With the Clearent Virtual Terminal, merchants can accept credit card payments using the web browser on a computer, tablet, or mobile device. In this guide, you will find step-by-step instructions for using the Virtual Terminal. If you have questions or need more information, please contact Technical Support at technicalsupport@clearent.com or 866.435.0666.

In this guide you will learn how to:

- Sign In
- Modify Default Settings
- Take a Payment
- Select Receipt Options
- Void a Transaction

- Perform a Tip Adjust
- Refund a Transaction
- Identify Pending Authorizations
- Process Recurring Payments
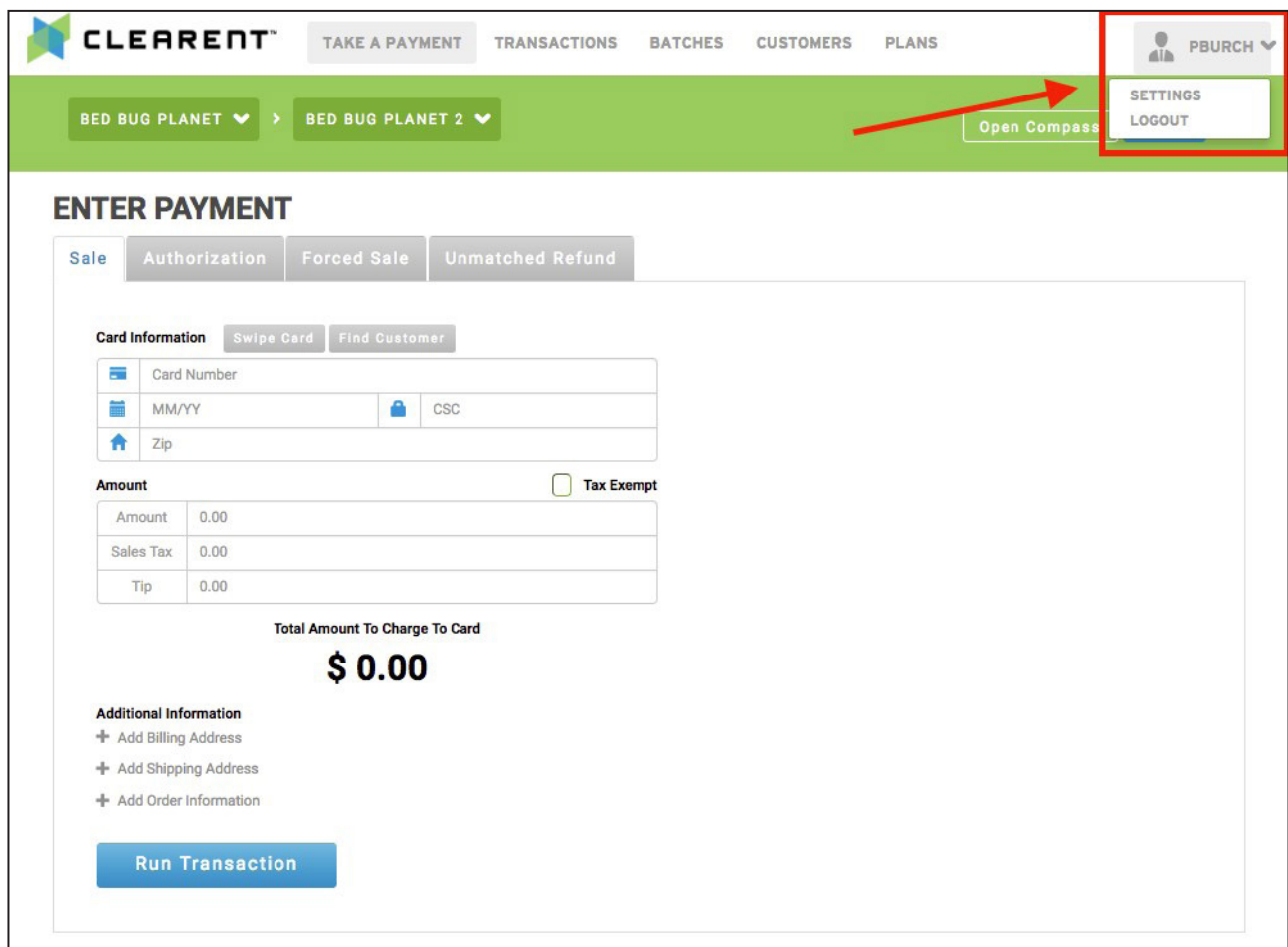- Process Ad-Hoc Card On File Payments

How to Sign In

- Access the Clearent Virtual Terminal at: https://vt.clearent.net.
- Click here if you need to reset your password: https://compass.clearent.net/clearent/portal.aspx.
- Your Clearent user name also works for Compass and the Virtual Terminal. Changing your password in one place changes it in all going forward.
- Once you have signed in to the Virtual Terminal:
  o Select your Business (MID) from the drop-down menu.
  o Select your Terminal ID (TID) from the drop-down menu.

    ▪ To ensure your transactions qualify at the best rates our team will setup a separate Swiped and Recurring terminal for you to use in the Virtual Terminal.

    ▪ If you are using a card reader or entering payments manually please be sure to select the "Your Company Name - Swiped" option under the terminal choices to qualify at the best rates.

    ▪ If you are setting up recurring payments please be sure to select the "Your Company Name - Recurring" option under the terminal choices to qualify at the best rates.
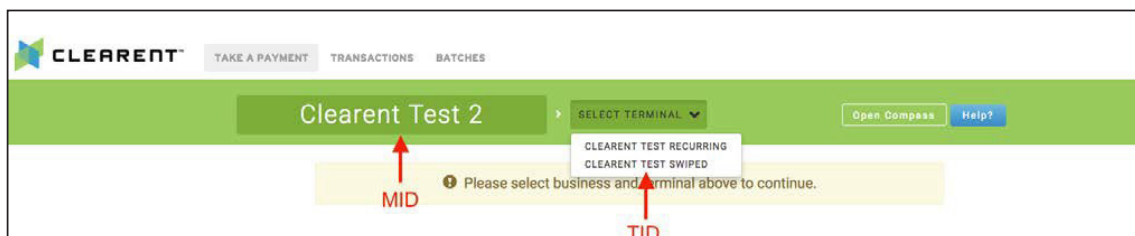
Default Settings

1. Select the drop-down arrow next to your User Name to reveal the "Settings" section.

2. Select "Settings."

General Settings

Within the "General" tab the following options are available:

a. Terminal Name – This is the terminal name used on receipts.

b. Time Zone – This is the time zone displayed within the Virtual Terminal.

c. Enable Auto Close Batch – When auto close is turned on, the Gateway will automatically submit the open batch of transactions for settlement at a designated time each day.

d. Auto Close Batch Time – Select the time you want to auto close batches.

e. Enable Batch Close Report – Select to enable automatic sending of daily batch reports via email.

f. Batch Report Recipients – Enter and add the email address for each person who should receive the daily batch report.

Address Verification (AVS)

Address Verification (AVS) is a security feature designed to reduce fraud. AVS helps ensure that the customer using the credit card is the actual owner of the card by matching the billing address entered with the address on file at the cardholder's issuing bank. AVS information is also required to reduce processing costs for key entered, card not present, and e-commerce transactions.

Within the "Address Verification (AVS)" tab the following options are available:

a. Enable AVS – The default setting for AVS is **Disabled**.

    i. When AVS is disabled, Clearent will not stop transactions that receive an approval from the cardholder's issuing bank. Clearent will send the address information if it is provided, which may be used by the bank in making its approval decision.

    ii. When AVS is enabled, Clearent will void the transaction unless certain AVS responses are received, even when the transaction receives an approval from the cardholder's issuing bank.

b. If AVS is **Enabled** – The following AVS options will be selected by Default. For advanced users, these are the standard AVS response codes used by the payment networks and issuing banks.

Card Security Code (CSC)

Card Security Code (CSC) is a security feature to reduce fraud. The CSC is a 3 or 4-digit number on the card, which is used to verify that the customer has the card in his or her possession. The CSC is printed on the back of the card in the signature panel for Visa, MasterCard, and Discover. The CSC is printed on the front of American Express cards in the upper right. The CSC has different names used by different networks. For example, Visa calls it the Card Verification Value (CVV2) and MasterCard calls it the Card Validation Code (CVC2).

Within the "Card Security Code (CSC)" tab the following options are available:

    a.   Enable CSC – The default setting for CSC is **Disabled**.

        i.   When CSC is **enable**d, Clearent will void the transaction for any CSC responses that are not allowed, even if the transaction receives an approval from the cardholder's issuing bank.

        ii.   When CSC is **disabled**, Clearent will not stop transactions that receive an approval from the cardholder's issuing bank. Clearent will send the CSC if it is provided, which may be used by the bank in making its approval decision.

    b.   If CSC is **enabled** – The following CSC options will be selected by default. For advanced users, these are the standard CSC response codes used by the payment networks and issuing banks.

Take a Payment

1. After you sign in, select a MID and TID, if there is more than one option.

2. By default "Take a Payment" is selected when you sign in.

    a. Here's what the top menu looks like on a PC.
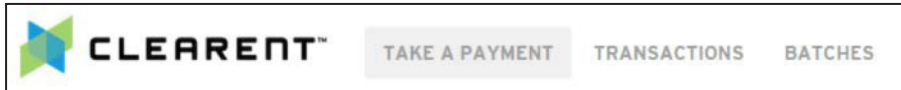
    b. Here's what the top menu looks like on a mobile device.
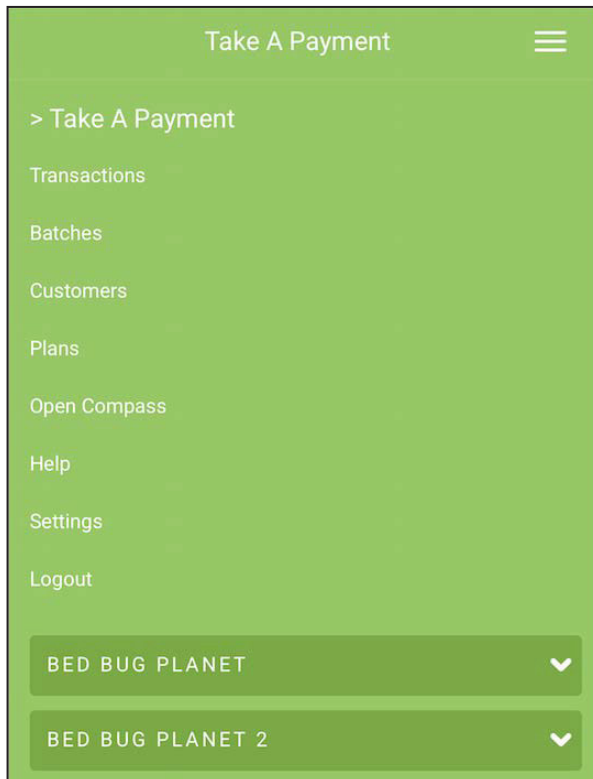
3. Select the payment type (sale, authorization, forced sale, unmatched refund) that you want to perform.

4. Enter the amount.

5. Enter the card information, or if you have an encrypted card reader attached to your device, click the "Swipe" button.

    a. At minimum, you must complete the following fields:

        i. Amount – Note that you will need to manually enter the decimal point.

        ii. Card Number

        iii. Expiration – MM/YY

        iv. CSC – security code on the back of the card

        v. Zip code – recommended but not required

    b. You can also add additional information such as a billing address, shipping address, or additional order information.

Select Receipt Options

After a successful transaction you can print or email the receipt from the Transaction Detail page.

    a.   If you need a receipt for a transaction at a later time, you can search for the transaction and navigate to the Transaction Detail page to email or print the receipt. To begin your search, select "Transaction" in the main navigation at the top of the screen, or from the hamburger menu on a mobile device.

    b.   Use the filters to help find the appropriate transaction.

    c.   When you see the transaction you want, simply click on the corresponding row.

TRANSACTION ID	AMOUNT	LAST 4 DIGITS OF CARD	TRANSACTION TYPE	AUTH CODE	DATE	STATUS	
114898392	$1.00	7963	Sale		01/19/2022 at 4:54 PM	Transaction Declined by Card Issuer	
114711955	$1.03 Non-Cash Adjustment: $0.03	2009	Sale		10/28/2021 at 2:47 PM	Transaction approved	VOIDED
114711954	$1.05 Non-Cash Adjustment: $0.03	2009	Sale		10/28/2021 at 2:46 PM	Declined by Issuer -Referred - Please call Card Issuer	
114711951	$1.27 Non-Cash Adjustment: $0.04	2009	Sale	AXS750	10/28/2021 at 2:44 PM	Transaction approved	VOIDED
	$1.03				10/28/2021 at 2:42		

    d.   You should now see the Transaction Detail page for your chosen transaction. In the right corner of the screen you will see the option to print or email the receipt.

e. Click on the button and you will have the option to print a customer receipt that has a signature line for the customer to sign or a business receipt for the business' records. You may also choose to print both types of receipts. If you would like to email the receipt, enter the email address for the recipient and click "Email." If you are enrolled in Clearent's Empower Program, the receipt will also include the Surcharge, Non-Cash Adjustment, Convenience Fee or Service Fee on emailed and printed receipts.

Regular Receipt

RECEIPT PRINTING

BUSINESS COPY

BED BUG PLANET

4023 MacArthur Ave
Richmond, MO 23227
(804) 303-2751

Terminal:	Bed Bug Planet 2
Transaction ID:	114116209
Transaction Date:	02/09/2021 09:51 AM
Transaction Type:	SALE - APPROVED
Card Number:	**** **** **** 1111 VISA
AUTH:	TAS650
Order ID:	tuition
Purchase Order:	t
Customer ID:	Invoice 444

Amount:	$100.00
Total:	$100.00

I agree to pay the above total amount according to the card issuer agreement.

X_____

Surcharging Receipt

RECEIPT PRINTING

BUSINESS COPY

BED BUG PLANET

4023 MacArthur Ave
Richmond, MO 23227
(804) 303-2751

Terminal:	Bed Bug Planet 2
Transaction ID:	114116224
Transaction Date:	02/09/2021 09:57 AM
Transaction Type:	SALE - APPROVED
Card Number:	**** **** **** 6909 DISCOVER
AUTH:	DSC356
Order ID:	tuition
Purchase Order:	t
Customer ID:	invoice 333

Amount:	$100.00
Surcharge:	$2.65
Total:	$102.65

I agree to pay the above total amount according to the card issuer agreement.

X_____

Void a Transaction

1. Find the transaction using the Transaction search functionality.

2. Use the filters to find the transaction you want to void.

333256	$5.00	Sale	TAS618	09/12/2021 at 2:11 PM	Transaction approved					Void ⌄
332051	$3.33	Sale	TAS094	09/08/2021 at 8:16 PM	Transaction approved	771	703	William Biller 123 Bill St. Richmond, MO 85284	VISA	VOIDED

3. Locate the correct transaction from the list. On the right hand side of the list there is a drop down menu with follow-on transaction options. "Void" will be an option if the transaction hasn't been settled in a batch.

DATE

Last 180 Days ⌄

TRANSACTION ID

TRANSACTION TYPE

All | Sale | Auth | Refund | Capture | Pending Auth

AMOUNT

e.g. 2.00

LAST 4 DIGITS OF CARD

e.g. 1111

AUTH CODE

More Filters | Choose Columns | Search

clearent.com

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Perform a Tip Adjust

Transactions run on the Virtual Terminal or on terminals connected to Quest (Clearent's payment gateway), can be tip adjusted on the Virtual Terminal.

1. Find the transaction using the Transaction search functionality. If you ran the original transaction from a terminal the RefID on the receipt will be the transaction ID in the Virtual Terminal Search.

2. Once you find the transaction, click on the drop-down menu and select "Tip Adjust."

TRANSACTION ID	AMOUNT	LAST 4 DIGITS OF CARD	TRANSACTION TYPE	AUTH CODE	DATE	STATUS	
100160055	$70.00 Tip: $50.00	1168	Sale	178230	Today at 4:30 PM	Transaction approved	Refund ⌄
99862081	$650.00	5023	Sale	064122	Last Wednesday at 4:41 PM	Transaction approved	Void / Adjust Tip
99658408	$0.00	9170	Card Inquiry	01790 S	Last Tuesday at 11:41 AM	Transaction approved	
99658276	$0.00	1111	Card Inquiry		Last Tuesday at 11:41 AM	Declined by Issuer - Frequency limit exceeded	

3. Click on "Adjust Tip" and a new window will appear. Fill in the tip amount field with the new tip amount. If the original amount was $1.00 and you want a total tip of $5.00, you would put $5.00 in the tip amount field. Then click "Adjust Tip" to complete the transaction.

ADJUST TIP: 100160055

Current Tip: 50.00

New Tip Amount:

[   ]

[Adjust Tip] [Go Back]

TRANSACTION: 100160055

Amount:	20.00
Tip:	50.00
Total:	70.00
Date:	08/14/2020 04:30 PM
Type:	SALE - APPROVED
Card:	**** **** **** 1168 AMERICAN EXPRESS
Batch:	000340
Entry Method:	0
Auth Code:	178230

BILLING ADDRESS

Jill Willard

Refund a Transaction

There are two types of refunds, matched refunds and unmatched refunds. The refund described below is for a matched refund, which means that the refund is for a specific transaction and the card does not need to be represented in order to complete the refund. The amount of the refund can be for a partial amount or the entire transaction. It cannot be for more than the original transaction.

An unmatched refund is a credit on an account and is not related to any previous transaction. This type of transaction is also highly associated with employee fraud, so by default the ability to perform unmatched refunds is turned off for most accounts. If you need it turned on, please contact Customer Support at customersupport@clearent.com or 866.435.0666.

1. Find the transaction you wish to refund by using the Transaction search feature, as described above.

2. Once you find the transaction, click on the drop down menu and select "Refund."

TRANSACTION ID	AMOUNT	LAST 4 DIGITS OF CARD	TRANSACTION TYPE	AUTH CODE	DATE	STATUS	
333256	$5.00	1111	Sale	TAS618	09/12/2021 at 2:11 PM	Transaction approved	Void ⌄
332055	$3.33	1111	Void	TAS094	09/08/2021 at 8:17 PM	Advice accepted	Refund
332051	$3.33	1111	Sale	TAS094	09/08/2021 at 8:16 PM	Transaction approved	VOIDED
332047	$3.33	1111	Sale	TAS086	09/08/2021 at 8:16 PM	Transaction approved	Void ⌄
332046	$3.33	1111	Sale		09/08/2021 at 8:16 PM	Could not decrypt card data	

3. Click on "Refund" and a new window will appear. The amount will be for the full amount by default. If you want to change the amount, simply click in the "Amount" field and change the amount. You can add notes to the transaction as well. Then click "Process Refund" to complete the transaction.

Identify Pending Authorizations

Businesses that run authorizations and capture the amount at a later time can occasionally miss an authorization. Clearent has created a filter in the Transaction search to make sure that doesn't happen to your business.

1. Click on the "Transactions" link in the top menu.

2. Click on the "Pending Auth" button in the transaction search area and then click "Search."

3. The results will include transactions that have not been captured. You can capture an authorization for less than the full amount or the full amount. To capture over the full amount you can add a tip. Simply click the "Capture" button to the right, enter a tip (if necessary), and click "Process Capture."
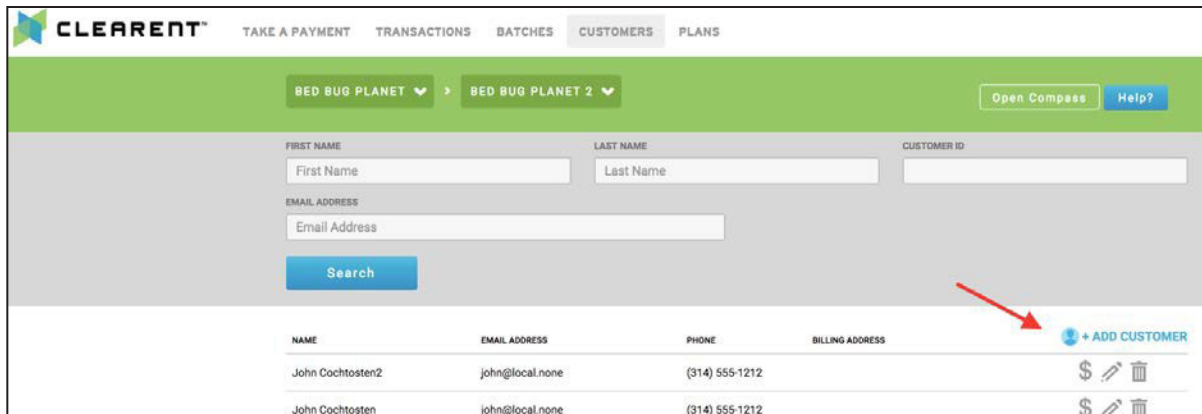
TRANSACTION ID	AMOUNT	LAST 4 DIGITS OF CARD	TRANSACTION TYPE	AUTH CODE	DATE	STATUS	
114686001	$2060.00	0057	Auth	VTLMC1	10/13/2021 at 8:31 PM	Transaction approved	Capture ⌄
2703111	$1.00	3488	Auth		02/14/2019 at 9:29 PM	Declined by Issuer - Invalid card security code	

Recurring Payments
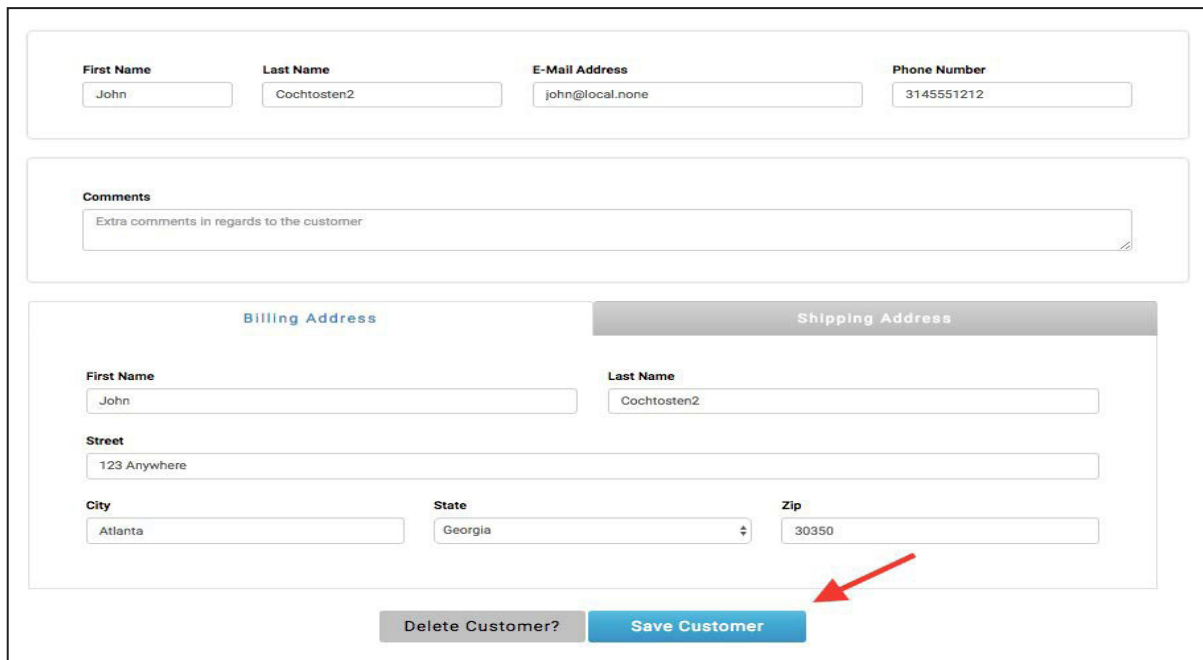
Clearent's Virtual Terminal supports setting up recurring payments for your customers. Please note that this functionality is not enabled by default and requires additional setup. This guide will show you how to create a customer, add card details, and set up a recurring payment plan for the customer.

1. Select "Customers" from the main navigation.

2. Select "Add Customer."

3. Enter the customer details and select "Save Customer."

4. Select "Add Card."

5. Add customer card details and select "Add Card." In the "Description" field we recommend entering a description that indicates the card is "For Recurring Payments" or something similar.

6. The next step is to add a plan for the customer. Select "Add Plan."

7. Enter the plan details, amount to be charged, start and stop dates and frequency of payment.

8. Select "Save Plan." The Virtual Terminal will automatically process the payment based on the plan settings. You can view recurring transactions within the Virtual Terminal under "Transactions."

9. If you are enrolled in Clearent's Account Updater Service, Clearent will automatically scan and update out-of-date card data from Visa and MasterCard. You can view when a card was last updated by hovering over the card on a customer page.

Ad-Hoc Card On File Payments

Clearent's Virtual Terminal supports processing ad-hoc payments for your customers who have a card on file stored. This section will show you how to process an ad-hoc payment for the customer.

1. Select "Take A Payment" from the main navigation.

2. Select "Find Customer" under "Enter Payment."

3. Search for the customer for which you would like to process a payment.

4. Select the "$" on the right side and the card on file will populate into the "Card Information" boxes.

5. Add the amount to charge, optionally enter any additional information, and select "Run Transaction."

ENTER PAYMENT

| Sale | Authorization | Forced Sale | Unmatched Refund |

Card Information   Swipe Card   Find Customer

| VISA | Visa ending in 1111 | | ⌄ |

| 📅 | 12/21 | 🔒 | CSC |
| 🏠 | 30350 | | |

Amount

| $ | 0.00 |

Additional Information

− Add Billing Address

John	🔲	Cochtosten2
123 Anywhere		
Atlanta		
Georgia	⇕	30350

➕ Add Shipping Address

− Add Order Information

| Invoice |
| Purchase Order |
| Order ID |
| cust_28ab415c-bb07-4cfc-a432-ae5f60be18f6 |
| Transaction email address |
| Description |
| Comment |

Run Transaction