

Virtual terminal user guide

V1.0 | April 2019

In this user guide, you'll find everything you need to know about taking payments with our Virtual Terminal. We'll talk you through taking payments over the phone, creating payment links, using reports, finding and viewing transactions, changing your settings and creating users.

If you're planning to use our hosted payments pages, it's also worth having a look at the NatWest Tyl hosted payment page integration guide. This tells you everything you'll need to know about integrating the hosted payment page into your website.

If you have a question and can't find the answer here, just give us a call and we'll be happy to help.

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Version 1.0

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Introduction

Virtual Terminal gives your business a central, secure location to process payments. You can:

- Take over the phone payments
- Create payment links
- Process refunds for your customers
- Set up hosted payment pages
- Set up anti-fraud protection
- Find and view transactions
- Run transaction reports

Process transactions anytime, anywhere

The Virtual Terminal is similar to card machines you'd see in a physical store, except you use it to take payments over the phone. All you need to do is enter the data you need for the transaction.

You can also use the Virtual Terminal to create payment links, which you can then send to your customers so they can pay you. You can send the links digitally however you want, whether it's email, instant messenger or social media.

The Reports section is where you view your transaction reports, charts and graphs, so you can track trends in your business.

Changing your settings and customising your hosted payment page

To set up and customise your hosted payment page, go to the Customisation area. If you'd like to find out more, have a look at the hosted payment page integration guide.

You can change your password, set up your fraud settings and manage your users from the administration area.

As your Virtual Terminal has lots of confidential data, we'll log you out automatically after you've been inactive for a certain amount of time. You should also click Logout in the top right corner when you leave your computer, to make sure you're protecting your account.

You can use your Virtual Terminal in the following languages:

- English
- Dutch
- French
- German
- Italian
- Portuguese
- Serbian
- Spanish

1. Processing transactions

1.1 Transaction terminology

Below you'll find some terminology we use when we're talking about processing transactions.

- **Sale** – This is the most common transaction type. When you make a sale, it debits the money from a customer's card straight away and settles it into your account the next business day.
- **Authorise only** (also known as a pre authorisation) – This reserves money on a customer's card but doesn't debit it straight away. The money will be reserved for different amounts of time, depending on the customer's bank's policy. When you want to debit the amount from the customer's card, the transaction needs to be completed (see Completion below). You can do this when the order has shipped by going to Reports.
- **Account authorisation** (also known as a zero value authorisation) – This is a transaction with a 'zero' amount, which you can use to validate a customer's card.
- **Completion** – This captures the money from an Authorise Only transaction and debits the reserved amount from the customer's card. The money will then be settled into your bank account the next business day. You can process a completion for the full amount of the original authorisation, or for less than the original amount.
- **Return** – This refunds a customer's card or an existing order that we've processed for you. To perform a return, you'll need the order number you gave the customer with the original transaction, or the one we generated for you if you didn't provide one. You can search for the order number in Reports. If you process a return for the full order amount, the order will appear on your reports with 0.00 as the transaction amount. To process a Return transaction, just select Return on the Virtual Terminal page.
- **Credit** – This credits a customer's account without the need to reference an existing order that we've processed for you. Just select the *Credit* option on the Virtual Terminal page to process a Credit transaction. Credit transactions are marked as *Returns* in your Reports.
- **Void** – You can cancel an order or transaction before it's settled, and we call this a void. If you void an Authorise Only transaction, it means the funds won't be reserved on the customer's card anymore.

It's important to know that settlement to your account is a separate step from the above transactions and should be paid in the next business day.

1.2 Using your web browser as a virtual point of sale terminal

You can use your Virtual Terminal to accept payments from your customers over the phone or from mail orders and for creating payment links.

You can also process completions and returns as well as credit your customers.

1.3 Processing sale transactions

To accept a sale transaction from your customer, you'll need to fill out all the required fields in the following sections, plus any extra ones that your business or customer needs.

To process a sale transaction, follow these simple steps:

1. If you're using the product catalogue feature, select items from the Product Catalogue (find out more in [Selecting Products from your Product Catalogue](#)).
2. Enter the order information (find out more in ['Order Information'](#)).
3. Select credit/debit card as the payment method (find out more in ['Enter Payment Data for Card Transactions'](#)).
4. Enter the payment card information and select Transaction Type Sale.
5. If you need to, fill in the optional fields.
6. Click Continue.
7. If there are any errors or any information is missing, the same page will reappear with an error message at the top. The errors or missing fields will be flagged with a warning icon. Change any information if you need to, then click *Continue* again. If your page is error free, a Please Confirm page will appear.

Finally, review the data and change anything if you need to by clicking the *Back* button. Once you're happy, click *Submit*. The *Transaction Result* page will then appear, which will tell you the outcome of the payment.

1.4 Selecting products from your product catalogue

You can choose items from your product catalogue each time you process an order, which helps save you time. To enable this feature, you need to enter your product catalogue using the 'Manage your product catalogue' function in the *Customisation* section. See [Product and Inventory Management](#) to find out how to do this. For every product you've entered, you can click on *Edit* to add options like colour and size, etc. Once you've done that, simply go to the *Virtual Terminal* main page and click on *Select Products* to select products for this order. The Product Catalogue page will then appear

Adding products to the order

The top half of the page is the *Product Summary* table. This lists all the products in your Product Catalogue. To add products to the order that's in progress, just enter the quantity of the product in the Qty (quantity) column. If there are any options for this product, they'll appear in the Options column of this table. Choose the ones you want by selecting from the ones in the dropdown box (e.g. colour: red, size: 5), then click on the Add Item(s) button below the table.

The correct quantity, choices, product description, price and total should then appear in the *Selected Products* table on the bottom half of the page.

Removing products from the order

If you've made a mistake when you were entering the product quantities or options, you can easily delete the products from the order. All you need to do is check the checkbox for that line item in the Selected Products table, then click on the Delete Items button just below the table. To delete

all the products in the order, click on the checkbox in the top left corner of the Selected Products table. This selects all the items in the order. Then click Delete Item(s).

Completing the order process

Once you've finished selecting your products, click on the POS Main button to return to the Virtual Terminal main page. Here you'll be able to enter payment and contact information for this order. You'll then see a table at the top of the page showing all the products you selected, along with the order subtotal.

Point of Sale

Required fields Optional fields

[Completion](#)
[Return](#)
[Credit](#)

▼ **Product Catalogue**

Select Products

#	Qty	Item Id	Description	Options	Unit Cost	Extended Cost
1	2	10001	iPad 2	Colour: white	250.00 GBP	500.00 GBP
Subtotal:						500.00 GBP

▼ **Order Information**

Order Number:

Total Amount:

Currency:

Virtual Terminal: Products selected from Product Catalogue

If you want to change any of the product selections before you've submitted the order, you can go back and do this by clicking on the Select Products button again.

1.5 Order information

The order information section only has one field you need to fill out: the total amount of the order (including all taxes and shipping). All the other fields in this section are optional, but you can use them if you want to.

To enter the order information, just follow the steps below:

Order number (optional)

If you want to assign an order number to your order, enter one in the text box. Each order number must be unique, so if you're going to use this field on a regular basis, you should think about putting an order number generation procedure in place. If you don't assign an order number, we'll automatically generate one for you.

Purchase order number (optional)

If there's a purchase order number associated with your order, you should enter it here. The purchase order number doesn't need to be unique, so you can use the same number for more than one transaction if you need to.

Shipping amount (optional)

If there are shipping fees associated with your order, you can enter the total value of these fees as the shipping amount.

Value Added Tax (optional)

If Value Added Tax (VAT) applies to your order and you need to charge the customer the VAT now, enter the appropriate amount here.

Total amount (required)

As you enter Subtotal, Tax and VAT, the Virtual Terminal automatically calculates the total amount for you. If you need to, you can replace this value with any number that represents the total amount of the sale. The total amount should always equal the sum of the product subtotal, tax, shipping and VAT.

Currency (required)

The currency will automatically default to GBP.

1.6 Enter payment data for card transactions

The *Payment Details* section shows you the fields that are needed for a Sale, Authorise Only or *Account Authorisation* transaction.

To enter the card information, just follow the steps below:

Step 1: Select the card type (optional)

First, select the card type from the *Select card type* dropdown box or click on one of the brand logos.

Step 2: Select the transaction origin (required)

Select the transaction origin from the *Transaction Origin* dropdown box:

- If you received the order over the phone or by mail, select *Mail Order/Telephone Order*.

Step 3: Select the transaction type (required)

Once you've selected the transaction origin, choose the right transaction type for your card transaction from the *Transaction Type* dropdown box. Select:

- **Sale** - To debit your customer's card immediately and receive settlement to your account the next business day.
- **Authorise only** - To reserve funds on your customer's card, but not complete the transaction yet.
- **Account authorisation** - To validate a card (Visa or MasterCard) with a 'zero' value amount.

Transaction Type is always a required field, so if you don't make a selection we'll automatically default the transaction type to *Sale*.

Step 4: Enter the card number

Enter the card number in the *Card Number* field.

Step 5: Enter the expiry date (required)

Select the card's *Expiry Date* from the dropdown boxes, then first select the month, then the year that the card expires.

It's important to note that the Expiry Date fields automatically populate with the first value in the list for both month and year. If these values aren't the correct Expiry Date for your customer's card and you don't change them, the transaction may be declined.

Step 6: Enter the card security code (required)

The *Card Security Code* is the 3 or 4-digit number usually found on the back of the customer's card (on the same line as the customer's signature).

Step 7: Continue to the customer contact information section (optional)

Click on *Customer Contact Information* to expand the text, then enter the appropriate fields. The *Customer ID* is a unique identification number you can choose for the customer.

Step 8: Continue to the delivery information section (optional)

Click on *Delivery Information* to expand the text, then enter the appropriate fields.

1.7 Pre-validation of Card Type

If you've activated this feature for your store, the Debit/Credit card field will automatically be filled in depending on the card type. This is because we've run a check in the background.

If the card works as both a debit and credit card, you'll be able to choose a card type from the dropdown menu.

The screenshot shows a form titled "Card" with a sub-tab "Credit/Debit Card". The form contains the following fields:

- Select card type:** A dropdown menu.
- Supported Card Types:** Logos for VISA, Mastercard, and American Express.
- Transaction Origin:** A dropdown menu with "Select one..." as the placeholder.
- Transaction Type:** A dropdown menu with "Sale" selected.
- Card number:** A text input field.
- Expiry date:** Two dropdown menus for month and year, with "01" and "2019" selected respectively.
- Card Security Code:** A text input field.
- Debit / Credit:** A dropdown menu with "Select one..." as the placeholder.

Virtual Terminal: Validating the card type.

The card type is also shown on the confirmation page, with the order details and the receipt.

1.8 Create a payment URL

Payment URLs allow you to create payment links you can send to your customers via an email invoice, instant messenger, SMS, QR code, etc. They take your customer to a webpage where they make a payment securely.

This is really useful for situations where you get paid after you've already made a delivery, where no goods need to be shipped (e.g. a final payment for trips that have been booked months ago) or for monthly bill payments.

If you have the payment link feature enabled for your store, you'll find an option to select *Generate Payment URL* under the *Order Information*.

If you select the *Generate Payment URL* checkbox, the *Card* section will be hidden. You can then fill in the information for the payment link and continue the transaction as usual.

The screenshot shows the 'Point of Sale' interface. At the top, there's a 'Required fields' and 'Optional fields' section. Below that is the 'Product Catalogue' section with a 'Select Products' button. The 'Order Information' section is expanded, showing a 'Generate Payment URL' checkbox which is checked. Below this are input fields for 'Order Number', 'Purchase Order Number', and 'Invoice Number'. There are also fields for 'Subtotal' (1 001.00), 'Delivery Amount', 'VAT/GST', 'Total Amount' (1 001.00), and 'Currency' (GBP). At the bottom, there are sections for 'Customer Details', 'Delivery Information', and 'Comments', followed by a 'Continue' button.

Virtual Terminal: Select the Generate Payment URL checkbox to create a payment link

The link you've generated will be shown on the *Transaction Result* page, where it can be copied and sent to your customer. You can also copy it from the Order Details page later on if you need to.

Transaction Result

Transaction Information

Transaction Type: Sale

Transaction Status: **APPROVED**

Payment URL: <https://test.ipg-online.com/connect/gateway/processing?storename=11999999999&oid=VT-fe5cfffdf-4013-40c0-ae4b-37b16643cb03&paymentUrlId=c8400180-9733-46f9-9143-db5cf2644091>

Transaction date and time: 24-Nov-2016 12:30:28

Approval code: ?:Payment URL created:

Order Information

Generate Payment URL: true

Order Number: VT-fe5cfffdf-4013-40c0-ae4b-37b16643cb03

Subtotal: 1 001.00

Total Amount: 1 001.00

Currency: GBP

Card

Transaction Origin: Mail Order/Telephone Order

Are You Swiping The Card?: No

Expiry date: 01 / 2016

Customer Details

Notification Language: en_GB

Virtual Terminal: Click the Select button to copy the Generated Payment URL

The payment link will be shown in the Reports with an approval code of '?:Payment URL created'. Once your customer has clicked on the URL and made the payment, the Reports will show the result of transaction.

Order Details

VT-fe5cfffdf-4013-40c0-ae4b-37b16643cb03 24-Nov-2016 12:30:28 (Europe/London)

Date	Terminal ID	User ID	Type	Card number	Exp. Date	Approval	Amount
24-Nov-2016 12:30:28			Sale			?:Payment URL created:	1 001.00 GBP
Comments:							
Payment URL: https://test.ipg-online.com/connect/gateway/processing?storename=11999999999&oid=VT-fe5cfffdf-4013-40c0-ae4b-37b16643cb03&paymentUrlId=c8400180-9733-46f9-9143-db5cf2644091							
<input type="button" value="Void"/>							
24-Nov-2016 12:32:30	21400031		Sale	403887_4977	12/2018 Y:341515:3845578251:PPXP:2303		1 001.00 GBP
<input type="button" value="Send Notifications"/>							
<input type="button" value="Print Receipt"/>							
Comments:							

Virtual Terminal: This is what it looks like when your customer has successfully made a payment from a link

The payment link will be active for 182 days.

1.9 Customer details

Click on *Customer Details* to expand the section, then fill in the relevant fields. The *Customer ID* is a unique identification number you can choose for your customer, but this section is optional.

1.10 Delivery information

Click on *Delivery Information* to expand the section, then fill in the relevant fields. This section is optional.

1.11 Comments

The Comments section is there for any notes you might want to make about the transaction, but you don't need to fill it in if you don't want to. If you do, you can expand the field to fit what you want to say. You'll be able to see comments in your Reports

1.12 Complete the transaction

When you click *Continue*, the Virtual Terminal will check the information you've entered. If anything's missing or incorrect, the main page will reappear with an error message at the top, and the relevant fields will be flagged to you. If this happens, correct the errors and click Continue again.

If there aren't any errors, you'll see a summary of all the information you entered. If you need to, you can press Back and make any changes, but if not, just press Submit.

The *Transaction Result* screen will then appear, which will have all the details you entered, plus an extra section at the top called *Transaction Information*.

If you'd like to create a physical receipt for your customer, you can use the 'print receipt' feature. Just click on the Show Receipt button at the bottom of the *Transaction Result* page and a new browser window will open with a transaction receipt. Then just click on the *Print Receipt* button at the bottom of the *Receipt* page to print it. Once you've printed all the receipts you need, close the receipt window by clicking on *Close* at the bottom or on the X on the top right of the *Receipt* window.

The *Transaction Information* section is where you'll see whether the transaction was 'approved' or 'declined'. If the transaction was approved, the *Transaction Status* line will say Approved. It'll also show you the date and time of the transaction, a transaction reference number, an approval code and a reference number.

If the transaction was declined, the reason for this will show on the *Approval Code* line.

2. Follow up transactions

2.1 Completion

After you accept an Authorise Only transaction, you'll need to complete it to debit the funds from your customer's card.

1. To complete a transaction, select *Completion* on the Virtual Terminal page.
2. The first *Completion* page will ask you for the order number from your Authorise Only transaction. If you don't know your order number, you can find it in your *Reports*.
Enter the order number, then click *Retrieve Order*.
3. If this is the right order, enter the amount you want to debit from the customer's card. The page will be pre-filled with the total amount that's available to be debited, but if you want to, you can request a lower amount than the order total. If you want to do this, you can change the amount, making sure the sum of the subtotal, tax and shopping equals the total amount. If it doesn't you'll get an error when you click *Continue*.
4. Once you've filled in the *Order* details, change anything else you need to in *Customer Contact Information* or *Comments*, then click *Continue*.
5. When you click the *Continue* button, if all the details you've entered are valid, another page will appear asking you to confirm the information. If everything's ok, click on *Submit*. If not, click *Back* to make changes.
6. A final *Transaction Results* page will then appear, which will show you whether the transaction was approved or declined. You'll be able to see all the transaction details here.

2.2 Processing returns

If you need to process a customer refund, you can do this using the *Return* feature.

1. Select the *Return* option on the Virtual Terminal page. A page will appear, with a field for the order number. If you don't know your order number, you can find it in your *Reports*. Enter it, then click *Retrieve Order* and you'll be able to see all the order details.
2. If this is the right order, enter the amount you'd like to refund in the relevant fields. The page will be pre-filled with the total amount that's available to be debited, but if you want to, you can request a lower amount than the order total. If you want to do this, you can change the amount, making sure the sum of the subtotal, tax and shopping equals the total amount. If it doesn't, you'll get an error when you click *Continue*.
3. Once you've filled in the *Order* details, change anything else you need to in *Customer Contact Information* or *Comments* and click *Continue*.
4. If all the details you've entered are valid, another page will appear asking you to confirm the information. If everything's ok, click *Submit*. If not, click *Back* to make any changes.
5. A final *Transaction Results* page will appear, which will tell you whether the transaction was approved or declined. All the other transaction details will appear here too.

2.3 Crediting a customer's account

Sometimes you might need to credit your customer's account when the order wasn't processed by us. If this happens, you can use the Credit feature on the Virtual Terminal page.

1. Click on Credit to bring up the Credit page, fill in the relevant details and click Continue.
2. If all the details you've entered are valid, another page will appear asking you to confirm the information. If everything's ok, click *Submit*. If not, click *Back* to make any changes.
3. A final *Transaction Results* page will appear, which will tell you whether the transaction was approved or declined. All the other transaction details will appear here too.

2.4 Voiding orders

If an order hasn't been settled yet, you can void it if you want to. To void an order:

1. Click on the *Reports* button on the *Main Menu* bar.
2. Select Transactions from the list
3. Select the relevant search criteria to help you find your order and click Submit Query
4. Select the order you want to void by clicking the order reference.
5. The Order Details page will appear, with an option to Void
6. After you select Void, a page showing the results will appear. Click Close Window to return to the transaction list.

You can also Void orders using the Order search.

1. Click on the Reports button on the *Main Menu Bar*.
2. Select the Orders option from the list
3. Select the relevant search criteria to help you find your order and click Submit Query
4. Select the order you wish to void by clicking the Order reference.
5. The Order Details page will appear with an option to Void
6. After selecting Void, a page showing the results will appear. Click Close Window to return to the Order list.

3. Reports

You can use the Reports feature to see a breakdown of your store's transactions, and it's also helpful with general admin.

To view your reports, click the Reports button on the Main Menu bar. The Reports main menu for your store is displayed in the Side Menu Box and in the main part of the screen.

The reports you can view are listed below:

- **Transaction charts** — Shows transactions in bar, pie, or line charts.
- **Orders** — Shows all successful orders by specific time period, by credit card number and time, by order number, or by user ID and time. You can also choose to only show orders that haven't been shipped yet.
- **Transactions** — Shows all transactions by time period, by credit card number and time, order number, user ID and time or by transaction type and time.
- **Transactions summary** — Shows a summary of approved and declined AUTH and SALE transactions and a summary of approved AUTH and SALE transactions by card type.

Payment card numbers

For security reasons, you can only see the first four and last four digits of each card number in the reports. These are often active links that you can select to see transaction details for a selected card number.

Downloading report data

To download data from any of the reports to use with your own accounting tool, just follow the steps below:

1. View the report which contains the data you want to download.
2. Find the *Export All Data* button at the bottom of the page.
3. Select the format you want from the dropdown list. You can choose either CSV (comma delimited) or XML format. You can import CSV lists into most common spreadsheets or databases.
4. Click on *Export All Data* to download the data. You should see a File Download box (depending on your browser), which will ask whether you'd like to open, save or cancel the file.

3.1 Viewing transaction charts

If you'd like to see your orders and sales in visual charts, integrated reports can be helpful.

To view your orders in visual charts, follow the steps below:

1. Click on the Reports button in the main menu bar.
2. Click on the Transaction Charts link. The View Transaction Charts screen will then appear.

3. Select *Chart Type* and choose from bar chart, pie chart, line chart, or view a bar chart summary report.
4. Select *Transaction Types*. Choose any of the listed transaction types or click on the *All* checkbox in the separator bar if you'd like to view all the transaction types.
5. Specify *Time Period*. Choose any of the time periods that are available or enter a specific range of dates you want to view.
6. Click on the *Submit* button to view the report. If you want to re-enter the information, click on *Reset* to clear it.

Chart types

All the charts are different, depending on which type you choose. Here's an outline of what each one will show you:

The chart types available to you are listed below:

- **Detailed bar chart**

The *Detailed Bar Chart* report shows your transaction totals by type in a bar chart, with each transaction type is shown in a different colour. You'll see a row of coloured bars showing transaction totals for each month in the time period you selected. At the bottom of the chart, there's a table which shows summary statistics for each type of transaction. To see the number of transactions for each transaction type, hold your mouse over any coloured bar. If you'd like to see a detailed *Transactions Processed* report for that transaction type, just click on the bar. To find out more, go to the *Viewing Transactions* section and click on the coloured boxes on the right to see individual bar chart reports for the transaction type you've chosen. Right click on any of the charts to save that chart in jpeg format, so you can use it in your presentations or documents.

- **Summary bar chart**

The *Summary Bar Chart* report shows the transaction totals by type in bar chart format. Each transaction type is shown in a different colour. Each coloured bar represents the total number of transactions of that type over the time period you selected. At the bottom of the chart, a table shows summary statistics for each type of transaction. Hold your mouse over any coloured bar to see the total exact amount of transactions of that type. Clicking on a coloured bar brings up a detailed *Transactions Processed* report for that transaction type (find out more in the *Viewing Transactions* section). Right click on any of the charts to save that chart in jpeg format, so you can use it in your presentations or documents.

- **Pie chart**

The *Pie Chart* report shows the transaction totals by type in a pie chart. Each transaction type is shown in a different colour. At the bottom of the chart, a table shows summary statistics for each type of transaction. To see the total, exact currency amount of transactions of that type, hold your mouse over any coloured pie piece. Clicking on a pie piece brings up a detailed *Transactions Processed* report for that transaction type. Right click on any of the charts to save that chart in jpeg format, so you can use it in your presentations or documents.

- **Line chart**

The *Line Chart* report shows the transaction totals, by type. Each transaction type is shown as a different coloured line, which represents the total amount of all transactions of that type. At the bottom of the chart, a table shows summary statistics for each type of transaction. You can click on any of the legend boxes to see a line chart for that transaction type alone. Right click on any of the charts to save that chart in jpeg format, so you can use it in your presentations or documents.

3.2 View orders report

To view your orders, you can use the Orders Received report. Get your report by following the steps below:

1. Click on the *Reports* button in the *Main Menu Bar*.
2. Click on the *Orders* link. The *View Orders* screen will appear.
3. Go to *Display Orders*. Select an option – you can view orders sorted by time, by payment card number and time, by user ID and time, or by order number.
4. Go to *Specify Time Period* and select any of the named time periods or enter a specific range of dates you want to view.
5. Go to *Options*. Click on a box if you want the report to show only unshipped orders or to show only approved orders. The *Only Show Unshipped Orders* box will be unchecked by default, and the *Only Show Approved Orders* box will be checked. This means the report will only show approved orders, both shipped and unshipped. If the *Only Show Unshipped Orders* box is checked, the report will show all unshipped orders. If both boxes are unchecked, the report will show all orders, both shipped and unshipped, including declined transactions. If both boxes are checked, the report will show all approved, unshipped orders.
6. Go to *Display Preference*. This option allows you to choose how many orders will appear on each page of the report. You can choose a number from the dropdown list.
7. Click on the *Submit Query* button to view the report. If you want to re-enter the information, just click on the *Reset* button.

The *Orders Received* report shows the following information about each order:

- **Select** — Click on the *Select* checkbox to select one or more orders.
- **Shipped** — Shows 'Y' if the order has been shipped, or 'N' if the order hasn't been marked as shipped yet.
- **Retail** — Shows 'Y' if the order was a retail order, or 'N' if the order wasn't retail.
- **Order #** — The number associated with this order. Click on the order number to view order details.
- **User ID** — If there's a user ID number associated with the order, it'll be listed in this column. The number is also a link to view all the orders placed by a particular customer.
- **Date** — The date that the order was placed. This shows the most recent order first. You'll see the time period you selected for the report under the report title.
- **Name** — The name of the person who placed the order. Click on the name to send an email to this customer.

- **Amount** — Shows the amount and currency of the order. The total amount of the orders listed on the page and the total amount of all orders in the report are also shown at the bottom of the page, along with the total tax and shipping charges collected.

Confirming shipment or crediting orders

To confirm that an order has shipped or credit the entire amount of the order(s), just follow the steps below:

1. First select the order(s) by clicking on the associated checkbox(es) in the far-left column.
2. Click on Work with *Selected Orders*. The *Selected Order Menu* screen then appears.
3. Select an action by clicking on the button.
4. Click on *Submit Query* to finish the task.

Viewing details

You can view the details of any order by clicking on the associated *Order number*. Details will be shown in the *Order Detail Report*.

You can also view all orders placed by a particular customer by clicking on the *User ID* link. This column will only be filled in if you put in a unique *Customer ID Number* for each customer when you entered your orders.

If there are more orders in the report than will fit on the current page, a set of page numbers will appear at the bottom of each page. The current page number will be larger than the others and will not be underlined. To view any page, just click on the relevant underlined page number.

3.3 Order detail report

To view this report, click on the *Reports* button on the Main Menu Bar, then click on the *Orders* link in the *Side Menu*.

Select the appropriate limits for your query, then click the *Submit Query* button.

Once the *Orders Report* appears, you can view an order's detailed report by clicking on the associated *Order number* link.

The *Order Detail* report allows you to:

- View the details associated with that order.
- Email the customer by clicking on the name or email link.
- Perform a return against this order.
- View all the orders associated with the credit card number by clicking on the *Card Number* link.
- View and print the full receipt details by selecting the *Print Receipt* button.

The *Order Detail* report has several sections showing the following information:

- The *Order ID Number* and *Order Date/Time* are shown at the top of the report.
- The *Billing Address* section — gives the user ID, shipping status, and the customer's company, name and address. If the customer's name and email address were supplied, you can click on the customer's name to send an email to them.
- The *Shipping Address* section — shows the name and address to which the order was shipped.
- The *Contact Information* section — shows the customer's telephone number, email address, fax number and IP address. If they added an email address, you can click on it to send them an email.
- The next part of the report includes subtotal, shipping, tax, return (if applicable) and total amounts.
- The last portion of the report is a transaction history that shows all transactions related to this order (including authorisations, sales, returns, tickets, etc.). The summary information shown here includes date, user ID, type of transaction, the card number, the expiration date, approval code, the amount of the transaction and comments.
- The *Return Order* button at the bottom of the report allows you to do a return against this order. Enter the amount you'd like to refund to the customer in the box next to the *Return Order* button at the bottom of the page. The amount you enter has to be equal to the total amount of the order. To process the return, click on the *Return Order* button. To return to the *Reports Main Menu*, just click on the *Reports Main* button on the bottom of this report.

Viewing transactions

To view all your transactions, use the *Transactions Processed* report.

Follow the simple steps set out below to see this report:

1. Click on the *Reports* button on the *Main Menu Bar*.
2. Click on *Transactions* in the *Side Menu Box*. The *View Transactions* page will appear.
3. **Display Transactions** — select one of these options. You can view transactions sorted by a period of time, by credit card number and time, by user ID and time, by transaction type and time, or by order number.
4. **Specify Time Period** — select any of the named time periods or enter a specific range of dates you want to view.
5. **Submit Query** — click to view the report.

To re-enter the information, click on the *Reset* button to clear the fields.

The *Transactions Processed* report shows you the following information about each transaction.

The time period you select for the report will be shown just under the report title:

- **Order number** — shows you the number associated with each order.
- **Date** — shows the date and time of each transaction, from the most recent order to the oldest.

- **User ID** — if there's a user ID number associated with the order, it'll be listed in this column. This number is also a link to view all the orders placed by a particular customer.
- **Type** — shows you the type of transaction.
- **PayerAuth** — shows 3D Secure details.
- **Invoice Number** — shows the Invoice ID that's been assigned when entering the transaction.
- **Card Number** — shows a link to view all transactions processed with that card number.
- **Exp. Date** — lists the expiry date of the card.
- **Approval** — shows the approval code of the transaction. If a specific transaction was declined, you'll be able to see why here.
- **Amount** — shows the amount and currency of the transaction.

Viewing Details

You can view:

- The details of any order by clicking on the associated *Order*.
- A list of all the numbers associated with any credit card number or routing number by clicking on the associated *Card Number*.
- All orders placed by a specific customer by clicking on the *User ID* link (this column will only be filled in if you've entered a unique *Customer ID* Number for each customer when you're entering orders).

Viewing the rest of the data

If there are more orders in the report than will fit on the current page, a set of page numbers will appear at the bottom of each page. The current page number will be larger than the others and will not be underlined. To view any page, just click on the relevant underlined page number.

3.4 Transactions Summary Report

To view this report, first click on the *Reports* button on the Main Menu Bar, then click on *Transactions Summary* in the *Side Menu Box*.

You can choose from the following options to view your report:

1. **Display Transactions Summary** — You can enter a specific user ID or select specific transaction types and/or card types to include in the report.
2. **Specify Time Period** — Select any of the named time periods or enter a specific range of dates you want to view.
3. **Display Preference** — Choose the number of things you want to display on one page by clicking on the dropdown box and selecting the number you want (the default is 25).
4. **Submit Query** — Click to view the report.

If you want to re-enter the information, click on the *Reset* button to clear the information.

Authorisation Summary table

The first table that appears in the *Transactions Summary* report shows the following summary information for each selected transaction type over the time-period you've chosen:

- **#** — shows you the total number of approved transactions for that payment type.
- **Approved** — shows the total number of approved transactions of that type and the total amount for all the approved transactions of that type.
- **Declined** — shows the total number of declined transactions of that type and the total amount for all declined transactions of that type.
- **Total** — shows the total number of transactions of that type and the total amount for all transactions of that type.

The totals for each column are listed at the bottom of the table.

Approved Summary table

The second table you'll see in the *Transactions Summary* report shows the following summary information for each selected payment type over the time period you've specified:

- **#** — shows the total number of approved transactions for that payment type.
- **Amount** — shows the total amount for approved transactions of that payment type.
- **Total** — shows the total number of transactions of that type and the total amount for all transactions of that type.

The totals for each column are listed at the bottom of the table.

4. Transaction notifications by email

We can automatically send out confirmation of each payment transaction by email, to you as well as to your customer.

1. To activate this feature, first click on the *Administration* link on the *Main Menu Bar*, then click on *Set* options for transaction notifications via email and select *Enable Notifications*.
2. *Address settings* — enter the email address you'd like to receive notifications to. You also need to state the merchant name (your store name) that'll be used in the email to your customers. Click on the *Save Changes* button at the bottom of the page.
3. If you want to insert additional text into your customer notifications, click on *View/modify individual text* to be displayed in the email to your customer. To save your changes, click on the *Save Changes* button at the bottom of the page.
4. Click on *View/configure the events where you want to send/receive a notification* to select transaction types and transaction results. To save your changes, click on the *Save Changes button* at the bottom of the page.

4.1 Language selection for email notifications

You can also choose which language you'd like your Virtual Terminal transaction notifications to be in. This is especially useful in countries where multiple languages are common and where your default language doesn't always fit.

Just select *Notification Language* in the *Customer Details* section for each transaction. The default value in the drop-down menu is your store's default language.

5. Customisation

5.1 Customising Virtual Terminal content

The *Virtual Terminal* main page has a number of fields you can change, but not all of them will be relevant to your business. You can select the fields you want to capture during an over the phone payment by clicking on *Customisation* in the *Main Menu Bar*, then on *Customise your Virtual Terminal* page content. A page will list all the fields you can choose from. Some of the fields can't be removed from the page. If this is the case, they either don't appear in the listing (e.g. payment card details are always required and therefore can't be customised), or they appear showing a fixed 'check' field that can't be changed.

Once you've finished your selections, just click on the *Submit* button at the bottom of the page.

If you want to restore the default settings, click on the *Get Defaults* button at the bottom of the page, then click on the *Submit* button.

If you uncheck all the boxes within a particular section, the entire section will disappear from your *Virtual Terminal* main page.

This page also allows you to change which fields are required. So, if you need an email address for all your customers, you can make the email address a required field by checking the appropriate box in the *Required* column. Make your selections, then click on the *Submit* button at the bottom of the page. Fields relating to *Products* can't be made required fields. Likewise, the *Total Amount* of the order is always required by default and can't be customised.

Another timesaving feature you might want to use involves setting a default value for your fields. For example, if you consistently have sales of the same amount, you might want to set the default value of *Total Amount* to that particular amount. When you process an order with the Virtual Terminal, that *Total Amount* will then already be pre-filled with your chosen value.

If you often have the same transaction origin (e.g. all mail orders), it's useful to enter a default for *Transaction Origin* as well. To set a default value for one of the fields, just enter the value you'd like it to be in the appropriate textbox in the *Default* column, then click *Submit*.

5.2 Customising your receipts

After accepting a payment using the Virtual Terminal, you have the option to show and print a receipt from the confirmation page.

To customise your receipt, just follow the steps below:

1. Click on *Customisation* on the Main Menu Bar.
2. Click on *Customise your receipts*.
3. Enter up to 24 characters in the *Receipt Header textbox*. This text will appear towards the top of your receipt.
4. Enter up to 24 characters in the *Receipt Footer textbox*. This text will appear at the bottom of your receipt.
5. Click *Submit*.

Any text you enter will appear in the *Receipt Header* and *Receipt Footer* text boxes, so you can easily change or delete it in the future.

5.3 Settings for your online store integration

The information contained in this section only applies to you if you're using our hosted payment page to accept payments on your website

To enter these settings:

1. Log on to your Virtual Terminal.
2. Click on *Customisation* in the *Main Menu Bar*.
3. Click on *Define* the URLs for the integration with your online store.

You can find an explanation of each of the settings below:

Confirmation Page URL ("Thank You")

This is where you tell us the page on your website you want us to send your customers to after a successful transaction. You can provide the URL to that page here.

Alternatively, you can submit this URL with every transaction request (find out more in the Hosted Payment Page Integration Guide).

If you want us to display this URL instead of our default confirmation page, just check the box that says *Automatically display specified URL after the payment process*.

Failure page URL (“Sorry”)

You may want to direct customers whose payments were declined to a specific page on your website. This could be a page that includes information on how your customer can contact you. You can provide the URL to that page here.

Alternatively, you can submit the URL with every transaction request (find out more in the Hosted Payment Page Integration Guide).

If you want us to display this URL instead of our default failure page, just check the box that says Automatically display specified URL after the payment process

Transaction notification (URL to receive notification when a transaction is complete)

One of the notification options for the results of your payment transactions lets us send the results to a URL that you can define here. Transaction URLs are sent as received so please don't add any additional escaping (e.g. using %2f for a slash symbol (/)).

You can also submit this URL with every transaction request (find out more in the Hosted Payment Page Integration Guide).

Overwrite store URLs

If you want to overwrite these URLs with URLs that you submit with the transaction request, check the box that says Allow URLs to be overwritten by those in the transaction request.

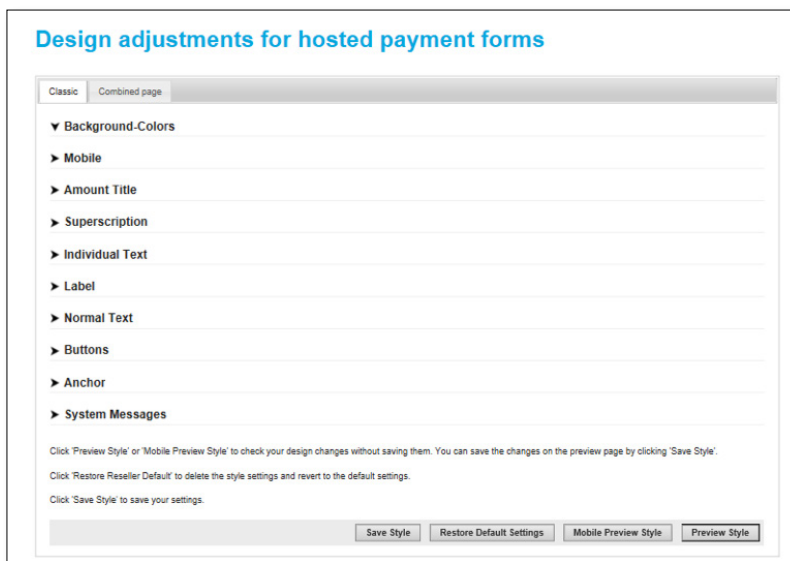
5.4 Customising the payment page design

5.4.1 Customising the look and feel of the 'classic' hosted payment page

If you're using the hosted payment page to accept payments on your website in 'classic' mode, you can tell us how you'd like the page to look and feel so it matches the rest of your website.

Choose the *Customise the design of your hosted payment forms* link from the *Customisation* section to customise the following elements:

- Background colours of different page areas
- Font type, size, colour and weight for headlines
- Font type, size, colour and weight for field tags
- Font type, size, colour and weight for normal text
- Colour and background colour for buttons
- Font type, size, colour and weight for button text
- Font type, size, colour and weight for hyperlinks
- Font type, size, colour and weight for system messages



Customise the design of your hosted payment page

The Preview Style button and the Mobile Preview Style button at the bottom of the page allow you to check the design changes you've made before saving (the preview is in English).

The link Add static text to your hosted payment forms allows you to enter text that will then be shown to the cardholder on the right of your payment pages.

You can also display your company logo on these pages if you want. If you'd like to do this, please contact us.

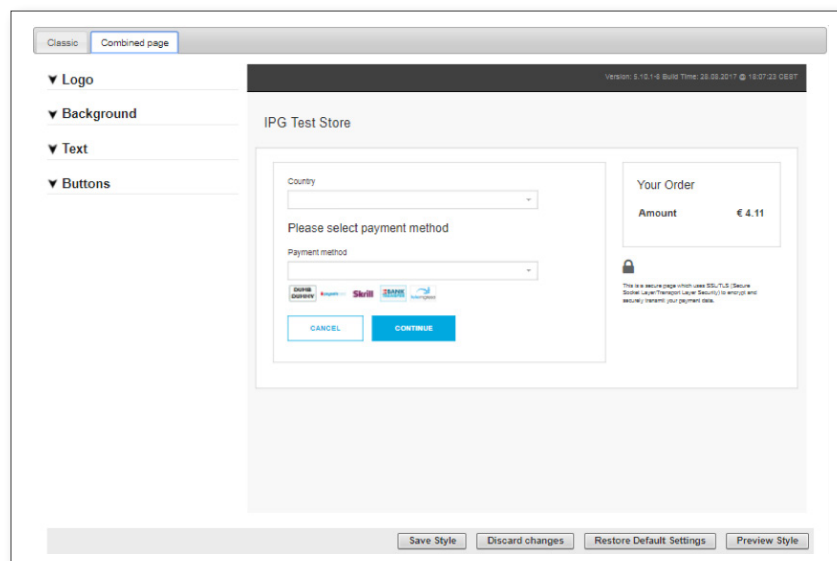
5.4.2 Customising the look and feel of the 'Combined page' hosted payment page.

If you're using the hosted payment page to accept payments on your website in 'Combined page' mode, you can tell us how the page should look and feel to match the rest of your website.

Choose the *Customise the design of your hosted payment forms* link from the *Customisation* section and click on *Combined page bookmark* to individually define the following elements:

- Logo
- Top bar, body, content and background border colours
- Text colours
- Button colours

The size limit for the logo is 1140x100 pixels. If a larger logo is provided it'll be re-sized to this limit to fit in.



Combined page

The *Preview Style* button at the bottom of the page allows you to check the design changes you've made before saving the new style (the preview is in English).

6. Fraud prevention tools

E-commerce (ECOM), mail order and telephone order (MOTO), and other card not present transactions have higher rates of fraud than face-to-face transactions.

There are several ways we can help you to prevent fraud. These range from blocking payments from cards you know to be fraudulent to setting purchase limits.

To change your fraud settings, select *Administration in the Main Menu Bar*, then click on one of the links in the *Fraud Settings* section.

Here's a list of all the fraud settings the Virtual Terminal gives you control over:

- Blocking card numbers
- Blocking names
- Blocking domain names
- Blocking class C and IP Addresses
- Setting a maximum purchase limit
- Setting auto lockout times
- Setting duplicate lockout times
- Setting a country profile

Another way to prevent fraud is by paying close attention to the address verification service (AVS) and card security code indicators you'll receive after a payment is authorised. The indicators received show if the address and/or postcode or card security code match the values the card-issuing bank has on record. Where they don't match, this can sometimes indicate fraud.

6.1 Blocking card numbers

Here you can enter the card numbers you don't want to accept payment from.

Block Card Numbers

You can choose to block certain card numbers from purchasing at your store. Those card numbers will be prohibited from buying at your online store.

You can block a credit card number by directly entering it in the box below or by entering the order number associated with the credit card. When you click the "Add" button, you are submitting your change to our server.

Card #: (numbers only)

Order Number:

Fraud prevention: blocking card numbers

Blocked cards will automatically appear in the select box on the right of the screen when you enter this page.

Adding a card number

To add a card number to your blocked list:

1. Enter the card number you want to block in the *Card #* box on the left of the screen. If you don't know the card number, you can use the Order Number of the transaction where the card's been used instead.
2. Then click *Add*. When you do this, the card number is added to your list of blocked card numbers.

This means that if someone tries to use the blocked card to purchase anything on your website or whilst you're taking an over the phone payment, the transaction will be declined.

You can add as many card numbers as you like.

Removing a blocked card number

To remove a blocked card from your list, select the card number in the box on the right of the screen, then click *Delete*.

Once the card's removed it'll no longer be blocked from taking payments and you'll be able to use it to accept payments on your website or over the phone.

Once you've finished adding and deleting card numbers, click on the *Next* button if you want to go to the next fraud setting page – this'll take you to the *Block Names* page.

If you want to see all your fraud settings, just click on the *View All Fraud Settings* button.

6.2 Blocking names

This setting allows you to block payments from potential fraudsters with the names you add to this list. For payments made with our hosted payment page, we will check the "Cardholder name" and for over the phone payments we will check the "Customer name". The name you enter will be exactly matched to the name entered by the potential fraudster as their "Cardholder name" when making a payment via your website or a Payment Link and the "Customer name" when you take a payment over the phone. This means if you enter Sarah McDonald; Sarah Mcdonald, Sara McDonald or Sarah Macdonald would not be blocked.

It's not possible to distinguish between genuine customers and potential fraudsters with the same name, so all payments that are attempted with the blocked name will be declined.

If you have names already blocked, they will automatically appear in the select box on the right side of the screen when you enter this page.

Adding a name

To add a name to your blocked name list, just follow these steps:

1. Enter the name in the *Name* box on the left of the screen. You can also choose to block the Order Number of the transaction with the customer.
2. Click *Add*. The name is then added to your blocked list.

If someone with the blocked name then tries to purchase anything on your website or make an over the phone payment, the transaction will be declined.

Add as many names as you like by repeating the same process. You may want to enter several different versions of the particular name you want to block.

Removing a blocked name

To remove a blocked name from your list, just select the name in the box on the right of the screen, then click *Delete*.

Once the name's been removed, customers with that name will no longer be blocked from making payments.

When you've finished adding and deleting names, click on the *Next* button if you want to go to the next fraud setting page – this'll take you to the *Block Domain Names* page. If you want to see all your fraud settings, just click *View All Fraud Settings*.

6.3 Blocking Domain Names

Here you can enter the domain names of people you want to stop buying from your store.

If you have any domain names that are already on your blocked domains list, they'll automatically appear in the box on the right of the screen when you enter this page.

Adding a domain name

To add a domain name to your blocked domains list, just follow the steps below:

1. Enter the domain name in the *Domain name* input box on the left of the screen, then click *Add*. You must enter a domain in a valid domain name format (e.g. domainnameyouwanttoblock.co.uk)
2. Click *Add* the new domain name appears in the box on the right of the page.

If an individual from this domain attempts to purchase anything at your store, the transaction will be declined.

You can add as many domain names as you like.

Removing a blocked domain name

To remove a blocked domain from your list, select the domain name in the box on the right of the screen, then click *Delete*.

After a domain's been removed from your blocked domains list, people from that domain can shop at your store again.

You can delete as many domains as you like.

Once you've finished adding and deleting domain names, click on the *Next* button if you want to go to the next fraud setting page – this'll take you to the *Block IP/Class C Address* page. If you want to see all your fraud settings, just click *View All Fraud Settings*.

6.4 Blocking IP Addresses

Here you can enter the IP addresses of people you don't want to accept payments from.

If you have any IP addresses already on your blocked IP list, they'll automatically appear in the box on the right of the screen when you enter this page.

Adding an IP address

To add an IP address to your blocked IP list, just follow these steps:

1. Enter the address in the *IP input box* on the left of the screen. You must enter *IP addresses* in the standard format, which is four numbers separated by 3 decimal points (e.g. 123.123.123.123). If you don't know the address, you can use the Order Number of the transaction where the IP has been used instead.
2. Click Add. The IP address is then added to your blocked list.

Removing an IP address

To remove a blocked IP address from your list, just select the address in the box on the right of the screen, then click *Delete*.

Once it's been removed, customers using that IP address can make payments on your website again.

You can delete as many IP addresses as you like.

6.5 Setting a maximum purchase limit

Set Maximum Purchase Amount

You can choose to block transactions over a maximum purchase amount. No orders over that amount will be approved.

Enter the maximum purchase limit for each currency in the box(es) below.

EUR

Fraud prevention: Setting a maximum purchase limit

When you set a maximum purchase amount, it means that payments above that limit will be declined. The field will be pre-filled with the default maximum purchase limit we've set for your store or the limit you've chosen to set.

If you want to change this limit, just enter the number in the Maximum Purchase Limit box with the limit you've chosen, then click Submit.

6.6 Setting auto lockout and duplicate

There are two things you can set on this page: the auto lockout time and the duplicate lockout time.

When a card is declined, there's a certain amount of time afterwards where a customer can't make payments using that card – whether it's via your website, over the phone or via a payment link. This is called an auto lockout time. For example, if you set it as 60 seconds, a declined card wouldn't be able to make a further payment to your business until 60 seconds has passed.

The duplicate lockout time is the length of time that duplicate transactions are restricted from your store. For example, if you set the value to 30 seconds and a transaction is submitted that is identical to one already made within the last 30 seconds, it'll be blocked as a duplicate transaction.

If you want to change your auto lockout or duplicate lockout time, just replace the value in the appropriate box with the new value, then click *Submit*.

6.7 Setting a country profile

The *Country Profile* page allows you to only accept payment from cards from specific countries. Choose from one of the five profiles that either accept cards from all countries (default) or accept only cards from a specific country, then click *Submit*.

6.8 Address verification service

Where you request the customer enter their billing address with their payment details, we'll compare that information to the information on file with the card issuing bank (as part of payment processing). The results of this comparison show in the transaction approval code.

A typical approval code for a successful transaction will have four letters in the middle of the code. The first three letters are the results from the Address Verification Service. Three Y values indicates the street and postcode 'matched'.

0097820000019564:YYM:12345678901234567890123:

Below is a table showing all the possible return codes and their meanings.

Value	Meaning
PPX, XXU	No address data provided or not checked by the card issuer
YYY	Card issuer confirmed that street and postcode match with their records.
YNA	Card issuer confirmed that street matches with their records, but postcode doesn't match.
NYZ	Card issuer confirmed that postcode matches with their records, but street doesn't match.
NNN	Both street and postcode don't match with the card issuer's records.
YPX	Card issuer confirmed that street matches with their records. The issuer didn't check the postcode.
PYX	Card issuer confirmed that postcode matches with their records. The issuer didn't check the street.
NPX	Street didn't match with the card issuer's records. The issuer didn't check the postcode.
PNX	Postcode didn't match with the card issuer's records. The issuer didn't check the street.

6.9 Card security code information

The security code entered during a payment can help you to identify risky transactions.

It's important to know that Visa® calls this code the 'Card Verification Value' (CVV); MasterCard® calls it the 'Card Validation Code' (CVC) and; American Express calls it '4DBC'.

The card security code is the three or four-digit security code printed on the back of cards (American Express has it on the front of their cards). The number usually appears at the end of the signature panel.

You enter the card code on the point of sale screen when you process an order. We then compare the card code against the code on file with the card issuing bank (as part of payment processing). The results of this comparison show in the transaction approval code.

Virtual Terminal: The card security code field

A typical transaction result code might look like this:

0097820000019564:YNAM:12345678901234567890123:

The fourth letter indicates whether the card security code entered during the payment matches the code the cardholder's bank (issuer) has for the card. An 'M' indicates that the code 'matched'.

Below is a table showing all the possible return codes and their meanings.

Value	Meaning
M	Card Security Code match
N	Card Security Code doesn't match
P	Not processed
S	The merchant has indicated that the card security code is not present on the card
U	Issuer (cardholder's bank) is not certified and/or hasn't provided encryption keys
X	No response received from the card association
	A blank response should indicate that no code was sent and that there was no indication that the code wasn't present on the card.

7. Product and inventory management

It's possible to set up the products you sell so that when you take an over the phone payment or create a payment link you can capture what your customer is paying for. The items will also appear on the payment page the customer receives when they are sent a payment link.

7.1 Product setup

To set up products, select *Customisation* on the *Main Menu Bar*, then click *Manage your Product Catalogue* to access the *Product Catalogue* page.

1. Enter an *ID* for your product item
2. Enter a *description*. This will appear on the payment page the customer receives when they are sent a payment link.
3. Enter the *unit price* of the item and click *Add*.
4. If the items you are selling have different options and choices (for example colour or size) you can also choose to enter this information here, but it isn't mandatory. Do this by clicking *Add* next to the *Option* field and entering the *Options* and *Choices* relevant to your products. When you're finished, click *Submit*.

7.2 Inventory management

To set up inventory for your products, select *Customisation* on the *Main Menu Bar*, then click *Manage your Inventory* to access the *Inventory Management* page.

To increase the stock, you need to enter a positive number in the *Update Stocks* text box, e.g. if your current stock is '0', and you want to update it to '5', you need to enter '5' into the *Update Stocks* text box and save the changes.

To reduce the stock, you need to enter a negative number into the *Update Stocks* text box, e.g. if your current stock is '5', and you want to reduce it to '2', you need to enter '-3' into the *Update Stocks* text box and save the changes.

It's important to know that this feature doesn't automatically update the stock information for orders that have been processed via the Virtual Terminal.

8. User administration

8.1 Changing your own password

When you're first given access to the Virtual Terminal, you'll be given a temporary password (you'll be asked to change your password when you first log on). The password is valid for 60 days and, after this period expires, you'll be prompted to change it the next time you log on.

Your password needs to consist of at least one digit, one letter, one special character, and no more than two repeating characters. In addition, the password needs to be at least eight (8) alphanumeric characters long.

You can change your password at any time. Just go to *Administration* on the *Main Menu Bar* and click *Change password*.

Then type your old password into the *Enter old password* box and your new password into the *Enter New password* box. Finally, enter the new one into the *Enter password again* box and click *Submit*.

Change password

Name: 11205400056

Enter Old password:

Enter New password:

Enter password again:

Changing your password

8.2 Managing users

You can set up multiple users for your store. This allows multiple employees to take over the phone payments, generate payment links, process refunds or view reports.

The first user created for you when you join us is considered the 'primary user'. Only this user can add or delete other users and set permissions.

Manage Users

To manage users:

1. Click on *Administration on the Main Menu Bar*.
2. Then click on *Add/remove/modify user*.
3. The *Add / Remove* users page will then appear.

You can add or delete users, reset passwords or define permissions for each user.

To add a user

1. Click on the *Add* link located at the bottom of the page.
2. *The Add* user page will then appear.
3. Enter a unique user ID for the new user in the Username text box and an email address in the *Email* text box, then enter a Password for your new user.
4. Click on the *Continue* button to create the new user.
5. The current users list will then reappear on the *Add / Remove* users page, with the new user on the list.

Users can change their own password when they log in by using the *Change Password* option.

To delete a user

1. Click on the *delete* link, located next to the user you want to delete.
2. A box will appear, saying that this operation will delete the selected user.
3. Click *OK* to delete the user or *Cancel* if you don't want to delete the user.

Resetting user passwords

Users can reset their own password by using the *Forgot your password?* option on the logon page. To reset a password on behalf of a user:

1. Click on the *reset password* link for the appropriate user.
2. Enter a new password for the user twice, then click *Submit*.

The users will be able to log in to the Virtual Terminal while using their temporary password, however, they'll be prompted to change it by using the *Change Password* option.

Setting User Permissions

To set permissions for a user:

1. Click on the *permissions* link for the selected user. The *Edit User permissions* page will appear.
2. In the table, click on the appropriate checkboxes to turn permissions on or off for this user (you can control the user's access to *View Reports, Process Transactions and/or Issue Credits*).
3. Click on *Continue* at the bottom of the page.
4. You'll then be returned to the list of users.

Updating your email address

You can update your email address using the *Add/modify your email address for password reset option*