Virtual Terminal Overview

Qualpay Virtual Terminal allows you to accept transactions via credit card or ACH and also supports convenience and surcharge fees. Credit card transactions can be processed on business or consumer credit cards in over 150 different currencies. Access Virtual Terminal through Qualpay Manager on any device with an internet connection and a [web browser](#).

Out-of-the-box Virtual Terminal supports level II and level III processing for business or purchasing credit cards. When entering these card types, Virtual Terminal will detect the type of card and prompt you to enter the data required in the purchasing card section. If you do not see this section, you have entered a consumer card.

Virtual Terminal is fully integrated with [Qualpay Customer Vault](#) to save you time when processing repeat transactions. You can either select an existing customer to process a transaction for or save a new customer's details to the Customer Vault.

Set up your account for currency processing, convenience fees, surcharge fees, or ACH by [contacting Qualpay](#) with your request. Each currency or payment type will be mapped to a unique payment profile and will be available for selection when processing a Virtual Terminal transaction.

Use [settings](#) to configure your batch close time, AVS settings, and CVV settings.