

# ACH Direct's VirtualTerminal™



## ***The Premier Browser-Based Payment Processing Solution***

ACH Direct's VirtualTerminal™ is the most advanced Web-based platform for processing electronic payments available today. With its powerful, easy to use interface, VirtualTerminal enables you to schedule single or recurring transactions with a few simple keystrokes.

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

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

VirtualTerminal has been engineered with many time-saving and automatic validation features to increase accuracy and maximize productivity. Credit card account number and ABA Transit/Routing Number validation occurs at time of data entry to minimize time wasted handling administrative returns. VirtualTerminal features an extensive array of default settings that can be used to minimize keystrokes and errors by auto-filling screens with your most commonly used information.

Each VirtualTerminal account comes standard with system administration capabilities. This account allows setup of a virtually unlimited number of additional users; each with their own set of security, access and transaction processing limit settings. Users can login into the system from multiple locations worldwide, or they can be locked down to a single location.

VirtualTerminal includes a complete suite of reports to help you track your receivables, better manage your resources and maximize your cash flow. Report data is automatically updated in real time and all data is encrypted and stored at our data center to protect your organization and your customers' privacy. Reports can be exported into a variety of formats, including PDF, Word, Excel and CSV.



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Whether your business is retail, wholesale, not-for-profit, service industry based, telephone, mail or Internet-based, *VirtualTerminal* is the perfect choice to handle all your financial transaction processing needs.

#### **VirtualTerminal Features**

- 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 organization support (Multi-MID)
- Comprehensive security and reporting features
- Lightning fast authorizations
- VISA E-Commerce Indicator (ECI) support
- Supports for CVV/CVV2/CIB
- Support for new receipt masking/truncating requirements
- Local stored data is encrypted for you and your customers' protection
- Address Verification Service (AVS) support
- Procurement Card (P-Card Level II) support

#### **Supported Credit Cards**

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

#### **Supported ACH (Electronic Check) Types**

- PPD (business to consumer)
- CCD (business to business)
- WEB (Internet-initiated transactions)
- TEL (telephone-initiated transactions)
- POP (point of presentment – POS)
- ARC (accounts receivable transactions – lockbox)
- RCK (returned check transactions – NSF check)



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