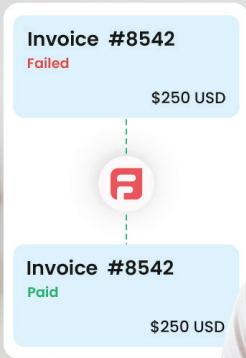


Quick Reference Guide



FlexFactor

for Merchant



FlexFactor Compatibility

1. Supported on **Valor POS**, Valor **Virtual Terminal**, and **Valor eCommerce**.
2. Compatible with all major **U.S. card brands**.
3. Works with both **Dual Pricing** and **Standard Pricing** profiles.
4. Requires no additional integration or app download.



Configuring FlexFactor with VAR Details

1. Log in to the Valor Portal using the log in credentials. (Merchant)
2. Navigate to the **Settings** Module.
3. Open the **FlexFactor** tab.
4. Select the desired EPI to configure from the dropdown.
5. Copy/Type in the FlexFactor approval credentials
6. Select **Save** to apply the configuration.



FlexFactor Pop-up

Merchants can configure a confirmation pop-up before a declined transaction is routed to FlexFactor.

1. Log in to the **Valor Portal** using merchant credentials.
2. Navigate to the **Device Management** module and select the desired **EPI**.
3. In **Device Parameters**, open the **Terminal & Transaction** tab, then select the **Transaction** sub-tab.
4. Enable **Show FlexFactor Pop-Up** and select **Save** from the top pane.

① **Note:**

- If the terminal is a POS Device, perform a param download on the device.
- Virtual Terminal do not require a download.

Once enabled, the POS or VT will display a confirmation pop-up before routing a transaction to FlexFactor.



FlexFactor Transaction Flow

1. Start a sale on POS or Virtual Terminal and enter the transaction amount.
2. Customer pays with a credit card or debit card.
3. If the primary processor declines the transaction and the system returns code S0005, the transaction is routed to FlexFactor.
4. The declined transaction is automatically routed (or routed after confirmation via pop-up) to FlexFactor.
5. FlexFactor reviews and either:
 - **Approves** – Sale completes successfully, receipt/confirmation generated.
 - **Declines** – Decline prompt along with FlexFactor decline code is displayed on VT receipts.



Configuring Transaction Recovery Options

The Valor portal allows merchants to configure their transaction recovery options. By using the **FlexFactor tab** in the **Settings Module**, merchants can define which transactions are routed to FlexFactor for recovery. Routing options include:

- All transactions.
- Transactions within a specific range.
- Transactions above a defined maximum value.
- Transactions below a defined minimum value.



Viewing FlexFactor Transactions

Merchants can access and review transactions routed to FlexFactor by utilizing the Processor filter in the Transactions module. This filter specifically isolates FlexFactor transactions, allowing for more efficient monitoring and management of recovered payments. Additionally, users can combine this filter with other available filter options in the Portal to further refine their search and transaction review process.



FlexFactor Reporting Enhancements

BatchOut Report

The Settlement Summary includes a new section that displays all transactions routed to FlexFactor, giving merchants a clear view of their recovered payments

FlexFactor Report

- **Declined Transactions:** Shows all transactions routed to FlexFactor that were declined, with reasons.
- **Declined Transaction Rate:** Summarizes approvals and declines, along with the overall approval rate.



Accessing the FlexFactor Portal

Merchants can log in directly to the FlexFactor Portal to manage their activity.

- **Transactions:** View records of both approved and declined transactions routed through FlexFactor.
- **Settlements:** Review settlement records for completed transactions.

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