Payment XP
Virtual Terminal End User Guide

Release Version 3.0

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Table of Content

1 Introduction

Payment XP combines all the tools and features necessary for your business to maximize its payment efficiency online. Payment XP is designed for merchants that require an easy to use and intuitive system to accept everything from credits, debits, giftcards, checks, subscriptions and more. All that is required to run transactions from anywhere in the world through the virtual gateway is a web browser and internet access.

Please contact Meritus Payment Solutions or your sales representative about obtaining a Meritus merchant account so you can be on your way to post transactions online in no time!
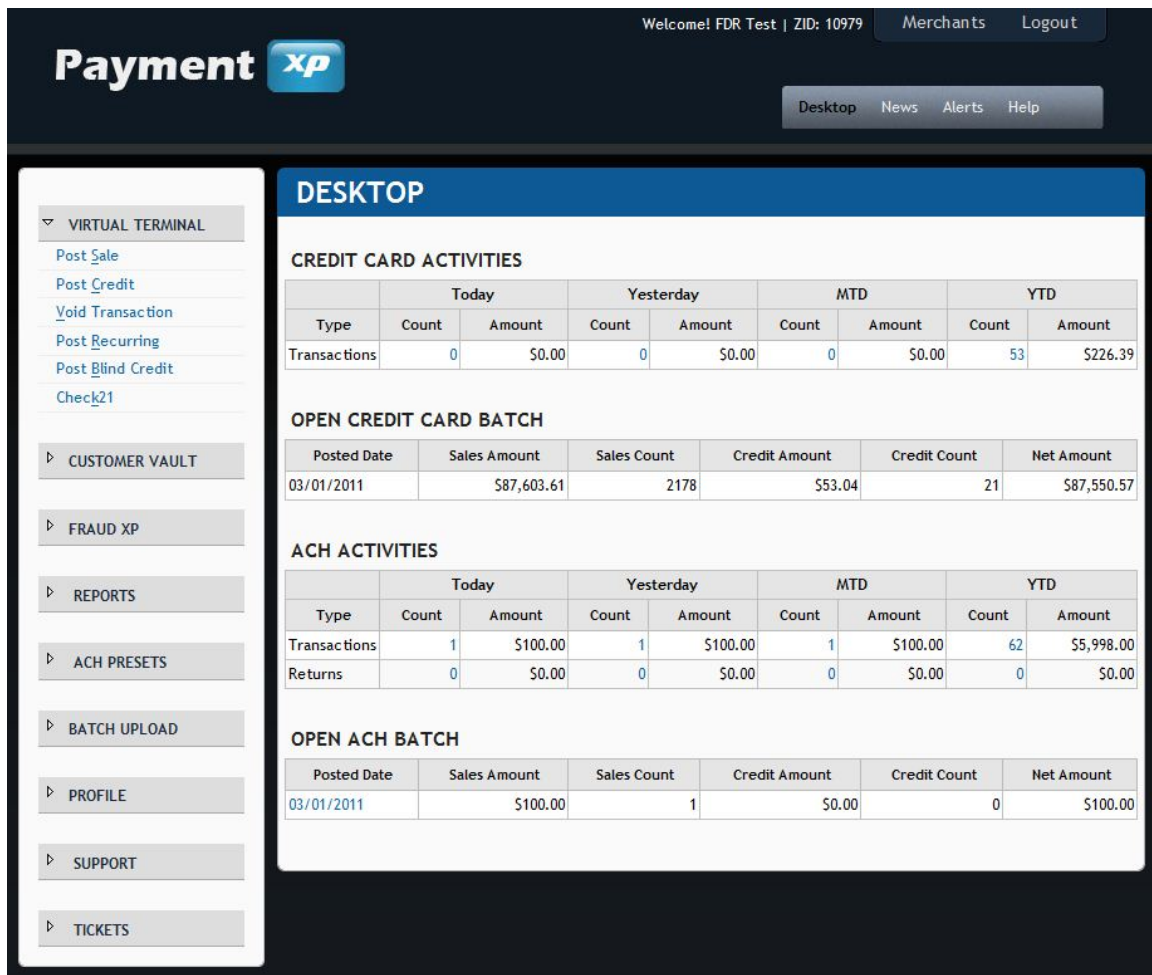
1.1 Virtual Terminal URL

The web address to the Payment XP Virtual Terminal Application is https://www.paymentxp.com

The Virtual Terminal requires a secure connection (SSL). The URL (web address) should start with https instead of http.

2 Desktop

The Desktop screen provides you with a snap-shot of your credit card activity and ACH transactions by providing return statistics for yesterday, today, month-to-date (MTD), and year-to-date (YTD) statistics. To view the details, click the count link under the "Count" column. From this homepage, you have access to every tool available in Payment XP which can be found on the left sidebar.

3 Virtual Terminal

The Virtual Terminal is where you can manually process all your credit card and ACH transactions. All actions regarding transactions can be performed here from crediting transactions, voiding transactions, creating recurring billing rules, and posting blind credits.

3.1 Post Sale

This screen allows you to post a new sale. From the Transaction Type, you have many different options to posting transactions to select from.

- Credit Card Sale – Charge X amount by credit or debit card.
- Credit Card Authorization Only – Place a hold for X amount on a credit card or debit card.
- ACH Sale Checking/Savings Account – Post an ACH sale which will be settled through the ACH (Automated Clearing House) network

Post Sale

Post Sale ACH Form

Step-by-Step to Post a Sale

These are the steps needed to perform a Post Sale. These steps go through the required fields denoted with a blue ✻asterisk. You can view information on a particular field by moving your mouse pointer over any field that is dashed underlined.

1. Under **Virtual Terminal➜Post Sale** link
2. Begin a transaction by selecting the Transaction Type (ACH Checking Account, ACH Savings Account, Credit Card Sale, or Credit Card Auth)
3. If you have customers within your system, Click the "Lookup Customer" button to pick a customer. The CustomerID and CustomerName are optional fields. To add a new customer, click the **Profile➜Customers** link
4. Enter all required fields indicated with a blue ✻ asterisk
5. Click the "Submit" button

Transaction Response

RESPONSE

CREDIT CARD TRANSACTION RESULTS

Merchant Name:	Demo Account	Posted Date:	3/1/2011 10:16:27 AM
Trans ID:	444006	Status:	Success
Trans Type:	Sale	CVV Response:	M - CVV2 match
Recur ID:	0	AVS Response:	Y - Address and 5-digit ZIP code n
Response Msg:	APPROVED	Auth Code:	578065

PAYMENT/AUTHORIZATION INFORMATION

Card Number:	4111********1111	Expiration Date:	0212
Amount:	$45.00	Reference Number:	111

CUSTOMER INFORMATION

Customer ID:		Customer Name:	johnsmith
First Name:	john	Last Name:	smith
Address:	111 main ave	City:	los angeles
State:	ca	Zip:	90005
Phone:	7145551111	Email:	

New Transaction Add Recurring Charge Again **RECEIPT: PRINT | EMAIL**

6. On the screen above, you can click the "New Transaction" button to enter more transactions or click the "Add Recurring" button to create a recurring transaction. You can also click the "Print Receipt" link to print a copy of the receipt as well as emailing it anywhere you like.

Print Receipt Form

Meritus

Credit Card Receipt

Demo Account
rancho margarita
santa ana, CA 23546
123-456-7899

Transaction Type:	Sale
Posted Date:	3/1/2011 10:16:27 AM
Trans ID:	444006
Card Number:	********1111
Customer Name:	johnsmith
Amount:	$45.00
Reference Number #:	111
Card Type:	VISA
AuthCode:	578065
Status:	SUCCESS
Response Message:	APPROVED
AVS Response:	Y - Address and 5-digit ZIP code match
CVV Response:	M - CVV2 match

Billing Address:
111 main ave
los angeles, ca 90005

Shipping Address:
111 main ave
los angeles, ca 90005

Signature:

_____

Thank You!

3.2 Post Credit

This screen allows you to issue a refund on a previous sales transaction. Refunds can be issued on transactions that have been closed or captured (settled). These transactions will typically have a Credit link under the "Action Available" column with a Closed or Success Status.

Post Credit Form

Step-by-Step to Post a Credit

Below are the steps needed to perform a Post Credit (Refund). These steps go through the required fields denoted with a blue $*$ asterisk. You can view information on a particular field by moving your mouse pointer over any field that is dashed underlined.

1. Under **Virtual Terminal➜Post Credit** link
2. Use the Search Criteria panel to locate the transaction you would like to credit
3. Under action column, click the "Credit" button
4. Next enter a credit amount
5. Click the "Credit Transaction" button.

Note: The credit amount (refund amount) cannot exceed the original sale amount.

3.3 Void a Transaction

This screen allows you to void a transaction that has not been closed or captured (settled). These transactions will typically have a Void link under the "Action Available".
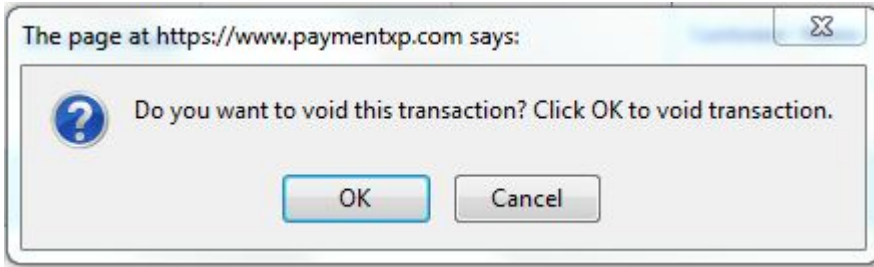
Void Transaction Form

Step-by-Step to void ACH Transaction

These are the steps needed to void an ACH transaction. These steps go through the required fields denoted with a blue * asterisk. You can view information on a particular field by moving your mouse pointer over any field that is dashed underlined.

1. Under **Virtual Terminal➜Void Transaction** link
2. Use the Search Criteria panel to locate the transaction you would like to void
3. Click the "Void" link

4. Confirm by clicking the "OK" button

3.4 Post a Recurring Transaction

Recurring billing is a perfect way to provide excellent customer service while maintaining a steady income stream. Payment XP is flexible enough to create any specific billing schedule.

Step-by-Step to create a Recurring Transaction

Below are the steps needed to post a recurring transaction. These steps go through the required fields denoted with a blue ✳ asterisk. You can view information on a particular field by moving your mouse pointer over any field that is dashed underlined.

1. Under **Virtual Terminal➜Post Recurring** link
2. This screen will look very similar to the Post Sale page but includes a special section, Schedule Information, at the bottom of the page.
3. Begin a transaction by selecting the Transaction Type (ACH Checking Account, ACH Savings Account, Credit Card Sale, or Credit Card Auth)

4. If you have customers within your system, Click the "Lookup Customer" button to pick a customer. The CustomerID and CustomerName are optional fields. To add a new customer, click the **Profile➔Customers** link
5. Enter all required fields indicated with a blue ✽ asterisk
6. Next enter your schedule information for the this transaction

    To set a daily payment schedule
      a. Set the Select Occurrence drop down to 'Daily'.
      b. Set the interval value between payments. This is the number of days between each recurrence.
      c. Set the date when the scheduled payments will begin. This can be any date greater than the current date.
      d. The end date is the date of the last payment that will be processed. To enter an end date, click on the end date radio button and enter a valid date entry.

Once a schedule is successfully posted, it can be stopped at anytime from the left sidebar under **Reports➔Recurring Detail**. You need to search and locate the recurring transaction and then click the "Disable" button to stop the payment.

    To setup a monthly payment schedule
      a. Set the Select Occurrence drop down to 'Monthly'.
      b. In the Set Option, you can choose the specific day of the month or a particular day of the week you want the payment processed. You can also choose the number of months between recurrences.
      c. The end date is the date of the last payment that will be processed. To enter an end date, click on the end date radio button and enter a valid date entry.

7. Click the "Submit" button
8. Click the "Print Receipt" link to print a copy of the receipt

Note: ACH recurring orders are processed at 8AM (PST). Any recurring orders created after this time will be processed the following day.

3.5 Post a Blind Credit

A blind credit allows you the ability to post credit transactions to your customers without an associated transaction. Please contact your sales representative for activation of this service.

Step-by-Step to Post a Blind Credit
These are the steps needed to perform a Post a Blind Credit. These steps go through the required fields denoted with a blue ✳asterisk. You can view information on a particular field by moving your mouse pointer over any field that is dashed underlined.

1. Under **Virtual Terminal➔Post Blind Credit** link
2. Begin a transaction by selecting the Transaction Type (ACH Checking Account, ACH Savings Account, Credit Card Sale)
3. If you have customers within your system, Click the "Lookup Customer" button to pick a customer. The CustomerID and CustomerName are optional fields. To add a new customer, click the **Profile➔Customers** link
4. Enter all required fields indicated with a blue ✳ asterisk
5. Click the "Submit" button

4 Customer Vault

Payment XP's Customer Vault allows you to store your customers' sensitive payment information on our secure servers for future transactions. CM helps eliminate steps in the checkout process for repeat customers.

4.1 Manage Customer(s)

Step-by-Step to Creating and Maintaining Customer Information

These are the steps needed to perform add a new customer. These steps go through the required fields denoted with a blue ✳ asterisk. You can view information on a particular field by moving your mouse pointer over any field that is dashed underlined.

1. Under **Customer Vault➔Manage Customer(s)** link
2. If you have customers within your system, you can search by using the search fields at the top of the page.
3. To add a new customer to the Customer Vault, click "New Customer" button at the bottom of the page.
4. Enter all required fields indicated with a blue ✳ asterisk
5. Click the "Save" button.

5 REPORTS

Payment XP provides comprehensive transaction details in our Reports section. This section allows you to search and review details regarding any transaction that was processed through the Payment XP gateway. All transaction details, batch details, ACH information, returns, statements, and expiring information can be found here.

5.1 Transaction Detail

The Transaction Detail report displays all of the transactions for the current month. You can filter or search transactions by modifying the search criteria and then clicking on the "Search" button. You can search transactions by the following fields: Transaction ID, Reference Number, Account Number, Account Name, Amount, Status, and Transaction Date. To view the details for an individual transaction, click the transaction's "ID" link button.

This report also allows you to credit or void a transaction (only settled transactions can be credited and only open transactions can be voided). You can also resubmit a return transaction (NSF, closed account, etc) on this screen. To credit, void, or resubmit a transaction click the "Credit", "Void", or "Resubmit" button under the Action field.
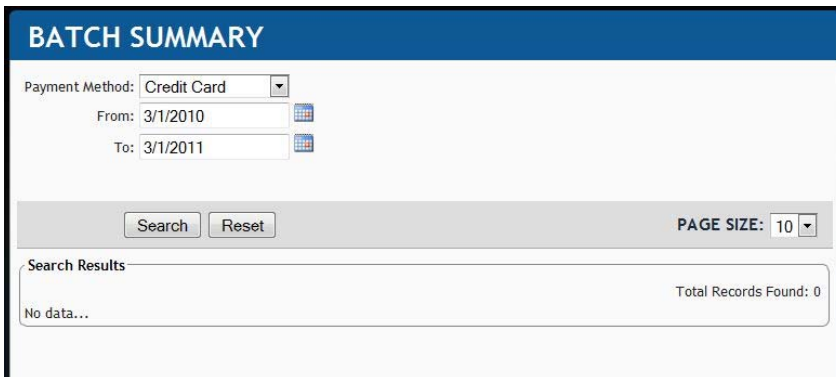
5.2 Batch Summary

This report lists the batches that have settled for the month. Each batch represents a day. For each batch, the report shows the total for:

- Sales amount
- Sales transaction count
- Credit amount
- Credit transaction count

You may view a different date range by entering the desired dates for the Search Criteria panel and clicking on the "Search" button. The details of an individual batch can be viewed by clicking on the "Posted Date" link button

5.3 Recurring Detail

A scheduled recurring payment can be stopped at anytime to prevent further payments from being processed. To stop a recurring payment, select the recurring you want to edit from the list and click the "Disable" button.
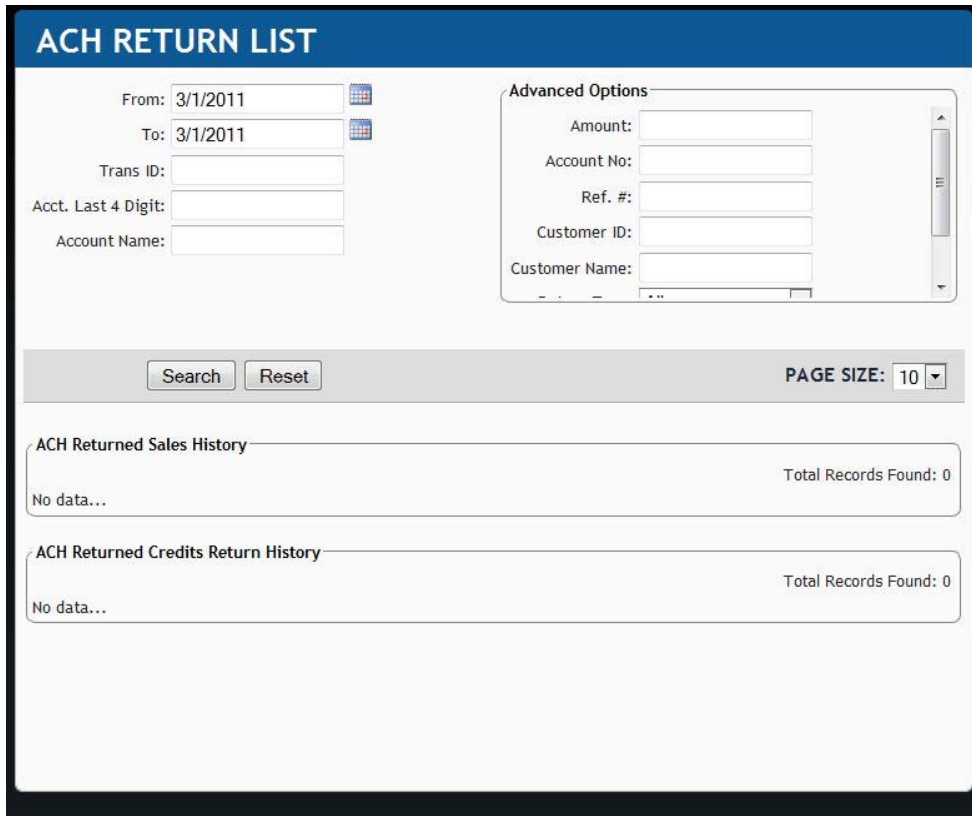
5.4 ACH Return List

This screen displays ACH transactions that are returned from the bank. You can resubmit a return transaction (NSF, closed account, etc) on this screen. You can filter or search returns by modifying the search criteria and clicking the "Search" button. To view the details of the return, click the "TransID" link button.

Step-by-Step to process to resubmitting returned ACHs
1. Click the **Reports➔ACH Return List**
2. Use the Search Criteria panel to locate your returns
3. Click the "Resubmit" button to resubmit a transaction that has been returned by the bank
4. Confirm by clicking the "OK" button
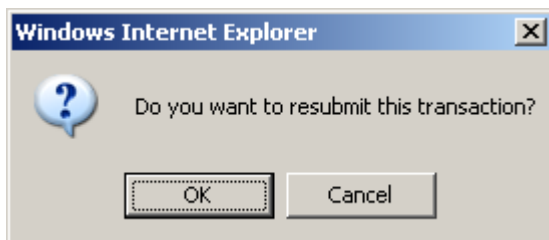
5. If the original transaction contains errors such as an incorrect account number or routing number, you can correct the error and then resubmit the transaction.
6. Click the "Resubmit Transaction" button to resubmit a transaction

5.5 ACH Statement

This report shows your ACH activities by month. You may click the amounts that are highlighted in blue to view the details of that amount. The ACH statement displays the following information:

1. Beginning account balance
2. Ending account balance
3. Batch totals
4. ACH fees
   - Item Fee
   - Discount Fee
   - Return Fee
   - Overdraft Fee
   - Statement Fee
5. Amounts held in reserve (if applicable)
6. Amounts released from reserve (if applicable)
7. Amounts on hold (if applicable)
8. Transactions returned (NSF, closed accounts, etc)

This report starts by displaying your beginning balance for the month. Then it lists all the ACH activities that occurred during the month. Finally, it shows your ending balance. You can view the statement for other months by selecting the Statement Period dropdown.

ACH STATEMENT

Select month: 2009 - 07

ACH Statement

Date	Description	Amount	Available	Balance
07/01/2009 12:00 AM	Beginning Balance	$0.00	$0.00	$0.00
07/10/2009 04:14 PM	Total Amount of Debit (Payment)	$1,144.29	$1,144.29	$1,144.29
07/10/2009 04:14 PM	Total Amount of Credit (Payment)	-$1,144.29	$0.00	$0.00
07/01/2009 12:00 AM	Ending Balance	$0.00	$0.00	$0.00

Save Excel   Save PDF

Holiday Processing

The following dates are either banking or Federal Reserve holidays. We are not able to settle on those dates. Any items received for settlement on those dates will not be settled until the first banking day after the holiday. Remember, our cut off time is 01:00PM (PST). Therefore, if you want your items processed and settled before the holiday, you must have them to us by cut off, two (2) banking days before the holiday. Items received thereafter will not be settled until after the holiday.

Typically, this is how it works. Merchant submits a batch of transactions to PaymentXP. PAYMENTXP posts the sum of the transactions as a "Batch Total" entry to the statement. This amount, minus any fees and reserve is then placed on hold for a few days while the ACH is sent out to collect funds. After the time period elapses, the amount (minus any fees and reserve) is sent to the merchant and shown on the report as "Release of funds on hold".

5.6 Expiring Cards

This report will show you which recurring cards are close to expiring and needs to be updated. Clicking on the "ID" will allow you to edit transaction details and update the card information.

6   ACH Presets

An ACH Preset is pre-defined ACH transaction that allows you to create and save an ACH transaction template which can be process at any time. Ideally, ACH Presets are used for recurring transactions that have a variable amount. For example, your water and electric bill are usually different from month to month.

6.1 Manage ACH Presets

With ACH Presets you decide when you want to process the transaction and the amount of the transaction. The steps below show you how to create an ACH Preset. In the next screen, you will learn how to process an ACH Preset.

Step-by-Step to create an ACH Preset

1. Under **ACH Presets➔Manage Presets**
2. Begin a transaction by selecting the Transaction Type (ACH Checking Account or ACH Savings Account)
3. Click the "Lookup Customer" button to pick a customer. The CustomerID and CustomerName are optional fields. To add a new customer, click the **Profile➔Customers** link
4. Enter the check writer's bank routing number
5. Enter the check writer's bank account number

6. Enter the check writer's name on account
7. Select a date you want to process this transaction
8. Enter your unique reference number (invoice #, order #, transaction #)
9. Next enter a description of the charge
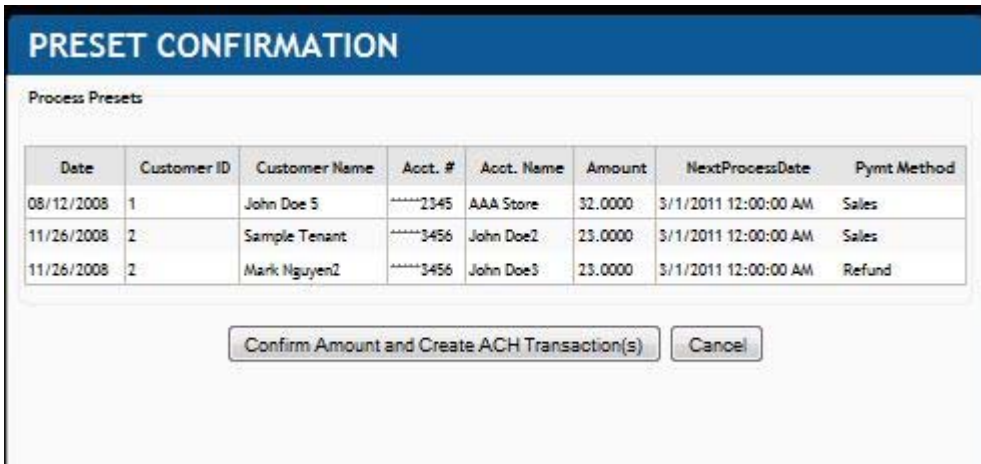10. Click the "Submit" button

6.2 Process Presets

This screen allows you to process your Presets. Please see Manage Presets to add a new AC Preset.

PROCESS PRESETS

Customer Name	Acct. #	Last Transaction	Acct. Name	Amount	Process Date	Pymt Method
Tenant McGee	****2345	$50.00 on 06/11/10	AAA Store		03/01/2011	Sales
demo tenant	****3456	$55.00 on 03/17/10	John Doe2		03/01/2011	Sales
demo tenant	****3456	$42.00 on 03/17/10	John Doe3		03/01/2011	Refund
	****3456	$56.00 on 03/17/10	Mark		03/01/2011	Sales
	****123		John Doe4		03/01/2011	Sales
	****123	$55.00 on 12/06/09	John Doe5		03/01/2011	Sales
	****6789		John Doe5		03/01/2011	Sales
	****6456		test		03/01/2011	Sales
	****9789	$44.00 on 11/26/08	test4		03/01/2011	Sales
	****4444	$45.00 on 11/26/08	test		03/01/2011	Sales
demo tenant	****3456	$13.50 on 12/05/08	John Doe2		03/01/2011	Sales
demo tenant	****3456		John Doe3		03/01/2011	Refund
	****123	$456.00 on 12/12/08	John		03/01/2011	Sales
	****123	$456.00 on 12/12/08	John		03/01/2011	Sales
demo tenant	****3456		John Doe2		03/01/2011	Sales
John Doe 5	****3456		John Doe2		03/01/2011	Sales
John Doe 5	****3456		John Doe2		03/01/2011	Sales
	****123		John		03/01/2011	Sales
	****4567		James Doe		03/01/2011	Sales
	****123		John		03/01/2011	Sales
	****123	$456.00 on 12/16/08	John		03/01/2011	Sales
demo tenant	****4567		PayYourRent Dotcom		03/01/2011	Sales
demo tenant	****4567		PayYourRent Dotcom		03/01/2011	Sales
	****123		John		03/01/2011	Sales
lakers	****6456	$66.00 on 12/06/09	i		03/01/2011	Sales
lakers	****6456	$55.00 on 12/06/09	mark		03/01/2011	Sales
Tenant McGee	****4545		mark nguyen		03/01/2011	Sales
Tenant McGee	****4545		mark nguyen		03/01/2011	Sales

Process Presets

Step-by-Step to process your ACH Presets

1. Click the **ACH Presets➔Process Presets**
2. Identify the Preset you want to process and enter the amount and select a process date
3. Click the "Process Presets" button
4. Confirm the amount and process date then click the "Confirm Amount and Create ACH Transaction(s)" button
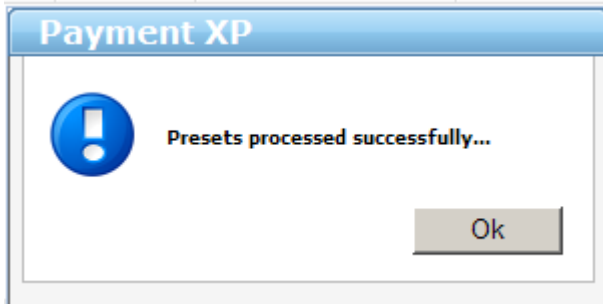

5. You have successfully processed your ACH Presets!

6.3 Preset History

The Preset History report displays all ACH Presets that have been processed for the current month. All basic information regarding the transaction can be found here. You can filter or search transactions by modifying the search criteria and then clicking on the "Search" button. You can search transactions by the following fields: Transaction ID, Reference Number, Account Number, Account Name, Amount, Status, and Transaction Date. To view the details for an individual transaction, click the "TransID" link button. Also you have the ability to void transactions on this page as well.

PRESET HISTORY

From: 3/1/2011
To: 3/31/2011
Trans ID:
Acct. Last 4 Digit:
Account Name:

Advanced Options
Amount:
Account No:
Ref. #:
Customer ID:
Customer Name:

[Search] [Reset]   PAGE SIZE: 10 ▾

ACH Sales History

Total Records Found: 37

Action	ID	Time	Acct. #	Routing #	Account Name	Status	Amount
Void	525256	03/01/2011 11:56:00 AM	^3456	263281695	John Doe2	Open	$23.00
Void	525255	03/01/2011 11:56:00 AM	^2345	122000247	AAA Store	Open	$32.00
Void	525243	03/01/2011 11:46:00 AM	^3456	122000661	John Doe2	Open	$54.00
Void	525239	03/01/2011 11:33:00 AM	^4567	456789124	AGDK'fnBK AGDK'lnBK	Open	$145.40
Void	525231	03/01/2011 11:07:00 AM	^4567	456789124	ABKR'fnBK ABKR'lnBK	Open	$124.53
Void	525230	03/01/2011 11:07:00 AM	^4567	456789124	ACY0'fnBK ACY0'lnBK	Open	$145.40
Void	525229	03/01/2011 11:06:00 AM	^4567	456789124	AXNG'fnBK AXNG'lnBK	Open	$138.56
Void	525228	03/01/2011 11:06:00 AM	^4567	456789124	ASHF'fnBK ASHF'lnBK	Open	$122.83
Void	525227	03/01/2011 11:06:00 AM	^4567	456789124	AEXG'fnBK AEXG'lnBK	Open	$122.83
Void	525226	03/01/2011 11:06:00 AM	^4567	456789124	ABER'fnBK ABER'lnBK	Open	$183.22
Totals:							**$1,091.77**

| 1 | 2 | 3 | 4

Save Excel   Save PDF   Export: ● Current Page ○ All Pages   Note: Export contains additional fields.

ACH Credits History

Total Records Found: 1

Action	ID	Time	Acct. #	Routing #	Account Name	Status	Amount
Void	525257	03/01/2011 11:56:00 AM	^3456	263281695	John Doe3	Open	$23.00
Totals:							**$23.00**

Save Excel   Save PDF   Export: ● Current Page ○ All Pages   Note: Export contains additional fields.

7 Profile

This section contains your general account information and settings.
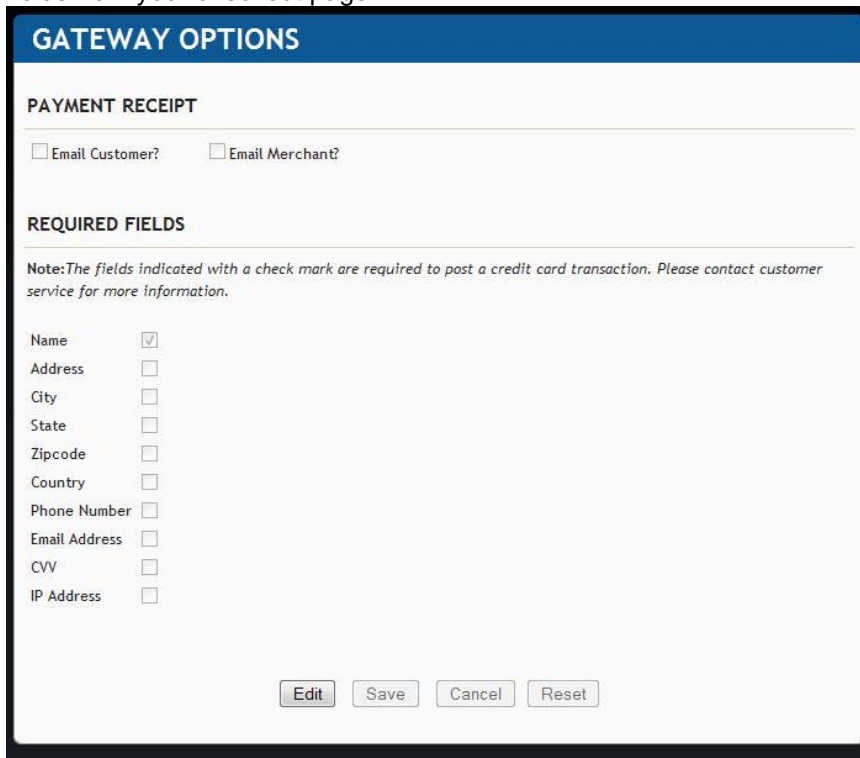
7.1 Gateway Options

From this screen, you have the option to set certain requirements and functions from the payment gateway such as sending automated receipts through the "Payment Receipts" or setting required fields from your checkout page.

7.2 Change Password

Use this screen to change your password. Your new password must follow these rules:

     a.   Is 8 characters long
     b.   Contains letters and numbers
     c.   Must be at least 1 uppercase letter.
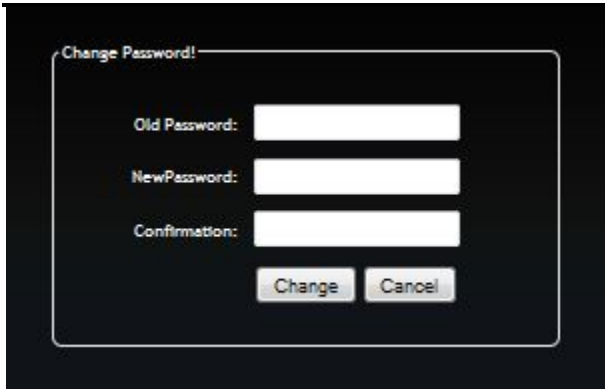
7.3 Add Users

This section allows you to add new users to access your Payment XP gateway. All controls and settings for the new user can be edited from this page.
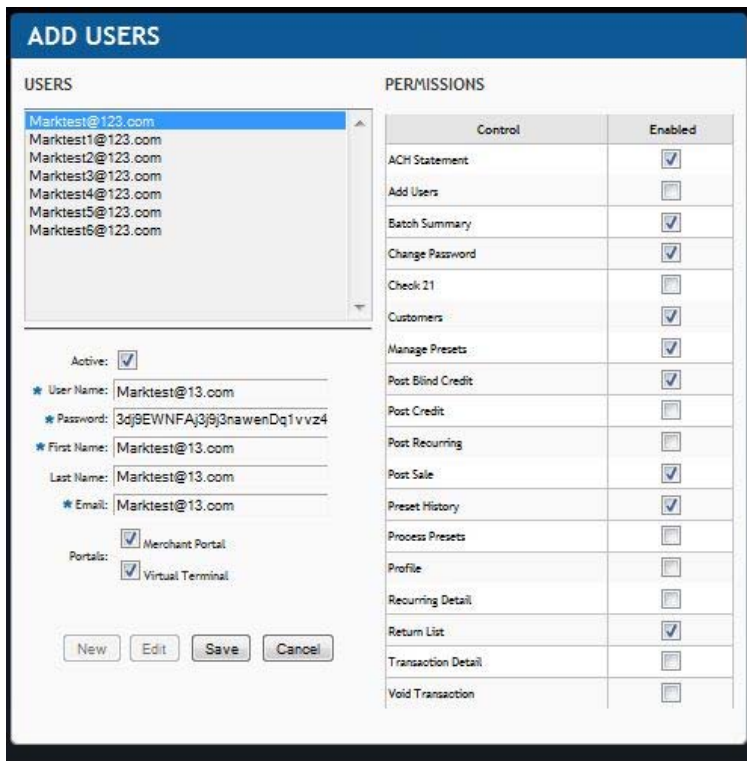
Step-by-Step to add a new user

These are the steps needed to add a new user. These steps go through the required fields denoted with a red * asterisk.

1. Under **Profile➔Add User**
2. Click the "New" button

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3. Enter the user name. Please enter an email address as the user name.
4. Enter the a password following the rules on section 16
5. Enter the user's first name
6. Enter the user's last name
7. Enter the user's email
8. Next assign user permissions by setting the "Enabled" column
9. Click the "Save" button

8 Support

This section is located on the left sidebar. It contains support documents and ticket help so that you can reach customer service quickly and efficiently. A basic FAQ is available as well as a Ticket System to send help requests instantly to our customer service team.

9 Tickets

To provide quick and efficient customer service, Payment XP actively maintains a ticketing system to assist customers with any issues that may arise. Every ticket that is submitted will be answered within 24-48 hours by a dedicated customer service representative.

9.1 Create New Ticket

This section begins the ticket process. Create a new ticket here by selecting the appropriate fields and entering a detailed description of the issue.

9.1.1 Edit Ticket Form

Clicking on each ticket will show this edit ticket form. From here, you can review all the information and correspondences between Customer Service and yourself.

Step-by-Step to process your Tickets

1. Under **Tickets➔Create New Ticket**
2. From this page, you can select the various fields to send your ticket to the correct department for a response.
3. Select the appropriate fields and enter in a detailed description.
4. Click Submit Ticket. Tickets will be answered within 24-48 hours.

9.2 Open Ticket

Review your open tickets here. These are tickets that you have opened that have yet to be assigned. Tickets are normally assigned within two hours.

9.3 Requiring Attention

This page will contain your tickets that have follow up questions from our Customer Service representatives. Until we receive an answer to the follow up question we will not be able to supply you with an answer to the initial question.

9.4 In Progress

This page contains tickets that are under review from our Customer Service representative. They are currently researching the answer/solution and will provide it shortly.

9.5 Search Tickets

This page is where you can search through multiple tickets. You may search by various fields such as Ticket ID, priority level, and status.

9.6 Closed Tickets

This page is where you can look up previous tickets that you have submitted that we have provided answers to. All these tickets are answered, closed, and archived.