Transaction Quick Tips

Ingenico® Series

This guide provides at-a-glance tips and information for processing transactions using an Ingenico terminal. To learn more about your product, we encourage you to visit www.paymentsinsider.com. There, you will find information to help manage your business, access to user guides and video demonstrations, and access to reporting and self-service tools.

ACCEPTING PAYMENTS

Credit Cards – associated with a line of credit, these cards include Visa, Mastercard, American Express, Discover Network, Diners Club International, China Union Pay and JCB.

Debit Cards – associated with a bank account, these cards can be PIN-based, signature-based or both. Signature-based cards should be processed just like a credit card. PIN-based cards require the Cardholder to enter their PIN via the PIN pad integrated or attached to your point-of-sale solution.

If you would like to accept additional payments at your business or add a PIN pad, contact your sales representative.

TRANSACTION TYPES

There are five types of transactions: Card Present, Card Not Present, Credit/Refunds, Delayed Delivery and Forced Transactions. Card Present, Card Not Present, and Credit/Refunds are the three most common transaction types described here. For information about Delayed Delivery and Forced Transactions, please visit www.paymentsinsider.com.

1. **Card Present Sales** occur when the cardholder is with you at the point of sale and can sign the receipt. These must be processed in one of two ways:

   • Card-Swiped/Card-Inserted Transaction – this is the method of choice always. It is safer for your business and costs less money.
   • Key-Entered or Manual Transaction – if your point-of-sale device cannot read the card, you will have to manually enter the card number and other prompted information.

2. **Card Not Present Sales** occur when the cardholder is not present at your point-of-sale to sign the receipt. Businesses that accept cards via Mail Order, Telephone Order or e-Commerce are examples of card not present environments. Before you process a card not present transaction, you must obtain important information from your customers:

   • Cardholder's account number
   • Card expiration date
   • Cardholder's billing and shipping addresses (if different)
   • Cardholder's telephone number and email address
   • CVVS/CVC2/CID number (security code for the card)

The security code and address verification requirements are important steps you may take to minimize your business' risk to chargebacks – when a customer changes his mind about a service that you have already provided. To learn more about security and fraud prevention, visit www.paymentsinsider.com.

LET'S TALK:

www.paymentsinsider.com
for user guides and other DIY tips

24/7 Customer Service
for when you need to speak with someone (have your Merchant ID number handy)

24/7 Voice Authorization Center
for when you need to obtain an authorization code for a transaction but don't have a working POS device OR if the Card Issuer requests additional information during electronic authorization

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3. Credit/Refund Transactions are performed when you make a mistake or need to facilitate a refund and the transaction has already been settled. Credits may only be processed to the card used for the original transaction. Do not issue a credit by giving the cardholder cash (or a check) if the original purchase was made with a card. Also, do not credit a card for purchases originally made by cash or check. If you have a special policy regarding returns or refunds, make sure you clearly post it at the point of sale and print it on the transaction receipt close to the cardholder's signature.

TRANSACTION RESPONSES

When you process a card, the four most common responses received are Approved, Decline, Pick Up Card, and Referral or Call Authorization. Descriptions of these responses are below:

1. Approved – Good news! Complete the transaction.

2. Decline – You will need to ask for an alternative form of payment.

3. Pick Up Card – This one is tricky. The Card Issuer is asking you to decline the transaction and not to return the card to the cardholder. We have tips to help you manage this and encourage you to read them by visiting www.paymentsinsider.com. You can learn about managing Code 10 Security Alerts and what to do with an unauthorized card.

4. Referral or Call Authorization – This means the Card Issuer wants you to call the Voice Authorization Center to provide additional information or obtain an approval code. Once you make the call, you will receive an approval or decline.

TIPS & HINTS

Can I Void a Transaction? Yes! A void can be performed if you ran the transaction incorrectly or a customer changes his mind after the transaction is complete but not yet settled. Voiding a transaction makes it appear to the cardholder as if the transaction never happened. To learn how to void a transaction on your point-of-sale solution, please reference the flip side of this guide or visit www.paymentsinsider.com.

How Do I Settle Daily Transactions? Great question! You need to settle transactions every day! Settling transactions is required in order for us to fund your account. Higher rates may apply if transactions are not settled daily. To learn how to settle transactions on your point-of-sale solution, please reference the next page of this guide or visit www.paymentsinsider.com.

What is EMV? EMV, or chip cards, may be new to the US but are in wide use globally. There are over 2 billion chip cards in circulation world-wide, which have become popular due to the increased security protection they offer compared to the traditional magnetic stripe card. Elavon offers EMV-capable equipment, so you can process both card types quickly and easily.

TIPS FOR PROCESSING

 = Cancel/No

 = Backspace

 = Enter/Yes

- Press **ENTER** to access the Main Menu from the idle screen
- To scroll through the menu, use the up and down arrows on the key pad
- Select the number that corresponds to the menu option of choice or press **ENTER** when the selection is highlighted
- Press and hold **BACKSPACE** to advance paper to desired length

CREDIT/DEBIT SALE

- Select **SALE**
- Select **CREDIT** or **DEBIT**
- Enter the amount and press **ENTER**
- Select **YES** to confirm amount or **NO** to cancel transaction
- Swipe, insert, or tap card, or manually enter the account # and press **ENTER**
- If manually keyed, enter the expiration date and press **ENTER**
- If prompted, enter PIN and press **ENTER**

Restaurant Prompts

- Select **TIP AMOUNT**, **TIP %**, or **NO TIP**
- If prompted, select Tip Percentage or select **OTHER**
- If prompted, enter Tip Amount or Tip Percentage and press **ENTER**
- Select **ACCEPT** to confirm amount or **CHANGE** to return to the Confirm Amount screen

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Manually-Keyed Security Prompts

- Enter the CVV2 code and press **ENTER**
- Select **YES** or **NO** to indicate card presence
- Enter the address and press **ENTER**
- Enter the zip code and press **ENTER**
- If prompted "Approved: $00.00, Amount Due: $00.00," select **CONTINUE** and then collect remaining amount due with a different card or another form of payment, or select **CANCEL** to reverse the authorization and cancel the transaction.

(The transaction processes and a Merchant Copy of the receipt prints)

- Select **YES** to print Customer Copy
- If manually keyed, Imprint Card and press **ENTER**

CREDIT FORCE

- Select **FORCE**
- Select **CREDIT**
- Enter the amount and press **ENTER**
- Select **YES** to confirm amount or **NO** to cancel transaction
- Swipe, insert, or tap card, or manually enter the account # and press **ENTER**
- If manually keyed, enter the expiration date and press **ENTER**
- If prompted, enter PIN and press **ENTER**
- If prompted, select **YES** or **NO** to indicate card presence
- Enter approval code and press **ENTER**

(The transaction processes and a Merchant Copy of the receipt prints)

- Select **YES** to print Customer Copy
- If manually keyed, Imprint Card and press **ENTER**

CREDIT/DEBIT RETURN

- Select **RETURN**
- Select **CREDIT** or **DEBIT**
- Enter the amount and press **ENTER**
- Select **YES** to confirm amount or **NO** to cancel transaction
- Swipe, insert, or tap card, or manually enter the account # and press **ENTER**
- If manually keyed, enter the expiration date and press **ENTER**
- If prompted, enter PIN and press **ENTER**

(The transaction processes and a Merchant Copy of the receipt prints)

- Select **YES** to print Customer Copy
- If manually keyed, Imprint Card and press **ENTER**

REPRINT

- Select **OTHER**
- Select **REPRINT**
- Select **LAST RECEIPT**, or select **SEARCH** and follow prompts
- Select **MERCHANT COPY**, **CUSTOMER COPY**, or **BOTH**

CREDIT/DEBIT VOID

- Select **VOID**
- Select **ALL**, **REFERENCE #**, **CLERK/SERVER #**, **INVOICE/PO #**, **ACCOUNT #**, **CUSTOMER #**, **RRN** or **APPROVAL CODE** from the Search Menu
- Locate the transaction to void (by swiping the card or entering the selected search criterion) and press **SELECT**
- Select **YES** to Confirm Void or **NO** to cancel transaction
- If prompted, enter PIN and press **ENTER**

(The transaction processes and a Merchant Copy of the receipt prints)

- Select **YES** to print Customer Copy

TIP ADJUSTMENT

Note: Tip Adjustment is not allowed on some transactions

- Select **TIP ADJUSTMENT**
- Select **ALL**, **REFERENCE #**, **CLERK/SERVER #**, **INVOICE/PO #**, **ACCOUNT #**, **CUSTOMER #**, **RRN**, or **APPROVAL CODE**
- Locate the transaction to adjust (by scrolling through the list of transactions or searching by selected criterion) and press **SELECT**
- Enter Tip Amount and press **ENTER**
- Select **ACCEPT** to confirm adjustment
- Select **YES** or **NO** at "Adjust Another?"

PRINT/DISPLAY BATCH DATA

- Select **OTHER**
- Select **REPORTS MENU**
- Select **DETAIL** or **SUMMARY**
- Select **PRINT** or **DISPLAY**
- The selected information will print or display

SETTLEMENT

- Select **SETTLEMENT**
- Select **YES** to Close Batch and Deposit Funds or **NO** to cancel settlement
- Select **ACCEPT** to confirm batch totals or **CANCEL** to cancel settlement
- The Settlement processes and the Settlement Report prints