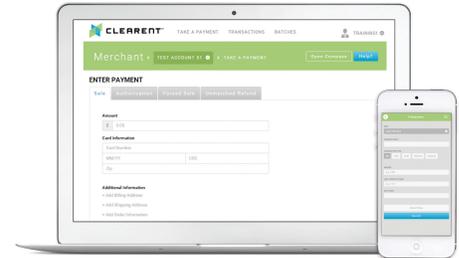


With the Clearent Virtual Terminal, merchants can accept credit card payments using the web browser on a computer, tablet, or mobile device. In this guide you will find step-by-step instructions for using the Virtual Terminal. If you have questions or need more information, please contact the Clearent Virtual Terminal Support team at [virtualterminal@clearent.com](mailto:virtualterminal@clearent.com) or call our dedicated help line at 844.489.6776.

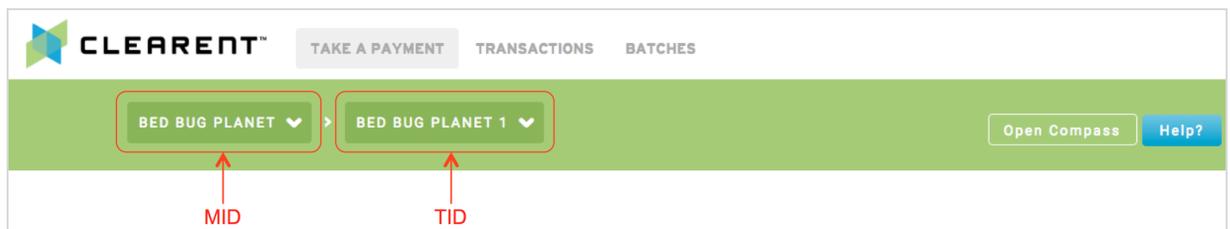
In this guide you will learn how to:

- Sign In
- Modify Default Settings
- Take a Payment
- Select Receipt Options
- Void a Transaction
- Refund a Transaction
- Identify Pending Authorizations
- Process Recurring Payments
- Process Ad-Hoc Card On File Payments



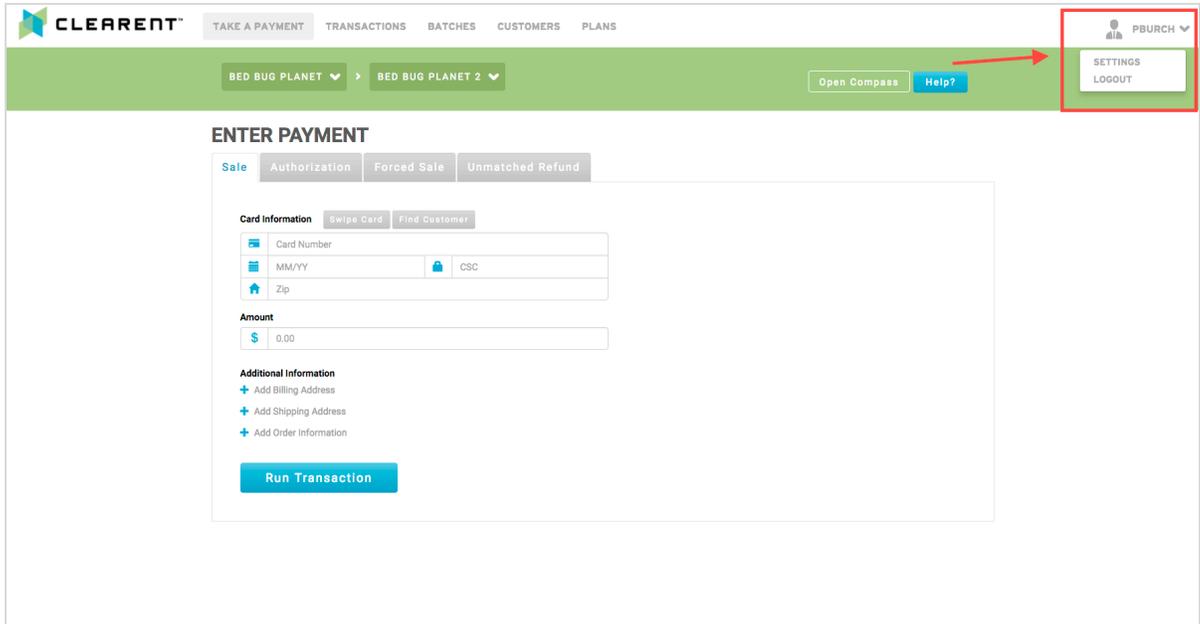
## How to Sign In

- Access the Clearent Virtual Terminal at: <https://vt.clearent.net>.
- Click here if you need to reset your password: <https://compass.clearent.net/clearent/portal.aspx>.
- Your Clearent user name also works for Compass and the Virtual Terminal. Changing your password in one place changes it in all going forward.
- Once you have signed in to the Virtual Terminal:
  - Select your Business (MID) from the drop-down menu.
  - Select your Terminal ID (TID) from the drop-down menu.



## Default Settings

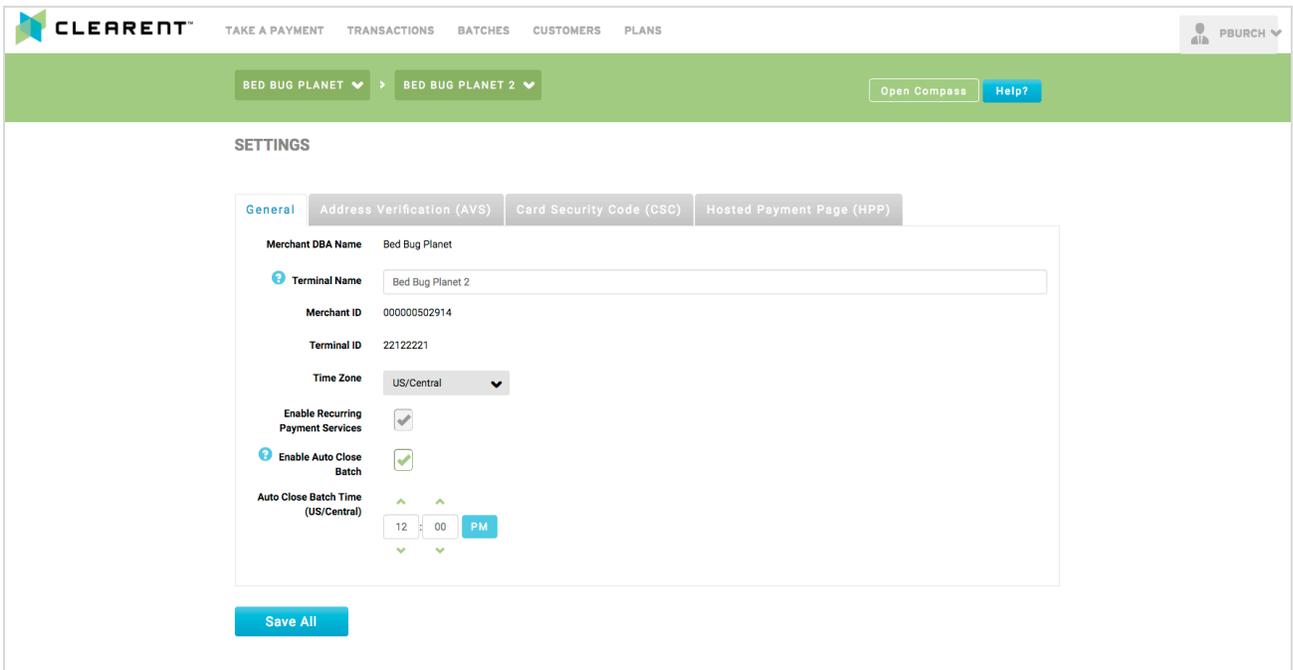
1. Select the drop-down arrow next to your User Name to reveal the “Settings” section.
2. Select “Settings.”



## General Settings

Within the “General” tab the following options are available:

- Terminal Name – This is the terminal name used on receipts.
- Time Zone – This is the time zone displayed within the Virtual Terminal.
- Enable Auto Close Batch – When auto close is turned on, the Gateway will automatically submit the open batch of transactions for settlement at a designated time each day.
- Auto Close Batch Time – Select the time you want to auto close batches.



The screenshot shows the CLEARENT Virtual Terminal interface. At the top, there is a navigation bar with the CLEARENT logo and menu items: TAKE A PAYMENT, TRANSACTIONS, BATCHES, CUSTOMERS, PLANS. A user profile icon labeled 'PBURCH' is in the top right. Below the navigation bar, there are two dropdown menus for 'BED BUG PLANET' and 'BED BUG PLANET 2', along with 'Open Compass' and 'Help?' buttons. The main content area is titled 'SETTINGS' and has four tabs: 'General' (selected), 'Address Verification (AVS)', 'Card Security Code (CSC)', and 'Hosted Payment Page (HPP)'. The 'General' tab contains the following settings:

- Merchant DBA Name: Bed Bug Planet
- Terminal Name: Bed Bug Planet 2
- Merchant ID: 000000502914
- Terminal ID: 22122221
- Time Zone: US/Central
- Enable Recurring Payment Services:
- Enable Auto Close Batch:
- Auto Close Batch Time (US/Central): 12:00 PM

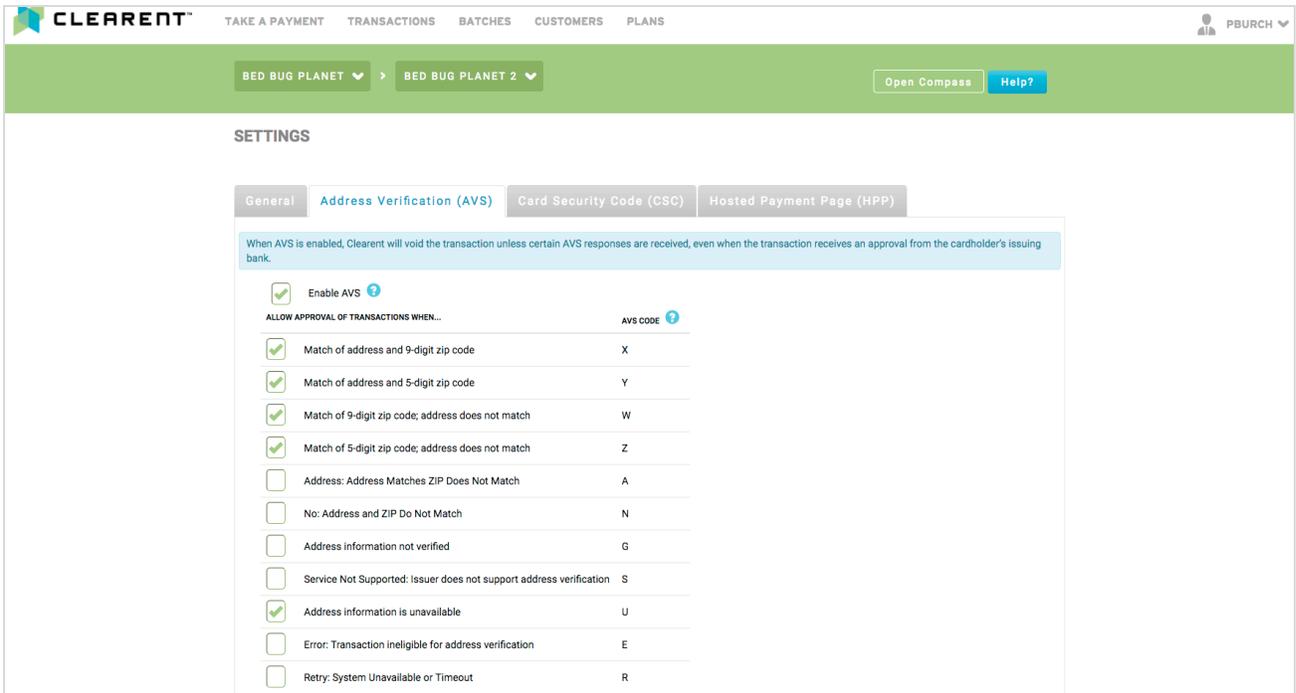
A 'Save All' button is located at the bottom of the settings panel.

## Address Verification (AVS)

Address Verification (AVS) is a security feature designed to reduce fraud. AVS helps ensure that the customer using the credit card is the actual owner of the card by matching the billing address entered with the address on file at the cardholder's issuing bank. AVS information is also required to reduce processing costs for key entered, card not present, and e-commerce transactions.

Within the "Address Verification (AVS)" tab the following options are available:

- a. Enable AVS – The default setting for AVS is **Disabled**.
  - i. When AVS is disabled, Clearent will not stop transactions that receive an approval from the cardholder's issuing bank. Clearent will send the address information if it is provided, which may be used by the bank in making its approval decision.
  - ii. When AVS is enabled, Clearent will void the transaction unless certain AVS responses are received, even when the transaction receives an approval from the cardholder's issuing bank.
- b. If AVS is **Enabled** – The following AVS options will be selected by Default. For advanced users, these are the standard AVS response codes used by the payment networks and issuing banks.



The screenshot shows the "SETTINGS" page in the Clearent Virtual Terminal. The "Address Verification (AVS)" tab is selected. A blue informational banner states: "When AVS is enabled, Clearent will void the transaction unless certain AVS responses are received, even when the transaction receives an approval from the cardholder's issuing bank." Below this, there is a table of AVS options. The "Enable AVS" checkbox is checked. The table lists various AVS response codes and their corresponding descriptions.

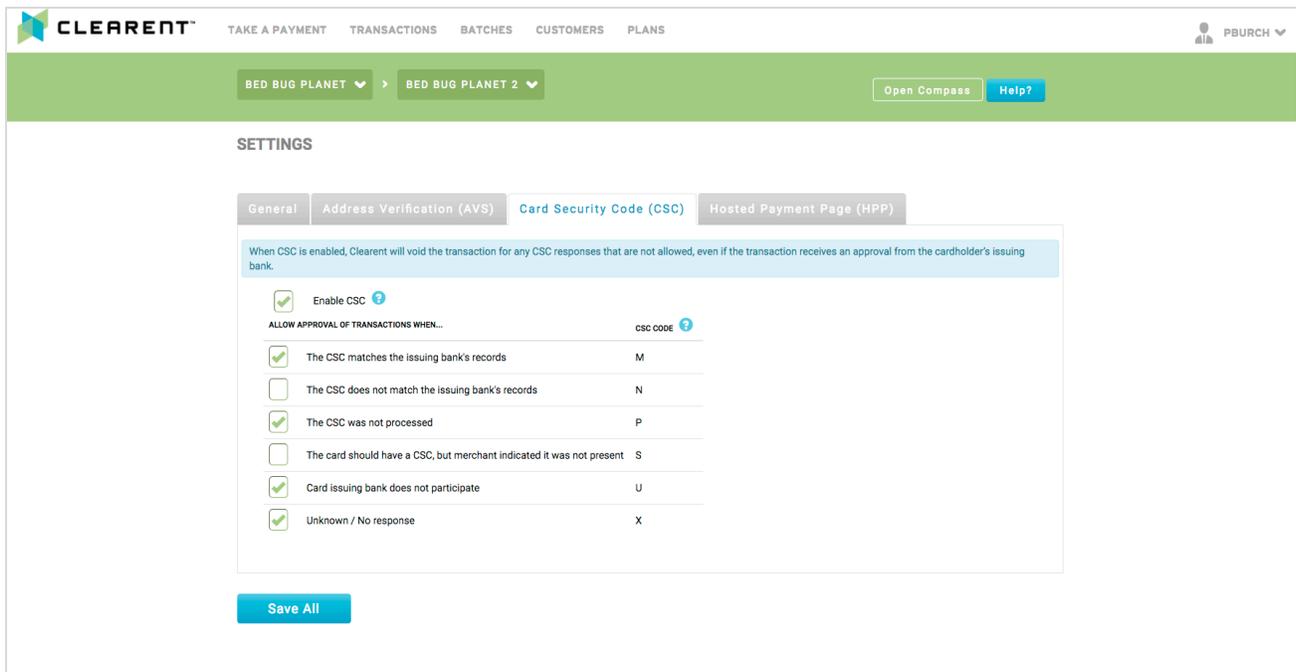
ALLOW APPROVAL OF TRANSACTIONS WHEN...	AVS CODE
<input checked="" type="checkbox"/> Enable AVS	
<input checked="" type="checkbox"/> Match of address and 9-digit zip code	X
<input checked="" type="checkbox"/> Match of address and 5-digit zip code	Y
<input checked="" type="checkbox"/> Match of 9-digit zip code; address does not match	W
<input checked="" type="checkbox"/> Match of 5-digit zip code; address does not match	Z
<input type="checkbox"/> Address: Address Matches ZIP Does Not Match	A
<input type="checkbox"/> No: Address and ZIP Do Not Match	N
<input type="checkbox"/> Address Information not verified	G
<input type="checkbox"/> Service Not Supported: Issuer does not support address verification	S
<input checked="" type="checkbox"/> Address information is unavailable	U
<input type="checkbox"/> Error: Transaction ineligible for address verification	E
<input type="checkbox"/> Retry: System Unavailable or Timeout	R

## Card Security Code (CSC)

Card Security Code (CSC) is a security feature to reduce fraud. The CSC is a 3 or 4-digit number on the card, which is used to verify that the customer has the card in his or her possession. The CSC is printed on the back of the card in the signature panel for Visa, MasterCard, and Discover. The CSC is printed on the front of American Express cards in the upper right. The CSC has different names used by different networks. For example, Visa calls it the Card Verification Value (CVV2) and MasterCard calls it the Card Validation Code (CVC2).

Within the “Card Security Code (CSC)” tab the following options are available:

- a. Enable CSC – The default setting for CSC is **Disabled**.
  - i. When CSC is **enabled**, Clearent will void the transaction for any CSC responses that are not allowed, even if the transaction receives an approval from the cardholder’s issuing bank.
  - ii. When CSC is **disabled**, Clearent will not stop transactions that receive an approval from the cardholder’s issuing bank. Clearent will send the CSC if it is provided, which may be used by the bank in making its approval decision.
- b. If CSC is **enabled** – The following CSC options will be selected by default. For advanced users, these are the standard CSC response codes used by the payment networks and issuing banks.



The screenshot shows the Clearent Virtual Terminal interface. At the top, there is a navigation bar with the Clearent logo and menu items: TAKE A PAYMENT, TRANSACTIONS, BATCHES, CUSTOMERS, PLANS. On the right, there is a user profile icon labeled 'PBURCH'. Below the navigation bar, there are two dropdown menus for 'BED BUG PLANET' and 'BED BUG PLANET 2', along with 'Open Compass' and 'Help?' buttons. The main content area is titled 'SETTINGS' and has four tabs: 'General', 'Address Verification (AVS)', 'Card Security Code (CSC)', and 'Hosted Payment Page (HPP)'. The 'Card Security Code (CSC)' tab is active. A blue informational box states: 'When CSC is enabled, Clearent will void the transaction for any CSC responses that are not allowed, even if the transaction receives an approval from the cardholder's issuing bank.' Below this, there is a section for 'Enable CSC' with a checked checkbox and a help icon. Underneath is a table with two columns: 'ALLOW APPROVAL OF TRANSACTIONS WHEN...' and 'CSC CODE'. The table contains the following rows:

ALLOW APPROVAL OF TRANSACTIONS WHEN...	CSC CODE
<input checked="" type="checkbox"/> The CSC matches the issuing bank's records	M
<input type="checkbox"/> The CSC does not match the issuing bank's records	N
<input checked="" type="checkbox"/> The CSC was not processed	P
<input type="checkbox"/> The card should have a CSC, but merchant indicated it was not present	S
<input checked="" type="checkbox"/> Card issuing bank does not participate	U
<input checked="" type="checkbox"/> Unknown / No response	X

At the bottom of the settings panel, there is a 'Save All' button.

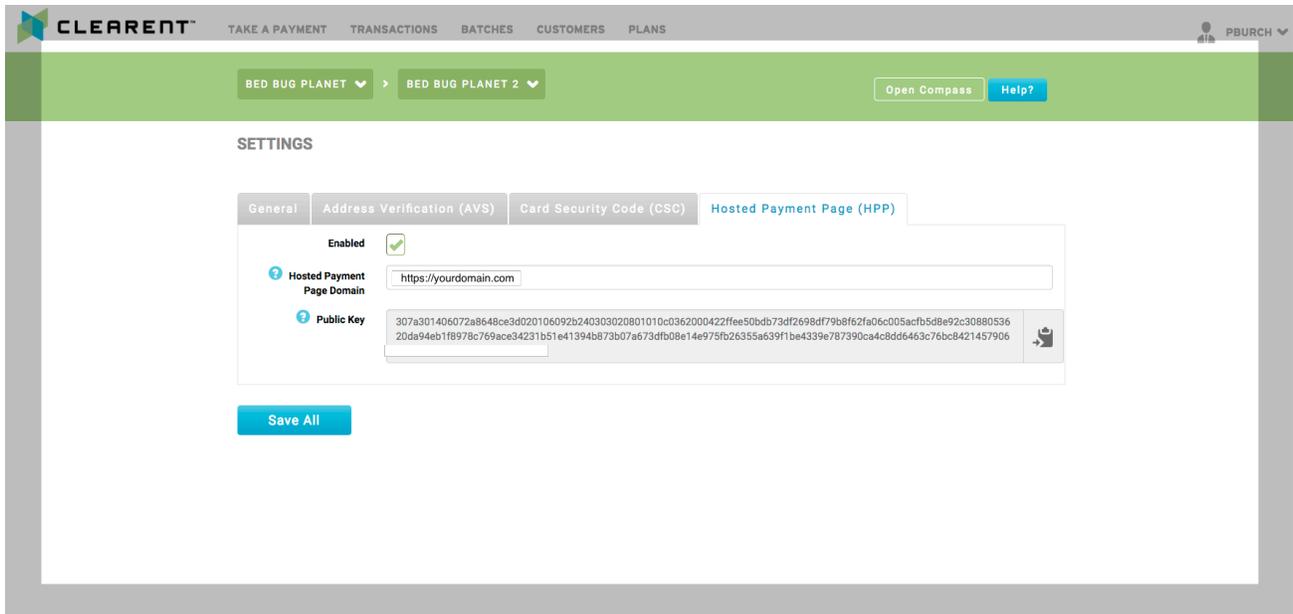
## Hosted Payment Page (HPP)

If you have signed up for Clearent’s Hosted Payment Page (HPP) you will find this tab under Settings.

Within the “Hosted Payment Page (HPP)” tab the following options are available:

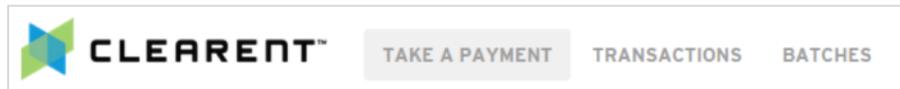
- a. Enable HPP – The default setting for HPP is **Enabled** and is initially set by our provisioning team.
  - i. To disable HPP uncheck the Enabled box and select “Save All.”
- b. Hosted Payment Page Domain – This is the website URL where you will use the Hosted Payment Page. This is initially set by our provisioning team.
  - i. To change the website URL, replace the URL in the dialog box and select “Save All.”
- c. Public Key – You will use this public key in your code so we can link your Hosted Payment Page to your account. Please do not publish this key outside of your code.

- i. To copy the public key to your clipboard, select the clipboard icon.

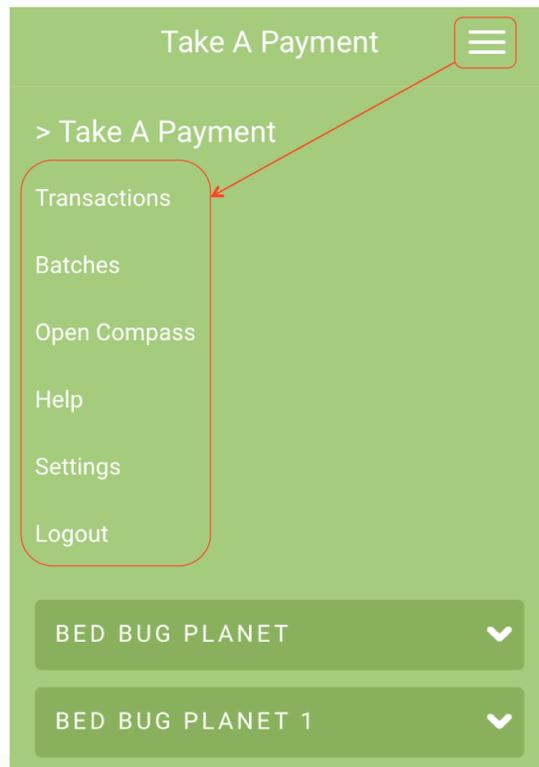


## Take a Payment

1. After you sign in, select a MID and TID, if there is more than one option.
2. By default “Take a Payment” is selected when you sign in.
  - a. Here’s what the top menu looks like on a PC.



- b. Here’s what the top menu looks like on a mobile device.

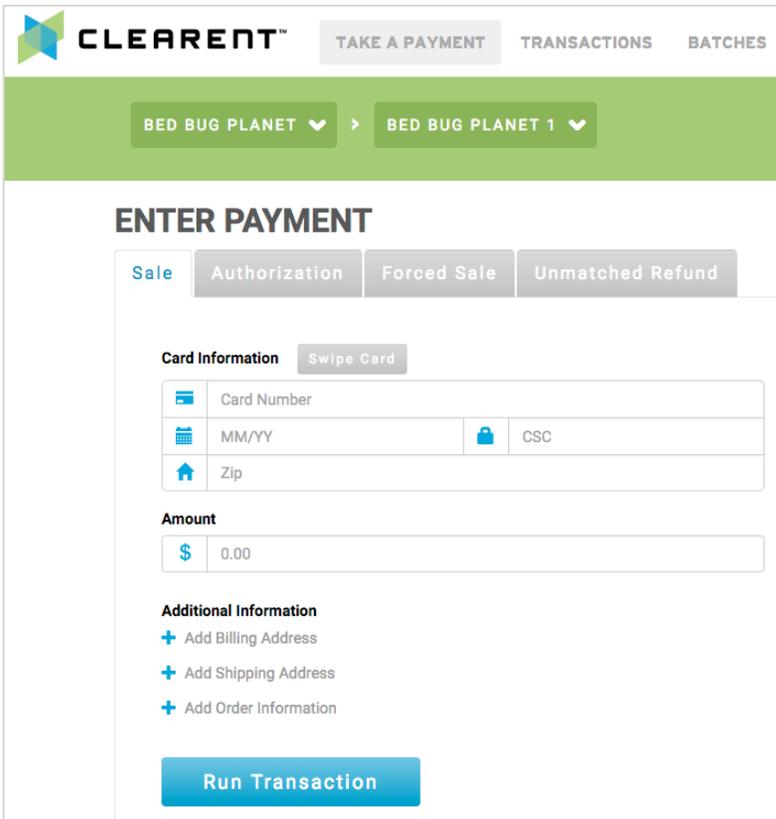


Mobile view of top menu

Tap to expand to full menu

3. Select the payment type (sale, authorization, forced sale, unmatched refund) that you want to perform.
4. Enter the amount.

5. Enter the card information, or if you have an encrypted card reader attached to your device, click the “Swipe” button.
  - a. At minimum, you must complete the following fields:
    - i. Amount – Note that you will need to manually enter the decimal point.
    - ii. Card Number
    - iii. Expiration – MM/YY
    - iv. CSC – security code on the back of the card
    - v. Zip code – recommended but not required
  - b. You can also add additional information such as a billing address, shipping address, or additional order information.

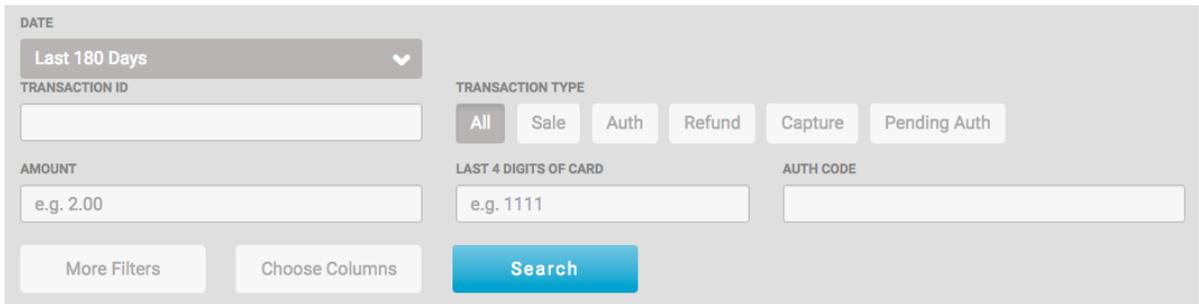


The screenshot shows the CLEARENT virtual terminal interface. At the top, there is a navigation bar with the CLEARENT logo and buttons for 'TAKE A PAYMENT', 'TRANSACTIONS', and 'BATCHES'. Below this, there are two dropdown menus for merchant selection, both set to 'BED BUG PLANET'. The main section is titled 'ENTER PAYMENT' and contains several tabs: 'Sale' (selected), 'Authorization', 'Forced Sale', and 'Unmatched Refund'. Under the 'Sale' tab, there is a 'Card Information' section with a 'Swipe Card' button. The 'Card Information' section includes fields for 'Card Number', 'MM/YY' (expiration), 'CSC' (security code), and 'Zip'. Below this is an 'Amount' section with a field showing '\$ 0.00'. At the bottom, there is an 'Additional Information' section with three expandable options: '+ Add Billing Address', '+ Add Shipping Address', and '+ Add Order Information'. A large blue 'Run Transaction' button is located at the bottom of the form.

## Select Receipt Options

After a successful transaction you can print or email the receipt from the Transaction Detail page.

- If you need a receipt for a transaction at a later time, you can search for the transaction and navigate to the Transaction Detail page to email or print the receipt. To begin your search, select “Transaction” in the main navigation at the top of the screen, or from the hamburger menu on a mobile device.
- Use the filters to help find the appropriate transaction.



DATE: Last 180 Days

TRANSACTION ID: [input field]

TRANSACTION TYPE: All, Sale, Auth, Refund, Capture, Pending Auth

AMOUNT: e.g. 2.00

LAST 4 DIGITS OF CARD: e.g. 1111

AUTH CODE: [input field]

More Filters, Choose Columns, Search

- When you see the transaction you want, simply click on the corresponding row.

TRANSACTION ID	AMOUNT	LAST 4 DIGITS OF CARD	TRANSACTION TYPE	AUTH CODE	DATE	STATUS	
333256	\$5.00	1111	Sale	TAS618	09/12/2016 at 2:11 PM	Transaction approved	Void
332055	\$3.33	1111	Void	TAS094	09/08/2016 at 8:17 PM	Advice accepted	
332051	\$3.33	1111	Sale	TAS094	09/08/2016 at 8:16 PM	Transaction approved	VOIDED
332047	\$3.33	1111	Sale	TAS086	09/08/2016 at 8:16 PM	Transaction approved	Void
332046	\$3.33	1111	Sale		09/08/2016 at 8:16 PM	Could not decrypt card data	
332045	\$3.33	1111	Unmatched Refund	392954	09/08/2016 at 8:16 PM	Transaction approved	

- You should now see the Transaction Detail page for your chosen transaction. In the right corner of the screen you will see the option to print or email the receipt.



BED BUG PLANET > BED BUG PLANET 1

Open Compass

Void Refund Print/Email Receipt

**TRANSACTION: 333256**

Amount: 5.00  
Type: SALE  
Card: \*\*\*\*\* 1111 VISA  
Result: Transaction approved  
Batch: 000125  
Entry Method: 0  
Auth Code: TAS618

ORDER INFORMATION  
Order ID: 333256

- e. Click on the button and you will have the option to print a customer receipt that has a signature line for the customer to sign or a business receipt for the business' records. You may also choose to print both types of receipts. If you would like to email the receipt, enter the email address for the recipient and click "Email."

Print  Email

## RECEIPT PRINTING

---

### BUSINESS COPY

**BED BUG PLANET 1**  
4023 MacArthur Ave  
Richmond, MO 23227

Transaction ID: 333256  
09/12/2016 02:11 PM

Order Id: 333256

SALE APPROVED  
1111  
AUTH: TAS618

**Amount: \$5.00**

X \_\_\_\_\_

Important-retain this copy for your record

---

### CUSTOMER COPY

**BED BUG PLANET 1**  
4023 MacArthur Ave  
Richmond, MO 23227

Transaction ID: 333256  
09/12/2016 02:11 PM

Order Id: 333256

SALE APPROVED  
1111  
AUTH: TAS618

**Amount: \$5.00**

Important-retain this copy for your record



## Refund a Transaction

There are two types of refunds, matched refunds and unmatched refunds. The refund described below is for a matched refund, which means that the refund is for a specific transaction and the card does not need to be represented in order to complete the refund. The amount of the refund can be for a partial amount or the entire transaction. It cannot be for more than the original transaction.

An unmatched refund is a credit on an account and is not related to any previous transaction. This type of transaction is also highly associated with employee fraud, so by default the ability to perform unmatched refunds is turned off for most accounts. If you need it turned on, please contact the Clearent Virtual Terminal Support team at [virtualterminal@clearent.com](mailto:virtualterminal@clearent.com) or call our dedicated help line at 844.489.6776.

1. Find the transaction you wish to refund by using the Transaction search feature, as described above.
2. Once you find the transaction, click on the drop down menu and select "Refund."

TRANSACTION ID	AMOUNT	LAST 4 DIGITS OF CARD	TRANSACTION TYPE	AUTH CODE	DATE	STATUS	
333256	\$5.00	1111	Sale	TAS618	09/12/2016 at 2:11 PM	Transaction approved	Void ▾
332055	\$3.33	1111	Void	TAS094	09/08/2016 at 8:17 PM	Advice accepted	Refund
332051	\$3.33	1111	Sale	TAS094	09/08/2016 at 8:16 PM	Transaction approved	VOIDED
332047	\$3.33	1111	Sale	TAS086	09/08/2016 at 8:16 PM	Transaction approved	Void ▾
332046	\$3.33	1111	Sale		09/08/2016 at 8:16 PM	Could not decrypt card data	

3. Click on "Refund" and a new window will appear. The amount will be for the full amount by default. If you want to change the amount, simply click in the "Amount" field and change the amount. You can add notes to the transaction as well. Then click "Process Refund" to complete the transaction.

BED BUG PLANET ▾ > BED BUG PLANET 1 ▾
Open Compass

### REFUND: 333256

**Amount:**

**Comments:**

Process Refund
Go Back

### TRANSACTION: 333256

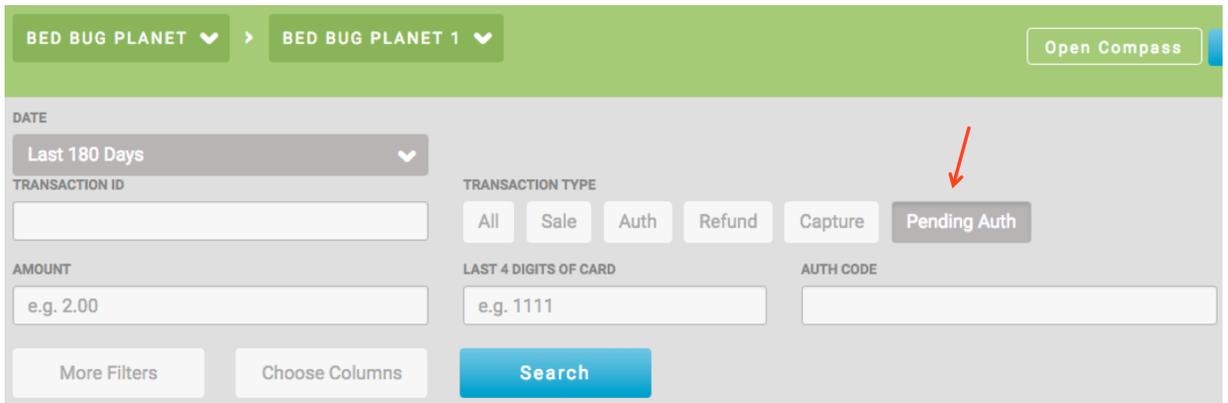
**Amount:** 5.00  
**Type:** SALE  
**Card:** \*\*\*\* \* 1111 VISA  
**Result:** Transaction approved  
**Batch:** 000125  
**Entry Method:** 0  
**Auth Code:** TAS618

**ORDER INFORMATION**  
**Order ID:** 333256

## Identify Pending Authorizations

Businesses that run authorizations and capture the amount at a later time can occasionally miss an authorization. Clearent has created a filter in the Transaction search to make sure that doesn't happen to your business.

1. Click on the "Transactions" link in the top menu.
2. Click on the "Pending Auth" button in the transaction search area and then click "Search."



The screenshot shows the search interface for transactions. At the top, there are two dropdown menus for "BED BUG PLANET" and "BED BUG PLANET 1", and an "Open Compass" button. Below this, there are several filter sections: "DATE" with a dropdown set to "Last 180 Days"; "TRANSACTION ID" with an empty text input; "AMOUNT" with a text input containing "e.g. 2.00"; "TRANSACTION TYPE" with buttons for "All", "Sale", "Auth", "Refund", "Capture", and "Pending Auth" (which is highlighted with a red arrow); "LAST 4 DIGITS OF CARD" with a text input containing "e.g. 1111"; and "AUTH CODE" with an empty text input. At the bottom, there are buttons for "More Filters", "Choose Columns", and "Search".

- The results will include transactions that have not been captured. You can capture an authorization for less than the full amount or the full amount. To capture over the full amount you can add a tip. Simply click the “Capture” button to the right, enter a tip (if necessary), and click “Process Capture.”

TRANSACTION ID	AMOUNT	TRANSACTION TYPE	AUTH CODE	DATE	STATUS	INVOICE	PURCHASE ORDER	BILLING ADDRESS	CARD BRAND
332039	\$3.33	Auth	TAS050	09/08/2016 at 8:15 PM	Transaction approved				VISA Capture
332031	\$3.33	Auth	TAS016	09/08/2016 at 8:13 PM	Transaction approved				VISA Capture
332023	\$3.33	Auth	TAS992	09/08/2016 at 8:12 PM	Transaction approved				VISA Capture
331969	\$3.33	Auth	TAS935	09/08/2016 at 8:03 PM	Transaction approved				VISA Capture
331962	\$3.33	Auth	TAS922	09/08/2016 at 8:02 PM	Transaction approved				VISA Capture



TAKE A PAYMENT
TRANSACTIONS
BATCHES
CUSTOMERS
PLANS

BED BUG PLANET ▾ >
BED BUG PLANET 2 ▾
Open Compass

### CAPTURE: 371327

**Amount:**

**Tip Amount:**

**Comments:**

Process Capture
Go Back

### TRANSACTION: 371327

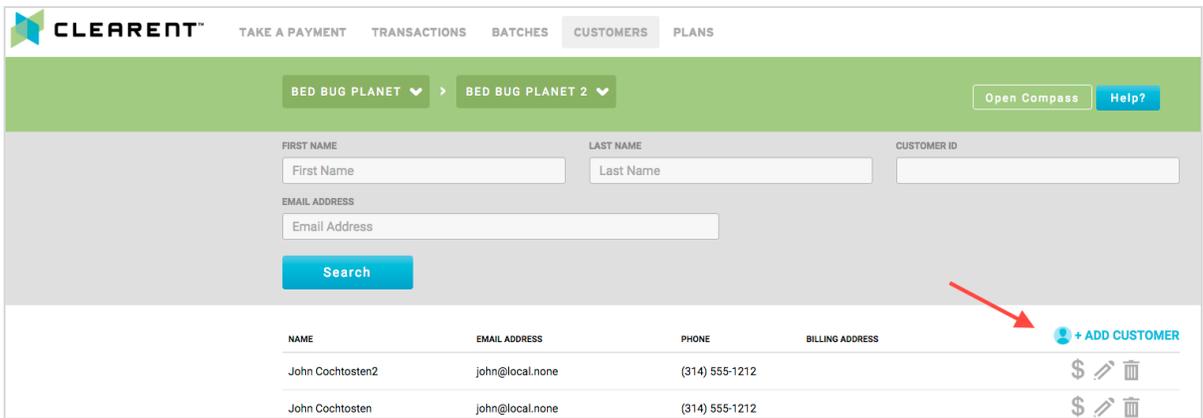
**Amount:** 1.00  
**Date:** 11/15/2016 08:58 AM  
**Type:** AUTH  
**Card:** \*\*\*\* \* 1111 VISA  
**Result:** Transaction approved  
**Entry Method:** 0  
**Auth Code:** TAS810

**ORDER INFORMATION**  
**Order ID:** 371327

## Recurring Payments

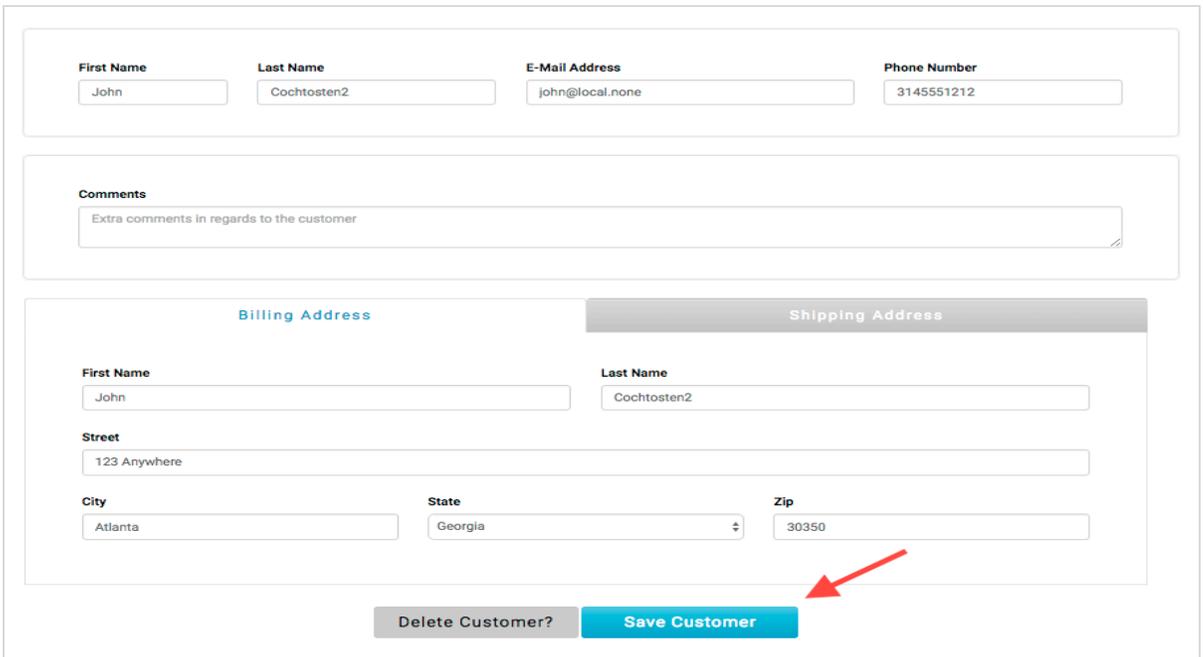
Clearent's Virtual Terminal supports setting up recurring payments for your customers. Please note that this functionality is not enabled by default and requires additional setup. This guide will show you how to create a customer, add card details, and set up a recurring payment plan for the customer.

1. Select "Customers" from the main navigation.
2. Select "Add Customer."



NAME	EMAIL ADDRESS	PHONE	BILLING ADDRESS	
John Cochtosten2	john@local.none	(314) 555-1212		\$ ✎ 🗑
John Cochtosten	john@local.none	(314) 555-1212		\$ ✎ 🗑

3. Enter the customer details and select "Save Customer."



**First Name** John **Last Name** Cochtosten2 **E-Mail Address** john@local.none **Phone Number** 3145551212

**Comments**  
Extra comments in regards to the customer

**Billing Address** **Shipping Address**

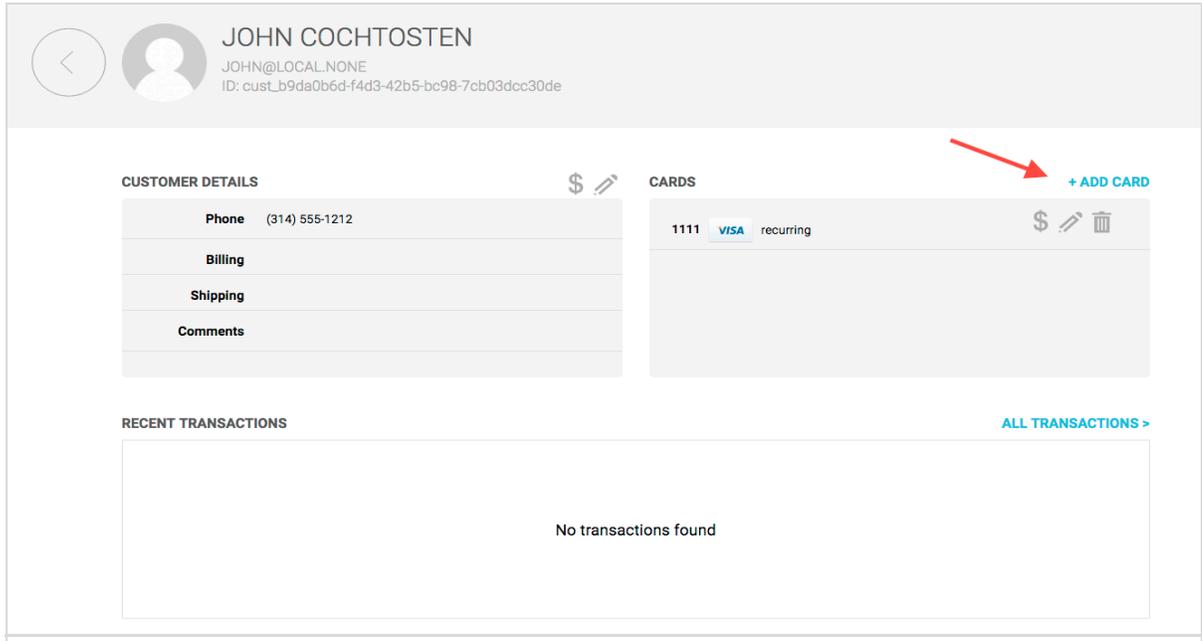
**First Name** John **Last Name** Cochtosten2

**Street** 123 Anywhere

**City** Atlanta **State** Georgia **Zip** 30350

Delete Customer? **Save Customer**

4. Select “Add Card.”



JOHN COCHTOSTEN  
JOHN@LOCAL.NONE  
ID: cust\_b9da0b6d-f4d3-42b5-bc98-7cb03d0c30de

**CUSTOMER DETAILS** \$ ✎

Phone	(314) 555-1212
Billing	
Shipping	
Comments	

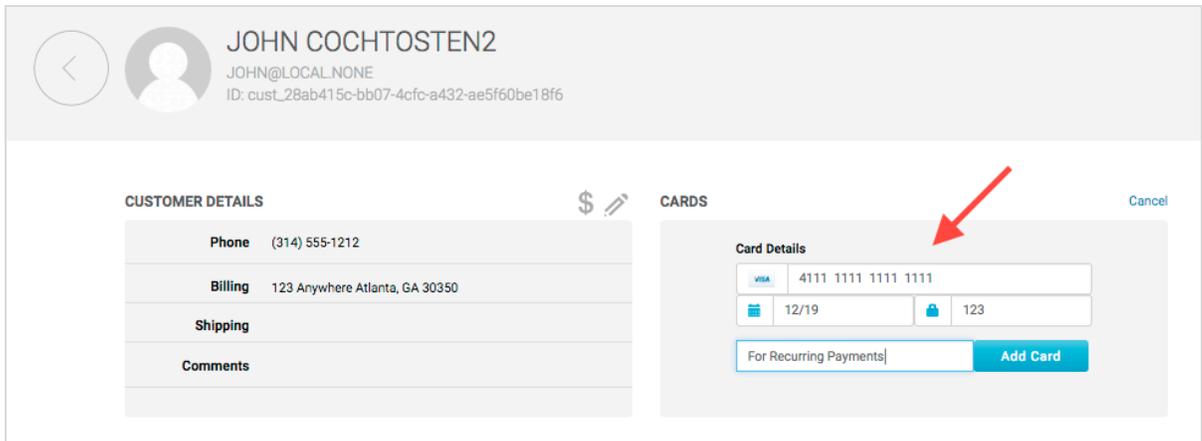
**CARDS** \$ ✎ 🗑 [+ ADD CARD](#)

1111	VISA	recurring
------	------	-----------

**RECENT TRANSACTIONS** [ALL TRANSACTIONS >](#)

No transactions found

5. Add customer card details and select “Add Card.” In the “Description” field we recommend entering a description that indicates the card is “For Recurring Payments” or something similar.



JOHN COCHTOSTEN2  
JOHN@LOCAL.NONE  
ID: cust\_28ab415c-bb07-4cfc-a432-ae5f60be18f6

**CUSTOMER DETAILS** \$ ✎

Phone	(314) 555-1212
Billing	123 Anywhere Atlanta, GA 30350
Shipping	
Comments	

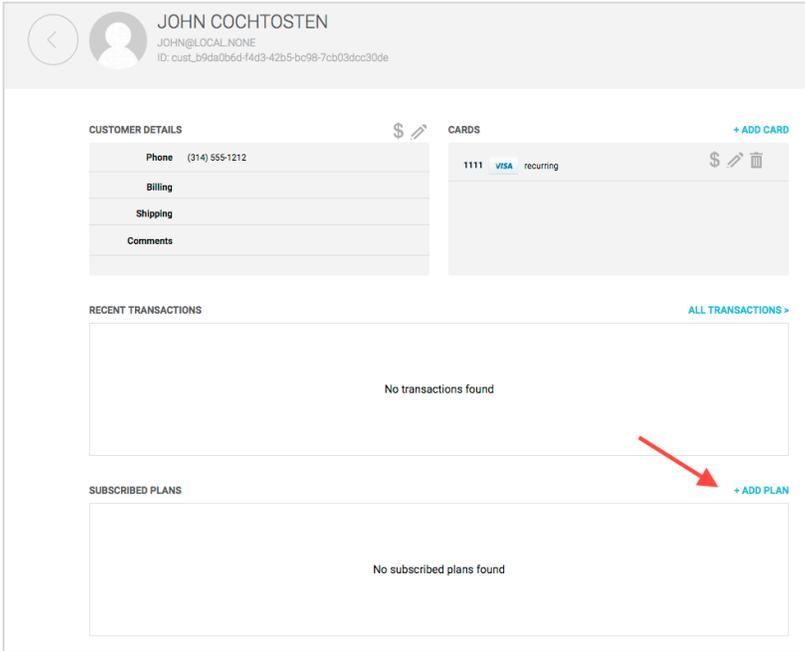
**CARDS** Cancel

**Card Details**

VISA	4111 1111 1111 1111
12/19	123

For Recurring Payments Add Card

6. The next step is to add a plan for the customer. Select “Add Plan.”



JOHN COCHTOSTEN  
JOHN@LOCAL.NONE  
ID: cust\_b9da0b6d-f4d3-42b5-bc98-7cb03d0c30de

**CUSTOMER DETAILS** \$ ✎

Phone (314) 555-1212

Billing

Shipping

Comments

**CARDS** + ADD CARD

1111 VISA recurring \$ ✎

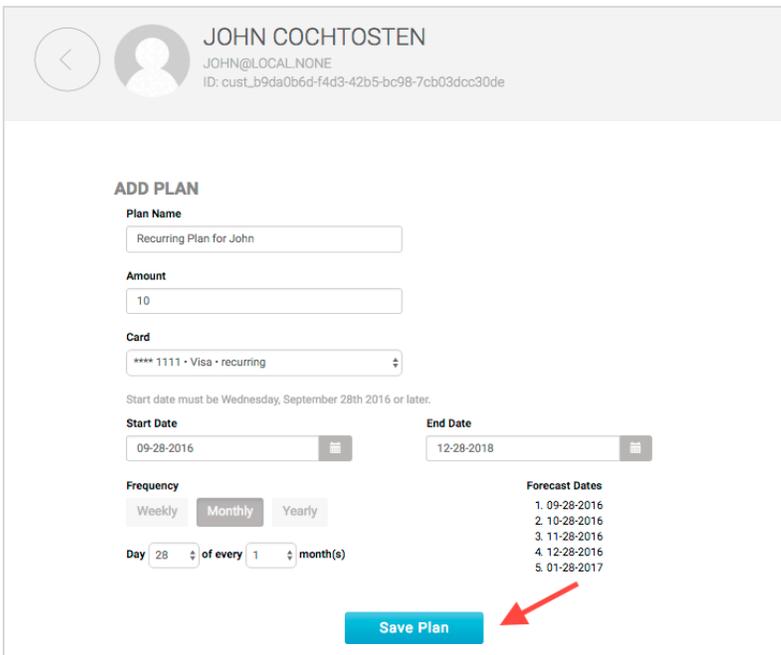
**RECENT TRANSACTIONS** ALL TRANSACTIONS >

No transactions found

**SUBSCRIBED PLANS** + ADD PLAN

No subscribed plans found

7. Enter the plan details, amount to be charged, start and stop dates and frequency of payment.
8. Select “Save Plan.” The Virtual Terminal will automatically process the payment based on the plan settings. You can view recurring transactions within the Virtual Terminal under “Transactions.”



JOHN COCHTOSTEN  
JOHN@LOCAL.NONE  
ID: cust\_b9da0b6d-f4d3-42b5-bc98-7cb03d0c30de

**ADD PLAN**

**Plan Name**  
Recurring Plan for John

**Amount**  
10

**Card**  
\*\*\*\* 1111 - Visa - recurring

Start date must be Wednesday, September 28th 2016 or later.

**Start Date** 09-28-2016 **End Date** 12-28-2018

**Frequency**  
Weekly Monthly Yearly

Day 28 of every 1 month(s)

**Forecast Dates**

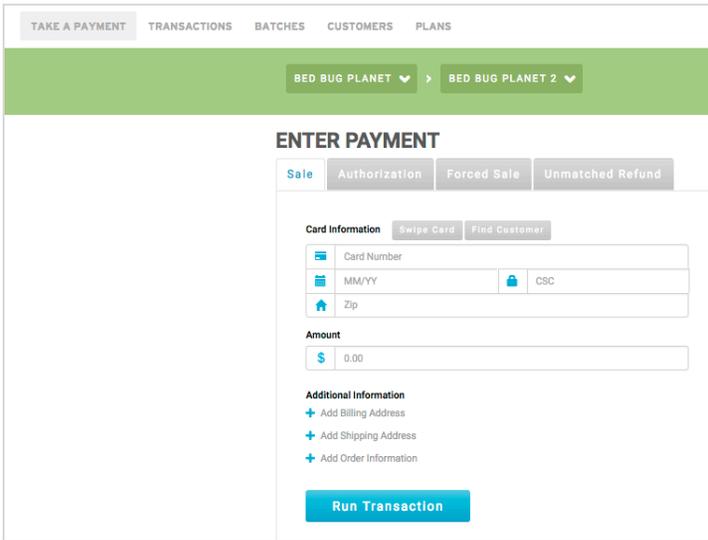
- 09-28-2016
- 10-28-2016
- 11-28-2016
- 12-28-2016
- 01-28-2017

**Save Plan**

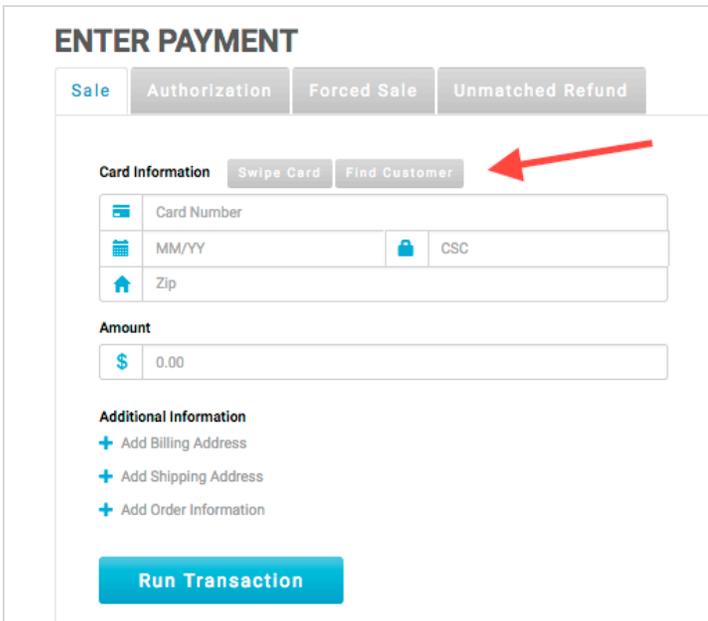
## Ad-Hoc Card On File Payments

Clearent's Virtual Terminal supports processing ad-hoc payments for your customers who have a card on file stored. This section will show you how to process an ad-hoc payment for the customer.

1. Select "Take A Payment" from the main navigation.



2. Select "Find Customer" under "Enter Payment."



3. Search for the customer for which you would like to process a payment.

- Select the “\$” on the right side and the card on file will populate into the “Card Information” boxes.

FIRST NAME

LAST NAME

CUSTOMER ID

EMAIL ADDRESS

**Search**

NAME	EMAIL ADDRESS	PHONE	BILLING ADDRESS	+ ADD CUSTOMER
John Cochtosten2	john@local.none	(314) 555-1212	123 Anywhere Atlanta, GA 30350	\$ ✎ 🗑
John Cochtosten	john@local.none	(314) 555-1212		\$ ✎ 🗑
Buffy ThePaymentSlayer	testcustomer@clearent.com	(012) 345-6789	123 Bill St. Richmond, MO 63103	\$ ✎ 🗑
Buffy ThePaymentSlayer	testcustomer@clearent.com	(012) 345-6789	123 Bill St. Richmond, MO 63103	\$ ✎ 🗑
Buffy ThePaymentSlayer	testcustomer@clearent.com	(012) 345-6789	123 Bill St. Richmond, MO 63103	\$ ✎ 🗑
Buffy ThePaymentSlayer	testcustomer@clearent.com	(012) 345-6789	123 Bill St. Richmond, MO 63103	\$ ✎ 🗑

- Add the amount to charge, optionally enter any additional information, and select “Run Transaction.”

### ENTER PAYMENT

Sale
Authorization
Forced Sale
Unmatched Refund

**Card Information** Swipe Card Find Customer

VISA Visa ending in 1111

12/19 CSC

30350

**Amount**

\$ 0.00

**Additional Information**

– Add Billing Address

John Cochtosten2

123 Anywhere

Atlanta

Georgia 30350

+ Add Shipping Address

– Add Order Information

Invoice

Purchase Order

Order ID

cust\_28ab415c-bb07-4cfc-a432-ae5f60be18f6

Transaction email address

Description

Comment

**Run Transaction**

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