

Virtual Terminal offers you the fast and easy credit card processing functions of a physical point-of-sale terminal and much more through your PC and Internet browser. No additional hardware or phone lines necessary!

BENEFITS AT A GLANCE

- Money Savings - Eliminate traditional POS hardware and maintenance expenses
- Time Savings - Quick, easy installation - start processing fast with your existing PC and web browser
- Modify your payment options as your business grows
- Secure and protect cardholder and transaction data

Reduce hardware and maintenance costs

The Virtual Terminal is a Web-based application that eliminates the need for hardware, dedicated phone lines and costly maintenance. With transactions submitted through the secure payment gateway, Virtual Terminal provides reliable, seamless connectivity for automated and secure transaction processing in a truly integrated environment.

Secure transactions and protect card data

Data transmission is protected using the industry-standard Secure Sockets Layer (SSL) protocol, with all transmissions encrypted at 128 bits. Sensitive transaction data is secured behind internal layered defenses that prohibit direct access to transaction databases. It is fast and easy to log in with your unique login provided at the time of set-up.

Transaction Management

With Merchant Selectable Response (MSR) tool you can configure the system to select certain response codes for transactions that you wish to auto-decline. MSR allows you to select certain Address Verification Service (AVS) or Card Verification Number (CVN) codes, such as an AVS Code G (No Match At All), and will automatically decline those transactions giving you an "M1 – Merchant Override" response. This functionality can be set up and changed at the admin level by the merchant.

Give your business room to grow

Selecting Virtual Terminal as part of your processing solution opens new opportunities. Virtual Terminal supports a wide range of payment methods and types, while allowing you to manage which options are presented to your customers. Optional Managed Billing (recurring billing) and Customer Profile Management (data collection) modules are also available through Virtual Terminal.

Key Features

- Wide range of payment methods (Visa, MasterCard, Discover, and American Express)
- Advanced transaction security
- Around the Clock Service Availability and Support
- Purchasing level III card processing available
- Comprehensive online transaction reporting
- Easy end-of-day closing

Technical Requirements

Virtual Terminal runs on any PC or Macintosh that meets these requirements:

- Internet access with secure 128-bit encryption
- Netscape 4.79 and higher or Explorer 4.0 and higher
- Merchant Account with Trilogy