THE VAULT

USER GUIDE

VALOR
PAYTECH

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Acronyms and their abbreviations

This section contains the acronyms used in this document, along with their corresponding full forms, to enhance user comprehension.

Abbreviation	Full Form
ISO	Independent Sales Organization
PCI DSS	Payment Card Industry Data Security Standard
Sub-ISO	Subsidiary Independent Sales Organization
PAN	Primary Account Number

Introduction

The Vault powered by Valor is an exclusive feature from Valor PayTech. It allows merchants to securely store and retrieve customer card details, enabling quick and efficient transactions. The Vault is a premium feature that ISOs will need to subscribe to additionally to enable and extend to their merchants. The Vault stores card details following the Payment Card Industry Data Security Standard (PCI DSS) policies and procedures. Once the card details are stored, they will be accessible by the merchant without the need to verify them with the customer.

Objective & Scope

This comprehensive document has been created to serve as a knowledge base for the ISOs, Sub-ISOs, merchants, and operators on the new exclusive feature, The Vault powered by Valor.

The document's scope includes:

1. Providing an in-depth overview of The Vault feature offered by Valor PayTech, introducing the feature, and outlining the benefits it offers to merchants.
2. Offering a step-by-step guide for ISOs and Sub-ISOs on how to enable or disable The Vault feature for their respective merchants.
3. Offering a step-by-step guide for merchants on how to add, view, edit, and delete customer card details using The Vault feature.
4. Offering a step-by-step guide for merchants on how to process customer transactions utilizing The Vault feature.

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Prerequisites

1. Access to The Vault feature is exclusive to merchants and is facilitated through the Valor Portal. As a prerequisite, merchants must have login access to the Valor Portal. (https://online.valorpaytech.com/signin)
2. The Vault feature is available to subscribed merchants once access is granted by an ISO or Sub-ISO. ISO or Sub-ISO users can enable or disable this module for their merchants as needed, and merchants can do the same for their operators. It's essential for merchants to confirm that their access to The Vault module has been authorized by their ISO or Sub-ISO before attempting to use it. To verify access, simply check if The Vault module is visible and accessible on the Valor portal's left navigation bar when logging in with your credentials.

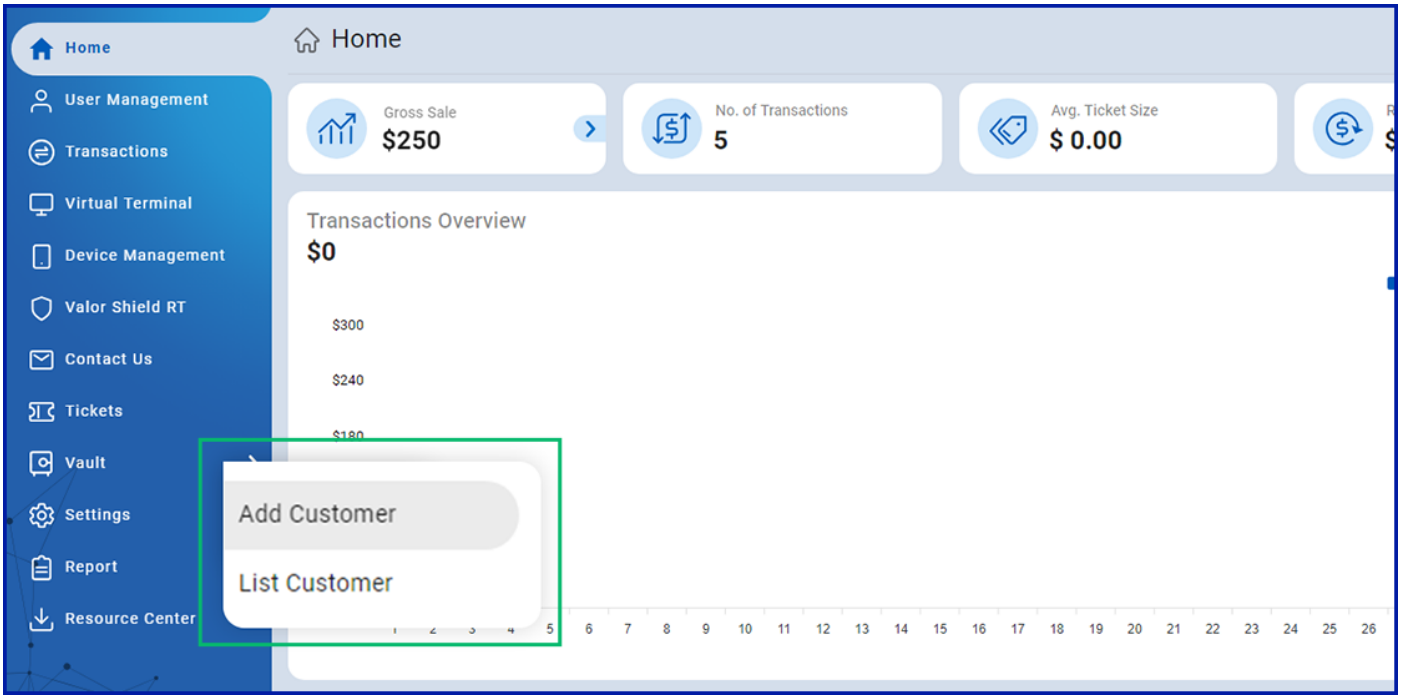

Figure 1: Home screen highlighting the left navigation bar

Benefits of The Vault powered by Valor

The Vault powered by Valor, securely saves your card information by encrypting all data the first time it's entered and processed. Valor PayTech replaces your card details with a unique token, keeping your data secure from start to finish. Tokenization offers several benefits, including improved security, reduced risk of fraud, and simplified PCI DSS compliance. It also allows merchants to offer a better customer experience by eliminating the need for customers to repeatedly enter their card information. The merchant can add the following customer details such as Cardholder name, Customer name, phone number, and email address to The Vault from processed transactions. In The Vault, the merchant can also track customer data based on transactions and recurring billing payments. It is possible to edit customer details after the initial entry.

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Getting started

ISO or Sub-ISO grants The Vault feature access for merchants

During the onboarding procedures, the ISO or Sub-ISO should include Vault as one of the modules for the merchants in order to provide their merchant access to The Vault feature powered by Valor. In this same way, merchants should provide their operators access to The Vault feature powered by Valor.

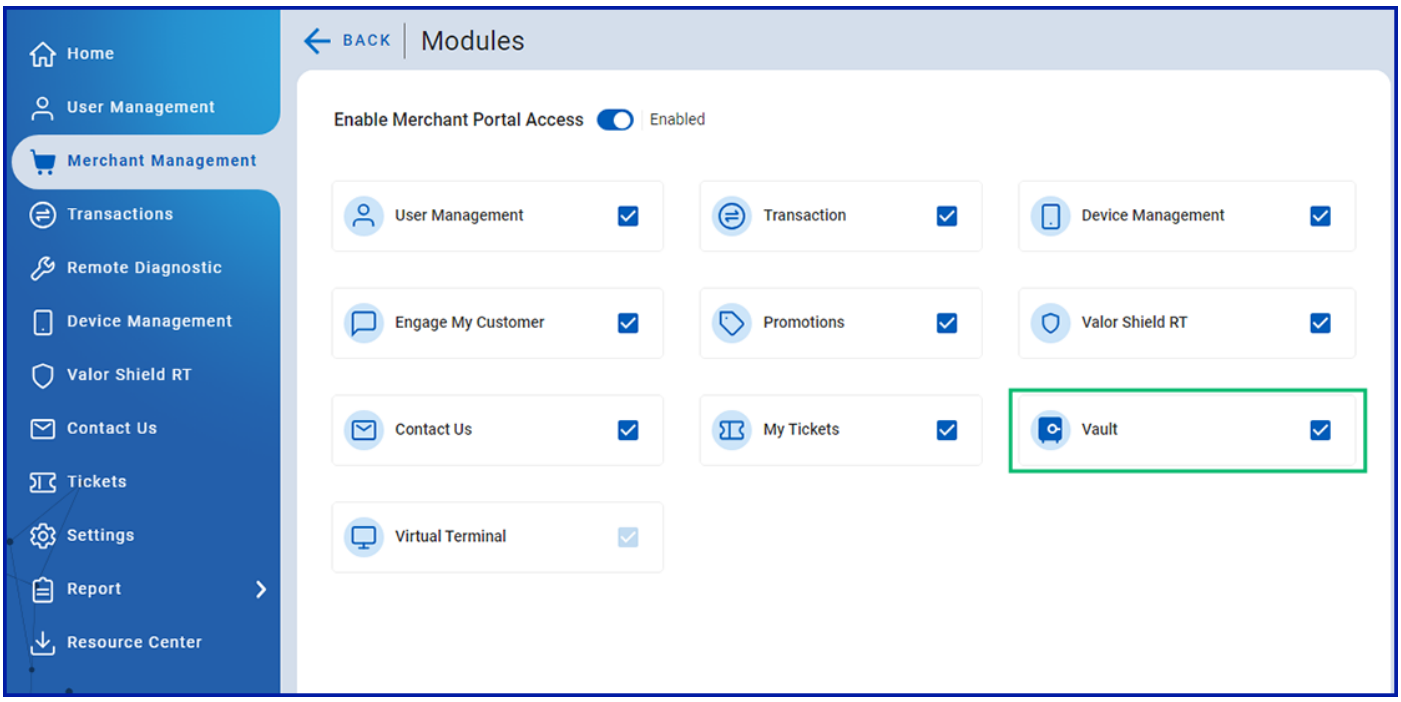

Figure 2: Onboarding screen showing The Vault feature

How to add a new customer to The Vault

This section provides step-by-step information for the merchants on how to add a new customer to The Vault powered by Valor to extend access to its benefits.

Merchants have two distinct methods to add a new customer to The Vault. The first method involves entering the customer's details manually and saving them for future transactions. The second method allows them to add the customer's card details from any recently completed customer transactions. Both of these methods are explained below.

Add a new customer

1. Visit the 'Add Customer' page

Click on 'Add Customer' option under The Vault on the side navigation bar. You will be directed to the 'Add Customer' page.

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2. Add customer details

Merchants will be able to add their new customer details. They are required to fill in all customer information here, such as their PAN number, expiry date, card details, and address details. This option is used to store customer details in The Vault. Primary Account Number (PAN) is a unique identifying card number that's present on credit cards, debit cards, and other types of payment cards.

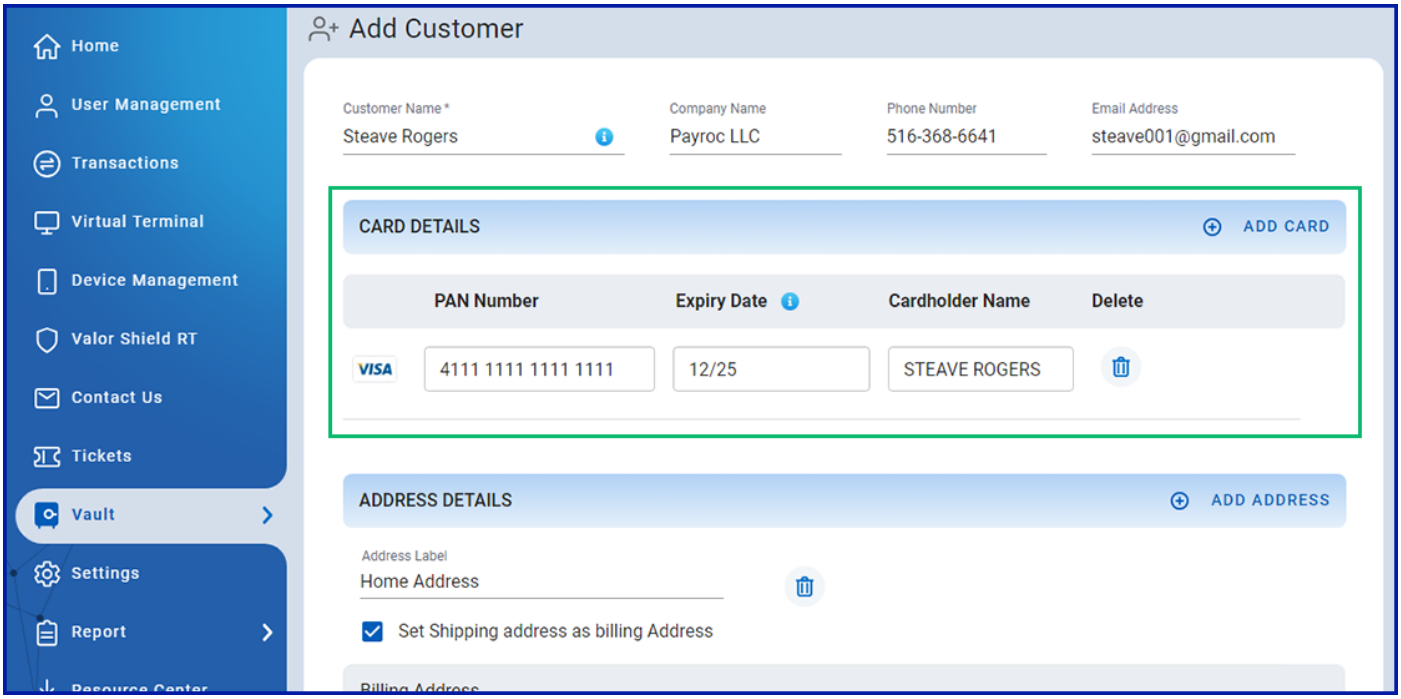

Figure 3: The Vault page showcasing the option to add card details

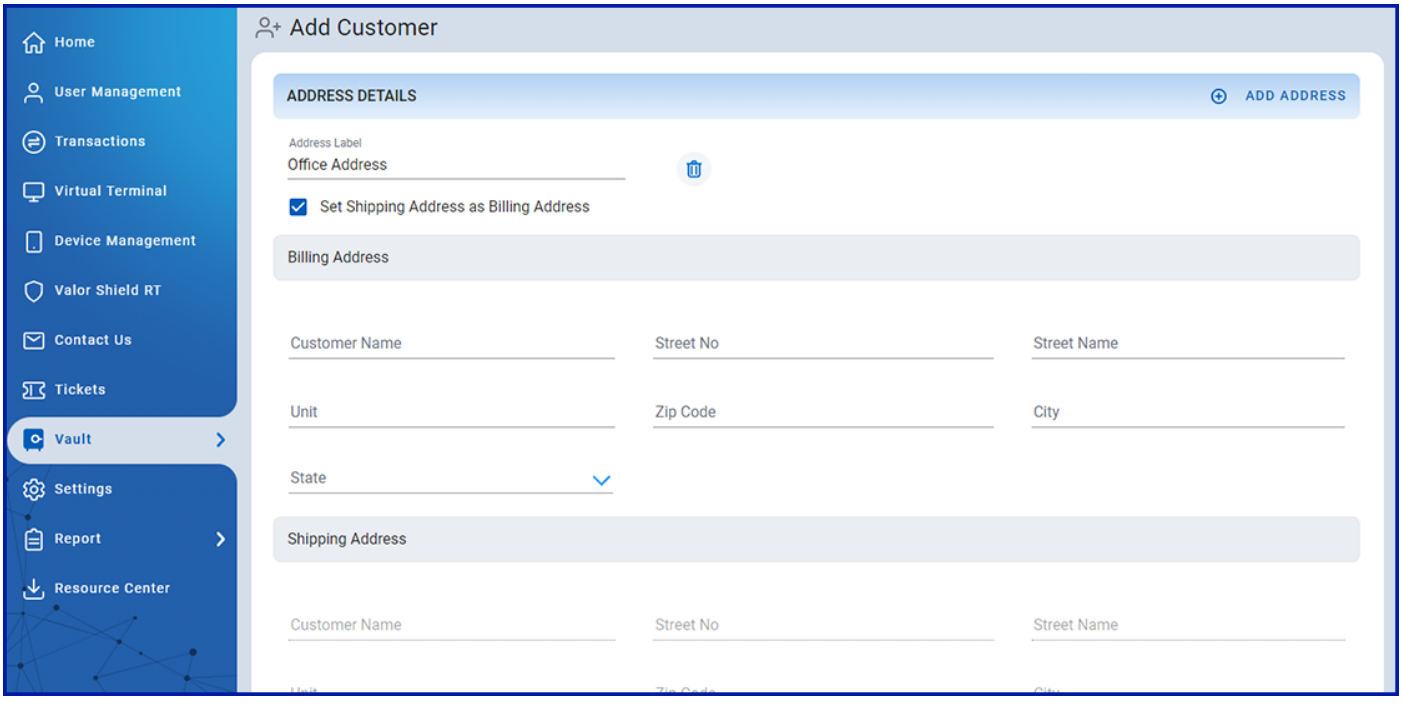

Figure 4: Add address details

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3. Save the details

The merchant can store a maximum of five cards and address details per customer. After confirming the details, all the customer details entered manually should be saved by clicking on the 'Save' option available at the bottom of the page. These saved details can be easily accessed by merchants and operators for future transactions.

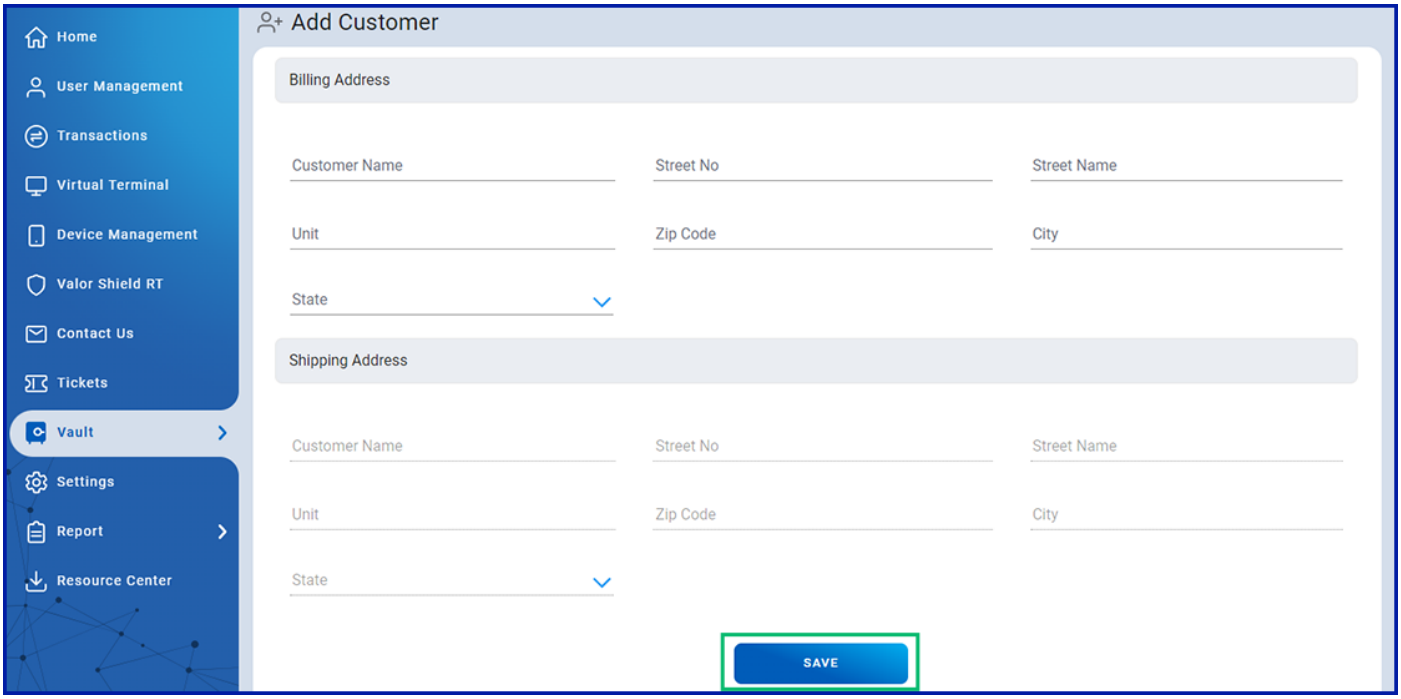

Figure 5: Vault page showcasing the 'Address' and 'Save' options

Add a customer from processed transactions

1. Visit the 'Transactions' module

Click on the Transaction option on the side navigation bar. The Transactions module lists all the recent transactions performed by the merchant. Merchants can add new customers through their previously completed transactions using the 'Add to Vault' option. These older transactions could have been conducted via various platforms, such as POS devices, mobile applications, RCKT devices, or integrated e-commerce platforms. It's important to note that saved card details for Vault customers can only be processed through the Virtual Terminal.

2. Select the 'Add to The Vault' option

The merchants can add a specific customer's details to The Vault by selecting the vertical ellipsis next to the customer's transaction. A dropdown will appear, followed by selecting the 'Add to Vault' option. You will be directed to the 'Add Customer' module.

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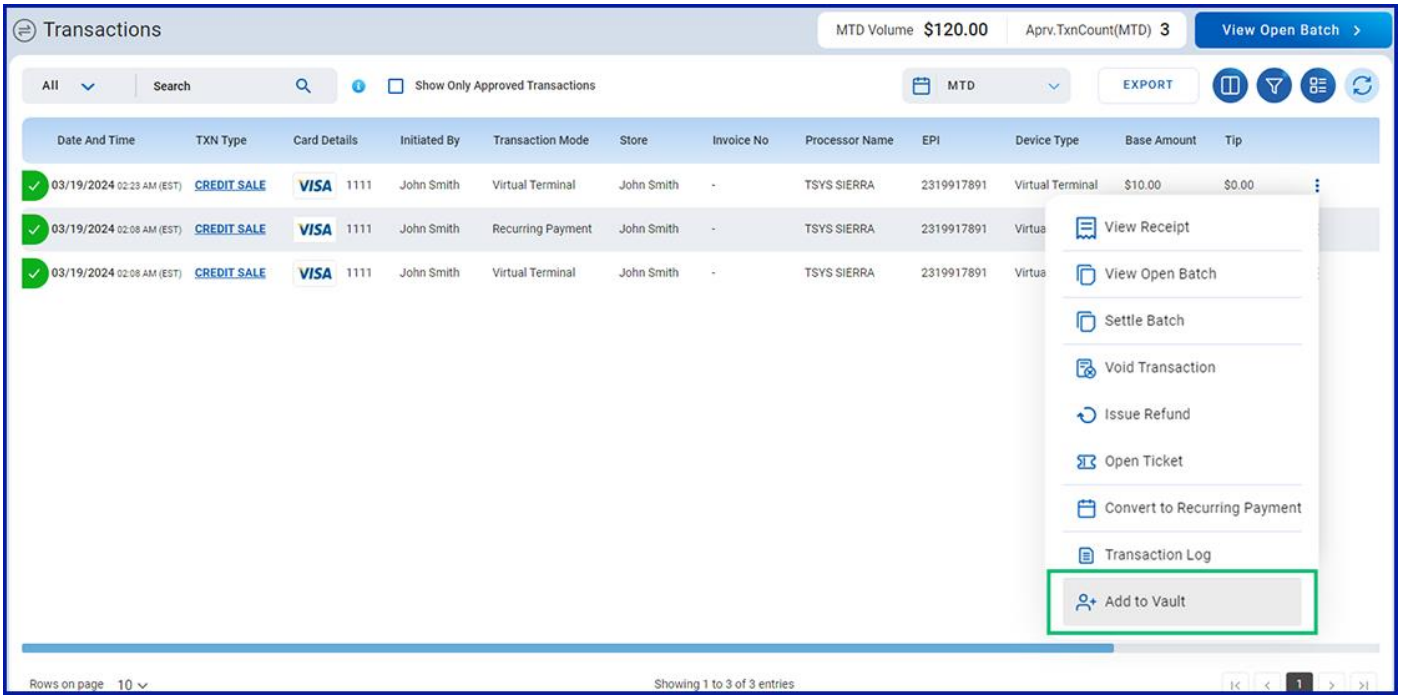

Figure 6: Transaction module showcasing the 'Add to Vault' option

3. Add customer details

Within the 'Add Customer' module, merchants will be able to add their new customer details. You will be required to fill in all customer information here, such as their personal details, shipping address, and billing address. As these are transactions that have already been processed, the cardholder's name will automatically appear as the customer's name, and the card details will also be displayed automatically. Merchants can delete any stored card details or add new card details based on their requirements.

4. Save the details

The merchant can store a maximum of five cards and address details per customer. After confirming the details, all the customer details entered manually should be saved by clicking on the 'Save'. These saved details can be easily accessed by merchants and operators for future transactions.

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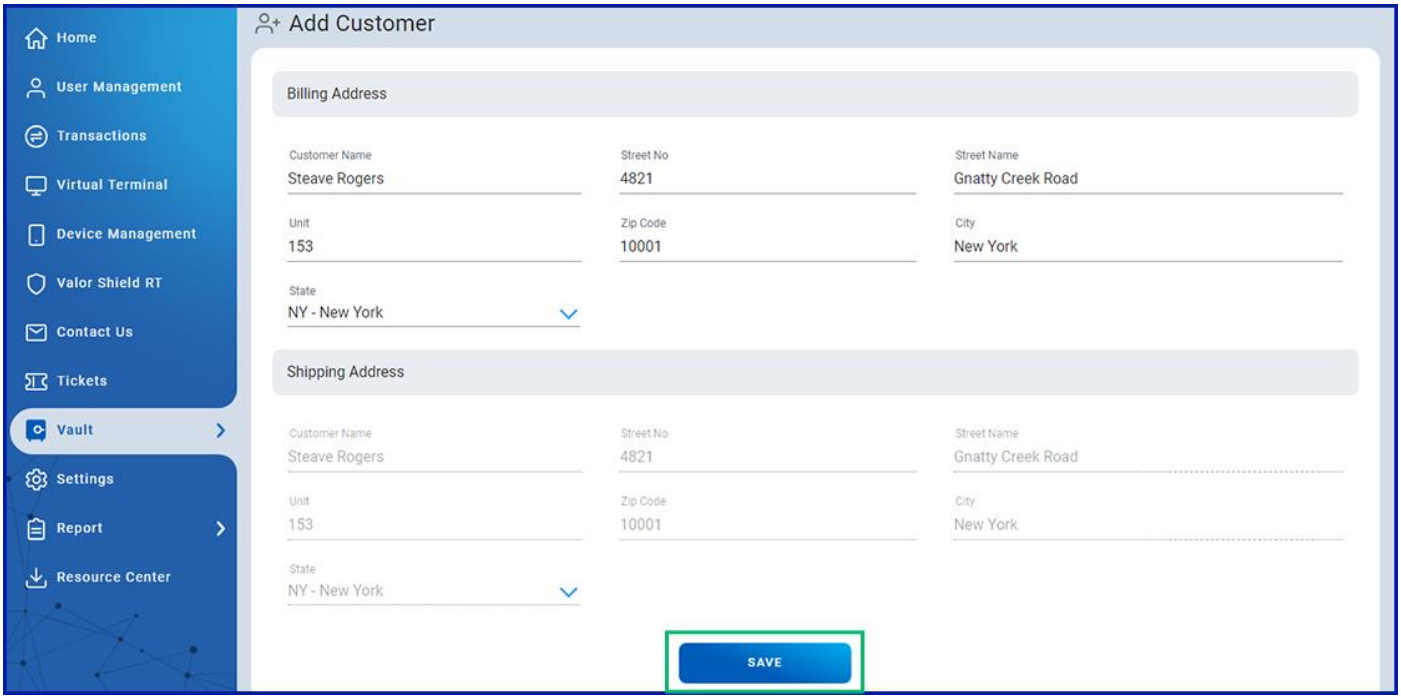

Figure 7: Add customer page showcasing the 'Save' option

How to view customer details

Click on the List Customers option under The Vault on the side navigation bar. The list customer page will show a list of all their saved information, including the number of saved cards, total number of transactions, contact information, number of recurring payments, and other details.

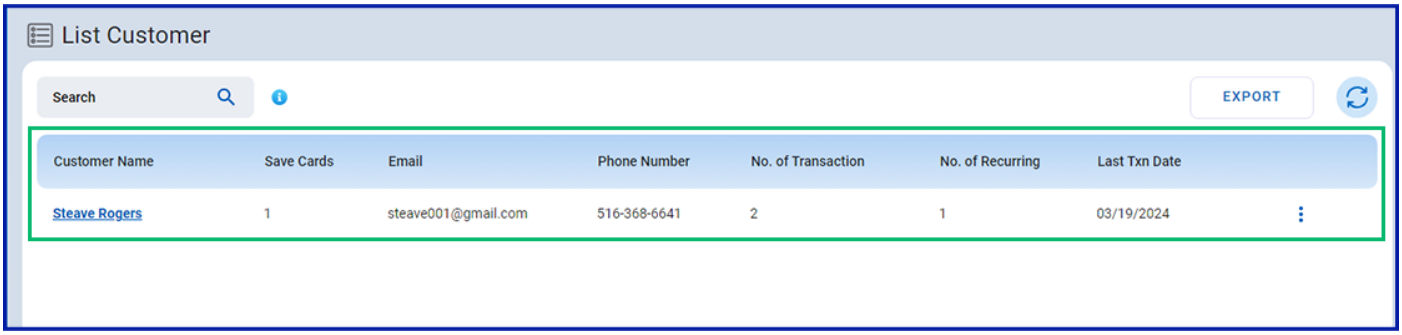

Figure 8: The 'List Customer' page showcasing the customer details

How to edit customer details

This section provides step-by-step information for the merchant on how to view or edit customer details stored on The Vault.

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Merchants can view or edit customer details in two different ways. The first method involves selecting the customer's details from the View Customer Details module and updating them. The other method allows them to add the customer's card details from any recent completed customer transactions. Both methods are explained below.

Edit customer details

1. Visit the 'List Customer' page

Click on the 'List Customer' option under The Vault on the side navigation bar and you will be directed to the 'List Customer' page module.

2. Select the 'View/Edit Customer' option

Merchants can view or edit a specific customer's details stored on The Vault by selecting the vertical ellipsis next to the customer's details. A dropdown will appear and select the 'View/Edit Customer' option. You will be directed to the 'Edit Customer' page.

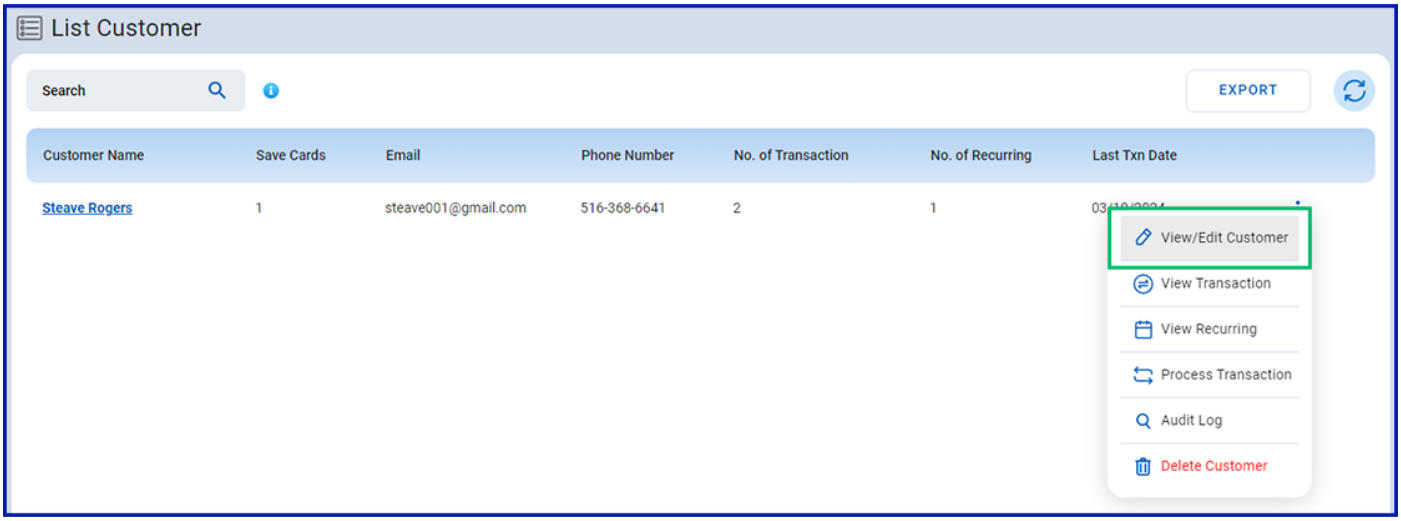

Figure 9: List customer page showcasing the 'View/Edit customer' option

3. Update the customer details

Merchants can view the selected customer's stored information on this page. They can update the customer's card and personal details. Please note that a merchant can store a maximum of five cards and address details for a customer.

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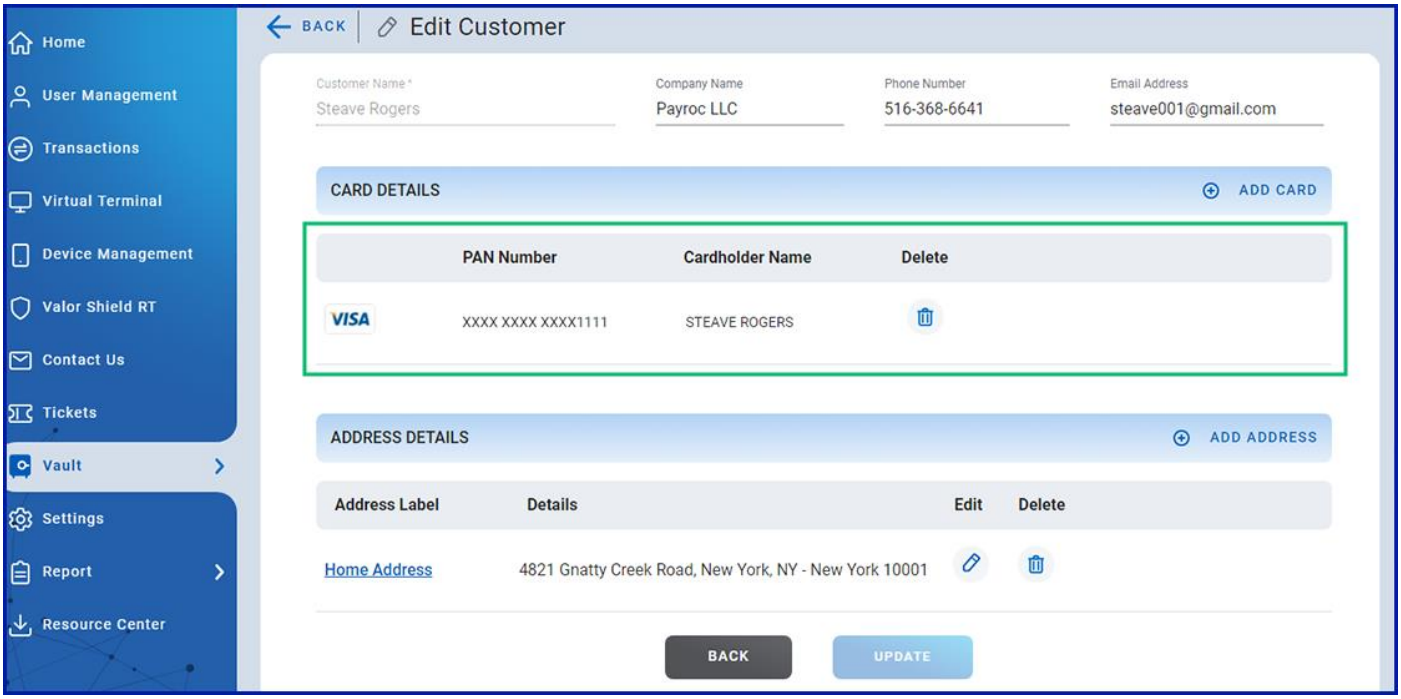

Figure 10: The 'Edit customer' page showcasing the option to edit card details

Merchants can view the details of the customer's home and office addresses by selecting the 'View' option. If you are updating the address details, you can make changes wherever required. Ensure that you save all your changes by clicking the 'Update' option.

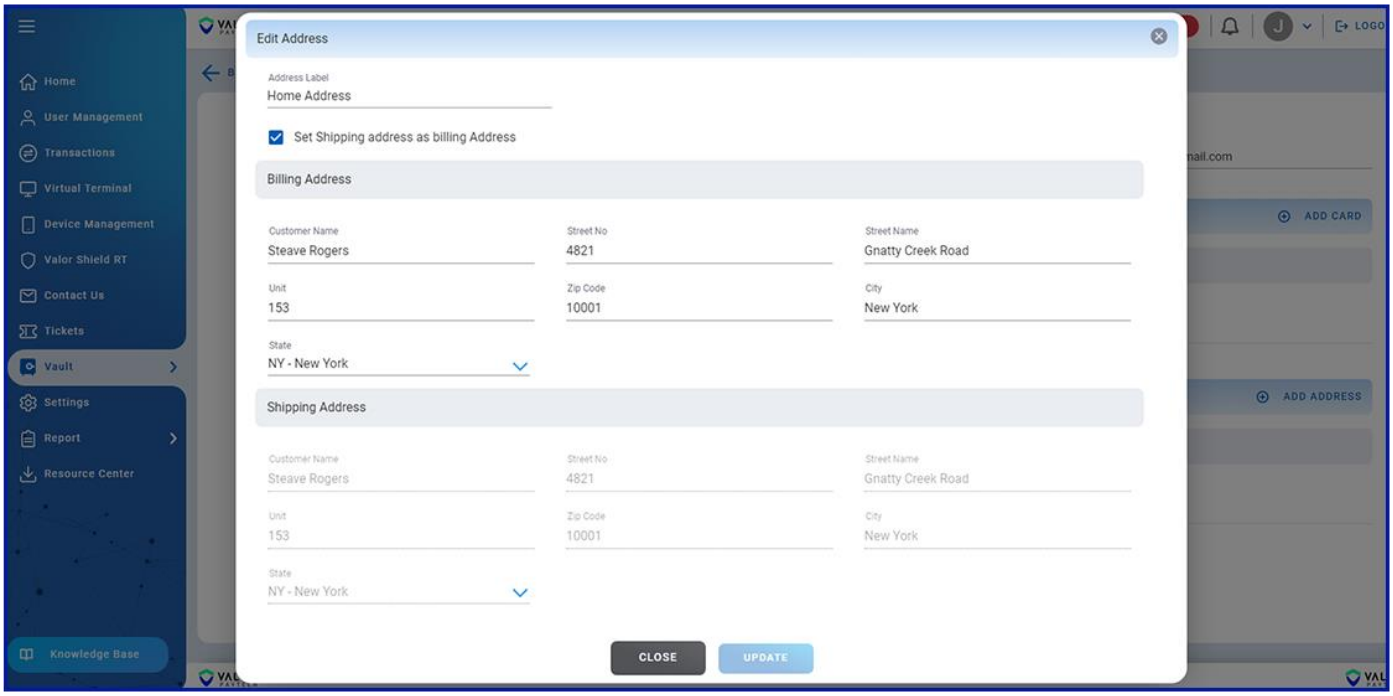

Figure 11: 'Edit address' option

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Edit customer details from processed transactions

1. Visit the 'Transactions' module

Click on the 'Transaction' option on the side navigation bar. You will be directed to the 'Transactions' module. The module lists all the recent transactions performed by the merchants.

2. Select the 'Edit customer on Vault' option

The merchants can add a specific customer's details to The Vault by selecting the vertical ellipsis next to the customer's transaction. A dropdown will appear, followed by selecting the 'Edit Customer on Vault' option. You will be directed to the 'Update the Customer details' page.

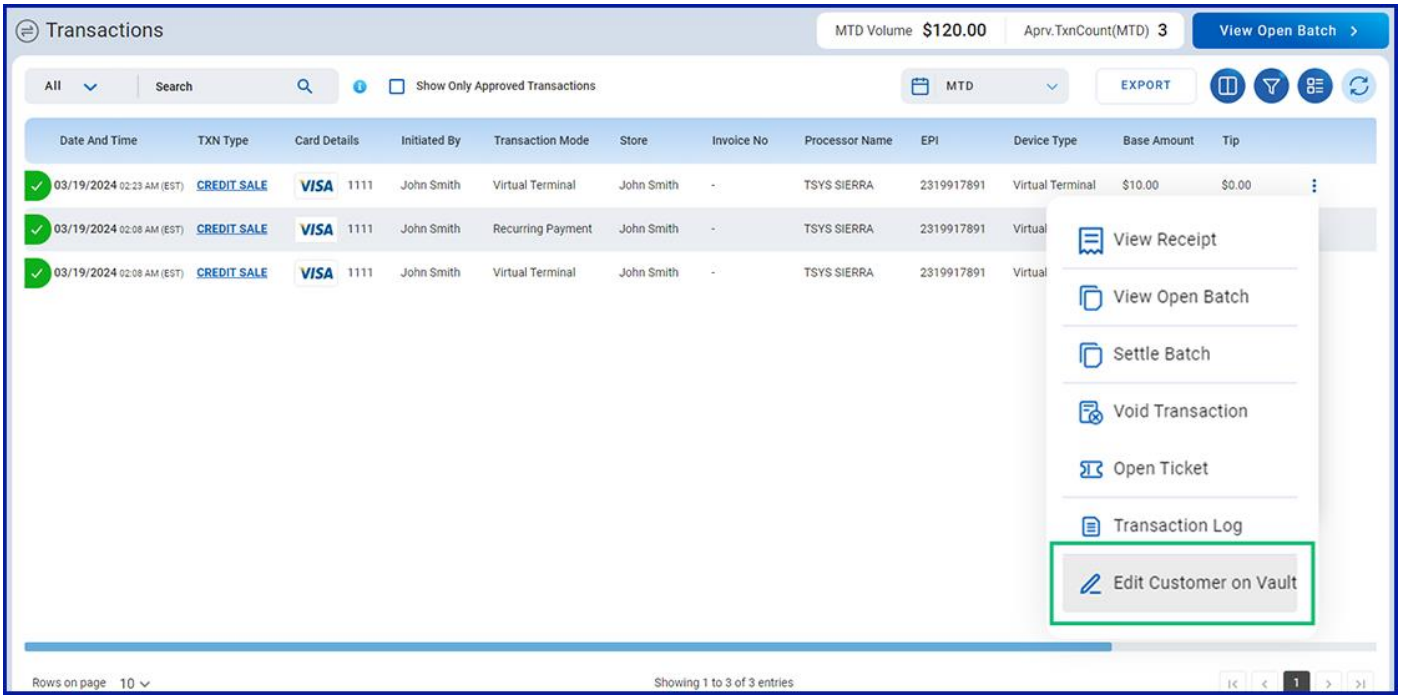

Figure 12:The 'Transactions' module showcasing the 'Edit customer on Vault' option

3. Update the customer details

Merchants can view all the stored information of the selected customer on this page. They can update the details on the customer's personal details and card details.

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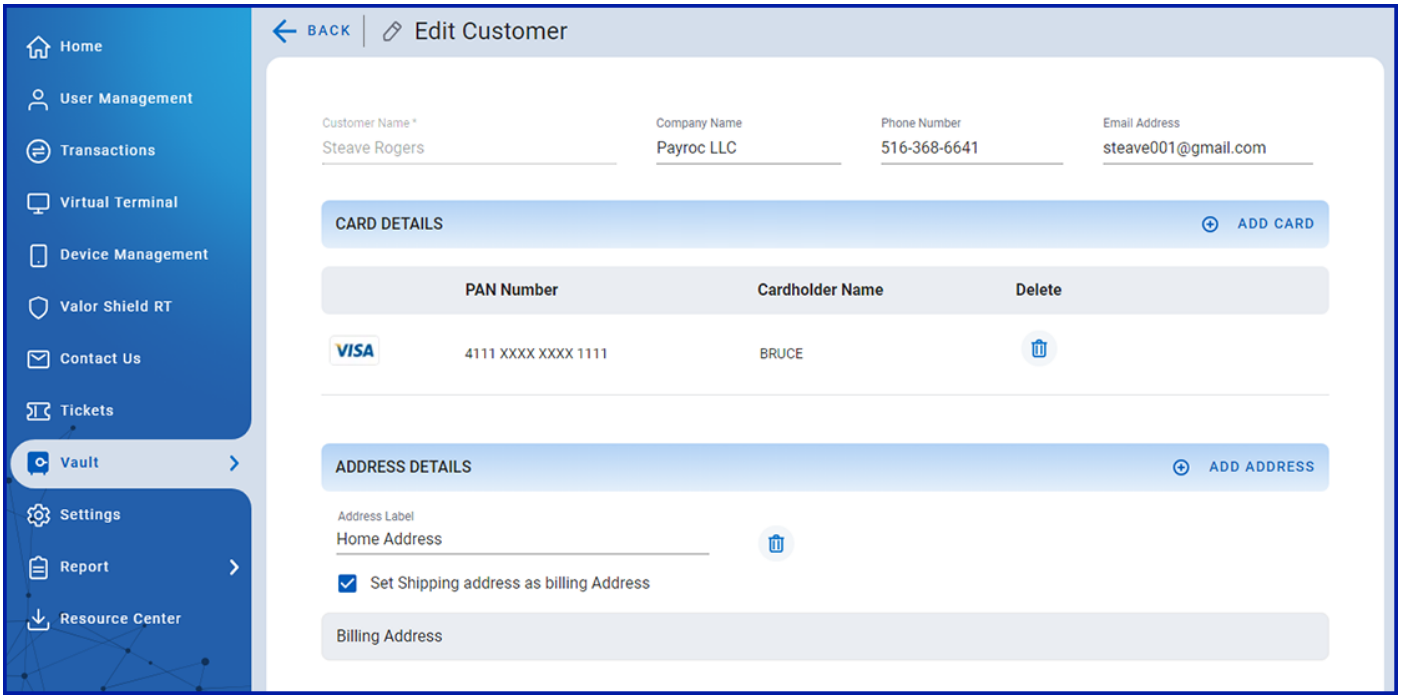

Figure 13: The 'Edit customer' page

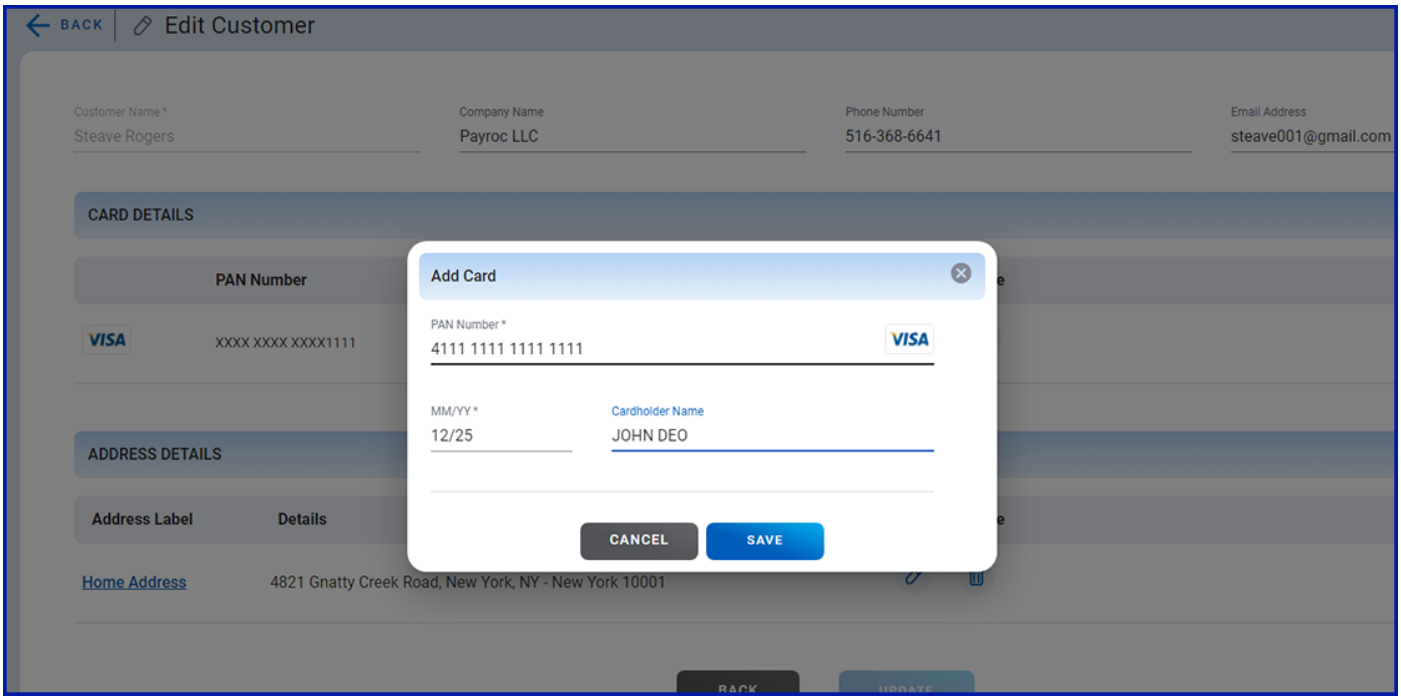

Figure 14: The 'Add card' box to add new card details to The Vault

Merchants can view the details on the customer's home and office addresses by selecting the 'View' option. If you are updating the address details, you can make changes wherever required and please make sure that you save all your changes by clicking on 'Submit' option. Please note that the merchant can store a maximum of five cards and address details per customer.

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After updating all details, click on 'Update' to save all the changes made to your customer details. These saved details can be easily accessed by the merchants and operators for any future transactions.

How to view Vault transaction history

1. Visit the 'List Customer' module

Click on the 'List Customer' option under The Vault on the side navigation bar and you will be directed to the 'List Customer' page module.

2. Select the 'View transaction' option

Merchants can view the transaction history of a specific customer's details stored on The Vault by selecting the vertical ellipsis next to the customer's details. A dropdown will appear and select the 'View Transactions' option. You will be directed to the entire transaction history of the customer, which was performed with the help of The Vault and can be viewed. You can click on individual transaction for detailed information.

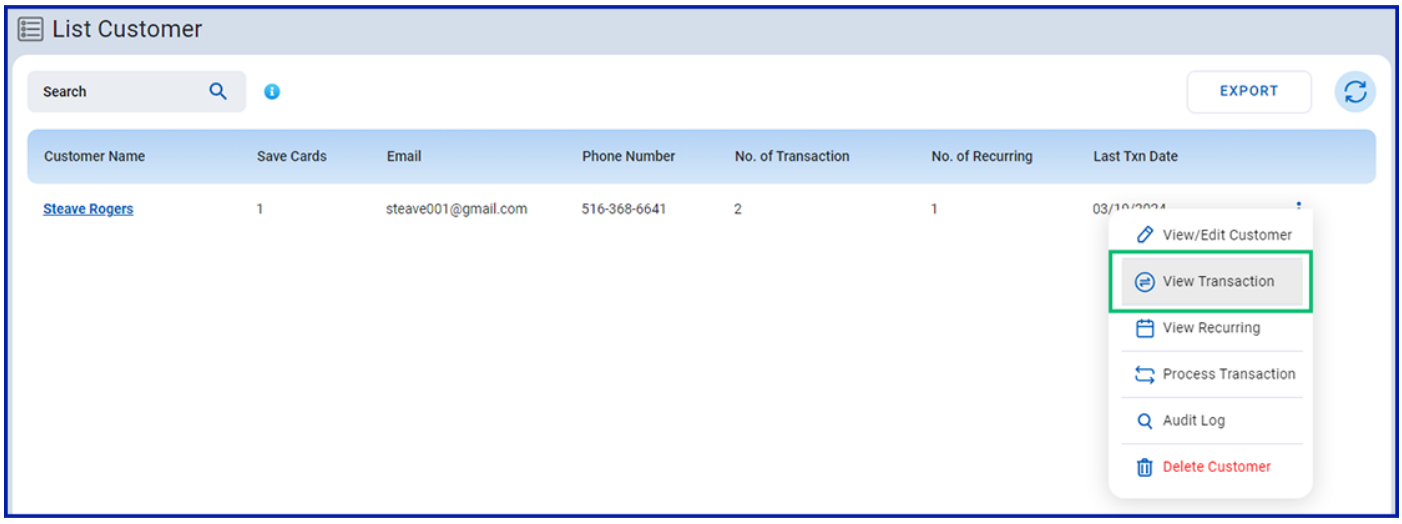

Figure 15: The 'List Customer' page showcasing the 'View Transaction' option

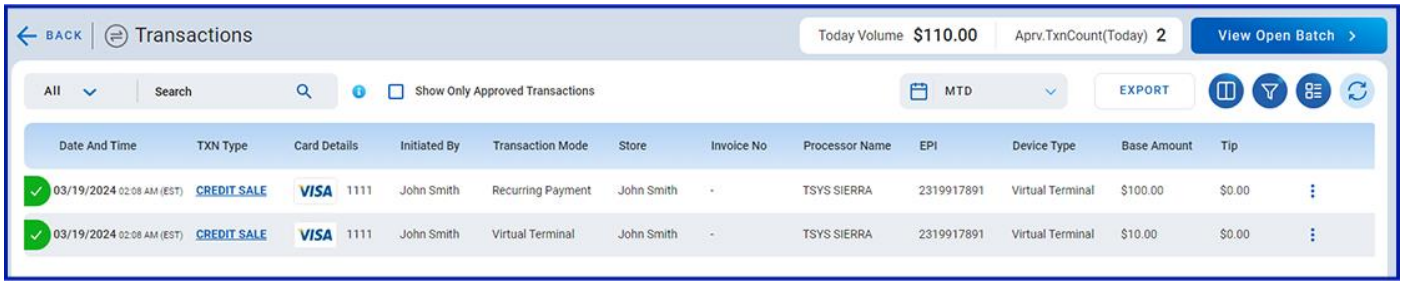

Figure 16: Transaction history

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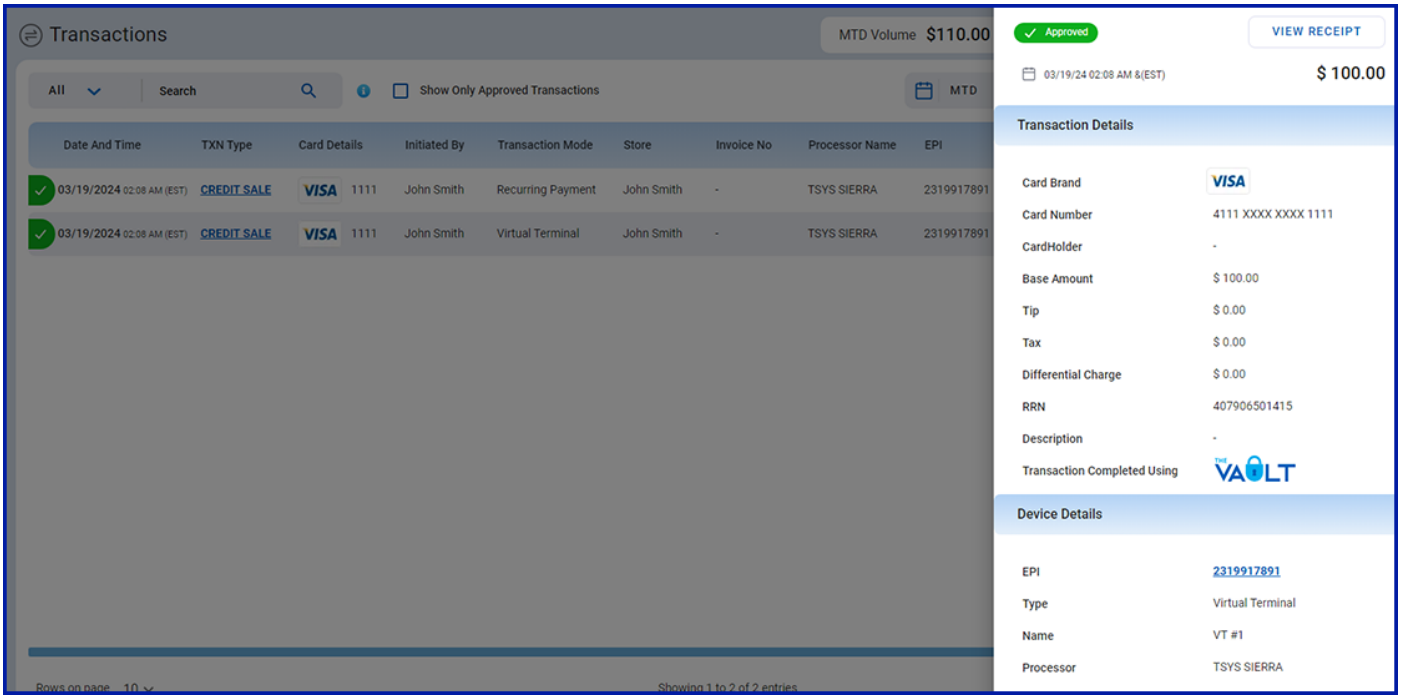

Figure 17: Transaction details

How to process transactions

1. Visit the 'List Customer' module

Click on the 'List Customer' option under The Vault on the side navigation bar and you will be directed to the 'List Customer' page module.

2. Select the 'Process transaction' option

Merchants can process a new transaction with the details stored on The Vault by selecting the vertical ellipsis next to the customer's details. A dropdown will appear and select the 'Process Transaction' option. You will be directed to the Virtual Terminal module, where you can process transactions.

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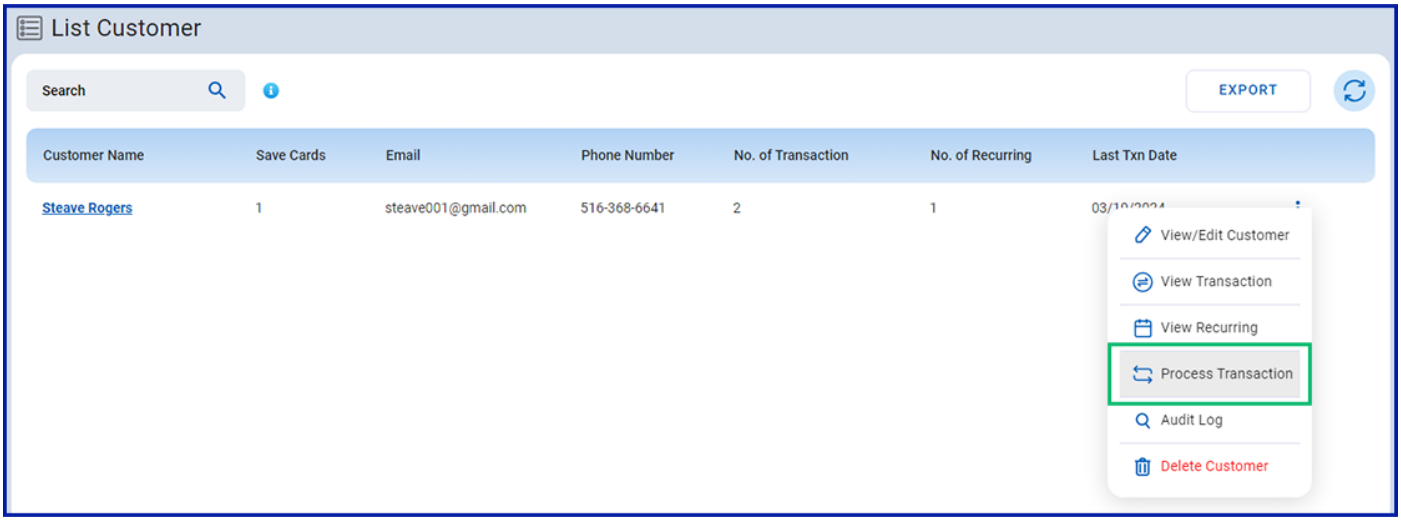

Figure 18: The 'List Customer' page showcasing the 'Process transaction' option

You can process different types of transactions such as sale, recurring, and refund transactions. If you're processing a transaction for a customer using the stored data from The Vault, the cardholder's name will automatically populate as the customer's name and address by default. You can also edit this information as needed. Please note that CVV is not mandatory for processing the transaction. You can simply select the card and process the transaction by entering the amount.

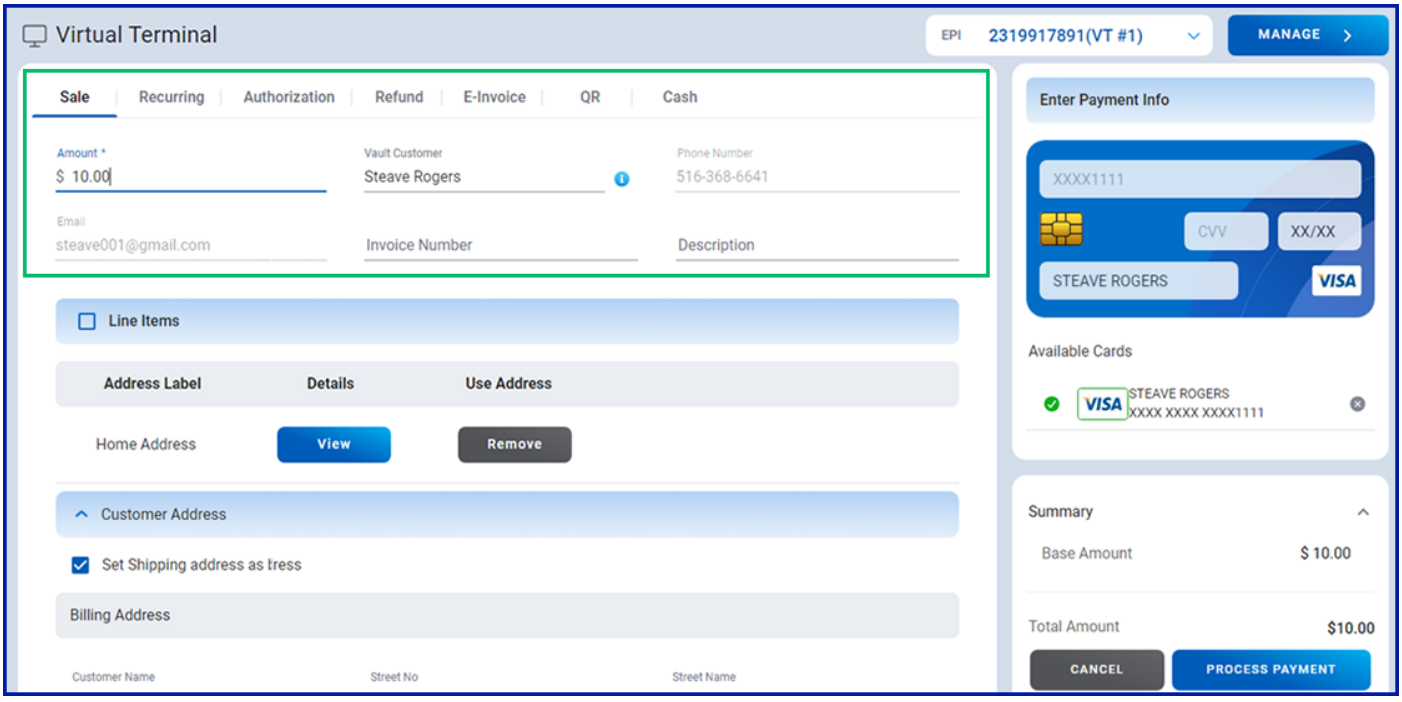

Figure 19: The 'Virtual terminal' showcasing the 'Sale' option

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How to 'View Recurring' transactions

1. Visit the 'List Customer' module

Click on the 'List Customer' option under The Vault on the side navigation bar and you will be directed to the 'List Customer' page module.

2. 'View Recurring' transactions

Merchants can view the recurring billing history of customer transactions with the details stored on The Vault by selecting the vertical ellipsis next to the customer's details. A dropdown will appear and select the 'View Recurring' option. You will be directed to the recurring billing page, where the details of the entire recurring payments performed with the help of The Vault can be viewed.

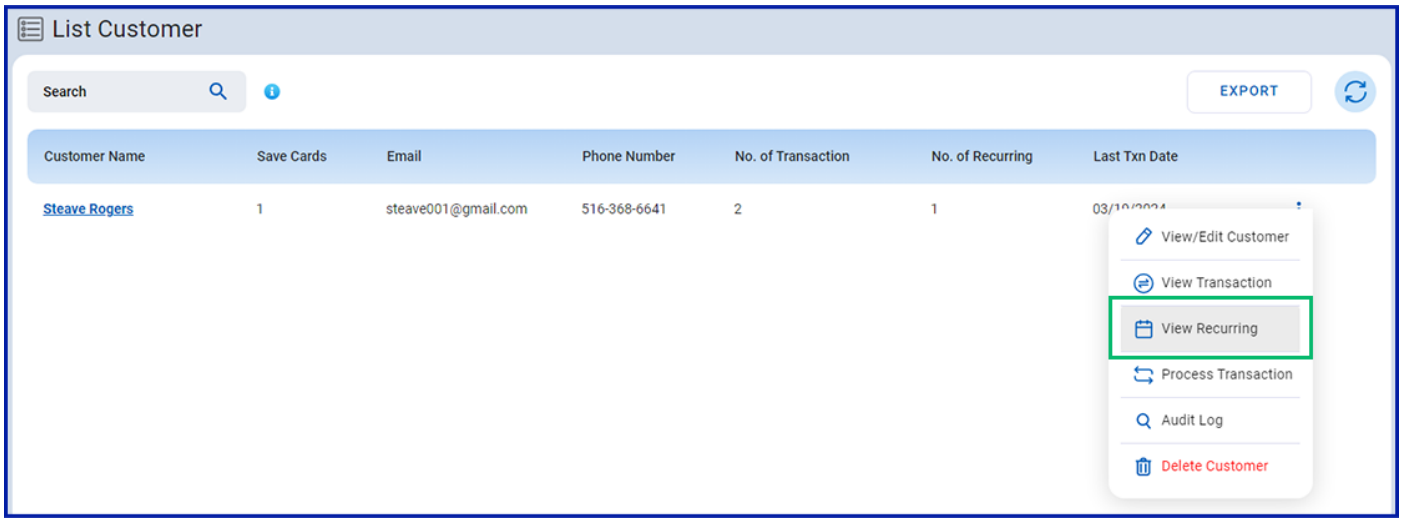

Figure 20: The 'View Recurring' option

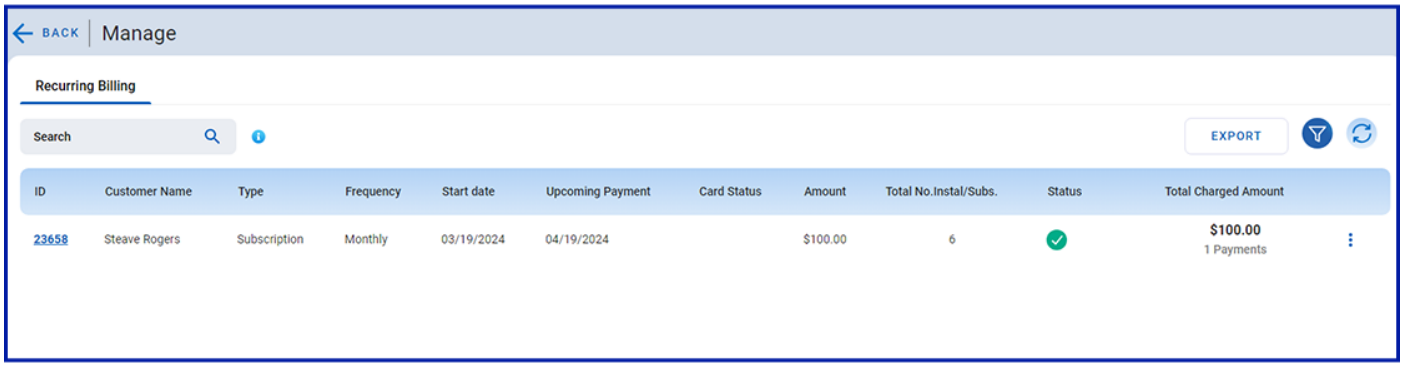

Figure 20: Summary of 'Recurring' payments

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How to view ‘Audit Log’

An audit log is a chronological record of changes made to customer data, including details of all modifications to the merchant's data, along with information about who made the changes, when they were made, and where they were performed.

1. Visit the ‘List customer’ page

Click on the ‘List Customer’ option under The Vault on the side navigation bar and you will be directed to the ‘List Customer’ page module.

2. View the ‘Audit Log’ option

Merchants can view the audit log by selecting the vertical ellipsis next to the customer’s details. A dropdown will appear and select the ‘Audit Log’ option.

Figure 21: The ‘List customer’ page showcasing the 'Audit Log' option

3. ‘View changes’

Merchants can view all changes made to customer detail stored on The Vault by selecting the vertical ellipsis next to the corresponding audit ID and selecting the ‘View Changes’ option. A box will appear that shows all the detailed information on all modifications made to the customer's data.

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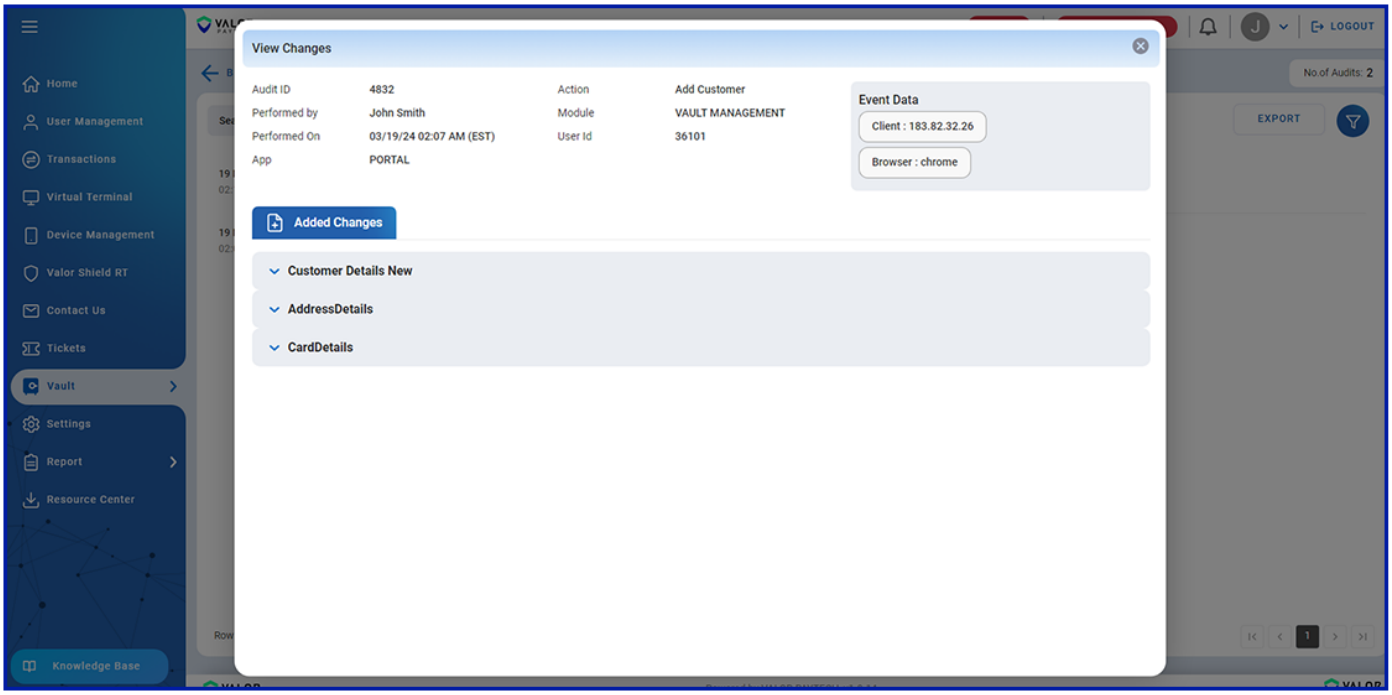

Figure 22: The 'View changes' box

How to delete a customer

1. Visit the 'List customer' page

Click on the 'List customer' option under The Vault on the side navigation bar and you will be directed to the 'List Customer' page module.

2. Delete a customer

Merchants can delete a customer's stored details by selecting the vertical ellipsis next to the customer's details. A dropdown will appear and select the 'Delete Customer' option. Provide confirmation to delete the customer details by selecting 'Yes'.

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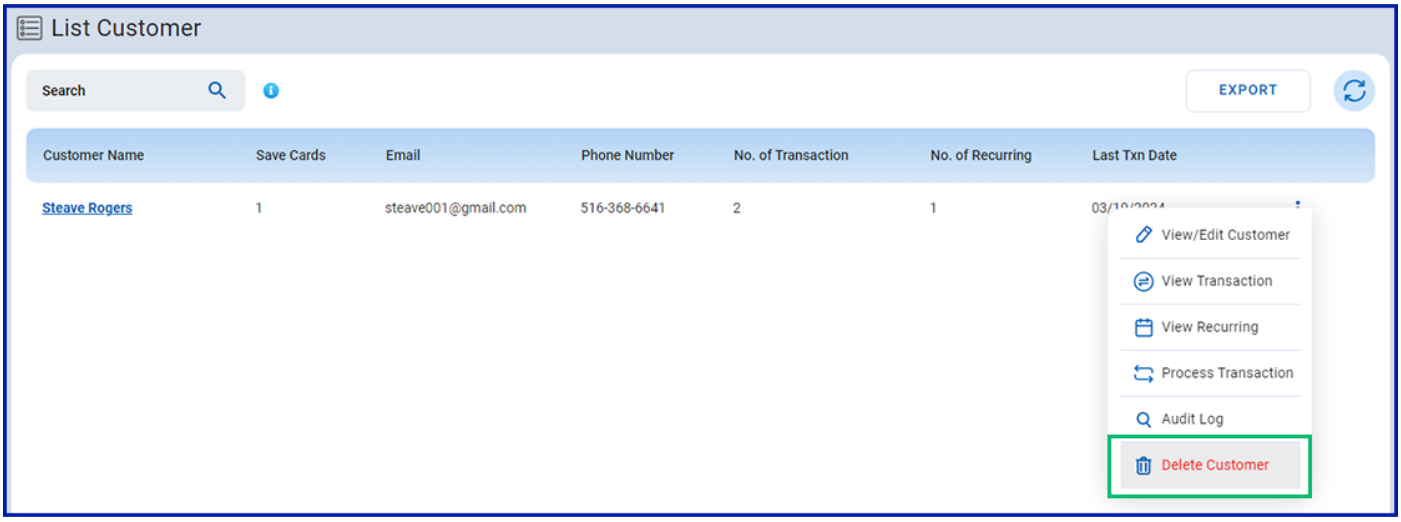

Figure 23: The 'List customer' page showcasing the 'Delete customer' option

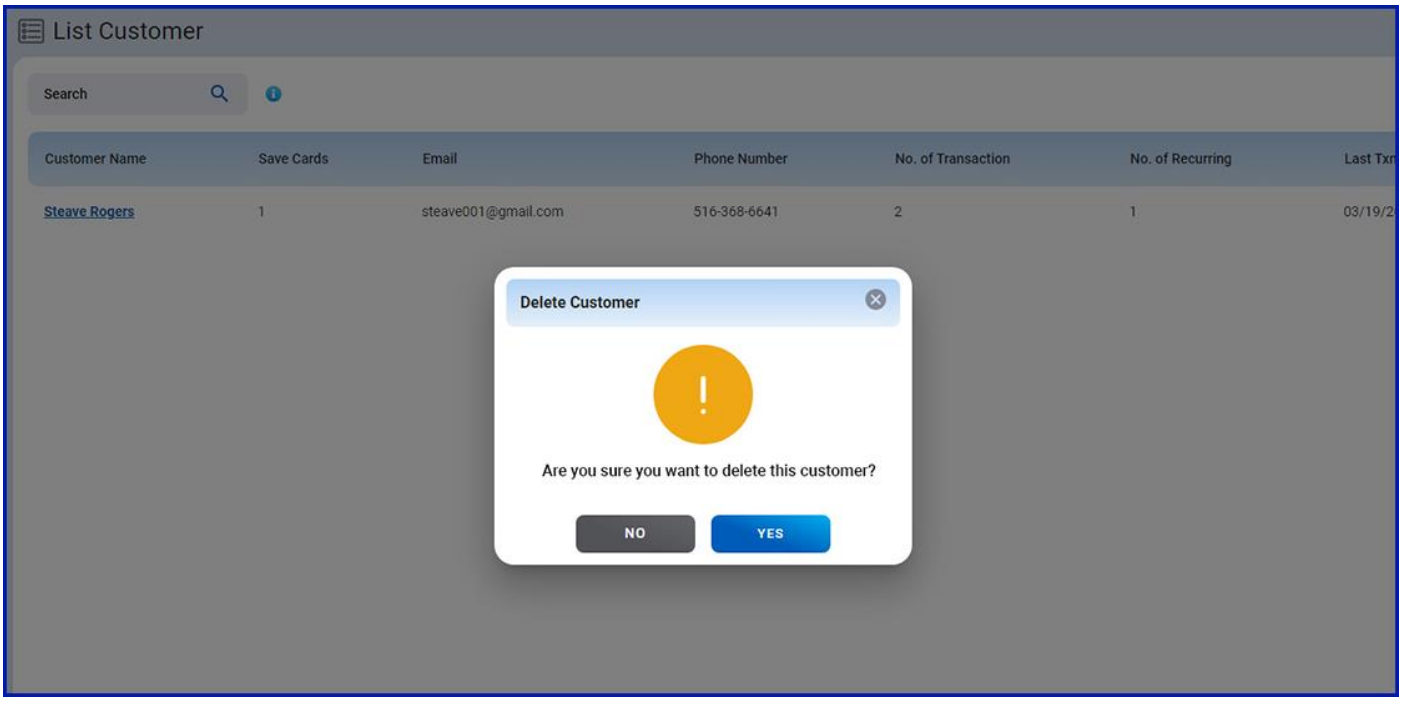

Figure 24: The 'Delete Customer' confirmation box

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Conclusion

In conclusion, at Valor PayTech, we are committed to simplifying and enhancing your payment processing experience. Our focus on seamless service, transparency, and innovative solutions like Vault powered by Valor underscores our dedication to improving customer relationships and delivering exceptional value.

Contact details

If you have any questions or need assistance, please don't hesitate to reach out to our team at sales@valorpaytech.com or call us at 1.800.615.8755. For additional resources, be sure to visit www.valorpaytech.com/kb. We appreciate your trust in us and look forward to serving your payment processing needs.

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