

Deferred Auth

USER GUIDE



VALOR
PAYTECH

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Abbreviations and Acronyms

This section provides a list of abbreviations and acronyms with their appropriate full forms to improve user comprehension.

Abbreviation	Full form
EMV	Europay, Mastercard and Visa
ISO	Independent Sales Organization
POS	Point of Sale
Sub-ISO	Subsidiary Independent Sales Organization

Introduction

At Valor PayTech, we curate innovative solutions for all your business needs. With our top-notch products and solutions, we deliver an exemplary contribution towards leaping your business towards greater heights. Valor delivers user-friendly features, crafted with meticulous planning and organization to ease your business transactions. Our Deferred authorization is entitled to assist and manage your offline transactions in an easier manner. This document elaborates on the key functionalities of the deferred authorization feature across Valor platforms.

Objective & scope

This user guide is prepared with the sole aim of providing a detailed explanation to the users on the deferred authorization feature. The prerequisites required for utilizing this feature, step-by-step procedure to perform offline transactions, Batch Out transactions and other effective deferred authorization functionalities will be dealt in brief in this user guide for enhancing the end-user's understanding on this feature.

Prerequisites

Deferred authorization is an efficient feature provided for ISOs and merchants to process offline transactions. This feature can be facilitated by the ISOs and merchants through Valor Portal. To utilize this feature, the ISOs and merchants need to have login access to the Valor Portal. The Valor Portal can be accessed by the following link provided: <https://online.valorpaytech.com/login>.

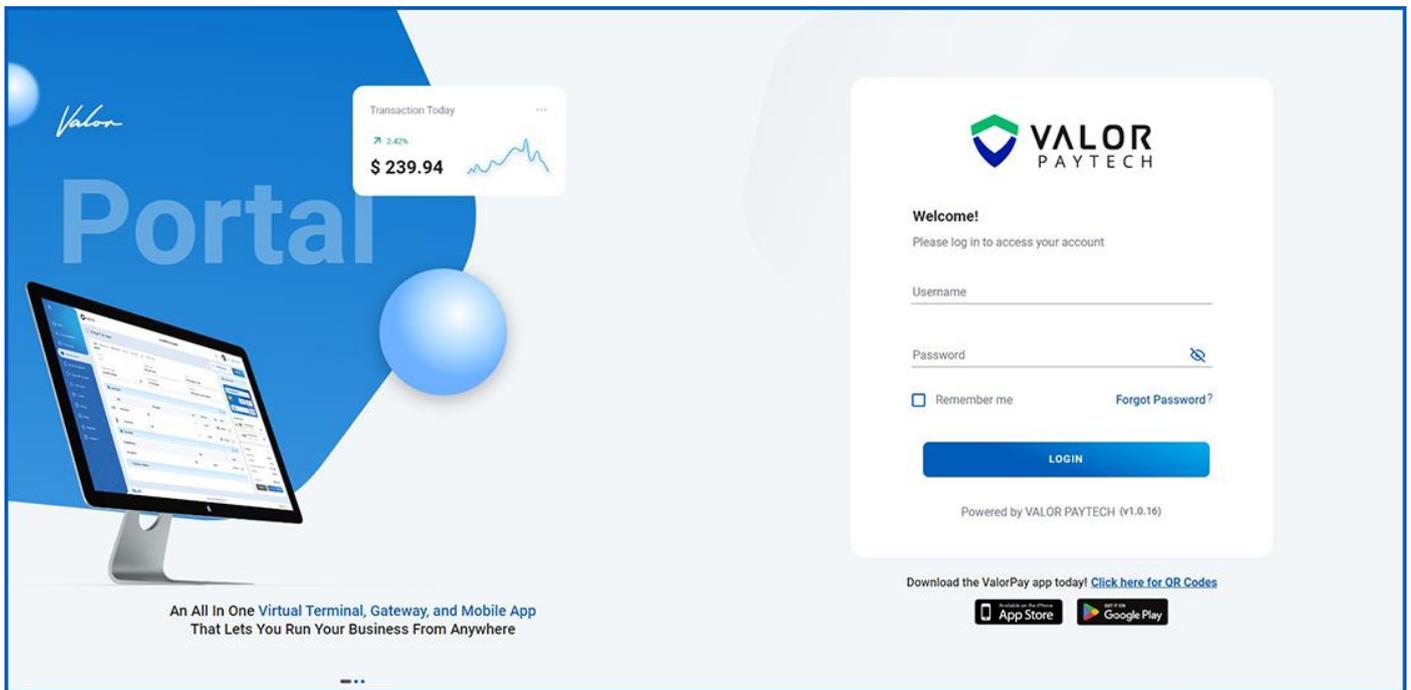


Figure 1: The Online Portal login

Getting started

Portal functionalities in Deferred Authorization

Deferred authorization is an effective transaction methodology employed in POS terminals whenever the POS terminal encounters data transmission issues due to unstable network environment. The ISOs and merchants must enable “Enable Offline transactions” flag in the Valor Portal to utilize this feature in their respective POS terminals. Valor Portal lists other associated options to streamline POS transactions.

Adding Offline Transactions in Valor Portal

This section provides step-by-step instructions for enabling the offline transactions flag in Valor Portal.

1. Login to the Valor Portal

The merchants must enter their respective credentials on the Valor Portal and the homepage will appear.

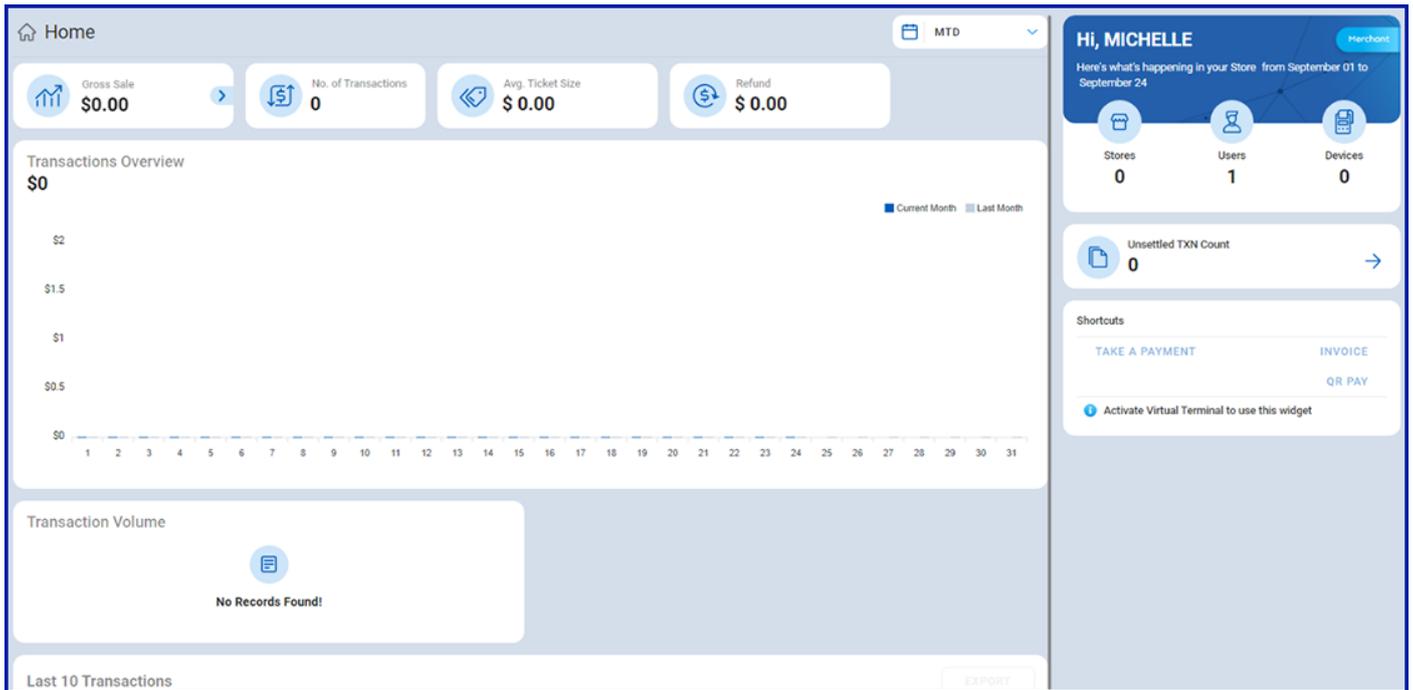


Figure 2: Homepage of the Online Portal

2. Navigate to Device Management and click the Edit Parameters option

The merchants need to select the Device Management module on the left navigation pane and click on the Vertical Ellipsis (:) icon. Choose the “Edit Parameters” option from the menu listed in the Valor Portal.

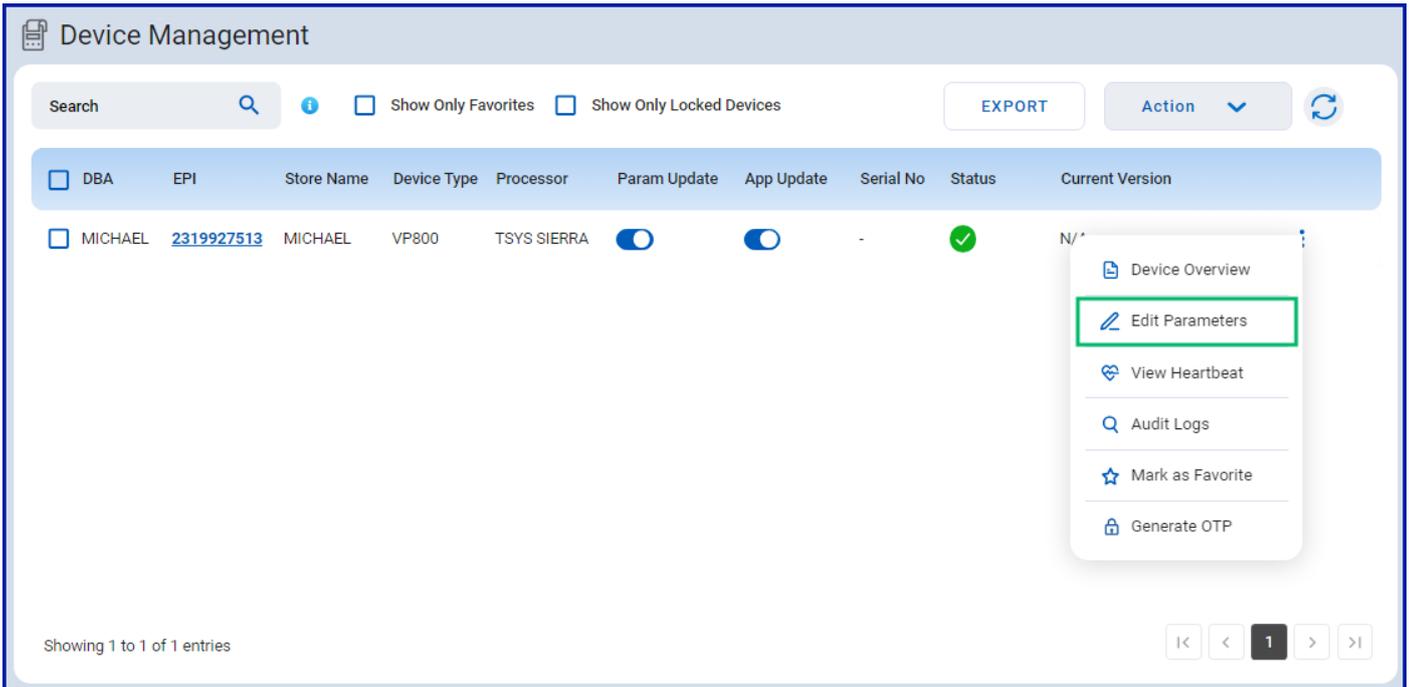


Figure 3: ‘Device Management’ page of the Online Portal and click ‘Edit Parameters’

3. Choose the “Transactions” menu

After choosing the Edit Parameters option, the merchants should navigate to the “Terminal & Transaction” from the listed menu options. Then, select the Transactions tab from the other tabs listed under Terminal & Transaction module.

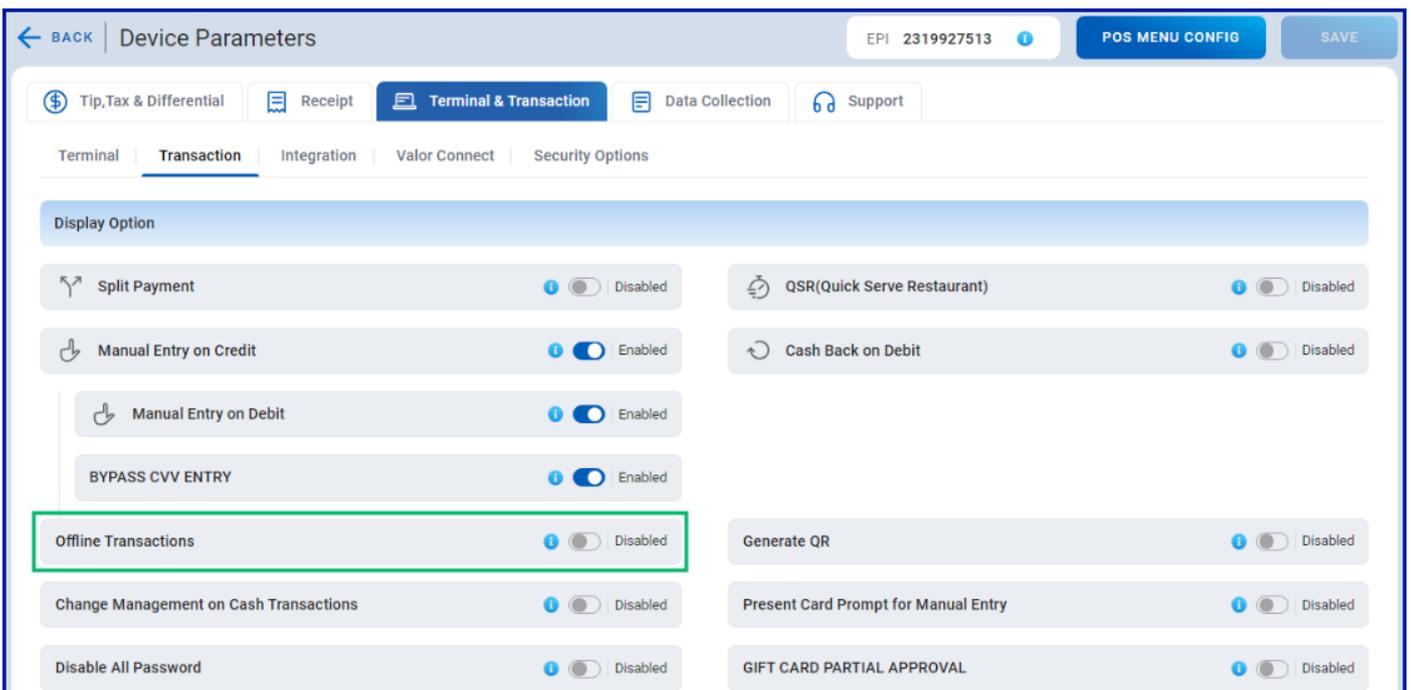


Figure 4: ‘Transaction’ page of the Online Portal under the ‘Terminal & Transactions’

4. Enable “Offline Transactions” flag in Valor Portal

Upon navigating to the Transactions tab, the merchants can enable or disable the “Offline Transactions” option, as per the convenience of the user. Whenever the flag is enabled, the merchant needs to designate a set of rules, ensuring appropriate functioning of the Deferred Authorization feature, as listed below:

- **Maximum dollar amount per transaction** - This option allows the merchant to specify the desired amount that can be processed for each transaction. The maximum amount for a single transaction is 500 dollars.
- **Maximum dollar amount total transaction** - This option permits the customer to set a specified amount for the merchant to perform a batch out transaction. The maximum limit for batch out transaction is 5000 dollars.
- **Maximum number of transactions** – With this option, the merchants can set the maximum number of offline transactions in a POS terminal for a single day. The maximum limit of transactions per day is 60.
- **Maximum number of transactions per card** – This option sets a limit for the customers to perform transactions with a single card. The maximum number of transactions for a single card is limited to 5.

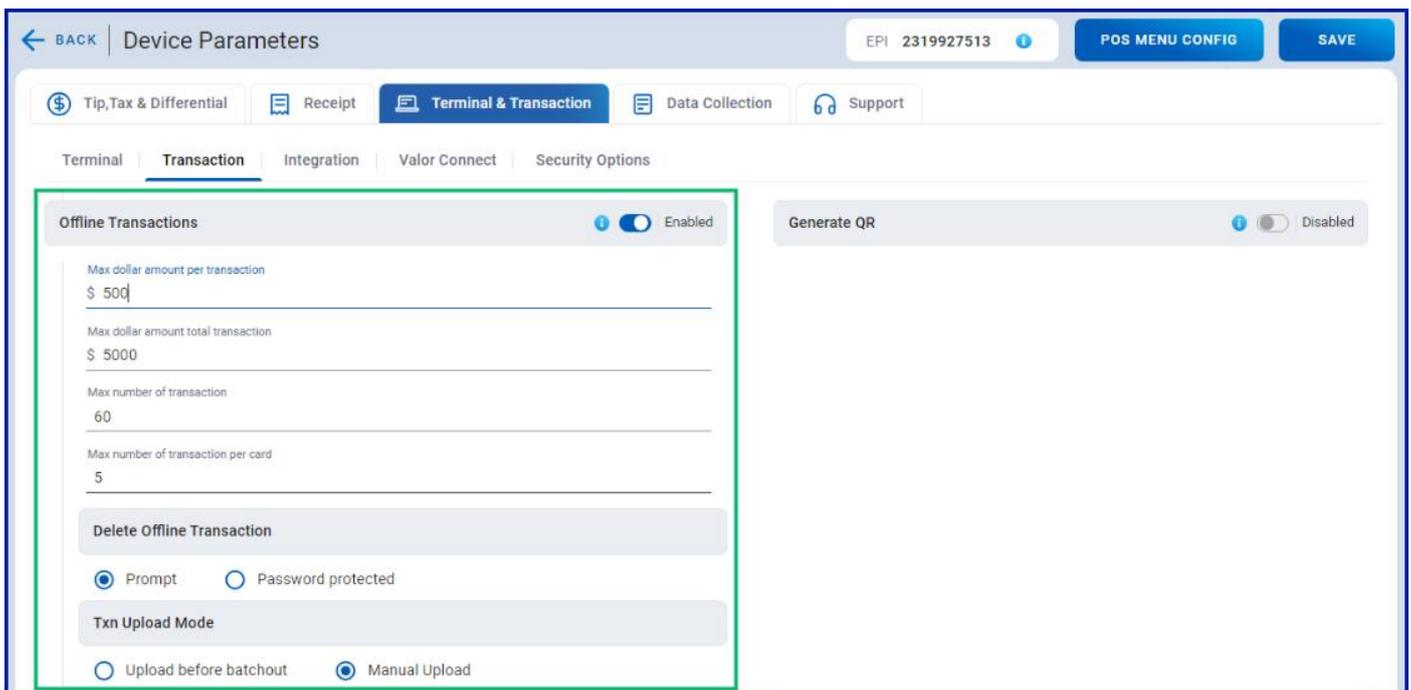


Figure 5: Set the maximum limit under ‘Offline Transactions’

In addition, the Offline transaction menu displays two other menus – Delete Offline transaction and Transaction upload mode.

- **Delete Offline transaction** – This option enables the merchants to delete individual offline transactions within POS terminals, whenever the merchant wants to void the financial transaction. This comes in two methods – Prompt and Password protected. When the merchant chooses the Prompt option, the merchant can delete the transaction after providing the consent via a prompt with the text, “Do you want to delete this transaction?”. The merchant enters the last four digits of the EPI number on selecting the password protected option in the Valor Portal.
- **Transaction upload mode** – With this option, the merchants can prefer to upload the transactions through two options – Upload before batch out and manual upload.

POS functionalities in Deferred Authorization

Deferred Authorization (or) Offline transactions is an exclusive feature available for payments processed via POS terminals. As mentioned earlier, this feature allows the merchants to process the transactions locally within the POS terminal at unstable network environments. By establishing a stable network connection, the merchants can upload the transactions online and manage the transactions successfully. Deferred authorization can be implemented for sale and refund transaction types.

Performing offline transactions with POS terminals

This section elaborates on the process of completing an offline transaction with the POS terminal.

1. Enabling Offline Mode

- Linux POS

After updating the POS terminal with the necessary parameters, a small offline icon will appear in the top-right corner of the screen. Click this icon to access the "Enable Offline Mode" option. A pop-up will appear, prompting the merchants to agree to the terms and conditions, select "Yes" to enable offline transaction mode on the device.

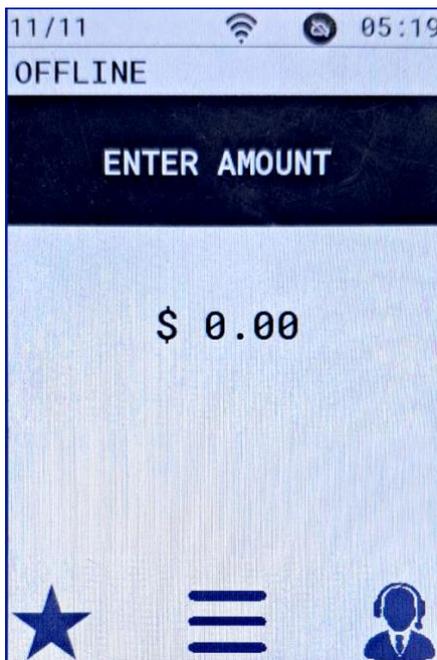


Figure 6: Offline icon in the top right corner

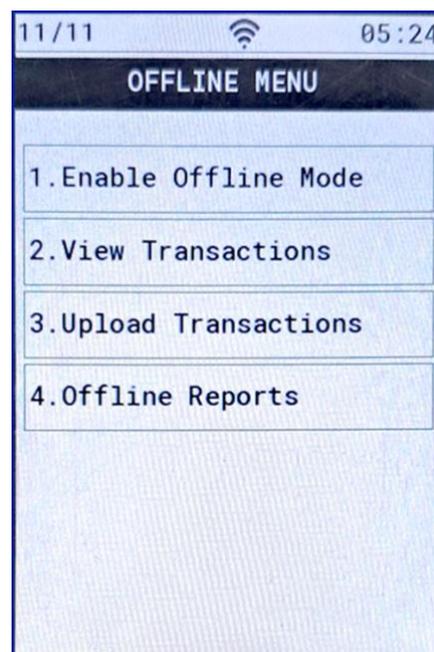


Figure 7: 'Enable Offline Mode' under the Offline Menu

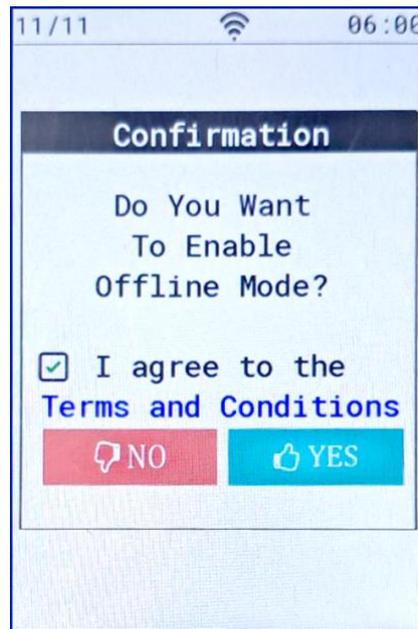


Figure 8: Agree to T&C, and click 'Yes'

Alternatively, navigate to the settings in the main menu and select the "Utility" option. Enter the EPI password, then choose "Deferred Auth" from the list of options. Select "Enable Offline Mode" and, when prompted, agree to the terms and conditions by clicking "Yes."

- **Android POS**

In the main menu, go to Settings and select the "Offline Transaction" option. Choose "Offline Disabled," after which a pop-up will appear asking you to agree to the terms and conditions. Click "Yes." An offline button will then appear on the left side of the screen, allowing you to access the offline transactions menu.

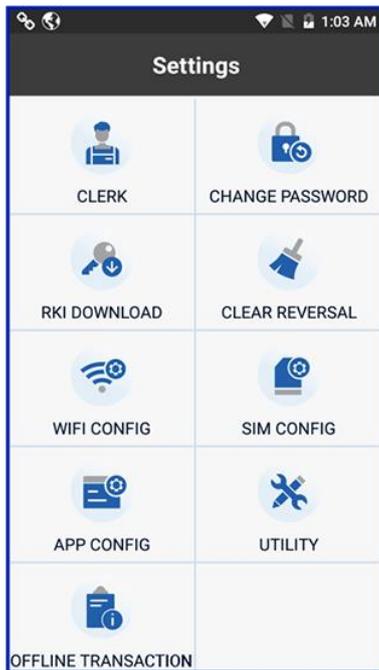


Figure 12: 'Offline Transaction' in the Settings

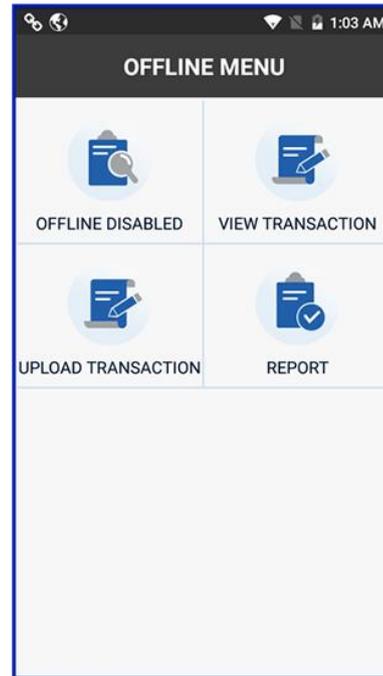


Figure 13: Choose 'Offline Disabled'

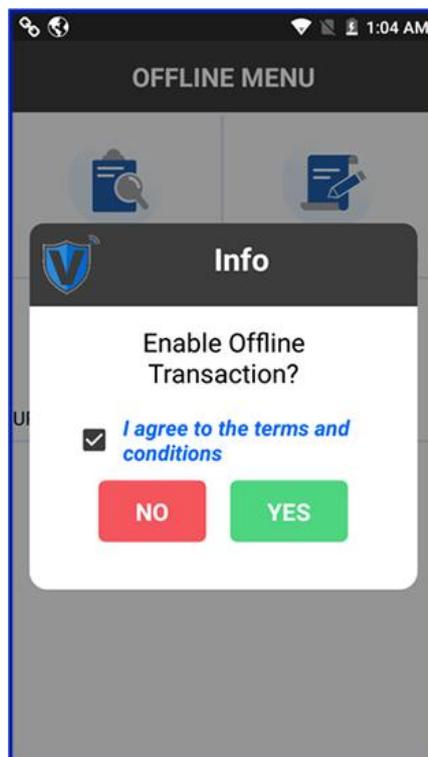


Figure 14: Agree to T&C, and click 'Yes'

2. Uploading and Settling Transactions in Manual Upload Mode

Once a set of offline transactions is completed, connect the merchant’s POS device to a stable internet connection and follow these steps:

- **Upload Offline Transactions:** Click the offline icon/button to access the offline menu. Select "Upload Offline Transaction" to upload all offline transactions.

Linux POS

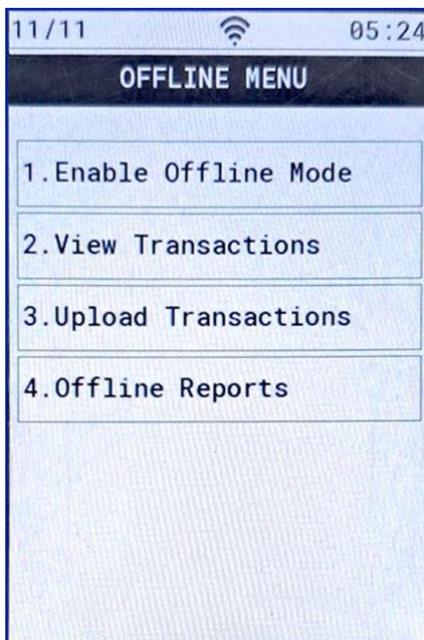


Figure 15: 'Upload Offline Transaction' in the Offline Menu

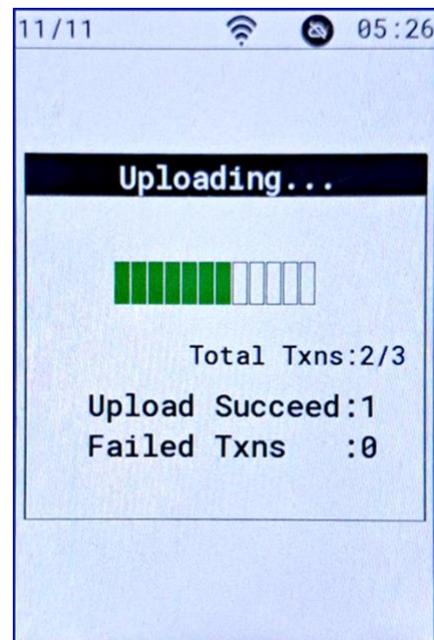


Figure 16: Uploading transactions

Android POS

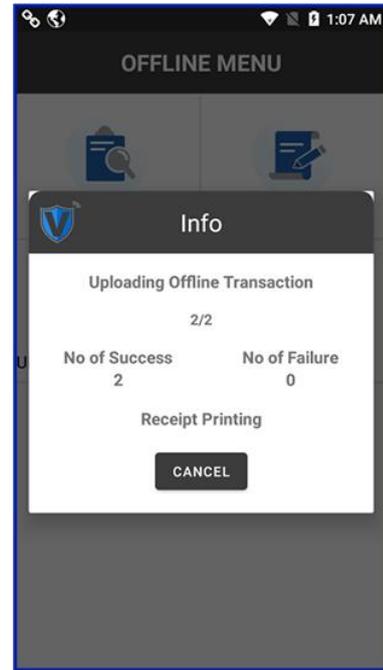


Figure 17: 'Upload Offline Transaction' in the Offline Menu

Figure 18: Uploading transactions

- Settling Offline Transactions:** Navigate to the main menu and select "Settlement." Enter the password or passcode for the EPI ID to batch out the uploaded transactions, which will then be processed and sent to the merchant's account.

Linux POS

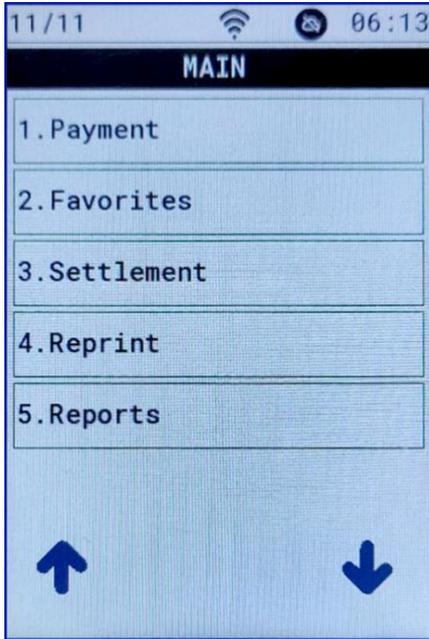


Figure 19: 'Settlement' under the main menu

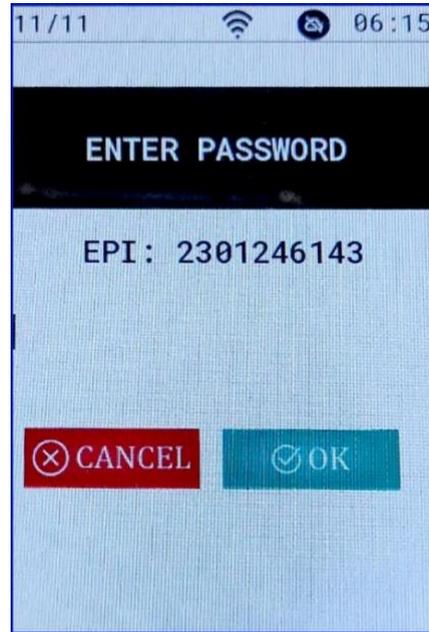


Figure 20: Enter the EPI password and click 'Yes'

Android POS



Figure 21: 'Settlement' under the main menu

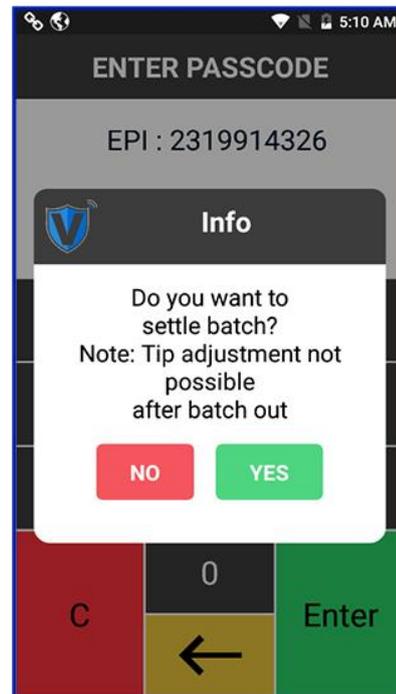


Figure 22: Enter the EPI passcode and click 'Yes'

3. Settling Transactions in Upload Before Batch Out Mode

This process applies when the “Upload Before Batch Out” mode is enabled in the Valor Portal. To settle offline transactions, the merchant must navigate to the main menu and select the "Settlement" option. A pop-up will appear displaying the EPI ID, enter the corresponding password or passcode. Once confirmed, the offline transactions will be credited to the merchant’s account.

Linux POS

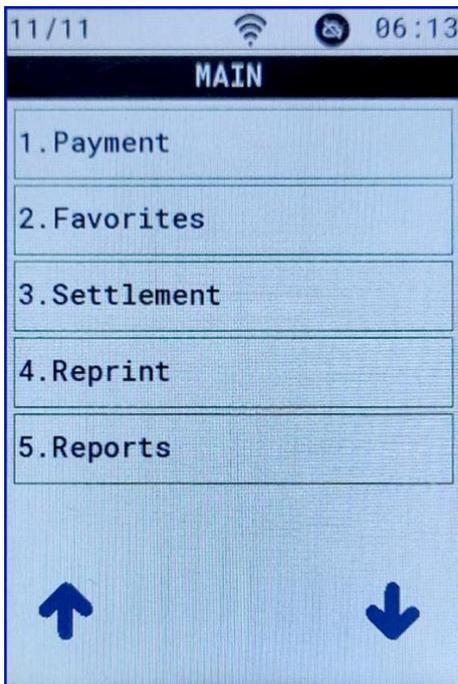


Figure 23: ‘Settlement’ under the main menu

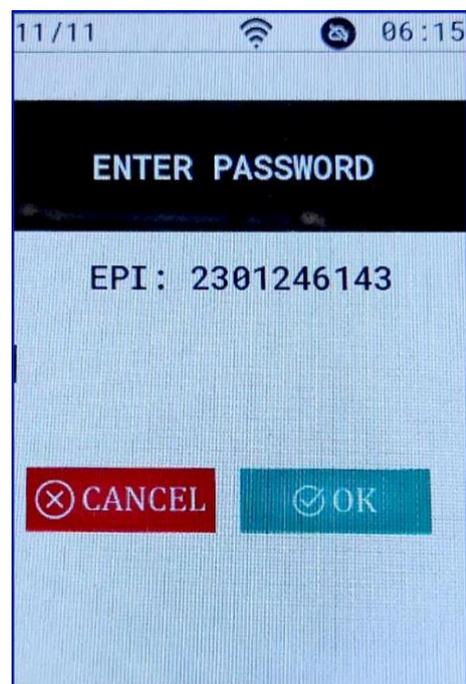


Figure 24: Enter the EPI password and click ‘Yes’

Android POS



Figure 25: 'Settlement' under the main menu

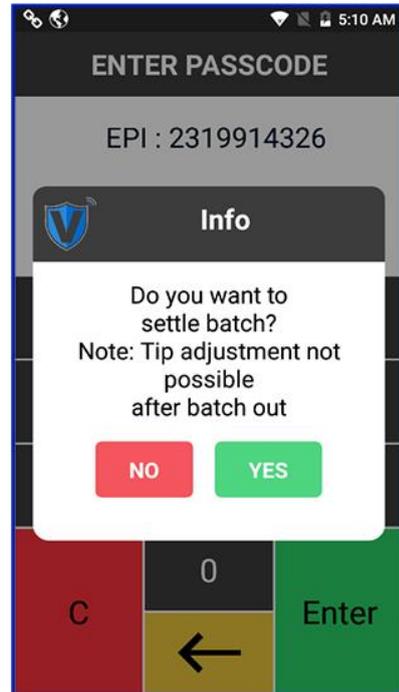


Figure 26: Enter the EPI passcode and click 'Yes'

Conclusion & Contact Details

As we conclude our user guide, we are committed to creating a positive impact in delivering precision and perfection across all Valor platforms. This exclusive feature of deferred authorization is carefully curated to deliver exemplary performance for all our users. We truly believe that this user guide serves as an indispensable source for your regular operations, and we are delighted to be a vital stakeholder in your business. We are immensely grateful for your encouragement and look forward to unwavering support.

At Valor, we are extremely glad to assist you with your questions and queries. Please e-mail us at sales@valorpaytech.com or dial 1.800.615.8755. to get in touch with our support team. Make sure to visit www.valorpaytech.com/kb for additional resources on Valor products and solutions. We anticipate your unwavering support for all our future endeavors and wish to remain a loyal partner in your business, leading towards a successful journey in your business.

Version History

Document Name	Version	Date (MM/DD/YYYY)
Valor Deferred Auth User Guide	1.0	03/01/2025



THANK YOU

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