Payments Portal

Getting Started Guide

Public
Doc no: PR-PUB-0025 Version 2.0

January 4, 2019

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Contents

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 types

The Payments Portal has four different user types that you can assign to your employees' accounts:

- **Administrative user:** Performs all functions including creating and managing other users. This user is typically the business owner or manager.
- **Power user:** Performs card sales, pre-authorizations, voids, refunds, and views reports. This user is typically the sales supervisor.
- **Terminal user:** Performs card sales, pre-authorizations, refunds, and views reports. This user is typically the sales assistant.
- **Reporting user:** Views reports but cannot perform any transactions.

Note: The functions a user can perform depends on their user type.

1.3 User guides for the Payments Portal

This 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

For more information on the additional functions of the Payments Portal, refer to the Merchant Reference Guide. It 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

2. The Payments Portal

2.1 Activating your user account

Note: You can access the Payments Portal from IP addresses only within the United States of America.

You must activate your user account before you can sign in. To activate your account:

1. Open the **Account Activation** email. If you do not receive an email, you should contact our Customer Support Team at **(1) (855) 276-5759**.
2. Click the **Activate your Account** link.
3. Read the Terms of Use Agreement, then click **Accept Agreement**.
4. In the **New Password** field, type your chosen password.
    - Your password must have between 8 and 20 characters, including at least one number, a mixture of upper and lower-case letters, and it must not match your user name. You must change your password every 90 days, and you cannot use the same password more than once.
5. In the **Confirm Password** field, re-type your chosen password.
6. Click **Activate Account**.
7. Click **Proceed to Sign-In Page**.

2.2 Signing in to the Payments Portal

You can sign in to the Payments Portal using any device that has an Internet connection and a web browser, for example, a PC, laptop, tablet, or smart phone. To sign in:

1. Open your web browser.
2. In the address bar, type https://tsys.accessaccountdetails.com/.
3. Press **Return**.
4. Type your **Username** that we have provided, or your administrator has provided.
5. Type your **Password**.
6. Click **Sign In**.

2.3 Changing your password

Note: Your password must have between 8 and 20 characters, including at least one number, a mixture of upper and lower-case letters, and it must not match your user name. You must change your password every 90 days, and you cannot use the same password more than once.

To change your password:

1. From the top-right of the Payments Portal, click your **user name**.
2. From the drop-down menu, click **Change Password**.

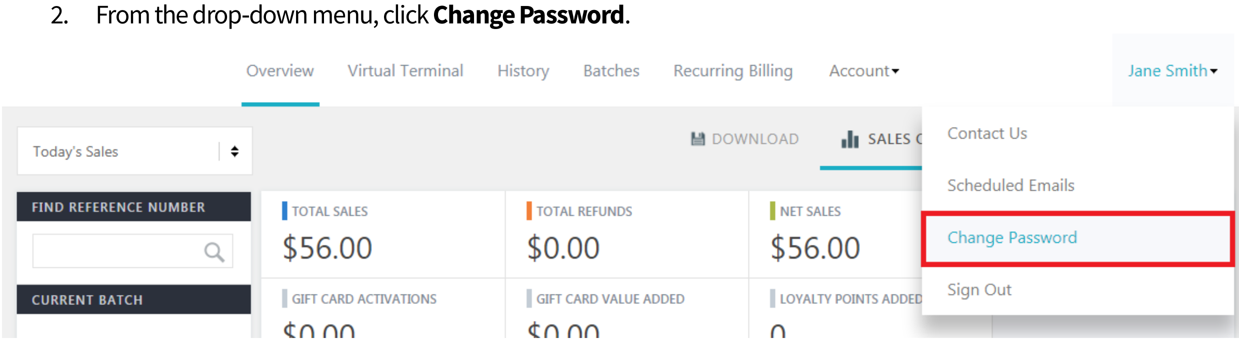

Figure 1. Change password

3. Type your **Current Password**.
4. Type your **New Password**.
5. In the **Confirm Password** field, re-type your new password.
6. Click **Change Password**.

Note: When you click Change Password, the Payments Portal redirects you to the sign in page to sign in using your new password. This is to help protect your account's security.

2.4 Resetting your password

If you have forgotten your password, you can reset it on the sign-in page. To reset your password:

1. Open your web browser.
2. In the address bar, type https://tsys.accessaccountdetails.com/.
3. Press **Return**.
4. Click **Forgot your username/password?**

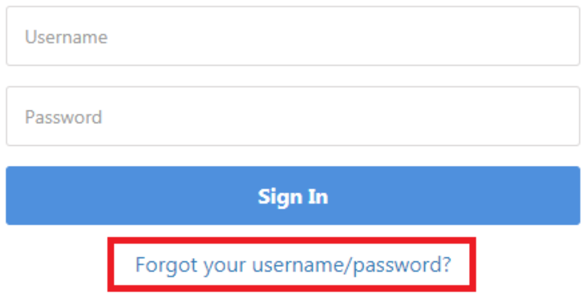

Figure 2. Forgot your username/password

5. In the **User Name** field, type the user name connected to your account.
6. Click **Reset Password**.

2.5 Forgotten your user name

If you have forgotten your user name, we can email your user name to you. To do this:

1. Open your web browser.
2. In the address bar, type https://tsys.accessaccountdetails.com/.
3. Press **Return**.
4. Click **Forgot your username/password?**

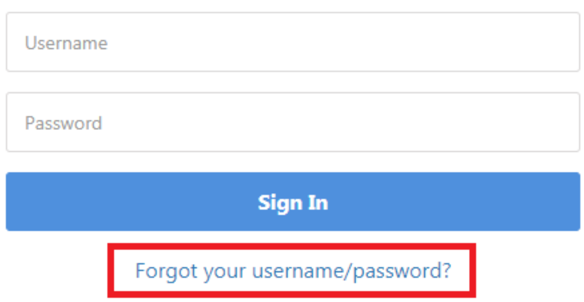

Figure 3. Forgot your username/password

5. Click **Can't remember your user name?**

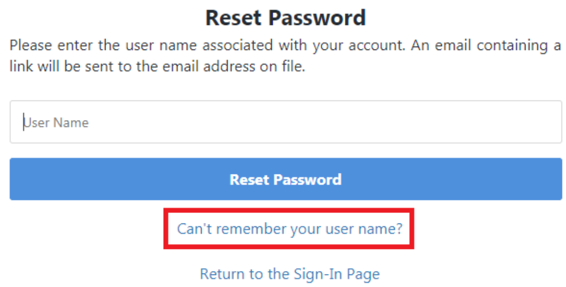

Figure 4. Can't remember your user name

6. In the **Email Address** field, type the email address connected to your account.
7. Click **Recover Account**.

2.6 Signing out of the Payments Portal

Important: The Payments Portal does not automatically save your progress. You should complete your current task before signing out. For security reasons, the Payments Portal automatically ends your current session after 15 minutes of inactivity.

To manually sign out:

1. From the top-right of the Payments Portal, click your **user name**.
2. From the drop-down menu, click **Sign Out**.

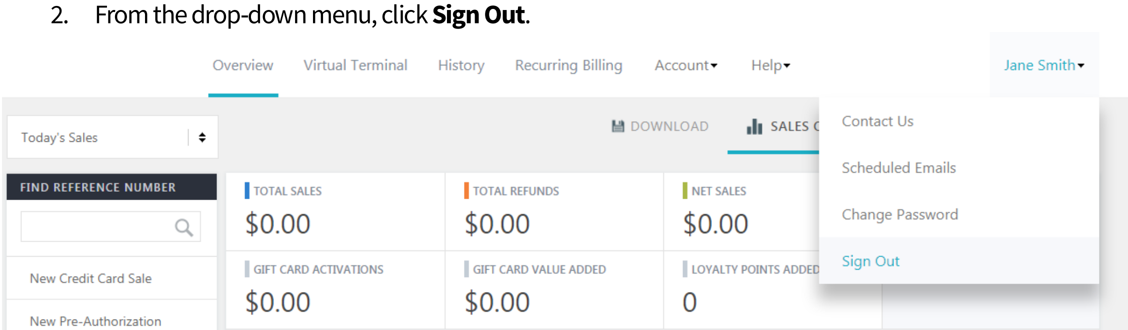

Figure 5. Sign out

2.7 Contacting our Customer Support Team

You can contact our Customer Support Team using the Payments Portal. We respond by phone or email. To contact us:

1. From the top right of the Payments Portal, click your **user name**.
2. From the drop down menu, click **Contact Us**.

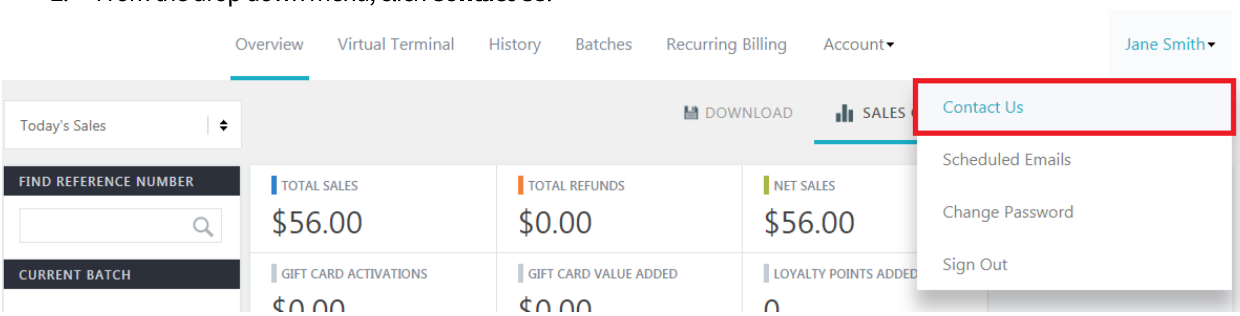

Figure 6. Contact us

3. Enter your question:
   a. From the **Topic** drop down menu, select the topic that best describes your issue. The topic you select helps us to respond more effectively.
   b. In the **Message** field, describe your issue. You can write up to 2000 words.
4. Confirm your Contact Information is correct:
   a. **First Name**
   b. **Last Name**
   c. **Email Address**
   d. (Optional) **Phone Number**
5. Use the option buttons to select your **Preferred Contact Method**.
6. Click **Send Email**.

2.8 Layout of the Payments Portal

When you sign in to the Payments Portal, you see a toolbar, a side menu, and your user name.

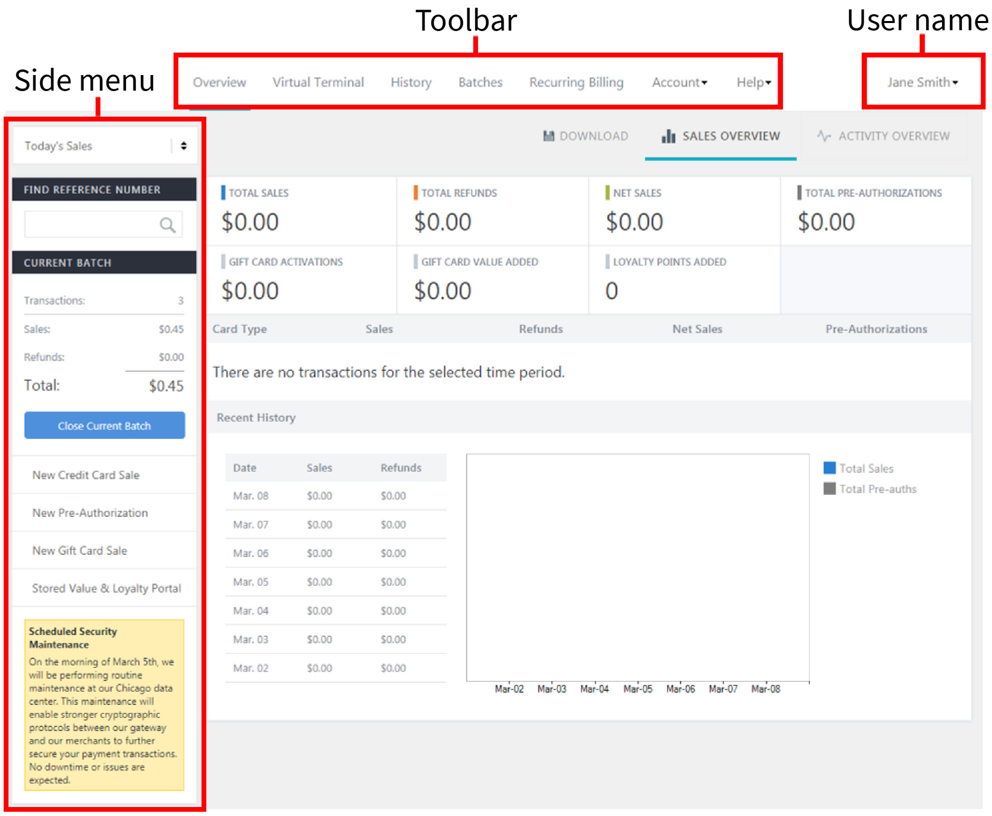

Figure 7. Payments Portal

You can access the following Payments Portal pages from the toolbar:

- **Overview:** View information on total sales and activity over the past six months.
- **Virtual Terminal:** Run credit, debit, and gift card transactions.
- **History:** View information on closed, current, and intermediate batches.
- **Recurring Billing:** Set up and manage recurring billing.
- **Account:** Set up and manage user accounts, and your merchant settings. You can also access the Statements and Reporting tool, and the PCI Compliance tool.
- **Help:** Access the Help Center, and the Payments Portal Help and FAQ section.

Note: Depending on your user type, you may not have access to some pages. For example, a reporting user does not have access to the Virtual Terminal.

3. The Overview Page

You can use the Overview page to:

- View a summary of your total sales
- View your transaction activity
- View a summary of the current open batch
- Search for a transaction by reference number
- Download a summary of your transactions in a .CSV format

3.1 Viewing the Sales Overview

To view the Sales Overview:

1. On the toolbar, click **Overview**.
2. Click **Sales Overview**.
3. To select a specific time range, use the **Period** drop-down.

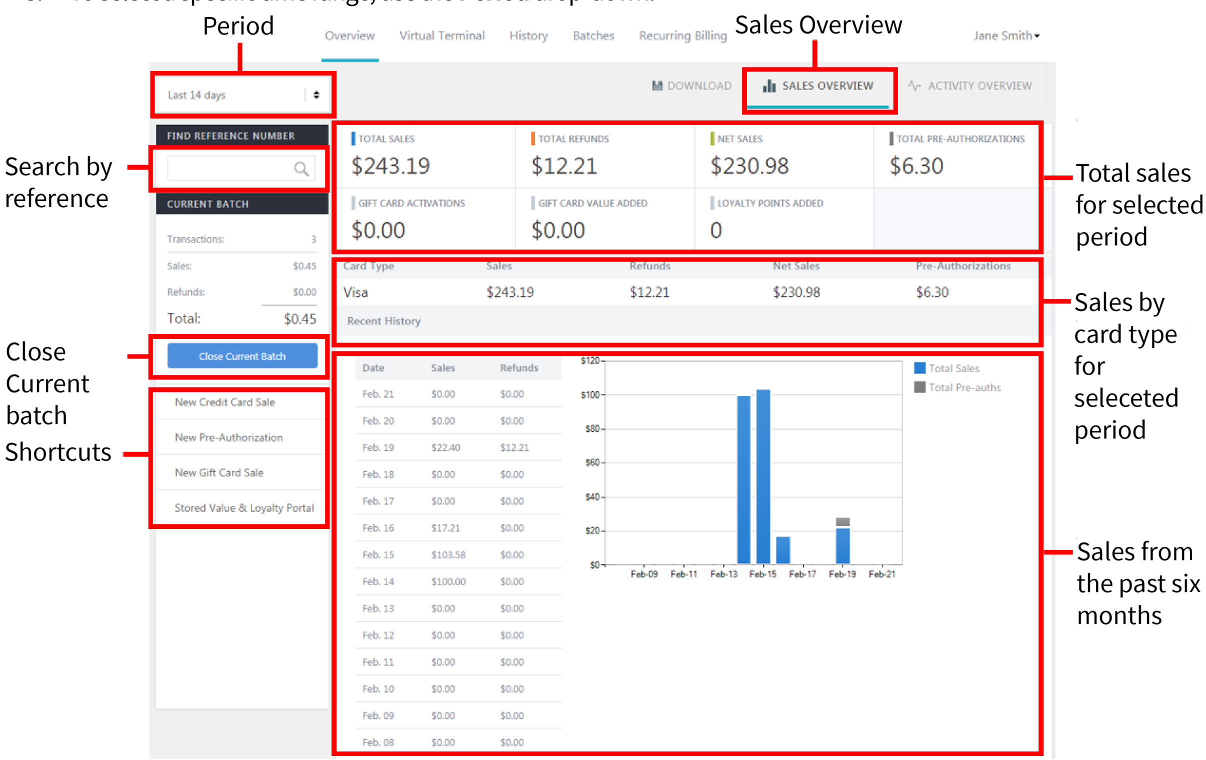

Figure 8. Sales Overview

3.2 Viewing the Activity Overview

To view the Activity Overview:

1. On the toolbar, click **Overview**.
2. Click **Activity Overview**.
3. To select a specific time range, use the **Period** drop-down.

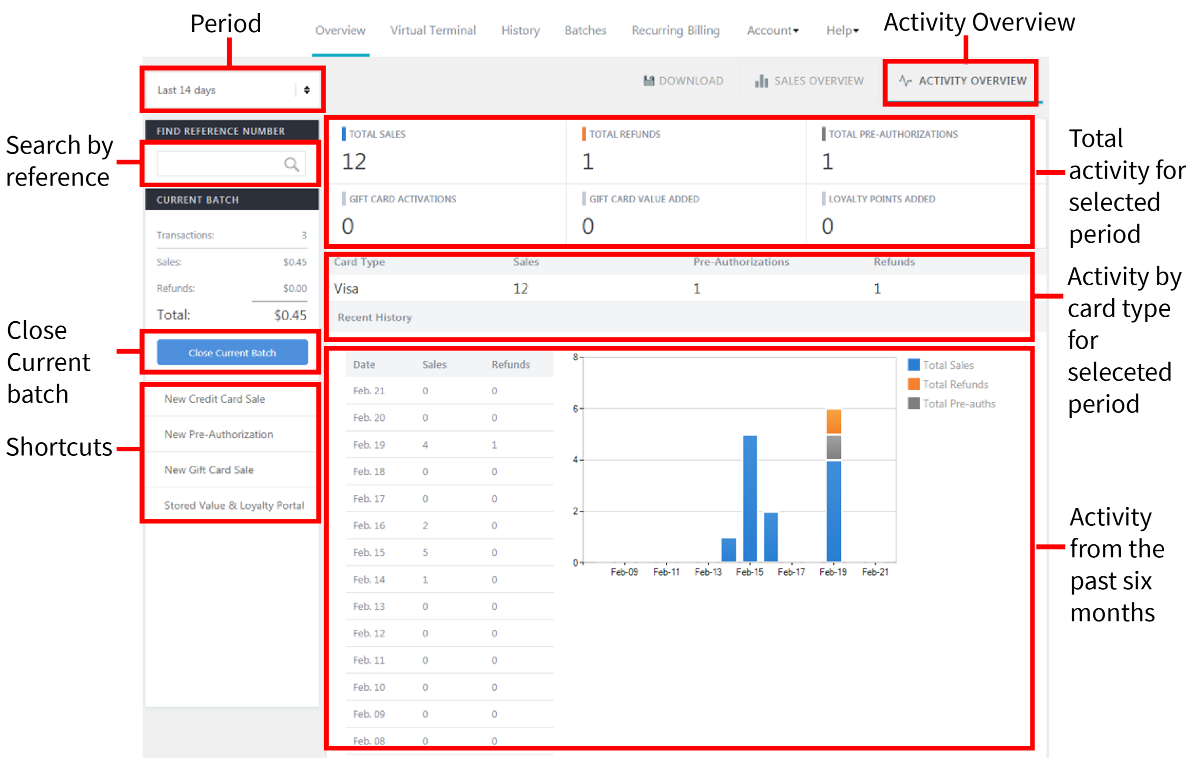

Figure 9. Activity Overview

3.3 Downloading a transaction summary

To download a summary of your sales and activity in .CSV format:

1. On the toolbar, click **Overview**.
2. To select a specific time range, use the **Period** drop-down.
3. Click **Download**. Depending on your browser, you may need to complete additional actions.

4. Searching for a transaction

The History page displays all your transactions. To search for a transaction, you can use the:

- **Period** drop-down menu - to filter transactions using a time range.
- **Find** tool - to filter transactions using specific criteria, such as the invoice number.

4.1 The History page

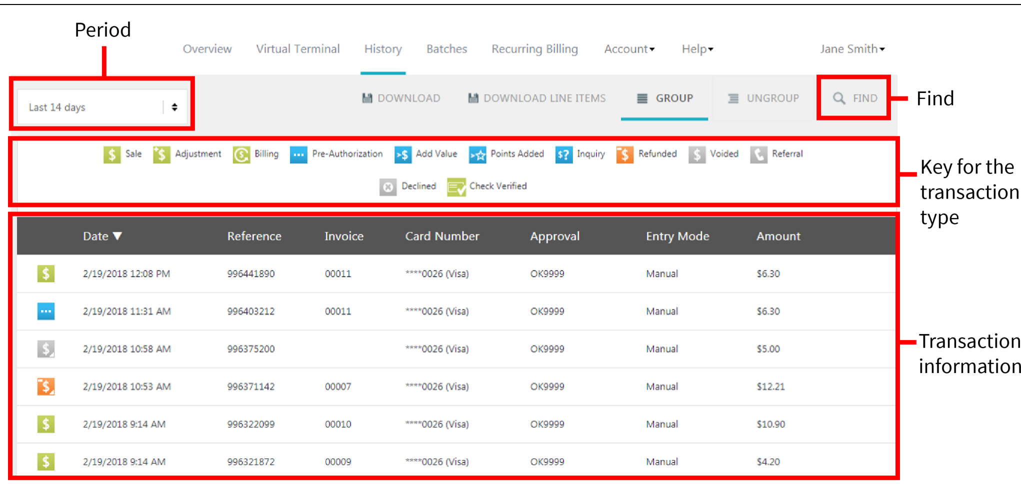

Figure 10. History page

4.1.1 Transaction types

You can run several different types of transaction on the Payments Portal, including:

- **Sale:** A credit, debit, or gift card transaction.
- **Adjustment:** A transaction with a tip adjustment.
- **Billing:** A transaction from a recurring billing contract.
- **Pre-Authorization:** A temporary hold on funds in the customer's account.
- **Add Value:** A transaction that adds value to a gift card.
- **Points Added:** A transaction that adds points to a loyalty card.
- **Inquiry:** A balance inquiry on a gift or a loyalty card.
- **Refunded:** A repayment of the transaction value to the customer.
- **Voided:** A cancellation of an unsettled transaction.
- **Referral:** A transaction that requires a voice authorization from the card issuer.
- **Declined:** A transaction that has been declined.
- **Check verified:** A check that has passed authorization and does not need to undergo Electronic Check Conversion. You should deposit these checks in your bank.

4.1.2 Transaction information

The History page shows simplified transaction information, including:

- **Date:** The date of the transaction.
- **Reference:** The transaction's reference number.
- **Invoice:** The invoice reference that you created at the time of the transaction.
- **Card Number:** The customer's card number. The Payments Portal displays only the last four digits of the card number to protect the customer's card information.
- **Approval:** The approval reference for the transaction.
- **Entry Mode:** The method you used to run the transaction.
- **Amount:** The value of the transaction.

4.2 Searching for a transaction

You can use the Find tool to narrow your search results using multiple search options.

Note: If you do not have the customer's full card number, you can search for the last four numbers on their card. You can find the last four numbers of the customer's card on the customer's receipt.

To search for a transaction:

1. On the toolbar, click **History**.
2. Click **Find**.
3. Type the **Reference Number**, or enter one or more of the following:
    - **Time Range**
    - **Transaction Type**
    - **Payment Type**
    - **Name On Card**
    - **Card Number**
    - **Invoice Number**
    - **Purchase Order**
    - **Customer ID**
    - **Amount**
    - **Batch Number**
    - **Authorization Code**
    - **Merchant User Name**
    - **Register**
    - **Transaction Result**
    - **Checking Account Number**
    - **Name on Check**
    - **Check Status**
    - **Check Type**
    - **Check Funding Status**
4. (Optional) To display only transactions that were processed using Store and Forward, select **Only Show Stored Transactions**.
5. Click **Find Transactions**.

4.3 Viewing your search results

When you are viewing the search results, you can:

- **Group or ungroup your results** - group any related transactions, for example, a pre authorization with its completed sale.
- **Download your results in .CSV format** - you can download your search results.
- **Open a detailed view of a transaction** - you can view more information about the transaction.

4.3.1 Grouping or ungrouping your transactions

To group or ungroup your search results:

- Click **GROUP** and **UNGROUP**.

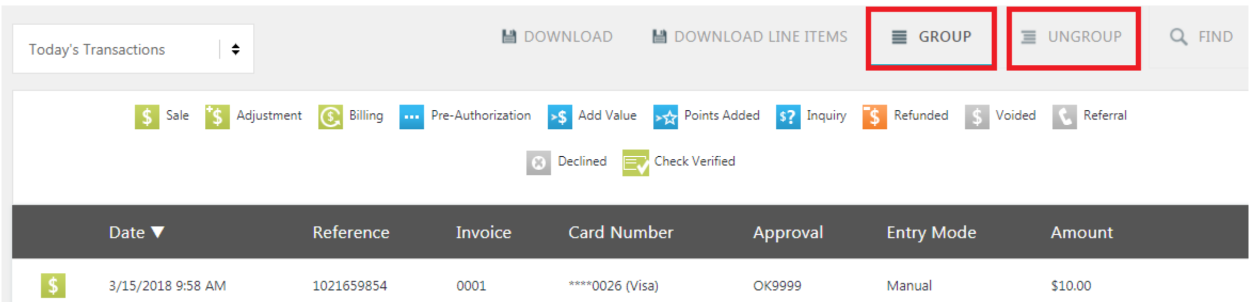

Figure 11. Group and ungroup

4.3.2 Downloading your transactions

You can download all your search results, or you can download only transactions that include more than one item. They download in .CSV format.

To download all your search results:

- Click **DOWNLOAD**.

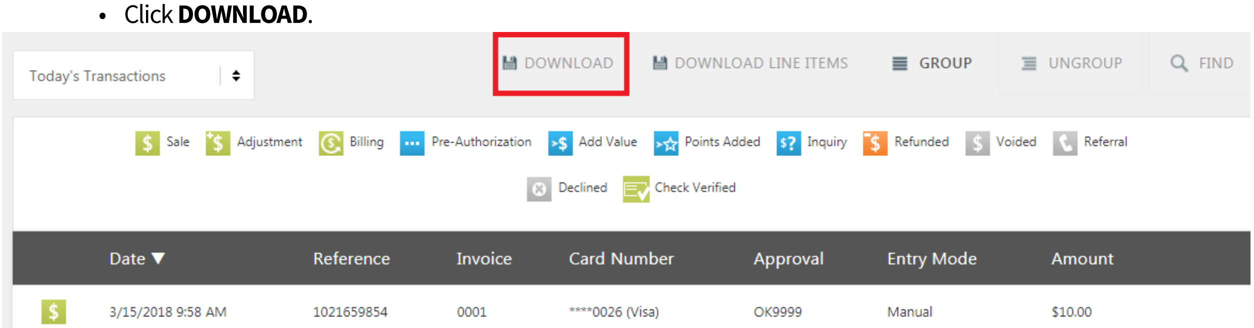

Figure 12. Download search results

To download transaction results that include more than one item:

- Click **DOWNLOAD LINE ITEMS**.

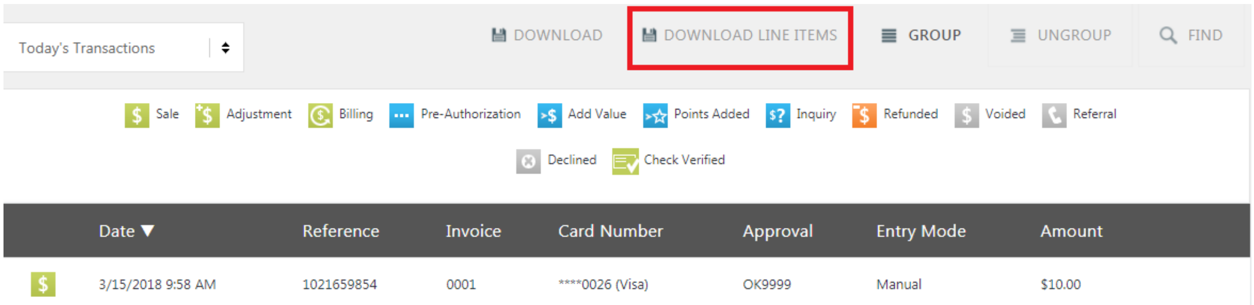

Figure 13. Download a transaction

4.3.3 Opening the detailed view

The History page displays transactions in a simplified view. The simplified view includes the following information:

- Type of transaction
- Date of the transaction
- Reference number
- Invoice number
- Card number
- Authorization code (if applicable)
- Entry mode
- Amount

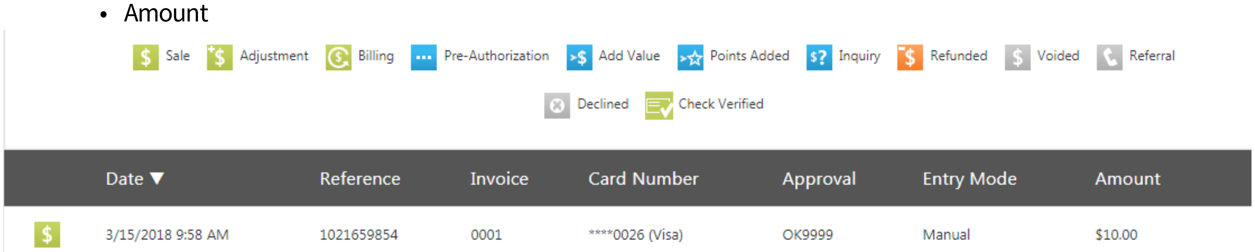

Figure 14. Example of a simplified view

If you click on any transaction, you open the detailed view. The detailed view includes more information than the simplified view, such as:

- User who performed the transaction
- Batch number
- Name on the card
- Cardholder address

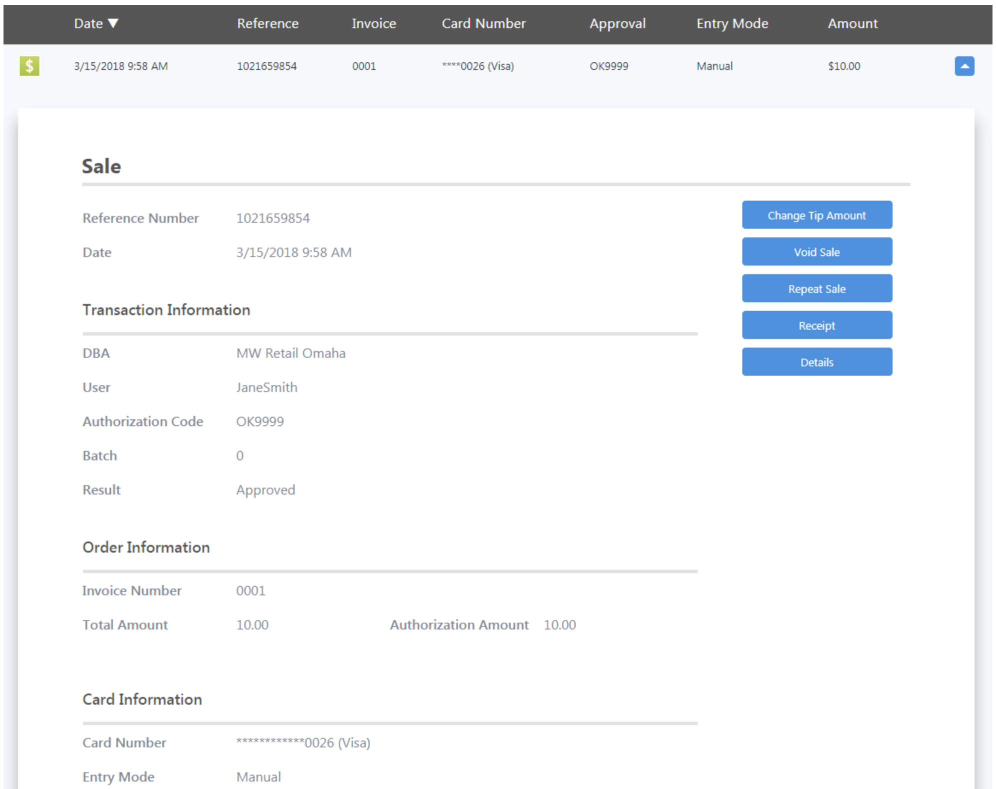

Figure 15. Example of a detailed view

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

- Void or refund
- View transaction receipt
- View transaction details

5. Running a transaction

5.1 The Virtual Terminal

You use the Virtual Terminal to run transactions without a Point of Sale (POS).

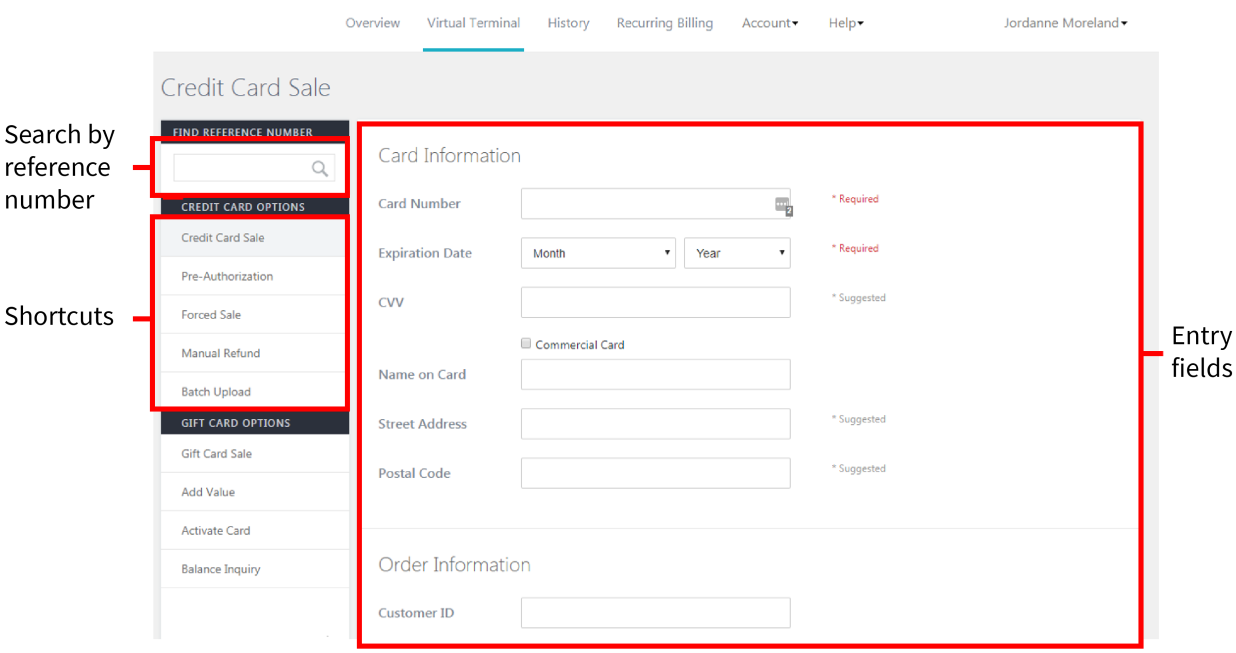

Figure 16. The Virtual Terminal

The following fields are available in the Virtual Terminal:

- **Card number:** Credit or debit card number on the front of the customer's card.
- **Expiration Date:** Month and year that the card expires, and after which the customer can no longer use the card for transactions.
- **CVV:** A three-digit code on the signature strip of a credit or debit card. Also known as a CVC or a CVV2.
- **Commercial Card:** Credit card connected to a business or organization. Also known as a corporate card.
- **Name on Card:** The customer's name on their credit or debit card.
- **Street Address:** The customer's street address connected to their credit or debit card.
- **Postal Code:** The customer's postal code (zip code) connected to their credit or debit card.
- **Customer ID:** Customer reference number that you create at the time of the transaction.
- **Invoice Number:** Invoice reference number you create at the time of the transaction.
- **Subtotal Amount:** Value of item or service before tax is added.
- **Tax Amount:** Value added to item or service cost, based on state tax requirements.
- **Tip Amount:** Value of tip that the customer adds.
- **Convenience Fee:** Value you add when the customer is using an alternative payment method that you do not accept as standard.
- **Notes:** Notes relating to the transaction for future reference.
- **Duplicate transactions:** Allows you to process the same transaction for the same card more than once during a 24-hour period.

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 lowest transaction fee.
• If you are a Virtual Terminal user and do not have an integrated POS, the Payments Portal does not display the Tip Amount and Convenience Fee fields.

5.2 Considerations for Mail Order or Telephone Order merchants

When you sell goods or services, using mail order or telephone order you must run a pre authorization and finalize the sale only when you ship the goods to the customer.

5.3 Running a card sale

You can use the Virtual Terminal to run a credit or debit card sale.

To run a card sale:

1. On the toolbar, click **Virtual Terminal**.
2. Enter the Card Information:
   a. Type the **Card Number**.
   b. Use the month and year drop down menus to select the **Expiration Date**.
   c. Type the **CVV**.
   d. (Optional) Type the **Name on the Card**.
   e. Type the **Street Address**.
   f. Type the **Postal Code**.
3. Type the Order Information:
   a. (Optional) **Customer ID**.
   b. **Invoice Number**.
   c. (Optional) **Customer's Email**.
   d. **Subtotal Amount**.
   e. (Optional) **Tax Amount**.
   f. (Optional) **Tip Amount**.
   g. (Optional) **Convenience Fee**.
   h. (Optional) **Notes** relating to the sale for future reference.
4. (Optional) To allow the same transaction to occur for the same card more than once in a 24-hour period, select the **Allow Duplicate Transactions** check box.
5. 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 different payment method.
   - Approval - The approval screen includes a summary of the transaction. On the approval screen, you can:
     - Email or Print Receipt
     - Start a new sale
     - Void the sale
     - Change the Tip Amount

Note: If you are a Virtual Terminal user and do not have an integrated POS, the Payments Portal does not display the **Tip Amount** and **Convenience Fee** fields.

5.4 Emailing a receipt

You can email a sales receipt directly after running a card sale from the sale approval screen. You can also email receipts for past transactions using the History page.

5.4.1 Emailing a receipt after running a card sale

1. Run a card sale.
2. Click **Email or Print Receipt**.

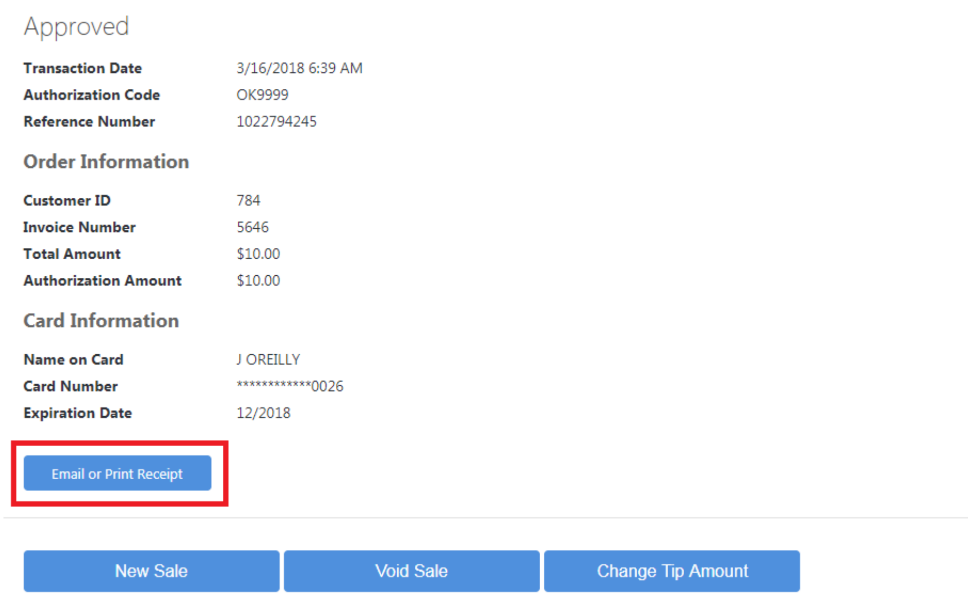

Figure 17. Email or print receipt

3. In the **Email Address** field, type the recipient's email address.
4. Click **Email Receipt**. The Payments Portal confirms it has sent the receipt to the customer.

5.4.2 Emailing a receipt from the History page

1. On the toolbar, click **History**.
2. Search for the transaction of the receipt you want to email. For more information, refer to "Searching for a transaction" on page 15.
3. Click the transaction to display the detailed view.
4. Click **Receipt** to display the sale receipt.

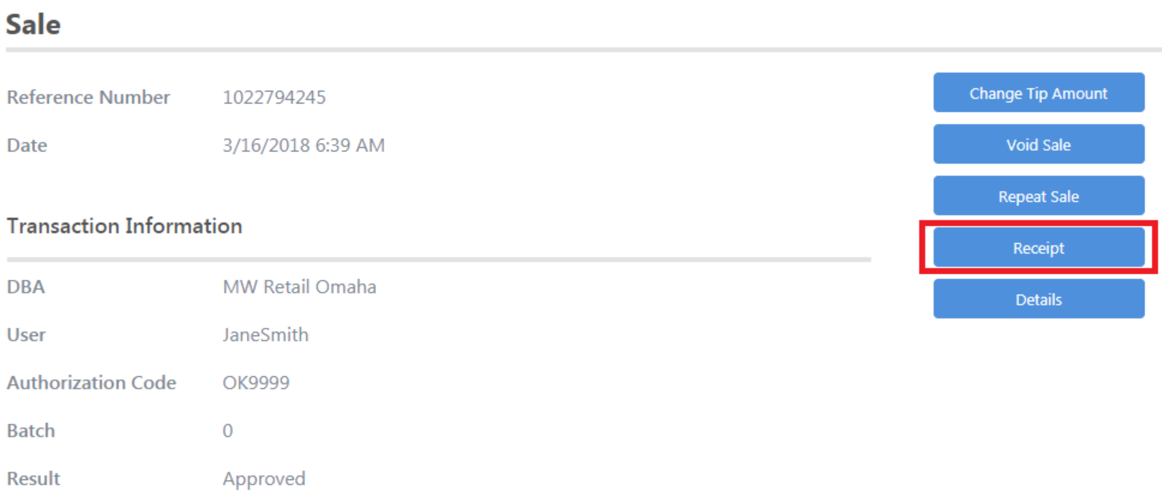

Figure 18. Email a receipt from the History page

5. In the **Email Address** field, type the recipient's email address.
6. Click **Email Receipt**. The Payments Portal confirms it has sent the receipt to the customer.

5.5 Printing a receipt

You can print a sales receipt directly after running a card sale from the sale approval screen. You can also print receipts for past transactions using the History page.

5.5.1 Printing a receipt after running a card sale

1. Run a card sale.
2. Click **Email or Print Receipt**.

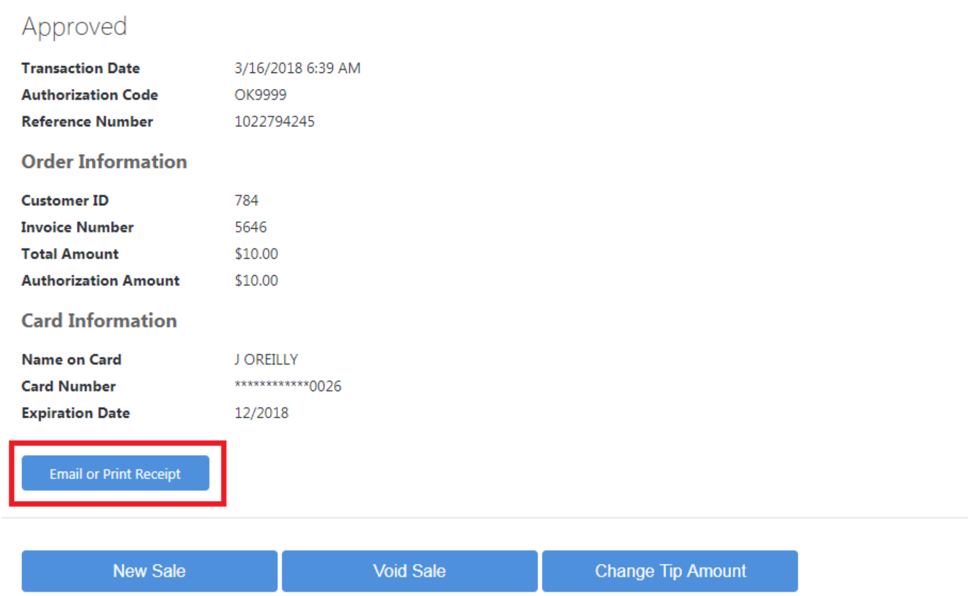

Figure 19. Email or print receipt

3. Click **Print Receipt**. Depending on your browser, you may need to complete additional actions.

5.5.2 Printing a receipt from the History page

1. On the toolbar, click **History**.
2. Search for the transaction of the receipt you want to email. For more information, refer to “Searching for a transaction” on page 15.
3. Click the transaction to display the detailed view.
4. Click **Receipt** to display the sale receipt.

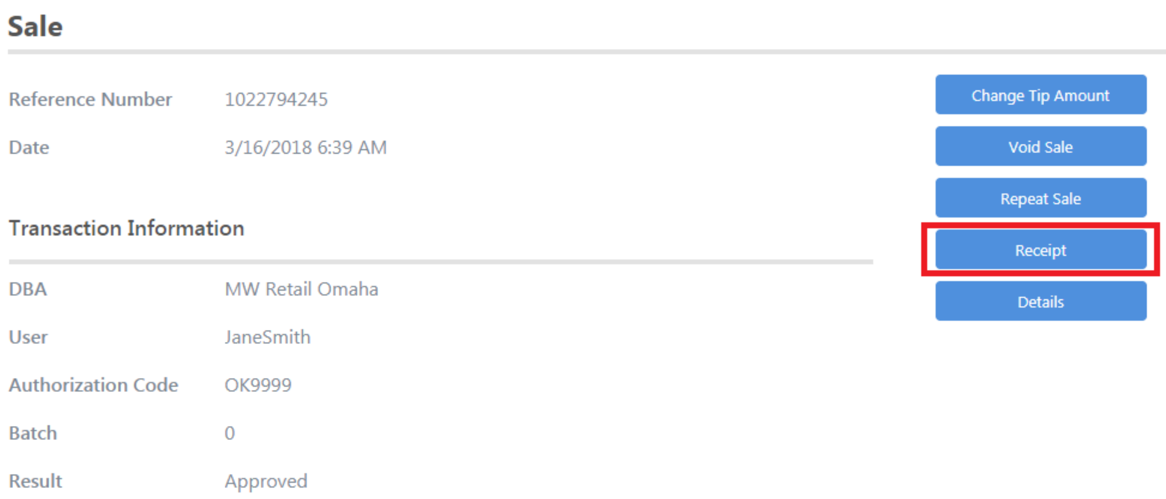

Figure 20. Email a receipt from the History page

5. Click **Print Receipt**. Depending on your browser, you may need to complete additional actions.

5.6 Voiding a transaction

A void cancels an unsettled transaction. You can void only transactions that are part of an open batch. When you close the current batch, any voided transactions are not transferred to your account from the customer's account.

Note: If you do not have an option to void a sale on the Payments Portal, the sale is part of a closed batch and you must perform a refund.

You can void a transaction immediately after running the sale on the Virtual Terminal, or by using the History page.

5.6.1 Void immediately after running a card sale

1. Click **Void Sale**.

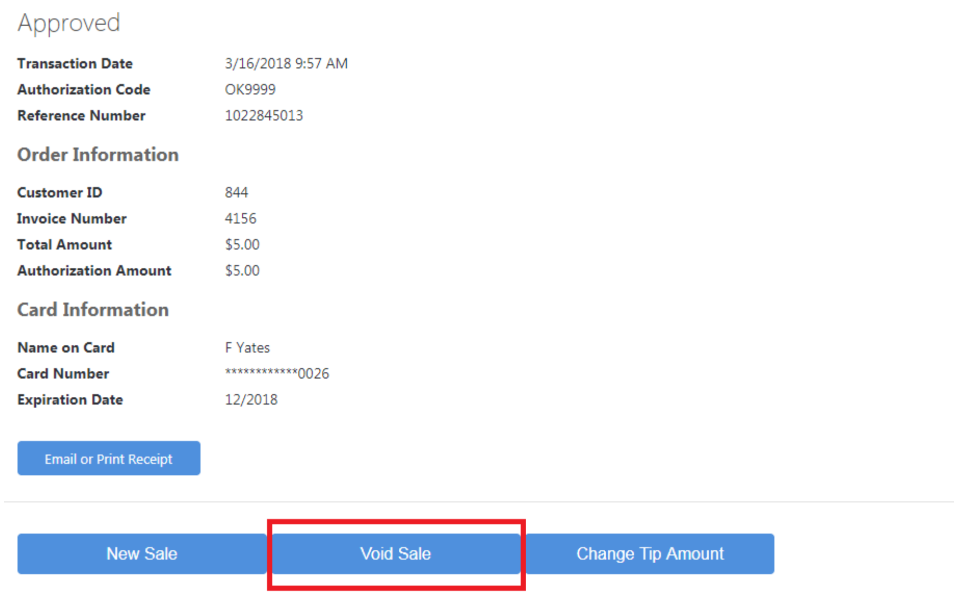

Figure 21. Immediate void

2. Click **Void Sale**. The Payments Portal confirms the void was successful.

5.6.2 Void a transaction from the History page

1. On the toolbar, click **History**.
2. Search for the transaction you want to void. For more information, refer to "Searching for a transaction" on page 15.
3. Click the transaction to display the detailed view.
4. Click **Void Sale**.

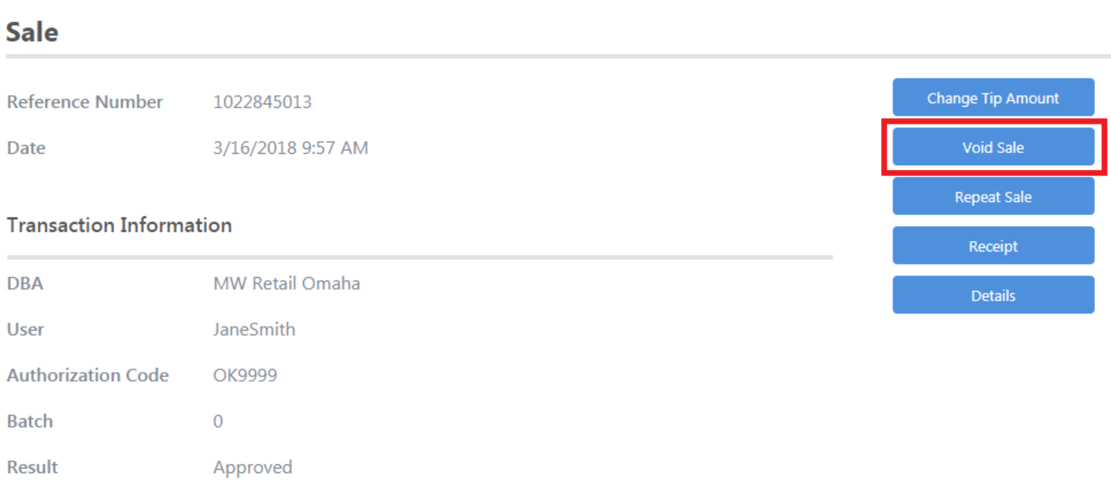

Figure 22. Void a transaction from the History page

5. Click **Void Sale**. The Payments Portal displays an approval that it voided the transaction.

5.7 Refunding a sale

A refund returns all or part of the transaction value to the customer. You can refund a sale only when the transaction is part of a closed batch. When you refund a sale, the value of the transaction leaves your account the next time you close the current batch.

Note: If you do not have an option to refund a sale on the Payments Portal, the sale is part of an open batch and you must perform a void. You can refund a transaction from the History page.

1. On the toolbar, click **History**.
2. Search for the transaction you want to refund.
3. Click the transaction to display the detailed view.
4. Click **Refund**.

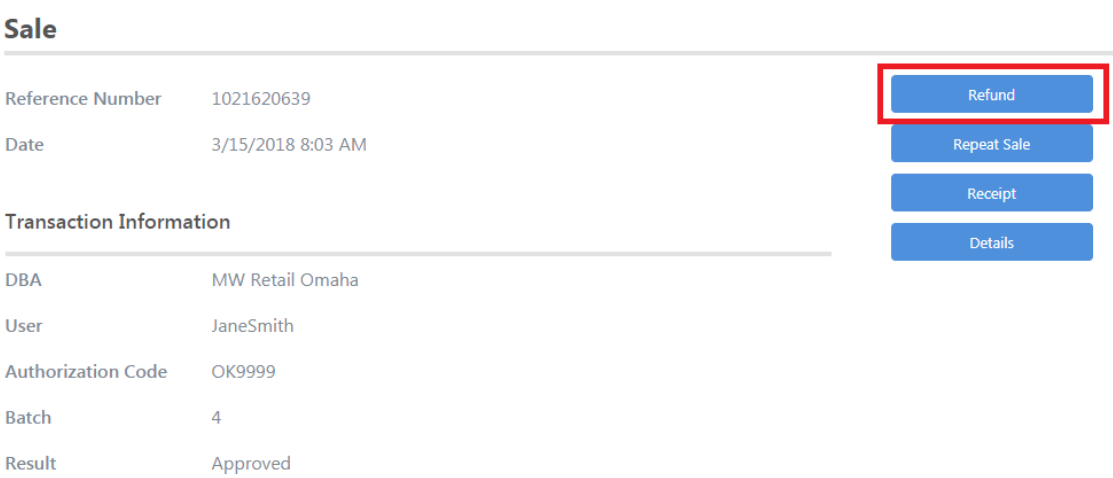

Figure 23. Refund in the detailed view

5. Check the **Refund Amount** is correct. If it is incorrect, type the correct refund amount.
6. Click **Refund**. The Payments Portal confirms the refund was successful.

5.7.1 Voiding a refund

Note: You can only void a refund that is part of an open batch.

If you accidentally return funds to a customer using a refund, you can cancel the transaction using a void. You can void a refund using the refund-approval screen, or by using the History page.

To void a refund using the refund-approval screen:

1. On the refund approval-screen, click **Void Refund**.
2. On the Transaction Information screen, click **Void Refund**. The Payments Portal confirms you voided the refund.

To void a refund using the History page:

1. On the toolbar, click **History**.
2. Click on the refunded transaction you want to void.
3. Click **Void Refund**.
4. Click **Void Refund**. The Payments Portal confirms you have voided your refund.

5.8 Running a pre-authorization

A pre-authorization temporarily holds funds in the customer's account, which you later capture when you finalize the sale. You can use a pre-authorization to make sure customers pay for the services you provide, for example, at the start of their hotel stay or when they hire a car.

You should use a pre-authorization if you are a mail order or telephone order merchant that ships physical goods. For more information, refer to “Considerations for Mail Order or Telephone Order merchants” on page 20.

To run a pre-authorization:

1. On the toolbar, click **Virtual Terminal**.
2. On the side menu, click **Pre-Authorization**.
3. Enter the Card Information:
   a. Type the **Card Number**.
   b. Use the month and year drop down menus to select the **Expiration Date**.
   c. Type the **CVV**.
   d. (Optional) Type the **Name on Card**.
   e. Type the **Street Address**.
   f. Type the **Postal Code**.
4. Type the Order Information:
   a. (Optional) **Customer ID**.
   b. **Invoice Number**.
   c. (Optional) **Customer's Email**
   d. **Subtotal Amount**.
   e. (Optional) **Tax Amount**.
   f. (Optional) **Tip Amount**.
   g. (Optional) **Convenience Fee**.
   h. (Optional) **Notes** relating to the pre-authorization for future reference.
5. Click **Submit Pre-Authorization**. The Payments Portal confirms the pre-authorization.

Note: If you are a Virtual Terminal user and do not have an integrated POS, the Payments Portal does not display the Tip Amount and Convenience Fee fields.

5.8.1 Finalizing a pre-authorization

To finalize a pre-authorization:

1. On the toolbar, click **History**.
2. Search for the pre-authorization you want to finalize.
3. Click the transaction to display the detailed view.
4. Click **Finalize Sale**.

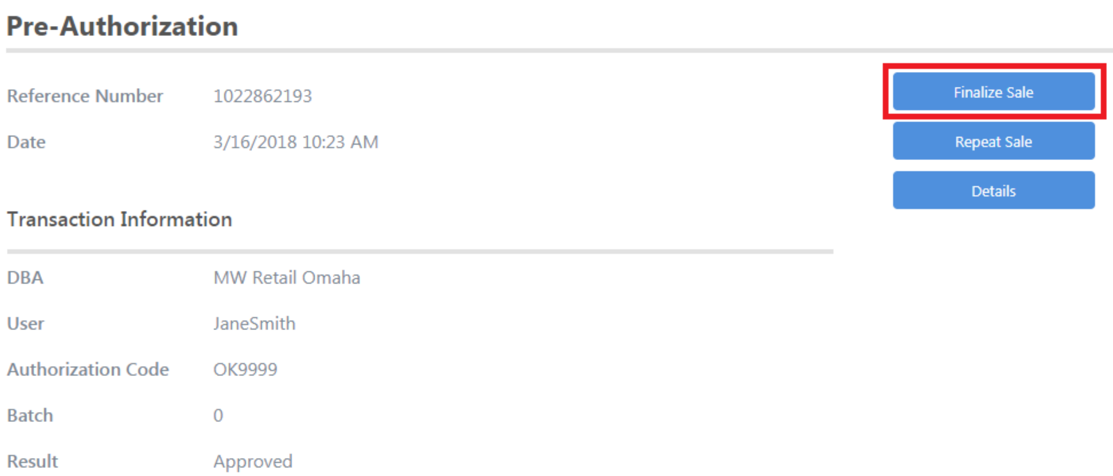

Figure 24. Finalize a pre-authorization

5. Click **Finalize Sale**. The Payments Portal confirms you have finalized the sale.

5.9 Running a forced sale

If a card transaction requires a referral, you can complete the transaction using a forced sale. You run a forced sale from the Virtual Terminal, or from the History page.

5.9.1 Running a forced sale from the Virtual Terminal

1. On the toolbar, click **Virtual Terminal**.
2. On the side menu, click **Forced Sale**.
3. Enter the Card Information:
    a. Type the **Authorization Number** that the card issuer has provided.
    b. Type the **Card Number**.
    c. Use the month and year drop down menus to select the **Expiration Date**.
    d. Type the **CVV**.
    e. (Optional) Type the **Name on Card**.
    f. Type the **Street Address**.
    g. Type the **Postal Code**.
4. Type the Order Information:
    a. (Optional) **Customer ID**
    b. **Invoice Number**
    c. (Optional) **Customer's Email**
    d. **Subtotal Amount**
    e. (Optional) **Tax Amount**
    f. (Optional) **Tip Amount**
    g. (Optional) **Convenience Fee**
    h. (Optional) **Notes** relating to the forced sale for future reference
5. Click **Submit Forced Sale**. The Payments Portal confirms the pre-authorization.

6. Batching

Processing transactions individually is expensive and complicated, and therefore grouping transactions together is cost-effective. The Payments Portal automatically groups transactions together for processing, this is known as batching.

We recommend you close your current batch at the end of every day to avoid any higher fees that you might incur by batching your transactions later. When you close your current batch, you finalize your transactions for the processor to transfer the funds to your account.

Note:
• If any of your transactions do not finalize, you should contact our Customer Support Team. For more information, refer to “Contacting our Customer Support Team” on page 7.
• Some merchants do not need to close their batches due to their processor settings. The Payments Portal does not display the Batch page for these merchants.

6.1 Viewing your batch history

On the Payments Portal, you can view batches that you have previously uploaded or closed. To view your batches:

1. On the toolbar, click **Batches**.
2. Use the **Period** drop-down menu to choose the time frame that your batch was in.
3. (Optional) Click any batch to see a list of the transactions held in that batch.
4. (Optional) Click any transaction to:
    a. View the detailed information
    b. Repeat the sale
    c. Email or print the receipt

6.2 Closing your batch

1. On the toolbar, click **Virtual Terminal**.
2. From the side menu, click **Close Current Batch**.
3. Click **Close Current Batch**. The Payments Portal confirms that you have closed the batch.

7. User Management

You can create Payments Portal user accounts for each of your employees. You assign a user type to each account to define the features available to that user. The Payments Portal automatically emails an activation link to the user when you create their account.

7.1 User types

The Payments Portal has four different user types that determine which actions and features are available to the user:

- **Administrative user:** Performs all functions including creating and managing other users. This user is typically the business owner or manager.
- **Power user:** Performs card sales, pre-authorizations, voids, refunds, and views reports. This user is typically the sales supervisor.
- **Terminal user:** Performs card sales, pre-authorizations, refunds, and views reports. This user is typically the sales assistant.
- **Reporting user:** Views reports but cannot perform any transactions.

7.2 Adding a new user account

To add a new user account:

1. On the toolbar, click **Account**.
2. From the drop-down menu, click **User Management**.
3. On the side menu, click **Add New User**.

4. Enter the User Information:
    a. Type the **User Name**.
    b. Type the **First Name** of the user.
    c. Type the **Last Name** of the user.
    d. Type the **Email Address** of the user.
    e. From the drop-down menu, select the user's **Time Zone**.

Note: The Payments Portal prompts you to enter a different user name if your first attempt is in use by another merchant.

5. Select the **Administrator Account** check box to assign the Administrative user type to the account, or select the **Grant Gateway Access** check box, and select one of the following to assign a user type:
    - Reporting User
    - Terminal User
    - Power User
6. Select the Advanced Reporting tools the user can access:
    a. **Statements and Reporting**
    b. **PCI Compliance Tool**
7. Click **Add User**.

7.3 Deactivating a user account

To deactivate a user account:

1. On the toolbar, click **Account**.
2. From the drop-down menu, click **User Management**.
3. Click the user's record to open then detailed view.
4. Click **Deactivate the User Account**.

7.4 Activating a user account

To activate a user account:

1. On the toolbar, click **Account**.
2. From the drop down menu, click **User Management**.
3. Click the user's record to open the detailed view.
4. Click **Activate the User Account**.

7.5 Resetting a user's password

If a user forgets their password, you can send them a password-reset email. To send a password reset email:

1. On the toolbar, click **Account**.
2. From the drop down menu, click **User Management**.
3. Click the user's record to open the detailed view.
4. Click **Send Password Reset**.

7.6 Unlocking a user account

The Payments Portal locks an account when a user does not enter their password correctly six times in a row.

Note: Payments Portal resets the number of failed log on attempts to zero when the user successfully enters their password.

To unlock a user account:

1. On the toolbar, click **Account**.
2. From the drop down menu, click **User Management**.
3. Click the user's record to open the detailed view.
4. Click **Unlock the User Account**.

7.7 Editing a user account

You can edit the following user account information at any time:

- First name
- Last name
- Email address
- Time zone
- Account status
- User type

To edit a user account:

1. On the toolbar, click **Account**.
2. From the drop down menu, click **User Management**.
3. Click the user's record to open the detailed view.
4. Edit the **User Information** as needed:
   a. **First Name**
   b. **Last Name**
   c. **Email address**
   d. From the drop-down menu, select your **Time Zone**.
5. Click **Deactivate the User Account** or **Activate the User Account**.
6. Select the **Administrator Account** check box to assign the Administrative user type to the account, or select the **Grant Gateway Access** check box, and select one of the following to assign a user type:
   a. **Reporting User**
   b. **Terminal User**
   c. **Power User**
7. Select the Advanced Reporting tools the user can access:
   a. **Statements and Reporting**
   b. **PCI Compliance Tool**
8. Click **Update User**.

7.8 Deleting user accounts

Important:
• You cannot recover a user account after you have deleted it.
• You must deactivate a user account before deleting it. When you delete an active user account, you cannot recover or reuse the user account.

To delete a user account:

1. On the toolbar, click **Account**.
2. From the drop-down menu, click **User Management**.
3. Click the user's record to open the detailed view.
4. Click **Delete User**. The Payments Portal prompts "Are you sure you want to delete the account?"
5. Click **Delete User Account**.

8. Glossary

Term	Definition
Amount	Value of the transaction.
Authorization code	Reference code assigned by the processor if they approve a transaction.
AVS response	Address Verification Service response
Batch	A group of transactions. Payments Portal assigns batches a unique reference number when you close a batch.
Batch file	A text file (.txt) containing multiple transactions.
Batch number	The number that the Payments Portal assigns to a closed batch.
Billing schedule	Interval at which you request payments from the customer's card.
Card number	Credit or debit card number on the front of the customer's card, or the gift card number.
Closed batch	Batch that has been settled, and funds transferred to your bank account.
Commercial card	Credit card connected to a business or organization. Also known as a corporate card.
Company	Name of the company you are adding as a customer for recurring billing.
Convenience fee	Value you add when the customer is using an alternative payment method.
Current batch	Current transactions that have not been settled.

Term	Definition
Currently settling	Batch that has not yet been settled, and funds have not been transferred to your bank account.
Customer ID	Customer reference number that you created at the time of the transaction.
Customer status	When the status is active, and a contract added, the customer is billed as per the billing schedule. When the status is inactive, any added contracts are not processed but the customer's information is kept for future use.
CVV (Card Verification Value)	A three-digit code on the signature strip of a credit or debit card. Also known as a CVC or a CVV2.
Department	Customer department in relation to his or her occupation.
Duplicate transactions	Processing the same transaction to occur for the same card more than once during a 24-hour period.
Expiration date	Month and year that the card expires, and after which the card can no longer be used for transactions.
Force close batch	Use this function to force the settlement of an open batch. You should only force close a batch when using the Close Current Batch fails.
Forced sale	Use this function to run a sale that the card issuer initially declined. You need to contact the card issuer to obtain an authorization code.
Group	Use to view search results that have related transactions grouped together.
Host reference	Unique reference number that the processor assigns to the transaction.
Invoice number	Invoice reference number you create at the time of the transaction.
Line-item display	Transactions displayed in an ungrouped format.
Merchant user name	Payments Portal user who processed the transaction.
Name on card	The customer's name on their credit or debit card.
Payment method	Customer's card.
Payment type	Type of card used, such as, Mastercard, Visa, or gift.
Pre-authorization	Temporary hold on a specified amount of funds on a customer's card. Funds are not debited from their account.
Purchase order	Purchase order reference that you created at the time of the transaction when processing a commercial card.
Receipt	Print or email summary of a transaction.
Reference number	Unique reference number that the Payments Portal assigns and displays after you run a transaction.

Term	Definition
Referral	When a merchant rings the bank to get an authorization code to run a forced sale.
Refund	Repayment of the transaction amount to the customer. Refunds are used for settled transactions. Transactions that are not settled, can be voided.
Register	Number of the register that processed the transaction.
Repeat sale	Allows you to process a transaction again for the same amount, from the same customer, and from the same card.
Retry attempts	Number of attempts made to request payment from the customer's card.
Subtotal amount	Value of item or service before tax is added.
Tax amount	Value added to item or service cost, based on state tax requirements.
Tip amount	Value of tip that the customer adds.
Title	Customer title, for example, Ms., Mr., or Dr.
Transaction result	Whether the transaction was approved or declined.
Transaction type	Type of transaction that you can search for, such as, sale, void, refund.
Ungroup	Use to view search results with each individual transaction displayed.
User	Payments Portal user who ran the transaction.
Void	Cancel unsettled transactions.

Table 1. Glossary for the Payments Portal

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