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<https://verifone.cloud/docs/online-payments/virtual-terminal>

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## Virtual Terminal

### Overview

The Virtual Terminal is a tool that can be used to initiate payments for card-not-present (CNP) transactions. Virtual Terminal allows merchants to accept payments over the telephone or email. When the cardholder shares their card details over the phone or via email, the merchant must comply with PCI DSS obligations and securely store the card details.

Payment triggered by the Virtual Terminal can be actions like captured, refunded, canceled or voided via the transaction details available in the Transaction Reports.

The Virtual Terminal capabilities include pre-authorization which can be followed-up manually by a capture. Currently, supported service providers are ABS and NETS.

Combining 3-D Secure and mail or telephone orders is not possible.

### Requirements

Before you start using the Virtual Terminal and in order to start accepting eCommerce transactions, you will need to generate a [Secure Card Capture Key](#).

### Access

Your level of access determines if you can process payments via the Virtual Terminal.

#### ? Access:

- Merchant Cashier — Initiate payment and cancel/void payment
- Merchant Supervisor — Initiate payment, capture/refund/cancel/void payment

#### ? No access:

- Merchant Admin
- Merchant Reviewer
- Merchant User

# How to use the Virtual Terminal

## Payment settings

You must set the following configurations to initiate the payment:

Virtual Terminal first screen

1. Select your **Organization**. The *Organization* drop-down list is displayed only if your user has access to more than one organization and there are more than 20 applicable Payment Provider Contracts.
2. Select the **Payment Provider Contract** (PPC) linked to your organization. The payment provider contract is configured to accept a set of payment methods. If the organization has only one PPC, the PPC drop-down list will not be displayed.

For Virtual Terminal the Payment Provider Contract needs to have mail/telephone (MOTO) available as sales channel.

If the *Allow unmatched refunds* option is enabled for your Payment Provide Contract, the **Unlinked refund** checkbox will be displayed. For more information check the [Unmatched Refunds](#) documentation.

3. Select your **Transaction Type**. Depending on your Organization setup, you may have two options: **Sale** (for single purchases) and **Recurring** (see the [Stored credentials documentation](#).)
4. Select the **Authorization Type** (Authorization, Authorization with capture or PreAuthorization - see more details in the [Transaction Types and Statuses](#) documentation).

The transaction and authorization types are displayed only if they are supported by the chosen processor.

5. Enter the value of the payment in the **Amount** field. The currency code will be determined based on the Payment Provider Contract. If a contract is configured to process multiple currencies, the currency code field will be a select box. The default currency will pre-populate as per your Organization's setup.
  - (For [Westpac](#)) In the *Transaction Settings* section, you can select the **Amount & product** option. For this option, you can use the [Product Catalog](#) feature.

- In the *Product Name* field, you can choose one of three options:

You can turn ON or OFF the *Use Product Catalog* option by selecting the toggle button. If turned OFF, the product information will be added manually and the product will not be added to the *Product Catalog* page.

- Search the product by product name and the details will prepopulate in their respective fields.
- **Add to product catalog:** if a product is not present in the catalog, then you can proceed by adding a product to the catalog. Follow the steps from the [Add new product](#) section, within the [Product catalog](#) documentation.

- **Manually enter product:** this option disables the *Use Product Catalog* feature and allows you to enter the product manually (enter the product description, quantity, the price per unit). The total price will be calculated based on quantity. The product entered manually will not be saved in the catalog. Use the **Add Product** button for additional product lines.

### Transaction Settings

Cart information

☐ Amount ☒ Amount & product

### Product Information

☒ Use Product Catalog

Product Name

Search by product name

+ Add to product catalog

+ Manually enter product

Type to search...

Quantity

Price per unit

Product ID/SKU (Optional)

1 ▾

AUD0.00

☐ GST

Product Total

GST Total (10% GST)

**Total Price** (w/GST)

AUD 0.00

AUD 0.00

**AUD 0.00**

Add Product

You can also specify per product line item whether it is taxable or not, by enabling the **GST** (Goods and Services Tax) toggle button.

## Transaction Settings

### Product Information

Description of Product or Service

Name what you charge for

Quantity

Price per unit

Product Code (Optional)

1 ▾

-

0.00

☒ GST

Product Total

0.00

Tax Total (10% GST)

0.00

**Total Price** (w/GST)

**0.00**

Add Product

Product Total

0.00

Tax Total (10% GST)

0.00

**Total Price** (w/GST)

**0.00**

- The **Merchant Reference** (optional) is either an Order ID from the ordering system or a random string. The purpose for this field is to accommodate for the merchants' own administration. If no information is entered, a default value of **DefaultMerch** will be used.
- The **Transaction Description** (optional) is the information which will show up on the customers bank statement. Doing Business As (DBA name) — required when registering with the schemes. If the dynamic descriptor is not being used, the Doing Business As (DBA) name will be used as reference on the bank statement.
- For the Israel market, the Virtual Terminal also supports new transaction types: **installments, sale preferred Isracard and Sale Direct Debit**. Additional information on instalments can be found [here](#).
- The **Promo Code** (optional) field can be completed with a code offered by the merchant to customers who can use it to receive a discounted price when buying products online.
- Once the configuration has been completed, click on **Continue to Payment** to proceed to the next step.

## Payment form

On the next page, you will see the **Payment form**. Here, you input the customer's card number, expiration date, and CVV.

# Virtual Terminal

Payment Settings


Payment Form

Payment status

## Payment Form

Transaction amount  
USD 100.00

Merchant Reference  
-


 Pay with card

Card number

Expiration date

CVV

Pay \$100.00

Secure payments provided by  verifone

[Back](#)

Make sure you store the *Merchant Reference* for your records.

1. Enter the Card Number, Expiration date, and CVV.
2. Click on **Pay** to complete the transaction, or only authorize the funds.

## Payment status

Once a transaction is completed successfully, a confirmation will be displayed.

VT transaction processed

You can now do the following:

- Click on **New Transaction** to start a new transaction
- Click on **More Details** to review transaction details

The transaction can be found in *Orders / Transactions report* by searching for the **Merchant Reference**.

# Orders/Transactions



Table View:

Orders

Transactions

Search or Filter:

Transaction ID

Search

Created: 6/24/2025 00:00 - 23:59

Organizations (+1)

Merchant ID

Channel (1)

Add filter

Total: 6 orders

Created	Reference	Merchant Reference	Application ID	Organization	Product
6/24/2025, 07:19:39	-	-	-	Test	Masterca
6/24/2025, 07:19:37	-	-	-	Test	Visa
6/24/2025, 03:29:57	-	DefaultMerch	-	Verifone	Masterca

If you are using **Woodforest** or **Worldpay US** as an acquirer, the *Payment status* page will also include the Authorization code.

If the transaction failed, the page would look like this:

Virtual Terminal

Payment Settings

Payment Form

Payment status

Transaction Failed

Transaction Type	Sale
Organization	RTS FirstData
Amount	USD 10.00
Date and Time	8/3/2023, 14:13:43
Error Code	121
Error Message	The transaction has been declined by the acquirer. The request reached the acquirer, but it was not accepted. An acquirer response code is available in the details property.

Back to payment form

New transaction

## Merchant action scenarios

Once all the payment settings are configured, you enter the card number. The card number is the customer's card number. After typing in the first six digits, the form displays which brand the card is.

Here is an overview of the various scenarios:

Card type	Card validated	Portal display	Merchant actions	Additional actions
Single brand	Y	Card brand provided	Fill in the expiration date of the customer's card	If the transaction is authorized, a confirmation screen is shown.

Card type	Card validated	Portal display	Merchant actions	Additional actions
Single brand	N	An error message is displayed.	Choose to ask for the CVV or not.	If the CVV check is negative, highlight the result.  Example: The CVV does not match the required length.
		If the expiration date is in the past, an error message explains what is wrong with the input.	<ul style="list-style-type: none"> <li>• Store how the card details were received (Telephone/Mail)</li> <li>• Initiate the payment</li> </ul>	Ask the user which payment action should be taken - cancel or refund.
Dual-branded	Y	<ul style="list-style-type: none"> <li>• If the PPC is configured for one of the brands and the brand that is not configured cannot be selected.</li> <li>• If the PPC is configured for both brands, the cashier can ask the cardholder which scheme to process the transaction.</li> </ul>	Choose to ask for the CVV or not.	If the transaction is authorized, a confirmation screen is shown
			<ul style="list-style-type: none"> <li>• Store how the card details were received (Telephone/Mail)</li> <li>• Initiate the payment</li> </ul>	
Dual-branded	N			The user initiates the payment.
		If the <i>bin lookup</i> fails, an error message is shown to the user	Choose to ask for the CVV or not	If the CVV check is negative, highlight the result.  Ask the user which payment action should be taken - cancel or refund.

## Transactions with Stored Credentials

Stored Credential Payments through the Virtual Terminal follow the same flow as any other Payments through the Virtual Terminal.

There are two types of recurring transactions: SIGN-UP and CHARGE.

The Sign-up transaction is the initial transaction used to actually enroll the shopper for a recurring sequence.

The Charge transaction is (one of) the transactions done with a re-use token, which was created with the Sign-up transaction.

Verifone's Virtual Terminal allows merchants in Israel to do Stored Credential Transactions via UI. The Virtual Terminal UI enables filling out Stored Credential Framework-specific fields as part of MOTO Transactions.

## ABS transactions - functional aspects

Virtual Terminal supports recurring transactions using ABS WEB provider.

The following Stored Credentials Framework-specific functionality is present on the Payment settings page. You need to perform the following steps:

1. Select *Transaction Type* **Recurring**.
2. Use the checkbox to indicate if the Transaction intended to be done is a Sign-up Transaction. If it is ticked, the following Stored Credential-specific fields are shown:
  - **Token scope:** As a drop-down menu, the possibility to select the Token Scope to be used for this Transaction
  - **Total number of payments:** An optional field asking for the count of total number of payments, where the field accepts any number value without validation
  - **Total value:** An optional field asking for the total value of all the Transactions following this Sign-up Transaction. The amount field accepts any number value without validation.
  - **Processing model:** A radio button offering a selection between the available Stored Credential processing models, which can be:
    - **Recurring**
      - If the **Recurring** processing model is selected, then the following additional field is shown:
        - **Frequency:** A field asking for the frequency of the following Charge Transactions. The amount field accepts any number value without validation up to a maximum of 52.
    - **None**
      - If the **None** processing model is selected, then the following additional field is shown:
        - **Merchant sign-up code:** An optional field asking for the Merchant sign-up code.
  - **Amount:** A field asking for the Transaction amount. If it is a Sign-up Transaction for ABS, the Transaction amount is fixed 0.01.
- For ABS, a Sign-up Transaction is a Pre-Authorization Transaction that should not be Captured.
3. Leave the box unchecked if the Transaction intended is a Charge Transaction. If it is unticked, the following Stored Credential-specific fields are shown:
  - **Sign-up reference:** A field asking for the reference received for a Sign-up Transaction, which can be:
    - ABS UID
    - Verifone Stored Credential Reference
  - **Standing order number:** An optional field asking for the sequence number of this Charge Transaction. The field accepts any number value without validation.
  - **Processing model:** A radio button offering a selection between the available [Stored Credential processing models](#), which can be:
    - Recurring

- **Unscheduled Credential on File**

## Woodforest and Worldpay US transactions - functional aspects

Virtual Terminal supports recurring transactions using the Woodforest and Worldpay US providers. The sign up transaction must be created using ecommerce API.

The following Stored Credentials Framework-specific functionality is present on the Payment settings page. You need to perform the following steps:

1. Select *Transaction Type* **Recurring**.
2. Use the checkbox to indicate if the Transaction intended to be done is a Sign-up Transaction. If it is ticked, the following Stored Credential-specific fields are shown:
  - **Processing model:** A radio button offering a selection between the available [Stored Credential processing models](#), which can be:
    - None
    - Recurring

Details on use cases for stored credentials can be found in the article located [here](#).

- **Amount:** A field asking for the Transaction amount
  - **Amount is taxable:** A checkbox you need to click on if the amount is to be taxed.
  - **Tax Amount:** The amount of tax to be paid on the purchase. This is only displayed if the **Amount is taxable** checkbox is checked.
  - **PO Number (Purchase Order Number):** The number of the purchase as assigned by you.
  - **Merchant Reference:** Optional field that can be used to pass an internal reference ID
  - **Transaction Description:** Optional field that can be used to pass information directly on the customer's bank statement
3. Leave the box unchecked if the Transaction intended is a Charge Transaction. If it is unticked, the following Stored Credential-specific fields are shown:
    - **Sign-up reference:** A field asking for the reference received for a Sign-up Transaction, which can be:
      - Verifone Stored Credential Reference
    - **Processing model:** A radio button offering a selection between the available [Stored Credential processing models](#), which can be:
      - Credential on File
      - Recurring
      - **Unscheduled Credential on File**

# Virtual Terminal

Payment Settings

Payment Form

Payment status

## Payment Settings

Organization

WOODFOREST NATIONAL BANK



Transaction type

Sale



Authorization Type

Authorization with capture



Channel



Mail



Telephone

Amount

USD

0.00



Amount is taxable

Tax amount

USD

0.00

PO number (Optional)

Merchant Reference (Optional)

Transaction Description (Optional)

Continue to Payment