



# CardX Virtual Terminal

## Quick Reference Guide



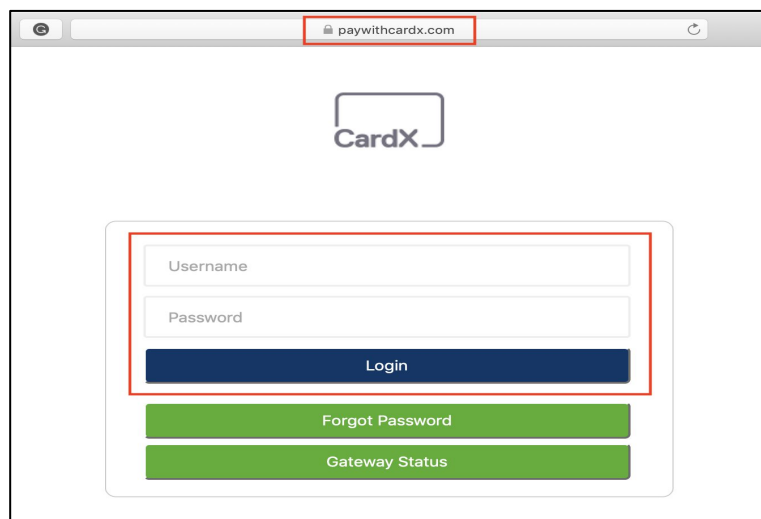
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Questions? Contact Client Support  
[support@cardx.com](mailto:support@cardx.com) | 877-885-2097 x2

## Log In to the Virtual Terminal

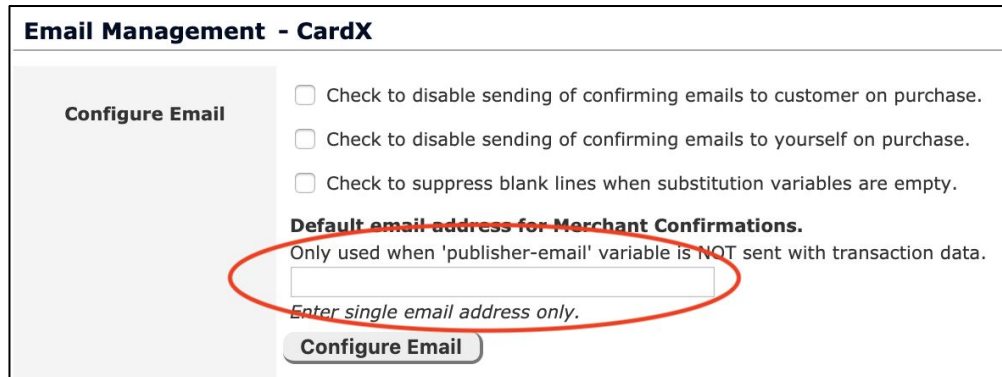
- + The first time you log in, you will need your username and temporary password that were sent via email.
- + Please look for the email with the subject line: "Your CardX Account is Ready." If you cannot find this email, please check your spam folder or contact [support@cardx.com](mailto:support@cardx.com).
- + The email will have your username and temporary password.
- + Proceed to [paywithcardx.com](https://paywithcardx.com) and input your username and temporary password. You will be asked to create a new password and then re-enter the new password.



- + Once you have set a new password, you can log into the Virtual Terminal.
- + When you log in, you will be directed to the Merchant Administration page.

## Set Up Email Receipts

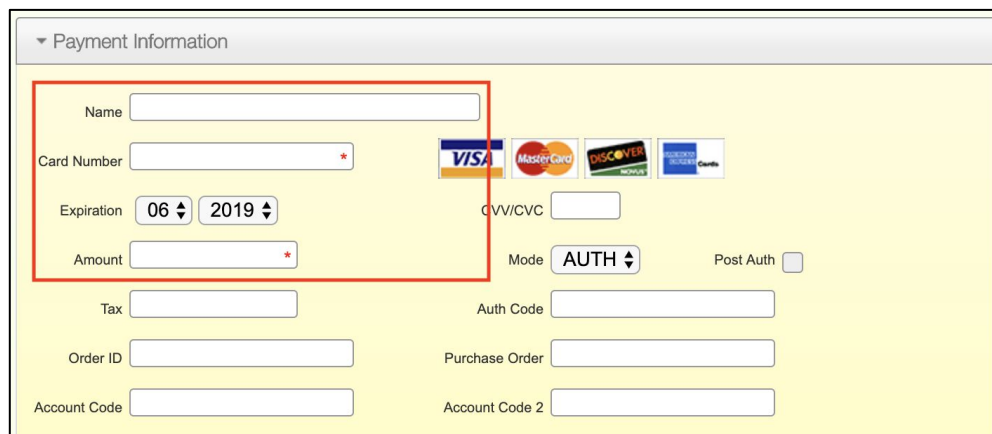
- + On the Merchant Administration page, click “Email Management.”



- + Type in the email address that you would like to send receipts from. This will allow you to send receipts to your customers as well as to yourself. When a customer gets a receipt it will come from the email you provided in the box.
- + Click “Configure Email.” The page will not refresh but if you see an email address in the box, then it is set up correctly. If you do not see an email address please re-enter the email and click “Configure Email” for a second time. You will receive receipts when customer process transactions.

## Process a Sale - Payment Information

- + In the Merchant Administration area click “Virtual Terminal” to find the payment processing page.
- + Enter the card information. If you have a magnetic stripe card reader through CardX, you may swipe the card.
- + Enter the required fields: cardholder name, card number, expiration date, sale amount.



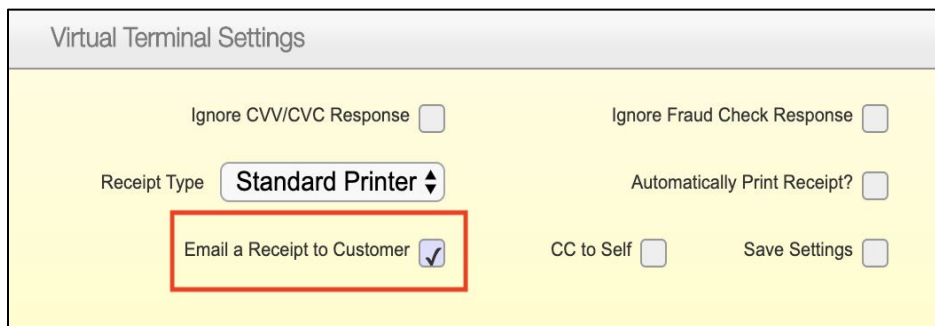
- + All other fields are optional and can be left blank.
- + If you have additional information you want to record along with the transaction, you may input any additional information in the Account Code fields.
- + It is important to leave the “Order ID” field blank. CardX will auto-generates an Order ID.

## Process a Sale - Billing Information

- + Enter the required fields under the “Billing Information” section: cardholder's billing zip code and state.



- + If you would like an email receipt to be sent to the customer, check the box next to “Email a Receipt to Customer” in the Virtual Terminal settings section.

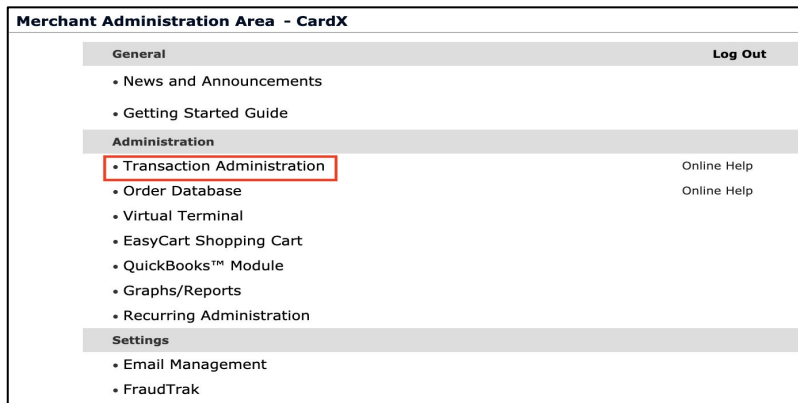


- + If you would like to receive an email copy of the receipt, check the “CC to self” box.
- + If you would like to print a physical copy of the receipt, check the “Automatically Print Receipt” box. Upon hitting submit, a print screen will appear.
- + Click the “Submit” button to process the sale.
- + Please note that the “Save Settings” box will not save the “Email Receipt to Customer” setting so you will need to check that box every time you process a transaction in order to send a receipt to the customer.

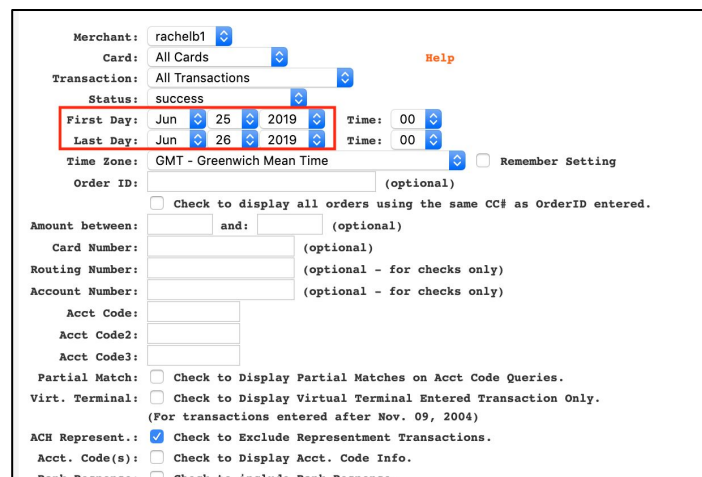
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# Process a Refund - Step 1

- + Click “Transaction Administration” in the Merchant Administration area.



- + Navigate to the “Card Queries, Void, Return” section in the gray margin on the left.
- + Select the “First Day” and “Last Day” of the transaction. The “First Day” should be the day before the transaction took place and “Last Day” should be the day after the transaction took place.
- + If your business uses the account code fields and you would like the fields to appear in the search, check the box next to “Check to Display Acct. Code Info”



The screenshot shows a search form for transactions. The 'First Day' and 'Last Day' fields are highlighted with a red box. The 'First Day' is set to Jun 25 2019 and the 'Last Day' is set to Jun 26 2019. Other fields include Merchant (rachelb1), Card (All Cards), Transaction (All Transactions), Status (success), Time Zone (GMT - Greenwich Mean Time), and various checkboxes for filtering options like 'Check to Display Acct. Code Info'.

- + Click the “Submit Query” button to generate the report.

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## Process a Refund - Step 2

- + Click the orange “Order ID” number for the transaction that you would like to refund. Please note that you may select either the “auth” or “post auth” Order ID as they are the same.
- + Once you select the transaction, you will be directed to a new screen to complete the refund.

Transaction Administration Area - CardX												
Start Date		06/25/2019										
End Date		06/27/2019										
Account Type												
Type	Name	Status	Order ID	Transaction Time (GMT 0) MM/DD/YYYY HH:MM:SS	Time Received (GMT 0) MM/DD/YYYY HH:MM:SS	Card Number	Exp	Amount	Base Amount	Credit Card Fee	Auth Code	Bank Response
auth	Joe Cool	success	2019062520001902315	06/25/2019 20:00:20	06/25/2019 20:00:20	4111**1111	06/19	usd 103.50	100.00	3.50	TSTAUT	
postauth	Joe Cool	success	2019062520001902315	06/25/2019 20:00:23	06/25/2019 20:00:23	4111**1111	06/19	usd 103.50	100.00	3.50	TSTAUT	

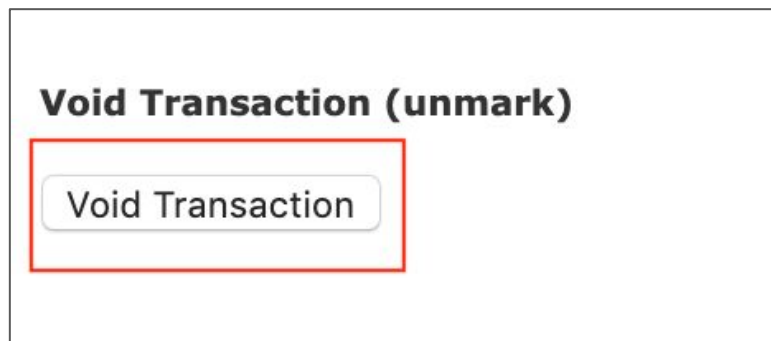
- + Enter the amount that you would like to refund. You may enter a smaller amount for a partial refund, but you will not be able to refund an amount larger than the original sale amount.
- + Be sure to check the box “Check to add applicable fee” to refund the surcharge fee on credit card transaction refund. This is a surcharge compliance requirement.
- + Click the “Do Return” button. A screen will be displayed stating the refund was successful.

Transaction Administration Area - CardX						
<b>Order ID: 2019062520001902315</b>						
Authorization Code: TSTAUT						
Address Verification Code: G						
CVV2 Response Code: M						
Card Type: vs						
Card Name: Joe Cool						
Address:						
City, State Zip: , IL 60611						
Country: US						
Card Number: 4111**1111						
Card Expiration: 06/19						
Acct. Code3: ConvFeeC::						
Type	Status	Amount	Merchant Trans ID	Transaction Time (GMT 0) MM/DD/YYYY HH:MM:SS	Log Time (UTC)	Batch ID
auth	success	usd 103.50		06/25/2019 20:00:20		20190625200020
postauth	success	usd 103.50		06/25/2019 20:00:23		20190625200023 201906250000012345
<b>Mark Transaction as Return</b>						
Amount: usd 103.50		<input type="checkbox"/> Do Return				



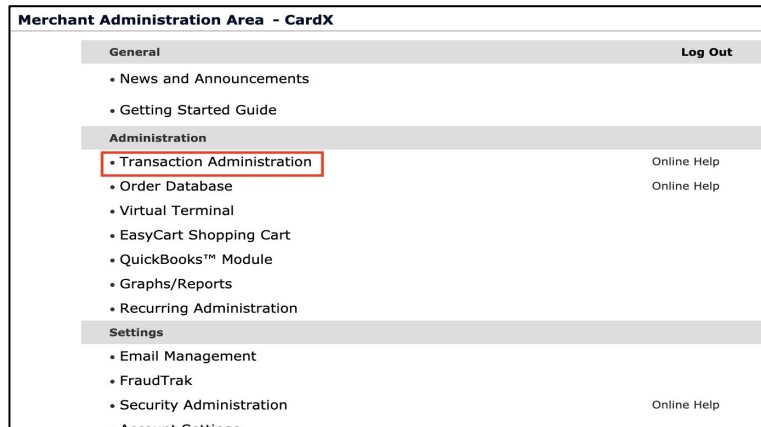
# Void a Transaction

- + To find the transaction that you would like to void, follow the same first steps as [processing a refund](#).
- + Instead of a “Do Return” button, you will see a “Void Transaction” button.
- + A transaction can be voided on the same day as the sale, up until the until the batch cut off time. If a transaction has already settled, you will will need to issue a refund.

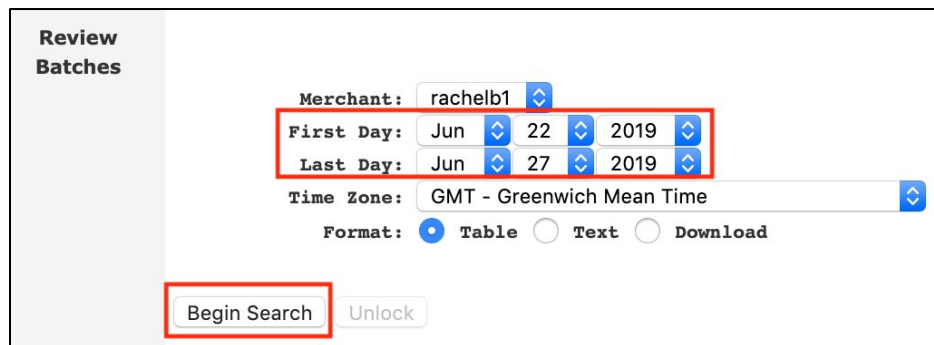


# Access Reporting

- + In the Merchant Administration area click “Transaction Administration.”



- + In the gray margin on the left, navigate to the “Review Batches” section.
- + Select the “First Day” and “Last Day” of the batch. The “First Day” should be the day before the batch took place and “Last Day” should be the day after the batch took place.
- + Click “Begin Search”



# Access Reporting

- + Select the icon next to the batch you would like to review and click “Review Batch Details” at the bottom of the page.

**Transaction Administration Area - CardX**

Display Combined Totals:  Visa

Batch ID	Date	Card Type	Count	Amount usd
<input type="radio"/> 201906240000012345	06/24/2019	Visa	3	310.50
		Combined: Visa	3	310.50
<input checked="" type="radio"/> 201906250000012345	06/25/2019	Visa	2	207.00
		Combined: Visa	2	207.00

**Acct. Code(s):**  Check to Display Acct. Code Info.

**Error Msg:**  Check to include Error Message in Text/Download Format

**Extended:**  Check to include Extended Description in Text/Download Format

**Format:**  Table  Text  Download

Review Batch Details

- + You will be directed to a new page where you will be able to view all the transactions within the selected batch.

**Transaction Administration Area - CardX**

Type	Status	Name	Order ID	Batch ID	Transaction Time (GMT -4) MM/DD/YYYY HH:MM:SS	Batch Status	Card Type	Amount	Base Amount	Credit Card Fee
postauth	success	Rachel Bovey	2019062518103617156		06/25/2019 14:10:41	vs	usd	103.50	100.00	3.50
postauth	success	Joe Cool	2019062520001902315		06/25/2019 16:00:23	vs	usd	103.50	100.00	3.50

**Summary :**

06/25/2019 Visa 207.00

Total Successful Batches: \$207.00

## Add Sub-Users

- + Navigate to [www.paywithcardx.com](http://www.paywithcardx.com) and sign in using the master level username and password.
- + Click “Security Administration.”
- + Click “Username/Password Configuration.”
- + Click the “Add New Login User” button.
- + Create a username in the “Login” field. Be sure to follow the requirements listed.
- + Enter the sub-user’s email address in the “Email Field.” Please note that password reset requests will be sent to this email upon selecting the “Forgot Password” button.
- + Enter a temporary password for the sub-user in the “Password” field and the “Password (confirm)” field. Be sure to follow the password format requirements listed. Please note that this is a temporary password and the sub-user will be instructed to reset their password upon logging in for the first time.
- + Select “Security Level” and choose the appropriate level for sub-user. You can find information about each level by selecting the “Online Help” button.
- + Only select “ADMIN” from the list of options in the “Area” section.
- + Click “I’m not a robot.”
- + Click the “Update Login Information” button.
- + Once the login is created be sure to write down the username and password so you can provide this to the sub-user.

*Visual on the following page.*

# Add Sub-Users - Visual Instructions

**Security Administration / CardX**

**Add New User**

**Password Format:**

- Passwords are required to be a minimum of 10 characters and maximum of 20
- Must contain uppercase letters, lowercase letters, and numbers
- Cannot contain more than 4 consecutive characters of your login name (username)
- Cannot contain more than 2 consecutive characters that are in your current password
- Cannot contain more than 2 of same character in a row
- Cannot contain 2 of the same character in a row more than twice
- Cannot contain more than 2 characters in alphabetic sequence
- Cannot contain more than 2 characters in numeric sequence
- Cannot contain dictionary words that are 4 characters or more

**Login:**

A Minimum COMBINATION of 8 Letters and Numbers Required.  
**Letters and numbers only. NO Spaces allowed.**

**Email:**

Lost password requests for this login will be validated against & sent there.  
When left blank, the login cannot use our lost password feature.

**Password:**

**Strong! (You can enter a special character to make it even stronger)** ✔

**Password:**

**(confirm)**

**Passwords match!** ✔

*Password will be automatically marked as temporary.*

**Security Level:**  [Online Help](#)

**Area:**

ADMIN


EASYCART

SUBSCRIPTION

[Online Help](#)

Hold down the Ctrl key when selecting multiple areas.

✔ I'm not a robot



reCAPTCHA  
[Privacy](#) - [Terms](#)

[Update Login Information](#)

# Reset Your Password

- + Navigate to [paywithcardx.com](https://www.paywithcardx.com) and click “Forgot Password.”
- + Enter the email address associated with your account in the “Email Address” field and enter your username in the “Login Username” field.
- + Click “Submit Password Request.”
- + An email will be sent to the email address associated with your account. Please wait ten minutes for the email to arrive in your inbox and check your spam folder.
- + Open the email and click the link labeled, “Confirm Your Password Change Request.” This link will expire three hours from the time you receive the email.
- + Once you click the link, you will receive another email with a temporary password. Please wait ten minutes for this second email to arrive in your inbox and be sure to check your spam folder.
- + Open the second email and click the link labeled, “Click Here to Log In.”
- + You will be redirected to the CardX Client Portal.
- + Enter your username and temporary password.
- + Follow the prompts to change the temporary password to a password of your choosing.



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# Virtual Terminal Training Videos

- + We have recorded 5 short training videos for the CardX Virtual Terminal. Please note that the videos are accessible by direct link only. They will not be accessible via YouTube or Google search tools.
- + We recommend that you enable subtitles for the videos.
- + Please note that if you have any Spanish speaking merchants, there is an option for subtitles in Spanish.

## [CardX Tutorial #1 - Log In and Process a Transaction](#)

*Learn how to log in and process a transaction through the CardX Virtual Terminal*

## [CardX Tutorial #2 - Set Up Email Receipts](#)

*Learn how to navigate email management in the CardX Virtual Terminal and set up email receipts for your customers*

## [CardX Tutorial #3 - Review Individual Transactions](#)

*Learn how to search for and review the details of individual transactions in the CardX Virtual Terminal*

## [CardX Tutorial #4 - Review Batch Transactions](#)

*Learn how to search for and review batch transactions in the CardX Virtual Terminal*

## [CardX Tutorial #5 - Refund or Void a Transaction](#)

*Learn how to refund or void a transaction in the CardX Virtual Terminal*

## [CardX Tutorial #6 - Add Sub Users](#)

*Learn how to add Sub Users in the CardX Virtual Terminal*

Thank you!