

Transaction Quick Tips

VeriFone® 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

Your
Payment Solutions
Team

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

- To scroll through the menu, press **MORE**
- Press 3 multiple times until the paper advances to desired length

 = Cancel/No

 = Backspace

 = Enter/Yes

CREDIT/DEBIT SALE

- Select **SALE**
- Input amount and press **ENTER**
- If prompted, select **YES** to confirm amount or **NO** to cancel transaction
- If **NO** is selected, press **CANCEL** to end transaction
- Swipe, insert, or tap card, or manually enter the account # and press **ENTER**
- If prompted, select **CREDIT** or **DEBIT**
- If prompted "Enter PIN or press Enter", cardholder enters PIN or presses **ENTER** to bypass

Restaurant Prompts

- If prompted, select Tip % or select **OTHER AMOUNT** to key amount
- If **OTHER AMOUNT** is selected, enter the Tip Amount and press **ENTER**

Manually-Keyed Security Prompts

- Input expiration date and press **ENTER**
- Select **YES** or **NO** to indicate card presence
- If **YES** is selected, imprint card and press **ENTER**
- Input V-Code and press **ENTER**
- If prompted, input Street Address and press **ENTER**
- If prompted, input Zip Code and press **ENTER**

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

- Select **YES** to print Customer Copy
- If prompted "Amt Exceeds Bal – Amt Authorized \$00.00, Balance Due \$00.00, Continue?" select **YES** and collect remaining amount due with another form of payment or **NO** to reverse the authorization and cancel the transaction

REPRINT

- Press **REPRINT**
- Select **LAST RECEIPT**, or select **ANY RECEIPT** and follow prompts
- Requested Merchant Copy of the receipt prints
- Select **YES** to print Customer Copy

CREDIT/DEBIT REFUND

- Select **REFUND**
- If prompted, enter password and press **ENTER**
- Input amount and press **ENTER**
- If prompted, select **YES** to confirm amount or **NO** to cancel transaction
- If **NO** is selected, press **CANCEL** to end transaction
- Swipe, insert, or tap card, or manually enter the account # and press **ENTER**
- If prompted, select **CREDIT** or **DEBIT**
- If prompted “Enter PIN or press Enter”, cardholder enters PIN or presses **ENTER** to bypass
- If prompted, enter Orig Tran Date and press **ENTER**
- If manually keyed, enter expiration date and press **ENTER**
- If manually keyed, imprint card and press **ENTER**

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

- Select **YES** to print Customer Copy

CREDIT/DEBIT VOID

- Select **VOID**
- Select **YES** to void last transaction or **NO** to void a different transaction
- If **YES** is selected, proceed to next step
 - Select **YES** if desired transaction is displayed, select **NEXT** to review other transactions, or select **NO** to exit Void menu
- If **NO** is selected, proceed to next step
 - Select **INV#** or **ACCT#** to search transactions
 - Input Invoice # or last 4 digits of account # and press **ENTER**
 - Select **YES** if desired transaction is displayed, select **NEXT** to review other transactions, or select **NO** to exit Void menu

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

- Select **YES** to print Customer Copy

REPORTS

- Press **REPORTS**
- Select from displayed reports or press key below ↓ until option appears
- Select the desired report
- If displayed, respond to additional prompts
- Selected report will print

CREDIT FORCE

- Select **FORCE**
- Input amount and press **ENTER**
- If prompted, select **YES** to confirm amount or **NO** to cancel transaction
- If **NO** is selected, press **CANCEL** to end transaction
- Swipe, insert, or tap card, or manually enter the account # and press **ENTER**
- Select **CREDIT**
- If manually keyed, enter expiration date and press **ENTER**
- If prompted, select **SALE** or **PHONE**
- If **SALE** is selected, imprint card and press **ENTER**
- Input approval code 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

- Press **TIP**
- Retrieve by **SRVR**, **AMT**, **ACCT**, or **INV#** to search transactions
- Input Server ID, Amount, Last 4 digits of account # or Invoice # and press **ENTER**
- Select **ADJ** to adjust the displayed transaction
- Select **PREV** or **NEXT** to scroll
- Select **CANCEL** to exit tip adjust
- If **ADJ** is selected:
 - The current tip amount will display if entered
 - Input new tip amount and press **ENTER**
- Tip adjust will display “Approved”
- Select **CANCEL** to return to Tip menu

SETTLEMENT

- Select **SETTLEMENT**
- If prompted, enter password and press **ENTER**
- Confirm totals on display and press **ENTER**
- The Settlement processes and the Settlement Report prints