

USER MANUAL

VirtualPOS



Euronet Merchant Services Payment Institution Single Member S.A.
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History of Changes

Date	Version	Changes
01/03/2004	1.0	Initial version
01/05/2006	1.1	Renewal of the application interface
01/04/2011	2.0	General renewal of the manual based on the latest upgrades of the application
01/06/2017	2.1	Specifications update of the "κωδικός αναφοράς συναλλαγής" field and new Mastercard/Maestro logos
16/03/2022	2.2	Service rebranding to epay eCommerce



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1. Introduction

Via the Virtual POS service, multiple users of a CallCenter can make payments through the Euronet Merchant Services electronic transaction platform entitled epay eCommerce.

Each CallCenter can manage several virtual terminals (Pos IDs) for more than one merchants (MerchantID).

Ordinary users (**View Only**) of the CallCenter can make only "sales" (debit transactions) through the Virtual POS online application, while total/partial refunds or transaction cancellations shall be performed via the epay eCommerce Admin Tool and only by specific users with the necessary rights (**Administrator**).

For more details on the Admin Tool refer to the appropriate manual of use or contact Euronet Merchant Services.



2. Security

The web server that hosts the Virtual POS service operates in a secure and encrypted environment with SSL (Secure Socket Layer) 128-bit encryption.

When using the SSL protocol it is ensured that all information transferred between the client (the user's web browser) and the server (epay eCommerce) are encrypted and cannot be intercepted.



3. Requirements for the VirtualPOS

The minimum requirements to be met by your computer are the following:



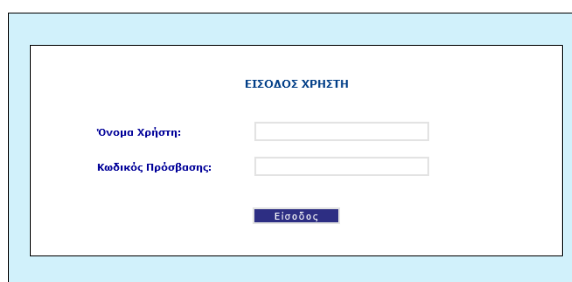
- **1Ghz Processor**
- **128Mb memory**
- **Windows 95, 98, ME, NT, 2000, XP or 7**
- **Microsoft Internet Explorer, Mozilla Firefox, Google Chrome, Apple Safari, Opera**
- **Internet Connection**
- **Monitor Resolution 1024x768**

> 4. Implementation - Actions

The service web application is hosted on a specified URL at:

<https://paycenter.piraeusbank.gr/CallCenter/Default.asp>

The **browser** will be connected online to epay eCommerce and it will display a window that will request from you the "Όνομα Χρήστη" and the "Κωδικός Πρόσβασης" that Euronet Merchant Services has given you to access the system.

A screenshot of a web login form titled "ΕΙΣΟΔΟΣ ΧΡΗΣΤΗ". It contains two input fields: "Όνομα Χρήστη:" and "Κωδικός Πρόσβασης:". Below the second field is a blue button labeled "Εισόδος". The form is enclosed in a light blue border.

After you successfully enter your codes and click on the "**Εισόδος**" image button, you are directed to the main screen of the application:

AdminTool
Εξοδος
Βοήθεια

Επιχείρηση

Επιλέξτε το τερματικό που επιθυμείτε για να διεκπεραιωθεί η συναλλαγή σας

Τερματικά Visa/MasterCard:

☒ (3333333)
☐ TEST MERCHANT 2 (81066950)

☐ (81066951)
☐ (81066952)

☐ (81066954)
☐ (81066956)

☐ (81066959)
☐ (81066960)

☐ (81166950)
☐ (1209260)

☐ (1209280)
☐ (LIB M1) (12345123)

Τερματικά Diners/Discover:

☐ test mb (11000001)
☐ (11000002)

Τερματικά AMEX:

☐ (11000019)

Στοιχεία συναλλαγής

Πληκτρολογήστε τα στοιχεία συναλλαγής

Κωδικός αναφοράς συναλλαγής

Προ-έγκριση
Ναι ☒
Όχι ☐

Ποσό
EUR

Δόσεις

[Δείτε ποιες κάρτες υποστηρίζουν άτοκες δόσεις](#)

Στοιχεία κάρτας πληρωμής

Επιλέξτε τον τύπο κάρτας

☒
☐

Πληκτρολογήστε τον αριθμό της κάρτας πληρωμής

Αριθμός Κάρτας

Επιλέξτε τον μήνα και το έτος λήξης της κάρτας πληρωμής

Μήνας και έτος λήξης

Μήνας
/
Έτος

Πληκτρολογήστε τον 3ψήφιο κωδικό επαλήθευσης που αναγράφεται στο πίσω μέρος της κάρτας πληρωμής

Κωδικός Επαλήθευσης
[Τι είναι ο Κωδικός Επαλήθευσης;](#)

Νέα πληρωμή

Πληρωμή »

In order to make a payment (to charge a card), you should follow these steps:

■ Step 1

First select the **terminal** (PosID) through which you wish to process your transaction, if the merchant has several.

For more ease in identifying the terminal, e.g. in case you have more than one MerchantIDs, the distinctive title of the corresponding merchant is indicated next to each terminal.

■ Step 2

In the field "**Κωδικός αναφοράς συναλλαγής**" enter one unique alphanumeric identifier per successful transaction, which will certify the uniqueness of the transaction.

The field "κωδικός αναφοράς συναλλαγής" can be up to 50 characters long, containing only Greek or Latin lowercase & uppercase alphanumeric characters, space, or the following special characters /:_().,+ -

Κωδικός αναφοράς συναλλαγής

■ Step 3

In the field "**Προ-έγκριση**" you may select to initially commit the amount you wish to, without charging the client's card.

Προ-έγκριση Ναι ☒ Όχι ☐

The purpose of a preauthorization is to verify the credit limit and the card authenticity –or not– by VISA / MASTERCARD. The preauthorization gives the client the option to pre-order a product (or service), which may not be available at that time by the merchant or whose final price may not be determined yet. The order is settled (and the client's card is charged), once the merchant sends the product and carries out the "Preauthorization settlement" service through the epay eCommerce Admin Tool.

You have the right to settle a preauthorization within 30 calendar days. After the 30 days lapse, the preauthorization is cancelled and the amount is released.



Note:

You must promptly inform Euronet Merchant Services in order to obtain the option to preauthorize transactions.

■ Step 4

In the field "**Ποσό**" insert the amount you wish to charge the client's card with, in Euros, by dividing decimals with a comma. (e.g. 32,17)

Ποσό	<input type="text"/>	Ευρώ
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■ Step 5

In the field "**Δόσεις**" enter the (integer) number of interest-free installments for the payment. The field appears only if there is a relevant trade agreement between Euronet Merchant Services and the merchant to support interest-free installments.

Δόσεις	<input type="text" value="0"/>
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You can see which credit cards participate interest-free installment plan by following the link:

"Δείτε ποιες κάρτες υποστηρίζουν άτοκες δόσεις".

In the pop-up window that will appear, containing the cards that support interest-free installments, there is the option to quickly search for the details of a card, either by typing its first 6 digits (BIN), or by selecting from a drop down menu the issuing bank of the card you are interested in.

Πιστωτικές κάρτες που συμμετέχουν στο πρόγραμμα άτοκων δόσεων


Πληκτρολογήστε τα πρώτα 6 ψηφία της κάρτας

ή επιλέξτε την εκδότρια τράπεζα της κάρτας

Πιέστε «Επαναφορά στοιχείων» για εμφάνιση όλων

*Βin κάρτας	Τράπεζα	Είδος κάρτας
510099	ALPHA BANK	ALPHA MASTER
51009906	ALPHA BANK	alphatest
541308	ALPHA BANK	alphatest1
510155	EFG EUROBANK ERGASIAS	Mastercard Credit
516732	EFG EUROBANK ERGASIAS	ERB Mastercard Debit
533598	EFG EUROBANK ERGASIAS	Reward Mastercard
539731	EFG EUROBANK ERGASIAS	Gold Mastercard Credit
545865	EFG EUROBANK ERGASIAS	Mastercard Credit
552202	EFG EUROBANK ERGASIAS	Platinum Mastercard Credit
554209	EFG EUROBANK ERGASIAS	Ergo Mastercard Credit
555555	EFG EUROBANK ERGASIAS	TEST
60197606	EFG EUROBANK ERGASIAS	Euroline
60197607	EFG EUROBANK ERGASIAS	Euroline
60197608	EFG EUROBANK ERGASIAS	Euroline
60197609	EFG EUROBANK ERGASIAS	Euroline
60197610	EFG EUROBANK ERGASIAS	Euroline
60197611	EFG EUROBANK ERGASIAS	Euroline
550076	HSBC	HSBC MASTER
536843	INVESTMENT BANK OF GREECE	IBG MASTERCARD
541333	OMEGA BANK	testen

* τα πρώτα 6 ψηφία της κάρτας




Attention!

The field appears only if there is a relevant trade agreement between Euronet Merchant Services and the merchant to support interest-free installments.

Step 6

In the field "**Επιλέξτε τον τύπο κάρτας**" select the radio button, next to the icon corresponding to the type of card you want to use (Visa / MasterCard / Diners Club / Amex).





Note:

In order to have the option to use Diners and American Express cards through the VirtualPOS you should have concluded a relative trade agreement with AlphaBank.

■ Step 7

In the field "**Αριθμός Κάρτας**" enter the digits of the card you will use (Visa/MasterCard/Diners/AmericanExpress).

Αριθμός Κάρτας

■ Step 8

In the field "**Μήνας και έτος λήξης**" select the date (month and year) of the card as indicated thereon (e.g.: 10 / 2019).

Μήνας και έτος λήξης /

■ Step 9

In the field "**Κωδικός Επαλήθευσης**" you must insert the last three digits printed on the back of the card, on the signature strip. If this field is filled out, it is proved that the consumer has the card in hands at the time of the sale. This field is mandatory in order to ensure the cardholder's maximum security from unauthorized use.

Κωδικός Επαλήθευσης



After filling out the fields above, click on "**Πληρωμή**".

Πληρωμή »

- The details of the transaction shall be processed by epay eCommerce and if the client's card is **approved** by the issuing bank, the following screen with the transaction details shall be displayed to the user:

ΣΥΝΑΛΛΑΓΗ ΜΕ ΚΑΡΤΑ - CARD TRANSACTION

 **TEST MERCHANT - VPOS**

**Η συναλλαγή σας εγκρίθηκε
Approved transaction**

Ημερομηνία & Ώρα Date & Time	23/2/2022 8:24 πμ
Αριθμός Τερματικού POS ID	81066952
Αριθμός Συναλλαγής Transaction ID	3215326
Κωδικός Αναφοράς Συναλλαγής Transaction Reference	merchantref
RRN	014005761765
Τύπος Συναλλαγής Transaction Type	Αγορά/Sale
Κάρτα Card	MasterCARD - * * * * * 92008
Ποσό Amount	1,00 EUR
Κωδικός Έγκρισης Approval Code	013037

Αποδέχομαι τη συναλλαγή
I accept the transaction

Υπογραφή
Signature

[Εκτύπωση/Print](#)

[Άμεση επιστροφή στη σελίδα πληρωμής/Go back to payment page](#)

- On the contrary, if the transaction is declined by the issuing bank, then the following screen will be displayed with the corresponding decline code:

Απόρριψη συναλλαγής

Κωδικός απόρριψης: 12

Περιγραφή απόρριψης
Η συναλλαγή σας απορρίφθηκε από την εκδότρια Τράπεζα της πιστωτικής κάρτας.

Άμεση επιστροφή στη σελίδα πληρωμής/Go back to payment page

- Finally, in case there is some kind of technical problem when processing the transaction, the following screen will be displayed:

Πρόβλημα διεκπεραίωσης συναλλαγής

Κωδικός προβλήματος: 500

Περιγραφή προβλήματος
Υπάρχει πρόβλημα με τα στοιχεία της συναλλαγής, παρακαλούμε επικοινωνήστε με την "Τεχνική Υποστήριξη" της Τράπεζας Πειραιώς (0030) 210 3898954.

Άμεση επιστροφή στη σελίδα πληρωμής/Go back to payment page

5. Other Options

On the main screen of the application, you are given the option to clear all fields at any time in order to perform a new payment by clicking on the "**Νέα πληρωμή**" image button.

A rectangular button with a light blue border and the text "Νέα πληρωμή" in a dark blue font.

At the top of the screen, there are 3 additional image buttons:



- When clicking on "**Βοήθεια**" a pop-up window opens, which contains detailed instructions on the steps to be followed by a VirtualPOS user, in order to successfully carry out a transaction.



- By clicking on "**Εξοδος**" the user leaves the main screen of the application and returns to the initial login page of the user's codes.



- By clicking on the "**AdminTool**" image button the user is transferred to the access page of Euronet Merchant Services online transaction management tool (epay eCommerce Admin Tool).

The **epay eCommerce Admin Tool** is an important added value contributed by Euronet Merchant Services for electronic collection/payment services and it is offered FREE OF CHARGE for cooperating merchants.

For all collection services through credit and debit cards, the merchant is provided with an online option for easy access to the epay eCommerce AdminTool application, in order to manage online every collection, to reverse (cancel, refund) transactions with a simple click of a mouse, and to agree on the orders for its collections (reconciliation).



6. Observations

- The computer of each user must have access to the Internet.
- The response time of the application/transaction always depends on the bandwidth of the Internet connection.
- It is possible to export a file with all transactions that the user has selected.