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Frequently Asked Questions

Virtual Terminal

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General

	Question:	Answer:
1.	What are you changing?	We are transitioning merchants from the Orbital gateway to our enhanced Commerce solution, which delivers a unified and modern experience for managing card-not-present payments, including Virtual Terminal and API-based solutions.
2.	Why is this change necessary?	The Commerce Virtual Terminal provides several benefits, including: • Enhanced application functionality • A more streamlined user experience • Improved data security and compliance

Virtual Terminal

	Question:	Answer:
1.	Will the old Virtual Terminal URL remain accessible after the transition?	You will have access to the old Virtual Terminal for 7 days following the transition. After this period, access will be read-only, allowing you to view reports but not process new transactions, refunds or disputes. All new transactions and refunds must be completed through the new Virtual Terminal URL.
2.	Can I use my existing username and password for the new Virtual Terminal?	For the new Virtual Terminal, your login credentials will change. When you log in for the first time after the transition, you will be prompted to set up a new username and password. Your username will be your email address, but you can choose the same password if desired.

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	Question:	Answer:
3.	Will the interface or functionality change?	Yes, there are differences in both the interface and functionality of the new Virtual Terminal. Training will be provided prior to the transition to help you become familiar with the new interface and features. For a small number of merchants, there may also be slight differences in format or functionality. These differences are outlined in our Orbital to Commerce Migration Quick Reference. Also, please note the transaction reference number format differs between Orbital and Commerce. Whereas Orbital returns a 40-character alphanumeric transaction reference number without dashes (e.g., 68128D5836827F27000004420000C39741515342), Commerce platform returns a 36-character alphanumeric transaction reference number with four dashes (e.g., e638155c-ba9c-40f1-bc84-1f0f81693843).
4.	What if a customer disputes a transaction I previously made on Orbital?	Your dispute management will move to Commerce Center. You can manage all disputes—including those opened before the transition—via the Disputes Management menu in Commerce Center.
5.	Will I still have access to all my data from the old Virtual Terminal?	All data from the past 180 days will be migrated and available in the new Virtual Terminal. You will have access to older data and reports on a read-only basis in the Orbital Virtual Terminal for 7 days following the transition. Please download any reports you need from the Orbital Virtual Terminal before that period ends.

Reporting

	Question:	Answer:
1.	If I use Orbital reports, will I still be able to obtain the same reports?	Yes, you will be able to obtain the same reports in the new Virtual Terminal, although the new interface may present it differently.

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Question:		Answer:
2.	If I use Paymentech Online, can I still access reports there?	As part of the transition, your Paymentech Online reports will move to Commerce Center. You will retain access to Paymentech Online for 60 days after the transition; thereafter, access will be disabled. Please refer to the Paymentech Online to Commerce Center Report Migration Guide for a mapping of commonly used Paymentech Online reports to their Commerce Center equivalents.
3.	If I use Resource Online, can I still access reports there?	You can continue to access your merchant reporting through Resource Online as usual.

Support

Question:		Answer:
1.	What training will be provided?	Yes, we will offer training for users on the new Virtual Terminal's interface, workflows and functionality prior to the transition. Training on Commerce Center reporting will also be provided. Virtual Terminal and reporting training sessions are held weekly. You can view the training schedule here. Please attend the sessions that best fit your schedule.
2.	Who do I contact for questions or support during the transition?	For questions or support, please contact our team through merchant.services.commerce.migration@jpmchase.com or call 1-800-533-4912.

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