



## Virtual Terminal

Cyprium Virtual Terminal solutions enable you to take credit or debit card payment over the phone. Information can be entered and submitted from any web-enabled PC, Mac, tablet, mobile phone or smartphone. Virtual terminal credit card processing is simple, flexible and secure.

We also have an advanced Virtual Terminal option specifically designed for call centre operations removing your company from the scope of PCI DSS compliancy.

### **Virtual Terminal:**

Cyprium can provide various options for Virtual Terminals which include providing a service which removes your company from the scope of PCI DSS compliancy. To accept Virtual Terminal payments, you will need a MOTO (mail order & telephone order) Merchant Account. Cyprium is an independent Payment Gateway provider, so we have the capability to work with all UK Acquirers and many within Europe. We are able to assist you with finding the most suitable Merchant Account for your business requirements.

### **Standard Virtual Terminal:**

The Virtual Terminal is designed to be used with ease when taking Mail Order or Telephone Order (MOTO) payments. Our secure Virtual Terminal will allow the merchant user to process credit and debit card payments, as well view or refund transactions in real-time.

The Virtual Terminal merchant is able to operate the system under certain permissions, giving an ideal solution for call centres, sales personal, and larger organisations who wish to restrict the ability to view transaction information or process refunds. It is a web based portal and can be easily accessed through a desktop, tablet or mobile device or integrated in to your own back office systems.

### **Advanced Virtual Terminal:**

The advanced Virtual Terminal is designed for companies who don't wish to spend time & money becoming PCI DSS compliant. You enter the card details as normal apart from the long card number. The merchant submits the information to the platform, places the card holder on hold and transfers to the automated telephone payment system. The system will then request the card holder to provide just the long card number and will then submit the payment for authorisation. The system is fully PCI DSS compliant because the long card number is taken out of the process removing your call centre from the scope of PCI DSS.

We have similar products available which email or text the customer a link which directs them to a secure portal to complete the transaction.

The Advance Virtual Terminal is very similar to the automated telephone payment mid call transfer facility but the merchant enters the majority of the information instead of the card holder.

Additionally our system can capture all the details using token technology which takes a credit card number, and replaces the 16 digit card number with a custom token. This means future payment can be made without the need to enter full card details & in turn no requirement to transfer the call.

### **Transactions & Reporting:**

The Virtual Terminal solution can be configured to Integrate with your back end office systems to look up account numbers, overdue payments and validate account numbers before accepting card payments from your customers. We can also Integrate the reporting to update your accounts software in real-time or alternatively you can view using the Merchant Management System.

The Merchant Management System is designed to provide real time transaction information generated from the Payment Gateway. Payment information can be made available to you in real time, by email, daily data feed or viewed using a powerful browser based online portal. This system allows you to view Call Logs, Payments, Failed Payments, Abandonment Report and Process Refunds.

### **Benefits of our Virtual Terminal Solutions:**

- Mail Order & Telephone Payment collections over the phone
- No card data stored
- No expensive PCI DSS compliancy issues
- Can be integrated with your customer management software or CRM
- Virtual Terminal display for companies with no management software
- Can be accessed 24/7 from any browser including smartphones & tablets
- Simple to set up with no on site equipment, software or maintenance.
- A fixed cost per transaction meaning no wage bills or staff issues
- Multiple payments can be processed simultaneously
- All reports automatically available online
- Transaction confirmation details sent to the customer
- Fully customisable payment amounts

## Tariffs for Basic Hosted Web Payment & Virtual Terminal:

Description	Small Business	Corporate
Monthly Fee	£14.50	Bespoke Pricing
Transactions included	100	1500+
Transaction cost thereafter	12.5p	TBC
Fraud Guard	Free advanced fraud screening tools	Bespoke fraud screening tools
Token Facility	Free	Free
Support	24/7	24/7
Backend integration available	Yes /POA	Yes/POA

Call us today on [0330 3338444](tel:03303338444) or send an email via our [contact us page](#)

For information on our payment gateway, integration, pricing & all the other services which can be used in conjunction with Virtual Terminal Solutions please see the additional product PDFs.