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<td>Field sizes for PayPlan add/edit schedules</td>
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<td>2.5.10</td>
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<td>Remove an alias</td>
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<td>Process a food stamp sale</td>
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1 Overview

Heartland Portico Virtual Terminal (Portico VT) is a "virtual terminal" that processes credit and debit cards over a secure internet connection. Portico Virtual Terminal records the card information and dollar amount, then transmits this information to Heartland Payment Systems for further processing. Heartland then contacts the credit card issuer, receives an authorization, and displays the issuer's authorization response. Additionally, Heartland Portico Virtual Terminal provides easy-to-use reporting.

Heartland Portico Virtual Terminal offers some great benefits:

- Secure online transactions
- Auto close (batch settlement)
- Level 2 B2B (use of business and corporate credit cards)
- Simple navigation
- Easy setup
- Versatile reporting
- Credit, debit, and other card acceptance

Portico VT can be used to process the following transactions:

<table>
<thead>
<tr>
<th>Transaction Types</th>
<th>Transactions</th>
<th>Notes</th>
</tr>
</thead>
</table>
| Credit Card       | Card Present Sale  
|                   | MOTO/E-Commerce (manual only)  
|                   | Authorization  
|                   | Return  
|                   | Account Verify  
|                   | Offline Sale  
|                   | Offline Authorization  
|                   | Tip Adjustment  
|                   | Void  
|                   | These transactions can be manually entered or swiped on a card reader. |
| PIN Debit Card    | Sale  
|                   | Return  
|                   | Void  
|                   | A PIN pad and card reader are needed to complete a PIN Debit sale, as PIN Debit transactions cannot be manually entered. |
| Check             | One-time ACH  
|                   | Sale  
|                   | Verify Only  
<p>|                   | A check reader currently is not supported. Manually enter the routing number, account number, and other customer information. |</p>
<table>
<thead>
<tr>
<th>Transaction Types</th>
<th>Transactions</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>PayPlan (recurring billing)</td>
<td>• Add customer</td>
<td>These transactions are manually entered.</td>
</tr>
<tr>
<td></td>
<td>• Find customer</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Add payment method</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Find payment method</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Add scheduled payment</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Find schedule</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• View the Failed Schedules Details report</td>
<td></td>
</tr>
<tr>
<td>HMS Card (gift and loyalty)</td>
<td>• Activate</td>
<td>These transactions can be manually entered or swiped on a card reader.</td>
</tr>
<tr>
<td></td>
<td>• Redeem</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Load</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Balance inquiry</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Reward</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Transfer</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Add alias</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Remove alias</td>
<td></td>
</tr>
<tr>
<td>PrePaid Card</td>
<td>• Sale</td>
<td>These transactions can be manually entered or swiped on a card reader.</td>
</tr>
<tr>
<td></td>
<td>• Add value</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Balance inquiry</td>
<td></td>
</tr>
<tr>
<td>EBT Card</td>
<td>• Food stamp sale</td>
<td>These transactions can be manually entered or swiped on a card reader.</td>
</tr>
<tr>
<td></td>
<td>• Food stamp voucher sale</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Cash benefit sale</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Food stamp return</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Food stamp balance inquiry</td>
<td></td>
</tr>
</tbody>
</table>

The following reports are available in Portico VT:

<table>
<thead>
<tr>
<th>Reporting Batch Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current batch summary</td>
<td>• Displays a summary of the current batch - a total of all card types.</td>
</tr>
<tr>
<td></td>
<td>• Sort the current batch by Card Type, Credit Amount, Credit Count, Debit Amount, Sale Amount, Sale Count, Return Amount, Return Count, Total Amount, Total Count, Gratuity Amount.</td>
</tr>
<tr>
<td>Reporting Batch Type</td>
<td>Description</td>
</tr>
<tr>
<td>--------------------------------</td>
<td>-----------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Current batch details</td>
<td>• Provides a list of transactions in the current batch.</td>
</tr>
<tr>
<td></td>
<td>• Provides the ability to export the current batch transactions to XML, CSV,</td>
</tr>
<tr>
<td></td>
<td>Tab Delimited, or Excel.</td>
</tr>
<tr>
<td></td>
<td>• Provides the ability to print the report.</td>
</tr>
<tr>
<td></td>
<td>• Displays specific transactions within the current batch to reprint the</td>
</tr>
<tr>
<td></td>
<td>transaction receipt, email the transaction receipt, or void the</td>
</tr>
<tr>
<td></td>
<td>transaction.</td>
</tr>
<tr>
<td></td>
<td>• Provides the ability to adjust a transaction, attach a document to the</td>
</tr>
<tr>
<td></td>
<td>transaction, and close the batch.</td>
</tr>
</tbody>
</table>

| Find transactions summary     | • Allows you to search for specific transactions by transaction number or   |
|                                |   other search criteria including Start Date, End Date, Batch ID, Batch    |
|                                |   Sequence Number, and Clerk ID.                                           |
|                                | • Provides a list of transactions that match the search criteria.          |

| Find transactions details     | • Allows you to search for specific transactions by transaction number or   |
|                                |   other search criteria including transaction date, status, card type and  |
|                                |   other criteria.                                                         |
|                                | • Displays specific transactions to reprint the transaction receipt, email  |
|                                |   the transaction receipt, void the transaction or return the transaction. |
|                                | • Provides the ability to void or return the transaction based on the      |
|                                |   batch status of the transaction.                                        |
|                                | • Provides the ability to adjust a transaction or attach a document to the|
|                                |   transaction.                                                            |

| Historical batch              | • Displays a summary of the closed batch - a total of all card types.      |
|                                | • Allows you to search for batches by Start Date and End Date.             |
|                                | • Provides the ability to export the closed batch transactions to XML, CSV,|
|                                |   Tab Delimited, or Excel.                                                 |
|                                | • Allows you to sort the historical batch by Device ID, Batch ID, Batch     |
|                                |   Sequence Number, Batch Status, Open Date, Close Date, Open Transaction   |
|                                |   Number, Batch Transaction Amount, and Batch Transaction Count.           |
|                                | • Displays specific transactions within the selected batch to reprint the  |
|                                |   transaction receipt, email the transaction receipt, or return the        |
|                                |   transaction.                                                            |

| HMS details                   | • Allows you to search for specific transactions by transaction number or   |
|                                |   other search criteria including transaction date, status, and other      |
|                                |   criteria.                                                               |
|                                | • Displays specific transactions to reprint the transaction receipt.       |
### Reporting

<table>
<thead>
<tr>
<th>Reporting Batch Type</th>
<th>Description</th>
</tr>
</thead>
</table>
| Check details        | - Allows you to search for specific transactions by transaction number or other search criteria including transaction date, status, card type and other criteria.  
- Displays specific transactions to reprint the transaction receipt, email the transaction receipt, or void the transaction. |

#### 1.1 Document purpose

The purpose of this document is to instruct Heartland merchants in the use of the Portico Virtual Terminal.

#### 1.2 Audience

#### 1.3 System requirements (desktop)

The following is a list of required hardware and software components to run Portico VT Desktop Application.

<table>
<thead>
<tr>
<th>Type</th>
<th>Compatible</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Hardware</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Laptop</td>
</tr>
<tr>
<td></td>
<td>- Internet connection</td>
</tr>
<tr>
<td></td>
<td>- PC</td>
</tr>
<tr>
<td></td>
<td>- Internet connection</td>
</tr>
<tr>
<td></td>
<td>- Keyboard</td>
</tr>
<tr>
<td></td>
<td>- Mouse</td>
</tr>
<tr>
<td></td>
<td>- Monitor</td>
</tr>
<tr>
<td><strong>Operating systems/ software</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Windows Vista or 7</td>
</tr>
<tr>
<td></td>
<td>- Microsoft Silverlight 5.0 or higher</td>
</tr>
</tbody>
</table>

#### 1.4 System requirements (online)

The following is a list of required hardware and software components to run Portico VT Desktop Application.
### Overview

<table>
<thead>
<tr>
<th>Type</th>
<th>Compatible</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Hardware</strong></td>
<td>• Laptop</td>
</tr>
<tr>
<td></td>
<td>• Internet connection</td>
</tr>
<tr>
<td></td>
<td>• PC</td>
</tr>
<tr>
<td></td>
<td>• Internet connection</td>
</tr>
<tr>
<td></td>
<td>• Keyboard</td>
</tr>
<tr>
<td></td>
<td>• Mouse</td>
</tr>
<tr>
<td></td>
<td>• Monitor</td>
</tr>
<tr>
<td><strong>Operating Systems</strong></td>
<td>• Windows 7, 8.1, or 10</td>
</tr>
<tr>
<td><strong>Browsers</strong></td>
<td>• Internet Explorer 9, 10, or 11</td>
</tr>
</tbody>
</table>

**Note:** VT Online is not certified on Mac computers and does not work with Safari.

**Note:** VT Online requires a Silverlight plug-in. While it currently works with Chrome, Silverlight will not be supported on Chrome after September 2015.

### 1.5 Supported peripherals (desktop and online)

The following is a list of supported peripherals for the Portico VT Desktop application.

<table>
<thead>
<tr>
<th>Type</th>
<th>Compatible</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Peripherals</strong></td>
<td></td>
</tr>
<tr>
<td>Card readers</td>
<td>• Magtek USB Card Reader</td>
</tr>
<tr>
<td></td>
<td>• E3 USB Card Reader</td>
</tr>
<tr>
<td>PIN pads</td>
<td>• VeriFone 1000SE PIN Pad (Serial / Serial to USB converter)</td>
</tr>
<tr>
<td></td>
<td>• Heartland E3 PIN Pad (USB)</td>
</tr>
<tr>
<td></td>
<td>• Ingenico EMV PIN Pad iPP320 (USB)</td>
</tr>
<tr>
<td>Receipt printers</td>
<td>• Epson Receipt Printer</td>
</tr>
<tr>
<td></td>
<td>• Star Receipt Printer</td>
</tr>
</tbody>
</table>
2 Procedures

2.1 General tasks

Once you have access to Portico VT per the Welcome email and/or Peripheral Guide, you will be able to log in and begin using the service.

2.1.1 Log in

1. Launch Portico VT.
2. Type your Heartland InfoCentral user name and password in the fields.
3. Click Login.

2.1.2 Change your password

If you want to change your password, you can request it be reset. Your password provides entry to both InfoCentral and Portico VT.

1. To change your password once you have logged in, click Admin > User Management on the main menu.
   Step Result: The InfoCentral Login page is opened in a browser.
2. Click Trouble logging in? on the InfoCentral Login page.
3. Select I don't know my password or I am locked out.
4. Type the First Name, Last Name, User Name (same as your InfoCentral User ID), and email associated with your InfoCentral account.
5. Click Reset.
   Step Result: A message is displayed indicating that Heartland has sent you an email with instructions to reset your password.
6. Click the link in the email.
7. From the resulting page, enter and re-enter the new password.
8. Click Continue.
   Step Result: The Login page of InfoCentral is displayed.

2.1.2.1 Password requirements

To comply with industry standards, Heartland Portico Virtual Terminal requires strong passwords. A strong password must:
- Be minimum of eight characters long
- Contain at least one number
- Contain at least one letter
- Contain at least one special character (,!@#$%^&*)
- Be different than your InfoCentral username or email
- Not be a recently used password (not one of the last 10 passwords used)

### 2.1.3 Reset a forgotten password

If you forgot your password, you can ask to have it reset. The password provides entry to both InfoCentral and Portico VT.

**Note:** If you try to use the incorrect password five times, you will be locked out. You will have to go through this same process to reset your password.

1. To request to have your password reset from the Portico VT Login page, click **Forgot Password?**.
   
   Step Result: The InfoCentral Login page is opened in a browser.

2. Click **Trouble logging in?** on the InfoCentral Login page.
3. Type the First Name, Last Name, User Name (same as the InfoCentral User ID), and the email associated with you account.
4. Click **Reset**.
   
   Step Result: A message is displayed indicating that Heartland has sent you an email with instructions to reset your password.
5. Click the link in the email.
6. From the resulting page, enter and re-enter the new password.
7. Click Continue.

Step Result: The Login page of InfoCentral is displayed.

2.1.4 Enter card data

Throughout the VT user documentation, the step "Enter card data" can mean one of these things, depending on the procedure:

- Enter card data manually. For Credit, Prepaid, and PayPlan, manual entry can be done via a keyboard or the EMV or E3 PIN Pad keypad.
- Swipe the card
- Insert the EMV card into the EMV reader slot

Note: If an EMV device is connected, the cardholder will be prompted whether to insert or swipe the card. Some transaction types will only prompt for card swipe at this time.

2.1.5 EMV transactions

EMV chip cards contain a computer chip that is activated and read when inserted in the chip card reader. When the EMV card is inserted, it must not be removed during the transaction. The device will tell the consumer when to insert and remove their card. If an EMV device is used with the Portico Virtual Terminal and a chip card is inserted, the chip may prompt the cardholder for additional information.

Since chip cards may contain multiple payment applications, a customer may be prompted to confirm the application in order to send the card data to the Virtual Terminal. A chip card may decline a transaction without sending it to the Issuer. If this occurs, an "advice" message is sent to Portico to capture the decline and the appropriate EMV tags.

2.1.5.1 EMV prompts

After the clerk clicks Process for a VT transaction, a chip card customer may be prompted as to:

- Confirm amount (required)
- Enter PIN (optional, depends on chip and device settings)

If the customer is prompted for a PIN, they may not need to sign the receipt. If the chip validated the PIN, the printed receipt will indicate PIN VERIFIED instead of printing the signature line.

Note: EMV transactions may take slightly longer to process than magnetic stripe transactions.

2.1.6 AVS and CVV actions

When the Issuer Response is received for a transaction, the AVS and CVV result values are evaluated by Portico. The action taken is determined by the options selected at boarding for the various AVS and CVV results that can be returned by card issuers.
If any AVS or CVV response code is set at boarding to DECLINE, then the transaction will be declined and the user will receive the message: "DO NOT HONOR DUE TO AVS/CVV SETTINGS"

If any AVS response code is set at boarding to PROMPT, then a pop up prompt displays asking whether the user wants to accept or decline the transaction. For PayPlan Add Credit Card, the user will be prompted whether they want to save the card. If saved, future one time transactions will continue to prompt due to AVS mismatch.

If the user clicks Accept, the transaction result pop up will display indicating the approval.

If the user clicks Decline, a reversal message will be sent. If the reversal is successful, the transaction result popup will display indicating declined or reversed.

If the reversal fails for any reason (this is unlikely), the user will see an error message. Click OK. The transaction approval will display; the void icon will be enabled at the top of the screen. The transaction will need to be voided.

2.1.7 Print a receipt

When you process any type of transaction you are shown a transaction result page. This is the receipt for the transaction.

1. To print the receipt, click the print preview button in the top right-hand corner of the transaction result page.
2. To print customer and merchant copies (default setting), click Print.
   
   Step Result: Your computer's print dialog is displayed.
3. Follow your computer's prompts for printing.

2.1.8 Email a receipt

When you process any type of transaction, you are shown a transaction result page.

1. To email the receipt, click the email button in the top right-hand corner of the transaction result page.
   
   Step Result: An Email Receipt dialog is displayed with the email address associated with the transaction in the To: line (if one was added).
2. To add an email address, type it in the text box. To add another email address, press the Enter key and type it in the additional text box.
3. Click Send.

2.1.9 Switch merchant sites

Merchants with more than one location can establish more than one site with Heartland.
1. To switch merchant sites, click the arrow for the **Site** drop-down list located the top right of the screen.
2. Select the desired site.
3. Click **Apply**.

### 2.1.10 Switch terminal devices

Merchants with more than one terminal can register multiple devices for each site with Heartland. This provides more control and better reporting.

1. To switch devices, click the arrow for the **Device** drop-down list located the top right of the screen.
2. Select the desired device.
3. Click **Apply**.

### 2.2 Credit card transactions

Use the Heartland Portico Virtual Terminal to process credit card transactions. It supports a card reader attached to the PC or manually keying the account number.

**Note:** Merchants with Healthcare MCCs (see [Appendix B Healthcare MCCs](#)) may only enter a max of eight digits in the Customer ID, Invoice Number, and PO Number fields.

#### 2.2.1 Process a card present sale

Use the card present sale when a customer uses a credit card as payment for goods or services.

1. To process a sale, click **Credit > Card Present Sale** on the main menu.
2. If an EMV device is detected, a prompt is displayed. Type the Amount in the prompt box click **OK**.

   **Step Result:** The Card Present Sale page displays.

3. **Enter card data.** If using an EMV insert, the customer may be prompted to confirm the application (see [EMV transactions](#)).
4. Type the transaction information in the remaining fields. The fields displayed may vary depending on the merchant setup.
5. To process an authorization for the same card and amount, check **Force Duplicate**. Without this indication, the current transaction would be rejected.
6. To process an authorization for a sale that should not include tax, check **Tax Exempt** (if available).
7. Click **Process**.
Step Result: If this is an EMV transaction, the cardholder may be prompted for additional information (see EMV prompts).
For all transactions, the transaction result page displays the issuer authorization response (for example, Approved) with the current total amount displayed.

8. To prepare to add a tip to the authorized amount, click the print preview icon on the top right-hand corner of the transaction result page.
   Step Result: The receipt print preview is displayed.

9. Click Print.

10. Present the printed receipt to the customer to add a tip, total, and sign (if available).

11. Follow the steps in Add a tip.

### 2.2.1.1 Credit card present sale transaction fields

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Card Number</td>
<td>Card number obtained when the user inputs card data (see Enter card data).</td>
</tr>
<tr>
<td>Exp Date</td>
<td>Debit card expiration date in MMYY format.</td>
</tr>
<tr>
<td>Card Security Code</td>
<td>The three or four digit number on the back or front (American Express) of the credit card used to verify the possession of the card.</td>
</tr>
<tr>
<td>Card Security Code Status</td>
<td>If you are unable to enter the security code, enter a reason (Illegible, Not Present).</td>
</tr>
<tr>
<td>Street</td>
<td>The customer's street address (if provided).</td>
</tr>
<tr>
<td>ZIP</td>
<td>The customer’s ZIP code (if provided).</td>
</tr>
<tr>
<td>Subtotal</td>
<td>Entered amount of the sale.</td>
</tr>
<tr>
<td>Force Duplicate</td>
<td>This option allows you to submit a transaction with the same card number and amount as a previously entered transaction within the same batch on the same day. If this option is not selected, transactions with the same card number and amount is declined. If the same card number, but different amount is processed, the transaction is approved.</td>
</tr>
<tr>
<td>Tax Exempt</td>
<td>This option allows you to submit a transaction without having sales tax applied to the total.</td>
</tr>
<tr>
<td>Tax Amount</td>
<td>Entered amount of the tax.</td>
</tr>
<tr>
<td>Tip Amount</td>
<td>Entered amount of the tip.</td>
</tr>
<tr>
<td>Shipping Fee</td>
<td>Entered amount of the shipping fee.</td>
</tr>
<tr>
<td>Convenience Fee</td>
<td>Entered amount of the convenience fee. This is a fee a merchant can add for small charges to offset transaction costs.</td>
</tr>
</tbody>
</table>
### 2.2.1.2 Credit card transaction results and receipt fields

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Merchant Information</td>
<td>Merchant’s Name, Street Address, City, State, and ZIP code. For E-Commerce merchants, the website is also displayed.</td>
</tr>
<tr>
<td>Date and Time</td>
<td>The date and time of the transaction</td>
</tr>
<tr>
<td>Transaction Type</td>
<td>Type of transaction: Credit Sale, Account Verify, etc.</td>
</tr>
<tr>
<td>Customer ID</td>
<td>Customer number (if provided)</td>
</tr>
<tr>
<td>Transaction Number</td>
<td>Unique transaction identifier</td>
</tr>
<tr>
<td>Name</td>
<td>The customer’s name (if provided)</td>
</tr>
<tr>
<td>Street</td>
<td>The customer’s street address (if provided)</td>
</tr>
<tr>
<td>ZIP Code</td>
<td>The customer’s ZIP code (if provided)</td>
</tr>
<tr>
<td>Account Number</td>
<td>Last four digits of the card account number</td>
</tr>
</tbody>
</table>
### Field Description

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Card Type</td>
<td>Type of card (Visa, MasterCard, Amex, etc.)</td>
</tr>
<tr>
<td>Entry Method</td>
<td>Chip, swiped, or manual</td>
</tr>
<tr>
<td>Authorization Code</td>
<td>Authorization number</td>
</tr>
<tr>
<td>Result</td>
<td>APPROVED, DECLINED, PARTIALLY APPROVED, VERIFIED, CANCELED</td>
</tr>
<tr>
<td>Clerk ID</td>
<td>The user ID of the clerk who processed the transaction</td>
</tr>
<tr>
<td>Subtotal</td>
<td>The amount of the sale</td>
</tr>
<tr>
<td>Tax Amount</td>
<td>Sales tax (if provided)</td>
</tr>
<tr>
<td>Tip Amount</td>
<td>The amount of any tip added by the customer</td>
</tr>
<tr>
<td>Shipping Amount</td>
<td>Any shipping cost added to the sale</td>
</tr>
<tr>
<td>Convenience Amount</td>
<td>A fee applied to the sale amount</td>
</tr>
<tr>
<td>Surcharge Amount</td>
<td>A fee applied to the sale amount</td>
</tr>
<tr>
<td>Total Amount</td>
<td>The entire amount of the sale</td>
</tr>
<tr>
<td>Invoice Number</td>
<td>Customer invoice number (if provided)</td>
</tr>
<tr>
<td>PO Number</td>
<td>Customer purchase order number (if provided)</td>
</tr>
<tr>
<td>Commercial Card</td>
<td>Indicates if this is a commercial purchasing card.</td>
</tr>
<tr>
<td>Tax Type</td>
<td>Indicates the type of tax applied (if applicable)</td>
</tr>
<tr>
<td>CV Result</td>
<td>Indicates the result of the card verification.</td>
</tr>
<tr>
<td>AVS Result</td>
<td>Indicates the result of the address verification.</td>
</tr>
</tbody>
</table>

For EMV chip card transactions, some additional fields may display on the printed receipt.

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Application Name</td>
<td>The application preferred name or application label for the application confirmed by the customer.</td>
</tr>
<tr>
<td>AID</td>
<td>The Application ID of the application confirmed by the customer.</td>
</tr>
<tr>
<td>TC / AAC</td>
<td>Application Cryptogram generated for the transaction.</td>
</tr>
</tbody>
</table>
2.2.1.3 Card security code information

Visa, MasterCard, American Express and Discover use this code to try to reduce fraud in Card Not Present transactions. It shows that the person using the card has physical possession of the credit card.

<table>
<thead>
<tr>
<th>Security Code Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>VISA CVV2</td>
<td>The CVV2 (Card Verification Value) consists of the last three (3) digits after the credit card number on the back of the card in the signature area.</td>
</tr>
<tr>
<td>MasterCard CVC2</td>
<td>The CVC2 (Card Validation Code) consists of the last three (3) digits after the credit card number on the back of the card in the signature area.</td>
</tr>
<tr>
<td>Discover CID</td>
<td>The CID (Card Identification) consists of the last three (3) digits after the credit card number on the back of the card in the signature area.</td>
</tr>
<tr>
<td>American Express CID</td>
<td>The American Express CID (Card Identification) consists for the four (4) digits printed on the front of the card, located above and to the right of the embossed credit card number.</td>
</tr>
</tbody>
</table>

2.2.2 Process a MOTO/E-Commerce sale

Use the MOTO (mail order, telephone order)/E-Commerce sale when the credit card is not present at the time of the sale and the card data is provided electronically, by mail, or by telephone.

1. To process a sale, click **Credit > MOTO/E-Commerce** on the main menu.
2. To indicate the type of sale, click **MOTO** or **E-Commerce**.
3. Type the card and transaction information into the fields. The fields displayed may vary depending on the merchant setup.
4. Click **Process**.
   
   **Step Result:** The transaction result page displays the issuer authorization response (for example, Approved).

2.2.3 Process a credit card authorization

Authorization reserves funds by placing a hold on a credit card. This ensures sufficient funds will be available when the authorization is completed. Use Authorization for transactions that will be modified later (for example, adding a tip). This transaction type does not settle automatically.

**Note:** The authorization transaction must be added to a batch prior to making a tip adjustment or a settlement.
1. To process a credit card authorization, click **Credit > Authorization Only** on the main menu.
2. **Enter card data.** If using an EMV insert, the customer may be prompted to confirm the application (see [EMV transactions](#)).
3. Type the transaction information in the remaining fields. The fields displayed may vary depending on the merchant setup.
4. To process an authorization for the same card and amount, check **Force Duplicate**. Without this indication, the current transaction would be rejected.
5. To process an authorization for a sale that should not include tax, check **Tax Exempt** (if available).
6. Click **Process**.
   
   Step Result: If this is an EMV transaction, the cardholder may be prompted for additional information (see [EMV prompts](#)). For all transactions, the transaction result page displays the issuer authorization response (for example, Approved) with the current total amount displayed.
7. To prepare to add a tip to the authorized amount, click the print preview icon on the top right-hand corner of the transaction result page.
   
   Step Result: The receipt print preview is displayed.
8. Click **Print**.
9. Take the printed receipt to the customer to add a tip, total, and sign.
10. Follow the steps in **Add a tip**, if applicable.

### 2.2.4 Process a credit card return

Use a return to refund money to the customer’s credit card for returned items from a previously closed batch.

**Note:** The original transaction must be located before it can be returned. See [Find transactions details](#) for more information on locating transactions.

1. To process a return, click **Credit > Return** on the main menu.
2. **Enter card data.**
3. Type the transaction information in the remaining fields. The fields displayed may vary depending on the merchant setup.
4. To indicate that the card used in the original transaction is present, check **Card Present**.
5. To indicate that the card reader used in the original transaction is present, check **Card Reader Present**.
6. To process a return for the same card and amount, check **Force Duplicate**. Without this indication, the current transaction would be rejected.
7. Click **Process**.
   
   Step Result: The transaction result page displays the issuer authorization response (for example, Approved).

Alternatively, you can process a return from the transaction details page accessed by the **Find Transaction Details** report.
1. To process a return, click the Return Transaction button on the transaction details page.
   Step Result: The return prompt is displayed.
2. Type the amount, if less than the full amount.
3. Click OK.
   Step Result: A confirmation page is displayed.
4. Click Yes.
   Step Result: The transaction result page displays the issuer authorization response (for example, Approved).

### 2.2.5 Process a credit card void

Use a void to cancel a credit or debit card transaction stored in an open batch.

**Note:** The original transaction must be located before it can be voided. See Find transactions details for more information on locating transactions.

1. To perform a void, click the void icon from the transaction details page.
2. Click Void on the confirmation prompt.
   Step Result: The transaction result page displays the issuer authorization response. A successful void displays Canceled.

**Note:** Voiding a transaction removes it from the batch and updates the settlement amount to $0.00.

### 2.2.6 Verify a credit card account

The Account Verify feature allows a merchant to determine if a customer’s Visa, MasterCard, or Discover account is in good standing prior to processing a sale without affecting the cardholder’s account. The Account Verify feature does not, however, protect you from chargebacks. The Account Verify feature is not an Authorization and is not meant to provide information to you or the issuer about the amount or type of the transaction. An Authorization is still required and supersedes the Verification response for the same transaction. The Account Verify feature can be used for AMEX as well for validating the customer’s ZIP Code.

1. To process an Account Verify transaction, click Credit > Account Verify on the main menu.
2. Enter card data.
   a. If you enter the number manually, also enter the expiration data, card holder name, and ZIP Code (required for American Express).
3. Type the credit card and transaction information into the fields.
4. Click Process.
   Step Result: The transaction result page displays the issuer authorization response (for example, Approved).
2.2.7 Process a credit card offline sale

Use the credit card offline sale when a customer uses a credit card as payment for goods or services and you have a voice authorization. The offline sale is usually used when you do not have an Internet connection.

1. To process an offline sale, click **Credit > Offline Sale** on the main menu.
2. Call the appropriate voice authorization center and type the authorization code.
3. **Enter card data.**
4. Type the transaction information in the remaining fields. The fields displayed may vary depending on the merchant setup.
5. To indicate that the card used in the original transaction is present, check **Card Present.**
6. To indicate that the card reader used in the original transaction is present, check **Card Reader Present.**
7. To process an authorization for the same card and amount, check **Force Duplicate.** Without this indication, the current transaction would be rejected.
8. To process an authorization for a sale that should not include tax, check **Tax Exempt** (if available).
9. Click **Process.**
   
   Step Result: The transaction result page displays the issuer authorization response (for example, Approved).
10. To manually add the offline sale to the batch, follow the steps in **Add a transaction to a batch** once you are connected to the Internet and logged in to Portico VT.

2.2.8 Process a credit card offline authorization

Use an authorization to open a credit card transaction that will be modified later (usually a tip) by calling for a voice authorization. The offline authorization is usually used when you do not have an Internet connection.

1. To process a credit card offline authorization, click **Credit > Offline Authorization Only** on the main menu.
2. Call the appropriate voice authorization center and type the authorization code.
3. **Enter card data.**
4. Type the transaction information in the remaining fields. The fields displayed may vary depending on the merchant setup.
5. To process an authorization for the same card and amount, check **Force Duplicate.** Without this indication, the current transaction would be rejected.
6. To process an authorization for a sale that should not include tax, check **Tax Exempt** (if available).
7. Click **Process.**
   
   Step Result: The transaction result page displays the issuer authorization response (for example, Approved).
8. To manually add the offline authorization to the batch, follow the steps in Add a transaction to a batch once you are connected to the Internet and logged in to Portico VT.

### 2.2.9 Add a transaction to a batch

When you process an online or offline authorization, you need to add it to a batch for it to settle.

#### 2.2.9.1 Add an individual transaction

From the Find Transaction Details or Open Authorizations report, click on a transaction number to open the Transaction Details popup.

1. To add an authorization to a batch, click the Add to Batch icon on the transaction details page.
   
   Step Result: The Add to Batch dialog is displayed.

2. Click OK.

3. If you need to add a tip, you can do that from the transaction details page once the transaction is added to a batch.

#### 2.2.9.2 Add multiple transactions

Request the open authorizations report. Each transaction has a check box to the left.

1. To add multiple transactions to the current batch, click the check box to the left of each transaction to be added.
   
   Step Result: The transaction counter at the bottom of the screen increments.

   **Note:** A maximum of 50 transactions may be added.

2. Click Add to Batch.
   
   Step Result: A confirmation box displays.

   **Note:** With this option, the Add to Batch dialog is not displayed; transaction amounts may not be modified.

3. Click OK.
   
   Step Result: The add to batch request(s) are sent. This process may take a few minutes.

4. When complete, a confirmation box displays. Click OK.
   
   Step Result: The open authorizations report refreshes and displays.

### 2.2.10 Add a tip

Use Tip Adjustment to add a tip to a previously processed credit card payment.

**Note:** If a transaction is partially approved, a tip cannot be added or changed.
Note: Authorizations must be added to the batch to enable Tip Adjustment. You need to have the transaction number to add a tip to a payment. Get the transaction number from the receipt printout or use the Current Batch Details report to find the transaction number.

1. To add a tip, click **Credit > Tip Adjustment** from the main menu.
2. Type the transaction number. It is on the printed receipt.
3. Click **Search**.
   a. If you have not added the transaction to the batch, a message displays asking if you would like to add it. Click **Yes**.
      Step Result: An **Add To Batch** prompt displays.
   b. Verify or update the amount and click **OK**.
      Step Result: A Notification displays saying the transaction has been added to the current batch.
   c. Click **OK**.
      Step Result: The Tip Adjustment page displays.
4. Type the tip in the **Tip Amount** field.
5. Click **Process**.
   Step Result: The transaction result page displays the issuer response (for example, Approved) with the subtotal, tip, and total amount displayed.

Alternatively, you can add a tip to a transaction from the transaction details page accessed by the Find Transaction Details report.

1. To add a tip to a transaction, click the Adjust button on the transaction details page.
   Step Result: The Tip Adjustment dialog is displayed.
2. Type the tip in the **Tip Amount** field.
3. Click **Process**.
   Step Result: A confirmation page is displayed.
4. Click **Yes**.
   Step Result: The transaction result page displays the issuer response (for example, Approved) with the subtotal, tip, and total amount displayed.

### 2.3 Debit card transactions

Use the Heartland Portico Virtual Terminal to process debit card transactions. For debit card transactions, the merchant must have a card reader and a PIN Pad attached to the PC.

**Note:** Debit card transactions cannot be manually entered.
2.3.1 Process a debit card sale

Use the debit card sale when a customer uses a debit card as payment for goods or services.

1. To process a debit card sale, click **Debit > Sale** on the main menu.
2. **Enter card data.**
   - Step Result: The **Card Number**, **Expiration Date**, and **Name** fields are filled in.
3. Type the transaction information in the remaining fields.
4. To process a sale for the same card and amount as a previous transaction, check **Force Duplicate**. Without this indication, the current transaction would be rejected.
5. Click **Process**.
6. The customer enters the personal identification number (PIN) on the PIN Pad and presses **Enter**.
   - Step Result: The transaction result page displays the issuer authorization response (for example, Approved).

2.3.1.1 Debit card transaction fields

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Card Number</td>
<td>Card number obtained when the cardholder swipes a debit card</td>
</tr>
<tr>
<td>Exp Date</td>
<td>Debit card expiration date in MMYY format</td>
</tr>
<tr>
<td>Subtotal</td>
<td>Enter the amount of the sale</td>
</tr>
<tr>
<td>Force Duplicate</td>
<td>This option allows you to submit a transaction with the same card number and amount as a previously entered transaction within the same batch on the same day. If this option is not selected, transactions with the same card number and amount is declined. If the same card number, but different amount is processed, the transaction is approved.</td>
</tr>
<tr>
<td>Cashback Amount</td>
<td>If applicable, the customer can request cash back amount.</td>
</tr>
<tr>
<td>Total Amount</td>
<td>Calculated total payment debited amount, which includes taxes, cash back, etc.</td>
</tr>
<tr>
<td>Customer ID</td>
<td>If applicable, enter the customer’s ID.</td>
</tr>
<tr>
<td>Invoice Number</td>
<td>If applicable, enter the customer’s invoice number</td>
</tr>
<tr>
<td>First Name</td>
<td>Displays the cardholder’s first name</td>
</tr>
<tr>
<td>Last Name</td>
<td>Displays the cardholder’s last name</td>
</tr>
<tr>
<td>Email</td>
<td>Enter the customer’s email address.</td>
</tr>
<tr>
<td>Description</td>
<td>Enter a brief description of the product or services that were provided.</td>
</tr>
</tbody>
</table>
2.3.1.2 Debit card transaction results and receipt fields

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Merchant Information</td>
<td>Merchant’s Name, Street Address, City, State, and ZIP code</td>
</tr>
<tr>
<td>Date and Time</td>
<td>The date and time of the transaction</td>
</tr>
<tr>
<td>Transaction Type</td>
<td>Type of transaction performed</td>
</tr>
<tr>
<td>Customer ID</td>
<td>Customer number (if provided)</td>
</tr>
<tr>
<td>Transaction Number</td>
<td>Unique transaction identifier</td>
</tr>
<tr>
<td>Name</td>
<td>The customer’s name</td>
</tr>
<tr>
<td>Account number</td>
<td>Last four digits of the card account number</td>
</tr>
<tr>
<td>Card Type</td>
<td>DEBIT</td>
</tr>
<tr>
<td>Entry Method</td>
<td>Swiped</td>
</tr>
<tr>
<td>Authorization Code</td>
<td>Authorization number assigned by the cardholder's issuing bank</td>
</tr>
<tr>
<td>Result</td>
<td>Displays whether the transaction was APPROVED or DECLINED</td>
</tr>
<tr>
<td>Clerk ID</td>
<td>The user ID of the clerk who processed the question</td>
</tr>
<tr>
<td>Subtotal</td>
<td>The amount of the sale</td>
</tr>
<tr>
<td>Cashback Amount</td>
<td>The cash back amount for the transaction</td>
</tr>
<tr>
<td>Total Amount</td>
<td>The entire amount of the sale</td>
</tr>
<tr>
<td>Available Balance</td>
<td>The amount of available money in the debit account.</td>
</tr>
<tr>
<td>Invoice Number</td>
<td>Customer invoice number (if provided)</td>
</tr>
<tr>
<td>Commercial Card</td>
<td>Indicates if this is a commercial purchasing card.</td>
</tr>
<tr>
<td>Tax Type</td>
<td>Indicates the type of tax applied (if applicable)</td>
</tr>
<tr>
<td>CV Result</td>
<td>Indicates the result of the card verification.</td>
</tr>
<tr>
<td>AVS Result</td>
<td>Indicates the result of the address verification.</td>
</tr>
</tbody>
</table>

2.3.2 Process a debit card return

Use a return to refund money to the customer’s debit card for returned items.

1. To process a return, click Debit > Return on the main menu.
2. Enter card data.
   
   Step Result: The Card Number, Expiration Date, and Name fields are filled in.
3. Type the information in the remaining fields. The fields displayed may vary depending on the merchant setup.

4. Click **Process**.

5. The customer enters the personal identification number (PIN) on the PIN Pad and presses Enter.
   
   Step Result: The transaction result page displays the issuer authorization response (for example, Approved).

Alternatively, you can process a return from the transaction details page accessed by the **Find Transaction Details** report after the batch has been closed; if the batch is open, this report will allow Void of a debit sale instead (see **Process a debit card void**).

1. To process a return, click the Return Transaction button on the transaction details page.
   
   **Step Result:** The Return Prompt is displayed.

   ![Return Prompt](image)

   1. Type the amount, if less than the full amount.
   2. Click **OK**.
   
      **Step Result:** A confirmation page is displayed.
   
   3. Click **Yes**.
      
      **Step Result:** The transaction result page displays the issuer authorization response (for example, Approved).

### 2.3.3 Process a debit card void

Use a void to cancel a credit or debit card transaction stored in an open batch.

**Note:** Voids are not allowed for debit return transactions.

**Note:** The original transaction must be located before it can be voided. See **Find transactions details** for more information on locating transactions.

1. To perform a void, click the void icon from the transaction details page.
2. Click **Void** on the confirmation prompt.
   
   **Step Result:** The transaction result page displays the issuer authorization response. A successful void displays Canceled.
2.4 Check transactions

Use the Heartland Portico Virtual Terminal to process check transactions. The check menu options that display are based on the programs allowed by your Check Processor.

**Note:** Merchants with Healthcare MCCs (see Appendix B Healthcare MCCs) may only enter a max of eight digits in the Customer ID, Invoice Number, and PO Number fields.

### 2.4.1 Check sale

Use check sale when a customer uses a check as payment for goods or services.

**Note:** You must retain and deposit the physical check to receive payment.

1. To process a check sale, click **Check > Sale** on the main menu.
2. To select the account type, click **Personal** or **Business** under Check Details; click **Savings** or **Checking** under Transaction Details.
3. Type the check and transaction information into the fields.
4. Click **Process**.
   
   Step Result: The transaction result page displays the authorization response (for example, Approved).

### 2.4.2 Check verify

Use check verify only to make sure the checking account has sufficient funds prior to accepting a customer's check as payment for goods or services.

**Note:** You must retain and deposit the physical check to receive payment.

1. To verify a check, click **Check > Verify Only** on the main menu.
2. To select the account type, click **Personal** or **Business** under Check Details; click **Savings** or **Checking** under Transaction Details.
3. Type the check and transaction information into the fields.
4. Click **Process**.
   
   Step Result: The transaction result page displays the authorization response.

### 2.4.3 One-time ACH

Use the one-time Automated Clearing House (ACH) when a customer uses their check account numbers as payment for goods or services.

**Note:** Once you convert the check information into an ACH payment, you must destroy the physical check. It should not be deposited or kept.
1. To process a one-time ACH transaction, click **Check > One-Time ACH** on the main menu.

2. To select the account type, click **Personal** or **Business** under Check Details; click **Savings** or **Checking** under Transaction Details.

3. Type the check and transaction information into the fields.

4. Click **Process**.
   
   Step Result: The transaction result page displays the authorization response (for example, Approved).

### 2.4.4 Process a check void

Use a void to cancel a check transaction according to the rules of your Check Processor.

**Note:** The original transaction must be located before it can be voided. See Check details for more information on locating transactions.

1. To perform a void, click the void icon from the transaction details page.

2. Click Void on the confirmation prompt.

   Step Result: The transaction result page displays the Check Processor authorization response. A successful void displays Canceled.

### 2.5 PayPlan transactions

Use the Heartland Portico Virtual Terminal to set up and process PayPlan recurring payment transactions.

**Note:** If PayPlan is not enabled on your device, you will not see **PayPlan** in the main menu.

**Note:** PayPlan does not allow quotation marks in any text field.

#### 2.5.1 Add a customer

Use add customer to register a new PayPlan recurring payment customer.

**Note:** Merchants with Healthcare MCCs (see [Appendix B Healthcare MCCs](#)) may only enter a max of eight digits in the Customer ID field.

1. To add a PayPlan customer, click **PayPlan > Add Customer** on the main menu.

2. Type the Customer ID, name, address, and contact information into the fields.

3. Click **Process**.

   Step Result: A result message is displayed (for example, Customer successfully added).

4. Click **OK**.

   Step Result: The View Customer page displays the information for the new customer and provides options to **Edit Customer, Add Payment Method,** and **Add Schedule.**
2.5.1.1 Field sizes for PayPlan add/edit customer

<table>
<thead>
<tr>
<th>Field name</th>
<th>Maximum length</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer ID</td>
<td>50</td>
</tr>
<tr>
<td>First Name</td>
<td>24</td>
</tr>
<tr>
<td>Last Name</td>
<td>24</td>
</tr>
<tr>
<td>Company</td>
<td>50</td>
</tr>
<tr>
<td>Title</td>
<td>24</td>
</tr>
<tr>
<td>Department</td>
<td>26</td>
</tr>
<tr>
<td>Primary Email</td>
<td>100</td>
</tr>
<tr>
<td>Secondary Email</td>
<td>100</td>
</tr>
<tr>
<td>Address Line 1</td>
<td>100</td>
</tr>
<tr>
<td>Address Line 2</td>
<td>50</td>
</tr>
<tr>
<td>City</td>
<td>20</td>
</tr>
</tbody>
</table>

2.5.2 Find a customer

Use Find Customer to locate an existing PayPlan recurring payment customer. You can export the search results in a number of file formats.

1. To find a PayPlan customer, click PayPlan > Find Customer on the main menu.
2. Type the Customer ID and/or other search criteria, such as the name or contact information.
3. Click Search.
   Step Result: A search results list is displayed with customer records matching the search criteria and provides a link to View Transaction History.
4. To export the list:
   a. Click the Click to Export icon in the top right-hand corner and select the file format for the export (XML, CSV, Tab Delimited, or Excel).
   Step Result: The Save As window displays with file type selected.
   b. Type a name for the file.
   c. Select a location.
   d. Click Save.

Note: If you select the CSV file type, any commas in the exported data will be removed and amount fields will be exported with the $ and decimal (for example, $1576.32).
5. To see details about the customer, click the Customer ID number.  
   Step Result: The View Customer page displays the information for the new customer and provides options to View Transaction History, Edit Customer, Add Payment Method, and Add Schedule.

### 2.5.3 Edit a customer

Use Edit Customer to modify the information of an existing PayPlan recurring payment customer. The option to edit a customer is found on the View Customer page. To get to that page, follow the steps to Find a customer.

1. To edit a PayPlan customer, click **Edit Customer** from the View Customer page.

   **Note**: The Edit Customer page also has a link to View Transaction History and allows a user to update data.

2. Type any updates to the name, address, and contact information into the fields.
3. Click **Update**.
   
   Step Result: A result message is displayed (for example, Customer successfully added).
4. Click **OK**.
   
   Step Result: The View Customer page displays the updated information for the customer.

### 2.5.4 Delete a customer

Use the Delete option to delete a PayPlan recurring payment customer.

**Note**: The option to delete a customer is reached from the Edit Customer page. To get to that page, follow the steps to Find a customer.

1. To delete a PayPlan customer, click **Edit Customer** from the View Customer page.

2. Click **Delete**.
   
   Step Result: A Delete Confirmation message asks if you are sure you want to delete the customer. This cannot be undone.

3. Click **Yes**.
   
   Step Result: A status message is displayed. If the customer has active schedules, you will be informed that deleting the customer will also delete all their payment methods and schedules.

### 2.5.5 Add a payment method

Use Add Payment Method or View Customer to associate a new payment method to an existing PayPlan customer.

**Note**: To add a payment method, you need to have the Customer ID number. If you don't know the Customer ID, use Find a customer. You are able to add a new payment method from the View Customer page as a part of the find process.
1. To add a payment method to a PayPlan customer, click **PayPlan > Add Payment Method** on the main menu.
2. Type the Customer ID.
3. Click **Select**.
4. To select a payment type, click **Credit Card** or **ACH**.

### 2.5.5.1 For credit cards

1. **Enter card data.**

**Note:** PayPlan supports adding a credit card by swipe and by keying the card number from an E3 or EMV PIN Pad keypad.

2. If not swiped, type the expiration month and year.
3. If not swiped, or swipe did not populate the name field, type the name on the card (maximum 50 character limit number).
4. To make this card the default payment, check the **Preferred Payment Method** box.
5. To autofill the customer’s address, click **Copy Customer Address** or type in the information.

**Note:** Billing ZIP/Postal code is required for AMEX cards.

6. To save the payment without processing an immediate payment, click **Later User Only**.
7. To process an immediate payment, select **Charge Now** and add the payment amount. Charge now offers the options **Payment** and **Auth Only**. If **Payment** is selected, an approved transaction will automatically be included in the open batch. If **Auth Only** is selected, an approved transaction will not be included in the batch. Authorizations must be added to a batch to be funded. See **2.2.9 Add a transaction to a batch** for information on adding an authorization to a batch.
8. Click **Save**.

**Step Result:** A result message is displayed. If you processed a payment, a transaction result page displays the issuer authorization response (for example, Approved). If the AVS or CVV setting is set to decline, you will not be able to save the payment method. If there is an AVS mismatch set to PROMPT, the user will be prompted whether they want to save the card. If saved, future one-time transactions will continue to prompt due to AVS mismatch. Please note that if the payment method is saved, then attached to a schedule, the AVS action of PROMPT will be ignored during schedule processing.

### 2.5.5.1.1 Field sizes for PayPlan add/edit credit card

<table>
<thead>
<tr>
<th>Field name</th>
<th>Maximum length</th>
</tr>
</thead>
<tbody>
<tr>
<td>Card Number</td>
<td>22</td>
</tr>
<tr>
<td>Name on Card</td>
<td>50</td>
</tr>
<tr>
<td>Address Line 1</td>
<td>100</td>
</tr>
</tbody>
</table>
2.5.5.2 For ACH

Note: If your device does not have "Allow Check" set to "True" the option to add an ACH payment method does not display.

1. Type the Bank Routing / Transit Number (maximum 9 character limit number).
2. Type the Account Number (maximum 18 character limit number).
3. Select the Account Type (Personal or Business).
4. Select the ACH Type (Checking or Savings).
5. Type the First Name and Last Name.
6. To autofill the customer's address, click Copy Customer Address or type in the information.
7. Type the Social Security Number Last 4 (optional).
8. Type the Account Holder Year of Birth (optional).
9. Select the Drivers License State (optional).
10. Type the Drivers License Number (optional).
11. To save the payment without processing an immediate payment, click Later User Only.
12. To process an immediate payment, select Charge Now and add the payment amount.
13. Click Save.

Step Result: A result message is displayed. If you processed a payment, a transaction result page displays the issuer authorization response (for example, Approved).

2.5.5.2.1 Field sizes for PayPlan add/edit ACH

<table>
<thead>
<tr>
<th>Field name</th>
<th>Maximum length</th>
</tr>
</thead>
<tbody>
<tr>
<td>Routing Number</td>
<td>9</td>
</tr>
<tr>
<td>Account Number</td>
<td>18</td>
</tr>
<tr>
<td>Name on Account</td>
<td>50</td>
</tr>
<tr>
<td>Address Line 1</td>
<td>100</td>
</tr>
<tr>
<td>Address Line 2</td>
<td>50</td>
</tr>
<tr>
<td>City</td>
<td>20</td>
</tr>
<tr>
<td>Social Security Number Last 4</td>
<td>4</td>
</tr>
<tr>
<td>Account Holder Year of Birth</td>
<td>4</td>
</tr>
<tr>
<td>Drivers License Number</td>
<td>14</td>
</tr>
</tbody>
</table>
2.5.6 Find a payment method

Use Find Payment Method to locate an existing PayPlan customer’s payment method. You can print the search results, export them, or save them in a number of file formats.

1. To find a PayPlan customer’s payment method, click PayPlan > Find Payment Method on the main menu.
2. Type the Customer ID or other search criteria, such as the card type, the first six digits of a card number, expiration information, or schedule attachment.
3. Click Search.
   Step Result: A search results list is displayed with payment method records matching the search criteria.
4. To view payment schedules that use a payment method, click View under View Linked Schedules.
   Step Result: The View Linked Schedules page is displayed.
5. To export the list:
   a. Click the Click to Export icon in the top right-hand corner and select the file format for the export (XML, CSV, Tab Delimited, or Excel).
   Step Result: The Save As window displays with file type selected.
   b. Type a name for the file.
   c. Select a location.
   d. Click Save.

2.5.7 Edit a payment method

Use Edit Payment Method to edit an existing payment method of an existing PayPlan customer.

Note: The option to edit a payment method is reached from the View Customer page. To get to that page, follow the steps to find a customer.

1. To edit a customer’s payment method, open the View Customer page.

2. Click the in the row of the desired payment method.
3. Edit the payment status, expiration date, name on card, or billing address information on the Edit Payment Method page. The editable information fields change depending on the selected payment type.
4. Click Update.
   Step Result: A result message is displayed.

2.5.8 Delete a payment method

Use the Delete option to remove a payment method from a PayPlan customer.
Note: The option to delete a payment method is reached from the View Customer page. To get to that page, follow the steps to find a customer.

1. To delete a customer’s payment method, open the View Customer page.

2. Click the in the row of the desired payment method.

   Step Result: A Delete Confirmation message asks if you are sure you want to delete the payment method. This action cannot be undone.

3. Click Yes.

   Step Result: The payment method is deleted.

Note: If the payment method is attached to active schedules, it will not be deleted. Instead, an error message will be displayed.

2.5.9 Add a scheduled payment

Use Add Scheduled Payment to create a new payment schedule for an existing PayPlan customer.

Note: Merchants with Healthcare MCCs (see Appendix B Healthcare MCCs) may only enter a max of eight digits in the Schedule ID, Invoice Number, PO Number, and Description fields.

1. To add a scheduled payment to a PayPlan customer, click PayPlan > Add Scheduled Payment on the main menu.
2. Type the Customer ID.
3. Click Select.
4. Type a new Schedule ID (it must be a unique, maximum 30 character limit number) and Schedule Name.
5. Select a Schedule Status (default is Active).
6. Select a payment method account to use for the schedule.
7. To add a new payment method, click Add New Payment Method. Type the payment method information.
8. Type the payment information, frequency, reprocess attempt number, and notification options. See 2.5.9.2 for information on schedule frequency.

   Step Result: When the frequency is selected, payment timing and duration options are displayed.

Note: The start date must be the current date or later. If the end date option is used, the end date must be greater than the last processing date.

9. Schedules now include optional fields for Invoice Number, PO Number, and Description. The values in these fields are sent in the transaction request on the Next Bill Date.
10. Click Save.

   Step Result: A result message is displayed (for example, Schedule successfully added).
2.5.9.1 Field sizes for PayPlan add/edit schedules

<table>
<thead>
<tr>
<th>Field name</th>
<th>Maximum length</th>
</tr>
</thead>
<tbody>
<tr>
<td>Schedule ID</td>
<td>40</td>
</tr>
<tr>
<td>Schedule Name</td>
<td>40</td>
</tr>
<tr>
<td>Invoice Number</td>
<td>25</td>
</tr>
<tr>
<td>PO Number</td>
<td>25</td>
</tr>
<tr>
<td>Description</td>
<td>140</td>
</tr>
</tbody>
</table>

2.5.9.2 Schedule frequency definitions

The frequency is how often to bill the customer. After a schedule processes successful with an approved transaction, the value in this field is used in logic to determine the date of the next transaction.

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Billing period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Weekly</td>
<td>Will bill once per week</td>
</tr>
<tr>
<td></td>
<td>Next transaction date is +7 days</td>
</tr>
<tr>
<td></td>
<td>Bills 52 times per year</td>
</tr>
<tr>
<td>Bi-Weekly</td>
<td>Will bill every two weeks</td>
</tr>
<tr>
<td></td>
<td>Next transaction date is +14 days</td>
</tr>
<tr>
<td></td>
<td>Bills 26 times per year</td>
</tr>
<tr>
<td>Semi-Monthly</td>
<td>Will bill twice a month, on the First and 15th, or the 15th and Last Day</td>
</tr>
<tr>
<td></td>
<td>Bills 24 times per year</td>
</tr>
<tr>
<td>Monthly</td>
<td>Bills once per month on the date specified in Next Bill Date</td>
</tr>
<tr>
<td></td>
<td>Bills 12 times per year</td>
</tr>
<tr>
<td>Bi-Monthly</td>
<td>Bills once every two months on the date specified in Next Bill Date</td>
</tr>
<tr>
<td></td>
<td>Bills six times per year</td>
</tr>
<tr>
<td>Quarterly</td>
<td>Bills once per quarter (once every three months) on the date specified in Next Bill Date</td>
</tr>
<tr>
<td></td>
<td>Bills four times per year</td>
</tr>
<tr>
<td>Semi-Annually</td>
<td>Bills twice per year, on the anniversary of the start date and +6 months</td>
</tr>
<tr>
<td></td>
<td>Bills two times per year</td>
</tr>
<tr>
<td>Annually</td>
<td>Bills once per year, on the anniversary of the start date</td>
</tr>
</tbody>
</table>

2.5.10 Find a schedule

Use Find Payment Method to locate an existing PayPlan customer’s payment method. You can export the search results in a number of file formats.
1. To find a PayPlan customer’s payment method, click **PayPlan > Find Schedule** on the main menu.

2. Type the Schedule ID or other search criteria.

3. Click **Search**.

   Step Result: A search results list is displayed with payment schedule records matching the search criteria, which includes a link to view the Transaction History.

4. To export the list:
   a. Click the **Click to Export** icon in the top right-hand corner and select the file format for the export (XML, CSV, Tab Delimited, or Excel).

   Step Result: The **Save As** window displays with file type selected.
   
   b. Type a name for the file.
   c. Select a location.
   d. Click **Save**.

   **Note**: If you select the CSV file type, any commas in the exported data will be removed and amount fields will be exported with the $ and decimal (for example, $1576.32).

5. To view payment schedules details, click the Schedule ID.

   Step Result: The Edit Payment Schedule page is displayed.

**2.5.11 Edit a schedule**

Use Edit Payment Schedule to modify the information of an existing PayPlan recurring payment schedule.

**Note**: The option to edit a schedule is reached from the View Linked Schedules page. To get to that page, follow the steps to **find a schedule**. You can also reach it from the View Customer page, Scheduled Payments section. To get to that page, follow the steps to **find a customer**.

1. To edit a payment schedule:
   - From the View Linked Schedules page, click the Schedule ID number of the desired schedule.
   - From the View Customer page, click the **pencil** in the row of the desired payment schedule.

**Note**: The Edit Payment Schedule page also has a link to **View Payment History**. Note that a void of a scheduled payment does not adjust the number of payments remaining on the schedule.
2. Edit any of the available fields (grayed-out fields are not editable).
   - If the schedule has not yet started processing, start date is editable. If the schedule has started processing, next bill date is editable.
   - If modifying any date field, the new date must be greater than the current date. The end date and cancellation date must also be greater than the next bill date.
   - The status change date displays the timestamp of the most recent update to the Schedule Status. It is displayed in the local timezone set up for the Device. If it is not correct, contact Heartland.
   - To cancel a schedule immediately, set the Schedule Status to Inactive.
   - If the Duration is assigned to be End Date, the End Date may be updated. It must be greater than the next bill date.
   - If the Duration is assigned to be Limited Number, the number of payments remaining may be updated to any number greater than 0.
   - If the Duration is assigned to be Ongoing, a Cancellation Date may be set that is greater than the next bill date.

3. Select options for payment notifications to the customer.
4. Click **Update**.
   - Step Result: A result message is displayed. If the Next Bill Date was modified, a prompt message asks if it is a one-time or ongoing change.
5. To verify a processing date change, select the desired option and click **Continue**.
6. Click **OK**.
   - Step Result: The View Linked Schedules page displays the updated information for the schedule.

### 2.5.12 Delete a schedule

Use the Delete schedule option to delete an existing PayPlan recurring payment schedule.

**Note:** The option to delete a schedule is reached from the View Linked Schedules page. To get to that page, follow the steps to **Find a schedule**. You can also reach it from the View Customer page, Scheduled Payments section. To get to that page, follow the steps to **find a customer**.

1. To delete a payment schedule:
   - From the View Linked Schedules page, click the Schedule ID number of the desired schedule. Click **Delete**.
   - From the View Customer page, click the 📩 in the row of the desired payment schedule.
   - Step Result: A confirmation message is displayed asking if you want to delete this schedule.
2. Click **OK**.
   - Step Result: The View Linked Schedules or View Customers page displays the updated schedule list.
2.5.13 View agreement

Use the View Agreement link to see the agreement the customer made to allow the merchant to store the customer’s payment information.

1. To access the View agreement link, click PayPlan > Find Schedule on the main menu.
2. Type the Schedule ID or other search criteria.
3. Click Search.
   - Step Result: A search results list is displayed with payment schedule records matching the search criteria.
4. To view the customer agreement, click the Schedule ID.
   - Step Result: The Edit Payment Schedule page is displayed.
5. Click View Agreement.
   - Step Result: A disclaimer page is displayed.
6. Click OK.
   - Step Result: The customer agreement is displayed.
7. Click Print or Cancel.

2.5.14 View the failed schedules detail list

Use Failed Schedules Detail to view a list of failed schedules.

1. To view the Failed Schedules Detail list, click PayPlan > Failed Schedules Detail on the main menu.
2. Type any combination of search criteria.

Note: Leave the fields blank to retrieve a general list of all transactions.
3. Click Search.
   - Step Result: A list of failed schedules meeting the search criteria is displayed.

2.5.15 Process a stored payment, one-time charge

You can use a card on file of an existing PayPlan customer to process a one-time charge. This is done from the View Customer page (use Find Customer to get to View Customer page).

Note: Merchants with Healthcare MCCs (see Appendix B Healthcare MCCs) may only enter a max of eight digits in the Invoice Number and PO Number fields.

Note: Partial approvals for one-time charges are not supported.
You have the option to make a immediate (Charge Now) or a Detailed Charge. Transactions using Charge Now are automatically included in the open batch. Detailed Charge offers the options Payment and Auth Only. If Payment is selected, an approved transaction will automatically be included in the open batch. If Auth Only is selected, an approved transaction will not be included in the batch. Authorizations must be added to a batch to be funded. See 2.2.9 Add a transaction to a batch for information on adding an authorization to a batch.

2.5.15.1 Charge Now

1. To make an immediate charge, type the amount to be charged in the field next to the payment method you want to use.
2. Click Charge Now.
   - Step Result: The transaction result page displays the issuer authorization response (for example, Approved).

2.5.15.2 Detailed Charge

1. To make a detailed charge, click Detailed Charge.
   - Step Result: The One Time Payment page displays.
2. Select Payment or Auth Only.

Note: If Payment is selected, an approved transaction will automatically be included in the open batch. If Auth Only is selected, an approved transaction will not be included in the batch. Authorizations must be added to a batch to be funded. See 2.2.9 Add a transaction to a batch for information on adding an authorization to a batch.

3. Type the amount.
4. Optionally, type the invoice number and a description. Credit card stored payments also have the option to enter tax amount and PO Number.
5. Click Process.
   - Step Result: The transaction result page displays the issuer authorization response (for example, Approved).

2.5.15.3 Debt Repayment

For merchants with MCCs of 6012 or 6051, there is an option to flag a transaction as a Debt Repayment. Ticking this box sends the debt_obligation indicator if the merchant is enrolled in Visa’s MVV program. It is the merchant’s responsibility to conform to the rules of that program. It is only eligible for Visa debit or prepaid cards.

The debt repayment option is available under Add Credit Card > Charge Now option, View Customer > Charge Now, and Detailed Charge.

Debt Repayment can also be flagged on a schedule. If the payment method for a schedule changes, it is up to the merchant to uncheck the Debt Repayment option if it no longer applies.
2.6 HMS transactions

Use the Heartland Portico Virtual Terminal to process Heartland Marketing Solutions (HMS) gift and loyalty card transactions. It supports a card reader attached to the PC or manually keying the account number.

Note: If loyalty transactions are not enabled on your device, you will not see the Reward option under HMS in the main menu.

2.6.1 Redeem an HMS gift card

Use Redeem when a customer uses an HMS gift card as payment for goods or services.

1. To process a gift card sale, click HMS > Redeem on the main menu.
   
   Note: If loyalty transactions are not enabled on your device, you will not see the Loyalty button.

2. Enter card data or type the phone alias.

3. Type the subtotal and tip amount.

4. Click Process.
   
   Step Result: The transaction result page displays the issuer authorization response (for example, Approved).

2.6.2 Load an HMS gift card

Use Load when a customer wants to add funds to an HMS gift card.

1. To process a gift card load, click HMS > Load on the main menu.

2. Enter card data or type the phone alias.

3. Type the amount to load onto the gift card.

4. Click Process.
   
   Step Result: The transaction result page is displayed.

2.6.3 Make an HMS gift card balance inquiry

Use Balance Inquiry to find out how much a customer has left on an HMS gift card.

1. To make a gift card balance inquiry, click HMS > Balance Inquiry on the main menu.

2. Enter card data or type the phone alias.

3. Click Process.
Step Result: The transaction result page displays the balance amount and other card information.

### 2.6.4 Transfer funds

Use Transfer to move money from one HMS gift card to another.

1. To process a gift card transfer, click **HMS > Transfer** on the main menu.
2. Type the original card number and the new card number.
3. Click **Process**.
   - Step Result: Any amount on the old card is transferred to the new card. The old card is deactivated.

### 2.6.5 Add an alias

Aliases are phone numbers that can be added to an HMS card to be used to identify the card’s owner.

1. To add an alias to an HMS card, click **HMS > Add Alias** on the main menu.
2. Type the card number and the alias phone number.
3. Click **Process**.
   - Step Result: The phone number can now be used as the gift card number.

### 2.6.6 Remove an alias

Use Remove Alias to remove an alias from an HMS gift card an alias.

1. To remove an alias from an HMS card, click **HMS > Remove Alias** on the main menu.
2. Type the card number and the alias phone number.
3. Click **Process**.
   - Step Result: The phone number now cannot be used as the gift card number.

### 2.7 EBT transactions

Use the Heartland Portico Virtual Terminal to process EBT transactions.

#### 2.7.1 Process a food stamp sale

Use the Food Stamp Sale when a customer uses an EBT card as a food stamp payment for food.
1. To process a food stamp sale, click **EBT > Food Stamp Sale** on the main menu.
2. **Enter card data.**
   
   Step Result: If the card is swiped, the **Card Number, Expiration Date, and Name** fields are filled in.
3. Type the information in the remaining fields.
4. To process a sale for the same card and amount, check **Force Duplicate**. Without this indication, the current transaction would be rejected.
5. Click **Process**.
6. The customer enters the personal identification number (PIN) on the PIN Pad and presses Enter.

   Step Result: The transaction result page displays the issuer authorization response (for example, Approved).

2.7.2 Process food stamp voucher sale

Use the Food Stamp Voucher sale when a customer uses an EBT card as payment for food and you have a voice authorization. The voucher is usually used when you do not have an Internet connection.

**Note:** Food Stamp Voucher is only available to merchants who were processing EBT prior to March 2014.

1. To process a food stamp voucher sale, click **EBT > Food Stamp Voucher** on the main menu.
2. **Enter card data.**
3. Call the appropriate voice authorization center and type the authorization code.
4. Type the Voucher Number.
5. Type information into the remaining fields.
6. Click **Process**.

   Step Result: The transaction result page displays the issuer authorization response (for example, Approved).

2.7.3 Process a cash benefit sale

Use the Cash Benefit Sale when a customer uses an EBT card as a cash benefit payment.

1. To process a cash benefit sale, click **EBT > Cash Benefit Sale** on the main menu.
2. **Enter card data.**

   Step Result: If the card is swiped, the **Card Number, Expiration Date, and Name** fields are filled in.
3. Type the cashback amount, if desired.
4. Type the information in the remaining fields.
5. To process a sale for the same card and amount as a previous transaction, check **Force Duplicate**. Without this indication, the current transaction would be rejected.
6. Click **Process**.
7. The customer enters the personal identification number (PIN) on the PIN Pad and presses Enter.
   Step Result: The transaction result page displays the issuer authorization response (for example, Approved).

### 2.7.4 Process a food stamp return

Use the Food Stamp Return when a customer returns merchandise from an EBT card food stamp transaction.

1. To process a food stamp return, click **EBT > Food Stamp Return** on the main menu.
2. **Enter card data**.
   Step Result: If the card is swiped, the **Card Number**, **Expiration Date**, and **Name** fields are filled in.
3. Type the information in the remaining fields.
4. To process a return for the same card and amount, check **Force Duplicate**. Without this indication, the current transaction would be rejected.
5. Click **Process**.
6. The customer enters the personal identification number (PIN) on the PIN Pad and presses Enter.
   Step Result: The transaction result page displays the issuer authorization response (for example, Approved).

### 2.7.5 Make a food stamp balance inquiry

Use Food Stamp Balance Inquiry to find out how much a customer has left on an EBT card.

1. To make a food stamp card balance inquiry, click **EBT > Food Stamp Balance Inquiry** on the main menu.
2. **Enter card data**.
3. Click **Process**.
   Step Result: The transaction result page displays the balance amount and other card information.
2.8 Reports

Use the reports to see summary and detailed information about current and past batches. You can print the reports, export them, or save them in a number of file formats.

Note: Reports can take up to two minutes to generate and print. Do not click Print again or try to close the print dialog, as this can cause errors.

Note: The Results per page defaults to 25, but can be adjusted manually to increase the results to 50, 75, or 100. If you have multiple pages on the report, use the paging functionality in the lower right-hand corner. You can click the arrow or manually enter the page number to go directly to that page.

You can perform the following actions in Reports:

2.8.1 Run a current batch summary report

Use the current batch summary report to get general information about your batch in progress.

1. To run the current batch summary report, click Reporting > Current Batch Summary on the main menu.
   Step Result: The batch summary report is displayed.

2.8.2 Run a current batch details report

Use the current batch details report to get detailed information about your batch in progress.

1. To run the current batch summary report, click Reporting > Current Batch Details on the main menu.
   Step Result: The batch details report is displayed.

2. To close the current batch, click Close Batch. See Close a batch for more information.

Note: When printing this report, some data is truncated. All data is displayed and exported.

2.8.3 Run a find transactions summary report

Use the find transactions summary report to find transactions based on a small set of search criteria.

1. To run the find transactions summary report, click Reporting > Find Transactions Summary on the main menu.
2. Type any combination of search criteria. Leave the fields blank to see all transactions.
3. Click Search.
   Step Result: A summary of transactions meeting the search criteria is displayed.
2.8.4 Run a find transactions details report

Use the find transactions details report to locate transaction records. This is the preliminary process for processing a return or void. Depending on the type of information that you have, you may either key the Transaction Number or narrow your search criteria based on the numerous fields.

1. To run a find transactions details report, click Reporting > Find Transactions Details on the main menu.

2. Type the Transaction Number or any combination of search criteria.

Note: Leave the fields blank and set the Status to "All Approval" or "All Statuses" to retrieve a general list of transactions.

3. To see voids in the list, check Include Voided Transactions.

4. Click Search.

   Step Result: A list of transactions meeting the search criteria is displayed. To save a file with results, see 2.8.12 Export report data.

5. Click on the transaction number of the desired transaction.

Note: PayPlan customers have additional search criteria and see additional information in the report results. They can search on Schedule ID. In the report results, a column for the Schedule ID displays. PayPlan users can click on the Schedule ID to display the View/Edit Schedule page. PayPlan users can also click on the Customer ID to display the the View Customer page.

2.8.5 Run an open authorizations report

Use the open authorizations report to locate authorizations that have not been closed.

Note: For eCommerce merchants, this report also includes Alternate Payments that are not fully captured.

1. To run a find transactions details report, click Reporting > Open Authorizations on the main menu.

2. Type the Transaction Number or any combination of search criteria.

Note: Leave the fields blank and set the Transaction Type to "All" to retrieve all open authorizations.

3. Click Search.

   Step Result: A list of open authorizations meeting the search criteria is displayed. To save a file with results, see 2.8.12 Export report data.

4. Click on the transaction number of the desired transaction.
2.8.6 Run a fraud decline details report

Use the fraud decline details report to review eCommerce transactions that were declined by Heartland’s Advanced Fraud Screening (AFS) service.

**Note:** This report option only displays when the following conditions are all true:

- Device is configured for eCommerce
- Merchant is enrolled in AFS service
- User has a Merchant Manager or Merchant Admin role

1. To run a fraud decline details report, click **Reporting > Fraud Decline Details** on the main menu.
2. Type the Transaction Number or any combination of search criteria.

**Note:** Leave the fields blank and set the Transaction Type to "All" to retrieve all transactions declined by the AFS service for the current date.

3. Click **Search**.

   Step Result: A list of transactions meeting the search criteria is displayed. To save a file with results, see **2.8.12 Export report data**.

4. To see transaction details, click the transaction number of the desired transaction.

### 2.8.6.1 Override a fraud decline

Use the Override action to initiate an identical request that will by-pass the AFS service.

Override is allowed if the following conditions are true:

- Transaction date must be within three calendar days
- Transaction has not already been overridden
- Card Brand is Visa, MasterCard, or American Express

The far right column of the report has an Action column. If override is allowed, the override text displays in red. If either of the above conditions is false, the override text displays in black.

The Override option is also available from the Detailed results page (action icon at the top of the screen). Click the transaction number to open the Details results page. If an override is allowed, the override transaction icon will display at the top of the page.

2.8.7 Run an historical batch report

Use the historical batch report to find information on previously closed batches.

1. To run the historical batch report, click **Reporting > Historical Batch** on the main menu.
2. Type or select the Start and End Date search criteria.
Note: Leave the fields blank to see all transactions.

3. Click **Search**.

   Step Result: A list of batch summary records meeting the search criteria is displayed.

4. Click **Summary** for a batch to see a summary report.

5. Click the Batch ID number to see the batch details.

### 2.8.8 Run an HMS details report

Use the HMS details report to locate gift and loyalty transaction records.

1. To run an HMS details report, click **Reporting > HMS Details** on the main menu.
2. Type the Transaction Number or any combination of search criteria.

Note: Leave the fields blank and set the **Status** to "All Approval" or "All Statuses" to retrieve a general list of transactions.

3. To see voids in the list, check **Include Voided Transactions**.
4. Click **Search**.

   Step Result: A list of transactions meeting the search criteria is displayed.

5. Click on the transaction number of the desired transaction.

### 2.8.9 Run a check details report

Use the check details report to locate check transaction records.

1. To run a check details report, click **Reporting > Check Details** on the main menu.
2. Type the Transaction Number or any combination of search criteria.

Note: Leave the fields blank and set the **Status** to "All Approval" or "All Statuses" to retrieve a general list of transactions.

3. To see voids in the list, check **Include Voided Transactions**.
4. Click **Search**.

   Step Result: A list of transactions meeting the search criteria is displayed.

5. Click on the transaction number of the desired transaction.

### 2.8.10 Run an alternate payments report

Use the alternate payments report to view details and processor status for alternate payments, such as PayPal.

Note: This report is available to eComm merchants only. Portico Virtual Terminal users cannot initiate alternate payments, but VT supports reporting, voids, and refunds.
1. To run an alternate payment details report, click **Reporting > Alternate Payment Details** on the main menu.
2. Type the Transaction Number or any combination of search criteria.

**Note:** Leave the fields blank and set the Status to "All Approval" or "All Statuses" to retrieve a general list of transactions.

3. To see voided transactions in the list, check **Include Voided Transactions**.
4. Click **Search**.
   
   **Step Result:** A list of transactions meeting the search criteria is displayed.

5. Click on the transaction number of the desired transaction.

### 2.8.11 Open the InfoCentral reporting site

Use the InfoCentral reporting option to sign in to the InfoCentral reporting site. If you are not a current Heartland customer or have not been set up with an InfoCentral account, [contact Heartland](#).

1. To open the InfoCentral reporting site, from the main menu click **Reporting > InfoCentral Reporting**.
2. Type the user name and password in the appropriate fields.
3. Click **Login**.
   
   **Step Result:** Your InfoCentral reporting site is displayed.

### 2.8.12 Export report data

Portico Virtual Terminal supports report exports in the following formats:

- XML
- CSV
- Tab Delimited
- Excel

If exported to Excel, the file will be in .xlsx format. All fields are exported as text.

To export a list:

1. Click the Click to export icon in the top right-hand corner and select the file format for the export (XML, CSV, Tab Delimited, or Excel).
   
   **Step Result:** The Save As window displays with file type selected.
2. Type a name for the file.
3. Select a location.
4. Click **Save**.

**Note:** If you select the CSV file type, any commas in the exported data will be removed and amount fields will be exported with the $ and decimal (for example, $1576.32).
If exported in Tab Delimited or CSV, but you would like to view the data in Excel, note that Excel will import the fields with the “General” data type. Per Microsoft, General converts numeric values to numbers and date values to dates. If you have long numeric strings in invoice, PO number, or Customer ID, Excel will convert these to exponent numbers. To keep these fields as Text types, use these steps:

1. Open Excel
2. Click the Data tab.
3. In the Get External Data section, select From Text.
4. Select the saved .csv file and click Import.
   **Step Result:** The Text Wizard opens.
5. Select Tab for Tab Delimited or Comma for CSV and click Next.
6. For each field that you want as text, set the data type as Text.
7. Click Finish.

### 2.9 Administrative tasks

The Heartland Portico Virtual Terminal requires some administrative tasks. The ability to perform these tasks depends on your assigned role.

#### 2.9.1 Close a batch

Use Close a batch to close the current open batch.

1. To close the current batch, click **Admin > Close Batch.**

   ![Open Batch Details](image)

   **Are you sure you want to close this batch?**

   ![Yes] Yes ![No] No

2. Click **Yes**.
2.9.2 Settings

Use the Admin > Settings page to modify application settings and get hardware driver updates.

2.9.2.1 Add or edit the receipt footer

The receipt footer is a message that is printed at the bottom of receipts.

1. To add or edit the receipt footer, from the main menu click Admin > Settings.
2. Type the new message or modify the existing message in the text field.
3. Click Save.

2.9.2.2 Configure the input hardware

Use the Hardware tab in Settings to configure your input devices. Refer to the Peripheral Guide for details on configuring your device(s).

2.9.2.3 Name a terminal device

Use the Device tab in Settings to name to your terminal devices.

1. To name your input devices, from the main menu click Admin > Settings > Device.
2. Select a terminal device number.
3. Type a name for the device.
4. Click Save.

2.9.2.4 Update hardware drivers

Use the Hardware Drivers tab in Settings to update the driver software for your supported peripheral devices.

Note: Some drivers are specific to the operating system. Verify your computer's operating system prior to updating any drivers.
1. To update your hardware drivers, click Admin > Settings > Hardware Drivers on the main menu.
2. Click the applicable operating system link for the peripheral device.
3. Follow the prompts.
4. Click Save.

### 2.9.3 Create new user

An Administrator has the ability to create new users and assign specific roles to them.

1. To create a new user, click Admin > User Management.
   Step Result: The InfoCentral login page opens in a browser.
2. Type the user's information in the appropriate fields.
3. Click Login.
   Step Result: The merchant InfoCentral start page is displayed.
4. Click Access > Manage Users.
   Step Result: The Manage Users page displays with your user information.
5. Click New +.
6. Type the user's information in the appropriate fields and select the access level from the Job Level drop-down list.
7. Click Next.
8. To set access for the InfoCentral reporting, verify the correct access level is selected and click Assign.
   Step Result: The assigned access populates in the grid.
9. To set access for the Portico Virtual Terminal application, click Grant Custom Access.
   Step Result: A Search option displays, and below that, a list of the user's current locations.
10. To search for another location, type the merchant information in the applicable fields and click Search.
   Note: To go back to the original list of locations, leave the fields blank and click Search.
11. Check the boxes of the location(s) for which the user will need VT permissions.
   Step Result: A list of pre-designated custom roles populates in the box to the right.
12. Find the Portico Virtual Terminal role appropriate for the user (see Permissions by role chart) and click Assign.
   Step Result: The selected role populates in the Assigned Access grid above (you may need to scroll up to see this).
13. Assign any additional roles.
   Note: Most users will have only one HIC access level and one VT access level.
14. To customize access, see Customize access.
15. Click **Next**.

   Step Result: The Summary page displays. The Default Device is blank. You must select a default device, or the user will not be able to log in.

16. Next to Portico Virtual Terminal, click **Edit**.

   Step Result: The Portico Virtual Terminal pop up displays.

17. Select a default device from the drop-down list.

18. Click **OK**.

19. Click **Create User**.

   Step Result: The new user is created. An email is sent to complete user setup, allowing the user to set up their user name and password.

20. Click **OK**.

### 2.9.3.1 Permissions by role

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<th>Permitted action</th>
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<th>Manager</th>
<th>Reporting user</th>
<th>Reporting/Trxn user</th>
<th>Admin</th>
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</table>

### 2.9.3.2 Customize access

During the process to create a new user, it is possible to customize the access given to a user. At an indicated point in the [Create new user](#) process, do the following:

1. **Click** [Grant Custom Access](#).
2. **Type** the business name in the **DBA Name** field and click **Search**.
   **Note:** The search is optional, as the user’s locations will populate in the grid below the search. To go back to the original list of locations, leave the fields blank and click **Search** again.
3. **Select** the location or locations from the **Select User’s Locations** list.
   **Step Result:** The **Assign Access** list populates with the available roles.
   **Note:** You can also create a custom role at this point. See [Add a custom role](#).
4. Click Assign by the desired roles.
5. Resume the steps indicated in Create new user.

2.9.3.3 Add a custom role

During the process to grant custom access, it is possible to add a custom role to the list. At an indicated point in the Customize access process, do the following:

1. Click Add Custom Role.
2. Type a name and description for the custom role.
3. Click Add next to the desired privileges.
4. Click OK.
5. Resume the steps indicated in Customize access.

2.9.4 Send error report

Use the Send Error Report function to report an error to Heartland. This report can only be sent when you have internet connectivity. If your internet is down, please wait until the connection is restored before sending the report.

If you experience any issue with VT that requires you to log out and log back in again, please send the error report after logging back in.

This will enable us to improve the product and your user experience.

1. To send a report, click Admin>Send Error Report.

2. Use the Comments section to fill in details about the error, such as the sequence of events before the error or the screen where the error occurred.
3. Click Send.
   Step Result: A status notification is displayed.
Result

Report Sent.

OK
3 Contact support

If you need further assistance:

- To see the support phone number, click Support on the main menu.
- To send an email to Portico VT Support, click Support > Email Support.
## 4 Appendices

### Appendix A: Issuer decline codes

Table 4.1: Credit/Debit/PayPlan add credit card

<table>
<thead>
<tr>
<th>Brand(s)</th>
<th>Code</th>
<th>Response</th>
</tr>
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<tbody>
<tr>
<td>Any</td>
<td>02</td>
<td>CALL</td>
</tr>
<tr>
<td>Any</td>
<td>03</td>
<td>TERM ID ERROR</td>
</tr>
<tr>
<td>Any</td>
<td>04</td>
<td>DO NOT HONOR DUE TO AVS/CVV SETTINGS</td>
</tr>
<tr>
<td>Any</td>
<td>05</td>
<td>DECLINE</td>
</tr>
<tr>
<td>Amex</td>
<td>06</td>
<td>ERROR</td>
</tr>
<tr>
<td>Any</td>
<td>12</td>
<td>INVALID TRANS</td>
</tr>
<tr>
<td>Any</td>
<td>13</td>
<td>AMOUNT ERROR</td>
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<tr>
<td>Any</td>
<td>14</td>
<td>CARD NO. ERROR</td>
</tr>
<tr>
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<td>15</td>
<td>NO SUCH ISSUER</td>
</tr>
<tr>
<td>Visa, Disc</td>
<td>19</td>
<td>RE ENTER</td>
</tr>
<tr>
<td>Visa, MC, Disc</td>
<td>41</td>
<td>HOLD-CALL</td>
</tr>
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<td>43</td>
<td>HOLD-CALL</td>
</tr>
<tr>
<td>Visa, Amex, Disc</td>
<td>44</td>
<td>HOLD-CALL</td>
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<td>Any</td>
<td>51</td>
<td>DECLINE</td>
</tr>
<tr>
<td>Visa</td>
<td>52</td>
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</tr>
<tr>
<td>Visa, Disc</td>
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<td>NO SAVE ACCOUNT</td>
</tr>
<tr>
<td>Visa, MC, Amex</td>
<td>54</td>
<td>EXPIRED CARD</td>
</tr>
<tr>
<td>Disc</td>
<td>56</td>
<td>INVALID CARD</td>
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<tr>
<td>Visa, Disc</td>
<td>57</td>
<td>SERV NOT ALLOWED</td>
</tr>
<tr>
<td>Visa, Amex, Disc</td>
<td>58</td>
<td>SERV NOT ALLOWED</td>
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<tr>
<td>Visa, MC, Disc</td>
<td>61</td>
<td>DECLINE</td>
</tr>
<tr>
<td>Visa, MC, Disc</td>
<td>62</td>
<td>DECLINE</td>
</tr>
<tr>
<td>MC, Disc</td>
<td>63</td>
<td>SEC VIOLATION</td>
</tr>
<tr>
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<td>DECLINE</td>
</tr>
<tr>
<td>Brand(s)</td>
<td>Code</td>
<td>Response</td>
</tr>
<tr>
<td>-------------</td>
<td>------</td>
<td>------------------------</td>
</tr>
<tr>
<td>MC</td>
<td>76</td>
<td>CARD NO ERROR</td>
</tr>
<tr>
<td>Amex, Disc</td>
<td>76</td>
<td>NO ACTION TAKEN</td>
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<td>Amex, Disc</td>
<td>78</td>
<td>NO ACCOUNT</td>
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<td>Visa, MC, Disc</td>
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<td>SYSTEM ERROR</td>
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<tr>
<td>Visa</td>
<td>EB</td>
<td>CHECK DIGIT ERR</td>
</tr>
<tr>
<td>MC, Amex, Disc</td>
<td>EC</td>
<td>CID FORMAT ERROR</td>
</tr>
<tr>
<td>Visa, Amex</td>
<td>N7</td>
<td>CVV2 MISMATCH</td>
</tr>
</tbody>
</table>

Table 4.2: PayPlan

<table>
<thead>
<tr>
<th>User action</th>
<th>Possible error messages in Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Add/Edit Customer</td>
<td>CustomerIdentifier already in use</td>
</tr>
<tr>
<td>Add/Edit Schedule</td>
<td>ScheduleIdentifier already in use</td>
</tr>
<tr>
<td>Delete Payment Method</td>
<td>This Payment Method is assigned to Active Schedules. Update schedules with alternate payment data before deleting the payment method.</td>
</tr>
<tr>
<td>Edit Payment Method</td>
<td>This Payment Method is assigned to Active Schedules. Update schedules with alternate payment data before inactivating the payment method.</td>
</tr>
<tr>
<td>Delete Customer</td>
<td>Customer has Active Schedules. Inactivate schedules before deleting the Customer.</td>
</tr>
</tbody>
</table>

Appendix B: Healthcare MCCs

Merchants with healthcare MCCs have some restrictions on the data that can be entered into the Portico VT. These restrictions are in place to help prevent the input of protected health information. Data entry for the Purchase Order, Invoice, and Customer ID fields is limited to max of eight digits; alpha characters are not allowed.

The affected MCCs are:

- 4119 Ambulance Services
- 5047 Dental/Lab/Medical/Ophthalmic Hospital Equip & Supplies
- 5122 Drugs, Drug Proprietaries, and Druggists Sundries
- 5912 Drug Stores, Pharmacies
- 5975 Hearing Aids-Sales, Service, Supply Stores
- 5976 Orthopedic Goods-Artificial Limb Stores
- 7277 Debt, Marriage, Personal-Counseling Service
- 7298 Health and Beauty Spas
- 8011 Doctors-not elsewhere classified
- 8021 Dentists, Orthodontists
- 8031 Osteopathic Physicians
- 8041 Chiropractors
- 8042 Optometrists, Ophthalmologists
- 8043 Opticians, Optical Goods, and Eyeglasses
- 8049 Chiropodists, Podiatrists
- 8050 Nursing and Personal Care Facilities
- 8062 Hospitals
- 8071 Dental and Medical Laboratories
- 8099 Health Practitioners, Medical Services-not elsewhere classified
- Delete this text and replace it with your own content.

Appendix C: Revision description

This section contains the itemized list of changes to the current version of the document. For information on past versions of the document, see the revision history section in that version.

Table 4.3: Current Revision Description

<table>
<thead>
<tr>
<th>Chapter/Appendix</th>
<th>Section</th>
<th>Change Description</th>
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</thead>
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<tr>
<td>Procedures/Reports</td>
<td>2.8</td>
<td>Added note to cover the &quot;Results per page&quot; functionality. Removed that note from subsections.</td>
</tr>
<tr>
<td>Procedures/Reports</td>
<td>2.8.3, 2.8.5, 2.8.6</td>
<td>Removed detailed steps for exporting a list. Added a link to the section that covers list export.</td>
</tr>
<tr>
<td>Procedures/Reports</td>
<td>2.8.12</td>
<td>Added detailed steps for exporting a list. Modified text to steps to clarify selecting between Tab Delimited and CVS.</td>
</tr>
</tbody>
</table>