

e-Terminal (Virtual terminal)

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1. Introduction

e-Terminal allows you to enter transactions for orders done by e.g. phone, fax or post. Hereafter we explain how to manually enter transactions with the terminal in your Ingenico ePayments account.

2. Submit a new payment

To submit a new transaction, click on the "New Transaction" link via "Operations" in your Ingenico ePayments account menu. A voucher will be displayed in which you can enter the payment details.

The default voucher shown will be the one for credit card transactions. You can also submit transactions for "Direct Debits". If you have activated "Direct Debits" as a payment method in your account, you will see a link above the credit card voucher that will take you to the page where you can enter "Direct Debits" transactions.

To submit a new transaction, you will need to have an "Encoder" user profile at the very least (go to [User Manager](#)).

2.1 Credit cards

There are several fields to complete. The fields marked with an asterisk (*) are mandatory fields.

The Beneficiary on the voucher is the Commercial company name you have entered in the administrative details of your account. If you haven't entered a Commercial company name, we will display the (legal) Company name.

Field	Description
Cardholder's name	The cardholder's/customer's name
Card number*	The expiry date embossed on the card
CVC*	The Card Verification Code (or Card Verification Value) is an authentication procedure established by credit card companies to prevent fraudulent credit card use. The verification code can be a 3 or 4-digit code found on the front or the back of the card, an issue number, a start date or a date of birth. For more information, click the "What is this?" link.
Origin of the Transaction (ECI)	<p>If necessary (e.g. at your acquirer's request), you can replace the ECI (Electronic Commerce Indicator) value with a transaction to indicate its origin. We will send this value to your acquirer.</p> <p>A drop-down list contains the possible ECI values that can be entered into your voucher. The possible values are:</p> <ul style="list-style-type: none"> • 1 Manually typed: Mail Order/Telephone Order (MOTO) (card not present) • 2 Recurring payments, originating from MOTO • 3 Instalment payments • 4 Manually typed, card present • 7 E-commerce with SSL encryption • 9 Recurring after first e-commerce transaction <p>You can also configure a default ECI value in the "Global transaction parameters" tab on the Technical information page, in the "Default ECI value" section. The default value will be initialised in the voucher when you perform a new transaction.</p> <p>Exception: when the default value you chose is "7 - E-commerce with SSL encryption", we will initialise "1 - Mail Order/Telephone Order (MOTO)" in the voucher.</p> <p>It is possible to change the (default) initialised value in the voucher.</p>

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Field	Description
Description	This field allows you to enter a description of the order for your own internal use. This description is neither transmitted to the acquirer nor to the customer. It can be found on the Order Detail page.
Order reference	<p>You may enter a reference for your order. It will be transmitted to the acquirer. The maximum length for this order reference depends on the acquirer. You may request the acquirer to include his order reference in the transactions reports (if it is not longer than the maximum length set by the acquirer). Generally it doesn't appear on the customer's pay slip.</p> <div style="border: 1px solid black; padding: 10px;"> <p>Check on unique order reference</p> <p>By default, you are free to use the same order reference multiple times, without warning.</p> <p>However, if you want to work with unique order references for your transactions, and you'd like our system to monitor this for you, we can enable a dedicated option in your account.</p> <p>Please contact our Customer Care department if you want this option activated for your account.</p> </div>
Currency	This is the currency defined for the settlement account. If you have chosen several currencies, a drop-down box will appear.
Total	Transaction amount
Optional	
Operation code	<p>The payment procedure you have configured in Technical Information > Global transaction parameters > Default operation code will define your default transaction operation. If you select a different operation code here, this will overwrite the default value.</p> <p>Possible values for new orders:</p> <ul style="list-style-type: none"> • VEN-Data capture (payment): request for direct sale (payment) • RES-Authorisation: request for authorisation • PAU-Pre-authorisation: request for pre-authorisation <p>In agreement with your acquirer you can use this operation code to temporarily reserve funds on a customer's card. This is a common practice in the travel and rental industry.</p> <p>Pre-authorisation can currently only be used on MasterCard transactions and is supported by selected acquirers. This operation code cannot be set as the default in your Ingenico ePayments account.</p> <p>Should you try to pre-authorise transactions via acquirers or with card brands that don't support pre-authorisation, these transactions will not be blocked but processed as normal authorisations.</p> <p>This field is not available by default. Please contact our Customer Care department .</p>

Additional customer information:

Field	Description
First name	Customer's first name
Name	Customer's surname

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Field	Description
Address Line 1	Customer address (not to be confused with delivery address, see below)
Address Line 2	
Address Line 3	
Postcode	
City	
County	
Country	
Email address	Customer's email address
Language	Customer's language
Phone number	Customer's telephone number

Additional Delivery information (Note: ticking the box "Copy the billing address into the shipping address" will automatically fill in the following fields):

Field	Description
First name	First name of the delivery contact person
Name	Surname of the delivery contact person
Address Line 1	Delivery address
Address Line 2	
Address Line 3	
Postcode	
City	
County	
Country	
Email address	Email address of the delivery contact person
Language	Language of the delivery contact person
Phone number	Telephone number of the delivery contact person

(If you are using one of our advanced fraud detection solutions, this data will be taken into account and as such improve your fraud prevention possibilities)

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Field	Description
Client email	<p>The customer's email address if you would like our system to send an automatic email (standard email whose contents cannot be changed) to your customer notifying him that the transaction has been registered. This field will only be displayed if you have activated the option in the "Transaction e-mails" tab, on the Technical information page, in the "E-mails to the customer" section.</p> <p>You can select the language of your customer in the drop down box next to the field.</p>

Cardholder's name
Jenny Tester

Card number*
4111111111111111

Expiry date (mm/yyyy)*:
09 / 2016

CVC*: 123 [What is this?](#)

Origin of the transaction (ECI)
1 - Mail order/Telephone order (MOTO).

Invoicing address

First name Jenny
Name Tester
Address line 1 Test street 12
Address line 2
Address line 3
Postcode 23456
City Test
County
Country FINLAND
E-mail address test123@test.com
Language English
Phone number 0123456789


Copy the invoicing address into the delivery address

Delivery address

First name Jenny
Name Tester
Address line 1 Main road 23
Address line 2
Address line 3
Postcode 45678
City City
County
Country ITALY

Additional information
Beneficiary: **My Company**
Description: SimSing Phone 7 (black)

VOUCHER
Date (GMT+01:00): 2013-06-24 13:43:20
Order reference: order123
EUR **Total***: 125.00


SUBMIT

FACTURETTE / AANKOOPBEWIJS / VOUCHER

Once you've completed the necessary payment details, you can send your transaction by clicking the "Submit" button.

Credit card information is very sensitive information. Do not store credit card details unless you are sure you comply with the PCI (Payment Card Industry) rules.

2.2 Direct Debits

There are several fields that need to be completed. The fields marked with an asterisk (*) are mandatory fields.

Bank account * :	<input type="text" value="0123456789"/>	BLZ	<input type="text" value="12345678"/>	Amount * :	<input type="text" value="40"/>	EUR
Account owner * :	<input type="text" value="Jenny Tester"/>			Order reference :	<input type="text" value="order_123"/>	
Address * :	<input type="text" value="Test street 123"/>					
Postcode/City * :	<input type="text" value="12345"/>	/	<input type="text" value="Test city"/>	<input type="button" value="SUBMIT"/>		
Beneficiary:	My Company					
Description:	<input type="text" value="wireless keyboard"/>					

We will only list the fields that differ from those of the credit card voucher:

3. Transaction feedback

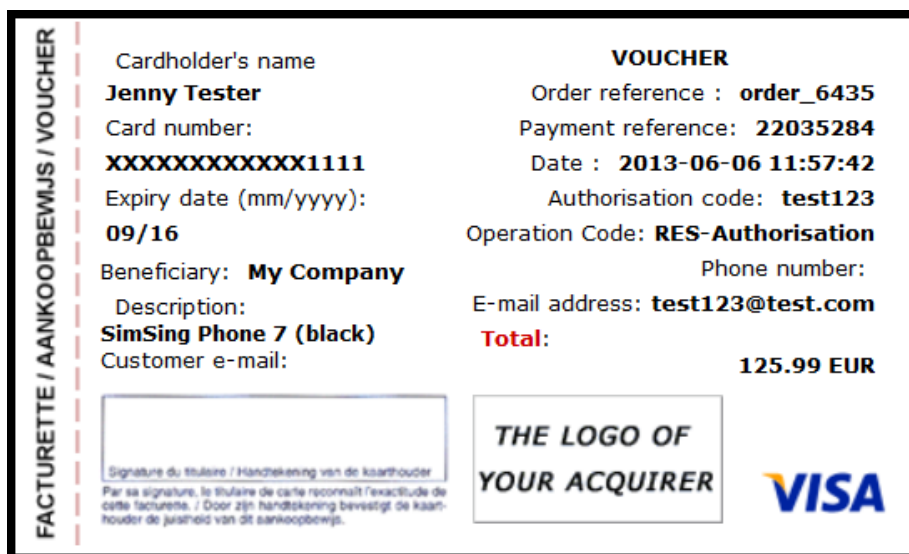
3.1 On-screen

A few seconds after you've submitted the request, the transaction response will be displayed in the voucher.

3.1.1 Credit-cards

If your payments are processed online (immediately in real time), you will see the following supplementary information in addition to the details you entered in the previous dialogue:

Field	Value
Payment reference	The payment reference code assigned by our system, also called the "PAYID".
Date	The date and time when the payment was authorised by the acquirer.
Authorisation code	Code returned by the acquirer.
Operation Code	Operation code for the transaction. The operation code indicates an authorisation or a sale, depending on the payment procedure you selected in the "Global transaction parameters" tab on the Technical information page, in the "Default operation code" section.



If your payments are processed offline (scheduled in batch mode), you will receive a confirmation (voucher) that your transaction has been registered after the payment has been submitted. Above the voucher, you will see a message stating that you are working offline and requesting you to check the status of the payment later.

In addition to the details you entered in the previous screen, you'll also see our payment reference code and the order date, but no authorisation code, as the payment is processed offline (at a later time).

3.1.2 Direct Debits AT

For Direct Debits AT, depending on the payment procedure you selected in the "Global transaction parameters" tab on the Technical

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information page, in the "Default operation code" section, you will have one of the following statuses:

- 5 - Authorised
- 9 - Payment requested

3.1.3 Direct Debits DE / ELV

For Direct Debits DE / ELV, depending on the payment procedure you selected in the "Global transaction parameters" tab on the Technical information page, in the "Default operation code" section, you will have one of the following statuses:

- 5 - Authorised
- 9 - Payment requested

Bank account : 0124043100BLZ39070024	Amount : 40 EUR
Name of the bank : Deutsche Bank Privat und Geschäftskunden	Order reference : order_123
Account owner : Jenny Tester	
Address : Test street 123	
Postcode/City : 12345 / Test city	
Description :	

* Your transaction has been successfully recorded in our database and will be processed with the acquirer offline.

3.1.4 Direct Debits NL

For Direct Debits NL, you can have on the following statuses:

- 95 - Payment handled by merchant, when you create and send ClieOp files to Interpay from your own system
- 41 - Waiting client confirmation, when you generate and download the ClieOp file from our administration module and send them to Interpay yourself
- 9 - Payment requested, when our system sends the ClieOp files to Interpay for you.

3.2 Back office

You can always invoke the transaction results your account back office. When you're logged in, click the "Financial history" link or the "View transactions" link in the "Operations" menu, enter your selection criteria and view the result list.

If you use more than one transaction submission mode, you will see that transactions in the different modes are all bundled into a single list without any distinction between the different modes.

In the "encoded by" field of the "Orders" page, you can see which user has entered the transaction. If a user has been set up with the "Scope limited to user" flag, he can only analyse transactions he has entered himself (go to [User Manager](#)).

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Pay ID: 22330478	Merch ref: order0123
Status: 5-Authorised	Order date: 2013-06-24 11:19:00
Order amount: 0.00 EUR	Description:
Total charge: 125.00 EUR	Net with discount/premium: 125.00 EUR
Payment methods: VISA	Card/Account number: XXXXXXXXXXXX1111:10/16
Structured communication:	Cardholder's name: Jenny Tester
Authorized amount: 125.00	Authorisation code: test123
Authoriz. Number: test123	Authorisation date: 2013-06-24 11:19:01
Payment file: /	Payment date:
NC ID: 0	NC ST/ER: 0/0
email:	Reference:
Company name:	VAT number:
Delivery customer:	Invoicing customer: Jenny Tester
encoded by: gvuser1/gvetest/PSPID	

Your authorization will theoretically expire in 12 day(s)


Mail order/Telephone order (MOTO).

Card verification code: CVC received: Unknown result

Card country: US (UNITED STATES OF AMERICA)

IP address country: n.a.

Received IP address: NONE

Pay ID	Merch ref	Status 	Authorisation	Payment date	Total	File / line	NCID	Error	Action	Accept in	Charg Meth	Card/ACC no
22330478/0	order0123	5-Authorised	test123	2013-06-24 11:19:00	125.00 EUR	/		0	RES-Authorisation		VISA	XXXXXXXXXXXX1111

3.3 E-mail

You can receive a payment confirmation e-mail from our system for each transaction. You can configure this option in the "Transaction e-mails" tab on the Technical information page, in the "E-mails to the merchant" section.

3.4 Advanced

If you would like to receive transaction feedback in a more automated manner, you can opt for a [Direct query](#) or a [Batch download](#).

4. Advanced options for credit cards

4.1 Alias

If you would like to use a transaction alias via e-Terminal, you must first click the Alias link in your Ingenico ePayments account menu, look up the Alias you want to use and click the "Use" button in the Alias row. You will see the voucher with the card holder's name, card number and expiry date already initialised. For further information, please refer to the [Alias documentation](#).

4.2 Group

If you access your Ingenico ePayments account via a Group login, you must first use the "Other merchant" link in the menu of your Ingenico ePayments account to select the PSPID for which you want to enter a transaction. After you have selected the PSPID, the "New Transaction" link will appear in the "Operations" menu and you can proceed with the transaction.