MerchantCenter | Powered by cardconnect™

User Guide

Version 00.01.00

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Revision log

Date	Version	Description	Editor
04/14/2014	00.00.01	Initial Draft	J. Le
04/22/2014	00.00.02	New tabs and FAQs	J. Le
07/09/2014	00.00.03	Updated Functionality and screens	J. Le
11/10/2014	00.00.04	ACH Processing, Custom Reporting, and TimeZone Attributes	J.Le
01/08/2015	00.00.05	Addition of My Account and Marketplace tabs and new functionality with v1.4 release	J.Le
02/16/2015	00.01.00	Billing Module and updated Dashboard with v1.5 release	J. Le

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I. Introduction

A. Merchant Center

Welcome to CardConnect's Merchant Center! This document will help you navigate the system and make the most of the functionality available to you through the Merchant Center portal.

B. System Overview

The Merchant Center system is designed for businesses that process large quantities of transactions through a Merchant Processor. It is a one-stop shop that provides a number of resources, such as a robust reporting service and user management system, in addition to payment processing though our Virtual Terminal.

C. Supported Web Browsers

The Merchant Center system supports Internet Explorer 9 and above, Mozilla Firefox 29.0.1 and above, Chrome 34.0.1847.131 and above and Safari 7.0 and above.

II. Registration

CardConnect's Merchant Center allows current CardConnect merchants to self-register though the Automated Merchant Account Registration found directly on the login screen (Figure 1).

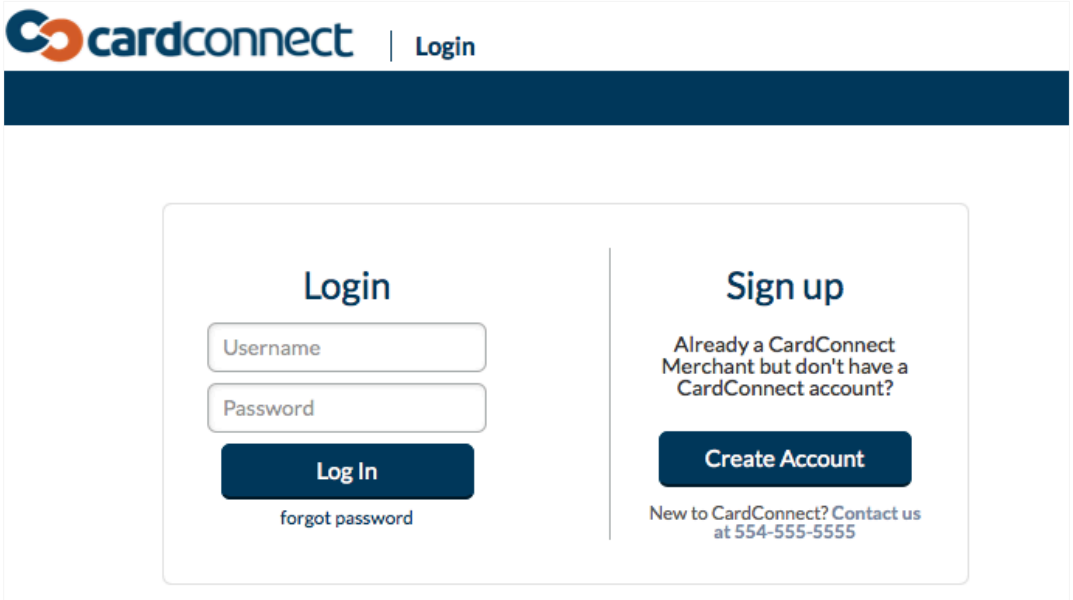


Figure 1 - Merchant Center Login/Registration Screen

Once you receive your CardConnect Merchant ID, simply navigate to the Merchant Center webpage at https://MerchantCenter.cardconnect.com and select the **'Create Account'** link.

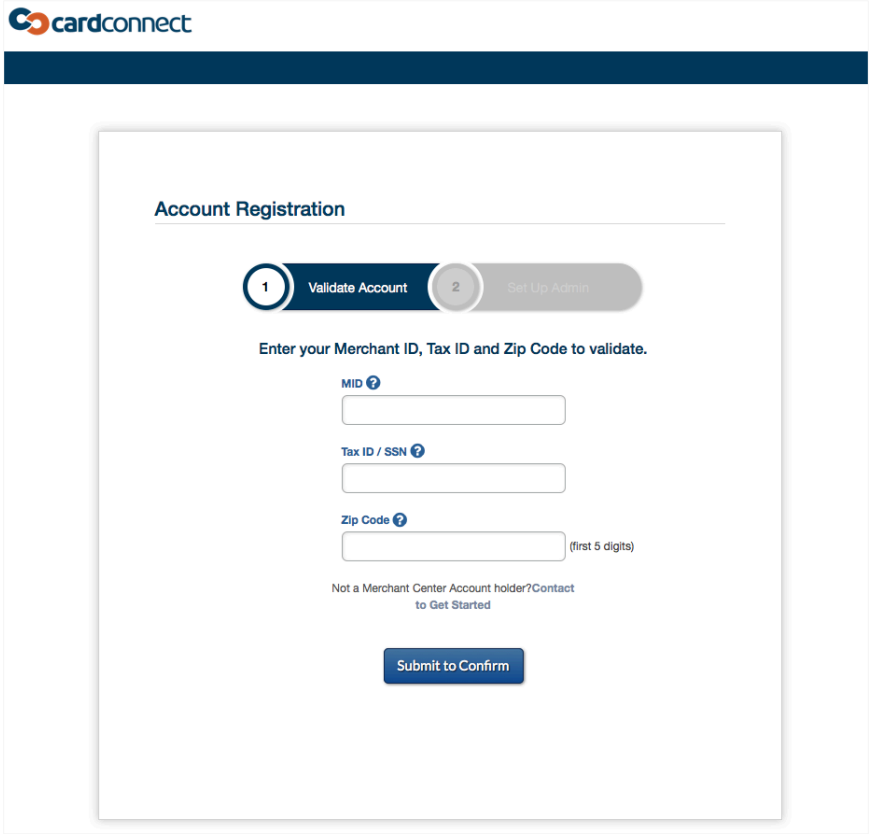


Figure 2 - Validate Account Screen

The first screen you will encounter will be the Account Registration screen. Enter your uniquely assigned Merchant ID, Tax ID/SSN and Zip Code and then select the '**Submit to Confirm**' button (Figure 2).

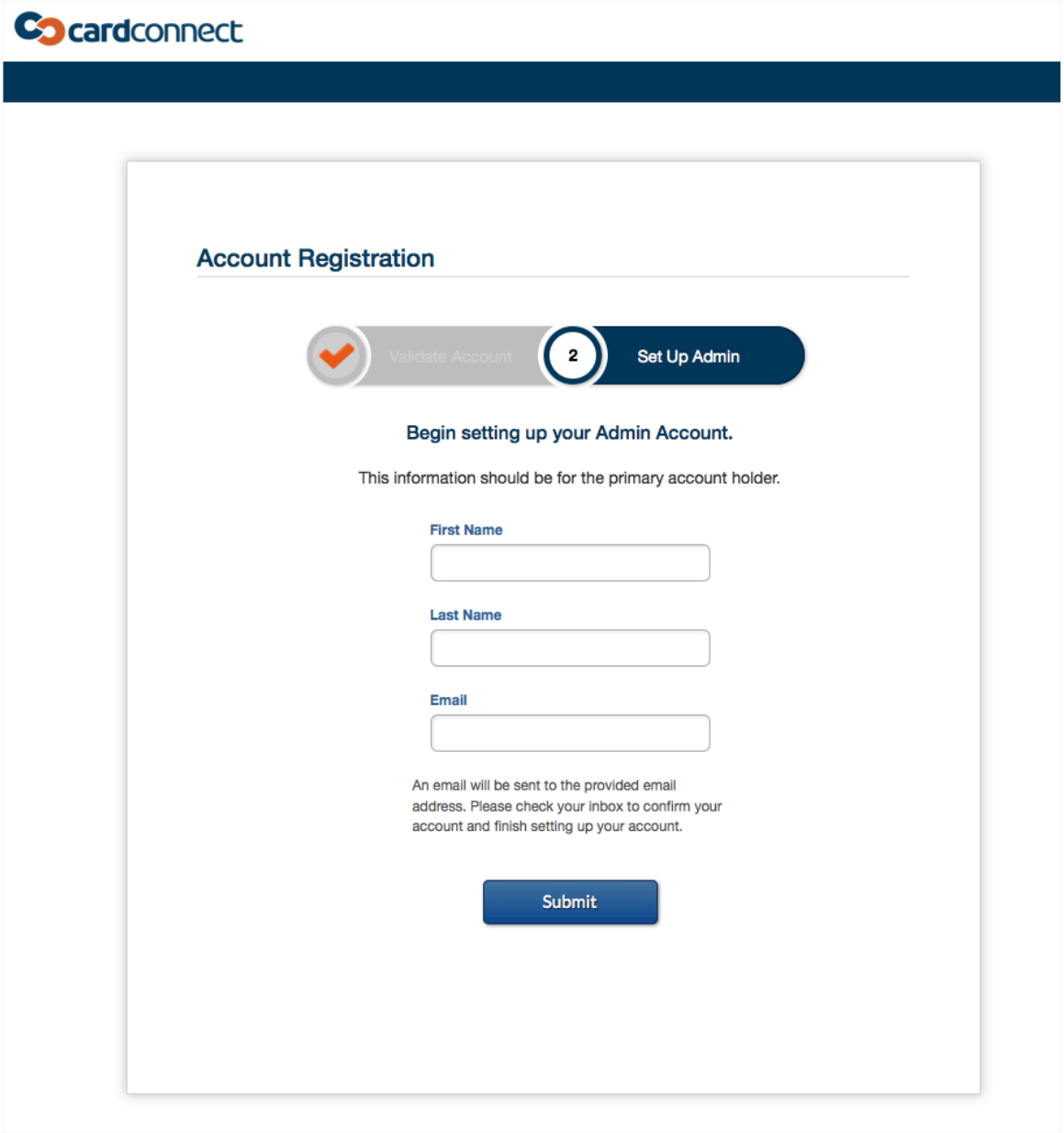


Figure 3 - Setup Admin Screen

You will then be taken to the **Set Up Admin** screen to associate an administrative user with your Merchant Center account. Once all information has been entered, select the **'Submit'** button (Figure 3).

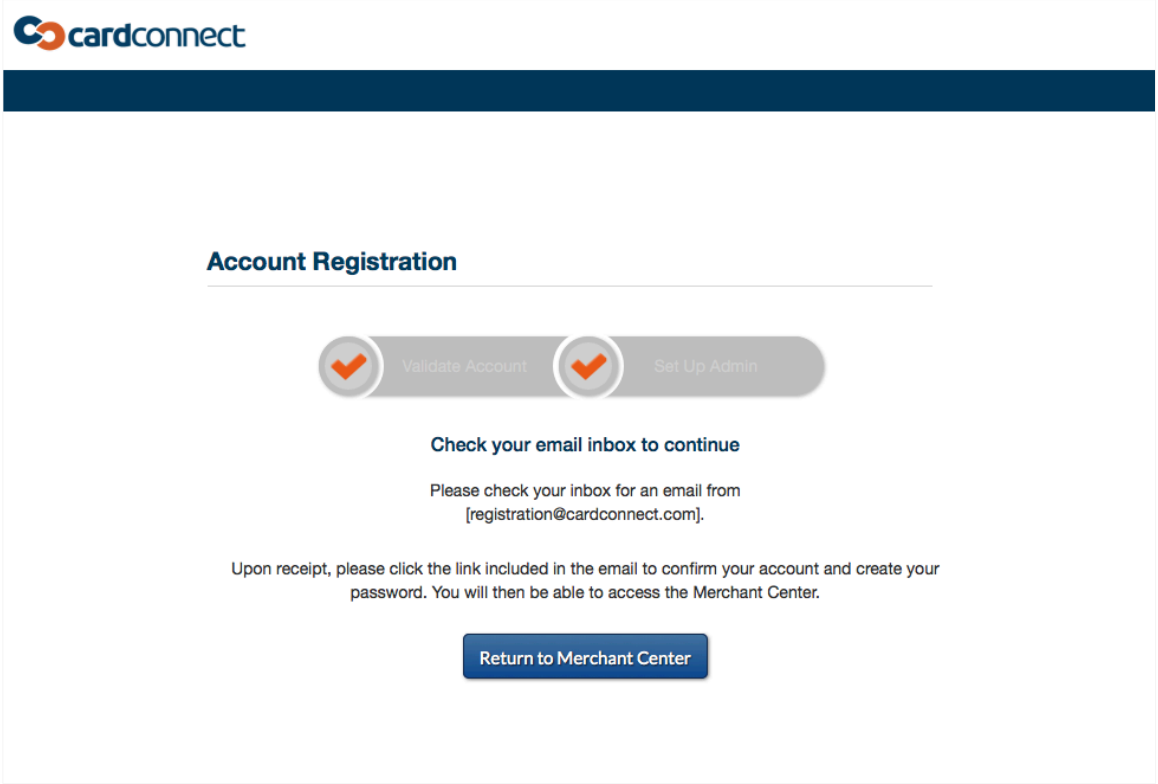


Figure 4 - Registration Complete Screen

You will then be taken to a confirmation screen. Access the email address associated with your Merchant Center account, find the Merchant Center email and click the included link to confirm (Figure 5).

cardconnect

Congratulations, you're almost done setting up your Merchant Center Admin Account!

We've validated your MID and you've confirmed your account, now you just need to confirm that this is the correct email to be associated with your Admin Account.

Clicking on the link will below will confirm your email account, and then take you to the Merchant Center Login page. Enter the credentials you used to create the Admin Account, and you'll be logged into Merchant Center! From here, you can finalize your account by choosing the rest of the settings for the account.

Click to confirm Admin Account email: Finish Registration

Once your Admin Account is confirmed, you'll be able to add additional users, set unique permissions for different people, modify product settings, and more.

We're happy to have you on board!

Your friends at CardConnect

Figure 5 - Registration Email

This link will expire after a two-week period. If you do not complete registration within this two-week period, please contact CardConnect directly to manually resend the registration email (Figure 5).

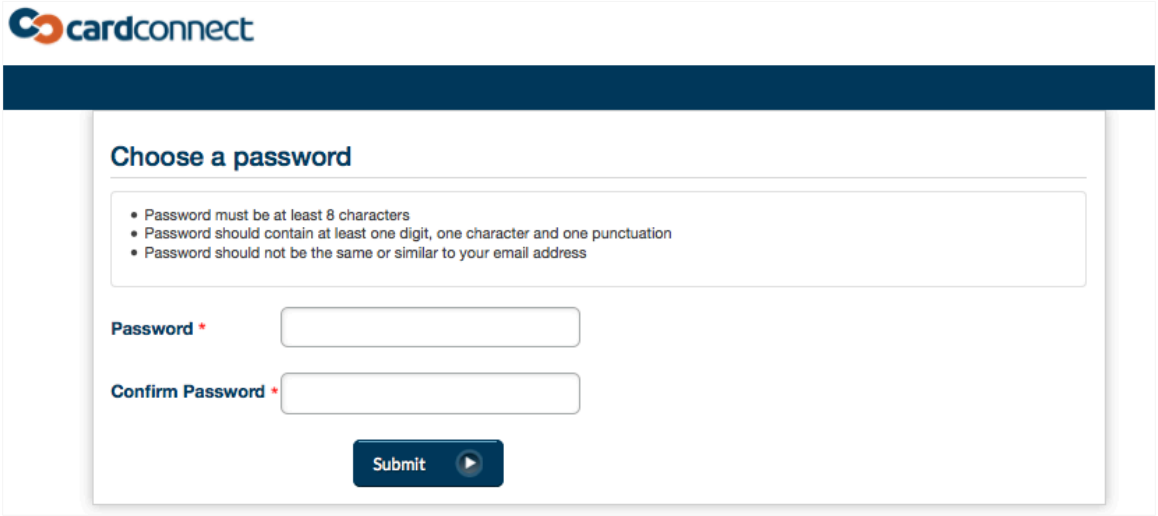


Figure 6 - Password Selection Screen

Once you navigate to the registration link provided, the Merchant Center will require you to create a password (Figure 6). Once a password meeting all the required criteria has been entered and you click the **Submit** button, the Merchant Center registration process has been completed. You can now log in to the Merchant Center system using the associated email address and chosen password.

III. Navigation Tool Bar

The top navigation tool bar is static on every page within the Merchant Center system and allows a user to navigate to each page available within your Merchant Center account at any time (Figure 7).

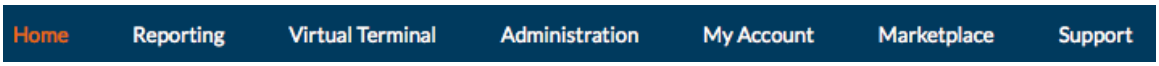


Figure 7 - Navigation Tool Bar

By simply selecting a tab, a user will be directed to the page of choice.

IV. Home

The **Home** page provides a useful summary of a merchant's recent activity. The simplistic design of the dashboard gives merchants the ability to easily navigate and view transactional data, in addition to any alerts they have received (Figure 8).

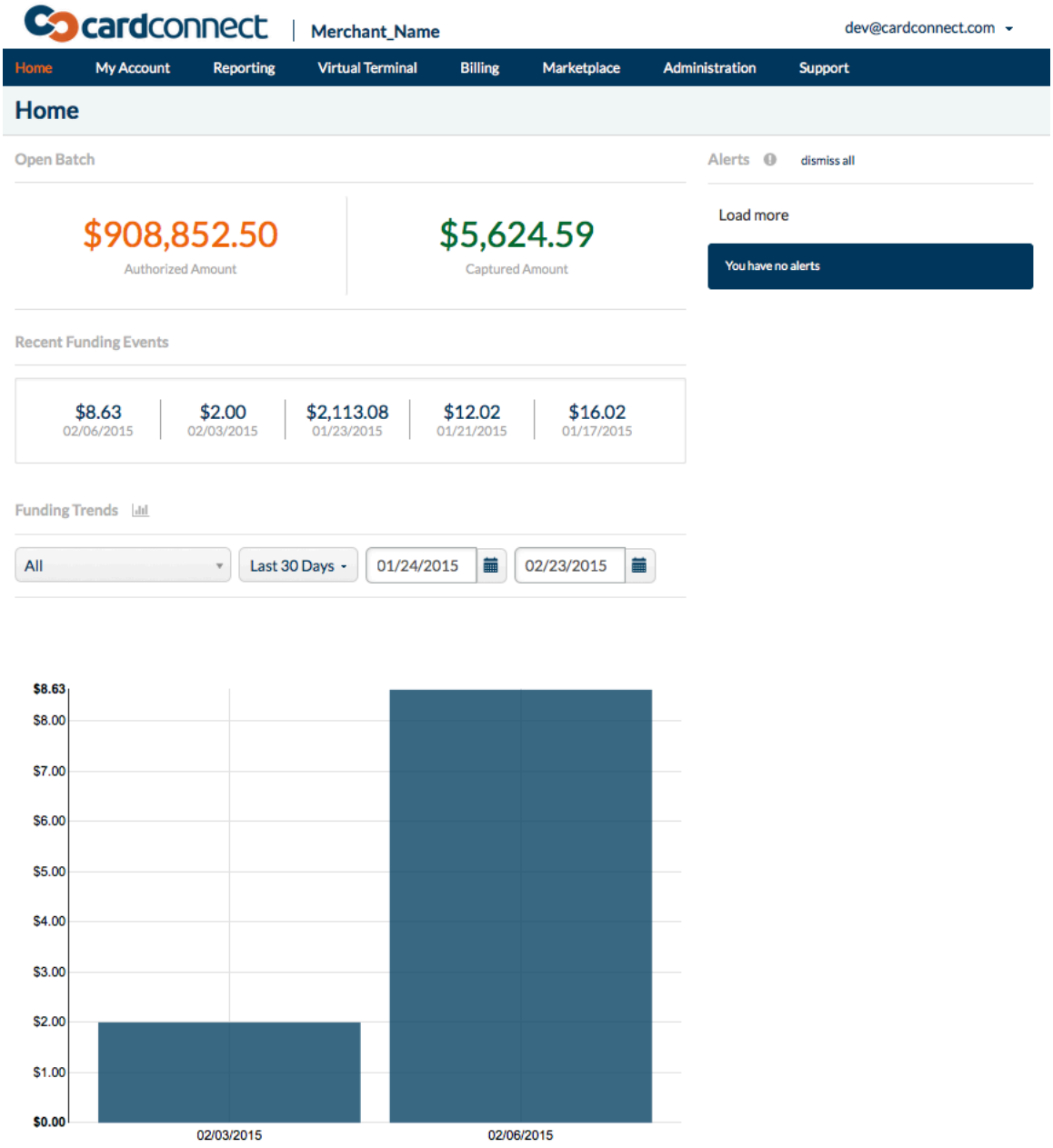


Figure 8 - Home Screen

A. Open Batch

The **Open Batch** section of the **Home** page dashboard provides information about any open batches that have not yet settled. Details include information about the total authorized amount within the batch and the actual amount that was captured from the original authorizations (Figure 9).

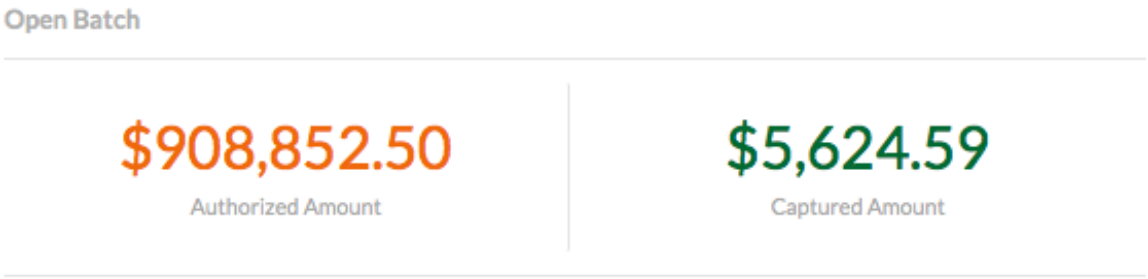


Figure 9 - Open Batch

B. Alerts

The **Alerts** section of the **Home** page dashboard provides notice of information vital to merchants' business operations. Alerts that merchants can expect to view can be seen in the table below (Table 1).

Alerts	Details
General	Alerts with regard to updates and notice of service outages can be seen here
Chargebacks	Information with regard to chargeback events can be seen here
Transaction Decline	Information with regard to a declined transaction can be seen here

Table 1 – Alerts

The alerts will be displayed for a merchant user starting with the most recent first. The alerts can be controlled via the **'My Account'** tab (Section X).

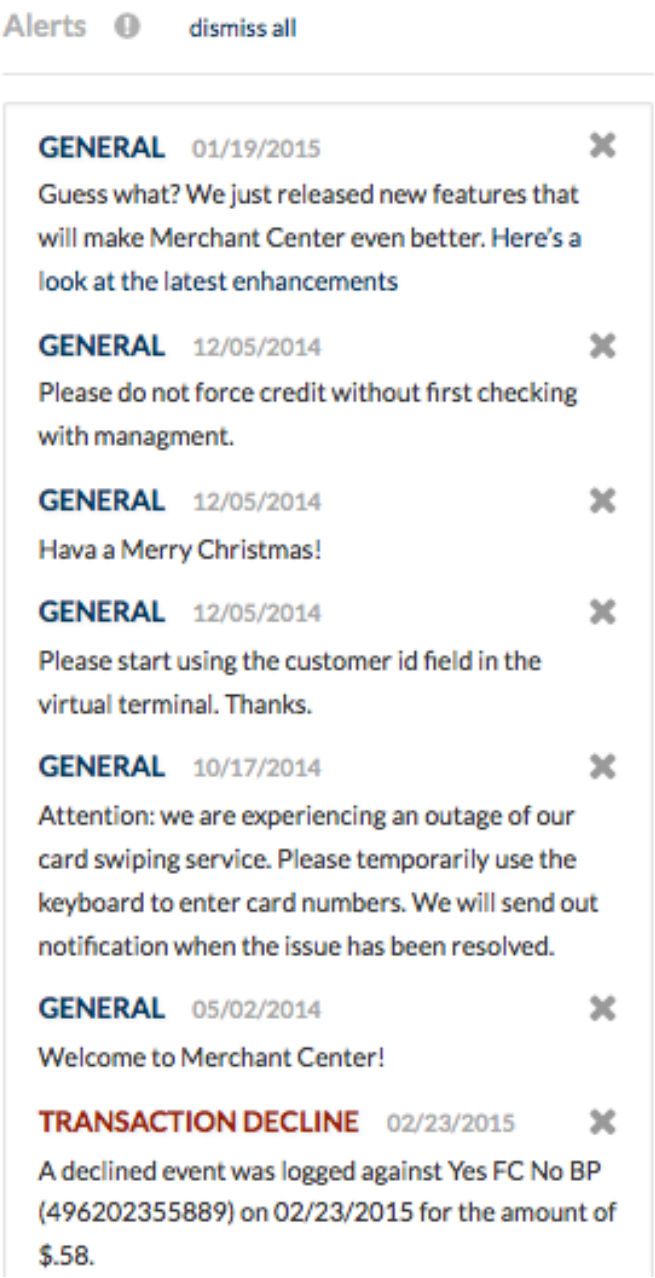


Figure 10 - Alert Sample

The alert notifications are expanded by default, but can be collapsed via the arrow located next to the alert date (Figure 10).

C. Recent Funding Events

The **Recent Funding Events** section of the **Home** page dashboard provides information with regard to the last five deposits made to the merchant's bank accounts based upon the date (Figure 11).

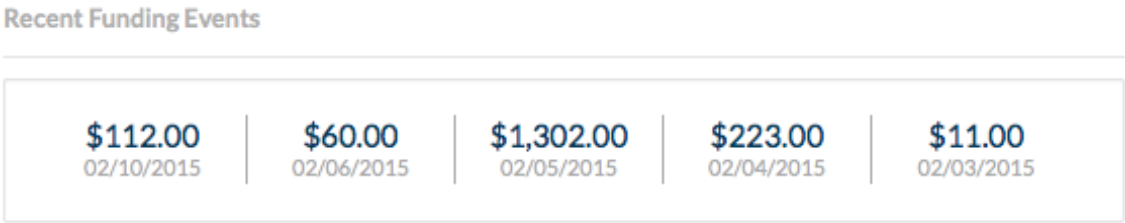


Figure 11 - Last Deposit

D. Funding Trends

The **Funding Trends** section of the **Home** page dashboard provides a visual representation of the funds deposited into a merchant account over a period of time.

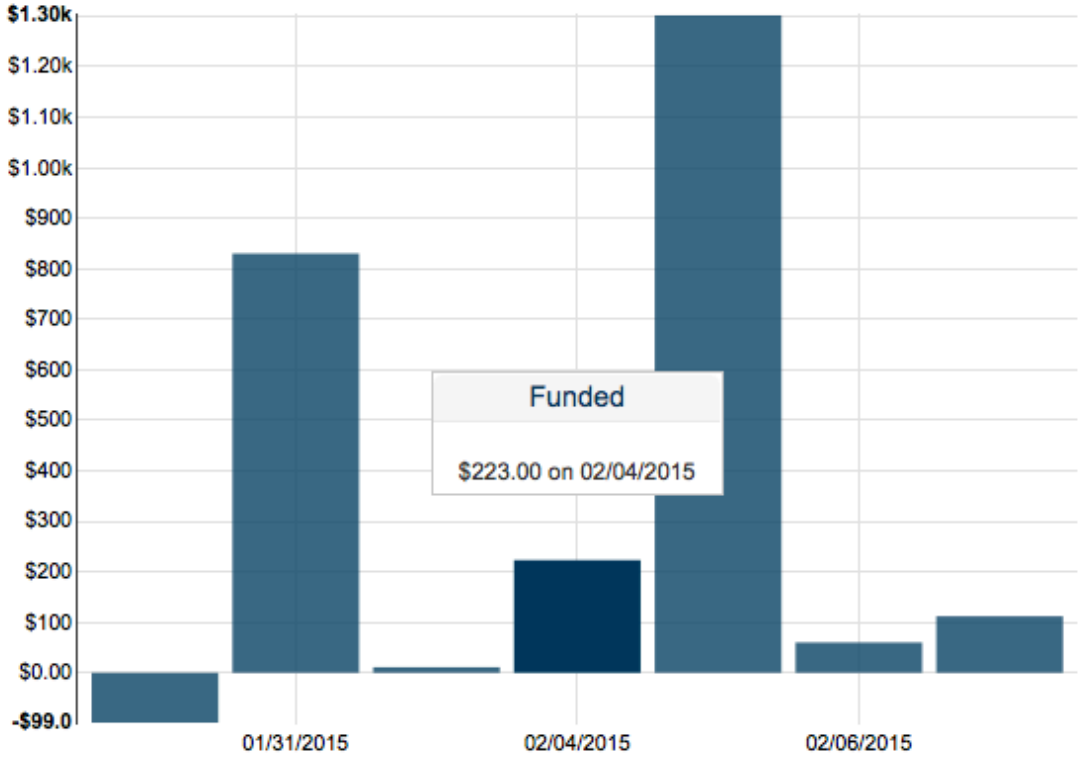


Figure 12 - Funding Trends

The Funding Trends graph will provide you with the funded amount and deposit date when you hover over the bar (Figure 12).

V. My Account

The **My Account** page allows the user to view the current Products and Services a merchant has enrolled and enabled. It is divided into two sections:

A. Products & Services

The Products & Services section of the **My Account** page allows users to manage the products available by enabling them directly through the Merchant Center (Figure 13).

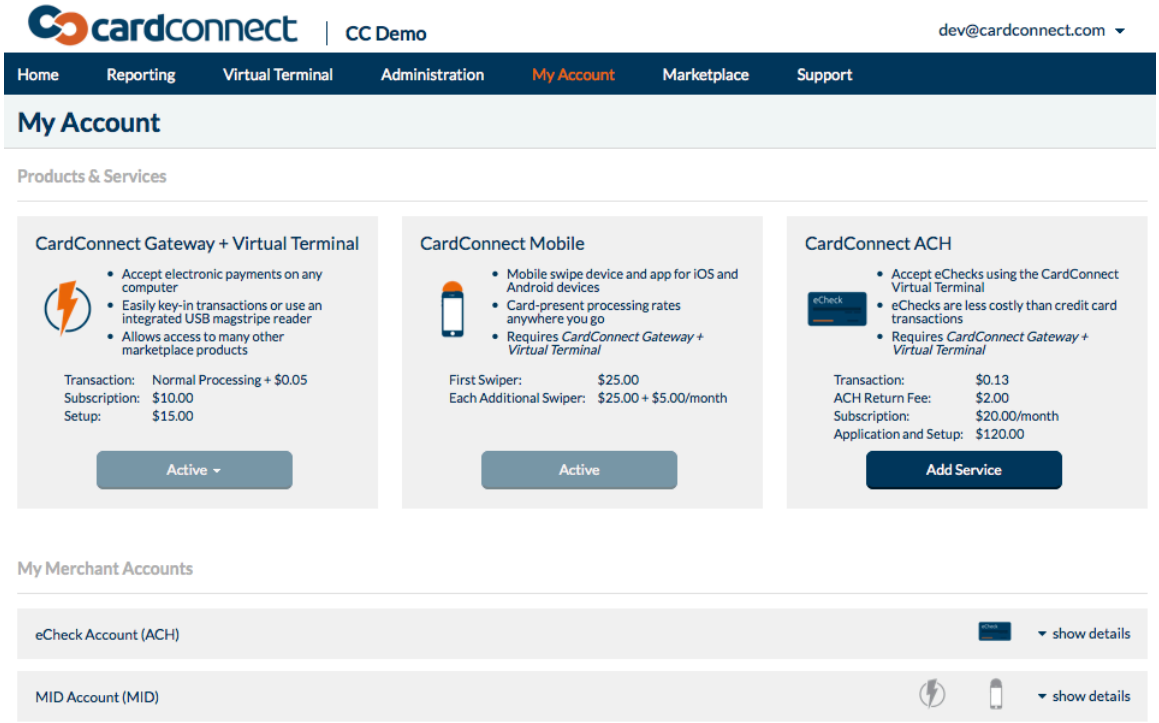


Figure 13 - My Account

B. My Merchant Accounts

The My Merchant Accounts section of the **My Account** page allows users to view the products currently enabled on particular MID locations.

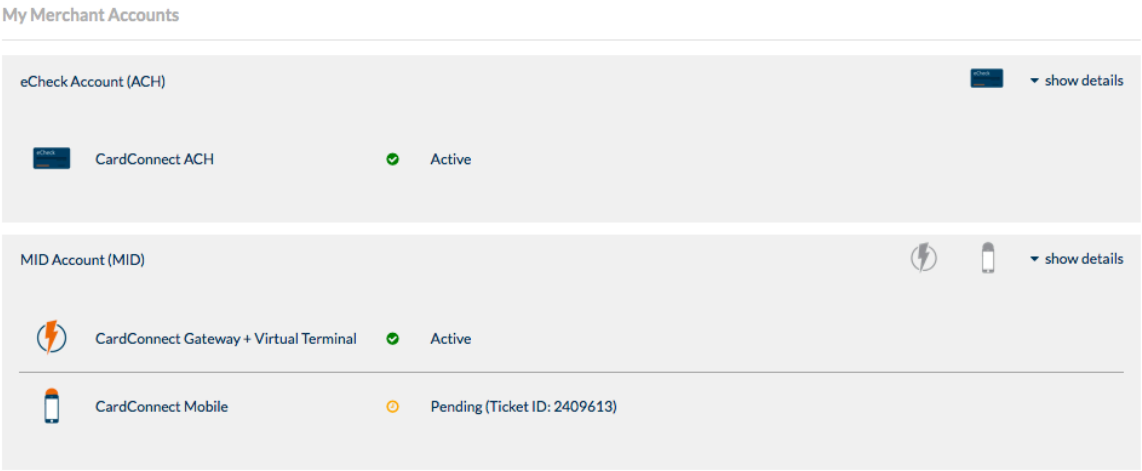


Figure 14 - My Merchant Accounts

Details of each location can be seen when expanding the merchant location by selecting the 'Show Details' link (Figure 14).

VI. Reporting

The **Reporting** page provides a summary of a merchant's transaction processing history (Figure 15).

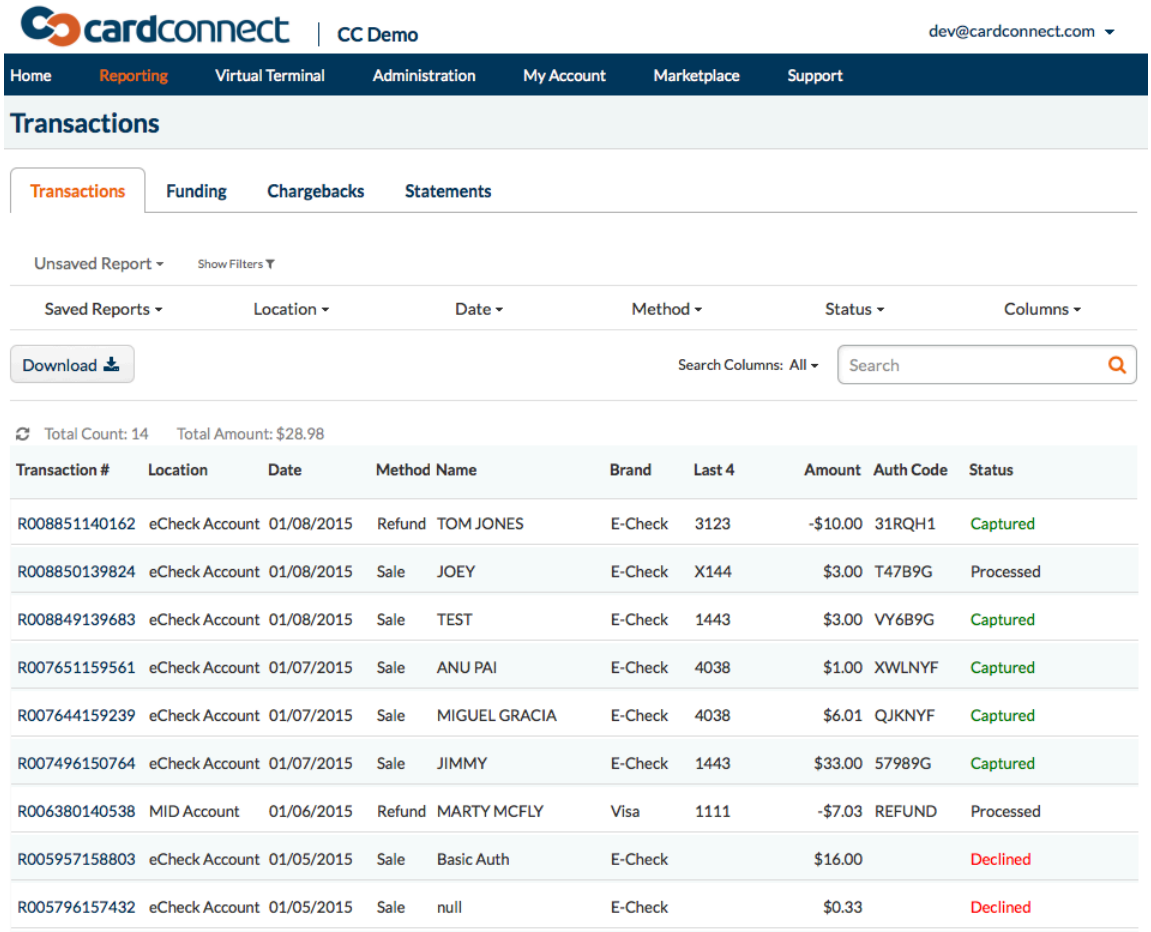


Figure 15 - Reporting Page

Merchant users will be able to filter the data display by location by selecting the available locations via the **Location** drop down menu. The **Search** field is also available for filtering based upon the column headers. You can also view the status of each transaction. In addition, all reports, *excluding* **Statements**, may be exported via the **Download** button (Figure 16).

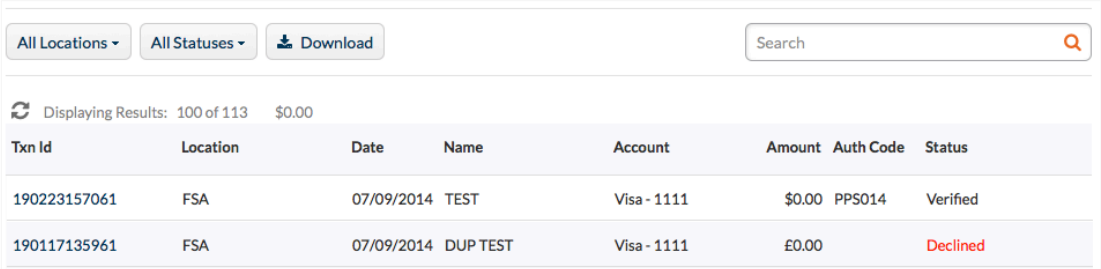


Figure 16 - Report Filter Options

A. Custom Reporting

Users will have the ability to create and store customized reports based upon the column headers, such as a report for a certain location, a report to show "Processed" transactions, a report that shows transactions for specific date range, etc. (Figure 17).

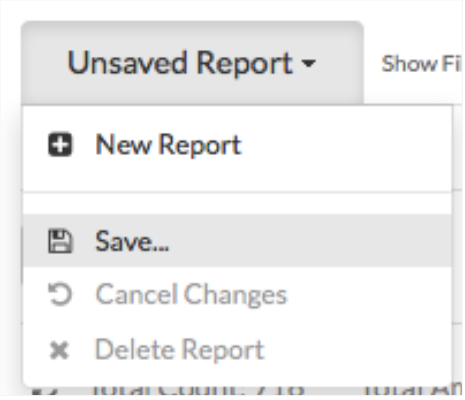


Figure 17 - Custom Reports

Once a custom report has been 'Saved', users will have the option to have the report become "Public", to which all users have access or "Private", where only the current user creating report has access (Figure 18).

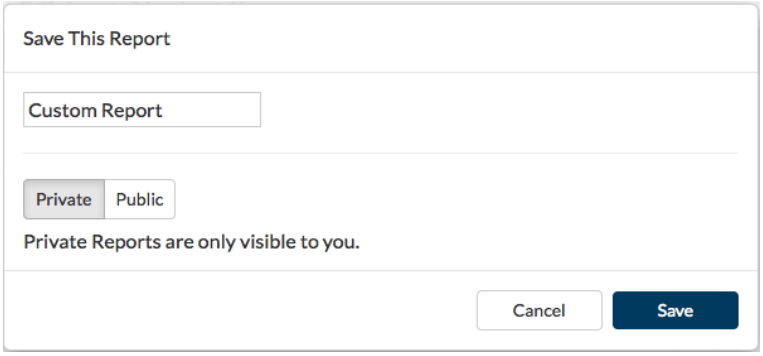


Figure 18 - Public/Private Report

The custom reports will be available via the 'Saved Reports' section header (Figure 19).

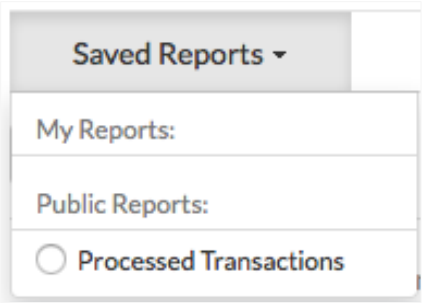


Figure 19 - Saved Reports

1. Column Selection

Users have the ability to customize the current display of the reporting columns within the Merchant Center by selecting the column drop down of any available column, including the user fields entered via the Administation Page (Figure 20).

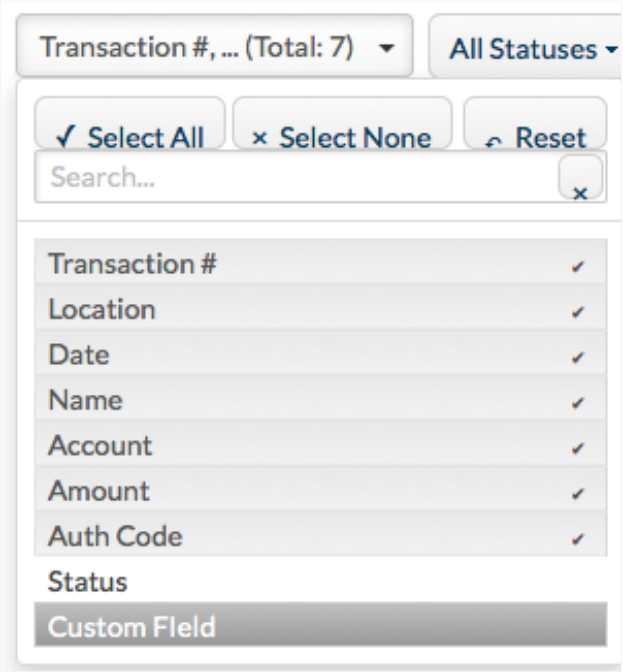


Figure 20 - Custom Reporting

B. Transactions

Under the **Reporting** page, users can view specifics of all transaction data, such as transaction #, location(s), date of transaction, method, card holder name, card brand, last four digits of card used, amount, authorization code and transaction

status (Status details can be seen in Table 2). The columns can also be sorted in ascending or descending order by simply clicking on the associated column headers.

The Merchant Center also provides the ability for a user to filter the authorizations report by location and status. In addition, the Merchant Center offers the ability to customize the reporting columns to include any custom field currently being collected. The ability to view details of a specific transaction can be accessed by selecting the field displayed in the **Transaction #** column of the associated transaction row in question. **The Transaction Summary** page is shown in detail in Figure 23.

Status	Description
Verified	Account was run for confirmation of card existence
Authorized	Payment Authorization was sent
Captured	Payment Authorization and Capture were sent
Voided	Transaction Payment Voided
Declined	Transaction Payment Declined from Processor
Processed	Batched Payment Transactions processed by processor
Sent for Settlement	Batched Payment Transactions sent for Settlement to processor
Refunded	Processed Transaction was reversed and refunded

Table 2 – Authorizations Status Descriptions

C. Funding

The **Funding** tab of the **Reporting** page displays all the batched deposits funded to your merchant bank account. Deposit details that a merchant can view on this screen include the funding date, bank account, location the deposit was made and the actual funded amount (Figure 21).

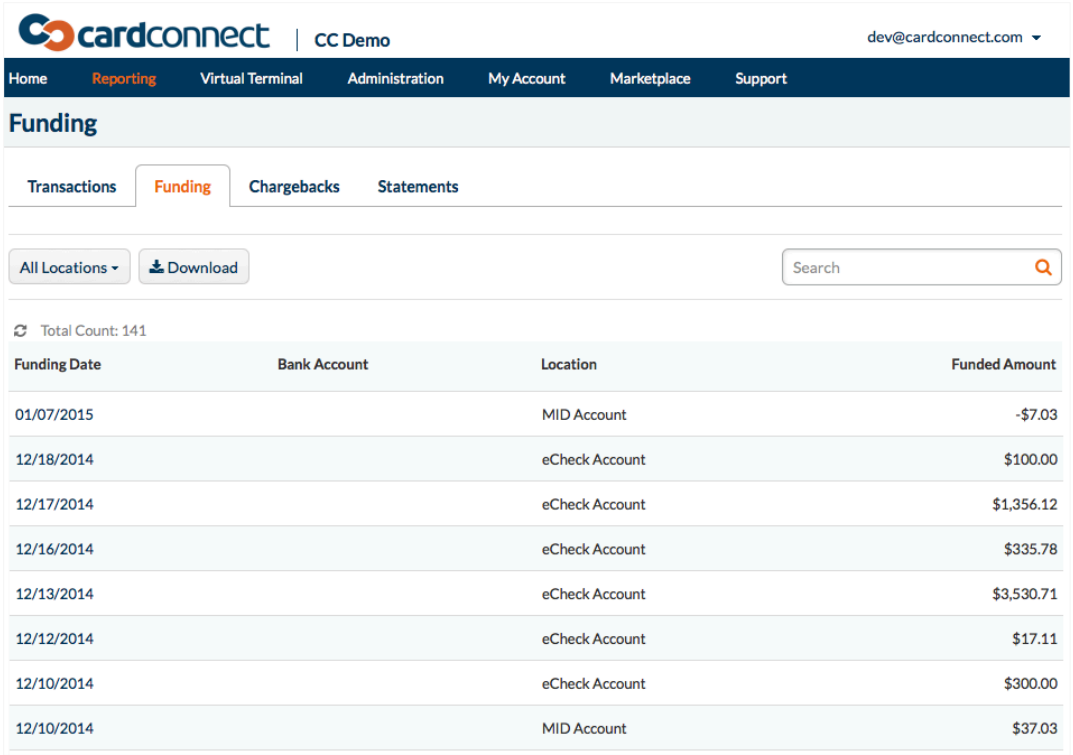


Figure 21 - Funding Tab

The option to view detailed funding information can be accomplished by navigating to the **Funding Detail** screen and selecting the field displayed within the **Funding Date** column of the associated funding.

1. Funding Detail

The **Funding Detail** section provides line item detail for each deposit made to your merchant bank account, including net sales, third party (AMEX) totals, reversals, location(s), date, deposit number, encrypted bank account number and the actual funded amount. A summary of all the processed transactions within the settlement will be displayed below the funding summary (Figure 22).

‹ Back to Funding

Funding Detail

Funding Summary

Net Sales:	$85,752.61	Location:	HSA - 434315170887
Third Party (amex):	-$22,310.28	Date:	06/24/2014
Reversals:	-$2,737.16	Deposit #:	34517385
		Bank Account:	1XXX344

Funded Amount: $60,705.17

Settlements

Download Search

Displaying Results: 60 of 60 $85,752.61

Txn Id	Date	Method	Account	Amount	Auth Code	Status
367669282	06/23/2014	Sale	MC - 0401		00131J	Processed
367664597	06/23/2014	Sale	Disc - 3396		02344Q	Processed
367665968	06/23/2014	Sale	Amex - X001		148092	Processed
367665967	06/23/2014	Sale	Amex - X014		109417	Processed
367665966	06/23/2014	Sale	Amex - X001		162869	Processed
367665965	06/23/2014	Sale	Amex - X019		106149	Processed
367665215	06/23/2014	Sale	Amex - X013		191795	Processed
367665214	06/23/2014	Sale	Amex - X011		145355	Processed
367665213	06/23/2014	Sale	Amex - X002		130743	Processed

Figure 22 – Funding Summary

You can search for a specific transaction, in addition to any of the column fields that are displayed within the transactions table. The columns can be sorted in ascending or descending order by simply clicking on the associated column headers. In addition, the ability to view details of a specific transaction can be accessed by selecting the field displayed in the **Txn Id** column of the associated transaction row.

i. Transaction Summary

The **Transaction Summary** page provides detailed information for a specific transaction that has run through your Merchant Center account. The option to return to the Deposit Summary/Transactions table can be

completed by selecting the breadcrumb links located in the top left corner of the screen (Figure 23).

< Go Back

Print Receipt | Email Receipt

Transaction Summary

Subtotal:		Date/Time:	02/27/2014 12:00:00 AM
Convenience Fee:	$0.00	Status:	Processed
Total:	$0.00	Location:	Evergreen
Settled Amount:	$198.50	Method:	SALE
		Response:	

Customer Information

Name on Card

Credit Card
XXXX XXXX XXXX X026
Expiration 08/17

Transaction Details

Ref #:	350508996
Auth Code:	146085
AVS Response:	
CVV Response:	

Figure 23 - Transaction Summary

In addition to the transaction detail, you will be able to email a receipt to a customer by selecting the **Email Receipt** button. If a transaction is associated with an existing customer that has a stored email, this field will be auto-populated based upon the customer profile (Figure 24).

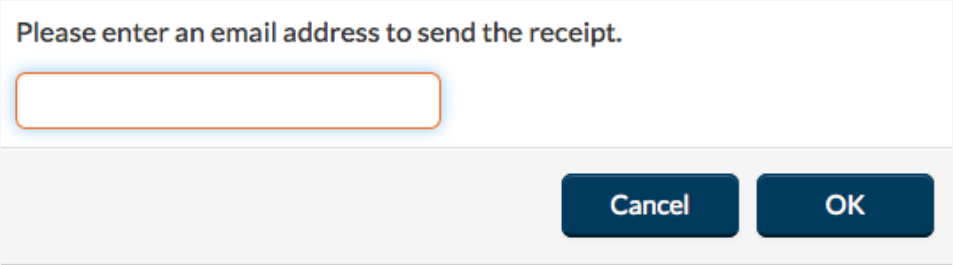


Figure 24 - Email Receipt Window

Merchant users are also able to manually print a receipt directly from the Transaction Summary screen by selecting the **Print Receipt** button.

Depending upon the status of the transaction, additional action buttons will appear to the right of the **Email Receipt** button. Details of all action buttons are described in the table below (Table 3).

Action Button	Status Available	Functionality	Icon
Print Receipt	Authorized, Captured, Voided, Declined, Verified	Allows merchants to print a transaction receipt	Print Receipt
Email Receipt	Authorized, Captured, Voided, Declined, Verified	Allows merchants to email a transaction receipt	Email Receipt
Void	Authorized, Captured	Allows merchants to void a non-settled transaction	Void
Capture	Authorized	Allows merchants to capture an earlier authorized transaction	Capture
Re-Process	Authorized, Captured, Voided, Declined, Verified	Allows Merchants to Re-process transaction	Re-Process

Table 3 - Transaction Summary Action Buttons

Print Receipt | Email Receipt | Void | Re-Process

Transaction Summary

Total:	(CAD) $1,000.00	Date/Time:	07/10/2014 10:01:26 AM
Capture Amount:	(CAD) $1,000.00	Status:	Captured
		Location:	HSA
		Method:	Sale
		Response:	Approval
		User:	-

Customer Information

Customer Profile	✔ Stored View Customer Profile
Name on Card	TOKEN TEST
Address	123 TEST LANE Suite 420
City / State	TEST Colorado
Zip / Country	34552 CA
Email Address	test@test.com
Phone Number	5555555555
SSN (last 4)	2333
Drivers License #	DL3848787

Credit Card
XXXX XXXX XXXX 1111
Expiration 04/17
TOKEN TEST
VISA

Process Details

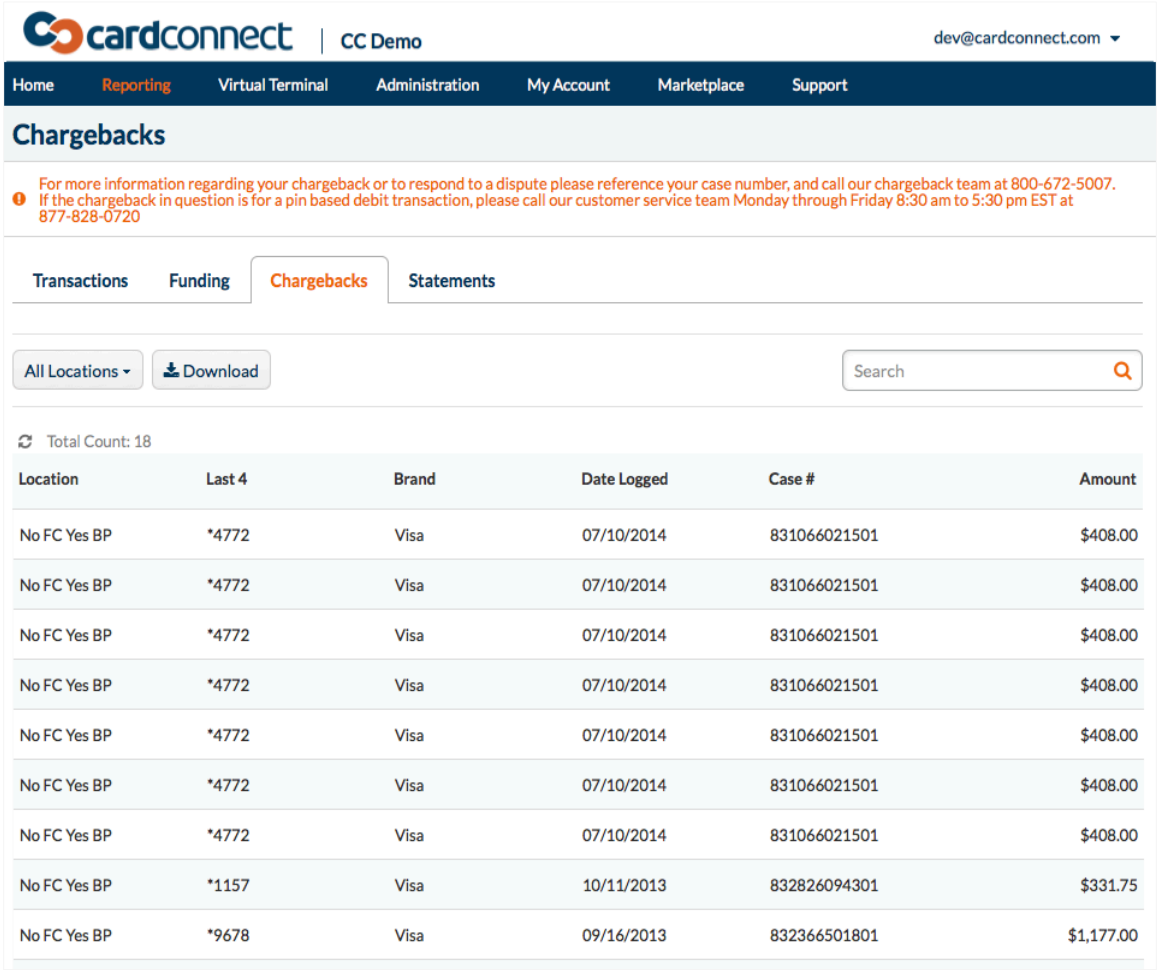
Txn Id:	191322136086
Auth Code:	PPS096
AVS Response:	Z - 9 or 5 digit ZIP Matches, Address Does Not Match
CVV Response:	P - Not Processed

Figure 25 - Transaction Summary Screen with Stored Customer

If a specific transaction has an associated stored customer, customer details will also be displayed to the merchant user, with the ability to view the customer profile via the **View Customer Profile** link (Figure 25). More information on **Customers** can be found in Section IX-B.

D. Chargebacks

The **Chargebacks** tab of the **Reporting** page offers the ability for a merchant to view all chargebacks that have occurred within a merchant account. Detailed information in relation to chargebacks include location, last 4 digits of the card used to process the initial transaction, card brand, date logged, case number assigned, the amount being disputed and the transaction number (Figure 26).



Location	Last 4	Brand	Date Logged	Case #	Amount
No FC Yes BP	*4772	Visa	07/10/2014	831066021501	$408.00
No FC Yes BP	*4772	Visa	07/10/2014	831066021501	$408.00
No FC Yes BP	*4772	Visa	07/10/2014	831066021501	$408.00
No FC Yes BP	*4772	Visa	07/10/2014	831066021501	$408.00
No FC Yes BP	*4772	Visa	07/10/2014	831066021501	$408.00
No FC Yes BP	*4772	Visa	07/10/2014	831066021501	$408.00
No FC Yes BP	*4772	Visa	07/10/2014	831066021501	$408.00
No FC Yes BP	*1157	Visa	10/11/2013	832826094301	$331.75
No FC Yes BP	*9678	Visa	09/16/2013	832366501801	$1,177.00

Figure 26 - Chargebacks Tab

The **Chargebacks** tab also provides vital information, including contact information and customer service hours.

E. Statements

The **Statements** tab of the **Reporting** page allows you to generate a statement (Figure 27).

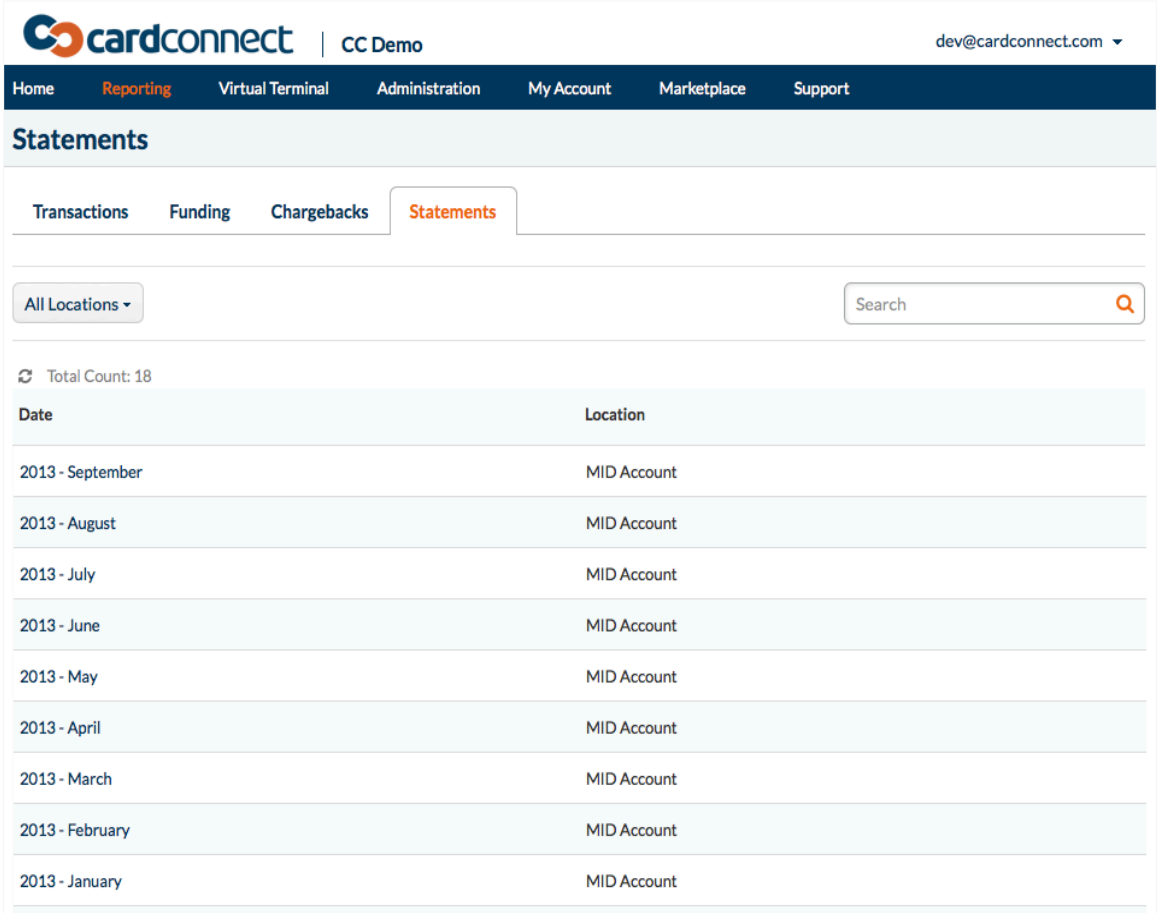


Figure 27 - Statements Tab

The statements generated through the Merchant Center provide detailed information about the payments made to the merchant for a specific date and location. Selecting the field displayed within the 'ID' column allows access and generation to the statement in question.

VII. Virtual Terminal (VT)

The **Virtual Terminal** page provides merchants with the ability to initiate virtual card-not-present/card-present authorizations, captures, settlements, voids and refunds. The Merchant Center's VT allows your computer to serve as a payment acceptance machine using only an Internet connection and a web browser (Figure 28).

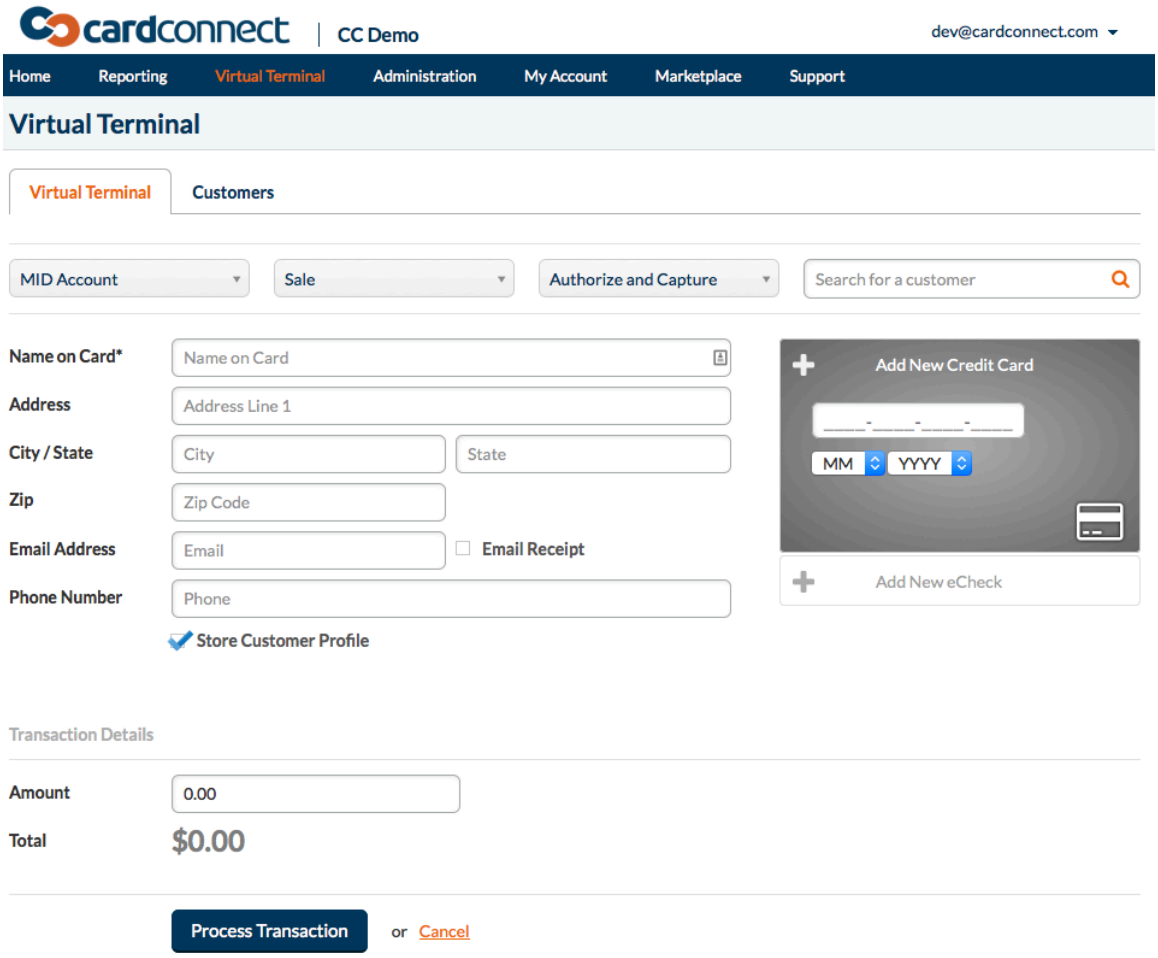


Figure 28 - Virtual Terminal Page

The Virtual Terminal is complied of four sections: process options, customer information, card holder information and transaction details. All mandatory fields necessary to process a transaction have been marked with an asterisk (*). Mandatory fields can also be enforced by the merchant user through the Administration page.

A. Process Options

The **Process Options** section of the VT provides merchant users with the ability to determine the location, payment type and transaction process type; the dropdown fields are found in the order listed.

The first option available is the location the merchant would like to run a transaction against. This will be defaulted to the first location listed in the Administration tab. If a merchant only has one location, this field will default to that location and will be the only available option.

The second option available is the payment type the user would like to run through the VT. This option will be defaulted to **Sale**; the available payment type options are described in the table below (Table 4) along with the available associated transaction process type.

Payment Type	Description	Transaction Process
Sale	Allows a merchant to process a sale transaction	Authorize and Capture, Authorize Only
Force Credit	Allows a merchant to force a credit to be processed	--
Verify	Allows a merchant to verify a payment method	--

Table 4 - Payment Types

The third option available is the transaction process type the merchant would like to run when processing a sale through the VT. This option will only be displayed when the payment type has been set to '**Sale**'. Descriptions of the transaction processes can be seen in the table below (Table 5).

Transaction Process	Description
Authorize and Capture	Allows the merchant to complete both the authorization of funds from a customer's payment as well as having those funds transferred from the customer's account to the merchant's account
Authorize Only	Allows the merchant to complete an authorization of funds from a customer's payment for use of capturing at a later date

Table 5 - Transaction Processes

B. Customer Information

The **Customers** section of the Virtual Terminal Page allows the user to associate a customer with a processed transaction. Default fields displayed can be seen in the table below (Table 6).

Customer Field	Description	Mandatory
Name on Card	Customer name on card being processed	Yes
Address	Address of customer	Optional
City	City of customer	Optional
State	State of customer	Optional
Zip	Zip code of customer	Optional
Email Address	Email address of customer	Optional
Phone Number	Phone number of customer	Optional

Table 6 - Customer Fields

Users can store new customers by checking "Store Customer Profile" while running a payment. This checkbox is always selected by default for new customers.

The option for a merchant to search for a stored customer to associate with a transaction is also available via the **'Search for a customer'** search field. This field will dynamically display users associated with the search criteria entered into the field (Figure 29).

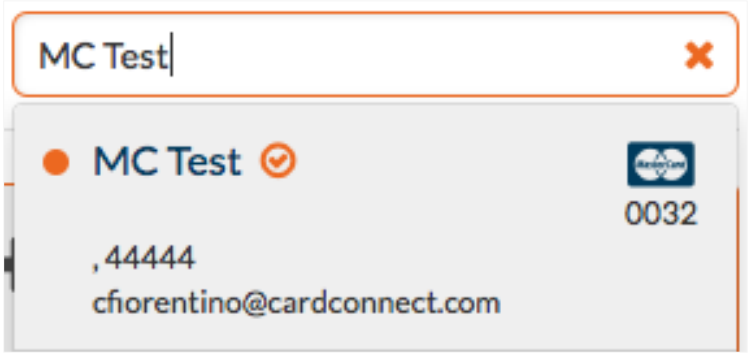


Figure 29 - Customer Search

Customer information fields will auto-populate with the associated stored information when a customer has been selected, along with the customer's unique profile and stored card holder data (Figure 30).

Figure 30 - Customer Profile Number

To clear the currently selected stored customer, click **Clear**. (Figure 30).

C. Card Holder Information

Users can enter card holder information manually on the Virtual Terminal page. You can also provide a card number by filling out the model credit card to the right of the customer information section (Figure 28).

Transactions will only process through the Merchant Center system if the card number is valid. The system validates each transaction against the Luhn algorithm, as well as its expiration date.

The merchant also has the ability to enter a new card for an existing customer by selecting **"+ Add New Credit Card"** (Figure 31).

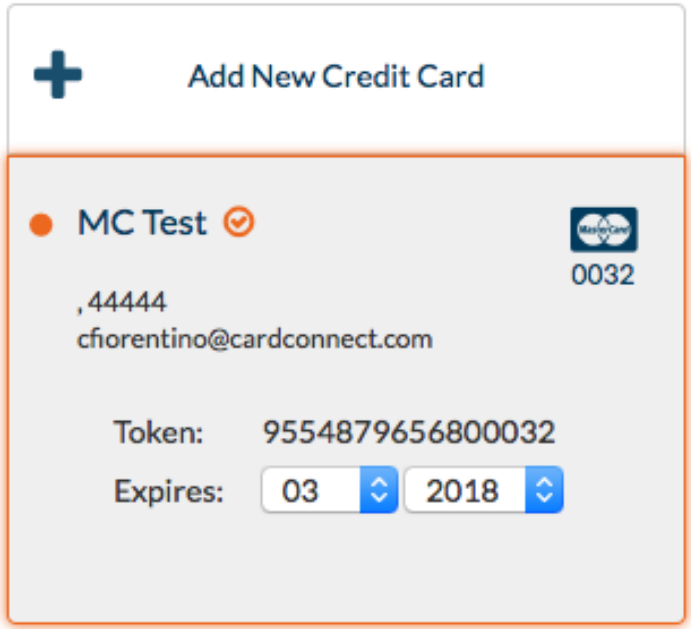


Figure 31 - Add Card

D. Transaction Details

To charge the customer, simply enter the transaction amount under the **Transaction Details** section. After entering the amount, the total that appears will include any preset charges or fees.

Complete the transaction by clicking the **Process Transaction** button. You may also start over and clear the customer and transaction fields by pressing **Cancel**.

E. Card Present Transactions

The Virtual Terminal page provides merchants with the ability to run card-present transactions through **Swipe** (Figure 32). The Swipe function can be enabled by clicking the 'Swipe' button.

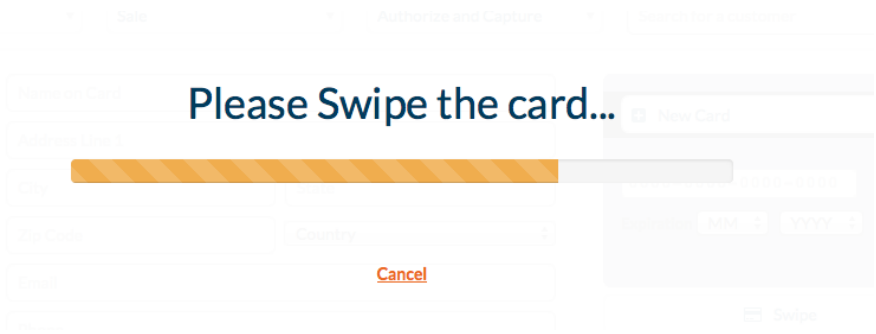


Figure 32 - Swipe

Once Swipe has been enabled, a pop-up will appear to prompt the user to swipe the customer's card (Figure 32).

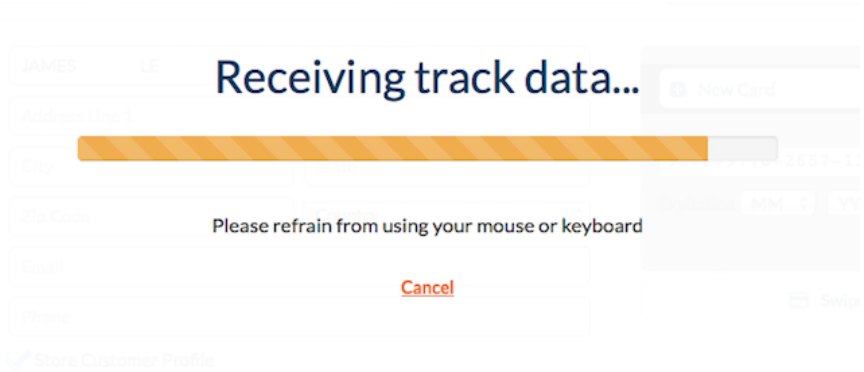


Figure 33 -Swiped Card

Once a card has been swiped, the Merchant Center will read the track data and encrypt and tokenize the card number. This information will populate the standard mandatory fields, and the merchant will be able to complete the transaction by entering the 'Amount' field and clicking **"Process Transaction"**.

F. eCheck (ACH) Transactions

The **Virtual Terminal** page provides merchants with the ability to run eCheck transactions. The eCheck processing function can be enabled by clicking the **'Add New eCheck'** button (Figure 34). This button will only be available to merchants with an ACH Merchant ID.

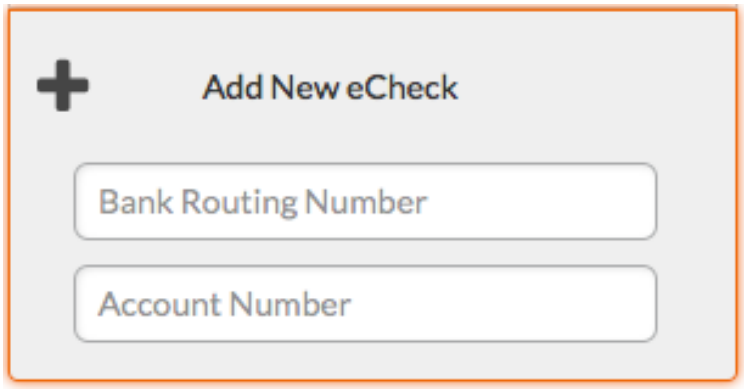


Figure 34 - eCheck Processing

Once selected, the user will be prompted to enter a bank routing number and an Account Number to process the transaction against.

The eCheck process then follows the standard transaction process workflow described above in Section VII-F.

VIII. Customers

The **Customers** sub-tab allows users to manage and store customer information within a specific merchant instance (Figure 35). Users may also search for specific customers using the "Search" box.

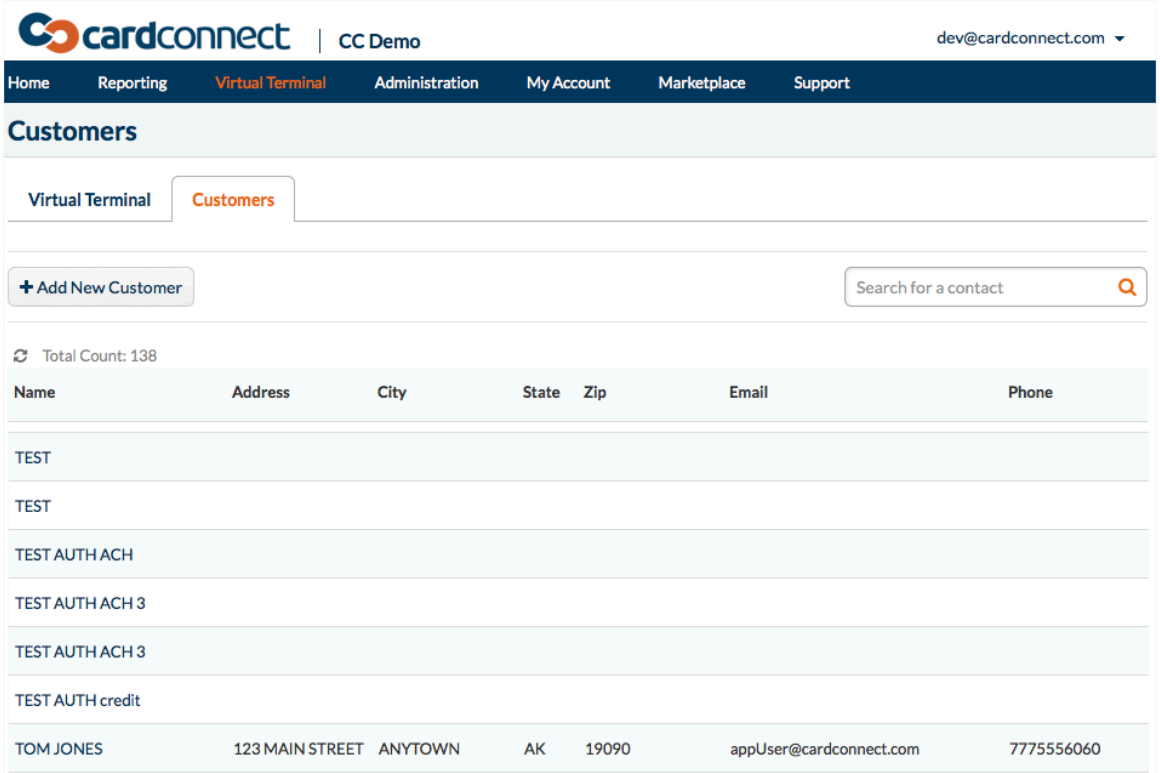


Figure 35 – Customers Page

The customer columns are described in the below table (Table 7).

Customer Field	Description
Name	Name of Customer
Email	Email Address of Customer
Address	Physical address of Customer
City	City associated with Customer address
State	State associated with Customer address
Zip	Zip Code associated with Customer address
Phone	Phone number associated with Customer

Table 7 - Customer Columns

Please note – User fields created and associated within the Administration Screen (Section IV-D) for customers will not appear as columns within the customer report.**

A. New Account Information

Create a new customer within the Merchant Center on the 'Customers' sub tab screen by clicking the **'+ New Customer'** button.

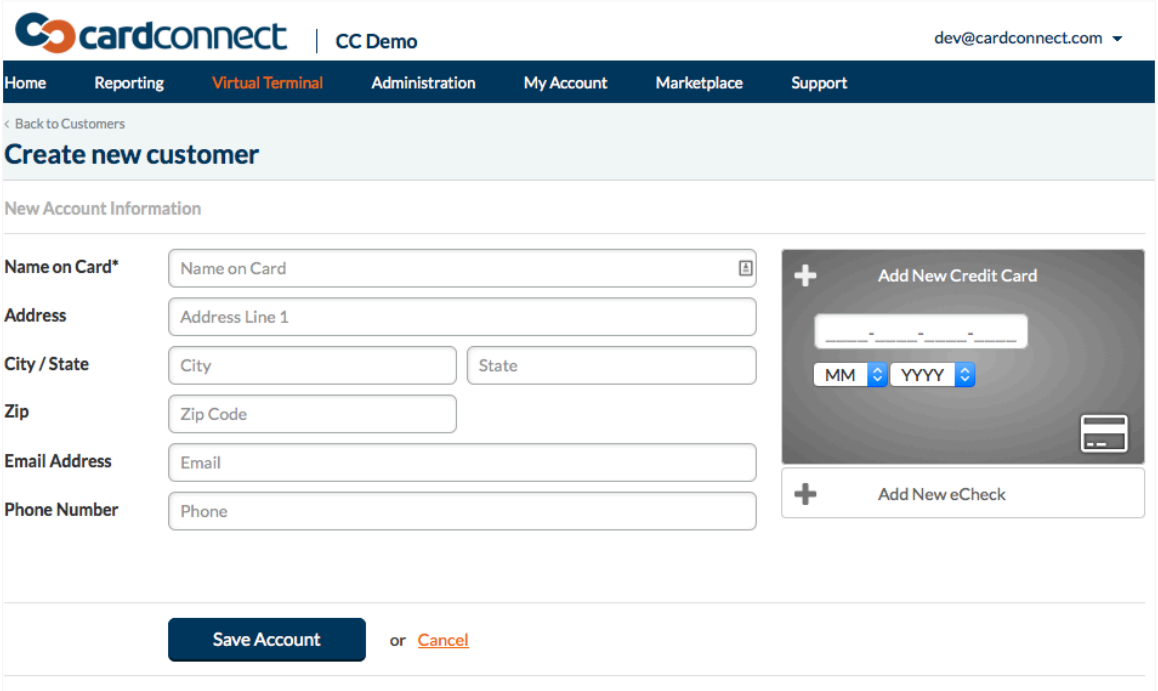


Figure 36 - Add New Customer

This will take you to the **New Account Information** screen. Here, you can create a new customer and add the associated credit card information. Mandatory fields include an asterisk (*). Youc annot create a new account without inputting all mandatory fields. Once you have entered all mandatory information, you may store the account by click the **"Save Account"** button. You may also start over and return to the initial customer screen by clicking **"Cancel"** (Figure 30).

B. Account Information

A user can view a specific customer by selecting the "Name" column.

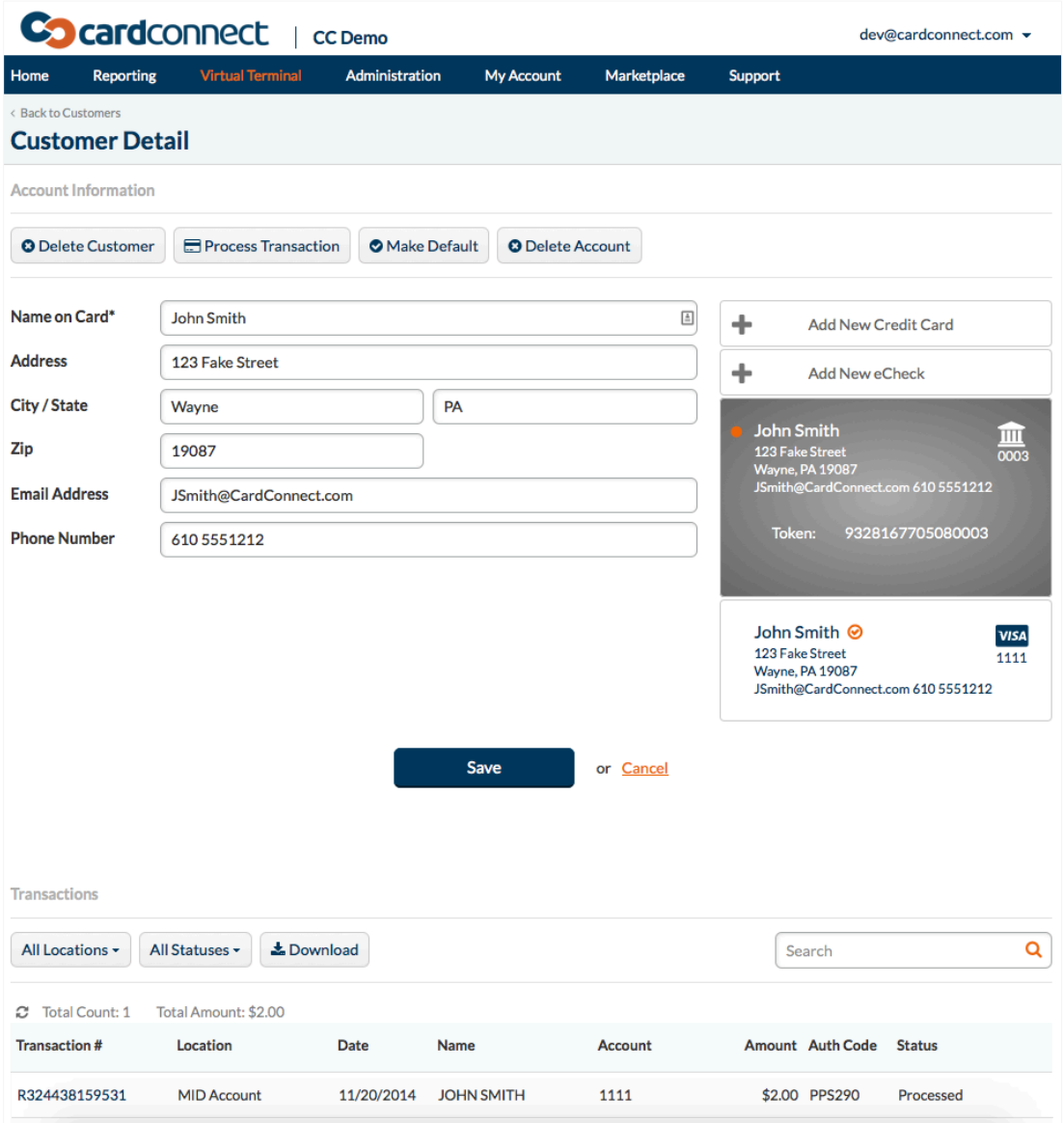


Figure 37 - Edit Customer

The Account Information screen of the **Customers** page allows you to edit an existing customer (Section IX-F). You may also store credit card data using the model credit card.

Transactional data related to the customer is viewable on the **Customer Detail** page (Figure 37).

Additional action buttons will appear within the customer details when viewing/editing an existing customer. Details of all action buttons are in the table below (Table 9).

Action Button	Functionality	Icon
Delete Customer	Delete a customer profile	Delete Customer
Process Transaction	Run a transaction through the VT with current customer profile	Process Transaction
Make Default	If the customer has multiple accounts stored, you may mark one of them as the default for future transactions	Make Default
Delete Account	If a customer has multiple accounts stored, a merchant will be able to remove a specific saved card	Delete Account

Table 8 - Customer Action Buttons

1. Delete Customer

You may remove a customer profile entirely using the **Delete Customer** button.

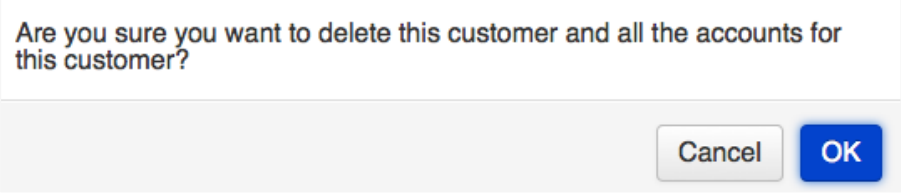


Figure 38 - Delete Customer Confirmation

A window will appear to confirm the removal of a customer profile. Select "OK" to remove the profile. Select "Cancel" to return to the Account Information Screen (Figure 38).

2. Process Transaction

You can associate a customer profile with a transaction by clicking the **"Process Transaction"** button. This will take you to the Virtual Terminal screen where customer information will populate automatically.

3. Make Default

You can choose a default credit card for customers that have more than one card stored on file. Once you have selected a default, that card will automatically populate the card field during future transactions.

4. Delete Account

Merchants will have the ability to completely remove a customer card via the **'Delete Customer'** button if the customer has multiple cards stored on file.

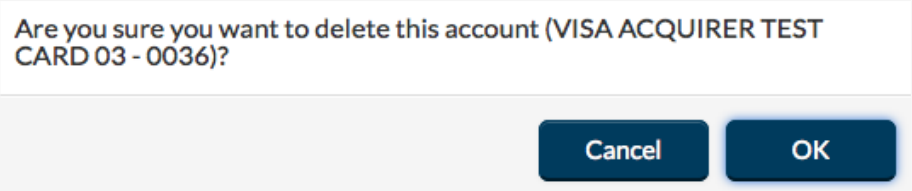


Figure 39 - Delete Stored Card Confirmation

A window will appear to confirm the confirmation of the removal of a customer card. Select "OK" to remove the card. Select "Cancel" to return to the Account Information Screen (Figure 39).

IX. Administration

The **Administration** page allows the user to fully customize the Merchant Center instance. It is divided into six sections:

A. Descriptors

The **Descriptors** tab of the Administration Screen will be pre-populated with all associated Merchant IDs. It will also include the default 'Legal Name' that appeared on the initial merchant application.

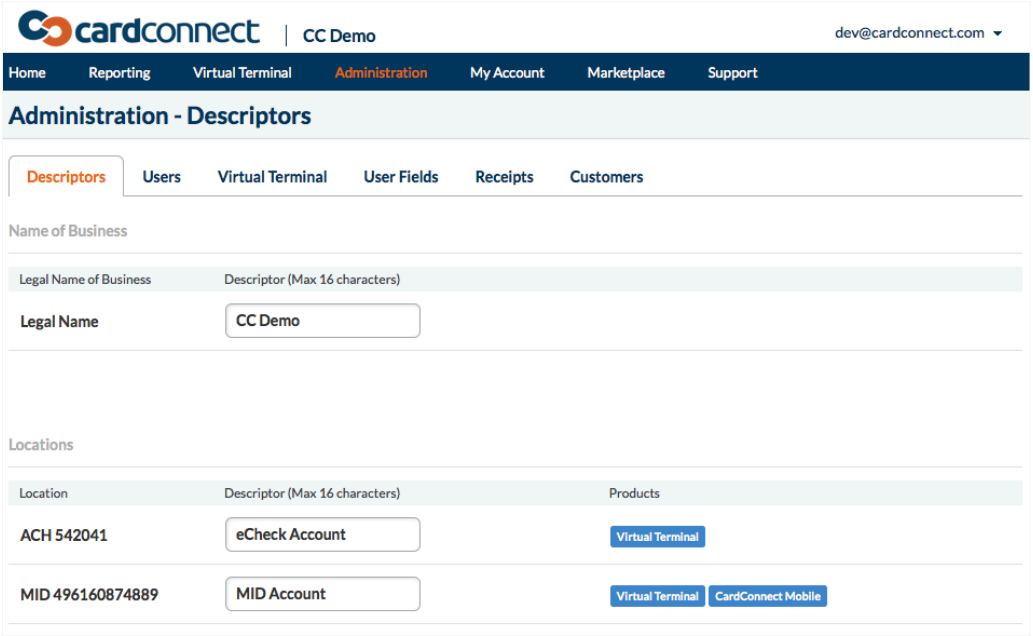


Figure 40 - Administration Page

Merchants will have the ability to view the products currently associated with each location and enter a 'Descriptor' for each MID Location. You may also enter a 'Legal Name' for white labeling purposes throughout your own specific Merchant Center instance (Figure 40).

B. Users

The **Users** tab of the **Administration** screen allows users to manage other users of their Merchant Center instance (Figure 41).

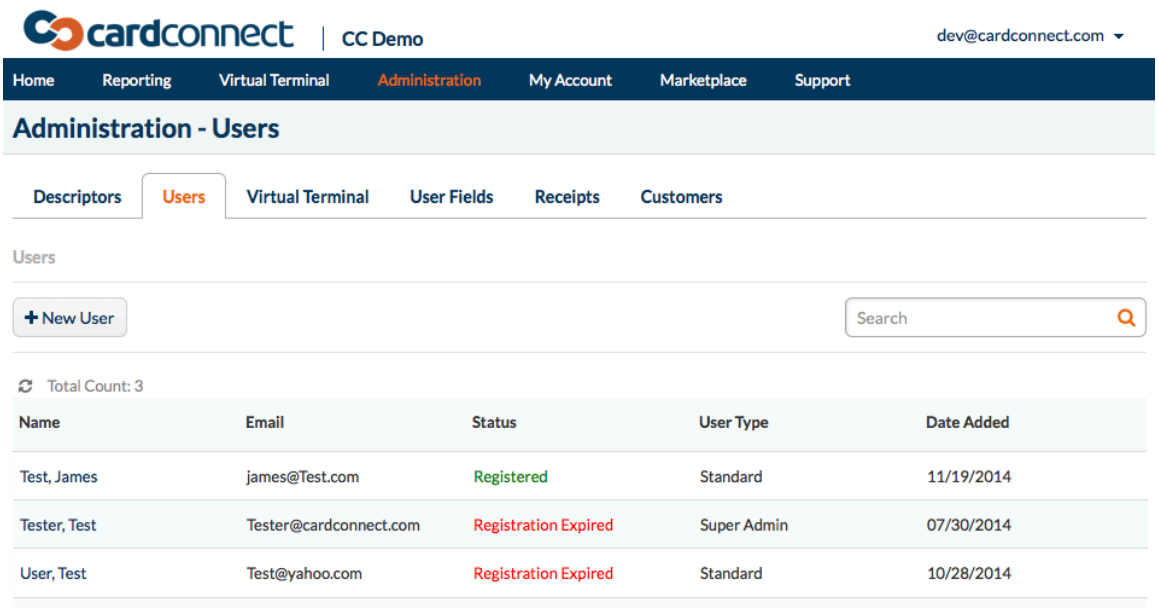


Figure 41 – Users Tab

The ability to search for a specific user is also offered to the merchant user. The merchant can search for any of the column fields within the Users table. You may also sort the columns in ascending or descending order by clicking on the associated column headers. The columns available to view are as follows: Name, Email, Status (Details described in Table 9), User Type and Date Added.

Status	Description
Registered	User has registered for merchant instance
Not Registered	User has not yet registered for merchant instance
Registration Expired	Registration email has expired, user is no longer able to register until registration email is manually sent again

Table 9 - User Status

1. New User

You may create a new user within the Merchant Center on the Administration screen via the **+ New User** button.

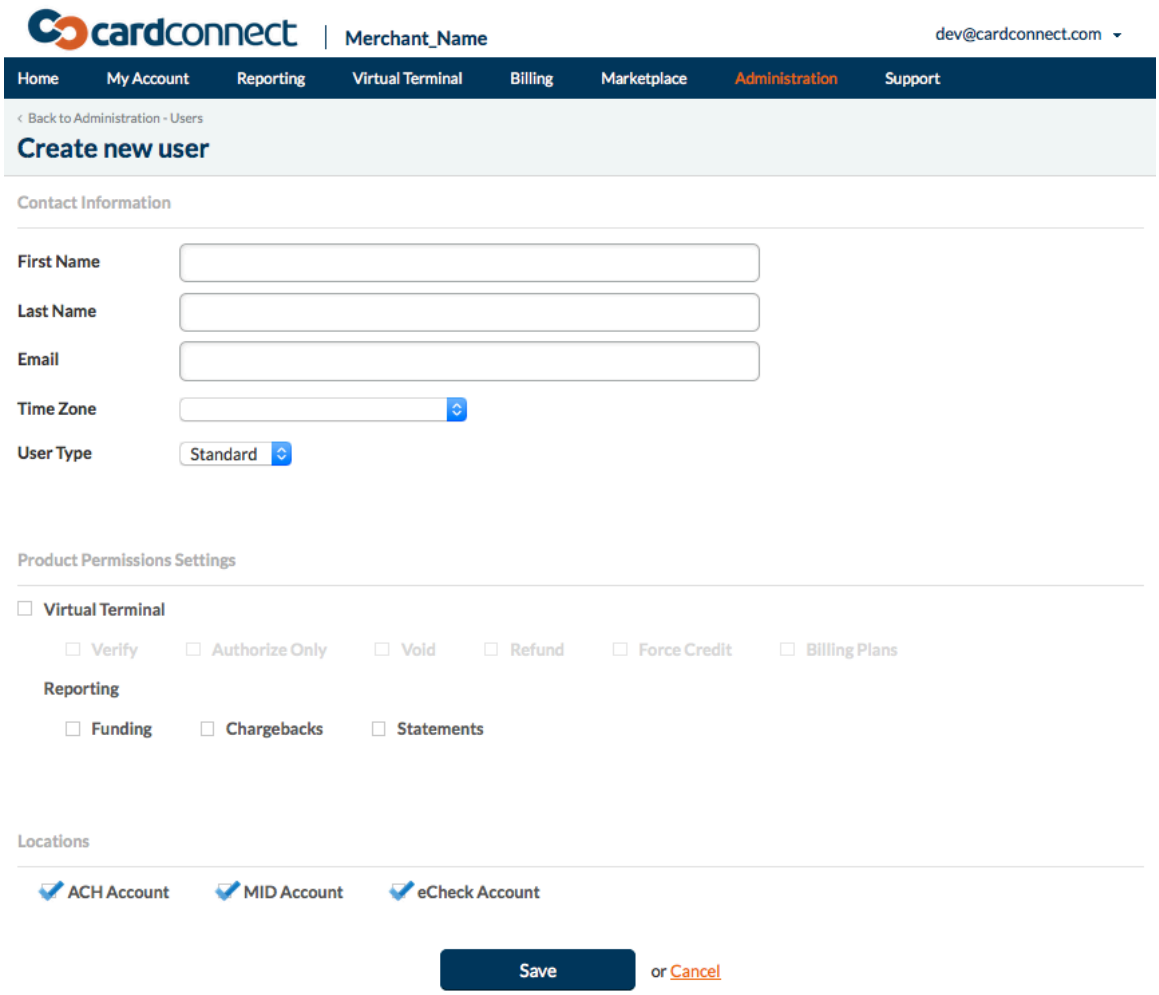


Figure 42 - New Merchant User

This brings you to the **Create New User** screen. Here you can create new users and set unique permissions for each. Admin users will have full access to the Merchant Center system. Store user information by selecting the **'Save'** button. You can also return to the initial Users tab screen via the 'Cancel' button (Figure 42).

C. Virtual Terminal

The **Virtual Terminal** tab of the **Administration** screen allows admin users to control the many features of the VT. You can activate fields, make fields mandatory and/or allow fields to be editable. Details of each are in the table below (Table 10).

Feature	Description
CVV	3 or 4 digit security code included on card to verify transaction
Swipe	Ability for merchants to accept card present transactions
Order Information (Level 2)	Automated line item detail to qualify merchant for level 2 discounted rates
Convenience Fee	Ability to add an automated convenience fee to every transaction processed through the Virtual Terminal
Surcharge	Ability to add an automated Surcharge Percentage to every transaction processed through the Virtual Terminal
Store Profiles by Default	Ability to default the Customer Profile storage checkbox through the Virtual Terminal
GSA	Ability to add a checkbox to the Virtual Terminal for processing a Tax Exempt transaction
Disable PANs (tokens only)	Ability to restrict users from entering any real card data into the Virtual Terminal. Only acknowledges Tokens (values starting with "9")

Table 10 - VT Features

Virtual Terminal features can be implemented by clicking the **Save** button. A merchant can clear recent changes via the **Cancel** button (Figure 37).

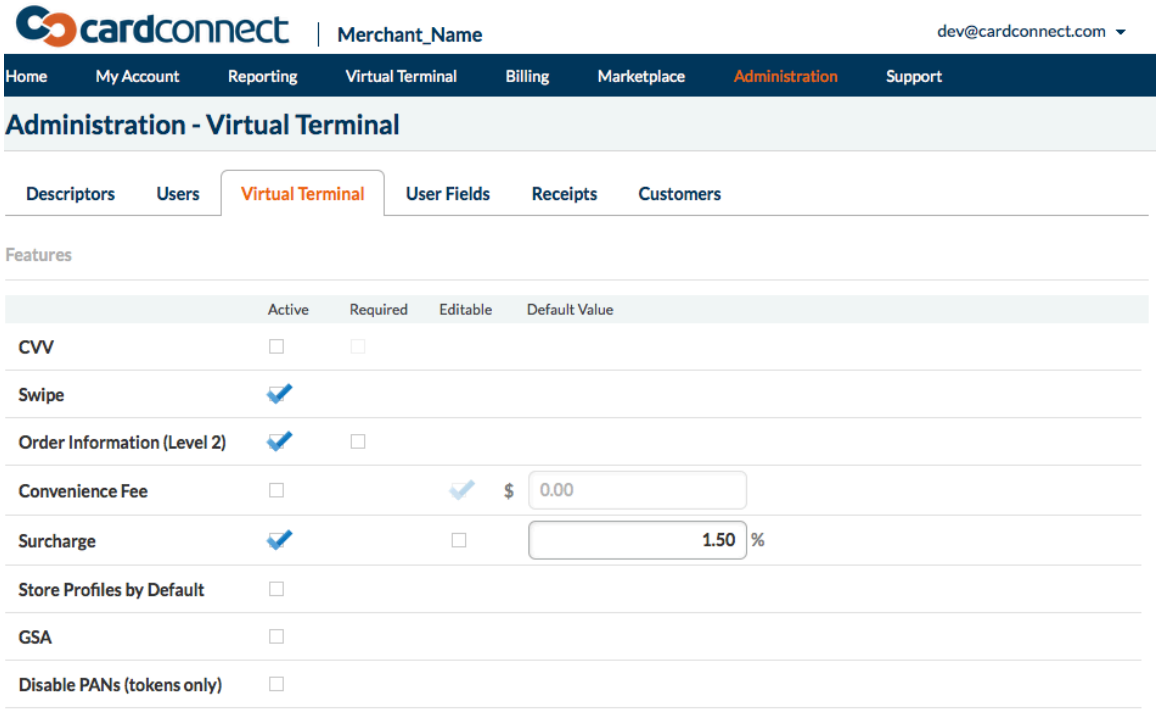


Figure 43 - Virtual Terminal Tab

D. User Fields

The **User Fields** tab of the Administration page allows you to customize both the customer profile fields as well as the Virtual Terminal fields via a set of ten custom field options.

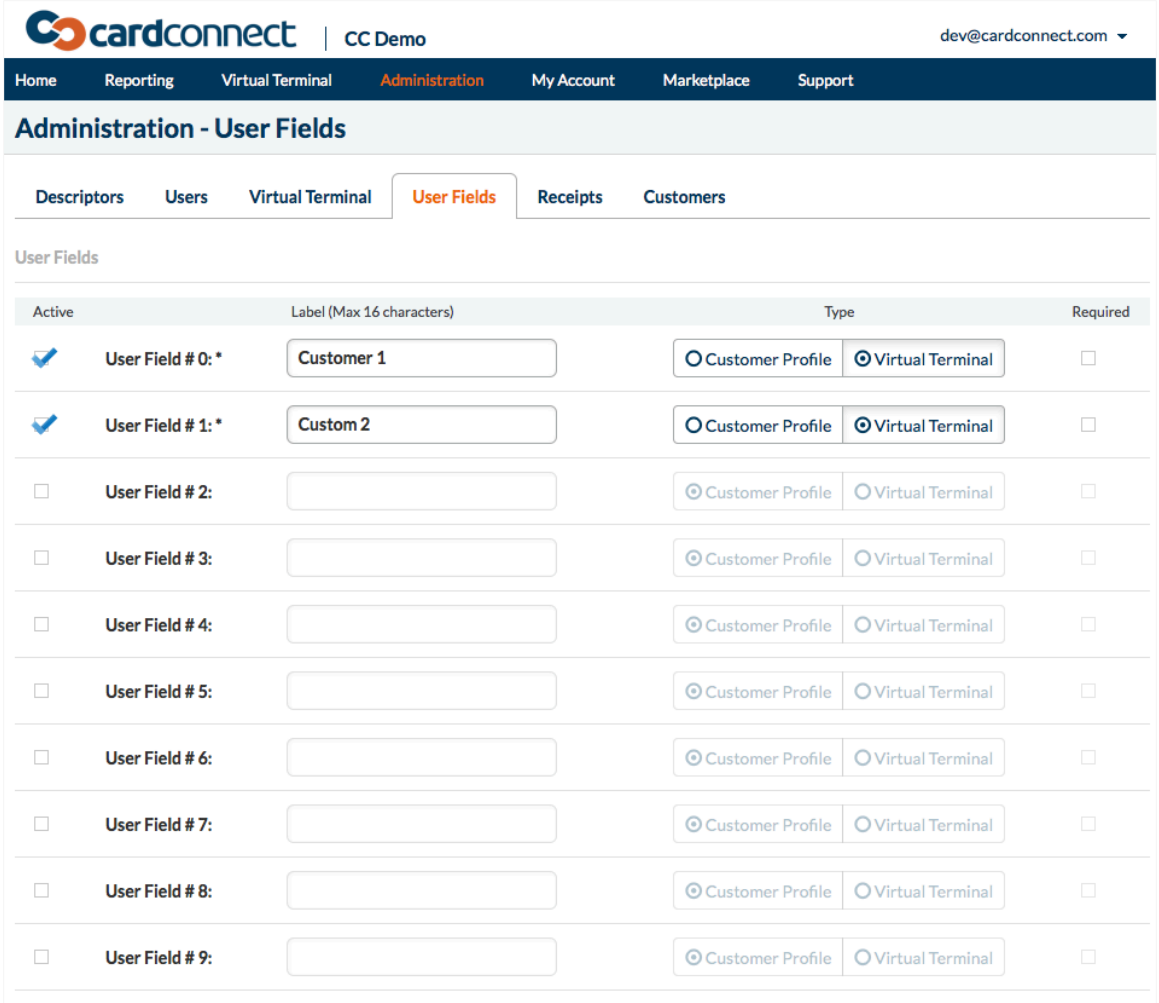


Figure 44 – User Fields Tab

You can enable a new user field by checking the **"Active"** box next to it. Enter a label and then select **"Customer Profile"** or **"Virtual Terminal"** to determine its location. You may also mark a field as mandatory by checking the "Required" box to the right (Figure 44).

E. Receipts

The **Receipts** tab of the **Administration** page allows you to edit receipts generated through the Merchant Center system (Figure 45).

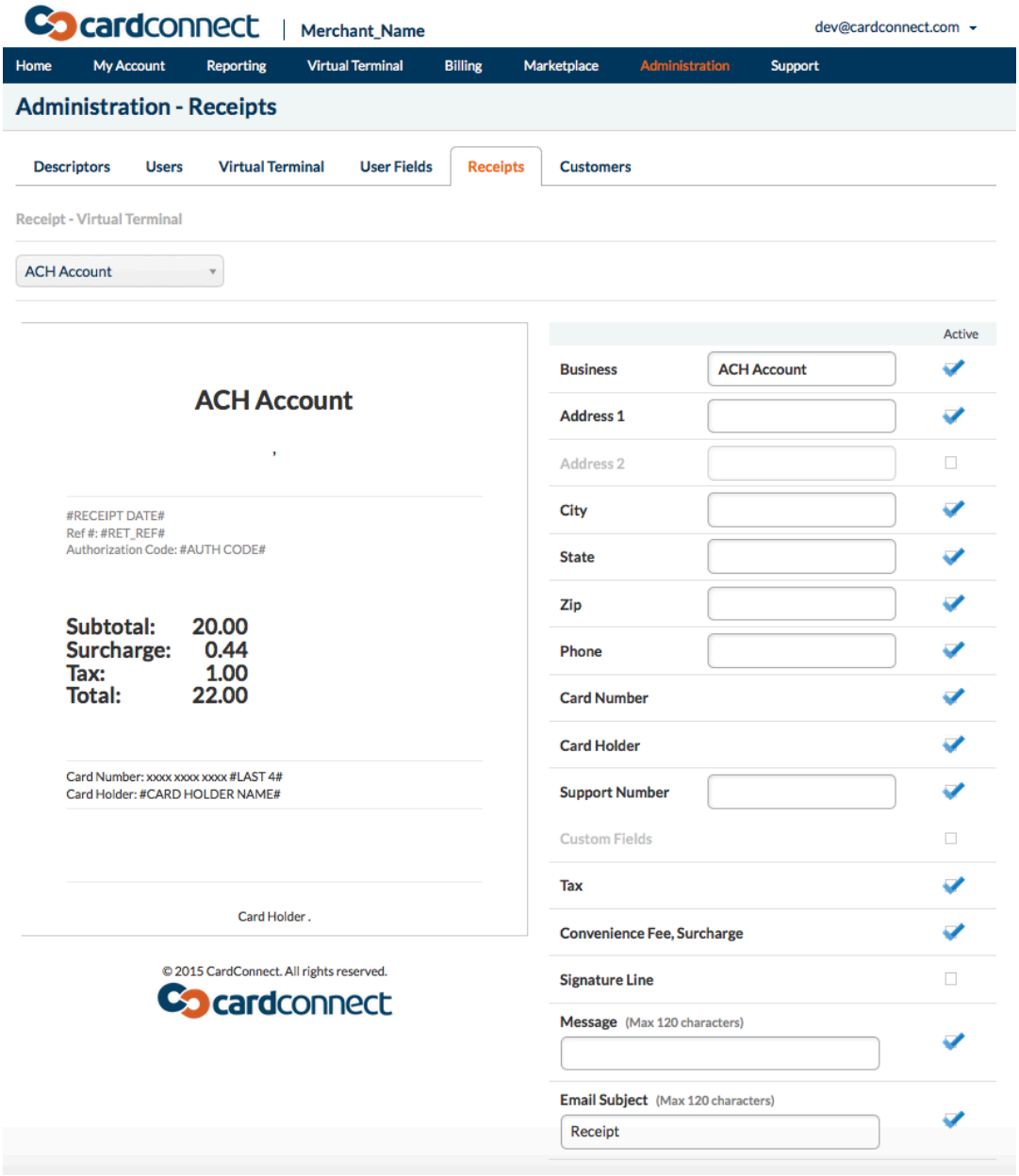


Figure 45 – Receipts tab

You can select what information appears on customer receipts by checking or un-checking the box in the "Active" column.

You will see a live preview of the receipt to the left of the fields. Available fields and their descriptions are below (Table 11).

Receipt Field	Description
Business	Merchant business name
Address 1	Address of merchant business
Address 2	Additional space for address of merchant business
City	City of merchant business
State	State of merchant business
Zip	Zip code of merchant business
Phone	Phone Number of Merchant Business
Card Number	Card number associated with transaction. Card will be masked except for last four digits (i.e. XXXX-XXXX-XXXX-0000)
Card Holder	Name of card holder
Support Number	Merchant business phone number support line
Custom Fields	Custom fields created by merchant
Tax	Tax charged per transaction by merchant
Convenience Fee, Surcharge	Convenience Fee/Surcharge amounts per transcations by merchant
Signature Line	Line for a printed receipt for Merchant customers to physically sign
Message	Message merchant would like displayed on customer receipt
Email Subject	Default subject of Emailed receipts sent from Merchant Center

Table 11 - Receipt Fields

Save changes to receipt by clicking “Save”. Clear recent changes by clicking “Cancel”.

For merchants with multiple locations, a receipt can be customized for each individual store. This can be edited via the “Location” dropdown field.

F. Customers

The **Customers** tab of the Administration page lets you control the creation and management of your customer base within the Merchant Center (Figure 46).

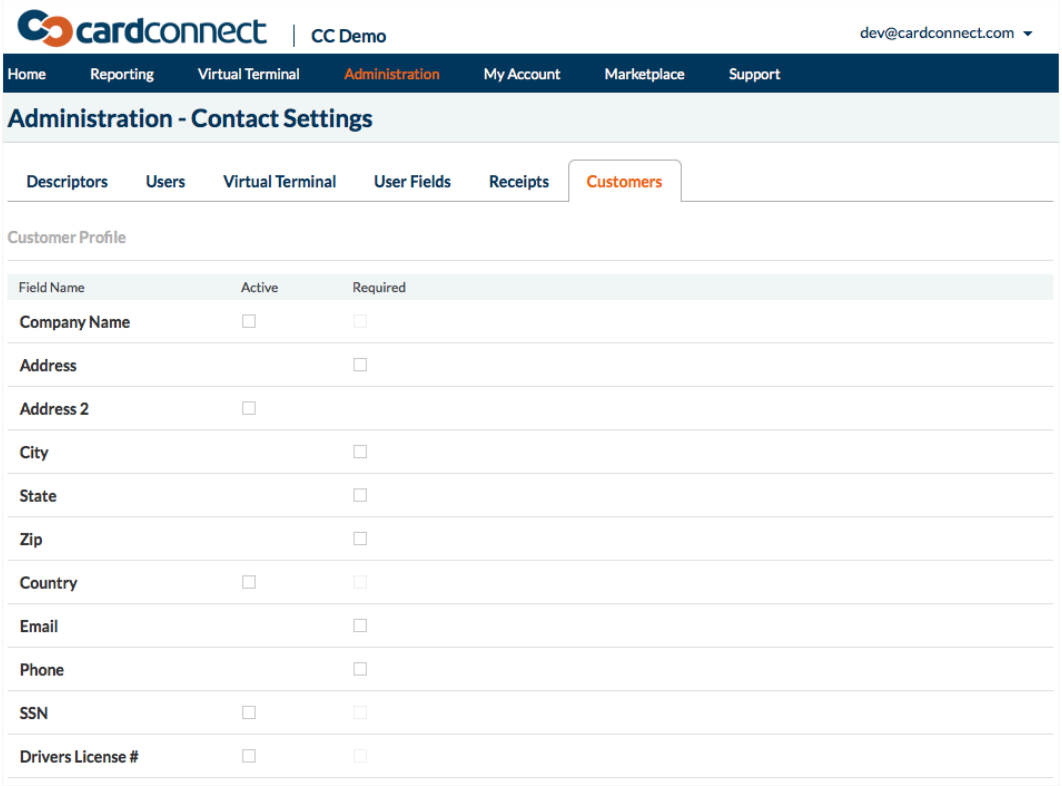


Figure 46 – Customers Tab

All customer profile fields can be seen in detail in the table below (Table 12).

Customer Field	Description
Company Name	Company Name of Customer
Address	Customer address
Address 2*	Additional space for customer address
City	City of customer
State	State of customer
Zip	Zip code of customer
Country*	Country of customer
Email	Email of customer
Phone	Phone number of customer
SSN*	Social security number of customer
Drivers Lic #*	Drivers' license number of customer

Table 12 - Administration Customers Options

Fields marked with an asterisk (*) above are optional to display. All fields are optional to mark as mandatory via the "Required" column checkbox. Users will only be able to create a new customer when all "required" fields are completed. Save changes to the receipt by clicking **"Save"**, or clear recent changes by clicking **"Cancel"**.

X. My Account

The **My Account** page allows the user to view the current Products and Services a merchant has enrolled and enabled. It is divided into two sections:

A. Products & Services

In the Products & Services section of the **My Account** page, users can activate any available product directly through the Merchant Center (Figure 47).

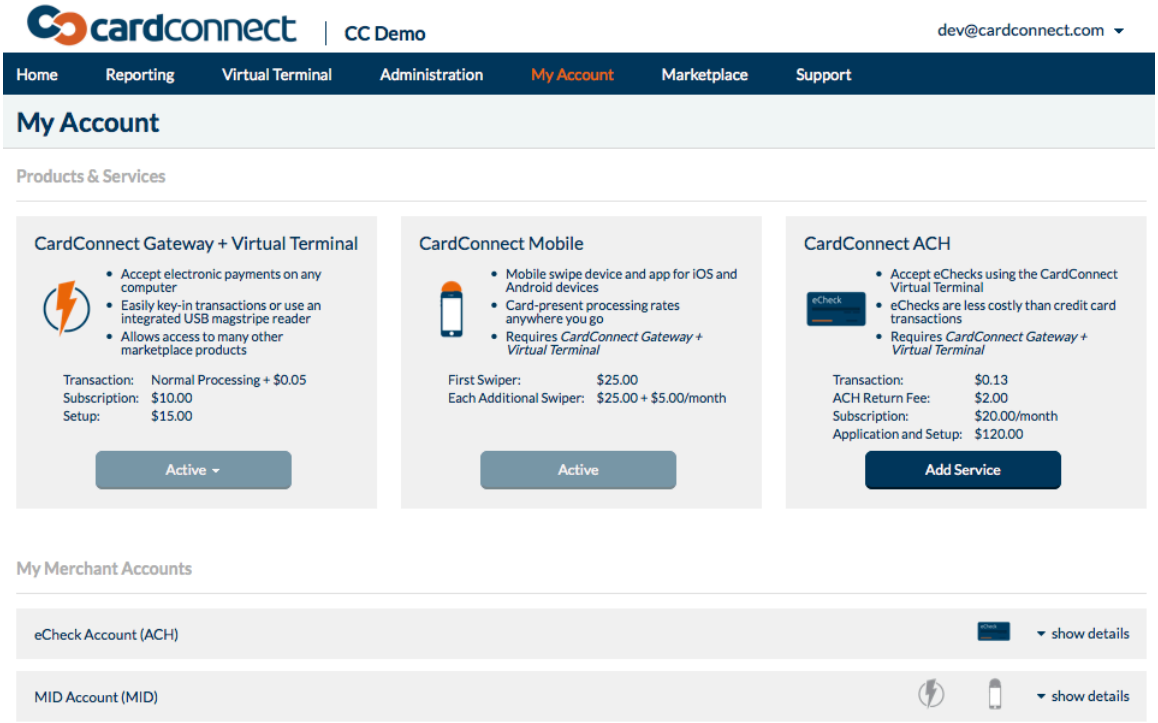


Figure 47 - My Account

B. My Merchant Accounts

The **My Merchant Accounts** section of the **My Account** page allows users to view the products currently enabled by MID location.

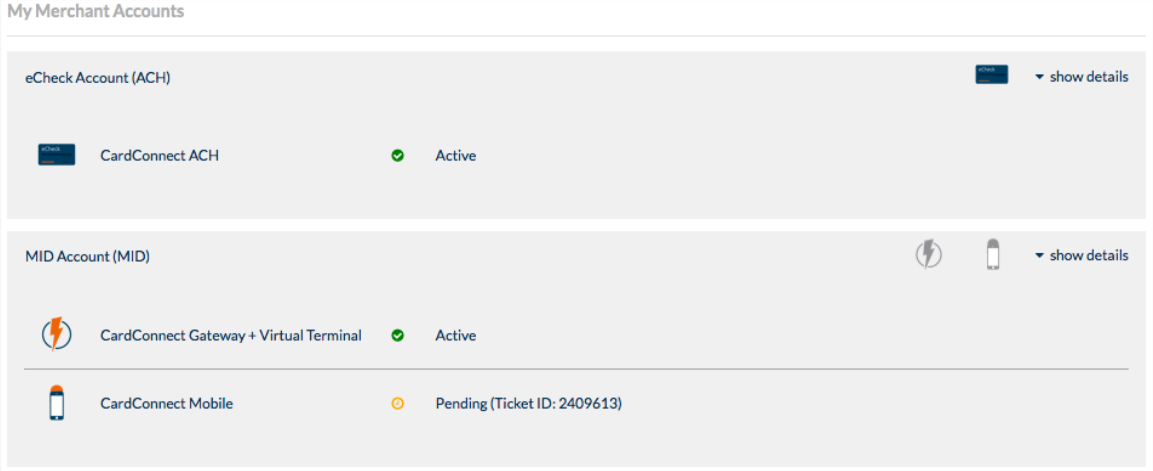
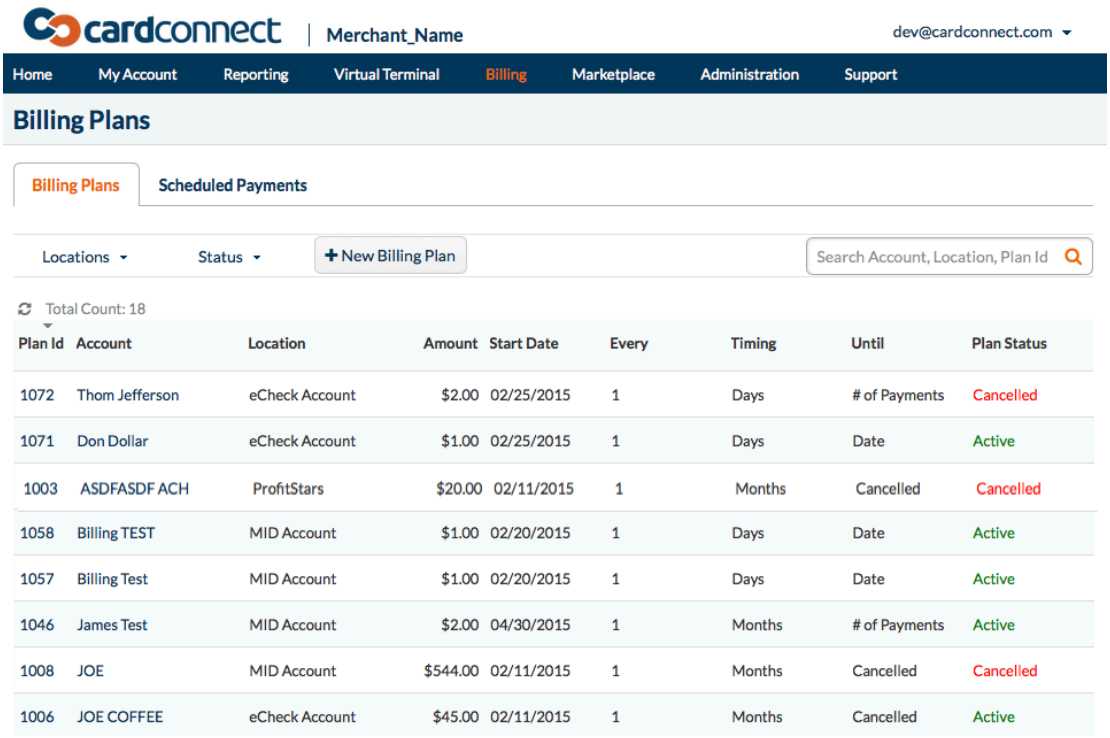


Figure 48 – My Merchant Accounts

View the details of each merchant location by selecting the 'Show Details' link (Figure 48).

XI. Billing

The **Billing** page allows the user to create a recurring payment plan for a merchant customer. This includes payment until date, number of payments and cancellation.



Plan Id	Account	Location	Amount	Start Date	Every	Timing	Until	Plan Status
1072	Thom Jefferson	eCheck Account	$2.00	02/25/2015	1	Days	# of Payments	Cancelled
1071	Don Dollar	eCheck Account	$1.00	02/25/2015	1	Days	Date	Active
1003	ASDFASDF ACH	ProfitStars	$20.00	02/11/2015	1	Months	Cancelled	Cancelled
1058	Billing TEST	MID Account	$1.00	02/20/2015	1	Days	Date	Active
1057	Billing Test	MID Account	$1.00	02/20/2015	1	Days	Date	Active
1046	James Test	MID Account	$2.00	04/30/2015	1	Months	# of Payments	Active
1008	JOE	MID Account	$544.00	02/11/2015	1	Months	Cancelled	Cancelled
1006	JOE COFFEE	eCheck Account	$45.00	02/11/2015	1	Months	Cancelled	Active

Figure 49 – Billing Page

A. Billing Plans

The Billing Plans tab of the Billing page allows the merchant user to view the current list of all bill plans that have been created under a specific merchant instance.

Merchant users will be able to filter the data by location or Status by selecting the available locations via the **Locations/Status** drop down menus. The **Search** field is also available for filtering based upon the column headers.

1. Billing Plan Details

The **Billing Plan Details** page provides detailed information for a specific bill plan confirguation within a Merchant Center instance. It also offers the ability to Cancel the plan completely, edit the Payment account and add the option of mailing a receipt of payment to the customer once the payment has been processed (Figure 50).

cardconnect | Merchant_Name dev@cardconnect.com

Home My Account Reporting Virtual Terminal Billing Marketplace Administration Support

‹ Back to Billing Plans

Billing Plan Details

✖ Cancel Plan ✎ Edit Payment Account

Plan Id:	1057	Customer Name:	Billing Test ✔ View Customer Profile
Location:	MID Account	Payment Account:	*1111
Amount:	$1.00	Expiration:	04/22
Timing:	1 Days until Date	Created:	02/19/2015 by Le, James

Plan Options

☐ Email Receipt

Plan Schedule

02/20/2015	$1.00	VISA (1111)	Paid	$2.03 on 02/20/2015	options
02/21/2015	$1.00	VISA (1111)	Paid	$3.02 on 02/18/2015	options
02/22/2015	$1.00	VISA (1111)	Paid	$0.51 on 02/20/2015	options
02/23/2015	$1.00	VISA (1111)	Paid		options
02/24/2015	$1.00	VISA (1111)	Paid	$1.00 on 02/24/2015	options
02/25/2015	$1.00	VISA (1111)	Paid	$1.00 on 02/25/2015	options
02/26/2015	$1.00	VISA (1111)	Scheduled		options
02/27/2015	$1.00	VISA (1111)	Scheduled		options

Figure 50 - Bill Plan Details

Merchant users will also be able to view the scheduled payment plan and have the ability to tie it back to a transaction run in the VT outside of the plan, run a direct transaction on the plan or simply 'Mark as Paid' so that the plan does not hit on the scheduled date. All actions tied to a bill plan scheduled payment will be stored against it and viewable within the options dropdown (Figure 51).

Figure 51 - Scheduled Payment Detail

Once a scheduled payment is Marked as Paid, a window asking the user to either tie the transaction to an existing transction or simply mark as paid will appear (Figure 52).

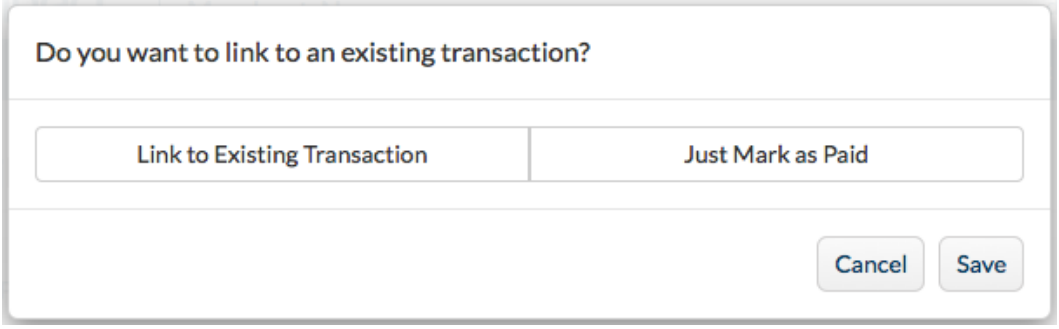


Figure 52 - Mark as Paid

When users are Linking to an existing transcation, a new field will appear prompting them to enter a Transaction Number. The details of the payment will be directly associated with the scheduled payment plan (Figure 53).

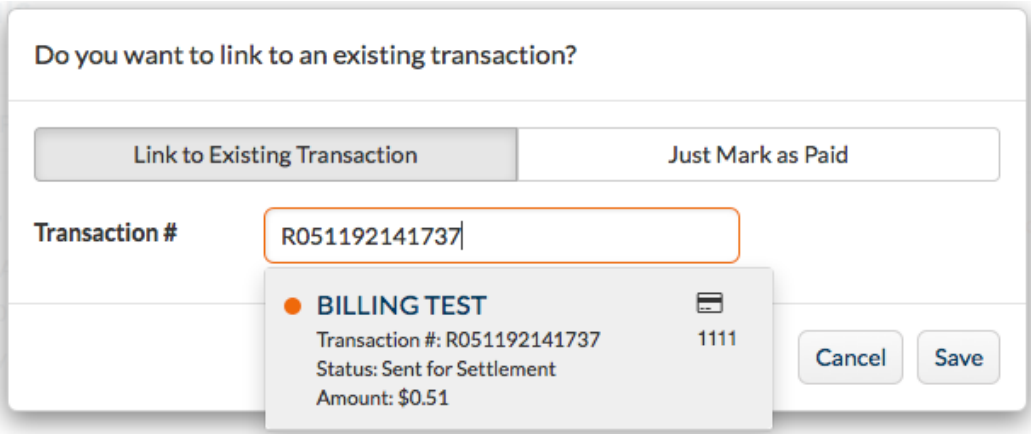


Figure 53 - Linking Transactions

Editing a payment plan will allow a user to alter the customer profile stored against a payment plan. Once a change is made, all future payments will be run against the updated profile (Figure 54).

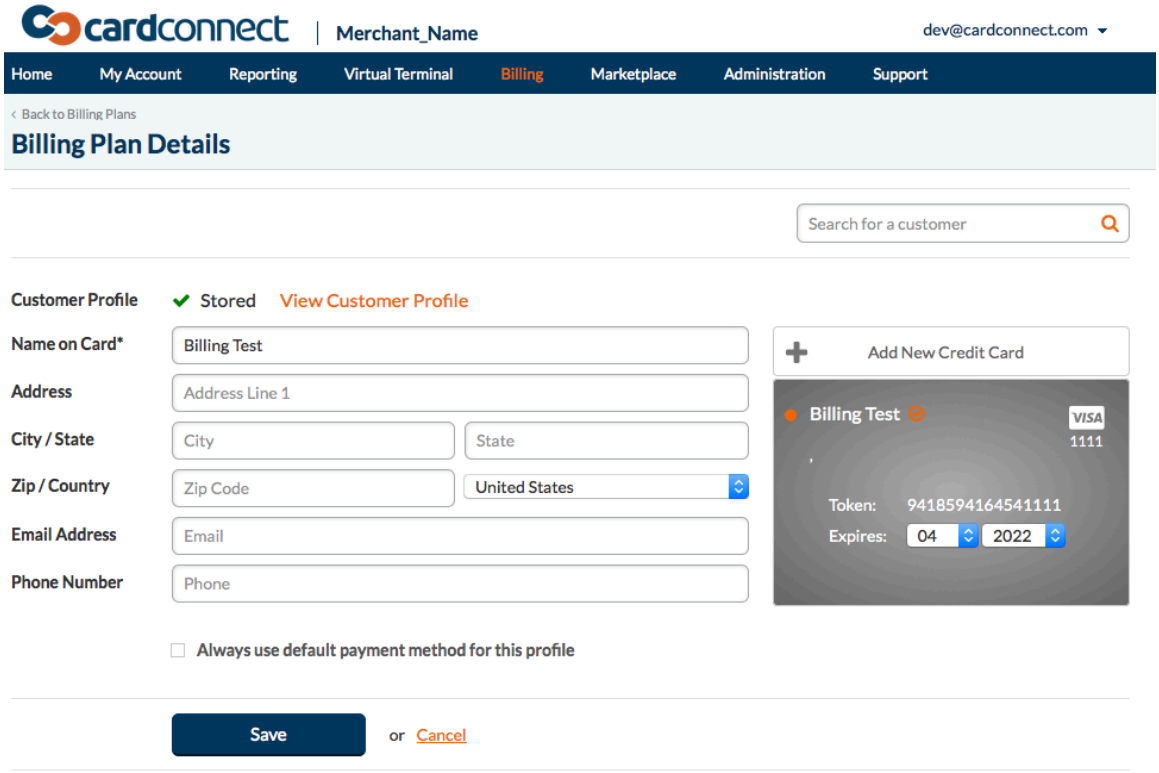


Figure 54 - Edit Bill plan Account

B. Scheduled Payments

The Scheduled Payments tab of the Billing page allows the merchant user to view the current list of all the scheduled billing that is currently set to charge a customer based upon a specific date.

Merchant users will be able to filter the data display by location or Status by selecting the available locations via the **Locations/Status** drop down menus. The **Search** field is also available for filtering based upon the column headers (Figure 55).

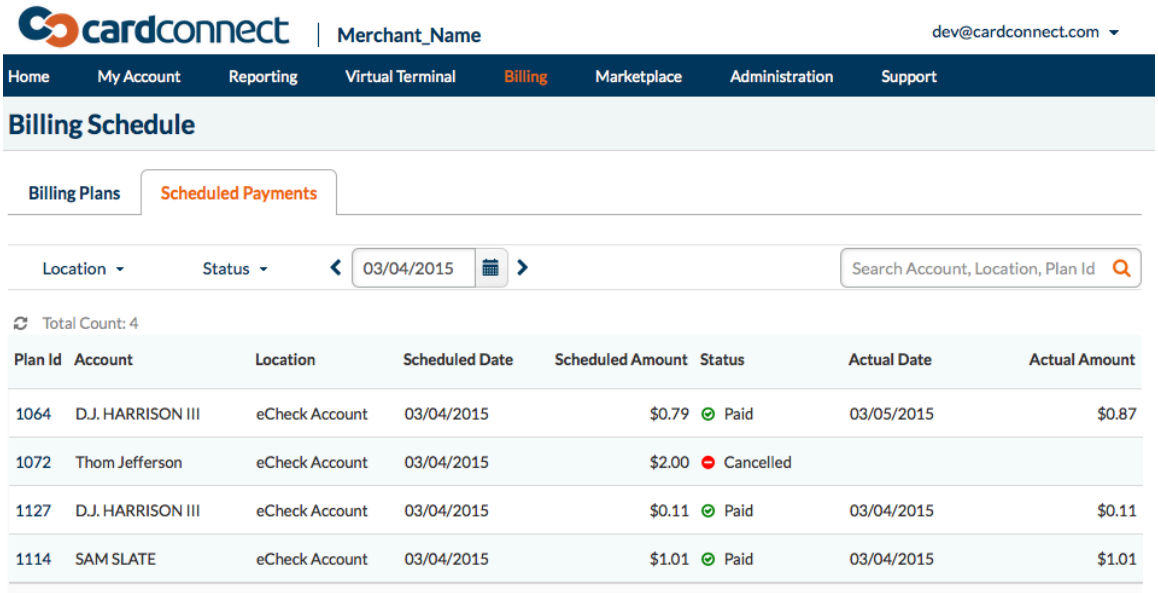


Figure 55 - Scheduled Payments

XII. Marketplace

The **Marketplace** page allows the user to view the current Product Suite offered by CardConnect. This includes but is not limited to Shopping Cart integrations, Point of Sale systems (POS) and Accounting Systems (Figure 56).

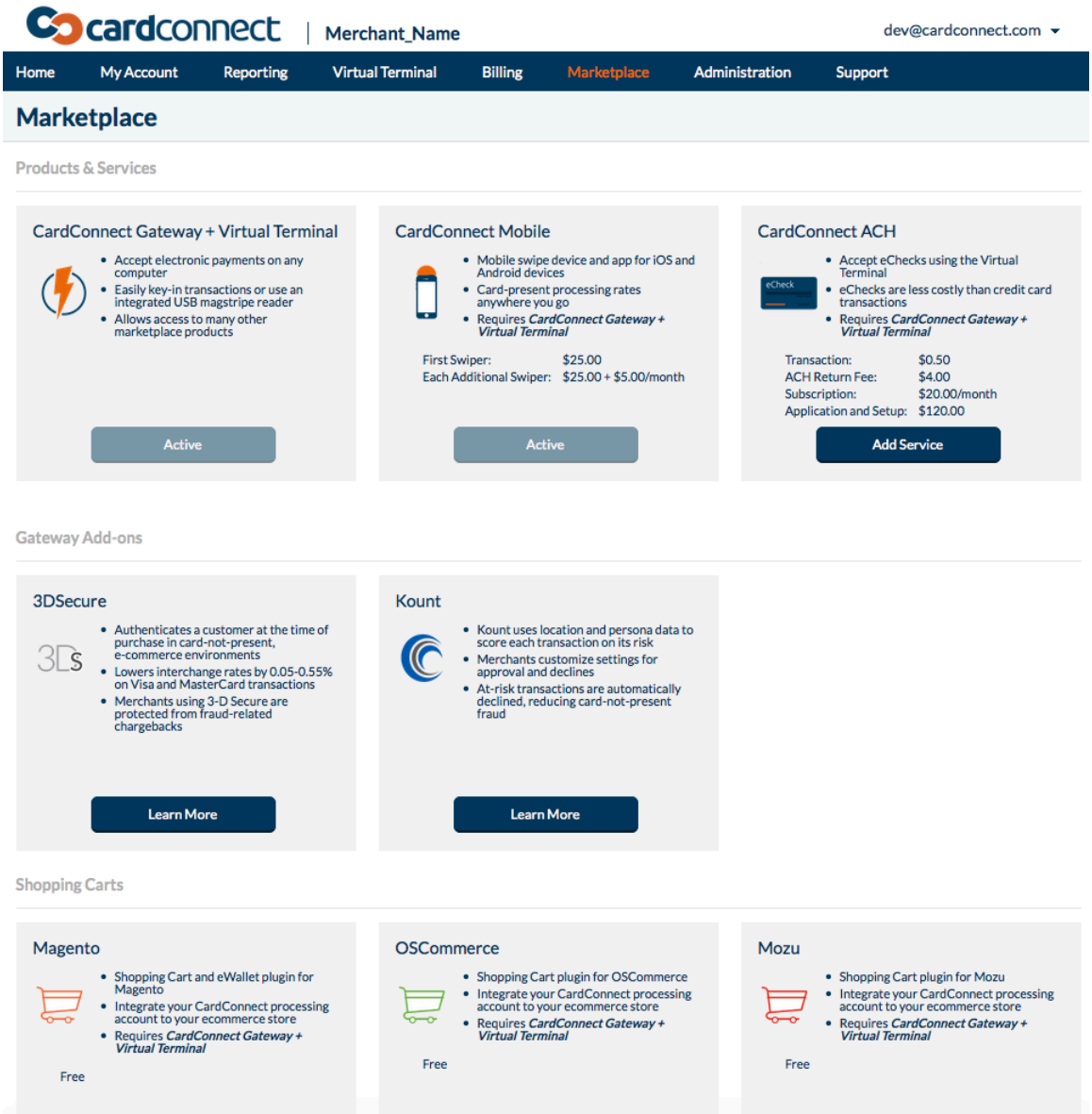


Figure 56 - Marketplace

XIII. Support

The **Support** tab displays both the support email and support phone number for any questions or concerns you may have while using the Merchant Center software (Figure 57).

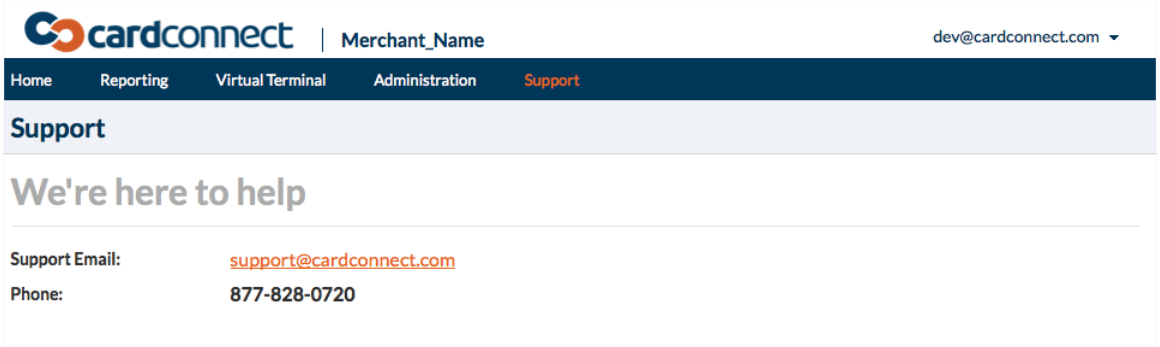


Figure 57 - Support Page

XIV. FAQs

- **How long before my login automatically timeouts?**
  - The Merchant Center will automatically log out once a user has been inactive for fifteen minutes. In order to maintain PCI compliance, we are unable to change this timing.
- **Can I have a custom receipt?**
  - Merchant Center receipts are completely customizable. More details can be found in Section IX.
- **How do I add a convenience fee to my transactions?**
  - Enabling a convenience fee can be accomplished through the **Administration Page** of the Merchant Center. Once enabled manually, update the convenience fee when running a transaction through the Virtual Terminal.
- **Can I make a certain field mandatory, or make a required field no longer mandatory?**
  - The ability to control customer and Virtual Terminal fields is available on the Administration screen.
- **What if I want certain users to not be able run refunds?**
  - User permissions are controlled via the Administration page.
- **Why do I only see the Settlements tab on the Reporting Screen?**
  - CardConnect merchants currently not utilizing the Gateway will only have the **Settlements** tab under the **Reporting** tab. The ability to void/refund processed transactions can only be done by contacting your current gateway provider.
- **Which Web Browsers does the Merchant Center support?**
  - CardConnect suggests using IE9 and above and the most recent versions of Chrome and Firefox for optimal functionality of the Merchant Center system.

- **Is it possible to do a batch creation of customers?**
    - Merchant Center users currently are not able to batch upload a number of customers through the system directly. However, this can be done by contacting CardConnect directly and making the request.
- **Does the Merchant Center auto-settle payments? Can I manually settle or change the auto settlement time?**
    - All transactions with the status of 'captured' are sent with the earliest possible settlement. Please reach out to your agent representative for actual settlement times, as these times cannot be manually updated within the Merchant Center.
- **Where can I get a Swipe device to run card-present transactions?**
    - Merchants may navigate to the Marketplace tab and order a swipe device directly from Merchant Center.
- **Can the Merchant Center be used to process in foreign currencies?**
    - The Merchant Center offers global e-Pricing to front in different currencies, but settle in USD.