



APEX Gateway

VIRTUAL TERMINAL

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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.

The screenshot displays the APEX Virtual Terminal interface for processing a credit card transaction. The left sidebar contains a navigation menu with options: Product Team, Dashboard, Checkout Templates, Virtual Terminal (highlighted), Invoices, Scheduled Payments, Customers, Users, and Reporting. The main content area is titled 'Virtual Terminal' and includes the following sections:

- Transaction Details:** Fields for Amount (\$0.00), Sales Tax (%), and Description. The Total is \$0.00.
- Email Merchant Receipt:** Checked checkbox.
- Email Customer Receipt:** Checked checkbox.
- Payment Information:** Includes a 'Select From Existing Customers' checkbox and radio buttons for Credit Card (selected), eCheck, and Cash.
- Card Fields:** First Name, Middle Name, Last Name, Card Number (masked), MM/YY, and CVC.
- Card Image:** A placeholder image of a credit card with 'YOUR NAME HERE' and '1234 5678 9010 1111'.
- Billing Information:** Fields for Email, Phone, Country (United States of America), Street Address, Apt/Suite, City, State, and Postal Code.
- Shipping Information:** A 'Same As Billing?' checked checkbox.
- Buttons:** AUTHORIZE, PROCESS TRANSACTION, and CANCEL.

The footer shows the APEX logo and 'Powered By Agile Financial Systems'.

The screenshot displays the APEX Virtual Terminal interface for processing an eCheck transaction. The layout is identical to the credit card flow, but with the following differences:

- Payment Information:** The 'eCheck' radio button is selected.
- Card Fields:** Replaced by fields for Account Holder Name, Routing Number, Account Type, Account Number, and Account Number Confirmation.
- eCheck Image:** A placeholder image of a check with fields for DATE, PAY TO THE ORDER OF, and \$ (amount).
- Buttons:** The 'AUTHORIZE' button is absent, leaving 'PROCESS TRANSACTION' and 'CANCEL'.

The footer shows the APEX logo and 'Powered By Agile Financial Systems'.

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.

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.

Transaction Details

Amount *	Discount
129.07	0.00
\$	\$

Total \$129.07

Save \$3.10 by paying with cash or check

Email Merchant Receipt ☒

Email Customer Receipt ☒

Payment Information

Select From Existing Customers ☐

☒ Credit Card ☐ eCheck ☐ Cash

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

Transaction Details

Amount *	Discount
129.07	3.10
\$	\$

Total \$125.97

Saved \$3.10 by paying with eCheck

Email Merchant Receipt ☒

Email Customer Receipt ☒

Payment Information

Select From Existing Customers ☐

☐ Credit Card ☒ eCheck ☐ Cash

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:

Transaction Details

Amount * \$

Discount \$

Total \$125.97 Saved \$3.10 by paying with cash

Email Merchant Receipt ☒

Email Customer Receipt ☒

Payment Information

☐ Credit Card ☐ eCheck ☒ Cash

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:

Transaction Details

Amount * \$

Discount \$

Total \$129.07 Save \$3.10 by paying with cash or check

Email Merchant Receipt ☒

Email Customer Receipt ☒

Payment Information

Select From Existing Customers ☐

☒ Credit Card ☐ eCheck ☐ Cash

First name is required. Last name is required.

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



Transaction Details

Amount *	Discount	Sales Tax	Description
129.07 \$	0.00 \$	%	

Total \$129.07

Email Merchant Receipt ☒

Email Customer Receipt ☒

Payment Information

☒ Select From Existing Customers

Choose Customer

Method of Payment

PROCESS TRANSACTION

CANCEL

Transaction Details

Amount *	Discount	Sales Tax	Description
129.07 \$	0.00 \$	%	

Total \$129.07

Email Merchant Receipt ☒

Email Customer Receipt ☒

Payment Information

☒ Select From Existing Customers

Choose Customer

Betty Lou Anderson

Bob A Smith

John Joe Johnson

Shirley Ann Conifer

Method of Payment

ON

CANCEL

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

Transaction Details

Amount * 129.07 \$	Discount 0.00 \$	Sales Tax %	Description
------------------------------	---------------------	----------------	-------------

Total \$129.07 Save \$3.10 by paying with cash or check

Email Merchant Receipt ☒

Email Customer Receipt ☒

Payment Information

Select From Existing Customers ☒

Choose Customer
Betty Lou Anderson X ▾

Method of Payment
VISA Visa - 01/25 - 8888 ▾

PROCESS TRANSACTION

CANCEL

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):

Transaction Details

Amount * 76.42 \$	Discount 0.00 \$	Sales Tax %	Description
-----------------------------	---------------------	----------------	-------------

Total \$76.42 Save \$1.83 by paying with cash or check

Email Merchant Receipt ☒

Email Customer Receipt ☒

Payment Information

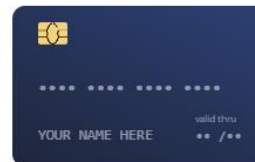
Select From Existing Customers ☒

Choose Customer
Charles Thomas ▾

Method of Payment
Add New Payment Method ▾

☒ Credit Card ☐ eCheck

First Name *	Middle Name	Last Name *
Card Number * MM/YY * CVC *		



Billing Information

Email *		Phone	
Country * United States of America ▾	Street Address *	Apt/Suite	
City *	State * ▾	Postal Code *	

Shipping Information

Same As Billing? ☒

PROCESS TRANSACTION

CANCEL

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.

Payment Accepted

Thanks for your payment

Merchant Name: Munchy Bondas

Transaction ID: 31877858

Transaction Date: Wednesday, February 7, 2024

Amount: \$28.00

Discount: \$0.00

Subtotal: \$28.00

Sales Tax: \$2.45

Total: \$30.45

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FINISH

PRINT

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.

Authorization Processed

An authorization has been processed. Your card has not been charged.

Merchant Name: Munchy Bondas

Transaction ID: 31877914

Transaction Date: Wednesday, February 7, 2024

Amount: \$29.00

Discount: \$0.00

Subtotal: \$29.00

Sales Tax: \$2.54

Total: \$31.54

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FINISH

PRINT

Voiding a Transaction

Transaction 38909691

VOID

Sale
\$66.04
✓ Approved
PRINT RECEIPT EMAIL RECEIPT

BACK

Transaction Information
Merchant: Product UAT Testing
Transaction ID: 38909691
Status: Approved

Date: 11/01/2023 01:54:38 PM CST
Transaction Type: Sale
Settlement Status: Pending Settlement

Credit Card Information
CC Number: **** * 8888
CC Type: Visa

Auth Code: TAS159
Currency: USD

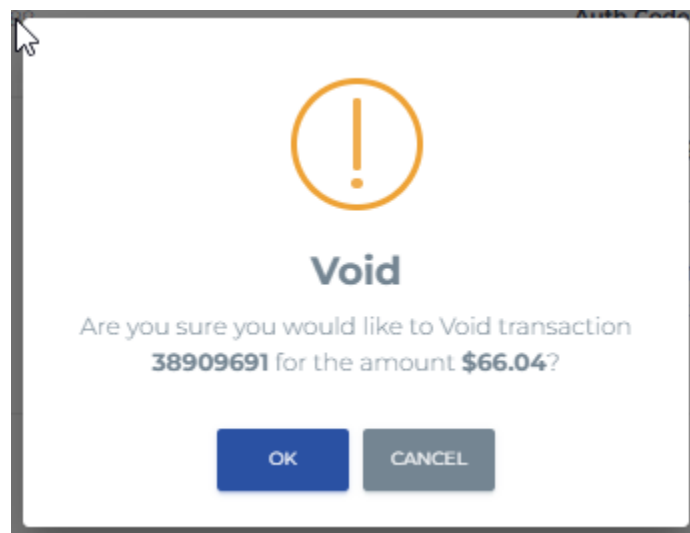
Billing Information
John Joe Johnson
jjjohnson@go-afs.com
202 2nd Street
Apartment 6D
Pietown, NM 84001
United States of America

Shipping Information
202 2nd Street
Apartment 6D
Pietown, NM 84001
United States of America

General Information
Description:
Method: VT

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.



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.

Transaction 38909765

Auth Only
\$67.13
✓ Approved
PRINT RECEIPT

BACK

CAPTURE VOID

Transaction Information

Merchant: Product UAT Testing
Transaction ID: 38909765
Status: Approved

Date: 11/01/2023 01:58:50 PM CST
Transaction Type: Auth Only
Settlement Status: Pending Capture

Credit Card Information

CC Number: **** * 8888
CC Type: Visa

Auth Code: TAS189
Currency: USD

Billing Information

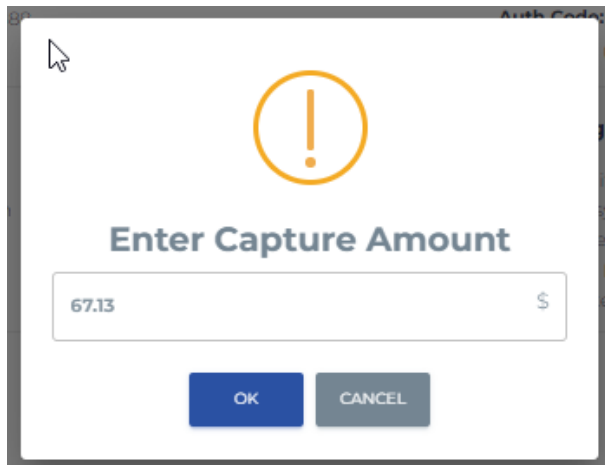
Shirley Conifer
keene.tomsyck@go-afs.com
707 7th Street
Smalltown, ID 84001
United States of America

Shipping Information

Shirley Conifer
keene.tomsyck@go-afs.com
707 7th Street
Smalltown, ID 84001
United States of America

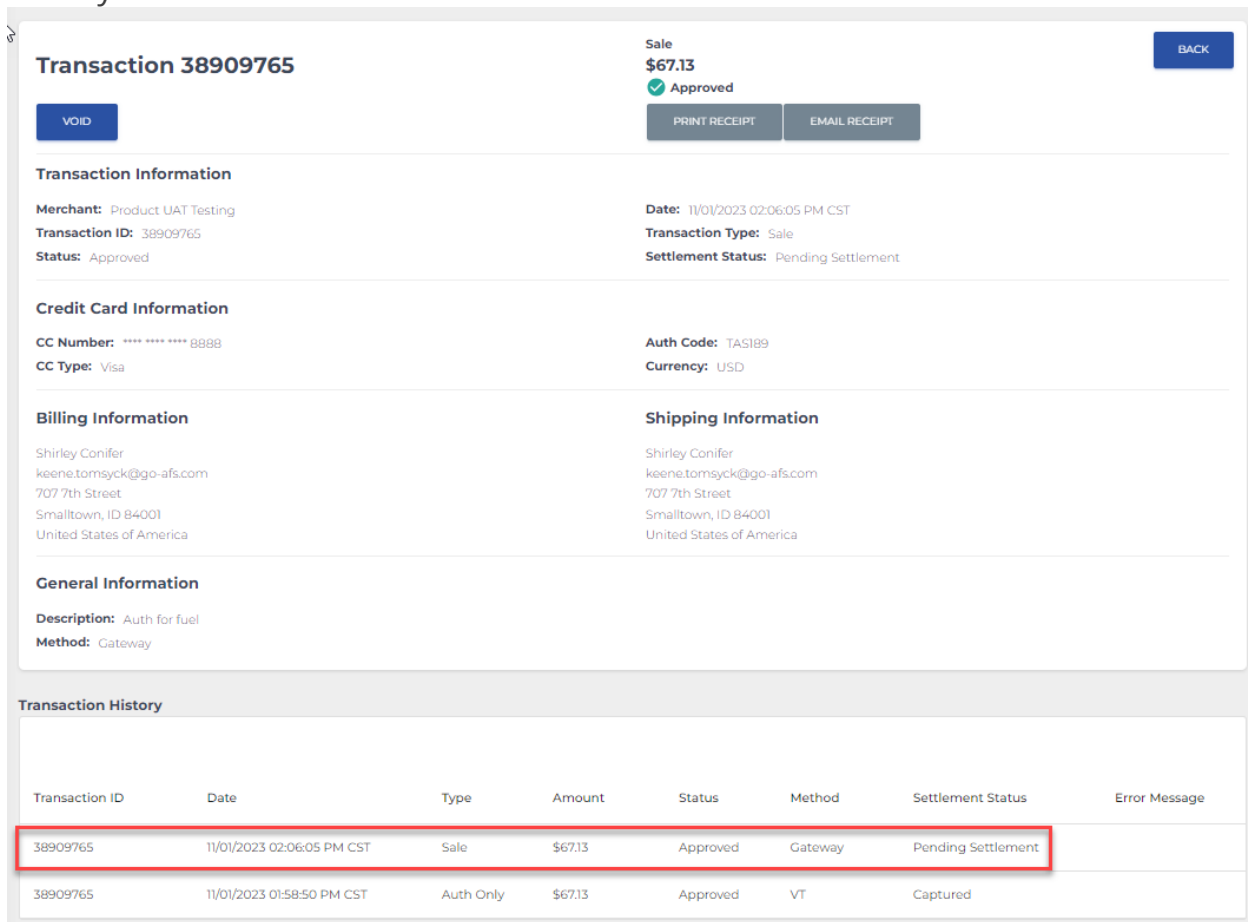
General Information

Description: Auth for fuel
Method: VT



A modal dialog box with a white background and a grey border. At the top center is a large orange circle containing a white exclamation mark. Below this, the text "Enter Capture Amount" is displayed in a bold, dark blue font. Underneath the text is a text input field containing the value "67.13" and a dollar sign "\$" on the right. At the bottom of the dialog are two buttons: a blue "OK" button and a grey "CANCEL" button.

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:



The page displays details for Transaction 38909765. At the top right, it shows "Sale \$67.13" with a green checkmark and the word "Approved". Below this are buttons for "VOID", "PRINT RECEIPT", "EMAIL RECEIPT", and "BACK".

Transaction Information

Merchant: Product UAT Testing
Transaction ID: 38909765
Status: Approved

Date: 11/01/2023 02:06:05 PM CST
Transaction Type: Sale
Settlement Status: Pending Settlement

Credit Card Information

CC Number: **** * 8888
CC Type: Visa

Auth Code: TAS189
Currency: USD

Billing Information

Shirley Conifer
 keene.tomsyck@go-afs.com
 707 7th Street
 Smalltown, ID 84001
 United States of America

Shipping Information

Shirley Conifer
 keene.tomsyck@go-afs.com
 707 7th Street
 Smalltown, ID 84001
 United States of America

General Information

Description: Auth for fuel
Method: Gateway

Transaction History

Transaction ID	Date	Type	Amount	Status	Method	Settlement Status	Error Message
38909765	11/01/2023 02:06:05 PM CST	Sale	\$67.13	Approved	Gateway	Pending Settlement	
38909765	11/01/2023 01:58:50 PM CST	Auth Only	\$67.13	Approved	VT	Captured	

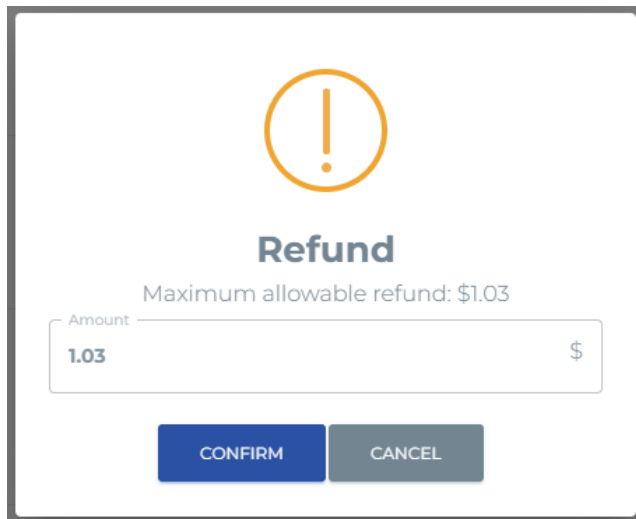
Refunding a Transaction

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.



A confirmation modal for a refund transaction. It features a large orange exclamation mark icon at the top. Below the icon, the word "Refund" is displayed in bold. Underneath, it states "Maximum allowable refund: \$1.03". There is a text input field labeled "Amount" with the value "1.03" and a dollar sign "\$" on the right. At the bottom, there are two buttons: "CONFIRM" in blue and "CANCEL" in gray.



Refund

Maximum allowable refund: \$1.03

Amount \$

CONFIRM CANCEL