

## 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 the 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 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.