

# What is a VT or Virtual Terminal?

PCI SSC FAQ | Article 1064 | April 2012

---

A virtual terminal is web browser-based access to an acquirer, processor or third party service provider website to authorize payment card transactions over the Internet, where the merchant manually enters payment card data via a securely connected web browser. Unlike physical terminals, virtual terminals do not read data directly from a payment card. Because payment card transactions are entered manually, virtual terminals are typically used instead of physical terminals in merchant environments with low transaction volumes. Merchant access to the virtual terminal solution is via a personal computer connected to the Internet, and transactions are manually entered one at a time from the merchant site via a keyboard into the Internet-based virtual terminal solution. Virtual terminals do not store or process cardholder data at the merchant site.

Source: <https://www.pcisecuritystandards.org/faqs/1064/>