Cashflows

Cashflows Go
Virtual Terminal user guide

How to take payments without a card machine

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About this guide

Welcome to this Cashflows Go Virtual Terminal user guide. This guide describes how you can take payments using our Virtual Terminal via Cashflows Go. If you use our Virtual Terminal, you don't need a physical card machine.

Note: It's also possible to use the Virtual Terminal via our Account Management System (AMS). The AMS option is described separately. For information, refer to the *AMS Virtual Terminal user guide* in our Cashflows Help Centre.

This guide is for you if you are a business owner who uses Cashflows services for processing payments. Some steps require API developer knowledge or the assistance of developer who is working on your integration with us.

For more information

The latest version of this guide is available from our Cashflows Help Centre.

The following information is also available:

- Cashflows Go Guide (PDF)
  An introduction to our online portal for managing your payment processing with Cashflows.

- How do I sign in to Cashflows Go?
  An article in our Cashflows Help Centre.

For support, you can find different ways to contact us in the Cashflows Help Centre: Who can I contact for support?

Introduction

Our Virtual Terminalis a browser-based option for accepting payments. With our Virtual Terminal you don't need to pay for a physical card machine (also referred to as a payment terminal or card reader). As well as reducing expenses, our Virtual Terminal provides your business with a secure, simple, and convenient payment processing option.

With our Virtual Terminal you can:

- Take virtual payments by mail order or over the telephone (MOTO payments). For information, see How to take a payment

- Send a customer a link so that they can pay at their own convenience, wherever they are. For information, visit the Cashflows Help centre and search for *payment links*.

Important: When you sign up with us, you can choose either or both of these options and we enable them for you to use. If we know that you want to use payment links, we set up your account as an eCommerce (ecomm) account rather than a Virtual Terminal only account. You can leave that to us. However, if we set you up as a Virtual Terminal user and you later decide that you would like to use payment links, you need to send a request to support@cashflows.com. Our Risk team reviews your request. If they approve, we can then enable the Payment Links option for you.

You can use the Virtual Terminal on a computer in your office, salon, clinic or other place of work. You can take our Virtual Terminal with you and use it on your laptop or mobile device. Since Virtual Terminal is available via an internet browser, it means that you can take payments from wherever there is an internet connection. This could be a client site or even a customer's home.

Our Virtual Terminal supports multiple users simultaneously on any single account. It's an ideal solution for a health centre or a central call centre.

How it works

1. A customer or shopper is ready to pay over the phone or in person.

2. You, or anyone in your business, sign into Cashflows Go and select the Virtual Terminal option.

3. You enter their card details on the screen.

4. The secure webpage connects to our payment processing system.

5. The customer waits a few seconds while:

   - We check the card number and customer's details with the issuing bank

   - We authorise the payment

   - You see a notification on screen when the transaction has been authorised

   - We process the payment.

6. You inform the customer, that the transaction has been authorised and is complete.

For mail orders, you can send a reply or confirmation message. If the payment is for goods, you can arrange for despatch.

How it looks

When you use the Virtual Terminal from Cashflows Go, you see a webpage where you enter the payment card details:

Virtual Terminal is customisable. The fields displayed on the screen depend on how Virtual Terminal is set up for your business.

If you're the business owner, you can keep it simple and only capture the minimum details required for a payment. Alternatively, you can add extra fields to fill in and capture useful information to create a better customer experience for customers who intend to return. For example, you can ask a customer for their email address and keep them informed of special offers. If you're a business owner, you can decide which details are mandatory or optional, as preferred. An asterisk (*) indicates that a detail is required. For information about extra details that you can add, see How to customise Virtual Terminal for your business.

Depending on the nature of your business, some fields are required for regulatory purposes. For example, if you offer a financial service, you are required to capture extra information about transactions where a person is receiving the service. Therefore, you need to tell us a few extra details if a person is receiving any funds. For information, see Additional information required for financial institutions.

Getting started

This section explains how to get up and running with Virtual Terminal.

What you need

To use Virtual Terminal you need:

- An internet connection

- A browser

- A Cashflows Go account

How to take a payment over the phone

This section describes how to take a payment over the phone via Cashflows Go instead of with a card machine. If you're using AMS, the steps are different. A separate AMS Virtual Terminal user guide is available from our Cashflows Help Centre.

To take a payment:

1. Sign into Cashflows Go.

2. From the Cashflows Go menu, select **Virtual Terminal**.

3. Select **Virtual Terminal Order**.

> **Note**: The fields that you see on the screen depend on how the Virtual Terminal is set up for you or your business. For more information, see How to customise Virtual Terminal for your business.

4. Select the currency that the product or service is priced in.

5. Enter the amount to be debited from the card.

6. Enter a unique order reference. This gives you and your customer a way to refer to this payment, for example the order number.

7. It can be useful to add some additional information as an order note, for example colour or size preference. This is optional.

    Tip: To enlarge the Order Note box, you can drag the lower-right corner.

8. If you have stored this customer's details from a previous payment, you can search for them by name.

    Note: You can store customer or shopper details during their first payment. For information, see How to store a customer's details for future payments.

9. For a new customer, enter their first and last names.

    The default Payment Method is *Card*. Therefore, you need to complete the following mandatory details. For information about using the Payment Link option, visit the Cashflows Help centre and search for *payment links*.

10. Enter the card number. This is the long number on the front of the card.

11. Select the month when the card is due to expire.

12. Select the year when the card is due to expire.

13. Enter the security code. This is the three-digit CVV/CVC number, usually on the back of the card. For American Express this is a four-digit number on the front of the card.

14. Select **Charge card**.
    A confirmation is displayed on the screen to show you the payment details. A status of *Paid* indicates a successful payment that we have authorised.

To take another payment, select **Create New virtual terminal order** and repeat the steps in this section.

Additional information required for financial institutions

If your business is a financial institution (classified as an MCC 6012 merchant), some extra details are required to comply with financial regulations. We set these up for you when you sign up with us. Therefore, your Virtual Terminal might be set up with the following extra fields to fill in about the customer who is receiving the funds or service:

Important: For MCC 6012 payments, we advise that you check the card type because credit cards are not accepted.

| Field	Description
Date of Birth	This is the date of birth of the person receiving the funds
Post Code	This is the post code of the person receiving the funds
Primary Account Number	This is the account number of the person receiving the funds. This number must be in a valid format which is between 1 and 32 alpha numeric characters which can include '/' and '-', but no spaces

## How to store a customer's details for future payments

It's possible to save and store details about a customer and their payment card so that you can search for and re-use them for future payments. This saves you from having to re-enter the details again. With the customer's permission, you can save additional details such as an email address so that you can keep in touch, for example, with special offers. This can contribute to a good customer experience and encourage clients to return in future.

To save and store customer details:

1. From the Cashflows Go menu, select **Virtual Terminal**.

2. Select **Virtual Terminal Order**.
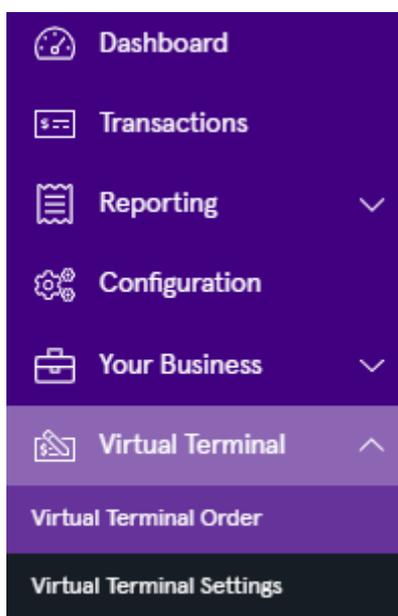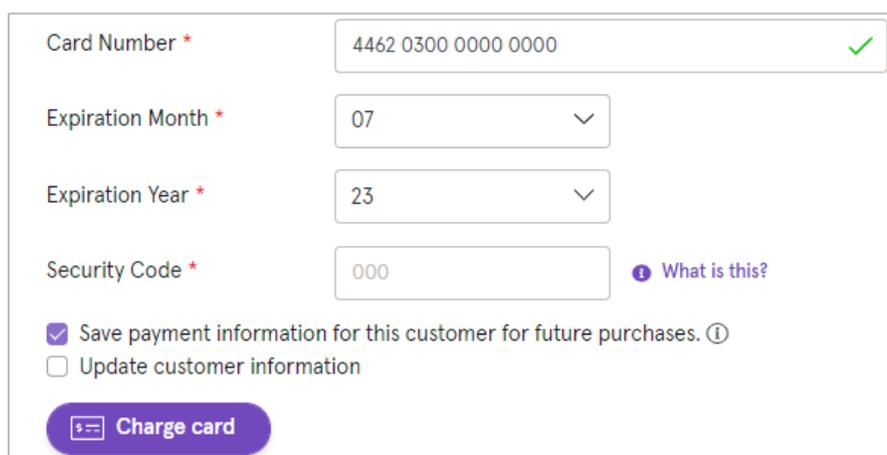
3.   Select the Customer **Search** option:
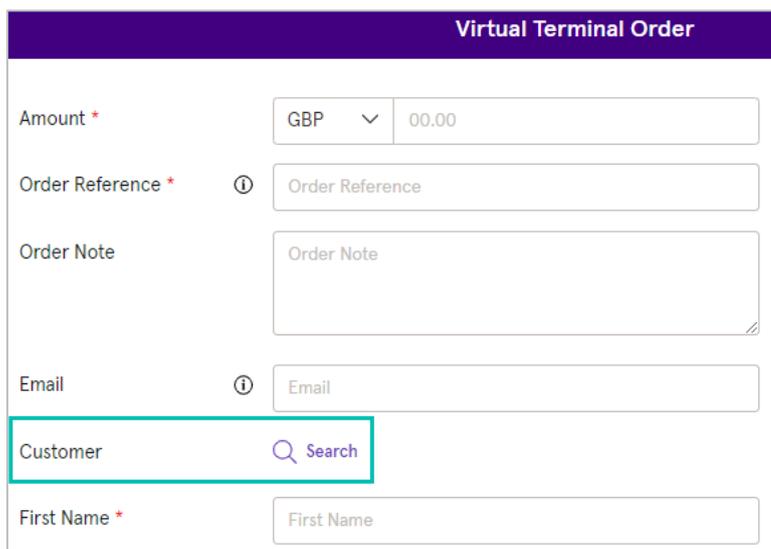
The Search Customer page is displayed.

4.   Select **+ New Customer** to display a form where you can enter the customer's details:

5.   After you enter the details, choose **Select**. The customer's details are saved and stored for you to use again in future.

6.   **With the customer's permission**, you can also save their card details for future purchases.

Important: It's a GDPR requirement that you alert a customer if you are storing any of their personal details. As a business owner, you are responsible for GDPR compliance.

7.   Enter the card details and select the **Save payment information** … option.


8.   Select **Charge card**.

When this customer returns, you can search for their details. For information, see How to search for stored customer details. The same stored details are also available if you want to send the customer a payment link. For information about using payment links, visit the Cashflows Help centre and search for *payment links*.

How to search for stored customer details

If a customer's details have been saved and stored in the Virtual Terminal, you can search for them. This saves you from having to re-enter their details.

1. Sign into Cashflows Go.

2. From the Cashflows Go menu, select **Virtual Terminal**.
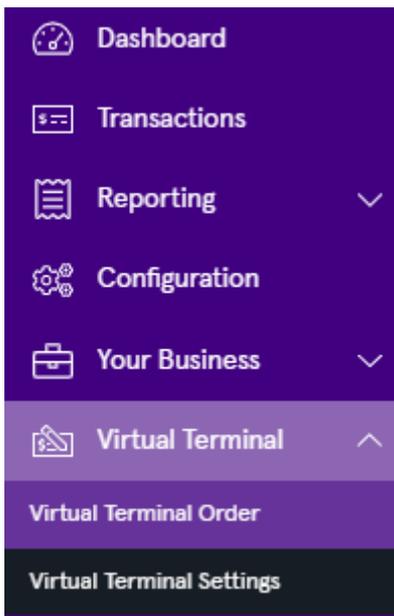
3. Select **Virtual Terminal Order**.

4. Select the Customer **Search** option:

A list of stored shoppers is displayed.

Tips: If the list is long, you can focus your search by Quick Search:

- o Search for a detail that you know about the customer you're looking for, for example their name:

- o You can also select **Columns** and choose the columns that you want to display and hide any that you don't need to see.

5. In the list, click anywhere in the row of the customer that you're looking for:

6. The details that have been saved for the selected customer are displayed:

7. Click **Select**. The Virtual Terminal Order page is re-displayed with the details of the customer already filled in.

If any card details have been stored, you can select **Charge card** to take the payment. Otherwise, you can enter the card details that the customer provides and then select **Charge card** just as you would for any virtual payment. For information, see How to take a payment over the phone.

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How to update stored customer details

You can update the stored details the next time the customer pays. For example, if the customer contact details change or they want to pay with a different card.

1. Sign into Cashflows Go.

2. From the Cashflows Go menu, select **Virtual Terminal**.

3. Select **Virtual Terminal Order**.

4. Search for the customer whose details you want to update. For information, see How to search for stored customer details .

5. With the customer details displayed, enter the details of the payment as you would for any other payment. For information, see How to take a payment over the phone.

6. Make the necessary changes. For example, you could add or change their email address or telephone number.

7. If their card details have changed, enter the new card details.

8. Select the **Update customer information** option.

9. Select **Charge card**. A confirmation is displayed to show you the payment details. A status of *Paid* indicates a successful payment that we have authorised.

To take another payment, select **Create New virtual terminal order** and repeat the steps in this section or in How to take a payment over the phone.
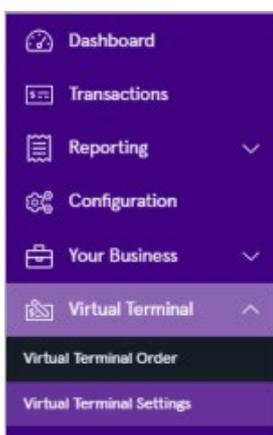
How to customise Virtual Terminal for your business

If you are the business owner with the Owner and Virtual Terminal roles, you can customise Virtual Terminal to capture additional information, such as address and contact details. These extra details can then be stored with the transaction and used, for example, for staying in touch with customers, as long as they agree. You can choose to make the extra details mandatory, optional, or inactive (not displayed).

Important: It's a GDPR requirement that you alert a customer if you are storing any of their personal details. As a business owner, you are responsible for GDPR compliance.

How to customise Virtual Terminal

1. Sign into Cashflows Go with Owner and Virtual Terminal permissions.

2. From the Cashflows Go menu, select **Virtual Terminal**.

3. Select **Virtual Terminal Settings**. A list of extra details is displayed.

4. For each extra detail that you want to display on your Virtual Terminal page, select:

    - **Mandatory**: The extra detail must be provided to complete the transaction

    - **Optional**: A field for the extra detail is displayed but adding the information is not compulsory

5. If you don't want to use a field, leave it as **Inactive** and it will not be displayed.

6. Select **Save**. Your changes are applied immediately and the updated Virtual Terminal page is ready to use.

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