	<input type="text" value="Checking"/>	
<b>Entry Method (SEC code) ✕</b>		
<input type="text"/>		
<b>Check Number ✕</b>	<b>Currency</b> ⓘ	<b>Amount *</b>
<input type="text"/>	<input type="text" value="USD"/>	<input type="text" value="\$ 00.00"/>
<input type="checkbox"/> <b>Add to Customer Vault</b> ⓘ ✕	<b>Customer Vault ID</b> ⓘ	
	<input type="text"/>	

