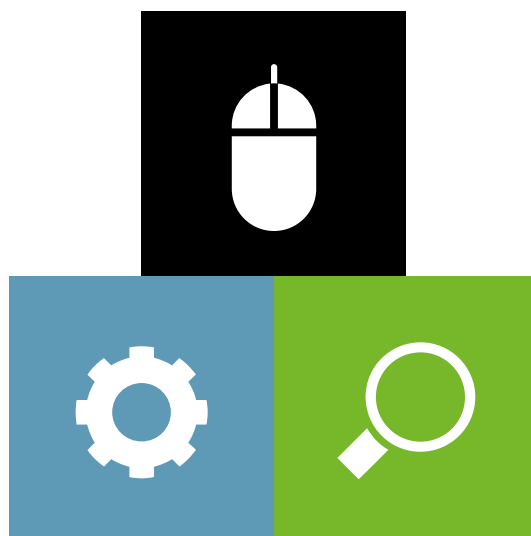


COMMERCIAL BANKING



LLOYDS BANK ONLINE PAYMENTS VIRTUAL TERMINAL USER GUIDE

Version 2023



LLOYDS BANK

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Getting Support

There are different manuals available for Lloyds Bank Online Payments (LBOP) eCommerce solutions. This User Guide will be the most helpful for processing transactions with the Virtual Terminal, using the integrated Reports, setting configuration options and administrating users.

Refer to the Integration Guides for the Connect solution and the Web Service API for integration instructions and issues.

If you have read the documentation and cannot find the answer to your question, please contact your local support team.

1. Introduction

The Virtual Terminal provides access to a central, secure location where you can manage everything related to transaction processing:

- Run secure transactions yourself
- Set up your website to run transactions for you
- Prevent fraud
- Review transaction reports

Because it runs via the Internet, you can log on from anywhere you can get Internet access, giving you instant access to process orders from wherever you are.

Process Transactions the Way You Want – From Anywhere

The Virtual Terminal section is where you process payment transactions via the Internet by turning any Personal Computer (PC) into a Point of Sale (POS) terminal. It offers functions in a similar way to terminals commonly used at retail stores. You simply enter the data needed for the transaction and go. It can even take care of recurring transactions (if you sell subscription services, for example).

The Reports section is where you view your transaction reports, charts and graphs, helpful for business visualisation and presentations. You can even view consolidated reports for multiple stores by setting up a multi-store reporting structure. (A separate multi-store administrative account login is required for multi-store reports. Contact support to get your initial multi-store admin login ID and password.)

Access Administration and Customisation Functions

The Virtual Terminal also allows you to access functions you need to set up and customise the integration of your web shop with our Connect solution (for more information see the Connect Integration Guide). You can access these functions via the Customisation section.

The Administration section is where you turn to change your password, set your fraud settings, manage your users or set up your multi-store reporting structure. (A separate multi-store administrative account login is required for multi-store reports. Contact support to get your initial multi-store admin login ID and password.)

To protect your account, we encourage you to log out of the Virtual Terminal by clicking on the Logout link at the right top of the page when leaving your computer. You will also be logged out automatically after a period of inactivity.

The Virtual Terminal is available in the following languages:

- | | |
|-------------------|-----------------------------|
| ■ English (UK) | ■ Portuguese (Brazil) |
| ■ English (USA) | ■ Serbian |
| ■ English (Macau) | ■ Slovak |
| ■ Dutch | ■ Slovenian |
| ■ French | ■ Spanish (Colombia) |
| ■ German | ■ Spanish (Mexico) |
| ■ Italian | ■ Spanish (Panama) |
| ■ Polish | ■ Spanish (Rep. Dominicana) |

2. Processing Transactions

2.1 Transaction Terminology

It is important to understand the terminology for processing transactions so that you use the appropriate transaction type for your orders and returns.

Sale – this is the most common transaction type which immediately charges a customer's card or bank account.

Authorise Only (Pre Auth) – a pre-authorisation transaction which reserves funds on a customer's credit card. Authorise Only does not charge the card until you perform a Completion (Ticket Only) transaction and/or confirm shipment of the order (using an option available in Reports). Note that authorisation reserves funds for varying periods, depending on the issuing card company's policy. We strongly suggest that you confirm shipment as soon as possible after authorisation.

Account authorisation (Zero Value Auth) – a transaction with a zero-amount used to validate a Visa or Mastercard card

Completion (Ticket Only) – a post authorisation transaction which captures the funds from an Authorise Only transaction, reserving funds on the customer's card for the amount specified. Funds are transferred when your batch of transactions is settled. If you enter a larger total in the post authorisation transaction than was specified for the Authorise Only transaction, the post authorisation transaction may be declined. If you enter a smaller amount than was authorised, an adjustment is made to the authorisation to reserve only the smaller amount of funds on the customer's card for the transaction.

Forced Ticket – a forced post authorisation. This transaction type is used in a similar way to a Completion transaction, except it is specifically for authorisations you obtained over the phone. It requires a reference number (or approval code) that you should have received when you carried out the phone authorisation.

Return – If enabled for your store, returns funds to a customer's card against an existing order on the payment Gateway. To perform a return, you need the order number (which you can find in your Reports). If you perform a Return of the full order amount, the order will appear in your Reports with a transaction amount of 0.00. To perform a Return transaction, use the Return page.

Credit – returns funds to a customer's card for orders from outside the payment Gateway. Use the Credit page to perform a Credit transaction. Credit transactions are marked as Returns in your Reports.

Void – Transaction checks can be voided before the batch of transactions is settled.

PayerAuth – This transaction type is required if you want to split the 3D Secure authentication process from the payment transaction (authorisation) process.

No funds are transferred during any of these transactions. Funds are transferred only after your batch of transactions is settled (this is set up to occur automatically once a day).

2.2 Using Your Web Browser as a Virtual Point of Sale Machine

The Virtual Terminal is the main page which you will use for all your Sale and Authorise Only as well as Forced Ticket transactions and for creating a Payment URL.

Since some of the other types of card transactions such as Completion and Return, need to look in the database to get order information, they have their own pages. Credit is a special transaction that not all users have access to, so it also has its own page.

A hide/reveal function is available for all sections of the page, which can expand to provide additional options or fields – such items are identified by a right-arrow graphic. When clicked upon, the arrow changes to point downward and the expanded choices are revealed. Clicking again reverses the process.

2.3 Processing Sale transactions

To do a Sale transaction, you will need to complete all the required fields from the following sections. Then, fill in additional fields as appropriate for your transaction. Follow these steps to perform a Sale transaction.

1. If using the product catalogue feature, select items from the Product Catalogue
2. Enter Order Information
3. Select Credit Card as the Payment Method
4. Enter Credit Card Information, select Transaction Type Sale

5. If needed, enter further optional fields
6. Click on the Continue button
7. If there are data entry errors or any required fields are missing, the same page will reappear with an error message at the top, and all incorrect/missing fields flagged with a warning graphic. Make any necessary corrections, then click the Continue button again. Once your page is error free, a Please Confirm page will appear.
8. Review the data, make corrections if needed by clicking on the Back button, then click the Submit button. A Transaction Result page will appear.
9. Review the Results.

2.4 Selecting Products from your Product Catalogue

The Virtual Terminal offers you the timesaving ability to choose items from your product catalogue every time you process an order. To enable this feature, you first need to enter your product catalogue using the Manage your Product Catalogue function in the Customisation section. For every product you have entered, you can click on Edit to add options (e. g. colour, size etc.). Once you've done that, simply go to the Virtual Terminal main page and click on the Select Products button to select products for this order. The Product Catalogue page will appear.

Adding Products to the Order

The top half of the page is the Product Summary table, which lists all the products in your product catalogue. To add products to the order in progress, simply enter the desired quantity of a particular product in the Qty (quantity) column. If there are any options for this product, they will appear in the Options column of this table. Select the appropriate choices by choosing one of the choices available in the dropdown box (e.g., colour: red, size: 5), then click on the Add Item(s) button below the table.

The correct quantity, choices, product description, price, and total should appear in the Selected Products table on the bottom half of the page.

Removing Products from the Order

If you have made an error in entering any of the product quantities or options, you can delete the product(s) from the order very easily by checking the checkbox for that line item in the Selected Products table, then clicking on the Delete Item(s) button located just below the table. To delete all the products in the order, click on the checkbox at the top left corner of the Selected Products table (this selects all the items in the order), then click on the Delete Item(s) button.

Completing the Order Process

Once you've completed your product selections, click on the POS Main button to return to the Virtual Terminal main page, where you can enter payment and contact information for this order.

A table should appear at the top of the page showing all the products selected for this order along with the subtotal of the order.

Point of Sale

[Completion](#)
[Return](#)
[Credit](#)

Required fields Optional fields

▼ Product Catalogue

Select Products

#	Qty	Item Id	Description	Options	Unit Cost	Extended Cost
1	1	glasses	sun glasses		79.99 GBP	79.99 GBP
2	1	hat	hat		5.70 GBP	5.70 GBP
Subtotal:						85.69 GBP

▼ Order Information

Generate Payment URL: ☐
Order Number:
Subtotal: 85.69
Total Amount: 85.69
Currency:

Virtual Terminal: Products selected from Product Catalogue

If any of the product selections should change before you've submitted the order, you can return to change your product selections by clicking on the Select Products button again.

2.5 Order Information

The Order Information section has only one required field: the total amount of the order (including all taxes and shipping). Other fields in the section are optional and can be used at your discretion.

You must fill out all required fields. To enter Order Information, follow the steps below.

Order Number (optional)

For regular credit card transactions, this field is optional. If you wish to assign an order number to this order, enter one in the text box provided.

Each order number must be unique, so if you are going to use this field on a regular basis, you should adopt an order number generation procedure. If you choose not to assign an order number, the Gateway will automatically generate one for you.

Purchase Order Number (optional)

If there is a purchase order number associated with this order, enter it here. Because you may have several transactions against the same purchase order, you may use the same purchase order number for several transactions, if needed. For regular credit card transactions, this field is optional.

Shipping Amount (optional)

If there are shipping charges associated with this order and if you wish to track your shipping charges, enter a real or integer number equalling the charge for shipping this order.

VAT (if applicable)

There may be cases where you are doing international business where you need to charge a Value Added Tax (VAT), either in addition to or in lieu of the regular sales tax. If the Value Added Tax applies to your order and if you need to charge the customer the VAT now, enter the amount of the VAT in the VAT field. In some cases, you may not need to charge the VAT; it will be taken care of when the goods are imported.

Total Amount (required)

As you enter Subtotal, Tax and VAT, the Virtual Terminal will automatically calculate the total amount for you. If you need to, you can replace this value with any real or integer number representing the total amount of the transaction. The total amount should include tax, VAT (if applicable), and shipping charges, and should reflect the sum of all charges for this transaction. The total amount should always equal the sum of the product subtotal, tax, shipping, and VAT.

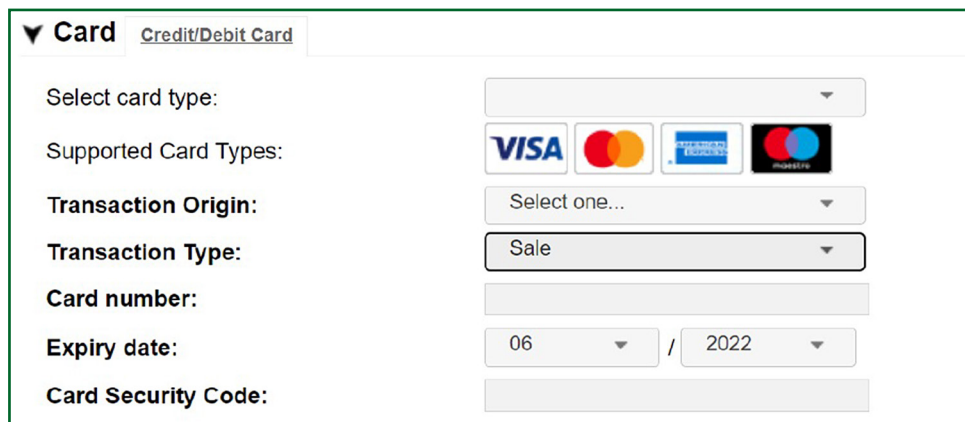
This is a required field for ALL transactions.

Currency (required)

If you want to use another currency for this transaction than the displayed default currency, you can change it using the dropdown box.

2.6 Enter payment data for card transaction

The Payment Details section shows fields required for a Sale, Authorise Only, Forced Ticket or Account authorisation transaction. A graphic for each card type that has been setup for your store is shown.



Virtual Terminal: Card data input fields

To enter card information, follow the steps below:

Step1: Select the Card Type (optional)

First, select the card type from the Select card type dropdown box or click on one of the brand logos.

Step2: Step 2: Select the Transaction Origin

Select the transaction origin from the Transaction Origin dropdown box.

- Select Mail Order/Telephone Order * if you received the order through the mail or over the phone

Transaction Origin is a required field therefore, you must make a selection. If you are set up to have separately activated Mail Order (MAIL) and Telephone Order (PHONE) as opposed to commonly used 'MOTO' value, you will not be provided with a default option and 'Select one..' text will be displayed in the dropdown box instead.

If you are set up to choose Mail Order as its own option when it is selected the Card Security Code field will become inactive and there will be no option to enter one.

Step3: Select the Transaction Type

Once you've selected the transaction origin, select the appropriate transaction type for your card transaction in the Transaction Type dropdown box.

- Select Sale to charge the customer's card immediately (upon batch settlement)
- Authorise Only to reserve funds on the customer's card, but not complete the transaction yet
- Forced Ticket to complete a voice authorisation transaction.
- Account authorisation to only validate a card (Visa or Mastercard) with a zero value amount.

If you need to do any other type of transaction, you'll need to visit another page. To complete an Authorise Only transaction, go to the Completion page. To perform a Return (if enabled for your store), go to the Return or the Credits page.

Transaction Type is always a required field, but if you do not make a selection, it defaults to Sale.

Step4: Enter the Card Number or Swipe the Card

Enter the card number in the Card Number field.

If the card is present and you have the appropriate reader (configured correctly), place your cursor in the Card Number field, and then swipe the card through the reader. The Card Number field should be automatically filled in for you. If it is, there is no need to enter any other data.

All other required fields (except Transaction origin and Transaction type) become optional because the entire customer's data is passed to us from this one entry.

If something should go wrong and this field does not fill in when you swipe the card, check your reader to make sure it's configured correctly. If the reader is configured correctly and you are still unable to swipe the card, the card may be unreadable. Go to the previous field (Are you swiping the card?), uncheck the Yes checkbox, and enter the card data manually.

Step5: Enter the Expiry Date

Select the card's Expiry Date from the dropdown boxes. Select the month first, then the year that the card expires.

Step6: Enter the Card Security Code

The Card Security Code is a 3 or 4-digit number usually found on the back of the customer's credit card, on the same line as the customer's signature, following the last four digits of the credit card number. There are many different names for this code: Visa calls this code CVV2, Mastercard calls it CVC2, American Express 4DBC.

Step7: Enter the Reference Number (required only for Forced Ticket transactions)

If you are performing a Forced Ticket transaction, enter the reference number associated with this transaction (typically given to you over the phone with the authorisation) in the Reference Number box. The Reference Number field will not appear unless you have chosen Forced Ticket as the transaction type.

Step8: Continue to the Customer Contact Information section

Click on Customer Contact Information to expand the text, and then enter the appropriate fields. The Customer ID is a unique identification number you can choose for the customer.

2.7 Generate a Payment URL

The Payment URL functionality (also known as Pay by Link) allows you to provide a link to your customers (e.g.: in an email invoice, WhatsApp message, SMS, QR code, etc.) which then takes the customer to a webpage where they can securely make the payment with their preferred payment method, whenever convenient for them.

This is especially useful in scenarios where goods get paid after delivery, where no goods get shipped at all (e.g.: final payment for trips that have been booked months ago) or for the payment of monthly bills.

If you have the Payment URL functionality enabled for your store, you will find an option to select Generate Payment URL under the Order Information.

If the Generate Payment URL checkbox is selected, the Card section (Credit Card, Direct Debit) and Recurring sections will be hidden and will assume you are sending the link for a sale. If you require a authorisation only please be sure to select Authorise in the Transaction Type drop down prior to selecting Payment URL. You can then complete the required information for the Payment URL and continue the transaction as usual.

Optionally you can define the date and time by when a Payment URL is to expire. If you do not define a date the link will remain valid for 182 days.

Point of Sale

Required fields Optional fields

▼ Product Catalogue

▼ Order Information

Generate Payment URL: ☒

Payment URL Expiry Date and Time:

Order Number:

Subtotal:

Total Amount:

Currency:

► Customer Details

► Delivery Information

► Comments

Virtual Terminal: Dedicated checkbox for Payment URL generation

When you generate a Payment URL, the language selection performed in the Customer Details section in the Notification Language field will influence the localisation of the hosted payment page visible to your customer once a payment URL is used. Please refer to the Email Notification chapter to obtain more information.

The generated URL will be shown on the Transaction Result page where it can be selected (copied) to provide it to the customer. The URL can also be copied from the Order Details page at a later point.

Please note that recurring payments are not supported with Payment URL.

Transaction Result

Transaction Information

Transaction Type:	Sale
Transaction Status:	APPROVED
Payment URL:	https://test.ipg-online.com/connect/gateway/processing?storename=2220540004&oid=Order+Number&paymentUrlId=38752605-e8bf-46c4-9903-5c7812df408b <input type="button" value="Select"/>
Transaction date and time:	22-Dec-2021 12:25:26
Approval code:	?:Payment URL created:

Product Catalogue

#	Qty	Item Id	Description	Options	Unit Cost	Extended Cost
1	1	glasses	sun glasses		79.99 GBP	79.99 GBP
2	1	hat	hat		5.70 GBP	5.70 GBP
Subtotal:						85.69 GBP

Order Information

Generate Payment URL:	true
Payment URL Expiry Date and Time:	26/12/2021 23:59:59
Order Number:	Order Number
Subtotal:	85.69
Total Amount:	85.69
Currency:	GBP

Card

Transaction Origin:	Mail Order/Telephone Order
---------------------	----------------------------

Customer Details

Address:	1 Test Road
Country:	United Kingdom
Post Code:	TE1 2ST

Delivery Information

Virtual Terminal: Generated Payment URL to be copied by clicking Select button

Please note that a created Payment URL is shown in the Reports with an approval code '?:Payment URL created'. Once the consumer has accessed the URL and made the payment, the Reports will show the result of the payment transaction.

Order Details

Order Number 22-Dec-2021 12:25:26 (Europe/London)

Date	Terminal ID in auth msg	User ID	Type	Card/Account number	Exp. Date	Approval	Payment URL Expiry Date and Time	Amount
22-Dec-2021 12:25:26		2220540004	Sale			? :Payment URL created:	26/12/2021 23:59:59	85.69 GBP
Comments: <div> <div>https://test.ipg-online.com/connect/gateway/processing?</div> <div>storename=2220540004&oid=Order+Number&paymentUrlId=38752605-e8bf-46c4-9903-5c7812df408b</div> </div>								
<div> <div>Void</div> <div>22-Dec-2021 12:28:38</div> <div>21400784 2220540004 Sale 403587...4977 02/2022 Y:730056:4584532883:NNNP:0235</div> <div>85.69 GBP</div> </div>								
<div> <div>Send Notifications</div> <div>Comments:</div> </div>								
<div> <div>Print Receipt</div> </div>								

Virtual Terminal: Overview of a Payment URL transaction completed by the customer

The URL request stays valid for 182 days unless you have defined the date and time by when a Payment URL should expire in case not utilised by your customer.

API users also have the ability to delete a Payment URL to cancel the validity. If a deletion has been performed and a consumer selects the URL thereafter, they will be presented with display information advising the URL is no longer valid. You will be able to see the deleted status in the Order Details as below:

Order Details

A-2b3aaf46-eff3-45ab-9a78-6f80cc3561ef 29.05.2019 07:30:26 (America/New_York)

Date	Terminal ID	User ID	Type	Card number	Exp. Date	Approval	Amount
29.05.2019 07:30:26			Sale			N:Payment URL deleted:	5.00 EUR
<div> <div>Send Notifications</div> <div>Comments:</div> </div>							
<div> <div>Print Receipt</div> </div>							

If you are a MCC6012 Merchant you can still utilise this functionality, the additional entries required for MCC6012 will need to be completed at the time of generating the URL and saved to be added to the transaction should the consumer opt to pay with Visa or Mastercard.

2.8 Shipping

The entire Shipping section is optional by default. You do not have to enter any shipping information to perform a transaction.

If desired, enter the type of shipping you will use for this order. Up to 36 alphanumeric characters are allowed in this field. Examples are Federal Express, UPS, etc.

2.9 Service Location

The Service Location section is optional and is activated only in case 'Mastercard' is selected. It represents the location where the cardholder received the service, is different than the location identified by the service provider.

The screenshot shows a payment form with a 'Card' tab selected. The 'Credit/Debit Card' sub-tab is active. The 'Select card type:' dropdown is set to 'Mastercard'. Below it, 'Supported Card Types' shows logos for VISA, Mastercard, American Express, and Discover. The 'Transaction Origin:' dropdown is set to 'Mail Order/Telephone Order' and 'Transaction Type:' is set to 'Sale'. The 'Card number:' field is empty. The 'Expiry date:' is set to '01 / 2023'. The 'Card Security Code:' field is empty. The 'Allow Partial Approval:' checkbox is unchecked. Below these fields are three expandable sections: 'Customer Details', 'Delivery Information', and 'Service Location'. The 'Service Location' section is expanded, showing fields for 'City:', 'State (2 or 3 character ISO Code):', 'Zip:', and 'Country:' (set to 'United Kingdom (GBR)').

Service Location (only applicable to Mastercard)

2.10 Partial Approval

The partial approval feature is particularly useful when the transaction amount exceeds the available funds on the customers card. This feature will allow an approval of the available amount to pay for a portion of the transaction, then the remainder can be paid using another payment method.

After inserting the necessary information to complete a transaction, ensure the 'Allow Partial Approval' feature is selected before proceeding.

This screenshot shows the same payment form as before, but with the 'Allow Partial Approval:' checkbox highlighted by a red rectangle. The checkbox is currently unchecked. The 'Debit / Credit:' dropdown is set to 'Select one...'. The 'Expiry date:' is set to '01 / 2022'.

Virtual Terminal: Partial Approval checkbox

2.11 Recurring Payments

The Recurring Payments section allows you to make a credit card (Sale) transaction recurring. To make a transaction recurring, click on the Make recurring? the Yes checkbox.

Next enter how often you wish to charge the customer. In the Bill the customer fields, enter a number from 1 to 999 with no decimal point and select day, week, month, or year in the dropdown box. For example, if you wish to charge the customer once a year, enter the number 1 and select "year" in the dropdown box. To charge the customer twice a year (once every 6 months), you would enter the number 6 and select month in the dropdown box.

Select the month / day / year to start charging the customer in the Start on dropdown boxes.

Enter the number of times to charge the customer in the End After textbox.

The screenshot shows a form titled 'Make Recurring (For Credit Card Sale Transactions ONLY)'. It contains the following fields: 'Make Recurring?' with a checkbox and the text 'Yes'; 'Bill The Customer:' with the text 'every' and a dropdown menu labeled 'Select one...'; 'Start On (DD/MM/YYYY):' with the text '23/12/2021'; and 'End After:' with a text input field and the text 'payments'.

Virtual Terminal: Recurring Payments input fields

Please see the Reports chapter in this document for details about how to modify or cancel Recurring Payments.

2.12 Comments

The expandable Comments section is not required by default. There is only one field in the Comments section: Comments. It is intended to let you enter optional notes about the transaction. Comments are visible in your Reports, so they can help you with your transaction management if you use them effectively.

2.13 Additional Data Elements MCC 6012

This section will only show if you are a UK merchant with a category code of 6012 (Financial Institutions) and Visa or Mastercard* has been selected as the payment card.

The screenshot shows a form titled 'Additional Data Elements MCC 6012 (primary recipient data)'. It contains the following fields: 'Date of Birth (MM/DD/YYYY):', 'First 6 digits of PAN/account no.:', 'Last 4 digits of PAN/account no.:', 'Surname:', and 'Post code:'. Each field has a corresponding text input box.

Virtual Terminal: Additional Data Elements MCC 6012 input fields

If any of the above detail is missing the transaction will be declined and an error message will appear to direct you to where there is missing information.

- It is optional to complete the Mastercard details until 01 Jan 2018 when it will become mandatory.

2.14 Complete the Transaction

When you click the Continue button, all your entries are validated. If pieces of information are missing or incorrect, the Virtual Terminal main page will reappear with an error message at the top and the incorrect or missing fields flagged with an error graphic. If this should occur, make the appropriate corrections to the fields, then click the Continue button again.

If there are no apparent invalid entries, a review of all the information you entered with a request for confirmation will appear. Review the information and, if necessary, click on Back and make any corrections. Otherwise, click on Submit.

The Transaction Result screen will appear. The result screen will contain all the information you entered, plus an extra section at the top called Transaction Information.

For retail merchants who need a receipt for the customer to sign, there is a print receipt function. Simply click on the Show Receipt button at the bottom of the Transaction Result page. A new browser window will open with a transaction receipt. Click on the Print Receipt button at the bottom of the Receipt page to print the receipt. Once you have printed all the receipts you need, close the receipt window by clicking on the Close button at the bottom or on the X in the top right hand corner of the Receipt window.

The Transaction Information section is where you will see whether the transaction was approved or declined. If the transaction was approved, the Transaction Status line will say Approved. The Date and Time of transaction, a Transaction reference number, an Approval Code, and a Reference number will follow.

A typical Approval Code for a successful transaction contains four alphabetic characters in the middle of the code, e.g. PPXM. The first three letters indicate Address Verification Service results:

Value	Meaning
PPX, XXU	No address data provided or not checked by the Card Issuer
YYY	Card Issuer confirmed that street and postcode match with their records
YNA	Card Issuer confirmed that street matches with their records but postcode does not match
NYZ	Card Issuer confirmed that postcode matches with their records but street does not match
NNN	Both street and postcode do not match with the Card Issuer's records
YPX	Card Issuer confirmed that street matches with their records. The Issuer did not check the postcode.
PYX	Card Issuer confirmed that postcode matches with their records. The Issuer did not check the street.
NPX	Street did not match with the Card Issuer's records. The Issuer did not check the postcode.
PNX	Postcode did not match with the Card Issuer's records. The Issuer did not check the street.

The last alphabetic character in the middle is a code indicating whether the card security code matched the card-issuing bank's code. An "M" indicates that the code matched. See further details in section Card Security Code below. If the transaction was declined, a reason for the decline will show on the Approval Code line.

2.15 Processing subsequent transactions

2.15.1 Completion (Ticket Only)

After you run an Authorise Only transaction, you need to complete it. A Completion transaction is sometimes referred to as a post authorisation.

1. To perform a Completion transaction, go to the Completion page.
2. The first Completion page simply asks for the order number. This is the order number associated with your Authorise Only transaction. (If you don't know your order number, you can find it in your Reports.) Enter the order number then click on the Retrieve Order button.
3. A new page will appear with several pre-filled input fields related to the order. Review these fields to ensure you have selected the correct order. (You may have to expand some of the sections at the bottom of the page to see all the fields you need to see.) If this isn't the right order, click on the Back button on your browser and enter the correct order number to retrieve. If it is the right order, make any changes you need to make to the input fields, then click on the Continue button.
4. Once you click the Continue button, if all entries in the form were valid, another page will appear asking you to confirm the information. If everything is okay, click on the Submit button; otherwise, click on the Back button to make the appropriate changes. If any fields are missing or incorrect, the Completion page will reappear with an error message at the top and the incorrect/missing fields flagged with a warning graphic. Make the appropriate changes then click the Continue button again. A Please Confirm page should appear.
5. Review the information, then click the Submit button. A final Transaction Results page will appear, indicating whether the transaction was approved or declined and reiterating all the transaction information.

2.15.2 Forced Ticket Transactions

Use a Forced Ticket transaction to complete the Sale for an authorisation you received over the phone. To process a Forced Ticket transaction, go to the Virtual Terminal page. This is the same page you use to process Sale, or Authorise Only transactions.

To do a Forced Ticket transaction, complete all the required fields from the following sections. Then fill in additional fields as appropriate for your transaction. Follow these steps to perform the transaction:

1. If using the product catalogue feature, select items from the Product Catalogue.
2. Enter Order Information.
3. Select Credit Card as the Payment Method.

-
4. Enter Credit Card Information, select Transaction Type Forced Ticket: a Reference number field will appear. Enter the reference number (the authorisation code you received over the phone).
 5. Fill out Customer Contact Information.
 6. Enter the Shipping Address (optional).
 7. If in test mode, select the Desired Response.
 8. Enter Comments (optional).
 9. Click on the Continue button.
 10. If there are data entry errors or any required fields are missing, the same page will reappear with an error message at the top, and all incorrect/missing fields flagged with a warning graphic. Make any necessary corrections, then click the Continue button again. Once your page is error free, a Please Confirm page will appear.
 11. Review the data, make corrections if needed by clicking the Back button, then click the Submit button. A Transaction Result page will appear.
 12. Review the Results.

2.15.3 Processing Returns

If your store is enabled with the Returns option, should a customer return something associated with an order, you can credit their account for the amount of the return using a Return transaction.

It is possible to have the Return functionality disabled if you prefer.

1. To do a Return, first go to the Return page. A page will appear, with a field for the order number. If you don't know your order number, you can find it in your Reports.
2. Once you've located the order number, enter it in the input box, then click on the Retrieve Order button. A page will appear showing all the existing information from that order.
3. Review these fields to ensure you have selected the correct order. (You may have to expand some of the sections at the bottom of the page to see all the fields you need to see.) If this isn't the right order, click on your browser's Back button to return to the previous page and retrieve an alternate order.
4. If this is the correct order, enter the amount to return in the appropriate fields. By default, the fields will be pre-filled with the total amount available to be returned. It is possible to return a lower amount than the order total, to do so make corrections as appropriate ensuring the sum of the subtotal, tax and shipping amount must equal the Total amount; if it doesn't, you will get an error when you click the Continue button
5. Once you've finished with the Order fields, change any other fields related to Customer Contact Information, Payment Information, or Comments, then click the Continue button.
6. Once you click the Continue button, if all entries in the form were valid, another page will appear asking you to confirm the information.
7. If everything is okay, click on the Submit button; otherwise, click on the Back button to make the appropriate changes. If any fields are missing or incorrect, the Return page will reappear with an error message at the top and the incorrect/missing fields flagged with an error graphic. Make the appropriate changes then click the Continue button again. A confirmation page should appear. Review the information, then click the Submit button.
8. A final Transaction Results page will appear, indicating whether the transaction was approved or declined and reiterating all the transaction information. As you enter values in the Return subtotal, Return Tax or VAT, and Return Shipping Amount fields, the Total amount to Return field will automatically change to the sum of the three fields. You are allowed to change the total, but the sum of the subtotal, tax and shipping amount must equal the Total amount; if it doesn't, you will get an error when you click the Continue button.

2.15.4 Crediting a customer's account

Sometimes you need to credit a customer's account for an order that occurred outside the payment Gateway. Because there is some inherent risk of fraud with a credit, not every merchant has permission to perform credit transactions. If you do not see the Credit function listed in the Side Menu Box of your Virtual Terminal section, you do not currently have permission to perform a credit. Contact your processor's merchant services department to enable the function if you need it and do not have it.

If you indeed need to do a credit against an order received elsewhere, click on Credit to bring up the Credit page with several entry fields. Fill the appropriate and required fields for your credit, then click on the Continue button.

Once you click the Continue button, if all entries in the form were valid, another page will appear asking you to confirm the information. If everything is okay, click on the Submit button; otherwise, click on the Back button to make the appropriate changes. If any fields are missing or incorrect, the Credit page will reappear with an error message at the top and the incorrect/missing fields flagged with a warning graphic. Make the appropriate changes then click the Continue button again. A confirmation page should appear. Review the information, then click the Submit button.

A final Transaction Results page will appear, indicating whether the transaction was approved or declined and reiterating all the transaction information.

For merchants with MCC 7995 (Gambling) the credit function is used for the payment of winnings. The combination of the credit request with the merchant MCC 7995 ensures we send the correct detail through for the merchant to qualify for payment transaction rates.

2.15.5 Voiding Orders

If an order has not yet been settled, you have the capability to void the order. The process for voiding orders is as follows:

1. Click on the Reports button on the Main Menu Bar.
2. If you wish to void credit card orders, click on the View Credit Card Batches link in the Side Menu Box.
3. Specify Time Period: Select any of the named time periods or enter a specific range of dates. Note: This time filter will provide the relevant batch, not a time frame within the contents of a batch.
4. Click on the Submit Query button. The batch report will appear.
5. Click on the words Current Batch to bring up the Current Batch report. This will provide you with all within the current batch in the state captured (not settled).
6. Select the orders you wish to void by clicking on the corresponding checkboxes in the left-most column.
7. Click on the Void Selected Orders button at the bottom of the page.
8. A page showing the results will appear. Each order you chose to void should show on the list.
9. You can only void orders which have not yet settled. If you should notice any orders in the Current Batch list with a transaction approval code of YTEST, we recommend you void them before your batch is submitted for processing.

3. Reports

Use Reports to view your store's transactions from several different perspectives and to perform some administrative tasks.

To view the reports, click on the Reports button on the Main Menu Bar. The Reports Main Menu for your store is displayed in the Side Menu Box and in the main content portion of the screen. The reports available are listed below.

- Dashboard – shows information on card sales made including a table with the last 6 months transactions.
- Transaction Charts – shows transactions in bar, pie, or line charts.
- Orders – shows all successful orders by specific time period, by credit card number and time, by order number, or by user ID and time. You also have the option to show only unshipped orders.
- Transactions – shows all transactions by time period, by credit card number and time, order number, User ID and time or by transaction type and time.
- Transactions Summary – shows a summary of approved and declined AUTH and SALE transactions and a summary of approved AUTH and SALE transactions by card type.
- Credit Card Batches Report – lets you view credit card batches processed during a specified time period. 'Details view' of a processed batch show all transactions, which are settled within the batch independent of the time filter.
- Active Periodic Bills – shows information about recurring transactions and allows you to modify them.

Credit Card Numbers

As a security feature, only the first four and last four digits of credit card numbers are displayed in the reports. These Credit Card Identification (CCID) numbers are often active links that can be selected to display information about all transactions involving the selected card number.

Downloading Report Data

To download the data from any of the reports for use with your own accounting tool, follow the steps below:

1. Bring up the report which contains the data you wish to download.
2. Locate the Export All Data button located at the bottom of the page.
3. Select your desired format from the dropdown list. Choose either CSV (Comma delimited) or XML format. CSV lists are suitable for importing into most common spreadsheets or databases. XML format is helpful for applications that allow you to import XML.
4. Click on the Export All Data button to download the data. Depending on your browser, a File Download dialogue box will most likely appear, asking what you would like to do to the file (Open, Save, or Cancel). If you choose Open, the file will open in the application that is assigned to that type of file. Choosing Save will ask you to choose a location where you wish to save the file.
5. Regardless of the number of pages in the report, all report data will be included in the downloaded file.

3.1 Viewing the Dashboard

To view the Dashboard click on the Reports button in the Main Menu Bar then click on Dashboard.

The Dashboard offers a graph showing the past weeks Processed Sales Volumes, a chart showing the past 3 months of Transactions by status (approved versus declined) and a transaction overview table offering details of the last 6 months transactions. The details are captured at the end of each day, therefore, please be aware that the current day will show as zero.

The transaction overview table can be sorted by clicking on any of the headers and there is a search option to search for a specific transaction if required.

The details of each transaction can be viewed by clicking on the transaction's Order reference. A new window will then provide you with the Order Detail Report. Please see 3.4 Order Detail Report for what can be viewed and managed from this report.

There is also an option to select to make the Dashboard your start page.

3.2 Viewing Transaction Charts

The integrated reports offer four graphical chart types, which are helpful for visualising orders and sales, and for when you need charts for a presentation. To view your orders in chart format, follow the steps below.

1. Click on the Reports button in the Main Menu Bar.
2. Click on the Transaction Charts link in the Side Menu Box or the main content area. The View Transaction Charts screen appears.
3. Select Chart Type: select an option. You can view your transactions in a bar chart, a pie chart, a line chart, or you can view a bar chart summary report.
4. Select Transaction Types: select any of the listed transaction types or click on the All checkbox in the separator bar if you would like to view all the transaction types.
5. Specify Time Period: select any of the named time periods or enter a specific range of dates you wish to view.
6. Select Hierarchy: choose whether you wish to view all stores below you in the hierarchy or a subset by choosing an option in the dropdown menu. (This option only appears if you are logged in as a multi-store administrator.)
7. Click on the Submit button to view the report. If you want to re-enter the information, click on the Reset button to clear the information.

Chart Types

Depending on which type of chart you chose, the chart which appears will look different. The chart types available are listed below:

■ Detailed Bar Chart

The Detailed Bar Chart report shows the transaction totals by type in a bar chart format. Each transaction type is shown in a different colour. For each month in the specified timeframe, there is a row of coloured bars showing transaction totals for that month. At the bottom of the chart, a table shows summary statistics for each type of transaction. Hold your mouse over any coloured bar to see the total exact amount of transactions of that type. Clicking on the bar will bring up a detailed Transactions Processed report for that transaction type. (For more information on viewing detailed transaction reports, see Viewing Transactions.) Click on the coloured boxes in the legend on the right to see individual bar chart reports for the selected transaction type. Right click on any of the charts to save that chart as a graphic in jpeg format. You can then import the graphic into your presentations or documents as needed.

■ Summary Bar Chart

The Summary Bar Chart report shows the transaction totals by type in a bar chart format. Each transaction type is shown in a different colour. Each coloured bar represents the total amount of all transactions of that type over the entire timeframe specified. At the bottom of the chart, a table shows summary statistics for each type of transaction. Hold your mouse over any coloured bar to see the total exact amount of transactions of that type. Clicking on a coloured bar will bring up a detailed Transactions Processed report for that transaction type. (For more information on viewing detailed transaction reports, see Viewing Transactions.) Right click on any of the charts to save that chart as a graphic in jpeg format. You can then import the graphic into your presentations or documents as needed.

■ Pie Chart

The Pie Chart report shows the transaction totals by type in a pie chart format. Each transaction type is shown in a different colour. At the bottom of the chart, a table shows summary statistics for each type of transaction. Hold your mouse over any coloured pie piece to see the total exact currency amount of transactions of that type. Clicking on a pie piece will bring up a detailed Transactions Processed report for that transaction type. Right click on any of the charts to save that chart as a graphic in jpeg format. You can then import the graphic into your presentations or documents as needed.

■ Line Chart

The Line Chart report shows the transaction totals by type in a line chart format. Each transaction type is shown in a different colour. Each coloured line represents the total amount of all transactions of that type. At the bottom of the chart, a table shows summary statistics for each type of transaction. Click on any of the legend boxes to see a line chart for that transaction type alone. Right click on any of the charts to save that chart as a graphic in jpeg format. You can then import the graphic into your presentations or documents as needed.

3.3 View Orders Report

To view your orders, you need to use the Orders Received report. Generate an orders report by following the steps below.

1. Click on the Reports button in the Main Menu Bar.
2. Click on the Orders link in the Side Menu Box or the main content area. The View Orders screen appears.
3. Display Orders: select an option. You can view orders sorted by time period, by credit card number and time, by User ID and time, or by order number.
4. Specify Time Period: select any of the named time periods or enter a specific range of dates you wish to view.
5. Options: click on a box if you want the report to show only unshipped orders or to show only approved orders. By default, the Only Show Unshipped Orders box is unchecked and the Only Show Approved Orders box is checked, so the report will show approved orders only (both shipped and unshipped). If the Only Show Unshipped Orders box is checked, the report will show all unshipped orders. If both boxes are unchecked, the report will display all orders (both shipped and unshipped), including declined and recurring transactions with future start dates. If both boxes are checked, the report will show only all approved, unshipped orders.
6. Display Preference: this option allows you to choose how many orders will appear on each page of the report. Choose a number from the dropdown list.
7. Select Hierarchy: choose whether you wish to view all stores below you in the hierarchy or a subset by choosing an option in the dropdown menu. (This option only appears if you are logged in as a multi-store administrator.)
8. Click on the Submit Query button to view the report. If you want to re-enter the information, click on the Reset button to clear the information.

The Orders Received report shows the following information about each order.

- Select – click on the associated Select checkbox to select one or more orders.
- Shipped – shows Y if the order has been shipped, or N if the order has not yet been marked as shipped.
- Retail – shows Y if the order was a retail order, or N if the order was not retail.
- Order # – the number associated with this order. Click on the order number to view order details.
- User ID – if there is a user ID number associated with the order, it will be listed in this column. The number is also a link to view all the orders placed by a particular customer.
- Date – the date that the order was placed. Shows the most recent order first. The time period you selected for the report will be shown under the report title.
- Name – the name of the person who placed the order. Click on the name to send email to this customer.
- Amount – shows the amount and currency of the order. The total amount of the orders listed on the page and the total amount of all orders in this report is also shown at the bottom of the page, along with the total tax and shipping charges collected.

Confirming Shipment or Crediting Orders

To confirm shipment or credit the entire amount of the order(s), follow the steps below:

1. First select order(s) by clicking on the associated checkbox(es) in the left-most column.
2. Click on the Work with Selected Orders button. The Selected Order Menu screen appears.
3. Select an action by clicking on the appropriate radio button.
4. Click on the Submit Query button to complete the task. A screen listing the results will appear.

Viewing details

View the details of any order by clicking on the associated Order #. Details will be shown in the Order Detail Report.

View all orders placed by a specific customer by clicking on the User ID link. This column will only be filled in if you have entered a unique Customer ID Number for each customer when entering orders.

If there are more orders in the report than will fit on the current page (according to the number of orders you've chosen to show on each page), a set of numbers will appear at the bottom of the page, reflecting page numbers for the report. The current page number will be larger than the others and will not be underlined. To view any page, click on the associated underlined page number.

3.4 Order Detail Report

To view this report, click on the Reports button on the Main Menu Bar, then click on the Orders link in the Side Menu.

Select the appropriate parameters for your query, then click the Submit Query button.

Once the Orders Report appears, you can view an order's detailed report by clicking on the associated Order # link.

The Order Detail report allows you to:

- View the details associated with that order.
- Email the customer by clicking on the Name or Email link.
- Perform a return against this order.
- View all the orders associated with the credit card number by clicking on the Card Number link.
- View and print the full receipt details, by selecting the Print Receipt button.

The Order Detail report has several sections which show the following information:

- The Order ID Number and Order Date/Time are shown at the top of the report. Within the Order ID, if you are defining this parameter yourself, there is no special characters allowed.
- Billing Address section – gives the User ID, shipping status, and the customer's company, name and address. If the customer's name and email address were supplied, you can click on the customer's name to send an email to the customer.
- Shipping Address section – shows the name, address to which the order was shipped.
- Contact Information section – shows the customer's telephone number, email address, fax number and IP address. If an email address was supplied, you can click on the customer's email address to send an e-mail to the customer.
- The next part of the report includes subtotal, shipping, tax, return (if applicable) and total amounts.
- The last portion of the report is a transaction history which shows all transactions related to this order (including authorisations, sales, returns, tickets, etc.) The summary information shown here includes date, user ID, type of transaction, the card number, the expiration date, approval code, the amount of the transaction, and comments.
- The Return Order button at the bottom of the report allows you to do a return against this order. Enter the amount to refund to the customer in the box next to the Return Order button at the bottom of the page. The amount you enter must be equal to the total amount of the order. To process the return, click on the Return Order button. To return to the Reports Main Menu, click on the Reports Main button on the bottom of this report.

Viewing Transactions

To view all your transactions, use the Transactions Processed report. Follow the steps outlined below to see this report.

1. Click on the Reports button on the Main Menu Bar.
2. Click on Transactions in the Side Menu Box. The View Transactions page will appear.
3. Display Transactions – select an option. You can view transactions sorted by time period, by credit card number and time, by User ID and time, by transaction type and time, or by order number.
4. Specify Time Period – select any of the named time periods or enter a specific range of dates you wish to view.
5. Select Hierarchy – choose whether you wish to view all stores below you in the hierarchy or a subset by choosing an option in the dropdown menu. (This option only appears if you are logged in as a multi-store administrator.)
6. Submit Query – click to view the report.

To re-enter the information, click on the Reset button to clear the information.

The Transactions Processed report shows the following information about each transaction. The time period you selected for the report will be shown just under the report title.

- Order number – shows the number associated with each order.
- Date – shows the date and time of each transaction, from the most recent order to the oldest order.
- User ID – if there is a user ID number associated with the order, it will be listed in this column. The number is also a link to view all the orders placed by a particular customer.
- Type – shows the type of transaction.
- PayerAuth – shows details about authentication (3DSecure/real-time bank transfers).

- Invoice Number # – shows the Invoice ID that has been assigned when entering the transaction.
- Card/Account Number – shows a link to view all transactions processed with that card or account number.
- Exp. Date – lists the expiry date of the card.
- Approval – shows the approval code of the transaction. If a specific transaction was declined, the reason it was declined is shown here.
- Amount – shows the amount and currency of the transaction.

Viewing Details

View the details of any order by clicking on the associated Order #.

View a list of all the numbers associated with any credit card number or routing number by clicking on the associated Card/Route Number.

View all orders placed by a specific customer by clicking on the User ID link. This column will only be filled in if you have entered a unique Customer ID Number for each customer when entering orders.

Viewing the Rest of the Data

If there are more transactions than will fit on the current page (according to the number of transactions you've chosen to show on each page), a set of numbers will appear at the bottom of the page, reflecting page numbers for the report. The current page number will be larger than the others and will not be underlined. To view any page, click on the associated underlined page number.

3.5 Credit Card Batch Report

To view this report, click on the Reports button on the Main Menu Bar, then click on Credit Card Batch in the Side Menu Box.

Choose from the following options to view your report:

1. Specify Time Period – select any of the named time periods or enter a specific range of dates you wish to view. This will supply you with the relevant batch(es), not specific time periods within a batch.
2. Display Preference – choose the number of things you wish to display on one page by clicking on the dropdown box and selecting the number desired. The default is 25.
3. Select Current Batch – select if you prefer to be taken straight to your current batch information. This will show all transactions in the state captured (not settled).
4. Submit Query – click to view the report.

Details View of a processed batch shows all transactions settled in the batch independent of the time filter.

If you want to re-enter the information, click on the Reset button to clear the information.

Viewing the Rest of the Data

If there are more transactions than will fit on the current page (according to the number of transactions you've chosen to show on each page), a set of numbers will appear at the bottom of the page, reflecting page numbers for the report. The current page number will be larger than the others and will not be underlined. To view any page, click on the associated underlined page number.

3.6 Transactions Summary Report

To view this report, click on the Reports button on the Main Menu Bar, then click on Transactions Summary in the Side Menu Box.

Choose from the following options to view your report:

1. Display Transactions Summary – select options. You can enter a specific User ID or select specific transaction types and/or card types to include in the report.
2. Specify Time Period – select any of the named time periods or enter a specific range of dates you wish to view.
3. Display Preference – choose the number of things you wish to display on one page by clicking on the dropdown box and selecting the number desired. The default is 25.
4. Select Hierarchy – choose whether you wish to view all stores below you in the hierarchy or a subset by choosing an option in the dropdown menu. (This option only appears if you are logged in as a multi-store administrator.)

5. Submit Query – click to view the report.

If you want to re-enter the information, click on the Reset button to clear the information.

Authorisation Summary table

The first table that appears in the Transactions Summary report shows the following summary information for each selected transaction type over the time period specified.

- # – shows the total number of approved transactions for that payment type.
- Approved – shows the total number of approved transactions of that type and the total amount for all approved transactions of that type.
- Declined – shows the total number of declined transactions of that type and the total amount for all declined transactions of that type.
- Total – shows the total number of transactions of that type and the total amount for all transactions of that type.

The totals for each column are listed at the bottom of the table.

Approved Summary table

The second table that appears in the Transactions Summary report shows the following summary information for each selected payment type over the time period specified.

- # – shows the total number of approved transactions for that payment type.
- Amount – shows the total amount for approved transactions of that payment type.
- Total – shows the total number of transactions of that type and the total amount for all transactions of that type.

The totals for each column are listed at the bottom of the table.

3.7 3-D Secure

This report is available to those using the Gateway's integrated EMV 3-D Secure solution to access detailed information on the cardholder authentications. To view this report, click on the Reports button on the Main Menu Bar, then click on 3-D Secure in the Side Menu Box.

Select the appropriate parameters for your query, then click the Submit Query button.

This report provides the following details in case of disputes, technical issues or questions around the authentication:

- Authentication Result
- ECI value
- Directory Server Transaction ID
- 3-D Secure Protocol Version
- 3-D Secure Requestor Challenge Indicator
- Flow Type
- Device Channel
- Transaction Status Reason
- Error Details

4. Transaction notifications by email

The payment Gateway can automatically send out confirmations for each payment transaction by email. These notifications can be sent to you as well as to your customer.

1. To activate this feature, click on the Administration link on the Main Menu Bar, then click on Set options for transaction notifications via email and select Enable Notifications.
2. Address settings – enter your email address that shall receive notifications and the one that shall be used as sender address for notifications to your customer. You also need to state a merchant name that will be used in the email to your customers. Click on the Save Changes button at the bottom of the page.
3. If you wish to insert additional text for the notifications to your customer, click on View/modify individual text to be displayed in the email to your customer. To save your changes, click on the Save Changes button at the bottom of the page.
4. Click on View/configure the events where you want to send/receive a notification to select transaction types and transaction results. To save your changes, click on the Save Changes button at the bottom of the page.

4.1 Language Selection for Email Notification

You have the possibility to select a language that shall be used for the email notification for Virtual Terminal transactions, especially in countries where multiple languages are common and therefore your default language doesn't always fit.

You can select Notification Language within the Customer Details section for each transaction. The default value in the drop-down menu is your Store's default language.

When you generate a Payment URL, the language selection performed in Notification Language will influence the localisation of the hosted payment page visible to your customer once a payment URL is used.

5. Customisation

5.1 Customising Virtual Terminal Content

The Virtual Terminal main page has many possible input fields that you can use, but very few of them are really required. Most of the fields available are there to help you gather information about your transactions. Since we don't know which ones are helpful for you, we let you choose which ones you want to use.

To simplify your ordering process, you can take the ones you don't use off your entry pages. You make these choices by clicking on Customisation in the Main Menu Bar, then on Customise your Virtual Terminal page content. A page will appear which contains a table, listing all the fields you may choose from. Some of the fields cannot be removed from the page; if this is the case, they either do not appear in the listing, or they may appear in the listing with a checked graphic in front of them, rather than a checkbox which you can check or uncheck.

You might notice that not all the input fields appear on this page. Some fields are always required to process a transaction (for example, the credit card number is always required for a credit card purchase). Since these fields must always appear on your entry pages and they are always required, they are not customisable.

Once you've finished your selections, click on the Submit button on the bottom of the page. To put back any of the fields you removed, simply recheck the box preceding the field names (to select them) and click the Submit button again. You should see a confirmation message at the top of the page if the change was successful.

If you wish to restore the default settings, click on the Get Defaults button at the bottom of the page, then click on the Submit button to submit these settings to our server. Again, a confirmation message should appear.

If you uncheck all the boxes within a particular section, the entire section will disappear from your Virtual Terminal main page.

This same page also allows you to change which fields are required. If, for example, you require an email address for all your customers, you can make email address a required field by checking the appropriate box in the Required column. Make your selections, then click on the Submit button at the bottom of the page. There are a few fields which cannot be made required: all fields related to Items and Recurring Payments. The Total Amount of the order is always required, so you are not allowed to change this either.

Another timesaving feature you might want to use is setting a default value for your fields. For example, if you consistently have sales of the same amount, you might want to set the default value of Total Amount to that specific amount. When you process an order with the Virtual Terminal, then, the Total Amount will already be pre-filled with your usual total.

If you commonly have the same transaction origin (for example, all mail orders), it's handy to enter a default for Transaction Origin as well. To set a default value for one of the fields, simply enter the value you would like it to be in the appropriate textbox in the Default column, then click the Submit button. A confirmation message should appear.

5.2 Customising Your Receipts

When you enter orders into the Virtual Terminal, you have the option to show and print a receipt from the final transaction screen. You can print this receipt and give it to your customers as a sales receipt.

To customise your receipt, follow the steps outlined below:

1. Click on Customisation on the Main Menu Bar.
2. Click on Customise your Receipts.
3. Enter up to 4000 characters in the Receipt Header textbox. This text will appear towards the top of your receipt.
4. Enter up to 4000 characters in the Receipt Footer textbox. This text will appear at the bottom of your receipt.
5. Click on the Submit button.

Whenever you return to this screen, your current customised text should appear in the Receipt Header and Receipt Footer text boxes.

5.3 Settings for your online store integration

The information contained in this section is applicable only if you are using the Connect solution.

To view this form:

1. Logon to Virtual Terminal.
2. Click on Customisation in the Main Menu Bar.
3. Click on Define the URLs for the integration with your online store.

Below is an explanation of each of the form fields for the Settings form.

Confirmation Page URL ("Thank You")

This is where you tell us the page on your website where to send your customers after a successful transaction.

Alternatively, you can submit this URL with every transaction request (see Integration Guide for the Connect solution).

If you want us to display this URL automatically after the receipt page, check the box that says Automatically display specified URL after the payment process.

Failure Page URL ("Sorry")

You may want to link non-approved customers (customers whose payment transactions were declined) to a specific page on your website where they will find information on how to get in contact with you by email or by phone. In this section of the screen, you may want to supply the URL for a Sorry page where you can invite the customer to contact you to make other payment arrangements.

Alternatively, you can submit this URL with every transaction request (see Integration Guide for the Connect solution).

If you want us to display this URL automatically after the receipt page, check the box that says Automatically display specified URL after the payment process.

Transaction Notification (URL to receive notification when a transaction is complete)

One of the notification options for the results of your payment transactions is that we send the results to a URL that you can define here. Transaction URLs are sent as received therefore please don't add any additional escaping (e.g.: using %2f for a slash symbol (/)).

Alternatively, you can submit this URL with every transaction request (see Integration Guide for the Connect solution).

Overwrite Store URLs

If you want to be able to overwrite these URLs with different URLs that you submit with the transaction request, check the box that says Allow URLs to be overwritten by those in the transaction request.

Recurring Transaction Notification URL

If you use the Gateway's scheduler to automatically trigger Recurring Payments, you can set or modify your URL in order to receive Server-to-Server notifications every time these transactions will get processed.

5.4 Customising the payment page design

5.4.1 Design adjustments for hosted payment form 'classic'

If you use the hosted payment forms of the Connect solution in the checkout option 'classic', you can customise the design of these pages to align it with your shop or corporate design.

Choose the Customise the design of your hosted payment forms link from the Customisation section to individually define the following elements:

- Background colours of different page areas
- Font type, size, colour and weight for headlines
- Font type, size, colour and weight for field tags
- Font type, size, colour and weight for normal text
- Colour and background colour for buttons
- Font type, size, colour and weight for button text
- Font type, size, colour and weight for hyperlinks
- Font type, size, colour and weight for system messages

Design adjustments for hosted payment forms

Classic Combined page

- ▶ Background-Colors
- ▶ Mobile
- ▶ Amount Title
- ▶ Superscription
- ▶ Individual Text
- ▶ Label
- ▶ Normal Text
- ▶ Buttons
- ▼ Anchor
- ▶ System Messages

Click 'Preview Style' or 'Mobile Preview Style' to check your design changes without saving them. You can save the changes on the preview page by clicking 'Save Style'.
Click 'Restore Reseller Default' to delete the style settings and revert to the default settings.
Click 'Save Style' to save your settings.

Save Style Restore Default Settings Mobile Preview Style Preview Style

Customise the design of your hosted payment forms

The Preview Style button and the Mobile Preview Style button at the bottom of the page allow you to check the design changes you made before saving (preview is in English language).

Furthermore, the link Add static text to your hosted payment forms allows you to enter a text that will then be shown to the cardholder on the right side of the payment pages.

It is possible to display your individual company logo on the classic hosted payment page (not on the mobile payment page). If required, please contact our technical support team.

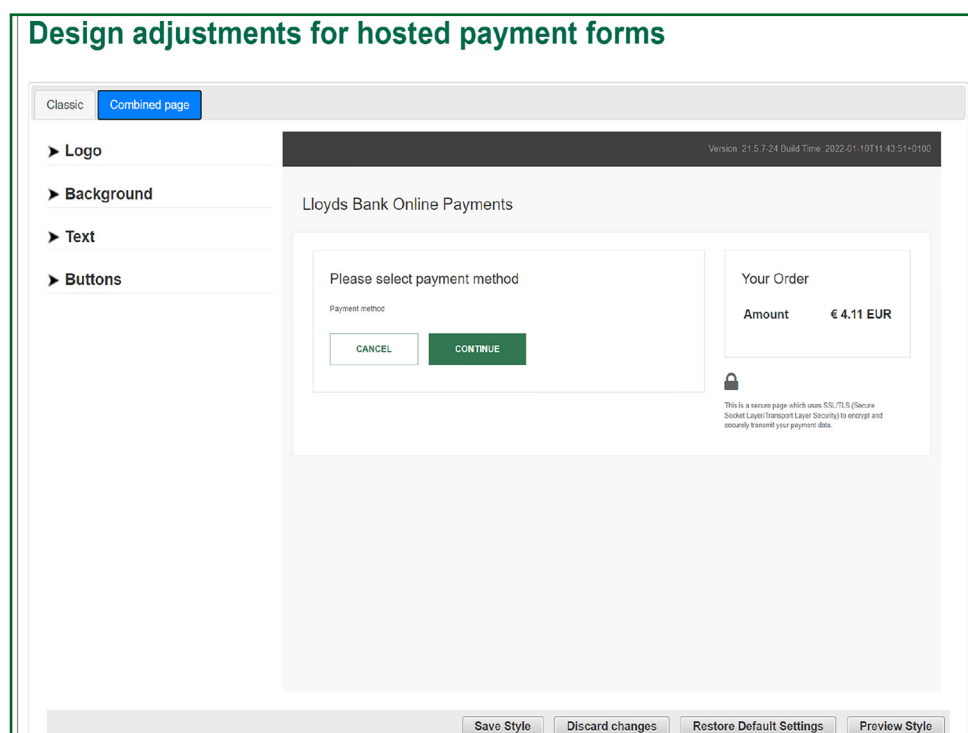
5.4.2 Design adjustments for hosted payment form 'combinedpage'

If you use the hosted payment forms of the Connect solution in the checkout option 'combinedpage', you can customise the design of these pages to align it with your shop or corporate design.

Choose the Customise the design of your hosted payment forms link from the Customisation section and click on Combined page bookmark to individually define the following elements:

- Logo. The recommended size of the logo is 250 KB. Allowed formats are: jpg, jpeg, png, gif and JPG, JPEG, PNG, GIF.
- Top Bar, Body, Content and Borders colours of the Background
- Text colours
- Buttons colours

The size limit for the logo is 1140x100 pixels. If a larger logo is provided it will be re-sized to this limit to fit.



Combined Page

The Preview Style button at the bottom of the page allows you to check the design changes you made before saving the new style (preview is in English language).

5.5 Alternative payment method configuration

If your payment Gateway store has been enabled for one or more alternative payment methods, you should log on to the Virtual Terminal and proceed to Customisation / Payment method configuration section. In this section you can view and define, if required, the settings for the chosen alternative payment method.

5.6 PayPal

The information contained in this section is applicable only if you are using the Connect solution and have already set up your Business Seller Account with PayPal.

Choose the PayPal Setup link to set up your account details for processing PayPal transactions with the payment Gateway.

PayPal environment

The PayPal environment shows if you are logged into your payment Gateway live account to configure your PayPal LIVE account or if you are logged into our test environment in order to configure your account for test transactions in PayPal's SANDBOX environment.

Allow guest checkout

Deactivate this checkbox if you do not want to allow your customers to use the PayPal payment method without a registered PayPal account.

PayPal header image (optional)

Use this text field to determine the URL of an image (e.g. your logo) that shall be displayed on the PayPal site.

Custom colour (optional)

Use this text field to determine the border colour (hex format) of the shopping cart box on the PayPal site.

Brand name (optional)

Use this text field to determine the brand name that shall be shown on the PayPal site.

Account name (required)

Use this text field to enter your PayPal account name (i.e.: your PayPal business seller account). Preferably, you would need one dedicated PayPal account per each account (store) configured for you by your local support team.

Permissions (required)

Use the checkboxes to grant permissions for specific PayPal functionality that allow us to submit your transactions to PayPal on your behalf. Click the Grant Permissions button after you selected the appropriate features. You can change these settings at any time.

6. Fraud Prevention Tools

There are several ways that the payment Gateway helps you prevent fraud from interfering with your business success. If certain individuals are continuously hurting your business with costly charge-backs, you can block them from purchasing at your store.

We can provide you with the capability to block credit card numbers, names, and IP or Class C addresses from purchasing at your store. In addition, two further capabilities are available, and these are the power to set a limit on the maximum purchase that can be made at your store, and the ability to set auto lockout and duplicate lockout times.

To change your fraud settings, select Administration in the Main Menu Bar and then click on one of the links in the Fraud Settings section.

Fraud settings are sequentially ordered, so once you've finished with one, you can proceed to the next fraud setting. There is also a quick navigation bar at the right of each Fraud Setting page, which allows you to jump immediately to any Fraud Setting.

Here is a list of all the fraud settings that the Virtual Terminal gives you control over:

- Blocking Credit Card Numbers
- Blocking Names
- Blocking Class C and IP Addresses
- Setting a Maximum Purchase Limit
- Setting Auto lockout times
- Setting Duplicate lockout times
- Setting a Country Profile

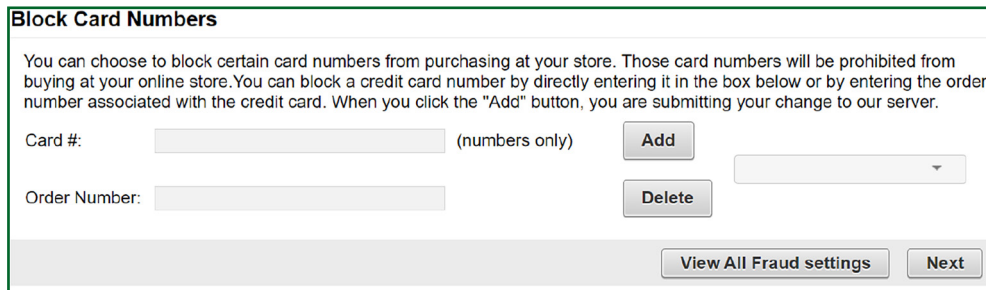
Another way to prevent fraud is by paying close attention to the address verification response.

If the address and/or postcode do not match the card-issuing bank's address on record, there is a higher probability of fraud.

Furthermore, for your protection, we urge you to regularly use the card code field.

6.1 Blocking Credit Card Numbers

The first setting you will encounter when you bring up Fraud Settings is Block Card. Here you can enter the credit card numbers that you do not wish to allow to purchase at your store.



Fraud prevention: Blocking card numbers

If you have any credit card numbers already on your blocked credit cards list, they will automatically appear in the select box on the right side of the screen when you enter this page.

Adding a card number

To add a card number to your blocked card number list:

1. Enter the card number you wish to block in the Card # input box on the left-hand side of the screen. If you do not know the credit card number you can use the Order Number of the transaction where the card has been used instead.
2. Then click the Add >> button. When you click the Add >> button, the change is submitted to the payment Gateway, we add the card number to your list of blocked card numbers, then we regenerate the page with the new card number in the select box at the right side of the page.

If this blocked card should be used to attempt to purchase anything at your store, the transaction will be declined because of fraud.

Add as many card numbers as you like by repeating the same process.

Removing a blocked card number

To remove a blocked card from your list select the card number in the select box on the right side of the screen, then click the << Delete button.

Upon removal from your blocked card list, the card number will again be allowed to be used to purchase at your store. Delete as many card numbers as you need by repeating the same process.

Once you have finished adding and deleting card numbers, click on the Next button if you wish to go to the next fraud setting page – this will take you to the Block Names page.

If you wish to see all your fraud settings, click on the View All Fraud Settings button.

6.2 Blocking Names

Take care when blocking names from purchasing at your store. For the name to be blocked, it must match exactly, character for character, space for space. So, for example, if you block the name “John Redenbacher” from your store, “Johnny Redenbacher”, “John Samuel Redenbacher” or “John S. Redenbacher” would not be blocked.

Also, because the integrated fraud prevention system cannot distinguish between one “John Smith” and another, you will block all persons with the same name as the person you wish to block.

However, with all that said, you may still wish to block particular names from purchasing at your store. To do so, navigate to the Block Names page (select Administration on the Main Menu Bar, then on Add/change names to block).

If you have any names already on your blocked names list, they will automatically appear in the select box on the right side of the screen when you enter this page.

Adding a Name

To add a name to your blocked name list, follow these steps:

1. Enter the name in the Name input box on the left-hand side of the screen. You can also use the Order Number of the transaction with the customer to be blocked instead.
2. Click the Add >> button.
3. When you click the Add >> button, the change is submitted to the payment Gateway, we add the name to your list of blocked names, then we regenerate the page with the new name in the select box at the right side of the page.

If any person with this blocked name should attempt to purchase anything at your store, the transaction will be declined because of fraud.

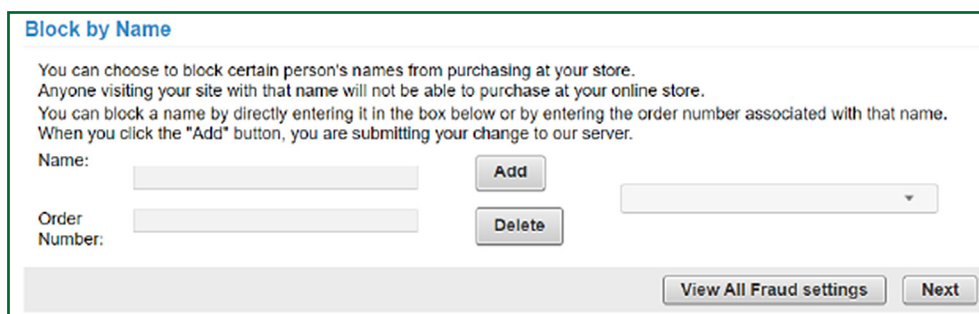
Add as many names as you like by repeating the same process. You may want to enter several different versions of the particular name you wish to block.

Removing a blocked name

To remove a blocked name from your list select the name in the select box on the right side of the screen, then click the << Delete button.

Upon removal from your blocked name list, anyone with that name will again be allowed to purchase at your store. Delete as many names as you need by repeating the same process.

Once you have finished adding and deleting names, click on the Next button if you wish to go to the next fraud setting page – this will take you to the Blocking IP and Class C addresses page. If you wish to see all your fraud settings, click on the View All Fraud Settings button.



Fraud prevention: Blocking Name

6.3 Blocking IP and Class C

Once you've finished blocking names and clicked on the Next button, you will find yourself at the Block IP/Class C page. (Alternatively you can reach this page by selecting Administration on the Main Menu Bar, then clicking on Add/change IP/Class C addresses to block)

Here you can enter the IP and Class C addresses for people or organisations that you do not wish to allow purchasing at your store.

If you have any IP or Class C addresses already on your blocked IP or Class C list, they will automatically appear in the select box on the right side of the screen when you enter this page.

Adding an IP or Class C address

To add an IP or Class C address to your blocked IP or Class C list, follow these steps:

1. Enter the address in the IP/Class C input box on the left-hand side of the screen. You must enter IP addresses in the standard format, which is four numbers separated by 3 decimal points (e. g., 123.123.123.123). To enter Class C addresses, enter the first 3 numbers separated by decimal points with a decimal point at the end (e. g., 123.123.123.\\). If you do not know the address you can use the Order Number of the transaction where the IP/Class C address has been used instead.
2. Click the Add >> button
3. When you click the Add >> button, the change is submitted to the payment Gateway, we add the name to your list of blocked IPs/Class Cs, then we regenerate the page with the new name in the select box at the right side of the page.

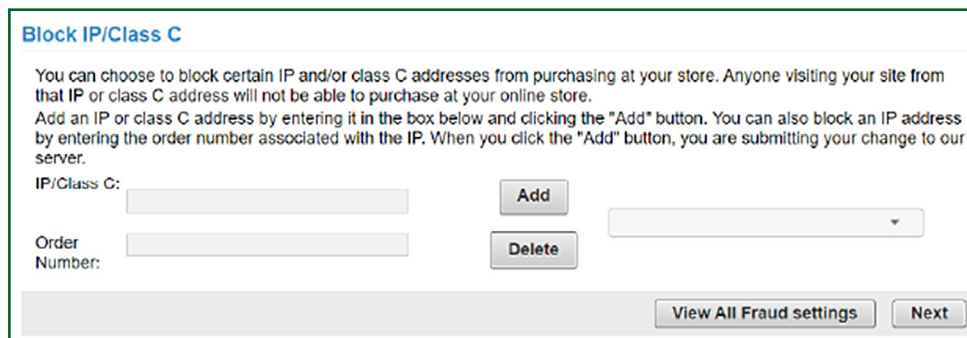
Removing an IP or Class C address

To remove a blocked IP or Class C address from your list, select the address in the select box on the right side of the screen, then click the << Delete button.

Upon removal from your blocked IP or Class C address list, persons visiting from that address will again be allowed to purchase at your store.

Delete as many addresses as you need by repeating the same process.

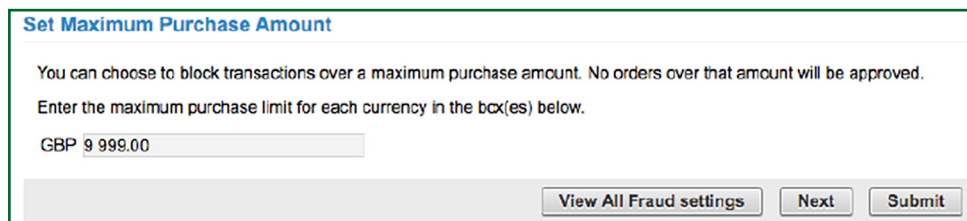
Once you have finished adding and deleting IP and Class C addresses, click on the Next button if you wish to go to the next fraud setting page – this will take you to the Set Maximum page. If you wish to see all your fraud settings, click on the View All Fraud Settings button.

The screenshot shows a web form titled "Block IP/Class C". It contains instructional text about blocking IP addresses. Below the text are two input fields: "IP/Class C:" and "Order Number:". To the right of the "IP/Class C:" field is an "Add" button. To the right of the "Order Number:" field is a "Delete" button. There is also a dropdown menu to the right of the "Add" button. At the bottom right of the form are two buttons: "View All Fraud settings" and "Next".

Fraud prevention: Blocking IP/Class C

6.4 Setting Maximum Purchase Limit

Once you've finished blocking IP and Class C addresses and clicked on the Next button, you will find yourself at the Set Maximum page. (Alternatively you can reach this page by selecting Administration on the Main Menu Bar, then clicking on Set Maximum Purchase Amount.)

The screenshot shows a web form titled "Set Maximum Purchase Amount". It contains instructional text about setting a maximum purchase limit. Below the text is a single input field labeled "GBP 9 999.00". At the bottom right of the form are three buttons: "View All Fraud settings", "Next", and "Submit".

Fraud prevention: Setting maximum purchase limit

Any transactions for your store above this amount will be declined because of fraud. This field will be pre-filled with the current maximum purchase limit for your store, if you have one.

If you wish to change this limit, simply enter the number in the Maximum Purchase Limit input box with the limit you wish to enforce, then click on the Submit button.

If you do not wish to change your maximum purchase limit, you can click on the Next button to go to the next Fraud Setting: Auto Lockout. If you wish to see all your fraud settings, click on the View All Fraud Settings button.

6.5 Setting Auto Lockout and Duplicate

Once you've finished with the Maximum Purchase Limit and clicked on the Next button, you will find yourself at the Set Lockout Times page. (Alternatively, you can reach this page by selecting Administration on the Main Menu Bar, then clicking on Set lock out times.)

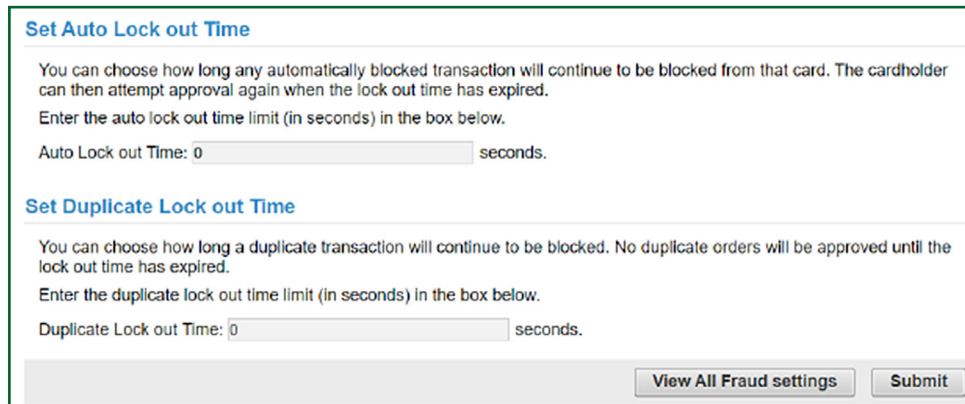
There are two things you can set on this page: the auto lockout time and the duplicate lockout time.

Auto lockout time is the amount of time that automatically blocked transactions are prohibited from trying transactions at your store again.

Duplicate lockout time is the length of time that duplicate transactions are restricted from your store. That is, if two transactions are identical and they both occur within a length of time less than the specified duplicate lockout time, they will be automatically blocked as duplicate transactions.

To change your auto lockout or duplicate lockout time, simply replace the value in the appropriate input box with the new value and then click on the Submit button.

If you don't wish to change your lockout times, you can click on the Next button to go to the next Fraud Setting: Country Profile. If you wish to see all your fraud settings, click on the View All Fraud Settings button.



The screenshot shows a web form with two sections. The first section, 'Set Auto Lock out Time', has a blue header and explains that users can choose how long an automatically blocked transaction will continue to be blocked. It includes an input field for 'Auto Lock out Time' with the value '0' and the unit 'seconds'. The second section, 'Set Duplicate Lock out Time', also has a blue header and explains that users can choose how long a duplicate transaction will continue to be blocked. It includes an input field for 'Duplicate Lock out Time' with the value '0' and the unit 'seconds'. At the bottom right of the form are two buttons: 'View All Fraud settings' and 'Submit'.

Fraud prevention: Lockout Times

6.6 Setting a Country Profile

The information contained in this section is applicable only if your local support team enabled this feature for you. This will be managed with a specific setting performed on your account (store). If you require to restrict or set country profiles, please contact the support team to enable this on your store.

Once you've finished with the lockout times and clicked on the Next button, you will find yourself at the Country Profile page. (Alternatively you can reach this page by selecting Administration on the Main Menu Bar, then clicking on Set country profile.)

The Country Profile page allows you to constrain credit card acceptance to cards from specific countries. Simply chose one of the five profiles that vary from accepting cards from all countries (default) to accepting only cards from one specific country. Then click on the Submit button.

If you don't wish to change your country profile, you can click on the View All Fraud Settings button to see all your fraud settings.

Please note that if you have no specific reason you should not exclude potential buyers from the possibility of a purchase just because they come from a particular country or the credit card used by them was issued in a particular country.

6.7 Card Security Code information

Mail order and telephone order (MO/TO) and other card-not-present transactions have higher fraud rates than face-to-face transactions. To help reduce fraud in the card-not-present environment, credit card companies have introduced a card code programme.

Visa® calls this code Card Verification Value (CVV); Mastercard® calls it Card Validation Code (CVC); American Express calls it 4DBC.

The card security code is a three- or four- digit security code that is printed on the back of cards (American Express: front of the card). The number typically appears at the end of the signature panel. This program helps validate that a genuine card is being used during a transaction.

You enter the card code on the Point-of-Sale screen when processing an order. The Gateway then compares the card code against the code on file with the card-issuing bank. Results of this comparison show in the transaction approval code.

The screenshot shows a web interface for entering card details. At the top, there's a 'Card' tab and a 'Credit/Debit Card' sub-tab. Below this, there are several fields: 'Select card type:' with a dropdown menu; 'Supported Card Types:' with logos for VISA, Mastercard, American Express, and Discover; 'Transaction Origin:' with a 'Select one...' dropdown; 'Transaction Type:' with a 'Sale' dropdown; 'Card number:' with a text input field; 'Expiry date:' with two dropdown menus showing '06' and '2022'; and 'Card Security Code:' with a text input field.

Virtual Terminal: Card Security Code field

To help combat fraud, card-not-present merchants (those who receive orders via mail order, telephone order, or the Internet) should always enter a card security code (if on the card) when processing an authorisation. For retail transactions, you may wish to enter the card security code printed on the card to ensure that the card was not fraudulently reproduced.

A typical transaction result code might look like this. The card security code result is highlighted.

0097820000019564:YNAM:12345678901234567890123:

The last alphabetic character in the middle (M) is a code indicating whether the card security code matched the card-issuing bank's code. An "M" indicates that the code matched.

This code may or may not be present, depending on whether the card security code was passed and the service was available for the type of card used. Below is a table showing all the possible return codes and their meanings.

Value	Meaning
M	Card Security Code Match
N	Card Security Code does not match
P	Not processed
S	Merchant has indicated that the card security code is not present on the card
U	Issuer is not certified and/or has not provided encryption keys
X	No response from the credit card association was received
	A blank response should indicate that no code was sent and that there was no indication that the code was not present on the card.

7. Inventory Management

If you are using the Web Service API to manage stock information for your products, you can view and manually modify the quantities in the Virtual Terminal. Select Customisation on the Main Menu Bar, then click on Manage your Inventory to access the Inventory Management page.

For increasing the stock, you need to enter a positive number in the Update Stocks text box e.g.: if your current stock is '0', and you want to update it to '5', then you need to enter '5' into the Update Stocks text box and save the changes to reflect it.

For reducing the stock, you need to enter a negative number into the Update Stocks text box e.g.: if your current stock is '5', and you want to reduce it to '2', then you need to enter '-3' into the Update Stocks text box and save changes to reflect it.

Please note that this feature does not automatically update the stock information for orders that have been processed via the Virtual Terminal.

8. User Administration

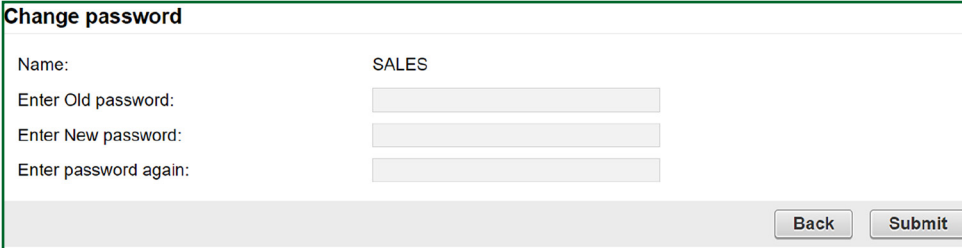
8.1 Changing your own Password

To change your password in the Virtual Terminal, select Administration on the Main Menu Bar, then click on Change password. This will bring up the Change password page.

When you first sign up for an account with the Virtual Terminal, you are provided with a temporary password. The Change Password feature allows you to change that password and it is a necessary step that everyone must undertake. The same rule applies when your password has been reset. The password is valid 60 days, after this period it expires and user needs to choose a new one.

The password needs to consist of at least one (1) digit, one (1) alphabetic letter, one (1) special character, and no more than two (2) repeating characters. In addition, the password needs to have at least eight (8) alphanumeric characters in length.

To change your password, type your old password into the Enter Old password box first. What you see in the box are asterisks instead of the letters and numbers that you type, for security reasons – anyone looking over your shoulder cannot easily see what you have typed. Type your new password into the Enter New password box and afterwards type it again into the following box entitled Enter password again. This is a commonly employed precaution against accidentally mistyping it the first time.



Change password	
Name:	SALES
Enter Old password:	<input type="password"/>
Enter New password:	<input type="password"/>
Enter password again:	<input type="password"/>
<div>Back Submit</div>	

Changing your password

Click on the Submit button. If you did accidentally mistype your new password you will be advised that there is an error, and asked to re-enter the information. For added security, the error message will not specify which entry is at fault. Furthermore, the system keeps track of password history for the last 100 days and will not allow you to re-use a password during that time. You will receive a confirmation when your password has been changed successfully.

In case an email address, required for password resets, is not yet associated with the user's unique user-ID in the database, you will be asked to provide it during the initial login or when setting up a new password on the Change Password page.

8.2 Managing Users

You can have multiple users for one store, which allows multiple employees to process orders and/or view reports, each of them logging on with their own user-ID, password, and permissions.

To add or delete users, you must be logged in on the store's original user account. The primary user for the store is the only user who can add/delete users and assign permissions. Additional users should be created to have multiple users with parallel usage of VT for the same store ID.

No other users are allowed to add or remove users or assign user permissions. Users who do not have permissions to manage users will not see the Add/remove/modify user option on the Administration page.

Manage Users

To manage users, you first need to be logged in on the store's original/primary user account

1. Click on Administration on the Main Menu Bar.
2. Then click on Add/remove/modify user.
3. The Add / Remove users page will appear.

Now that you are on the page which shows the current users, you can add or delete users, reset password, and/or define permissions as well as review email address for each user.

To add a user

1. Click on the Add link located at the bottom of the page.
2. The Add user page will appear.
3. Enter a unique user-ID for the new user in the Username text box and an email address in the EMail text box, then enter a Password for your new user twice.
4. Click on the Continue button to create the new user.
5. The current users list will reappear on the Add / Remove users page, showing the new user on the list.

The users can change their own password when they log in by using the Change Password option.

To delete a user

1. Click on the delete link located next to the user you wish to delete.
2. A dialogue box will appear, stating that this operation will delete the selected user.
3. Click the OK button to delete the user or Cancel if you do not wish to delete the user.
4. Once the user is deleted, the Add / Remove users page will refresh, with the deleted user omitted from the list.

Resetting User Passwords

If a user should forget his password, he can use the Forgot your password? link available on the VT Login page to request a password reset, however if that is not possible e.g.: due to missing email address (to be associated with the user's unique user-ID in the database first) you can still reset it:

1. Click on the reset password link for the appropriate user.
2. Enter a new password for the user twice, then click the Submit button.

The users will be able to log in to the Virtual Terminal while using their temporary password however will be forced to change it by using the Change Password option.

Setting User Permissions

To set permissions for a user:

1. Click on the permissions link associated with the desired user.
2. The Edit user permissions page will appear.
3. In the table click on the appropriate checkboxes to turn on or off permissions for this user. You can control the user's access to View Reports, Process Transactions including Credits and Returns as well as tasks related to Certificate management.
4. Click on the Continue button at the bottom of the page.
5. You will be returned to the current users listing. The words updated successfully should appear at the top of the page if the change was successful.

Option to add/modify user's email address for password reset

Via the Add/modify your email address for password reset option, each user can add and/or update his email address associated with his unique user-ID in the database, what is required in case he would like to use the Forgot your password? link available on the VT Login page to request a password reset.

8.3 Managing TLS client certificates required for the API authentication

When your store is activated for the transaction processing via the Web Service API and you are logged in to Virtual Terminal on the store's original user account, then you can access a dedicated page to generate the TLS client certificates and to download them.

Certificate Management

1. Click on Administration on the Main Menu Bar.
2. Then click on Generate Web Service API TLS Client Certificate link.
3. The Generate Web Service API TLS Client Certificate page will appear.

You can choose one out of two available options to generate a TLS client certificate by selecting a dedicated checkbox for:

- PKCS#12/JKS with Certificate and Private Key
- Certificate from the certificate request (PKCS#10)

Afterwards the page will be refreshed and you will be able to download the generated ZIP-File, which includes the certificate as PKS#12, Java-Keystore and PEM.

This process can be used for the initial creation of the TLS client certificates as well as for its renewal process without the need to contact the technical support team.

You might also decide to explicitly grant the permission to access the 'Generate Web Service API TLS Client Certificate' page when setting up the user permissions.

Find out more



Go to lloydsbank.com/business

Please contact us if you'd like this information in an alternative format such as Braille, large print or audio.

Important information

We accept calls made via Text Relay. We may monitor or record phone calls with you in case we need to check we have carried out your instructions correctly and to help improve the quality of our service. Lloyds Bank is a trading name of Lloyds Bank plc and Bank of Scotland plc. Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales No. 2065. Bank of Scotland plc. Registered Office: The Mound, Edinburgh EH1 1YZ. Registered in Scotland No. SC327000. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

We aim to provide the highest level of customer service possible. If you do experience a problem, we will always seek to resolve this as quickly and efficiently as possible.

If you would like a copy of our complaint procedures, please contact your relationship manager or any of our offices. You can also find details at lloydsbankcommercial.com/contactus



LLOYDS BANK

COMM0036 (07/23)