FIRST DATA GLOBAL GATEWAY

- Virtual Terminal Enhancements Spring 2010 Release
- Zero ($0) Dollar Authorizations
- Periodic Billing 9.15.2010 UPDATE

QUICK REFERENCE MANUAL v4.2

September 14, 2010

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PURPOSE

The eCommerce Solutions Group developed this Quick Reference Manual to assist the sales and internal support organizations with timely and knowledgeable responses to merchant product/solution inquiries concerning the Virtual Terminal Enhancements Spring 2010 Release, Zero ($0) Dollar Authorizations, and Periodic Billing (PB).

HOW TO PERFORM A CREDIT CARD OR CHECK TRANSACTION

To process a credit card or check transaction follow the steps listed below. On the Virtual Terminal POS page, all fields outlined in RED are required to process a transaction. *Check transactions require the additional steps highlighted in green

1. On the Home screen, curse over the **VIRTUAL TERMINAL** button, select **POINT OF SALE**
2. Click **Credit Card** or **Check tab**
3. Select a product from the **Products Catalog**, *if applicable*
4. Select **RETURN TO POS**
5. Enter the **SUBTOTAL** amount and applicable TAX
    a. *Enter the **Routing Number***
    b. *Enter the **Account Number***
    c. *Enter the **Check Number***
    d. *Select the **Transaction Origin***
    e. *Select the **Account Type***
    f. *Enter the **Drivers License Number***
    g. *Select the **State***
6. Select **Transaction Type**
7. Enter **Credit Card Number** and **Exp. Date**
8. Enter Customer information
9. Select **CONTINUE**
10. On Please Confirm Order screen – click SUBMIT to process transaction or **RETURN TO POS** to review order
11. Transaction Result page – select **NEXT TRANSACTION** or **SHOW RECEIPT**

VIRTUAL TERMINAL ENHANCEMENTS SPRING 2010 RELEASE

OVERVIEW

The First Data Global Gateway Virtual Terminal solution is a FDC hosted web application that enables any Internet connected PC to process Point-of-Sale and Mail Order/Telephone Order (MOTO) credit card and check transactions.

ENHANCEMENTS

RESEND RECEIPTS

Merchants can reprint any receipt for a selected transaction from the Transactions Report page.

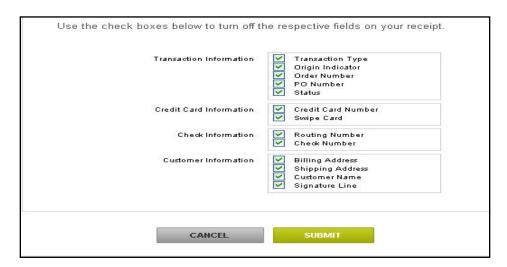1. Click **Reports** on the Main Menu Bar to access reports
2. Select report type
3. Select how you wish to display/sort the transaction(s)
4. Choose time interval
5. Select size of the transaction group to display
6. Click **Generate Report**
7. Click desired transaction's **Order #**
8. Click **Show Receipt** link in the lower right-hand corner of the **Order Detail Report**

Date	User ID	Type	Card Number	Exp Date	Approval	Amount	Receipt
06/18/2010 07:31:54 AM	1039999999	Auth	4012...0026	01/2013	Y:OK087C0004374692:	11.00	Show Receipt
Comments:							

RECEIPT CUSTOMIZATION

Merchants can add or remove default receipt information.

- Signature Line
- Transaction Type
- Transaction Origin Indicator
- Credit Card information
- Customer Name
- Address – Shipping & Billing
- Check Routing number

Use the check boxes below to turn off the respective fields on your receipt.

Transaction Information	☑ Transaction Type
	☑ Origin Indicator
	☑ Order Number
	☑ PO Number
	☑ Status
Credit Card Information	☑ Credit Card Number
	☑ Swipe Card
Check Information	☑ Routing Number
	☑ Check Number
Customer Information	☑ Billing Address
	☑ Shipping Address
	☑ Customer Name
	☑ Signature Line

CANCEL   SUBMIT

REQUIRED FIELD DESIGNATION

All required fields are outlined in **RED** on the POS page. If the user attempts to submit a transaction for processing and does not complete a required field, the user is returned to that field on the POS page. The "skipped" required field is outlined in RED and identified with a yellow "Yield" sign.

TRANSACTION REPORT TIMESTAMP

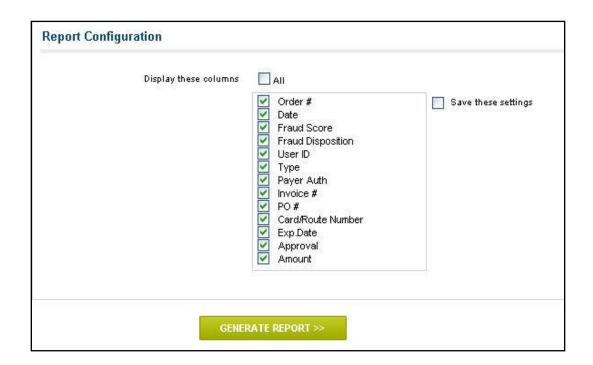The Transaction Report will now provide a Military formatted timestamp (HH/MM).

VIRTUAL TERMINAL REPORT CUSTOMIZATION

Merchants have the ability to add or delete any data field currently available in six (6) Virtual Terminal Reports. A merchant will be able to save the customized report for future use, as well as print and/or export the new report schema.

The seven (7) reports available for customization are:
- Transaction Summary Report
- Order Report
- Periodic Bills Report
- Batch Report
    i.   Current
    ii. Historical
- Credit Card Transaction Report
- Check Transaction Report

ZERO ($0) DOLLAR AUTHORIZATIONS *9.15.2010 UPDATES*

Effective July 11, 2010, The FDGG allows merchants on a Sale transaction type to submit manually a transaction for $0.00 for credit card verification. Referred to as a Zero ($0) Authorization, the authorization does not place a hold on funds on the customer's account. After the $0.00 is processed, the merchant must submit another Sale or Pre-Auth transaction for the entire amount of the purchase. A Zero ($0) Dollar Authorization cannot be submitted for settlement, nor can a merchant process a return against it. The merchant is charged his normal transaction fees for Sale, Authorize Only (PreAuth), and Ticket Only (PostAuth).

	Post July 11, 2010 Launch	Post September 12, 2010 Launch
SCENARIO	**RESPONSE**	**RESPONSE**
Merchant sets the Recurring Payment to "fire" on the same day as the payment information is entered into the Virtual Terminal	$0 Authorization not submitted.	$0 Authorization not submitted.
Merchant sets the 1st Installment to 'fire' on a future date.	$0 Authorization is automatically submitted and AVS information is required.	$0 Authorization not submitted
Merchant modifies an existing Recurring Payment i.e., billing address, credit card expiration date, name, etc.)	$0 Authorization is automatically submitted and AVS information is required.	$0 Authorization not submitted

PERIODIC BILLING (PB) *9.15.2010 UPDATES*

Effective September 15, 2010, the FDGG will **NOT** automate the Zero ($0) Dollar Authorization transaction on modified or "future firing" Periodic Billing transactions.

See FAQ #1 for explanation.

The Recurring Payment section on the Virtual Terminal POS page schedules credit card or check payments for future dates.

INITIATING A RECURRING PAYMENT

To establish a recurring payment
1. Complete all of the required fields on the Virtual Terminal POS page
2. Select **Sale** as the Transaction Type in the Credit Card Information section
3. Check **Yes**, next to Recurring Payment?

CHARGE THE CUSTOMER

Enter how often you want to charge the customer in this field.

1. Choose a number from one (1) to 99 with no decimal point. This feature can schedule a single transaction in the future
2. Select Day(s), Week(s), Month(s), or Year(s) in the dropdown list

   For example, to charge the customer once a year, enter the number **one (1),** and select **Year(s)** in the dropdown list. To charge the customer every 6 months, you would enter the number six (**6**) and select **Month(s)** in the dropdown list

BEGINNING

Enter the month, day, or year you want to begin charging the customer in this field. The transactions can begin on the current date. If you set the start date as the current date, the first transaction processes immediately. You cannot set a start date in the past.

END AFTER

Enter the number of payment installments you want to charge the customer in this field.

RETRY TRANSACTION

Enter the number of times the First Data Global Gateway Virtual Terminal is to retry the transaction before the Admin is contacted. The default number is three (3), but the retry transaction range is one (1) to five (5).

> Example: A recurring transaction is declined, and its retry number is three (3). The solution attempts to process the transaction once a day for three (3) consecutive days. Each time it is declined. After third decline, the Virtual Terminal sends an email to the Admin, notifying him of the decline. The Virtual Terminal continues to submit the transaction for processing. For every decline, the Admin receives a Decline Notification email. To stop receiving the Decline Notification emails, the Admin must modify or cancel the PB.

FAQs

1. **Why did the First Data Global Gateway implement the Zero ($0) Dollar Authorization functionality?** The eCommerce team implemented the Zero ($0) Dollar Authorization capability for Sales and Periodic Billing transactions to provide a value-added service based upon merchant feedback. Prior to July 11, merchants were not able to perform credit card verification on modified or "future firing" Periodic Billing transactions. As a result, merchants may have experienced issues with a credit card when the system attempted to process the first installment.

2. **What is the change on September 12? How will it affect merchants?** The change removes the automated $0.00 Authorization request associated with a modified or "future fire" periodically billed customer. It eliminates the requirement to enter AVS data on any new Periodic Billing with a Future Date or Periodic Billing modifications. The removal of this functionality also eliminates any issues that were directly related to the Zero ($0) Auth transaction handling by Associations and/or Issuing banks.

   To summarize, the Periodic Billing functionality will go back to its original state prior to the 7/11 release. There will not be an impact on any existing merchants during this change

3. **When will the new changes take effect?** The new changes will be operational September 15, 2010.

4. **Is it necessary for a merchant to make changes to their existing PB accounts?** No

5. **Can I still process a Zero ($0) Authorization?** Yes. The Zero ($0) Authorization capability will still be available with the Sales and/or Pre-Auth transactions. However, it will not be available with the Periodic Billing transaction.

WEBLINKS

For integrations, questions or general information related to the Global Gateway Products, please reference the following links.

General First Data Global Gateway Information:
http://www.firstdata.com/ecommerce/

Additional First Data Global Gateway API Integration information (sample code wrappers):
http://www.firstdata.com/en_us/customer-center/merchants/support/first-data-global-gateway-api-software-landing

First Data Global Gateway Integration Information and Questions:
http://www.firstdata.com/en_us/customer-center/find-product-support

First Data Global Gateway Test Account Request:
http://www.firstdata.com/gg/apply_test_account.htm

First Data Global Gateway Pre-Sales Support:
ecommerce.salessupport@firstdata.com