APEX Gateway

VIRTUAL TERMINAL

Date: 02/07/2024

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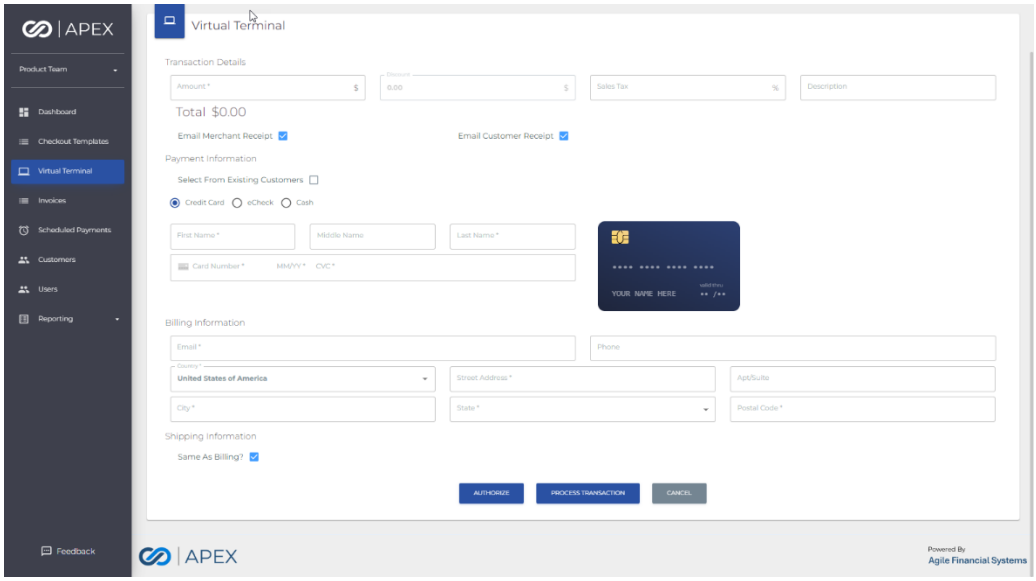
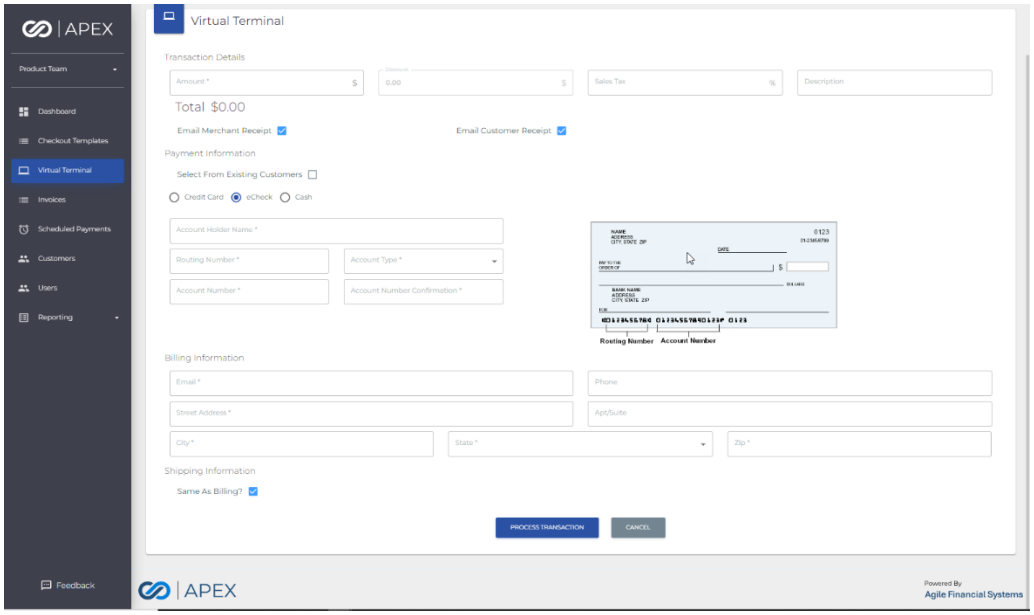
Viewing Your Virtual Terminal in the APEX Gateway

To view your virtual terminal, select the **Virtual Terminal** menu option. From the Virtual Terminal page, you can process credit card, eCheck (if ACH is enabled) and Cash transactions for your customers.

NOTE: Virtual Terminal is a standard terminal that currently does not allow for customization.





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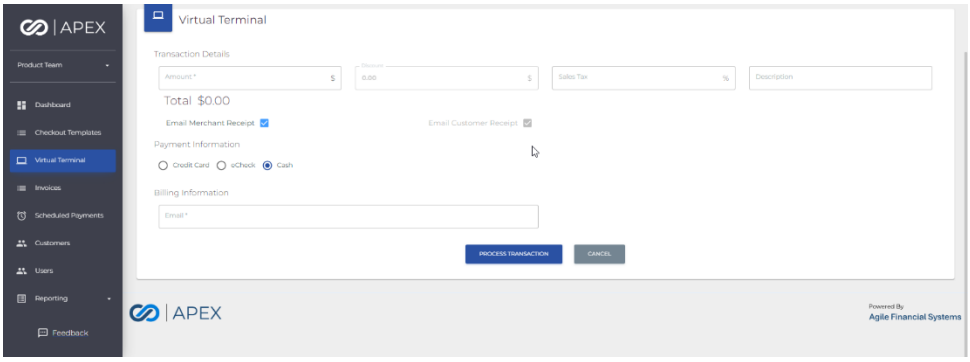

Processing a Virtual Terminal Transaction

Once on Virtual Terminal, you can easily follow the steps/fields to complete a transaction.

NOTE: Required fields are indicated with a '*

- When Sales Tax is entered, the Total will automatically be updated with the new 'Total'.
- Sales Tax can be hardcoded at the Merchant level. Please submit a request to Support to have the Sales Tax hardcoded.
- Field validation rules are presented when a field is not properly completed.
- Credit Card, eCheck or Cash – the applicable fields and the graphic will change based on your card number entry.
- The credit card graphic will display name, card number, exp date, and CVC as they are entered.
- To enter a separate Shipping Address, you should click on the 'Same as Billing?' checkbox. This will display the Shipping Address fields.
- Non-US Billing addresses are supported for Credit Card transactions. ACH transactions only support US Billing addresses.
- Credit Card transactions: if a non-US country is selected, the State field updates from a dropdown to a text field to support the many possible state/region/province values. No validation is performed on non-US state values.
- Review all fields to ensure that all fields are accurate.

Once all applicable fields are completed, select the **Process Transaction** button.

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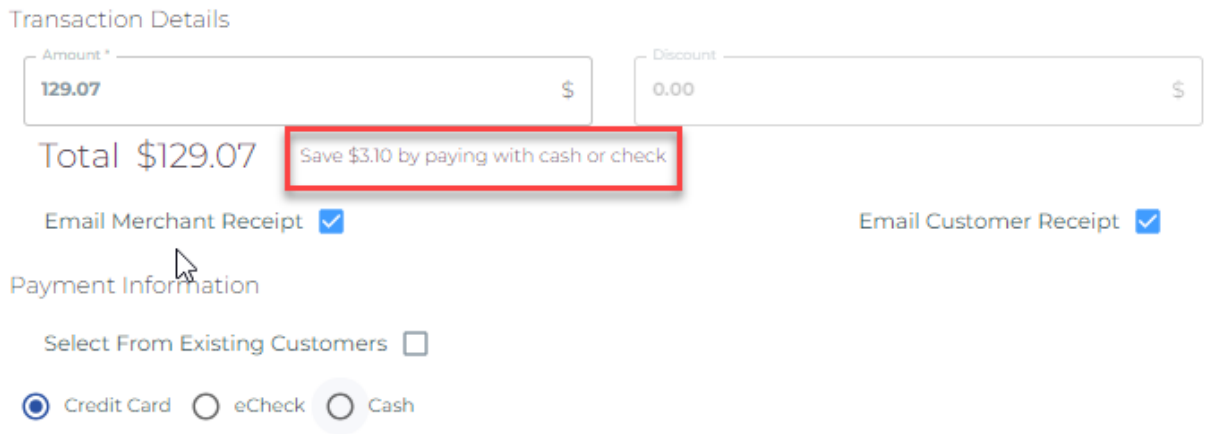
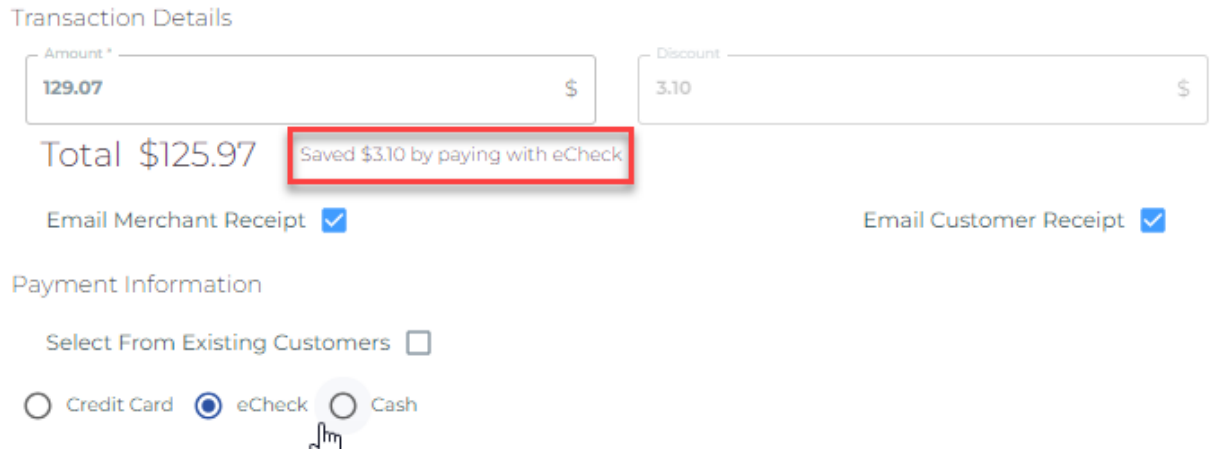
Dual Pricing

When Dual Pricing is configured on, the user will be displayed the possible 'Savings with Cash' amount in the Transaction Details section. The Discount field is a Read-Only field reflecting the discount applied to the transaction.
The image below is an example if Credit Card is selected.



If eCheck is selected the total amount is reduced by the Cash Savings percentage and the verbiage changes:



Similarly, if Cash is selected, the total amount is reduced and the verbiage changes. Also note that if Cash is selected, the ability to Select from Existing Customer is hidden:

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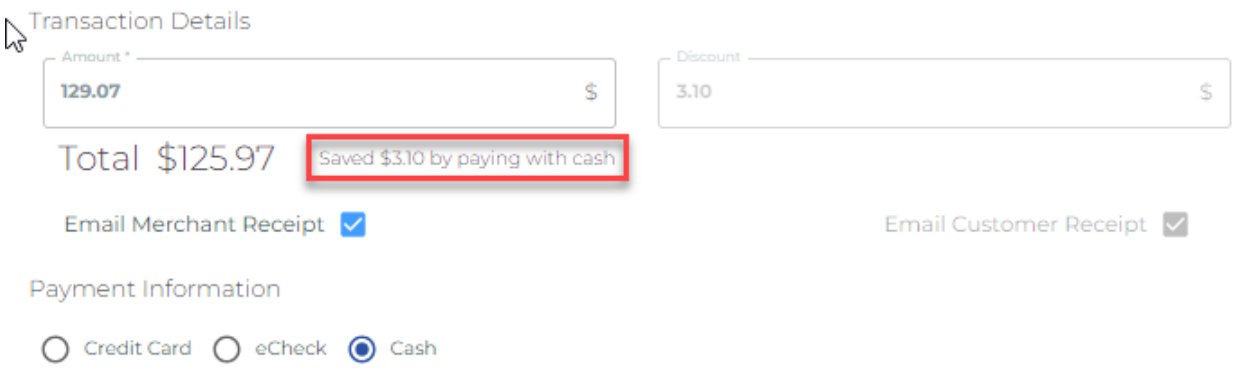
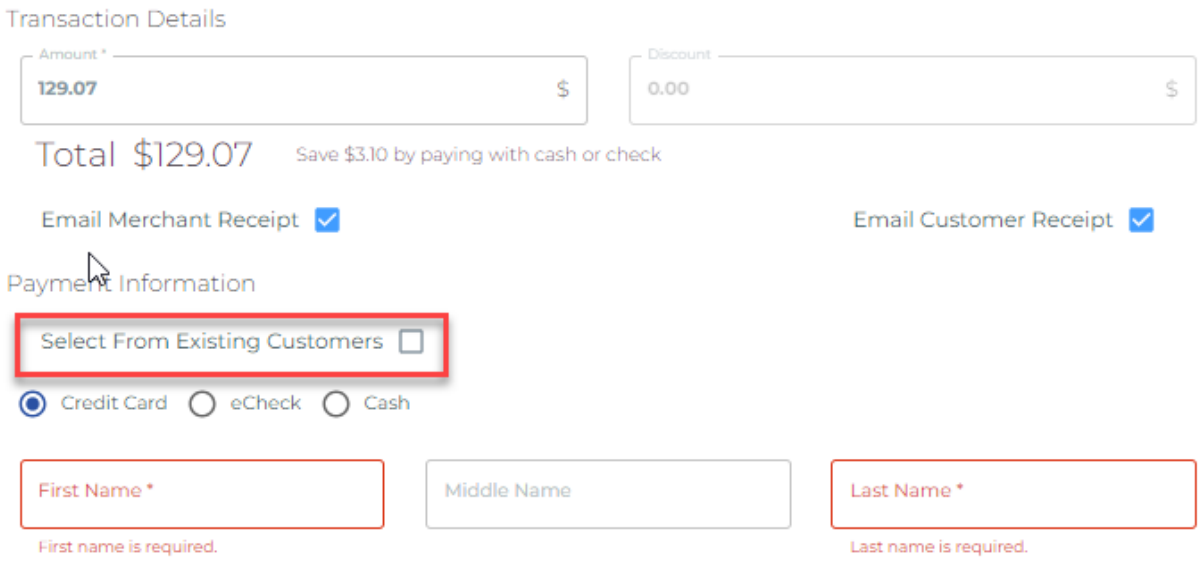


The only required field for Cash transactions is customer email – this will allow the customer to receive a receipt. Cash transactions will not be viewable in the Transactions Report.

Note: Dual Pricing is configured by Support/Ops during onboarding.

Select From Existing Customers

To reduce data entry time, there is a Select from Existing Customers function:



When the checkbox is checked a dropdown list of customers is presented with available payment methods listed for each customer:

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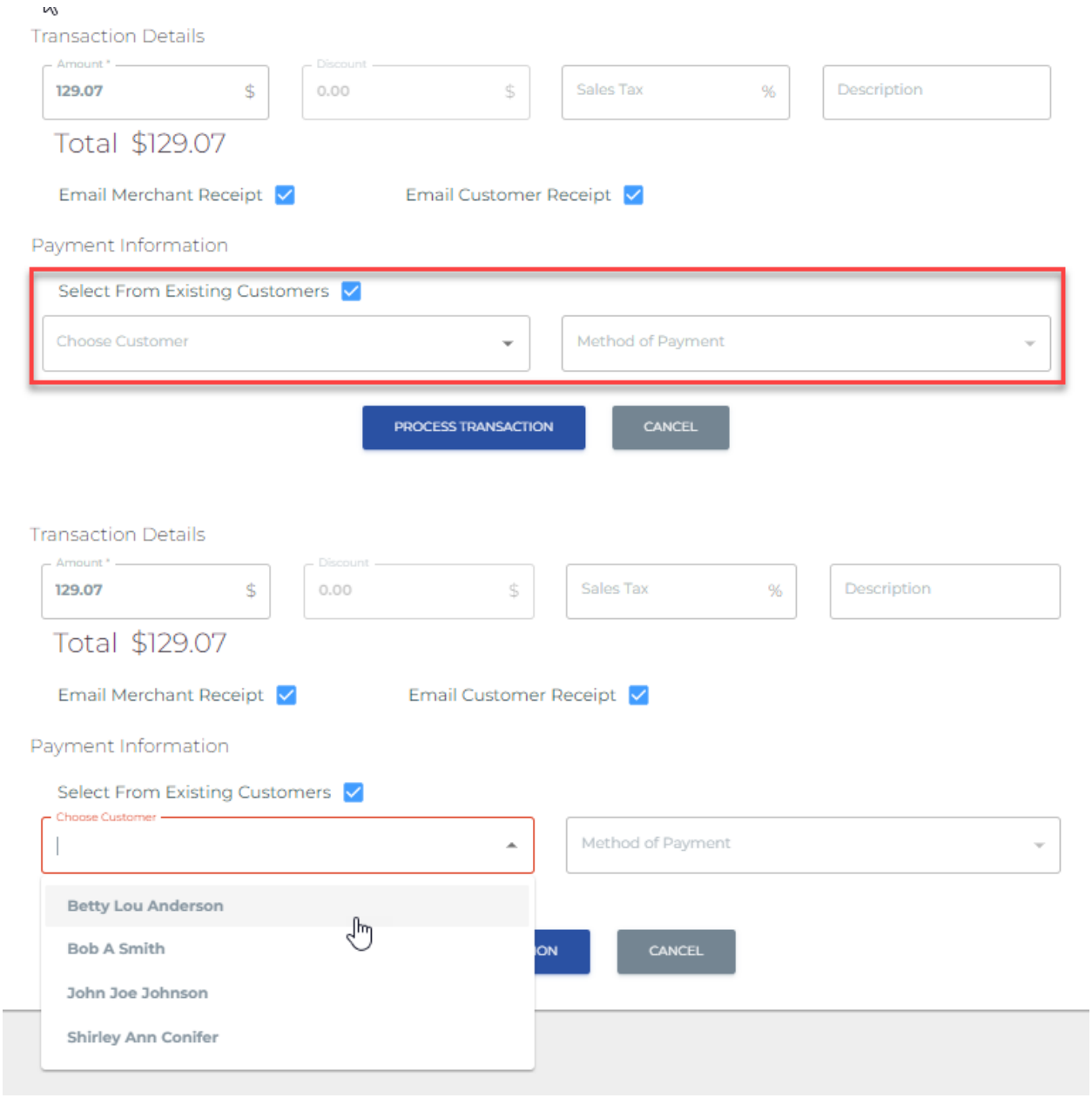

View with a customer selected where the selected customer has a single payment method:

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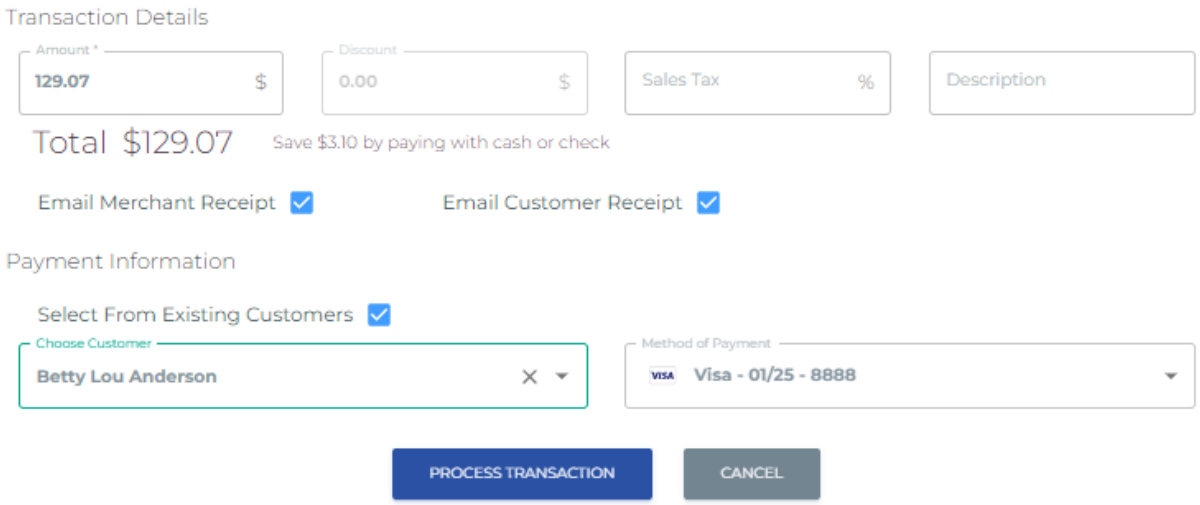
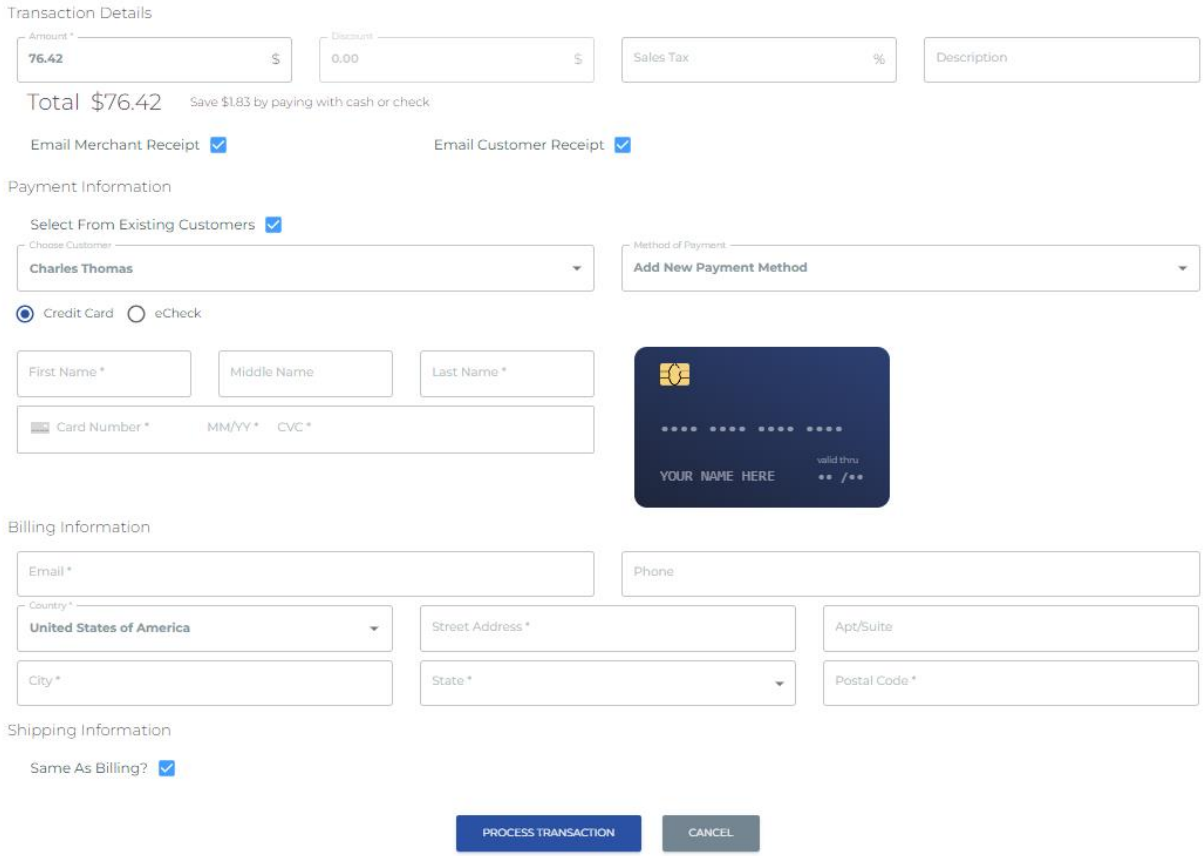


If the selected customer does not have any defined payment methods the view would look like this (allowing the merchant to add a payment method for the selected customer):



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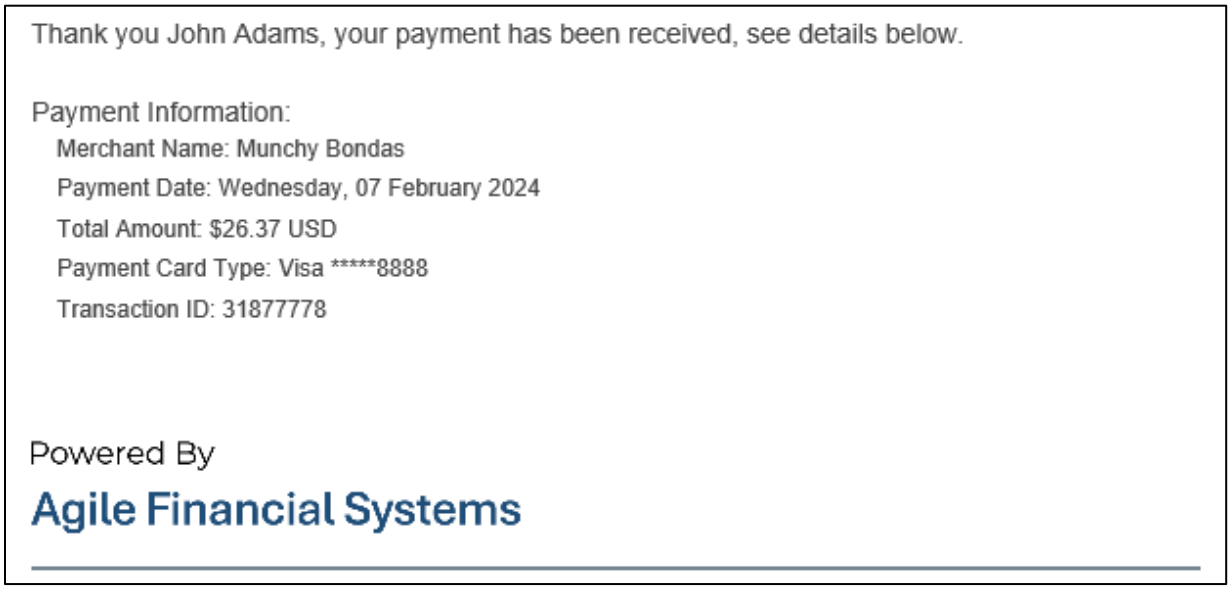
Email Receipts

When completing the VT Terminal transaction information, there are two email receipt options:

- Email Merchant Receipt – if selected, an email receipt will be sent to the merchant's email on record.
- Email Customer Receipt – if selected, an email receipt will be sent to the customer's email entered in the Email field on Virtual Terminal. If the merchant has chosen to use the "Select From Existing Customer" function, that customer's email address will be used.

Example of Email Customer Receipt:


Thank you John Adams, your payment has been received, see details below.

Payment Information:

Merchant Name: Munchy Bondas

Payment Date: Wednesday, 07 February 2024

Total Amount: $26.37 USD

Payment Card Type: Visa *****8888

Transaction ID: 31877778

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Payment Accepted Screen

If payment is successful, you will be presented with the Payment Accepted screen.
If Cash Discount is applied, Discount will be a line item.
Finish: To 'Finish' the transaction, select the Finish button.
Print: To print your Payment Confirmation, select the Print button.

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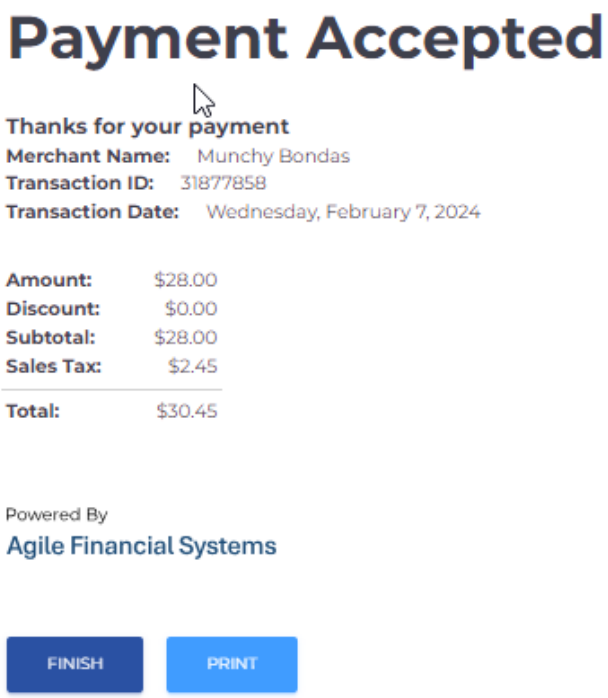
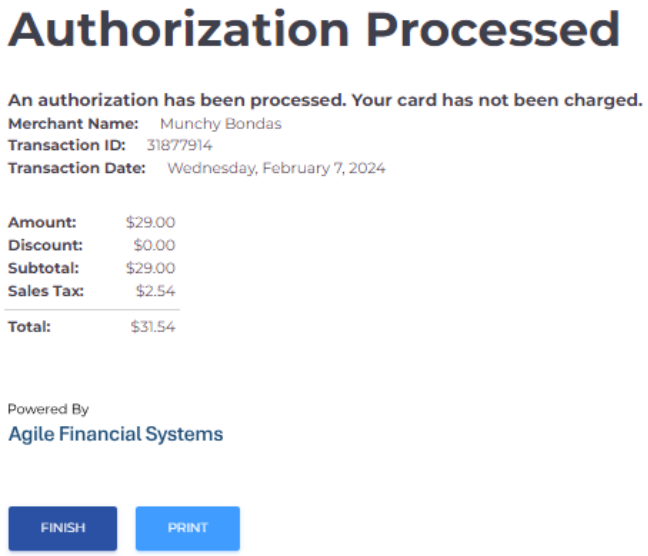


Authorization Processed Screen

If Authorization is enabled, and the authorization is successful, you will be presented with the Authorization Processed screen.

Finish: To 'Finish' the transaction, select the Finish button.

Print: To print your Authorization Confirmation, select the Print button.



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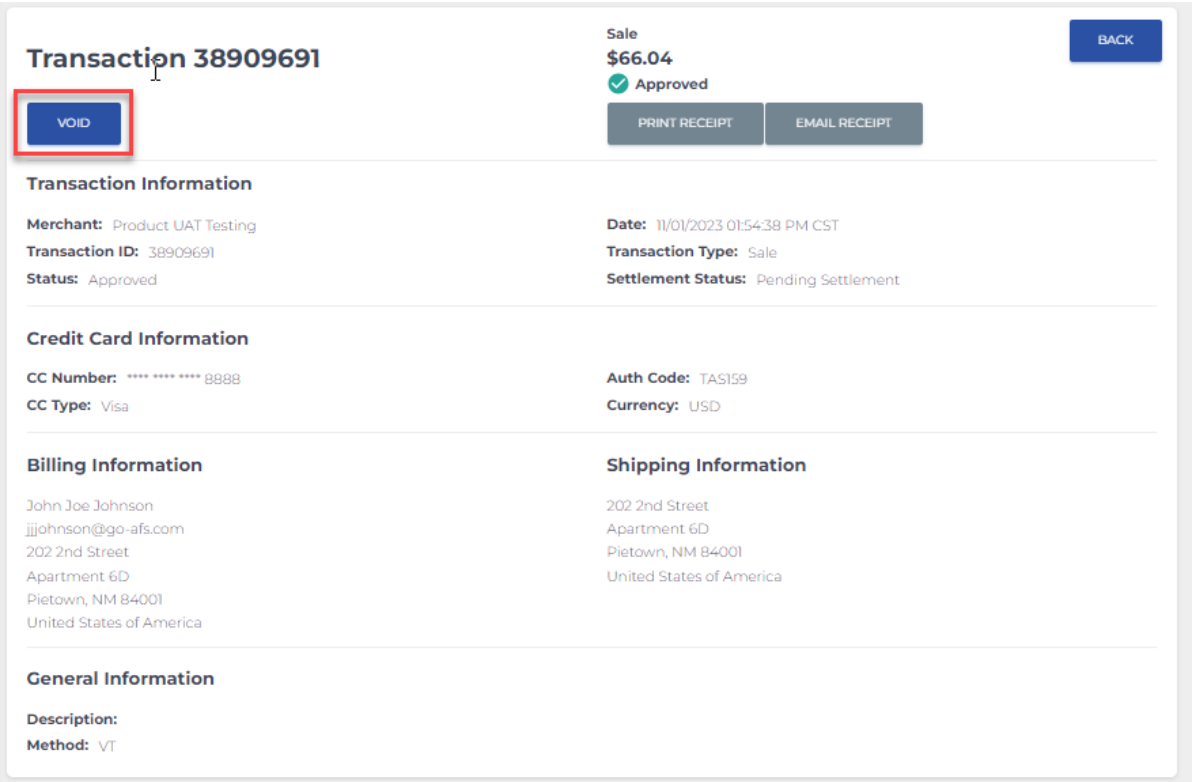
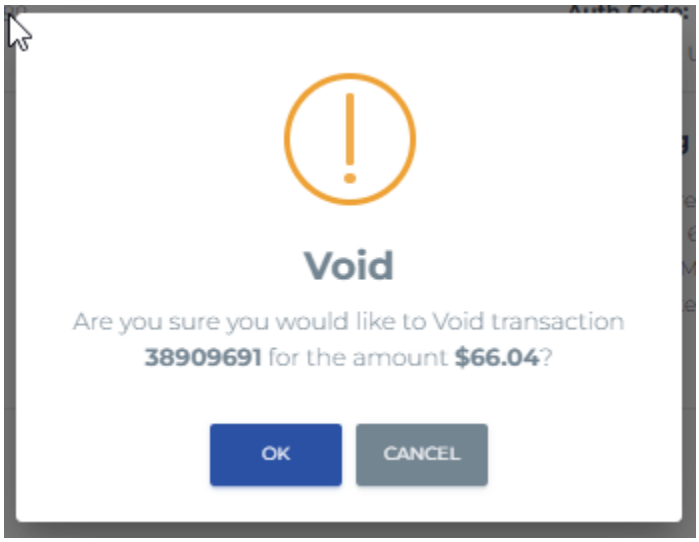
Voiding a Transaction



Note: Voids are done from the Transaction Details page.
Before a transaction is settled, Void transaction is an available action. To Void a transaction, select the Void button. Once the Void button is selected, confirm the void on the Void modal. The funds will be returned to the customer very quickly.



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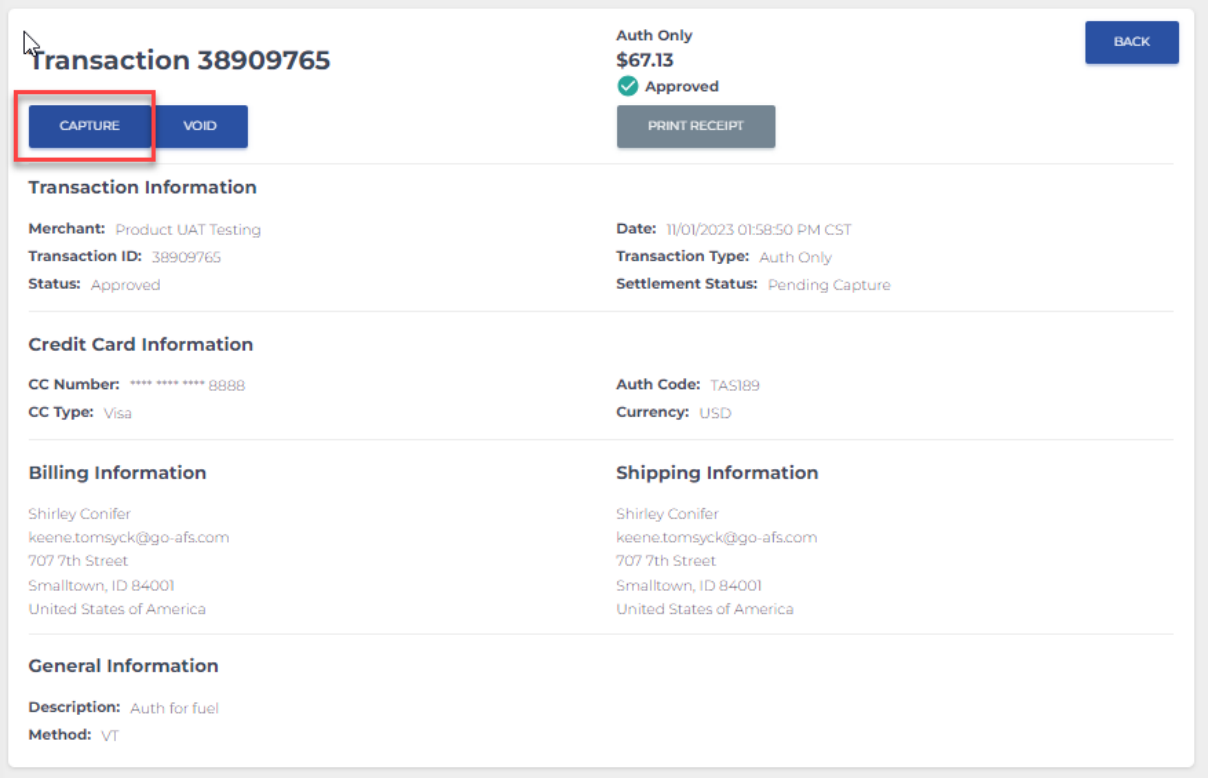
Void button will no longer be available once transaction is settled.
Void button will no longer be available once transaction has already been voided.
Void button will no longer be available once transaction's authorization is no longer valid.

Capturing a Transaction

Note: A Capture is done from the Transaction Details page.
If a transaction is an authorization transaction, Capture transaction is an available action. To Capture a transaction, select the Capture button. The Capture button is located in the same position on the screen as the Void button.
Captures are done in the full transaction amount or Partial Amount.
Enter the amount to capture on the Confirmation modal to submit Capture.



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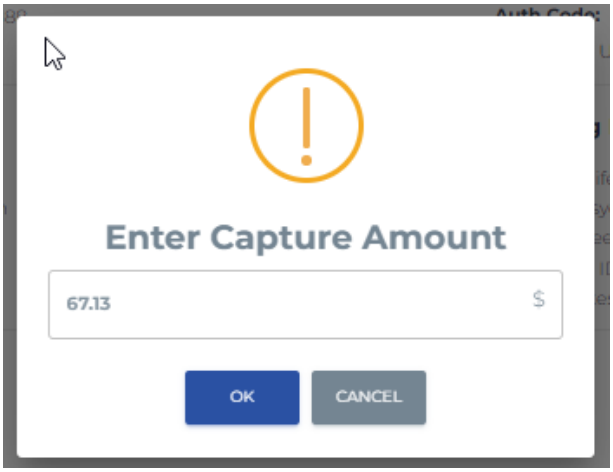
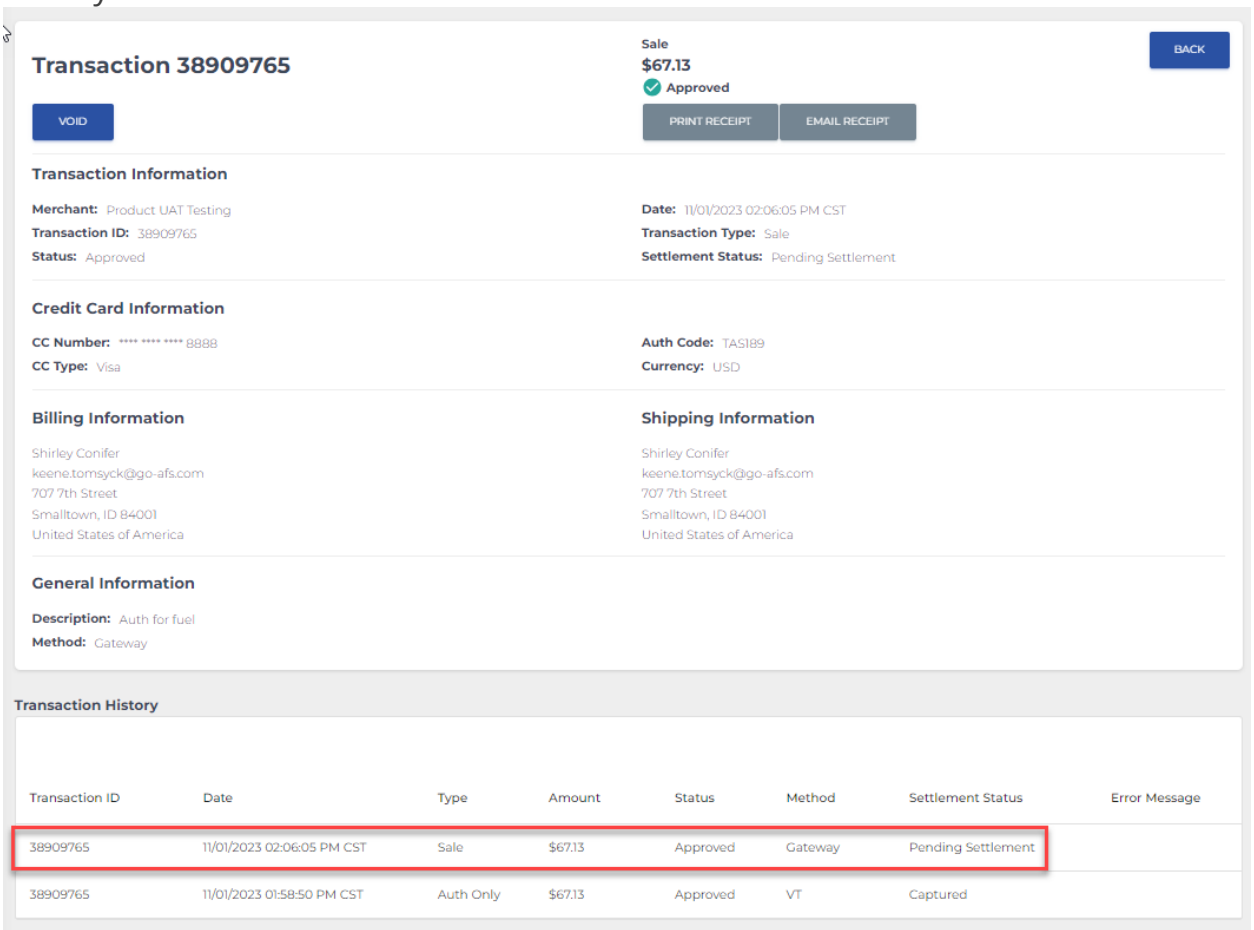


Once a transaction is Captured the transaction becomes a Sale transaction (no longer an Auth Only transaction). An additional line item appears in the Transaction History:



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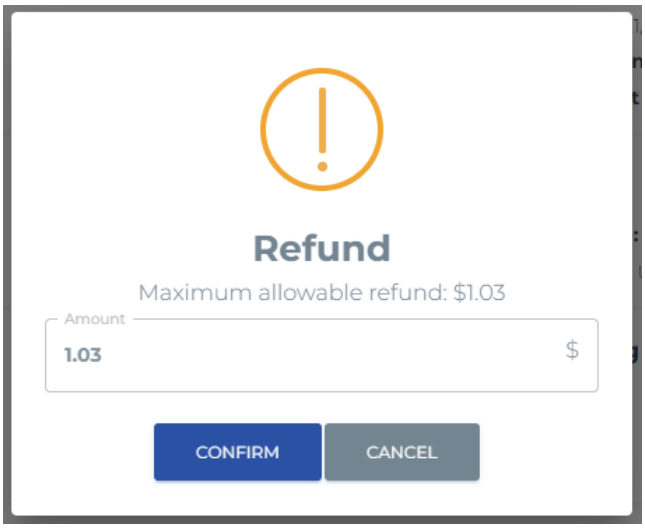
Refunding a Transaction

Note: A Refund is done from the Transaction Details page.

Once a transaction is settled, Refund transaction is an available action. To Refund a transaction, select the Refund button. The Refund button is located in the same position on the screen as the Void button.

Refunds are done in the full transaction amount or Partial Amount.

Enter the amount to refund on the Confirmation modal to submit Refund.



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