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NatWest

Virtual terminal user guide

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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 1.5

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1. Processing Transactions

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.

- 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.

- Payit - Payit^{TM} is the trading name we use at NatWest for a collection of different Open Banking services we provide. It allows 'a buyer' to make a payment to a merchant ('a payee') over the internet from one of the buyer's bank accounts.

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 for 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.

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.

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.

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.

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.

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.

When generating a Payment URL, Tyl will authenticate the customer's identity with the card issuer using 3D Secure. To perform 3D Secure, the following fields are required to be completed when requesting a Payment URL through the Virtual Terminal:

- Customer Name

- Address

- Address (2)

- Town / City

- Post Code

- Phone

- Email

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These fields are not set to required by default in the Virtual Terminal. To avoid missing these fields, you can set these to required by selecting Customisation > under Virtual Terminal, select 'Customise your Virtual Terminal page content'.

Here, the fields can be set to required. Where these fields are blank and a Payment URL is request, an error will be presented to the user to insert the required fields.

See screenshot below of customisation page within the Virtual Terminal.

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.

1.13 Payit Payments

The *Payment* section shows the steps required to generate a payment
link required for a Payit sale .

To generate a payment link (URL), follow the steps below:

Step 1: Select the tick box
First, select *Generate Payment URL* and add the relevant details and
click *Continue.*

Virtual Terminal: Generating Payment Link

Step 2: Confirm the payment details
Verify the entered details and click *Submit*

Virtual Terminal: Confirming Payment Details

Step 3: Share the payment URL

Once you've generated a payment link, share it with your customer so they can use the linked payment page to opt for Payit as an *Alternative Payment Method* for the transaction.

Virtual Terminal: Payment URL Generated

Virtual Terminal: Payment Page with Payit Payment Option

Selecting NatWest Payit as a payment option will redirect the customer to Payit's bank selection screen. Here, they can use their bank's mobile/desktop application to complete the purchase.

1.14 Partial Approvals

The Partial Approval feature is useful when the transaction amount exceeds the available funds on the customer card. This feature allows an approval of the available amount to pay for a portion of the transaction, then the remainder can be paid using another payment method.

After inserting the necessary information to complete a transaction, ensure the 'Allow Partial Approval' feature is selected before proceeding.

1.15 Recurring Payments

This section allows you to make a credit Card (Sale) Transaction recurring. To make a Transaction recurring, click on the Make recurring? Yes checkbox.

Next enter how often you wish to charge the customer. In the Bill the customer fields, enter a number from 1 to 999 with no decimal point and select day, week, month, or year in the dropdown box. For example, if you wish to charge the customer once a year, enter the number 1 and select "year" in the dropdown box. To charge the customer twice a year (once every 6 months), you would enter the number 6 and select "month" in the dropdown box.

Select the month / day / year to start charging the customer in the Start on dropdown boxes.

Enter the number of times to charge the customer in the End After textbox.

Virtual Terminal: Create Recurring Payment Option

Please note: See Reports section of this document for details on how to view, modify or cancel Recurring Payments

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

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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 **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.

3.5   Active Periodic Bills

To view this report, first click on the *Reports* button on the Main Menu Bar, then click on *Active Periodic Bills*.

Active Periodic Bills shows information about recurring payments and allows you to view, edit or cancel any recurring payment schedules previously created.

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 form*s 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
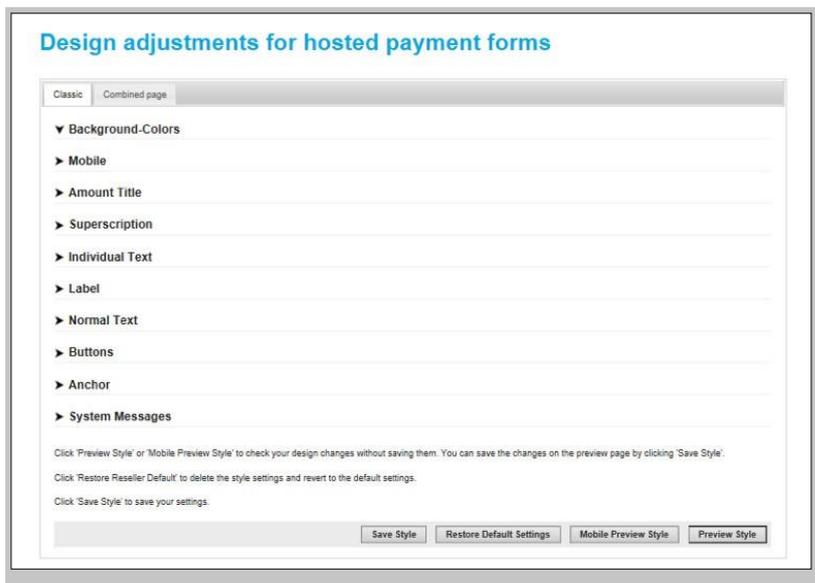
Customise the design of your hosted payment page

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 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.
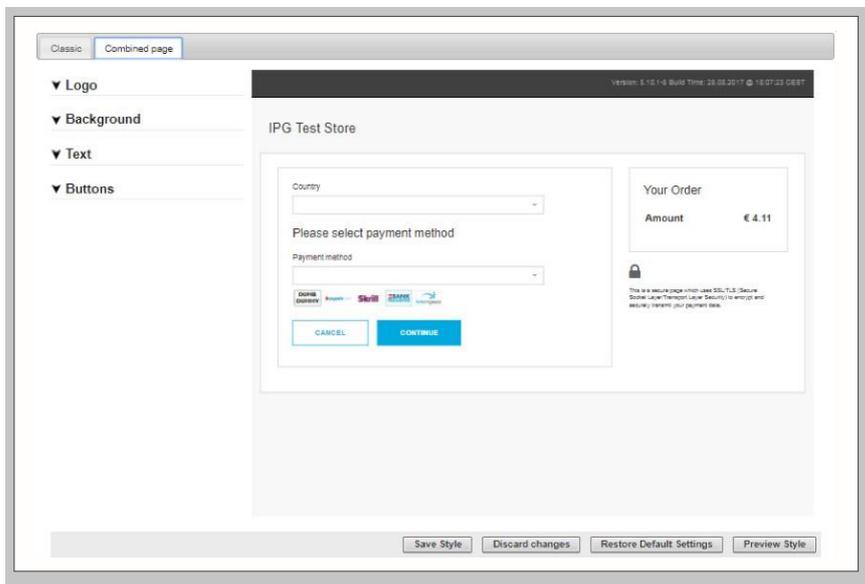
Combined page

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.

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

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 999.00

[View All Fraud settings] [Next] [Submit]

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:YYYM: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.

▼ Card Credit/Debit Card

Select card type:	
Supported Card Types:	VISA · Mastercard · American Express · Diners Club · DISCOVER · maestro
Transaction Origin:	Select one...
Transaction Type:	Sale
Card number:	
Expiry date:	01 / 2023
Card Security Code:	
Debit / Credit:	Select one...
Allow Partial Approval:	☐

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:	
	Back Submit

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 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 and / or Process Transactions*).

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*

9. PayPal

9.1 Integration

This section is applicable for merchants that would like to enable PayPal as a payment method. A PayPal business account will be

required to complete integration. If you require a PayPal business account, visit https://www.paypal.com.

To edit or enable your PayPal settings, select *Customisation and* click the *PayPal Activation link* to set up your account details for processing PayPal transactions and begin the onboarding process.

'Account name' is a required field, please ensure to enter your correct email address which is linked with your PayPal business account (i.e.: PayPal seller account) and click *Continue*. A check will be performed to check on the PayPal business account email address to ensure it has not been used elsewhere in the Gateway. Should it already be stored on the Gateway an error message will be shown indicating which store it has already been assigned to.

You will be redirected to PayPal and now log in with the same email address as your PayPal business account. Ensure to grant the required permissions, to allow the Gateway to submit transactions to PayPal on your behalf. Once the onboarding process into PayPal is finalised, you will be redirected to the *PayPal Setup* page in the Virtual Terminal.

If the activation status is not automatically updated, please click on the *Refresh Status* button, after a few minutes. In case you will not see an ACTIVE boarding status, please reach out to your support team.

tyl   **↻ NatWest**   Virtual Terminal   Reports   Administration   **Customisation**

PayPal Setup

Define your settings for PayPal payments and grant the required permissions that allow us to submit your transactions to PayPal on your behalf.

Settings

PayPal environment:	LIVE
Allow guest checkout:	☐
PayPal header image:	
Custom color:	
Brand name:	
Account name:	

PayPal is activated as an alternative payment method when the status is set to *'Live'*.

If you wish to deactivate PayPal as a payment method, click the *'Remove PayPal'* button. This will **not** revoke the 3rd party permissions which were granted during the onboarding process. To remove the 3rd party permissions, log in to your PayPal business account and manage permissions via *'Account settings/Account access/Update API access/Manage API permissions'*.

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