Secure Link Internet Merchant Services

The Future of Credit Card Processing Today…

DESKTOP Manual

Version 5.0

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1 Introduction

1.1 Product Details

Welcome to the SLIM CD, your Secure Link In Merchant Services. This manual is a complete reference guide to the SLIM CD software and contains information needed to securely manage and process credit card and check transactions from your IBM-Compatible personal computer.

The SLIM CD provides merchants with full control of their credit card and check processing with a user-friendly interface. In addition, SLIM CD has a built-in fraud prevention system.

1.2 Product Capabilities

The SLIM CD interface allows the merchant to administer clerks, process transactions, and view reports via the interactive terminal contained on the SLIM CD. The SLIM CD uses the Internet to rapidly process transactions and the history can also be viewed from the Internet using the SLIM CD software.

1.3 System Requirements

In order to run the Slim CD software, your computer must meet the following guidelines:

- A Minimum of 200 MHZ
- IBM-Compatible
- Utilize Microsoft Windows 98 / NT / 2000 / XP / 2003 Operating System
- 32 MB of Available RAM Memory
- 15 MB of Available Hard Disk Space
- A CD-Rom Drive
- An Active Internet Connection Capability such as a networked, cable modem, ISDN, or dial-up modem

1.4 Hardware Options

The SLIM CD supports Card Swipes, Pin Pads, Signature Pads, Check MICR readers, Check Imagers, General Receipt Printers, and High-Speed Receipt Printers.

Note: USB port versions of all printers are strongly recommended.

1.4.1 Card Swipe Device Options

- USB interface Credit Card Reader for Track 1 & 2 data
  Note: MagTek® part number 21040108 is recommended
- Magtek MINI-MICR in either Keyboard, USB or Serial configurations
- Magtek MICR-IMAGER USB or Serial configurations

1.4.2 Pin Pads

- Ingenico® encrypt-100
- Verifone® 1000SE Pin Pad
- Verifone® 2000 Pin Pad and integrated card swipe device
- IntelliPIN card swipe and debit keypad combination device.
  Note: MagTek® part number 30015135

1.4.3 Signature Pads

- ePad™ Electronic Signature Capture Device by Interlink Electronics®, only with an ePad driver.
  Note: Supported by ePad™, ePad™ POS, or ePad™ Ink (LCD) models.

- Topaz signature capture Devices.
  Note: Supported by SigLite™ 1x5 Z-T-S460-HSB, SigLite™ LCD 1x5 Z-T-L460-HSB, and SignatureGem™ LCD 1x5 Z-T-L462-HSB models.

1.4.4 Check MICR readers

- Magtek MINI-MICR in either Keyboard, USB or Serial configurations
- Magtek MINI-MICR with built-in MSR Card reader in either Keyboard, USB or Serial configurations

1.4.5 Check Imagers/Scanners

- Magtek Imager, Serial configuration, with or without MSR card reader

1.4.6 General Receipt Printers

Note: Use with MS-Windows' Generic Text print driver.

- Verifone 250 or 900
- Ingenico Scribe 612
- Peripheron Technologies' ReceiptMaster 2000
- Citizen® or Epson® dot-matrix receipt printer

1.4.7 High-Speed Receipt Printers

- Epson® TM-88 II or TM-88 III
- Axiohm® thermal receipt printers
- Star-Micronics TSP-100 or Greater
- Any normal printer can be used with its Windows print driver.

Note: Use with the manufacturers supplied print driver.
Note: USB port versions of all printers are strongly recommended.

1.4.8 Bar-Code Readers

- E-Seek 250 Magstripe & 2D Barcode Reader

1.5 Most Frequently Used Features

Feature:	Menu Selection:	Screen Display:	Enables:
Transaction Menu	VPOS	A virtual terminal	Credit card transactions to be processed.
Transaction Menu	Stats	A search engine	Prior transactions to be viewed, by a variety of criteria.
Database Menu	User Setup	A list of Clerk IDs and User Names	ADMIN to set up or change the Clerk's ID used to login into SLIM CD and process transactions.
Dial-Up Menu	Dial-Up Menu	Connection Status	Checks Internet and/or ISP Connection

*Note: VPOS- stands for **V**irtual **P**oint **O**f **S**ale*

1.6 Most Frequently Used Transaction Types

Transaction Types:	Allows the User to:	In Order to Process:
Auth	Authorize a hold on a consumer's credit card's "Open to Buy" amount for 3-5 days.	A corresponding Force transaction must be performed to complete the sale.
Force	Conduct the Auth Transaction to hold funds.	The ticket # from the original Auth Transaction must be entered.
Credit	Return funds to the consumer's credit card.	The ticket # from the Charge or Force Transaction must be entered.
Sale	Place a charge on the consumer's credit card for a specific amount	This amount will be deposited in this merchant's bank account.
Void	Void a Sale, Force, or Credit Transaction recently performed.	The GateID or GatewayID from the original transaction must be entered. Note: If voiding a sale or force is unsuccessful, use the Credit Transaction to return funds to the consumer's credit card.
CheckVer	Verify and process an acceptable check	Check Verification and/or a Guarantee Service are required.

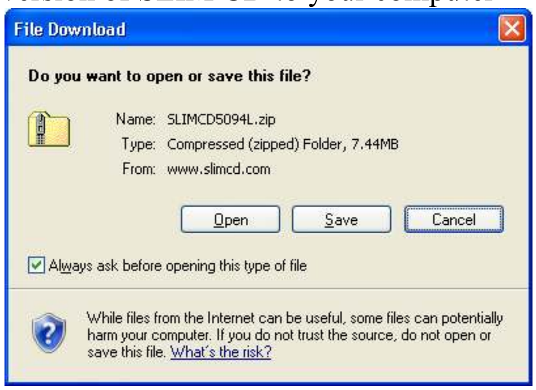
Note: Each transaction is assigned a TICKET #, a unique transaction number included in all transaction receipts. The TICKET # is used to perform certain transaction types and to utilize specific features.

2 Install SLIM CD Software

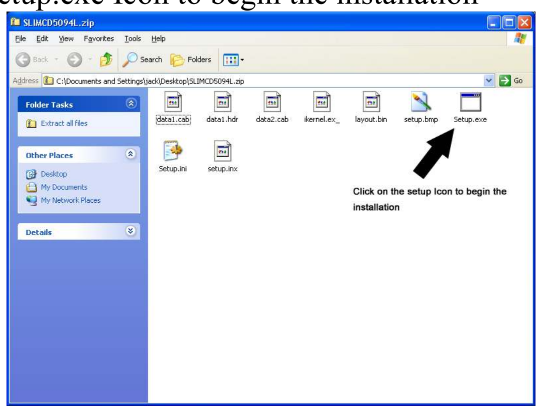
Note: To install you must be connected to the Internet

2.1 Initial Installation

1. Download the version of SLIM CD to your computer



2. Click on the Setup.exe Icon to begin the installation



3. Select "Next>" to continue installation

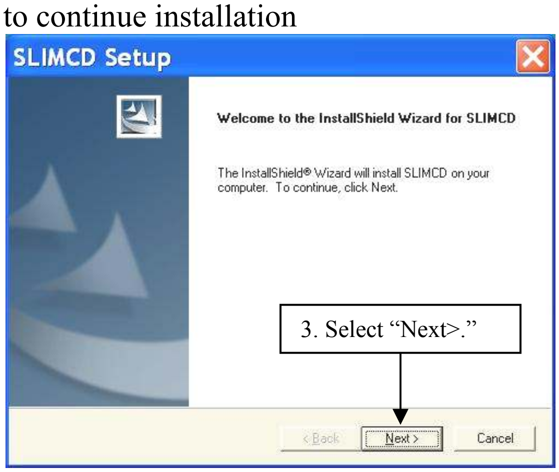


Figure 1 "SLIMCD Setup" window

End-User License Agreement screen window is displayed

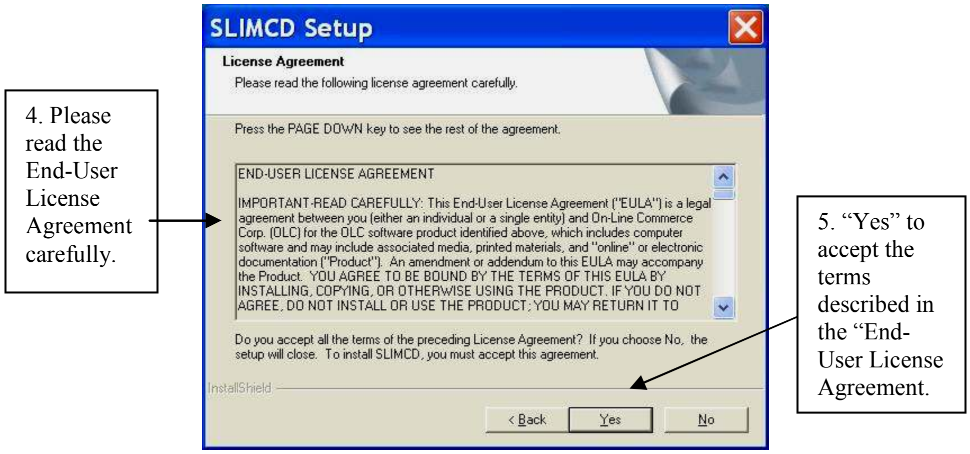


Figure 2 "End-User License Agreement" Setup window

4. Please read the "End-User License Agreement" carefully.
5. Click "Yes" to accept the terms described in the "End-User License Agreement."
6. Click "Next>" to begin the SLIM CD installation process.

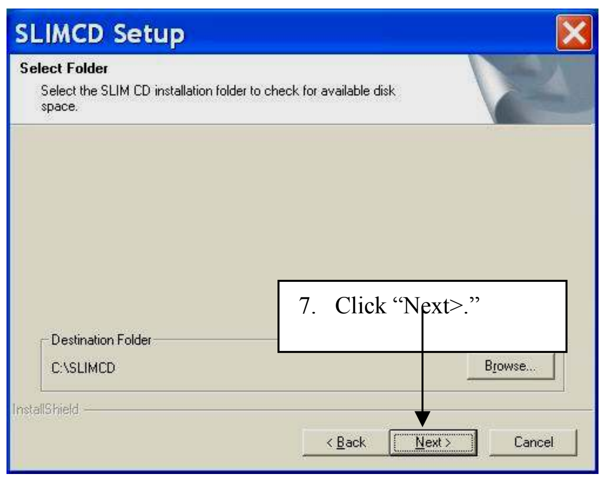


Figure 3 "Select the SLIMCD installation folder" Setup window

"The SLIMCD Setup Type" window is displayed.

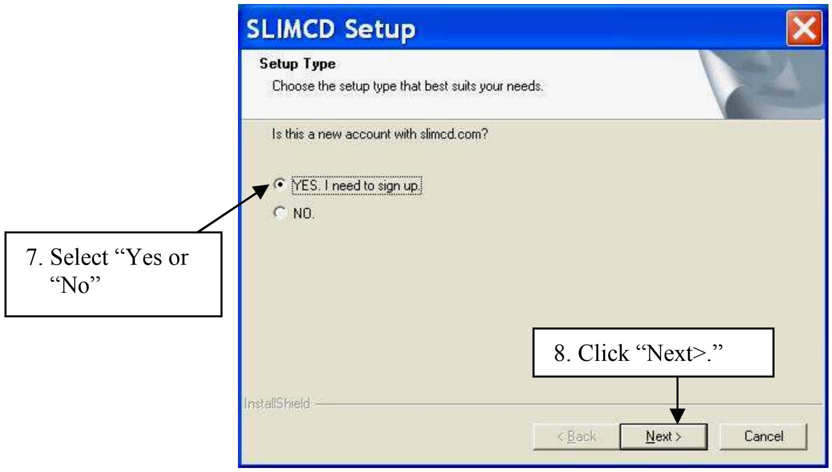


Figure 4"The SLIMCD Setup Type" window

7. Select "YES" if this is a new SLIM CD account. Select "NO" If using an existing SLIM CD account.
8. Click "Next>", You will be connected to the Internet to continue account setup.

3 Bank Signup Process (only needed if you selected "Yes" and do not have a Client ID and Password)

3.1 Complete "Merchant Signup" Form

The "Merchant Signup" screen window is displayed following installation.

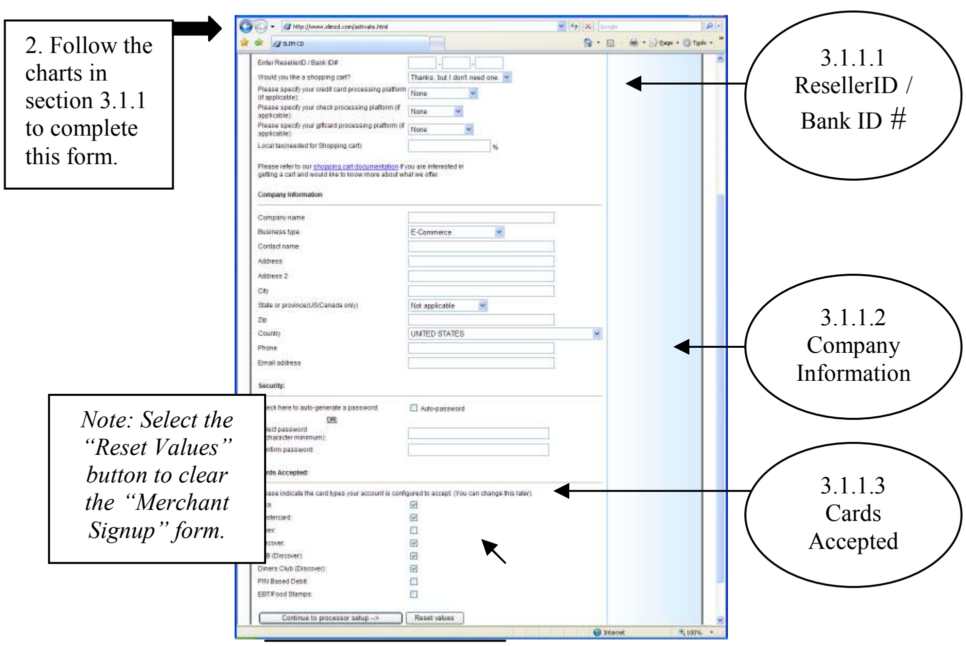


Figure 5"Merchant Signup" screen window

Follow the charts below, section 3.1.1, and enter the requested information on the "Merchant Signup" form to begin the Bank Signup Process.

3.1.1 Activate your CD

3.1.1.1 ResellerID / Bank ID

Note: Use the chart below to complete the first section of the "Merchant Signup" form:

Heading:	Enter or Click:	Details:
Enter ResellerID/Bank ID #	Bank ID #	SLIM CD or worksheet on CD case sleeve.
Would you like a shopping cart?	Use pull-down menu to specify answer selection.	Only E-Commerce and Mail Order/Phone Order merchants can set up a shopping cart.
Please specify your credit card processing platform (if applicable):	Use pull-down menu to specify answer selection.	Locate on SlimCD case cover sleeve to identify processor of merchant account.
Please specify your check processing platform (if applicable):	Use Pull down menu to specify answer selection.	Listed on Slim CD case cover sleeve.
Local tax (needed for Shopping cart):	Enter proper tax amount for your location.	

Note: Double-click "shopping cart documentation" to learn more about shopping carts and offers from SLIMCD, Inc.

3.1.1.2 Company Information

Note: Use the chart below to complete the next section of the "Merchant Signup" form:

Heading:	Enter or Click:	Details:
Company name	Enter company name.	
Business type	Select from pull-down menu.	Selection determines how & when SLIMCD software presents industry-specific data fields.
Contact name	Enter the Business Contact at your company.	Please include Full Name & Phone/Extension Number.
Address	Enter company address.	
City	Enter city of company location.	Please do not abbreviate.
State or Province(US/Canada only)	Enter state or province of company location.	Please do not abbreviate.
Zip	Enter company zip code.	
Country	Enter the country name.	Please do not abbreviate.
Phone		Please include area code.
Email address		Double check accuracy.

Select password	Enter a password.	7 character minimum (numbers & letters can be mixed).
Confirm password	Enter the same password again.	Double check accuracy.

3.1.1.3 Cards Accepted

Note: Use the chart below to complete the next section of the "Merchant Signup" form:

Heading:	Enter or Click:	Details:
Visa:	Click to select on the provided check box.	Only check the box if the corresponding credit card will be accepted.
Mastercard:		
Amex:		
Discover:		
JCB:		
Diners Club:		
PIN Based Debit:		

1. Click: Continue to Processor Setup → button when the "Merchant Signup" form is complete.
2. If any information was omitted or errors are detected on the "Merchant Signup," they are displayed and highlighted in RED font. Correct any errors.
3. Press the Continue to processor setup → button.

3.1.2 System Setup

3.1.2.1 Checking Information

1. You may be prompted to enter your checking account information.
2. Enter the requested merchant information. Click "Continue".

*If you are unsure of the information to enter, contact your bank or call Slim CD, Inc.'s support desk at 1.877.475.4623.

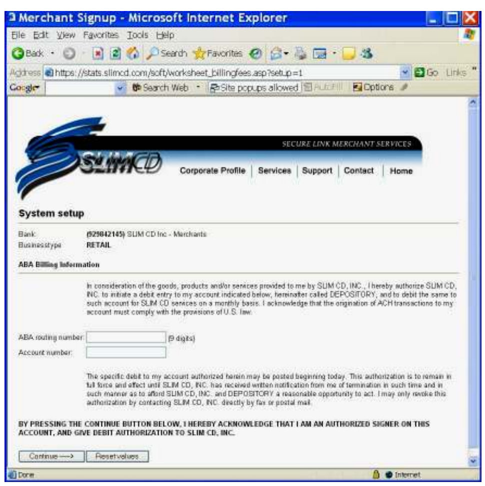


Figure 6"Merchant Setup," screen view for "System Setup"

3.1.3 System Setup

3.1.3.1 Check Processing

If processing checks with SLIM CD, a Check Processing screen will be displayed.

1. Enter the requested information. Select the "Submit" button.

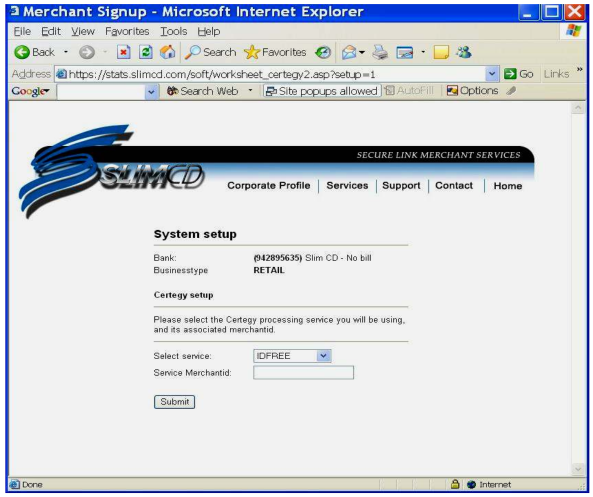


Figure 7 "System Setup" for Check Processing

A processor-specific worksheet will be displayed. Enter the remaining merchant account information from the CD case sleeve.

3.1.4 Setup Complete

1. Once the series of "Merchant Setup" screens are completed, the "Setup Complete" screen is displayed.
2. Locate your Client ID and instructions for initial login.
3. Print and save the "Setup Complete" display page.
4. Close Webpage.
5. Within a short time, you will receive an email from support@slimcd.com which contains important account information.
6. Print out and save this email as a reference.

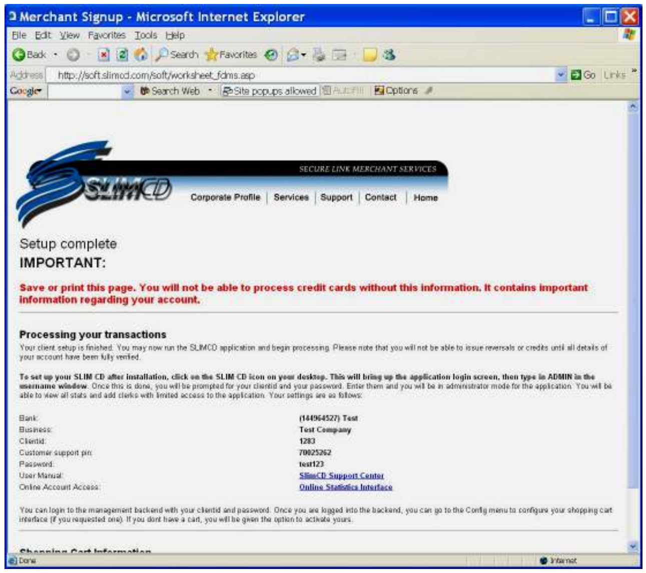


Figure 8 "Merchant Setup" screen for "Setup Complete" window

7. Once the full installation process is complete, the "SLIMCD Setup," "InstallShield Wizard Complete" is displayed.
8. Click "Finish" to close this window.

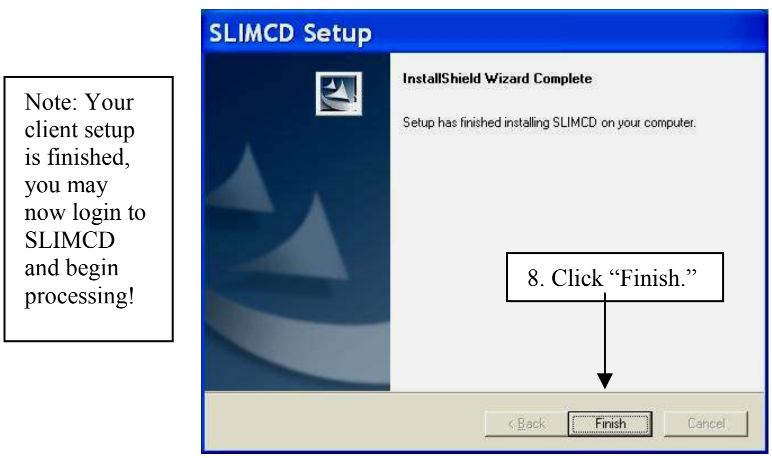


Figure 9 "InstallShield Wizard Complete" screen window

3.2 Uninstall SLIM CD Software

3.2.1 SLIM CD Disk Method

1. Re-insert the SLIM CD into your CD-ROM drive.
2. The “InstallShield Wizard” window is displayed after a few seconds.
3. Select “Remove” to remove all installed components.
4. Click “Next>” to proceed.
5. The “Confirm Uninstall” window is displayed.
6. Select “OK” to completely remove the SLIM CD application.
7. A process window is displayed until the process is 100% complete.
8. The “Maintenance Complete” screen is displayed.
9. Select “Finish” to close the “Maintenance Complete” screen window.

3.2.2 Add/Remove Programs Method

1. Select Start > Settings > Control Panel, from the Desktop Menu Bar.
2. Click the “Add/Remove Programs” icon on the “Control Panel” window.
3. The “Add/Remove Programs Properties” screen window can now be viewed.

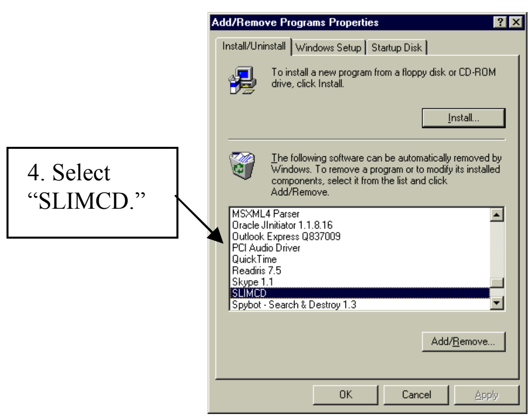


Figure 10“Add/Remove Program Properties” window

4. Select “SLIMCD” from the software list.
5. Click the “Add/Remove” button.
6. Click “OK” to begin uninstalling SLIMCD.
7. The “InstallShield Wizard” screen window is displayed.
8. Select “Remove” the SLIMCD TransClient application.
9. Click “>Next” to proceed to the Confirmation Screen.
10. “Confirm Uninstall” Window is put on view.
11. Select “OK” to confirm your selection.
12. The “InstallShield Wizard” displays once the SLIMCD TransClient is removed.
13. Click “Finish” to close the “InstallShield Wizard.”
14. Click “OK.”

15. Close the Control Panel window.

4 Installing Optional Hardware

4.1 Install the Card Swipe Device

A card swipe device can easily be connected to your computer. The four types of devices supported by SlimCD include a: keyboard card-wedge, USB card-wedge, an integrated PIN pad and card swipe, and an integrated check reader and card swipe.

4.1.1 USB Swipe

- Determine which type you have by examining the connector at the end of the card swipe device.
- If there is a single flat connection, this is probably a USB connection and should be plugged into an open USB port on your computer.
- The operating system should recognize the new device and automatically install the necessary device drivers.

4.1.2 Keyboard Swipe

- If there is a "Y" connector at the end of the card swipe cable, this is probably a keyboard wedge.
- Unplug your keyboard.
- Plug the keyboard swipe device into the keyboard's position on the computer.
- Then, plug the keyboard into the open end of the "Y" cable.
- You do not need to install any device drivers to use the keyboard card-wedge devices.

Note: If your computer's keyboard uses the old-style/larger AT-style connections instead of the thinner PS2 connectors of the card wedge, buy adapters, both male and female adaptors at your local pc store, for both ends of the "Y" cable to work correctly.

4.1.3 Serial PIN Pad Swipe

- A third class of card swipe device plugs into a serial port on your computer.
- Slim CD only supports serial card swipe devices that are part of a PIN pad (such as the Verifone P2000, or the MagTek IntelliPIN).
- These devices are connected to an open serial port, and configured inside the Slim CD software's Database/ Hardware Setup menu item (see the Hardware Setup menu).
- If your pinpad has a 9-pin connector, but your computer only has a 25-pin serial port, you may purchase a 9-pin to 25-pin adaptor at any computer store.
- If you do not have any available serial ports but do have an available USB, contact SLIM CD, Inc. or your local computer store for a Serial-to-USB adaptor cable.

4.2 Install Check Readers

4.2.1 MICR Readers

- Reads the number from the bottom of the check.
- The MICR readers are available in Keyboard, Serial, or USB configurations.
- Note: Not all MICR readers have the built-in card swipe device, so be sure to select the correct model for your needs.

4.2.2 Check Image Scanner

- Scans an image of the entire check.
- Available in serial or USB configurations.
- Not all imagers have the card swipe device built into the unit, so be sure to select the correct model if you wish to process credit card transactions.
- Certain imagers require the software that comes with the imager to be installed prior to use by SLIM CD.

4.3 Install a Receipt Printer

Note: You may use either your standard desktop printer or a special receipt printer with the Slim CD software.

4.3.1 Select Standard Desktop Printer

- Use the "Hardware Setup" menu item under the "Database" pull-down menu.
- Use the printer drop down menu on the right to select your desktop printer.

4.3.2 Select Special Receipt Printer

- Connect the printer to your computer.
- Locate the printer cable for the receipt printer, and connect it to your computer.
- Printers usually connect to either an LPT# port or to a COM# port.
- Identify which port you have available for your receipt printer and connect the cable to the printer and the computer.

4.3.3 Configure Windows to Recognize Printer

- To do this, you may need to install a special print driver.
- If your printer came with a CD or diskette containing print drivers for Microsoft Windows, then install those print drivers.

4.4 Install Generic Text Print Driver

Note: This driver should work with any receipt printer.

- Click "Start/Settings/Printers" menu option > "Add Printer."
- Use the Wizard and specify "Local Printer."
- Select the port where your new printer is attached, the word "Generic" in the list of manufacturers, and "Generic/Text Only" in the list of printers.
- Continue with the wizard until finished and print a test page to verify a correct port selection and installation of the driver.

4.4.1 Install a Verifone P-250/900, Ingenico Scribe

- First, complete the setup of the Generic Text printer.
- Right-click on the printer and select “Properties” from the menu.
- A dialog box of options should be displayed.

Note: If you have selected a COM port for your device, click on the “Ports” tab and click on the “Configure Port” button to specify the following communications protocol:

1.	Set the “Bits per second” to “9600.”
2.	Set the “Data Bits” to “7.”
3.	Set the “Parity” to “Even”.
4.	Set the “Stop Bits” to “1.”
5.	Set the “Flow Control” to “Hardware.”

- Select the “Advanced” tab (or the “Spool Settings” button) and click on the button to “Print Directly to Printer.”

4.4.2 Epson, Axiohm, and Other Printers

- Install the print driver that came with the printer according to the manufacturer’s instructions.
- Select printer name from the list of available printers in the “Hardware Setup.”

4.4.3 Install a PIN Pad Device

Note: Some computers may not have an open serial (COM) port, but do have an open USB port. If this is the case, contact Slim CD for a serial-to-USB adaptor cable.

- Connect the PIN Pad to a serial or USB port.
- Configure the Slim CD software to use the PIN Pad. See the “Database” menu’s “Hardware Setup” item in this manual for more information.

Note: In some cases, the Pin Pad needs to be connected to the USB port. If necessary, purchase a SERIAL-TO-USB device with any other serial peripheral you might have on a COM port, and connecting the Pin Pad directly to the COM port.
These devices are sold by outside vendors and can be difficult to connect.
If you do not have any serial ports on the computer at all, then the SERIAL-TO-USB converter must be used.

4.4.4 Install the ePad Software

- If you are using the ePad (Electronic Signature Capture Pad), you must install the drivers for the ePad device.
- Locate the driver on the SLIM CD-ROM in a folder named “ePad.”

4.4.4.1 Operating System Sub-Folders

- There are sub-folders for each operating system supported:

Operating System Sub-Folders
Windows NT drivers are located in the **\ePad\NT40** folder.
Windows ME drivers are located in the **\ePad\WinME** folder
Windows 2000 drivers are located in the **\ePad\Win2000** folder
Windows 95/98 drivers are located in the **\ePad\Win9x** folder
Windows XP driver for ePad needs an update to function properly.

- For Windows 95, use ePad with COM1, COM2, INT 4, and Memory Address Range 03F8-03FF for best results.
- Windows NT and Windows 2000 users that experience problems with ePad should make sure that the WINTAB32 service has been started.
- Windows NT users can find the Services item in the Control Panel.
- Windows 2000 users can find the Services item by clicking on the Administrative Tools item in the Control Panel.

4.4.4.2 Update to Windows XP driver for ePad

- Contact Interlink Electronics, Inc. to verify current available update at 1.800.340.1331 or (805) 484-1331.
- Go to interlinkelec.com.
- Click “Support” on the top menu bar.
- Then click “Download Drivers.”
- Next, download the “epad Driver Universal Installer.”

4.4.4.3 After the Drivers are Installed:

- Connect your ePad to the appropriate COM or USB port.
- Then, reboot your computer.
- The ePad is working, if it moves the cursor on your screen the same way the mouse does.

5 SLIM CD User Interface

5.1 Logon to SLIM CD Software

1. Activate your SLIM CD software.
2. The SLIM CD will check for an active Internet connection.
3. The "TransClient Logon" screen is displayed.
4. Enter your User Name, ClientID, and Password.
5. Select the "Logon" button.

Note: The company owner or the person in charge of transactions is the administrator and their User Name is ADMIN. Clerks log in with a unique User Name assigned by the administrator for your computer.

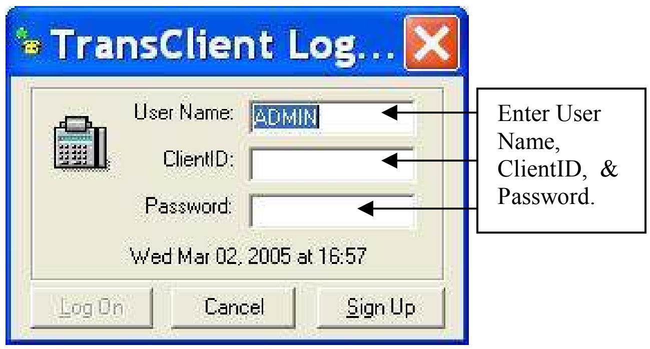


Figure 11"TransClient Logon" screen window

5.2 View TransClient- ADMIN Menu

The "TransClient- ADMIN" Menu will be displayed.

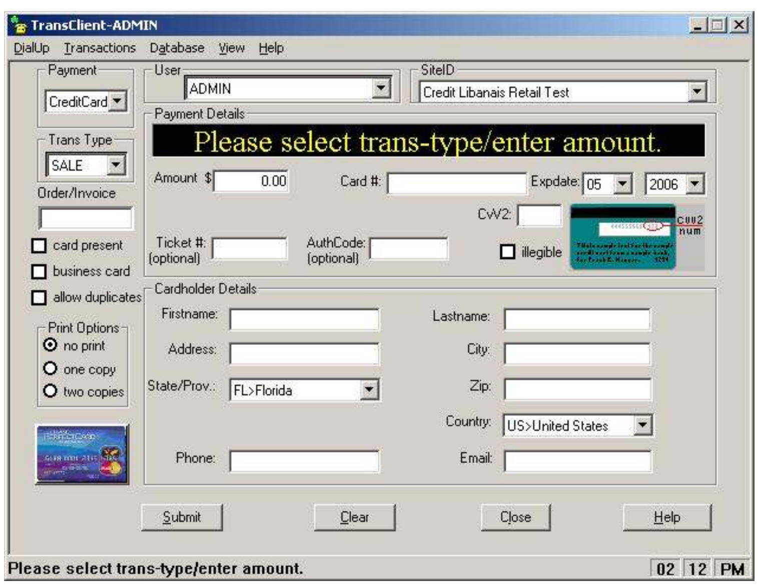


Figure 12"TransClient- ADMIN" Menu display

6 SLIM CD TransClient Menus

6.1 DialUp

6.1.1 Dial/Up

1. Display the "TransClient-ADMIN Menu," as detailed in Section 5 of this document.
2. From the menu bar, click the "DialUp" pull-down menu to establish or check an Internet connection.
3. Select to highlight your regular Dial-Up connection to avoid any charges.
4. Click "CheckConn."

Note: If your Internet service provider is unavailable, select the SLIM CD entry for backup dial-in-service. If SLIM CD is selected, you are making a long-distance toll call. Disconnect immediately after your transaction is complete.

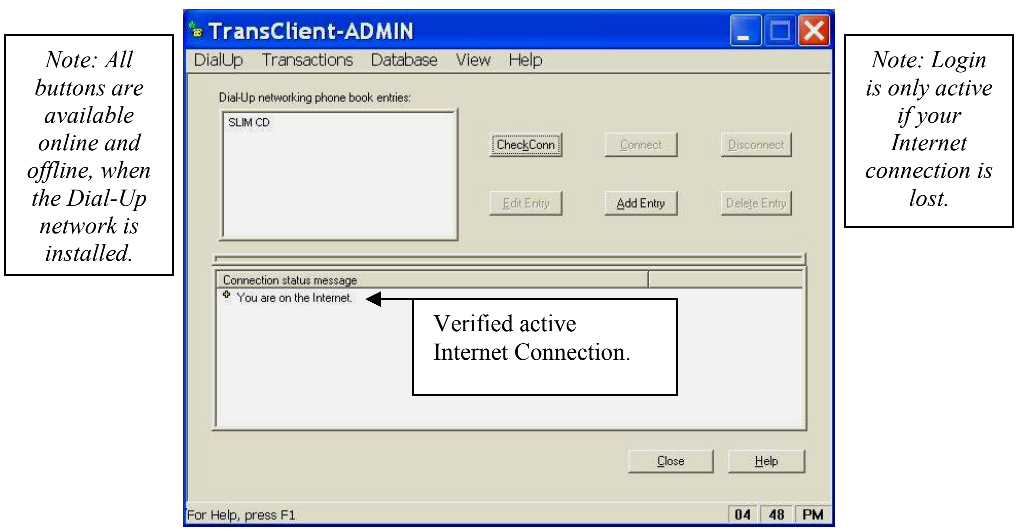


Figure 13 "DialUp Networking Phone Book Entries" window

6.1.2 Add Dial-Up Networking (DUN) Phone Book Entries

1. Select "Add Entry" to display the "New Connection Wizard" screen window.
2. Click the "Type of Connection" of the new entry.
3. Press "Next>" to proceed.

Note: Your screen may look slightly different depending on which version of Windows you use.

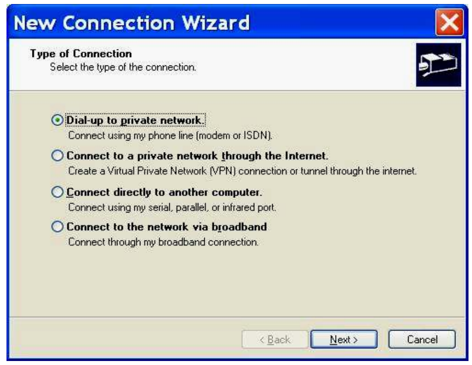


Figure 14 "New Connection Wizard" screen window

4. Enter the name for the computer you are dialing: Ex. My Connection.
5. Select a device that will be used to Dial-Up.
6. Click "Configure" if you need to establish the selected device with your connection to the Internet.
7. Select "Next>" to continue.

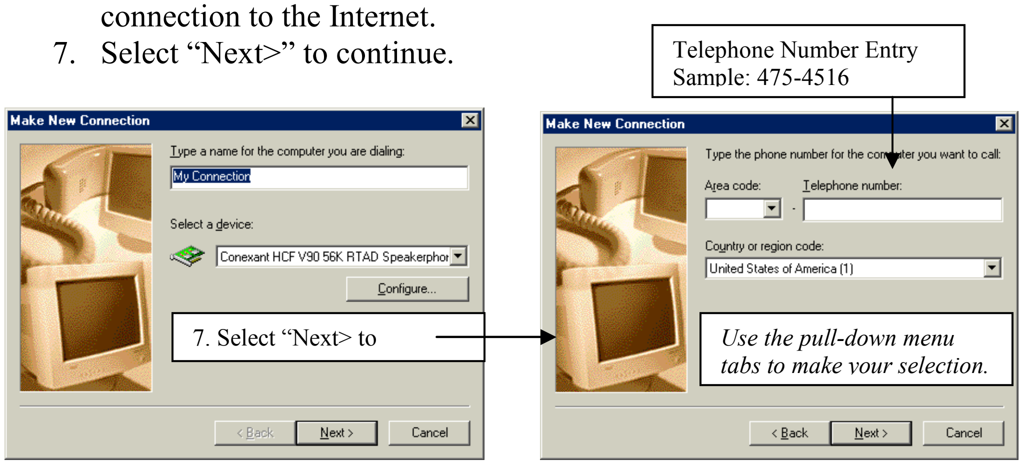


Figure 15 "Make New Connection" screen views

8. Enter the "Area code" and "Telephone number" for the computer you want to call.
9. Type the "Country or region code" for the computer you wish to call.
10. Then Click "Next>."
11. Last, select "Finish." Reestablish Internet Connection

Note: The SLIM CD enables you to reconnect to your Internet service provider, or to use the SLIM CD backup Internet connection with your modem.

1. If you lose your Internet connection, the "Dial-Up SLIMCD" Phonebook entry to client screen is displayed.
2. The names of established Internet Dial-Up Accounts and SLIMCD are listed.

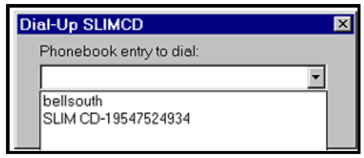
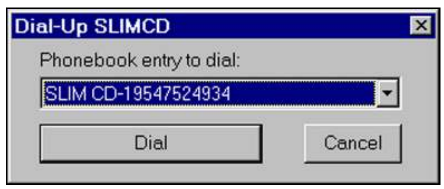


Figure 16Dial-Up SLIMCD window

Note: The SLIM CD selection does not require a dialed area code or a "1" to designate long distance before dialing.

Note: If you have dialing requirements other than what is presented (such as dialing to get an outside line, or turning off call-waiting), or if you are running on Windows 2000, you must create your own CUSTOM phone book entries if you want to connect directly to SLIM CD as an emergency backup.

3. Once you have made your selection, the screen displays the Phonebook entry.



4. Select Dial to "Dial-Up" and establish an Internet Connection.

Note: Using the SLIM CD backup choice will probably incur long distance charges. SLIM CD, INC. is not responsible for any long distance or other telephone-related charges associated with using its backup system.

1. Click "Home" to view the "TransClient" home menu display.
2. Use the displayed phone number for SLIM CD, for questions or assistance.
3. Use any item on the menu bar to continue using the "TransClient" on SLIM CD.

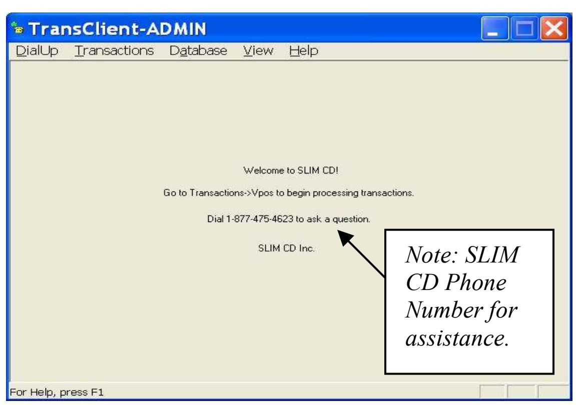


Figure 17"Home screen" window display

6.1.3 Exit

1. Select "DialUp" from the pull-down menu.
2. Then click "Exit" to close the "TransClient" menu and exit SLIM CD.

Note: If you are on the Internet using a dial-up connection, the software does ***not*** *automatically disconnect. Exit and Disconnect Windows NT by selecting DISCONNECT.*
Windows 95/98 users are **not** prompted and must use **Disconnect** on the Dial-Up menu, or by standard modem icons located on the desktop.

6.2 Transactions

6.2.1 Process A Credit Card Transaction, VPOS

6.2.1.1 Payment Details

1. Display the "TransClient" menu.
2. Select "Transactions > VPOS" from the TransClient menu bar.

Figure 18"TransClient-ADMIN" screen display

*Note: The VPOS (*Virtual Point of Sale) *screen is divided into two sections: Payment Details and Cardholder Details. The Payment Details section is always displayed.*
The Cardholder Details section is only displayed when a cardswipe device or Pinpad hardware is not in use, or when the card number is manually entered using the keyboard.

3. Click "Credit Card" in the "Payment" type box window.
4. Select a "Trans Type" (Transaction Type) fro the pull-down tab:

Options	Transaction Types
Auth	Holds funds on a credit card for a period of time.
Force	Charges the credit card the amount that was held in the Auth.
Sale	Places a charge on a credit card.

Credit	Returns funds from your account to the credit card.
Void	Voids out a Sale/Force transaction if the batch has not been closed.

Note: When a clerk logs in, the Trans Type list only contains transaction types for which the clerk has permission to perform.

Note: The Cardholder Details section is only displayed when a cardswipe device or Pinpad hardware is not in use, or when the card number is manually entered using the keyboard.

5. Enter the exact amount. Example: $25.00.
6. Verify that the amount is correct on the Payment Details tab.
7. Enter the Credit Card Information manually or by swiping the card.

Note: Swiping the card will cause the transaction to be processed immediately.
Note: Note: A message will be displayed if any additional data is required for keyed transactions (such as the CVV2 or address information).

8. Enter the credit "Card #" and "Expdate" (Expiration Date).
9. Click the "Submit" to process the transaction.
10. Wait a few moments…for the transaction to be sent to SLIM CD to be approved or declined.
11. If the transaction is approved the screen will clear, and the previously selected/configured printer, will print a receipt automatically.
12. If the transaction is approved, but you have not configured a printer, the "Approved Transaction…" Receipt screen is displayed.

Figure 19"Approved Transaction" Receipt displayed

13. If the transaction is declined, the TransClient window is generated.

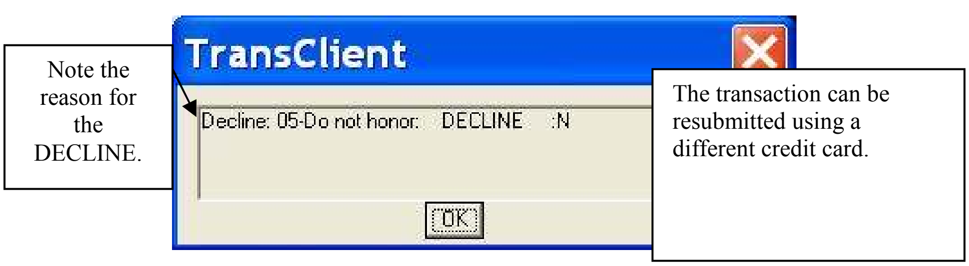


Figure 20"TransactionClient, Decline:N" window

6.2.1.2 Transaction Responses and Receipt Data

Responses from the SLIM CD system contain a number of important data.
Most of this data is broken down on the receipt.

Codes	Approval Indicator
Y	An Approved Transaction
N	A Declined Transaction
D	A disallowed transaction due to fraud scrubbing
E	E indicates an error processing the transaction

6.2.1.3 Authorization Codes and Decline Descriptions

- SLIM CD will generate an AuthCode or a decline/error description.
- The AuthCode is a 6-digit value from the cardholder's bank, indicating that the transaction has been successful.
- A decline/error description is a short phrase that informs you the transaction has either been declined, or has not been processed.

6.2.1.4 AVS Response

- The last pair of letters in a response indicates two separate responses, one for AVS and one for CVV2.
- The first letter is the AVS from the Address Verification System.
- The first letter provides information on how the manually entered address information matches the information stored at the cardholder's bank.

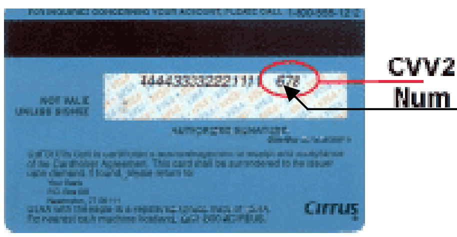
Single Letter	AVS Reply ***Note: for cards issued in the U.S.***
A	Address Only
B	Street Match
E	Error
M	Address Match
N	No Match
R	R – Retry
S	S - Service Unavailable
U	Unavailable
W	Whole Zip Match
X	Exact Zip & Address Match
Y	Zip Address Match
Z	Zip Match Only
Space	Not Processed for card swipe transactions

6.2.1.5 CVV2 and CID

Note: If the customer's card can't be swiped, isn't present, or more security is needed, the CVV2 or CID option can be used.

Note: CVV2/CID is an authentication device established by the credit card companies in an effort to reduce fraud.

1. Locate the CVV2, Card Verification Value for most credit cards, or the CID number on the American Express charge card.
2. If requested, enter either the CVV2/CID number in the tab on the "TransClient" screen- during the transaction.



The 3-digit number at the end of the signature area on the back of most Visa/Mastercard credit cards.

The 4-digit number embossed on the front of the card.

*Note: If the card does not contain a CVV2/CID number and CVV2 is required for this transaction, you should select the **CVV2 NOT on card** checkbox, which enters the word **NONE** as the CVV2.*

Note: If the CVV2 value appears illegible on the card, leave the CVV2 field empty, if possible. If not, request that the customer use another card or another form of payment.

3. The SLIM CD software will then process the completed transaction and generate a response:

CVV2	Responses
M	CVV2 Match
N	CVV2 Does not match
P	CVV2 Not Processed
S	Service Unavailable
Space	Not Processed for swipe transactions

ePad Selection

1. A signature window is displayed when a Sale, Credit, or Void is approved.

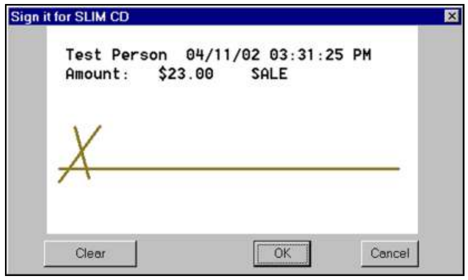


Figure 21"ePad Signature Window" display

2. Ask the customer to sign the signature prompt using the ePad.
3. Click "OK."
4. The "Approved Transaction Receipt" screen will open.
5. In case of an error, click on the signature to redisplay the signature capture, allowing your customer to re-sign the document.

Figure 22"Approved Transaction Receipt" displayed

Note: The Slim CD will store the signature in the database as part of the transaction and for future comparisons.

Troubleshooting
If the signature window fails to appear on Windows NT or Windows 2000:
- *Start the WINTAB32 service by using the "Services" selection of the Control Panel.*
- *Click "Print Receipt" (2 copies for your records) to print on your default printer.*
- *The signature appears on receipts that support printing graphics.*
- *Text-only printers (ex. Citizen Dot-Matrix) do not print the signature as part of the receipt.*
- *Click "OK" to complete the transaction without printing a receipt.*

6.2.2 Process A Check Transaction, VPOS

Note: Mandatory payment detail fields depend on the service type provided by the check processor.

6.2.2.1 Payment Details

1. Display the TransClient" menu. Select "Check" in the payment field.

Select "Transactions > VPOS." Payment, Check.

Note: The current User Name is displayed in the title bar of the window.

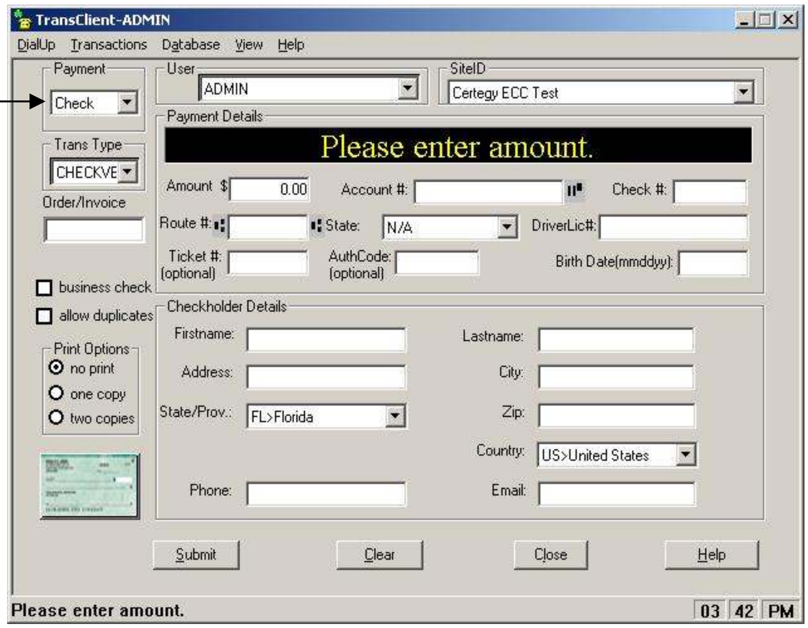


Figure 23"TransClient-ADMIN" screen display

2. Use the pull-down menu to select the "Trans Type."
3. Select one of the following:

Traditional Paper Check Product

Trans Type	Details
CHECKVER	Allows merchant to input consumer's MICR and/or Driver's license information and transmitted to a database where it can be validated, matched against return check and negative file data, and authorized after successfully passing through risk decision systems.

For Electronic Check Conversion- (allows merchants to obtain a check authorization resulting in the creation of a one-time electronic debit (EFT) to the customer's checking account.)

Trans Type	Details
SALE	***If you are setup for ECC:*** Used in conjunction with an electronic MICR reader to obtain check conversion

	authorization. Approved converted transaction will generate a conversion authorization receipt. The consumer must sign the authorization receipt. Merchants must stamp the original check "VOID" and return the voided check along with a copy of the conversion receipt to the consumer. ***If you are ECC conversion only:*** This option allows merchants to process check transactions which are not put through any authentication or risk decision process. The sole purpose of this product is to transmit the check transaction information to the bank where an ACH file will be created and transmitted to the ACH network for settlement. Conversion Sale and Conversion Void are the only transaction type available with the ElecCheck Conversion only product.
VOID	Voids a previously authorized Check Conversion Sale transaction. Used in the event of a return or when a consumer refuses to sign the check conversion authorization receipt. Successfully voided transactions generate VOID confirmation receipts, and one copy should be provided to the consumer.
AUTH	Used to obtain a check authorization only for items that do not qualify for conversion under the NACHA program. *Ex. Foreign checks, corporate checks, travelers check.* Approved transactions will not generate a conversion receipt nor result in a one-time debit. All checks approved must be physically taken to the bank for deposit. ***(If you are setup for conv. only, Auth will not appear as a transaction type)***

4. Click to choose if the check is a "business check."
5. Select the "Print Options" to print one copy, two copies, or none/no print after the transaction for the receipt.
6. Under the heading "Payment Details," enter the total "Amount $."

Note: Swipe the check or enter all of the required information manually. Each type of check service has a different set of requirements when entering the information manually. For services that require information from the customer's drivers license, the information can be retrieved with a magnetic stripe reader or bar code reader.

7. For ***FM1*** service, enter the Check #, Accounting #, and Routing #.
   For ***FM2*** service, enter the Check #, Accounting #, Routing #, Drivers License #, and Date of Birth
   For ***ID Free*** service, enter the Check #, Accounting #, Routing #, then the merchant may be prompted to enter Drivers License #, and Date of Birth
   For ***DL*** service, enter the Drivers License #
   For ***DL Check No***. service, enter the Drivers License #, and Check #
   For ***C.O.D.*** service, enter the Phone #, and Zip Code

Note: The "Account #" and "routing #" are located on the bottom of the check. The "Check#" is printed on the top right corner of the actual check.
Note: To enter a birth date, put it in (mmddyy) format.

8. In the check holder details screen, use the customer's Driver's License to enter and/or use the pull-down menu to fill in the customer's First name, Last name, Address, City, State/Prov., Zip, Country, Phone, and Email. *(Optional)*
9. Click Submit to send the transaction for processing. The SLIM CD network will route the transaction to process for authorization. An approval screen will display if the transaction went through.
10. If attempting a void on a check transaction, enter the ticket# for the transaction.

Traditional Paper Check Product (PC)
Electronic Check Conversion (ECC)

Check service	Requirements
FM1 (PC, ECC)	Check #, Accounting #, Routing #
FM2 (PC, ECC)	Check #, Accounting #, Routing #, Drivers License #, Date of Birth
IDFree (PC)	Check #, Accounting #, Routing #, then the merchant may be prompted to enter Drivers License #, Date of Birth
DL (PC)	Drivers License #
DL Check No. (PC)	Drivers License #, Check #
C.O.D. (PC)	7-digit Phone #, & 5-digit Zip Code

Meaning of codes for ECC

Code 1- In most instances this is based upon negative information on file, usually prior unpaid checks.

Code 2- Although no unpaid check information is on file, Certegy did not have sufficient information available to approve the transaction, or this transaction exceeded a pre-established limit.

Code 3- The format of the identification presented did not conform to government established guidelines for a valid ID.

6.2.3 Processing a Gift Card Transaction, VPOS

6.2.3.1 Payment Details

1. Display the "Trans Client" menu
2. Select "Transactions > VPOS" from the TransClient menu bar

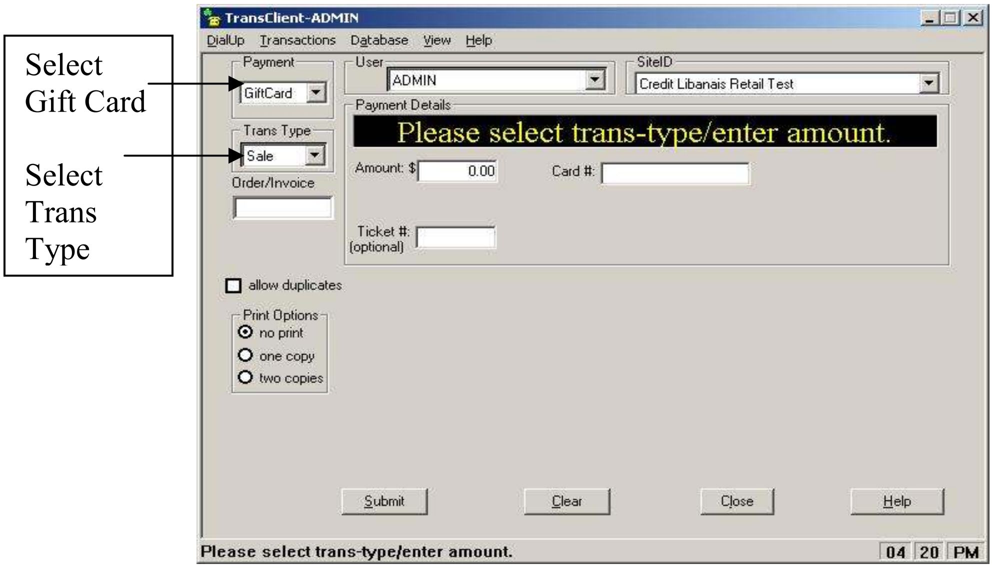


Figure 24 "TransClient-ADMIN" screen display

3. Use the drop down menu in the payment field and select Gift Card
4. Select a transaction type from the pull down menu
5.

Options	**Transaction Type**
Sale	Sell a gift card and initially place dollar amount on the card
Activate	To activate a card and initially place dollar amount on the card
Add	To dollar amount to an already established card
Balance	Shows the remaining balance on a card
Deactivate	To cancel a current gift card number
Replace	Use this option to replace a card if original is lost or stolen
Void	Voids out a transaction completed with a gift card

5. Enter the card number, either manually or by swiping the card
6. For *sale, activation, addition,* and *void*, enter the amount of gift card dollars to be used in the transaction
7. Click the submit button to process the transaction

6.2.4 Processing a Loyalty Card Transaction, VPOS

6.2.4.1 Payment Details

1. Display the “Trans Client” menu
2. Select “Transactions > VPOS” from the TransClient menu bar
3. Use the drop down menu in the payment field and select Loyalty Card

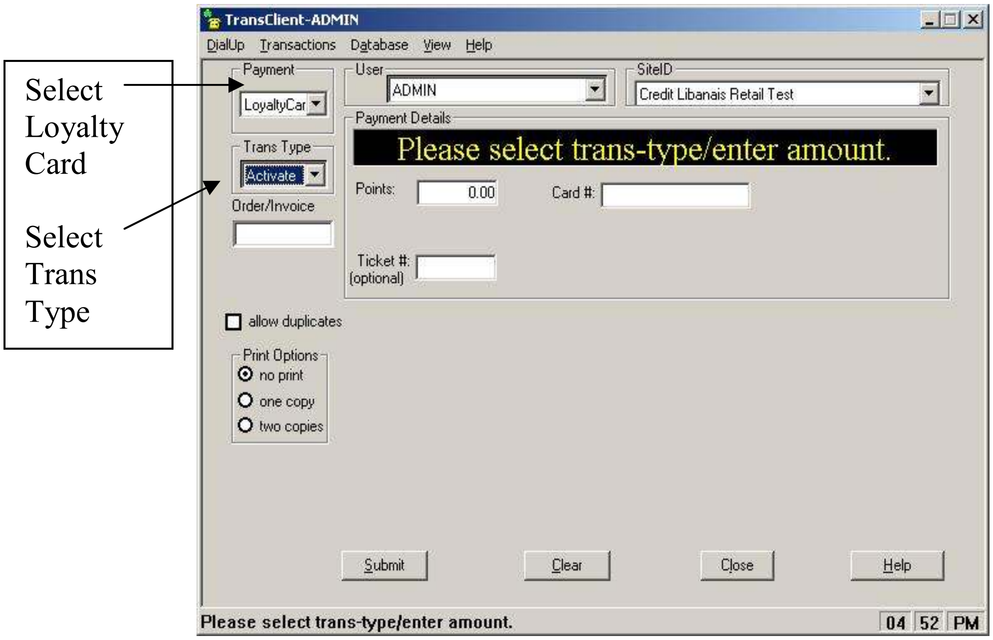


Figure 25"Trans-client ADMIN" screen display

4. Select a transaction type from the pull down menu

Options	**Transaction Type**
Activate	To activate a card and initially place reward points on the card
Add	To add points to an already established card
Balance	Shows the remaining point balance on a card
Deactivate	To cancel a current loyalty card number
Redeem	To use points on a card for redeemed awards or promotions
Replace	Use this option to replace a card if original is lost or stolen
Void	Voids out a redemption

5. Enter the card number, either manually or by swiping the card
6. For *activation, addition,* and *void*, enter the amount of reward points to be used in the transaction
7. Click the submit button to process the transaction

6.2.5 Processing an Electronic Benefits Transfer Card Transaction, VPOS

6.2.5.1 Payment Details

1. Display the “Trans Client” menu
2. Select “Transactions > VPOS” from the TransClient menu bar
3. Use the drop down menu in the payment field and select EBT Card

4. Select a transaction type from the pull down menu

Options	Transaction Type
Sale	Place charge from the EBT into your account
Credit	Returns funds from your account to the EBT

5. Select the type of Electronic Benefits Transfer to be processed

Options	Transaction Type
Food Stamps	State sponsored benefits for food items
CD Purchase	Receiving cash back off of a non-food stamp EBT card
Cash Benefits	Making a purchase off of a welfare card, SS card, etc.

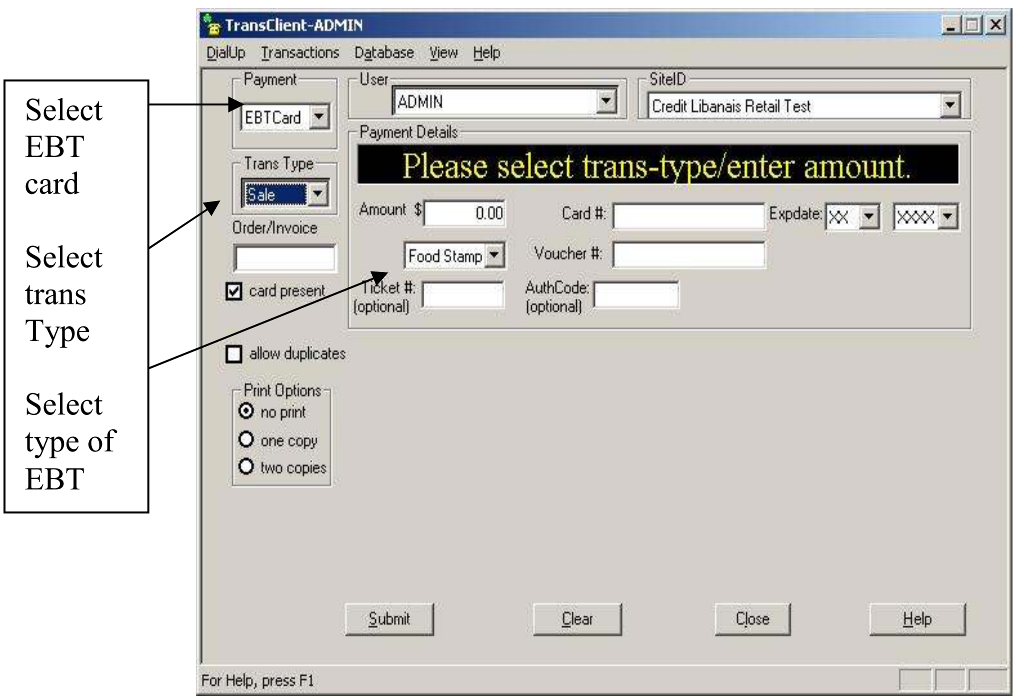


Figure 26"TransClient-ADMIN" screen display

6. Enter the exact amount
7. Verify that the amount is correct on the payment details tab
8. Enter the card information (card # & expiration date) manually or by swiping the card.
   for food stamps: Enter the voucher number
   for CD Purchase: Enter the cash back amount
9. Click the submit button to process the transaction

10. Wait a few moments for the transaction to be sent to SLIM CD to be approved or declined.
11. If the transaction is approved the screen will clear, and the previously selected/configured printer, will print a receipt automatically.
12. If the transaction is approved, but you have not configured a printer, the "Approved Transaction…" Receipt screen is displayed

6.3 Industry Specific Transactions (Retail)

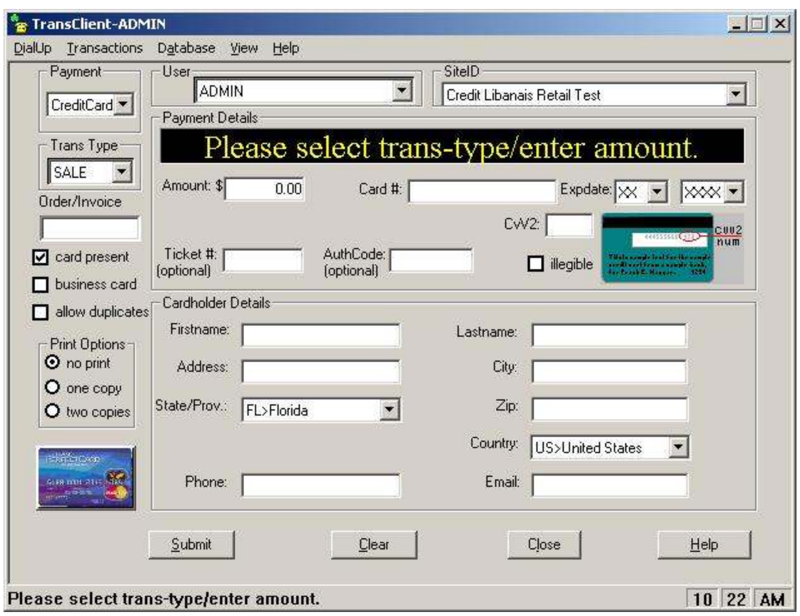


Figure 27"TransClient-Retail" screen display

Retail

Transaction	Transaction Function
Auth	Holds funds on a credit card for a period of time.
Force	Charges the credit card the amount that was held in the Auth.
Sale	Places a charge on a credit card.
Credit	Returns funds from your account to the credit card.
Void	Voids out a Sale/Force transaction if the batch has not been closed.

Auth

1.) Select “Transactions > VPOS” from the TransClient menu bar
2.) Select Credit Card as the payment type
3.) Select AUTH from the trans type pull down tab
4.) Key the transaction amount under payment details
5.) Swipe card or key the card #, Expdate, and CVV2 under payment details
    - If card is swiped the transaction will automatically submit
6.) If the card is not swiped key any cardholder details needed
7.) Click submit at the bottom for the screen

Sale

1.) Select “Transactions > VPOS” from the TransClient menu bar
2.) Select Credit Card as the payment type
3.) Select SALE from the trans type pull down tab
4.) Key the transaction amount under payment details
5.) Swipe card or key the card #, Expdate, and CVV2 under payment details
    - If card is swiped the transaction will automatically submit
6.) If the card is not swiped key any cardholder details needed
7.) Click submit at the bottom of the screen

Credit

1.) Select “Transactions > VPOS” from the TransClient menu bar
2.) Select Credit Card as the payment type
3.) Select CREDIT from the trans type pull down tab
4.) Key the transaction amount under payment details
5.) Swipe card or key the card #, Expdate, and CVV2 under payment details
    - If card is swiped the transaction will automatically submit
6.) Ticket # from the original transaction must be entered under payment details
7.) If the card is not swiped key any cardholder details needed
8.) Click submit at the bottom of the screen

Force

1.) Select "Transactions > VPOS" from the TransClient menu bar
2.) Select Credit Card as the payment type
3.) Select FORCE from the trans type pull down tab
4.) Key the transaction amount under payment details
5.) Swipe card or key the card #, Expdate, and CVV2 under payment details
6.) Ticket # from the original transaction must be entered under payment details
7.) If the card is not swiped key any cardholder details needed
8.) Click submit at the bottom of the screen

Void

1.) Select "Transactions > VPOS" from the TransClient menu bar
2.) Select Credit Card as the payment type
3.) Select VOID from the trans type pull down tab
4.) Key the transaction amount under payment details
5.) Swipe card or key the card #, Expdate, and CVV2 under payment details
6.) Ticket # from the original transaction must be entered under payment details
7.) If the card is not swiped key any cardholder details needed
8.) Click submit at the bottom of the screen

Reports

1.) Select Transactions > Stats from the TransClient menu bar
2.) Select Transaction type to search for and any additional search parameters desired
3.) Select the search transactions button and any transactions matching the search criteria will be displayed

Note: Users cannot view transactions ran by the admin and by default cannot view transactions ran by any other users. For a user to be able to see other user's transactions view other has to be checked under that user's setup.

Adding clerks to the desktop client

This can only be done when logged in as Admin.

1.) Select Database > Users Setup from the TransClient menu bar
2.) Key in the user information and the ID
3.) Enter the users password and select the transaction types allowed
4.) Then click the add button and the user should now be displayed as a user under user setup

6.4 Industry Specific Transactions (E-commerce)

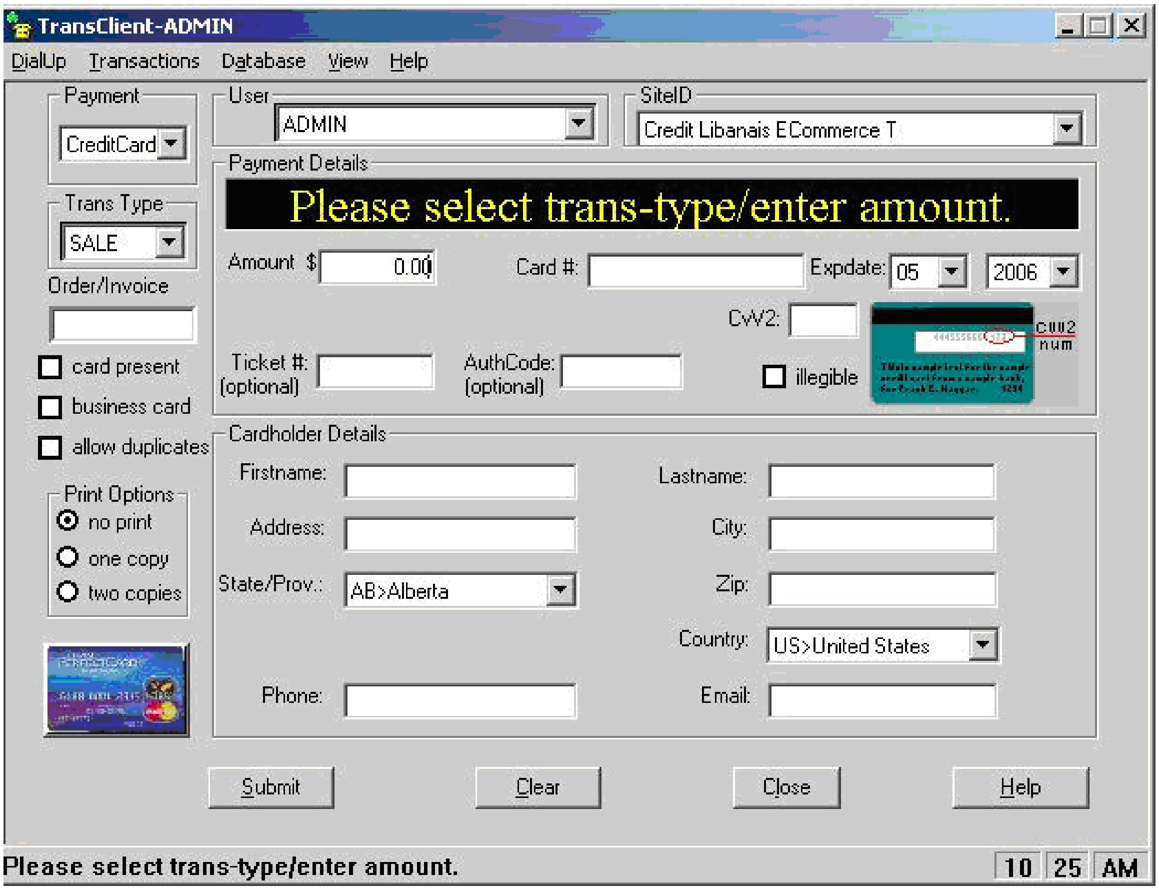


Figure 28 TransClient-E-commerce" screen display

E-Commerce

Transaction	Transaction Function
Auth	Holds funds on a credit card for a period of time.
Force	Charges the credit card the amount that was held in the Auth.
Sale	Places a charge on a credit card.
Credit	Returns funds from your account to the credit card.
Void	Voids out a Sale/Force transaction if the batch has not been closed.

Auth

1.) Select "Transactions > VPOS" from the TransClient menu bar
2.) Select Credit Card as the payment type
3.) Select AUTH from the trans type pull down tab
4.) Key the transaction amount under payment details
5.) Swipe card or key the card #, Expdate, and CVV2 under payment details

- If card is swiped the transaction will automatically submit

6.) If the card is not swiped key any cardholder details needed
8.) Click submit at the bottom for the screen

Sale

1.) Select "Transactions > VPOS" from the TransClient menu bar
2.) Select Credit Card as the payment type
3.) Select SALE from the trans type pull down tab
4.) Key the transaction amount under payment details
5.) Swipe card or key the card #, Expdate, and CVV2 under payment details
   - If card is swiped the transaction will automatically submit

6.) If the card is not swiped key any cardholder details needed
7.) Click submit at the bottom of the screen

Credit

1.) Select "Transactions > VPOS" from the TransClient menu bar
2.) Select Credit Card as the payment type
3.) Select CREDIT from the trans type pull down tab
4.) Key the transaction amount under payment details
5.) Swipe card or key the card #, Expdate, and CVV2 under payment details
   - If card is swiped the transaction will automatically submit

6.) Ticket # from the original transaction must be entered under payment details
7.) If the card is not swiped key any cardholder details needed
8.) Click submit at the bottom of the screen

Force

1.) Select "Transactions > VPOS" from the TransClient menu bar
2.) Select Credit Card as the payment type
3.) Select FORCE from the trans type pull down tab
4.) Key the transaction amount under payment details
5.) Swipe card or key the card #, Expdate, and CVV2 under payment details
6.) Ticket # from the original transaction must be entered under payment details
7.) If the card is not swiped key any cardholder details needed
8.) Click submit at the bottom of the screen

Void

1.) Select "Transactions > VPOS" from the TransClient menu bar
2.) Select Credit Card as the payment type
3.) Select VOID from the trans type pull down tab
4.) Key the transaction amount under payment details

5.) Swipe card or key the card #, Expdate, and CVV2 under payment details
6.) Ticket # from the original transaction must be entered under payment details
7.) If the card is not swiped key any cardholder details needed
8.) Click submit at the bottom of the screen

Reports

1.) Select Transactions > Stats from the TransClient menu bar
2.) Select Transaction type to search for and any additional search parameters desired
3.) Select the search transactions button and any transactions matching the search criteria will be displayed

Note: Users cannot view transactions ran by the admin and by default cannot view transactions ran by any other users. For a user to be able to see other user's transactions view other has to be checked under that user's setup.

Adding clerks to the desktop client

This can only be done when logged in as Admin.
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2.) Key in the user information and the ID
3.) Enter the users password and select the transaction types allowed
4.) Then click the add button and the user should now be displayed as a user under user setup

6.5 Industry Specific Transactions (Hotel)

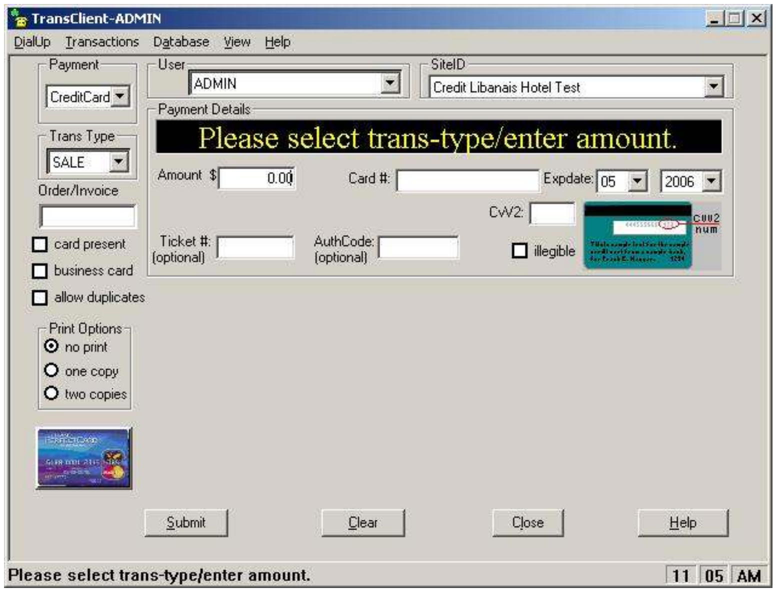


Figure 29 TransClient-"Hotel" screen display

Hotel

Transaction	Transaction Function
Auth	Holds funds on a credit card for a period of time.
Force	Charges the credit card the amount that was held in the Auth.
Sale	Places a charge on a credit card.
Credit	Returns funds from your account to the credit card.
Void	Voids out a Sale/Force transaction if the batch has not been closed.

Auth

1.) Select "Transactions > VPOS" from the TransClient menu bar
2.) Select Credit Card as the payment type
3.) Select AUTH from the trans type pull down tab
4.) Key the transaction amount under payment details
5.) Swipe card or key the card #, Expdate, and CVV2 under payment details
    - If card is swiped the transaction will automatically submit
6.) If the card is not swiped key any cardholder details needed
7.) Click submit at the bottom of the screen
8.) Screen will prompt to please fill out additional hotel info

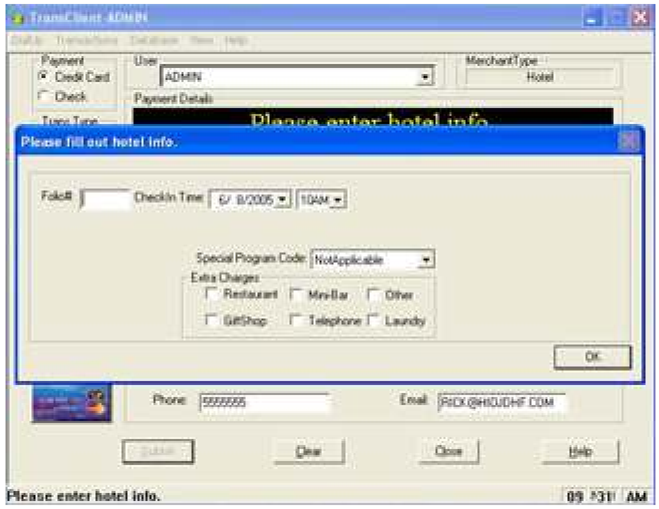


Figure 30 TransClient-"Hotel Info" screen display

9.) Key the folio, check in time, special program code, and reason extra charges if needed
10.) Click OK or press enter and the transaction will be processed

Sale

1.) Select "Transactions > VPOS" from the TransClient menu bar
2.) Select Credit Card as the payment type
3.) Select SALE from the trans type pull down tab
4.) Key the transaction amount under payment details
5.) Swipe card or key the card #, Expdate, and CVV2 under payment details
   - If card is swiped the transaction will automatically submit
6.) If the card is not swiped key any cardholder details needed
7.) Click submit at the bottom of the screen
8.) Screen will prompt to please fill out additional hotel info
9.) Key the folio, check in time, special program code, and reason extra charges if needed
10.) Click OK or press enter and the transaction will be processed

Credit

1.) Select "Transactions > VPOS" from the TransClient menu bar
2.) Select Credit Card as the payment type
3.) Select CREDIT from the trans type pull down tab
4.) Key the transaction amount under payment details
5.) Swipe card or key the card #, Expdate, and CVV2 under payment details
   - If card is swiped the transaction will automatically submit
6.) Ticket # from the original transaction must be entered under payment details
7.) If the card is not swiped key any cardholder details needed
8.) Click submit at the bottom of the screen

9.) Screen will prompt to please fill out additional hotel info
10.) Key the folio, check in time, special program code, and reason extra charges if needed
11.) Click OK or press enter and the transaction will be processed

Force

1.) Select “Transactions > VPOS” from the TransClient menu bar
2.) Select Credit Card as the payment type
3.) Select FORCE from the trans type pull down tab
4.) Key the transaction amount under payment details
5.) Swipe card or key the card #, Expdate, and CVV2 under payment details
   - If card is swiped the transaction will automatically submit
6.) Ticket # from the original transaction must be entered under payment details
7.) If the card is not swiped key any cardholder details needed
8.) Click submit at the bottom of the screen
9.) Screen will prompt to please fill out additional hotel info
10.) Key the folio, check in time, special program code, and reason extra charges if needed
11.) Click OK or press enter and the transaction will be processed

Void

1.) Select “Transactions > VPOS” from the TransClient menu bar
2.) Select Credit Card as the payment type
3.) Select VOID from the trans type pull down tab
4.) Key the transaction amount under payment details
5.) Swipe card or key the card #, Expdate, and CVV2 under payment details
   - If card is swiped the transaction will automatically submit
6.) Ticket # from the original transaction must be entered under payment details
7.) If the card is not swiped key any cardholder details needed
8.) Click submit at the bottom of the screen
9.) Screen will prompt to please fill out additional hotel info
10.) Key the folio, check in time, special program code, and reason extra charges if needed
11.) Click OK or press enter and the transaction will be processed

Reports

1.) Select Transactions > Stats from the TransClient menu bar
2.) Select Transaction type to search for and any additional search parameters desired
3.) Select the search transactions button and any transactions matching the search criteria will be displayed

Note: Users cannot view transactions ran by the admin and by default cannot view transactions ran by any other users. For a user to be able to see other user's transactions view other has to be checked under that user's setup.

Adding clerks to the desktop client

This can only be done when logged in as Admin.

1.) Select Database > Users Setup from the TransClient menu bar
2.) Key in the user information and the ID
3.) Enter the users password and select the transaction types allowed
5.) Then click the add button and the user should now be displayed as a user under user setup

6.6 Industry Specific Transactions (Restaurant)

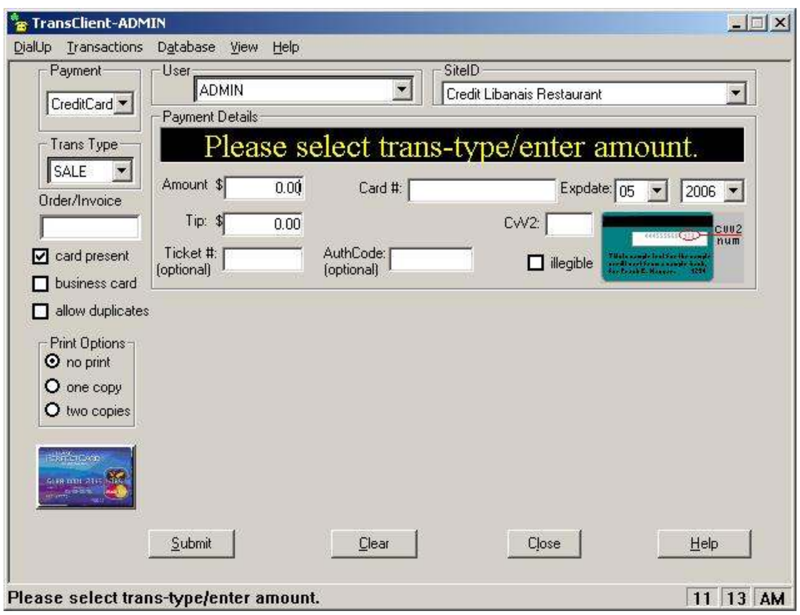


Figure 31 TransClient-"Restaurant" screen display

Restaurant

Transaction	Transaction Function
Auth	Holds funds on a credit card for a period of time.
Sale	Places charge on a credit card.
Tipedit	Allows you to add a tip to a Sale or Force transaction
Force	Charges the credit card the amount that was held in the Auth.
Credit	Returns funds from your account to the credit card.
Void	Voids out a Sale/Force transaction if the batch has not been closed.

Auth

1.) Select “Transactions > VPOS” from the TransClient menu bar
2.) Select Credit Card as the payment type
3.) Select AUTH from the trans type pull down tab
4.) Key the transaction amount under payment details
5.) Tip can be added to the auth
    - If a tip is added to the auth the receipt will not show the added amount and print a blank tip line for the customer to enter the tip desired
6.) Swipe card or key the card #, Expdate, and CVV2 under payment details
    - If card is swiped the transaction will automatically submit
7.) If the card is not swiped key any cardholder details needed
8.) Click submit at the bottom for the screen

Sale

1.) Select “Transactions > VPOS” from the TransClient menu bar
2.) Select Credit Card as the payment type
3.) Select SALE from the trans type pull down tab
4.) Key the transaction amount under payment details
5.) Tip can be added to the sale
    - This will add the tip to the sale and print the tip amount on the receipt
6.) Swipe card or key the card #, Expdate, and CVV2 under payment details
    - If card is swiped the transaction will automatically submit
7.) If the card is not swiped key any cardholder details needed
8.) Click submit at the bottom of the screen

Tipedit

1.) Select “Transactions > Stats” from the TransClient menu bar
2.) Search for the transaction for which a tip should be added to
3.) Once the transaction is located, double click the transaction
4.) Press the VPOS button on the transaction details screen
5.) Select “Tipedit” from the transaction type drop down menu
6.) Enter the dollar amount of the tip into the Tip field
7.) Press the submit button

Note: Tips may only be added towards transactions which are classified as sales or forces. Do not change any figure in the amount field when adding a tip to a transaction

Force

1.) Select “Transactions > VPOS” from the TransClient menu bar
2.) Select Credit Card as the payment type
3.) Select FORCE from the trans type pull down tab
4.) Key the transaction amount and tip under payment details
5.) Swipe card or key the card #, Expdate, and CVV2 under payment details
6.) Ticket # from the original transaction must be entered under payment details
7.) If the card is not swiped key any cardholder details needed
8.) Click submit at the bottom of the screen

Credit

1.) Select “Transactions > VPOS” from the TransClient menu bar
2.) Select Credit Card as the payment type
3.) Select CREDIT from the trans type pull down tab
4.) Key the transaction amount and tip under payment details
5.) Swipe card or key the card #, Expdate, and CVV2 under payment details
    - If card is swiped the transaction will automatically submit
6.) Ticket # from the original transaction must be entered under payment details
7.) If the card is not swiped key any cardholder details needed
8.) Click submit at the bottom of the screen

Void

1.) Select “Transactions > VPOS” from the TransClient menu bar
2.) Select Credit Card as the payment type
3.) Select VOID from the trans type pull down tab
4.) Key the transaction amount and tip under payment details
5.) Swipe card or key the card #, Expdate, and CVV2 under payment details
6.) Ticket # from the original transaction must be entered under payment details
7.) If the card is not swiped key any cardholder details needed
8.) Click submit at the bottom of the screen

Reports

1.) Select Transactions > Stats from the TransClient menu bar
2.) Select Transaction type to search for and any additional search parameters desired
3.) Select the search transactions button and any transactions matching the search criteria will be displayed

Note: Users cannot view transactions ran by the admin and by default cannot view transactions ran by any other users. For a user to be able to see other user's transactions view other has to be checked under that user's setup.

Adding clerks to the desktop client

This can only be done when logged in as Admin.

1.) Select Database > Users Setup from the TransClient menu bar
2.) Key in the user information and the ID
3.) Enter the users password and select the transaction types allowed
4.) Then click the add button and the user should now be displayed as a user under user setup

6.7 Industry Specific Transactions (Mail Order)

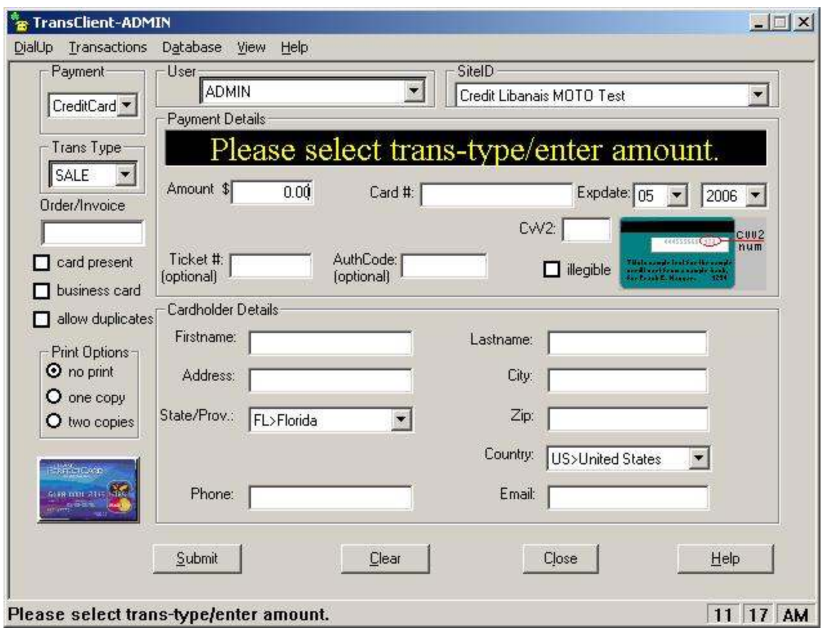


Figure 32 TransClient-"Mail Order/Direct Marketing" screen display

Mail Order / Direct Marketing

Transaction Types	Transaction Function
Auth	Holds funds on a credit card for a period of time.
Force	Charges the credit card the amount that was held in the Auth.
Sale	Places a charge on a credit card.
Credit	Returns funds from your account to the credit card.
Void	Voids out a Sale/Force transaction if the batch has not been closed.

Auth

1.) Select "Transactions > VPOS" from the TransClient menu bar
2.) Select Credit Card as the payment type
3.) Select AUTH from the trans type pull down tab
4.) Key the transaction amount under payment details
5.) Swipe card or key the card #, Expdate, and CVV2 under payment details
    - If card is swiped the transaction will automatically submit
6.) If the card is not swiped key any cardholder details needed
7.) Click submit at the bottom for the screen
8.) Does not auto print receipt, screen is shown.
9.) Select "EmailReceipt" to have the receipt emailed.

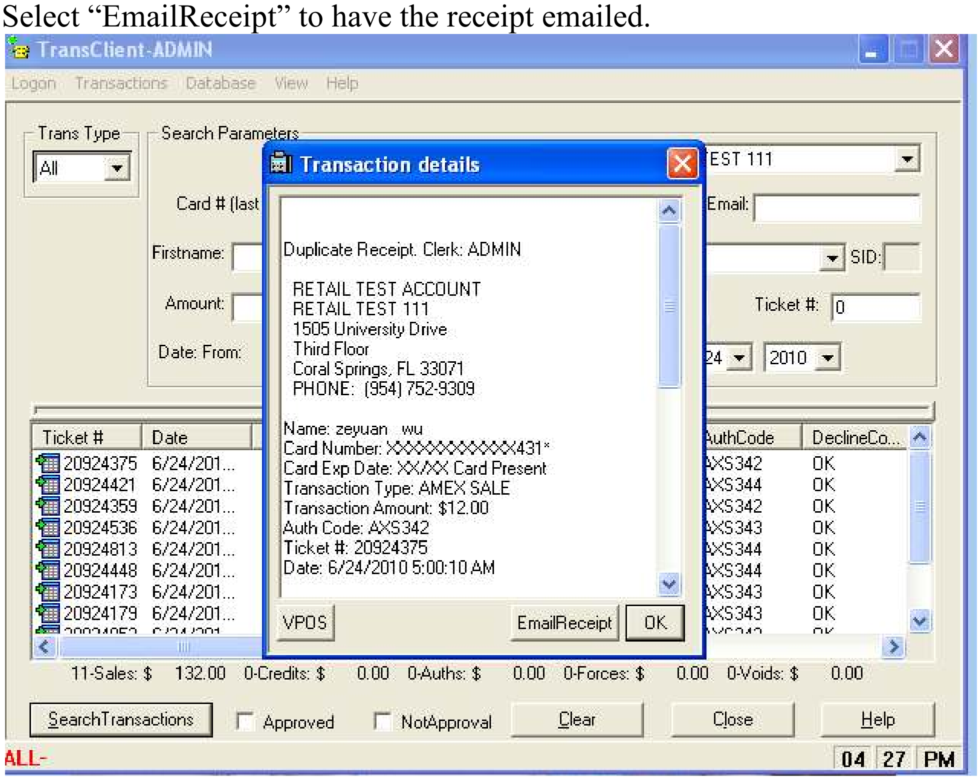


Figure 33 TransClient-"Mail Order/Direct Marketing" receipt display

Sale

1.) Select “Transactions > VPOS” from the TransClient menu bar
2.) Select Credit Card as the payment type
3.) Select SALE from the trans type pull down tab
4.) Key the transaction amount under payment details
5.) Swipe card or key the card #, Expdate, and CVV2 under payment details
    - If card is swiped the transaction will automatically submit
6.) If the card is not swiped key any cardholder details needed
7.) Click submit at the bottom of the screen

Credit

1.) Select “Transactions > VPOS” from the TransClient menu bar
2.) Select Credit Card as the payment type
3.) Select CREDIT from the trans type pull down tab
4.) Key the transaction amount under payment details
5.) Swipe card or key the card #, Expdate, and CVV2 under payment details
    - If card is swiped the transaction will automatically submit
6.) Ticket # from the original transaction must be entered under payment details
7.) If the card is not swiped key any cardholder details needed
8.) Click submit at the bottom of the screen

Force

1.) Select “Transactions > VPOS” from the TransClient menu bar
2.) Select Credit Card as the payment type
3.) Select FORCE from the trans type pull down tab
4.) Key the transaction amount under payment details
5.) Swipe card or key the card #, Expdate, and CVV2 under payment details
6.) Ticket # from the original transaction must be entered under payment details
7.) If the card is not swiped key any cardholder details needed
8.) Click submit at the bottom of the screen

Void

1.) Select “Transactions > VPOS” from the TransClient menu bar
2.) Select Credit Card as the payment type
3.) Select VOID from the trans type pull down tab
4.) Key the transaction amount under payment details
5.) Swipe card or key the card #, Expdate, and CVV2 under payment details
6.) Ticket # from the original transaction must be entered under payment details
7.) If the card is not swiped key any cardholder details needed
8.) Click submit at the bottom of the screen

Reports

1.) Select Transactions > Stats from the TransClient menu bar
2.) Select Transaction type to search for and any additional search parameters desired
3.) Select the search transactions button and any transactions matching the search criteria will be displayed

Note: Users cannot view transactions ran by the admin and by default cannot view transactions ran by any other users. For a user to be able to see other user's transactions view other has to be checked under that user's setup.

Adding clerks to the desktop client

This can only be done when logged in as Admin.
1.) Select Database > Users Setup from the TransClient menu bar
2.) Key in the user information and the ID
3.) Enter the users password and select the transaction types allowed
4.) Then click the add button and the user should now be displayed as a user under user setup

6.8 Industry Specific Transactions (Auto Rental)

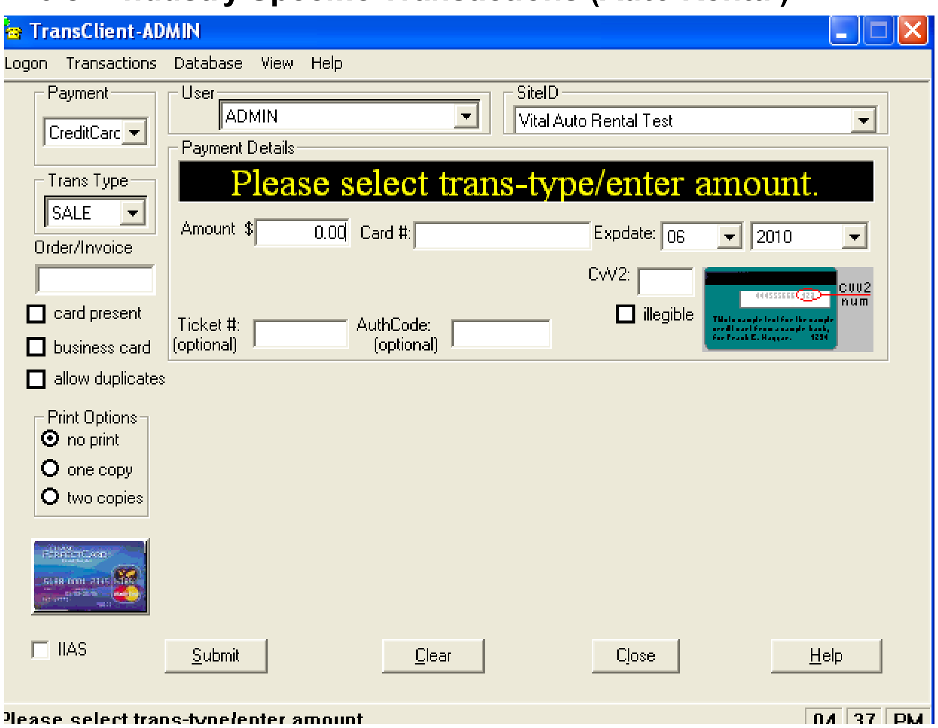


Figure 34 TransClient-"Auto Rental" receipt display

Auto Rental

Transaction Types	Transaction Function
Auth	Holds funds on a credit card for a period of time.
Force	Charges the credit card the amount that was held in the Auth.
Sale	Places a charge on a credit card.
Credit	Returns funds from your account to the credit card.
Void	Voids out a Sale/Force transaction if the batch has not been closed.

Auth

1.) Select "Transactions > VPOS" from the TransClient menu bar
2.) Select Credit Card as the payment type
3.) Select AUTH from the trans type pull down tab
4.) Key the transaction amount under payment details
5.) Swipe card or key the card #, Expdate, and CVV2 under payment details
   - If card is swiped the transaction will automatically submit
6.) If the card is not swiped key any cardholder details needed
7.) Click submit at the bottom for the screen
8.) Screen will prompt to please fill out additional auto rental info

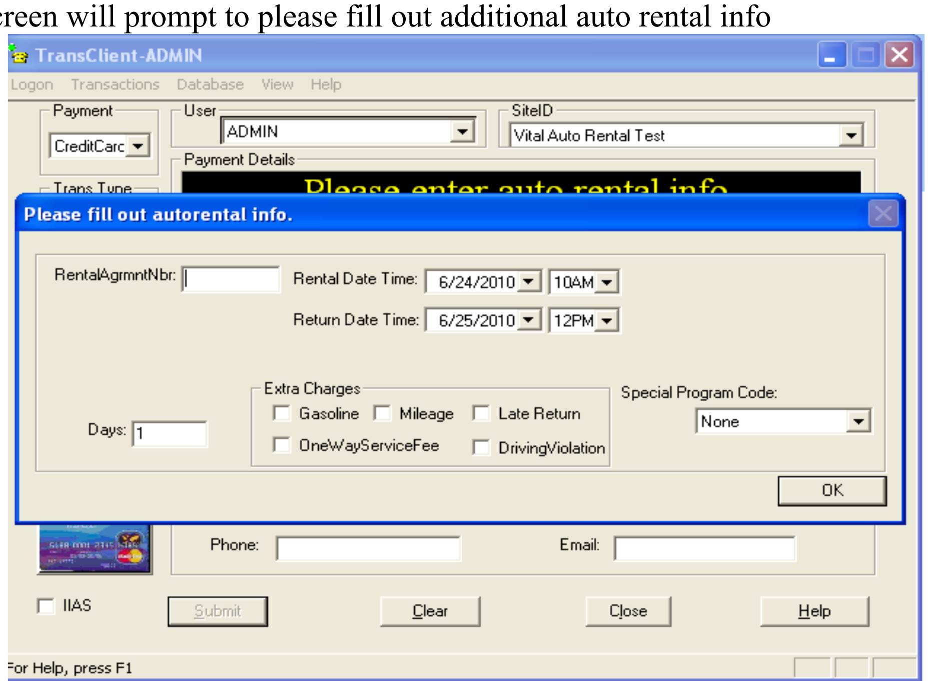


Figure 35 TransClient-"Auto Rental Info" receipt display

9.) Key the RentalAgrmntNbr, Pickup Time, Extra Charges, and Special Program Code if needed
10.) Click OK or press enter and the transaction will be processed

Sale

1.) Select “Transactions > VPOS” from the TransClient menu bar
2.) Select Credit Card as the payment type
3.) Select SALE from the trans type pull down tab
4.) Key the transaction amount under payment details
5.) Swipe card or key the card #, Expdate, and CVV2 under payment details
   - If card is swiped the transaction will automatically submit
6.) If the card is not swiped key any cardholder details needed
7.) Click submit at the bottom of the screen
8.) Screen will prompt to please fill out additional auto rental info
9.) Key the RentalAgrmntNbr, Pickup Time, Extra Charges, and Special Program Code if needed
10.) Click OK or press enter and the transaction will be processed

Credit

1.) Select “Transactions > VPOS” from the TransClient menu bar
2.) Select Credit Card as the payment type
3.) Select CREDIT from the trans type pull down tab
4.) Key the transaction amount under payment details
5.) Swipe card or key the card #, Expdate, and CVV2 under payment details
   - If card is swiped the transaction will automatically submit
6.) Ticket # from the original transaction must be entered under payment details
7.) If the card is not swiped key any cardholder details needed
8.) Click submit at the bottom of the screen
9.) Screen will prompt to please fill out additional Auto Rental info
10.) Key the RentalAgrmntNbr, Pickup Time, Extra Charges, and Special Program Code if needed
11.) Click OK or press enter and the transaction will be processed

Force

1.) Select “Transactions > VPOS” from the TransClient menu bar
2.) Select Credit Card as the payment type
3.) Select FORCE from the trans type pull down tab
4.) Key the transaction amount under payment details
5.) Swipe card or key the card #, Expdate, and CVV2 under payment details

- If card is swiped the transaction will automatically submit

6.) Ticket # from the original transaction must be entered under payment details
7.) If the card is not swiped key any cardholder details needed
8.) Click submit at the bottom of the screen
9.) Screen will prompt to please fill out additional Auto Rental info
10.) Key the RentalAgrmntNbr, Pickup Time, Extra Charges, and Special Program Code if needed
11.) Click OK or press enter and the transaction will be processed

Void

1.) Select "Transactions > VPOS" from the TransClient menu bar
2.) Select Credit Card as the payment type
3.) Select VOID from the trans type pull down tab
4.) Key the transaction amount under payment details
5.) Swipe card or key the card #, Expdate, and CVV2 under payment details
    - If card is swiped the transaction will automatically submit
6.) Ticket # from the original transaction must be entered under payment details
7.) If the card is not swiped key any cardholder details needed
8.) Click submit at the bottom of the screen
9.) Screen will prompt to please fill out additional Auto Rental info
10.) Key the RentalAgrmntNbr, Pickup Time, Extra Charges, and Special Program Code if needed
11.) Click OK or press enter and the transaction will be processed

Reports

1.) Select Transactions > Stats from the TransClient menu bar
2.) Select Transaction type to search for and any additional search parameters desired
3.) Select the search transactions button and any transactions matching the search criteria will be displayed

Note: Users cannot view transactions ran by the admin and by default cannot view transactions ran by any other users. For a user to be able to see other user's transactions view other has to be checked under that user's setup.

Adding clerks to the desktop client

This can only be done when logged in as Admin.

1.) Select Database > Users Setup from the TransClient menu bar
2.) Key in the user information and the ID
3.) Enter the users password and select the transaction types allowed
4.) Then click the add button and the user should now be displayed as a user under user setup

6.9 Stats

6.9.1 Search for a Previous Transaction

The "Stats" feature allows you to specify information about transactions and search the SLIM CD Server for matching records.

1. Display the "TransClient" Menu.
2. Select "Transactions."
3. Then click "Stats" from the pull-down selection to display the "Stats" screen window.

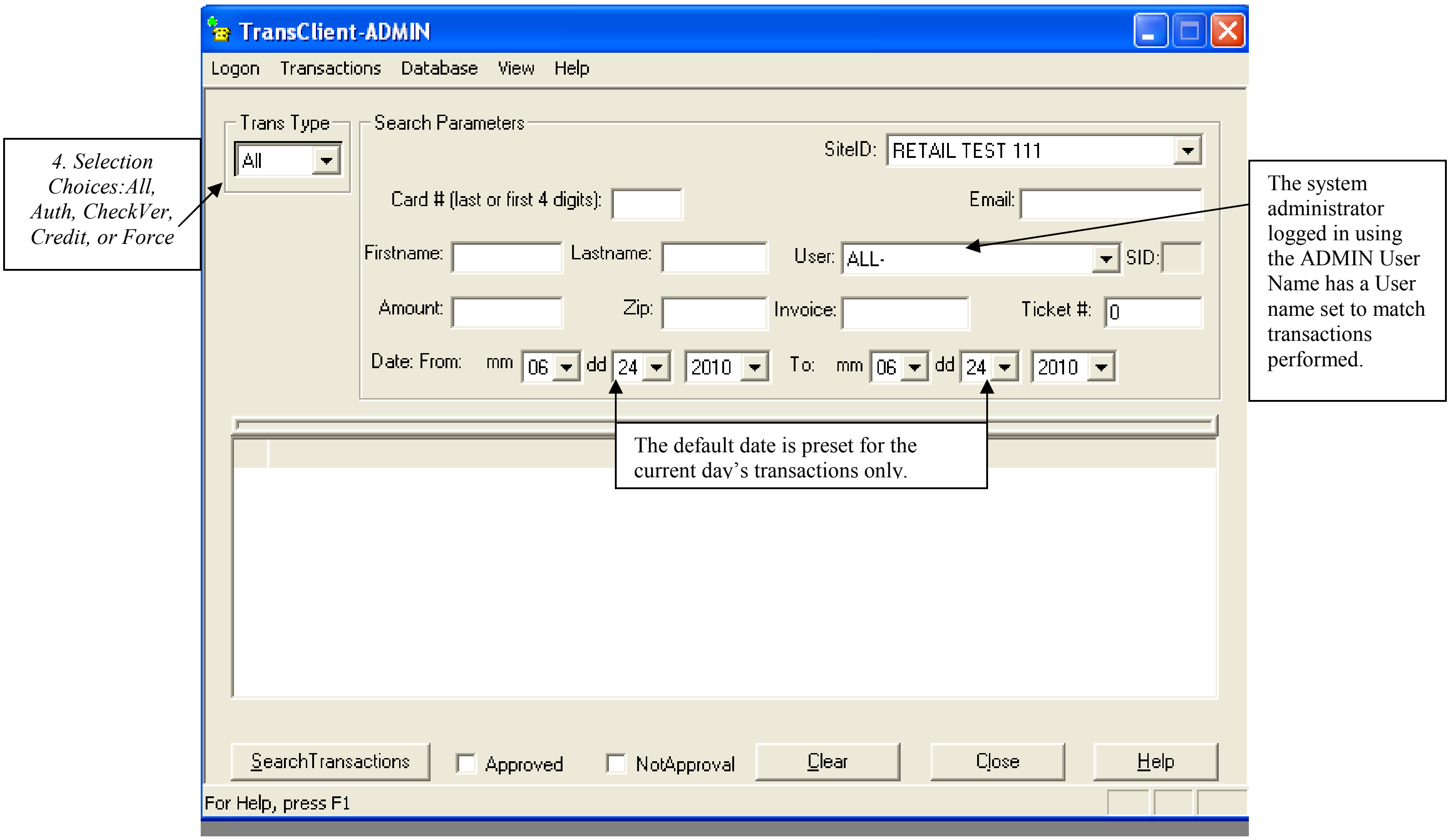


Figure 36"TransClient" Menu "Stats" window view

4. Use the pull-down menu to select a "Trans Type."

Note: Select "ALL" to search for any transaction made by any clerk, or select a specific user to set the user name of another clerk and to list just those transactions.

Note: You can list transactions of any type, or just transactions of a specific type.

5. Populate the "Search Parameters" section of the Stats menu display:

Heading	Details for Entering Information
Card #	The last or first 4 digits of the credit card #.
Email	Email Address
Firstname	Customer's First name only
Lastname	Customer's Last name only
User	Use pull-down menu to select choice.
SID	TICKET # # Displayed
Amount	The exact amount of the transaction
Zip	Customer's Zip Code
Invoice	The Invoice Number assigned to the transaction.
TICKET #	Enter TICKET # #.
Date	Use the month, day, and year to enter a date range

6. Select "Search Transactions."
7. Only The Transactions that match ALL criteria are then displayed.
8. A letter code will stand for the details of the transaction records:

Code	Transaction Record Detail
Y	Approved Transaction
N	Declined Transaction
D	A Disallowed Transaction Due to Fraud Scrubbing
E	Indicates an Error in Processing the Transaction

6.9.2 Sort Transactions

9. Sort the displayed transactions by clicking on a Column Header (Ex.TransType).
10. Double-click on any row to find out more details about a specific transaction.

Note: Clerks can only display transactions performed by the user name that corresponds to their login User Name, and the user name field is disabled.

9. Double-Click on any row to select the transaction.

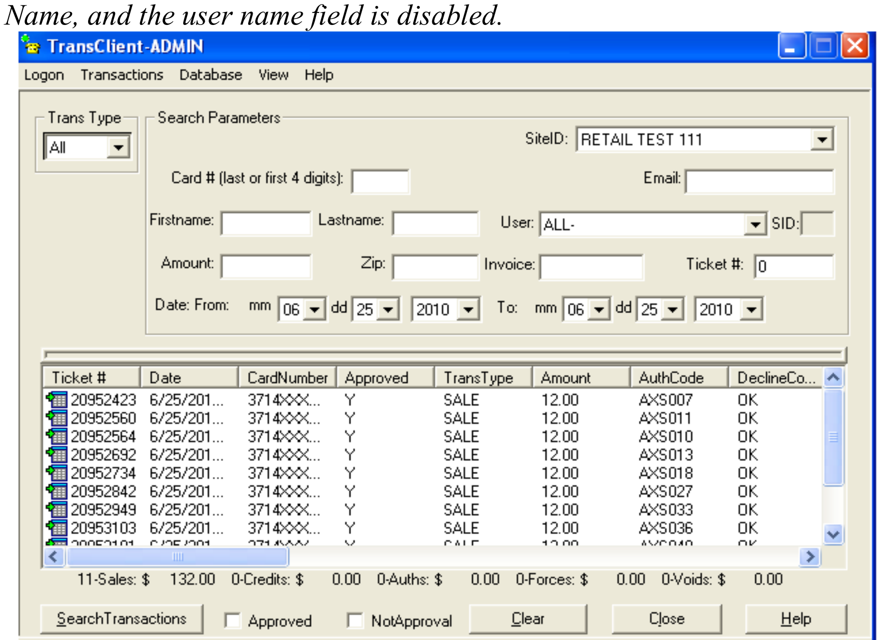


Figure 37"Sort Transactions" screen view window.

6.9.3 Re-Print A Receipt

11. The "Transactions details" receipt can now be viewed.

Note: All information for this transaction is available, except the credit card number. The credit card number is not displayed for security reasons.

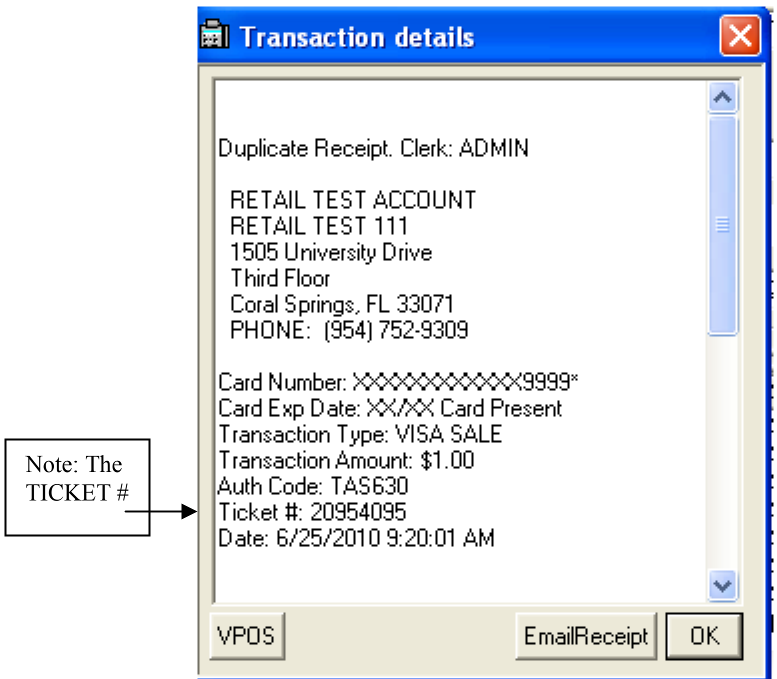
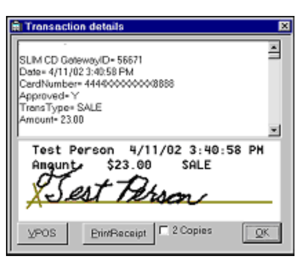


Figure 38 "Transaction details" screen window

12. If you have previously selected a printer, you may print a duplicate copy of the receipt by clicking "Print Receipt."
13. Click "VPOS" to send information from this transaction into the VPOS screen to pre-fill personal information for repeat customers when performing a Force transaction on an Auth, or a Void/Credit on a Sale.

Note: If the ePad box is checked in the VPOS screen, the Transaction details screen also includes the signature line.

***Note**: Old signatures are not re-used when pressing the VPOS button.*



14. A new signature must be captured for any additional repeat card swipe) to perform a SALE transaction.

14. Click the lower half of the screen that contains the signature to generate a blank line.
15. Allow your customer to re-enter their signature.

6.10 Database

Note: The Database pull-down menu items allows only the ADMIN to export your transactions and to manage users.

6.10.1 Select SQL Server

*Note: Enabled for the **Enterprise Edition** of SLIM CD which allows the selection of a different SQL server to store transactions. This selection is disabled on the regular version of the SLIM CD.*

6.10.2 Users Setup

Note: The Add Users command allows you to grant access to clerks. Once a clerk has been given a User Name and Password, they can log in to the SLIM CD software and process transactions. All transactions are identified with the clerk's User Name in the transaction records.

1. Open the "TransClient" transaction menu.
2. Select "Users Setup" from the "Database" pull-down menu.
3. The "TransClient" window for setting up or modifying User information is displayed.

9. Select "Users Setup" form Database menu.

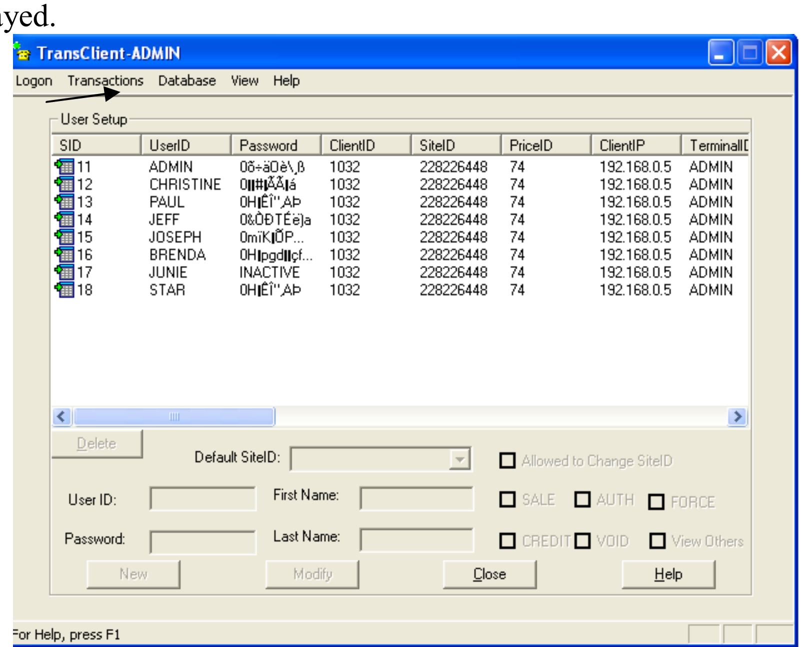


Figure 39"TransClient" Database window for "Users Setup"

6.10.2.1 Add A New Clerk

1. Select "New" to add a new clerk to the database.
2. The TransClient screen replaces "New" with the "Add" button and enables the fields: "User ID," "Password," "First Name," and "Last Name."
3. Enter all of the New User information in each of the fields described in Step 2.

4. Then click "Add." The new Clerk is now a valid User.
5. Select: AUTH, SALE, FORCE, CREDIT or VOID to grant permission to each clerk to perform specific transaction operations. For example, set up one clerk to accept payment for transactions, and another for credits/refunds
6. Select "Close" when finished.

Note: To add additional Users, simply repeat steps 1 through steps 4.

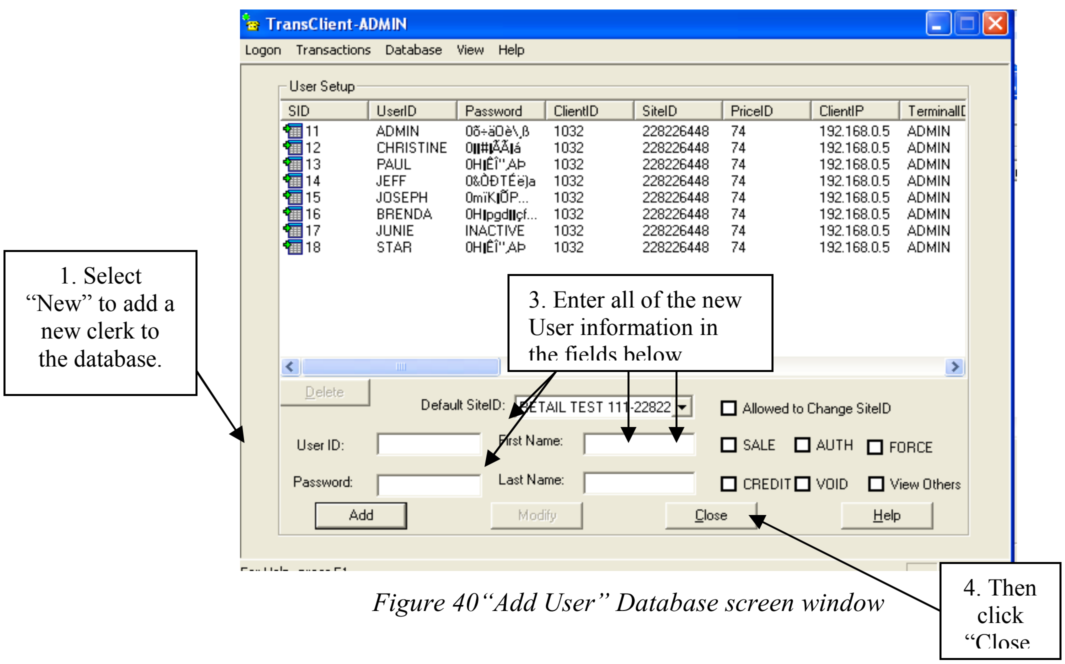


Figure 40"Add User" Database screen window

6.10.2.2 Modify Information

1. View the "User Setup" display to locate the User information you wish to modify.
2. Click to highlight the information displayed for that specific User.
3. Click "Modify."
4. Enter the new information in the enabled fields you wish to change.
5. Select "Update" to save this new information on the SLIM CD Database.

Note: To change the ADMIN password, contact the Slim CD, Inc. Customer Support at 1(877) 475-4623.

6.10.2.3 Delete a Clerk

1. View the User Setup display to locate the displayed information from the User ID that needs modification.
2. Click to highlight the User Information displayed for that specific Clerk or User.
3. Click the "Delete" button (located above the field labeled: User ID).
4. Click "Yes" to set this User as 'INACTIVE.'

Note: The 'INACTIVE' User can no longer login to SLIM CD.

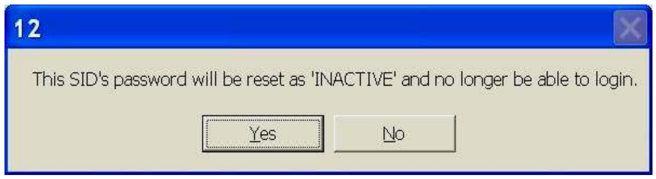


Figure 41User Setup 'INACTIVE" screen window

6.10.3 Setup Hardware

1. Select "Setup Hardware" from the "Database" pull-down menu to generate "Hardware Setup" screen display.
2. Locate and click the mouse in the smaller window for the hardware accessory you wish to select.

Note: Selections Include: Pinpad, MICR Reader, Printer, Select Signature Pad).

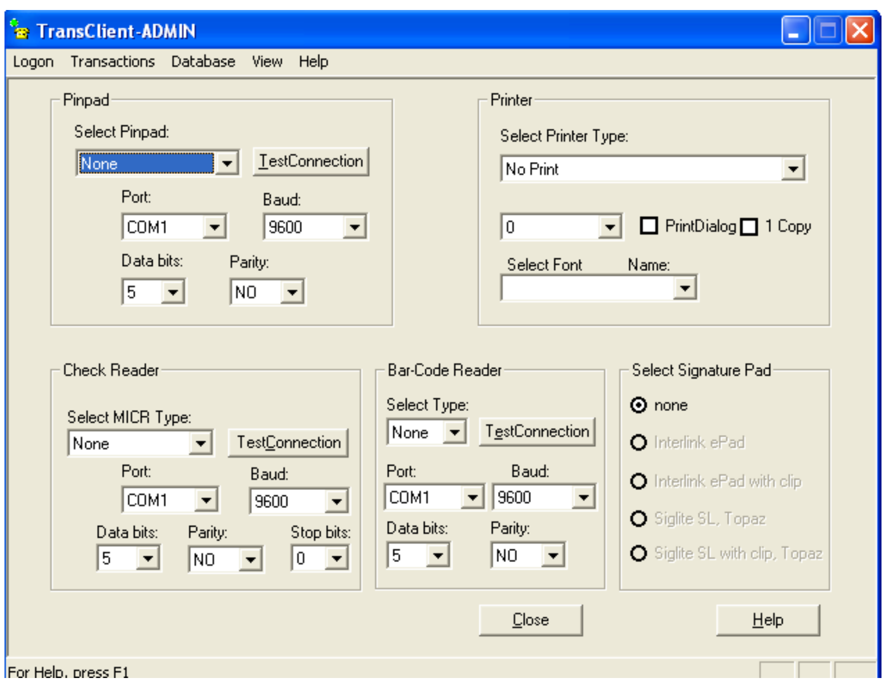


Figure 42"TransClient" Database "Hardware Setup" screen display

6.10.3.1 Pinpad

1. "Select Pinpad Type" by using the pull-down menu.
2. Use the pull-down menu to select the COM "Port" to which the "Pinpad" is connected, the "Baud" number, and the "Parity."

Note: The Pinpad only supports transactions types of Sale and Credit.

6.10.3.2 MICR Reader

1. Select "MICR Type" using the pull-down menu.
2. Select the COM "Port" to which the MICR Reader is connected.
3. Use the pull-down menu to select the number of "Data bits" the Reader holds.
4. Use the pull-down menu to select the "Baud," "Parity," and "Stop bits."
5. Click "Close" when you are finished.

6.10.3.3 Printer

1. A list of installed printers will be displayed on the top-right of the screen.
2. Select your printer from the pull-down list.

6.10.3.4 Signature Capture Devices

1. Locate and select the three Signature-Pad choices:
    - none
    - Interlink Electronics ePad
    - Interlink Electronics ePad w/Clip
    - SigLite SL Topaz Systems, Inc.
    - SigLite SL w/Clip Topaz Systems, Inc.

Note: The SLIM CD supports both ePad configurations:
- The ePad is a signature capture device that allows customers to electronically sign their receipts and eliminates the need to keep small signed paper receipts.
- The regular ePad allows your customers to sign on an electronic tablet using a special pen instead of using a traditional pen and ink.
- The ePad w/Clip is a hybrid, allowing your customers to sign with a pen, but also capture the signature electronically.

2. Select the hardware you prefer and enable the corresponding ePad option.
3. The SLIM CD alters the way it prints receipts based on these choices.
4. When using the ePad, the SLIM CD prompts for the tablet to be signed, then the receipt is printed for the customer.

5. When using the ePad with clip, the receipt is printed first, so the customer signs in ink, and keeps the signed receipt.

6.10.4 Export Transaction

You can export transactions from The SLIM CD Server into an ASCII file from the Database pull-down menu.

1. Select **"Export Transactions"** from the Database pull-down menu to display the "TransClient" Exporting screen window.

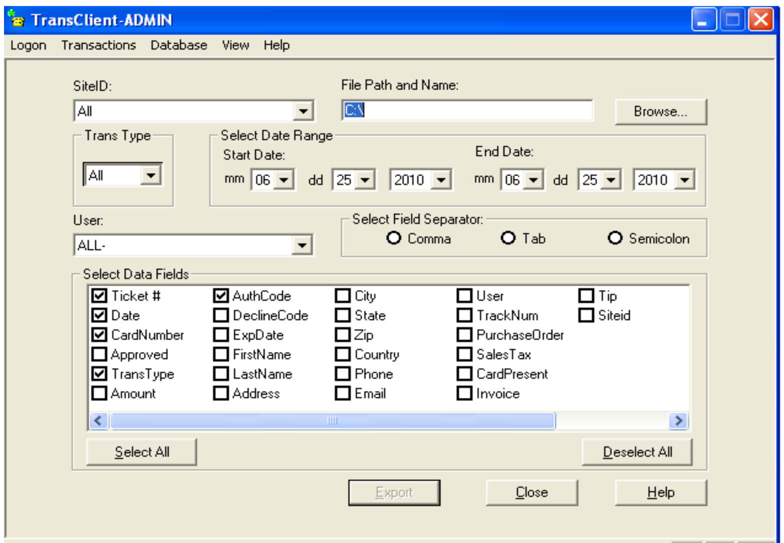


Figure 43 "TransClient" Exporting screen window

2. Locate "File Path and Name."
3. Type in the File Name manually or use the Browse feature pull-down menu to select the file you wish to export.
4. Locate "Select Date Range."
5. Use the pull-down menus to specify a "Start Date" and "End Date" for the transaction/s to be exported.
6. Click to specify the separator character (comma, tab, semicolon) for each data field in the row.
7. Click the check box or "Select All" or "Deselect All" to specify the individual fields to be exported, and how those fields should be delimited.

Note: You must specify at least one field for the export file to contain any data.
*Note: The **Select All** button selects all fields to be exported.*
*Note: The **Deselect All** button clears the checkbox for all fieldnames.*

6.10.5 Merchant Login

1. Display the "TransClient" Menu.
2. Select the "Database" pull-down menu and click "Merchant Login."
3. The default web browser opens to the Slim CD Merchant Login page.
4. Enter your "Client ID" and "Password."
5. Click "LOGIN."

Note*: This menu choice is enabled only when the ADMINistrator is logged in to the SLIM CD software.*

Figure 44 "Merchant Login" window

1. The "Quick Stats" screen is displayed.

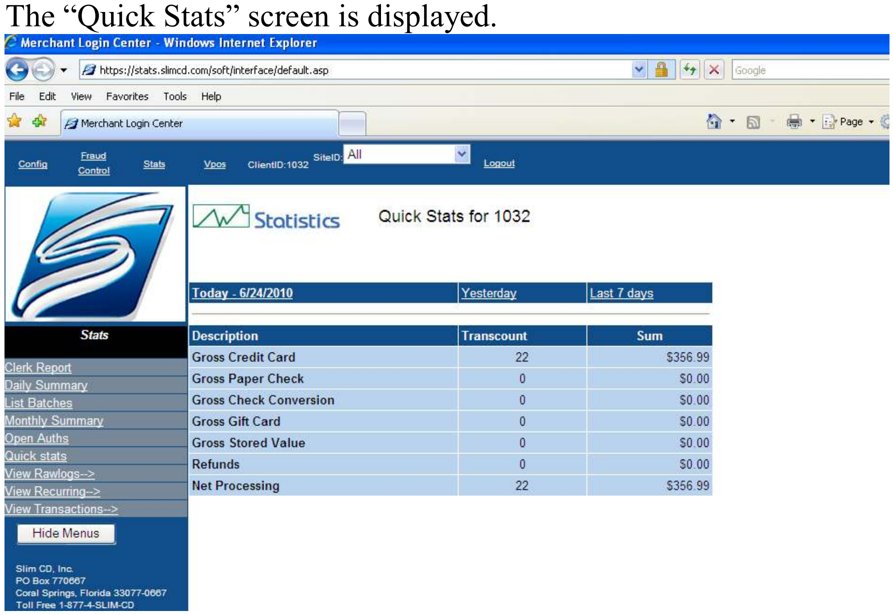


Figure 45Merchant Login "Quick Stats" screen display

***Note**: The SLIM CD User's Guide contains information on all functions and features available as part of the merchant's login to the SLIM CD back-end reporting system.*

6.10.6 Restore Database

- The Restore Database feature allows users of the Enterprise Edition to restore their database from information stored on the SLIM CD server for your Client ID login.
- It is disabled on the regular version of the SLIM CD and is only enabled for the enterprise edition of the software.

6.11 View

- The View pull-down menu items allow you to change the appearance of the SLIM CD display.
- The View also allows you to launch into an external program to monitor the modem's communications.

6.11.1.1 RasMonitor

- The **RasMonitor** menu item launches the RasMonitor program on Windows NT. Dial-up Networking must be installed to use the RasMonitor program.
- If you do not use a modem to connect to the Internet, or you are not running Windows NT, you should not need to use the RasMonitor.

6.11.1.2 Status Bar

- The **Status Bar** menu item adds or removes the status bar from the bottom of the SLIM CD software's display window.

6.12 Help

- The Help pull-down menu items allow you to access the SLIM CD software's Help Text.
- The Help Topics menu item launches the Windows Help system.
- The Help Topics display the help text for the SLIM CD software.
- You can also launch the Help System for any menu item by pressing F1 while the menu item is highlighted.

6.12.1 SlimCD Updates and Patches

The Check for Updates menu item launches your default browser to a site with information on the latest available version of the SLIM CD.

Figure 46"SlimCD Updates and Patches" menu display

6.12.2 About TransClient

The "About TransClient" menu item displays the copyright and current version of the SLIM CD software.

7 The Slim CD website

The Slim CD website provides merchants with full control over credit card processing. The website offers a comprehensive and user-friendly online reporting system with a built-in Fraud Prevention System. The website allows the merchant to process transactions, configure merchant setup, fraud control, view online transaction reports and display transaction summaries from the interactive terminal and the associated reporting system.

7.1 User Login

1. Open your Internet Browser.
2. Enter the following URL: www.slimcd.com
3. Enter your 4-digit client ID and password.
4. Press the submit button

Figure 47 www.slimcd.com home screen

5. Once the login is successful, your browser will default to the Quick Stats screen for your merchant account, which allows clients to view a sum of activities for the current day, from the previous day, and a total from the past 7 days.

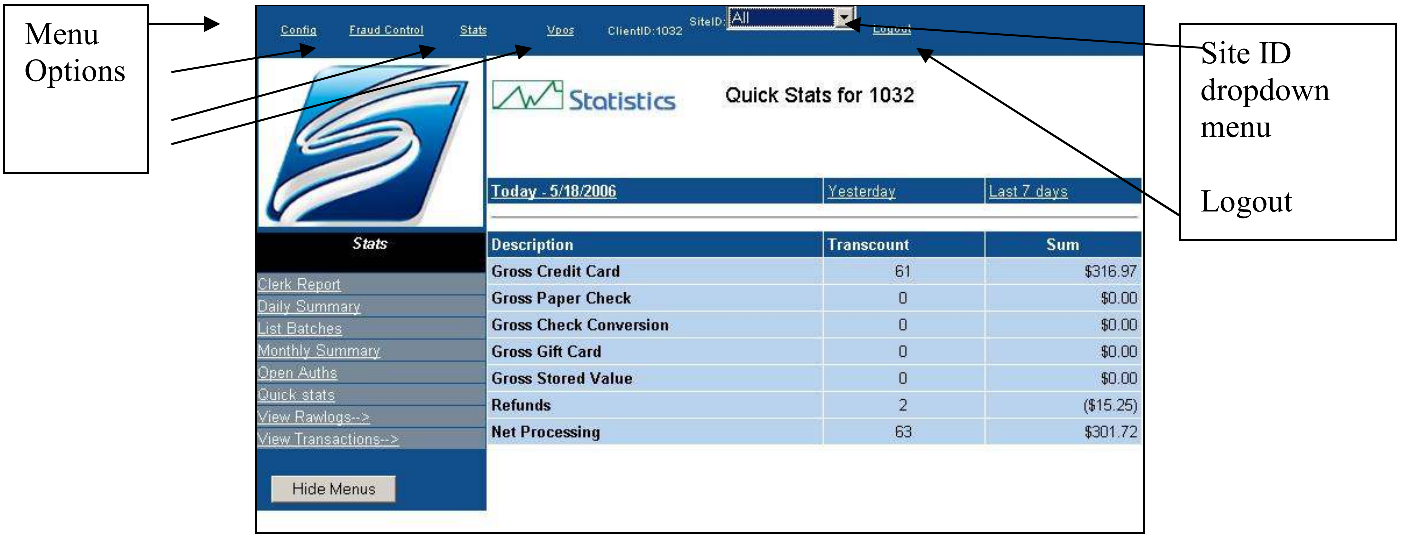


Figure 48 Quick Stats Screen

6. At the top of the screen, you have the option to chose from four different menus: Config, Fraud Control, Stats, and Vpos. Once a menu is selected, its contents will display on the left side of the screen. If the merchant has multiple sites configured for the account, there is a Site ID drop down box at the top of the screen so the merchant can have access to switch between the multiple sites on the account. Immediately to the right of the Site ID drop down box is a feature which will log you out of the system when you are ready to close out your session on the slim CD website.

7.2 Config Menu

1. Once a user is logged into www.slimcd.com, from any screen they may select the Config menu from the top left corner of the screen, and the Config Menu options will display on the left side of the screen.
Note: Only merchants set up as Mail Order/ Direct Marketing or E-Commerce business types will have access to the Shopping Cart and Generate Buy Button choices under the Config menu.

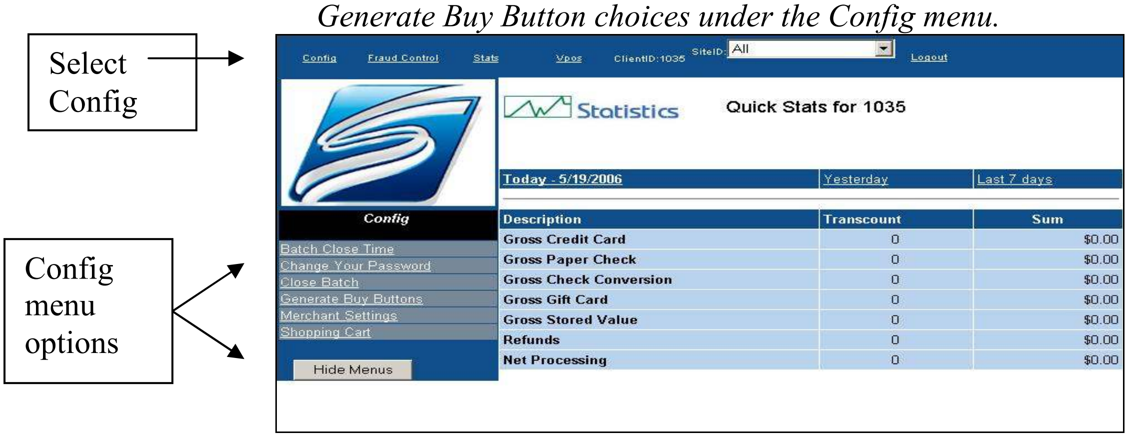


Figure 49 The Config Menu

7.2.1 Batch Close Time

1. Select Batch Close Time under the Config Menu.

Figure 50 Batch Close Time Screen

2. From the drop down menu, please select the hour of the day you would like your transaction totals for the day (Batch) to be sent out to your merchant bank for back end processing. If you prefer to not have your totals batch out at a set time, select the option **close manually**.
3. Press Save Batch Close Settings when you have made your choice.

7.2.2 Change Your Password

1. Select Change your password under the Config menu.
2. If you wish to change your Slim CD user password, enter your old password, the password you would now like the system to recognize, and then confirm your new password choice.
3. Click on submit to complete this process, or press the clear fields button to start this process over.

7.2.3 Close Batch

1. Select Close Batch from the Config menu. ***Note: This option should only be selected for merchants who have their Batch Close Time set to <u>Close Manually.</u>***

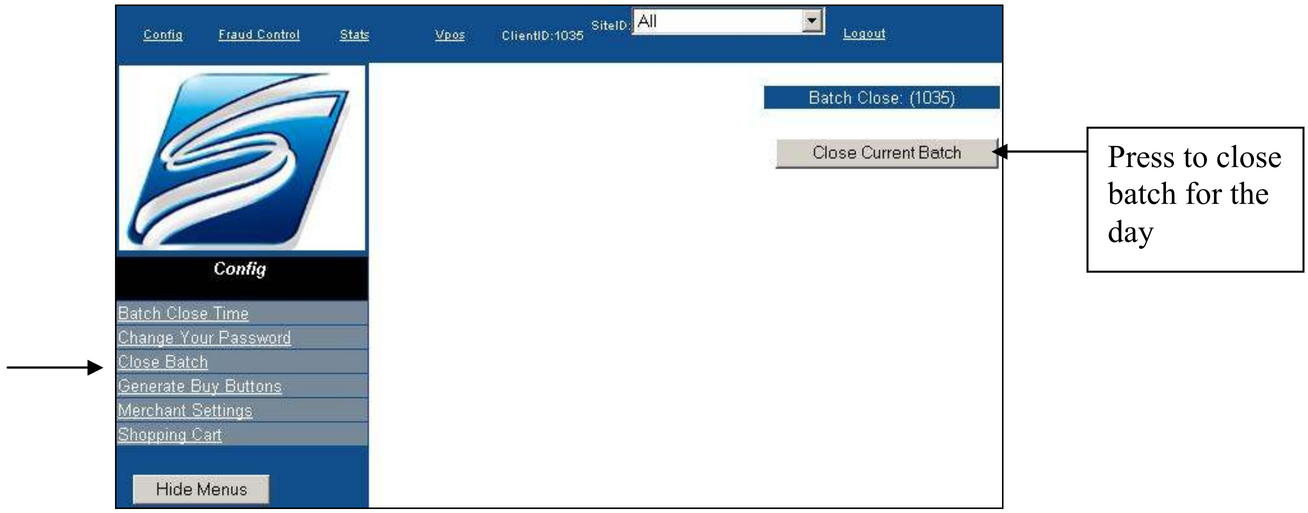


Figure 51 Close Batch Screen

2. A confirmation summarizing the batch details will appear after the batch is closed

7.2.4 Merchant Settings

1. If the merchant needs to have changes made to the contact information, processor information, or type of payment form accepted, then select Merchant Settings under the Config menu.

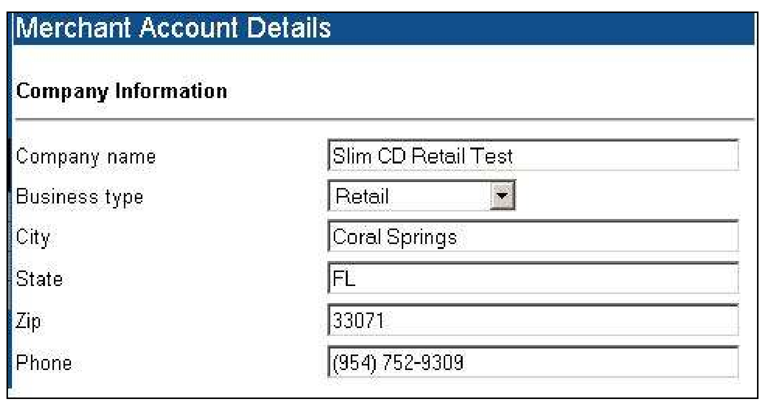


Figure 52Merchant Account Company Info. Screen

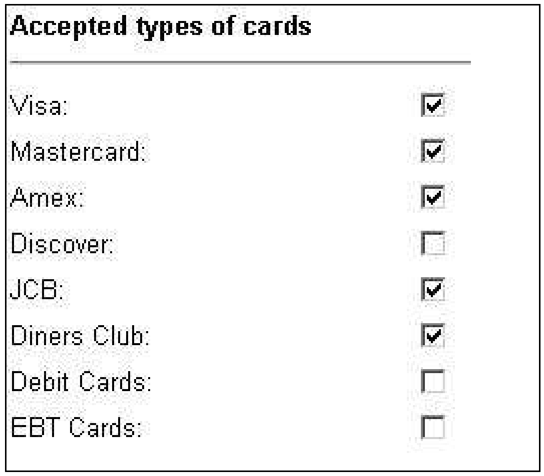


Figure 53Accepted Types of cards Screen

Note: A merchant must have their bank configure the merchant account so that the merchant can accept Amex, Discover, JCB, Diners, Debit, and EBT cards.

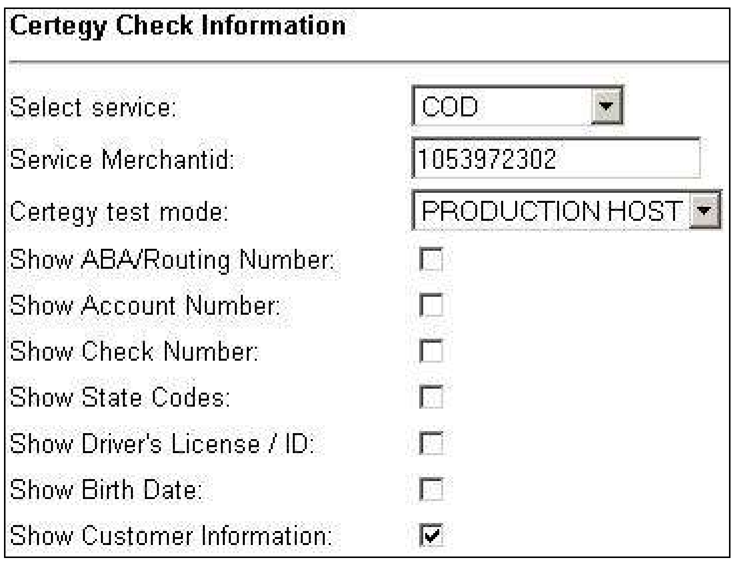


Figure 54 Check Platform Information Screen

Note: The fields on this screen will vary depending on the type of check processing platform specified.

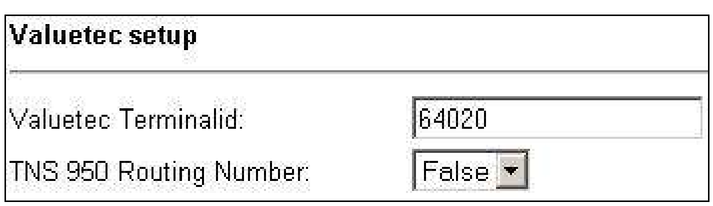


Figure 55 Gift Card Platform Setup Screen

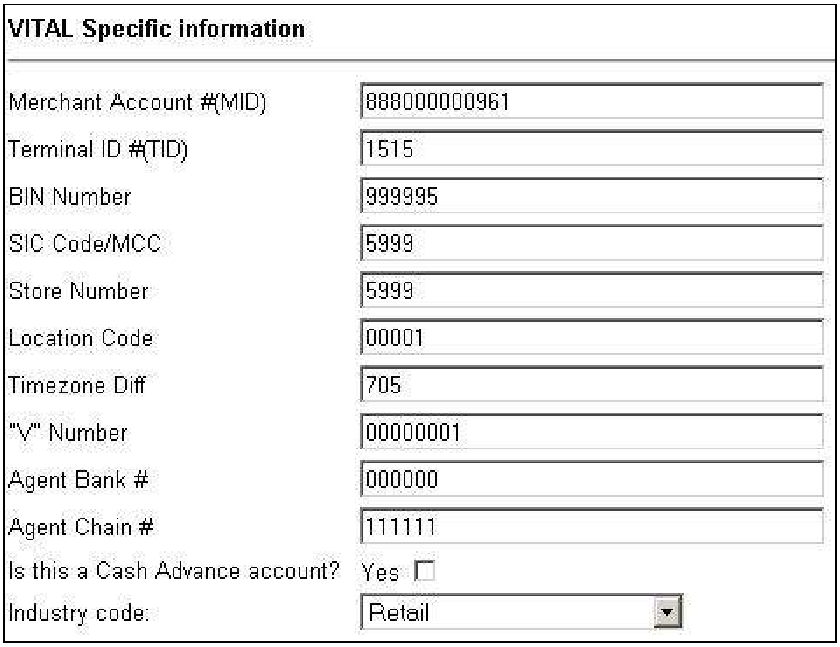


Figure 56 Credit Card Processing Platform

Note: The fields on this screen will vary depending on the type of credit card processing platform specified.

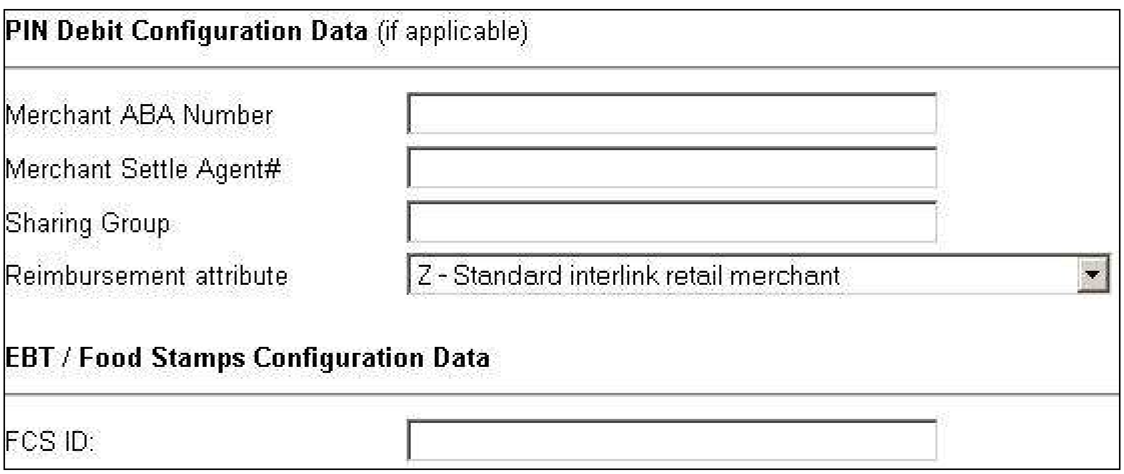


Figure 57Pin Pad Debit and EBT Setup Screen

2. Press the Submit Query button when the appropriate changes are made, or press the Reset field values button to default back to the original settings.

7.2.5 Generate Buy Buttons

Note: This option is only available for merchants that are setup as E-Commerce and Direct Marketing merchants. Please refer to section 8.5 on how to operate this feature.

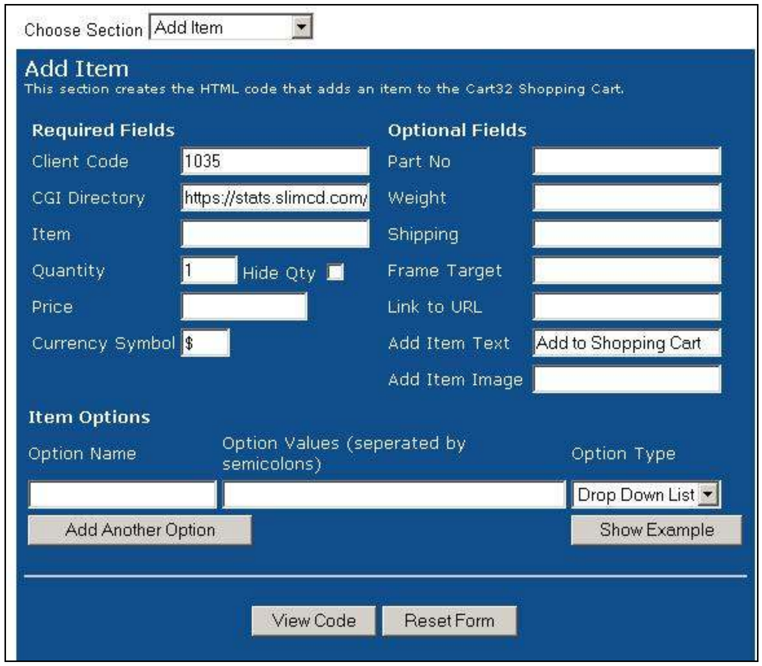


Figure 58 Generate Buy Button Screen

7.2.6 Shopping Cart

Note: This option is only available for merchants that are setup as E-Commerce and Direct Marketing merchants. Please refer to section 8 on how to utilize the Shopping Cart.

7.3 Fraud Control Menu

1. Once a user is logged into www.slimcd.com, from any screen they may select the Fraud Control menu from the top left corner of the screen, and the Fraud Control Menu options will display on the left side of the screen.

Figure 59 Fraud Control Menu

7.3.1 Block Card number

Purpose: To prevent the merchant from accepting a certain card number

1. Enter the card number in the field
2. Press the submit button

7.3.2 Block IP Address

Purpose: To prevent transactions from being accepted for a specific IP address.

1. "Enter IP Address" in the designated field.
2. Press the submit button

7.3.3 Set Blocking Controls

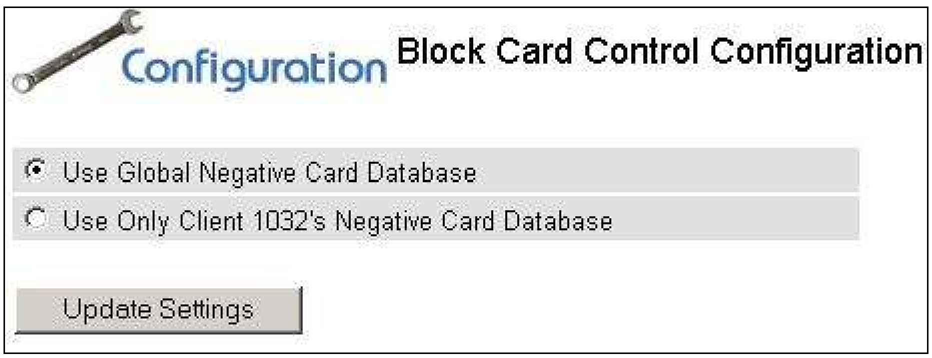


Figure 60 Block Control Settings

1. Select "Use global Negative Card Database" to block any card number already previously blocked by a SlimCD user, or select the second option if you wish to only block card numbers keyed in under your Block Card Number option.
2. Press the Update Settings button.

7.3.4 View AVS Results

Purpose: To view the Address Verification Service (AVS) results from CARD NOT PRESENT & CARD PRESENT transactions.

1. Select "View AVS Results" from the "Fraud Control" menu.
2. Select the date range by using the pull-down menus "From" and "To" a period less than or equal to three months.
3. Select Card Present or Card Not Present from the drop down menu.
4. Click "Submit" to generate a "View AVS Results Report."

Note: This report IS sensitive to the SiteID setting, and only transactions that match the site specified in the SiteID pulldown menu will be used to generate the report.

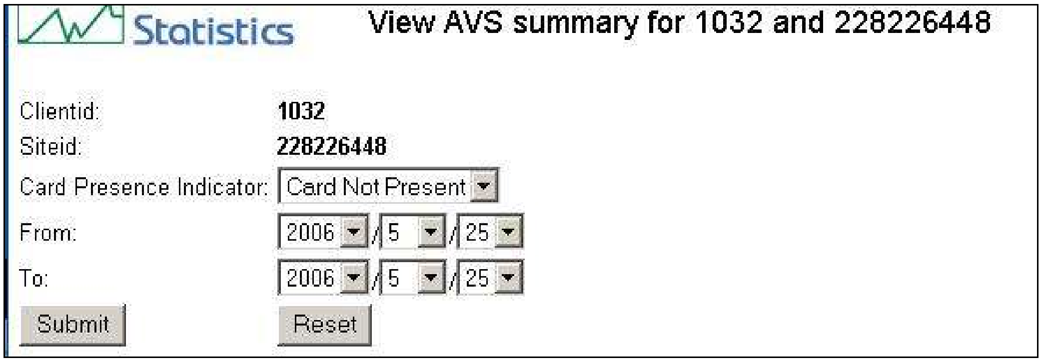


Figure 61 View AVS results screen

5. Click on any number in the report to produce a list of corresponding transactions.
6. Select any item in the list to display information on the individual transactions.

7.3.5 View Bin Hits

Purpose: Selecting the View Bin Hits Menu Item allows you to see prefixes, transaction counts, and unique card number count for your transactions within the specified date range.

1. Select "View BIN Hits" from the "Fraud Control" menu.
2. Select the date range by using the pull-down menus "From" and "To" a period less than or equal to three months.
3. Click "Submit" to generate a "View BIN Hits."
4. Select any item from the list will to display information on the individual transactions for that item.

Figure 62Bin Hits Results

7.3.6 View ClassC Hits

Purpose: To view the first 10 characters of the IP addresses, transaction counts for those ip address prefixes, and counts of unique transactions from those ip address prefixes, within the specified date range.

1. Select "View ClassC Hits" from the "Fraud Control" menu.
2. Select the date range by using the pull-down menus "From" and "To".
3. Click "Submit" to generate a "View ClassC Hits."

7.4 Stats Menu

1. Once a user is logged into www.slimcd.com, from any screen they may select the Stats menu from the top left corner of the screen, and the Stats Menu options will display on the left side of the screen.

Figure 63 Stats Menu

7.4.1 Clerk Report

1. Select "Clerk Report" from the "Stats" menu selection.
2. Use the pull-down menus to select a date and time range to be included in the report.
3. Click "Submit."
4. View the generated "Clerk Report," display which includes the Clerk, Transaction Count, Total Sales, and Tips that occurred during the time period selected.

Tip report from 2006/5/12 0:00:00 to 2006/5/26 0:00:00

Clerk name: ADMIN			
Payment type	Transaction count	Tips	Total sales
Mastercard	2	$.00	$10.00
Discover	3	$.00	$34.33
American Express	1	$.00	$1.30
Visa	38	$.00	$28.00
Total Credit cards:			
	44	$.00	$73.63

Clerk name:			
Payment type	Transaction count	Tips	Total sales
Mastercard	3	$.00	$11.00
Visa	1024	$.00	$2530.70
Giftcard	20	$863.16	$968.27
Total Credit cards:			
	987	$.00	$2503.70
Total Gift cards:			
	20	$863.16	$968.27

Figure 64 Clerk Report Screen

7.4.2 Daily Summary

Purpose: Displays a summary report of activity during a specified date range.

1. Select "Daily Summary" from the "Stats" menu selection.
2. Use the pull-down menus to select a date and time range to be included in the report.

Note: The default values are set to the current day, month and year, to give you a report of the current day's activity.
Note: The date range cannot exceed a period of 18 months.

3. Click the "Show Clients/Sites" to select this option.
4. Click "Include Voided Transactions" to select this option.
5. Click "Submit."

From 5/21/2006 to 5/25/2006
(Voids included)

Date	Total Transactions	Sales Amount	Credit Amount	Net Amount	Net Visa	Net Mastercard	Net Amex
5/21/2006	1	$1.03	$0.00	$1.03	$1.03	$0.00	$0.00
5/22/2006	53	$302.95	$-49.87	$253.08	$233.08	$0.00	$0.00
5/23/2006	160	$281.85	$-9.38	$272.47	$271.17	$0.00	$1.30
5/24/2006	28	$96.00	$0.00	$96.00	$76.00	$0.00	$0.00
5/25/2006	24	$11.03	$0.00	$11.03	$1.03	$0.00	$0.00
Totals	266	$692.86	$-59.25	$633.61	$582.31	$0.00	$1.30

Figure 65 Daily Summary

6. Click on any date to view the details of each transaction recorded on that date.

id	Date	processor	approved	transtype	cardtype	CardNumber	amount	authcode	reference
1906077	5/22/2006 3:25:00 PM	VTL	Y	CREDIT	V	4444-XXXX-XXXX-8888	$45.54		707162
1906461	5/22/2006 4:21:00 PM	VTL	Y	CREDIT	V	4444-XXXX-XXXX-8888	$2.33		707419
1906617	5/22/2006 4:45:00 PM	VTL	Y	SALE	V	4111-XXXX-XXXX-1111	$34.99	TAS614	707522
1906649	5/22/2006 4:49:00 PM	VTL	Y	SALE	V	4012-XXXX-XXXX-0026	$1.00	TAS643	707544
1906652	5/22/2006 4:49:00 PM	VTL	Y	CREDIT	V	4012-XXXX-XXXX-0026	$1.00	TAS643	707546
1906665	5/22/2006 4:51:00 PM	VTL	Y	SALE	V	4012-XXXX-XXXX-0026	$1.00	TAS656	707558

Figure 66 Daily Summary Transaction Details

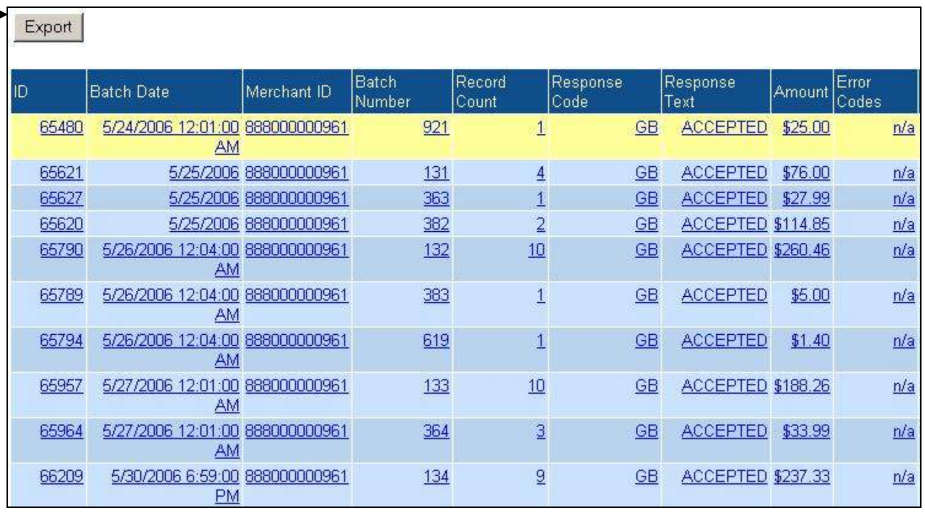
7. Press the export button at the top of the chart to convert the content into a Microsoft Excel spreadsheet.

7.4.3 List Batches

Purpose: Displays a list of the "Batches" that occurred during the period selected.

1. Select "List Batches" from the "Stats" menu selection.
2. Use the pull-down menus to select a date and time range to be included in the report.
3. Then click "Submit."

Press the export button to convert the batch report into an Excel spreadsheet



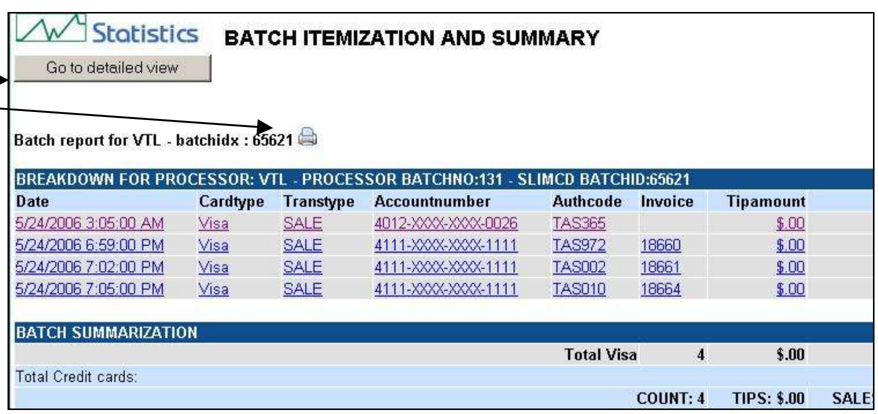
ID	Batch Date	Merchant ID	Batch Number	Record Count	Response Code	Response Text	Amount	Error Codes
65480	5/24/2006 12:01:00 AM	888000000961	921	1	GB	ACCEPTED	$25.00	n/a
65621	5/25/2006	888000000961	131	4	GB	ACCEPTED	$76.00	n/a
65627	5/25/2006	888000000961	363	1	GB	ACCEPTED	$27.99	n/a
65620	5/25/2006	888000000961	382	2	GB	ACCEPTED	$114.85	n/a
65790	5/26/2006 12:04:00 AM	888000000961	132	10	GB	ACCEPTED	$260.46	n/a
65789	5/26/2006 12:04:00 AM	888000000961	383	1	GB	ACCEPTED	$5.00	n/a
65794	5/26/2006 12:04:00 AM	888000000961	619	1	GB	ACCEPTED	$1.40	n/a
65957	5/27/2006 12:01:00 AM	888000000961	133	10	GB	ACCEPTED	$188.26	n/a
65964	5/27/2006 12:01:00 AM	888000000961	364	3	GB	ACCEPTED	$33.99	n/a
66209	5/30/2006 6:59:00 PM	888000000961	134	9	GB	ACCEPTED	$237.33	n/a

Figure 67 List of Batches

4. Click on a batch ID or a batch date to view a batch itemization and summary for that date.

Detailed view button

Press this printer logo to print batch summary



Date	Cardtype	Transtype	Accountnumber	Authcode	Invoice	Tipamount
5/24/2006 3:05:00 AM	Visa	SALE	4012-XXXX-XXXX-0026	TAS365		$.00
5/24/2006 6:59:00 PM	Visa	SALE	4111-XXXX-XXXX-1111	TAS972	18660	$.00
5/24/2006 7:02:00 PM	Visa	SALE	4111-XXXX-XXXX-1111	TAS002	18661	$.00
5/24/2006 7:05:00 PM	Visa	SALE	4111-XXXX-XXXX-1111	TAS010	18664	$.00

Figure 68Batch Itemization and Summary Screen

5. Click on a date to view the transaction details of each transaction.

7.4.4 Monthly Summary

Purpose: Allows a Summary Report of any desired month's activity to be displayed.

1. Select "Monthly Summary" from the "Stats" menu selection.
2. Use the pull-down menus to select a date to be included in the report.
3. Then click "Submit"

Note: This display is NOT sensitive to the state of the SiteID pull-down, and the reports represent activity for your entire account.

Processing Summary for 2006/5 for MID 1032		
Raw transaction count		
Approval status:	**Count**	
N	189	
Y	1695	
Total raw transaction count:	1884	
Approval rate:	89.97 %	
Transaction type breakdown		
Description	**Count**	**Sum**
Authonly (A)	2	US$89.88
Straight sale (H)	529	US$17,954.24
Refund-Credit (J)	923	US($464.98)
Refund-Void (K)	6	US($52.24)
Blind Credit (Q)	5	US($139.41)
Force (X)	1	US$88.88
Retroactive chargebacks:(B)	0	US$0.00
Monthly Totals:		
Gross income:	**$18,043.12**	
Gross deductions:	**$656.63**	
Net:	**$17,386.49**	
Chargeback information:		
Total chargeback rate:	**.00 %**	

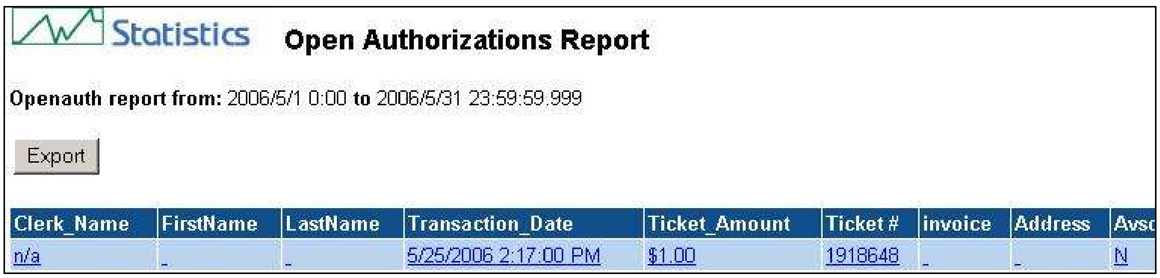
Figure 69Monthly Summary

Monthly Summary	Section Details
Raw transaction count	Shows a count of the number of raw transactions attempted on your account. There are also counts of the approved and declined transactions. Your approval rate is shown as a percentage.
Transaction type breakdown	Shows the approved transactions by transaction type. There are counts and totals by transaction type. The transaction types represent the various transactions you have processed through the POS system.
Monthly Totals	Includes gross amount of transactions which result in deposits (charges, forces, etc), the amount of the transactions that result in deductions (credits, chargebacks, etc), and the difference as the net.
Chargeback information	Includes chargeback rate, as a percentage ration of chargebacks versus approved transactions for this period.

7.4.5 Open Auths

Purpose: To provide a list of Authorizations that have not been Forced through as of yet.

1. Select "Open Auth" (Open Authorization) from the "Stats" menu selection.
2. Use the pull-down menus to select a date and time range to be included in the report.
3. Then click "Submit."
4. Once the open Authorizations are displayed, click the clerk name link to reveal further details about the open Authorization.


Statistics Open Authorizations Report

Openauth report from: 2006/5/1 0:00 **to** 2006/5/31 23:59:59.999

Export

Clerk_Name	FirstName	LastName	Transaction_Date	Ticket_Amount	Ticket #	invoice	Address	Avsc
n/a	_	_	5/25/2006 2:17:00 PM	$1.00	1918648	_	_	N

Figure 70Open Authorization Report

7.4.6 Quick Stats

(Refer to section 7.1 for details on the Quick Stats Menu)

7.4.7 View Rawlogs

Purpose: Allows you to search for specific transactions and transaction details with real-time generated "Rawlogs." Rawlogs will show transactions attempts along with approvals and voids.

1. Under the "Stats" menu, chose "View Rawlogs."

Note: You will be prompted to choose either "rawlogs by date range" or "search rawlogs." The search rawlogs option incorporates a rawlogs by date range option.

2. Click "Search Rawlogs" from the "View Rawlogs" selection menu.

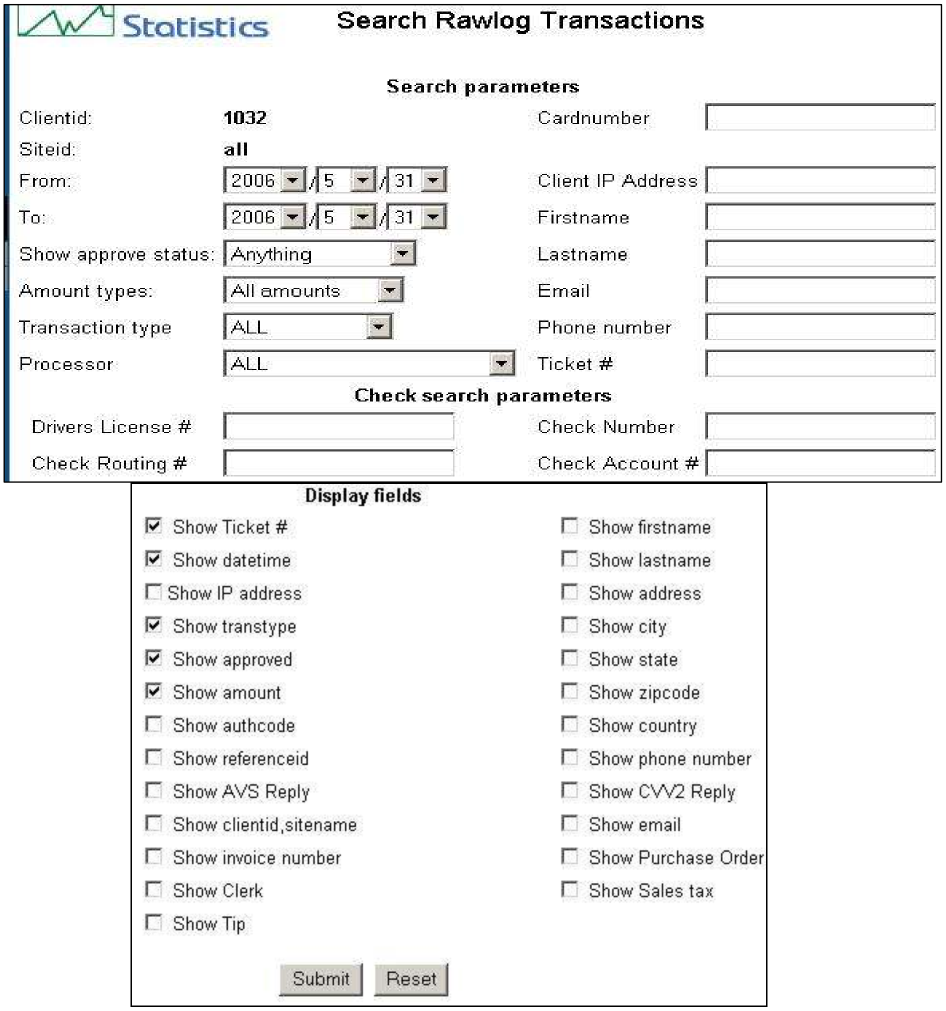


Figure 71 Search Rawlogs Screen

3. Use the pull-down menus to specify a date range.
4. Click the boxes to select which "Display fields" to list on the report, and/or search for transactions by filling out the appropriate information in the "Search Parameters field."
5. Click "Submit" to generate a report confined to the parameters chosen.

TransType	TransCount
ACTIVATE	1
ADD	10
AUTH	2
BALANCE	60
CREDIT	5
FORCE	1
OFFLINE	15
SALE	50

Ticket #	Date	TransType	CardNumber	Approved	Amount
1936155	5/30/2006 2:56:00 PM	CREDIT	5105-XXXX-XXXX-5100	Y	$50.00
1937275	5/30/2006 5:14:00 PM	SALE	4111-XXXX-XXXX-1111	Y	$75.00
1937367	5/30/2006 5:28:00 PM	SALE	4111-XXXX-XXXX-1111	D	$75.00
1937399	5/30/2006 5:35:00 PM	SALE	4111-XXXX-XXXX-1111	Y	$10.00
1937704	5/30/2006 6:39:00 PM	SALE	5105-XXXX-XXXX-5100	Y	$39.99
1937718	5/30/2006 6:41:00 PM	SALE	5105-XXXX-XXXX-5100	Y	$29.99
1937732	5/30/2006 6:43:00 PM	SALE	5105-XXXX-XXXX-5100	Y	$27.99
1937754	5/30/2006 6:47:00 PM	SALE	4111-XXXX-XXXX-1111	Y	$28.36
1937770	5/30/2006 6:52:00 PM	SALE	4111-XXXX-XXXX-1111	D	$28.36
1937905	5/30/2006 7:12:00 PM	SALE	4111-XXXX-XXXX-1111	Y	$28.36
1937917	5/30/2006 7:13:00 PM	SALE	4111-XXXX-XXXX-1111	D	$28.36
1939883	5/31/2006 12:15:00 PM	SALE	5105-XXXX-XXXX-5100	Y	$56.41
1939932	5/31/2006 12:21:00 PM	SALE	5105-XXXX-XXXX-5100	Y	$56.10
1939984	5/31/2006 12:28:00 PM	SALE	5105-XXXX-XXXX-5100	Y	$41.80
1940064	5/31/2006 12:40:00 PM	SALE	5105-XXXX-XXXX-5100	Y	$52.25
1940356	5/31/2006 1:31:00 PM	SALE	5105-XXXX-XXXX-5100	Y	$44.99
1940360	5/31/2006 1:31:00 PM	CREDIT	5105-XXXX-XXXX-5100	Y	$0.01
1940762	5/31/2006 2:28:00 PM	SALE	4111-XXXX-XXXX-1111	Y	$31.99
1940765	5/31/2006 2:28:00 PM	CREDIT	4111-XXXX-XXXX-1111	Y	$5.99
1940808	5/31/2006 2:35:00 PM	SALE	4111-XXXX-XXXX-1111	Y	$121.48

Figure 72Rawlog Results

7.4.8 View Transactions

1. Click "View Transactions" from "Stats" menu selection. A view transactions menu will appear on the left side of the screen.

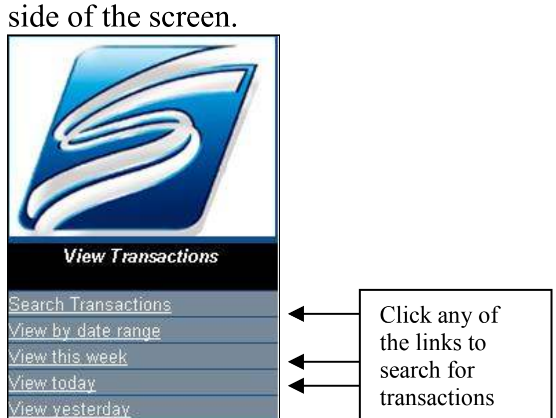


Figure 73 View Transactions Menu

Note: The "Search Transactions" option incorporates the "View by Date Range" option

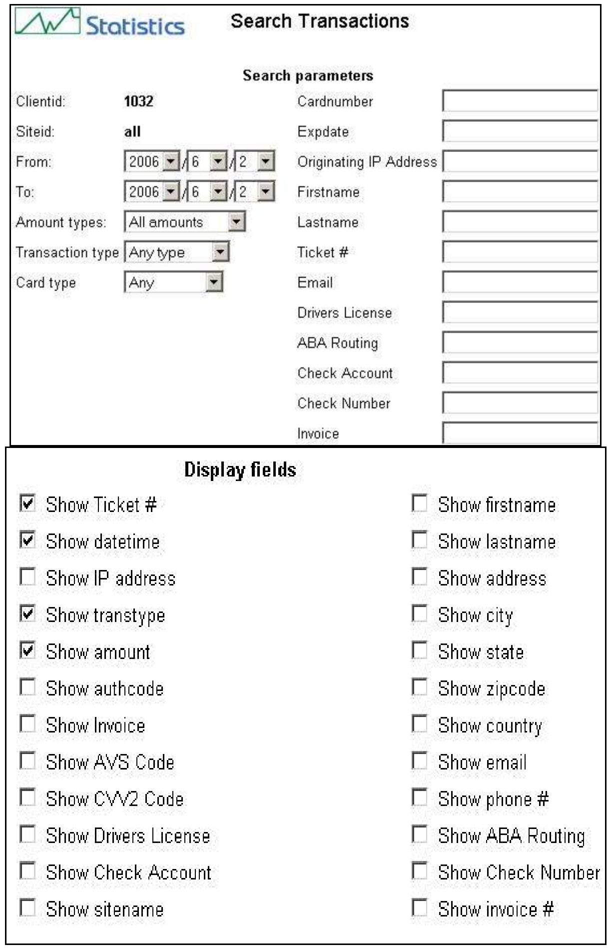


Figure 74Search Transactions Page

2. Use the pull-down menus to select a specific date range, type in specific "Search Parameters," and click in the "Display fields" you wish to select.
3. Press the submit button.

Note: . The "View this week, View today, and View Yesterday" options each provide a transaction type summary followed by a list of transactions for that time period.

Sums:

Transaction Type	Sum	Count
All Transactions	$130.21	38
All Transactions	$855.04	131
Authonly	$2.00	2
Blind Credit	($448.72)	24
Force	$2.00	2
Refund-Credit	($73.09)	6
Refund-Void	($2.00)	2
Straight sale	$1,244.64	57

Figure 75Last Seven Days Summary Screen

7.5 VPOS

The VPOS (Virtual Point of Sale) allows merchants to enter and edit transactions.

Note: The VPOS menu contains different menu options for each of the Merchant Types: Retail, Restaurant, Mail Order/Direct Marketing ,e-Commerce, Hotel, and Auto Rental.

Note: Your assigned Client ID and Password automatically distinguish your registered Merchant Type.

1. From the Merchant Login Screen window, click "Vpos."
2. The "Vpos" menu selections will be displayed (as pictured on the below Quick Stats screen).

7.5.1 Retail Merchant; VPOS Selections

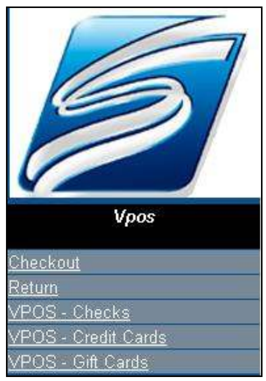


Figure 76Vpos Screen for Retail Merchant

7.5.1.1 Checkout

Purpose: Easy way to charge a card by swiping a credit card or manually entering the card info.

1. Select "Checkout" from the Vpos menu.
2. The "Credit Card Acceptance" will open on your computer screen.
3. Swipe the credit card or manually enter the card number in the first field under "Payment Details."
4. If you typed the # enter the Expiration Date printed on the front of the credit card by using the pull-down menus marked with arrows on the screen.
5. Enter the transaction amount in USD (U.S. Dollars).
6. Click "Submit."

Figure 77Retail Credit Card Payment Screen

7. A "Transaction approved" message will be displayed if the credit card is approved.

Note: If the transaction is declined, a card error/decline message will be displayed.

7.5.1.2 Return

Purpose: Allows funds to be returned to the consumer's credit card. (Issue a Refund)

1. Select "Return" from the Vpos menu.
2. The "ReturnRefund" form window will open on your computer screen.
3. Enter the Ticket # from the original transaction/printed receipt.

Note: The Ticket # can also be located by searching through the "Stats" menu selections.

Then, click "Lookup."

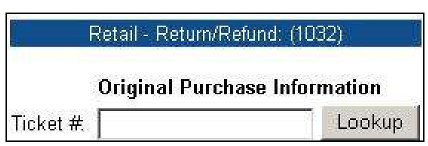


Figure 78Return/Refund Screen

4. Confirm the additional consumer information and original total amount for this transaction.
5. Specify the amount to refund back to the cardholder.
6. Click "Submit".
7. A "Transaction Approved or Declined" will be displayed.

Note: Although the transaction occurs in real-time, VISA/MasterCard systems may not show the refunded transaction for 24 to 48 hours.

7.5.1.3 VPOS- Checks, Credit Cards, Gift Cards

Purpose: Access to all Check, Credit Card, and Gift Card transaction types

1. Select “Vpos” from the Vpos menu.
2. The “Vpos Terminal” window will open on your computer screen.
3. Enter the “Ticket #” for the transaction. – (Optional, looks up old data)
4. Swipe the credit card. (*only for Credit Card and Gift Card transactions).*
5. Enter the requested information under the “Card Holder Details” section of the form.
6. Use the pull-down menu to select the “Transaction Type.”
7. Enter the requested information under the “Payment Details” section of the form.
8. Click “Submit” to confirm process the transaction.
9. A “Confirm Transaction” screen will be displayed.
10. Click “Submit” to approve/verify your selected transaction.
11. A “Transaction approved” screen will soon be displayed.
12. Select to “Duplicate Receipt” or begin a “New Transaction.”

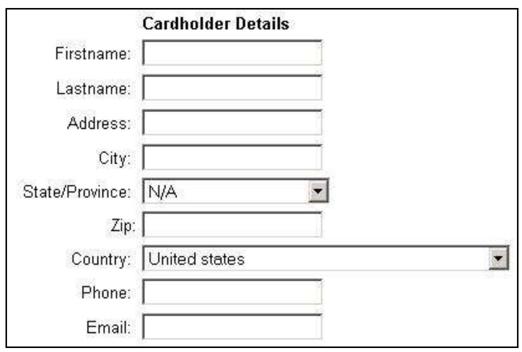


Figure 79Cardholder Details Screen

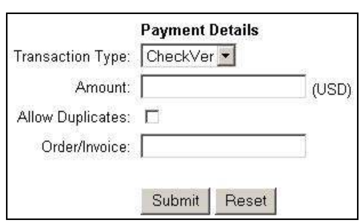


Figure 80 Check Payment Details Screen

7.5.2 Restaurant Merchant; VPOS Selections

Figure 81 Restaurant Merchant VPOS Menu

Purpose: Enables a variety of credit card transactions, including authorizing a card, closing a ticket with a tip, and authorizing a credit card for a telephone order.

Note: Online transactions may be performed by swiping the credit card or an offline transaction may be manually performed using an Authorization Code.

7.5.2.1 Authorize Card

Purpose: Allows a credit card to be authorized and funds to be held on the consumer's credit card. Performs an "Auth Only", does not actually charge the card.

1. Select "Authorize Card" from the Vpos menu.
2. The "Restaurant Credit Card-Authorization" form window will open on your computer screen.
3. Swipe or manually enter the consumer's credit card number.
4. Enter the credit card Expiration Date.

Note: You may also enter the Offline Authcode, if a credit card representative or customer service operator gave you a voice authorization.

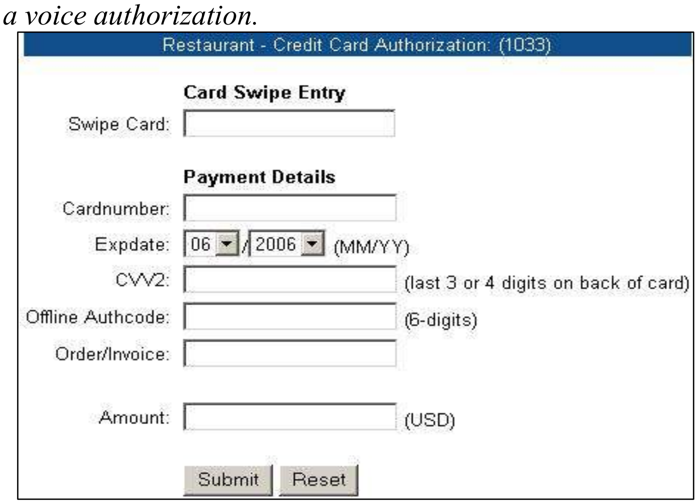


Figure 82Restaurant Credit Card Authorization Screen

5. If the credit card is approved, a Transaction approved screen will be displayed.
6. If the transaction is declined, a Transaction declined screen will be displayed.

7. Select to “Print Receipt” for the transaction or click “New Transaction” to begin a new credit card transaction.

Note: The print dialog box for your printer should also appear automatically. If the print dialog box does not appear, simply pull down the “File” menu of the receipt window and select “Print” (or, type the keystroke shortcut of “Ctrl-P”).

Note: The transaction will be processed in real-time, but the charge will NOT appear on the consumer’s statement unless you Close the Ticket, or use the VPOS and perform a Force/Offline Force transaction.

7.5.2.2 Close Ticket

Purpose: Allows you to enter the tip amount and force the previously authorized charge to be placed on the consumer’s credit card.

1. Select “Close Ticket” from the Vpos menu.
2. The “Restaurant- Close Tab” form window will open on your computer screen.
3. Enter the Ticket #.

Note: The Ticket # can be captured from the original transaction, or it can be found by searching using the Stats Menu.

4. Click “Lookup.”

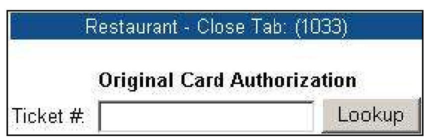


Figure 83 Restaurant Close Tab Screen

5. Confirm the additional consumer information and original total amount for this transaction on the displayed window.
6. Enter the tip and the total amount to be forced.
7. Click “Submit” to charge the displayed amount to the credit card.

Note: The transaction will be processed in real-time, and the charge will appear on the consumer’s statement without further activity on your part. This must be done for the “Auth Only” transaction if you want to be paid.

7.5.2.3 Phone-in Auth

Purpose: Allows funds to be authorized on the consumer’s credit card, similar to the Authorize Card menu item. It also allows personal information about the cardholder, such as their address, etc. The address can be used to be entered to perform address verification.

1. Select “Phone-in-Auth” from the Vpos menu.

2. The "Restaurant- Phone-in Credit Card Authorization" form window will open on your computer screen.

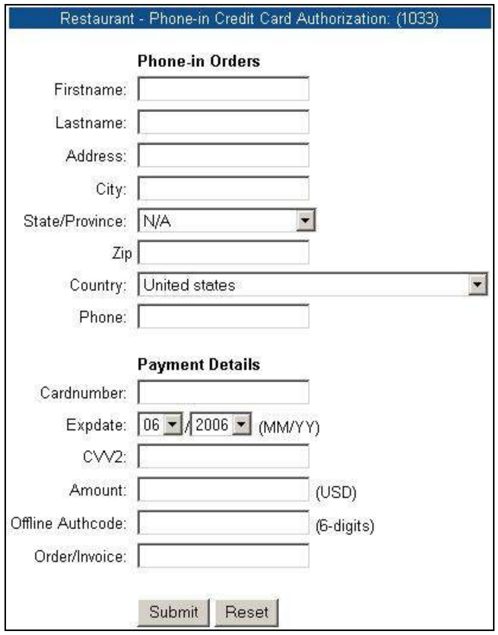


Figure 84 Phone-in Auth Screen

3. Enter the consumer's "Firstname," "Lastname," "Address," "City," "State," "Zip," "Country" and "Phone" number in the "Phone-in-Orders" section of the form.
4. Enter the "Cardnumber," "Expdate," and transaction "Amount" in the "Payment Details" section of the form.
5. Enter the Offline Authcode, if a credit card representative or customer service operator gave you a voice authorization.
6. Click "Submit."
7. The "Transaction approved" message will be displayed.
8. If not approved, the "Transaction declined" message will be displayed.

Note: This message contains the Ticket # and Approval Code.

9. Select to "Print Receipt" or begin a "New Transaction." Receipts "pop-up" on approvals.

Note: The transaction will be processed in real-time, and the charge will appear on the consumer's statement without further activity on your part.

Note: The print dialog box for your printer should also appear automatically. If the print dialog box does not appear, simply pull down the "File" menu of the receipt window and select "Print" (or, type the keystroke shortcut of "Ctrl-P").

7.5.2.4 VPOS- Checks, Credit Cards, and Gift Cards

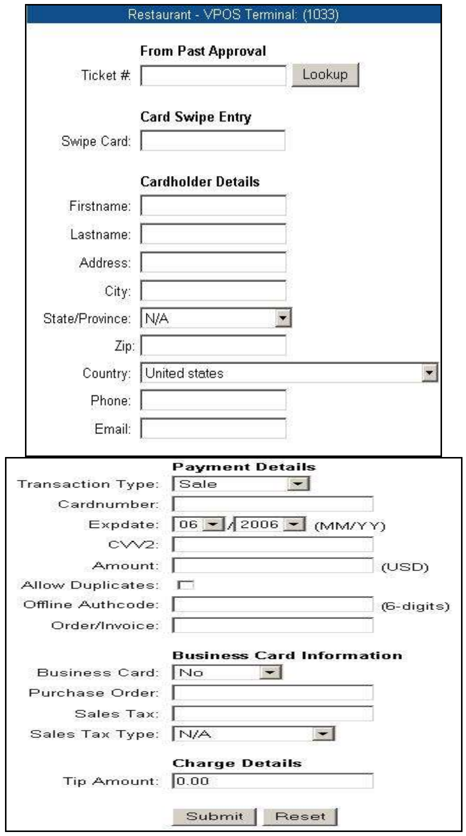


Figure 85 VPOS Restaurant Credit Card Screen

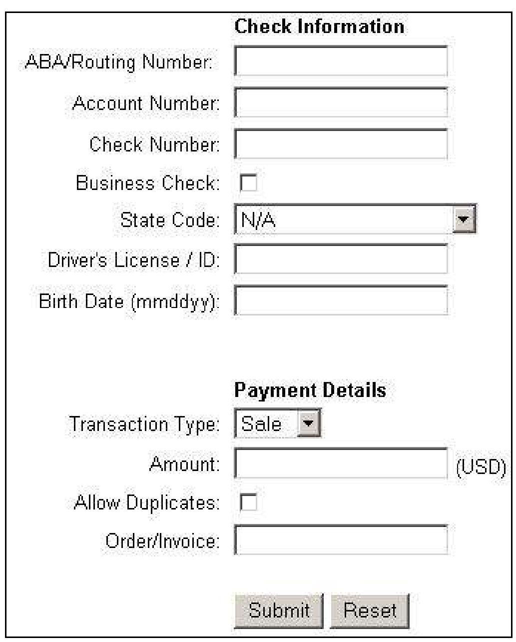


Figure 86 VPOS Restaurant Checks Screen

Purpose: Allows any type of Restaurant transaction to be processed.

1. Select "Vpos" from the Vpos menu.
2. The "Restaurant- Vpos Terminal" will open on your computer screen.
3. Enter the Ticket # "From Past Approval." (Optional)
4. Swipe the credit card to populate the "Card Swipe Entry." (Optional)
5. Complete the "Cardholder Details" section of the form.
6. Use the pull-down menu to select the "Transaction Type."
7. Complete the "Payment Details" section of the form.
8. Then click "Submit."

7.5.3 Mail Order/ Direct Marketing Merchant; VPOS

Figure 87 Mail Order/ Direct Marketing VPOS Menu

1. Following the Merchant Login, select "Vpos" from the Vpos menu bar.
2. The "Quick Stats" menu selection bar will open on your computer screen.
3. Click "Vpos" from the main menu bar.

7.5.3.1 AuthOnly

1. Click "AuthOnly" menu selection.
2. Fill-in Card Holders info and click "Submit"
   A "Transaction Approved or Declined" page will be displayed.

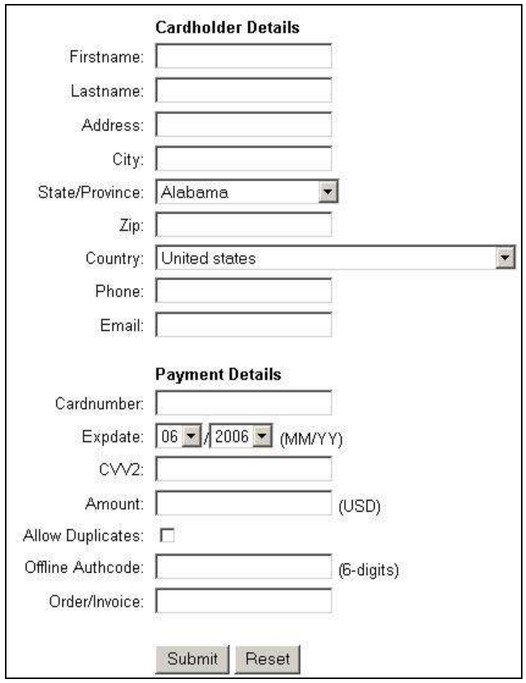


Figure 88 Direct Marketing Auth-Only and Charge Screen

7.5.3.2 Charge

1. Select "Charge" from the Vpos menu.
2. The "Charge" window will open on your computer screen.
3. Enter the consumer's credit card and personal information. *(see above figure)* If the consumer is using a business card, enter that information at the bottom of the screen.
4. Enter the Offline Authcode, if a credit card representative or customer service operator gave you a voice authorization.
5. Click "Submit."

An Approval or Decline confirmation message will display on your computer screen.
Note: The transaction will be processed in real-time, and the charge will appear on the consumer's statement without further activity on your part.

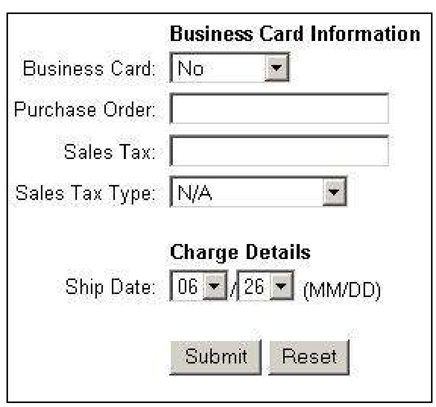


Figure 89Business Card Info. Screen

7.5.3.3 Direct Market -> Reversal

Purpose: To reverse an authorization placed on a card

1. Select "Direct Market" from the VPOS menu.
2. Select Reversal.

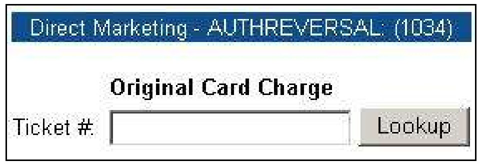


Figure 90 Authorization Reversal Screen

3. Enter the ticket number of the authorization.
4. The details of the original authorization will display on the screen.

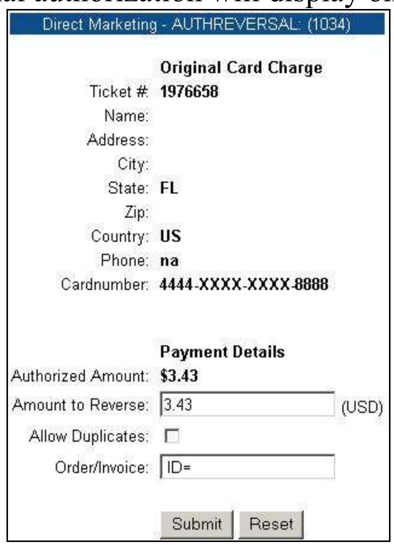


Figure 91 Authorization Reversal Confirmation Screen

5. Press the submit button.
6. A transaction confirmation screen will appear.

7.5.3.4 Force

Purpose: Allows you to charge funds to the consumer's credit card.

1. Select "Force" from the Vpos menu.
2. Enter the ticket number of the authorization.
3. The details of the original authorization will display on the screen.
4. Press the submit button.
5. A transaction confirmation screen will appear.

Figure 92 Transaction approved screen

7.5.3.5 Refund

Purpose: Allows funds to be returned to the consumer's credit card.

1. Select "Refund" from the Vpos menu selection.

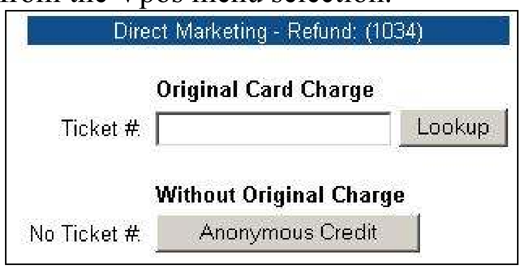


Figure 93 Refund Screen

2. If you have the Ticket #, Enter the Ticket # and click "Lookup."
3. If there is "No Ticket #," Click "Anonymous Credit" to proceed.

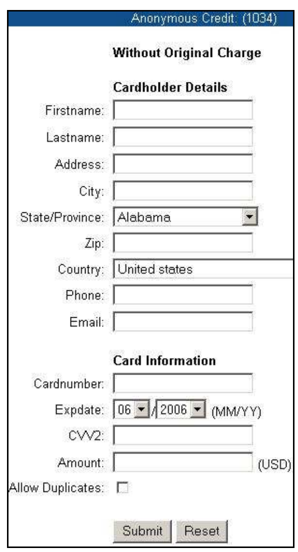


Figure 94 Anonymous Credit Screen

4. Fill-in Card Holders info and click "Submit"
5. A "Transaction Approved or Declined" page will be displayed.

7.5.3.6 Repeat Customer

Purpose: For a merchant to add or edit the terms of an existing order.

1. Select “Repeat Customer” from the Vpos menu.
2. The Direct Marketing “Repeat Customer” Ticket # entry window will open on your computer screen.
3. Type in the Ticket # “From Past Approval.”
4. Click “Lookup.”
5. The transaction details are displayed
6. Make the necessary changes and press submit.

7.5.3.7 Void

Purpose: To void out an existing transaction

1. Select “Void” from the Vpos menu.
2. The Direct Marketing “Void Transaction” Ticket # entry window will open on your computer screen.
3. Type in the Ticket # From past approval.
4. The Direct Marketing “Void Transaction” details screen appears.

Figure 95 Void Transaction Screen

5. Press the Submit button.
6. A confirmation screen will appear.

7.5.3.8 VPOS – Gift Cards

Purpose: To sell, credit, void, activate, add to, replace, deactivate, or redeem points on a gift card

1. Select “VPOS – Gift Cards” from the VPOS menu.

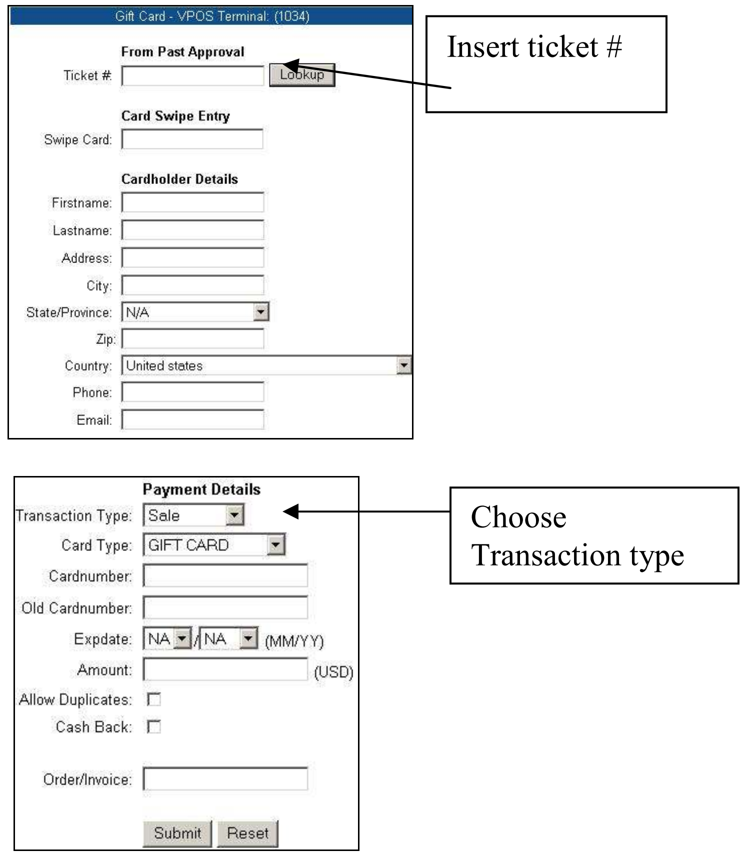


Figure 96 VPOS-Gift Card Screen

2. Enter the ticket number of a previous transaction, or enter the card holder details along with the card number.
3. Select the transaction type for the gift card being used, the expiration date on the gift card, and type in the amount to be used in the transaction.
4. Press the submit button.

7.5.4 E-Commerce; VPOS

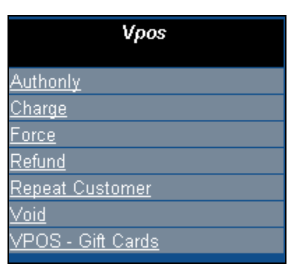


Figure 97 E-Commerce; VPOS Menu

1. Following the Merchant Login, select “Vpos” from the Vpos menu bar.
2. The “Quick Stats” menu selection bar will open on your computer screen.
3. Click “Vpos” from the main menu bar.

7.5.4.1 Authonly

1. Select “Authonly” from the Vpos menu.
2. The E-Commerce “E-Commerce Authorization” window will open on your computer screen.
3. Enter the “Cardholder Details” including the consumer’s credit card and personal information.
4. Enter the “Payment Details” including the card number and expiration date.
5. Enter the “Offline Authcode,” if a credit card representative or customer service operator gave you a voice authorization.
6. Select a “Goods indicator” of “Physical” or “Digital.”
7. Click “Submit.”

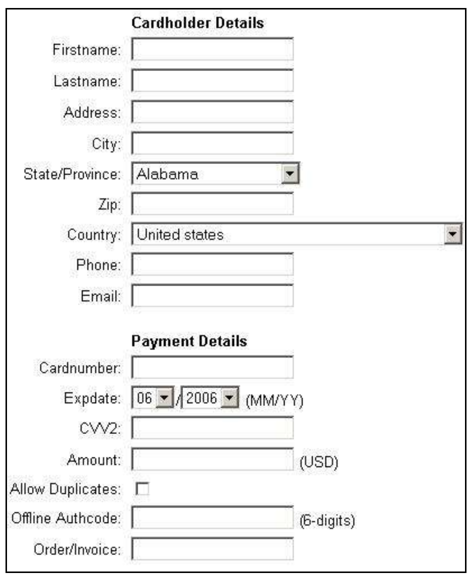


Figure 98 E-Commerce Authonly and Charge Screen

7.5.4.2 Charge

Purpose: Allows you to charge funds to the consumer’s credit card.

1. Select “Charge” from the Vpos menu.
2. The E-Commerce “Charge” window will open on your computer screen.
3. Enter the consumer’s credit card and personal information. If the consumer is using a business card, enter that information at the bottom of the screen.
4. *(Note: Consumers personal information must be entered for an E-Commerce transaction.)*

5. Enter the Offline Authcode, if a credit card representative or customer service operator gave you a voice authorization.
6. Click "Submit."
7. An Approval or Decline confirmation message will display on your computer screen.

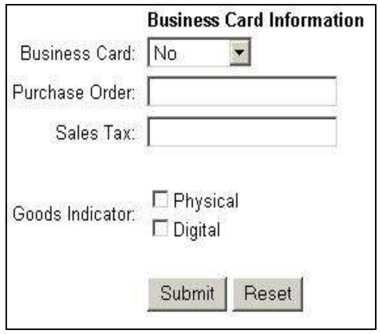


Figure 99 BusinessCard Info. Screen

7.5.4.3 Force

Purpose: Allows you to force the reserved funds from the AuthOnly transaction such that the charge will appear on the consumer's statement.

1. Select "Force" from the Vpos menu.
2. The "E-Commerce Force" Ticket # entry window will open on your computer screen.
3. Type in the Ticket # "From Past Approval."
4. Click "Lookup."

Note: The Ticket # can be captured from the original transaction, or it can be found by searching using the Stats Main Menu.

5. Confirm the additional consumer information and original total amount for this transaction on the displayed window.
6. Use the pull-down menus to enter the tip and the total amount to be forced.
7. Click "Submit" to charge the displayed amount to the credit card.
8.

Figure 100 E-Commerce Force Screen

7.5.4.4 Refund

Purpose: Allows funds to be returned to the consumer's credit card.

1. Select "Refund" from the Vpos menu selection.

2. If you have the Ticket #, Enter the Ticket # and click “Lookup.”
3. If there is “No Ticket #,” Click “Anonymous Credit” to proceed.
4. Fill-in Card Holders info and click “Submit”
5. A “Transaction Approved or Declined” page will be displayed.

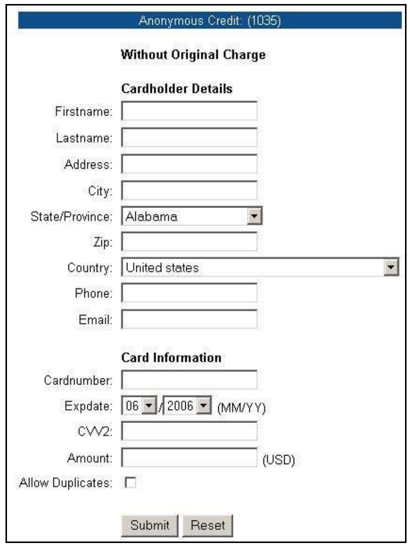


Figure 101 Anonymous Credit Refund Screen

7.5.4.5 Repeat Customer

Purpose: For a merchant to add or edit the terms of an existing order.

1. Select “Repeat Customer” from the Vpos menu.
2. The E-Commerce “Repeat Customer” Ticket # entry window will open on your computer screen.
3. Type in the Ticket # “From Past Approval.”
4. Click “Lookup.”
5. The transaction details are displayed
6. Make the necessary changes and press submit.

7.5.4.6 Void

Purpose: Allows a transaction to be cancelled before it appears or is added on to the consumer’s credit card billing statement.

1. Select “Void” from the Vpos menu.
2. The “E-Commerce Force” Ticket # entry window will open on your computer screen.
3. Type in the Ticket # from “Original Card Transaction.”
4. Click “Lookup.”

Note: The Ticket # can be captured from the original transaction, or it can be found by searching using the Stats Main Menu.

5. Confirm the additional consumer information and amount to be "Voided" for this transaction on the displayed window.
6. Enter the total amount to be forced.
7. Click "Submit" to charge the displayed amount to the credit card.

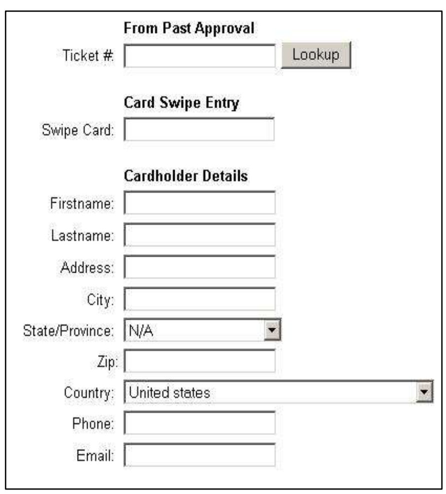
Note: The "Void" transaction eliminates a transaction from occurring on your "Daily Merchant Batch."

Note: If the daily batch has already been closed, then you will get an error performing a Void transaction. In this case, if you are Voiding a Charge or Force, then perform a credit transaction. If you are Voiding a Refund and the batch has been closed, it is too late to void the refund.

7.5.4.7 VPOS- Gift Cards

Purpose: To sell, credit, void, activate, add to, replace, deactivate, or redeem points on a gift card

1. Select "VPOS – Gift Cards" from the VPOS menu.
2. Enter the ticket number of a previous transaction, or enter the card holder details along with the card number.
3. Select the transaction type for the gift card being used, the expiration date on the gift card, and type in the amount to be used in the transaction.
4. Press the submit button.



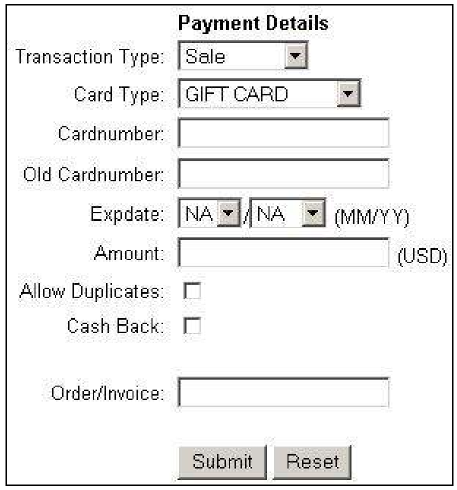


Figure 102 E-Commerce Gift Card VPOS Screen

7.5.5 Hotel Merchant; VPOS Selections

Figure 103 Hotel VPOS Menu

Purpose: Allows a variety of credit card transactions, including pre-charging for a room reservation, authorizing a card at check-in, and charging the total amount at checkout to be performed.

From the Merchant Login Screen window, the "Quick Stats" window will be displayed. Select "Vpos" from the Vpos menu. The Hotel Merchant "Vpos" menu selections window will open on your computer screen.

7.5.5.1 Check- In

Purpose: Allows authorization for a credit card and hold funds on the consumer's credit card.

1. Select "Check-In" from the Vpos menu.
2. The Hotel "Check-In" window will open on your computer screen.

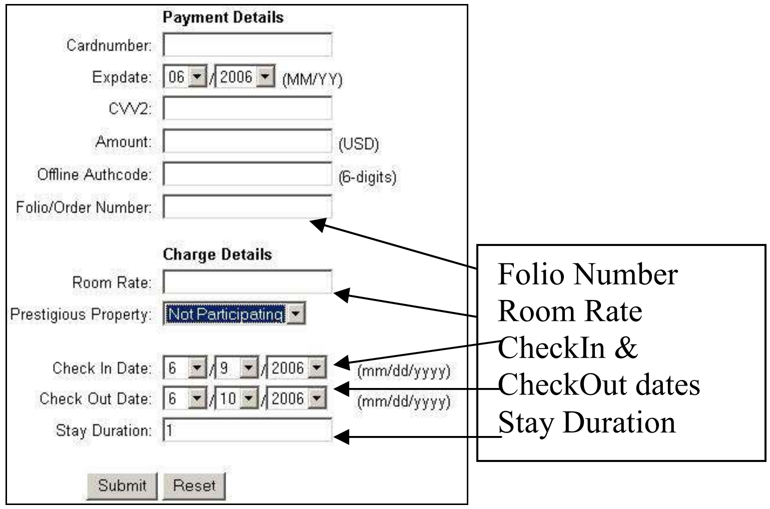


Figure 104 Hotel Check-In Screen

3. Enter the consumer's credit card and personal information.
4. Enter the Folio Number and Room Rate for the customer.
5. Enter the Check-In dates and Check-Out dates for the customer.
6. Enter the Offline Authcode, if a credit card representative or customer service operator gave you a voice authorization.
7. Click "Submit."
8. The "Transaction approved" message will be displayed. If not approved, the "Transaction declined" message will be displayed.
9. Select to "Print Receipt" or begin a "New Transaction."

7.5.5.2 Check-Out

Purpose: Allows the specification of additional charges and force the previously authorized charge to be placed on the consumer's credit card.

1. The "Hotel Check out" Ticket # entry window will open on your computer screen.
2. Type in the Ticket # in the space provided.
3. Click "Lookup."

Figure 105 Hotel Check-Out Auth Lookup Screen

Note: The Ticket # can be captured from the original transaction, or it can be found by searching using the Stats Main Menu.

4. Confirm the additional consumer information and amount to be "Charged" for the Check out transaction on the displayed window.

5. Enter the total amount to be charged.
6. Specify the extra charges and the total amount to be forced. That total amount will be the amount actually charged to the card.
7. Press the submit button

Figure 106 Hotel Check-Out Payment Screen

8. Select to "Print Receipt" or begin a "New Transaction" on the displayed "Receipt Screen."

7.5.5.3 Reservation

Purpose: Allows funds to be charged to the consumer's credit card to pre-pay for a room reservation. Additional information specific to the card holder may also be entered during this transaction including address verification.

1. Select "Reservation" from the Vpos menu.
2. The "Hotel- Reservation" form window will open on your computer screen.
3. Swipe the credit card to populate the "Card Swipe Entry."
4. Complete the "Cardholder Details" section of the form.
5. Use the pull-down menu to select the "Transaction Type."
6. Enter the Offline Authcode, if a credit card representative or customer service operator gave you a voice authorization.
7. Complete the "Payment Details" section of the form.
8. Complete the "Reservation" section of the form including
9. Then click "Submit."

Note: The room rate, check-in date, stay duration and other hotel-specific information can be entered.

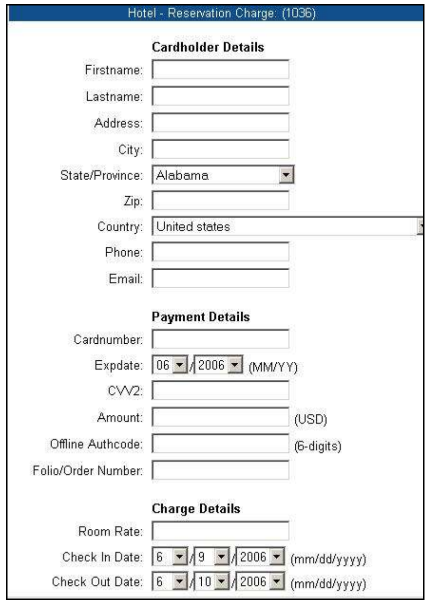


Figure 107 Reservation Screen

7.5.5.4 VPOS-Checks, Credit Cards, Gift Cards

Purpose: Access to all Check, Credit Card, and Gift Card transaction types

1. Select “Vpos” from the Vpos menu.
2. The “Vpos Terminal” window will open on your computer screen.
3. Enter the “Ticket #” for the transaction. – (Optional, looks up old data)
4. Swipe the credit card. (*only for Credit Card and Gift Card transactions).*
5. Enter the requested information under the “Card Holder Details” section of the form.
6. Use the pull-down menu to select the “Transaction Type.”
7. Enter the requested information under the “Payment Details” section of the form.
8. Enter the appropriate information under the “Charge Details” section of the form.
9. Click “Submit” to confirm process the transaction.
10. A “Confirm Transaction” screen will be displayed.
11. Click “Submit” to approve/verify your selected transaction.
12. A “Transaction approved” screen will soon be displayed.
13. Select to “Duplicate Receipt” or begin a “New Transaction.”

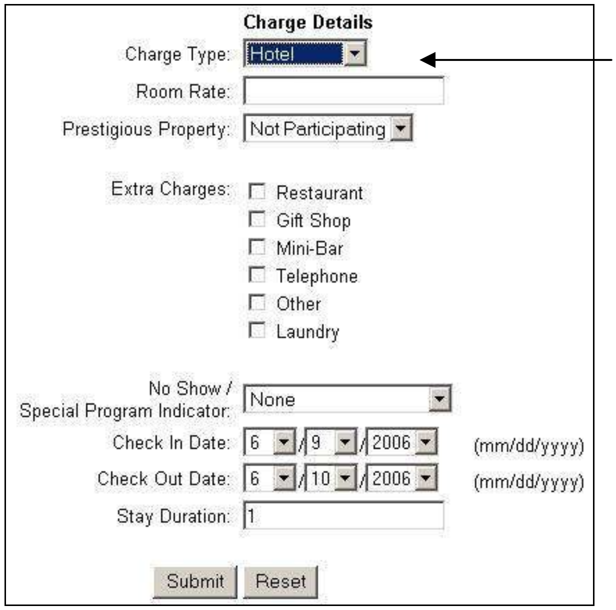


Figure 108 Charge Details VPOS Screen

7.5.6 Auto Rental Merchant; VPOS

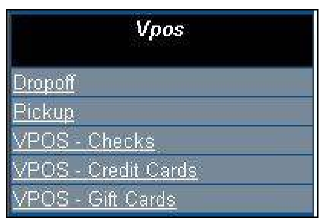


Figure 109 Auto Rental VPOS Menu

7.5.6.1 Pickup

1. Select “Pickup” from the Vpos menu selections.
2. Swipe the customer’s credit card or manually enter the credit card information.
3. Use the pull-down menu to select the “Transaction Type.”
4. Enter the Offline Authcode, if a credit card representative or customer service operator gave you a voice authorization.
5. Complete the “Charge Details” section of the form by choosing a rental date and rental duration.
6. Once the information has been captured and is displayed on your computer screen, click “Submit.”

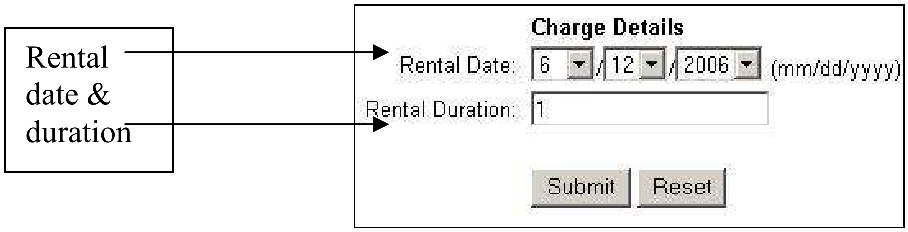


Figure 110 Auto Rental Charge Details Screen

7.5.6.2 Drop-off

Purpose: Allows any additional charges and force the previously authorized charge to be placed on the consumer's credit card.

1. Select "Dropoff" from the Vpos menu selections.
2. The ticket lookup screen will be displayed. Enter the ticket number of the Original Authorization transaction.

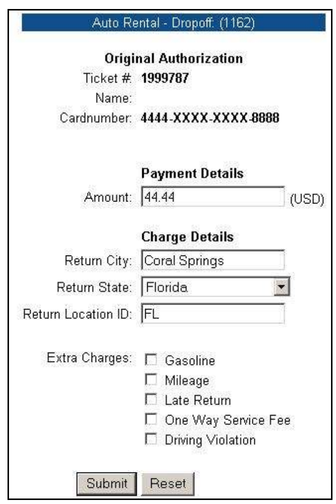


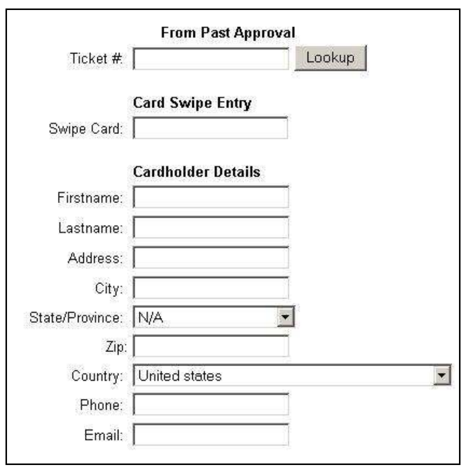
Figure 111 Auto Rental Drop-off Screen

3. Locate the Ticket # to verify that it matches the Ticket # entered.
4. View the information displayed on the screen.
5. Use the pull-down menus to change any incorrect information or changes to the rental fees.
6. Click to check any "Extra Charges" section of the form if they apply to this customer.
7. Select "Submit" to process this transaction.
8. Select "Print Receipt" to print a customer receipt to your printer.
9. Select "New Transaction" to perform a new transaction.

7.5.6.3 VPOS- Checks, Credit Cards, Gift Cards

Purpose: Access to all Check, Credit Card, and Gift Card transaction types

14. Select “Vpos” from the Vpos menu.
15. The “Vpos Terminal” window will open on your computer screen.
16. Enter the “Ticket #” for the transaction. – (Optional, looks up old data)
17. Swipe the credit card. (*only for Credit Card and Gift Card transactions).*
18. Enter the requested information under the “Card Holder Details” section of the form.
19. Use the pull-down menu to select the “Transaction Type.”
20. Enter the requested information under the “Payment Details” section of the form.
21. Enter the appropriate information under the “Charge Details” section of the form.
22. Click “Submit” to confirm process the transaction.
23. A “Confirm Transaction” screen will be displayed.
24. Click “Submit” to approve/verify your selected transaction.
25. A “Transaction approved” screen will soon be displayed.
26. Select to “Duplicate Receipt” or begin a “New Transaction.”



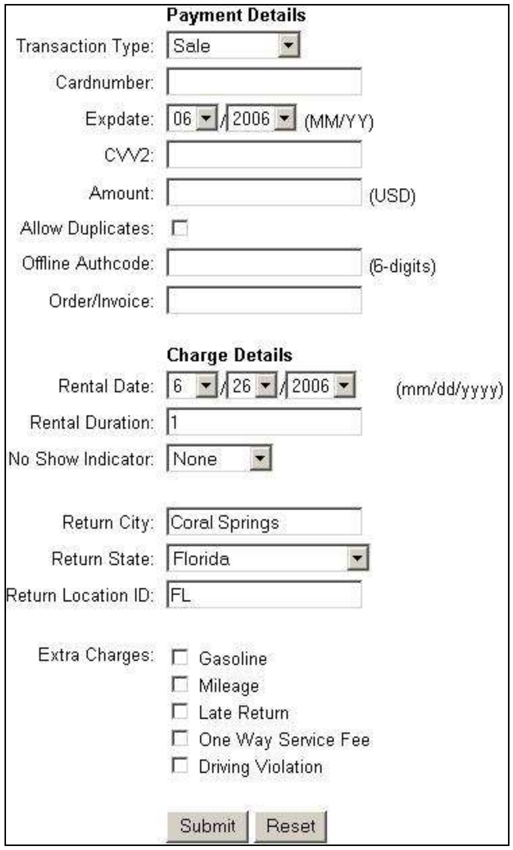


Figure 112 Hotel VPOS Screen

8 The Shopping Cart

The SLIM CD offers a unique approach to supporting the sale of merchandise on the Internet using a shopping cart.

8.1 Premium Cart32

Cart32, from McMurtrey/Whitaker & Associates, Inc., offers several options for the merchant to host the catalogue web pages on his/her own server.

8.1.1 Existing Carts

The SLIM CD, Inc. support staff provides software that allows the most popular shopping cart to integrate with the SLIM CD payment software system, or documentation to allow custom integration with other shopping carts or Internet systems.

8.1.1.1 MIVA Support

- Miva Merchant is the most popular shopping cart for Unix/Linux systems, and is also available for Windows.
- The Slim CD support staff can provide a Miva Module that allows Miva to connect to the Slim CD gateway system.

8.1.1.2 CART32 Support

- Cart32 is the most popular shopping cart system for Windows.
- For merchants that already host their shopping cart using CART32, the Slim CD support staff can provide a .CPP file that will connect to the SLIM CD gateway system.

8.1.1.3 CUSTOM Support

- The SLIM CD support staff can provide a technical integration document to those merchants who wish to develop their own shopping cart support.
- Merchants can interface to the SLIM CD processing gateway system.

8.2 Configure SLIM CD Cart32 V.6.0

1. Go to www.slimcd.com
2. Click "Merchant Login" from the "Secure Link Merchant Services" window.
3. Enter your Client ID and Password at the Merchant Login prompt.
4. Select "Login."
5. The "Quick Stats" screen window is displayed.
6. Click "Config" from the menu bar.
7. Then click "Shopping Cart" from the "Config" menu list.
8. Enter your password and select the "Edit SLIM CD Cart32 Configuration" button.
9. If prompted re-enter your password and click "OK."

Figure 113 "Cart32 Enter Client Password" window

8.3 File

Note: The File tab is automatically selected to display your "Company Info."

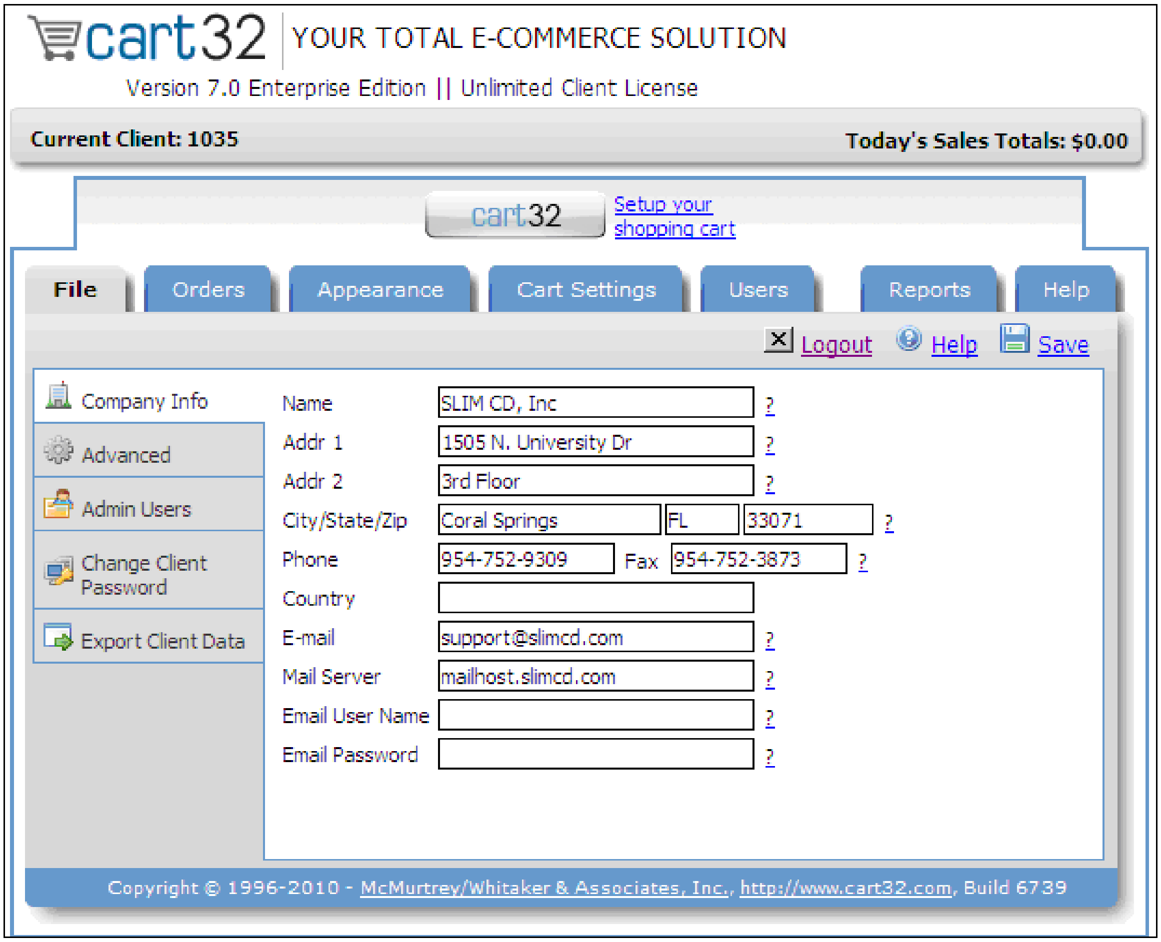


Figure 114"Cart32 Company Information" screen window

Note: Use "File" menu bar to enter or utilize: "Company Information," "Advanced," "Change Client Password," and "Export Client Data."

8.4 Orders

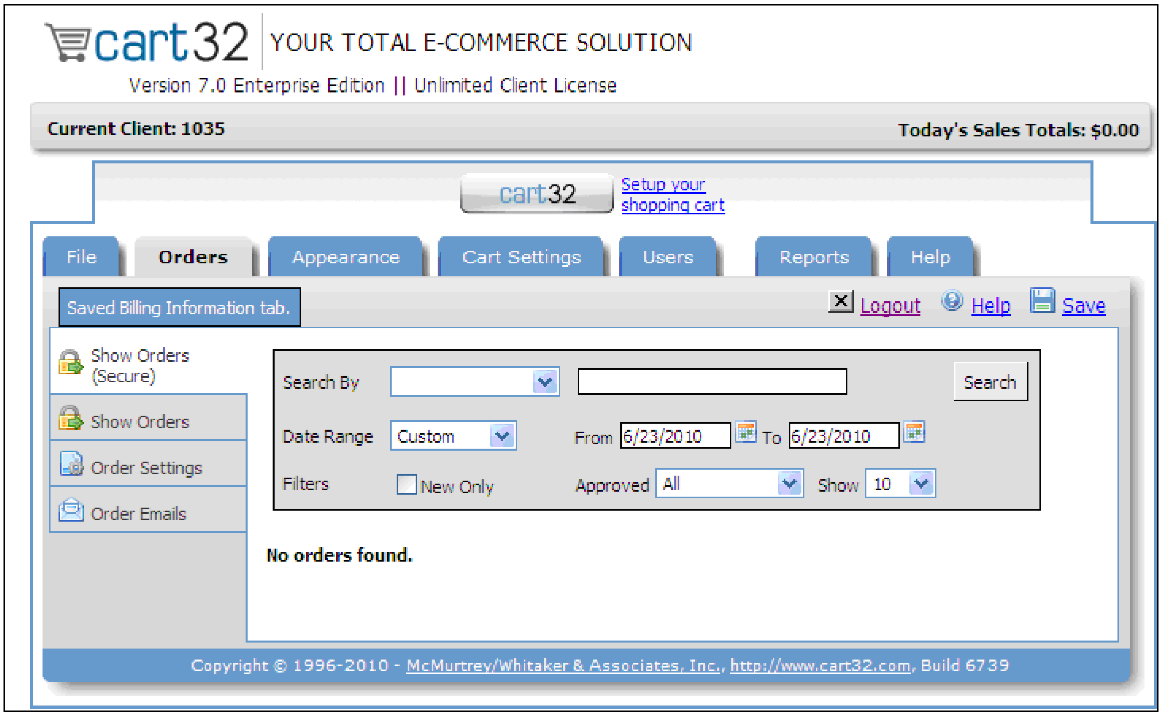


Figure 115Cart32 "Show Orders" selection window

Merchants can use this feature to locate a previous order using different search functions.

8.5 Appearance

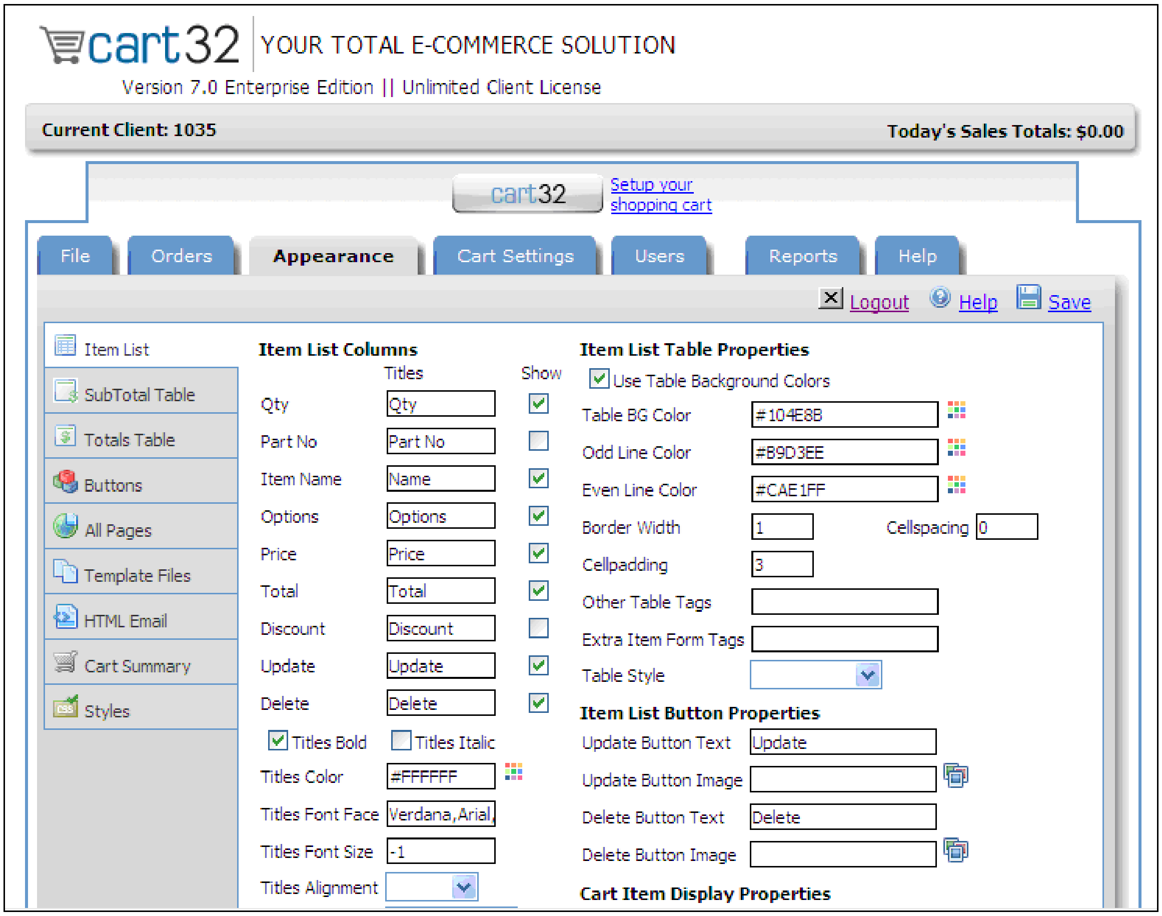


Figure 116Cart32 "Appearance" selection window

8.5.1 Buttons for Adding Items to the Cart

- Select the Appearance
- Select Buttons.
- Then Add to Shopping Cart tab to display the options available for generating a button that can be placed on your web page.
- Fill out the fields on the screens to automatically generate the HTML for your button. Creating HTML for Viewing the Shopping Cart
- Select the View Shopping Cart tab to display the options available for generating HTML that can be placed on your web page.
- Select the GET method to generate the HTML code for a clickable hyperlink, or select the POST method to generate the HTML code for a button.

8.5.2 Creating HTML for Emptying the Cart

- Select the Empty Shopping Cart tab to display the options available for generating HTML that can be placed on your web page.
- Select the GET method to generate the HTML code for a clickable hyperlink, or select the POST method to generate the HTML code for a button.

8.6 Cart Settings

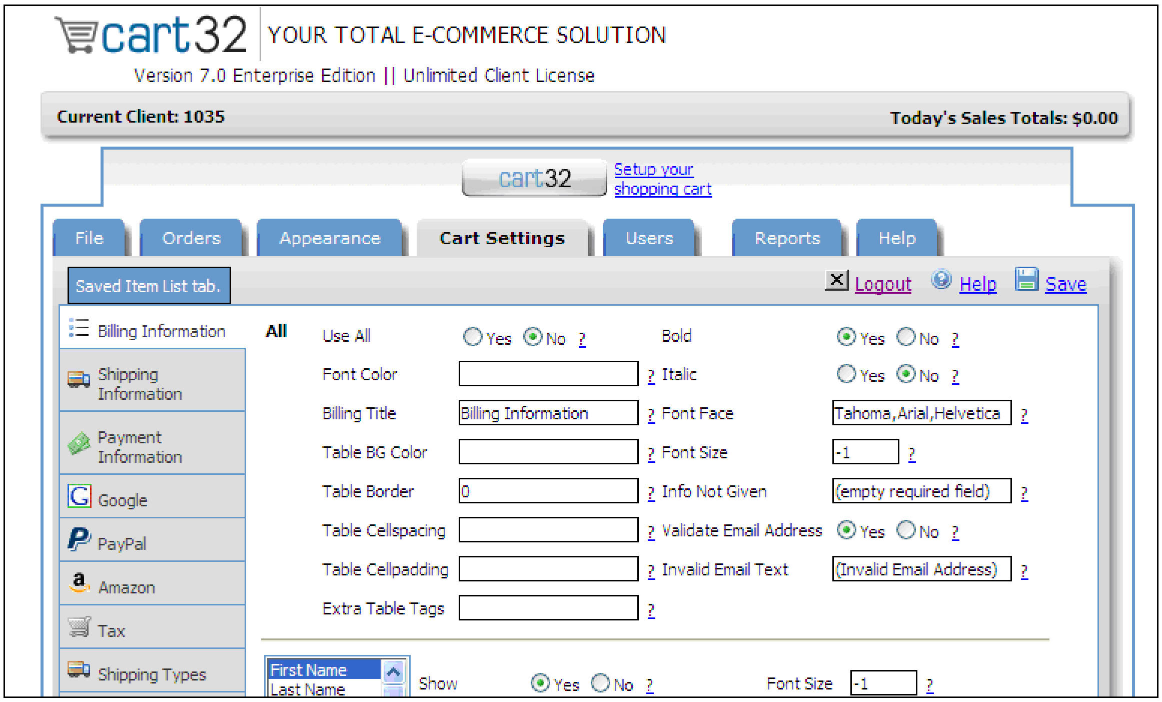


Figure 117Cart32 "Cart Settings" selection window

8.7 Users

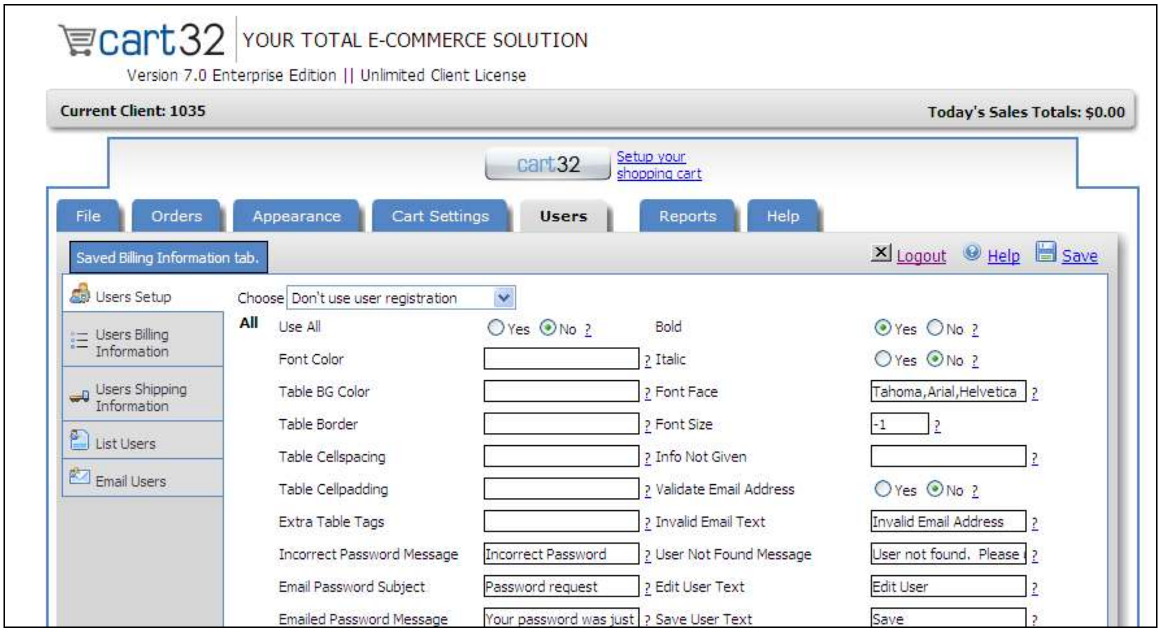


Figure 118Cart32 "Users" selection window

8.8 Reports

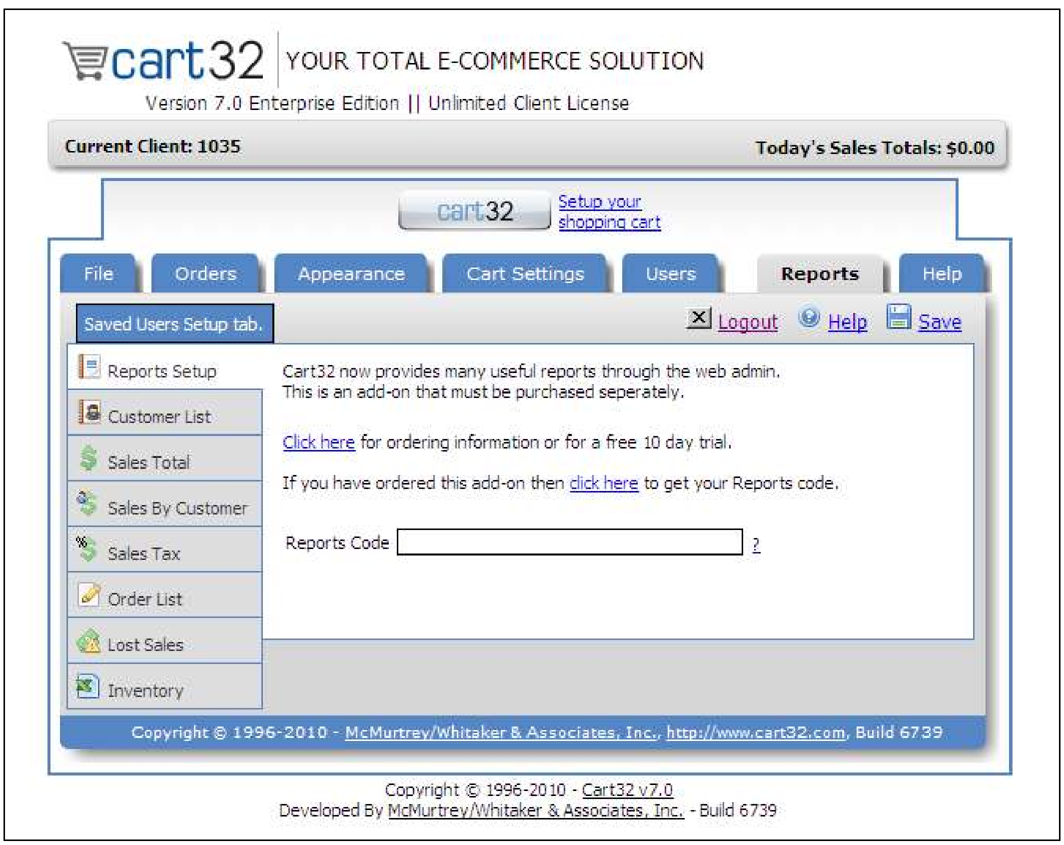


Figure 119Cart32 "Reports" selection window

8.9 Help

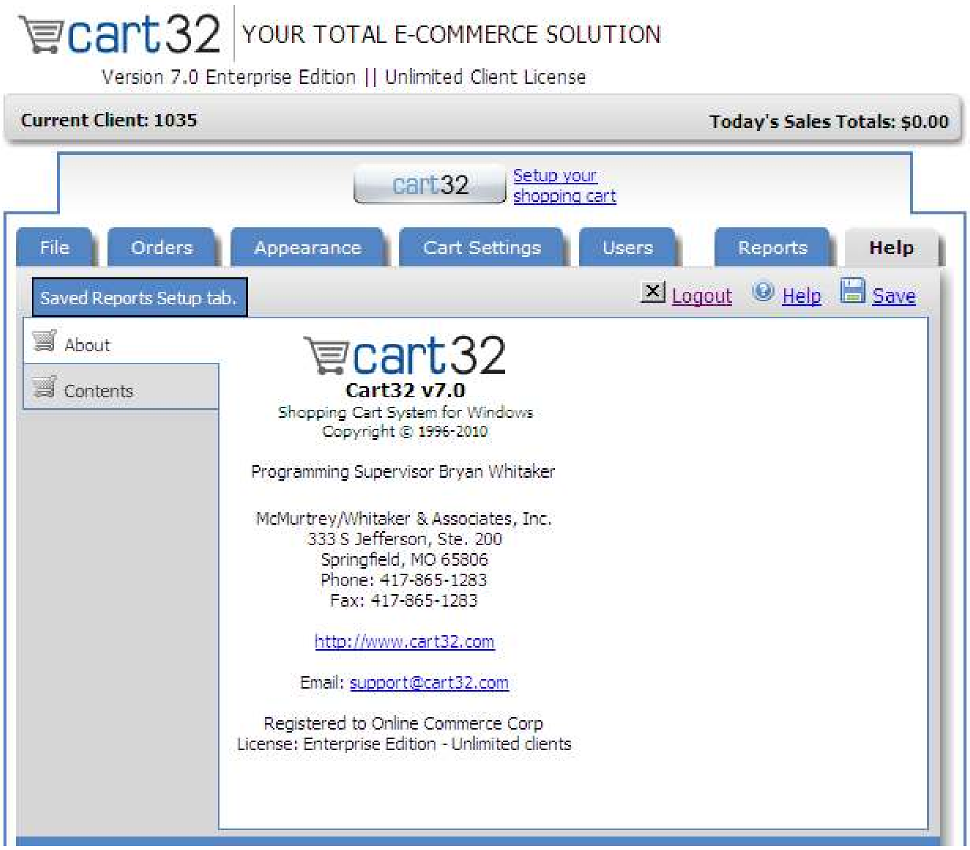


Figure 120Cart32 "Help" selection window

8.10 The Shopping Cart

Note: The integration from your catalogue to the shopping cart is performed using buttons on your catalogue's web pages. These buttons must be written in HTML to conform to the requirements of the shopping cart software.

Note: There are two ways to code the HTML. The first is to use the automatic form generation software, provided by the CART32 software development team, to produce HTML code snippets that you paste into your HTML pages. The second is to code the entire HTML yourself, using a standard HTML or text editor.

Note: The tasks performed from your web site:

- Adding Items To The Cart
- Viewing The Shopping Cart
  - *Emptying the Cart*

8.11 Coding HTML Buttons

Note: The shopping cart interface can involve more details than the forms wizard offers. If you require more specialized integration to the cart, you can code your own HTML buttons that use all of the options for the cart.

Note: A detailed discussion of HTML programming techniques, and the options available as part of the CART32 software, are beyond the scope of this manual.
To use advanced techniques (such as changing the price, weight, part number, and shipping expense of a product based on selection of the size), refer to the CART32 web site at: http://www.cart32.com/help.Back Office Interface for the Shopping Cart

The SLIM CD shopping cart provides merchants with a back office operation center to help manage the shopping cart. This interface provides the ability to retrieve the details of individual orders made through the shopping cart. It can also be used to configure a variety of shopping cart options such as changing colors, shipping options, and other features of the shopping cart.

Note: the back office is the reporting interface and is also referred to as the back end. It can be compared to standing behind the counter at a store, where only the storeowner and employees can see transactions and other shop details.

8.11.1.1 SLIM CD Merchant Login Back-End User

1. Log in at: http://www.slimcd.com/login.html
2. The “Stats” page is displayed.
3. Select “Config” from the Main Menu Bar to display the “Config” menu options.

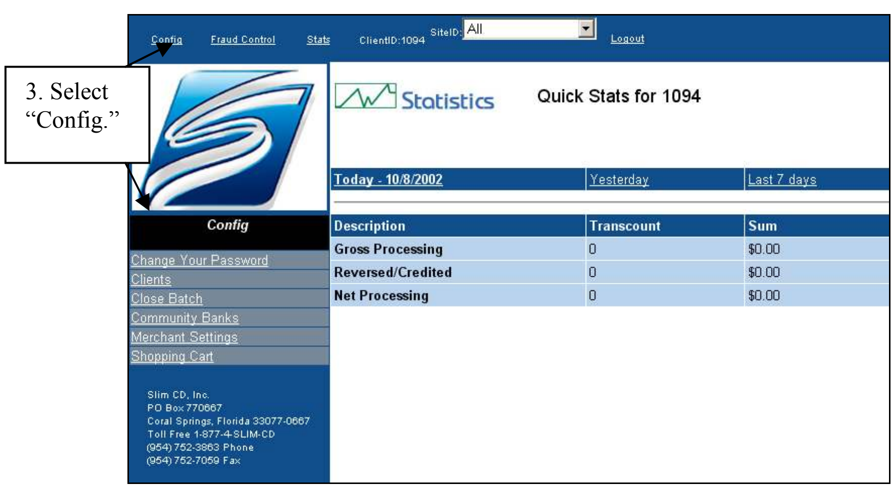


Figure 121“Stats” display at Merchant Login

4. Click “Shopping Cart” from the “Config” menu bar to access the Back Office of the shopping cart.
5. The “Back-Office Interface can now be viewed.

Figure 122 “Config” Shopping Cart

1. Enter you Password and select “Edit SLIM CD Cart32 Configuration.” You will be prompted to “Enter Client Password.”
2. Click “OK.”

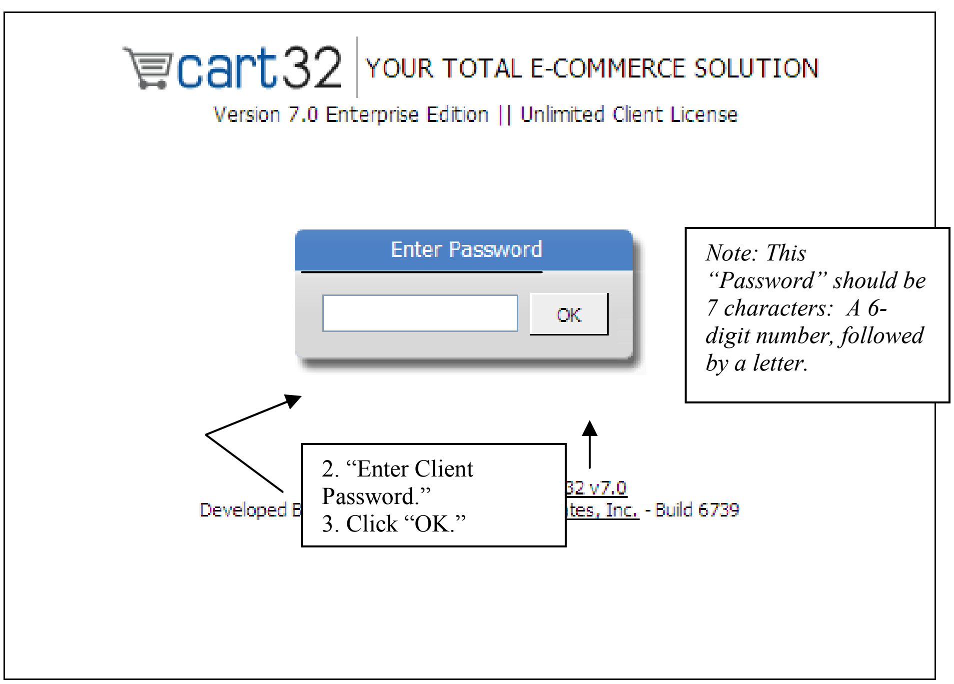


Figure 123 “Enter Client Password” window

3. The Cart32 "Web Admin" window "File" tab for "Company Information" is displayed.

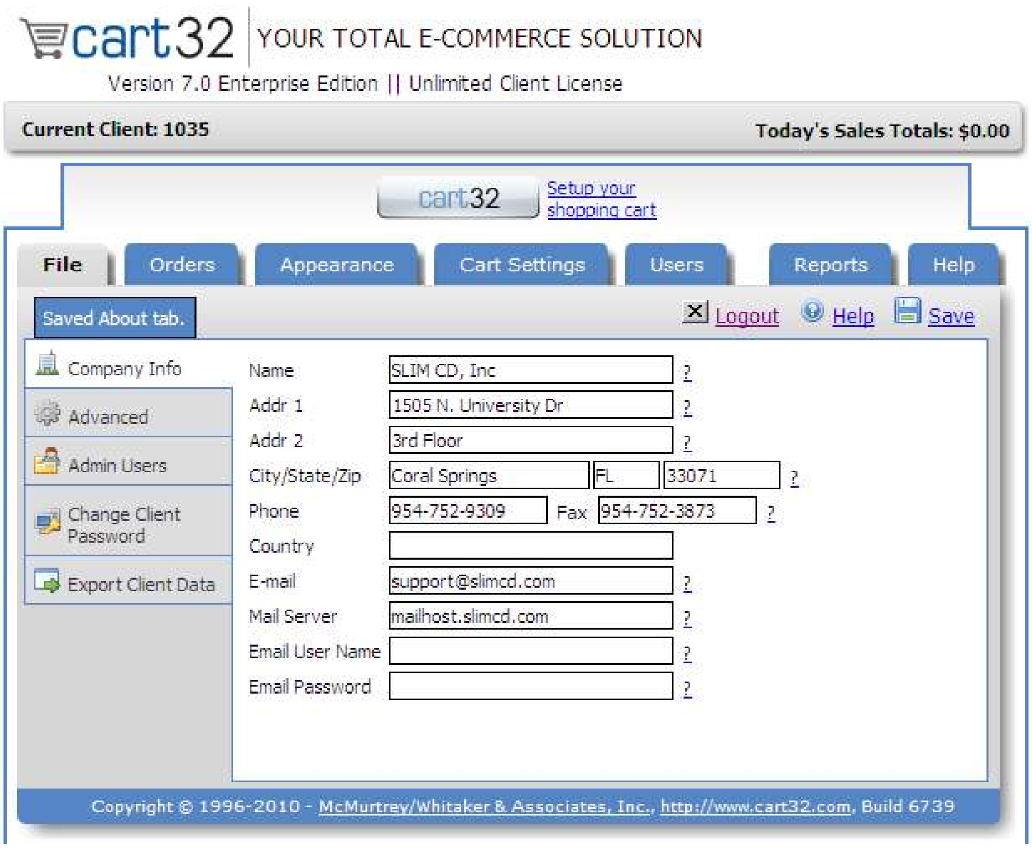


Figure 124Cart32 "Web Admin" screen window

8.11.1.2 Show Orders

1. Select "Show Orders" from the "General Tab" pull-down menu.

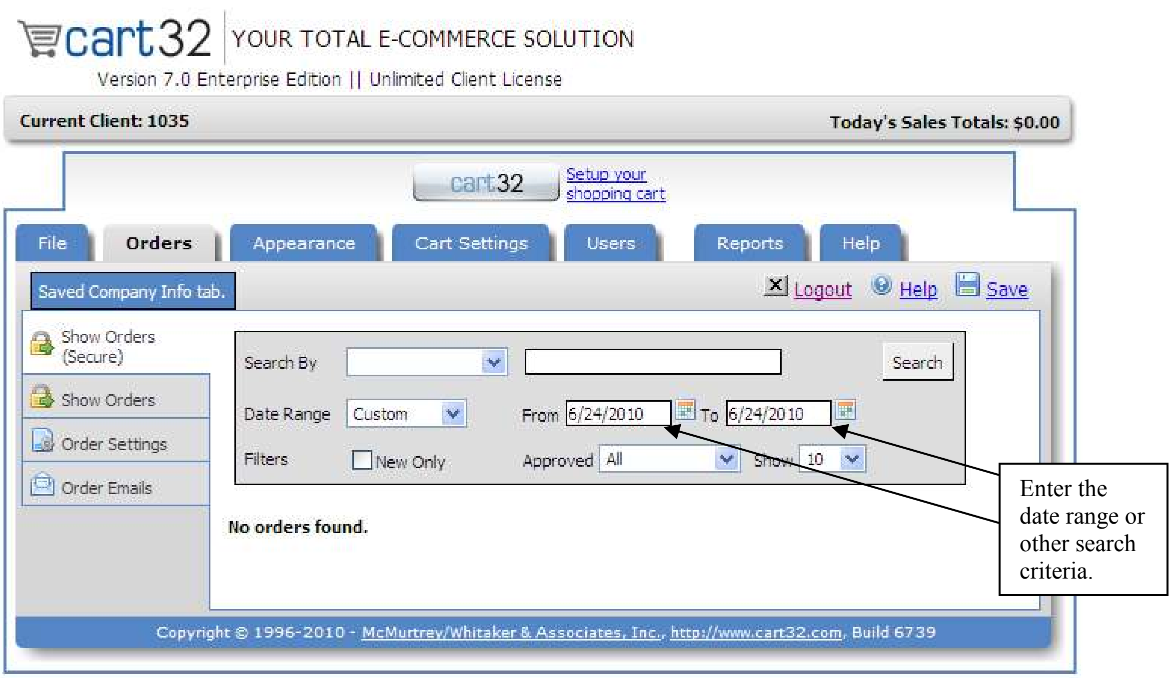


Figure 125Cart32 "Web Admin, Show Orders (Secure) drop-down window

2. The "Show Orders Secure" Search screen is displayed.
3. Use the pull-down menu to make a "Search By" selection: Order #, Email, Last Name, Status.
4. Enter a date range or other search criteria to locate orders.
5. Then click the "Search" button to "View" the order information.

8.11.1.2.1 Set Up Fixed Shipping

Note: The form wizards allow you to specify a price for shipping on a per-item basis. This is assumed to be INCLUDED in your total price. If you wish to have the shipping added into the price of your items, then you must set up a shipping method.

8.11.1.2.2 Select Shipping Table

1. Select the "Shipping Tab" from the "Choose Tab" pull-down menu.
2. The Shipping window is displayed.

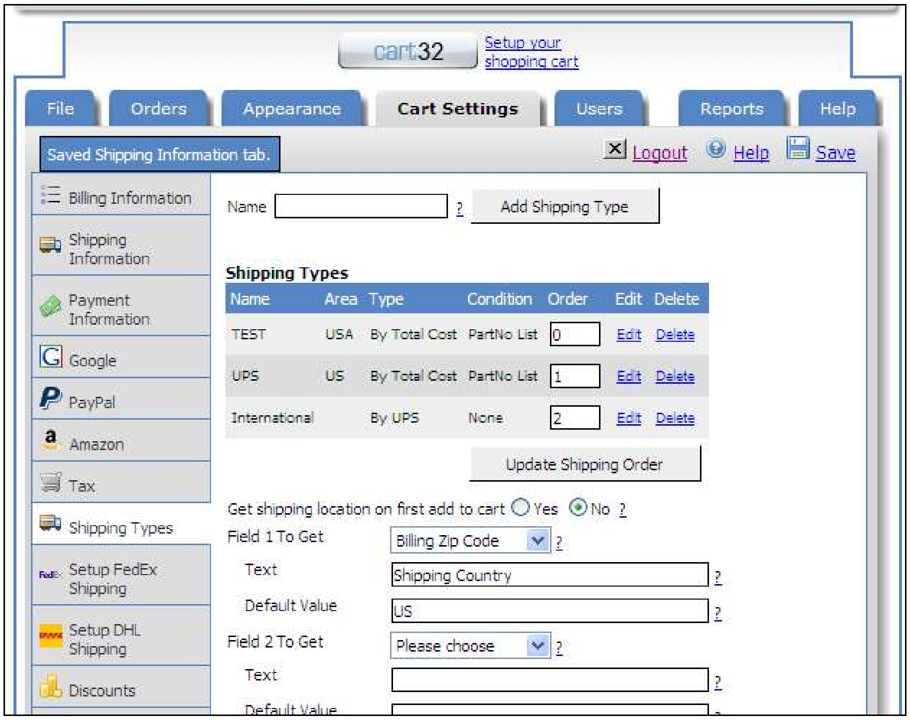


Figure 126 Cart 32 "Shipping Tab" Window display

3. Name a shipping type by entering, for example, “Shipping Included.”
4. Click “Add Shipping Type” and “Shipping Included” are displayed in the list of Shipping Types.
5. Then select “Edit” from the choice to the right of “Shipping Included.”

8.11.1.2.3 Make Edits

1. The “Edits” window is displayed.

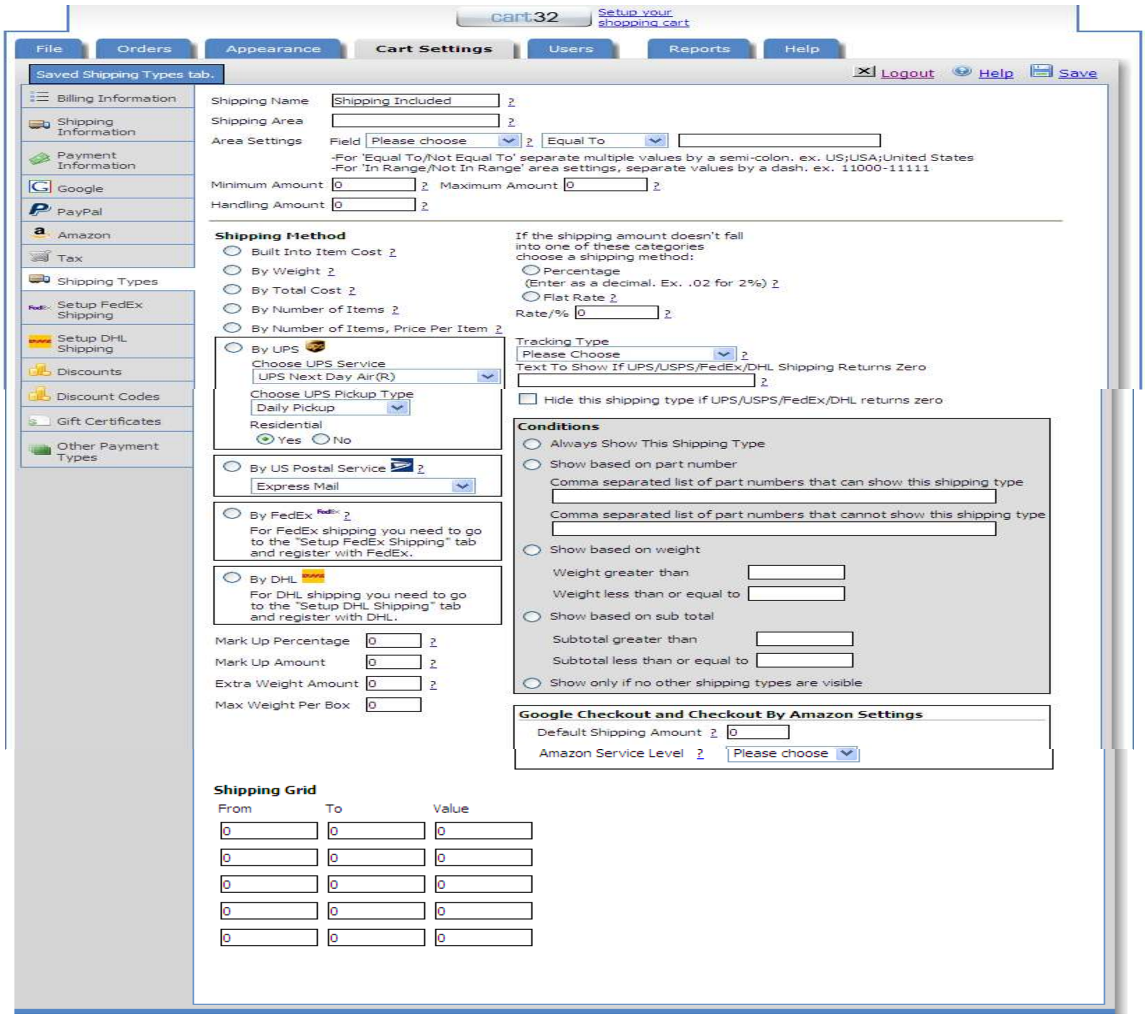


Figure 127Cart32 "Edits" window display

2. Select “Shipping Method.”
3. Set the Shipping Method to “Built Into Item Cost.”

Note: This method causes the cart to ADD the amount you specify in the shipping field to the amount of the item. Many other shipping options are available from this page including UPS and USPS.

8.11.1.3 Set up UPS Online Tools

Note: The Cart32 back office interface also allows you to configure a direct connection to the UPS OnLine® choice for calculation of shipping costs based on the weight of products to be delivered.

1. Select "UPS OnLine®" Tools from the Choose Tab.
2. The "UPS OnLine® Tools" window is displayed.

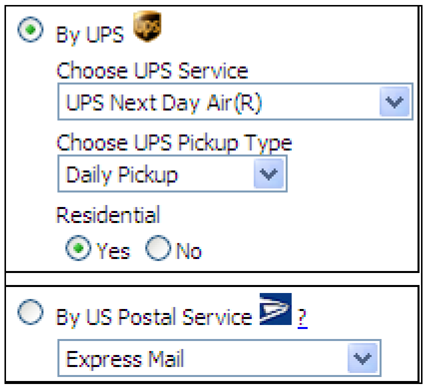


Figure 128 Cart32 "UPS OnLine®" display

9 Support Center Information

Let Us Help!
**Online Help & Phone Support Services are always a complimentary.*

9.1 SLIM CD Support

Contact us for all your SLIM CD support needs:

Email: support@slimcd.com
Telephone: 1-877-4-SLIM-CD

9.2 Cart32 Support

Contact the CART32 Support Staff to access free online help system at:

http://www.cart32.com/help/

For Additional Help…

- Using CART32

- Coding CART32 Buttons
- Accessing Back-Office CART32 Features
- Support options are available from the developers

Call the CART32 support staff to purchase support by telephone at:

Phone: 417.865 .1283
http://www.cart32.com/support.asp
Monday through Friday, from 9:00 am - 7:00 pm, Central Standard Time

9.3 Frequently Asked (Q) Questions & (S) Solutions

Q: What types of merchants does SLIM CD support?

S: *Retail, Restaurant, E-Commerce, Mail-Order/Phone-Order, Hotel, and Auto Rental.*

Q: How do I sign in and what is my USER NAME?

S: *User Names are created by the ADMIN. If you have not yet signed into the system, you can sign in using "ADMIN" as the USER NAME. When you type ADMIN for the user name, a CLIENT ID box will appear. You can then enter your client id and password to log into the SLIM CD desktop application.*

Q: How do I perform a CREDIT or REFUND?

S: *Enter the Ticket # value from the original SALE transaction, on the original receipt. Another simple way to perform a REFUND or VOID is to use the "STATS" menu item to find the original transaction and the Ticket #.*
Search Transactions by date range. (Search by name, card number, or other criteria). Highlight the SALE transaction that you want to refund, and double-click on that record. A new box will appear that shows the details of this transaction. Click on the VPOS button to send all of this data (including the Ticket #) to the VPOS screen. Change the transaction type from SALE to CREDIT, and press "SUBMIT."

Q: Does SLIM CD support PIN-based debit?

S: *Yes, on all platforms except Nova and First Data's Nashville Platform.*

Q: How are batches closed with the SLIM CD?

S: *SLIM CD automatically closes batches every 24 hours (midnight, Eastern Standard Time), or every 1000 transactions, whichever comes first. Merchants need not ever close a batch again, just submit the transaction for processing and we take care of the rest.*

Q: Does SLIM CD support recurring billing?

S: *Yes, but only in the Enterprise Edition.*

Q: What is the Enterprise Edition?

S: *The Enterprise Edition is a version of the SLIM CD that stores information on the merchant's computer, as well as on the SLIM CD servers. The Enterprise Edition can be used to perform recurring billing or data mining. It uses either SQL Server, or it installs and uses MSDE, which is Microsoft's Desktop Database Engine.*

Q: What is a TICKET #?

S: *The SLIM CD system generates a unique transaction identifier for all transactions in the system. This identifier is called the TICKET #, or the GATEWAY ID.*

Q: What type of security does SLIM CD have?

S: *SLIM CD has passed Visa's CISP (Cardholder Information Security Program) audit, and has been certified secure by SecurityMetrics (the security firm recommended by American Express). SLIM CD encrypts cardholder data using SHA-1 and 3-DES encryption algorithms, and all data is sent using 128-bit SSL secure sockets.*

Q: Does the SLIM CD work in a call-center environment?

S: *Yes, in fact the SLIM CD has specific features designed to help call centers work better! Users can be given various permission levels.*

Q: Can individual users be set up using the SLIM CD, with individual permissions?

S: *Yes. Users can be given specific permissions to perform specific transaction types, and can be given permission to view just their own transactions or to view other clerk's transactions.*

Q: Does the SLIM CD work in a networked environment?

S: *Yes, as long as the computers have Internet access. The regular SLIM CD can process transactions or access data from any computer on the network, as long as the user has the necessary permissions.*

Q: Does the SLIM CD have a Web-based Virtual terminal?

S: *Yes. The virtual terminal for SLIM CD is customized for each industry type. You can find the Virtual Terminal in the Merchant Login section of our website. Log in and click on the VPOS link at the top of our interface to see the Virtual Terminal choices on the left side of the screen.*

Q: Does SLIM CD interface with QuickBooks, or other accounting packages?

S: *Not directly, but data can be exported from SLIM CD into an ASCII file. From there, it can be imported into other software programs. However, SLIM CD does NOT directly export data into QuickBooks.*

Q: Does SLIM CD work with a mobile device?

S: *SLIM CD can work on any computer that runs Microsoft Windows (such as a laptop) and that has Internet connectivity. It DOES NOT work on palm or hand-held computers, although if they can connect to the Internet they can theoretically use the Virtual terminal. The Virtual terminal is NOT designed for use on small screens, so this may be somewhat impractical, but is theoretically possible.*

Q: What types of reports does SLIM CD have?

S: *SLIM CD provides a number of interactive web-based reports, including daily summaries and breakdowns by card type. Individual transaction details can also be listed. The SLIM CD reports make it easier to reconcile bank account deposits with merchant batch totals.*

Q: Does SLIM CD perform inventory control?

S: *No, SLIM CD is a replacement for POS equipment, not for an inventory system or cash register.*

Q: Does SLIM CD have to be used with an Internet gateway?

S: *No, SLIM CD is its own gateway. But, SLIM CD can be used with a select number of popular Internet Gateways. SLIM CD can also be used as a gateway, if desired.*

Q: Does SLIM CD have to be used with an Internet gateway?

S: *No, SLIM CD is it's own gateway. But, SLIM CD can be used with a select number of popular Internet Gateways. SLIM CD can also be used as a gateway, if desired.*

Q: Can SLIM CD easily perform additional transactions for a repeat customer?

S: *Yes, SLIM CD's web-based interface has the ability to process a new transaction for an existing customer. Simply look up the customer with the Search Rawlogs feature and click the "Create A New Transaction" button.*

Q: What is the difference between RawLogs and Transactions?

S: *The "RawLogs" contain a record of all attempted transactions, including both approved and declined transactions. The "Transactions" reports only contain approved transactions that are "financially significant" in that they hold funds from your customer's credit card, transfer funds from your customer's credit card or return funds to your customer's credit card.*

Q: How do I close batches?

S: *The SLIM CD system closes batches for you, automatically. Batches are closed every 1000 transactions or every 24 hours, whichever comes first. You CAN close a batch manually if you wish. Go to www.slimcd.com and select the "Merchant Login" button (or, pick it from the "Database" menu in the TransClient application). This is the SLIM CD web-based back end reporting system. The Close Batch command can be found under the "Config" menu selection.*

Q: How can I reconcile my bank account deposits?

S: *Your bank or merchant account provider may have tools to help you, but SLIM CD does provide features which can be useful. Go to www.slimcd.com and select the "Merchant Login" button (or, pick it from the "Database" menu in the TransClient application). This is the SLIM CD web-based back end reporting system. From here, you can select two separate reports that can be very helpful in reconciling your bank's deposit information.*

The "Daily Summary" report breaks down the transaction totals day by day (based on Eastern Standard Time). You can see your gross and net transaction activity, as well as breakdowns by card type (Visa, Mastercard, American Express, Discover, etc). This can be helpful to identify the individual card association amounts deposited into your account.

The "List Batches" report presents information totals for individual batches (either manually or automatically closed groups of transactions). These transactional totals will exactly match what the credit card companies see in their batch totals when you call their help desk. Note that if you only process Visa and Mastercard, this may also match the bank deposits in your checking account.

10 Appendix

10.1 Publication, Copyright, & Trademark Information

10.2 Data Fields for Merchant Setup Sheets

Note: Required for SLIM CD Setup.

Credit Card Merchant Information	**Details**
(1) Merchant Account	# MID
(2) Terminal ID #	TID/V-number
(3) Store Number	
(4) Terminal Number	
(5) Location Code	
(6) SIC Code	MCC

(7) Sub-Market Identifier	**Details**
(8) Time Zone Difference	
(9) Terminal Type	Type of POS Device

Bank Information	**Details**
(10) BIN Number	
(11) Agent Bank #	
(12) Agent Chain #	

Connection Information	**Details**
(13) Processor Client number	
(14) Processor Username	
(15) Processor Password	
(16) Processor Key	

Pin-Based Debit Card Merchant Information	**Details**
(A) Debit MID	
(B) Merchant ABA Number	
(C) Merchant Settlement Agent	
(D) Reimbursement Attribute	
(E) Sharing Groups	

10.3 Processor Requirements

Vital Processing	Credit Cards: 1,2,3,4,5,6,8,10, 11, 12
Vital Processing	Pin-based Debit: B, C, D, E
Heartland Exchange	Credit Cards: 1,2,4,6,8
Heartland Exchange	Pin-based Debit: B,D
Fifth Third/St. Pete	Credit Cards: 1,4,5,6,8
Fifth Third/St. Pete	Pin-based Debit: B,C,D,E
Global Payments	Credit Cards: 1,6,7,9,10
PaymenTech	Credit Cards: 1,4,13,14,15
First Data / Nashville	Credit Cards: 1,2 *Debit not supported by host for FRAME/IP connectivity
First Data(Concord EFS)Memphis	Credit Cards: 1
First Data(Concord EFS)	Pin-based Debit: A
Nova Information Systems	Credit Cards: 1,2,10 * Pin-based Debit not supported by Nova's Internet connectivity.
AUTHORIZE.NET	Credit Cards: 14,16 *Pin-based Debit not supported by this Internet gateway.

10.4 SLIM CD Error Codes from the Gateway:

Code: One-letter identifier, where “E” is an input error and “N” is a decline.
Message: The message returned
Explanation: A simple explanation of the error.

Code	Message	Explanation
E	*This application is currently unavailable. Please contact the systems administrator if you have any questions.	The Slim CD system is down.
E	*clientid-priceid-siteid-missing	You must supply a clientid, siteid, and priceid for each transaction
E	*INVALID_ACCOUNT_DATA_SENT	The supplied clientid or password information is not accurate.
E	*INVALID_ACCOUNT_DATA_SENT	The clientid, siteid and priceid combination is not accurate or acceptable
E	*INVALID_SITEID_OR_PRICEID	The siteid or priceid is not assigned to this clientid.
E	*BS_ERROR	The string “visa” or “Mastercard” appears as the first or last name
E	*INVALID_GATEID_SENT	The gatewayid is not valid
E	*--INVALID_GATEID	The gatewayid is not valid (no such record in our database)
E	*--GATEID_NEEDED	Gateway id needed to perform a FORCE, CREDIT, VOID, FORCE, OFFLINEFORCE, INCREMENTAL, or REVERSAL
E	ERR-Insufficient_data	The signature data does not have a corresponding clientid, siteid, priceid, gateway id, or the signature data is empty.
E	ERR-cant_insert_signature	Error inserting the signature into the database
E	ERR-bad_permissions_or_no_gateid	Could not find the gateid transaction for this signature.
E	*--ONLY_FORCE_AN_APPROVED_ TRANSACTION.	The gateid does not represent an approved transaction.
E	*--ONLY_VOID_AN_APPROVED_ TRANSACTION.	The gateid does not represent an approved transaction.
E	*--ONLY_CREDIT_AN_APPROVED_ TRANSACTION.	The gateid does not represent an approved transaction.
E	*ONLY_OFFLINEFORCE_AN_APPROVED_TRANSACTION.	The gateid does not represent an approved transaction.
E	*ONLY_INCREMENTAL_AN_APPROVED_TRANSACTION.	The gateid does not represent an approved transaction.
E	*ONLY_REVERSAL_AN_APPROVED_ TRANSACTION.	The gateid does not represent an approved transaction.
E	*AMOUNT_MISMATCH.	Can only void a transaction for the exact amount of the original transaction

		-OR- Can only FORCE a transaction for the exact amount of the original transaction, UNLESS the business type is Restaurat, Hotel, or AutoRental
E	*REFUND_AMOUNT_CANNOT_EXCEED_PURCHASE_AMOUNT.	The amount of the refund must not exceed the amount of the original purchase.
E	*ONLY_FORCE_AN_AUTH.	The gateid provided does not identify an "AUTH" transaction.
E	*ONLY_OFFLINEFORCE_AN_ OFFLINEAUTH.	The gateid provided does not identify an "OFFLINEAUTH" transaction.
E	*CANNOT_VOID_AN_AUTH	The gateid identifies an AUTH transaction. This transaction type cannot be VOIDed.
E	*CANNOT_VOID_AN_OFFLINEAUTH	The gateid identifies an OFFLINEAUTH transaction This transaction type cannot be VOIDed.
E	*CANNOT_VOID_AN_INCREMENTAL	The gateid identifies an INCREMENTAL transaction This transaction type cannot be VOIDed.
E	*CANNOT_VOID_AN_REVERSAL	The gateid identifies a REVERSAL transaction This transaction type cannot be VOIDed.
E	*CANNOT_VOID_AN_VOID	The gateid identifies a VOID transaction This transaction type cannot be VOIDed.
E	*CANNOT_VOID_AN_AUTH	The gateid identifies an AUTH transaction This transaction type cannot be VOIDed.
E	*ONLY_CREDIT_A_SALE_OR_FORCE_OR_OFFLINE_OR_ OFFLINEFORCE.	The gateid does not identify a SALE, FORCE, OFFLINE, or OFFLINEFORCE transaction
E	*MOD10_FAILED_OR_CARDEXPIRED	The card number was entered incorrectly, or the card's expiration date has been exceeded.
E	*Need the name of the state, or at least 2 characters for the state abbreviation.	The value of "state" is unacceptable
E	*Unknown state:	The value of "state" is unacceptable
E	*Need the name of the state, or at least 2 characters for the state abbreviation.	The state name or abbreviation was not recognized.
E	*Invalid phone number beginning with +. Unwanted Country code.	The phone number is unacceptable.
E	*Invalid characters in phone number.	The phone number is

		unacceptable.
E	*Invalid phone number beginning with 0. Unwanted Country code or 011.	The phone number is unacceptable.
E	(1)Database Error - SQL Execution Error	Database connection issue. Retry in a day.
E	(6)Communication Error - Unexpected Out-of-Sequenc	Database connection issue. Retry in a day.
E	(8)Communication Error - I/O Error Connection rese	VITAL ISSUE. Retry later.
E	(8)Communication Error - I/O Error null	VITAL ISSUE. Retry later.
E	BAD MICR SWIPE. RE-ENTER	Bad MICR data sent to processor. Examine your MICR swipe.
E	Invalid State Code	Check your statecode.
E	No database connection available. Connection Error	Network issue. Retry later.
E	R*(3)Communication Error - I/O Error :Connection r	Network issue. Retry later.
E	RESEND WITH DLNO / DOB	The system wants more information. Supply an ID# and date of birth.
E	timeout / cannot connect to servlet	Network issue. Retry later.
E	(3)Communication Error - I/O Error :Connection tim	Network issue. Retry later.
E	(3)Communication Error - I/O Error :java.security.	Network issue. Retry later.
E	No database connection available. Connection Error	Network issue. Retry later.
E	Need Driver License Number	Resend with driverlicense
E	Need MICR Data	Resend with valid MICR data
E	Need State Code	Resend with valid crosscheck statecode
E	timeout / cannot connect to servlet	Network issue. Retry later
E	COMMUNICATION ERROR: System.Net.WebException:	Network issue. Retry later
E	GENERAL TRANSACTION ERROR	Do Not Retry
E	Host connection closed prematurely before receivi	Network issue. Retry later
E	INVALID REFERENCE NUMBER	check your data
E	NO STATION RECORD EXISTS	bad merchant profile
E	REFERENCE NUMBER/AMOUNT MISMATCH	
E	*	decline
E	**8*;salestax:0.00;salestaxtype:1;encryptedpin:;or	web server not responding
E	**Card must be presen;gatetransid:2008363;orderno	card must be present
E	**con_To_InterLive_Er;gatetransid:1774394;orderno:	web server not responding
E	**Merchant_0653386_no;gatetransid:1614812;orderno:	merchant not borded properly
E	**SUMID_QUERY_3Time;gatetransid:1614735;orderno:1	web server not responding
E	*__;gatetransid:2127441;orderno:EUK0900;installmen	web server not responding
E	*200509061538	web server not responding
E	*3Invalid_frm_InterLive	web server not responding
E	*Already_Forced	do not attempt any further action
E	*Already_Voided	do not attempt any further action
E	*Card must be present for retail	need to have card present
E	*Card must present	need to have card present
E	*con_To_InterLive_Err= 10061	Invalid Data send from FDM
E	*FDMS_GateInsert.Open() fail	Invalid Data send from FDM
E	*Invalid authcode: 8464711	Preauthorization code entered

		wrong
E	*Invalid_amt:0	check the amount being charged
E	*Invalid_zip	change the zip code entered
E	*InvalidRespDataLen	Invalid Data send from FDM
E	*Merchant_0162362_not_found	Try again, renter the transaction
E	*Not_Settled	The type of transaction submitted must have prior settlement
E	*NoOpenClientToFDMS	Try again, renter the transaction
E	*NotMOTECO428805	the type of transaction submitted must be MOTO/E-COM
E	*recv_FRM_IntLive_Err= 10054	reset connection
E	*recv_FRM_IntLive_Err= 10060	timeout error, reset connection
E	*RetryToFDMS	retry transaction
E	*Settled_CREDIT_it	use credit instead of void
E	*SUMID_QUERY_3Times	need to obtain batch # prior to transaction
E	*WriteCommClient_fail	Try again, renter the transaction
E	FDSTDLL	web server not responding
E	FileErR	file error
E	FileErU	file error
E	InvAm	invalid amount
E	InvMIDIM	invalid merchant ID
E	InvMTIR	invalid merchant ID
E	InvMTIRX	invalid merchant ID
E	invTIDR	Invalid terminal ID
E	invTIDU	Invalid terminal ID
E	SysErrRX	web server not responding
E	TinactRX	web server not responding
E	TinactU	web server not responding
E	(4)Communication Error : I/O Error Connection refu	Network issue. Retry later
E	(3)Communication Error - I/O Error :Read timed out	Network issue. Retry later
E	Invalid Approval Code	check authorization code
E	No database connection available. Connection Error	Network issue. Retry later
E	Original Transaction is NOT a SALE. Check VitalGat	check your original ticket #
E	Transaction has been FORCED	do not attempt any further action
E	Transaction has been settled. Use CREDIT	use credit instead of void
E	(1)Database Error - SQL Execution Error String or	Network issue. Retry later
E	(3)Communication Error - I/O Error :java.security	Network issue. Retry later
E	(8)Communication Error - I/O Error null	Network issue. Retry later
E	Auth Transaction has been forced. Use Force Transa	Use Force
E	Can NOT VOID this Transaction. Check Gateway Recor	transaction has been settled
E	No database connection available. Connection Error	Network issue. Retry later
E	Tip Edit only allowed on FORCE or SALE. Check HLGa	check your data
E	Transaction has been settled. Use CREDIT	use credit instead of void
E	Error:-2147012744:The server returned an invalid o	Network issue. Retry later
E	Error:-2147012894:The operation timed out	Network issue. Retry later
E	IO Exception in Open Socket-Connection refused: co	Network issue. Retry later
E	No database connection available. Connection Error	Network issue. Retry later
E	BAD-MID-TID-USERNAME	Fix your merchant profile and try

		again
E	Cant connect to PAYMENTECH - retry in 15 seconds	Network issue. Retry later
E	CONN_ERR_TO_PMT	Network issue. Retry later
E	CONN_ERROR	Network issue. Retry later
E	Error communicating to the host	Retry later
E	initfail-Cannot access merchant index: 10 ()	Servlet is exclusive locked for that merchant. Retry later
E	initfail-Cannot access merchant index: 10 (Batchin	Merchant is batching. Retry later
E	initfail-Cannot perform a reversal authorization o	Do Not Retry
E	initfail-Cannot VOID a settled transaction	use credit instead of void
E	initfail-Cannot void this transaction type	use credit instead of void
E	initfail-Only approved transactions can be updated	do not attempt to modify a declined transaction
E	initfail-This transaction has already been voided	Do Not Retry
E	initfail-Transaction has been voided	Do Not Retry
E	NETCONNECT-ERR	General error. Retry later
E	The request contained an invalid password: [028100	CHECK your merchant profile setup
E	The request contained an invalid password: [P:0281	CHECK your merchant profile setup
E	ValdateMID: MID In Mime [02810004258] Doesn't Mat	merchant profile error
E	ValdateMID: MID In Mime [43122022188] Doesn't Mat	CHECK your merchant profile setup
E	Auth Transaction has been forced. Use Force Transa	operate on the force, not the auth
E	Error:-2147012744:The server returned an invalid o	Network issue. Retry later
E	Tip Edit only supported for Restaurant: 2	only use tipedit for restaurant
E	Transaction can NOT be FORCED. Check RBSGate Recor	transaction has already been forced or is not forceable
E	Transaction has been FORCED	do not attempt any further action
E	(10)Database Error - SQL Execution Error Transacti	contact systems administrator
E	(3)Communication Error - I/O Error :Connection ref	Network issue. Retry later
E	(3)Communication Error - I/O Error :Connection res	Network issue. Retry later
E	(3)Communication Error - I/O Error :Connection tim	Network issue. Retry later
E	(3)Communication Error - I/O Error :java.security	Network issue. Retry later
E	(3)Communication Error - I/O Error :No buffer spac	Network issue. Retry later
E	(3)Communication Error - I/O Error :Remote host cl	Network issue. Retry later
E	(5.1)Communication Error - No Transmission from Vi	Network issue. Retry later
E	(6)Communication Error - Unexpected Out-of-Sequenc	Network issue. Retry later
E	(8)Communication Error - I/O Error Connection rese	Network issue. Retry later.
E	(8)Communication Error - I/O Error null	Network issue. Retry later
E	(8)Communication Error - I/O Error Read timed out	Network issue. Retry later
E	Bad Stay Duration Value	make sure stay duration is numeric
E	Can NOT VOID this Transaction. Check Gateway Recor	transaction has already been settled
E	Cannot_create_xmlhttp:13:Type mismatch	Retry later
E	Error:-2147012744:The server returned an invalid o	Retry later
E	Error:-2147012867:A connection with the server cou	Retry later
E	Error:-2147012894:The operation timed out	Retry later
E	Inconsistent Busisness Type in client data	Check merchant profile on

		SLIMCD, make sure you have the right businesstype
E	Increment/Reversal is only supported by VISA	only use incremental reversal with a visa
E	Incremental is only supported for Hotel	only use incremental with a hotel merchant account
E	Installment Sequence Number can NOT be greater tha	check your specification
E	Invalid Auth Transaction Code	make sure auth transaction code is not all zeros
E	Invalid CVV2 Data:11o2/o. Only alpha-numeric allow	make sure there are no invalid characters in cvv2 data field
E	Invalid PIN data length	contact slimCD hardware support
E	Invalid Retrieval Reference No	contact slimCD hardware support
E	Missing PIN data	contact slimCD hardware support
E	Need Local Transaction Date	contact developer support
E	No database connection available. Connection Error	Network issue. Retry later
E	No offline CREDIT/FORCE/VOID allowed for Original	contact developer support
E	Transaction already SETTLED/FORCED. Please use SAL	please use sale
E	Transaction can NOT be FORCED. Check VitalGate Rec	transaction has already been forced or is not forceable
E	Transaction has been FORCED	Do Not Retry
E	Transaction has been settled. Use CREDIT	use credit instead of void
E	Transaction is not SALE/OFFLINE. Can not be CREDIT	you cannot credit this transaction
E	Unmatched Merchant ID:0	contact slimCD support
E	Unrecognized Response from Processor	contact slimCD support

Certain data input errors will be presented as a SINGLE MESSAGE containing multiple errors. Those messages can include the following sub-strings:

Code	Message portion	Explanation
E	--ERROR READING CARD - RESCAN.	The track data from scanning the card contains errors. Please re-scan the card.
E	--NEED_FIRSTNAME.	The first name was not provided.
E	--INVALID_FIRSTNAME.	The first name contains unacceptable text.
E	--NEED_LASTNAME	The last name was not provided.
E	--INVALID_LASTNAME	The last name contains unacceptable text.
E	--FIRSTNAME_MATCHES_LASTNAME	The first name and last name cannot be the same.
E	--NEED_STREET	The street address was not provided
E	--INVALID_STREET.	The street is invalid (does not contain reasonable street information)
E	--NEED_CITY	The city was not provided
E	--NEED_STATE	The state was not provided
E	--NEED_ZIP	The zip code / postal code was not provided
E	--NEED_COUNTRY	The country was not provided.
E	--UNKNOWN_NOT_ACCEPTABLE	The country cannot be set to “Unknown”.
E	--UNKNOWN_NOT_ACCEPTABLE	The country cannot be set to “Select”.
E	--NEED_PHONE	The telephone number was not provided
E	--MISSING_CARD	The cardnumber was not provided.
E	--NEED_EXPMONTH	The expiration month for the card was not provided.
E	--NEED_EXPYEAR	The expiration year for the card was not provided.
E	--AMT_MISSING	There was no amount specified
E	--CLIENTID_MISSING	The clientid value was not provided. (internal error)
E	--TRANSTYPE_MISSING	There was no transaction type specified.
E	--AUTHCODE_NEEDED	OFFLINE or OFFLINEAUTH transactions require an AUTHCODE
E	--NEED_EMAIL	Email address is required, but not supplied
E	--INVALID_EMAIL	Inaccurate email address information.
E	--INVALID_EMAIL:No @ sign detected. An @ sign is part of every e-mail address.	Inaccurate email address information.
E	--INVALID_EMAIL:An @ sign cannot be the last character of the e-mail address.	Inaccurate email address information.
E	--INVALID_EMAIL:An @ sign cannot be the first character of the e-mail address.	Inaccurate email address information.
E	--INVALID_EMAIL:A valid e-mail address contains only one @ sign.	Inaccurate email address information.
E	--INVALID_EMAIL:No period detected. An e-mail address contains at least one period.	Inaccurate email address information.
E	--INVALID_EMAIL:The last character of the e-mail address cannot	Inaccurate email address information.

	be a period.	
E	--INVALID_EMAIL:The first character of the e-mail address cannot be a period.	Inaccurate email address information.
E	--INVALID_EMAIL:A valid e-mail address cannot contain a comma. If you have a Compuserve account, substitute a period for the comma in your Compuserve ID, like so: 12345.6789@compuserve.com.	Inaccurate email address information.
E	--INVALID_EMAIL:You cannot have a space as part of a single e-mail address.	Inaccurate email address information.
E	--INVALID_EMAIL:You cannot have an asterisk in an e-mail address.	Inaccurate email address information.
E	--INVALID_EMAIL:You cannot have a close parenthesis sign in an e-mail address.	Inaccurate email address information.
E	--INVALID_EMAIL:You cannot have an open parenthes= sign in an e-mail address.	Inaccurate email address information.
E	--INVALID_EMAIL:You cannot have a greater than sign in an e-mail address.	Inaccurate email address information.
E	--INVALID_EMAIL:You cannot have a less than sign in an e-mail address.	Inaccurate email address information.
E	--INVALID_EMAIL:You cannot have a colon in an e-mail address.	Inaccurate email address information.
E	--INVALID_EMAIL:You cannot have a semicolon in an e-mail address.	Inaccurate email address information.
E	--INVALID_EMAIL:You cannot have a double quote in an e-mail address.	Inaccurate email address information.
E	--INVALID_EMAIL:You cannot have two consecutive periods in an e-mail address.	Inaccurate email address information.
E	--INVALID_EMAIL:An @ sign cannot be directly followed by a period in an e-mail address.	Inaccurate email address information.
E	--INVALID_EMAIL:An @ sign cannot be directly preceded by a period in an e-mail address.	Inaccurate email address information.
E	--INVALID_EMAIL:The extension '.edy' is not a valid extension in an e-mail address. You probably mean '.edu'	Inaccurate email address information.
E	--INVALID_EMAIL:The extension '.con' is not a valid extension in an e-mail address. You probably mean '.com'	Inaccurate email address information.
E	--MISSING_SSL	The transaction must be performed using SSL (Secure Sockets Layer)
E	--IP_NOT_ALLOWED	The IP address for this transaction is not allowed.
E	--BAD_PASSWD	The password supplied is inaccurate.
E	--AUTH_FORCE_DISALLOWED	This account cannot use the AUTH/FORCE or OFFLINEAUTH/OFFLINEFORCE combinations

10.5 CERTEGY ECC Responses from the Gateway:

Code	MESSAGE
Y	CHECK IS ACCEPTED FOR CONVERSION
Y	CONVERSION OF CHECK REVERSED
N	CHECK HAS ALREADY BEEN VOIDED
N	COMM ERROR BBAL
N	GENERAL TRANSACTION ERROR
N	CHECK IS NOT ACCEPTED FOR CONVERSION
N	INVALID MERCHANT
N	SUCCESSFULL BANK BALANCE REPORT
N	NO STATION RECORD EXISTS
N	DUPLICATE EFT
N	INVALID REFERENCE NUMBER
N	TOO LATE TO VOID CHECK
N	REFERENCE NUMBER/AMOUNT MISMATCH
N	CALL AUTHORIZATION CENTER
N	NO CONNECTION BS
E	Improper Merchant ID! Value:
E	Unknown Service Type:
E	Lane Number not between 0 and 99:
E	Department Number not between 0 and 99999999:
E	Receipt Header too long! (Max = 256 chars)
E	Receipt Footer too long! (Max = 256 chars)
E	Boolean value expected! (T, t, Y, Yes, y, yes, 1 or F, f, N, No, n, no, 0)
E	Invalid Service Type! (Should be FM1 or FM2!)
E	Improper Merchant ID! Value:& Value)
E	Merchant with that ID does not exist!
E	Improper MICR Line! (Should be 15-36 chars!)
E	Check amount invalid! (must be 0 to $99,999.99)
E	Third Party Reference Number incorrect format (should be 4-9 Alpha chars)!
E	ID Date of Birth incorrect format (should be 4-8 chars)!
E	Invalid phone number! (Should be 10 digits no hyphens!)
E	Invalid State Code:
E	Invalid driver's license state code!
E	Invalid ID number! (Should be 5-2048 characters.)
E	Invalid driver's magnetic track 1 data!
E	Invalid driver's magnetic track 2 data!
E	Invalid driver's magnetic track 3 data!
E	Invalid SSN! (Should be 9 chars no hyphens!)
E	Invalid Passport number (4-24 chars)!
E	Invalid Military ID (4-24 chars)!
E	Barcoded ID incorrectly formed Base64 format!
E	Lane Number Max = 99!
E	Clerk ID Max = 9999!
E	Unknown Product Type:& Value)
E	Unknown Transaction Type:& Value)

E	Incorrect Report Date Format:& Value)
E	Incorrect Terminal_Type Format:& Value)
E	Unknown XML name:+ tmpStr)
E	Incorrectly formed XML Transaction! (No child nodes)
E	Missing ID! (Must have DL# SSN Passport Military or barcoded ID!)
E	Unknown Service Type! (Must be FM1 or FM2!)
E	Incorrect Merchant ID length!
E	Missing Terminal Type!
E	AUTH not allowed! (Merchant setting allows "Conversion Only)
E	Check Amount not set!
E	Manually entered check number missing!
E	MICR Source not set or incorrect!
E	MICR Line missing for "SALE" or "AUTH"!
E	Reference number must be set for "VOID"!
E	Return Amount must be set for "VOID"!
E	Date for Bank Balance Report not set!
E	Transaction Type not set or incorrect!
E	Server URL missing!
E	Incorrect TCP/IP Port number!
E	Incorrect host TimeOut setting!
E	No response received from processor!
E	Received NAK response to request!
E	Unrecognized response!
E	No response received!
E	Bad request format:
E	MerchantID missing or incorrect for ACK Message!
E	Reference no. missing or incorrect for ACK Message!
E	Could not connect to the website!
E	~The connection to the website failed!
E	~Unable to send the transaction request!
E	~Failed to receive ENQ!
E	~Connection shut down while waiting on ENQ!
E	~Unable to receive the ENQ!
E	~Unable to send the transaction request!
E	Unable to receive the reply!
E	~Unable to send the ACK!
E	~Host connection closed prematurely before receiving response
E	Unable to receive the reply!
E	~Unable to send the ACK message!
E	~Unable to setup to receive the EOT reply!
E	~Unable to receive the EOT reply!

10.6 SLIM CD Decline Codes from the Gateway:

Code	EMessage portion	Explanation
N	*APPROVELIMIT_REACHED_FOR_THIS_CARD	Internal fraud screening due to frequent use of card.
N	-AVS_CODE_BANNED	The Address Verification Results (AVS) are not acceptable to the merchant's bank. Use the billing address of the cardholder. -OR- A merchant's customer used a non-us card and the merchant's bank will only allow the acceptance of US-issued cards.
N	INVALID_GIDENTIFIER-xxx	xxx will represent the invalid processor identifer. This is a configuration issue, and must be fixed by the Slim CD support staff.
N	DECLINE_51	Declined due to internal fraud screening
N	DECLINE_56	Declined due to internal fraud screening
N	DECLINE_57	Declined due to internal fraud screening
N	DECLINE_58	Internal fraud screening due to frequent use of card.
N	*ERROR:Country/state do not match area-code/phone number:1	Fraud screening
N	*ERROR:Zipcode does not match country/state verification failed:2	Fraud screening
N	*ERROR:Zipcode does not match country/state:3	Fraud screening
N	*This phone number cannot be accepted	Fraud screening – a mobile phone or pager has been identified in a transaction.
N	53_Do_not_honor	Card is not acceptable.
N	CARD_BANNED	Card is not acceptable.
N	IP_BANNED	IP is not acceptable.
N	CCODE_BANNED	Country is not acceptable.
N	BAD_CCODE	County code not accurate
N	BAD_IPCC	IP not allowed
N	BAD_BINCC	Card Not allowed
N	NEGATIVEDB_BLOCK	Transaction declined
N	NEGATIVEIP_BLOCK	Transaction declined
N	CCODE_BLOCK	Transaction declined
N	IPCARDLIMIT	Transaction declined
N	DECLINELIMIT	Transaction declined
N	APPROVELIMIT	Transaction declined

Decline codes from the processor will be in the following format:

DECLINE XX YZ

Where the XX is a processor-specific numeric decline code. The Y represents an AVS character, and the Z represents the CVV2 reply.

10.7 SLIM CD AVS /CVV2 Codes from the Gateway:

The following table presents AVS character replies and their meanings:

AVS Letter	Meaning
A	Address matches - Zip Code does not
B	Street address match, Postal code in wrong format. (international issuer)
C	Street address and postal code in wrong formats
D	Street address and postal code match (international issuer)
E	AVS Error
G	Service not supported by non-US issuer
I	Address information not verified by international issuer.
M	Street Address and Postal code match (international issuer)
N	No match on address or Zip Code
O	No Response sent
P	Postal codes match, Street address not verified due to incompatible formats.
R	Retry - system is unavailable or timed out
S	Service not supported by issuer
U	Address information is unavailable
W	9-digit Zip Code matches - address does not
X	Exact match to address and 9-digit Zip Code
Y	Address and 5-digit Zip Code match
Z	5-digit zip matches - address does not
Space	No response sent from issuer or processor

The following table presents CVV2 replies and their meanings:

CVV2 Letter	Meaning
M	CVV Matched.
N	CVV No Match.
P	Not Processed.
S	CVV is on the card, but the shopper has indicated that CVV is not present.
U	Issuer is not VISA certified for CVV and has not provided Visa encryption keys or both.

WARNING: PLEASE NOTE THAT A TRANSACTION CAN BE APPROVED EVEN IF THE AVS OR CVV2 REPLY DO NOT MATCH! IT IS UP TO THE MERCHANT TO VOID TRANSACTIONS THAT RESULT IN AVS OR CVV2 REPLIES THEY DO NOT WISH TO ACCEPT THE TRANSACTION.