



## **VIRTUALTERMINAL™**

ACH Direct's VirtualTerminal is by far the most advanced web-based platform for processing electronic payments available today. With its easy-to-use, yet powerful user interface, VirtualTerminal enables merchants to schedule a single transaction or a series of recurring transactions with a few simple keystrokes.

VirtualTerminal supports the processing of credit card, debit card and electronic check (ACH/ATM) transactions. These transactions can be processed in real-time or can be scheduled to occur at a future date designated by the user. VirtualTerminal's powerful re-presentment options can be configured to re-attempt or even use a secondary payment method to collect items that are returned unpaid.

### ***Real-Time Credit/Debit Card and Electronic Check Processing***

- *Support for all major credit cards*
- *Check verification and conversion*
- *Powerful recurring transaction features*
- *State-of-the-art re-presentment functions*
- *Multiple merchant processing account support*
- *Comprehensive security and reporting features*

**THE PREMIER BROWSER-BASED  
PAYMENT PROCESSING SOLUTION**





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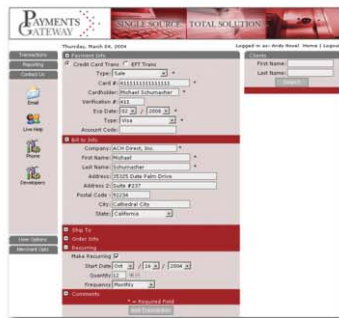
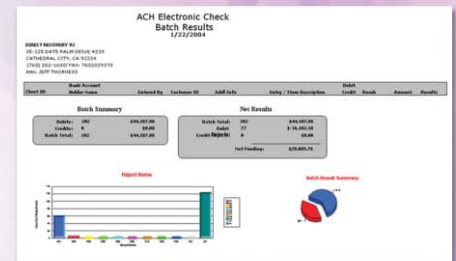
# VIRTUAL TERMINAL™

VirtualTerminal supports a wide variety of point-of-sale hardware including check readers, check imagers, credit card readers, and receipt printers. Using these devices can help eliminate typographical errors and also qualify for the best possible transaction processing rates.



VirtualTerminal has also been engineered with many time-saving features and automatic validation features to increase accuracy and maximize productivity. Credit card account number and check ABA number validation occurs at time of data entry to minimize time wasted on handling administrative returns. VirtualTerminal also features extensive default settings that can be used to minimize keystrokes and errors by automatically filling data entry screens with the most common transactional information.

Each VirtualTerminal account comes standard with a system administrator account. With this account, the merchants are able to set up a virtually unlimited number of additional users, each with their own set of security, access, and transaction processing limit settings. Users can log in to the system from multiple locations worldwide, or they can be locked down to a single location through the use of IP limiting.



VirtualTerminal includes a complete suite of reports to help track receivables, better manage resources and maximize cash flow. Report data is automatically updated in real time and all data is encrypted and stored at ACH Direct's data center. Reports can be exported to PDF, Word, Excel, CSV, and a variety of other formats.

Whether your business is retail, wholesale, telephone order, mail order, Internet, or service industry based, VirtualTerminal is the perfect choice to handle all of your financial transaction processing needs.

## Features

- Lightning fast authorizations
- VISA E-Commerce Indicator (ECI) support
- Local stored data is encrypted
- Address Verification Service (AVS) support
- Procurement Card (P-Card Level II) support
- CVV/CVV2/CIB support
- New receipt masking/truncating requirements support

## Supported ACH (Electronic Check) Types

- PPD (Business to Consumer)
- CCD (Business to Business)
- WEB (Web Initiated)
- TEL (Telephone Initiated)
- POP (Point of Presentment – POS)
- ARC (Account Receivable – Lockbox)
- RCK (Returned Check – NSF Check)

## Supported Credit Cards

- Visa
- MasterCard
- American Express
- Discover
- Diner's Club
- JCB