



Virtual **Terminal**

User Guide

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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 all of the details required to use the Realex Virtual Terminal.

1.2 Audience

The target audience for this guide is merchants who take card payments 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](#)

1.4 Terminology

Term	Description
Acquiring Bank	The bank with which you have a merchant services contract.
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.
Transaction	A request for a credit or debit card authorisation or refund.
Authorisation	The process of submitting the request to your bank, for card issuer authorisation - "authorisation to debit".
Batches	The process of collecting all valid authorisations for your account and submitting these to the bank for settlement.
Settlement	When the acquiring(your) bank pay/move the funds into your account.
Settled	Batches of transactions which have been settled.
Pending	All transactions that have not yet settled - these could be simply pending, failed or transactions with the 'delayed settle flag' set on.
Online Terminal	A facility for processing a transaction online.
Account	The merchant services account - e.g. internet or mail order, telephone order.
Variable Ref	A reference that you can send to us during the authorisation request process.
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.
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.

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>
BOLD CAPS	Error and warning messages	101 / REFERRAL B

Virtual Terminal


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 application allows an agent to enter card details and order information, then authorise the card for payment.

This chapter describes the following:

- Logging In
- Putting Through a Card Payment
- Putting Through a DCC Card Payment

1.6 Logging In

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



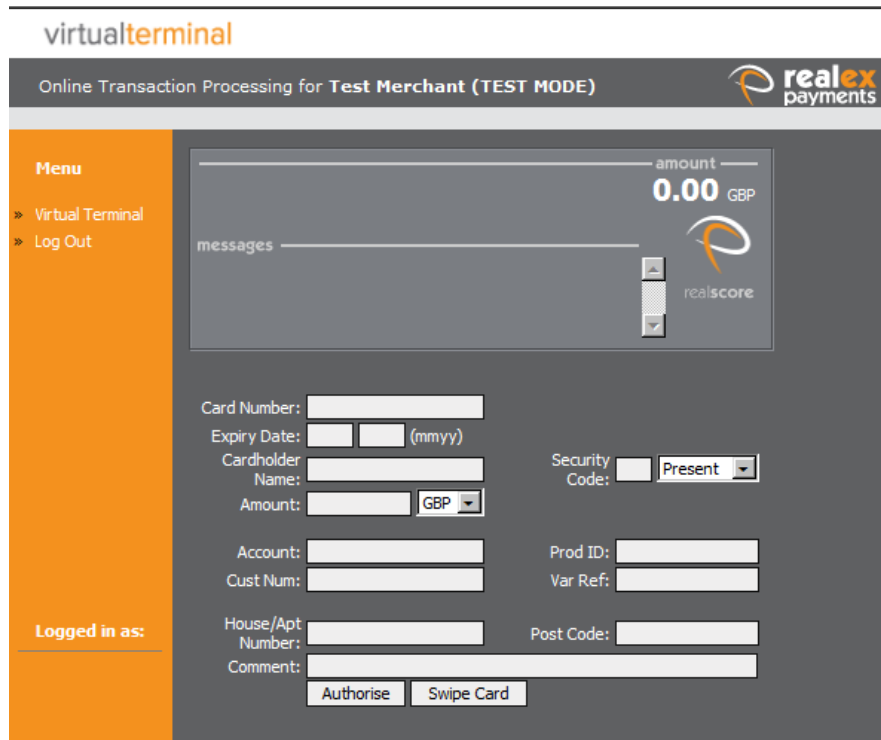
The screenshot shows the Realex Payments Virtual Terminal login interface. At the top, the Realex Payments logo is displayed. Below it, a dark grey banner contains the text "virtualterminal" in white and orange. The main login area is a dark grey box with the heading "Please Enter Your Company ID, Username and Password:". It features three input fields: "Company:", "Username:", and "Password:". A "Log In" button is positioned below the password field. At the bottom right of the login box, the copyright notice "© 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.

1.7 Putting Through a Card Payment

Once valid login details are entered the Card Payments Screen is displayed.



The screenshot shows the 'virtualterminal' interface for 'Test Merchant (TEST MODE)'. The page features a dark grey header with the 'realex payments' logo and a 'messages' section. A left-hand orange sidebar contains a 'Menu' with 'Virtual Terminal' and 'Log Out' options, and a 'Logged in as:' section. The main content area is a card payment form with the following fields: 'Card Number', 'Expiry Date' (mm/yy), 'Cardholder Name', 'Amount' (with a 'GBP' dropdown), 'Security Code' (with a 'Present' dropdown), 'Account', 'Cust Num', 'Prod ID', 'Var Ref', 'House/Apt Number', and 'Post Code'. A 'Comment' field is at the bottom, followed by 'Authorise' and 'Swipe Card' buttons. The top right of the form shows an 'amount' of '0.00 GBP' and a 'realscore' logo.

To Process a Card payment:

Note: See the table below for valid entries to each field on the screen.

1. In the Cardnumber field enter a valid card number.
2. In the Expiry Date field, enter a valid month and year.
3. In the Cardholder Name field, enter the cardholder name.
4. In the Security Code field, enter the Security Code. This is the secure code found on the back of the card.
5. From the Security Code drop-down list, select the status.
6. In the Amount field, enter the value of the transaction and select the relevant currency from the drop-down menu.
7. In the Account field, enter Realex sub-account name. This will normally be available as a drop down option.
8. In the Product field, enter a product code.

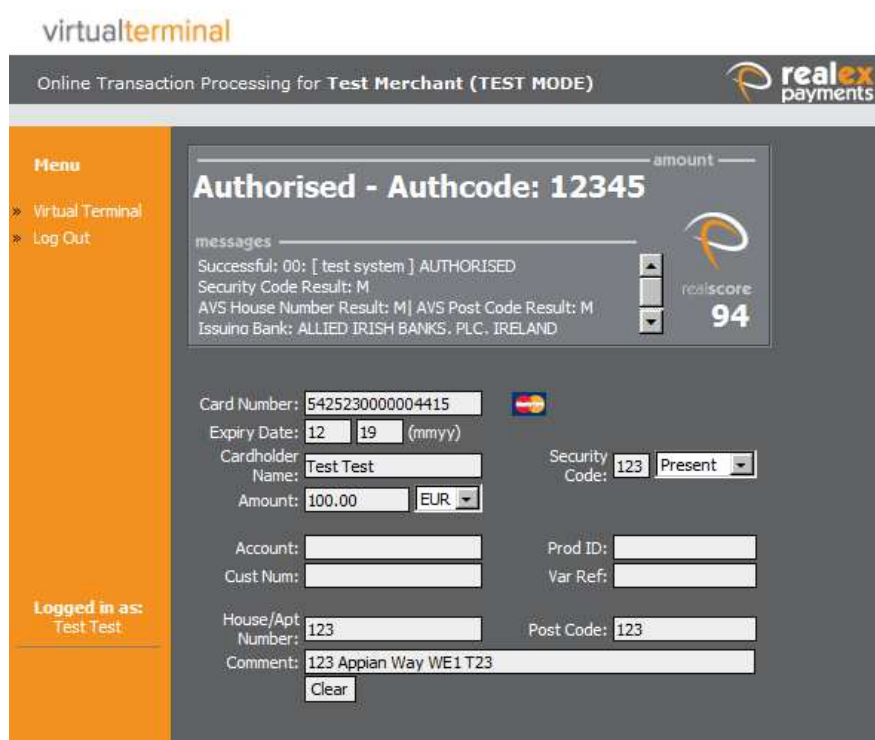
9. In the Customer field, enter a customer number.
10. In the Var Ref field, enter a reference.
11. If you are processing Address Verification System (AVS), in the House/Apt Number field, enter the numbers in the house/apartment portion of the cardholder's address. If you enter characters that are not 0-9 these will be removed.
12. If you are processing Address Verification System (AVS), in the Post Code field, enter the cardholder's postcode. If you enter characters that are not 0-9 these will be removed.
13. In the Comment/Address field enter a comment about the transactions or the full customer's address.
14. Click **Authorise**. This authorises the card and processes the payment.

Field	Format	Length
Order ID	a-z A-Z 0-9	1-40
Cardnumber	0-9	12-19
Expiry Date MM	01-12	2
Expiry Date DD	01-31	2
Cardholder Name	a-z A-Z " ' - '	1-50
Security Code	0-9	3
Amount	0-9	1-8
Account	a-z A-Z 0-9 _ ""	1-50
Cust Num	a-z A-Z 0-9 "" - _ . , + @	0-50
Comment/Address	a-z A-Z 0-9 "" - _ . , + @ 0-50	0-50
Prod ID	a-z A-Z 0-9 "" - _ . , + @ 0-50	0-50
Var Ref	a-z A-Z 0-9 "" - _ . , + @ 0-50	0-50
Post Code	0-9	0-50
House/Apt Number	0-9	0-50

If the card is declined, a 'declined' message is displayed.



If the card is authorised for the payment, a message is displayed showing the Result message, the Authorisation Code, Security Code Result and if used, the House/Apt Number and Post Code AVS Results.

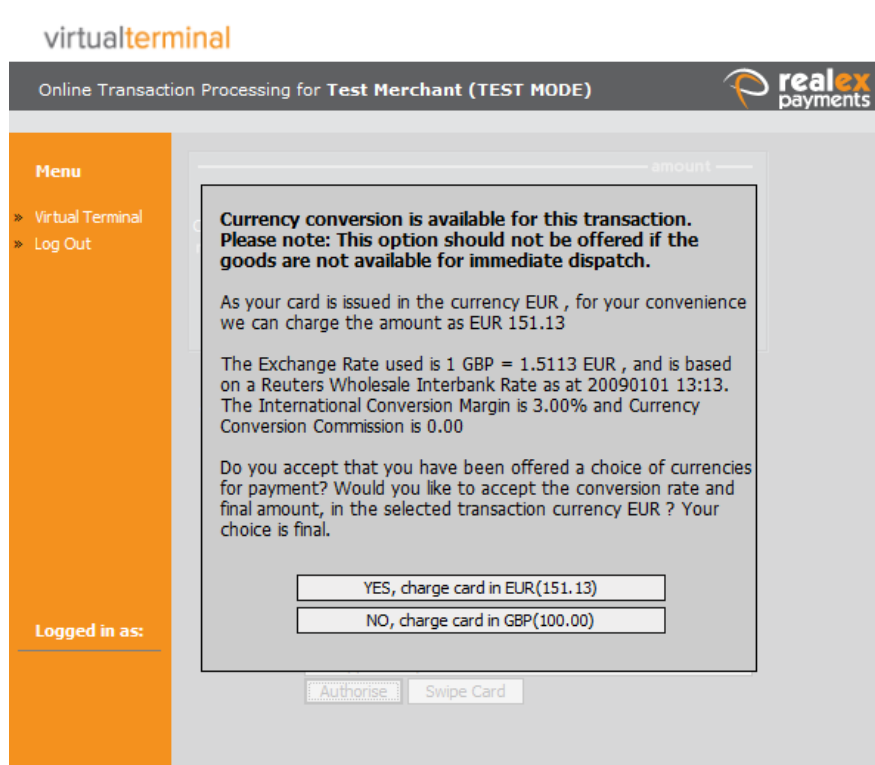


Click **Clear** to clear the screen, making it ready for a new authorisation.


1.8 Putting Through a DCC Card Payment

The Dynamic Currency Conversion (DCC) service allows merchants to offer international cardholders the choice of paying for goods and services in the cardholder's home currency or the merchant's base currency.

If you are enabled for this service, once you hit Authorise and there is a DCC opportunity, a screen will appear indicating the amount of the transaction in the cardholder's home currency and the merchant's base currency.



virtualterminal

Online Transaction Processing for Test Merchant (TEST MODE) 

Menu

- » Virtual Terminal
- » Log Out

Logged in as:

amount

Currency conversion is available for this transaction. Please note: This option should not be offered if the goods are not available for immediate dispatch.

As your card is issued in the currency EUR , for your convenience we can charge the amount as EUR 151.13

The Exchange Rate used is 1 GBP = 1.5113 EUR , and is based on a Reuters Wholesale Interbank Rate as at 20090101 13:13. The International Conversion Margin is 3.00% and Currency Conversion Commission is 0.00

Do you accept that you have been offered a choice of currencies for payment? Would you like to accept the conversion rate and final amount, in the selected transaction currency EUR ? Your choice is final.

YES, charge card in EUR(151.13)

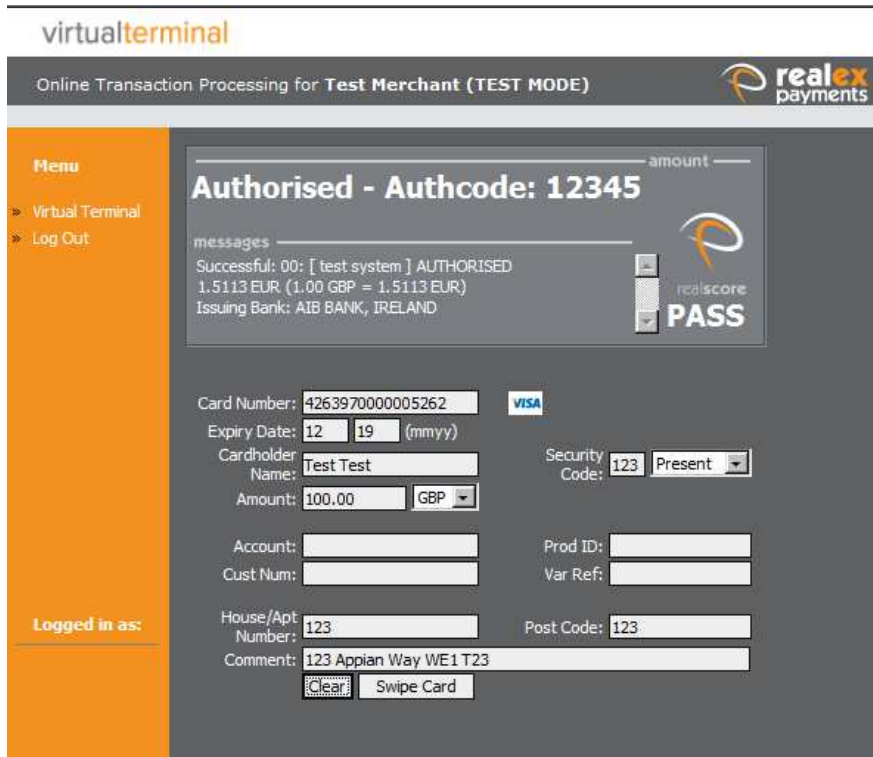
NO, charge card in GBP(100.00)

Authorise Swipe Card

The Virtual Terminal user will read this script to the customer and offer the choice of paying in the merchant's amount and currency, £100.00 in the above example, or they can select to continue in their own home currency, in the example above €151.13.

Once the button is clicked, that reflects the choice taken by the customer, the card is authorised.

The Virtual Terminal will display the following results to the merchant once authorisation is complete.



The screenshot shows the 'virtualterminal' interface for 'Test Merchant (TEST MODE)'. The main content area displays 'Authorized - Authcode: 12345' and a 'messages' section with the following text: 'Successful: 00: [test system] AUTHORISED', '1.5113 EUR (1.00 GBP = 1.5113 EUR)', and 'Issuing Bank: AIB BANK, IRELAND'. A 'realscore PASS' logo is also visible. Below this, the transaction details are shown in a form: Card Number: 426397000005262 (VISA), Expiry Date: 12/19 (mmyy), Cardholder Name: Test Test, Amount: 100.00 GBP, Security Code: 123 Present, Account: (empty), Cust Num: (empty), Prod ID: (empty), Var Ref: (empty), House/Apt Number: 123, Post Code: 123, Comment: 123 Appian Way WE1 T23. There are 'Clear' and 'Swipe Card' buttons at the bottom of the form. A left-hand menu contains 'Virtual Terminal' and 'Log Out' options. The 'Logged in as:' field is empty.

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