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Virtual Terminal Guide

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About this guide

This document provides an introduction to how to use the Virtual Terminal to make a Mail Order and Telephone Order payment from your customers. This document is intended to provide help in a range of topics including: Access the Virtual Terminal

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The latest version of this guide is always available from: http://support.cashflows.com/kb/vt_guide.pdf

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Introduction

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

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

Both the mobile standalone and the Account Management System versions allow your staff to easily submit card and cardholder details through to the payment gateway for authorisation and processing. Your sales transactions are authorised and processed in just a few seconds and a response is sent back to the Virtual Terminal to inform you of the result.

Example of how to use Virtual Terminal within your business:

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.

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Accessing the virtual terminal

To access your business's Virtual Terminal, select 'Virtual Terminal' from the Menu, within the Account Management System, or visit the standalone version at: https://secure.cashflows.com/admin/vt

If accessing the standalone version from a tablet or mobile device, we would recommend that you save the bookmark to your device.

Figure: Mobile Friendly Virtual Terminal

The profile that the transaction will be processed through is shown in the header. If you wish to change the profile, simply select the 🔄 "Switch Profile" button and select your preferred profile. The Virtual terminal will then automatically refresh for that profile. If you are using the standalone version you will 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 VT user for each of your profiles.
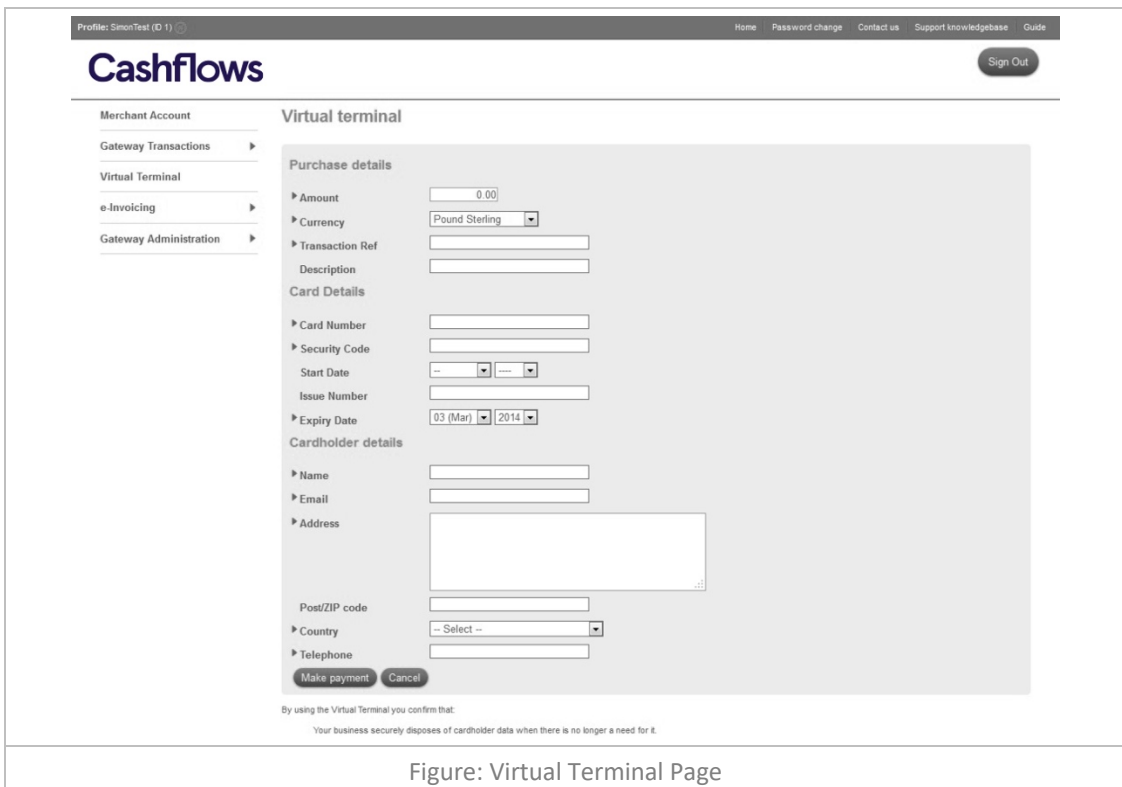

Figure: Virtual Terminal Page

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Submitting a payment

To submit a payment for authorisation using the Virtual Terminal you must complete the following fields before, selecting the *Make Payment* button.

Virtual Terminal Fields

It is important that all fields on the Virtual Terminal are completed accurately:

Purchase Details

Amount - This is the amount to be debited from the card

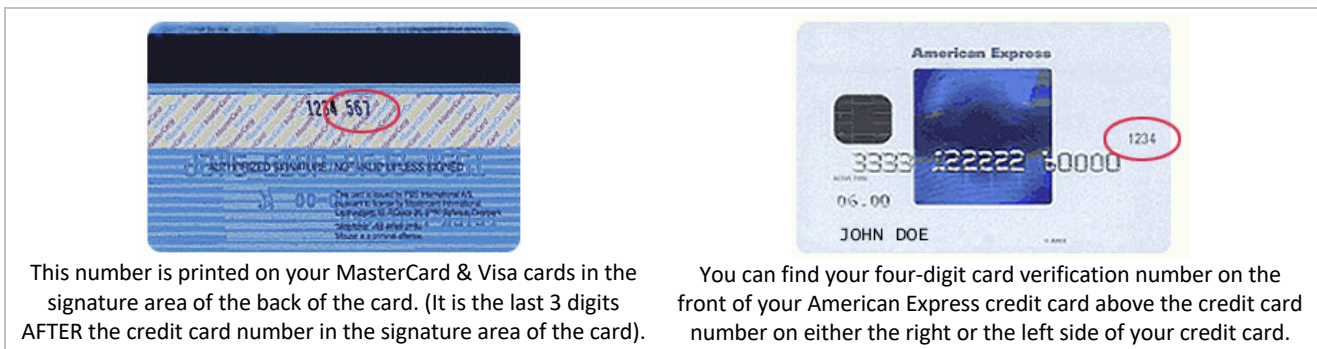**Currency -** This is the currency that the product/service is priced in.

Transaction Ref - This field is used to describe the product/service being paid for i.e. "Teddy Bear"

Description - This field is used to provide additional information about the transaction. (Only displayed on the AMS Version.)

Card Details

Card Number - This is the long number on the front of the card

Security Code/CVV - This is the CVV/CVC Number on the card:

| This number is printed on your MasterCard & Visa cards in the signature area of the back of the card. (It is the last 3 digits AFTER the credit card number in the signature area of the card). | You can find your four-digit card verification number on the front of your American Express credit card above the credit card number on either the right or the left side of your credit card. |

Start Date - This is the "Valid From" date in the format mmyy (Only displayed on the AMS Version.)

Issue Number – Not all cards have an issue number, however if it does then it is very important that it is entered as it appears on the card otherwise the transaction will not authorise. (Only displayed on the AMS Version.)

Expiry Date -This is the "Valid to" date in the format mmyy

Cardholder Details

Name - This is the Cardholder name as it appears on the card

Email - This should be the cardholders email address; this email address will be used to send the cardholder a transaction confirmation email.

Address - This should be the address to which the cardholder's card statement is sent.

Post/Zip code - This should be the Post/ZIP/Area code for the address to which the cardholder's card statement is sent.

Country - This should be the country for the address to which the cardholder's credit card statement is sent.

Telephone - This should be the cardholder's telephone number.

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

Funds Recipient details - Optional

For merchants with the MCC 6012 (Financial Institutions) the following additional fields will be displayed:

Recipients Account Number - This is the Customer's Account Number (1 to 32 alpha numeric characters, including +/-) or Customer's First 6 and Last 4 of their PAN.
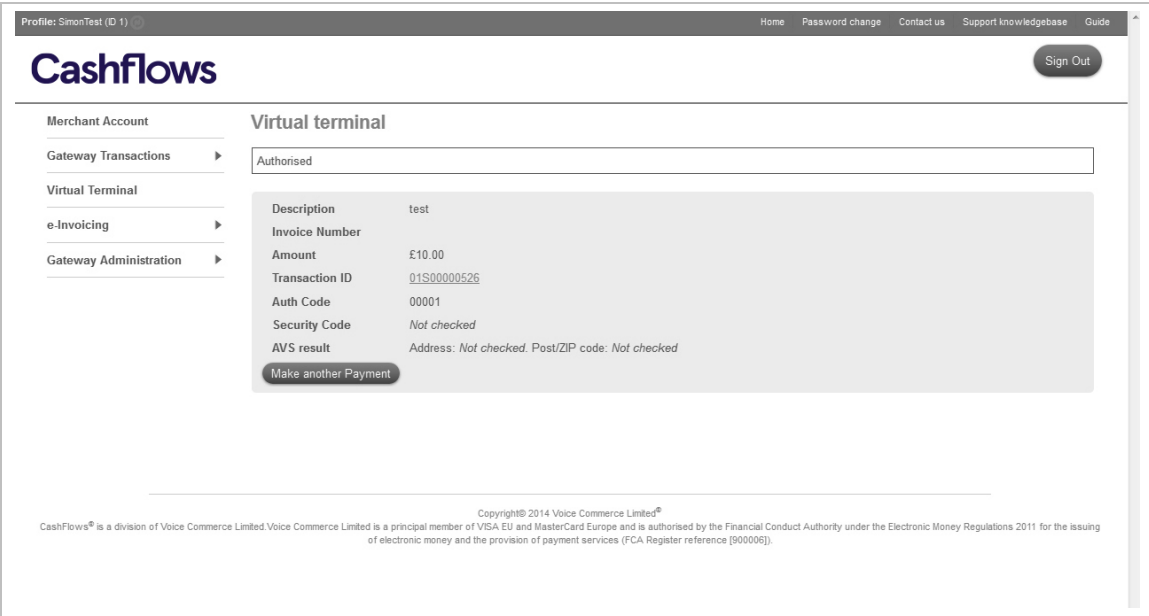
Recipients Surname - This is the Customer's Surname or Last name (2-64 characters' alpha characters, including –).

Recipients Post/Zip code - This is the Customer's Post/Zip code (2 to 16 characters' alpha characters, including spaces).

Recipients Date of Birth - This should be the Customer's Date of Birth.

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

Once you have successfully completed all the required fields, select the *Make Payment* button to send the details to us for authorisation. You will then be shown the response page detailing whether the transaction was successful or not:

Figure: Virtual Terminal response page.

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Viewing your transactions

To help you manage your business orders our online Account Management System allows you to search, review, refund and report on all your transactions in real-time.

To view the transactions, you have made using the Virtual Terminal, select 'Transaction Search' from the 'Gateway Transactions' menu. This allows you to run a search on all the transactions that have been processed on each Profile.

For further information about managing your transaction, please refer to the Account Management System guide at: http://support.cashflows.com/guides