# Qualpay's Virtual Terminal

Helping You Succeed in Business with Convenient, Efficient and Secure Acceptance of Payments.



Qualpay's PCI compliant Virtual Terminal is an essential link between merchants like you and your customers. That's why we designed it to operate as quickly, efficiently and safely as possible.

It features the very latest in online payment innovations. It's also been created to work anywhere that you conduct business. Better still, when you are done taking payments, Qualpay's Virtual terminal reporting capabilities make reconciliation to cash easier than ever.

Qualpay's Virtual Terminal is "smart". That means it identifies the type of card being used in a payment and then automatically prompts you to complete the data fields corresponding to that particular card type, such as a purchasing card. Smart capabilities are particularly beneficial for merchants working with business to business (B2B) customers because it allows you to qualify for our most affordable payment processing rate.

Being "smart" makes our Virtual Terminal the intelligent choice for you.



#### Features & Benefits



#### Accept both consumer and business cards online.

And when you do, we dynamically display the required fields needed to qualify for the lowest transaction price.



#### Access from any webenabled device, phone, laptop or tablet.

Take payments regardless of what device you are using with our easy-to-use portal.



### Process over 150 different currencies and receive funds in US dollars.

Support your international customers by presenting your prices in your customer's local currency. This means that an international customer will see his currency on his card statement and will not be charged an exchange rate fee.



#### Print or email receipts anytime, anywhere.

Conveniently respond at any time to customer requests for receipt information by whatever means you use to track your customers on our platform. This saves administrative time and provides additional options for your customers.



#### Give selective access to the Virtual Terminal

Auditing capacity allows you to keep track of which of your employees initiated a Virtual Terminal card transaction. For security reasons, each employee in your company can be given—or denied—individual access to our browser-based payment portal. Meanwhile you can customize what actions are allowed. For example, you can limit performing refunds to only your most senior employee. Qualpay then lets you track what has been done by each employee per transaction.



## Use Recurring Billing to schedule future payments for your repeat customers.

Eliminate the need to ask for payment details in future payments. Speeding up your customers' checkout time. And for you the merchant, you save valuable time by not having to engage in additional tasks for repeat or subscription customers.



#### Store your customers' billing information securely.

By using our Customer Vault to store billing information for future payments you reduce your Payment Card Industry (PCI) compliance burden. When storing your customers' information in Excel, you are considered a higher risk merchant, and as such, you need to complete the more stringent PCI Questionnaire and have your payment network scanned. But by storing your sensitive data in our Customer Vault your compliance scope is reduced and eliminates network scan requirements.



### We believe merchants have more important things to do than process payments.

Our Virtual Terminal makes payment processing as simple, versatile and affordable as possible. So you have more time for what really matters—running your business.



Go to www.qualpay.com for more information. Or call 1-844-282-0888 to speak with one of our helpful sales associates.