Virtual Terminal
Guide

Check Transaction Procedure

John Smith	Home Phone #	Auth Code		77058
123 Anywhere Street			Date____	
America, USA 12345	Work Phone #	Driver's License #		

Pay To The Order Of: _____

_____ Dollars

Memo: _____

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| 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 101 or higher. No counter checks accepted. |

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

PC Requirements

1. Internet access.
2. Internet Explorer® 7.0 or greater is required if using an imager or check reader.
3. Windows XP® or Vista 32 and 64-bit version.

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 must be manually deposited in the bank.

   C. Verification Only: Funds guaranteed in accordance with the contract, check must be manually deposited in the bank.

   D. Reset: Resets the values input for the current transaction.

8. Receipt will print indicating the result of the transaction. Customer MUST sign this receipt for all ACH transactions.

IMPORTANT
*If using an imager the phone # must be written on check BEFORE imaging.

*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.

State Codes

01-AL	11-DC	19-IA	27-MN	35-NM	44-RI	53-WA	65-NF
02-AK	12-FL	20-KS	28-MS	36-NY	45-SC	54-WV	NS-NS
04-AZ	13-GA	21-KY	29-MO	37-NC	46-SD	55-WI	68-ON
05-AR	14-PR	22-LA	30-MT	38-ND	47-TN	56-WY	69-PE
06-CA	15-HI	23-ME	31-NE	39-OH	48-TX	61-AB	70-PQ
08-CO	16-ID	24-MD	32-NV	40-OK	49-UT	62-BC	72-YT
09-CT	17-IL	25-MA	33-NH	41-OR	50-VT	63-MB	66-GU
10-DE	18-IN	26-MI	34-NJ	42-PA	51-VA	64-NB	

60-AS American Samoa
78-VI Virgin Is.
99-ML Military ID
66-GU Guam

Customer Service: 888-481-0757
Technical Support: 877-438-3249

How to Void and Batch

How to Void a Transaction

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.

IMPORTANT
* Terminal must be batched out each day prior to midnight.

* If the transaction that is intend to be voided 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.

CHECK READER MESSAGES

MANAGER NEEDED-RE-PRESENTED CHECK: This means check was already seen by the system. Merchant needs to OVERRIDE the transaction for a receipt to print with changes/override.
1. Terminal will display "Represented Check", then prompt "Override?" Press *Enter*.
2. Terminal will dial to override previous transaction and replace it with current one.

MANAGER NEEDED-DAY/LOC/AMT: This message means 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: NO ACH is a valid authorization response, it simply means that the check was determined to be ineligible for electronic processing. You can accept that check as a form of payment, simply write the 6 digit approval code that followed NO ACH on the face of the check along with the DL number and phone number and manually present the check for deposit at your bank. Should the check be dishonored by the bank, the check will be guaranteed in accordance with the contract / service.

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 informs 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: 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. 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#.

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).

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