

# Virtual Terminal User Guide



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# Overview

The Value Payment Systems (VPS) Online Service allows authorized merchants, government partners, and software partners ("Partners") the ability to offer online card payment services (Electronic Payments). By providing this service, the Partners will get immediate confirmation once an Electronic Payment is authorized and completed. The payment date will equal the date the payment was authorized offering customers peace of mind that payments are posted the same day.

The VPS Virtual Terminal currently accepts Visa, MasterCard, American Express, Discover (credit and debit cards), and electronic checks. The Partner determines what type of payments methods to offer. There are two Virtual Terminal Options:

## Virtual Terminal Options

- Non-Integrated
- Integrated Post Back

## System Requirements

The Virtual Terminal Payment System is designed to operate using an Internet Explorer browser that supports 128-bit encryption.

A user may connect via any type of Internet access.

Minimum browser and operating system requirements are:

- Internet Browser: Internet Explorer 7 and 8
- Operating System: Windows Vista and Windows 7

## Hardware Requirements

MagTek Centurion Secure Card Reader (Part Number: 21073075)

Hardware Description: For security and ease of use, the Centurion Secure Card Reader Authenticator (SCRA) is MagneSafe™ secured and offers a reliable and convenient swipe path with complete security features for peace of mind. Specifically designed to meet PCI DSS requirements to secure cardholder data, the Centurion employs the industry-standard Triple DES encryption. The Centurion is USB powered. This bi-directional SCRA conveniently makes any existing merchant application more secure.



## Contact Us/Support

Click the Contact Us link in the upper right-hand corner of the application to open a new window to email the Client Support Team, or email [accountmgrs@valuepaymentsystems.com](mailto:accountmgrs@valuepaymentsystems.com) directly for assistance.

# Getting Started

## Installing Active X from MagTek Site

To ensure the card reader is functioning properly prior to using Virtual Terminal for the first time, please follow these steps:

1. Plug the MagTek card reader USB cord into an available USB port on the computer that will be used as the payment terminal.

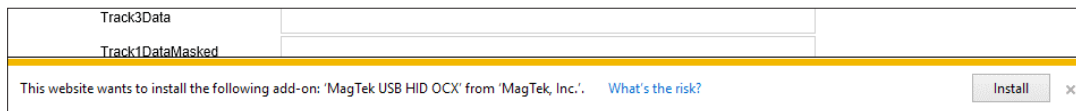
2. Open the MS Internet Explorer browser.

3. Type the address for the MagTek test site in the web address bar.

<https://lap.magtek.com/support/demo-pages/usb-hid-swipe/usbswipe.html>

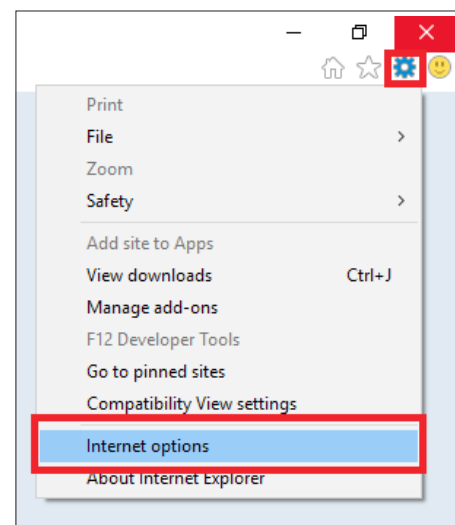
The screenshot shows the 'MAGTEK SECURITY FROM THE INSIDE' logo at the top left. The main title is 'USB HID Swipe Reader' with a subtitle 'Read and Parse Card Data'. There is an 'activeX' logo and a 'Download CAB' link in the top right. The interface contains a list of data fields on the left and corresponding input boxes on the right. The fields are: CardData, CardDataMasked, PAN, First, Last, Month, Year, Track1Length, Track2Length, Track3Length, Track1LengthMasked, Track2LengthMasked, Track3LengthMasked, Track1Data, and Track2Data.

4. The MagTek Test Terminal will have a warning bar at the bottom instructing you to install Active X. Select Install, then follow the onscreen prompts.

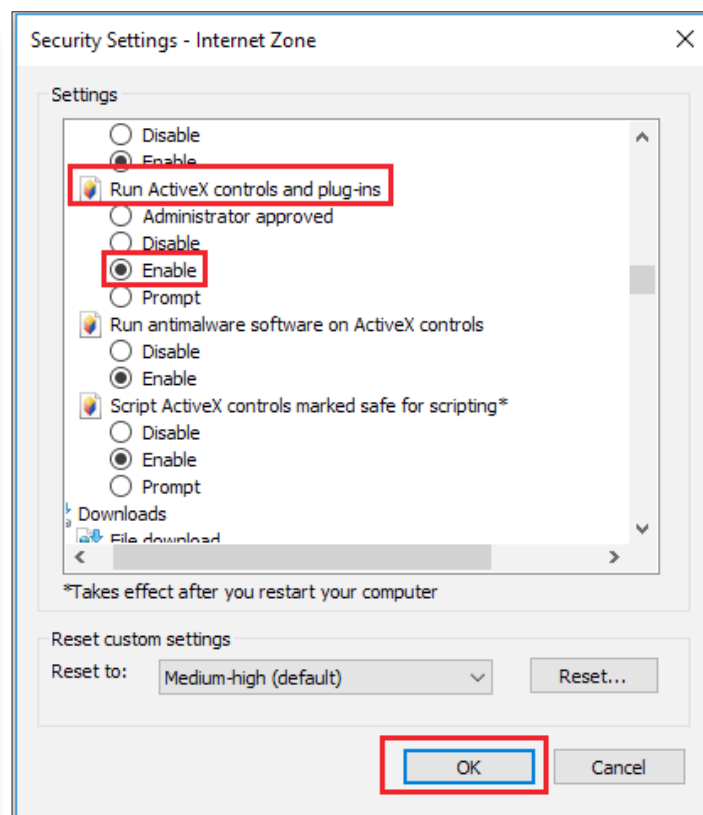
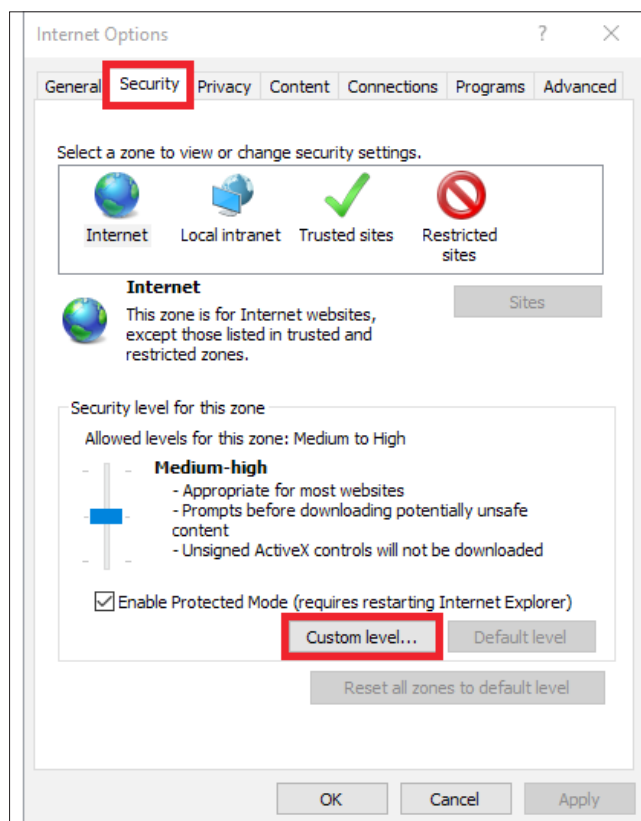


5. Activate Active X in Internet Explorer.

a. Click on "Tools" icon on toolbar . Select "Internet Options."



- b. Click the "Security" tab and select Custom Level.
- c. Locate the Active X controls. Select "Enable" for the following settings:
  - i. Automatic prompting for ActiveX
  - ii. Download signed ActiveX controls
  - iii. Run ActiveX controls and plug-ins
  - iv. Script ActiveX controls marked safe for scripting



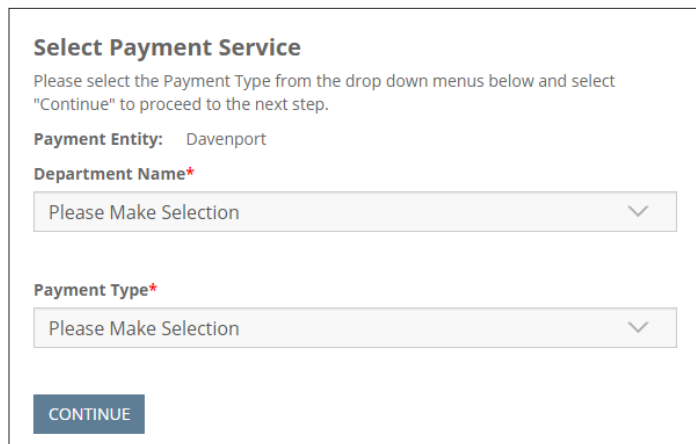
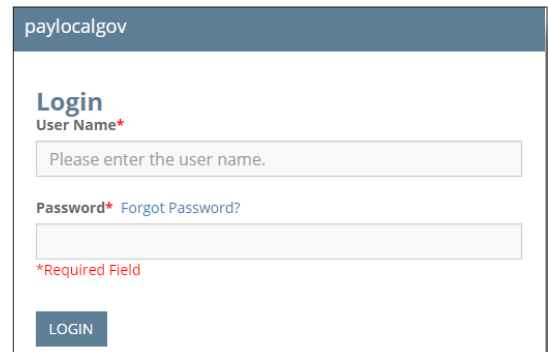
- d. Click "Ok" to confirm your changes. Then select "Apply."

# Using Virtual Terminal

To begin using Virtual Terminal, go to [www.paylocalgov.com/pos](http://www.paylocalgov.com/pos).

## Login:

Enter your User Name and Password. If the clerk has forgotten the user name, please contact the VPS Client Support Team for assistance. The clerk may reset the password using the “Forgot Password” link. This link will send a request to the Client Support team who will contact the clerk to provide the account password.



## Select Payment Type:

The clerk will select the department name (if applicable) and the payment type that is appropriate for the payer. Next, select “Continue”.

This page can be customized with additional options. Options in each dropdown are unlimited.

## Enter Account Information:

Available and/or required fields are setup during implementation.

- Terminal/Location ID: Select your Terminal/Location ID. This is used to identify the terminal used when making the payment. (optional)
- Clerk Name/Number: Enter your name and clerk number. (optional)
- Payment Amount: Enter payment amount using only numbers and decimals. Do not enter commas or dollar signs.
- Unique Identifier: Enter the unique identifier provided (i.e. Invoice Number).
- Daytime Phone
- Custom Fields 1-4 (3 & 4 Not Shown): The system allows up to four custom fields.
- Email Address: A receipt will be sent to email address entered.

### Account Information

Payment Entity: Davenport - Snow Removal

Terminal/Location ID \*  
Please Make Selection

Clerk Name/Number\*  
Payment Amount\*

Invoice Number\*  
Daytime Phone\*

One  
Two

Email Address

### Enter Payment Information:

Available and/or required fields are setup during implementation.

- Payment Method: Choose Payment Method of Credit, Debit, or E-Check.
- If Credit or Debit:
  - Entry Method: Manual or Swipe
    - o Manual — Enter Entire Card Number with no spaces.
    - o Swipe — Using the MagTek Card swipe, swipe card to enter full account information.
  - Complete information for remaining required fields.
- If E-Check:
  - Enter Bank Account and Bank Routing numbers.
  - E-Check types: Checking, Savings, or Commercial/Corporate
  - Complete information for remaining required fields.

### Payment Information

Payment Method\*  
Please Make Selection

Entry Method\*  
Please Make Selection

Card Number\*  
Please enter with no dashes

Billing Zip Code\*  
Zip Code

Cardholder First Name\*  
Please enter card first name

Cardholder Last Name\*  
Please enter card last name

Expiration Month\*  
Month

Expiration Year\*  
Year

CVV\*What is the CVV?  
CVV...

\*Required Field

BACK CLEAR FORM DATA CONTINUE

### Navigation:

- Back: This will allow the payment type to be changed. All previously entered information will be lost.
- Clear Form Data: This will clear all data entered on the form. The payment type will remain the same.
- Continue: Click "Continue" to review the data that has been entered.

# Required Fields

Required fields are setup during the implementation process. If these fields are not completed, an error will show on the screen.

This screen can be customized to determine required and optional fields. Required fields are indicated by an asterisk (\*).

**Payment Information**

Payment Method\*  
Please Make Selection  
Please select a payment method before selecting "Continue".

Entry Method\*  
Please Make Selection

Card Number\*  
Please enter with no dashes  
Card Number is required.

Billing Zip Code\*  
Zip Code  
Please enter your Zip Code, using only 5 numbers.

Cardholder First Name\*  
Please enter card first name  
Please enter the Cardholder First Name, using only letters, periods, forward slashes, semi-colons, colons, ampersands, pounds, hyphens, and apostrophes.

Cardholder Last Name\*  
Please enter card last name  
Please enter the Cardholder Last Name, using only letters, periods, forward slashes, semi-colons, colons, ampersands, pounds, hyphens, and apostrophes.

Expiration Month\*  
Month  
Expiration Month is required.

Expiration Year\*  
Year  
Expiration Year is required.

CVV\*What is the CVV?  
CVV...  
CVV is required.

\*Required Field

## Fraud Prevention

### 1. Address Verification System (AVS)

This security feature checks the billing address of a credit card provided by the payer to the address on file with the credit card company.

### 2. Card Verification Value (CVV)


This security feature requires payers to provide the Card Security Code or CVV printed on the card. This is an extra level of security for transactions when the card is not present or the PIN cannot be entered.

**Billing Zip Code\***  
Zip Code

**Cardholder Last Name\***  
Please enter card last name

**CVV\*What is the CVV?**  
CVV...



<h3>Account Information</h3> <p>Payment Type: Snow Removal Invoice Number: 98752 One : Custom Field 1 Two: Custom Field 2 Terminal ID: STATION1 Phone Number: 6157855003 Email Address: smith@gmail.com</p> <h3>Payment Information</h3> <p>Payment Amount: \$12.00 Convenience Fee: \$2.00 Total Payment: \$14.00</p> <p>Payment Method: </p> <p>Card Number: XXXXXXXXXXXXXXX5557 Expiration Date: 01/20 Joe Smith Billing Zip Code: 37215</p> <p><a href="#">Edit Payment Details</a></p>	<h3>Terms and Conditions</h3> <p>This service is offered by Value Payment Systems in agreement with Downpart. All payments are processed immediately, and the payment date and time are equal to the time you complete this transaction and receive a confirmation number. A convenience fee (listed above) is charged by Value Payment Systems for using this service. Your payment and the convenience fee will be listed separately on your card statement. If your payment is unable to be processed, your liability will remain outstanding and you will be subject to any applicable penalties or interest. These obligations remain your sole responsibility. Value Payment Systems, LLC cannot issue refunds once your payment is processed and you receive a confirmation number. Please make sure you enter and review all information carefully for accuracy prior to completing your transaction. By clicking the PROCESS PAYMENT in this page you are agreeing to these Terms and Conditions to process payment.</p> <p>Want to receive payment confirmation on your phone?</p> <p><input checked="" type="checkbox"/> By checking the box and entering your mobile phone number, you confirm this is your mobile phone number and your request to receive a SMS (text) message payment confirmation. Standard message and data rates may apply.</p>
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Enter a mobile phone number to send a SMS (text) message confirmation to the payer. The checkbox must be selected to receive this confirmation. Standard message and data rates may apply.

The screenshot shows a mobile application interface. At the top, there is a blue header bar with a back arrow, a plus sign, the phone number "+1 615 375-4175", and a three-dot menu icon. Below the header is a large white rectangular area containing a message: "Your payment was processed by Value Payment Systems in the amount of \$100. Your confirmation number is [166056](#)". Below the message is a small "OK" button. At the bottom of the screen, there is a white input field with a pencil icon on the left and a speech bubble icon on the right, containing the text "Add text". The bottom of the image shows the standard Android navigation bar with three icons: a home button, a recent apps button, and a search button.

# Payment Confirmation


Once payment is complete, the clerk will be directed to a confirmation screen. The confirmation number along with the payment amount is displayed. Please print two copies of this page; a merchant copy and a customer copy.

### Account Information

Payment Type: Show Removal  
Invoice Number: 98752 One : Custom field 1  
Two: Custom field 2  
Terminal ID: STATION1  
Phone Number: 615/8555893  
Email Address: smith@gmail.com

### Payment Information

Payment Date: 7/25/2018  
Payment Amount: \$12.00  
Convenience Fee: \$2.00  
Total Payment: \$14.00

Payment Method:   
Card Number: XXXXXXXXXX000000000000  
Expiration Date: 01/20  
Joe Smith  
Billing Zip Code: 37215

If an email address was provided, your confirmation email will be sent from marketingcloud@valuepaymentsystems.com. Please have payer sign below and retain merchant copy for your records

Signature X

Your confirmation number is: **2758115**

Your payment will post to the account listed below. It takes approximately two business days to post your payment to the account. Your payment date and time are equal to the time you completed this transaction as indicated by the Digital Time Stamp below.

Digital Time Stamp: 7/25/2018  
14:12:13 (CST)

Please print this page for your records:  
[PRINT](#)

[HOME](#) [PRINT RECEIPT](#)

# Email Receipts

A receipt will be emailed from [marketingcloud@paylocalgov.com](mailto:marketingcloud@paylocalgov.com) to the payer email address provided. This email will include the payment amount and confirmation number for the payer's records. A simple or detailed email will be received based upon the option selected during implementation.

Dear Customer,

**SIMPLE**

Thank you for using the **Client Name** online payment service powered by Value Payment Systems, LLC to complete your online payment. This email confirms that your payment of \$XX.XX plus a \$X.XX convenience fee has been received for:

Sincerely,

Value Payment Systems Customer Support

Do not reply to this email. If you have questions about your payment, please contact us at [support@valuepaymentsystems.com](mailto:support@valuepaymentsystems.com). To better assist you please reference your confirmation number and payment entity.

\*Custom message may be inserted here. \*

Dear Customer,

**DETAILED**

Thank you for using the **Client Name** online payment service powered by Value Payment Systems, LLC to complete your online payment. This email confirms that your payment of \$XX.XX plus a \$X.XX convenience fee has been received for:

Reference Number: XXXXXX

Account Name: John Smith

Payment Date: xx/xx/xx

Payment Entity is Client Name

Your confirmation number is XXXXXX5.

Sincerely,

Value Payment Systems Customer Support

\*Custom message may be inserted here. \*

# Duplicate Payment Prevention

Parameters can be set to prevent duplicate payments. Duplicate Payment Prevention default setting is a message alerting that the transaction appears to be a duplicate, with the ability to proceed in making the payment. This is often used when payment types have a fixed amount. VPS also offers the ability to block a potential duplicate payment based on criteria such as amount, timeframe, account number, etc. for a fixed time frame. The time frame can be from 1 minute to 24 hours. Please contact the VPS Client Support team to implement this setting.

<b>This appears to be a duplicate payment. A payment with the same parameters has been recently processed. Please verify the information entered is accurate before processing this payment.</b>	
<b>Account Information</b> Payment Type: Utility Bill Invoice Number: 6854 CUSTOM FIELD 1: 165468	<b>Terms and Conditions</b> This service is offered by Value Payment Systems in agreement with Davenport . All payments are processed immediately, and the payment date and time are equal to the time you complete this transaction and receive a confirmation number. Value Payment

## Error Messages

### Invalid Credit Card

This error will be encountered when card information entered is not valid. Verify card information or enter new payment information.

<b>Payment Authorization</b> Your transaction was not processed. Please verify the card number you provided. To try again with a different card, please select the Edit Payment Details button.
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### General Decline

This error is a general decline for all other reasons than those specified.

<b>Payment Authorization</b> Your transaction is declined by your issuing bank. Please contact your card issuer. To try again with a different card, please click the Edit Payment Details/Back button.
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### Communication Error

This error is a technical error that occurs due to system communication issues.

<b>Payment Authorization</b> Your transaction is declined due to technical difficulties. Your payment has not been received and there will be no charge to your account. We are sorry for the inconvenience.
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