Virtual Terminals Explained

A <u>virtual terminal</u> (VT) or Jackrabbit Pay^M Console sometimes referred to as a merchant login, is an online access point offered by your <u>gateway</u> provider. The gateway provider will provide you with your virtual terminal login name and will send that information to you in an email which will include a link to set your password.

The virtual terminal or console provides transaction reporting for al<u>ePayments</u> submitted from your Jackrabbit system. This is key in reconciling your bank account. See **Bank Reconciliation When Using ePayments**. In addition, you are able to control several settings such as the time that your ePayments will be batched and sent from the gateway to the merchant processor daily called the **Settlement Schedule**.

Payments, refunds, and voids can also be processed from within the virtual terminal/console but these transactions are not transmitted back to your Jackrabbit system and would have to be recorded manually. It is a Jackrabbit Best Practice to process all credit card voids and refunds from within your Jackrabbit system*. Bank Draft/ACH payments must be refunded through the virtual terminal/console, this cannot be done from within your Jackrabbit system.



* At this time, customers using ePayments in **United Kingdom, Australia, and New Zealand** cannot process a refund directly through Jackrabbit. These customers will see an alert after clicking the **R** icon on an ePayment. The refund must be completed in the virtual terminal and then recorded in the family's transactions in Jackrabbit.

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For questions regarding the virtual terminal/console and its use please refer to your gateway provider.

