

# Transaction List

The **Transaction List** tool allows you to generate a filtered list of transactions based on date, card type, and transaction type. It's useful for reconciling batches, finding specific payments, or reviewing all recent activity.

The **Show Refunds** button at the top is a quick shortcut to filter the list by refund activity only.

## Selecting a Date Range

Use this section to define the transaction period you want to view. You can either:

- Manually enter a **Start** and **End** date
- Click one of the quick filters:
  - **Last 7 Days**
  - **Last 30 Days**
  - **Last Month**
  - **This Year**

## Filtering by Card Type

Select one or more card types to include in your search results. The following options are available:

- **Visa**
- **MasterCard**
- **American Express**
- **Debit / Interac**
- **Other Cards** - includes card types outside of the major brands

## Filtering by Transaction Type

Check the boxes for the types of transactions you'd like to see in your results:

- **Sales**
- **Returns**
- **Voids**
- **Declines**

You can further refine these results using the **Advanced Options** dropdown.

## Advanced Options

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This section lets you filter by more specific transaction types. You can select one or more of the following:

- **Purchase**
- **Sale**
- **Pre-Auth Completion**
- **Void Purchase**
- **Void Return**
- **Force Post**
- **Pre-Auth**
- **Pre-Auth Force**
- **Auth Only**
- **Settlements / Deposits**
- **Balance Requests**

These are particularly helpful when you're looking for a specific action in the transaction lifecycle (e.g., a Pre-Authorization that was never completed).

## Transaction Source

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You can now filter transactions by their **source** to quickly narrow down activity based on how the transaction was initiated. This is particularly helpful if you're using multiple payment tools like Payment Requests or PayMe.

The following options are available from the dropdown:

- **All Transactions** - View every transaction regardless of how it was submitted.
- **Payment/Refund Requests Only** - Only displays transactions submitted via Payment Requests or Refund Requests.
- **PayMe Transactions Only** - Filters to show only payments collected using your PayMe links.
- **Manual Transactions Only** - Includes transactions processed via the Virtual/Remote Terminal.

If you don't have these tools enabled, you may not see all of these options in your dropdown menu.

## Sort Options

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Choose how to sort your search results using the dropdown menu:

- **Newest transactions first**
- **Oldest transactions first**

## Additional Notes

- The **Show Refunds** button at the top is a quick shortcut to filter the list by refund activity only.
- To narrow down transactions processed through specific payment tools like Payment Requests or PayMe, you can use the **Search** feature (return to the Main Menu). Simply enter the Reference Number with a % prefix to identify transactions from the following tools:
  - %PR - Payment Requests
  - %PM - PayMes
  - %MTR - Manual Transactions
  - %ER - Refund Requests

## Transaction Types

TYPE	NAME	DESCRIPTION
PURC	Purchase	Refers to a completed sale transaction (PREA + PRCO)
SALE	Sale	Refers to a completed sale transaction
PREA	Pre-Authorization	<p>Also known as a pre-auth or authorization hold, it is a <b>temporary hold placed on a customer's credit card for the amount of the transaction until the transaction is completed.</b></p> <p>Each completed transaction will show a white "PREA" followed by a green "PRCO" to show it was successful.</p> <p>*The reference numbers will be the same and this is not a double charge.</p> <p><i>NOTE: If the transaction is not completed, there will NOT be an associated green "PRCO" to match the "PREA". The "hold" will automatically drop and the funds will become available if the transaction is not completed. This ensures cardholders are not charged if the registration system does not receive the transaction.</i></p>

<b>PRCO</b>	Completion	Refers to finalizing a pre-authorized transaction in order to complete the transaction.
<b>RETU</b>	Return	Also known as a Refund, it is when funds are returned to the cardholder's account.
<b>SETT</b>	Settlement	Refers to closing the daily batch of transactions. This is where the actual funds themselves are moved from the cardholder's bank account to your merchant account, where they will later be deposited into your bank account.
<b>FUND</b>	Funding	Also known as Deposit, this is when all of your batches of settled transactions accumulated to date are deposited into your bank account.

## Message Column



Refers to a transaction that has been settled <sup>1</sup> and is waiting to be deposited.



Refers to a transaction that has been deposited into your bank account.



Preview the receipt for the transaction with the option to resend to the cardholder

<sup>1</sup> Settled refers to the transaction funds being removed from the cardholder's bank account

## Frequently Asked Questions

**How do I remove a Pre-Authorization (or Hold) from a customer's bank account?**

A Pre-Authorization without a Completion following it will automatically disappear from the customer's bank account after a set number of days. This time frame is set by the customer's financial institution but is typically around 5-10 business days.

The PREA will still be shown in your reporting even after it is removed from the customer's bank account.

### What's the difference between SALE and PURC?

For all intents and purposes, there is no difference. They are both referring to the same thing - the customer is making a purchase and it will charge their credit card for the specified amount.

Whether your transaction shows up as a SALE or a PURC depends on your registration systems integration and also how the transaction was processed. For example, transactions done through the Remote Terminal will always show up as a SALE.

If you're interested in the nitty gritty, here are the fine details:

The difference lies in the back end of the payment gateway and how the transaction is processed. A PURC is the result of two transaction types being successfully completed - a Pre-Authorization and Completion (PURC = PREA + PRCO). A SALE is its own single transaction type that doesn't split up the Pre-Authorization and Completion.

### Can you explain Pre-Authorizations and Pre-Completions more?

Sure!

$PURC = PREA \text{ (pre-authorization)} + PRCO \text{ (pre-completion)}$

There always needs to be a PRCO following a PREA in order for the transaction to be completed. If a PRCO does not follow a PREA, then the transaction stays as Pre-Authorization (with the funds on hold, but NOT removed from the cardholder's account) until their financial institution releases it.

#### Here's an analogy:

Think of PREA like you calling into a store, asking if they have a shirt in your size, and then asking them to put it on hold so you can pick it up by the end of the day.

You actually aren't charged until you go into the store, pay for it and pick it up (PRCO).

If you never pick up the shirt, you won't be charged for it. But with that said, the shirt is technically still on hold under your name until the store puts it back on the shelf (PREA)

In this analogy, the financial institution that issued the cardholder's credit card (i.e. TD Visa or Scotiabank Mastercard) is the store. They are the ones who need to put the shirt back on the shelf. Right now they are still waiting for you to come in, pick up the shirt, and pay for it (PRCO).

With that said, the store has a "policy" that if merchandise is not picked up within X number of days, it will automatically go back on the shelf. Meaning, they will wait X number of days for a PRCO to follow a PREA. If they don't receive it, then the shirt will finally be put back on the shelf (the PREA will be cancelled).

If you try to process the transaction again to remove a PREA, it is equivalent to you calling the store to put another shirt on hold. It won't affect the current shirt you have on hold.

The only course of action you could take is to call the store to ask them to put it back on the shelf (meaning, ask the cardholder to call their bank to request they cancel the Pre-Authorization). Or, just wait a few days and it'll be removed automatically!

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