



# **Virtual Terminal**

Virtual Terminal allows merchants to process ACH and Gift/Loyalty payments using a web interface through a PC

# **Benefits**

- · Eliminate hardware costs
- · No additional software required
- · Centralized transaction control and reporting
- · No added cost for online reporting
- Training provided
- · Verification services to minimize risk of bad checks
- · Optional guaranteed funding on bad checks available

# **Program Options**

- Web based terminal
- SwiftSettle

# **Optional Hardware Solutions**

- Process checks using a PC as a terminal. Prints receipts through an attached printer.
- USB card reader or bar code scanner which simplifies data entry for gift cards.

#### Compatible programs

ACH Debit and Credit, Checks by Phone, and Gift & Loyalty.

## Secure transactions

128-bit data encryption keeps transactions secure.

#### Web based

No additional software required.

## **Online Reporting**

Web based reporting provides full transaction tracking with many features. Reconcile billing, view statements, transaction history, fast access to batch detail and much more.



## Advanced customer management

- Populate returning customer information with the click of a button.
- Edit access level for your virtual terminal users
- · Add clerks to process transactions online
- View demographic data of all gift & loyalty registered customers

## **Customization options**

Manage user access and customize data inquiry fields for internal tracking like customer ID#, reference #, promo code, etc.



# Perfect for any merchant accepting ACH payments.

