



Quick Reference Guide





Merchant ID: _____

Terminal ID: _____






Carrying out a transaction

Regular Card Sale



- Enter amount and confirm with 
- Wait for display to show  or **move over the display**, then insert card
- When prompted, ask card holder to enter PIN and confirm with 
- Display shows **Authorisation response** and merchant receipt prints
- When **Print Customer Copy** appears, press  to print receipt for the card holder
- Remove card

Contactless Card Sale (Max. £30)

- Enter amount and confirm with 
- Wait for display to show  then hold the card on the terminal
- Display shows **Authorisation Response** and merchant receipt prints
- When **Print Customer Copy** appears, press  to print receipt for the card holder




DCC Card Sale

After the card is read by the terminal the following additional steps occur:

- Terminal prompts **Acceptance of DCC**
- Ask the card holder if they would like to pay in the card issued currency
- The card holder can choose either **Yes** by pressing  or **No** by pressing 

Cashback (Max. £100)








If this function is activated, the card holder can withdraw cash from his card. After the card is read by the terminal the following additional steps occur:

- Terminal prompts **Cashback**
- Ask the card holder if they would like to avail of **Cashback**
- The card holder can choose either **Yes** by pressing  or **No** by pressing 
- If **Yes**, enter amount and confirm with 

MOTO (Mail Order / Telephone Order)

If your business receives orders online or by phone, you can process card transactions by enabling the MOTO service. This allows you to process transactions without the cardholder and their card being present in your place of business.





To carry out a MOTO transaction:

- Enter amount and confirm with 
- Wait for display to show  or **Insert Card**, then type the 16 digit card number and confirm with 
- Enter valid expiry date (format MMY) and confirm with 
- Enter CVV number and confirm with 
- Display shows **Post Code** and cardholder enters postcode (digits only)
- Display shows **Address** and cardholder enters address (digits only)
- Verify signature, if available when **Signature Verification** appears
- Select **Yes** by pressing 
- When **Print Customer Copy** appears, press  to print receipt for the card holder
- The receipt for the card holder prints

Note: Card Not Present (“CNP”) transactions should not be undertaken by you unless you have our prior agreement in writing. Undertaking CNP transactions will be solely at your own risk.



Restaurant Functionality

Adding a Cashier

- Press **Menu** and select **Cashier**
- Press  then select **Add**
- When prompted for a **Cashier ID** enter a 4 digit ID and confirm with 
- When **Password** appears enter a 4 digit code and press 
- When **Repeat password** appears re-enter the 4 digit code and press 



Tip

If this function is activated, the cardholder can add a tip on top of the original sale amount. After the card is read by the terminal the following additional steps occur:




- Terminal prompts **Add Tip to Sale**
- The card holder can choose either yes by entering amount and confirming with  or No by pressing 

Hotel / Guesthouse Functionality



Pre-Authorisation

- Press **Menu** and then select **Pre-Authorisation**
- Enter amount and confirm with 
- Wait for display to show insert card
- When prompted, ask card holder to enter **PIN**
- Display shows **Authorisation response** and merchant receipt prints
- When **Print Customer Copy** appears, press  to print receipt for the card holder
- Remove card

Complete a Pre-Authorisation (Capture)

- Press **Menu** and then select Completion
- When prompted **The amount must not exceed the Pre-Authorisation** enter amount and confirm with 
- Display shows insert card
- When prompted **Authorisation Code** enter the matching pre-authorisation by typing the numbers using the keypad – letters can be entered using the keypad plus the **F4** key, e.g. an A is achieved by pressing **2** then the **F4** key (note: the “Authorisation code must be entered exactly the same as the authorisation code printed on the pre-authorisation receipt)
- Display shows **Authorisation response** and merchant receipt prints
- Verify signature, if available when **Signature verification** appears
- Select **Yes** by pressing 
- When **Print Customer Copy** appears, press  to print receipt for the card holder
- The receipt for the card holder prints
- Remove card

Pre-Authorisation Cancellations

- Press **Menu** and then select **Pre-Authorisation Cancelled**
- Enter Pre-Authorisation code and confirm with 
- Enter full amount and confirm with 




- Receipt prints

Note: Pre-Authorisation code can be found on the Pre-Authorisation receipt

Note: Pre-Authorisation completions and cancellations and top-ups must be carried out on the same terminal that the original Pre-Authorisation was carried out on.









Refunds

Refund




- Press **Menu** then select **Refund**
- Enter amount to refund and confirm with 
- Wait for display to show  to insert card
- When prompted **Signature Verification** select Yes by pressing  and the receipt for the card holder prints
- Remove card

Note: You could be at risk of a chargeback if a refund is not made to the original card used for the purchase.

DCC Refund



- Press **Menu** then select **Refund**
- Display shows **Currency Change**, confirm with 
- Select currency from Choose Currency list
- Enter the transaction amount in the local currency (local currency amount can be found on the receipt) and confirm with 
- Enter the exchange rate (exchange rate can be found on receipt) and confirm with 
- Enter amount in card holder's currency (card holder's currency amount can be found on receipt) and confirm with 
- Display shows **Full Amount Refund on DCC Refund Screen**, confirm with 
- Wait for display to show  to insert card
- Enter administrator password and confirm with 
- When prompted **Signature Verification** select Yes by pressing  and the receipt for the cardholder prints
- Remove card

Voiding a Transaction

- Press **Menu** and select **Void**
- Enter receipt number and confirm with 
- Enter amount to be voided and confirm with  (The amount to be voided must match the amount from the receipt number you have entered)
- Display shows **Transaction Voided** and merchant receipt prints
- When **Print Customer Copy** appears, press  to print receipt for the card holder

Reporting (Terminals)

Daily Report / Overall Report


- Press **Menu**
- Select **Reports** and confirm with 
- Select **Daily Report** or **Overall Report** and confirm with 
- Report prints

Note: Once a settlement has been performed on the terminal these reports will no longer print.

Settlement (End of Day)



- Press **Menu** and then select **Settlement**
- Settlement report prints

DCC Exchange Rate Report


- Press **Menu** and then select **Reports**
- Select **DCC Analysis** and confirm with 
- Receipt prints

Reprinting Additional Reports

Reprint last receipt



- Press **Menu** and then select **Receipt Copy**
- Select **Reprint Receipt** and confirm with 
- Enter receipt number and confirm with 
- Receipt prints

Reprint last end of day report

- Press **Menu** and then select **Receipt Copy**
- Select **Settlement** and confirm with 
- End of day report prints

Terminal Power On/Off

For portable and mobile terminals

- To switch **On** the terminal when it is off the base press 
- The terminal can be powered **Off** by simultaneously holding down  and the full stop button

Passwords

Passwords can be added to refunds and settlements if required.

Terminal Rolls

To find out information about terminal roll sizes and costs please visit www.ukpaperrolls.com

Chargebacks

Card transactions are sometimes disputed by the cardholder or the card issuing bank, for example goods not received, transaction not recognised or authorised. When this happens we may contact you requesting further information.

If you are not able to supply the information requested by us or in the timescales we specify then it is likely that this may turn into a chargeback which you may be held liable for, even if you have proof that the transaction was genuine.

Where there is a valid chargeback we will write to you to let you know and BOIPA will debit your nominated bank account with the value of the disputed transaction, quoting the same unique reference number as in the chargeback letter. Our **Managing Chargebacks Guide** can be found in the **Support Centre** section of our website.

Referrals

Authorisation and referrals are ways of checking that at the time of taking the transaction the card has not been reported lost or stolen and that there is enough money in the account to cover the purchase. In the case of a referral:

- ▶ The terminal will prompt you to make a manual authorisation call after the card holder has entered their PIN
- ▶ You must telephone Customer Support to obtain the authorisation code
When prompted key the authorisation code into the terminal
- ▶

Contactless

Contactless is an increasingly popular method of payment and all POS terminals have contactless functionality. Contactless cards enable purchases under £30 to be completed by tapping the card over a Contactless reader on the enabled terminal. This improves customer payment experience, speeds up transactions and helps retailers to remove cash from their business.

Apple / Android Pay

All terminals support Apple and Android pay.

How to take an Apple or Android Pay transaction?

For transactions under £30, Apple & Android Pay work the same as taking a contactless transaction. The customer simply holds their device over the terminal to pay.

For transactions over £30 the terminal will prompt the customer to unlock their device using touch or PIN ID in order to make the payment.

Dynamic Currency Conversion

DCC is an easy and simple way to offer your international customers transparent payment solutions. DCC allows customers with international debit/credit cards the opportunity to pay in their own currency rather than in the local currency where they are making the purchase.

What are the benefits of offering DCC?

- ▶ Cardholders know exactly how much they are spending without the need to figure out currency conversions
- ▶ DCC allows full transparency on foreign exchange rates
- ▶ Adding DCC to your terminal is completely FREE

- Improved customer service for international customers
- Earn a rebate from each DCC transaction that you process

Cards Accepted



Other Cards



We will be launching acceptance of JCB, Diners Club International and Discover Network cards in the near future. You will be notified when acceptance of these cards has been made available.

PCI Compliance

In order to protect your business from the threat of card fraud each customer may be requested to attest, or certify, their PCI DSS compliance on an annual basis.

In partnership with Sysnet we have created a **Simple PCI DSS** online portal which will guide you through the stages of becoming PCI DSS compliant. By validating your compliance through the portal you can avoid the fines, fees and reputational damage associated with a breach. In line with our transparent pricing there is no fee for becoming PCI compliant.

Simple PCI DSS – 3 Step Approach

1. Merchants logon to the Simple PCI DSS Portal and answer some questions
2. Merchants are assisted in understanding how to protect their business
3. Merchants will finally be asked to validate and confirm their compliance

Business Resource Centre

The Business Resource centre is an online portal set up to help you monitor your account. In the BRC you can view daily transaction details, statements and monthly account billing.

In order to access your account you will need to create a Username and Password. On successfully signing up to you will receive a welcome email from our customer support team. This email will provide details of your customer number. You need your customer number and the last 4 digits of your bank account in order to create a BRC account.