

Your step-by-step guide to Virtual Terminal 2.0

Clover UK



Contents

1. Devices and Web Browsers	5
2. First Time Login	5
3. Mobile authenticator Setup	7
4. Browser Authenticator Setup.....	7
5. One Time password (OTP)	9
6. Forgotten Password	9
7. Logging In	11
8. Logging Off	12
9. Transaction Types	13
10. New Sale (Taking a MOTO payment).....	13
10.1. Enter sales amount.....	14
10.2. Enter order information	15
10.3. Order summary.....	16
10.4. Payment Option (Credit / Debit Card)	16
10.5. How did you obtain the card information	17
10.6. Provide card details	17
10.7. Processing a payment (Pay button).....	17
10.8. View the transactions.....	18
11. Payment Link.....	19
12. Creating a Payment Link	19
13. Payment Links tab.....	22



13.1.	Searching for a Payment Link / Transaction	22
14.	Payment Token	24
14.1.	What do you do with a payment token?	25
14.2.	Making a payment with a token	26
15.	Pre-authorisation	26
15.1.	Completion (Capturing / Completing a Pre-auth)	27
15.2.	Search for the pre-authorisation	28
16.	Refund (Return).....	29
16.1.	Search for the order to refund	30
16.2.	Enter refund amount	30
16.3.	Confirm your refund	31
16.4.	Check conformation screen	31
17.	Void	32
17.1.	Search for the order to void	32
17.2.	Making this payment recurring	33
18.	Setting up a recurring payment.....	34
18.1.	When should the recurring payment end?	35
18.2.	Amend a recurring payment.....	37
19.	Cancelling a recurring payment	38
20.	Credit (Naked Refund).....	39
21.	Store Management	40
21.1.	Fraud Prevention	41

21.2.	Auto lock out	42
21.3.	Duplicate lock out time in seconds	42
21.4.	Maximum purchase amount.....	43
21.5.	Blocked Cards	43
21.6.	Unblocking cards	44
21.7.	Payment Methods (PayPal account).....	45
22.	Checkout Builder vs Connect Builder	46
23.	Checkout builder (Customising your checkout screen)	48
23.1.	Payment page configuration	48
23.2.	Creating a new payment page	49
23.3.	Configuration	50
23.4.	Design	50
23.5.	Fields.....	52
23.6.	Test Payment	53
23.7.	Enabling a different checkout page.....	54
24.	Connect Builder.....	55
24.1.	Fullscreen / Test Payment	56
24.2.	Certificates	57
24.3.	Email Notifications	58
24.4.	Card expiry notifications	59
25.	Transactions Tab.....	60
25.1.	Searching for a transaction	61



- 25.1.2. Search results 62
 - 25.1.3. Order history 63
- 26. Manage Users 64
 - 26.1. Personal Details 64
 - 26.2. Users.....65
 - 26.3. Creating a new user.....65
 - 26.4. Permissions (New user set up) 66



Virtual Terminal (VT) 2.0

Virtual Terminal is a web-based application that allows you to process card-not-present transactions, such as mail order/telephone order (MOTO) payments. It enables you to manually enter credit card information into the system to authorize and process transactions for customers who are not physically present.

Live link: <https://www.ipg-online.com/virtual-terminal/>

1. Devices and Web Browsers

We recommend that the following OS and browsers are used.

Device	OS	Browser
Desktop	Windows, iOS	Chrome, Safari, Edge, Firefox, Opera
Tablet	Windows, iOS	Chrome, Safari, Edge, Android, Opera
Mobile	Android, iOS	Chrome Safari

2. First Time Login

Before you proceed with your first login into the Virtual Terminal, it is necessary to install a mobile authenticator application on your mobile device (for Android and iOS devices), what will be used for a multi-factor authentication purpose and one-time-password (OTP) generation during login process.

This app is used as an extra security step. It will:

- Create a **one-time code (OTP)** each time you log in
- Help keep your account safe

Suggested apps:

- FreeOTP
- Google Authenticator
- Or any similar authenticator app



Other examples include:

- Sophos Authenticator
- IBM Verify (iPhone)
- Aegis Authenticator (Android)

If you would like to use your own authenticator app, please ensure it meets the following requirements:

- **Type:** Time-based
- **Algorithm:** SHA512
- **Digits:** 6
- **Interval:** 30 seconds

After you have successfully installed an authenticator app on your mobile device and obtained your VT account credentials, enter Virtual Terminal URL in your browser so that a login screen is displayed.

A screenshot of the Virtual Terminal login interface. The title "Virtual Terminal" is centered at the top. Below it are three input fields: "Store ID", "Username", and "Password", each with a light gray label and an orange border. To the right of the "Password" field is a blue link that says "Forgot Password?". At the bottom is a solid orange button with the text "Sign In" in white.

Type in your credentials and initial password provided in your welcome email and press the **Sign In** button.

Note: If you are the main (first) administrator, your **Store ID** and **Username** will usually be the same.



3. Mobile authenticator Setup

Follow the steps shown on screen to **set up extra security (multi-factor authentication)** for your account, then select **Submit**.

Mobile Authenticator Setup

 **You need to set up Mobile Authenticator to activate your account.**

1. Install one of the following applications on your mobile:
Google Authenticator
FreeOTP
2. Open the application and scan the barcode:

[Unable to scan?](#)
3. Enter the one-time code provided by the application and click Submit to finish the setup.
Provide a Device Name to help you manage your OTP devices.
One-time code *

Device Name

☒ Sign out from other devices

4. Browser Authenticator Setup

If you are unable to use a mobile device for MFA, you can use a browser-based TOTP generator instead, such as [2FA TOTP Generator](#).

To begin the MFA registration process, click the **Unable to scan?** link. A secret key will then be displayed, which you can copy and paste into the browser-based TOTP generator to generate your authentication codes.

Mobile Authenticator Setup

1. Install one of the following applications on your mobile:
Google Authenticator
FreeOTP
2. Open the application and scan the barcode:

3. Enter the one-time code provided by the application and click Submit to finish the setup.
Provide a Device Name to help you manage your OTP devices.

One-time code *

135335

Enter the **Key** (highlighted below) into the **Setup Key** field.

Mobile Authenticator Setup

You need to set up Mobile Authenticator to activate your account.

1. Install the following application on your mobile:
FreeOTP
2. Open the application and enter the key:
IVIV AR3H GNRT G532 KY3E 42LN GB3E IZCC
3. Use the following configuration values if the application allows setting them:
Type: Time-based
Algorithm: SHA512
Digits: 6
Interval: 30
4. Enter the one-time code provided by the application and click Submit to finish the setup.
Provide a Device Name to help you manage your OTP devices.

Generator 1

Setup key

GJWF CMCU JM2U URTV IVEW 2UCW MFQU EV3H

Base32 / otpauth://

Paste Scan QR image Clear

TOTP options

Digits: 6 Period: 30 s Algorithm: SHA-512

Current code

441787

Copy current code

Refreshes automatically

Now enter in the configuration values onto the TOTP fields as pictured above.

Please note that you must save the application (setup) key, as you will need it each time you sign in using the desktop authenticator.



5. One Time password (OTP)

This setup screen will only appear the first time you log in.

Once you've completed the setup:

- On future logins, you will just need to enter a code (OTP)
- The code comes from your **authenticator app on your phone**

A screenshot of a login screen for a One-time password (OTP). At the top, the number '4109950006' is displayed next to a small blue icon. Below this, the text 'One-time code' is shown above a white input field with an orange border. At the bottom, there is an orange button with the text 'Sign In' in white.

6. Forgotten Password

If you forget your password, select the **Forgot password** link to reset it.

A screenshot of a login screen titled 'Virtual Terminal'. It features three stacked input fields with orange borders, labeled 'Store ID', 'Username', and 'Password' from top to bottom. To the right of the 'Password' field is a blue link that says 'Forgot Password?'. At the bottom, there is an orange button with the text 'Sign In' in white.

Enter your **Store ID** and **Username**, then select **Submit**.

- If you are the **main person assigned to the account**, your **Store ID** and **Username** **will be the same**
- If not, your **Store ID** and **Username** **will be different**



Forgot Your Password?	Virtual Terminal
Store ID	✓ You should receive an email shortly with further instructions.
Username	Store ID
← Back to Login	Username
Submit	Password
Enter your username or email address and we will send you instructions on how to create a new password.	Forgot Password?
	Sign In

You will receive an email with a link to reset your password.

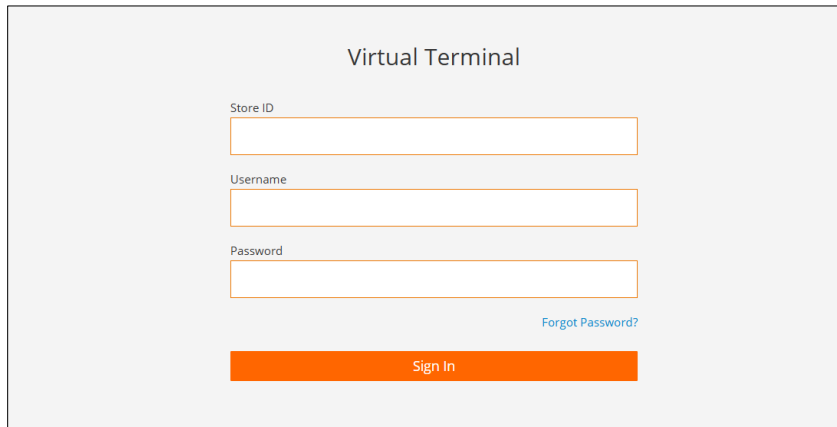
Reset password
IO IPG-Online (GWS-SSO) <do-not-reply@ipg-online.com> To
EXTERNAL MESSAGE – Think Before You Click
Someone just requested to change your Virtual Terminal 2.0 account's credentials. If this was you, click on the link below to reset them.
Link to reset credentials
This link will expire within 5 minutes.
If you don't want to reset your credentials, just ignore this message and nothing will be changed.



7. Logging In

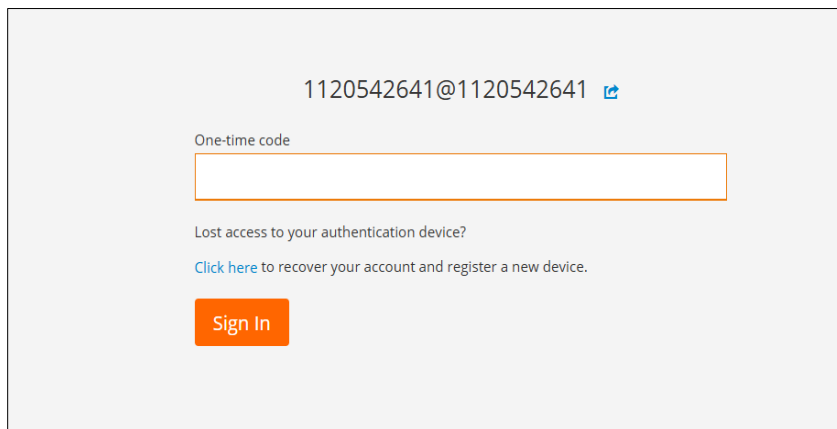
Enter your Store ID, Username, and Password to log in.

- You can find your Store ID in your welcome email
- If you are the first (main) administrator, your Store ID and Username will usually be the same



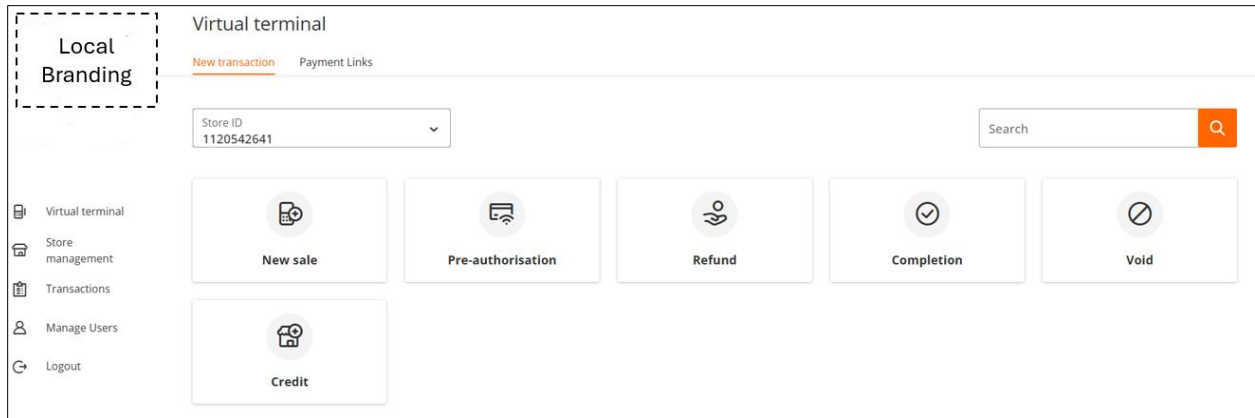
The image shows a login screen titled "Virtual Terminal". It contains three input fields: "Store ID", "Username", and "Password". Below the "Password" field is a link that says "Forgot Password?". At the bottom of the form is an orange button labeled "Sign In".

Enter the **one-time code** from your authenticator app, then select **Sign In** to finish logging in.



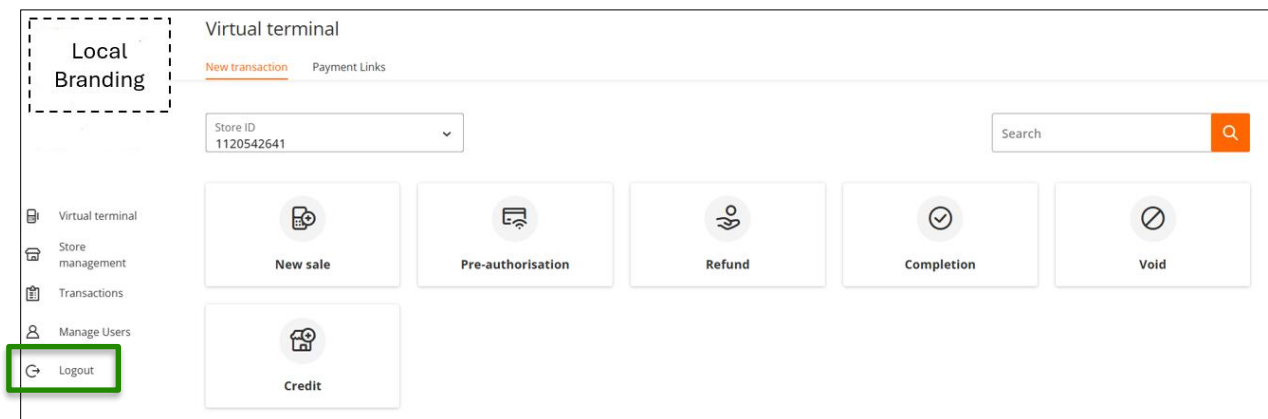
The image shows a verification screen. At the top, it displays the text "1120542641@1120542641" followed by a small blue icon. Below this is a label "One-time code" and a text input field. Underneath the input field is the text "Lost access to your authentication device?" followed by a link that says "Click here to recover your account and register a new device." At the bottom is an orange button labeled "Sign In".

After you sign in, you'll be taken to the **Virtual Terminal** screen, where you can start taking payments.

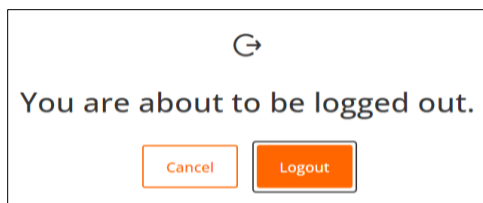


8. Logging Off

Select the **Logout** option shown in the screenshot below to sign out of the system.

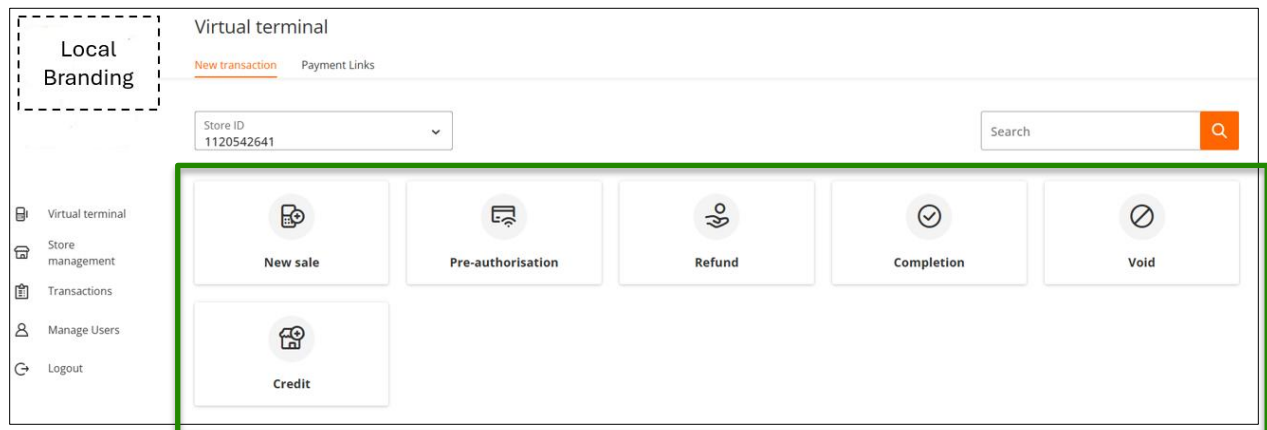


Select the **Logout** button to sign out of the Virtual Terminal.

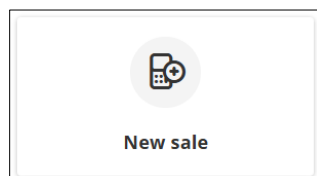


9. Transaction Types

The availability of the various transaction types depends on the permissions granted to you as a merchant. Where you have been assigned the required permissions, these transaction types are available to you as tiles from the main Virtual Terminal menu.



10. New Sale (Taking a MOTO payment)



To complete a sale transaction, select the **New Sale** tile.

The payment option screen is broken down into the following areas:

- Enter sale amount.
- Enter order information.
- Enter billing details.
- Enter delivery details.

All optional fields are indicated on each screen as you navigate through to complete the sale transaction for your customer.

To **cancel** the sale, click the X at the top-right of the screen.

Sale amount
Order summary
Payment options

Enter sale amount

Subtotal amount

0.00

GBP

Currency

GBP

▼

VAT (optional)

0.00

GBP

Delivery cost (optional)

0.00

GBP

Total amount

0.00 GBP

Enter order information

Order ID (optional)

Invoice number (optional)

Next

10.1. Enter sales amount

When entering a sale, some fields are optional. At a minimum, the **Subtotal Amount** field must be completed to process a payment.

Enter sale amount

Subtotal amount

0.00

GBP

Currency

GBP

▼

VAT (optional)

0.00

GBP

Delivery cost (optional)

0.00

GBP

Total amount

0.00 GBP

Field	Type	Description
Subtotal	Mandatory	Enter the transaction amount. As you input the subtotal, the Total amount will automatically update in real time. The subtotal amount must be greater than or equal to Zero
Currency	Mandatory	If you want to use another currency for the transaction than the displayed default currency, you can change it (where applicable) using the dropdown menu. The number of decimal places allowed for each currency will be updated in the number of fields you choose from when you choose a different currency.
VAT	Optional	If you're selling internationally, you may need to add VAT (Value Added Tax) instead of, or as well as, standard sales tax. If VAT applies to the sale, simply enter the VAT amount in this field.
Delivery Cost	Optional	If there are delivery or shipping charges for the order, you can enter the amount here.



		This helps you include and track delivery costs as part of the payment.
Total amount	N/A	As you enter the subtotal, VAT and delivery amounts, the virtual terminal automatically calculates the total amount for you. The total amount will always equal the sum of the subtotal, delivery, and VAT amounts. The total amount must be greater than zero in order to proceed. The Next button will be disabled unless there is a valid total amount.

10.2. Enter order information

Enter order information

Order ID (optional)

Invoice number (optional)

Customer ID (optional)

Notification language
English

Billing details

Add

Delivery details

Add

Field	Type	Description
Order ID	Optional	If you want to assign an order ID, enter the order number in the Order ID field. You must enter a unique ID for each order. If you are going to use this field on a regular basis, you should adopt an order ID generation procedure. If you choose not to assign an order ID, the system will automatically generate one for you.
Invoice number	Optional	If there is an invoice number associated with this order, enter it in this field. You may have several transactions against the same invoice, hence you may use the same invoice number when processing more than one transaction, if needed.
Customer ID	Optional	If the customer has a unique customer ID, enter it in this field. This enables you to search for all transactions for a specific customer in your reports.
Notification language	N/A	Where you have the required permission, you may select a notification language from the Notification language dropdown menu. Your customer will receive email notifications for the transaction in this selected language.
Billing details	Optional	If you need to capture the customer's billing details, enter these details such as Full name, Company name, Phone number, Billing email address and Postal address of your customer in the respective fields. After you enter the billing details, select Accept to save. Select Update to modify any of these details.



Delivery Details	Optional	If the delivery address for the order differs from the billing details, you can update the delivery details such as Full name, Phone number, Delivery email address and Postal address for shipping to your customer. After you enter the delivery details, select Accept to save. Select Update to modify any of these details. If billing and delivery details are the same, you can use the functionality Copy from billing address.
------------------	----------	---

Once you've filled in all the required fields, select **Next** at the bottom of the screen to continue.

Next

10.3. Order summary

This screen lets you **review the details you entered**. If everything looks correct, select **Go to payments** to continue.

If you need to make changes, select **Back** to return to the previous screen. Both options are at the **bottom of the screen**.

Order summary

Total amount

25.00 GBP

Type

Sale

Notification language

English

< Back

Go to payments

10.4. Payment Option (Credit / Debit Card)

This screen lets you choose how to take the payment. You can either **process a sale (MOTO)** or **send a payment link**.

To take a card payment over the phone, select **Credit/Debit card**.



Payment options

Total amount 25.00 GBP

Credit/Debit cardPayment LinkPayment token

How did you obtain the card information?

☒ Telephone order

☐ Mail order

Provide card details

[Show supported card brands](#)

Card number

Expiry date (MM/YY)

< BackPay

10.5. How did you obtain the card information

Select the relevant radio button. If you are taking a payment from a customer over the phone, then you should select the **Telephone order** button.

10.6. Provide card details

Enter the customer's card details on this screen.

Provide card details

[Show supported card brands](#)

Card number

5544 33** **** 0011

Expiry date (MM/YY)

12/27

Name on card (optional)

Mr Customer

Security code (CVV)

...

Select **Pay** to process the payment.

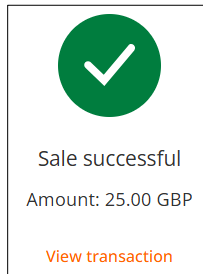
< BackPay

10.7. Processing a payment (Pay button)

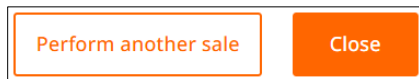
Select **Pay** to process the payment.



After you process the payment, you'll see a Sale successful screen if the payment goes through.

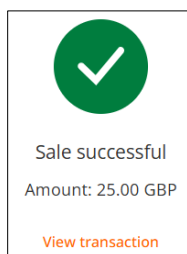


Select **Perform another sale** to process another transaction. Or select **Close** to return to the main Virtual Terminal menu.



10.8. View the transactions

Select **View transaction** to see the transaction details, including **Order ID**, **balance**, **origin**, and **history**.





Order ID
100000761243

Order balance
25.00 GBP

Transaction origin
Phone

Process a refund

Refund amount
0.00

GBP

Refund

Order history

12/06/2026
13:34

● Approved

Sale

VISA
25.00 GBP

⌕ Void

📧 Send notification

🖨️ Print receipt

⌵ See more

11. Payment Link

A **payment link** is a secure link you send to a customer so they can pay online. The customer simply clicks the link, enters their payment details, and completes the transaction. You can share the link using your preferred communication method, such as email, WhatsApp, or social media.

Note: Each payment link can only be used once.

12. Creating a Payment Link

To create a payment link, select the **Payment link** option at the top of the screen. Choose an expiry date by selecting the **calendar icon** 📅, then press **Generate** to create the link. If you don't select a date, the link will automatically expire after **182 days**.



Payment options

Total amount 19.99 GBP

Credit/Debit card **Payment Link** Payment token

The payment link will expire in 182 days, unless you define a specific expiry date and time.

Expiry date and time (optional)
30/06/2026 11:59 PM

✕

☐ Save details (Generate token) ☐ Make this payment recurring

< Back Generate

The payment link can be copied by selecting **Copy Link**. You also have the option to **copy or download the QR code**. Once you've copied the link or QR code, the **Next** button will become available.

Payment options

Total amount 25.00 GBP

Credit/Debit card **Payment URL** Payment token

Please use the customer payment url below

Payment url expires on: 28/06/2026 23:59:00

https://test.ipg-online.com/connect/gateway/processing?paymentUrlId=ca113768-d4af-47b9-b1cf-f983a44d184e

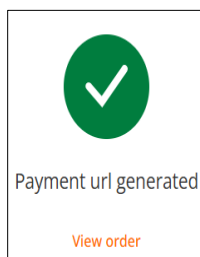
Copy link



Copy QR code
Download JPG
Download PNG

Please copy the payment url or copy/download the QR code before you leave this page.

< Back Next



Select **View transaction** to see the transaction details, including **Order ID, balance, origin, and order history**, where you can also **copy the payment link again**.



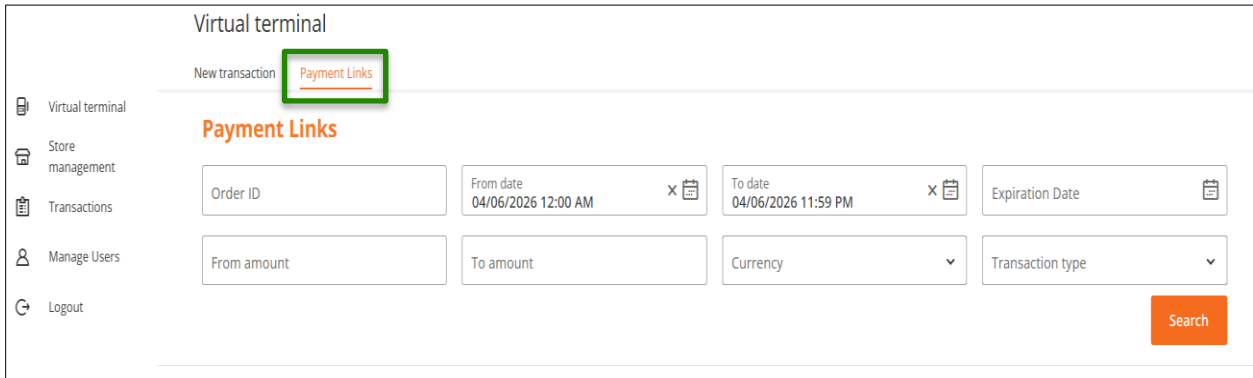
Order ID	Order balance
R-180cd0a8-8fc5-4c1f-a1e9-623e0cd8c1a0	0.00 GBP
Transaction origin	
Ecom	
Order history	
12/06/2026 13:38	
● Waiting	25.00 GBP
Sale	
Payment URL	
https://test.ipg-online.com/connect/gateway/processing?paymentUrlId=ca113768-d4af-47b9-b1cf-f983a44d184e	
Expires: 28/06/2026, 23:59	
Online	
Yes	
Transaction ID	
84658933094	
Approval code	
?:Payment URL created:	
^ See less	

Once you've sent the payment link or QR code to the customer (for example, via email, WhatsApp, or social media), they can click the link or scan the code to be taken to our secure payment page and complete the payment.

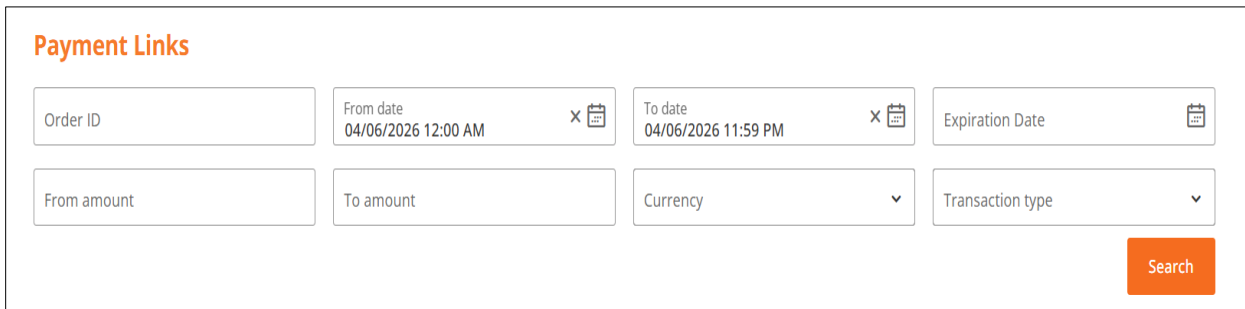
Review and Pay	
Payment method	Order summary
Card payment Apple Pay Google Pay	Order ID PL-100000741120 Items total GBP 19.99 Total GBP 19.99
VISA CARDHOLDER NAME MM/YY	SECURE CHECKOUT SSL/TLS ENCRYPTION Pay now
Enter your card information	
Card number Expiration Date Security code	

13. Payment Links tab

The **Payment Links** tab is located to the right of the **New Transaction** tab. In this section, you can search for individual payment links or filter results by a specific date range to check whether a link has been paid or is still outstanding. You can also use this area to search for any type of transaction.



13.1. Searching for a Payment Link / Transaction



Field	Description
Order Id	This is a unique alpha numeric reference for a specific transaction or payment link. It helps identify and track a particular payment. You can find this reference on the receipt, or withing the Order history of the transaction in the virtual terminal. - System generated payment link reference example: PL-100000742686 - System generated reference example: VT-95d9e912-59c4-426d-940b-f2872cbfcfb8
From date	The start date of your search range. Only transactions created on or after this date will be included.
To date	The end date of your search range. Only transactions created on or before this date will be included.



Expiration Date	The date when a payment link expires. After this date, the link can no longer be used to make a payment.
From Amount	The minimum value in your search filter. Only transactions equal to or greater than this amount will be shown.
To amount	The maximum value in your search filter. Only transactions equal to or less than this amount will be shown.
Currency (Where applicable)	The type of currency used in the transaction (e.g., GBP, USD, EUR). This helps filter transactions by currency.
Transaction type	The category of transaction you want to view (for example, payment link, Sales, refund, Pre-authorisation, etc.). This allows you to narrow your search to specific types of transaction activity.

Once you've entered your search details and selected **Search**, your results will be displayed. Selecting the **orange Order ID** will open the full transaction details. If the result is a payment link, you can **copy the link** using the copy icon, or by opening the transaction and copying it from there.

Created on ↓	Expiration Date ↑	Order ID ↑	Transaction type ↑	Amount ↑	Status ↑	Currency ↑	Copy Link
26/05/2026 10:45	30/06/2026 23:59	PL-100000742686	SALE	19.99	CREATED	GBP	
22/05/2026 14:53	30/06/2026 23:59	PL-100000741120	SALE	19.99	CREATED	GBP	
		VT-95d9e912-59c4-426d-940b-f2872cbfcfb8	RETURN	20	SETTLED	GBP	
		VT-95d9e912-59c4-426d-940b-f2872cbfcfb8	RETURN	35	SETTLED	GBP	

< 1 > [Export CSV](#)

All search results in the Virtual Terminal can be **exported as a CSV file** if needed.

payments10062026105019													
Search													
File Home Insert Draw Page Layout Formulas Data Review View Automate Help PK Protect													
Clipboard Font Alignment Number Styles													
A1	Created on												
	A	B	C	D	E	F	G	H	I	J	K	L	M
1	Created on	Expiration Date	Order ID	Transaction	Amount	Status	Currency	Copy Link					
2	26/05/2026 10:45	30/06/2026 23:59	PL-100000	SALE	19.99	CREATED	GBP	https://ci.checkout-lane.com/pl/fdyBRf					
3	22/05/2026 14:53	30/06/2026 23:59	PL-100000	SALE	19.99	CREATED	GBP	https://ci.checkout-lane.com/pl/2saWKn					
4			VT-95d9e912-59c4-426d-940b-f2872cbfcfb8	RETURN	20	SETTLED	GBP						
5			VT-95d9e912-59c4-426d-940b-f2872cbfcfb8	RETURN	35	SETTLED	GBP						
6													
7													
8													



14. Payment Token

Tokenisation means creating a secure reference (called a token) for a customer's card details instead of storing the actual card information. The system replaces the card details with a unique, randomly generated token, so sensitive data is not stored or used in future transactions. This helps improve security, reduce the risk of fraud, and support compliance, while making it easier to process payments. To use this feature, select **Save card details (Generate token)** when taking a payment, then continue as normal.

Payment options

Total amount 12.00 GBP

Credit/Debit cardPayment URLPayment token

How did you obtain the card information?

☒ Telephone order
☐ Mail order

Provide card details
[Show supported card brands](#)

Card number
4147 46** ***** 0083 VISA

Expiry date (MM/YY)
12/31

Name on card (optional)

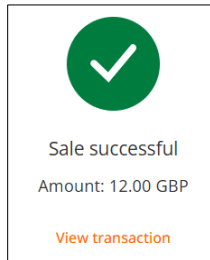
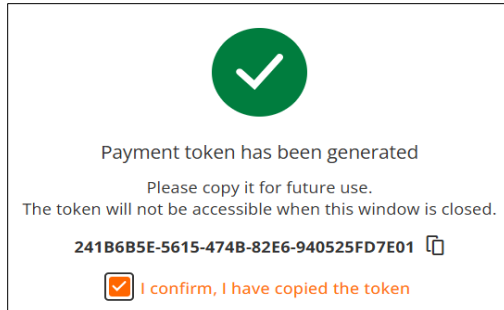
Security code (CVV)
...

[Show card info](#)

☒ Save card details (Generate token)

< BackPay

Once the payment is successful, you can copy the generated payment token . After copying it, select I confirm, I have copied the token to complete the process.



14.1. What do you do with a payment token?

- Save the payment token in your system (such as your CRM or billing platform) instead of storing card details.
- Tokens help reduce PCI scope by avoiding the need to handle sensitive card data.
- Treat the token as sensitive information, but it **carries much lower risk than full card numbers**.

Tokens are designed for **reuse**, such as:

- **Recurring payments** (subscriptions, instalments)
- **Card-on-file payments** (returning customers)
- **Delayed charges** (e.g., hotel, rentals, deposits)

In short, treat the token as a **reusable payment reference**: store it securely, use it for future authorised transactions, and manage or delete it when needed. Never store or handle actual card details once a token has been created.



14.2. Making a payment with a token

Select the **Payment token** option when processing the payment.

Payment options

Total amount 15.00 GBP

Credit/Debit cardPayment URLPayment token

How did you obtain the card information?

☒ Telephone order

☐ Mail order

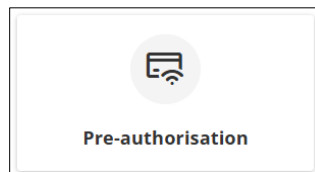
Please provide the token you wish to use for payment

Token number
241B6B5E-5615-474B-82E6-940525FD7E01

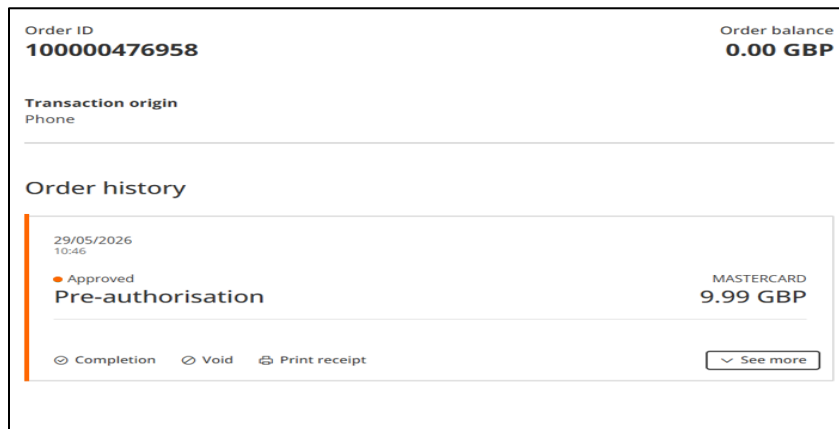
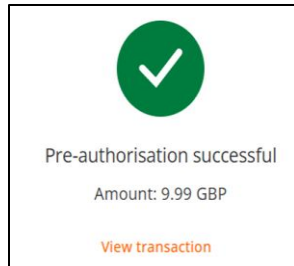
< BackPay

Enter the **payment token**, then select **Pay** to complete the transaction.

15. Pre-authorisation



A **pre-authorisation (pre-auth)** is when you reserve funds on a customer's card without taking the payment straight away. To do this, follow the same steps as a MOTO payment (See page 14). Once you've entered the payment details, select **Authorise** instead of Pay.



Pre-authorisation is typically used when the final amount isn't confirmed, or when you need to **reserve funds as a deposit or guarantee**.

Common examples include **hotels (for extras), car rentals, bars or restaurants (tabs), and any situation where extra charges may be added later**.

15.1. Completion (Capturing / Completing a Pre-auth)

A **pre-authorisation (pre auth)** and a **completion (capture)** are two linked steps. A completion is when you **finalise the payment and take the funds** from a pre authorisation. This means converting the reserved amount into an actual charge, either by taking the **full amount** or a **partial amount** if the final bill is lower.

For example, a hotel may place a **£200 pre-authorisation** at check-in. If the final bill is **£150**, they complete the payment for £150, and the remaining £50 is released back to the customer.

Please note you must complete a pre-authorisation within a set timeframe (this depends on the card issuer). If you don't, the hold will expire and the funds will be released. In most cases, you cannot complete more than the original pre-authorized amount.



15.2. Search for the pre-authorisation

Enter the Order ID.

If you don't have the Order ID, you can find the original transaction in the Virtual Terminal's Transactions section and get it from there.

Find Pre-authorisation

Order ID
100000476958

×

Q

Pre-authorisation date
29/05/2026
10:46

Transaction total amount
9.99 GBP

Card number
5239 29 **** 0036**

Enter completion amount

Subtotal amount
9.99

GBP

VAT (optional)
0.00

GBP

Delivery cost (optional)
0.00

GBP

Completion amount
9.99 GBP

You cannot exceed the subtotal of 9.99 GBP ,VAT of 0.00 GBP and delivery of 0.00 GBP.

Please confirm completion

Total amount
9.99 GBP

Order ID
100000476958

Card number
5239 29 **** 0036**

Expiry date
12/29

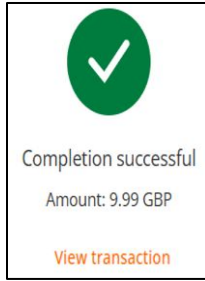
Type
Completion

 **MASTERCARD**

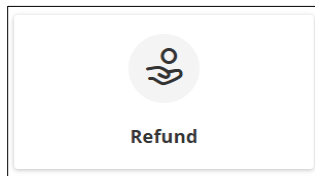
Argentina

< Back

Confirm



16. Refund (Return)



A refund is a transaction where the merchant issues a credit back to the customer's payment card for a previously processed purchase.

If you want to return funds to a customer against an existing order, you can use the Order ID of that transaction as a reference, **you do not need to submit the customer's payment details to process your request.**

When you provide a refund to your customer, the order balance is updated, minus the refunded amount.

The refund amount must be less than or equal to the current order balance.

All optional fields are indicated on each screen as you navigate to process the refund.

A **refund** is when you return money to a customer for a previous purchase. To issue a refund for an existing order, simply use the **Order ID**, you don't need to enter the customer's card details again. Once processed, the **order balance will be reduced** by the refunded amount, and the refund must not be more than the remaining balance on the order. As you go through the process, any **optional fields will be clearly shown** on each screen.



16.1. Search for the order to refund

Enter the Order ID in the Search ID field, then select the **search icon**  to bring up the details of the order you want to refund.

Find your order

Order ID

Search



16.2. Enter refund amount

After you've entered the Order ID and retrieved the order, the screen will display the **order details**, allowing you to check that you've selected the correct one before continuing.

Enter the amount you want to refund in the **Subtotal field**, and if needed, add any **VAT or Delivery amounts** to be refunded. Once ready, select **Next** to move to the Confirm screen.

Refunds cannot be more than the order balance. If they are, you will not be able to continue.

Find your order

Order ID

VT-95d9e912-59c4-426d-940b-f2872cbfcfb8

x



Date

01/10/2025 07:33

Order balance

35.00 GBP

Card number

5413 33 **** 0640**

Enter refund amount

Subtotal amount

20.00

GBP

VAT (optional)

0.00

GBP

Delivery cost (optional)

0.00

GBP

Refund amount

20.00 GBP

You cannot exceed the current order balance of 35.00 GBP

Next



16.3. Confirm your refund

If everything is correct, select **Confirm** to continue. If you need to make changes, select **Back** instead. Once confirmed, you will be taken to a screen showing whether the transaction was **successful** or **unsuccessful**.

Please confirm your refund

Total amount 20.00 GBP	Type Refund
Order ID VT-95d9e912-59c4-426d-940b-f2872cbfcfb8	 MASTERCARD
Card number 5413 33** ***** 0640	Belgium
	Expiry date 01/26

[< Back](#)[Confirm](#)

16.4. Check conformation screen

After you process the refund, you'll be taken to a confirmation screen. If the refund is successful, you'll see a **Transaction Successful** message. If it isn't, you'll see a **Transaction Unsuccessful** screen where you can check the refund details and the reason it was declined.



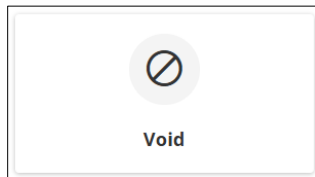
Refund successful
Amount: 20.00 GBP

[View transaction](#)

Select **Perform Another Refund** on the screen if you want to process another refund. Otherwise, select **Close** to go back to the Virtual Terminal menu.

[Perform another refund](#)[Close](#)

17. Void



If a customer cancels an order or you spot a suspicious transaction, you can **void the transaction**. This option may be available depending on your account setup.

A transaction can only be voided if it has **not yet been settled (finalised)**. If it has already been settled, you will need to **process a refund instead**.

To void a transaction, select the **Void option** from the Virtual Terminal menu and choose the transaction you want to cancel. You can void the following types of transactions if they haven't been settled: **Sale, Preauthorisation, Completion, Credit, and Refund**.

17.1. Search for the order to void

Enter the Order ID in the Search ID field, then select the search icon  to display the details of the order you want to void.

Find your order

Order ID

100000759115

x



Please confirm void

Total amount

15.00 GBP

Order ID

100000759115

Card number

4147 46** ***** 0083

Expiry date

12/31

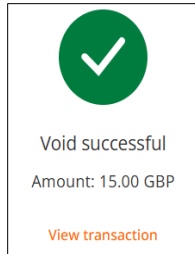
Type

Sale

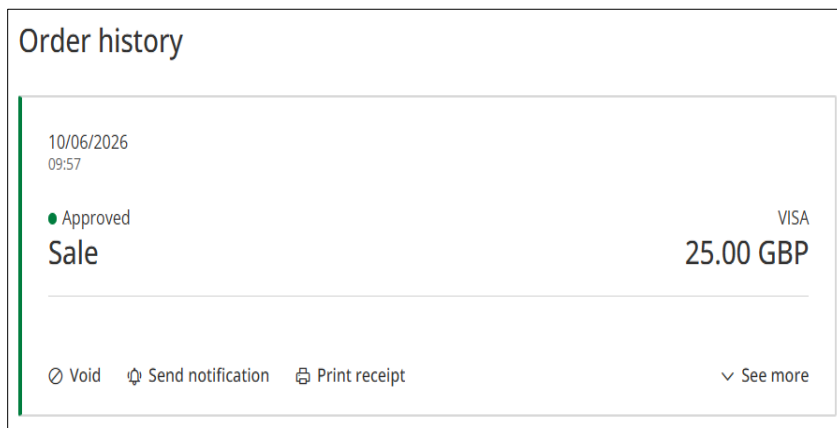
 

Singapore

Confirm



You can also **void a transaction directly from the Order History** when viewing a transaction, if that transaction has not yet been settled.



17.2. Making this payment recurring

A recurring payment is when a customer gives permission for a business to charge them regularly (e.g., monthly) for ongoing products or services, such as subscriptions, memberships, bills, or loan repayments.

Once you have selected either Telephone / Mail order and entered in the customers card details, **Tick the Make this a recurring payment box** .

A **recurring payment** is when a customer gives you permission to charge them regularly (for example, every month) for ongoing services like subscriptions, memberships, or bills. To set this up, select **Telephone/Mail Order**, enter the customer's card details, and then tick the **"Make this a recurring payment"** box .



Payment options

Total amount 150.00 GBP

Credit/Debit card Payment Link Payment token

How did you obtain the card information?

☒ Telephone order
☐ Mail order

Provide card details
[Show supported card brands](#)

Card number  Expiry date (MM/YY)

Name on card (optional) Security code (CVV)

☒ **Make this payment recurring**

Start on 

Repeat every

18. Setting up a recurring payment

Start on: Select the payment start date from the 'Start on' field.

Configure the payment frequency and duration:

Repeat every: Enter the number of times you want to repeat the transaction. Select plus + or minus - sign to edit the number.

Dropdown: Select the interval between payments (Days, Weeks, Months, or Years) from the drop-down menu.

Examples:

- To charge the customer once per month, enter **1** and select **month**.
- To charge the customer twice per year (every 6 months), enter **6** and select **Months**.

To set up a recurring payment, select the **start date** in the **Start on** field. Then choose how often the payment should happen and for how long. In the **Repeat every** field, enter how frequently the payment should be taken, using the + or – buttons to adjust the number. Next, select the timing (Days, Weeks, Months, or Years) from the dropdown menu.

For example, to charge a customer once a month, enter **1** and select **Month**.

☒ Make this payment recurring

Start on
 01 Jun 2026

Repeat every

–

1

+

^

Day(s)
 Week(s)
 Month(s)
 Year(s)

Payments planned for holidays or month's non existing days will occur on

When should the recurring payment end?

Never

[< Back](#)
[Pay](#)

18.1. When should the recurring payment end?

A recurring payment should end when **one of the following conditions is met**, depending on the agreement and purpose:

A recurring payment should end when one of the agreed conditions is met, based on what was set up with the customer, such as when the **set number of payments has been completed**, the **end date is reached**, or if the payment is cancelled by either you or the customer.

Payments planned for holidays or month's non existing days will occur on day before.

When should the recurring payment end?

Never

After number of payments

1. End of Contract or Subscription Term

- If the payment relates to a fixed-term agreement (e.g., a 12-month contract), it should stop at the agreed end date unless renewed.
- Check the contract — some auto-renew unless cancelled.

2. Fulfilment of Obligation

- If the payments are for a loan, instalment plan, or purchase, they should end when:
 - The **full balance is paid off**, or



- The agreed number of instalments is completed.

3. Cancellation or Termination Notice

- Many services (e.g., streaming, gym memberships) continue indefinitely until you:
 - Give proper notice (often 7–30 days), and
 - Receive confirmation of cancellation.

4. Change in Circumstances

A recurring payment should be reviewed and potentially stopped if:

- You no longer use or need the service
- The agreement terms change (e.g., price increase)
- You switch providers or products

5. Legal or Compliance Requirements

- Some payments (like subscriptions or insurance) must stop if the provider cancels the agreement or it becomes invalid.

The image below shows an example of a recurring payment set to be taken **once a month for one year**, with the total duration based on the number of payments (12 in total).

☒ Make this payment recurring

Start on

01 Jun 2026

Repeat every

—

1

+

Month(s)

▼

Payments planned for holidays or month's non existing days will occur on day before.

When should the recurring payment end?

Never

After number of payments

Number of payments

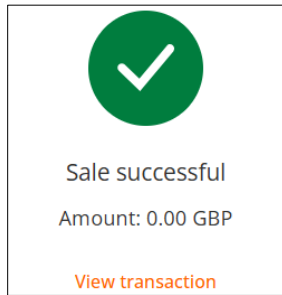
12

< Back

Pay



Select **Pay** to complete the setup of the recurring payment.



Selecting **View Transaction** will show you the details of the recurring payment, where you can **review, update, or cancel** it. You can also return to this at any time by finding the transaction and making changes whenever needed.

18.2. Amend a recurring payment

Select **Amend Schedule** to open the options where you can update the recurring payment details.

Order ID		Order balance	
R-b5cd22b0-ec69-48c2-96aa-93b3ed6a0e57		0.00 GBP	
Transaction origin			
Phone			
Recurring payment			
		Amend schedule	Cancel schedule
Start on	Repeat every	Next attempt date	Complete
01/06/2026	1 Month(s)	01/06/2026	After 12 payment(s)

You can now edit the **next payment date**, how often the payment repeats, and when the recurring payment will end. You can also update the **card details**, which is useful if the customer's card is expiring.



Order ID
VT-95d9e912-59c4-426d-940b-f2872cbfcfb8

Order balance
175.00 GBP

Amend recurring payment

Next attempt date
01 Jul 2026

Repeat every
- 3 + Month(s)

When should the recurring payment end?

Never

After number of payments

Number of payments
4

Payment details

Update

Card number
5413 33** **** 0640

Expiry date
1/26

Amounts

Update

Subtotal
70.00 GBP

VAT
0.00 GBP

Delivery
0.00 GBP

Total amount
70.00 GBP

Billing details

Update

Address
e10aw
United Kingdom

Close

Save

Once you've made your changes, select **Save** to apply them.

19. Cancelling a recurring payment

Select **Cancel Schedule** to stop the recurring payment.

Order ID
R-b5cd22b0-ec69-48c2-96aa-93b3ed6a0e57

Order balance
0.00 GBP

Transaction origin
Phone

Recurring payment

Amend schedule Cancel schedule

Start on

Repeat every

Next attempt date

Complete

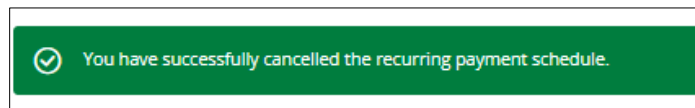
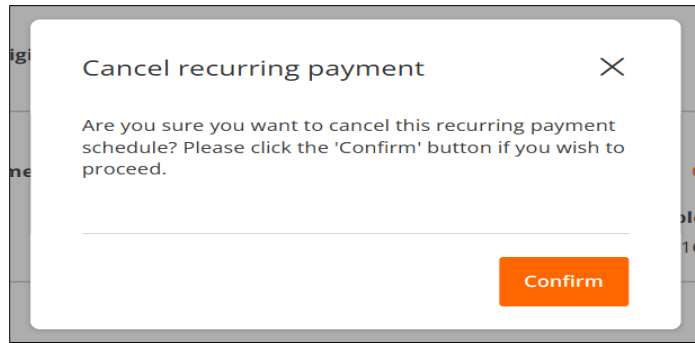
01/06/2026

1 Month(s)

01/06/2026

After 12 payment(s)

Now select **Confirm** to cancel the recurring payment.



20. Credit (Naked Refund)

A **credit** (sometimes called a naked refund) is when you refund a customer without linking it to an original transaction. To issue a credit, select the **Credit** option from the Virtual Terminal menu and enter the required details to refund the customer's card or account. Fill in all mandatory fields and add any additional information if needed, any **optional fields will be clearly marked** as you go through the process.

If this option is enabled on your account, you can issue a credit to your customer using the Virtual Terminal. However, because credits carry a higher risk of fraud, not all merchants have access to this feature. If you don't see the Credit option in the Virtual Terminal menu, it means you don't currently have permission to use it.

Common situations when a credit may be needed:

- **Original transaction can't be found**
For example, the payment was made a long time ago or the system can't locate it.
- **Different payment method originally used**
The customer paid by cash, cheque, or another system, but the merchant agrees to refund to a card instead.



- **Manual adjustment or goodwill refund**
The merchant wants to compensate a customer (e.g., for a complaint, service issue, or goodwill gesture).
- **Partial system outage or error**
If the original sale wasn't properly recorded or linked, a standalone credit may be needed.
- **Merchant error correction**
For example, the wrong amount was charged and the easiest fix is to issue a separate credit.
-

Important note: A credit is usually **more restricted and monitored** because:

- It isn't tied to a previous sale
- It carries higher fraud risk

21. Store Management

The store management tab is split into multiple sub-tabs.

- Fraud Prevention
- Payment methods
- Payment Page configuration
- Connect
- Certificates
- Email notifications



Local Branding

Virtual terminal

Store management

Transactions

Manage Users

Logout

Ecommerce

Fraud preventionPayment methodsPayment page configurationConnectCertificatesEmail Notifications

Store ID1120542641

Auto lock out

Maximum purchase amount

Blocked cards (8)

Country profile

Cancel changesSave changes

21.1. Fraud Prevention

You have access to **fraud prevention features** to help protect your business from suspicious or fraudulent transactions.

Local Branding

Virtual terminal

Store management

Transactions

Manage Users

Logout

Ecommerce

Fraud preventionPayment methodsPayment page configurationConnectCertificatesEmail Notifications

Store ID1120542641

Auto lock out

Maximum purchase amount

Blocked cards (8)

Country profile

Cancel changesSave changes



21.2. Auto lock out

You can set up rules to automatically lock out customer accounts or block transactions if certain suspicious activity patterns are detected by the system, such as multiple failed login attempts or high-risk transaction behavior.

21.3. Duplicate lock out time in seconds

A duplicate transaction is when the **same payment** (same amount, card details etc.) is **accidentally processed more than once** in a short time.

This can happen because of:

- A system issue
- A communication error
- Someone pressing the payment button more than once

As a result, the same payment may show up multiple times in your records.

You can control how quickly the system checks for duplicates using the toggle.

With **Auto lockout** and **Duplicate lockout**, you can:

- Increase the time window using the **+ button**
- Decrease the time window using the **– button**

This helps stop the same payment being taken more than once.

Auto lock out

You can choose how long any automatically blocked transaction will continue to be blocked from that card. The cardholder can then attempt approval again when the lock out time has expired.

Lock out time in seconds

–

30

+

You can choose how long a duplicate transaction will continue to be blocked. No duplicate orders will be approved until the lock out time has expired.

Duplicate lock out time in seconds

–

60

+



21.4. Maximum purchase amount

You can set a maximum amount for each transaction, so any payment above this limit will be automatically blocked, helping to prevent unusually large charges and protect your business from potential fraud.

Maximum purchase amount

You can choose to block transactions over a maximum purchase amount. No orders over that amount will be approved.

Search for currency

Q

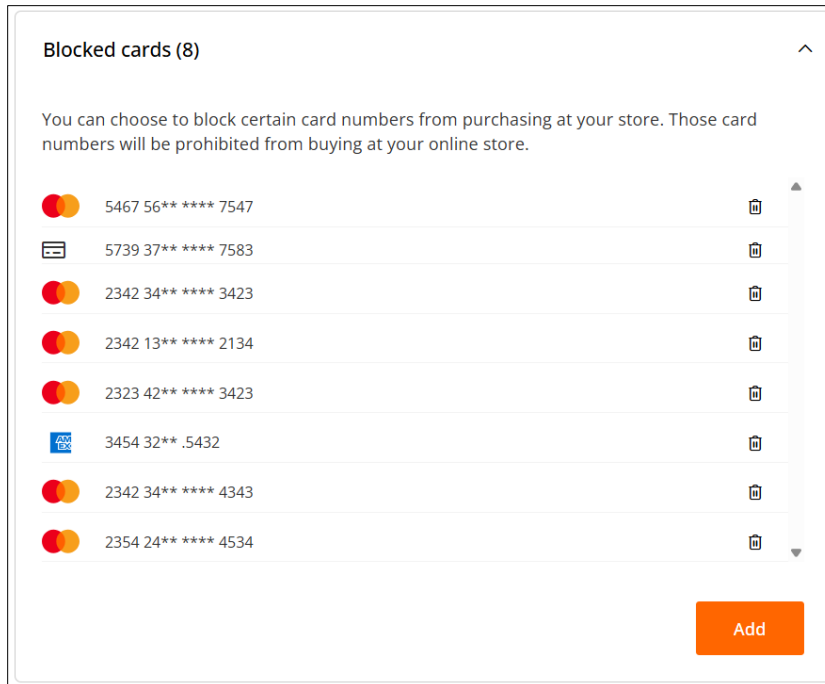
GBP

9999.00

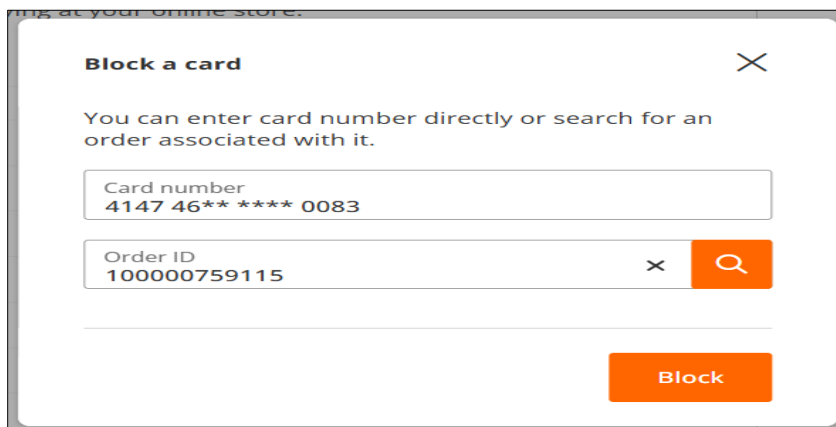
21.5. Blocked Cards

You can flag specific card numbers or types that you suspect may be compromised or associated with fraudulent activity, effectively blocking transactions made with those cards

To block a card, press the **Add** button.



You can enter the full card number or the order number if you have it, and if you don't have either, you can simply search for the order ID in the transaction tab (see page XX).



Press the **search icon**  to find the card using the Order ID. This will automatically fill in the card number and enable the **Block** button. Once it's active, press **Block** to stop that card from being used.

21.6. Unblocking cards

Select the bin icon  to unblock a card in your Virtual terminal.



Blocked cards (9) ^

You can choose to block certain card numbers from purchasing at your store. Those card numbers will be prohibited from buying at your online store.

	4147 46** **** 0083	
	5467 56** **** 7547	
	5739 37** **** 7583	

Press **Yes, unblock** to remove the card from the blocked list so it can be used again.

Are you sure you want to unblock card **4147 46** **** 0083** ?

Cancel

Yes, unblock

21.7. Payment Methods (PayPal account)

This tab is where you can turn on and connect your business PayPal account, giving your customers another way to pay.

Ecommerce

Virtual terminal

Fraud prevention

Payment methods

Checkout Builder

Connect Builder

Certificates

Email Notifications

Store management

Transactions

Manage Users

Logout

Store ID

1120542641

PayPal ^

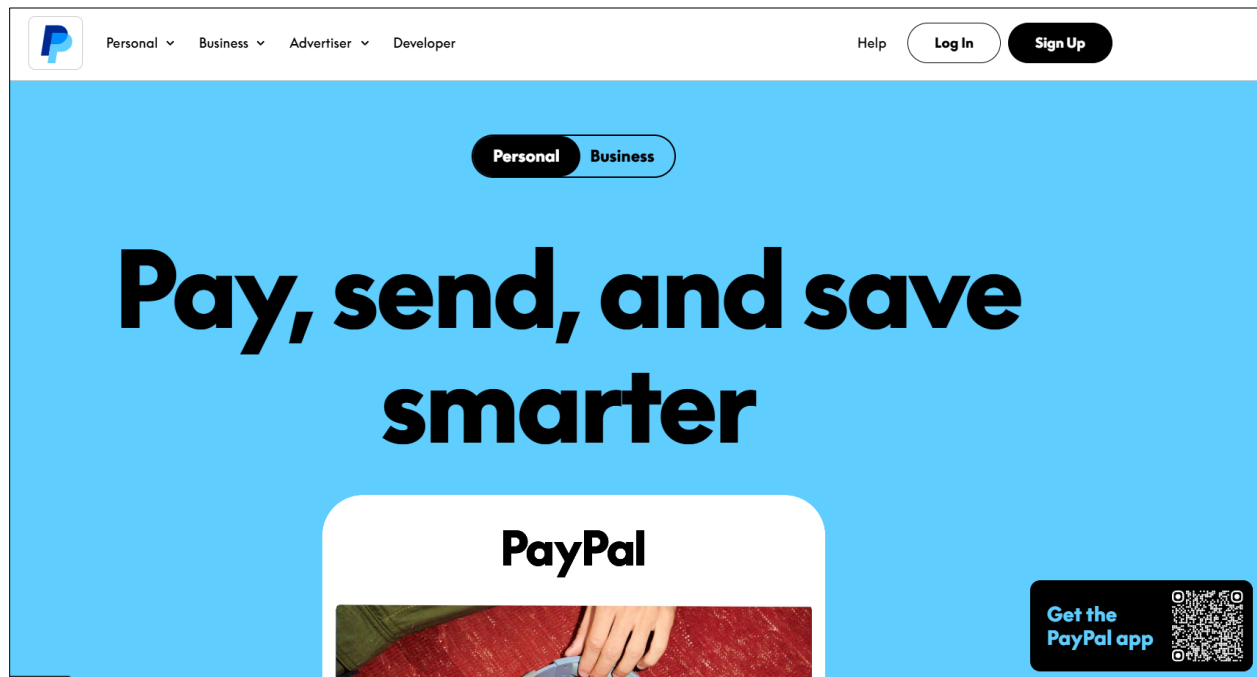
Please enter the email address which has been used to create your PayPal business account. If you do not have a PayPal business account yet, please visit www.paypal.com to open it.

PayPal business account

Activate PayPal account



If you do not have a business PayPal account and would like to open one, you can do so here: www.paypal.com and selecting the Business tab.



22. Checkout Builder vs Connect Builder

Both Checkout Builder and Connect Builder are tools for creating hosted payment pages (HPPs).

Connect (older / legacy HPP)

- Long-established integration method
- Used by most existing plugins, ecommerce platforms, and APIs
- Stable and widely supported

Checkout (newer HPP)

- Newer, more modern payment page
- Usually used for payment links and newer implementations
- Designed to replace Connect over time

If you're using a **website plugin** (e.g., WooCommerce, Magento, Shopify integration, etc.):



- That plugin is already coded to work with one specific integration type
- You don't get to choose Connect vs Checkout freely

So:

- **Older plugins** → use Connect
- **Newer features** (like payment links) → use Checkout

Simple analogy

Think of it like phone chargers:

- **Connect** = old USB-A (widely supported, everywhere)
- **Checkout** = USB-C (newer, better, but not universal yet)

Even if USB-C is better:

- If your device only supports USB-A → you must use USB-A

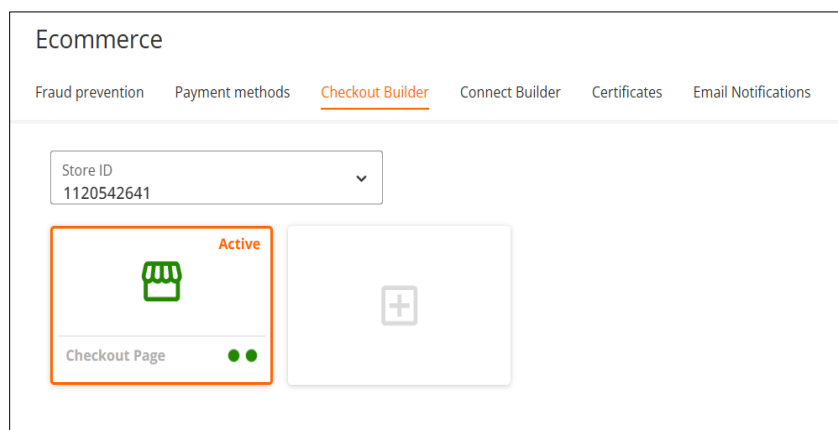
Bottom line

The difference isn't just preference; it's **dictated by how you're integrating payments**

- **Checkout** = new default for VT payment links
- **Connect** = still used by most integrations/plugins

23. Checkout builder (Customising your checkout screen)

The checkout screen is what your customer sees when they are making a payment, either through a payment link or after being redirected from your website, and you can create multiple checkout screens in advance to match different promotions, seasons, or holiday campaigns throughout the year.



23.1. Payment page configuration

To create or edit a checkout page, hover over the **New Checkout Page** tile. If you don't already have one, click the **Add (+)** icon on the tile to create a new page.

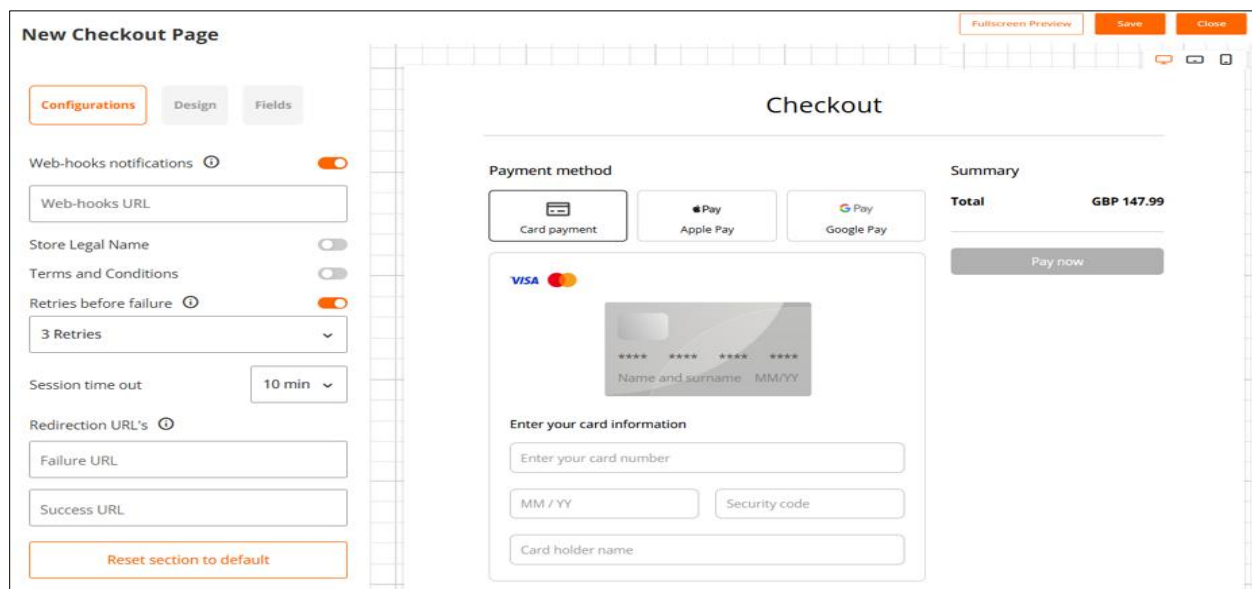
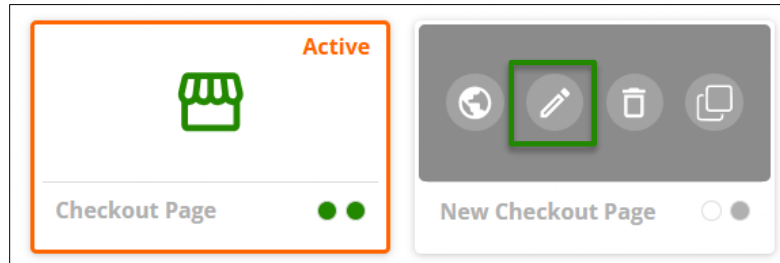
You'll see these icons:

- **World:** Publish your checkout page (only use this when your page is finished)
- **Pencil:** Edit an existing page or create a new one
- **Bin:** Delete a checkout page
- **Squares:** Duplicate a checkout page to reuse or make quick changes



23.2. Creating a new payment page

Select the pencil icon.



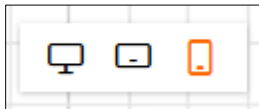
There are three areas to consider when designing your checkout page: **Configuration**, **Design** and **Fields**.

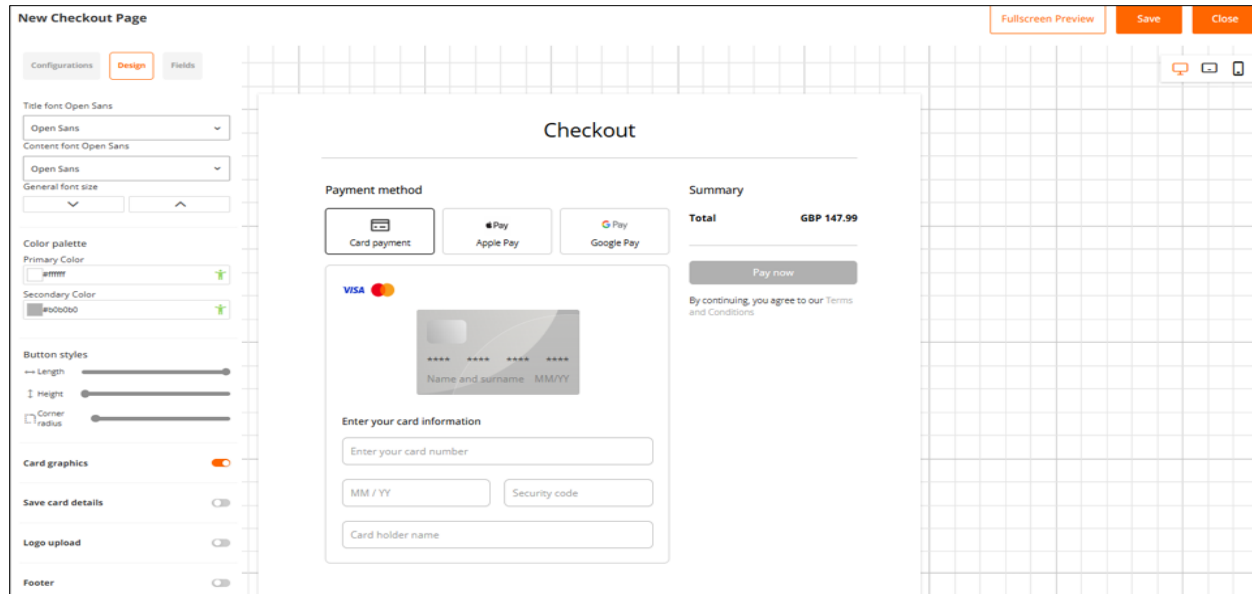
23.3. Configuration

Field	Description
Web-hooks notifications	Allow one app to automatically send messages to another app whenever a specific event occurs. For example, when items in a user's drive are changed, the webhook sends a request to a designated URL, notifying it of the changes, Web-hooks can also return 3D secure results. This would allow you to update the status of the transaction in your system automatically.
Store legal Name	Turn this on to change the wording Checkout, to your store legal name
Terms and Conditions	Turning this option on, opens a field where you can input a URL/Link to your terms & conditions.
Retries before failure	Here you can configure the number of retries your customer can do before it leads to the failure URL.
Session time out	Set the number of minutes (from 1 to 20) that the screen remains active for, before it times out.
Redirection URL's	Input your failure and success URL's here. These are the screens your customer would see if a payment fails or succeeds.

23.4. Design

This is where you can change the look and feel of your checkout page, and you can preview how it will appear on desktop, tablet, or mobile at any time by selecting the relevant icon.





Field	Description
Title / Content font	You can change your font type for both the title and content front.
General font size	Increase or decrease both your tile and content font.
Colour Palette	Enter in your business colors using your Hex codes. You can also use the sliders to select your preferred colours.
Button Styles	You can change the length, height, and corner radius of your Pay now button.
Card Graphic	If turned on, the card graphic will update with the information the cardholder puts into the payment screen.
Save Card Details	If turned on, it gives the customer the option to save there card details.
Logo upload: Image	Turn this on to upload your company logo, or any logo of your choosing. You can also align the header logo too.
Logo upload: Text	Instead of an image you can add text instead.
Footer	When turned on you can add: • A footer logo • Contact us information (Address, phone number, email, whatsApp) • Quick links: here you can add additional links to take your customer to: Your Terms and Conditions, Privacy Policy, Cancellation and Refund policy and shipping and Deliver Policy information.

You can move sections on the payment page by hovering over the section you want to move, then clicking and dragging it using the orange tab.



Payment method

Card payment

Apple Pay

Google Pay

VISA

**** *
Name and surname MM/YY

Enter your card information

Enter your card number

MM / YY

Security code

Card holder name

☐ Save card details

Summary

Total GBP 147.99

Pay now

By continuing, you agree to our Terms and Conditions

Checkout

Summary

Total GBP 147.99

Pay now

By continuing, you agree to our Terms and Conditions

Payment method

Card payment

Apple Pay

Google Pay

VISA

**** *
Name and surname MM/YY

Enter your card information

Enter your card number

MM / YY

Security code

Card holder name

☐ Save card details

23.5. Fields

This is where you can add or remove different sections and fields on your checkout page.

Field	Description
Payment Method	Selecting the Apple Pay / Google Pay / Card payment options will add the Apple pay Icon / payment method to the checkout screen. Payment method Card payment Apple Pay Google Pay
Summary	Ticking each box will add that piece of information to the Summary area of the checkout page.

	Summary - Item summary 2 - Shipping cost 4 - Tax 5 - Coupon / Code 3 - TSL encryption badge 6 - Order ID 1	Summary - Order ID 23485u84395u - Product 1 x1 Product 1 description GBP 147.99 - Items total GBP 147.99 Discount Code: <i>coupon10</i> GBP 10.00 Subtotal GBP 137.99 - Shipping cost GBP 20.00 - Tax GBP 10.00 Total GBP 167.99 6 SECURE CHECKOUT SSL/TLS ENCRYPTION Pay now By continuing, you agree to our Terms and Conditions	
--	--	---	--

23.6. Test Payment

Press **Fullscreen Preview** to open a full-screen view of your checkout page, where you can test a payment to see how it works for your customers.

Fullscreen Preview	Save	Close
------------------------------------	----------------------	-----------------------

English (United Kingdom) [Test Payments](#)

Company name

checkout

api_summary

api_total **GBP 147.99**

api_pay_now

termsConditionLabelFirst

termsConditionLabelSecond

api_payment_method

creditcard

applepay

googlepay

addCard

api_enter_your_card_number

MM / YY

api_security_code

api_card_holder_name



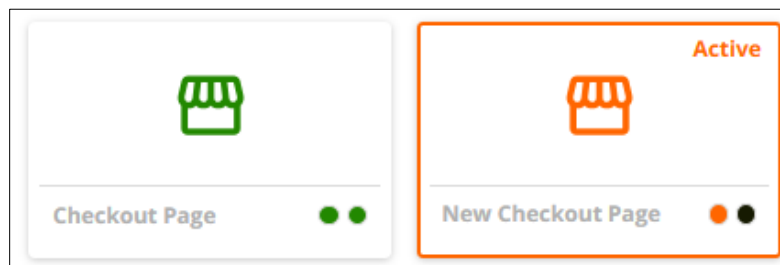
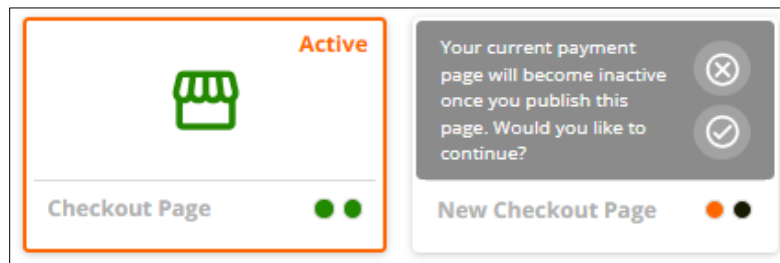
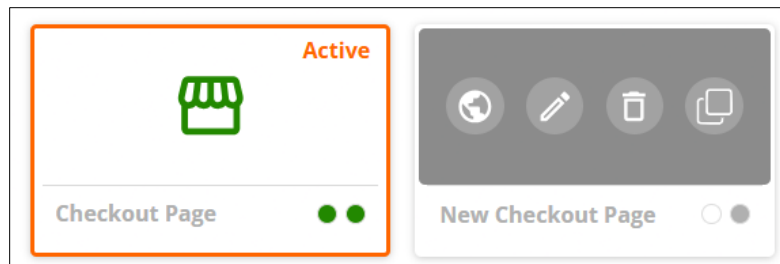
Remember to save

Press **Save** to save your checkout page.



23.7. Enabling a different checkout page

Hover over the checkout page you want to use, then click the **World icon** to publish it and make it your active checkout page.



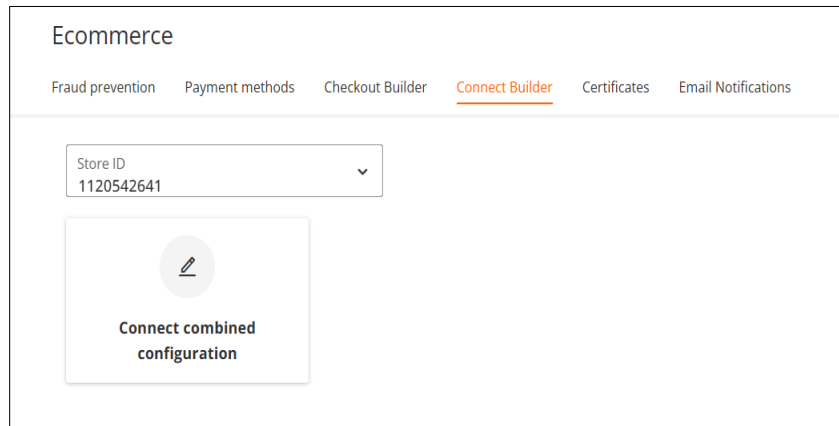
Each checkout page tile will show its colour scheme using two coloured circles, giving you a quick preview of how that page will look.



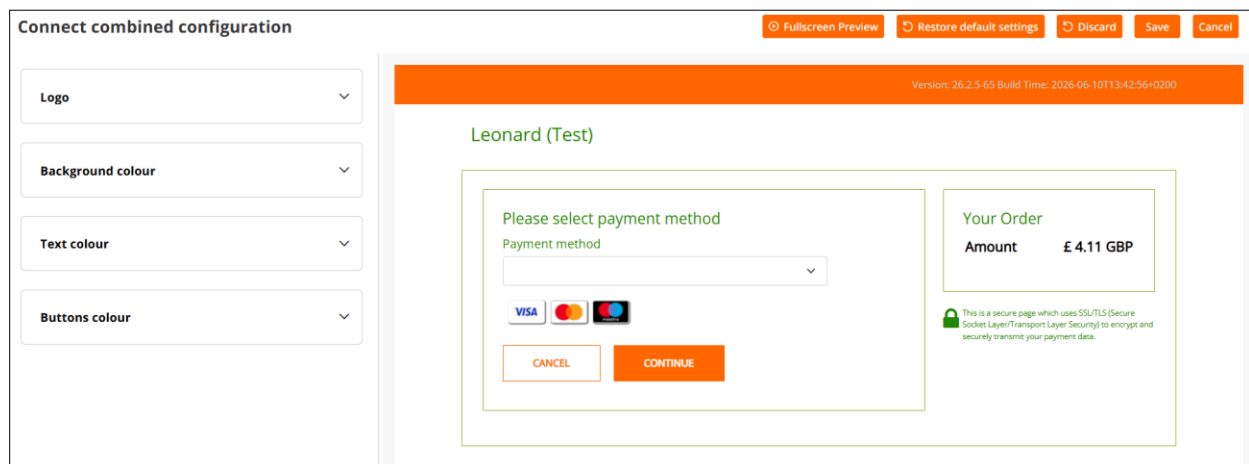


24. Connect Builder

To configure your hosted payment page, select the **Connect Combined Configuration** tile.



Now you can customise your checkout page to suit your business.



Field	Description
Logo	This is where you can upload a header and or footer logo. • File formats: PNG, SVG, JPEG, JPG • Maximum upload file size: 250KB
Background colour	Here you can customer the Colour of: • The Top Bar • Body • Content • Borders You can select your business colour Hex codes, RGB codes or use the slider you select your preferred colours.
Test colour	You can change your Primary and Tile text colours. You can select your business colour Hex codes, RGB codes or use the slider you select your preferred colours.
Button colour	You can change your Primary and Hover button colours. You can select your business colour Hex codes, RGB codes or use the slider you select your preferred colours.

24.1. Fullscreen / Test Payment

Press **Fullscreen Preview** to open your hosted payment page, where you can test how it works. Then choose the card type (such as Visa or MasterCard) from the drop-down and complete a test payment.



The screenshot displays a checkout interface. On the left, a section titled 'Please select payment method' contains a 'Payment method' dropdown menu with 'VISA VISA' selected. Below this are icons for VISA, Mastercard, and American Express. Further down are input fields for 'Card Number', 'Cardholder Name', 'Expiration Month' (a dropdown), 'Expiration Year' (a dropdown), and 'Card Code' (a text field with a toggle icon). At the bottom of this section are 'CANCEL' and 'CONTINUE' buttons. On the right, a 'Your Order' summary box shows 'Amount' as '£ 4.11 GBP'. Below this box is a security notice: 'This is a secure page which uses SSL/TLS (Secure Socket Layer/Transport Layer Security) to encrypt and securely transmit your payment data.' accompanied by a lock icon.

If you are happy with your checkout page, press **Save** to keep your changes.

24.2. Certificates

This page is used to set up a secure connection between your store and another system, such as a payment provider, so your data is safely shared.

It works by creating security certificates that:

- Protect your data when it's sent between systems
- Confirm your system's identity when connecting

You can choose:

- A file that includes both the certificate and private key (commonly used for secure system connections)
- Or a certificate based on a request your system has already created

This helps keep your payments and data secure.



Virtual terminal

Store management

Transactions

Manage Users

Logout

Fraud prevention

Payment methods

Checkout Builder

Connect Builder

Certificates

Email Notifications

Store ID

1120542641

Certificate Management

Generate web service API TLS Client Certificates.

No API user exists for this store. Certificates can be generated only for API users.

Certificate Type

Choose one option to generate a new TLS Client certificate for the API authentication, which you will be able to download.

☐ PKCS#12/JKS with Certificate and Private key.

Download a file containing both the certificate and private key.

☐ Certificate from the certificate request (PKCS#10).

Generate a certificate using an existing CSR from your system.

Generate

24.3. Email Notifications

This is where you can choose how both you and your customers receive email notifications about transactions.

Fraud prevention

Payment methods

Checkout Builder

Connect Builder

Certificates

Email Notifications

Store ID

1120542641

Email notification settings

Card expiry notifications

Notifications settings

☒ Enable email notifications for you

☒ Enable email notifications for your customers

Email notifications to you

Email receiving transaction notifications

Customerservice@yourbusiness.com

Your email address for receiving transaction notifications

Language for received notifications

English

Email notifications to your customers

Sending transaction email address

no-reply@firstdata.com

The address merchants see as the sender when they receive payment confirmation emails

Store name displayed in customer emails

Store name

Email formatting

Header text (optional)

Thanks for your order! we value your business

(e.g. for Terms & Conditions, contact details, etc)

Footer text (optional)

The spring sale Starts now! Use code Spring29 for 15% off your next order - Happy Shopping.

The input contains invalid special characters. Please use only space . _ - !

> Preview customer email

> Preview merchant email

Save changes



Field	Description
Enable notifications for you and your customer.	Ticking the boxes will enable this feature.
Email receiving transaction notifications	Enter in the person, area or teams email address of where you would like to receive these notifications.
Language for received notifications	Select your preferred language for the email notification that will be received.
Sending transaction email address	This is the email address the merchant see as the sender they receive payment confirmation.
Store name displayed in customer emails	This is the name (your store name) that will appear in the customers' email they receive.
Header Text	You can add a header message to the emails that your customers receive. You can anything message to your customers, Terms and Conditions, Contact details etc.
Footer Text	You can also add a footer message too.

Once you've set up your notification settings and added your messages, you can preview what both the customer and merchant emails will look like when they are received.

> Preview customer email > Preview merchant email

Click **Save** to keep your changes once you're finished.

24.4. Card expiry notifications

This section is for merchants who use recurring payments (see page 34). To enable it, tick the **Enable email notifications** box, enter a contact email (person, team, or department), and choose how many months in advance you want to be notified about upcoming expiries. Once everything is set, click **Save Changes**.



Email notification settings | Card expiry notifications

Settings for expiring customer data (Data Vault product option)

☐ Enable email notifications for expiring customer data

Contact email

Number of months in advance

Email language
English

Save changes

25. Transactions Tab

The **Transactions tab** is a management and troubleshooting hub. This are can be used for several purposes:

1. Search and view transactions (most common)

- Look up a payment using:
 - Card number (partial)
 - Date range
 - Amount
 - Transaction ID

Useful for customer queries like:

“I was charged twice” or “Did my payment go through?”

2. Check transaction status

- Confirm whether a payment is:
 - Approved
 - Declined
 - Pending / authorised but not settled

Helps you quickly diagnose issues at checkout.



3. Issue refunds / carry out void's / re-capture payment links and transaction ID's

- Refunds directly from the transaction record.
- Faster than re-entering details manually.
- Ensures the refund is tied to the original payment (important for audit and compliance).

25.1. Searching for a transaction

Select the Search transaction tile to bring up the search fields.

The screenshot shows the 'Virtual terminal' interface. On the left is a sidebar with navigation links: 'Virtual terminal', 'Store management', 'Transactions' (highlighted with a green box), 'Manage Users', and 'Logout'. The main area is titled 'Transactions' and contains a 'Store ID' dropdown menu with the value '1120542641'. Below this is a large green-bordered box labeled 'Search transaction' with a magnifying glass icon.

You can search using any of the fields below.

The 'Search transaction' form contains the following fields:

- Order ID
- User ID
- From date: 04/06/2026
- To date: 04/06/2026
- Transaction type (dropdown)
- Currency (dropdown)
- From amount
- To amount
- Transaction result (dropdown)
- Payment method (dropdown)
- Last 4 digits
- Invoice number

At the bottom right are 'Reset' and 'Search' buttons.

Field	Description
Order ID	This can be Your own order reference number, or one created by the system used / created when the payment was taken.



User ID	The customer's ID in your system or platform.
From / To Date	From: The start date of the period you want to search. To date: The end date of the period.
Transaction Type	The kind of transaction you are looking for: Completion, Credit, Pre-auth, Refund, Void, Sales.
Currency	The currency used (e.g., GBP, EUR, USD). Useful if you sell internationally.
From / To amount	From amount: Minimum value of transactions you want to see. To amount: Maximum value. Example: show only transactions between £10 and £100.
Transaction result	Transaction result: Approved, Declined, Failed, Fraud, Wating
Payment method	Search by Card schemes: Visa, MasterCard, Maestro etc.
Last for digits	Of the 16-digit payment card number.
Invoice Number	Your invoice reference for the transaction.

Fill in the details, then click **Search** to see results that match what you entered.

Search transaction

Order ID

User ID

From date
01/03/2026

To date
04/06/2026

Transaction type

Currency

From amount

To amount

Transaction result

Payment method

Last 4 digits

Invoice number

Reset

Search

Order ID ↑	Transaction ID ↑	Transaction time ↓	Transaction type ↑	User ID ↑	Amount ↑	Payment method ↑	Account number ↑	Transaction result ↑	Approval ↑
Chesse co.	84657208376	01/06/2026 07:42	Sale	1120542641	100 GBP	MASTERCARD	5413 33** **** 0640	Approved	Y:50362
R-b5cd22b0-ec69-48c2-96aa-93b3ed6a0e57	84657205713	01/06/2026 07:21	Sale		21.11 GBP	MASTERCARD	5544 33** **** 0011	Approved	Y:54832
R-6c71333a-91f9-4e19-baff-8d5773f38ec3	84657205630	01/06/2026 07:21	Sale		150 GBP	MASTERCARD	5544 33** **** 0011	Approved	Y:53233
100000745544	84657059513	29/05/2026 10:36	Sale		9.99 GBP	MASTERCARD	5239 29** **** 0044	Failed	N:-3003
100000745543	84657059432	29/05/2026 10:35	Sale		9.99 GBP	VISA	4147 46** **** 0117	Failed	N:-3003

25.1.2. Search results

Click the orange **Order ID** to view more details about a transaction.

Order ID ↑	Transaction ID ↑	Transaction time ↓	Transaction type ↑	User ID ↑	Amount ↑	Payment method ↑	Account number ↑	Transaction result ↑	Approval ↑
100000759115	84658659894	10/06/2026 11:37	Void		15 GBP	VISA	4147 46** **** 0083	Approved	Y:140353/46586
100000759115	84658659292	10/06/2026 11:29	Sale		15 GBP	VISA	4147 46** **** 0083	Approved	Y:140353/46586



Order ID

100000759056

Order balance

25.00 GBP

Transaction origin

Phone

Process a refund

Refund amount

0.00

GBP

Refund

Order history

10/06/2026
09:57

● Approved

Sale

VISA

25.00 GBP

🔔 Send notification

🖨️ Print receipt

⌵ See more

⬆️ Back to the top

Area	Description
Order ID	This can be system generated or entered manually when taking the payment over the phone.
Order Balance	Current amount of that transaction. This can change if a full or partial refund is carried out.
Transaction origin	The channel / method used to take the payment, like over the phone or mail (MOTO)
Process a refund	If you cannot carry out a refund from the New transaction screen, you can locate the transaction, drill down and carry out a refund here.

25.1.3. Order history

You can dive even deeper into a transaction by clicking **See more**.

Order history

10/06/2026
09:57

● Approved

Sale

VISA

25.00 GBP

🔔 Send notification

🖨️ Print receipt

⌵ See more

You'll now see the card details for the payment, along with the Terminal ID, Transaction ID, and (where applicable) the Payment token.

Order history

10/06/2026
09:57

Approved

Sale

VISA

25.00 GBP

Card brand	Card number	Expiry date	Online
VISA	4147 46** ***** 0083	12/31	Yes
Terminal ID	Transaction ID	Approval code	Payment token
OE123456	84658652132	Y:251646:4658652132:YYY :799863	241B6B5E-5615-474B-82E6- 940525FD7E01

Send notification

Print receipt

See less

You can also resend the confirmation email or print the receipt if needed. If available, you can void the transaction as well.

26. Manage Users

This section is split into the **Personal Details** (of the user logged in) and **Users Sub-tabs**.

26.1. Personal Details

Here you can view your system details and update them if needed. You can change your email by clicking into the field, and you can also update your password.

Admin

Virtual terminal
Store management
Transactions
Manage Users
Logout

Personal Details

Users

Personal Details

Username
1120542641

Email
.com

Store ID
1120542641

Update

Password

Please click change password to update your current password.

Change password



26.2. Users

Here you can see all the users who can sign in and use your Virtual terminal. If you have admin access, you can:

Edit or **Delete** an existing user. You can also **Create** / add a user to your Virtual Terminal.

Admin			
Personal Details		Users	
		Search	Create User
User name ↑	Email ↑	Action	Permissions
1120942641	Email address@email.com	N/A	N/A
MasieHad1	Email address@email.com	 	>

26.3. Creating a new user

Press the **Create User** button.

Create a username for the new user, this can be alphanumeric. Enter their email address and give them a password. This will be changed by the user when they log in for the first time.

Create User

Username

Email

This field is required

Password

This field is required

Confirm Password

Permissions *

Virtual terminal

☐ Transactions
(Sale, Pre-auth, Completion, Void, Payment Link)

☐ Credit

☐ Refund

☐ Reports
(Order Details, Transaction Report, Payment Link Report)

Save

Cancel



26.4. Permissions (New user set up)

Transactions: Choose whether the user can take payments (MOTO), carry out captures, and issue refunds by ticking the relevant boxes.

Reports: Choose whether the user can create order, transaction, and payment reports.

A screenshot of a web form titled "Permissions" with a red asterisk. The form is enclosed in a light gray border. At the top, there is a gray button labeled "Virtual terminal". Below this, there are four unchecked checkboxes, each followed by a label and a list of associated actions in parentheses:

- ☐ Transactions (Sale, Pre-auth, Completion, Void, Payment Link)
- ☐ Credit
- ☐ Refund
- ☐ Reports (Order Details, Transaction Report, Payment Link Report)

Once you have created the new user, click **Save** to confirm.

End of Guide