

VIRTUAL TERMINAL

Terminal Guide

John Smith
123 Anywhere Street
America, USA 12345

Home Phone # | Auth Code | Date 77058
Work Phone # | Driver's License #

Pay To/The Order Of: _____ Dollars

Memo: _____

⑆012045078⑆1102 ⑆120⑆0120450⑆

Name must be imprinted by bank and signature must match. No P.O. box (write physical address if necessary.)

Driver's License #, Authorization #, and home phone # must be written on check.

Check series # must be 101 or higher. No counter checks accepted.

Check must be written on U.S. account. No altered checks.

CHECKS NOT ACCEPTED FOR ELECTRONIC PROCESSING

- *Temporary Checks
- *Cashier's Checks
- *Third Party Checks
- *Credit card checks
- *Money Orders
- *Payroll Checks
- *Checks written to employees or self
- *Payable Through/Equity Line/Loan Checks
- *Checks drawn on banks outside of USA.
- *Corporate checks that are not ACH-able (terminal will determine eligibility).

HOW TO SCAN A CHECK

1. Log into your Virtual Terminal through www.MyOnlineReports.com
2. Click on your Virtual Terminal.
3. Click the button labeled "Click Here to Scan Check and Begin."
4. Select the type of Check Reader from the drop down menu.
5. Click Scan Check.
6. Insert the check in to the scanner. After the check is scanned, it will be displayed in the window. Click OK to proceed.
7. Populate the required fields with the customer information, and click the desired transaction type from the choices below:
 - A. Sale:** ACH Transaction (funds electronically deposited).
 - B. Business (No ACH):** Funds guaranteed in accordance with the contract, check manually taken to the bank.
 - C. Verification Only:** Funds guaranteed in accordance with the contract, check manually taken to the bank.
 - D. Reset:** Resets the values input for this transaction.
8. Receipt will print indicating the result of the transaction. Customer MUST sign this receipt for all ACH transactions.

CUSTOMER MUST SIGN AND PRINT THEIR NAME AND PHONE NUMBER ON THE MERCHANT RECEIPT.

MERCHANT RETAINS SIGNED RECEIPT AND CUSTOMER RECEIVES COPY WITH THE CHECK.

IF USING AN IMAGER THE PHONE NUMBER MUST BE ON THE CHECK BEFORE IMAGING.

Customer Service: 888-481-0757 Fax: 850-337-9518
Technical Support: 877-438-3249 Fax: 850-337-9539

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HOW TO VOID A CHECK

1. Click on the 'Daily Transaction Log' tab on the right pane of the window.
2. Select the transaction you want to void, and click on the VOID button.
3. Receipt will print, indicating the void has been accepted.

NOTE:

If the transaction you intend to void is not present on this list, a merchant reversal request must be completed. Transactions will remain available to void until Midnight Central time.

HOW TO BATCH

Terminal will autobatch each night at Midnight Central time.

IMPORTANT

ANY VOIDS OR CORRECTIONS AFTER BATCH OUT WILL REQUIRE A MERCHANT REVERSAL.

PC REQUIREMENTS

1. Internet access.
2. Internet Explorer 6.0 or greater.

CHECK READER MESSAGES

MANAGER NEEDED-RE-PRESENTED CHECK: This means that the check was already seen by the system or has been processed. Merchant needs to override the transaction for a receipt to print.

MANAGER NEEDED-DAY/LOC/AMT: This message alerts the merchant that the check amount has exceeded the normal ACH limits of guarantee. Press, "ENTER". Terminal will prompt for OVERRIDE. Press "Clear" to return to main screen.

NO ACH: This message indicates that Financial Institution does not participate in the Federal Reserve/ACH network **OR** the reader was unable to read the check number. The check has been verified by the system **IF** you receive an authorization number. However, the merchant **Must** deposit the check in their bank.

ERROR IN MICR: This message informs the merchant that the terminal cannot read the check numbers by the magnetic ink provided. **The check cannot be verified.** The merchant has the option to manually deposit the check if they choose to. If this consistently happens with several checks by different banks, please contact technical support. It should also be noted that other electronic devices emit an electromagnetic field that may interfere with the reader's ability to read the magnetic ink. It is recommended to place the check reader one foot away from any other device.

ID FLAGGED: This message is to inform the Merchant that the check has been declined due to a problem with the customer's I.D or account. **OVERRIDE** only for your most frequent customers. **These checks are not guaranteed.**

DECLINED CHECK: The message is to inform the merchant that the check has been declined due to a problem with the customer's I.D or account. **THIS CANNOT BE APPROVED OR OVERRIDDEN.**

ERROR IN ID: Check default state to ensure the correct state code was entered. Check to see if DL# has a letter and enter the corresponding letter with the DL#.

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