TRUSTCOMMERCE®

SAFEGUARDING DATA. POWERING PAYMENTS.

TC VAULT® USER GUIDE

Version 5.3.0

Contents

TC Vault User Guide

About TC Vault

TC Vault® is a web-based virtual terminal and reporting tool used for processing one-time, recurring, or installment payments for credit, debit, and ACH/electronic check transactions. The search and reporting features in TC Vault provide access to transaction details and batch settlement reports. TC Vault can be used as cashiering software for accepting electronic payments. Add-on TC SMART Products, such as TC Citadel®, TC CrediGuard®, and TC Trustee® Host, are accessible from TC Vault. TC Vault integrates with:

- Secure card swipe readers
- PIN entry/10-key devices
- Check imaging
- MICR reading

To log in to TC Vault, go to: https://vault.trustcommerce.com/.

General Requirements
- Standard or enterprise TrustCommerce account
- An Internet-enabled merchant account

Recommended Software, Hardware, and Configuration
- Microsoft Excel, OpenOffice Calc, or another compatible application for viewing reports in CSV format
- Printer for hard copy receipts and/or reports
- ActiveX enabled for printing
- Magnetic Stripe Reader (MSR), PIN pad, scanner, or other device for capturing payment card and/or check data.
- Java applets enabled to use peripheral devices
- TC Vault-compatible devices (optional)

System Requirements
- Compatible web browser with all recommended updates
- Internet Explorer (version 7 or higher)
- Mozilla Firefox (version 16 or higher)
- Google Chrome (version 23 or higher)
- Safari 6 (OS X Lion and Mountain Lion)
- High-speed Internet connection with unrestricted access to and from TrustCommerce
- Java Runtime Environment (JRE) with JavaScript enabled

FYI: A USB interface (2.0 compliant or higher) is required to use peripheral devices with TC Vault.

TrustCommerce Implementation Guidelines

While TrustCommerce will make every reasonable effort to provide advance notification for DNS changes, CIDR block changes, and certificate changes, TrustCommerce reserves the right to make changes as necessary to ensure maximum service continuity. As such, compliance with all provided implementation guidelines is of paramount importance.

Your environment must be configured as follows:

- DNS is required and must not be restricted, must honor TTLs, and must be otherwise RFC-compliant.
- ACLs must not restrict outbound traffic to, or related inbound traffic from any IP addresses in the TrustCommerce IP blocks.
- Access to widely published Certificate Authorities (CAs) must not be restricted.
- CAs should be kept up do date as published by your environments operating system (OS) and software providers.

> **Important:** TrustCommerce strongly recommends against specifying individual TrustCommerce IP addresses in firewalls, software, or other configurations as it may result in connectivity interruptions. Instead, such configurations should account for all published TrustCommerce IP blocks, in their entirety.

Current TrustCommerce IP Blocks

TrustCommerce may at any time, add, change, or remove IP addresses within the published IP blocks. Please notify your Account Manager or a Client Services Representative if you want to be informed of these changes. TrustCommerce will provide 30 days advance notice before adding or removing blocks.

CIDR Notation	Netmask
206.82.213.0/24	206.82.213.0/255.255.255.0
207.38.125.80/28	207.38.125.80/255.255.255.240
207.38.18.32/27	207.38.18.32/255.255.255.224
207.38.46.0/26	207.38.46.0/255.255.255.192
208.42.227.128/26	208.42.227.128/255.255.255.192
208.72.241.0/24	208.72.241.0/255.255.255.0

About TC Vault Accounts

TC Vault Standard Accounts

The two types of standard accounts are single-user and multiple-user accounts. Single-user accounts are set up with one login and password for one Customer ID (CustID) for all TC Vault access. User management is not available for single-user accounts.

For multiple-user accounts, a Controller login is set up for the CustID. The Controller can activate user management functions. When user management is activated, multiple-user accounts are set up with one Controller login for the CustID. The Controller creates a login for each user so they can access TC Vault with their own user name (CustID:UserID) and password.

Although individual accounts vary, a standard, multi-user account generally includes one CustID, but can include up to three CustIDs, with up to five UserIDs, per CustID.

TC Vault Enterprise Accounts

Enterprise accounts are set up with a Controller login for one CustID. Because enterprise accounts have multiple CustIDs and locations, the Controller login is set up to manage all other CustIDs and locations.

From a Controller CustID location, the Controller login has central administration permissions and can:

- Create and manage additional controller logins for the Controller CustID
- Create and manage user accounts, including controller logins, for all CustIDs/locations
- Run reports for all CustIDs/locations and all UserIDs

From non-Controller CustID locations, the Controller login has individual administration permissions for their CustIDs and locations. The Controller can create and manage user accounts and run reports for their assigned CustIDs and locations only.

- Enterprise users can process payment transactions for all locations, except for the Controller CustID location.
- Each UserID must be associated with a CustID and location so that there is a one-to-one relationship.
- Any enterprise user who needs access to multiple locations must have a user name for each CustID and location.
- To access different CustIDs and locations the enterprise user must log out of TC Vault for one CustID and location, and then log in to another location.

Although individual accounts vary, an enterprise account generally includes an unlimited number of CustIDs with up to 15 UserIDs, per CustID.

Please see TC Vault Administration and TC Vault User Administration for additional information.

Viewing Agreements and Policies

You can view Agreements and Policies specific to your TrustCommerce account through TC Vault.

To view an agreement or a policy:

- On the left navigation menu under Account Information, click Terms and Policies.
- Do one of the following:
- To view an agreement, click the Agreements tab.
- To view a policy, click the Policies tab.
- Click the link for the agreement or policy to view.

> **FYI:** To print or download the agreement or policy, click the appropriate icon in the upper-right corner.

Logging in to TC Vault for the First Time

To log in to TC Vault for the first time:

1. Go to https://vault.trustcommerce.com/.
2. Type your **Customer ID** and **Password** in the corresponding text boxes, and then click **Login**. The **Change Password** page appears.
3. Complete the following:
   - Old Password
   - New Password
   - Confirm New Password
4. Click **Change Password**. The **Welcome** page appears.

Changing TC Vault Passwords

To change your TC Vault password:

1. On the left navigation menu under **Vault Administration**, click **Change Password**.
2. Complete the following:
   - Current Password
   - New Password
   - Confirm New Password
3. Click **Save**.

Using the Forgot Password Function

To use the Forgot Password function, your **CustID** must have the **Forgot Password** function enabled and the user account must be set up with an email address (see Creating Users).

> **FYI:** For accounts with multiple users, type your **CustID** and user name in all **Customer ID** text boxes (for example, 0000000:TestUser3).

To use the Forgot Password function:

1. Go to https://vault.trustcommerce.com/.
2. In the **Customer ID** text box, type your Customer ID, and then click **Forgot Your Password?** The **Customer ID** page appears.
3. In the **Customer ID** text box, type your Customer ID, and then click **Submit**. The **Email Address** page appears.
4. In the **Email Address** text box, type your email address, and then click **Submit**. TC Vault sends you a **Temporary Access Code** by email.
5. In the TrustCommerce Vault Temporary Access Code email, click the secure URL.
6. In the **Customer ID** text box, type your Customer ID.
7. In the **Temporary Access Code** text box, type the access code from the email, and then click **Submit**. The **Change Password** page appears.
8. Complete the following:
   - New Password
   - Confirm New Password
9. Click **Change Password**. The TC Vault login page appears.
10. In the **Password** text box, type your new password, and then click **Submit**. The Welcome page appears.

TC Invoices

Viewing or Downloading an Invoice

To view or download an invoice:

1. On the left navigation menu under **Account Information**, click **Billing and Invoices**. The **Billing History** page appears.

2. For each invoice you wish to view or download, do the following:
   a. Select the checkbox beside the invoice.
   b. Under **Format**, select **PDF**, **CSV**, or **HTML** from the dropdown list.
   c. Under Contents, select Summary Only, Detail Only, or Both.
3. Click View/Download.

Paying an Invoice

Controllers or users with login credentials for the primary CustID can pay invoices by credit card or ACH in TC Vault. To set up automated billing or pay by check, contact Client Services.

FYI: Click the invoice number link to view details.

To pay an invoice:

1. On the left navigation menu under **Account Information**, click **Billing and Invoices**. The **Billing History** page appears.
2. Click the **Pay Invoice** tab.
3. Click one of the payment options listed below, and then click **Submit**.
   - **Outstanding Balance** (default) - pay the total amount for all invoices
   - **Past Due Balance** - pay only the past due amount on the account
   - **Specific Invoices** - select which invoices to pay and define the payment amounts
   - **Fixed Payment** - pay a specific amount on the account without selecting which invoices to credit
4. Click on one of the billing methods listed below:
   - **Credit Card –** Pay with a Credit Card
   - **ACH –** Pay with an ACH/Checking Account

5. Complete the required credit card or ACH billing information sections.
6. Confirm that the invoice number and payment amount are correct.
   If incorrect, click **Change Amount**, make the necessary changes, and then click **Submit**.
7. Once confirmed as correct, click **Make Payment**. The **Transaction Results** page appears.
   For successful transactions, the **Transaction ID** is your payment confirmation number.
   For unsuccessful transactions, click Return to Pay Invoice to start over.

Invoice Settings

The **Invoice Settings** options define how the monthly invoices are sent to the client. The Billing History will always include all valid options for retrieval of any invoice in the system.

> **Important:** The **Invoice Settings** tab and the **Billing History** tab are independent of each other. Changes to the Invoice Settings tab do not affect what is presented in Billing History.

To view or change invoice settings:

1. On the left navigation menu under **Account Information**, click **Billing and Invoices**. The **Billing History** page appears.
2. Click the **Invoice Settings** tab.

3. Edit the selections of the available format and content options.
4. Click **Submit**. The invoice settings are saved and all future invoices will be sent with these saved settings.

Auto Bill Payments

Setting Up Auto Bill Payments

Controllers or users with login credentials for the primary CustID can set up automatic, monthly payments. Auto bill payments may be made with a credit card or a checking account through the Automated Clearing House (ACH) Network.

Auto bill payments are processed on the 5th of each month. Any outstanding balances are processed on the 20th of each month. You can edit or delete payment information at any time.

To set up auto bill payments:

1. On the left navigation menu under **Account Information**, click **Billing and Invoices**. The **Billing History** page appears.
2. Click the **Auto Bill** tab.
3. Complete the required (and optional) billing information sections, and then click **Update**. The payment information is stored and the payments are processed automatically each month.

Editing Auto Bill Payments

To edit auto bill payments:

1. On the left navigation menu under **Account Information**, click **Billing and Invoices**. The **Billing History** page appears.
2. Click the **Auto Bill** tab.
3. Edit the required (and optional) billing information sections, and then click **Update**. The payment information is stored and the payments are processed automatically each month.

Deleting Auto Bill Payments

To delete auto bill payments:

1. On the left navigation menu under **Account Information**, click **Billing and Invoices**. The **Billing History** page appears.
2. Click the **Auto Bill** tab.
3. Click **Delete**. The auto bill payment information is deleted and automatic monthly payments are discontinued.

TC Vault Administration

The TC Vault Administration section provides **Users**, **Settings**, **Change Password**, and **Logoff** functions. Not all users have access to all features. If you click a link for a feature that is not enabled, an **Account Feature Not Active** page appears.

> **FYI:** Contact Client Services for more information about add-on features.

Log in to TC Vault as a controller or above to perform Administration functions (https://vault.trustcommerce.com/).

TC Vault Features

Feature	Description
Users	The **Users** feature allows controllers to create, maintain, and manage user accounts.
Settings	The **Settings** feature enables authorized users to personalize TC Vault options for their CustID. Settings include: **Daily Report email delivery** – This report lists transaction activity for the last 24-hour period. When the delivery option is enabled, the report is emailed to designated recipients every morning. You also have the option to encrypt the Daily Report email by using a PGP/GnuPG key or Digital ID. **Billing ID Exception Report delivery** – This report lists all Billing IDs in TC Citadel with payments scheduled for processing on the day the report is generated. When the delivery option is enabled, the report is emailed to designated recipients each day there are scheduled payments. If there are no scheduled payments for that day, the report is not sent. **Receipt presentment** - These options allow you to set up receipt functions in TC Vault showing printer-friendly format receipts, turning automatic receipt printing on or off, and selecting a format style. **Time zone selection** – This option allows you to select the time zone for transaction dates and times. **CSV file parameters** – These options allow you to set unique CSV file naming conventions.
Logoff	TrustCommerce recommends logging off from TC Vault when your session is complete.

Configuring TC Vault Settings

To configure TC Vault settings:

1. On the left navigation menu under **Vault Administration**, click **Settings**.
2. Define the **TC Vault Settings** fields, and then click **Submit Changes**. The **Confirm Changes** dialog box appears.
3. Click **OK**.

TC Vault Configurable Settings		
Field Name	**Value**	**Description**
Daily Reports E-Mail	User-defined	User-defined email address to which the Daily Report is sent
Receive Daily Reports?	Yes or No	Enables or disables the option to email Daily Reports
Encrypt Daily Reports?	Yes or No	Enables or disables the option to encrypt reports
Signature / Encryption Format	Digital ID (Outlook) or PGP/GnuPG	Specifies the encryption method used when emailing secure Daily Reports
Billing ID Exception Email	User-defined	User-defined email address to which the Billing ID Exception Email is sent
Receive Billing ID Exception Reports?	Yes or No	Enables or disables the option to email Billing ID Exception Reports
Signature Requirement Minimums	Dollar amount between 0.00 and 9999.99	Defines a minimum dollar amount for transactions that require a cardholder signature for each card type. If an input field is left empty and the user clicks Submit Changes, no signature minimum is set for that card type ($0.00).
Apply Signature Requirement Minimums to Controlled CustIDs?	Yes Or No	Enables the option to apply the signature requirement minimums to all controlled CustIDs.
Reprint receipt with signature line if transaction exceeds	Current minimum Minimum when processed	Current minimum – This option applies the current, defined signature requirement minimum to all transactions. Minimum when processed (default) – if the user selects this option and reprints a receipt for a previously processed transaction, the Signature Requirement

Field Name	Value	Description
		Minimum at the time the transaction was processed determines whether the signature line is printed on the receipt.
Display Printer-Friendly Receipt?	Yes or No	Enables or disables the option to display printer-friendly receipts
Automatically Print Receipt?	Yes or No	Indicates whether to invoke the operating system's print function.
Receipt Style?	Standard or Slimline (3" wide)	Defines the dimensions of printer-friendly receipts Standard = 8.5x11"paper Slimline = 3" width receipt paper roll
Show Customer Signature line on receipt?	Yes or No	Enables or disables the option to display the **Customer Signature** line on the printable **Transaction Results** page.
Show Customer Address on receipt?	Yes or No	Enables or disables the option to display the cardholders **Address**, **City**, **State**, and **Zip** on the printable **Transaction Results** page.
Show Custom Fields on receipt?	Yes or No	Enables or disables the option to display defined custom fields on the printable **Transaction Results** page.
Show Operator on receipt?	Yes or No	Enables or disables the option to display the Operator field on the printable **Transaction Results** page.
Time Zone	User-defined	Sets the time zone for transaction dates and times in TC Vault. The default setting is **US - Pacific**.
Unique CSV Results File Name? (results.CUSTID.YYYYMMDD-24HMISS.csv)	Yes or No	Enables or disables the option to use a unique file name for CSV file download requests. When this option is set to **Yes**, the file name format is: results.CustID.YYYYMMDD-24hhmmss.csv , where: CustID = the customer ID of your TrustCommerce account YYYYMMDD = Year, Month, Day 24 = time using the 24-hour clock hhmmss = hours, minutes, seconds
Show Products CSV download link?	Yes or No	When this option is enabled, Products is an option in the **Downloads** drop-down list on Chain Reports

Field Name	Value	Description
		page. Merchants processing level III transactions can download .csv reports with line item details for each transaction.

TC Vault User Administration

TC Vault User Administration allows Controllers to create, edit, and manage user accounts. User management consists of a two-tier hierarchy of users:

- Tier I - top-level main controller/administrator
- Tier II - users

The Controller is responsible for creating Tier I administrator accounts and Tier II user accounts (see Creating Users).

Within the two-tier hierarchy, there are six access levels: Controller, Manager, Operator, Virtual Terminal (VT) Only, Limited Controller (LC), and Inactive. These access levels have designated permissions that define which TC Vault functions and features are available by access level.

User Access Levels

The following table is an overview of the available TC Vault functions and features for the five access levels.

> **FYI:** Inactive users cannot perform any TC Vault functions and are not included in the table.

TC Vault User Access Levels		Controller	Manager	Operator	VT Only	LC
User Management	Create New Users	X				
	Edit Existing Users	X				
	Delete Users	X				
Process Transactions	Credit/Debit Card Swipe	X	X	X	X	
	Credit/Debit Manual	X	X	X	X	
	ACH	X	X	X	X	
	Referenced Credits (Refunds)	X	X	X		
	Standalone Credit	X	X	X	X	
	Voids	X	X	X		
Batch	Upload	X	X	X		

TC Vault User Access Levels					
	Controller	**Manager**	**Operator**	**VT Only**	**LC**
View Results	X	X	X		
Reporting Transaction ID Search	X	X	X		X
Monthly Summary	X	X	X		X
Bank Settlement Summary	X	X	X		X
Bank Settlement Advanced	X	X	X		X
Dynamic	X	X			X

Creating Users

You must be logged in as a Controller to create Users.

To create a User:

1. On the left navigation menu under **Vault Administration**, click **Users**.
2. Click the **Create User** tab.
3. Complete the fields as described in the table below.
4. Click **Submit Changes** to add the user to the account.

TC Vault User Creation Fields		
Field	**Max Length**	**Description**
CustID	20 characters	Primary CustID and location for the user
Username	20 characters	Permanent UserID to identify the user when accessing TC Vault
Password	12 characters	Note the system-generated password and provide it to the user or type a preliminary password **Note:** Users should change their passwords the first time they log in to TC Vault.
Password Expiration Interval (in days)	2 digits	Set the password expiration interval between 0-90 days (the default is 90 days)
Access Level	N/A	Select the user's role to set TC Vault permissions (see User Access Levels)
Full Name	60 characters	User's first and last name
Email	50 characters	User's email address **Note:** The user's email address is required in order to use the Forgot Password function.

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Editing or Deleting Users

Editing Users

You must be logged in as a Controller to edit users.

To edit a user:

1. On the left navigation menu under **Vault Administration**, click **Users**. The **Reporting** tab appears.

2. Find the user account to edit and under **Modify**, click . The **Edit User** tab appears.

3. Complete the fields as described in the table below.

4. Click **Submit Changes** to apply the changes to the user profile.

TC Vault User Fields		
Field	**Max Length**	**Description**
CustID	20 characters	Primary CustID and location for the user
Username	20 characters	Permanent UserID to identify the user when accessing TC Vault
Password	12 characters	Note the system-generated password and provide it to the user or type a preliminary password. **Note:** Users should change their passwords the first time they log in to TC Vault.
Password Expiration Interval (in days)	2 digits	Set the password expiration interval between 0-90 days (the default is 90 days)
Access Level	N/A	Select the user's role to set TC Vault permissions (see User Access Levels)
Full Name	60 characters	User's first and last name
Email	50 characters	User's business email address **Note:** The user's email address is required in order to use the Forgot Password function.

Deleting Users

You must be logged in as a Controller to delete users.

To delete a user:

1. On the left navigation menu under **Vault Administration**, click **Users**. The **Reporting** tab appears.

2. Find the user to delete and under **Modify**, click . The delete user confirmation dialog box appears.

3. Click **OK**. The user is deleted from the account.

Locking User Accounts

To lock a user account:

1. On the left navigation menu under **Vault Administration**, click **Users**. The **Reporting** tab appears.

2. Find the user account to lock and under **Modify**, click .

3. Verify the following:

   Under **Status**, is displayed.
   Under **Access**, **Manual Lockout** is displayed.

Status	Access
	Manual Lockout

Unlocking User Accounts

A user account is locked after three failed attempts to type the correct password when logging in. A user account is also locked after three failed attempts to type the correct email address when using the Forgot Password function.

To unlock a user account:

1. On the left navigation menu under **Vault Administration**, click **Users**. The **Reporting** tab appears.

2. Find the user account to unlock and under **Modify**, click .

3. Verify that under **Status**, is displayed, and under **Access**, the user's access level is displayed.

Status	Access
	Manager

Virtual Terminal Functions

Running Preauths and Sales

This topic explains how to process the following transactions:

Pre-Authorization (preauth) - holds funds on a cardholder's account for the final charge to be made when known (usually 24 hours or more later).

Sale - purchase of goods or services by a cardholder.

To process a preauth or a sale:

1. On the left navigation menu under **Virtual Terminal and Reporting**, click **Virtual Terminal**. The **Credit Card** tab appears.
2. Complete the fields as described in the tables below, and then click **Send Transaction**.

Credit Card Tab Fields	
Label	**Description**
Transaction Type	In the **Transaction Type** drop-down list, click **preauth** or click **sale**.
Address Verification Service (AVS)	Address Verification System (AVS) compares the information submitted with a transaction (street address and Zip Code) with the information on file at the card-issuing bank. Options include: • **On**- TC Vault reports transactions that receive an AVS result code of "N" as 'declined/AVS.' • **Off**- TC Vault accepts transactions that fail AVS. • **Note:** The card issuing bank never declines a transaction due to an AVS failure. Merchants select **On** or **Off** in this drop-down list. Merchants decide whether to decline or accept transactions that fail the Card Issuing Bank's AVS test. • All credit card transactions are processed through the AVS system. For more information, refer to Appendix A - Address Verification System (AVS) Response Codes.

Credit Card Information	
Label	**Description**
VISA MasterCard AMEX DISCOVER	The card types accepted by your organization.
Credit Card Number	Type the credit card or debit card number (no spaces or dashes).
Expiration Date	Type the Expiration Date of the credit card in "MMYY" format (for example: 0915 for September 2015).
CVV	Card Verification Value (CVV), also referred to as CVV2 or CID, is a three or four digit code printed on the back of the credit card. The CVV is useful for Card Not Present transactions (Mail Order, Phone Order, Web Order) as a way to make sure the buyer is in possession of the card. Note: Some Card Issuers will approve transactions even if the CVV check fails. TC Vault always reports CVV failures as "decline/CVV."
Amount	Type the transaction amount including the decimal point (for example, 5.00 = five dollars).

Billing Information	
Label	**Description**
Name	The complete cardholder name as it appears on the card (40 character text field).
Address	The credit card statement mailing address (80 character text field).
City	The city of the credit card statement mailing address (40 character text field).
State	The two-digit state code of the credit card statement mailing address.
Zip	The five- or nine-digit Zip Code of the credit card statement mailing address. Note: The ZIP Code is the second value used in AVS checking.
Country	The country to which the credit card statement is sent (20 character free form text field).
Email	Customer's email address (50 character text field).

Discretionary Fields	
Label	**Description**
Ticket	The invoice or ticket number (30 character text field). **Note:** The **Ticket** field is indexed in the TC Vault database. You can search for this value when using TrustCommerce reporting features.
Operator	Operator name (20 character text field).

Go to offline auth terminal	
Label	**Description**
Offline info	If a transaction is declined with a "call" status, the merchant may call a voice authorization center to get a manual authorization.
Offline Authcode	Type the six-digit authorization code provided by the card issuer.

Running Card Swipe Transactions

A card swipe (Card Present) transaction may reduce the potential for fraud. Merchants can check the cardholder's ID at the time of the transaction. The card swipe device reads credit or debit card information from the magnetic strip on the back of the card.

To process a card swipe transaction, you must have a USB keyboard Magnetic Stripe Reader (MSR) connected to your computer.

To run a card swipe transaction:

1. On the left navigation menu under **Virtual Terminal and Reporting**, click **Virtual Terminal**, and then click the **Card Swipe** tab.
2. Confirm that the cursor is active in the **Step 1** field, and then swipe the credit or debit card through the magnetic stripe reader. The **Credit Card** tab appears with the **Credit Card Number**, **Expiration Date**, and **Name** text boxes populated with card data.
3. In the **Transaction Type** drop-down list, click the type of transaction to process, if applicable.

   > **FYI:** The ability to select a transaction type depends on your CustID configuration and the type of swipe device in use.

4. In the **Amount** text box, type the transaction amount.
5. Click Send Transaction.

Failed Transactions

If the card swipe fails, the magnetic stripe on the card may be damaged. To run the transaction manually, see Running Preauths and Sales.

Contact Support if your transaction fails and you receive the following error message:

> **Error:** *The track data you entered was not valid. Please try again.*

Running Business (B2B) Transactions

Purchase card (Level II and Level III) transaction processing allows government agencies, universities, medium- to large-sized businesses and other qualified entities to process transactions with varying levels of information. This is done primarily for improved reconciliation and reporting and may also result in a preferred discount rate.

> **FYI:** If any of the described functionality is not activated for your account, or if you need additional assistance, contact your Account Manager or Customer Support.

Running a Level II Transaction

Purchase Level II cards are used for business to business (B2B) or business to government (B2G) transactions. Purchase Level II can only be used if the cardholder is using one of the following three types of commercial cards: a corporate card, a business card, or a purchase card.

To process a Level II Transaction in the TC Virtual Terminal:

1. On the left navigation menu under the **Virtual Terminal and Reporting**, click **Virtual Terminal**. The **Credit Card** tab appears.
2. Complete the fields as described in the tables below, and then click **Send Transaction**.

Credit Card Tab Fields	
Label	**Description**
Transaction Type	In the **Transaction Type** drop-down list, click **preauth** or click **sale**.
Address Verification Service (AVS)	Address Verification System (AVS) compares the information submitted with a transaction (street address and Zip Code) with the information on file at the card-issuing bank. Options include: **On**- TC Vault reports transactions that receive an AVS result code of "N" as 'declined/AVS.' **Off**- TC Vault accepts transactions that fail AVS. - Note: The card issuing bank never declines a transaction due to an AVS failure. Merchants select **On** or **Off** in this drop-down list. Merchants decide whether to decline or accept transactions that fail the Card Issuing Bank's AVS test. - All credit card transactions are processed through the AVS system.
Purchase Level	In the Purchase Level section, click the **Level II** radio button

Credit Card Information	
Label	**Description**
VISA MasterCard AMEX DISCOVER	The card types accepted by your organization.
Credit Card Number	Type the credit card or debit card number (no spaces or dashes).
Expiration Date	Type the Expiration Date of the credit card in "MMYY" format (for example: 0915 for September 2015).
CVV	Card Verification Value (CVV), also referred to as CVV2 or CID, is a three or four digit code printed on the back of the credit card. The CVV is useful for Card Not Present transactions (Mail Order, Phone Order, Web Order) as a way to make sure the buyer is in possession of the card. Note: Some Card Issuers will approve transactions even if the CVV check fails. TC Vault always reports CVV failures as "decline/CVV."
Amount	Type the transaction amount including the decimal point (for example, 5.00 = five dollars).

Billing Information	
Label	**Description**
Name	The complete cardholder name as it appears on the card (40 character text field).
Address	The credit card statement mailing address (80 character text field).
City	The city of the credit card statement mailing address (40 character text field).
State	The two-digit state code of the credit card statement mailing address.
Zip	The five- or nine-digit Zip Code of the credit card statement mailing address. Note: The ZIP Code is the second value used in AVS checking.
Country	The country to which the credit card statement is sent (20 character free form text field).
Email	Customer's email address (50 character text field).

Discretionary Fields	
Label	**Description**
Ticket	The invoice or ticket number (30 character text field). **Note:** The **Ticket** field is indexed in the TC Vault database. You can search for this value when using TrustCommerce reporting features.
Operator	Operator name (20 character text field).

Level II	
Label	**Description**
Order Number	The purchase order (PO) number associated with an order.
Tax Identifier	The tax identification associated with the purchase order
Tax Amount	The tax amount for the purchase order
Ship to Zip	The postal/zip associated with the order

Go to offline auth terminal	
Label	**Description**
Offline info	If a transaction is declined with a "call" status, the merchant may call a voice authorization center to get a manual authorization.
Offline Authcode	Type the six-digit authorization code provided by the card issuer.

Running a Level III Transaction

Purchase Level III transactions are essentially Level II transactions with additional data elements. These data elements help the cardholder's business identify items that were purchased and provide information about the order as a whole.

To process a Level III Transaction in the TC Virtual Terminal:

1. On the left navigation menu under the **Virtual Terminal and Reporting**, click **Virtual Terminal**. The **Credit Card** tab appears.
2. Complete the fields as described in the tables below, and then click **Send Transaction**.

Credit Card Tab Fields	
Label	**Description**
Transaction Type	In the **Transaction Type** drop-down list, click **preauth** or click **sale**.
Address Verification Service (AVS)	Address Verification System (AVS) compares the information submitted with a transaction (street address and Zip Code) with the information on file at the card-issuing bank. Options include: • **On**- TC Vault reports transactions that receive an AVS result code of "N" as 'declined/AVS.' • **Off**- TC Vault accepts transactions that fail AVS. • Note: The card issuing bank never declines a transaction due to an AVS failure. Merchants select **On** or **Off** in this drop-down list. Merchants decide whether to decline or accept transactions that fail the Card Issuing Bank's AVS test. • All credit card transactions are processed through the AVS system.
Purchase Level	In the Purchase Level section, click the **Level III** radio button
Card Type	In the Card Type radio button list, click Visa or MasterCard

Credit Card Information	
Label	**Description**
	The card types accepted by your organization.
Credit Card Number	Type the credit card or debit card number (no spaces or dashes).
Expiration Date	Type the Expiration Date of the credit card in "MMYY" format (for example: 0915 for September 2015).
CVV	Card Verification Value (CVV), also referred to as CVV2 or CID, is a three or four digit code printed on the back of the credit card. The CVV is useful for Card Not Present transactions (Mail Order, Phone Order, Web Order) as a way to make sure the buyer is in possession of the card. Note: Some Card Issuers will approve transactions even if the CVV check fails. TC Vault always reports CVV failures as "decline/CVV."

Billing Information	
Label	Description
Name	The complete cardholder name as it appears on the card (40 character text field).
Address	The credit card statement mailing address (80 character text field).
City	The city of the credit card statement mailing address (40 character text field).
State	The two-digit state code of the credit card statement mailing address.
Zip	The five- or nine-digit Zip Code of the credit card statement mailing address. **Note:** The ZIP Code is the second value used in AVS checking.
Country	The country to which the credit card statement is sent (20 character free form text field).
Email	Customer's email address (50 character text field).

Discretionary Fields	
Label	Description
Ticket	The invoice or ticket number (30 character text field). **Note:** The **Ticket** field is indexed in the TC Vault database. You can search for this value when using TrustCommerce reporting features.
Operator	Operator name (20 character text field).

Level III	
Label	Description
VAT Number	The VAT Registration number associated with the customer
Commodity Code	The commodity code assigned by the acquiring bank
Order Number	The purchase order (PO) number associated with an order
Shipping/Handling Amount	The freight or shipping amount
Tax Identifier	The can be set to "localsales" or "taxexempt" to indicate the specific tax status of this order
Tax Amount	The tax amount for the purchase order
Ship To Zip	The postal/zip code associated with the order
Ship to Country	The country code of the destination where the goods are being shipped.

Line Item Detail	
Label	**Description**
Product Code	The product code that identifies the purchased item
Price	The unit cost of the purchased item
Quantity	The quantity of items purchased
Product Description	A textual description of the purchased item or items
Unit of Measure	The type of measurement used with respect to the product code
Discount Amount per Line Item	The total discount applied to the entire purchase order

Go to offline auth terminal	
Label	**Description**
Offline info	If a transaction is declined with a "call" status, the merchant may call a voice authorization center to get a manual authorization.
Offline Authcode	Type the six-digit authorization code provided by the card issuer.

Prepopulating Level III Values in the TC Virtual Terminal

You can set up Level 3 default values that will prepopulate in the TC Virtual Terminal. These prepopulated values can be edited in the event that the value is different when running a transaction.

> **Important:** If there is a value that you want to set to prepopulate that is not available, or if you need additional assistance, contact your Account Manager or Client Services.

To prepopulate Level III default values within the TC Virtual Terminal:

1. On the left navigation menu under the **Vault Administration**, click **Settings**. In the next screen, click the **Level 3 Default Values** tab.
2. Select the **Prepopulate Level 3 Default Values to TC Virtual Terminal (VT Only)** checkbox and complete the fields as described in the tables below, and then click **Submit Changes.**

Summary Detail	
Label	**Description**
VAT Number	The VAT Registration number associated with the customer
Commodity Code	The commodity code assigned by the acquiring bank
Order Number	The purchase order (PO) number associated with an order
Tax Identifier	The can be set to "localsales" or "taxexempt" to indicate the specific tax status of this order
Ship To Zip	The postal/zip code associated with the order
Ship to Country	The country code of the destination where the goods are being shipped.

Line Item Detail	
Label	**Description**
Product Code	The produce code that identifies the purchased item
Product Description	A textual description of the purchased item or items
Unit Of Measure	The type of measurement used with respect to the product code

Setting All Transactions to Run as a Level III

You can set your account so that all transactions coming in will be run as a Level III, using default Level III values you set. All products/services (TC Trustee Premier, TC Trustee Host, etc.) running a standard (non-Level II or Level III) transaction can be defaulted to run as a Level III.

> **Important:** If any Level II/Level III information is sent with the initial transaction, then it will ignore the default values loaded in the 'Level 3 Default Values' tab, using only the data that was sent in with the transaction

To set all standard transactions to be run as a Level III:

1. On the left navigation menu under the **Vault Administration**, click **Settings**. In the next screen, click the **Level 3 Default Values** tab.
2. Select the **Apply Level 3 Default Values to all Transactions** checkbox and complete the fields as described in the tables below, and then click **Submit Changes.**

Summary Detail	
Label	**Description**
VAT Number	The VAT Registration number associated with the customer
Commodity Code	The commodity code assigned by the acquiring bank
Order Number	The purchase order (PO) number associated with an order
Tax Identifier	The can be set to "localsales" or "taxexempt" to indicate the specific tax status of this order
Ship To Zip	The postal/zip code associated with the order
Ship to Country	The country code of the destination where the goods are being shipped.

Line Item Detail	
Label	**Description**
Product Code	The product code that identifies the purchased item
Product Description	A textual description of the purchased item or items
Unit Of Measure	The type of measurement used with respect to the product code

Processing ACH Payments

You can accept and authorize Automated Clearing House (ACH) transactions, also known as electronic checks, through the Virtual Terminal.

> **Important:** Most ACH platforms only verify the validity of bank routing numbers and account numbers. There is no guarantee that the funds will be available when settlement takes place two or more days later.

To process an ACH payment:

1. On the left navigation menu under **Virtual Terminal and Reporting**, click **Virtual Terminal**, and then click the **ACH** tab.
2. Complete the fields as described in the table below, and then click **Send Transaction**.

ACH Information	
Label	**Description**
Transaction Type	The only transaction type for ACH is **sale**.
Routing Number	The first block of nine numbers on the customer's check (see the example on the **ACH** tab).
Account Number	The second block of numbers on the customer's check (see the example on the **ACH** tab).
Amount	Type the payment amount with a decimal point (for example, 5.00).

Refunding Transactions for Full and Partial Amounts

Refunding Transactions for Full and Partial Amounts Refunds (known as credit transactions) return either the entire sale amount (full credit) or a portion of the sale amount (partial credit) back to the customer. This topic describes how to issue both full and partial credit transactions.

Please note the following before refunding transactions:

> To apply a credit, the refund amount must be less than or equal to the total transaction amount.
> As previously stated, whether or not to refund convenience fees is the merchant's decision.
> The figure displayed in the **Amount** column is the total sum of the transaction, which includes the convenience fee, if any. To refund the transaction amount and the convenience fee, use the full credit method.
> To refund a transaction amount, but not the convenience fee, use the partial credit method.

To refund a transaction:

1. Access transactions from the **TC Vault Reporting** page.
2. Open the **Detail Report** page for the transaction that you want to credit.
3. Under **Modify**, do one of the following, and then click **Credit**.
   - To issue a full credit, type the original amount of the transaction as displayed under Amount.
   - To issue a partial credit, type the dollar amount to be refunded. In the following example, a partial credit of $5.00 is displayed.

4. The **Account Transaction Results** page is displayed. Review the information (see below).

5. Click **Return to Report Detail Page**. The **Detail Report** page displays the successful credit transaction.   The credit
    transaction is complete and you are ready to run another transaction.

Transaction Results	
Status:	accepted
Transaction ID:	024-
Transaction Details	
Date:	08-10-2013 14:35 PDT
Transaction Type:	credit
Amount:	($5.00)
Account Number:	xxxxxxxx 1115

Batch Processing

About Batch Upload

The Batch Upload function enables merchants to submit a large number of transactions (preauths, postauths, and credits) in a single file for settlement.

It is recommended that you create and submit batch files by transaction type (for example, batch files for credit card transactions only, batch files for ACH transactions only, and batch files for TC Citadel (BillingID-based) transactions only).

Batch File Naming Convention

The following table includes recommended standards for batch file names.

Recommended File Name	Description
batch-[custid]-[mmddyy][x].txt	This is the input file containing the list of transactions to be processed.
	This file **must** be in comma separated values (CSV) format. The first row **must** contain the TrustCommerce field names for all fields that you choose to include. Individual records are not required to contain values for each field.
	[custid] is your numeric TrustCommerce CustID. [mmddyy] is the date. [x] is an optional identifier to distinguish batches if multiple batches are sent in one day.
	Note: Do not include bracket characters in the file name.
result-[your file name].txt	The results file TrustCommerce returns uses your file name with the prefix "result-." This file contains a response record for each transaction record sent in the batch file.

Records in results files may not be in the same order as in the original input file. If you need a specific identifier for each record (for example, invoice number), include the identifier in the ticket field of the input file. This value is displayed in the ticket field of the results file.   See the examples below.

Sample Batch Upload File

```
ticket,action,cc,exp,amount,name,email

01-1224,sale,4111111111111111,0404,999,Test Person,person@example.com

00-1175,preauth,4111111111111111,0404,333,Test Person,person@example.com
```

Sample Batch Response File

The response file contains one response record for each uploaded transaction record.

```
ticket,status,transid,billingid,declinetype,errortype,offenders,avs

01-1224,approved,010-0001364786,,,,,N

00-1175,approved,010-0001364785,,,,,N
```

Uploading Batch Files

Once you have created a batch file, you can upload the file to TC Vault.

To upload a batch file:

1. On the left navigation menu under **Virtual Terminal and Reporting**, click **Virtual Terminal**, and then click the **Batch Upload** tab.
2. Click **Choose File**, browse to the file to upload, and then click **Open**.
3. Click **Upload Batch**. The batch file upload status message appears.

Downloading Batch Processing Results

Once batch processing is complete, you can download the results file from TC Vault.

To download a results file:

1. On the left navigation menu under **Virtual Terminal and Reporting**, click **Virtual Terminal**, and then click the **Batch Upload** tab.
2. Click the View Batch Results link. The Batch Results Report appears.
3. In the **Results File** column, click the batch file to download, and then save the file to your computer.

Real-Time Batch Status Reporting

Once you have uploaded one or more batch files, you can view the processing status of the batch.

To view real-time status reports:

1. Click View Batch File Results. The Batch Results Report appears.
2. Refresh the web browser to update the status of any batch file uploads in progress.

Email Status Reporting

The Batch Processing service provides status updates by email. To set up or change an email address, contact Support.

After uploading the file, the system responds with an "Acknowledged" email with a subject such as:

> **Subject:** Batch File [your file name] Picked Up

The email provides processing statistics including the number of records found in the file.

When processing is complete, a second email is sent with a subject such as:

> **Subject:** Batch File [your file name] Complete

The email contains information including the number of approvals, declines, accepts, and settlements. If there is a problem with the uploaded file, the "processed" email provides additional information. For example, the following message indicates that the input file has a record with an extra column:

> Batch file _batch-xxxxxx-051103-1.csv has an invalid file format.
>
> Died on line 209 because the line has 9 column(s).
>
> No transactions were processed.

Reconciliation

Completing Postauths

After completing a preauth for a credit card transaction, you must complete a postauth to transfer funds to your merchant account. You can complete a postauth in either of the following ways:

Complete a postauth with a known Transaction ID (TransID)

Search for a transaction and complete a postauth

FYI: By default, the postauth amount is equal to the preauth amount. To complete a postauth for an amount less than the preauth, type the different postauth amount in "x.xx" format in the **Modify** column (for example, five dollars is "5.00").

To complete a postauth with a known TransID:

1. Type the preauth TransID in the Search text box in the upper-right corner of the TC Vault home page, and then press **Enter**. The **Detail Report** appears.
2. In the **Modify** column, click **postauth**. The **Transaction Results** appear.

To search for a transaction and complete a postauth:

1. On the left navigation menu under **Virtual Terminal and Reporting**, click **Reporting**.
2. In the **Transaction Details** section, define the search criteria.
3. Click Chain Report. The Chain Report appears.
4. In the **Transactions** column, click the credit card icon for the transaction. The **Detail Report** appears (see image below).

Name: ▓▓▓▓▓▓ **CC: xxxxxxxxxxxx-1111** VISA

ID	Date	Amount	Action	Status	Modify	
028-0132146908	08-07-2014 14:31:44 PDT	$90.00	preauth	approved	$90.00	postauth

Run another transaction on this credit card

Summary Report   Chain Report

Download CSV

5. In the **Modify** column, click **postauth**. The **Transaction Results** appear.

Issuing Credits

You can issue credits to postauths and sales for an amount less than or equal to the authorized amount. Crediting postauth and sale credits is based on a referenced TransID. If you issue a credit for less than the authorized amount, the **credit** button is available next to the transaction on the Detail Report. The amount in the text box next to the **credit** button is the amount that was not credited for the transaction. If you issue a credit for the full transaction amount, the **credit** button is not available.

You can issue a credit in either of the following ways:

> Issue a credit with a known Transaction ID (TransID)
> Search for a transaction and issue a credit

To issue a credit with a known TransID:

1. Type the postauth or sale TransID in the Search text box in the upper-right corner of the TC Vault home page, and then press **Enter**. The **Detail Report** appears.

2. In the **Modify** column, type the amount to credit, and then click **credit**. The **Transaction Results** appear.

To search for a transaction and issue a credit:

1. On the left navigation menu under **Virtual Terminal and Reporting**, click **Reporting**.
2. In the **Transaction Details** section, define the search criteria, and then click **Chain Report**. The **Chain Report** appears.
3. In the **Transactions** column, click the credit card icon for the transaction. The **Detail Report** appears (see below).

4. In the **Modify** column, type the amount to credit, and then click **credit**. The **Transaction Results** appear.

Processing Voids

Use the void function to cancel a sale, postauth, or credit before the transaction has settled. Voids must be processed the same day the transaction originated. If you do not know your transaction settlement time, contact Client Services. If a transaction has already been settled, the **Void** function is replaced with the **Credit** function.

> **Important:** The **Void** function must be enabled on your merchant account. When enabled, same-day credits are not available.

You can process a void in either of the following ways:

Process a void with a known Transaction ID (TransID)
Search for a transaction and process a void

To process a void with a known TransID:

1. Type the sale, postauth, or credit TransID in the **Search** text box in the upper-right corner of the **TC Vault** home page, and then press **Enter**. The **Detail Report** appears.

2. In the **Modify** column, click **void**. The **Transaction Results** appear.

To search for a transaction and process a void:

1. On the left navigation menu under **Virtual Terminal and Reporting**, click **Reporting**.
2. In the **Transaction Details** section, define the search criteria, and then click **Chain Report**. The **Chain Report** appears.
3. In the **Transactions** column, click the credit card icon for the transaction. The **Detail Report** appears (see below).

4. In the **Modify** column, click **void**. The **Transaction Results** appear.

Processing Reversals

Reversals are used to cancel preauths. Reversals allow the merchant to release cardholder funds that have been held for the merchant and restore the available credit on the cardholder account.

> ⓘ **Important:** The **Reversal** function must be enabled on your merchant account. Reversals are currently supported for Visa and MasterCard only.

You can process a reversal in either of the following ways:

Process a reversal with a known Transaction ID (TransID)
Search for a transaction and process a reversal

To process a reversal with a known TransID:

1. Type the postauth TransID in the **Search** text box in the upper-right corner of the TC Vault home page, and then press **Enter**. The **Detail Report** appears.

2. In the **Modify** column, click **reversal**. The **Transaction Results** appear.

To search for a transaction and process a reversal:

1. On the left navigation menu under **Virtual Terminal and Reporting**, click **Reporting**.
2. In the **Transaction Details** section, define the search criteria, and then click **Chain Report**. The **Chain Report** appears.
3. In the **Transactions** column, click the credit card icon for the transaction. The **Detail Report** appears (see below).

ID	Date	Amount	Action	Status	Modify		
028-0132207781	08-08-2014 10:01:08 PDT	$200.00	preauth	approved	$200.00	postauth	reversal

Name: ~~Tom Smith~~   **CC:** xxxxxxxxxxxx-1111

Run another transaction on this credit card

Summary Report   Chain Report

Download CSV

4. In the **Modify** column, click **reversal**. The **Transaction Results** appear.

Initiating Chargebacks

The merchant initiates a chargeback when a cardholder disputes a charge with their credit card issuer and requests that the charge be reversed.

You can process a chargeback in either of the following ways:

Initiate a chargeback with a known Transaction ID (TransID)
Search for a transaction and initiate a chargeback

To initiate a chargeback with a known TransID:

1. Type the TransID in the **Search** text box in the upper-right corner of the TC Vault home page, and then press **Enter**. The **Detail Report** appears.

2. In the **ID** column, click the **TransID** link. The **Transaction Report** appears (see below).

3. Type the date of the chargeback in the MM DD YYYY text boxes, and then click chargeback. The chargeback confirmation dialog box appears.

4. To complete the chargeback, click OK. The Transaction Results appear.

To search for a transaction and initiate a chargeback:

1. On the left navigation menu under **Virtual Terminal and Reporting**, click **Reporting**.

2. In the **Transaction Details** section, define the search criteria, and then click **Chain Report**. The **Chain Report** appears.

3. In the **Transactions** column, click the credit card icon for the transaction. The **Detail Report** appears.

ID	Date	Amount	Action	Status	Modify
028-0132203298	08-08-2014 09:26:19 PDT	$78.00	sale	approved	void

Run another transaction on this credit card

Summary Report   Chain Report

Download CSV

4. In the **ID** column, click the **TransID**. The **Transaction Report** appears (see below).

028-0132203298	
TransID	028-0132203298
Action	sale
Status	approved
Transaction Date	08-08-2014 09:26:19 PDT
Account	xxxxxxxxxxx-1111
Expiration Date	12/2019
Media Type	Visa
Amount	$78.00
AVS	0
Name	Tom Smith
Operator	mhale
Authcode	123456
Fraudthreshold	40
Entry Mode	Key Entered
Associated Transactions	
Printable Results	
Store in Citadel	
MM DD YYYY	chargeback
Download CSV	

5. Type the date of the chargeback in the **MM DD YYYY** text boxes, and then click **chargeback**. The chargeback confirmation dialog box appears.

6. To complete the chargeback, click **OK**. The **Transaction Results** appear.

Initiating Reauths

Preauths in TC Vault expire after 14 days. If you need to collect payment after the preauth has expired, initiate a reauth. Because the card issuer may have released the preauthorized amount after the preauth expired, there is no guarantee that the funds are still available.

FYI: Contact Client Services to enable the reauth function for your merchant account.

You can initiate a reauth in either of the following ways:

- Initiate a reauth with a known Transaction ID (TransID)
- Search for a transaction and initiate a reauth

To initiate a reauth with a known TransID:

1. Type the preauth TransID in the **Search** text box in the upper-right corner of the TC Vault home page, and then press **Enter**. The **Detail Report** appears.

2. In the Modify column, click reauth. The Transaction Results appear.

To search for a transaction and initiate a reauth:

1. On the left navigation menu under **Virtual Terminal and Reporting**, click **Reporting**.
2. In the **Transaction Details** section, define the search criteria, and then click **Chain Report**. The **Chain Report** appears.
3. In the **Transactions** column, click the credit card icon for the transaction. The **Detail Report** appears (see below).

4. In the **Modify** column, click **reauth**. The **Transaction Results** appear.

Shipping Dates for Transactions

About Setting Shipping Dates

Credit card industry regulations require orders to be fulfilled before a customer's credit card is charged.

> Merchants who preauth credit cards when an order is placed may not postauth the order until the product has shipped.

> The interchange system requires postauths to be completed within 24 hours of the preauth for Card Present transactions and within 72 hours of the preauth for Card Not Present transactions in order to receive the lowest possible interchange rate.

The **Ship Date** module is designed to handle the delay between the order date and the shipping date, while also securing the lowest possible Interchange rates for merchants.

The Ship Date function is only available for Ecommerce and Mail Order/Telephone Order (MOTO) industry merchants. You must have this function enabled if you take orders and then ship at a later date. You can contact Client Services to enable the Ship Date function.

> **FYI:** When the **Ship Date** function is enabled, the **Ship** button is available on the **Detail Report**.

Setting Shipping Dates

You can use the Ship Date function with a known Transaction ID (TransID) or you can search for a transaction and set a shipping date.

To set a shipping date with a known TransID:

1. Type the preauth TransID in the **Search** text box in the upper-right corner of the TC Vault home page, and then press **Enter**. The **Detail Report** appears.

2. In the **Modify** column, click **ship**. The **Ship Date** page appears (see below).

3. Click in the **Ship Date** text box, click a shipping date, and then click **postauth**. The **Transaction Results** appear.

To search for a transaction and set a shipping date:

1. On the left navigation menu under **Virtual Terminal and Reporting**, click **Reporting**.
2. In the **Transaction Details** section, define the search criteria.
3. Click Chain Report. The Chain Report appears.
4. In the **Transactions** column, click the credit card icon for the transaction. The **Detail Report** appears.

5. In the **Modify** column, click **ship**. The **Ship Date** page appears (see below).

6. Click in the **Ship Date** text box, click a shipping date, and then click **postauth**. The **Transaction Results** appear.

Processing Postauths with Tips

Businesses such as restaurants frequently need to complete a preauth followed by a postauth, which includes a tip. Use the Restaurant feature to process the original preauth for the full amount of a customer's bill, and then process a postauth for the bill amount plus the tip. The **Add Tip & postauth** function is only available for merchants whose accounts are configured for the Restaurant industry. You can contact Client Services to enable the Restaurant function.

You can add a tip and postauth with a known Transaction ID (TransID) or you can search for a transaction, add a tip, and postauth.

To add a tip and postauth with a known TransID:

1. Type the preauth TransID in the **Search** text box in the upper-right corner of the TC Vault home page, and then press **Enter**. The **Detail Report** appears.

2. In the **Modify** column, type the tip amount, and then click **Add Tip & postauth**. The Transaction Results appear.

To search for a transaction, add a tip, and postauth:

1. On the left navigation menu under **Virtual Terminal and Reporting**, click **Reporting**.
2. In the **Transaction Details** section, define the search criteria.
3. Click Chain Report. The Chain Report appears.
4. In the **Transactions** column, click the credit card icon for the transaction. The **Detail Report** appears.

5. In the **Modify** column, type the tip amount, and then click **Add Tip & postauth**. The **Transaction Results** appear.

TC Vault Reports

TC Vault includes five basic report types. In most report types (excepting Detail and Transaction Detail Reports), you can click **Refine Search** to change search criteria and search again.

Basic Reports

Summary Reports
Summary Reports display top-level "roll-up" information, including transaction counts and dollar totals.

Chain Reports
A chain is a series of transactions that are linked to one another. Chain Reports allow you to view the top of each chain and drill down into chain detail.

Detail Reports
These reports provide details about each individual transaction that makes up a single chain, and also support drilling down into Transaction Detail.

Transaction Detail Reports
This is the most detailed report, which provides all specifics about a single transaction.

Bank Settlement Reports
This report lists all of the payment batches that have been processed for the merchant and includes drill down capability to the transaction detail level (see image of following page). Bank Settlement Reports can be automated. Please contact Client Services to request automating this report.

Automated Reports

Daily Reports

This report lists transaction activity for the last 24-hour period. When the delivery option is enabled, the report is emailed to designated recipients every morning. You also have the option to encrypt the Daily Report email by using a PGP/GnuPG key or Digital ID. Daily Report email is available as an automated feature. See Configuring TC Vault Settings for more information about how to enable this report.

Billing ID Exception Reports

This report lists all Billing IDs in TC Citadel with payments scheduled for processing on the day the report is generated. When the delivery option is enabled, the report is emailed to designated recipients each day there are scheduled payments. If there are no scheduled payments for that day, the report is not sent.

In the basic Daily Report example below, **Billing ID Exception Reports** are included and are outlined in red only for this example image. Billing ID Exception Reports are available to customers who use TC Citadel. See Configuring TC Vault Settings for more information about how to enable this report.

Finding Transactions

If you know the Transaction ID (TransID), type it in the Search text box in the upper right corner. Otherwise, see [Searching for Transactions](#).

Today, Yesterday, and Month to Date Quick Reports

Click the option button for the report time frame. To specify a date range, click **Other**, and then specify the **Begin** and **End** dates and times.

Multi-Page Reports

Multi-page reports have a page count and arrows at the bottom of the report. Click the page numbers or arrows to view other pages of a multi-page report (see below).

<< Previous	Total Chains: 20919 Displayed: 26 - 50	Next >>
	1 **2** 3 4 5 6 7 8 9 10 11 Next	

Viewing Linked Transactions

Transactions are typically linked to other transactions. For example, a preauth and a postauth are linked. To find linked transactions, view a **Chain Report** or click the **Associated Transactions** link on the **Transaction Detail Report**.

Searching for Transactions

FYI: In any report type, click Refine Search to change search criteria and search again.

To search for transactions:

1. On the left navigation menu under **Virtual Terminal and Reporting**, click **Reporting**.
2. In the **Transaction Details** section, define the search criteria, and then click **Chain Report** or **Summary Report**.

Transaction Details	
Option	**Description**
Day, Week, Month, or Time Range	Click the option button for the report time frame. To specify a date range, click **Other**, and then specify the **Begin** and **End** dates and times.
Cardholder Information	Type the **Credit Card Number**, **Name**, and **Amount** of the transaction for which to search.
Type	Click the card and transaction types for which to search.
Action	Select one or more actions. The available action types depend on the configuration of the client account.
Entry Mode	Select Manual Entry, Card Swiped, or both.
Status	Select one or more of the follow status types: **Approved**, **Declined**, or **Rejected**.
Other Categories	If the transaction has a ticket number in the Ticket Discretionary Field, type the ticket number for which to search. To search by the operator who entered the transaction, click the operator name in the **Operator** drop-down list. If you create searchable custom fields, those are also displayed under Other Categories.

Viewing Summary Reports

> **FYI:** To view a summary of the current month, click the Month to Date link in the upper-left corner of the Reporting page.

To view a Summary Report:

1. On the left navigation menu under **Virtual Terminal and Reporting**, click **Reporting**.
2. In the **Transaction Details** section, define the search criteria, and then click **Summary Report**. The **Summary Report** appears.

This Month

jsmith

Type	Transactions	Authorized	Captured	Credited	Reversal	Voided
VISA	19	$1349.00	$917.00	$0.00	($200.00)	($100.00)
AMEX	1	$150.00	$150.00	$0.00	$0.00	$0.00
DISCOVER	1	$58.00	$0.00	$0.00	$0.00	$0.00
Total	21	$1557.00	$1067.00	$0.00	($200.00)	($100.00)

Action	Approvals		Declines		Errors	
Sale	10	$877.00	0	$0.00	0	$0.00
Postauth	2	$290.00	0	$0.00	0	$0.00
Void	1	($100.00)	0	$0.00	0	$0.00
Preauth	7	$680.00	0	$0.00	0	$0.00
Reversal	1	($200.00)	0	$0.00	0	$0.00

Net Income

$989.00

Chain Report

Summary Report Contents	
Label	**Description**
Report Title	The **Report Title** shows the date range of the report.
Credit Card Summary	The **Credit Card Summary** displays a count of transactions by credit card type, the total dollar amounts authorized and captured, and the dollar value of any applied credits.
Actions Summary	The **Actions Summary** displays a count of transactions by action with dollar totals for approvals and declines and errors for each action type.

Summary Report Contents	
Label	**Description**
Net Income	**Net Income** displays the sum of sales and postauths minus credits and chargebacks.
Chain Report button	The **Summary Report** does not provide reconciliation functions. Click **Chain Report** to view transaction details and use reconciliation functions.

Viewing Chain Reports

To view a chain report:

1. On the left navigation menu under **Virtual Terminal and Reporting**, click **Reporting**.
2. In the **Transaction Details** section, define the search criteria, and then click **Chain Report**. The **Chain Report** appears.

Transactions	Name	Account	Date	Healthcare Eligible	Prescription	Authorized	Captured
1	First Name Last Name	xxxxxxxxxxx-1111	08-19-2014 11:13 PDT	$0.00	$0.00	$100.00	$100.00
1	First Name Last Name	xxxxxxxxxxx-1111	08-19-2014 11:13 PDT	$0.00	$0.00	$99.00	$0.00
1	First Name Last Name	xxxxxxxxxxx-1111	08-19-2014 11:12 PDT	$0.00	$0.00	$66.00	$66.00
1	First Name Last Name	xxxxxxxxxxx-1111	08-19-2014 11:11 PDT	$0.00	$0.00	$28.00	$28.00
1	First Name Last Name	xxxxxxxxxxx-1111	08-19-2014 11:11 PDT	$0.00	$0.00	$55.00	$55.00

Total Chains: 5
Displayed: 1 - 5
1

Download [chains ▼] as [CSV ▼] [Go]

[Summary Report]

3. For multi-page **Chain Reports**, the bottom of the page has page numbers that you can click to view other report pages.

Total Chains: 36
Displayed: 1 - 25   Next >>
1   2

Download [chains ▼] as [CSV ▼] [Go]

[Summary Report]

Chain Report Contents	
Label	**Description**
Transactions	This column shows the number of transactions in the chain and a graphic for the card type. A single preauth shows a "1," since it is a chain of one single transaction. A preauth and a postauth shows "2," and a preauth, postauth, and credit shows "3." Click the number to view the Detail Report for that chain.
Name	Name of the cardholder associated with the transaction chain.

Chain Report Contents	
Label	**Description**
Account	The credit card number associated with that chain. Only the last four digits of the account number are readable. Click the card number to view a Chain Report of transactions from the card.
Date	The date of the most recent transaction in the chain.
Authorized	This column lists the total amount of money that has been authorized in the chain. This is the sum of successful, non-expired preauths and sales.
Net	Net is the amount of money that has been captured in the chain. This is the sum of successful sales and postauths, minus any credits or chargebacks.

Viewing Detail Reports

To view a Detail Report:

1. On the left navigation menu under **Virtual Terminal and Reporting**, click **Reporting**.
2. In the **Transaction Details** section, define the search criteria, and then click **Chain Report**. The **Chain Report** appears.
3. In the **Transactions** column, click the Credit Card icon for the transaction. The **Detail Report** appears.

FYI: To download a Detail Report, click the Download CSV link.

Detail Report Contents	
Label	**Description**
Report Title	The report title shows the cardholder name and card number (last four digits readable).
ID	The left column contains the Transaction ID. Click the Transaction ID (TransID) to view the Detail Report for the transaction line.
Transaction Detail	The date and time of the transaction, the amount, the action, and the status.
Modify	Perform reconciling actions such as credits and postauths.
Run Another Transaction	Click this link to run another transaction on this card in Virtual Terminal.
Report	Click Summary Report or Chain Report to view a report on the transaction.
Download CSV	Click this link to download and save a CSV file of the report.

Viewing Transaction Detail Reports

To view a Transaction Detail Report:

1. On the left navigation menu under **Virtual Terminal and Reporting**, click **Reporting**.
2. In the **Transaction Details** section, define the search criteria, and then click **Chain Report**. The **Chain Report** appears.
3. In the **Transactions** column, click the credit card icon for the transaction. The **Detail Report** appears.

4. In the **ID** column, click the Transaction ID (TransID). The **Transaction Detail Report** appears.

FYI: To download a **Transaction Detail Report**, click the **Download CSV** link.

Transaction Detail Report Contents	
Label	**Description**
TransID	The Transaction ID number
Action	Action type (sale, preauth, postauth, credit, reversal, or chargeback)
Status	The status of the transaction (approved, declined, or rejected)
Transaction Date	The date of the transaction
Account	The card number (last four digits readable)
Expiration Date	The card expiration date
Media Type	The card type
Amount	The transaction amount
AVS	The Address Verification System (AVS) response code received from the card issuer for the transaction (see Appendix A: AVS Response Codes)
Name	The cardholder name
Operator	If the account is an Enterprise account, this is the login UserID. For standards accounts, this is the value entered in the Virtual Terminal (or submitted by TC Link) when the transaction is initiated.
Authcode	The authorization code provided by the merchant's bank
Entry Mode	The mode by which the transaction was initiated
Associated Transactions	Click Associated Transactions to view a Chain Report showing all of the other transactions associated with this chain.
Printable Results	Click **Printable Results** to view a printable transaction receipt.
Store in Citadel	Click **Store in Citadel** to store the customer's information, including the credit card number, in the secure, encrypted TC Citadel database.
chargeback	Click chargeback to process a chargeback on the transaction (see Initiating Chargebacks).

Viewing Bank Settlement Reports

Bank Settlement reports display all batches of transactions submitted for processing.

To view a Bank Settlement Report:

1. On the left navigation menu under **Virtual Terminal and Reporting**, click **Reporting**, and then click the **Bank Settlement** tab.

2. Define the search criteria, and then click **Generate Report**. The **Bank Settlement Report** appears (see below).

Batch	Date	VISA		AMEX		DISCOVER		Total
896	11-28-2011	1147	$57,794.38	67	$3648.83	141	$5655.76	1355 $67,098.97
9896	11-28-2011	0	$0.00	0	$0.00	0	$0.00	5 $477.85
894	11-26-2011	226	$12,751.02	5	$229.99	20	$1827.82	251 $14,808.83
893	11-25-2011	601	$29,046.00	19	$1069.95	77	$3699.40	697 $33,815.35
9890	11-23-2011	0	$0.00	0	$0.00	0	$0.00	3 $319.62
890	11-23-2011	758	$40,723.53	26	$918.14	66	$3081.51	850 $44,723.18
9888	11-22-2011	0	$0.00	0	$0.00	0	$0.00	5 $363.01
888	11-22-2011	866	$44,410.12	41	$1956.85	96	$4739.68	1003 $51,106.65
9886	11-21-2011	0	$0.00	0	$0.00	0	$0.00	7 $551.50
886	11-21-2011	1165	$54,692.76	53	$3119.04	126	$6109.93	1344 $63,921.73
884	11-19-2011	201	$11,641.97	9	$354.77	17	$748.01	227 $12,744.75
882	11-18-2011	655	$29,951.93	35	$1706.87	83	$3955.62	773 $35,614.42
9882	11-18-2011	0	$0.00	0	$0.00	0	$0.00	4 $145.26
9880	11-17-2011	0	$0.00	0	$0.00	0	$0.00	3 $103.33
880	11-17-2011	744	$36,442.62	40	$1705.05	79	$4485.07	863 $42,632.74
9878	11-16-2011	0	$0.00	0	$0.00	0	$0.00	2 $169.14
878	11-16-2011	814	$39,045.71	30	$2257.78	86	$4709.14	930 $46,012.63
9876	11-15-2011	0	$0.00	0	$0.00	0	$0.00	4 $278.41
876	11-15-2011	910	$44,706.07	39	$2444.08	91	$4849.96	1040 $52,000.11
Total		8087	$401,206.11	364	$19,411.35	882	$43,861.90	9366 $466,887.48

Setting Up a Bank Settlement Report	
Label	**Description**
Bank Settlement Summary Report	Click a time frame for the report in the **Show me batches for** drop down list, and then click **Generate Report**. The list options are **Today**, **Yesterday**, **This Week**, and **This Month**.
Batch Number Search	To search for a specific batch number, type the batch number in the **Show me batch number** text box, and then click **Generate Report**.
Bank Settlement Advanced Report	Select a date range for the Bank Settlement Advanced Report.
CustID Selector	Enterprise users logged in to the Controller account will be able to select one or more enterprise accounts to include in the search criteria for the **Bank Settlement Advanced Report**.

Bank Settlement Report Contents	
Label	**Description**
Batch	This column displays the batch number. This batch number is typically consistent with the batch number as your merchant bank. Click the batch number to open detail report listing all transactions within that batch.
Date	This column displays the date the batch was processed.
Card Totals	These columns display the number of transactions and the total dollar amount for each card type. Click the dollar amount for a batch detail report of the transactions that add up to the dollar value. Click the batch number to display all transactions in the batch.
Batch Totals	This column displays the total dollar amount of all transactions within that batch.
Page Totals	This row displays totals by column for the transaction listed on this page of the report.

Viewing Monthly Summary Reports

The month **Summary Report** displays the types of transactions have been executed during a given month.

> **FYI:** To view a summary of the current month, click the Month to Date link in the upper-left corner of the Reporting page.

To view a month Summary Report:

1. On the left navigation menu under **Virtual Terminal and Reporting**, click **Reporting**, and then click the **Month Summary** tab.
2. In the date drop-down lists, click a month and year for the report, and then click **Summary Report**. The **Summary Report** appears.

August 2014
jsmith

Type	Transactions	Healthcare	Prescription	Authorized	Captured	Credited	Reversal	Voided
TEST	1	$0.00	$0.00	$0.00	$0.00	($78.00)	$0.00	$0.00
VISA	27	$0.00	$0.00	$1935.00	$1403.00	($130.00)	($200.00)	($100.00)
AE	1	$0.00	$0.00	$150.00	$150.00	$0.00	$0.00	$0.00
AMEX	1	$0.00	$0.00	$58.00	$0.00	$0.00	$0.00	$0.00
Total	30	$0.00	$0.00	$2143.00	$1553.00	($208.00)	($200.00)	($100.00)

Action	Approvals		Declines		Errors	
Sale	13	$1363.00	1	$99.00	0	$0.00
Postauth	2	$290.00	0	$0.00	0	$0.00
Credit	2	$130.00	0	$0.00	0	$0.00
Void	1	($100.00)	0	$0.00	0	$0.00
Preauth	8	$780.00	1	$58.00	0	$0.00
Chargeback	1	$78.00	0	$0.00	0	$0.00
Reversal	1	($200.00)	0	$0.00	0	$0.00

Net Income
$1267.00

Chain Report

Monthly Summary Report Contents	
Label	**Description**
Type	The card and transaction type (for example, Visa credit card transaction or ACH transaction)
Transactions	The number of transactions by card type
Healthcare	The number of healthcare industry transactions by card type
Prescription	The number of prescription transactions by card type
Authorized	The dollar amount authorized by card type and the total dollar amount authorized
Captured	The dollar amount captured by card type and the total dollar amount captured
Credited	The dollar amount credited by card type and the total dollar amount credited
Reversal	The dollar amount of reversals by card type and the total dollar amount of reversals
Voided	The dollar amount voided by card type and the total dollar amount voided
Action	The action type
Approvals	The number and dollar amount of approvals by action type
Declines	The number and dollar amount of declines by action type
Errors	The number and dollar amount of errors by action type

Downloading Chain Reports

The **Chain Report** download contains all of the information included on the **Chain Report** in TC Vault. This download does not include detailed information related to the individual transactions that make up the chain.

To download a Chain Report:

1. On the left navigation menu under **Virtual Terminal and Reporting**, click **Reporting**.
2. In the **Transaction Details** section, define the search criteria, and then click **Chain Report**. The **Chain Report** appears.
3. In the **Download** drop-down list, click **chains**.
4. In the **as** drop-down list, click the file type (CSV or XML), and then click **Go**.
5. Browse to the location to save the Chain Report, and then click **Save**.

Chain Report Download Contents	
Label	**Description**
chain	The internal ID associated with the chain
count	The number of transactions in the chain
name	The cardholder's name
cc	The cardholder's credit card number (last 4 digits only)
trans_date	The date and time of each transaction
auth_amount	The total amount of money authorized in that chain (calculated as the sum of successful, non-expired preauths and sales)
net_amount	The amount of money captured in the chain (calculated as the sum of successful sales and postauths, minus any credits or chargebacks)
ticket	A free-form text box may be used to capture an invoice number when the transaction is created
custid	The CustID in use when the transaction was created
AVS	The Address Verification System (AVS) response code received from the card issuer for this transaction (see Appendix A: AVS Response Codes)
country_code	The value entered in the Country text box

Downloading Transaction Reports

The **Transactions Report** download contains information about each individual transaction that makes up a chain.

To download a Transaction Report:

1. On the left navigation menu under **Virtual Terminal and Reporting**, click **Reporting**.
2. In the **Transaction Details** section, define the search criteria, and then click **Chain Report**.
3. In the **Download** drop-down list, click **transactions**.
4. In the **as** drop-down list, click the file type (CSV or XML), and then click **Go**.
5. Browse to the location to save the Transaction Report, and then click **Save**.

Transaction Report Download Contents	
Label	**Description**
cc	The cardholder's credit card number (last 4 digits only)
media_name	The credit card type used for the transaction (for example, Visa or MasterCard)
exp	The expiration date in mmyy format; when displayed in Excel, leading zeros are truncated (0403 becomes 403), unless the column is defined as text rather than a number
trans_date	The date and time of each transaction
transid	The transaction ID for each transaction
ref_transid	If the transaction is a credit, the original debit transaction is be listed here
amount	The amount of the transaction in cents
auth_amount	The amount authorized by a preauth or sale
bank_amount	The amount authorized by a postauth or sale
credit_amount	The amount returned to the cardholder as a credit
chargeback_amount	The adjustment amount for bookkeeping when a chargeback is processed
action_name	The action type used to create the transaction
status_name	The approved/accepted or declined status of the transaction
name	The cardholder's name
address1/address2	The billing address submitted with the transaction (if requested when the transaction was entered)
city	The billing address city submitted with the transaction (if requested when the transaction was entered)

Transaction Report Download Contents	
Label	**Description**
state	The billing address state submitted with the transaction (if requested when the transaction was entered)
zip	The billing address Zip Code submitted with the transaction (if requested when the transaction was entered)
phone	The billing phone number submitted with the transaction (if requested when the transaction was entered)
email	The cardholder's email address
shiptosame	**Y** if the operator is prompted for shipping information or **N** if there was no prompt
shipto_name	The recipient's name submitted with the transaction (if requested when the transaction was entered)
shipto_address1	The shipping address submitted with the transaction (if requested when the transaction was entered)
shipto_address2	The shipping address submitted with the transaction (if requested when the transaction was entered)
shipto_city	The shipping city submitted with the transaction (if requested when the transaction was entered)
shipto_state	The shipping state submitted with the transaction (if requested when the transaction was entered)
shipto_zip	The shipping ZIP Code submitted with the transaction (if requested when the transaction was entered)
expired	"t" = true, "f" = false; "t" indicates that the preauth has expired.
reauth	"t" = true, "f" = false; "t" indicates that the transaction is a reauth.
chain	The internal chain ID
chain_head	"t" = true, "f" = false; "t" indicates that the transaction is the first in a chain.
ticket	Any text entered text in the **Ticket** field when the operator ran the transaction **Note:** You can search all TrustCommerce reports for the value entered in the **Ticket** field.
batchnum	For postauth transactions only, the batch number is assigned when the

Transaction Report Download Contents	
Label	**Description**
	transaction is settled. With most platforms and merchant banks, the batch number is retained through the life of the transaction.
authcode	The authorization code provided by the merchant's bank
billingid	The TC Citadel BillingID used for the transaction
custid	The merchant CustID
fail_name	If the transaction is declined, **AVS**, **CVV**, or **DECLINE** is displayed.
avs	The AVS response code **Note:** All transactions are run through the AVS system including transactions submitted with AVS = n.
operator	This field is populated in one of the following ways: • For Enterprise account, this is the login UserID. • For Standard accounts this is the value entered in Virtual Terminal (or submitted by TC Link) when the transaction is created.
country_code	The country information entered at the time the transaction was created

Downloading Level II and Level III Details

In addition to most of the elements from the Transaction Download, these additional fields include any information about specific order line items that were included with your level II or level III transaction. Level II and Level III details must be enabled on the **Settings** page to be options in the drop-down list.

Level II and Level III Details	
Label	**Description**
transid	The Transaction ID (TransID) for each transaction
productcode	The product code or SKU for the transaction
quantity	The quantity ordered
order_shipping handling	Shipping and handling fees for the entire order
shippingcode	The code for the shipping method
ordernumber	The order number assigned by your system
price	The unit price of the item
item_shipping handling	The shipping cost for the item
tax	The total tax on the order
amount	The amount of the transaction in cents
auth_amount	The amount authorized by a preauth or sale
bank_amount	The amount authorized by a postauth or sale
credit_amount	The amount returned to the cardholder as a credit
chargeback_amount	The adjustment amount for bookkeeping when a chargeback is processed
action_name	The action type used to create the transaction
status_name	The approved/accepted or declined status of the transaction
name	The cardholder's name
address1/address2	The billing address submitted with the transaction (if requested when the transaction was entered)
city	The billing address city submitted with the transaction (if requested when the transaction was entered)
state	The billing address state submitted with the transaction (if requested when the transaction was entered)

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Level II and Level III Details	
Label	**Description**
phone	The billing phone number submitted with the transaction (if requested when the transaction was entered)
email	The cardholder's email address
shiptosame	**Y** if the operator is prompted for shipping information or **N** if there was no prompt
shipto_name	The recipient's name submitted with the transaction (if requested when the transaction was entered)
shipto_address1	The shipping address submitted with the transaction (if requested when the transaction was entered)
shipto_address2	The shipping address submitted with the transaction (if requested when the transaction was entered)
shipto_city	The shipping address city submitted with the transaction (if requested when the transaction was entered)
shipto_state	The shipping address state submitted with the transaction (if requested when the transaction was entered)
shipto_zip	The shipping address Zip Code submitted with the transaction (if requested when the transaction was entered)
expired	"t" = true, "f" = false; "t" indicates that the preauth has expired
reauth	"t" = true, "f" = false; "t" indicates that the transaction is a reauth
chain	The internal chain ID
chain_head	"t" = true, "f" = false; "t" indicates that the transaction is the first in a chain
ticket	Any text entered text in the **Ticket** field when the operator created the transaction Note: You can search all TrustCommerce reports for the value entered in the **Ticket** field.
authcode	The authorization code provided by the merchant's bank
billingid	The TC Citadel BillingID used for the transaction
custid	The merchant CustID
fail_name	In the transaction is declined, **AVS**, **CVV**, or **DECLINE** is displayed.
country_code	The country information entered at the time the transaction was created

Dynamic Reporting

The **Dynamic Reporting** feature allows TC Vault users to create and save custom reports. You can view history, run, edit, and delete these saved reports as needed. The products included in report data collection are: TC Vault®, TC Link®, TC Trustee® Host, TC Trustee® API, TC Citadel®, TC Batch, and PayWithIt®.

When creating new reports, you can:

- Name reports and include descriptions
- Select report types (Transactions or Billing IDs), delivery formats (CSV, XLS, XML), and delivery methods (Vault download or email)
- Set up encryption (PGP/GnuPG Public Keys) for emailed reports
- Choose report data fields and data order
- Filter data fields
- Schedule reports (On-Demand, Daily, Weekly, Monthly)
- Define report access controls

Creating and Saving Dynamic Reports

TC Vault users can create their own Dynamic Reports and see the transactions that they have processed.

> **Important:** When setting up Dynamic Reports, click **Save** before leaving the **Reporting** page to avoid losing your work. The **Save** button is located at the bottom of the **Reporting** page.

You can configure the following sections for Dynamic Reports:

- Report Details
- Data Formatting
- Data Ordering
- Filter Criteria
- Schedule Information
- Encryption
- Delivery Information
- Access Controls

Report Details

In the **Report Details** section, you must name your report and you can add a description to help you identify the purpose of the report. You also must choose whether the report is a Transaction or BillingID report and choose a report format.

To set up Report Details:

1. On the left navigation menu under **Virtual Terminal and Reporting**, click **Reporting**, and then click the **Dynamic Reporting** tab.

2. Click **Create New Report**. The **Reporting** page appears.

3. In the **Report Name** text box, type a unique report name.

4. In the **Description** text box, type a description (for example, the purpose and schedule for the report).

5. In the **Report Type** drop-down list, click one of the following:
   • Transactions
   • BillingIDs

6. In the **Report Format** drop-down list, click one of the following:
   • **CSV** (default) - generate a comma separated values file
   • **XLS** - generate an Excel spreadsheet
   • **XML** - generate an extensible markup language file.

Data Formatting

In the **Data Formatting** section, you can define which data fields are displayed on your custom reports. The default and optional data fields differ depending on whether you are creating a Transaction report or a BillingID report (see Report Details). If you have created custom fields for reports, those fields appear by default in the **Data Formatting** section. You can configure or remove default fields, add fields, and organize data fields by column. You can also change the display name for any field.

> **FYI:** To change the display name for any field, click the field in the Display Name column, and then type the new name.

To set up data formatting:

1. In **Data Formatting**, click ⊞ to expand the section.
   • To add data fields, click **Add**, select the check boxes for the fields to add, and then click **Add**.
   • To remove data fields, select the check boxes for the fields to remove, and then click **Remove**.

2. Configure additional sections or click **Save**.

Data Fields for Transaction Reports	
Field Name	**Description**
cc	First six and last four digits or last four digits of the cardholder primary account number (PAN)
exp	Payment card expiration date
media_name	Payment card brand name
trans_date	Date and time of each transaction
transid	14-digit transaction identifier
ref_transid	14-digit identifier for credit transactions
amount	Dollar amount of the transaction

Data Fields for Transaction Reports	
Field Name	**Description**
auth_amount	Amount authorized by a preauth or sale action
bank_amount	Amount that is in a settlement-ready state (sale, postauth)
credit_amount	Amount returned to the cardholder by a credit action
chargeback_amount	Adjustment amount for accounting if the bank has processed a chargeback
action_name	Action type that originated the transaction
status_name	Approved, accepted, or declined status of the transaction
name	Cardholder name submitted with the transaction or captured from track data
address1	
address2	
city	
state	Cardholder billing information
zip	
phone	
email	
shiptosame	Indicates whether the shipping address is the same as the billing address
shipto_name	
shipto_address1	
shipto_address2	Shipping address submitted with the level II or level III transaction
shipto_city	
shipto_state	
shipto_zip	
expired	Indicates whether an authorization is expired; preauth only
reauth	Indicates whether a re-authorization was submitted; preauth only
chain	A 14-digit transaction chain identifier that links an original transaction with all associated transactions
chain_head	Indicates whether the transaction is the first (original) in a chain

Data Fields for Transaction Reports	
Field Name	**Description**
ticket	Discretionary field used by merchants-to identify transactions
batchnum	A batch number assigned to settled transactions; postauth only
authcode	A six- or seven-digit authorization code assigned by the issuer to identify successfully authorized transactions
billingid	A six-character, alphanumeric billing identifier (ID) used to retrieve customer payment information for future, one-time, and recurring transactions
custid	A six- or seven-digit merchant account identification number
fail_name	Card issuing bank's code indicating the reason a transaction was declined
avs	Single letter Address Verification System response code indicating a match, partial match, not a match, or service not available
operator	A 20-character text value saved when the transaction is entered
country_code	Country identifier saved when the transaction is entered
tax	Total amount of tax calculated for level II or level III transactions
purchaseordernum	Purchase order number for level II and level III transactions
batchid	A four-digit batch identification number
closed	Date and time the batch closed
entry_mode	Method used to process the transaction
responsecode	A two- or three-digit authorization response code assigned by the card issuer
demo	Indicates whether the transaction is a non-funding test
voided	Indicates whether the transaction was voided
customfield#	Custom field used for CustID information saved when the transaction is entered
blank	Inserts a blank column for generated system reports

Data Fields for BillingID Reports	
Field Name	**Description**
billingid	A six-character, alphanumeric billing identifier (ID) used to retrieve customer payment information for future, one-time, and recurring transactions
custid	A six- or seven-digit merchant account identification number
cc	First six and last four digits or last four digits of the cardholder primary account number (PAN)
exp	Payment card expiration date
trans_date	Date and time of each transaction
name	Cardholder name submitted with the transaction or captured from track data
address1	
address2	
city	
state	Cardholder billing information
zip	
phone	
email	
shiptosame	Indicates whether the shipping address is the same as the billing address
shipto_name	
shipto_address1	
shipto_address2	Shipping address submitted with the level II or level III transaction
shipto_city	
shipto_state	
shipto_zip	
media_name	Payment card brand name
count	One- to three-digit number indicating the number of transactions run on a BillingID
bank	Amount collected using a BillingID
last_date	Date and time of the last transaction run on a BillingID
active	Indicates whether the BillingID is active

Data Fields for BillingID Reports	
Field Name	**Description**
verify	Indicates whether the card number was verified
demo	Indicates whether the transaction is a test
status_name	Approved, accepted, or declined transaction status
fail_name	Code indicating the reason the transaction was declined
cycles	Total number of recurring payment transactions
cycles_completed	Number of scheduled recurring payment transactions processed
next_cycle	Date of the next billing cycle
cycle_amount	Dollar amount of recurring payment transactions
cycle	Time interval between recurring payment transactions scheduled for processing
next_payment	Date and time of the next payment transaction attempt if a BillingID is delinquent
last_payment	Date and time of the most recent payment transaction processed in a cycle
last_update	Date and time the last account modification occurred
last_unstored	Date and time payment information is unstored for a BillingID
blank	Inserts a blank column for generated system reports

Data Ordering

In the **Data Ordering** section, you can add or remove data fields and choose the order in which report data are sorted.

To set up data ordering:

1. In **Data Ordering**, click ⊞ to expand the section.
2. Do one of the following:
   - To add data fields, click **Add**, select the check boxes for the fields to add, and then click **Add**.
   - To remove data fields, select the check boxes for the fields to remove, and then click **Remove**.
3. In the **Direction** column for each field, do one of the following:
   - Click **Ascending** to sort data from smallest/lowest/oldest to largest/highest/newest.
   - Click **Descending** to sort data from largest/highest/newest to smallest/lowest/oldest.
4. Configure additional sections or click **Save**.

Data Fields for Transaction Reports	
Field Name	**Description**
cc	Cardholder primary account number (PAN)
exp	Payment card expiration date
media_name	Payment card brand name
trans_date	Date and time of each transaction
transid	14-digit transaction identifier
ref_transid	14-digit identifier for credit transactions
amount	Dollar amount of the transaction
action_name	Action type that originated the transaction
status_name	Approved, accepted, or declined status of the transaction
name	Cardholder name submitted with the transaction or captured from track data
ticket	Discretionary field used by merchants-to identify transactions
batchnum	A three-digit batch number assigned to settled transactions; postauth only
authcode	A six- or seven-digit authorization code assigned by the issuer to identify successfully authorized transactions
billingid	A six-character, alphanumeric billing identifier (ID) used to retrieve customer payment information for future, one-time, and recurring transactions
custid	A six- or seven-digit merchant account identification number

fail_name	Code indicating the reason a transaction was declined
avs	Single letter Address Verification System response code indicating a match, partial match, not a match, or service not available
operator	A 20-character, free form text value saved when the transaction is entered
entry_mode	Method used to process the transaction

Data Fields for BillingID Reports	
Field Name	**Description**
billingid	A six-character, alphanumeric billing identifier (ID) used to retrieve customer payment information for future, one-time, and recurring transactions
custid	A six- or seven-digit merchant account identification number
cc	Cardholder primary account number (PAN)
exp	Payment card expiration date
trans_date	Date and time of each transaction
name	Cardholder name submitted with the transaction or captured from track data

Filter Criteria

In the **Filter Criteria** section, you can choose how data in your report is filtered.

To define filter criteria:

1. In **Filter Criteria**, click ⊞ to expand the section.
2. Do one of the following:
    - To add data fields, click **Add**, select the check boxes for the fields to add, and then click **Add**.
    - To remove data fields, select the check boxes for the fields to remove, and then click **Remove**.
3. In the **Filter Criteria** column, click the comparison criteria, and then type a value in the text box.
4. Configure additional sections or click **Save**.

Filter Criteria for Transaction Reports		
Field Name	**Comparison Operators**	**Expressions**
cc	is	Text
exp	is after	*n* Days in the future
	is before	*n* Days in the past

Filter Criteria for Transaction Reports		
Field Name	**Comparison Operators**	**Expressions**
	is between	
	is	
media_name	Visa	
	MasterCard	
	Discover	
	Amex	Check box options
	PIN-Less Debit	
	Other	
	ACH	
transid	is	Integer
ref_transid	is	Integer
amount	greater than	
	less than	Integer
	equal to	
auth_amount	greater than	
	less than	Integer
	equal to	
bank_amount	greater than	
	less than	Integer
	equal to	
credit_amount	greater than	
	less than	Integer
	equal to	
chargeback_amount	greater than	
	less than	Integer
	equal to	

Filter Criteria for Transaction Reports		
Field Name	**Comparison Operators**	**Expressions**
action_name	Sale	
	Preauth	
	Postauth	Check box options
	Reversal	
	Void	
	Credit	
action_name	Chargeback	
	Verify	Check box options
status_name	Approved	
	Declined	Check box options
	Rejected	
name	contains	
	doesn't contain	
	is	Text
	isn't	
	begins with	
	ends with	
address1	contains	
	doesn't contain	
	is	Text
	isn't	
	begins with	
	ends with	
address2	contains	Text
	doesn't contain	

Filter Criteria for Transaction Reports		
Field Name	**Comparison Operators**	**Expressions**
	is	
	isn't	
	begins with	
	ends with	
city	contains	
	doesn't contain	
	is	Text
	isn't	
	begins with	
	ends with	
state	contains	
	doesn't contain	
	is	Text
	isn't	
	begins with	
	ends with	
zip	contains	
	doesn't contain	
	is	
	isn't	Text
	begins with	
	ends with	
phone	contains	Text
	doesn't contain	

Filter Criteria for Transaction Reports		
Field Name	**Comparison Operators**	**Expressions**
	is	
	isn't	
	begins with	
	ends with	
email	contains	
	doesn't contain	
	is	Text
	isn't	
	begins with	
	ends with	
shipto_same	is true	Boolean
	is false	
shipto_name	contains	
	doesn't contain	
	is	Text
	isn't	
	begins with	
	ends with	
shipto_address1	contains	
	doesn't contain	
	is	Text
	isn't	
	begins with	
	ends with	
shipto_address2	contains	Text
	doesn't contain	

Filter Criteria for Transaction Reports		
Field Name	**Comparison Operators**	**Expressions**
	is	
	isn't	
	begins with	
	ends with	
shipto_city	contains	
	doesn't contain	
	is	Text
	isn't	
	begins with	
	ends with	
shipto_state	contains	
	doesn't contain	
	is	Text
	isn't	
	begins with	
	ends with	
shipto_zip	contains	
	doesn't contain	
	is	Text
	isn't	
	begins with	
	ends with	
expired	is true	Boolean
	is false	
reauth	is true	Boolean
	is false	

Filter Criteria for Transaction Reports		
Field Name	**Comparison Operators**	**Expressions**
chain	is	Integer
chain_head	is true	Boolean
	is false	
ticket	contains	Text
	doesn't contain	
	is	
	isn't	
	begins with	
	ends with	
batchnum	is	Integer
authcode	contains	Text
	doesn't contain	
	is	
	isn't	
	begins with	
	ends with	
billingid	is	Integer
custid	is greater than	Integer
	is less than	
	is	
fail_name	contains	Text
	doesn't contain	
	is	
fail_name	isn't	
	begins with	
	ends with	

Filter Criteria for Transaction Reports		
Field Name	**Comparison Operators**	**Expressions**
avs	contains doesn't contain is isn't begins with ends with	Text
operator	contains doesn't contain is isn't begins with ends with	Text
country_code	contains doesn't contain is isn't begins with ends with	Text
tax	greater than less than equal to	Integer
purchaseordernum	contains doesn't contain is	Text

Filter Criteria for Transaction Reports		
Field Name	**Comparison Operators**	**Expressions**
	isn't	
	begins with	
	ends with	
batchid	is	Integer
closed	is after	
	is before	*n* Days in the future
	is between	*n* Days in the past
	is	
entry_mode	Card Swiped	
	MICR	Check box options
	Manual Entry	
responsecode	contains	
	doesn't contain	
	is	
	isn't	Text
	begins with	
	ends with	
demo	is live	
	is demo	Boolean
voided	is true	
	is false	
		Boolean
customfield <n>	contains	
	doesn't contain	Text
	is	

Filter Criteria for Transaction Reports		
Field Name	**Comparison Operators**	**Expressions**
	isn't	
	begins with	
	ends with	

Filter Criteria for BillingID Reports		
Field Name	**Comparison Operators**	**Expressions**
billingid	is	Integer
cc	is	Integer
exp	is after	
	is before	*n* Days in the future
	is between	*n* Days in the past
	is	
name	contains	
	doesn't contain	
	is	
	isn't	Text
	begins with	
	ends with	
address1	contains	
	doesn't contain	
	is	
	isn't	Text
	begins with	
	ends with	
address2	contains	Text
	doesn't contain	

Filter Criteria for Transaction Reports		
Field Name	**Comparison Operators**	**Expressions**
	is	
	isn't	
	begins with	
	ends with	
city	contains	
	doesn't contain	
	is	Text
	isn't	
	begins with	
	ends with	
state	contains	
	doesn't contain	
	is	Text
	isn't	
	begins with	
	ends with	
zip	contains	
	doesn't contain	
	is	Text
	isn't	
	begins with	
	ends with	
phone	contains	
	doesn't contain	Text
	is	
	isn't	

Filter Criteria for Transaction Reports		
Field Name	**Comparison Operators**	**Expressions**
	begins with	
	ends with	
email	contains	
	doesn't contain	
	is	Text
	isn't	
	begins with	
	ends with	
shiptosame	is true	Boolean
	is false	
shipto_name	contains	
	doesn't contain	
	is	Text
	isn't	
	begins with	
	ends with	
shipto_address1	contains	
	doesn't contain	
	is	Text
	isn't	
	begins with	
	ends with	
shipto_address2	contains	
	doesn't contain	
	is	Text
	isn't	
	begins with	

Filter Criteria for Transaction Reports		
Field Name	**Comparison Operators**	**Expressions**
	ends with	
shipto_city	contains	
	doesn't contain	
	is	Text
	isn't	
	begins with	
	ends with	
shipto_state	contains	
	doesn't contain	
	is	Text
	isn't	
	begins with	
	ends with	
shipto_zip	contains	
	doesn't contain	
	is	Text
	isn't	
	begins with	
	ends with	
media_name	Visa	
	MasterCard	
	Discover	
	Amex	Check box options
	PIN-Less Debit	
	Other	
	ACH	

Filter Criteria for Transaction Reports		
Field Name	**Comparison Operators**	**Expressions**
count	is greater than is less than is	Integer
bank	greater than less than equal to	Integer
last_date	is after is before is between is	*n* Days in the future *n* Days in the past
active	is true is false	Boolean
verify	is true is false	Boolean
demo	is true is false	Boolean
status_name	Approved Declined Rejected	Check box options
fail_name	contains doesn't contain is isn't begins with ends with	Text

Filter Criteria for Transaction Reports		
Field Name	**Comparison Operators**	**Expressions**
cycles	is greater than	
	is less than	Integer
	is	
cycles_completed	is greater than	
	is less than	Integer
	is	
next_cycle	is after	
	is before	*n* Days in the future
	is between	*n* Days in the past
	is	
cycle_amount	greater than	
	less than	Integer
	equal to	
cycle	greater than	
	less than	Integer
	equal to	
next_payment	is after	
	is before	*n* Days in the future
	is between	*n* Days in the past
	is	
last_payment	is after	
	is before	*n* Days in the future
	is between	*n* Days in the past
	is	
last_update	is after	*n* Days in the future
	is before	*n* Days in the past

Filter Criteria for Transaction Reports		
Field Name	**Comparison Operators**	**Expressions**
	is between	
	is	
last_unstored	is after	
	is before	*n* Days in the future
	is between	*n* Days in the past
	is	

Schedule Information

In the **Schedule Information** section, you select whether the report is scheduled or on-demand. Report data is for completed transactions only. Reports contain information from the previous cutoff period. For example, if a daily report is set up to run from Monday through Friday, Monday's report contains the completed transaction information from the previous Friday.

To schedule reports:

1. In **Schedule Information**, click ⊞ to expand the section.
2. In the **Frequency** list, click the report type and select options as described in the table below.
3. Configure additional sections or click **Save**.

Scheduling Frequency Options		
Frequency	**Description**	**Options**
On Demand	To run a saved report on demand, click ▶ in the **Modify** column on the **Dynamic Reporting** tab.	N/A
Daily	The report collects data for a 24 hour period on the selected days.	**Begin Date [yyyy-mm-dd]** - date the report starts capturing data
		End Date [yyyy-mm-dd] - date the report stops capturing data
		Runs At – A (24-hour clock) when the report will be run to provide the transaction data set by "Report Cutoff At"
		Report Cutoff – A (24-hour clock) at which you would like transactions to begin capturing and stop capturing transaction data

Scheduling Frequency Options		
Frequency	**Description**	**Options**
		Select Days - (Mon Tue Wed Thu Fri Sat Sun)
		Note: The run time is in 24-hour clock time format and indicates exactly when the report will run. The Time Zone depends on the time zone defined on the Settings page for the CustID.
Weekly	The report collects data for the previous week from Sunday to Saturday only.	**Begin Date [yyyy-mm-dd]** - date the report starts capturing data
		End Date [yyyy-mm-dd] - date the report stops capturing data
		Runs At − A (24-hour clock) when the report will be run to provide the transaction data set by "Report Cutoff At"
		Report Cutoff − A (24-hour clock) at which you would like transactions to begin capturing and stop capturing transaction data
		Run Every (Sun Mon Tue Wed Thu Fri Sat)
		Important: Report data is collected from Sunday to Saturday only. The time and date settings define when the report including data from Sunday to Saturday of the previous week will be generated.
Monthly	The report collects data for the selected time period and runs on the specified day of the month.	**Begin Date [yyyy-mm-dd]** - date the report starts capturing data
		End Date [yyyy-mm-dd] - date the report stops capturing data
		Runs At − A (24-hour clock) when the report will be run to provide the transaction data set by "Report Cutoff At"
		Report Cutoff − A (24-hour clock) at which you would like transactions to begin capturing and stop capturing transaction data
		Runs On - *nn* Day of Month

Encryption

In the **Encryption** section, you can choose whether to encrypt the report.

FYI: Merchants should contact their organization's Information Technology team to get their PGP/GnuPG key.

To define encryption:

1. In **Encryption**, click ⊞ to expand the section.
2. In the **Encrypt?** drop-down list, click **Yes**.
3. In the **PGP/GnuPG Public Key** text box, type or paste the PGP or GnuPG key required to decrypt the report, and then click **Upload**.
4. Configure additional sections or click **Save**.

Delivery Information

In the **Delivery Information** section, you can choose to have the report emailed, delivered via Secure File Transfer Protocol (SFTP), or stored in TC Vault for downloading.

FYI: Saved reports set up to be delivered by Vault download require server storage space. Every CustID account has 150 MB of data storage space by default. On the **Saved Reports** page, a percentage bar shows the total storage usage for each CustID. Delete unneeded reports or contact Client Services to increase storage capacity.

To select the report delivery method:

1. In **Delivery Information**, click ⊞ to expand the section.
2. In the **Delivery Method** drop-down list, do one of the following:
   - Click Vault Download.
   - Click **E-Mail**, type an email address in the **To** text box and the **Cc** text box (optional), and then type a subject in the **Subject** text box.
   - Click SFTP, then fill the corresponding SFTP fields below
     a. Host
     b. Port
     c. User Name
     d. Password
     e. Remote Path
3. Configure additional sections or click **Save**.

FYI: You can type one or more email addresses in the **To** and **CC** text boxes. Multiple email addresses must be separated by commas. If you type email addresses with extra spaces or typos, reports will not be delivered to those addresses.

Access Controls

Access controls assigned to an individual take priority over access controls assigned to a group. For example, if John Doe is a Manager and managers have **Run Only** access, but **John Doe** has Edit and Run access, the Edit and Run access is applied to John Doe.

> **FYI:** This section is viewable if the CustID is accessed through a user account (for example, 999999:user). If a user logs in using the root CustID, they will not be able to view the Access Controls section.

To define report access controls for groups:

1. In **Access Controls**, click ⊞ to expand the section.
2. In the **Report Rights** column, click the rights for each access level:
   - **None** - the group cannot run or edit the report
   - **Run Only** - the users in the group can run a report and view the report results
   - **Edit and Run** - the users in the group can run, view, and edit the report configuration
3. Configure additional sections or click **Save**.

To define report access controls for users:

1. In **Access Controls**, click ⊞ to expand the section.
2. Click **Add User**, select the check boxes for the users to add, and then click **Add**.

> **FYI:** You can only add users who have already been created in TC Vault (see Creating Users).

3. In the **Report Rights** column, click the rights for each access level:
   - **None** - the group cannot run or edit the report
   - **Run Only** - the users in the group can run a report and view the report results
   - **Edit and Run** - the users in the group can run, view, and edit the report configuration
4. Configure additional sections or click **Save**.

Working With Dynamic Reports

Modifying Saved Reports

To modify a saved report:

1. On the left navigation menu under **Virtual Terminal and Reporting**, click **Reporting**, and then click the **Dynamic Reporting** tab.

2. In the **Saved Reports** list, find the report to modify, and then click 🖉 . The **Reporting** page appears.

3. Modify the report sections as described in [Creating and Saving Dynamic Reports](#), and then click **Save**.

Running Dynamic Reports on Demand

To run a dynamic report on demand:

1. On the left navigation menu under **Virtual Terminal and Reporting**, click **Reporting**, and then click the **Dynamic Reporting** tab.

2. In the **Modify** column for the saved report, click ▶. The **Report Date Limits** page appears.

3. Define the Report Date Limits, and then click **Run**.

Viewing Report History

To view report history:

1. On the left navigation menu under **Virtual Terminal and Reporting**, click **Reporting**, and then click the **Dynamic Reporting** tab.

2. In the **Modify** column for the saved report, click 🕐 . The **Report History** appears.

Deleting Saved Reports

To delete a saved report:

1. On the left navigation menu under **Virtual Terminal and Reporting**, click **Reporting**, and then click the **Dynamic Reporting** tab.

2. In the **Saved Reports** list, find the report to delete, and then click 🗑. The **Delete Report** dialog box appears.

3. Click **OK**.

Importing Reports to QuickBooks

To import TC Vault reports into QuickBooks™, you must convert reports from a file comma-separated values (CSV) file to an IIF file (Intuit Interchange Format), which is proprietary to the QuickBooks application. You can convert the CSV file manually or use a third-party CSV/IIF file convertor. If you choose to purchase products or services from a third party, your relationship is directly with the third party.

> **Important:** TrustCommerce does not control, and is not responsible for, the compatibility, performance, reliability, or any other aspect of third-party products used in conjunction with any TrustCommerce application or associated device. You are solely responsible for determining whether or not to use third-party products and should verify that such products do not (1) violate your company's policy regarding the installation and/or use of third-party products, and (2) interfere with your company's authorized software and/or devices.

Converting Files for Import

The **Converting Files for Import** process requires a CSV file with columns that correspond with your lists in QuickBooks. Although the order of the columns in the CSV file is not relevant, the column names and the type of data entered in each column (for example, text, numbers, dates, and so on) must be identical to the list information in QuickBooks. Additionally, all CSV files must have columns labeled Type, Account, and Detail Account, which are required for import into QuickBooks. These columns must also contain specific row data (Payment, Undeposited Funds, and Accounts Receivable).

Dynamic Reporting cannot auto-populate the necessary row data for the Type, Account, and Detail Account columns. You must type this data into the CSV file for each row in the report and capitalize the first letter of each word in the row data.

> **FYI:** If you are using the copy and paste function to enter multiple rows of data, make sure there are no extra spaces before, after, or in-between the text. Extra spaces may cause import errors or result in importing empty fields. Depending on the number and frequency of reports that you want to import to QuickBooks, you can either create and save reports that generate CSV files in TC Vault, or you can manipulate CSV reports in Excel after they are generated.

Before You Begin

The procedure for converting CSV files into the IIF format assumes that you have:

- Chosen to use a third-party IIF Transaction Creator
- Installed the product on the same device on which you use QuickBooks
- Read the product instructions provided by the third-party product

To create a CSV/IIF conversion-ready report:

1. On the left navigation menu under Virtual Terminal and Reporting, click Reporting, and then click the Dynamic Reporting tab.
2. Create a new report or modify an existing report (see Creating and Saving Dynamic Reports or Modifying Saved Reports.)
   a. In the Report **Format** drop-down list, click CSV.
   b. In **Data Formatting**, click **Add**, click blank in the **Add** Columns list, and then click **Add** (repeat as needed to include all necessary columns).
   c. In the **Display Name** column, click blank and name the column appropriately (repeat as needed for all necessary columns).

Field Name	Display Name	Format	Remove
trans_date	Date	MM/DD/YY HH:MM 24hr (07/21/13 15:52) ▾	☐
name	Name		☐
descr	Description		☐
customfield1	Doc Num		☐
media_name	Payment Method	Short Card Name(Visa , MC) ▾	☐
amount	Amount	Dollar and cents (1200.33) ▾	☐
blank	Type		☐
blank	Account		☐
blank	Detail Account		☐

Add   Remove

Important: You must add three blank columns and name them Type, Account, and Detail Account as described in the *About Converting Files for Import* section above.

   d. Configure additional sections as needed.
3. Click **Save**.
4. Generate the report, open it in Excel, and do the following:

	A	B	C	D	E	F	G	H	I
1	Date	Name	Description	Doc Num	Payment Method	Amount	Type	Account	Detail Account
2	3/12/2013 10:15	Joe Test	123456	025-0050024979	VISA-D	1	Payment	Undeposited Funds	Accounts Receivable
3	3/12/2013 10:11	Joe Test	123456	025-0050024714	VISA-D	1	Payment	Undeposited Funds	Accounts Receivable
4									

   a. In the **Type** column, type **Payment**.
   b. In the Account column, type **Undeposited Funds**.
   c. In the Detail Account column, type **Accounts Receivable**.

> **Important:** If you are using a different file conversion product, skip the **To convert a CSV file using the IIF Transaction Creator** procedure and refer to the documentation for your product.

To convert a CSV file using the IIF Transaction Creator:

1. Open the report in Excel.
2. Verify that the **Type**, **Account**, and **Detail Account** columns are present with the corresponding row values (**Payment**, **Undeposited Funds**, and **Accounts Receivable**).
3. On the Add-Ins tab, click IIF Transaction Creator > Create IIF from worksheet.
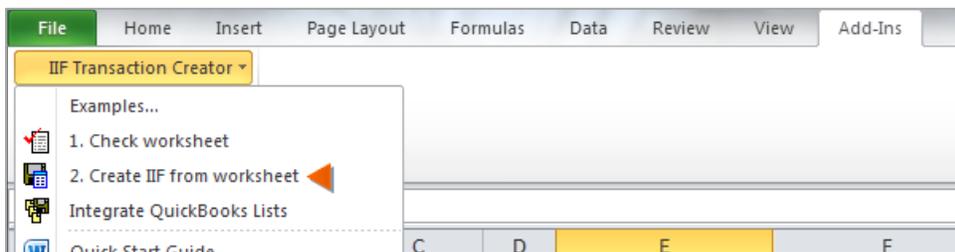
4. Click **Accept**.
5. If this is the first time you are importing an IIF file, follow the instructions for the add-in to import your lists from QuickBooks; otherwise, click **Skip**.
6. Complete the following:
    a. Under **Export to IIF options**, select the appropriate QuickBooks settings (see image below).
    b. Under **IIF Filename**, browse to the location where you want to save the IIF file and then type the file name.
    c. Click **Export to IIF** (see below).
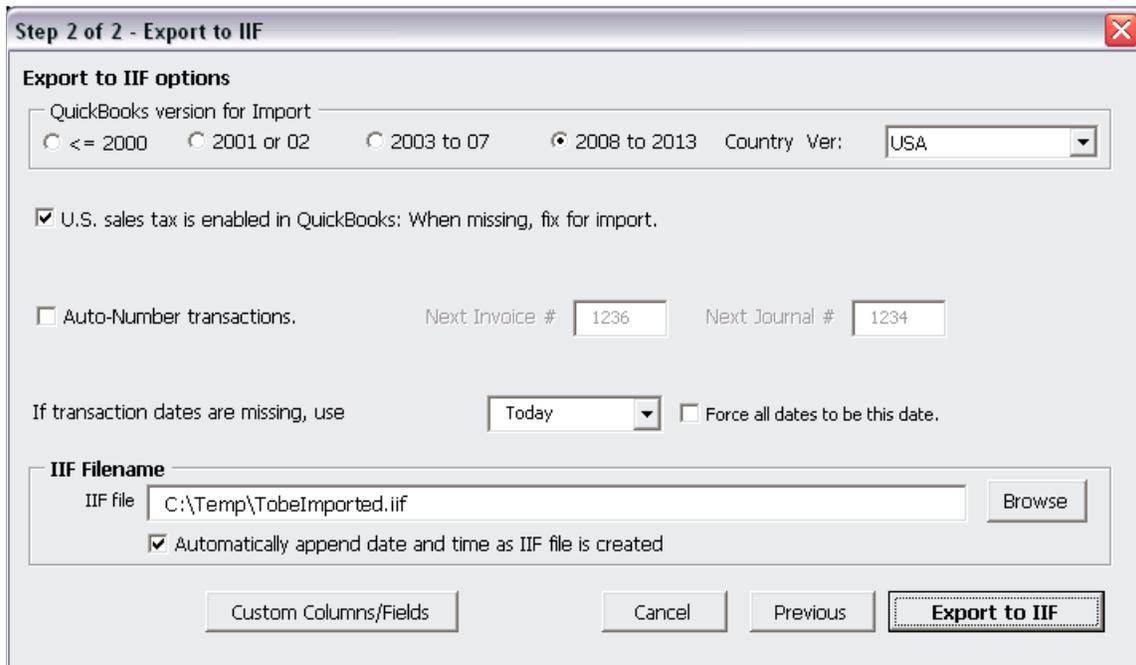
To import an IIF file into QuickBooks:

1. Open QuickBooks.

2. Click **File > Utilities > Import > IIF Files**.
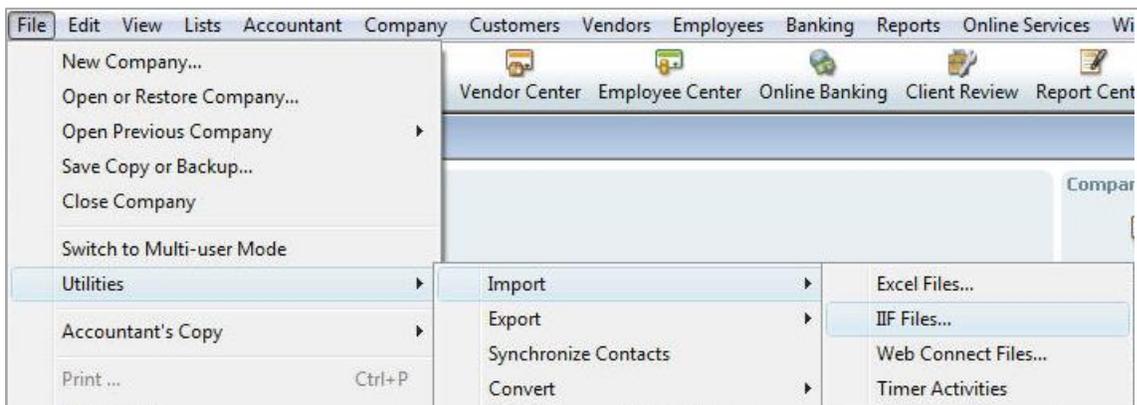
3. Browse to your saved IIF file, click the file, and then click **Open**.

4. Click **OK**.
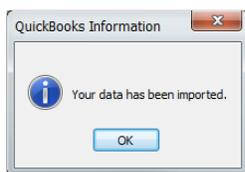
5. Open the Customer Center in QuickBooks and verify that the imported list of names and transactions are present.

> **FYI:** To view a specific transaction, click the **Customers & Jobs** tab, and then click the customer name.

Email Receipts

The Email Receipts feature allows merchants to send email receipts to customers for sale, preauth, and standalone credit transactions processed through Virtual Terminal and TC Link. A user logged in as an administrator or higher can configure email receipts on the **Settings > Email Receipts** tab in TC Vault.

Configuring Your Outgoing Email Server Settings

This topic explains how the merchant's email server administrator configures outgoing email settings in order to use the email receipts feature.

To configure your outgoing email server settings:

1. On the left navigation menu under **Vault Administration**, click **Settings**.

2. Click the **Email Receipts** tab.
3. In the **Outgoing Mail Server** text box, type the SMTP server name.
4. In the **Port** drop-down list, click the TCP port number (default value is shown).
5. In the **Connection Security** drop-down menu, select the security type:
   - None (default)
   - SSL/TLS
   - STARTTLS

> **FYI:** The Connection Security selection depends on your SMTP server settings.

6. In the **Authentication** drop-down list, do one of the following:
   - Click **Password protected** if your SMTP server requires a user name and password, and then type your user name and password in the corresponding text boxes.

- Click **No authentication** if your SMTP server does not require a user name and password.
7. In **Use TrustCommerce's Email Server**, click **No** (selected by default).
8. Click **Submit Changes**, and then click **OK**.

Using the TrustCommerce Outgoing Email Server

This topic explains how the merchant's email server administrator configures outgoing email settings in order to use the TrustCommerce email server with the email receipts feature. If you use the TrustCommerce email server, the From address on the email receipt is **noreply@trustcommerce.com**.

To use the TrustCommerce outgoing email server:

1. On the left navigation menu under **Vault Administration**, click Settings.

2. Click the **Email Receipts** tab.

3. Under Outgoing Mail Server (SMTP) Settings, in Use TrustCommerce's Email Server, click Yes.

4. Click **Submit Changes**, and then click **OK**.

Outgoing Email Server Fields			
Field Name	Value	Description	Max Length
Outgoing Mail Server	Varies	Defines the outgoing mail server address	256 characters
Port	25, 465, 587, 2500, or TLS 2525	List of supported TCP port numbers	NA

Connection Security	None, STARTTLS, or TLS	List of SMTP server communication security protocols	NA
Authentication	No Authentication or Normal Password	Indicates whether the SMTP server requires a user name and password	NA
User Name	Varies	User name associated with the outgoing mail server for authentication	256 characters
Password	Varies	Password associated with the user name for authentication with the outgoing mail server	256 characters
Use TrustCommerce's Email Server	Yes or No	Determines whether email receipts are sent by the TrustCommerce outgoing email server using TrustCommerce security	NA

Setting Up Email Receipts

TC Vault allows you to configure email receipt settings separately for sale transactions, preauth transactions, and standalone credit transactions. This is useful if you want to have a different subject line or return email address for each transaction type or specify a different default function.

To set up email receipts:

1. On the left navigation menu under Vault Administration, click Settings.
2. Click the Email Receipts tab.
3. Configure the settings described in the table below for each transaction type as needed, and then click Submit Changes.

Email Receipt Setup Fields		
Option	**Description**	**Maximum Length**
From Name	Type the name of the company displayed on the email receipt.	140 characters
From Address	Type the sender's email address. If you are using the TrustCommerce email server, the email address is **noreply@trustcommerce.com**.	80 characters
Cc	Type one or more email addresses to copy on the email receipt.	80 characters
Bcc	Type one or more email addresses to blind copy on the email receipt.	80 characters
Email Subject	Type a subject for the email receipt.	78 characters
Send Receipts for TC Vault Transactions	**Never** - does not send an email receipt for the transaction type **Always** - automatically sends an email receipt if a valid email address is submitted with the transaction **Default to Yes** - Sends an email receipt if a valid email address is provided, unless the operator manually chooses not to send an email receipt in the Virtual Terminal **Default to No** - does not generate an email receipt unless a valid email address is provided and the operator manually chooses to send an email receipt in the Virtual Terminal	N/A

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Sending Email Receipts

This topic explains how merchants can send receipts to customers via email. This function only sends an email receipt to a single, correctly formatted email address for each transaction.

To send an email receipt:

1. On the left navigation menu under Virtual Terminal and Reporting, click Virtual Terminal.
2. Run a sale, preauth, or credit transaction.
3. Under **Billing Information** type the email address provided by the cardholder in the **Email** text box.
4. In the **Send Email Receipt to the Above Email Address** drop-down list, select **Yes** or **No** (if available); otherwise, go to the next step.

   > **FYI:** The **Send Email Receipt to the Above Email Address** drop-down list is only available if
   > **Send Receipts for TC Vault Transactions** is set to **Default to Yes** or **Default to No** (see
   > Setting Up Email Receipts).

5. Complete all other Virtual Terminal fields as needed, and then click Send Transaction. The Transaction Results appear.
6. Verify that the Email Receipt Status is accepted. This status confirms that:
   - TC Vault validated the email address format
   - Either TrustCommerce or your company email server sends the email receipt to the address in the Receipt Email Address text box.
   - An email is not sent if:
   - The transaction is declined
   - The Send Receipts for TC Vault Transactions setting for the transaction type is Never (see Setting Up Email Receipts)
   - The Send Email Receipt to the Above Email Address was set to No when the transaction was submitted

Email Receipt Status

One of the following status messages will appear on the receipt immediately after attempting a transaction:

Status	Description
Accepted	Email receipt request passed initial validations and either TrustCommerce or a company mail server is attempting send a receipt to the email address entered in the Billing Information, Email field.
Email Missing	Email receipt failure because the email address was not provided.
Malformatted Email	Email receipt failure because the email address format is invalid or not supported.
Action Not Supported	(TC Link transactions only)– email receipt failure because the transaction type is not supported; void, postauth, or credit (refund)
Email Receipt Feature Not Active	(TC Link transactions only) – email receipt failure because the feature is not enabled
Not Eligible for Emailing	Email receipt failure due to a transaction failure (baddata, declined, or error)

Email Receipt Transaction Report

Field Name	Value	Description
Email	Varies	Email address of the intended recipient in the **Billing Information**, **Email** text box
Email Receipt Status	Accepted, Email Missing, Malformatted Email, Action Not Supported, Email Receipt Feature Not Active, or Not Eligible for Emailing	Describes the successful or failed email receipt **Accepted** – email receipt request passed initial validations and either TrustCommerce or a company mail server is attempting send a receipt to the email address entered in the Billing Information, Email field **Email Missing** – email receipt failure because the email address was not provided **Malformatted Email** – email receipt failure because the email address format is invalid or not supported **Action Not Supported** (TC Link transactions only)– email receipt failure because the transaction type is not supported; void, postauth, or credit (refund) **Email Receipt Feature Not Active** (TC Link transactions only) – email receipt failure because the feature is not enabled **Not Eligible for Emailing** – email receipt failure due to a transaction failure (baddata, declined, or error)

Settings for Email Receipts

Email Receipt Settings Fields			
Field Name	**Value**	**Description**	**Length (max)**
Outgoing Mail Server	Varies	Defines the outgoing mail server address	256 characters
Port	25, 465, 587, 2500, or 2525	List of supported TCP port numbers	NA
Connection Security	None, STARTTLS, or SSL/TLS	List of SMTP server communication security protocols	NA
Authentication	No Authentication or Normal Password	Indicates whether the SMTP server requires a user name and password	NA
User Name	Varies	User name associated with the outgoing mail server for authentication	256 characters

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Email Receipt Settings Fields			
Field Name	**Value**	**Description**	**Length (max)**
Password	Varies	Password associated with the user name for authentication with the outgoing mail server	256 characters
Use TrustCommerce's Email Server	Yes or No	Determines whether email receipts are sent by the TrustCommerce outgoing email server using TrustCommerce security protocols	NA
From Name	Varies	Name of the company or organization sending the email receipt	140 characters
From Address	Varies	Email address from which the email receipt is sent	80 characters
Cc	Varies	One or more email addresses to copy on the email receipt.	80 characters
Bcc	Varies	One or more email addresses to blind copy on the email receipt.	80 characters
Email Subject	Varies	Subject line for the email receipt	78 characters
Send Receipts for TC Vault Transactions	Never, Always, Default to Yes, or Default to No	Never - does not send an email receipt for the transaction type

Always - automatically sends an email receipt if a valid email address is submitted with the transaction

Default to Yes - Sends an email receipt if a valid email address is provided, unless the operator manually chooses not to send an email receipt in the Virtual Terminal

Default to No - does not generate an email receipt unless a valid email address is provided and the operator chooses to send an email receipt in the Virtual Terminal | NA |

TC Citadel

Creating BillingIDs / Setting Up Recurring Billing

TC Citadel® is a multi-use tokenization solution used to store customer credit card and ACH information in TrustCommerce's secure Card Data Environment. Once a credit card or ACH number is stored in TC Citadel, a six-digit, alphanumeric BillingID replaces all references to the card or ACH number. BillingIDs are tokens that are not based on the PAN data and can be stored in plain text. The BillingID can be used to process future one-time, recurring or subscription payments on the credit card or ACH account, which protects the customer's sensitive financial data.

To create a BillingID and set up recurring billing:

1. On the left navigation menu under **Add-on Products**, click **TC Citadel**, and then click the **Billing ID** tab.
2. Complete the fields as described in the table below, and then click **Create Billing ID**.

Create a New BillingID	
Label	**Description**
Billing Method	Click **Credit Card** or **ACH** to select the recurring payment type. **Note:** Your account must be set up to accept ACH payments for you to see the **ACH** option.
Card Number **(Credit Card Only)**	Type the credit card or debit card number (no spaces or dashes).
Exp **(Credit Card Only)**	Type the expiration date of the credit card in "MMYY" format (for example: 0919 for September 2019).
Routing Number **(ACH Only)**	Type the bank routing number.
Account Number **(ACH Only)**	Type the bank account number.
Verify Card	In the **Verify Card** drop-down list, click **Yes** to verify that the card number is valid. Otherwise, click **No**. If you click **Yes**, a $0.00 transaction is performed in the background to verify the card number. **Note:** There is no charge to verify the card number.

Billing Information	
Label	**Description**
Name	The complete cardholder name as it appears on the card
Address	The credit card statement mailing address
Zip	The five- or nine-digit Zip Code on record for the credit card statement Note: Address and Zip Code are the values used in AVS checking.
City	The city on record for the credit card statement
State	The two-digit state code on record for the credit card statement
Country	The country on record for the credit card statement
Email	Customer's email address
Phone	Customer's phone number

Discretionary Fields	
Label	**Description**
Ticket	The invoice or ticket number (30 character free form text field) Note: The Ticket field is indexed in the TC Vault database. You can search for this value when using TrustCommerce reporting features.

Editing BillingIDs

You can edit a BillingID in either of the following ways:

To edit a known BillingID:

1. On the left navigation menu under **Add-on Products**, click **TC Citadel**, and then click the **Search** tab.
2. In the **Enter a Billing ID** text box, type the **BillingID**, and then click **Find It!**. The **Billing ID Report** appears.
3. Click **Edit** at the top of the **Billing ID Report**.
4. Complete the fields as described in the table below, and then click **Update Billing ID**.

To search for and edit a BillingID:

1. On the left navigation menu under **Add-on Products**, click **TC Citadel**, and then click the **Reporting** tab.

2. In the **Show me a list** of drop-down menu, click **Billing IDs**.

3. Select the additional reporting criteria described in the [Viewing TC Citadel Reports](#) topic, and then click **Generate Report**.

4. Click the link for the **Billing ID** to edit. The **Billing ID Report** appears.

5. Click **Edit** at the top of the **Billing ID Report**.

6. Complete the fields as described in the table below, and then click **Update Billing ID**.

Edit a BillingID	
Label	**Description**
Billing Method	Click **Credit Card** or **ACH** to select the recurring payment type. **Note:** Your account must be set up to accept ACH payments for you to see the **ACH** option.
Card Number (Credit Card Only)	Type the credit card or debit card number (no spaces or dashes).
Exp (Credit Card Only)	Type the expiration date of the credit card in "MMYY" format (for example: 0919 for September 2019).
Routing Number (ACH Only)	Type the bank routing number.
Account Number (ACH Only)	Type the bank account number.

Billing Information	
Label	**Description**
Name	The complete cardholder name as it appears on the card
Address	The credit card statement mailing address
Zip	The five- or nine-digit Zip Code on record for the credit card statement **Note:** Address and Zip Code are the values used in AVS checking.
City	The city on record for the credit card statement
State	The two-digit state on record code for the credit card statement
Country	The country on record for the credit card statement
Email	Customer's email address
Phone	Customer's phone number

Discretionary Fields	
Label	**Description**
Ticket	The invoice or ticket number (30 character free form text field) **Note:** The Ticket field is indexed in the TC Vault database. You can search for this value when using TrustCommerce reporting features.

Viewing TC Citadel Reports

TC Citadel provides reports to help you monitor transactions and find specific BillingIDs.

To view a TC Citadel report:

1. On the left navigation menu under **Add-on Products**, click **TC Citadel**, and then click the **Reporting** tab.
2. In the **Show me a list of** drop-down menu, click the report type.
3. Select the additional reporting criteria described in the table below, and then click **Generate Report**.

Label	Description
Billing IDs	The **Billing ID Report** shows all BillingIDs with the status selected in the second drop-down list. • **only active IDs** - Active IDs are available to use for payments. • **only unstored IDs** - These IDs are not stored and cannot be used to run transactions. • **only declined IDs** - These BillingIDs failed the verify=y operation. • **all IDs** - This shows the complete list of BillingIDs regardless of status.
Subscriptions	The **Subscription Report** shows all BillingIDs that are associated with either installment or recurring billing cycles with the status selected in the second drop-down list. • **only active IDs** - Active IDs are available to use for payments. • **only unstored IDs** - These IDs are not stored and cannot be used to run transactions. • **only declined IDs** - These BillingIDs failed the verify=y operation. • **all IDs** - This shows the complete list of billing IDs regardless of status. • **only past due ID**s - scheduled payments were declined and are currently past due.
Expired Cards	The **Expired Cards Report** shows all expired cards.

Searching for Cardholders and BillingIDs

Use the TC Citadel search function to find BillingID and transaction information by cardholder name or BillingID.

To search for a cardholder or a Billing ID:

1. On the left navigation menu under **Add-on Products**, click **TC Citadel**, and then click the **Search** tab.

2. Do one of the following:
    *   In the **Enter a cardholder name** text box, type the cardholder name, or
    *   In the Enter a Billing ID text box, type a BillingID.
3. Click **Find It!**. The **Billing Report** appears.

4. Click the **BillingID** link to view BillingID and transaction details. The **Billing ID Report** appears (see below).

S3MB7M [Edit](#)	
Billing ID	S3MB7M
Creation Date	08-26-2014 11:18:18 PDT
Active	t
Verification	approved
Payment Type	Installment
Demo	t
Subscription Cycle	30 Days
Cycles Completed	0/24
Subscription Amount	$100.00
Subscription Amount Paid	$0.00
Subscription Amount Outstanding	$0.00 edit
Next Subscription Cycle	2014-08-26 edit
Unstore After Final Payment	t
Last Transaction	08-26-2014 11:19:23 PDT
Number of Transactions	1
Total Income	$0.00
Credit Card Number	xxxxxxxxxxx-1111
Expiration Date	04/2019
Name	Test Customer

Show Transactions on this Billing ID (1)

Unstore This Billing ID

Run a Transaction:

preauth ▼ AVS off ▼ subscription payment ▼ $ [_____] Go!

Download CSV

FYI: In the **State** column:

- A green check mark indicates that the BillingID is active.
- A blue check mark indicates that the BillingID failed verify=y.
- A red check mark indicates that the BillingID was automatically or manually unstored.

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Editing Subscription Amounts Outstanding

Accounts with recurring and installment payments may become delinquent or the account owner may overpay the outstanding balance. TC Citadel allows you to record a delinquent or overpaid amount for a BillingID.

> **FYI:** A delinquent amount appears highlighted in red and an overpaid amount appears highlighted in green.

To edit a subscription amount outstanding:

1. On the left navigation menu under Add-on Products, click TC Citadel. The Reporting tab is displayed on the default screen.

2. From the **Show me a list of** drop-down menu:
   a. Select the report type (see the **Citadel Report Types** table below).
   b. Select the additional reporting criteria.
3. Click Generate Report. The Billing ID Report appears.
4. Click the link for the **BillingID** to edit. The **Billing ID Report** appears.
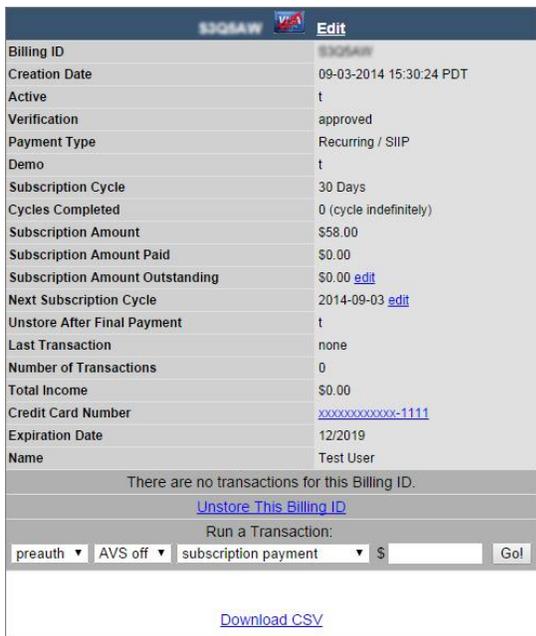
5. Next to Subscription Amount Outstanding, click edit.
6. In the S**ubscription Amount Outstanding** text box, type the dollar amount.
7. Do one of the following:

- Click **Delinquent** for an unpaid amount.
- Click **Overpaid**.

8. Click **Update**.

Citadel Report Types	
Label	**Description**
BillingIDs	The **Billing ID Report** shows all BillingIDs with the status selected in the second drop-down list. • **Only active IDs** - Active IDs are available to use for payments. • **Only unstored IDs** - These IDs are not stored and cannot be used to run transactions. • **Declined IDs** - These IDs were rejected during the last billing cycle. • **All IDs** - This shows the complete list of BillingIDs regardless of status.
Subscriptions	The **Subscription Report** shows all BillingIDs that are associated with either Installment or recurring billing cycles with the status selected in the second drop-down list. • **Only active IDs** - Active IDs are available to use for payments. • **Only unstored IDs** - These IDs are not stored and cannot be used to run transactions. • **Declined IDs** - These IDs were rejected during the last billing cycle. • **All IDs** - This shows the complete list of billing IDs regardless of status.
Expired Cards	The **Expired Cards Report** shows all expired cards.

Creating Billing Custom Fields

A Billing Custom Field enables users to create TC Citadel discretionary fields for recurring/installment and store only transactions. These fields can be configured for specified field types, lengths, and default values. Additionally, users can set these fields to be required, so that all customers must enter a value at the point of sale for credit card and ACH transactions.

> **Important:** Your account must have TC Citadel custom fields enabled to create billing custom fields. Contact Client Services for details regarding the setup and support of this functionality.

To create a billing custom field:

1. On the left navigation menu under **Add-on Products**, click **TC Citadel**, and then click the **Manage Fields** tab.
2. In the **Action** drop-down list, click **Create a new custom field** (selected by default).
3. Define the billing custom field options in the table below, and then click S**tore Field Name using Field Number**.

Billing Custom Field Options	
Label	**Description**
Field Number	Type a field number (up to 2 digits from 00-99).
Field Name	Type a name for the custom field (up to 20 characters).
Default Value	Type a default value that appears on the **Billing ID** tab in TC Citadel.
Length	Type the number of characters accepted in the custom field. The default character limit is "any."
Required	Select the **Required** check box to create a required field or clear the check box to create an optional field. By default, the **Required** check box is not selected.
Enabled	Select the **Enabled** check box to create a viewable custom field or clear the check box to hide the field. By default, the **Enabled** check box is selected.
Allow Modification	Select **Allow Modification** to enable editing of this field after the BillingID is created. Clear the check box to disable editing once the BillingID is saved. By default, the **Allow Modification** check box is selected.
Searchable	Select the **Searchable** check box to allow the billing custom field to be searchable from the TC Citadel interface **Search** tab. By default, the **Searchable** check box is not selected.
Map to	In **Map to**, select the TC Vault custom field to link this field to any payment transactions processed with the BillingID. Leave the **Map to** field blank to keep the data within TC Citadel.

Billing Custom Field Options	
Label	**Description**
Recurring	Select the **Recurring** check box to have custom field data appear in TC Vault for recurring payments. By default, the **Recurring** check box is not selected.

Editing Billing Custom Fields and Subscription Cycles

To edit a billing custom field:

1. On the left navigation menu under **Add-on Products**, click **TC Citadel**, and then click the **Manage Fields** tab.
2. In the **Action** drop-down list, click the billing custom field to edit.
3. Edit the billing custom field options (see Billing Custom Field Options).
4. Click Store Field Name using Field Number.

You can edit the subscription cycle date for any active BillingID.

To edit a subscription cycle:

1. On the left navigation menu under **Add-on Products**, click **TC Citadel**, and then click the **Reporting** tab.
2. In the **Show me a list of** drop-down menu, select the report type.
3. Select the additional reporting criteria described in the table below, and then click **Generate Report**. The **Billing Report** appears.
4. Click the link for the **BillingID** to edit. The **Billing ID Report** appears (see below).

5. Next to **Next Subscription Cycle**, click edit.

6. In the **Next Subscription Cycle** drop-down list, click to set the year, month, and date for the next subscription cycle to start, and then click **Update**.

BillingID Reporting Criteria	
Label	**Description**
Billing IDs	The **Billing ID Report** shows all BillingIDs with the status selected in the second drop-down list. • **Only active IDs** - Active IDs are available to use for payments. • **Only unstored IDs** - These IDs are not stored and cannot be used to run transactions. • **Declined IDs** - These IDs were rejected during the last billing cycle. • **All IDs** - This shows the complete list of BillingIDs regardless of status.
Subscriptions	• The **Subscription Report** shows all BillingIDs that are associated with either Installment or recurring billing cycles with the status selected in the second drop-down list. • **Only active IDs** - Active IDs are available to use for payments.

BillingID Reporting Criteria	
Label	**Description**
	• **Only unstored IDs** - These IDs are not stored and cannot be used to run transactions. • **Declined IDs** - These IDs were rejected during the last billing cycle. • **All IDs** - This shows the complete list of billing IDs regardless of status.
Expired Cards	The **Expired Cards Report** shows all expired cards.

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Custom Fields

TC Custom Fields enable users to create TC Vault discretionary fields for one-time sale transactions. These custom fields can be configured for specified field types, lengths, and default values. Additionally, users can set these fields to be required, so all customers must type a value at the point of sale.

After you create a custom field, the new field appears in TC Vault for credit card and ACH transactions. The custom field appears on the TC Trustee Host field list as **customfield#** where **#** represents the number assigned to the Custom Field.

> **Important:** Discretionary, custom and/or ticket fields are not intended to be used for PCI, PI, PHI, or any other sensitive data. Use these fields for their stated purpose only.
>
> Only enter and/or transmit sensitive data to the appropriate fields as described within the TrustCommerce guides and specifications.

Before You Begin

- To use this functionality, your account must have Custom Fields enabled. Contact Client Services for information about the setup and support of this functionality.
- To ensure transactions can post correctly in TC Vault, CustomFields must be set up in TC Vault before submitting payments with Custom Field values.

Creating Custom Fields

To create a custom field:

1. On the left navigation menu under **Add-on Products**, click **Custom Fields**, and then click the **Create Field** tab.
2. Define the custom field options described in the table below, and then click **Create Field**.

Editing Custom Fields

To edit a custom field:

1. On the left navigation menu under **Add-on Products**, click **Custom Fields**, and then click the **Reporting** tab.
2. In the **Field Name** list, click the custom field to edit. The **Edit Field** tab appears.
3. Edit the custom field options as described in the table below, and then click **Update Field**.

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Custom Field Options	
Label	**Description**
Field Name	Type a name for the custom field (up to 20 characters).
Type	Click one of the following from the drop-down box: • **Text** – Any combination of numbers and letters • **Whole Number** – numeric data without decimal values (an integer up to a maximum value of 2147483647 is accepted) • **Decimal Number** – Multiple digits are accepted after a decimal point • **Monetary Value** – Two digits are required after a decimal point • **Date** – Dates with any format are accepted • **Date (MMDDYY)** – Dates only with MMDDYY format are accepted
Length	Type the number of characters accepted in the custom field. The default character limit is "any".
Required	Select the **Required** check box to create a required field or clear the check box to create an optional field. By default, the **Required** check box is not selected.
Enabled	Select the **Enabled** check box make the custom field viewable or clear the check box to hide the field. By default, the **Enabled** check box is selected.
Searchable	In the **Searchable** drop-down list box, click **Yes** or **No** to define whether the custom field is searchable from the **Reporting** tab.
Default Value	Data in this field is displayed as the default value in Virtual Terminal. The Default Value must correspond with the custom field type. For example, if you select the **Text** custom field type, numbers are an invalid default value.

Convenience Fees

Convenience Fees is a TC Vault™ feature that gives merchants the ability to include a charge for processing a transaction when providing a legitimate convenience to the cardholder. Although convenience fee rules vary by card association, in general, convenience fees are allowed when accepting a credit card payment is considered an alternative form of payment that is not ordinarily accepted. To determine whether or not your business is able to charge a convenience fee, contact your acquirer (merchant bank).

Within the TC Vault Settings page, an administrator-level user is able to enable and personalize convenience fee options as needed to best match their business needs. For enterprise accounts, or standard accounts with multiple users, an administration-level user is known as a Controller. For standard accounts, the primary CustID has the appropriate access level.

When using the Convenience Fees feature:

- The option to accept or decline the convenience fee charges is provided to the cardholder.
- Fee amounts are visible in TC Vault Transaction Reports and in reports downloaded as a CSV (comma- separated values) or XML (extensible markup language) file.

> **FYI:** If any of the described functionality is not activated for your account, or if you need additional assistance, contact your Account Manager or Customer Support.

Refunding Convenience Fees

Whether or not to refund convenience fees is the merchant's decision. If your company or organization opts to charge non-refundable convenience fees, you may want to include this information in the Operator Disclosure Script field (see Setting Up Convenience Fees). This text is displayed on the **Convenience Fee Acceptance** page for disclosure and allows cardholders to consider this information when either accepting or declining the transaction.

The procedures for issuing credits (refunds) from the Virtual Terminal in TC Vault, with or without convenience fees, remains the same (see Refunding Transactions for Full and Partial Amounts).

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Setting Up Convenience Fees

This topic describes how administrator-level users (Controller or Primary CustID) can personalize and activate convenience fees.

To setup the Convenience Fees feature:

1. Log in to TC Vault.
2. From the navigation bar, under **Vault Administration**, click **Settings**.

3. Click the **Convenience Fee** tab.
4. Select **Enable Convenience Fee for TC Vault Transactions**. Convenience fee settings are unavailable until this option is selected.
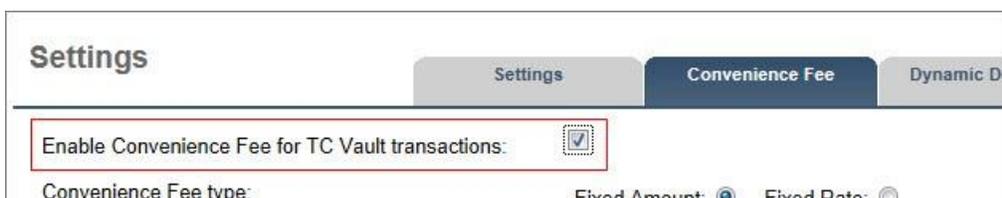
5. In **Convenience Fee Type**, select one of the options listed below:
    - Click **Fixed Amount** to charge a flat dollar amount, such as $2.50.
    - Click **Fixed Rate** to charge a percentage of the transaction, such as 2.9%.
6. In Convenience Fee, type the appropriate fee, based on the type of fee selected (flat dollar amount or percentage), as applicable.
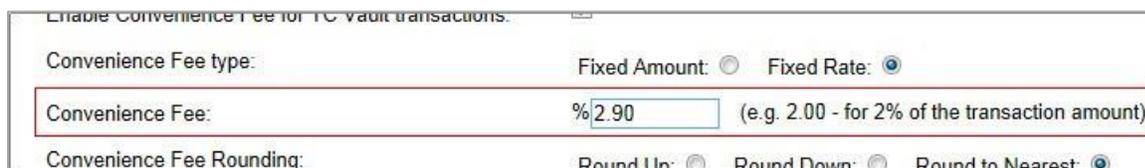
7. For **Fixed Rate** fees only, in **Convenience Fee Rounding**, click either **Round Up** or **Round Down** to round figures either up or down to the nearest hundredth place value. Click **Round to Nearest** to use figures up to the hundredth place value without rounding.
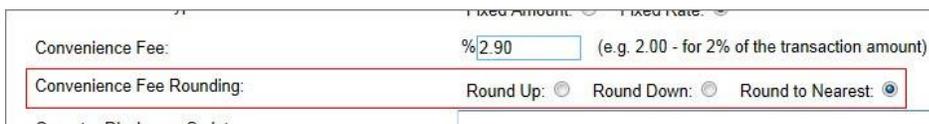
Rounding Example: If the convenience fee comes to $2.549, then rounding up uses $2.55 as the amount and rounding down uses $2.54 as the amount. When rounding to the nearest place value, a convenience fee that comes to $2.5259 uses $2.52 as the amount by stopping at the hundredth place value and ignoring all other values.

8. In **Operator Disclosure Script**, type a disclosure statement as you want it to appear on the **Convenience Fee Acceptance** page.
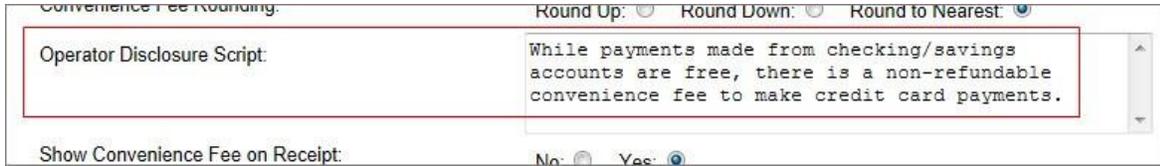
9. In **Show Convenience Fee on Receipt**, click **No** to omit the Convenience Fee field from transaction and printable results. Click **Yes** to permit the Convenience Fee field.

10. In **Convenience Fee Override**, click **No** to disable any editing of the convenience fee in the Virtual Terminal before submitting the transaction. Click **Yes** to enable editing of the convenience fee before submitting the transaction total.

11. For enterprise accounts only, if configuring a Controller CustID, in **Apply the Convenience Fee to Controlled CustIDs**, click **No** to apply the convenience fee settings only to the Controller CustID. Click **Yes** to apply the settings to all dependent CustIDs listed under the Controller CustID.

> **FYI:** When using the **Apply the Convenience Fee to Controlled CustIDs** option, Controllers can still enable or disable the Convenience Fee feature for individual, dependent CustIDs, but all other settings are locked to the Controller CustID.

12. Click **Submit Changes**. A **Confirm Changes** message is displayed.
13. Click **OK** to save the changes. Convenience fees are now enabled and available for use when processing transactions.

Processing Transactions with Convenience Fees

This topic describes how to process a transaction from the Virtual Terminal with a convenience fee, assuming that the Convenience Fees feature is set up and active.

To process a transaction with a convenience fee:

- Begin a transaction from the **Virtual Terminal** in **TC Vault** (card swipe or manual key-entry).
- In **Amount**, type the amount of the transaction without the convenience fee.
- In **Convenience Fee**, modify the existing charge, if applicable; otherwise, go to the next step.

- Complete all other **Virtual Terminal** fields as applicable, and then click **Send Transaction**. The **Convenience Fee Acceptance** page is displayed.

- Ask the cardholder whether or not they accept the convenience fee. If they refuse, click **Decline Charge** to cancel the transaction. If they consent, click **Accept Charge** to continue the transaction. The **Transaction Results** page is displayed, unless the transaction was cancelled.

If the **Show Convenience Fee on Receipt** option is enabled, the charge appears on this page and on the printer-friendly page when you click the **Printable Results** link.

The transaction is complete and you are ready to run another transaction.

Convenience Fee Field Information

The table below describes the common convenience fee fields and their values. For a more detailed description of field values, see the **TC Link API Developer Guide**.

Convenience Fee Transaction Results

Convenience Fee Transaction Results		
Label	**Value**	**Description**
Amount	Varies	Transaction amount in dollars and cents without a convenience fee
Convenience Fee	Varies	Convenience fee parameter returned in dollars and cents based on merchant-defined settings, if the **Show Convenience Fee on Receipt** option is enabled
Total Charge	Varies	Sum total transaction amount in dollars and cents, which includes the amount and convenience fee

Settings for Convenience Fee

Settings for Convenience Fee			
Field Name	**Value**	**Length (Max)**	**Description**
Enable Convenience Fee for TC Vault Transactions	Checked or Not Checked	NA	Indicates whether or not the Convenience Fees feature is active (turned on)
Convenience Fee Type	Fixed Amount or Fixed Rate	NA	Indicates if the convenience fee is a flat dollar amount or a percentage of the transaction amount
Convenience Fee	Varies	8 (fixed) 5 (variable)	Defines the actual dollars and cents amount for a fixed rate charge or the percent for a variable rate charge
Convenience Fee Rounding	Round Up, Round Down, or Round to Nearest	NA	Indicates how TrustCommerce should round the convenience fee amount, for variable rate calculations only, that exceed the nearest hundredth place value
Operator Disclosure Script	Varies	500 Characters	Defines the information presented on the Virtual Terminal Convenience Fee Acceptance page for disclosure and consent of charges
Show Convenience Fee on Receipt	No or Yes	NA	Indicates whether or not the convenience fee appears on the customer receipt

Settings for Convenience Fee			
Field Name	**Value**	**Length (Max)**	**Description**
Convenience Fee Override	No or Yes	NA	Indicates whether or not editing of the convenience fee is permitted in the Virtual Terminal before submitting the transaction total for processing
Apply the Convenience Fee to Controlled CustIDs	No or Yes	NA	Indicates whether or not convenience fee settings for the Controller CustID are applied to all dependent CustIDs

Dynamic Descriptors

Overview

Dynamic Descriptors is a TC Vault feature that gives merchants the ability to modify the information that appears on cardholder billing statements on a per-transaction basis. Descriptor parameters are submitted by TrustCommerce with the transaction and are accepted by the processor when the transaction is submitted for settlement.

Within the TC Vault Settings page, an administrator-level user is able to add and personalize several descriptor entries to best match their business needs. For enterprise accounts, or standard accounts with multiple users, an administration-level user is known as a Controller. For standard accounts, the primary CustID has the appropriate access level.

> **FYI:** If any of the described functionality is not activated for your account, or if you need additional assistance, contact your Account Manager or Customer Support.

When using the Dynamic Descriptors feature:

- A descriptor is included with each transaction when submitted for settlement, which links the dynamic information to the Trans ID. This information is saved in TC Vault. The dynamic description is accessible from the TC Vault Reporting page exactly as it was submitted, maintaining an unchanged record should the associated descriptor be modified or deleted at a later date.
- A more descriptive transaction record is provided on billing statements, which may help reduce chargebacks by reminding the cardholder of what the transaction was and why the money was charged.
- Descriptors are visible in TC Vault Transaction Reports and in reports downloaded as a CSV (comma-separated values) or XML (extensible markup language) file.

> **FYI:** The screenshots used throughout these topics are for example purposes only and may differ for various reasons, such as a device's operating system, an application's version, or a device's product type.

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Setting Up Dynamic Descriptors

This topic describes how administrator-level users can personalize and activate dynamic descriptors.

To set up a dynamic descriptor with a Controller or Primary CustID:

1. Log in to TC Vault.
2. From the navigation bar, under Vault Administration, click Settings.
3. Click the Dynamic Descriptors tab.

4. Select Enable Dynamic Descriptors for TC Vault Transactions.
5. In **Show Dynamic Descriptor on Receipt**, click **No** to remove the descriptor from printable transaction receipts. Click **Yes** to include the descriptor.
6. Personalize the descriptor table as applicable (see Creating Dynamic Descriptors and Editing and Deleting Dynamic Descriptors).
7. Click Submit Changes.
8. Click **OK** to save the changes.

Creating Dynamic Descriptors

This topic describes how administrator-level users (Controller or Primary CustID) can create new dynamic descriptors in addition to the provided default descriptor.

To create a dynamic descriptor:

1. Log in to **TC Vault**.
2. From the navigation bar, under **Vault Administration**, click **Settings**.
3. Click the Dynamic Descriptors tab.

4. In the **Add/Remove** column, click the add icon to insert a new descriptor row. The **Default Descriptor** is displayed.

> **FYI:** The **Default Descriptor** is a standard description that lists the company information that was provided to TrustCommerce when the account was initially set up. You cannot edit or delete the default descriptor.

5. Under **Label**, type the display name that you want to associate with this descriptor entry (see below). This is the name that appears in the **Dynamic Descriptor** list when processing transactions from the **Virtual Terminal** in **TC Vault** (see below).

6. Complete the additional parameters listed below, by clicking the blank data field for each column, and then typing the appropriate information.
    - Business Name
    - Telephone (MasterCard only)
    - Address (MasterCard only)
    - City
    - State
    - Zip (MasterCard only)

FYI: MasterCard allows for extra business-related descriptor entries (telephone, address, and ZIP code).

7. To add another descriptor, click the add icon [+] , and then type the information as appropriate for the fields. Repeat as needed.

8. Click Submit Changes.
9. Click **OK** to save the changes. The saved descriptors are now ready for use when processing transactions (see Including Dynamic Descriptors).

Editing Dynamic Descriptors

This topic describes how administrator-level users (Controller or Primary CustID) can modify existing dynamic descriptors.

To edit a dynamic descriptor:

1. Log in to **TC Vault**.
2. From the navigation bar, under **Vault Administration**, click **Settings**.

3. Click the Dynamic Descriptors tab.
4. Locate the descriptor that you want to modify.
5. Click the data field of the entry that you want to change to activate edit mode.
6. Type over existing text as applicable, and then repeat for each field as needed.
7. Click Submit Changes.
8. Click **OK** to save the changes.

Deleting Dynamic Descriptors

This topic describes how administrator-level users (Controller or Primary CustID) can modify existing dynamic descriptors.

To delete a dynamic descriptor:

1. Log in to **TC Vault**.
2. From the navigation bar, under **Vault Administration**, click **Settings**.
3. Click the **Dynamic Descriptors** tab (see below).

4. In the **Add/Remove** column, click the minus icon ⊟ for the descriptor that you want to delete.

5. Repeat as needed, and then click **Submit Changes**.
6. Click **OK** to save the changes. The changes are now saved and available for use when processing transactions (see Including Dynamic Descriptors).

Organizing Dynamic Descriptors

This topic describes how administrator-level users (Controller or Primary CustID) can organize the sort order of existing dynamic descriptors.

To organize the sort order of a dynamic descriptor:

1. Log in to **TC Vault**.
2. From the navigation bar, under **Vault Administration**, click **Settings**.
3. Click the Dynamic Descriptors tab.

4.   Hover over the descriptor that you want to move until the sort icon appears to the left of the row.

5.   Hover over the sort icon until the move icon appears, and then drag and drop the descriptor row into the desired position. This change also affects the order in which the descriptors are displayed in the Dynamic Descriptor list when processing transactions from the Virtual Terminal.
6.   Repeat steps 4 and 5 as needed, and then click **Submit Changes**.
7.   Click **OK** to save the changes.

Including Dynamic Descriptors

This topic describes how to include a dynamic descriptor with a transaction, assuming that the Dynamic Descriptor feature is set up and active.

To include a descriptor with a transaction:

1.   Begin a transaction from the **Virtual Terminal** in **TC Vault** (card swipe or manual key-entry).
2.   In **Dynamic Descriptor**, select an option from the list. The Default option passes no information, such as the business name, city or state, with the transaction (see below).
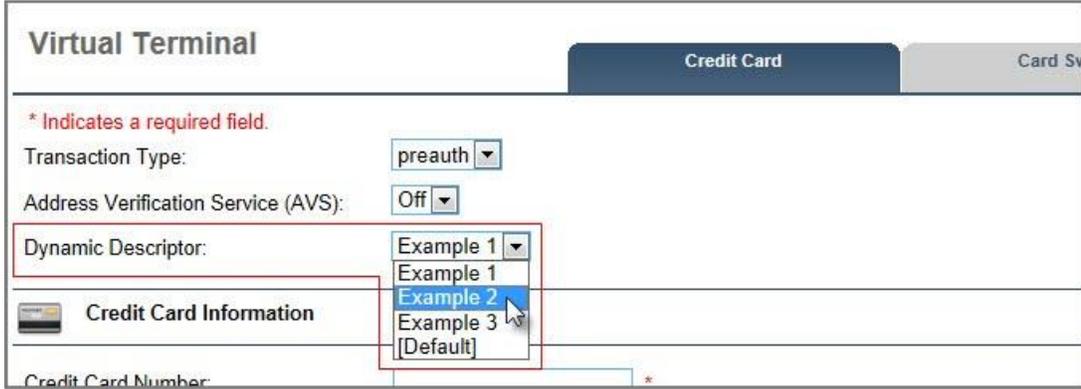
3. Complete all other **Virtual Terminal** fields as applicable, and then click **Send Transaction**. The **Transaction Results** page is displayed.

4. Click **Printable Results** to view the dynamic descriptor on a printer-friendly page, if the **Show Dynamic Descriptor on Receipt** option is enabled (optional).

The transaction is complete and you are ready to run another transaction.

Dynamic Descriptors Fields

The tables below describe the common dynamic descriptor fields and their values, which are described in more detail in the TC Link API Developer Guide.

Dynamic Descriptor Transaction Report

The following field descriptions assume that the **Show Dynamic Descriptor on Receipt** option is enabled.

Field Name	Value	Description
Business Name	Varies	Parameter returned displaying the company or organization name associated with the Dynamic Descriptor selected during the transaction process
Business Phone	Varies	Parameter returned displaying the company or organization telephone number associated with the Dynamic Descriptor selected during the transaction process
Business City	Varies	Parameter returned displaying the company or organization city associated with the Dynamic Descriptor selected during the transaction process
Business State	Varies	Parameter returned displaying the company or organization state abbreviation associated with the Dynamic Descriptor selected during the transaction process
Business Zip	Varies	Parameter returned displaying the company or organization ZIP code associated with the Dynamic Descriptor selected during the transaction process

Settings for Dynamic Descriptors

Field Name	Value	Length (Max)	Description
Enable Dynamic Descriptors for TC Vault Transactions	Checked or not Checked	NA	Indicates whether or not the Dynamic Descriptors feature is active (turned on)
Show Dynamic Descriptor on Receipt	No or Yes	NA	Indicates whether or not the descriptor appears on the customer receipt
Label	Varies	25 Characters	Name that identifies each merchant-defined dynamic descriptor, which is selected when processing transactions from the Virtual Terminal
Business Name	Varies	25 Characters	Defines the company or organization name associated with the merchant-defined dynamic descriptor
Telephone	Varies	10 Characters	Defines the company or organization telephone number associated with the merchant-defined dynamic descriptor

Field Name	Value	Length (Max)	Description
Address	Varies	40 Characters	Defines the company or organization physical address associated with the merchant-defined dynamic descriptor
City	Varies	13 Characters	Defines the company or organization city associated with the merchant-defined dynamic descriptor
State	Varies	2 Characters	Defines the company or organization state abbreviation associated with the merchant-defined dynamic descriptor
Zip	Varies	9 Characters	Defines the company or organization 5- or 9-digit ZIP code associated with the merchant-defined dynamic descriptor
Add/Remove	⊞ + or - ⊟	NA	Symbols used to either add a new or delete an existing descriptor row
Default Descriptor	None	NA	Standard description available as a default option populated with the company information provided to TrustCommerce when the account was initially set up

TC CrediGuard

TC CrediGuard® is a fraud detection and scoring software application that allows clients to customize system settings to reduce the occurrence of payment card fraud. TC CrediGuard can be used in conjunction with the address verification system (AVS), card security code (CSC), Card Verification Value (CVV), and CVV2 checking. TC CrediGuard allows the merchant to set and maintain rules for managing velocity limits. The controls can be set on Global Velocity checks, Zip Code Velocity checks, IP Address Velocity checks, or Credit Card Velocity checks by both count and dollars. We also have Blacklist rules for the following: Name, Address, State, Zip, Country, Phone, Email, IP Address, Credit Card number, and ACH account.

TrustCommerce provides the ability to support duplicate transaction monitoring through the use of our CrediGuard product. Parameters are defined, according to the merchant's criteria, to restrict the number of transactions coming in from a single card or ACH account number.

Configuring Risk Management Settings

The **CrediGuard Risk Management Settings** allow you to activate different checks to assist with fraud prevention.

Velocity controls limit the number or amount of transactions that occur over a set period of time, which enables you to control risk. The most common use of velocity controls is limiting the dollar amount spent per day on a single credit card. TC CrediGuard supports velocity controls that can be tailored to customer usage patterns and control the fraud risk factor. Each of the velocity control types offers a count (number of transactions) and total (dollar amount sum). For each of those two values there are four time periods:

- 1 Day
- 3 Days
- 15 Days
- 30 Days

To configure risk management settings:

1. On the left navigation menu under **Add-on Products**, click **TC CrediGuard**, and then click the **Risk Management** tab.
2. In the **Enable Velocity Checks?** drop-down list, click **Yes** to enable the velocity check section.
3. Configure the **TC CrediGuard Risk Management Settings** described in the table below.
4. Click **Submit Changes**, and then click **OK**.

Risk Management Settings	
Item	**Description**
TC CrediGuard Score Threshold	When TC CrediGuard is enabled, a fraud threshold (0 to 100) can be assigned to each transaction based on its appearance of legitimacy or fraud. Type the threshold number in the field and then click **Submit Changes**. This value appears in Virtual Terminal as the Fraud Threshold before submitting each transaction. If the transaction receives a fraud

score below this threshold, it is declined. The table below describes the blocking effects for each score range.

Score Threshold Range	Blocking Effect
0	Allow All
1-25	Allow Most
26-50	Normal
51-75	Restrictive
76-100	Highly Restrictive

Neural Network Transaction Scoring   Neural Network Transaction Scoring assigns a Fraud Score to each transaction based on its appearance of legitimacy or fraud. This score is determined by running each transaction through an advanced proprietary neural network.

Click **Yes** to enable this scoring system or click **No** to disable it.

5. Enable the Velocity Options described in the table below (as needed).

Velocity Options	
Item	**Description**
Enable Global Velocity Checks?	Restrict the total number or dollar value of transactions
Enable Per Zip Velocity Checks?	Restrict the total number or dollar value of transactions submitted from a specific Zip Code
Enable Per IP Address Velocity Checks?	Restrict the total number or dollar value of transactions submitted from specific IP Addresses
Enable Per Credit Card Velocity Checks?	Restrict the total number or dollar value of transactions submitted from a specific credit card.
Enable Per ACH Velocity Checks?	Restrict the total number or dollar value of transactions submitted from a specific ACH account.

6. Define the **Velocity Options**, click **Submit Changes**, and then click **OK**.

Velocity Check Types	
Item	**Description**
Global Velocity Checks	Allows a specific number of transactions or a specific dollar amount to be processed per 1, 3, 15, and 30 day period. Transaction totals exceeding the specified number of transactions or the daily dollar amount limit are denied.
Per Zip Velocity Checks	Allows a specific number of transactions or a specific dollar amount to be processed from a specific Zip Code per 1, 3, 15, and 30 day periods. Any transactions exceeding the specified number allowed from any Zip Code are denied.
Per IP Address Velocity Checks	Allows a specific number of transactions or a specific dollar amount to be processed per 1, 3, 15, and 30 day period from any one IP Address. Any transactions exceeding the specified permitted number of transactions from any one IP address are denied.
Per Credit Card Velocity Checks	Allows a specific number of transactions or a specific dollar amount from any one credit card to be attempted per 1, 3, 15, and 30 day period. Any transactions exceeding the specified permitted number of transactions are denied.
ACH Velocity Settings	Allows a specific number of transactions or a specific dollar amount from any one electronic check (ACH) to be attempted per 1, 3, 15, and 30 day period. Any transactions exceeding the specified permitted number of transactions are denied.

Creating Blacklist Rules

TC CrediGuard blacklists are used to detect and block specific cardholder information that is known to be fraudulent. The most common example is a customer who keeps using a credit card that caused chargebacks in the past. The customer can be blocked from running charges on the credit card by entering the credit card number, name, address, state, Zip Code, country, telephone number, email address, or IP Address as a blacklist value.

Blacklist Management can also be used to block transactions from cities or states where a merchant does not wish to do business. This is useful if a city or state has laws or regulations against items or services being sold.

Example: If you create a blacklist rule for *State = TN* and then process a transaction with "TN" in the **State** text box, the transaction is declined with the **Decline Type** of **blacklist**.

> **FYI:** To add multiple values to the blacklist, type the values in the **Blocked Value** text box separated by commas.

To create a blacklist rule:

7. On the left navigation menu under **Add-on Products**, click **TC CrediGuard**, and then click the **Blacklist Rule** tab.
8. In the **Field** drop-down list, click a field, and then type a value in the **Blocked Value** text box.
9. Click **Create Rule.**

Item	Description
Blacklist Rule	Transactions can be blocked by selecting one of the following options in this drop-down list:

- Name
- Address
- State
- Zip
- Country
- Phone
- Email
- IP Address,
- Credit Card Number
- ACH Account/Routing

Managing Blacklist Rules

Viewing Blacklist Rules

To view a blacklist rule:

1. On the left navigation menu under **Add-on Products**, click **TC CrediGuard**, and then click the **Blacklist Report** tab.
2. In the **Field** drop-down list, click a field, and then click **Generate Report**. The **Transaction Blacklist Report** appears.

Editing Blacklist Rules

To edit a blacklist rule:

1. On the left navigation menu under **Add-on Products**, click **TC CrediGuard**, and then click the **Blacklist Report** tab.
2. In the F**ield** drop-down list, click a field, and then click **Generate Report**. The **Transaction Blacklist Report** appears.
3. In the **Blocked Value** column, click the value to edit.
4. Change the field value or type a new value in the **Blocked Value** text box.

> **FYI:** To add multiple values to the blacklist, type the values in the **Blocked Value** text box separated by commas.

Item	Description
Blacklist Rule	Transactions can be blocked by selecting one of the following options in this drop-down list: • Name • Address • State • Zip • Country • Phone • Email • IP Address, • Credit Card Number • ACH Account/Routing

Deleting Blacklist Rules

To delete a blacklist rule:

1. On the left navigation menu under **Add-on Products**, click **TC CrediGuard**, and then click the **Blacklist Report** tab.

2. In the **Field** drop-down list, click a field, and then click **Generate Report**. The T**ransaction Blacklist Report** appears.

3. In the **Blocked Value** column, click the value to delete, and then click **Delete Rule**.

Viewing Blacklist Rules
To view a blacklist rule:

1. On the left navigation menu under **Add-on Products**, click **TC CrediGuard**, and then click the **Blacklist Report** tab.

2. In the **Field** drop-down list, click a field, and then click **Generate Report**. The **Transaction Blacklist Report** appears.

Appendix A: AVS Response Codes

Use the information below to determine the meaning of each Address Verification System (AVS) response code.

AVS Code	Description
A	Street address matches, but five-digit and nine-digit postal code do not match.
B	Street address matches, but postal code not verified.
C	Street address and postal code do not match.
D	Street address and postal code match. Code "M" is equivalent.
E	AVS data is invalid or AVS is not allowed for this card type.
F	Card member's name does not match, but billing postal code matches.
G	Non-U.S. issuing bank does not support AVS.
H	Card member's name does not match. Street address and postal code match.
I	Address not verified.
J	Card member's name, billing address, and postal code match.
K	Card member's name matches but billing address and billing postal code do not match.
L	Card member's name and billing postal code match, but billing address does not match.
M	Street address and postal code match. Code "D" is equivalent.
N	Street address and postal code do not match.
O	Card member's name and billing address match, but billing postal code does not match.
P	Postal code matches, but street address not verified.
Q	Card member's name, billing address, and postal code match.
R	System unavailable.
S	Bank does not support AVS.
T	Card member's name does not match, but street address matches.
U	Address information unavailable.
V	Card member's name, billing address, and billing postal code match.
W	Street address does not match, but nine-digit postal code matches.

AVS Code	Description
X	Street address and nine-digit postal code match.
Y	Street address and five-digit postal code match.
Z	Street address does not match, but five-digit postal code matches.

Updates and Revisions

This topic describes the history of updates and revisions to the TC Vault User Guide since 11/05/2001.

Date	Version	Description
09/06/2019	5.3.0	• Added new topics; TC Implementation Guidelines and Running Business to Business (B2B) Transactions. Updated the Dynamic Reporting, Delivery Information topic with section on the Secure File Transfer Protocol (SFTP) delivery option.
11/29/2017	5.2.1	• Updated the TC Invoices topic, adding ACH as a payment option. • Updated Information Classification from **Public** to **Client Use**. • Removed expired discount offer from the Importing Reports to QuickBooks topic.
12/05/2016	5.2.0	• Updated the TC Invoices section describing new options for Viewing or Downloading Invoices and updating Invoice Settings. • Added images to the procedures in the Importing Reports to QuickBooks topic.
07/29/2016	5.1.0	• Added ACH as a payment option to the Auto Bill Payments topic. • Incorporated what were the standalone documents for Convenience Fees, and Dynamic Descriptors as new sections within the guide. • Moved the Refunding Transactions for Full and Partial Amounts topic to the Virtual Terminal Functions section. • Added detail and example images of emailed reports to TC Vault Reports. • Updated option descriptions in Dynamic Reporting, Schedule Information topic. • Throughout the guide, reorganized smaller topics within a parent topic. For example, Modifying Saved Reports, Running Dynamic Reports on Demand, Viewing Report History, and Deleting Saved Reports are all available within a parent topic, Working With Dynamic Reports.
12/16/2015	5.0.2	• Updated the TC Citadel topic with more information regarding BillingID tokenization. • Updated the Custom Fields topic with an important note regarding the intended use of discretionary, custom, and/or ticket fields.
10/30/2015	5.0.1	Updated cover page to new style. Removed references to SSL.
05/11/15	5.0.0	• Republished the complete TC Vault User Guide. Added the Dynamic Reporting section. • Added the following new topics: Setting Up Auto Bill Payments, Editing Auto Bill Payments, Deleting Auto Bill Payments.

- Renamed Personalizing TC Vault Settings to Configuring TC Vault Settings.

09/17/2014	4.7.2	• Updated the Personalizing TC Vault Settings and Field Information for Settings topics. • Updated the TC Vault trademark information from ™ to ®.
08/11/2014	4.7.1	Added TC Vault Administration and TC Vault User Administration sections.
05/05/2014	4.7.0	Added Email Receipts section. Topics include: • Email Receipts Feature • Using the TrustCommerce Outgoing Mail Server • Configuring Your Outgoing Mail Server Settings • Personalizing Receipt Settings • Sending Email Receipts • Email Receipt Field Information
10/14/2013	4.6.0	Updated the Getting Ready topic by adding sections titled Overview, Before You Begin, Establishing Your Accounts, and System Requirements; removed the procedure "to use the TC Vault" (information incorporated into new topics previously noted); replaced Contact section with Contacting Support; updated TOC.
09/19/2013	4.5.2	Added FYI and Important statements referencing TC Vault session timeout in the Connecting to the TC Vault topic.
08/06/2012	4.5.1	Updated format; changed to a three-digit versioning convention; converted guide to RoboHelp; minor changes.
12/14/2011	4.5	New format; entire guide updated to reflect GUI upgrade to Vault 2.0.
05/10/2008	4.26	Updated guide to reflect GUI changes to Vault v1.0
02/07/2008	4.24	Add new topic; Changing Your Password
11/15/2007	4.23	Updated company logo and made minor changes; Reconciliation and Appendix A
12/12/2005	4.22	Minor updates
10/29/2003	4.0	Major edits; removed Appendix C, updated Appendix A, and added several new topics; Using a Card Swipe, Batch Processing, Voids, Reversals, Bank Settlement Report, Optional Products and Services, Custom Fields, TC CrediGuard, Quasi Cash, Automated Fulfillment, Ship Date, and Restaurant
11/05/2001	NA	Initial publication.