What is a virtual terminal or VT?

A virtual terminal is an online access point provided by your gateway provider. It is a key tool when reconciling your bank as it offers detailed transaction reporting.

Additionally, ACH/eCheck voids and refunds are handled in your virtual terminal. To open the login page for your virtual terminal, go to **Tools > Epayment Settings** and then click**Manage Settings** under *Credit Card & Bank Account* settings. Click on the green**Virtual Terminal** button.