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Quick Reference Guide (QRG) to Processing Transactions
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**Heartland Payment Systems offers Heartland Info Central!**

Heartland Payment Systems is a proud supporter of the Merchant Bill of Rights: [www.MerchantbillofRights.com](http://www.MerchantbillofRights.com)

Did you know Heartland Payment Systems also offers Payroll Services? To learn about our *Online* payroll program and other payroll products contact your Relationship Manager or call 1-877-Pay2You, x4400.

**Contact Information**

Heartland Payment Systems  
HeartlandServiceCenter@e-hps.com  
Contact your 24 hr support center at 888-963-3600 for any assistance.
Important Security Note:
Heartland Payment Systems has been made aware of an industry-wide increase in fraudulent credits posted by criminals who take over the credentials of a merchant’s virtual terminal account. As a result, Heartland has implemented a minor – but important – process change: Effective, January 11, 2011, all merchants are required to enter a PNRef number to process returns on credit card transactions through Heartland Connect.

This helps you, the merchant, ensure your compliance with Heartland’s Merchant Processing Agreement as well as card brand regulations that prohibit merchants from processing a credit (refund) without a matching debit (sale). This regulation helps deter inside fraud (such as employees illegally giving credits to their own cards or their friends’ cards) and outside fraud (such as cardholders getting inappropriate credits).

This notification can be seen on the main login page of Heartland Connect.

Note: If you are a healthcare provider, please ensure that patient demographic information is not stored as this would violate the health insurance privacy and portability act (HIPAA).
Credit-sale

1. Click on the Virtual Terminals folder
   a. If Register appears: Choose Register #

2. Select Credit

3. Swipe Card or manually enter card number in the Card Number field
   a. If manually entered, key in the Expiration Date

4. Key in the amount of the transaction in the Subtotal field.
   a. Total Field will auto populate

5. If manually entered – key in card holders Address: City, State, Zip and CVV2

6. If manually entered and cardholder is present, choose Card Present at the bottom of the page
   • If cardholder is NOT present, key card number and unselect Card Present

7. Select Process

8. Receipt will appear with response. To print, select the Print Receipt link

9. To email receipt, Key in cardholder’s email address and Click E-Mail Receipt

10. To run another transaction, select the Click Here link above receipt

*Important*
If your account is setup as an eCommerce Account; to qualify for best rates, you are required to enter the following when processing sales:

- Full AVS (address verification - city, state, ZIP)
- Invoice Number
- CVV (last 3 numbers on back of card)

When processing LEVEL II cards, (IE. Corporate or Business Credit Cards, the following are required:

- Invoice Number
- PO Number
- AVS
- Tax Amount
NOTE: If you select “Force Duplication” then the system will not decline a card that has been ran twice in a 24 hour period.

NOTE: Transaction amounts entered in cents (tax amount 0.06) as shown in example above can be entered as .06 instead of 0.06, this is for Credit ONLY.

Pre-Auth (Auth only)

1. Click on the Virtual Terminals folder
   a. If Register appears: Choose Register #
2. Select Credit
3. Select Pre-Auth
4. Swipe Card or manually enter card number in the Card Number field
   a. If manually entered, key in the Expiration Date
5. Key in the amount of the transaction in the Subtotal field.
   a. Total Field will auto populate
6. If manually entered – key in card holders Address, City, State, Zip and CVV2
7. Select Process
8. Receipt will appear with response. To print, select the Print Receipt link
9. To email receipt, Key in cardholder’s email address and Click E-Mail Receipt
10. To run another transaction, select the Click Here link above receipt
NOTE: The Trans Type will appear as Authorization

Return (Refund)

1. Click on the Virtual Terminals folder
   a. If Register appears: Choose Register #
2. Select Credit
3. Select Return
4. Swipe Card or manually enter card number in the Card Number field
   a. If manually entered, key in the Expiration Date
5. Key in the amount of the transaction in the Subtotal field.
   a. Total Field will auto populate
6. If manually entered – key in card holders Address: City, State, Zip and CVV2
7. Select Process
8. Receipt will appear with response. To print, select the Print Receipt link
9. To email receipt, Key in cardholder’s email address and Click E-Mail Receipt
10. To run another transaction, select the Click Here link above receipt

*Important*
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- Invoice Number
- CVV (last 3 numbers on back of card)

When processing LEVEL II cards, (IE. Corporate or Business Credit Cards, the following are required:

- Invoice Number
- PO Number
- AVS
- Tax Amount
NOTE: The transaction type will appear as Credit

**Force Auth (Offline Sale)**

1. Click on the Virtual Terminals folder
   a. If Register appears: Choose Register #
2. Select Credit
3. Select Force Auth
4. Swipe Card or manually enter card number in the Card Number field
   a. If manually entered, key in the Expiration Date
5. Key in the amount of the transaction in the Subtotal field.
   a. Total Field will auto populate
6. Key in the 6 digit Approval Code (AKA AuthCode)
7. If manually entered – key in cardholders Address: City, State, Zip and CVV2
8. Select Process
9. Receipt will appear with response. To print, select the Print Receipt link
10. To email receipt, Key in cardholder’s email address and Click E-Mail Receipt
11. To run another transaction, select the Click Here link above receipt
<table>
<thead>
<tr>
<th><strong>Print Receipt</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Date</td>
<td>4/16/2007</td>
</tr>
<tr>
<td>Time</td>
<td>12:39 PM EDT</td>
</tr>
<tr>
<td>Trans Type</td>
<td>Force Auth</td>
</tr>
<tr>
<td>Register</td>
<td>1</td>
</tr>
<tr>
<td>Subtotal</td>
<td>$1.00</td>
</tr>
<tr>
<td>Account</td>
<td>**********0255</td>
</tr>
<tr>
<td>Exp Date</td>
<td>1207</td>
</tr>
<tr>
<td>Issuer</td>
<td>MASTERCARD</td>
</tr>
<tr>
<td>Name</td>
<td></td>
</tr>
<tr>
<td>Invoice#</td>
<td></td>
</tr>
<tr>
<td>PO#</td>
<td></td>
</tr>
<tr>
<td>Sales Tax Adj</td>
<td></td>
</tr>
<tr>
<td>Tip Adj</td>
<td></td>
</tr>
<tr>
<td>Convenience Adj</td>
<td></td>
</tr>
<tr>
<td>Total Adj</td>
<td>$1.00</td>
</tr>
<tr>
<td>Force AuthCode</td>
<td>TAS123</td>
</tr>
<tr>
<td>Street</td>
<td></td>
</tr>
<tr>
<td>City</td>
<td></td>
</tr>
<tr>
<td>Zip</td>
<td></td>
</tr>
<tr>
<td>Entry Method</td>
<td>Manual</td>
</tr>
<tr>
<td>Result</td>
<td>APPROVED</td>
</tr>
<tr>
<td>AuthCode</td>
<td>TAS123</td>
</tr>
<tr>
<td>Message</td>
<td>APPROVAL</td>
</tr>
<tr>
<td>PNRef</td>
<td>193087</td>
</tr>
<tr>
<td>CommercialCard</td>
<td>False</td>
</tr>
<tr>
<td>CVR Result</td>
<td></td>
</tr>
<tr>
<td>AVS Response</td>
<td></td>
</tr>
</tbody>
</table>
Verify
1. Select the Virtual Terminals folder
   Note: If Register appears: Choose Register #

2. Choose Credit

3. Choose Verify

4. Swipe Card
   a. If manually entered, key the card number in the Card Number field.
   b. If manually entered, Key the Expiration date (EX 0109) into the
      Expiration Field. Note: If the card is swiped, the Expiration Date
      field will automatically fill and Process.
   c. If manually entered, and the card type is anything other than a VISA or
      MasterCard, then Address Verification (AVS) is required.

5. The amount is always 0.00

6. Select Process to process the transaction, if manually entered.

7. Receipt will appear with response.
   a. To print, select the Print Receipt link

8. To run another transaction, select the Click Here link above receipt
Adjust

1. Click on the Virtual Terminals folder
   a. If Register appears: Choose Register #

2. Select Credit

3. Select Adjust

4. Enter PNRef number
   a. 6 characters usually generated by a specific transaction found on the original receipt

   **NOTE:** After entering a PNRef number and click on the tip amount field the card number, expiration date, subtotal and total amount fields auto populate

5. Enter the Tip Amount when adjusting the sale.

6. Select Process

7. Receipt will appear with response. To print, select the Print Receipt link

8. To email receipt, Key in cardholder’s email address and Click E-Mail Receipt

9. To run another transaction, select the Click Here link above receipt

![Print Receipt]

**NOTE:** If tip adjust is not turned on, the Adjust option will not be available.
Remember you cannot re-adjust a transaction that you have already adjusted.
Debit – Sale

NOTE: Pin Pad must be attached for Debit-Sale

1. Click on the Virtual Terminals folder
   a. If Register appears: Choose Register #

2. Choose Debit
3. Swipe card
   a. Card Number and Expiration Date fields automatically populate
4. Key in the amount of the transaction in the Amount field.
5. Select Process
6. Customer enters PIN Number on the pin pad and presses Enter
7. Receipt will appear with response. To print, select the Print Receipt link
8. To email receipt, Key in cardholder’s email address and Click E-Mail Receipt
9. To run another transaction, select the Click Here link above receipt
Debit- Return (Refund)

**NOTE:** Pin Pad must be attached for Debit-Sale

1. Click on the Virtual Terminals folder
   a. If Register appears: Choose Register #

2. Choose Debit

3. Select Return

4. Swipe card
   a. Card Number and Expiration Date fields automatically populate

5. Enter PNRef number
   a. 6 characters usually generated by a specific transaction found on the original receipt

6. Key the amount of Refund in the Amount field.

7. Select Process

8. Customer enters PIN Number on the pin pad and presses Enter

9. Receipt will appear with response. To print, select the Print Receipt link

10. To email receipt, Key in cardholder’s email address and Click E-Mail Receipt

11. To run another transaction, select the Click Here link above receipt

---

**Print Receipt**

- **Date**: 4/27/2004
- **Time**: 11:55 AM PDT
- **Trans Type**: Credit
- **Auth Amt**: $2.00
- **Total Amt**: $2.00
- **Account**: ************0916
- **Exp Date**: 0905
- **Issuer**: Debit
- **Name**: 
- **Invoice#**: 
- **Street**: 
- **Zip**: 
- **Entry Method**: Swiped
- **Result**: APPROVED
- **AuthCode**: 076992
- **Message**: APPROVAL
- **PNRef**: 3508
- **CVResult**: 
- **AVSResponse**: 

---

**IMPORTANT**
If you include cash back in a debit return, it will be counted as part of the debit return amount.
Void/ Repeat Sale/ Adjustment

1. Select **Current Batch** folder

2. Select **Credit or (desired card type)** and verify the correct card to void or adjust by reviewing the options under the Blue Heading.
3. Find the desired transaction and click on the Blue Link under Ref # (ex 193087) as shown on the receipt below. The Reprint Receipt, Void, Adjustment and Repeat Sale options are now available.

   NOTE: the #193087 is the same as the PNRef number.

<table>
<thead>
<tr>
<th>PNRef</th>
<th>Date</th>
<th>Time</th>
<th>Register #</th>
<th>Trans Type</th>
<th>Issuer</th>
<th>Account</th>
<th>Exp Date</th>
<th>Entry Method</th>
<th>Tip Amnt</th>
<th>Total Amnt</th>
<th>Result</th>
<th>AuthCode</th>
<th>Message</th>
<th>Batch Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>193087</td>
<td>4/16/2007</td>
<td>12:40:00 PM [EDT]</td>
<td>1</td>
<td>ForceCapture</td>
<td>MasterCard</td>
<td><em>0255</em></td>
<td>----</td>
<td>Manual</td>
<td>$1.00</td>
<td>$2.00</td>
<td>Approved</td>
<td>TAS123</td>
<td>APPROVAL</td>
<td>0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Void transaction #193087?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes, Void this Transaction</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Adjustment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tip Amount: $1.00</td>
</tr>
<tr>
<td>Yes, Adjust Transaction</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Repeat a SALE transaction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charge Amount: $2.00 to account <em>0255</em></td>
</tr>
<tr>
<td>Yes, Charge Account</td>
</tr>
</tbody>
</table>

4. If you select Void the following screen will appear. Select OK to void the transaction.

   NOTE: You can only void a transaction from a Current Batch that is not settled.

   Are you sure you want to void this transaction? If you click OK, this transaction will be voided and dropped from the system.

   [OK] [Cancel]
Check Verification

Check Verification is a processing option in which information transmitted for each check transaction is bounced against positive and negative transaction databases. These databases are fed by member banks and capture positive information on approved check transactions and negative information for those check transactions that are bounced or returned for various reasons.

Check- Sale
1. Click on the Virtual Terminals folder
   a. If Register appears: Choose Register #
2. Select Checks
3. Choose Sale
4. Enter Check Information by inserting the check into the Imager or check reader. The check information will auto-populate the fields
   a. If manually entered, Key in the Check holders name as it appears on the check
5. Enter the Bank Routing/Transit number & Account number
6. Enter Check number & Amount
7. Enter additional information IE License number etc.
8. Select Process
9. Receipt will appear with response. To print, select the Print Receipt link
10. To email receipt, Key in cardholder’s email address and Click E-Mail Receipt
11. To run another transaction, select the Click Here link above receipt

NOTE: Check Sale option will be available for both eSilver and ACH/eCheck not eBronze
Check – Verify

1. Click on the Virtual Terminals folder
   a. If Register appears: Choose Register #
2. Select Checks
3. Choose Verify
4. Enter Check Information by inserting the check into the Imager or check reader. The check information will auto-populate the fields
   a. If manually entered, Key in the Check holders name as it appears on the check
5. Enter the Bank Routing/Transit number & Account number
6. Enter Check number & Amount
7. Enter additional information IE License number etc.
8. Select Process
9. Receipt will appear with response. To print, select the Print Receipt link
10. To email receipt, Key in cardholder’s email address and Click E-Mail Receipt
11. To run another transaction, select the Click Here link above receipt

**NOTE:** Check Verification will be available if offering ACH/e-check and Verification. If processing check verification only (eBronze), Verify will be the only available option.
Check - Void

1. Click on the Virtual Terminals folder
   a. If Register appears: Choose Register #

2. Select Checks
3. Choose Void
4. Enter Original PNRef number from the original check sale receipt
5. Select Process
6. Receipt will appear with response. To print, select the Print Receipt link
7. To email receipt, Key in cardholder’s email address and Click E-Mail Receipt
8. To run another transaction, select the Click Here link above receipt

NOTE: To setup Recurring ACH, Check Processing, or Recurring billing for checks please refer to the Heartland Connect Merchant Manual: Recurring Billing/Recurring ACH (e-Checks) section, Page 11
Closing the Batch (End of Day)

NOTE: it is recommended to settle batches at least once a day

End of Day is the manual settlement of authorized checks, credit / debit cards that are submitted to the payment processor for processing, transfer, or funds.

This procedure is usually conducted at the end of the business day, but can be settled at any time.

After settlement, the transactions in the **Current Batch** are moved into the **Closed Batches**.

**NOTE:** If you are setup on Auto Close for check service, the **Checks** link would not be available under End of Day. To locate check transactions, use the Find Transactions feature.

1. Select **End of Day** folder

   ![Navigation menu]

   *Important* Batches are settled into separate batches. You will see a batch/Deposit for Debit Transactions and a separate Batch/Deposit for Credit Transactions.

   *Checks* are settled to the GETI Check host and not Heartland Payment Systems. GETI check service will transfer funds to your account. “Please contact **Heartland Payment Systems** or your local **Heartland Representative** for any issues that may arise in processing your checks”

2. To settle credit card transactions, click on the **Credit** link. *(See example below)*
3. To settle debit card transactions, click on the **Debit** link
4. To settle EBT transactions, click on the **EBT** link
5. To settle checks, click on **Checks** Link *(See example below)*
6. To settle Credit and Debit Cards select the **CC/DBT** link
Example of Credit Card Settlement:
Verify the Credit Card Transactions - Batch Summary and select the Close Batch button.

Example of Check Settlement:
Verify the Check Transactions - Batch Summary and select Close Batch button.

7. After selecting close batch the batch settlement confirmation message will appear.