globalpayments

Payments Portal

Reference Guide

September 2024

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1. Introduction

1.1 What is the Payments Portal?

The Payments Portal is an online tool that you can use to enter and manage transactions on your computer. It includes the following features:

- Credit and debit card sales
- Gift card sales, activation, adding value, and balance inquiry
- Online account management
- Recurring billing
- Historic search for transactions and batches
- Batch processing
- Multiple user accounts and permissions

Note: Depending on whether you use the Payments Portal with an integrated Point of Sale (POS) or if you use the Virtual Terminal to process transactions, the Payments Portal displays different functions and options.

1.2 User guide for the Payments Portal

This guide describes how to:

- Set up recurring billing for customers
- Run batch uploads
- Receive daily reports about transaction activity
- Manage user accounts for multiple personnel
- View transaction activity for multiple merchant locations
- Add a return or refund policy to store receipts

Note: Some of the features this guide describes are not available by default. If you want to use any of these features, contact our Customer Support Team at **(800) 941-6557**

For more information on where to start with the Payments Portal, refer to the Getting Started Guide.

The Getting Started Guide describes how to:

- Sign in and navigate the Payments Portal
- View your sales overview and activity overview
- Run debit, credit, and gift card transactions on the Virtual Terminal
- Close and view your batches

2. Recurring Billing

Use the Recurring Billing page to set up regular payments from your customers. The Payments Portal saves the customers' personal information and card information, allowing you to automatically process regular payments. You can use recurring billing to set up subscription payments, for example, paying for a monthly gym membership.

To set up recurring billing for a customer you must complete the following actions:

1. Add a customer for recurring billing.
2. Add one or more payment cards to the customer's recurring billing profile.
3. Create one or more recurring billing contracts for the customer.

Note: You can cancel recurring billing at any time.The Payments Portal displays only the last four digits of the card number to protect the customer's card information.

2.1 Adding a customer for recurring billing

Before you can set up recurring billing for a customer, you must create a profile to store their payment information and recurring billing contract.

Important: You must enter either a first name and a last name, or a company name when you add a new customer for recurring billing.

To add a customer for recurring billing:

1. On the toolbar, click **Recurring Billing.**
2. On the side menu, click **Add New Customer.**
3. Type the Customer Information:
    - Customer ID. You can assign a Customer ID that includes numbers and letters.
    - Company
    - First Name
    - Last Name
    - Title
    - Department

4. Type the **Contact Information:**
    - Email Address
    - Daytime Phone
    - Evening Phone
    - Mobile Phone
    - Fax Phone
5. Enter the **Billing Address:**
    - Address Line 1
    - Address Line 2
    - Address Line 3
    - City
    - Using the drop-down menu, select the State or Province.
    - Postal Code
6. Click **Add Customer.**

2.2 Adding a payment card to a customer's profile

> **Important:** • You must add a customer for recurring billing before you can add a payment card to their customer profile. The Payments Portal does not save the payment card's CVV or use it when running recurring billing transactions.

To add a payment card to a customer's profile:

1. On the toolbar, click **Recurring Billing.**
2. Click the customer's record to open the detailed view.
3. Click **Add a New Card.**
4. Enter the **Card Information:**
    - Type the Card Number.
    - Using the month and year drop-down menus, select the Expiration Date.
    - Type the Name on Card.
    - Type the Street Address.
    - Type the Postal Code.
5. Click **Save Card.**

2.3 Creating a recurring billing contract

Important: • You must add a customer for recurring billing and add a payment card to their profile before you can create a recurring billing contract.

Use the customer's profile to create a recurring billing contract.

When creating a recurring billing contract, you can define the:

- Length of the contract by entering a starting date and an ending date.
    - To create a contract that continues until you deactivate or delete it, or until the customer's card expires, type a starting date but leave the ending date blank.
- Billing schedule. Using the billing schedule, you can bill your customers:
    - Daily: Once a day
    - Weekly: Once a week
    - Biweekly: Once every two weeks
    - Monthly: Once a month
    - Semimonthly: Twice a month
    - Annually: Once a year
    - Semiannually: Twice a year
    - Quarterly: Every three months
- Number of retry attempts the Payments Portal makes to capture the payment. You can set the Payments Portal to make one to ten retry attempts, after which it suspends the recurring billing contract.

To create a recurring billing contract:

1. On the toolbar, click **Recurring Billing.**
2. Click the customer's record to open the detailed view
3. Click **Add a New Contract.**
4. Enter the Contract Information:
    - Name or Description
    - Click Starting Date, then select the date manually or type the date in mm/dd/yyyy format.
    - Click Ending Date, then select the date manually or type the date in mm/dd/yyyy format.
    - Subtotal Amount
    - Tax Amount

5. Enter the **Billing Settings:**
    - Use the Billing Schedule drop-down menu to select the **billing interval.**
    - Use the Retry Attempts drop-down menu to select the number of retry attempts the Payments Portal makes before it suspends the contract.
    - Select a **Payment Method.**
    - Select the **email Notifications** you prefer:
        - To receive a notification when a payment is approved, select the Receive an email notification when a payment is approved check box.
        - To receive a notification when a payment is declined, select the Receive an email notification when a payment is declined check box.
6. Click **Save Contract.**

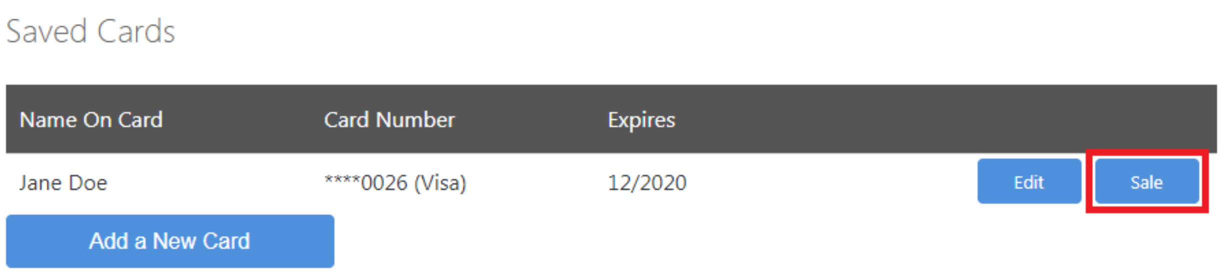
2.4 Running a manual sale with a saved payment card

You can run a manual sale using the saved payment card associated with a customer profile.

Note: • The Payments Portal does not save the payment card's CVV. You need to know the payment card's CVV if you want to use it when running a manual sale. Depending on your Payments Portal account, some options may not be available.

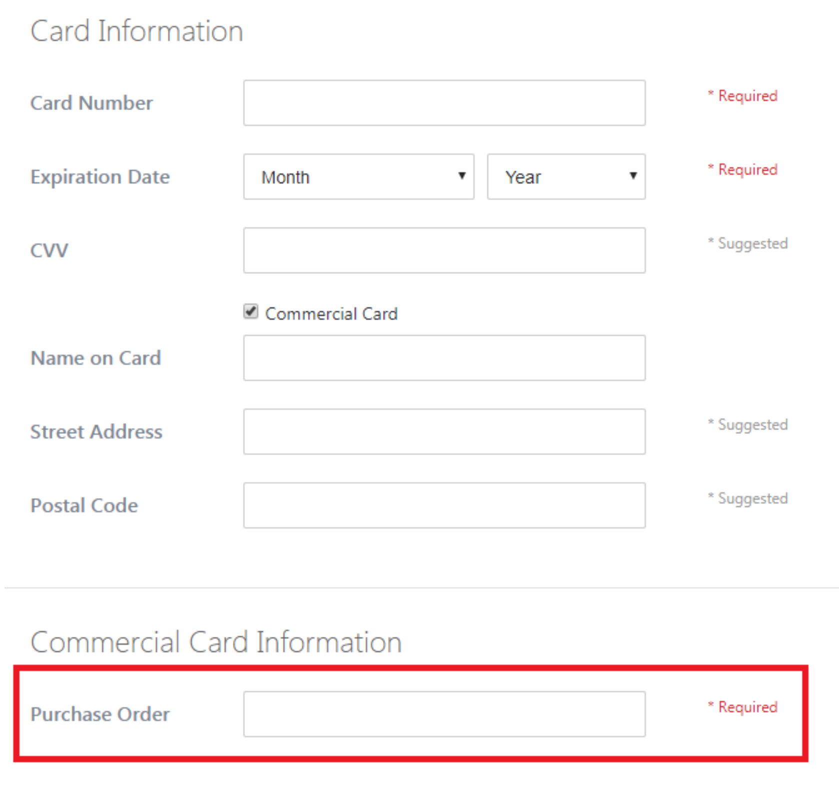
To run a manual sale with a saved payment card:

- On the toolbar, click **Recurring Billing.**
- Click the customer's record to open the detailed view.
- Click Sale for the card you want to use.



- Enter the **Card Information:**
    - Use the month and year drop-down menus to select the **Expiration Date.**
    - Type the **CVV.**

    - (Optional) If your customer is using a commercial card, click the **Commercial Card** check box to display the Purchase Order field.



    - (Optional) Type the **Name on Card.**
    - Type the **Street Address.**
    - Type the **Postal Code.**
- If your customer is using a commercial card, type the **Purchase Order** reference.
- Type the **Order Information:**
    - (Optional) Customer ID.
    - Invoice Number.
    - Subtotal Amount.
    - Tax Amount.
- Click **Submit Payment**. The Payments Portal displays either a decline, or an approval screen:
    - Decline – Payments Portal may display a reason such as “Decline; Invalid CVV.” You can retry the card or ask your customer to use a different payment method.
    - Approval – The approval screen includes a summary of the transaction. On the approval screen, you can:
        i. Email or Print Receipt.
        ii. Start a new sale.

iii. Void the sale.

iv. Change the Tip Amount

2.5 Searching for a recurring billing customer

You can search for a customer using the Customer Status drop-down menu or using the Search tool on the Recurring Billing page.

2.5.1 Searching for a customer using the Customer Status drop-down menu

To search for a customer using their recurring billing status:

1. On the toolbar, click **Recurring Billing.**
2. Using the Customer Status drop-down menu, click one of the following options:
    - For all active customers, click **Active Customers.**
    - For all inactive customers, click **Inactive Customers**.
    - For all customers, click **All Customers.**

2.5.2 Searching for a customer using the Search tool

Use the search tool to search for recurring billing customers using the following options:

- Customer ID
- Company name
- Contract name

To search for a customer using the Search tool:

1. On the toolbar, click Recurring Billing.
2. Click **FIND CUSTOMERS**.
3. In the search field, type one of the following options:
    - Customer ID
    - Company
    - Contact name
4. Click .

2.6 Editing a customer's profile

You can edit the following information on a customer's profile at any time:

- Customer Information
- Contact Information
- Billing Address

- Customer Status

Note: You can suspend billing for a customer by changing their Customer Status. You must provide either a first name and a last name, or a company name when editing a customer's profile.

1. On the toolbar, click **Recurring Billing.**
2. Click the customer's record to open the detailed view.
3. Click **EDIT PROFILE.**
4. Edit the Customer Information:
    - Company
    - First Name
    - Last Name
    - Title
    - Department
5. Edit the **Contact Information:**
    - Email Address
    - Daytime Phone
    - Evening Phone
    - Mobile Phone
    - Fax Phone
6. Edit the **Billing Address:**
    - Address Line 1
    - Address Line 2
    - Address Line 3
    - City
    - Using the drop-down menu, select the State or Province
    - Postal Code
7. Edit the **Customer Status:**
    - To suspend billing, click **Deactivate the Customer Account**.OR
    - To start billing, click **Activate the Customer Account.**
8. Click **Update Customer.**

2.7 Editing a customer's stored payment card

You can edit, delete, or add a new payment card to a customer's profile at any time.

2.7.1 Editing a stored payment card's information

You can edit the following payment card information:

- Expiration Date
- Card Number
- Name on Card
- Street Address
- Postal Code

To edit a stored payment card's information:

1. On the toolbar, click **Recurring Billing.**
2. Click the customer's record to open the detailed view.
3. On the card record, click **Edit.**
4. Edit the Card Information:
    - Using the month and year drop-down menus, select the Expiration Date
    - (Optional) Click Change the Card Number, then type the Card Number
    - Name on Card
    - Street Address
    - Postal Code
5. Click **Update Card.**

2.7.2 Deleting a stored payment card

To delete a stored payment card:

1. On the toolbar, click **Recurring Billing.**
2. Click the customer's record to open the detailed view.
3. On the card record, click **Edit.**
4. Click **Delete Card**. The Payments Portal prompts "Are you sure you want to delete the card?"
5. Click **Delete Card.**

2.7.3 Adding another payment card to a customer's profile

To add another payment card to a customer's profile:

1. On the toolbar, click **Recurring Billing.**
2. Click the customer's record to open the detailed view.
3. On the card record, click **Add New Card.**

4. Enter the Card Information:
    - Type the Card Number.
    - Using the month and year drop-down menus, select the Expiration Date.
    - Type the Name on Card.
    - Type the Street Address.
    - Type the Postal Code.
5. Click **Save Card.**

2.8 Editing a stored contract

You can edit or delete a stored contract at any time.

2.8.1 Editing a recurring billing contract

To edit a recurring billing contract:

1. On the toolbar, click **Recurring Billing.**
2. Click the customer's record to open the detailed view.
3. On the billing record, click **View.**
4. Click **Edit Contract.**
5. Edit the Contract Information:
    - Name or Description.
    - Click Next Billing Date, then select the date or type the date in mm/dd/yyyy format.
    - Click Ending Date, then select the date or type the date in mm/dd/yyyy format.
    - Subtotal Amount
    - Tax Amount.
6. Edit the Billing Settings:
    - From the Billing Schedule drop-down menu, select the billing interval.
    - From the Retry Attempts drop-down menu, select the number of times the Payments Portal should try to process the payment before suspending the contract.
    - Using the option buttons set the contract's status as Active or Inactive.
7. Select a **Payment Method.**
8. Select the email Notifications you prefer:
    - To receive a notification when a payment is approved, select the **Receive an email notification** when a payment is approved check box.
    - To receive a notification when a payment is declined, select the **Receive an email notification** when a payment is declined check box.
9. Click **Update Contract.**

2.8.2 Deleting a recurring billing contract

Important: • You cannot recover a contract after you delete it.

To delete a recurring billing contract:

1. On the toolbar, click **Recurring Billing.**
2. Click the **customer's record** to open the detailed view.
3. On the billing record, click **View.**
4. Click **Delete Contract**. The Payments Portal prompts "Are you sure you want to delete the contract?"
5. Click **Delete Contract.**

2.9 Deleting a customer's profile

Important: You cannot recover a customer's profile after you delete it.

1. On the toolbar, click **Recurring Billing.**
2. Click the **customer's record** to open the detailed view.
3. Click **Edit Profile.**
4. Click **Delete Customer**. The Payments Portal prompts "Are you sure you want to delete the customer?"
5. Click **Delete Customer.**

2.10 Recurring billing reports

You can view the following reports using the Recurring Billing page:

- Tomorrow's schedule
- Suspended contracts
- Expired cards
- The customer's billing reports

2.10.1 Viewing tomorrow's schedule

Use Tomorrow's Schedule to view a list of transactions that the Payments Portal will run the next calendar day.

1. On the toolbar, click **Recurring Billing.**
2. On the side menu, click **Tomorrow's Schedule.**
3. (Optional) Click the card record to open the detailed view.

In the detailed view, you can use the option buttons to run additional functions, such as:

- View or Edit **Card Details**
- Edit **Contract**
- Delete **Contract**

2.10.2 Viewing suspended contracts

The Payments Portal suspends a contract when it is unable to process a transaction using the customer's card. This typically occurs when a customer's card has expired, or the customer has insufficient funds in their account.

To view suspended contracts:

1. On the toolbar, click **Recurring Billing.**
2. On the side menu, click **Suspended Contracts.**
3. (Optional) Click the card record to open the detailed view.
    - In the detailed view, you can use the option buttons to run additional functions, such as:
    - View or Edit **Card Details**
    - Edit **Contract**
    - Delete **Contract**

2.10.3 Viewing expired cards

1. On the toolbar, click **Recurring Billing.**
2. Click **Expired Cards.**
3. (Optional) Click the card record to open the detailed view.

In the detailed view, you can use the option buttons to run additional functions, such as:

- View or Edit **Card Details**
- Edit **Contract**
- Delete **Contract**

2.10.4 Viewing customer billing reports

You can use customer billing reports to carry out the following actions:

- View a breakdown of scheduled transactions
- View a detailed view of each transaction

- Run a repeat sale
- Print a receipt
- Email a receipt

To view customer billing reports:

1. On the toolbar, click **Recurring Billing.**
2. Click the **customer's record** to open a detailed view.
3. Click **BILLING REPORT**.
4. Click the billing entry to open the detailed view.

In the detailed view, you can use the option buttons to run additional functions, such as:

- Repeat Sale
- View the receipt
- View transaction details

3. Batch Uploads

You can upload a batch if you are unable to process transactions using the Virtual Terminal, or a Point of Sale (POS). This may be due to the volume of transactions you have, or the time that it takes to run individual transactions through the Payments Portal.

When you upload a batch file, our system scans it for errors and processes the transactions in the background. Our servers may reject the file if your account is not set up to perform refunds or requires refunds to contain an original reference number. Similarly, our servers will reject the file if your account requires an invoice number, and you do not provide the invoice field.

3.1 Formatting your batch file

Batch files must be:

- Flat text files
- Tab delimited
- No larger than 1MB

You can find a sample batch file at
https://gateway.accessaccountdetails.com/content/SampleBatchUpload.txt

For more information about batch file format, refer to the following table:

Column	Field Name	Length	Description	Required
1	Trans_Type	0-20	The type of the transaction. Any of the following values: SALE, REPEATSALE, AUTH, RETURN, or FORCE.	Yes
2	Account_Num	0, 15-19	The account or credit card, debit card, or gift card number.	Yes 1
3	Exp_Date	4	The expiration date of the card in the format MMYY.	Yes 1

4	Total_Amount	0-9	The total amount to be billed or refunded.	Yes 1
5	Invoice_Num	0-20	The invoice number associated with the transaction.	No
6	Zip	0, 5-10	The United States zip code associated with the billing address of the card.	No
7	Street	0-25	The street associated with the billing address of the card.	No
8	Name_On_Card	0-25	The name as it appears on the card.	No
9	PO_Number	0-10	The purchase order number associated with the transaction.	No
10	Tax_Amount	0-9	The amount of the total that was in taxes.	No
11	City	50	The city associated with the billing address of the card.	No
12	State	0, 2	The two-digit state code associated with the billing address of the card.	No
13	Auth_Code	0, 2	The authorization code provided previously by the processor when performing a forced transaction.	No 2
14	Original_PNRef	0-10	The reference number of the original transaction when performing a refund or a repeat sale.	No 3
15	Card_Type	0-10	The type of card used for the transaction, for example, Mastercard or Visa. The server verifies and may automatically correct this.	No

1 You do not need this field if performing a refund by reference number, or a repeat sale.

2 You do not need the authorization code when performing a forced transaction.

3 You need the original reference number when performing a refund by reference, or a repeat sale.

3.2 Uploading a batch file

To upload a batch file:

1. On the toolbar, click **Virtual Terminal.**
2. From the side menu, click **Batch Upload.**
3. Click **Upload File.**
4. Choose the Batch File you want to upload.
5. Click **Submit Batch File.**
6. (Optional) If you want to upload another batch file, click Upload New Batch File.

4. Transaction Activity Reports

Using the Scheduled Email function, you can receive daily emails from the Payments Portal that include a .CSV file containing reports on your transaction activity. Users with multi-merchant accounts can also receive reports from across their business locations.

4.1 Setting up scheduled emails

Use the Scheduled Emails page to set up daily emails with reports on your transaction activity. You must complete all Required fields.

Note: Multi-merchant users can use the Search tool to filter business locations by name.

To set up scheduled emails:

1. From the top-right of the page, click your **user name**.
2. From the drop-down menu, click **Scheduled Emails.**
3. Select **Add Email Setting.**
4. Type the Name for your Scheduled Email setting.
5. Type the Email Subject. The Payments Portal uses this as the email's subject when sending the daily summary of your transactions.
6. Select the **Active check box** to enable or disable the Scheduled Email setting.
7. Type the email address of each Email Recipient that you want to receive the daily summary of your transactions.
   - You must separate each email address using a semicolon and a space. For example, to add three email addresses to the Email Recipient list, enter example1@paymentsportal.com; example2@paymentsportal.com; example3@paymentsportal.com;
   - You can enter up to 2000 characters.
   - The Payments Portal removes any invalid or excess semicolons.

8. (Optional) For multi-merchant users, select the business locations you want to include in the daily summary of your transactions.
9. Click **Add Email Setting.**

4.2 Viewing scheduled email settings

To view scheduled email settings:

1. From the top-right of the page, click your user name.
2. From the drop-down menu, click Scheduled Emails.

4.3 Editing scheduled email settings

Use the Scheduled Email page to change existing settings. You must complete all Required fields.

Note: Multi-merchant users can use the Search tool to filter business locations by name.

To edit scheduled email settings:

1. From the top-right of the page, click your **user name.**
2. From the drop-down menu, click **Scheduled Emails.**
3. Select the **Email Setting** you want to edit.
4. Edit the Name for your Scheduled Email Setting.
5. Edit the Email Subject. The Payments Portal uses this as the email's subject when sending the daily summary of your transactions.
6. Select the Active check box to enable or disable the Scheduled Email setting.
7. Edit the email address of each Email Recipient that you want to receive the daily summary of your transactions.
    - You must separate each email address using a semicolon and a space. For example, to add three email addresses to the Email Recipient list, enter example1@paymentsportal.com; example2@paymentsportal.com; example3@paymentsportal.com;
    - You can enter up to 2000 characters.
    - The Payments Portal removes any invalid or excess semicolons.
8. (Optional) For multi-merchant users, select the business locations you want to include in the daily summary of your transactions.
9. Click **Update Setting.**

4.4 Deleting scheduled email settings

To delete scheduled email settings:

1. From the top-right of the page, click your **user name.**
2. From the drop-down menu, click **Scheduled Emails.**
3. Select the **Email Setting** you want to delete.
4. Click **Delete Setting.** The Payments Portal warns you that you cannot recover an email setting after you delete it.
5. Click **Delete.**

5. Gift Cards

Gift cards encourage your customers to shop in your store. Using the Payments Portal, you can:

- Activate a gift card
- Add value to a gift card
- Run a gift card sale
- Check the balance on a gift card

Use the Virtual Terminal to carry out all gift card processing and transactions.

Note: The Virtual Terminal has fields that are marked as required or suggested. You must complete any required fields to run a transaction. If possible, you should also complete the suggested fields to help the transaction qualify at the best rates.

5.1 Activating a gift card

To activate a gift card, you need to add value to it using the activate card function. To do this:

1. On the toolbar, click **Virtual Terminal.**
2. From the side menu, click **Activate Card.**
3. Enter the **Card Information:**
    - Type the Card Number.
    - (Optional) Use the month and year drop-down menus to select the Expiration Date.
4. Type the **Order Information:**
    - (Optional) Customer ID.
    - (Optional) Invoice Number.
    - Amount you are adding to the gift card.
    - (Optional) Notes relating to the activation for future reference.
5. Click **Activate Gift Card**. The Payments Portal confirms the activation was successful.
6. (Optional) Click Email or Print Receipt to send a receipt by email or to print a receipt.

5.2 Adding value to a gift card

To add value to a gift card:

1. On the toolbar, click **Virtual Terminal.**
2. From the side menu, click **Add Value.**
3. Enter the **Card Information:**
   - Type the Card Number.
   - (Optional) Use the month and year drop-down menus to select the Expiration Date.
4. Type the **Order Information:**
   - (Optional) Customer ID.
   - (Optional) Invoice Number.
   - Amount you are adding to the gift card.
   - (Optional) Notes relating to the transaction for future reference.
5. Click **Add Value**. The Payments Portal confirms if the transaction was successful.
6. (Optional) Click Email or Print Receipt to send a receipt by email or to print a receipt.

5.3 Running a gift card sale

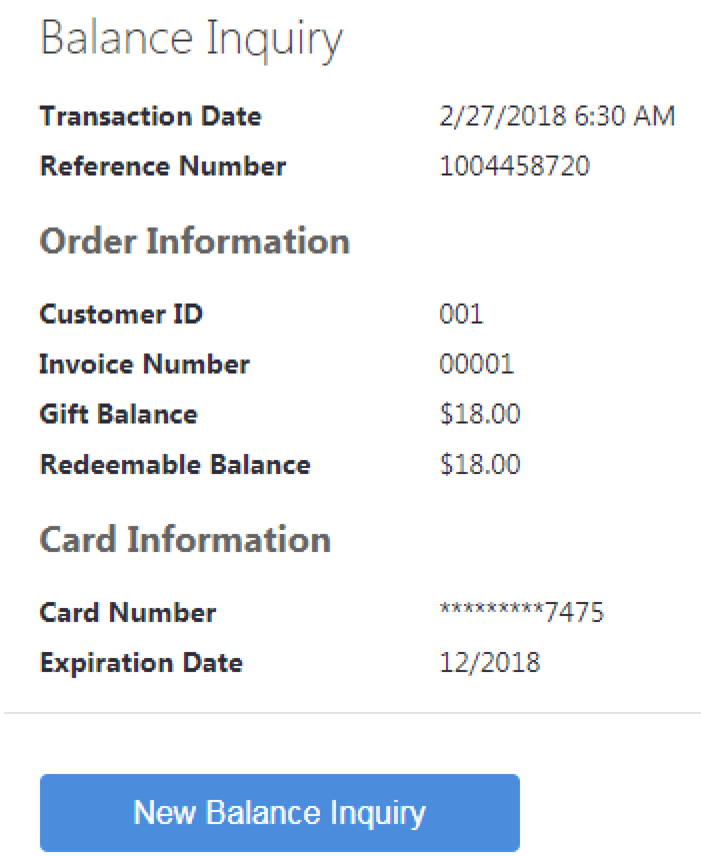
To run a sale using a gift card:

1. On the toolbar, click **Virtual Terminal**.
2. From the side menu, click **Gift Card Sale.**
3. Enter the **Card Information:**
   - Type the **Card Number.**
   - (Optional) Use the month and year drop-down menus to select the Expiration Date.
4. Type the **Order Information:**
   - (Optional) Customer ID.
   - (Optional) Invoice Number.
   - Amount.
   - (Optional) Notes relating to the transaction for future reference.
5. Click **Submit Payment.** The Payments Portal confirms the transaction was successful.
6. (Optional) Click **Email or Print Receipt** to send a receipt by email or to print a receipt.

5.4 Checking the balance on a gift card sale

To check the balance on a gift card:

1. On the toolbar, click **Virtual Terminal.**
2. From the side menu, click **Balance Inquiry.**
3. Enter the **Card Information:**
    - Type the **Card Number.**
    - (Optional) Use the month and year drop-down menus to select the Expiration Date.
4. Type of the **Order Information:**
    - (Optional)Customer ID
    - (Optional)Invoice Number
5. Click Get Balance. The Payments Portal shows you the balance on the gift card. The Balance Inquiry also displays the Expiration Date of the gift card.



6. Multi-Merchant Accounts

You can apply for a multi-merchant account if you have two or more merchant locations. For more information, contact our Customer Support Team.

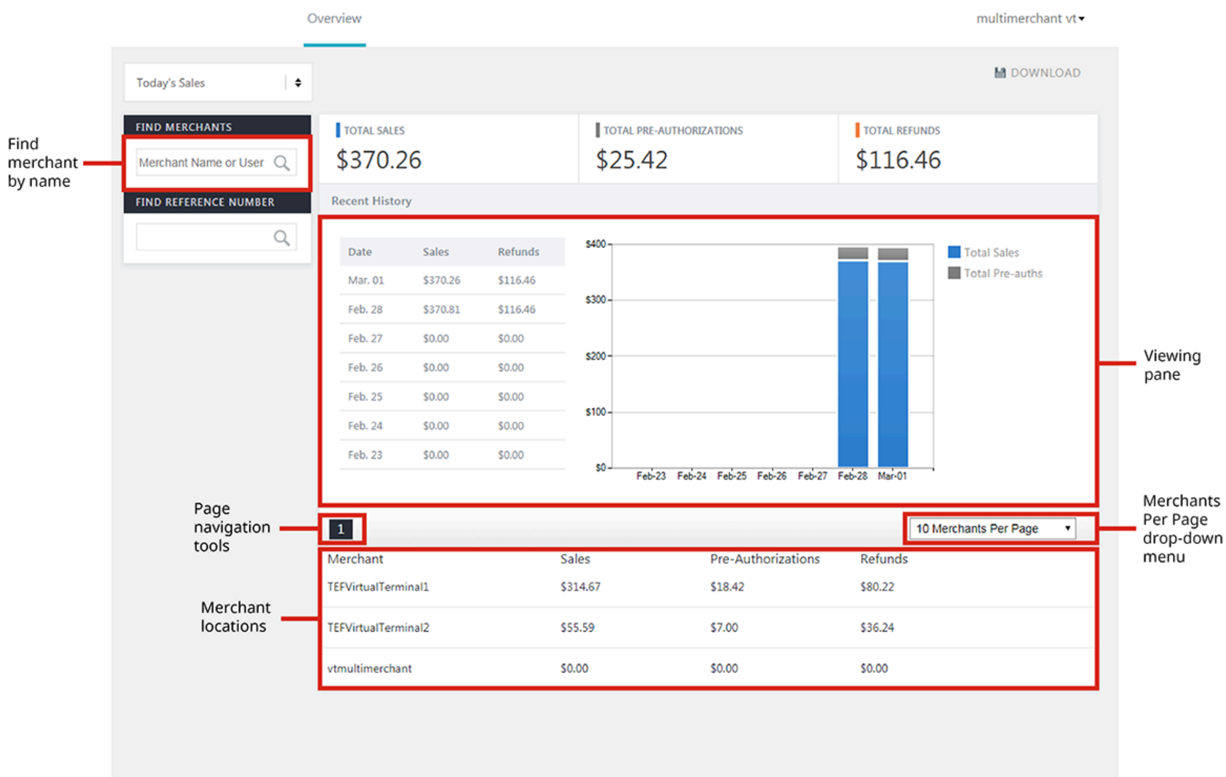
Using a multi-merchant account, you can manage multiple locations with a single account, including:

- Viewing a Sales Overview for all your locations
- Administrative access to all your locations

Note: The Sales Overview in multi-merchant mode updates every five minutes and may not be up to date. You should refresh the page to make sure the Sales Overview is up to date.

6.1 Viewing the Sales Overview

When you have a multi-merchant account, the Sales Overview displays a summary of the total sales, pre-authorizations, and refunds across all your stores.



On the Sales Overview page you can:

- Refresh your overview
- Sign out
- Search for a merchant location
- Filter the number of merchants shown
- Use navigation tools to view more merchants

To view the Sales Overview for multiple locations:

6.1.1 Refreshing your overview

To refresh the Sales Overview, from the toolbar, click **Overview.**

6.1.2 Signing out

To sign out of multi-merchant mode:

1. From the toolbar, click your **user name.**
2. From the drop-down menu, click **Sign Out.**

6.1.3 Search for a merchant location

To search for a merchant location:

1. Type the merchant name or user name associated with the merchant location in the Find Merchants field.

2. Click Search.

Note: We must add a merchant location to your multi-merchant account before you can search for it or view it. We add merchant locations to your account during registration. If you want to add merchant locations, contact our Customer Support Team.

6.1.4 Filter the number of merchants shown

To filter the number of merchants the Sales Overview displays:

1. Click the **Merchants Per Page** drop-down menu.

2. Select the **number of merchants** you want to view.

6.1.5 Use the navigation tools

To navigate multiple pages of merchants:

- To view a specific page, click its c**orresponding number.**
- To view the next page, click **Next.**
- To view the first page, click **<< or >>.**

6.1.6 Administrative access to your stores

Your multi-merchant account gives you administrative access to all your merchant locations. This allows you to:

- Run card sales, pre-authorizations, and refunds for any location
- View reports for any location
- Create and manage users for any location

To select a merchant location:

- Click the **merchant location.**

7. Refund or Return Policies

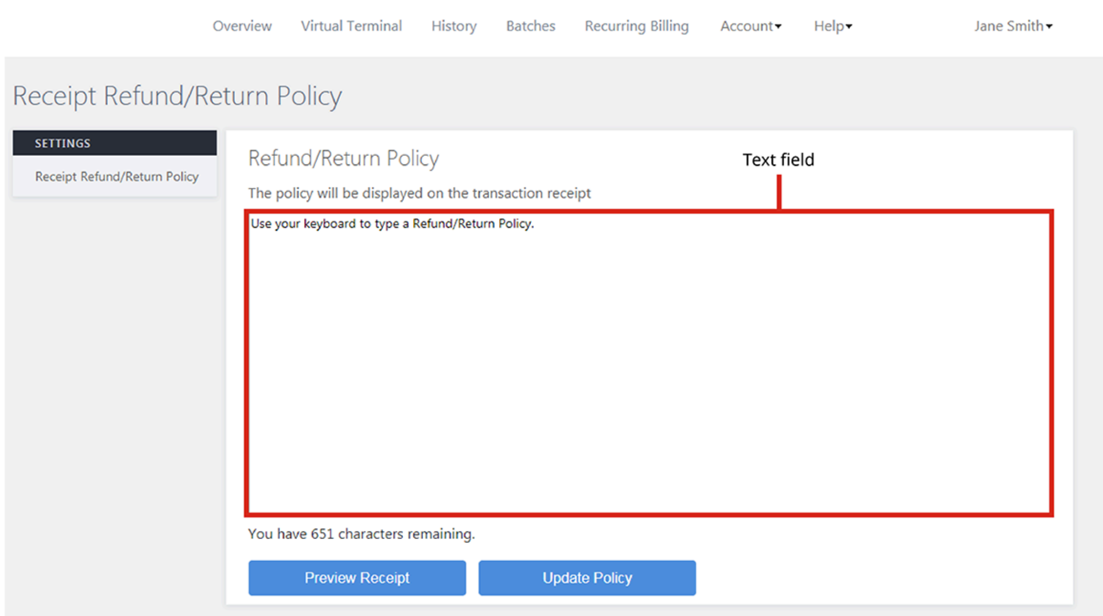
You can add a refund or return policy to your receipts using the Receipt Refund/Return Policy function. Your refund or return policy can be up to 700 characters in length, and you can preview your receipts before adding or updating the policy.

Note: The Payments Portal does not allow you to include the following special characters in your refund or return policy, for example, “<>£éá. The Payments Portal does not update your refund or return policy if it contains special characters and prompts you to try again.

7.1 Entering a refund or return policy

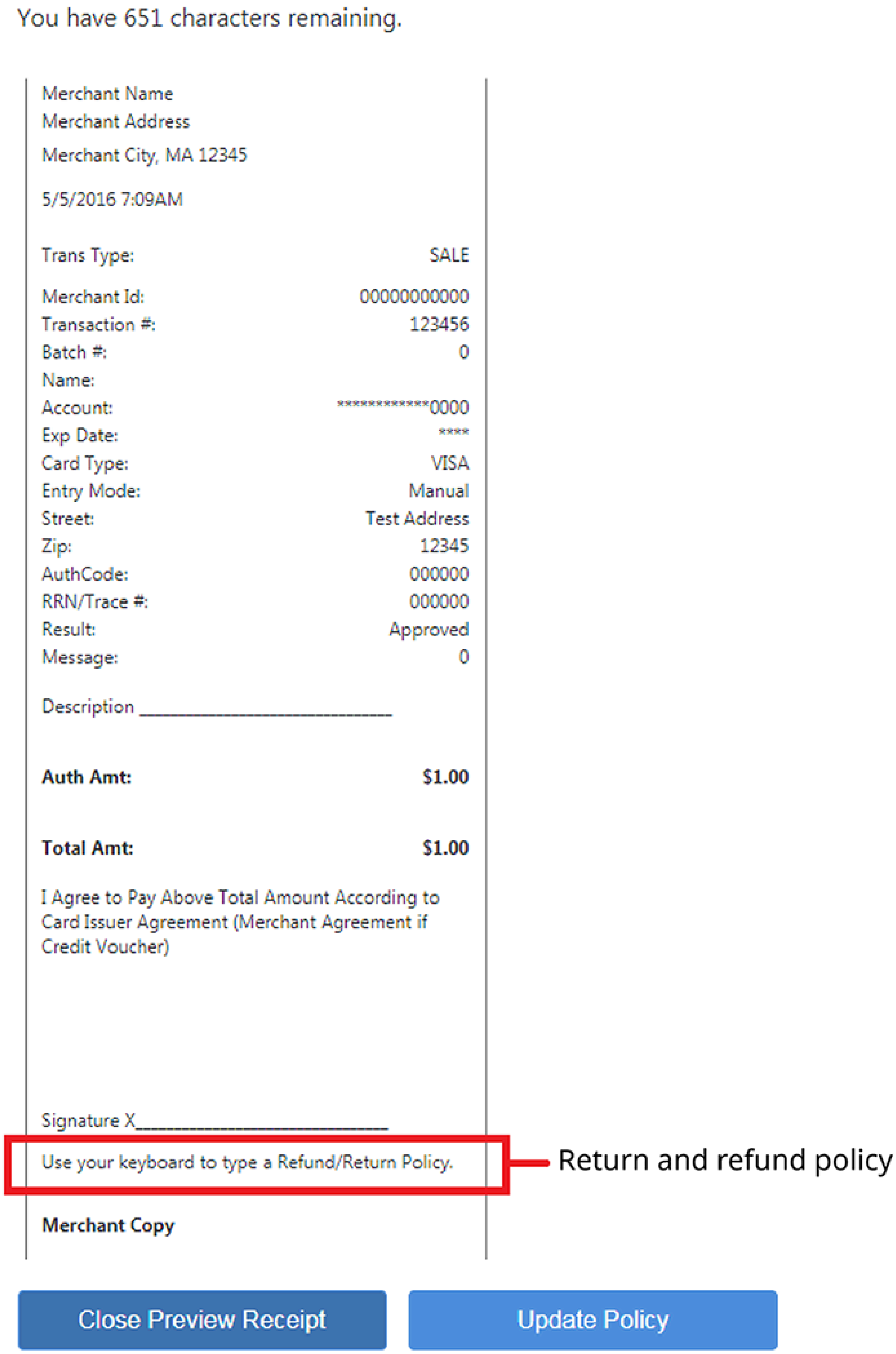
To enter a refund or return policy:

1. On the toolbar, click **Account.**
2. From the drop-down menu, click **Merchant Settings.**
3. In the text field, type your refund or return policy.



4. (Optional) View a preview of the receipt:

- Click **Preview Receipt.**



- Click Close Preview Receipt.

5. Click **Update Policy.**

7.2 Editing a refund or return policy

To edit a refund or return policy:

1. On the toolbar, click **Account.**
2. From the drop-down menu, click **Merchant Settings.**
3. In the text field, edit your refund or return policy.
4. (Optional) View a preview of the receipt:
    - Click Preview Receipt.
    - Click Close Preview Receipt.
5. Click **Update Policy.**

7.3 Deleting a refund or return policy

To delete a refund or return policy:

1. On the toolbar, click **Account.**
2. From the drop-down menu, click **Merchant Settings.**
3. In the text field, delete all characters.
4. Click **Update Policy**. The Payments Portal warns you that “Deleting the receipt Refund/Return Policy removes it from your receipts.”
5. Click **Delete Policy.**

8. Running Transaction for Level Two and Level Three Processing Rates

Your processor charges a different rate for each transaction depending on the amount of information you provide. When your customer uses a commercial card, you can provide extra information to try to lower your processing rate, for example:

- Level one – You provide the customer's card information and address.
- Level two (Commercial Card only) – You provide the same information as level one and you include the purchase order number, tax indicator, and product description for the transaction.
- Level three (Commercial Card only) – You provide the same information as level two and you include the line item details and additional order information for the transaction.

> ⚠ **Important:** We cannot guarantee that the processor will charge the level two or level three rate, even if you complete all the fields on the Payments Portal. To run a transaction for level two or level three processing rates, your customer must be using a commercial card.

8.1 Account settings for level two and level three

To set up your account to run transactions for level two and level three processing rates, you must:

1. Get agreement from your processor
2. Call us to add:
    - Your Federal Tax ID to your account
    - Commercial Card fields to your Payments Portal
    - Additional order information and line-item fields to your Payments Portal, (level three only)

8.2 Level two and level three fields

The following transaction types can qualify for level two or level three processing rates:

- Card sale
- Pre-authorization
- Forced sale
- Repeat sale

If you want to provide level two information:

- In Card Information, select the Commercial Card check-box

If you want to provide level three information:

- In Card Information, select the Commercial Card check-box
- In Order Information, select the Level 3 Transaction check-box

If you select the level two or level three check box, the Payments Portal displays extra fields for you to complete.

Important:

We cannot guarantee that the processor will process your transaction at the level two or level three rates, even if you complete all the fields on the Payments Portal.

8.2.1 Commercial Card Information

Field	Description
Purchase Order	Reference that you create for the transaction when you run it. For example, an order number from Salesforce.
Tax Indicator	Drop-down menu to indicate whether you are including tax or not including tax in the transaction. There are three values: • Provided – You have provided the tax amount, which is 0 or more. • Not Provided – You are selling taxable goods or services, but you are not providing the tax amount. • Exempt – The goods or services are exempt from tax. If you select exempt, you cannot type a Tax Amount in the Order Information or Line Item details.

Product Description	The description of the goods or services you are selling to the customer.

8.2.2 Order Information

Field	Description
Destination Postal Code (level three only)	The postal code of the destination you are shipping the goods to.
Destination Country Code (level three only)	The country you are shipping the goods to.
Ship from Postal Code (level three only)	The postal code of the location you are shipping the goods from. You can change the default to a location of your choice, if you ship goods from somewhere else, for example, a warehouse.
Discount Amount	The dollar amount you are giving as discount for the transaction.
Shipping Amount	The dollar amount you charge your customer for shipping or freight.
Duty Amount	The total dollar amount for the sum of the following: • Import duty • Excise • Customs tax • Impost tax • Tax levy

8.2.3 Line Item Information

If you run transactions on the Payments Portal, you can only use one line-item per transaction.

- If you want to record each item included in a sale you must run each line item as a separate transaction.
- If you want to run only one transaction for a group of items, we recommend that you enter the information for your highest-value item into the line item detail

Note: We recommend that you use a POS or a Genius device to run level three transactions. To check if your system can run level three transactions, speak to your POS provider.

Field	Description
Commodity Code	The commodity code is associated with the line item. Note: Corporate purchasing organizations use commodity codes to manage their total spend across different product lines. There is no global standard for accepted commodity codes; we recommend that you contact your processor for a list of codes.
UPC	The Universal Product Code associated with the line item. This is usually your supplier's unique product-identifier, or your inventory number. If you do not have an inventory number, type 12 characters without zeros or spaces.
Description	The description of the product.
Quantity	The number of goods you are specifying in your line item detail.
Unit of Measure	The unit of measure for the line item.
Unit Cost	The dollar cost of the item in your line item detail. We automatically populate this field from Subtotal Amount in the Order Information. You can edit this field.
Discount Amount	The dollar amount of discount you are applying to the line item. We automatically populate this field from the Discount Amount in the Order Information. This is an editable field.

Total Amount	The total amount for the line item. We automatically calculate this field by multiplying the Unit Cost by the Quantity. You can edit this field.
Tax Amount	The tax amount on the line item. We automatically populate this field from the Tax Amount in the Order Information field. You can edit this field.
Extended Amount	An extended amount associated with this line item. We automatically calculate this field by multiplying the Unit Cost by the Quantity.
Credit or Debit	An indicator that specifies whether the customer is paying for this line item using credit card or debit card.
Net or Gross	An indicator that specifies whether the line item cost is either: ● Net: does not include tax. ● Gross: does include tax.