

Virtual Terminal Overview

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Our Virtual Terminal allows you to accept transactions via credit card or ACH and supports convenience and surcharge fees. Credit card transactions can be processed on business or consumer credit cards in over 150 currencies. Access Virtual Terminal through Merchant Manager on any device with an internet connection and a [web browser](#).

Out-of-the-box, Virtual Terminal supports level II and level III processing for business or purchasing credit cards. Virtual Terminal will detect the card type and prompt you to enter the data required in the purchasing card section when entering these card types. If you do not see this section, you have entered a consumer card.

Virtual Terminal is fully integrated with our [Customer Vault](#) to save you time processing repeat transactions. You can select an existing customer to process a transaction or save a new customer's details to the Customer Vault.

Set up your account for currency processing, convenience fees, surcharge fees, or ACH by [contacting us](#) with your request. Each currency or payment type will be mapped to a unique payment profile. It will be available for selection when processing a Virtual Terminal transaction.

Use [settings](#) to configure your batch close time, AVS, and CVV settings.
