Payment Terminal

What is a "Virtual Payment Terminal"?

A virtual payment terminal or Payment Terminal as we call it is an interface in a PCI DSS compliant environment which can be used to make credit card transactions on behalf of a customer who is providing their card details from a distance - over the phone, or via mail.

These types of transactions are also known as "Mail order, telephone order" transactions (MOTO).

The Payment Terminal is solely accessible through the UI.

Minimal setup

To use the Payment Terminal, you will have to set up the following:

1. A user with MerchantCashier permissions; see "Users & permissions" for more details regarding permissions in general
2. At least one account with a card processor* configured to it.

   - Verify with your acquiring processor if you are eligible to process MOTO card transactions.

How to use the Payment Terminal

1. In the first step, provide the order for the payment: the Organisation to which to transaction will belong, the Account that will receive the payment (that's using a card processor), the amount for the transaction, and the merchant_reference and dynamic descriptor (which appears on the bank statement)
2. Provide the customer details: you can provide details for a new customer, or query an existing customer in the database. Mind you, only `customer` records available within the Organisation provided in step one are available for this query. Plus, creating a customer - even with identical details - will always result in a unique customer record.
3. Provide the card details: here can you can put in the card details as the customer provides them to you.
4. Confirmation of the payment: this is a confirmation of the payment, which will automatically be sent to the customer on the email address provided in the customer record.