



AMS Virtual Terminal user guide

How to take payments for mail or telephone orders from the Account Management System

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About this guide

Welcome to this AMS Virtual Terminal user guide. This guide describes how to take Mail or Telephone Order (MOTO) payments using the Cashflows Virtual Terminal from our Account Management System (AMS).

Note: It's also possible to take MOTO payments using the Cashflows Go Virtual Terminal. The Cashflows Go option is described separately. For information, visit [Make a payment using the Virtual Terminal](#) on our website.

This guide is for you if you are a business owner who uses Cashflows services for processing online card payments.

For more information

The latest version of this guide is available on the [Cashflows website](#).

Technical support

Our team of specialists can provide technical support during your integration with Cashflows. For live integration and technical help, you can:

- Email: techsupport@cashflows.com
- Phone: 0330 128 9855 Option 3

Customer Support

For live operational support, such as reconciliation, account changes, PCI set up and so on you can:

- Email: support@cashflows.com
- Phone: 0330 128 9855 Option 3



Introduction

Our Virtual Terminal enables your business to accept payments from cardholders by phone, fax and post. Virtual Terminal can be used as a standalone service or in conjunction with accepting credit card transactions from your website or in store.

Our Virtual Terminal is available from within our Account Management System (AMS) or from our mobile friendly standalone URL: <https://secure.cashflows.com/admin/vt>

Both the mobile standalone and the AMS versions allow your staff to easily submit card and cardholder details through to our Cashflows payment gateway for authorisation and processing. We process and authorise your sales transactions in just a few seconds and we send a back to the Virtual Terminal to let you know the result.

How it works

1. A cardholder telephones you to place an order.
2. You enter the card details into the Virtual Terminal.
3. The cardholder waits on the telephone while the transaction is processed.
4. We check the card number and cardholder details with the issuing bank and authorise and process the transaction.
5. You are notified on screen that the transaction has been authorised.
6. You inform the cardholder that the transaction has been authorised and arrange to despatch the goods to the cardholder.

Our Virtual Terminal removes the expense normally attributed to physical credit and debit card processing terminals and provides your business a simple and convenient payment processing solution. The Virtual Terminal is accessed via your internet browser, thus allowing you to take card payments from anywhere there is an internet connection and supports multiple users simultaneously on any single account, meaning that it is ideal for call centres, or when you are on the move.



Getting started


To start using Virtual Terminal:

1. Sign into Account Management System (AMS) and select **Virtual Terminal** or
2. Visit the standalone version at: <https://secure.cashflows.com/admin/vt>

Tip: If you are using the standalone version from a tablet or mobile device, we recommend that you bookmark the address so that you quickly return to it.



The profile that the transaction will be processed through is shown in the header. To change the profile:

1. Select Switch Profile .
2. Select your preferred profile. The Virtual terminal will automatically refresh for the chosen profile.

If you are using the standalone version you only have the option to process transactions for your default profile. If you have more than one profile, we recommend that you request a new Virtual Terminal user for each profile.

The screenshot shows the Cashflows Virtual Terminal interface. At the top, there is a navigation bar with links for Home, Password change, Contact us, Support knowledgebase, and Guide. The user profile is identified as 'SimonTest (D 1)'. A 'Sign Out' button is located in the top right corner. On the left side, there is a sidebar menu with options: Merchant Account, Gateway Transactions, Virtual Terminal (selected), e-Invoicing, and Gateway Administration. The main content area is titled 'Virtual terminal' and contains a form for processing a payment. The form is divided into several sections: 'Purchase details' (Amount: 0.00, Currency: Pound Sterling, Transaction Ref, Description), 'Card Details' (Card Number, Security Code, Start Date, Issue Number, Expiry Date: 03 (Mar) 2014), and 'Cardholder details' (Name, Email, Address, Post/ZIP code, Country, Telephone). At the bottom of the form are 'Make payment' and 'Cancel' buttons. Below the form, there is a small disclaimer: 'By using the Virtual Terminal you confirm that Your business securely disposes of cardholder data when there is no longer a need for it.'



Submitting a payment

To submit a payment for authorisation using the Virtual Terminal:

1. Provide the purchase details:
2. **Amount** - This is the amount to be debited from the card.
3. **Currency** - This is the currency that the product/service is priced in.
4. **Transaction Ref** - This is used to describe the product/service being paid for example, *Teddy Bear*.
5. **Description** - This is used to provide additional information about the transaction. (Only displayed in AMS).
6. Provide the card details:
7. **Card Number** - This is the long number on the front of the card
8. **Security Code** - This is the CVV/CVC Number on the back of the card:



9. **Start Date** - This is the Valid From date.
10. **Issue Number** – Not all cards have an issue number. However, if there is an issue number, it is very important that it is entered as it appears on the card. Otherwise the transaction will not be authorised.
11. **Expiry Date** -This is the Valid to date. Shown on some cards as Expires End.
12. Provide the cardholder details
13. **Name** - This is the Cardholder name as it appears on the card.
14. **Email** - This should be the cardholder’s email address. This email address is used to send the cardholder a transaction confirmation email.
15. **Address** - This should be the address to which the card is registered and where the card statement is sent.

16. **Post/Zip code** - This should be the Post/ZIP/Area code for the address to which the card statement is sent.
17. **Country** - This should be the country for the address to which the card statement is sent.
18. **Telephone** - This should be the cardholder's telephone number.

Note: Where possible, we use the Address Verification Service (AVS) to verify the cardholder details.

Extra details if your business is a financial organisation

If your business is a financial organisation (you are a merchant with the MCC 6012), the following additional details are required to comply with financial regulations:

- **Recipient Account Number** - This is the Customer's Account Number (1 to 32 alpha numeric characters, including +/-) or the First 6 and Last 4 digits of the customer's card number.
- **Recipient Surname** - This is the Customer's Surname or Last name (can be between 2 and 64 letters, including –).
- **Recipient Post/Zip code** - This is the Customer's Post/Zip code (can be between 2 and 16 letters or number, including spaces).
- **Recipient Date of Birth** - This should be the Customer's Date of Birth.

Tip: If you make a mistake, you can select **Cancel** to clear all of the fields and start again.

19. When you have successfully completed all the required fields, select **Make Payment** to send the details to us for authorisation. Next, you see the response page that tells you whether the transaction was successful or not:

Virtual terminal

Authorised

Description	Teddy Bear
Invoice Number	Birthday gift
Amount	£10.00
Transaction ID	01S00DE9886
Auth Code	AUTHOK
Security Code	Matched
AVS result	Address: Matched. Post/ZIP code: Matched

Make another Payment



Viewing your transactions

If you are a business owner, you can use the Account Management System (AMS) to search for, review, refund and report on all your transactions in real-time.

To view the transactions, you have made using the Virtual Terminal:

1. Select **Gateway transactions**.
2. Select **Transaction search**. This allows you to generate and/or download a report on all the transactions that have been processed for each profile.

For more information about managing transactions, refer to the [Account Management System guide \(PDF\)](#) on our website.

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