



## Benefits You Can Bank On

- **Money Savings** – Eliminates the need for additional hardware and dedicated phone lines. All you need to accept credit cards is an Internet connection and a web browser.
- **Time Savings** – After your merchant account is approved and set up, Orbital Virtual Terminal is normally activated within 48 hours.
- **Immediate Access** – It's fast and easy to log in. You will be provided a unique login at the time of set-up.
- **Flexibility** – Orbital Virtual Terminal supports a full range of functions: authorization only, authorization and capture, refunds and voids.
- **Data Collection** – In addition to basic payment data, you can enter optional order data including customer name, phone number, e-mail address and order tracking number. This information can also be stored as a customer profile for use in future transactions.

# Orbital Virtual Terminal – The Functionality of a POS Terminal without the Added Cost

Whether you sell online, or take phone or mail orders—Orbital® Virtual Terminal is your control panel for fast and easy payment processing for key entered transactions. The Web-based Orbital Virtual Terminal application performs the processing functions of a physical POS terminal and much more, for our merchants.

The typical point-of-sale terminal is the preferred device to initiate sales, refunds, reversals and voids—but that's about as far as it goes. The proprietary Orbital Virtual Terminal provides the functionality needed to accept credit cards, plus a full set of payment administration tools. Orbital Virtual Terminal eliminates the need for added hardware and a dedicated phone line. To begin accepting credit cards in as little as 48 hours, all you need is an Internet connection and a web browser—it's that easy.

We provide service, support, processing, technology, billing and customer care with the needs of financial institutions in mind.

- **Ready Assistance** – A team of specialists is ready to help you get started and assist you with any operational problems. They are available and waiting 24 hours a day, seven days a week.
- **Customer Support** – A toll-free hotline is available to answer your questions regarding any aspect of the product.
- **Fraud Prevention** – Currently the system supports address verification and CVN fraud verification services—the industry standards in fraud protection.
- **Automatic Settlement** – At the time of set-up, you can elect to have captured transactions “auto settled” at the end of each day.
- **Detailed Transaction Information** – All transaction detail is readily available to help with customer inquiries, with the ability to track users and other research needs.

## Technical Requirements:

Orbital Virtual Terminal runs on any PC or Macintosh that meets the following minimum requirements:

- Internet access: Any
- Security: 128-bit encrypting
- Browser: Netscape 4.79 and higher or Explorer 4.0 and higher

## Features and Functionality

**Web-Based Browser Simplicity** – With our Web-based virtual terminal you can simply collect orders off your web site(s) or accept telephone or mail orders, then log in to the Orbital Virtual Terminal to initiate card authorizations, settlements, refunds, etc. No additional hardware, phone lines or other technical integration is required.

**Transaction Management** – With Orbital's Merchant Selectable Response (MSR) tool you can configure the system to select certain response codes for transactions that you wish to auto-decline. MSR allows you to select certain Address Verification Service (AVS) or Card Verification Number (CVN) codes, such as an AVS Code G (No Match At All), and will automatically decline those transactions giving you an "M1 – Merchant Override" response. This functionality can be set up and changed at the admin level by the merchant.

**Advanced Transaction Security** – Three tiers of system access allow users to be authorized for different levels of access:

- Authorize
- Authorize and settle
- Authorize, settle and refund

Transmission of your data is protected with 128-bit encryption using the recognized industry-standard Secure Sockets Layer (SSL) protocol.

**Wide Range of Payment Methods and Types** – Orbital Virtual Terminal supports the full range of payment methods which include:

- Visa®, JCB®, MasterCard®, Carte Blanche Card®, American Express®, Diners Club® and Discover®

We also support electronic check processing and FlexCache gift cards.

Orbital Virtual Terminal also allows merchants to accept and process level III purchasing card transactions. In addition, it is fully enabled to allow you to manage split shipments, back orders and reversals.

**Around the Clock Service Availability** – Redundant servers and Internet connections eliminate single points of failure at the hardware, network and application levels. This results in very few, if any, downtime or inaccessible periods, which ensures your processing will virtually be available around the clock and all year long.

**Easy End of Day Closing** – At the time of set-up, you can elect to have captured transactions "auto settled" at the end of each day, or at your close of business you can securely log in to the Virtual Terminal and manage the process. In either case, you have complete control over your processing. In auto settle mode, you can even specify a time of day (within your local time zone) to close out activity. This important feature helps you reconcile the payments processed with your internal order logs.

**Comprehensive Online Transaction Reporting** – Orbital Virtual Terminal retains extensive transaction history so you may retrieve past data from anywhere, at any time. You can research past orders by card number, order number, batch number, date, transaction status, order description, card type, amount range, approval code and user logon. This feature can be invaluable in resolving your customer inquiries and monitoring all activity.

**Responsive Support** – It's the middle of the night and you've encountered a question. Paymentech provides around-the-clock application support by phone and e-mail. A team of specialists can assist you with both initial use and any operational problems.



Contact your sales representative today.

