



# Virtual Terminal **Payment Scheduler**

User Guide

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## Document Information

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# 1 About This Guide

This section outlines the purpose and aim of the guide, target audience, any source materials or terminology used, and a general document description. Please note that this document is regarded as confidential and is for customer use only. It has been supplied under the conditions of your payment-processing contract.

## 1.1 Purpose

The purpose of this guide is to provide information to users to use the Realex Payments Virtual Terminal Payment Scheduler.

## 1.2 Audience

The target audience for this guide are merchants who set up payment schedules over the phone.

## 1.3 Related Documents

In addition to this guide, you can also refer to the following documents in the Realex Payments documentation set for information about the Realauth service:

- [Realauth Response Codes](#)
- [RealControl User Guides](#)
- [Virtual Terminal User Guide](#)

## 1.4 Terminology

Term	Description
# times to process	The number of times to process the payment in a schedule.
Account	The merchant services account – e.g. internet or mail order, telephone order.
Acquiring Bank	The bank with which you have a merchant services contract.
Amount	The fixed amount for each of the payments in a schedule.
Authorisation	The process of submitting the request to your bank, for card issuer authorisation – “authorisation to debit”.
AVS – Address Verification System	The numerics of an address sent in with an authorisation. This is used to validate the address of a card holder. It is broken into two fields; House/Apt numbers and Post Code numbers.
Comment	A client specific free form comment to associate with each payment in the schedule.
Currency	The currency, the schedule’s payments will be in e.g. GBP/EUR/USD etc.
Customer Number	A client specific value associated with each payment in the schedule, usually the client’s own customer number for the customer the schedule is associated with.
Decline	This is a result that can be received from the issuing bank for a payment in a schedule. Payment will not be taken from the card when this response is received.
Delayed	A delayed transaction is a transaction that will not be settled automatically. This transaction must be manually settled within 28 days.
Open to Buy	A transaction type used to check if a card is valid without authorising/holding funds.
Order ID Stub	Used to create the Order ID. All payments in a schedule will have the same stub in the Order ID. This assists with identifying the payments processed as part of a schedule.
Payer Ref	The reference associated with a payer in a schedule of payments.
Payment Method	The payment method to use for the scheduled payment. This is a reference to the stored card details which will be used to process the payment.
Pending	All transactions that have not yet settled but are due to be batched soon.
Product ID	A client specific value to associate with each payment. It’s usually used as a product identifier for the product being bought as part of a payment in the schedule.
Rebate	Similar to refund except that it is dependent on an original authorisation. The amount can be up to 115% of the original amount. You do not need to know the card details to perform a rebate.

Referral A	This is a response that you may receive when a transaction is sent for authorisation. When an authorisation receives a Referral A, the card has been marked as lost, stolen or cancelled. Payment will not be taken.
Referral B	This is a response that you may receive when a transaction is sent for authorisation. When an authorisation receives a Referral B, the issuing bank of the card holder will not allow the transaction to go through automatically and is requesting that you call the authorisation centre to process the payment.
Refund	A transaction that refunds monies to the cardholder and will debit your account – it is processed in the same way as an authorisation. A refund is not dependent on an original transaction.
Schedule	Outlines when to process future payments.
Scheduled Payment Ref	This is a unique ID assigned to a schedule.
Settled	Batches of transactions which have been settled.
Settlement	When the acquiring (your) bank pay/move the funds into your account.
Transaction	A request for a debit or credit card payment or refund.
Variable Ref	A reference that a merchant can send to Realex Payments during the authorisation request process.
Void	<p>If a transaction is still pending (i.e. not yet settled) then it is possible to void it. A void means that the transaction will be cancelled and therefore not settled. A transaction can only be voided when it is pending.</p> <p><i>Note – the funds are still marked on the cardholders account but will not be debited. (this may take up to 10 days to clear).</i></p>

## 1.5 Conventions

Realex documentation uses the following conventions:

**Note:** Tips or advice for the user.

**Caution:** Important note. Potential financial impact.

The following table outlines the main formatting conventions used in this guide:

Convention	Description	Example
<i>Blue Italic</i> or Plain Type	Hyperlinks and cross-references	For more information see Table 1.
<i>Italics</i>	Names of other guides	<i>Realauth Developer's Guide</i>
Courier New	Program code, screen messages, directory files, and file names	<comments></comments>
<i>Courier New</i>	Placeholder for element names, field values, or user input	<i>card_holder_name</i>
<b>BOLD CAPS</b>	Error and warning messages	<b>101 / REFERRAL B</b>

## 2 Virtual Terminal Payment Scheduler

Virtual Terminal is a solution for merchants taking card payments over the phone, either in a small office or a larger operation such as a call centre. The Virtual Terminal Payment Scheduler application allows an agent to enter payer, card and order information, to create a set of payments that will execute in the future, according to a schedule.

This chapter describes the following:

- Logging In
- Accessing the Payment Scheduler
- Setting Up a Payment Schedule

### 2.1 Logging In

The Virtual Terminal is accessible through your internet browser at <https://vt.payandshop.com>



The screenshot shows the Realex Payments Virtual Terminal login interface. At the top, the Realex Payments logo is displayed. Below it, a dark grey header bar contains the text "virtualterminal" in white and orange. The main content area is a dark grey box with the instruction "Please Enter Your Company ID, Username and Password:". Below this instruction are three input fields: "Company:", "Username:", and "Password:". A "Log In" button is positioned below the password field. At the bottom right of the dark grey box, the copyright information "© Realex Payments Ltd 2000 - 2016 Virtual Terminal v3.10.0" is visible.

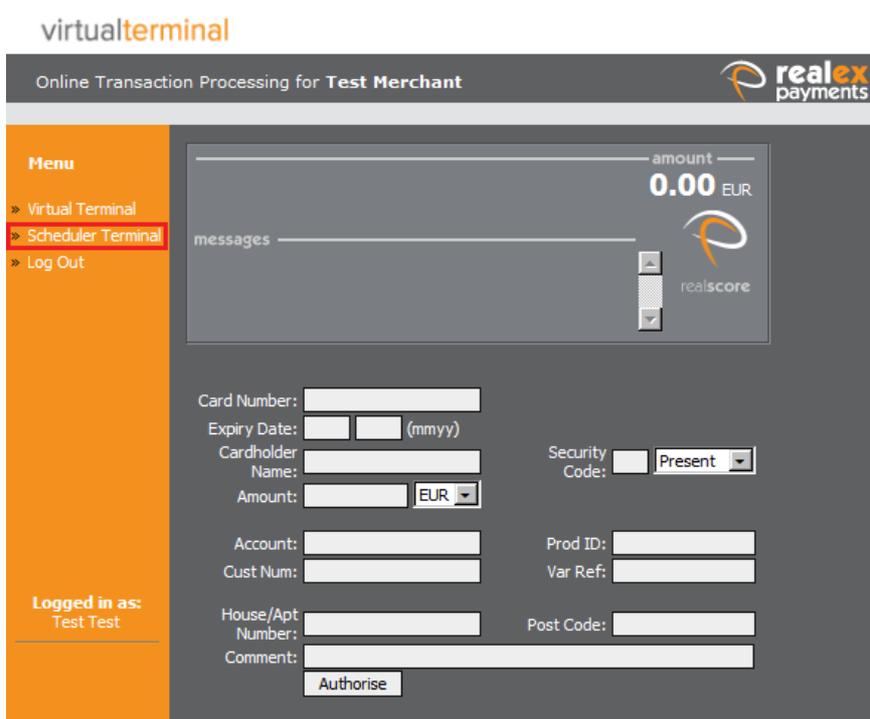
#### To Log In:

1. In the Company field, enter your company name as supplied by Realex Payments.
2. In the Username field, enter your username.
3. In the Password field, enter your password.
4. Click log in.

## 2.2 Accessing the Payment Scheduler

Once valid login details are entered the Card Payments Screen is displayed. If you are enabled for the Payment Scheduler a link will appear to the left of the screen, labelled "Scheduler Terminal".

Click this link to open the Scheduler Terminal.



The screenshot shows the 'virtualterminal' interface. At the top, it says 'Online Transaction Processing for Test Merchant' and 'reallex payments'. On the left, there is an orange 'Menu' sidebar with the following items: 'Virtual Terminal', 'Scheduler Terminal' (highlighted with a red box), and 'Log Out'. Below the menu, it says 'Logged in as: Test Test'. The main content area has a header with 'amount 0.00 EUR' and a 'messages' section. Below this is a 'realscore' logo. The main form contains the following fields: Card Number, Expiry Date (mm/yy), Cardholder Name, Amount (EUR), Security Code (Present), Account, Cust Num, Prod ID, Var Ref, House/Apt Number, Post Code, and a Comment field. An 'Authorise' button is located at the bottom of the form.

## 2.3 Setting up a Payment Schedule

### 2.3.1 Scheduler Terminal Screen Overview

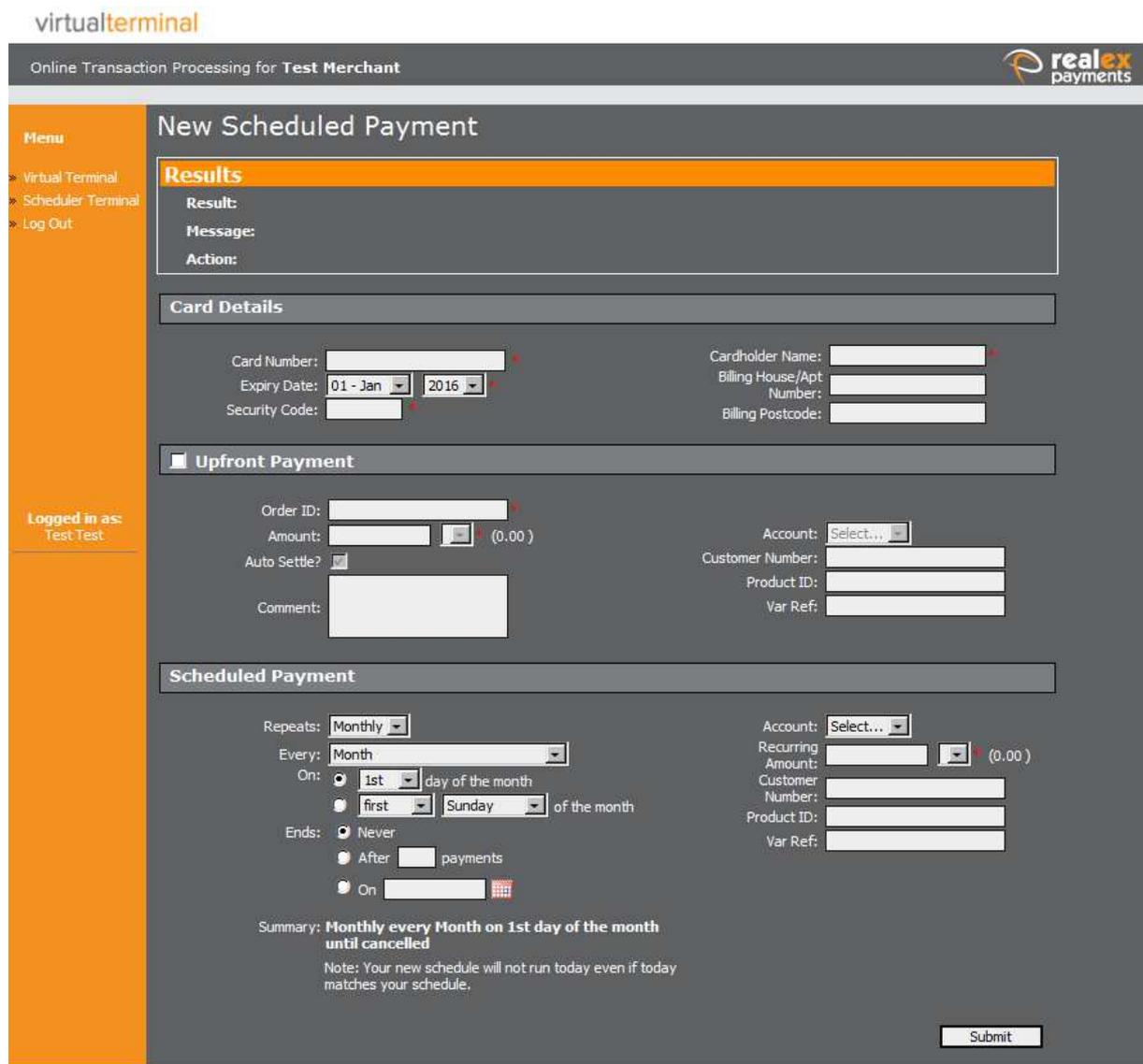
The Scheduler Terminal screen is displayed below.

The three relevant sections when creating a new scheduled payment are:

**Card Details:** Where the payment card details are entered that will be used for all payments in the schedule.

**Upfront Payment:** Where the merchant can choose to process an immediate payment when setting up the schedule.

**Scheduled Payment:** Where the timing of all future payments is configured.



**virtualterminal**  
Online Transaction Processing for **Test Merchant**

**Menu**  
 > Virtual Terminal  
 > Scheduler Terminal  
 > Log Out

**Logged in as:**  
Test Test

### New Scheduled Payment

**Results**  
 Result:  
 Message:  
 Action:

**Card Details**

Card Number:   
 Expiry Date: 01 - Jan 2016  
 Security Code:

Cardholder Name:   
 Billing House/Apt Number:   
 Billing Postcode:

**Upfront Payment**

Order ID:   
 Amount:  (0.00)  
 Auto Settle?   
 Comment:

Account:   
 Customer Number:   
 Product ID:   
 Var Ref:

**Scheduled Payment**

Repeats: Monthly  
 Every: Month  
 On:  1st day of the month  
 first Sunday of the month  
 Ends:  Never  
 After payments  
 On

Account:   
 Recurring Amount:  (0.00)  
 Customer Number:   
 Product ID:   
 Var Ref:

Summary: **Monthly every Month on 1st day of the month until cancelled**  
 Note: Your new schedule will not run today even if today matches your schedule.

## 2.3.2 Setting Up a New Scheduled Payment

To setup a new scheduled payment enter the required details in the fields below.

The mandatory fields for each section are:

### **Card Details:**

- Card Number
- Expiry Date
- Security Code
- Cardholder Name

### **Upfront Payment:**

*Note: These fields are only required if Upfront Payment is ticked.*

- Order ID
- An account must be selected
- Amount and currency

### **Scheduled Payment:**

*Note: The required fields in this section depend on the schedule options selected. For example, if "After" is selected, a number of payments must be entered.*

- An account must be selected
- Recurring amount and currency

### 2.3.2.1 Upfront Payment Options

An upfront payment is processed immediately. Enter the details of the payment as you would for a normal transaction.

In the example shown below, an up-front payment for £15.00 is being taken as a “sign up fee”. If upfront payment is not ticked, the system will process an “open to buy” transaction to check the validity of the card before committing the card to a payment schedule.

virtualterminal
Online Transaction Processing for **Test Merchant**

**Menu**

- » Virtual Terminal
- » Scheduler Terminal
- » Log Out

Logged in as:  
Test Test

## New Scheduled Payment

**Results**

**Result:**

**Message:**

**Action:**

**Card Details**

Card Number: <input type="text" value="4242424242424242"/>		Cardholder Name: <input type="text" value="Test Test"/>
Expiry Date: <input type="text" value="01 - Jan"/> <input type="text" value="2020"/>		Billing House/Apt Number: <input type="text" value="123"/>
Security Code: <input type="text" value="123"/>		Billing Postcode: <input type="text" value="456"/>

**Upfront Payment**

Order ID: <input type="text" value="OID-Test-201606221243"/>	Account: <input type="text" value="internet"/>
Amount: <input type="text" value="1500"/> <input type="text" value="GBP"/> (15.00)	Customer Number: <input type="text" value="123456789"/>
Auto Settle? <input checked="" type="checkbox"/>	Product ID: <input type="text" value="SIGNUPFEE"/>
Comment: <input type="text" value="Sign Up Fee for Test Test"/>	Var Ref: <input type="text" value="test@test.com"/>

**Scheduled Payment**

Repeats: <input type="text" value="Monthly"/>	Account: <input type="text" value="internet"/>
Every: <input type="text" value="Month"/>	Recurring Amount: <input type="text" value="0.00"/> <input type="text" value="GBP"/>
On: <input type="radio"/> 1st day of the month	Customer Number: <input type="text"/>
<input type="radio"/> first Sunday of the month	Product ID: <input type="text"/>
Ends: <input type="radio"/> Never	Var Ref: <input type="text"/>
<input type="radio"/> After <input type="text"/> payments	
<input type="radio"/> On <input type="text"/>	

Summary: **Monthly every Month on 1st day of the month until cancelled**

Note: Your new schedule will not run today even if today matches your schedule.

### 2.3.2.2 Setting Up the Payment Schedule

This section describes how to set up the payment schedule which determines the timing and amount of all future payments against the entered card details. The various schedule options are described below.

When you have selected the payment schedule you require, check the summary text at the bottom of the page to ensure it is correct, then click Save.

When the Save button is clicked, the following happens:

1. The upfront payment is attempted, or, if upfront payment is not ticked, an “Open to Buy” transaction is done to check the validity of the card.
2. The payer and card are stored so payments can be taken again when the schedule runs in the future.
3. The schedule is established.
4. A result message is returned to the screen to show what happened.

#### Daily Schedule

The following options are available for running daily scheduled payments:

- Repeat daily until cancelled.
- Repeat daily until a defined number of payments have been made.
- Repeat daily until a specific date.

This example shows an ongoing daily payment that will repeat every day until cancelled.

#### Scheduled Payment

Repeats: <input type="text" value="Daily"/>	Account: <input type="text" value="internet"/>
Ends: <input checked="" type="radio"/> Never	Recurring Amount: <input type="text" value="199"/> <input type="text" value="GBP"/>
<input type="radio"/> After <input type="text"/> payments	Customer Number: <input type="text" value="123456789"/>
<input type="radio"/> On <input type="text"/> 	Product ID: <input type="text" value="Subscriptions"/>
Summary: <b>Daily until cancelled</b>	Var Ref: <input type="text" value="test@test.com"/>

Note: Your new schedule will not run today even if today matches your schedule.

### Weekly Schedule

The following options are available for scheduling weekly payments:

- Repeat weekly on a specific day until cancelled.
- Repeat weekly on a specific day until a defined number of payments have been made.
- Repeat weekly on a specific day until a specific date.

This example shows a weekly payment which will be taken every Monday until 30/06/2020.

#### Scheduled Payment

Repeats: <input type="text" value="Weekly"/>	Account: <input type="text" value="internet"/>
On: <input type="text" value="Monday"/>	Recurring Amount: <input type="text" value="1399"/> <input type="text" value="GBP"/>
Ends: <input type="radio"/> Never <input type="radio"/> After <input type="text" value="12"/> payments <input checked="" type="radio"/> On <input type="text" value="30-06-2020"/>	Customer Number: <input type="text" value="123456789"/> Product ID: <input type="text" value="Weekly Subscriptions"/> Var Ref: <input type="text" value="test@test.com"/>

Summary: **Weekly on Monday until 30-06-2020**

Note: Your new schedule will not run today even if today matches your schedule.

### Monthly Schedule

The following options are available for running monthly scheduled payments:

- Every month
- Every second month (in January, March, May, July, September, November).
- Every third month (in January, April, July, October).
- Every fourth month (in January, May and September).
- Every six months (in January and July).

This screen shows a monthly payment set to run every month on the 25th day of the month for 12 payments.

#### Scheduled Payment

Repeats: <input type="text" value="Monthly"/>	Account: <input type="text" value="internet"/>
Every: <input type="text" value="Month"/>	Recurring Amount: <input type="text" value="1299"/> <input type="text" value="GBP"/>
On: <input checked="" type="radio"/> 25th day of the month <input type="radio"/> first Sunday of the month	Customer Number: <input type="text" value="123456789"/> Product ID: <input type="text" value="Subscriptions"/> Var Ref: <input type="text" value="test@test.com"/>
Ends: <input type="radio"/> Never <input checked="" type="radio"/> After <input type="text" value="12"/> payments <input type="radio"/> On <input type="text"/>	

Summary: **Monthly every Month on 25th day of the month for 12 payments**

Note: Your new schedule will not run today even if today matches your schedule.

## Yearly Schedule

The following options are available for running yearly scheduled payments:

- Repeat yearly on a specified date until cancelled.
- Repeat yearly on a specified date until a defined number of payments have been made.
- Repeat yearly on a specified date until a specific end date.

This example shows a single payment to be taken on the 25th of May. Therefore a payment will be taken once, on the next May 25th. This option can be used to delay a single payment until a given date in the future, up to a maximum of one year.

### Scheduled Payment

Repeats: <input type="text" value="Yearly"/>	Account: <input type="text" value="internet"/>
On: <input type="text" value="25th"/> <input type="text" value="May"/>	Recurring Amount: <input type="text" value="1499"/> <input type="text" value="GBP"/>
Ends: <input type="radio"/> Never	Customer Number: <input type="text" value="123456789"/>
<input checked="" type="radio"/> After <input type="text" value="1"/> payments	Product ID: <input type="text" value="Yearly Subscriptions"/>
<input type="radio"/> On <input type="text" value="30-06-2020"/>	Var Ref: <input type="text" value="test@test.com"/>

Summary: **Yearly on 25th of May for 1 payments**

Note: Your new schedule will not run today even if today matches your schedule.

## 3 Amending or Cancelling Existing Schedules

Users can manage existing payment schedules via the Customers section in RealControl.

Please refer to the RealControl Customers User Guide for information on making changes to existing schedules.

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