

# Process and manage transactions with the Orbital Virtual Terminal

## What is Orbital?

Credit and debit card acceptance is virtually a requirement for retailers of all sizes. The challenge is managing card acceptance in a way that empowers your retail business to achieve and sustain a competitive advantage.

Orbital® is our modular suite of Web-enabled payment processing tools for secure acceptance and card-based payment processing at the point of sale and in a card-not-present environment. As part of that suite, Orbital Virtual Terminal offers you the basic processing of a physical point-of-sale terminal and more through your Internet browser.

## BENEFITS AT A GLANCE

- Modify your payment options as your business grows
- Secure and protect cardholder and transaction data
- Cut traditional hardware and maintenance expenses
- Quick, easy conversion lets you start processing fast

## Reduce Hardware and Maintenance Costs

Virtual Terminal is a hosted Web-based application that eliminates the need for hardware, dedicated phone lines, and costly maintenance. Through Virtual Terminal, the Orbital Payment Gateway provides reliable, seamless connectivity for automated and secure transaction processing in a truly integrated environment.

## Secure Transactions and Protect Card Data

Data transmission is protected using the industry-standard Secure Sockets Layer (SSL) protocol, with all transmissions encrypted at 128 bits. Sensitive transaction data is secured behind internal layered defenses that prohibit direct access to transaction databases.

## Give Your Business Room to Grow

Selecting Orbital Virtual Terminal as part of your processing solution opens new opportunities. Virtual Terminal supports a wide range of payment methods and types, while allowing you to manage which options are presented to your customers. Orbital's optional Customer Profile Management and Managed Billing modules are also available through Virtual Terminal.

## Designed to Help You Succeed

### **Web-based Browser Simplicity**

Collect orders off your Web site or accept telephone or mail orders, then log onto Orbital Virtual Terminal on your PC to initiate card authorizations, settlements, refunds and other activity.

### **Wide Range of Payment Methods**

Orbital Virtual Terminal supports the full range of payment methods:

- Visa®
- MasterCard®
- Discover®
- American Express®
- Chase Paymentech Gift Card
- Carte Blanche®

Orbital Virtual Terminal also supports purchasing card (Level III) transactions and allows your business to manage split shipments, back orders and reversals.

### **Advanced Transaction Security**

One of three optional tiers of system access may be assigned to each user:

- Authorize
- Authorize and settle
- Authorize, settle and refund

### **Comprehensive Online Transaction Reporting**

Orbital Virtual Terminal retains an extensive transaction history so you can securely access historical data when needed.

### **Easy End-of-day Closing**

As part of the setup process, you can elect to have captured transactions “auto settled” at the end of each day, or at your close of business. You can manage or alter this process through your Virtual Terminal account.

### **24-Hour Technical Support**

We offer around- the-clock application support via phone and e-mail from in-house specialists who can assist with a range of operational issues.

### **Unmatched Reliability**

Chase Paymentech’s redundant servers and Internet connections eliminate single points of failure at the hardware, network and application levels. This minimizes downtime and helps to ensure that payment processing will be available to your business around the clock and all year long.

### **Technical Requirements**

Orbital Virtual Terminal runs on any PC or Macintosh that meets the following minimum requirements:

- Internet access
- Secure 128-bit encrypting
- Netscape 4.79 and higher or Explorer 4.0 and higher
- Orbital Gateway subscription