



Virtual Terminal



Quick Start Guide

About This Guide

Take secure card payments over the phone with a virtual terminal, providing a flexible payment option for your customers, with a personal touch.



What is a Virtual Terminal?

Think of a Virtual Terminal like an online card machine. It can be used on a PC, smart phone or tablet and allows you to take card payments from your customers who are not paying face-to-face:

- **Over the phone**
- **Email orders**
- **Postal orders**

Get Set Up Quickly

So that you can start taking payments with your Virtual Terminal as soon as possible, this guide will help you with:

- 1. Logging into the Merchant Management System (MMS)**
- 2. Making a transaction with your Virtual Terminal**
- 3. Refunding a transaction**

Benefits

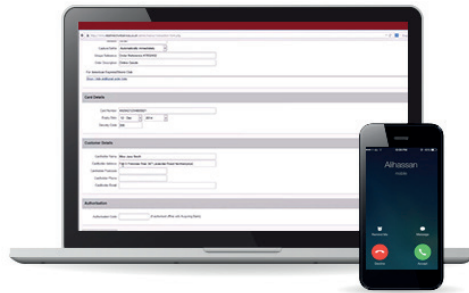
- Increase sales by taking payments over the phone
- More options for customers to pay: Mail order, email order
- Free-up your physical terminals for face-to-face payments

Features

- Instant reporting to monitor transactions in real-time
- Access for up to 20 users per Virtual Terminal
- Set up automated payments and send email receipts
- No technical setup required

About This Guide

How does it work?



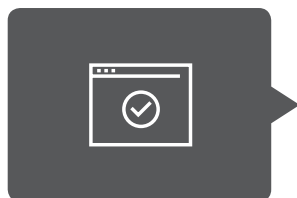
Your customer wants to make a card payment to you (without being present) over the phone, by email or postal order.



You log into the MMS (Merchant Management System) to access the Virtual Terminal.



You enter the customer's card details and order information into the Virtual Terminal.



The information is passed securely through our Payment Gateway, where the payment is processed and completed.



You can use instant reporting to track payments in real-time and look up previous transaction history.

1. Logging In

1. Follow the link to the **MMS (Merchant Management System)** login page where you can access your **Virtual Terminal**: <https://mms.retailmerchantservices.co.uk/admin/login.php>

Note: You may want to bookmark this in your internet browser or add the URL to your desktop for quick access.

2. Log in using your **Username** and **Password** provided by the Retail Merchant Services Customer Service Team, in an email entitled: **'Retail Merchant Services – Account Live'**.

RMS
Retail Merchant Services

01908 354201 eRMS@retailmerchantservices.co.uk

Login

i Login

Please enter your login details below:

Username

Password [Forgot password?](#)

Login

2018 Retail Merchant Services

2. Making A Transaction

1. Select the **Virtual Terminal** tab on the navigation ribbon.



2. Under the **Transaction Lookup** section, you will see the **Cross Reference** field. This is used to look up past transactions, but is not required to make your first transaction.



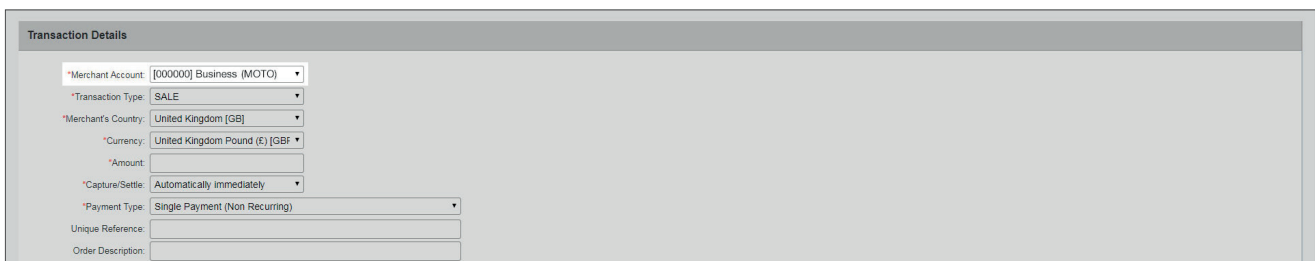
3. Under the **Transaction Details** section, you should see the following information in the **Merchant Account** drop down:

- **6-digit reference number**
- **Your business name**
- **(MOTO)**

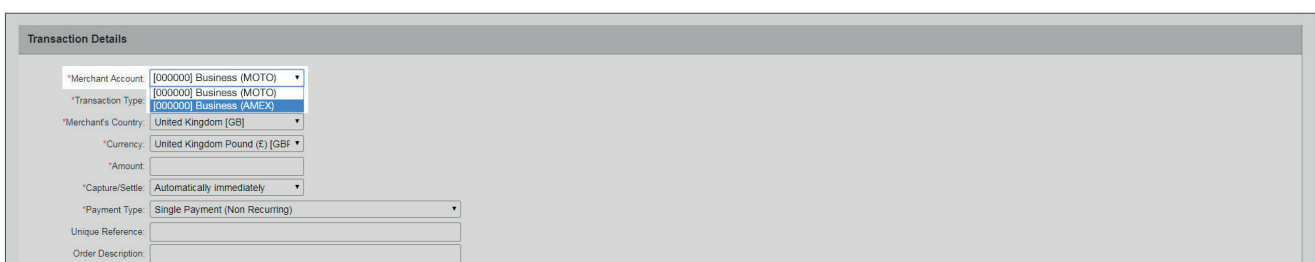
E.g. [000000] Business Name (MOTO)

Please contact Customer Services on 01908 354 201 if you can't see this information.

Note: You may see more than one option in this drop down if you have multiple accounts or Amex cards enabled.



If the customer is paying with an **Amex** card, you will need to select **(AMEX)** from the drop down.
Note: **Amex** cards will not be accepted under **(MOTO)**. If you require the Amex facility and it's not available to you, please contact Customer Services on 01908 354 201.



4. In the **Transaction Type** drop down you may see several choices. Choose **SALE** to make a transaction.

5. The **Merchant Country** should not be changed from its pre-set value. Likewise, **Currency** should not be changed from its pre-set value if you want the transaction to occur in your home currency.

Note: If there are multiple currencies under one merchant account, you may choose the currency you wish to process the payment in. However, you must have DCC (Dynamic Currency Conversion) enabled to do this. Please call Customer Services on 01908 354 201 to check you have this capability.

The screenshot shows the 'Transaction Details' form with the following fields:

- *Merchant Account: [000000] Business VT (MOTO) ▾
- *Transaction Type: SALE ▾
- *Merchant's Country: United Kingdom [GB] ▾
- *Currency: United Kingdom Pound (£) [GBF] ▾
- *Amount: []
- *Capture/Settle: Automatically Immediately ▾
- *Payment Type: Single Payment (Non Recurring) ▾
- Unique Reference: []
- Order Description: []

6. Enter the transaction value into the **Amount** field, without any currency symbols.

The screenshot shows the 'Transaction Details' form with the following fields:

- *Merchant Account: [000000] Business VT (MOTO) ▾
- *Transaction Type: SALE ▾
- *Merchant's Country: United Kingdom [GB] ▾
- *Currency: United Kingdom Pound (£) [GBF] ▾
- *Amount: 9.99
- *Capture/Settle: Automatically Immediately ▾
- *Payment Type: Single Payment (Non Recurring) ▾
- Unique Reference: []
- Order Description: []

7. Set the **Capture/Settle** drop down to **Automatically immediately** to ensure the transaction goes through the same day, otherwise select the day on which you would like the transaction to take place.

8. Set the **Payment Type** drop down to **Single Payment (Non Recurring)**.

The screenshot shows the 'Transaction Details' form with the following fields:

- *Merchant Account: [000000] Business VT (MOTO) ▾
- *Transaction Type: SALE ▾
- *Merchant's Country: United Kingdom [GB] ▾
- *Currency: United Kingdom Pound (£) [GBF] ▾
- *Amount: 9.99
- *Capture/Settle: Automatically Immediately ▾
- *Payment Type: Single Payment (Non Recurring) ▾
- Unique Reference: []
- Order Description: []

9. Entering a **Unique Reference** or **Order Description** will allow you to locate the transaction at a later date, but is not mandatory to process a sale.

10. Under the **Payment Details (Card)** section, enter the customer's:

- **Card Number**
- **Expiry Date**
- **Security Code**

The screenshot shows the 'Payment Details (Card)' form with the following fields:

- *Card Number: 0000111122223333
- *Expiry Date: 1 - Jan ▾ 2022 ▾
- Security Code: 123

11. If you are performing an AVS (Address Verification Security) Check, under the **Customer Details** section, enter **Customer's Address** and **Customer's Postcode**. Both of these fields must be populated to complete the AVS Check. If you want to skip this step, leave both fields blank.

Note: Only the first line of the **Customer's Address** is required, but this must match the customer's bank statement and credit card.

The screenshot shows a form titled "Customer Details" with a dropdown arrow. It contains the following fields: "Customer's Name" (text input), "Customer's Address" (text input with a note "(Required if AVS checking)"), "Customer's Town / City" (text input), "Customer's County" (text input), "Customer's Postcode" (text input with a note "(Required if AVS checking)"), "Customer's Country" (dropdown menu), "Customer's Phone" (text input), and "Customer's Email" (text input). Below the fields, there is a note: "This information is normally optional but some Acquirers may require all or part of it to help with fraud checking. For AVS checking the address and postcode must match the Cardholder's registered details."

12. Entering the **Customer's Name** will allow you to locate the transaction at a later date (advised), but is not mandatory to process a sale.

13. Entering the **Customer's Email** will send an automated email to the customer upon completion of the sale, but is not a mandatory field.

This is an identical screenshot of the "Customer Details" form as described above, showing the same set of input fields and notes.

14. All other fields under the **Customer Details** section can be entered for your own reference.

15. There are a further 4 sections listed on the page:

- **Delivery Details**
- **Purchase Details**
- **Authorisation**
- **Custom Details**

These do not need to be completed in order to process a sale, but may form part of your internal process. It is advised to familiarise yourself with these for future reference.

16. To complete the transaction, click the **Process Transaction** button.

The screenshot shows the bottom portion of the form. It features four expandable sections: "Delivery Details", "Purchase Details", "Authorisation", and "Custom Details", each with a right-pointing chevron. Below these sections is a "Process Transaction" button. A small note at the bottom left states: "*Indicates a value must be provided." At the very bottom, there is a footer: "2016 Retail Merchant Services - Last Login: 14 Feb 2016 09:13:34 GMT".

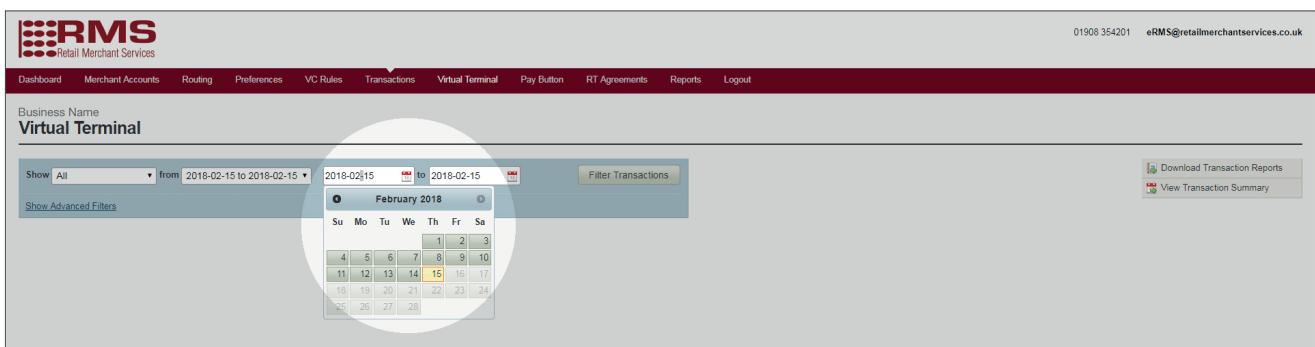
3. Refunding A Transaction

1. Select the **Transactions** tab on the navigation ribbon.

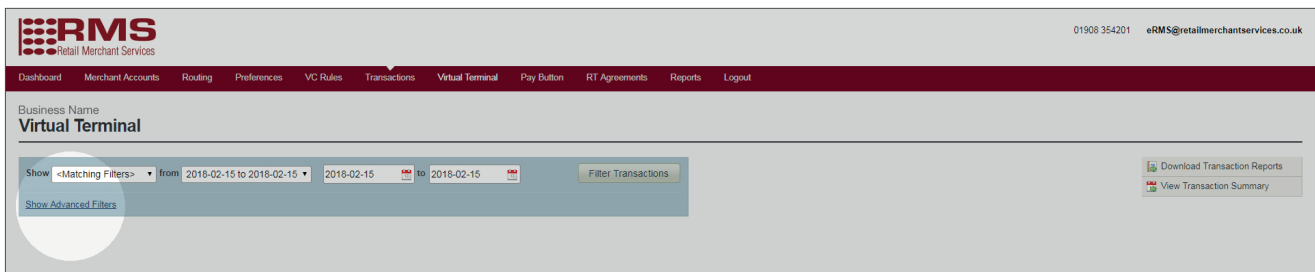


2. Use the transaction filter to search transactions by:

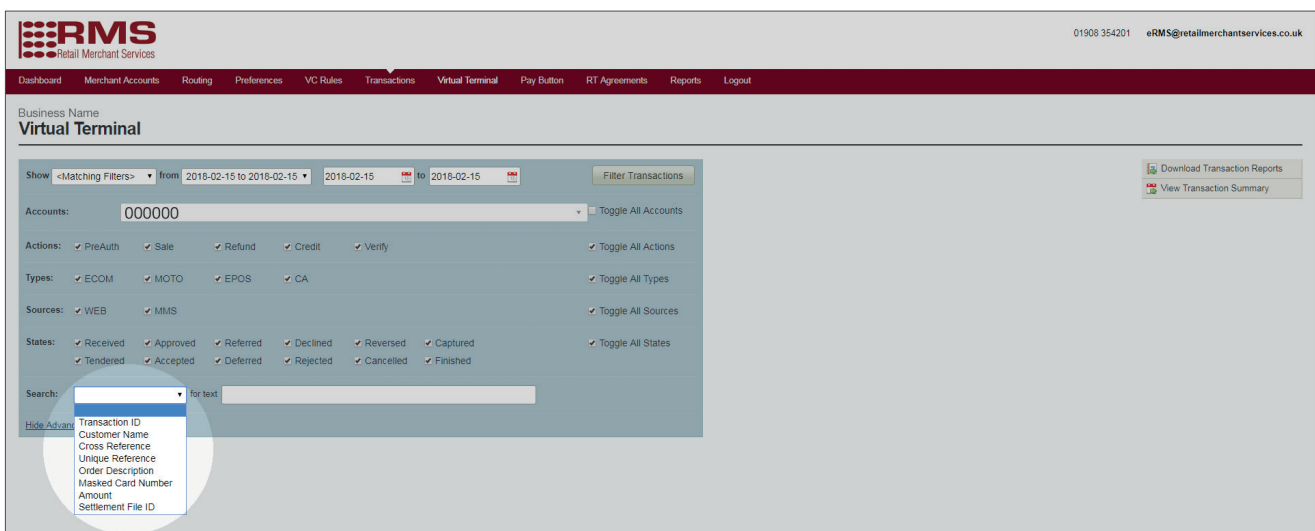
- **Status**
- **Set denominations of time e.g. 'Last Week'**
- **Specific date**



3. To search for a specific customer, click **Show Advanced Filters**.

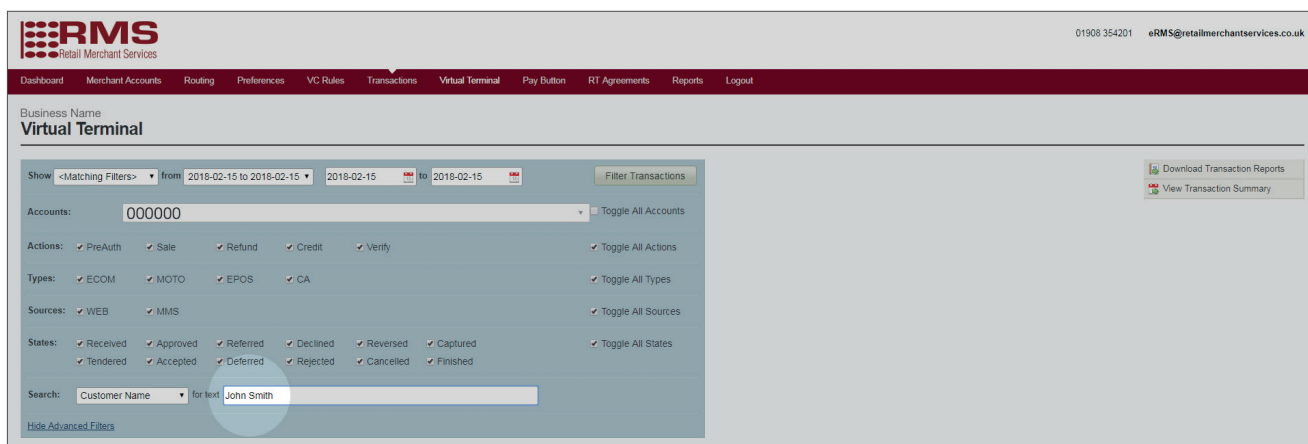


4. Use the **Search** drop down to choose a field to search by e.g. **Customer Name**.



5. Enter the search term in the **for text** field and press enter on your keyboard.

Note: The term you are searching for must be populated within the correct field in the transaction record to return a search.



6. When the customer is located, select **REFUND SALE** from the **Action** drop down and the customer will be refunded.

| Action | Cross Reference | Timestamp | Customer | Payment Details | Account | Amount Requested | Amount Received | Currency | Type | Unique Reference Order Description | 3 | S | A | P | R | State | Details |
|---|--------------------------|------------------------|---|--|---------|------------------|-----------------|----------|-------------|------------------------------------|---|---|---|---|---|--------------------------------|---------|
| Choose... Choose... REFUND SALE RE-RUN SALE SETUP RECURRING VIRTUAL TERMINAL | 18020615CV51NL119BN84BHS | 2018-02-06 15:51:29 | John Smith accounts@smithstore.co.uk | VISA 481200****5757 Expires: 12/15 | 101599 | 10.00 | 10.00 | GBP | SALE (ECOM) | 5879c0167c44 P-485 | ● | ● | ● | ● | ● | ACCEPTED (AUTHCODE: 010405) | View |

Customer Service & Technical Support

01908 354 201

erms@retailmerchantservices.co.uk

