1. Introduction:

Thank You

Thank you for choosing an Ingenico Payment Terminal.

Your terminal is the Ingenico iCT250 Counter Top Payment Terminal.

Your terminal includes a variety of different functions and features to help you accept credit and debit card transactions in a speedy and efficient manner.

This User Guide

We recommend you thoroughly read this User Guide, together with any other documentation that came with your terminal, as this will help you to quickly make the best use of all the capabilities of your new terminal.

Security of Your Terminal

Upon receipt of your terminal you should check for signs of tampering of the equipment. It is strongly advised that these checks are performed regularly after receipt.

You should check, for example: that the security seals are in place and undamaged; the keypad is firmly in place; that there is no evidence of unusual wires that have been connected to any ports on your terminal or associated equipment, the chip card reader, or any other part of your terminal.

Such checks would provide warning of any unauthorised modifications to your terminal, and other suspicious behaviour of individuals that have access to your terminal.

Your terminal has various tamper evident seals and your terminal detects any interruption to these seals by entering a "tampered state". In this state the terminal will repeatedly flash the message `Alert Irruption!` and further use of the terminal will not be possible.

If you observe the `Alert Irruption!` message, you should contact the terminal Helpdesk immediately.

Caring for Your Terminal

You should take care not to spill liquids on any part of your terminal or any associated parts and equipment.

You should clean the terminal with a soft clean cloth. The magnetic swipe and chip card readers should be cleaned regularly with a suitable cleaning card. To ensure safety, only clean your terminal when it is completely powered off.

Do not use water or cleaning agents on your terminal, doing so may lead to damage. Any damage incurred will be your responsibility and any repair or replacement costs will be charged as appropriate. We therefore recommend that you insure your terminal accordingly.

Keeping Records

Copies of all transaction receipts and your corresponding End of Day reports should be kept together in a safe place (preferably in date order) for a minimum of 6 months, or longer depending on the requirements of the card company.

Paper Rolls

You should only use approved paper rolls as supplied by your terminal supplier. Details on how to contact us to order supplies of paper rolls can be found on the contact sticker on the underside of your terminal. If appropriate, you may also find these details on the inside cover of this User Guide.

Helpdesk Information

Should you need to, details on how to contact the terminal Helpdesk can be found on the contact sticker found on the underside of your terminal. If appropriate, you may also find these details on the inside cover of this User Guide.

You may be asked for your terminal's TID (Terminal IDentification number) or your terminal's Serial Number. The TID can be found at the top of each receipt from your terminal; and the Serial Number (S/N) can be found at the top of some reports and on the label under the cover on the underside of the terminal.

Supervisor Password

Your terminal's Supervisor functions can be accessed by means of a Supervisor password, and therefore you are not supplied with a Supervisor Card.

Your terminal is shipped with an initial default password of **01483**, but is configured so that a change of this password is required before you process any transactions.

If you wish to do this before performing a transaction you should refer to the section entitled ***Supervisor Password*** for information on how to change the Supervisor password.

You are strongly advised to ensure that privileged access to your terminal (including access to the Supervisor password) is only granted to staff that have been independently verified as being trustworthy.

How Do I …

To help you familiarise yourself with your terminal and to understand the basics, below is a list of frequently asked questions about the general operation of your terminal.

- **… set up my terminal?**
  Follow the simple step-by-step installation checklist in the next section.

- **… turn my terminal on and off?**
  Your terminal is powered on automatically once the power supply unit is plugged into the "Magic Cable" connector unit. The terminal powers off when the power supply is removed.

- **… do a Sale or a Refund?**
  Step-by-step instructions for all types of sales and refunds are given in the section entitled *Transactions*, these are provided with screenshots of the terminal.

- **… do my End of Day reports?**
  The section entitled *Reports* describes the End of Day procedures. It is important to note that you should perform your End of Day reports at the end of every trading day. This will provide you with a full record of all your transactions and ensure that your funds are processed in the fastest possible time frame.

- **… change my supervisor password?**
  Your terminal has a default Supervisor password of **01483**, you are required to change this password before you process any transactions. Instructions on how to do so can be found in the section entitled *Supervisor Password*.

- **… change the paper roll?**
  Step-by-step instructions on how to load a new paper roll into your terminal are provided in the section entitled *Paper Loading*.

- **… feed the paper through the terminal?**
  Press and hold the *clear* key when the terminal is displaying the idle screen and the terminal will feed paper through the printer.

- **… get my terminal polled?**
  Your terminal is an "online" terminal, which means that transactions are captured when you take them so there is no requirement for Polling the terminal. You must however ensure that you do your End of Day reports, to find out more refer to the section entitled ***Reports***.

- **… solve any problems?**
  If, in the unlikely event that you encounter any problems or have any questions relating to the operation of the terminal, read through the section entitled ***Troubleshooting***. If you cannot resolve your problem you should call the terminal Helpdesk.

Quick Installation Checklist

- Before starting to use your terminal, please read all sections of this guide, together with any other documents that came with your terminal, carefully.

- Set up your terminal in a convenient location.

- Plug the power supply unit into a mains socket, and plug the power connector into the power socket on the "Magic Cable" connector unit.

- Plug the telephone lead into the BT socket and the IN socket on the "Magic Cable" connector unit.

- If your telephone system requires a 9 (or similar) to get an outside line, you will need to program this prefix number into your terminal. Refer to the section entitled ***Telephone Lines and Broadband*** for more details.

- If your terminal has been supplied with a SIM Card, ensure that it is installed into the terminal. Refer to the section entitled ***SIM Card Installation*** for more details.

- If your terminal has been supplied with an Ethernet cable, then you should plug the Ethernet cable into a DHCP enabled Local Area Network (LAN) and into the ETHERNET socket on the "Magic Cable" connector unit.

- Ensure that a paper roll is in place in your terminal, and load one if this is not already the case.

- Familiarise yourself with the menu structure on your terminal.

- Your default supervisor password is **01483**, you should change this from the default.

- Do an END OF DAY report from the REPORTS menu. This will check that your terminal can connect to and is set up on the Acquirer's Host System. You should refer to the section entitled *Reports* for more details.
  You should contact the terminal Helpdesk if you see any of the following:

    - If you receive a CANNOT CONFIRM result to the Banking section of the report;

    - If a Merchant Number on the Banking section of the report is incorrect;

    - If an Acquirer that you expected to be configured (such as American Express or Diners Club) is not on the Banking section of the report.

Your terminal is now ready to use.

2. Your Terminal

Terminal Model

The Ingenico iCT250 Counter Top Payment Terminal is a compact and ergonomically designed terminal capable of processing card transactions. It is a fixed point terminal that has an integrated "Magic Cable" which enables connection to a telephone line or Local Area Network (LAN); it may also have the option of using a mobile network in order to communicate.

Approximately once a month your terminal will call the Terminal Management System (TMS) to receive any updates to the software, details of new card schemes, and any changes to your configuration. This call will take place automatically, normally outside of standard trading hours and therefore it is important that your terminal is powered on and connected to a telephone line, your network or left in a location with good mobile network signal.

Terminal Layout

Status Lights (Contactless) *[optional]*

Display (Contactless Card Read Zone)

Printer Feed

"Magic Cable"

Swipe Card Slot

Function Keys

Chip Card Slot   Key Pad
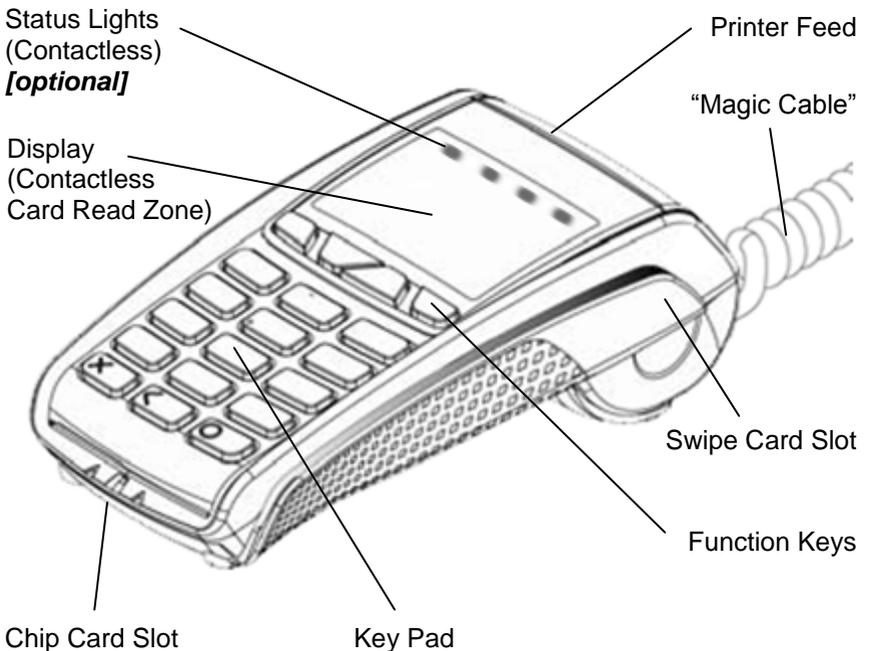
Optional Integrated Contactless Reader

Your terminal may include an optional integrated contactless reader in order to process contactless transactions. Whilst this option is referred to in this User Guide it may not be available on your terminal.

Contactless Status Lights

Your terminal has a row of four status lights that are visible in the top part of the display if the optional integrated contactless reader is included, and is active.

When in idle mode the first (left hand) status light will flash periodically (approximately every 5 seconds); this indicates that your terminal is in idle mode and is awaiting a contactless transaction.

When a contactless transaction is started the first (left hand) status light will be lit steadily; this indicates that your terminal is in use but a card is not being read.

When a contactless card is presented to your terminal during a contactless transaction the second, third and fourth status lights will be lit in turn. The card read is successful when all four status lights are lit and the confirmation tone is heard.

Terminal Keypad

The Ingenico iCT250 key pad is laid out as below.

Function Keys
(F1, F2, F3, F4)

Up and Down Keys

Standard Data
Entry Keys

Menu Key

Correction Keys
(Cancel, Clear)

Enter Key
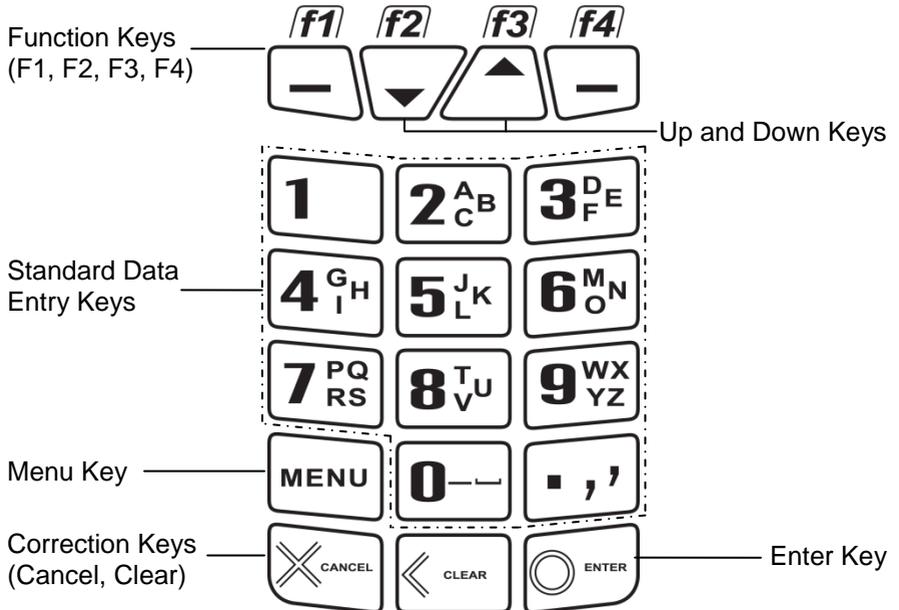
Function Keys

The four function keys allow you to choose options displayed on the screen, and in certain circumstances the middle two function keys can be used as Up and Down keys. The function keys therefore have icons printed on the keys and labels displayed above the keys (at the very bottom of the display).

Labels on the
bottom of the
Screen

Icons on
the Keys

For clarity the convention used in this User Guide is thus:

- *F2* and *down* refer to the different uses of the same key;
- *F3* and *up* refer to the different uses of the same key.

Entering and Correcting Data

To enter numbers press the relevant keys. If you make a mistake you can correct this using the correction keys. Press the *clear* key once to delete one character at a time. Press the *cancel* key once to delete the entire line; pressing the *cancel* key again will cancel the transaction.

When typing in an authorisation code, for example, you may need to enter letters as well as number. Where you see the F4 123 graphic on screen you can toggle the input mode by pressing *F4*. To enter uppercase letters use the ABC input mode, and to enter lowercase letters use the abc input mode.

When entering letters, you should press the number key repeatedly until the desired letter appears. If you want to type B then you must press *2*, *2*. To move on to next character either press another key, or wait for the flashing cursor to appear.

Terminal Display

The Ingenico iCT250 has a colour display which is laid out as below.

GSM/GPRS Status — Dial-Up/LAN Status

Power Icon

Terminal Status — **READY**

Date and Time

Handset: 01 — Handset Number
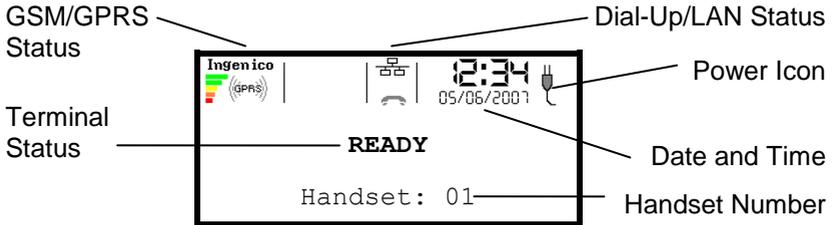
During normal operation the top row (showing the power status icon, and the communication status icon) is always displayed on the screen. Therefore all subsequent screen shots in this User Guide are shown without this top line.

When your terminal has been powered on and after a short initialisation process the terminal will display the terminal status of READY, this simply means that the terminal has initialised and is ready to use.

If your terminal displays the NOT READY status message then your terminal is not initialised. Press *menu* once, and choose the SETUP menu option. You should contact the terminal Helpdesk if the problem persists after a successful TMS Call.

Display Icons

You will see a variety of different icons and graphics on the screen of your terminal.

The plug symbol indicates that your terminal is connected to the power supply and is therefore powered on.

The network symbol indicates whether your terminal is connected to a Local Area Network (LAN) via an Ethernet cable.
- White icon: not connected to LAN
- Green icon: connected to LAN

This symbol may show green even if your terminal is communicating via a different method.

The phone symbol indicates whether your terminal is communicating via a dial-up connection. The possible dial-up communication methods for your terminal are PSTN or GSM.

- Grey icon (as shown): not connected
- Yellow raised icon: connecting (PSTN only)
- Green raised icon: connected

The group of icons on the far right of the screen indicate the status of the GSM/GPRS network.

- The coloured bars indicate the signal strength of the mobile network, with red being the weakest and green being the strongest. If the signal is weak communications to the acquirer may fail.
- The network name is shown above the signal strength bars indicating the mobile network that the terminal is using. If an Ingenico branded SIM is provided this will always show Ingenico regardless of the mobile network being used.
- The accompanying legend of GSM or GPRS within the wave symbol indicates the type of mobile communication being used. If this legend is in white then it is currently idle, whereas green indicates that the communications type is being used. A GPRS session may be maintained longer than one transaction making subsequent connections quicker, therefore the GPRS legend may remain green even though no transaction is taking place.

These labels shown on the screen indicate the choice that can be made by pressing the corresponding function key. This is seen in the standard menu screens and on choice screens.

Menu Screens

When you press the *menu* key from the idle screen your terminal will enter the application menus. All the menu screens have the same layout.

```
🄵1  Menu Item 1        🆂
🄵2  Menu Item 2
🄵3  Menu Item 3
🄵4  Menu Item 4
```
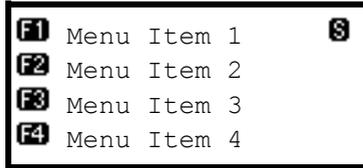
To choose Menu Item 1 you should press the *F1* key, and so on. If the 🆂 icon is visible then it indicates that the current menu is within the Supervisor menus.

When navigating around the menu structure: by pressing the *menu* key you will move to the next menu screen (if available); by pressing the *cancel* key you will move back to the last menu screen (if available), or return to the idle screen.

A schematic of the menu structure is found in the section entitled **Menu Structure**.

When you are required to make a choice between two options the screen will display the title or question, followed by the choices. The choices are always chosen by pressing either the *F1* or *F4* keys, as appropriately marked by the 🄵1 or 🄵4 labels on the screen.

Paper Loading

Your terminal is supplied with one paper roll already installed. When the paper roll is nearing the end a red line will appear on the paper, this indicates that the paper roll must be replaced.

To replace the paper roll:

1. Hold your terminal securely in one hand, with the other hand, and by using two fingers, lift the printer cover release as shown. Fully open the printer cover and remove the old roll of paper.
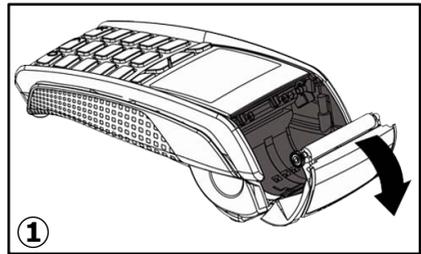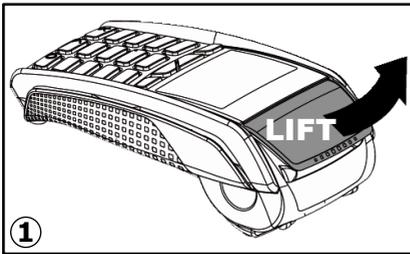
2. Unstick the end of the new roll, leaving the end free, hold the paper roll and carefully place into the printer compartment.
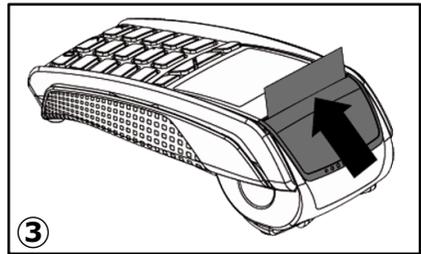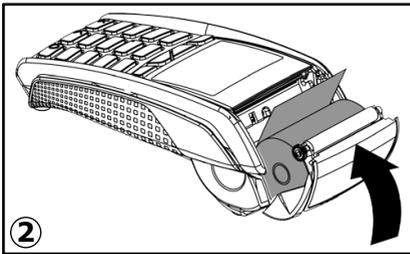
3. Holding the free end of the paper and your terminal, close the printer cover carefully and push firmly until it locks.
4. While your terminal is displaying the idle screen, press and hold the *clear* key to ensure that the paper feeds correctly.

Only thermal paper rolls that are 57mm wide and 40mm in diameter can be used in your terminal. Attempting to fit rolls of a different size may damage your terminal.

You should only use approved paper rolls as supplied by your terminal supplier. Details on how to contact us in order to order supplies of paper rolls can be found on the contact sticker found on the underside of your terminal. If appropriate, you may also find these details on the inside cover of this User Guide.

> (i) **Only use approved paper rolls as supplied by your terminal supplier. Attempting to fit rolls of a different size may damage your terminal.**
> **Only open the printer cover as shown, do not force the printer cover.**

Terminal Installation

You should set up the terminal in a convenient location close to a power source and an analogue telephone line.

Firstly identify all parts as shown in the image below.

1. Your terminal
2. "Magic Cable" (attached to terminal) with install kit (cable tie, and self-adhesive support)
3. Telephone Line Lead
4. BT Converter for Telephone Line Lead
5. UK Power Supply Unit

The terminal uses the "Magic Cable" Unit (2) to manage connections to the power and the telephone line. The unit has 4 sockets for connections: POWER ($\notin$), RS232 (not used), TEL (ℓ IN), and ETH.

Connect one end of the Telephone Line Lead (3) to the socket marked TEL IN on the "Magic Cable" Unit (2), and connect the second end to the socket on the BT Converter (4).

Lastly connect the UK Power Lead (6) into the Power Supply Unit (5), and plug this into the power socket on the "Magic Cable" Unit (2).

Before powering on your terminal for the first time, ensure that the terminal and cables are assembled as per the image below.

1. Your terminal
2. "Magic Cable" (attached to terminal) with install kit (cable tie, and self-adhesive support)
3. Telephone Line Lead
4. BT Converter for Telephone Line Lead
5. UK Power Supply Unit

"Magic Cable" Installation

The "Magic Cable" will be supplied attached to your terminal. The Power Supply Unit should be plugged into both the "Magic Cable" unit and your mains power socket. The terminal will now power on.

Power Socket

Telephone Socket

Ethernet Socket
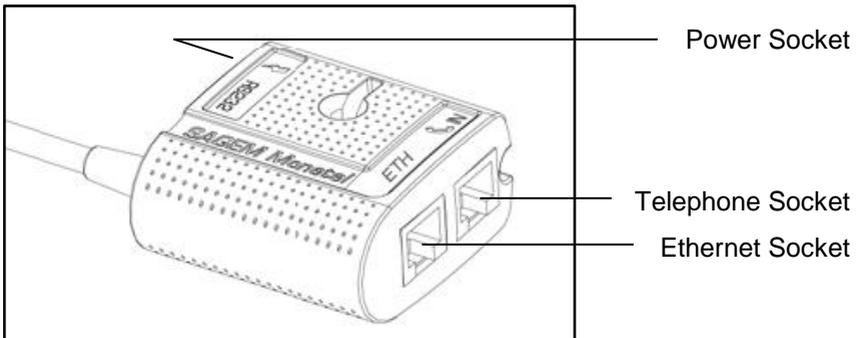
If not already attached, plug the Telephone Line Lead in to both the socket marked ℓ IN on the "Magic Cable" Unit, and your BT Telephone socket, via the BT Converter (supplied and attached).

The "Magic Cable" can be secured to the terminal's work area in a number of ways so as to reduce stress on the terminal and cable's connection.
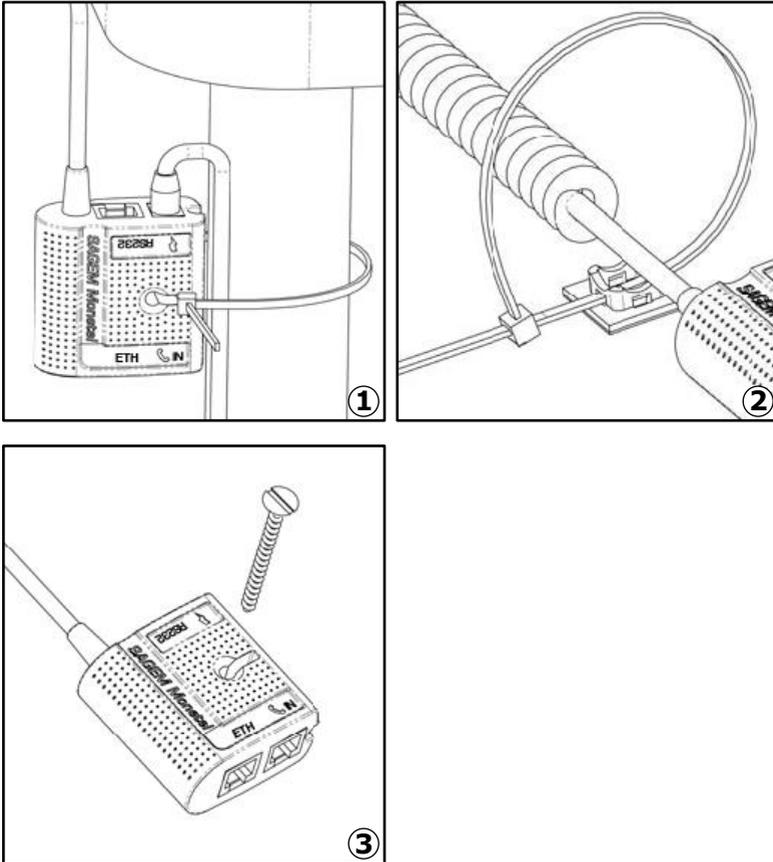
Examples of securing the "Magic Cable" are as illustrated:

1. Using the supplied cable tie to attach to a table leg (or similar).
2. Using the supplied cable tie and self-adhesive support.
3. Using a counter-sunk screw (not supplied) to an appropriate surface.

The "Magic Cable" should be readily accessible for support and terminal helpdesk diagnosis purposes.

SIM Card Installation

Your terminal requires a SIM Card in order to communicate via a mobile network.

In order to access the SIM Card you must first remove the SIM compartment cover. Using your thumb on the grip provided, push the cover away from the rest of the terminal to disengage the clips, before then lifting the cover away.
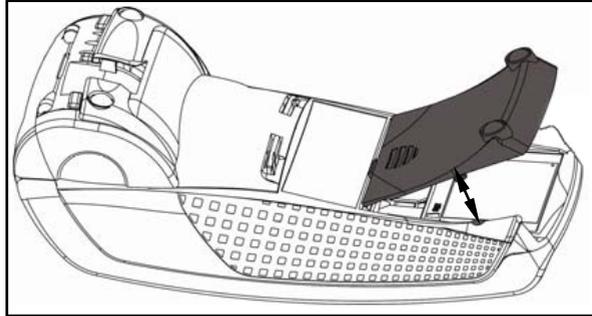
Insert the SIM Card into the slot marked GPRS. Take care to ensure that the SIM Card is inserted in the correct manner. The chip should be facing downwards and the cut out corner of the SIM Card is as shown.

Serial Number Label
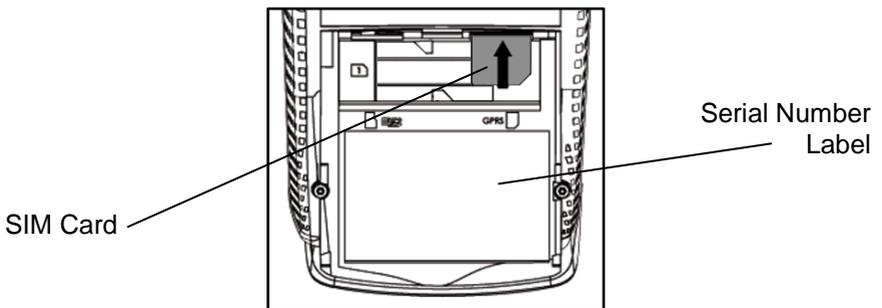
SIM Card

> **(i) Do not use any tools when installing or removing your SIM Card.**

> **(i) Only use the SIM Card supplied to you by your terminal supplier.**
>
> **If your SIM Card is lost, stolen, or damaged you should contact the terminal Helpdesk immediately.**

Telephone Lines and Broadband

Your terminal can be used on a variety of telephone lines, however to use your terminal on some lines you may be required to change the telephone network (PSTN) setting in the terminal. Your terminal is pre-configured so that it may work on a direct telephone connection.

If your telephone line requires you to dial a 9 (for example) to get an outside line then you are on a telephone exchange or switchboard and will need to configure the 9 (for example) in the terminal so it is able to dial out of the telephone exchange.

To configure the PSTN prefix, press the *menu* key **twice**, then choose SUPERVISOR by pressing the *F3* key. You will be asked to type your current supervisor password, and confirm this by pressing the *enter* key, and choose CONFIG by pressing the *F3* key, followed by SET PSTN by pressing the *F3* key again. Type in the PSTN prefix (typically 9) followed by the *enter* key.

   ✓ **MENU, MENU, F3, [password], ENTER, F3, F3**

If your telephone line has Broadband (ADSL) active then you must use an ADSL micro-filter between your terminal's telephone line lead and your BT socket. For more information on this, and to purchase additional ADSL micro-filters you should contact your ADSL internet service provider.

If your telephone line is shared with other equipment, such as a telephone or fax machine, then you will not be able to use your terminal while using the telephone line with the other equipment. It is recommended that your terminal should be used on a dedicated telephone line.

If your telephone line has a voicemail/answering service or call waiting, it is recommended that these features are turned off. It is also strongly recommended that your terminal does not share with an alarm system (RedCare line). Your terminal may not function correctly, and it may invalidate your alarm/insurance policy.

Inserting a Chip Card

Chip Cards should be inserted firmly into your terminal as illustrated with the chip facing up and into the card reader.
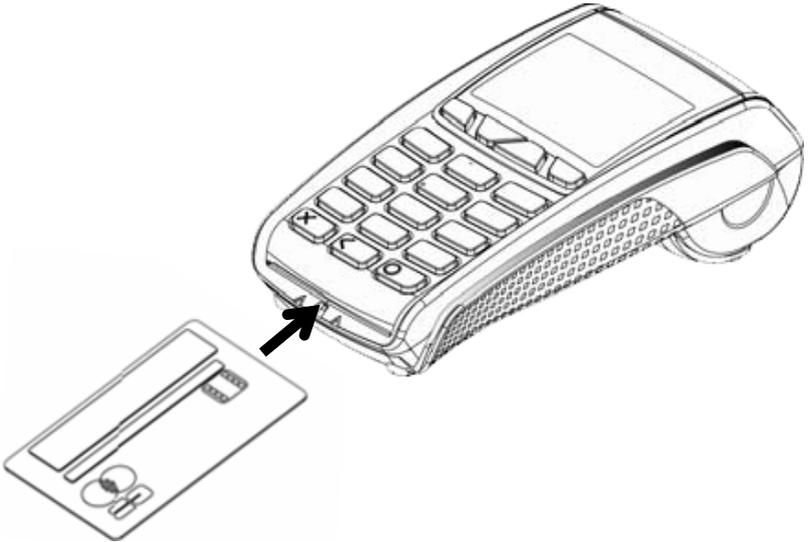
If you see the prompt BAD READ, check the orientation of the card and try again. If the card cannot be read on the third attempt, your terminal will prompt you to swipe the card.

> (i) **The card MUST remain inserted until your terminal prompts you to remove the card. If the card is removed prematurely, the transaction will be cancelled.**

Chip Cards can hold the details for more than one payment application (for example Mastercard and Maestro). If the SELECT APPLICATION screen is displayed after the card has been inserted, the cardholder should select the payment application that they wish to use for the transaction.

```
F1  Mastercard              Press F1 for Mastercard or
F2  Maestro                 Press F2 for Maestro.

SELECT APPLICATION
```

The payment application on a Chip Card may require confirmation after it is selected. If prompted to do so you should press the *enter* key within 10 seconds.

Swiping a Card

With the magnetic stripe facing down and towards the screen as illustrated run the edge of the card along the bottom of the card swipe slot on the right of your terminal. You should swipe the card in one continuous movement and at an even speed.
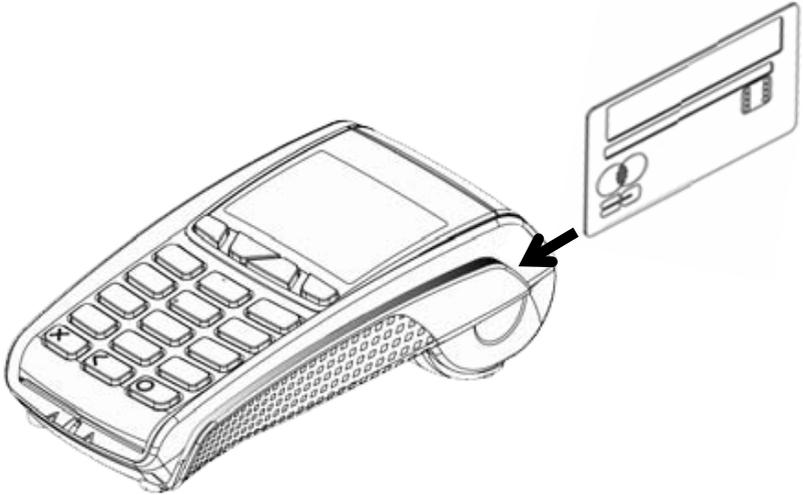
If you see the prompt BAD SWIPE, check the orientation of the card and try again. If the card cannot be read on the third attempt, your terminal will prompt you for manual key entry of the card number.

If a Chip Card is swiped, your terminal will request that you insert the same card into the Chip card reader.

```
CHIP CARD
USE CHIP READER
```

Presenting a Contactless Card

A contactless card should be presented by the cardholder only when prompted to do so on the screen and the first status light is lit steadily.

The card should be presented towards the contactless logo shown on the screen - at the centre of the contactless card read zone.

The card read is successful when all four status lights are lit and the confirmation tone is heard. If the card is removed prior to this the card read will be unsuccessful and the cardholder will be prompted to re-present the card. A card read should take between 1 and 2 seconds.

If a contactless card is not read three times your terminal will prompt for the card to be inserted or swiped so that it may be taken in the normal manner.

3. Transactions

Performing Transactions

In order to perform a transaction in a quick and efficient manner you may type in the transaction amount from the idle screen. This method may be used to start any sale transaction, no matter what the card type is (ie. cards with, or without, a Chip).

Enter the transaction amount while the idle screen is being displayed by typing in the amount in pence (ie. `1234` for £12.34) followed by the *enter* key.

If you consistently sell an item at the same price you can "recall" the last transaction amount by pressing the *dot* key while the idle screen is being displayed. Your terminal will allow you to confirm if this is the correct amount, and you can continue with the transaction by pressing the *enter* key.

If you make a mistake when entering the amount you can correct this using the correction keys. Press the *clear* key once to delete one character at a time. Press the *cancel* key to cancel the amount entry and return to the idle screen.

Alternatively the traditional method of starting the transaction by swiping or inserting the card first may be utilised if required.

Performing a Contactless Transaction

Contactless transactions can only be performed when the transaction value is under £15.00. Your terminal will only prompt for a card to be presented when a contactless transaction is allowed.

When a contactless transaction is allowed your terminal will display the following message.


```
           £1.23
          ))) ✍
       CLIENT CARD
```

In order to perform a contactless transaction you must type in the transaction amount from the idle screen on your terminal.

This method may also be used to start any sale transaction, no matter what the card type is (ie. cards with, or without, a Chip). This means that should the cardholder not have a contactless card you can continue with the transaction as normal from this point.

Printing the Customer Copy (Duplicate)

Only the merchant copy is printed during a contactless transaction. Because the transaction value is low and fast transaction times are required for contactless the customer copy is not printed by default.

If the customer requires a receipt then the customer copy can be printed any time until another transaction is performed by pressing the _F1_ key. This prints a duplicate of the last transaction taken and is not restricted to contactless transactions.

Sales - Inserted Cards (Method One)

```
     READY

  Handset: 01
```

The idle screen will be displayed on the terminal.

```
Amount:
            £21.34
```

Enter the sale amount in pence (eg. 2134 for £21.34) and press the *enter* key.

```
      £21.34
   CLIENT CARD
```

Confirm the sale amount is correct and insert the card into the card reader.

```
Amount:      £21.34
Enter PIN:
       ****
PRESS CANCEL / ENTER
```

If a PIN is requested, the Customer must enter their PIN code followed by the *enter* key.

```
      PIN OK

DO NOT REMOVE CARD
RETURN TERMINAL
```

After the customer has entered their PIN they will be prompted to return the terminal to you.

```
   Please Wait
```

The terminal will dial out to the acquirer for authorisation.

```
AUTH CODE: nnnn
```

If the transaction has been authorised then an auth code will be displayed.

```
        Printing
```

The terminal will print the merchant copy for you to retain. If a signature is needed the customer must sign.

```
Signature OK?


F1 NO              YES F4
```

If required check the signature:
Press *F1* for an invalid signature or
Press *F4* for a valid signature.

```
        Printing
```

The terminal will print the customer copy to give to the customer for them to retain.

The terminal will return to the idle screen.

(i) **NEVER ask the customer to divulge their PIN Code. Customers should be advised to ensure that they are not being overlooked when entering their PIN Code.**

(i) **DO NOT remove the card until the terminal has prompted you to do so.**

(i) **You MUST retain the merchant copy for your records. If a signature is required then this copy must be signed by the customer.**

Sales - Inserted Cards (Method Two)

```
        READY

     Handset: 01
```

From the idle screen, insert the card into the card reader.

```
Enter Sale

              £0.00
```

Enter the sale amount in pence (eg. `1234` for £12.34) and press the *enter* key.

```
Amount:      £12.34
Enter PIN:
        ****
PRESS CANCEL / ENTER
```

If a PIN is requested, the Customer must enter their PIN code followed by the *enter* key.

```
       PIN OK

DO NOT REMOVE CARD
RETURN TERMINAL
```

After the customer has entered their PIN they will be prompted to return the terminal to you.

```
    Please Wait
```

The terminal will dial out to the acquirer for authorisation.

```
AUTH CODE: nnnn
```

If the transaction has been authorised then an auth code will be displayed.

```
    Printing
```

The terminal will print the merchant copy for you to retain. If a signature is needed the customer must sign.

```
Signature OK?


F1 NO              YES F4
```

If required check the signature:
Press *F1* for an invalid signature or
Press *F4* for a valid signature.

```
        Printing
```

The terminal will print the customer copy to give to the customer for them to retain.

The terminal will return to the idle screen.

(i)   **NEVER ask the customer to divulge their PIN Code. Customers should be advised to ensure that they are not being overlooked when entering their PIN Code.**

(i)   **DO NOT remove the card until the terminal has prompted you to do so.**

(i)   **You MUST retain the merchant copy for your records. If a signature is required then this copy must be signed by the customer.**

Sales - Contactless Cards

```
        READY

    Handset: 01
```
The idle screen will be displayed on the terminal.

```
Amount:
              £1.23
```
Enter the sale amount in pence (eg. 123 for £1.23) and press the *enter* key.

```
        £1.23
        ))) 
    CLIENT CARD
```
Confirm the sale amount is correct and invite the cardholder to present their card to the screen. The first status light will be lit steadily.
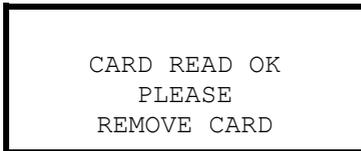
```
    CARD READ OK
      PLEASE
    REMOVE CARD
```
During the card read the second, third and fourth status lights will be lit steadily in turn. A confirmation tone and message will be displayed. The card can be removed from the card read zone.

```
    CONNECTING
```
The terminal will dial out to the acquirer (if required) and authorise the transaction.

```
    APPROVED
    PRINTING
```
The terminal will show the transaction result, and will print the merchant copy for you to retain.

The terminal will return to the idle screen.

ⓘ **The customer MUST NOT remove the card until the terminal has prompted them to do so, sounded the confirmation tone, and all status lights lit steadily.**

> **You MUST retain the merchant copy for your records. If a signature is required then this copy must be signed by the customer.**

Dealing with Card Read Failures

A contactless card read may fail, and the customer will be prompted to re-present their card.

If the card is removed too soon - before all four contactless status lights are lit; before the confirmation tone is heard; or before prompted to remove the card - the card read will fail.

```
CARD READ FAILURE
 RE-PRESENT CARD
 OR PRESS CANCEL
```

If the card is removed too soon the card read will fail. An alert tone will sound and the cardholder will be prompted to re-present the card.
You may cancel the transaction by pressing the *cancel* key.

```
      £1.23
     )))
   CLIENT CARD
```

Invite the cardholder to re-present their card to the screen and not to remove the card until prompted to do so. The first status light will be lit steadily.

The terminal will continue as per a normal contactless sale, refer to the instructions for *Sales - Contactless Cards* to complete the transaction.

If more than one contactless card is presented to the contactless card read zone together then the card read will fail. This may occur if the card is presented in a wallet with other contactless payment cards, or other contactless cards such as public transport smart cards.
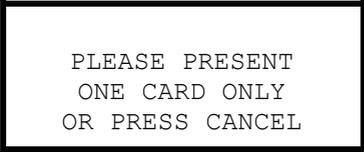
```
PLEASE PRESENT
ONE CARD ONLY
OR PRESS CANCEL
```

If more than one card is presented the card read will fail. An alert tone will sound and the cardholder will be prompted to re-present one card only.
You may cancel the transaction by pressing the *cancel* key.

```
£1.23
CLIENT CARD
```

Invite the cardholder to re-present their card to the screen and to only present one card. The first status light will be lit steadily.

The terminal will continue as per a normal contactless sale, refer to the instructions for *Sales - Contactless Cards* to complete the transaction.

Dealing with Fallback Requests

Occasionally a contactless card will require a further security check - this is a routine operation. In this case your terminal will prompt you that the transaction must be completed with cardholder verification (PIN entry or Signature as appropriate).
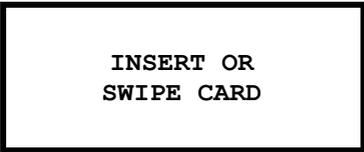
```
INSERT OR
SWIPE CARD
```

If the card requires a further security check an alert tone will sound and you will be prompted to continue the transaction as if the card is not contactless enabled.

The terminal will continue as per a normal sale, refer to the instructions for *Sales - Inserted Cards (Method One)* to complete the transaction.

Sales - Swiped Cards

<table>
<tr>
<td>

READY

Handset: 01

</td>
<td>From the idle screen, swipe the card through the card swipe.</td>
</tr>
<tr>
<td>

Enter Sale

£0.00

</td>
<td>Enter the sale amount in pence (eg. 1234 for £12.34) and press the <u>*enter*</u> key.</td>
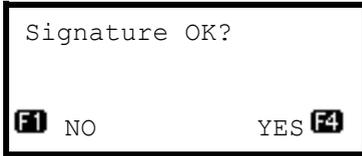</tr>
<tr>
<td>

Please Wait

</td>
<td>The terminal will dial out to the acquirer for authorisation.</td>
</tr>
<tr>
<td>

AUTH CODE: nnnn

</td>
<td>If the transaction has been authorised then an auth code will be displayed.</td>
</tr>
<tr>
<td>

Printing

</td>
<td>The terminal will print the merchant copy for you to retain. The customer must sign this copy.</td>
</tr>
<tr>
<td>

Signature OK?

🄵🄵 NO   YES 🄵🄴

</td>
<td>Check the signature:
Press <u>*F1*</u> for an invalid signature or
Press <u>*F4*</u> for a valid signature.</td>
</tr>
<tr>
<td>

Printing

</td>
<td>The terminal will print the customer copy to give to the customer for them to retain.</td>
</tr>
</table>

The terminal will return to the idle screen.

Sales with Gratuity (Tip Mode)

> ⓘ **You must ensure that this option is enabled on your acquirers Merchant Account. Contact your acquirer to ensure that this option is available to you.**

Your terminal can be enabled for Gratuity/Tip mode, therefore allowing the customer to add a tip to the final amount before completing the transaction.

If you would like Gratuity mode enabled on your terminal please contact the terminal Helpdesk.

For sales with inserted cards when Gratuity mode is enabled, your terminal will print an additional ticket for the customer to fill in with any gratuity and the final transaction amount.

Alternatively your terminal can be configured to allow the customer to enter a gratuity directly on the screen. If you wish your terminal to be configured in this way please contact the terminal Helpdesk.

For sales with swiped cards when Gratuity mode is enabled in this manner, the merchant copy will allow the customer to fill in with any gratuity and the final transaction amount. This is unaffected by the method of entering the gratuity for inserted cards.

When Gratuity mode is enabled, your terminal will only contact the acquirer for authorisation after the final transaction amount (including any gratuities) is known. For swiped cards this means that this is after the terminal has printed the merchant copy for signatures.

Due to the authorisation code being gained after the merchant copy is printed, the authorisation code will not be shown. The authorisation codes are printed on the transaction breakdown on the X and Z Balance reports.

If you wish, your terminal can be configured to print an additional receipt at the end of the transaction which shows the authorisation code and the gratuity entered. If you wish your terminal to be configured in this way please contact the terminal Helpdesk.

Sales with Gratuity - Inserted Cards (On Ticket Method)

<table>
<tr>
<td>

READY

Handset: 01

</td>
<td>

From the idle screen, insert the card into the card reader.

</td>
</tr>
<tr>
<td>

Enter Sale

£0.00

</td>
<td>

Enter the sale amount in pence (eg. 1234 for £12.34) and press the *enter* key.

</td>
</tr>
<tr>
<td>

Printing

</td>
<td>

The terminal will print the Final Amount copy, which you should give to the customer to fill out.

</td>
</tr>
<tr>
<td>

Enter Final Amount:

£0.00

🔳 NO TIP

</td>
<td>

Enter the final amount of the sale in pence (eg. 1334 for £12.34 + £1.00 tip) and press the *enter* key.

</td>
</tr>
<tr>
<td>

Amount: £13.34
Enter PIN:
    ****
PRESS CANCEL / ENTER

</td>
<td>

The final amount will be shown, the Customer must enter their PIN code followed by the *enter* key.

</td>
</tr>
<tr>
<td>

PIN OK

DO NOT REMOVE CARD
RETURN TERMINAL

</td>
<td>

After the customer has entered their PIN they will be prompted to return the terminal to you.

</td>
</tr>
<tr>
<td>

Please Wait

</td>
<td>

The terminal will dial out to the acquirer for authorisation.

</td>
</tr>
</table>

```
AUTH CODE: nnnn
```

If the transaction has been authorised then an auth code will be displayed.

```
     Printing
```

The terminal will print the merchant copy for you to retain. If a signature is needed the customer must sign.

```
Signature OK?

F1 NO              YES F4
```

If required check the signature: Press *F1* for an invalid signature or Press *F4* for a valid signature.

```
     Printing
```

The terminal will print the customer copy to give to the customer for them to retain.

The terminal will return to the idle screen.

ⓘ **NEVER ask the customer to divulge their PIN Code. Customers should be advised to ensure that they are not being overlooked when entering their PIN Code.**

ⓘ **DO NOT remove the card until the terminal has prompted you to do so.**

ⓘ **You MUST retain the merchant copy for your records. If a signature is required then this copy must be signed by the customer.**

Sales with Gratuity - Inserted Cards (On Screen Method)

```
        READY

     Handset: 01
```

From the idle screen, insert the card into the card reader.

```
Enter Sale

              £0.00
```

Enter the sale amount in pence (eg. 1234 for £12.34) and press the *enter* key.

```
Amount:      £12.34
    Add Gratuity?

F1 NO          YES F4
```

The customer must confirm if a gratuity is to be added.

```
Amount:      £12.34
Gratuity:
              £0.00
F1 NO TIP
```

If a gratuity is to be added, they must enter amount of the tip in pence (eg. 100 for £1.00) and *enter*.

```
Amount:      £13.34
Enter PIN:
        ****
PRESS CANCEL / ENTER
```

The final amount will be shown, the Customer must enter their PIN code followed by the *enter* key.

```
       PIN OK

DO NOT REMOVE CARD
RETURN TERMINAL
```

After the customer has entered their PIN they will be prompted to return the terminal to you.

```
    Please Wait
```

The terminal will dial out to the acquirer for authorisation.

```
AUTH CODE: nnnn
```

If the transaction has been authorised then an auth code will be displayed.

```
        Printing
```

The terminal will print the merchant copy for you to retain. If a signature is needed the customer must sign.

```
Signature OK?

F1 NO          YES F4
```

If required check the signature:
Press *F1* for an invalid signature or Press *F4* for a valid signature.

```
        Printing
```

The terminal will print the customer copy to give to the customer for them to retain.

The terminal will return to the idle screen.

> (i) **NEVER ask the customer to divulge their PIN Code. Customers should be advised to ensure that they are not being overlooked when entering their PIN Code.**

> (i) **DO NOT remove the card until the terminal has prompted you to do so.**

> (i) **You MUST retain the merchant copy for your records. If a signature is required then this copy must be signed by the customer.**

Sales with Gratuity - Swiped Cards

```
        READY

     Handset: 01
```

From the idle screen, swipe the card through the card swipe.

```
Enter Sale

                £0.00
```

Enter the sale amount in pence (eg. 1234 for £12.34) and press the *enter* key.

```
       Printing
```

The terminal will print the Merchant copy, which you should give to the customer to fill out.

```
Signature OK?

🔲 NO            YES 🔲
```

Check the signature:
Press *F1* for an invalid signature or
Press *F4* for a valid signature.

```
Enter Final Amount:

                £0.00
🔲 NO TIP
```

Enter the final amount of the sale in pence (eg. 1334 for £12.34 + £1.00 tip) and press the *enter* key.

```
     Please Wait
```

The terminal will dial out to the acquirer for authorisation.

```
AUTH CODE: nnnn
```

If the transaction has been authorised then an auth code will be displayed.

The terminal will print the customer copy to give to the customer for them to retain, and will return to the idle screen.

Sales with Cashback

> **(i) You must ensure that this option is enabled on your acquirers Merchant Account. Contact your acquirer to ensure that this option is available to you; this option may not be available for all account types.**

Your terminal is not pre-configured to allow for Sales with Cashback. If you would like Cashback mode enabled on your terminal please contact the terminal Helpdesk.

```
      READY

   Handset: 01
```

From the idle screen, insert or swipe the customer's card.

```
Enter Sale

              £0.00
```

Enter the sale amount in pence (eg. 1234 for £12.34) and press the *enter* key.

```
Enter Cashback

              £0.00
```

If cashback is allowed for the customer's card the terminal will display a Cashback prompt:
Enter the cashback amount in pence and press the *enter* key.
If cashback is not required press the *enter* key without entering an amount.

The terminal will continue as per a normal sale, refer to the instructions for a Sale Transaction to complete the transaction.

> **(i) Cashback is only available on Debit Cards, and normally has a limit of £50.00.**

Split Bills

Your terminal is not pre-configured to allow for Split Bills. If you would like the Split Bill functionality enabled on your terminal please contact the terminal Helpdesk.

The Split Bill functionality would commonly be used within the leisure industry in order to break down a bill associated with a table into amounts that can be paid by each person using differing payment methods.

The options available for Split Bills are:

PER PERSON	Allows the bill to be split equally between a number of customers.
PER COUPLE	Allows the bill to be split equally between a number of customers, but allows for one person to pay per couple.
VARIABLE SPLIT	Allows the bill to be split unequally between a number of customers.

Refunds

<table>
<tr>
<td>

READY

Handset: 01

</td>
<td>

From the idle screen, press the *menu* key once.

</td>
</tr>
<tr>
<td>

🔳 MAILORDER
🔳 REFUND
🔳 CASH
🔳 SALE

</td>
<td>

Select the menu option REFUND by pressing the *F2* key.

</td>
</tr>
<tr>
<td>

Enter Password:

*****

</td>
<td>

Enter the supervisor password followed by *enter*.

</td>
</tr>
<tr>
<td>

INSERT OR SWIPE
CUSTOMER CARD

</td>
<td>

Insert or swipe the customer's card.

</td>
</tr>
<tr>
<td>

Enter Refund

£0.00

</td>
<td>

Enter the refund amount in pence (eg. 1234 for £12.34) and press the *enter* key.

</td>
</tr>
<tr>
<td>

Please Wait

</td>
<td>

The terminal will dial out to the acquirer for authorisation.

</td>
</tr>
<tr>
<td>

REFUND ACCEPTED

</td>
<td>

If the transaction has been authorised then REFUND ACCEPTED will be displayed.

</td>
</tr>
</table>

```
        Printing
```

The terminal will print the merchant copy for you to retain. If a signature is needed the customer must sign.

```
Signature OK?


F1 NO              YES F4
```

Check the signature:
Press *F1* for an invalid signature or
Press *F4* for a valid signature.

```
        Printing
```
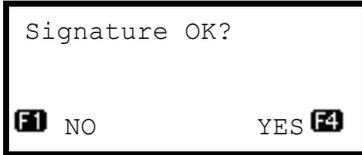
The terminal will print the customer copy to give to the customer for them to retain.

The terminal will return to the idle screen.

> (i)   **DO NOT remove the card until the terminal has prompted you to do so.**

> (i)   **You MUST retain the merchant copy for your records. This copy must be signed by the customer.**

> (i)   **If your terminal has Gratuity/Tip mode enabled then the signature check will be done BEFORE the terminal dials the acquirer for authorisation.**

Mailorder Transactions (Customer Not Present)

ⓘ **You must ensure that this option is enabled on your acquirers Merchant Account.**

Your terminal is pre-configured for mailorder (Customer Not Present) transactions.

Mailorder transactions are performed without the customer or the card being present. All card details must be manually entered so please take note of what information will be asked for by your terminal.

If supported by your acquirer and by the card type taken, you will have the option of entering the CSC (Card Security Code) and using the AVS (Address Verification Service).

The CSC is the last three digits of the number printed on the signature strip on the back of the card.

ⓘ **American Express cards have a four digit Card Security Code printed on the front of the card, any numbers on the signature strip should be ignored.**

To use AVS checking, you will be prompted to input the numerical digits only from the customer's postcode and address. The response from the acquirer will then give you the result of the security checks to help you decide if you wish to continue with the transaction.

Mailorder - CSC/AVS Results

Please be aware that the CSC/AVS result is intended only to guide you in a decision to void or confirm an already authorised transaction. Contact your acquirer for more information and liability.

- `DATA MATCHED`   Both CSC and AVS data matches.
- `AVS MATCH ONLY`   Only the AVS data matches.
- `CSC MATCH ONLY`   Only the CSC data matches.
- `DATA NON MATCH`   Neither CSC or AVS data matches.
- `NOT CHECKED`   The data was not checked.

The data may not be checked if the service is not supported or if there is a temporary system failure.

Mailorder - Sales & Refunds

```
      READY

   Handset: 01
```
From the idle screen, press the *menu* key once.

```
F1 MAILORDER
F2 REFUND
F3 CASH
F4 SALE
```
Select the menu option MAILORDER by pressing the *F1* key.

```
      MAILORDER


F1 REFUND    SALE F4
```
Choose the required transaction:
Press *F1* for REFUND or
Press *F4* for SALE.

```
MAILORDER SALE
Key Card No:
```
Key in the customer's card number and press the *enter* key.

```
Expires (MMYY)
```
If you see this prompt enter the card expiry date as MMYY and press the *enter* key.

```
Start Date (MMYY)
```
If you see this prompt enter the card start date as MMYY and press the *enter* key.

```
Issue Number:
```
If you see this prompt enter the card issue number and press the *enter* key.

```
Enter CSC:
```

If you see this prompt enter the 3 or 4 digit Card Security Code (CSC) and press the *enter* key.

```
Postcode Nums:
```

If you see this prompt enter the postcode numbers (eg. 27 for GU2 7YB) and press the *enter* key.

```
Address Nums:
```

If you see this prompt enter the address numbers (eg. 3000 for 3000 Cathedral Hill) and press the *enter* key.

```
Enter Sale

                £0.00
```

Enter the sale amount in pence (eg. 1234 for £12.34) and press the *enter* key.

```
   Please Wait
```

The terminal will dial out to the acquirer for authorisation.

```
AUTH CODE: nnnn
DATA MATCHED

F1 VOID    CONFIRM F4
```

If the transaction has been authorised then an auth code will be displayed, together with the CSC/AVS check result. You must decide whether to continue with the transaction:

Press *F1* to VOID the transaction or
Press *F4* to CONFIRM and continue with the transaction.

```
         Printing
```

The terminal will print the merchant copy for you to retain.

```
TEAR OFF TICKET
AND RETAIN (ENTER)
```

Tear off the merchant copy and press the *enter* key.

```
         Printing
```

The terminal will print the customer copy to give to the customer for them to retain.

The terminal will return to the idle screen.

> (i) **The card Issue Number must be entered in the correct format; if the number is printed as** 01 **on the card then it must be entered as** 01 **and not as** 1**.**

> (i) **CSC and AVS checks are not mandatory for some acquirers, therefore if you do not wish to enter a value for, or do not know, the CSC or for the Postcode Numbers or Address Numbers, then you can press the** *enter* **key without entering a value.**

> (i) **If the address does not have any numbers, ie. they have only a house name, then you should press the** *enter* **key without entering a value.**

> (i) **If the address contains a flat number and a house number, ie.** Flat 3, 45 Acacia Avenue **you should enter all the numbers in order. In this example you would type** 345 **followed by the** *enter* **Key.**

Hotel Mode

> ⓘ **You must ensure that this option is enabled on your acquirers Merchant Account. Contact your acquirer to ensure that this option is available to you.**

When a large value transaction is expected (typically in Hotel or Rental environments), a Pre-Authorisation can be made for the expected value, to check the customer's card is valid and the customer has enough credit available for the transaction.

If the expected value increases, then further Pre-Authorisations can be made. The final amount is fully authorised and captured by using the Completion function.

To perform a Hotel Mode transaction press the *menu* key **three times**, then choose HOTEL by pressing the *F1* key.

    ✓ **MENU, MENU, MENU, F1**

```
        HOTEL MODE


🔳 PREAUTH COMPLTE 🔳
```
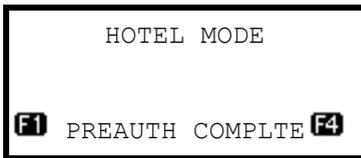
Choose the required transaction:
Press *F1* for PREAUTH or
Press *F4* for COMPLTE.

A Pre-Authorisation (PREAUTH) transaction proceeds as for a Sale transaction. If the customer's card number is keyed in, then you will be asked to confirm if the customer is present. The transaction details are not captured, so the customer's bank account is **NOT** debited, although the **available credit** on the customer's bank account will be reduced by the amount authorised. These transactions do not include gratuities.

> ⓘ **Authorisation codes expire after 7 days (or 3-4 days for Maestro cards). If the transaction is not submitted within that time the customer's available balance will be restored by the authorised amount.**

A Completion (COMPLTE) transaction requires the most recent authorisation code and the total amount of all pre-auths, in addition to the final amount to be debited from the customer's card. This transaction **will** require a signature check and **will** capture the transaction details.

Reversals

If a mistake in a transaction is identified immediately after the transaction has been completed, then the transaction can be completely reversed by selecting the REVERSAL function within 30 seconds of the completion of the transaction.

This function is particularly useful when the wrong transaction amount has been entered, and the mistake is only noticed on the customer copy.

To perform a reversal press the *menu* key **twice**, then choose REVERSAL by pressing the *F4* key.

   ✓ **MENU, MENU, F4**

If the 30 second timer has not expired then your terminal will perform the reversal, contacting the acquirer if necessary.

When a reversal has been successfully performed the original transaction and the reversal **will not** appear on the customer's bank statement.

The original transaction and the reversal **will** appear on you Banking and X/Z Balance reports. Reversals are recorded as the opposite to the original transaction; if you reverse a Sale then the reversal will be shown as a Refund.

Duplicate Receipts

Your terminal can produce a duplicate copy of the customer receipt for the last completed transaction.

To print a duplicate ticket press the *menu* key **three times**, then choose DUPLICATE by pressing the *F4* key.

   ✓ **MENU, MENU, MENU, F4**

All duplicate copies will have the word DUPLICATE printed at the top of the receipt.

ⓘ **Alternatively you can print a duplicate customer copy receipt when your terminal is displaying the idle screen by pressing the F1 key.**

Cash Advance

> (i) **You must ensure that this option is enabled on your acquirers Merchant Account. Contact your acquirer to ensure that this option is available to you; this option may not be available for all account types.**

Your terminal is not pre-configured to allow for Cash Advance. If you would like Cash Advance mode enabled on your terminal please contact the terminal Helpdesk.

```
      READY

   Handset: 01
```

From the idle screen, press the *menu* key once.

```
F1 MAILORDER
F2 REFUND
F3 CASH
F4 SALE
```

Select the menu option CASH by pressing the *F3* key.

```
INSERT OR SWIPE
CUSTOMER CARD
```

Insert or swipe the customer's card.

```
Enter Sale

            £0.00
```

Enter the amount in pence (eg. 1234 for £12.34) for the transaction and press the *enter* key.

The terminal will continue as per a normal sale, refer to the instructions for a Sale Transaction to complete the transaction.

Balance Enquiry

Your terminal is not pre-configured to allow for Balance Enquiry. If you would like Balance Enquiry mode enabled on your terminal please contact the terminal Helpdesk.

Authorisation Only

(i) **You must ensure that this option is enabled on your acquirers Merchant Account. Contact your acquirer to ensure that this option is available to you.**

An Authorisation Only transaction gives an authorisation code for a specific amount against a customer's card **without** the capture of the transaction details by the acquirer.

This facility is intended for merchants who wish to bank transactions using a different system, or to check that a customer's card is valid and/or the customer has enough credit for a transaction.

The transaction does **NOT** debit the customers bank account or credit your merchant account. The transaction value is **NOT** added to the terminal totals. When an Authorisation Only transaction is done the **available credit** on the customers bank account will be reduced by the amount authorised.

Authorisation Only transactions may be submitted to the acquirer through the Forced Transaction function. These transactions do not include gratuities.

To perform a Authorisation Only transaction press the *menu* key **twice**, then choose AUTH by pressing the *F2* key.

    ✓ **MENU, MENU, F2**

F1 REFUND **F2** CHEQUE **F3** CASH **F4** SALE	Select the desired transaction type and perform the transaction as normal.

(i) **Authorisation Only receipts carry the extra text AUTHORISATION ONLY to indicate that the transaction details are not captured by the acquirer.**

(i) **Authorisation codes expire after 7 days (or 3-4 days for Maestro cards). If the transaction is not submitted within that time the customers available balance will be restored by the authorised amount.**

Forced Transactions

The Forced Transaction function allows for the completion of a transaction following a referral or voice authorisation. It also provides the opportunity to capture the details of transactions authorised by means other than your terminal. For example, card transactions authorised using paper vouchers and calls to the authorisation centre during a power cut, or transactions previously authorised using the Authorisation Only function.

You **must** have a valid authorisation code before performing a Forced Transaction.

To perform a forced transaction press the *menu* key **three times**, then choose FORCE TRANS by pressing the *F2* key. You will be asked to type your supervisor password, then press *enter*.

> ✓ **MENU, MENU, MENU, F2, [password], ENTER**

F1 MAILORDER **F2** REFUND **F3** CASH **F4** SALE	Select the desired transaction type.

INSERT OR SWIPE CUSTOMER CARD	Insert, swipe or key the customer's card.

Enter Auth Code _ **F4** 123	Enter the authorisation code for the transaction and press the *enter* key.

The terminal will continue as normal, refer to the instructions for transaction type that you chose to complete the transaction.

Declined Transactions

The acquirer or the customer's card issuer can decline to authorise any transaction.

A declined response from the acquirer's host system will display a message on your terminal in place of the usual AUTH CODE: nnnn message. This can be, for example, DECLINED, NOT AUTHORISED, or RETAIN CARD. This message will be displayed on the screen for 60 seconds, or until the *enter* key is pressed.

A declined receipt will be printed which clearly indicates that the transaction has not been authorised. It will also show the message from the acquirer.

Transactions with an inserted Chip card may be declined by the card without the terminal contacting the acquirer's host system. You should advise the customer to contact their card issuer and request another means of payment.

If your terminal is unable to contact the acquirer for a transaction with an inserted Chip card, the transaction maybe declined by the card with the message COMMS FAILURE DECLINED.

(i) **If the COMMS FAILURE DECLINED message is displayed there may be a problem with your telephone/network connection. This will be indicated by the diagnostic (DIAG) codes printed on the receipt. Refer to the section entitled *Diagnostic Codes* for more details.**

(i) **If you are prompted to retain the customer card you should follow the standard procedures as laid down by your acquirer. There may be a cash reward from the card issuer for retaining a card after such prompt.**

Referrals

A transaction may be referred for voice authorisation if an extra security check is required by the acquirer. The terminal will display or print instructions to call the acquirer. If a telephone number is not shown please use the standard voice authorisation number as supplied by that acquirer.

Once you have dialled or made a note of the telephone number press the *enter* key to continue.

Please be ready to quote your merchant number, the full card number and any referral message that was displayed (such as REFERRAL B or CODE 10 REFER). The authorisation centre may need to speak to the customer.

(i) **If requested to do so by the authorisation centre operator, you may remove the card from your terminal after a referral request in order to do further visual checks on the card.**
At all other times, you should only remove the card when prompted to do so by your terminal.

(i) **If you are unable to answer a question from the authorisation centre operator, they will move on to the next security question.**

If the transaction is authorised by the authorisation centre, your terminal will prompt you to enter both your supervisor password and the authorisation code. You should take care entering the authorisation code to avoid unnecessary chargebacks from your acquirer.

Your terminal will also refer transactions if it is unable to contact the acquirer. This can happen during exceptionally busy periods when the acquirer's host system cannot answer the authorisation request.

(i) **If you experience a high volume of referrals there may be a problem with your telephone/network connection. This will be indicated by the diagnostic (DIAG) codes printed on the receipt. Refer to the section entitled *Diagnostic Codes* for more details.**

(i) **FRAUD ALERT: If you receive a telephone call asking you to use a temporary authorisation centre telephone number for all card transactions. It is imperative that you contact your acquirer to confirm the validity of the request BEFORE the temporary number is used.**

4. Transaction Receipts

Merchant Copy - Signature Transactions

Swiped Cards with Signature (Merchant Copy)

Merchant ID ——

Transaction Referencing

Card Issuer ——

Card Details
EXP Expiry Date
STT Start Date
ISS Issue Number

Transaction Type ——

Date & Time ——

Transaction Number

Terminal ID
Sequence Number

Card Number

Entry Method
ICC for Chip Cards
SWIPED for Swipe Cards
KEYED for Key Entry
CONTACTLESS for
Contactless Cards

Signature Section

Auth Code

Diagnostic Code

```
Merchant Name
Merchant Address 1
Merchant Address 2

M:12345678
TID:22160000        S 2
WAITER:02
TABLE:00000001
HANDSET:01

MAESTRO
6759 4046 0200 0000 14
EXP 12/12
STT 12/07
ISS 1
SWIPED

SALE
AMOUNT            £12.34
TOTAL          £12.34

SIGN BELOW


-----------------------
PLEASE DEBIT MY ACCOUNT

01/01/08 12:00
AUTH CODE: 123ABC
TXN 0002
DIAG 8282

MERCHANT COPY
PLEASE RETAIN RECIEPT
```

Swiped Cards with Signature and Gratuity (Merchant Copy)

Merchant ID

Transaction Referencing

Card Issuer

Card Details
EXP Expiry Date
STT Start Date
ISS Issue Number

Transaction Type

Date & Time

Transaction Number

```
Merchant Name
Merchant Address 1
Merchant Address 2

M:12345678
TID:22160000          S 3
WAITER:02
TABLE:00000001
HANDSET:01

MAESTRO
6759 4046 0200 0000 14
EXP 12/12
STT 12/07
ISS 1
SWIPED

SALE
AMOUNT              £12.34

GRATUITY          ...................

TOTAL             ...................

SIGN BELOW


-----------------------
PLEASE DEBIT MY ACCOUNT

01/01/08 12:02
AUTH CODE: 123ABC
TXN 0003
DIAG 4182

MERCHANT COPY
PLEASE RETAIN RECIEPT
```

Terminal ID
Sequence Number

Card Number

Entry Method
ICC for Chip Cards
SWIPED for Swipe Cards
KEYED for Key Entry
CONTACTLESS for
Contactless Cards

Signature Section

Auth Code

Diagnostic Code

Inserted Cards with Signature (Merchant Copy)

Merchant ID ——— M:12345678

Terminal ID ——— TID:22160000   S 5

Sequence Number

Transaction Referencing ———
WAITER:02
TABLE:00000001
HANDSET:01

```
Merchant Name
Merchant Address 1
Merchant Address 2

M:12345678
TID:22160000        S 5
WAITER:02
TABLE:00000001
HANDSET:01

MAESTRO
AID: A0000000041010
MAESTRO

6759 4046 0200 0000 14
EXP 12/12
STT 12/07
ISS 1
ICC

SALE
AMOUNT           £12.34
TOTAL         £12.34

SIGN BELOW


-----------------------
PLEASE DEBIT MY ACCOUNT

01/01/08 12:04
AUTH CODE: 123ABC
TXN 0004
DIAG 8282

MERCHANT COPY
PLEASE RETAIN RECIEPT
```

Card Issuer ——— MAESTRO

Card AID ——— AID: A0000000041010

Card Label ——— **MAESTRO**

Card Number ——— 6759 4046 0200 0000 14

Card Details ———
EXP Expiry Date
STT Start Date
ISS Issue Number

Entry Method
ICC for Chip Cards
SWIPED for Swipe Cards
KEYED for Key Entry
CONTACTLESS for
Contactless Cards

Transaction Type ——— SALE

Signature Section

Date & Time ——— 01/01/08 12:04

Auth Code ——— AUTH CODE: 123ABC

Transaction Number ——— TXN 0004

Diagnostic Code ——— DIAG 8282

Inserted Cards with Signature and Gratuity (Merchant Copy)

Merchant ID —————

Transaction
Referencing —————

Card Issuer —————

Card Label —————

Card Details
EXP Expiry Date
STT Start Date
ISS Issue Number

Transaction Type —————

Date & Time —————

Transaction
Number —————

Terminal ID —————
Sequence Number —————

Card AID —————

Card Number —————

Entry Method
ICC for Chip Cards
SWIPED for Swipe Cards
KEYED for Key Entry
CONTACTLESS for
Contactless Cards

Signature Section —————

Auth Code —————

Diagnostic Code —————

```
Merchant Name
Merchant Address 1
Merchant Address 2

M:12345678
TID:22160000          S 7
WAITER:02
TABLE:00000001
HANDSET:01

MAESTRO
AID: A0000000041010
MAESTRO

6759 4046 0200 0000 14
EXP 12/12
STT 12/07
ISS 1
ICC

SALE
AMOUNT              £12.34

GRATUITY            ...................

TOTAL               ...................

SIGN BELOW


------------------------
PLEASE DEBIT MY ACCOUNT

01/01/08 12:06
AUTH CODE: 123ABC
TXN 0005
DIAG 4141

MERCHANT COPY
PLEASE RETAIN RECIEPT
```

Merchant Copy - PIN Transactions

Inserted Cards with PIN (Merchant Copy)

Merchant ID ——————

Transaction Referencing

Card Issuer ——————

Card Label ——————

Card Details
EXP Expiry Date
STT Start Date
ISS Issue Number

Transaction Type ——————

Date & Time ——————

Transaction Number

Terminal ID
Sequence Number

Card AID

Card Number

Entry Method
ICC for Chip Cards
SWIPED for Swipe Cards
KEYED for Key Entry
CONTACTLESS for
Contactless Cards

Successful
PIN Entry

Auth Code

Diagnostic Code

```
Merchant Name
Merchant Address 1
Merchant Address 2

M:12345678
TID:22160000        S 8
WAITER:02
TABLE:00000001
HANDSET:01

MAESTRO
AID: A0000000041010
MAESTRO

6759 4046 0200 0000 14
EXP 12/12
STT 12/07
ISS 1
ICC

SALE
AMOUNT           £12.34
TOTAL       £12.34

PIN VERIFIED
PLEASE DEBIT MY ACCOUNT

01/01/08 12:08
AUTH CODE: 123ABC
TXN 0006
DIAG 8241

MERCHANT COPY
PLEASE RETAIN RECIEPT
```

Inserted Cards with PIN and Gratuity (Merchant Copy)

Merchant ID ——————————

Transaction Referencing

Card Issuer ——————

Card Label ——————

Card Details
EXP Expiry Date
STT Start Date
ISS Issue Number

Transaction Type ——————

Date & Time ——————

Transaction Number

Terminal ID
Sequence Number

Card AID

Card Number

Entry Method
ICC for Chip Cards
SWIPED for Swipe Cards
KEYED for Key Entry
CONTACTLESS for
Contactless Cards

Successful
PIN Entry

Auth Code

Diagnostic Code

```
Merchant Name
Merchant Address 1
Merchant Address 2

M:12345678
TID:22160000          S 9
WAITER:02
TABLE:00000001
HANDSET:01

MAESTRO
AID: A0000000041010
MAESTRO

6759 4046 0200 0000 14
EXP 12/12
STT 12/07
ISS 1
ICC

SALE
AMOUNT              £12.34
GRATUITY             £1.00
TOTAL          £13.34

PIN VERIFIED
PLEASE DEBIT MY ACCOUNT

01/01/08 12:10
AUTH CODE: 123ABC
TXN 0007
DIAG 8282

MERCHANT COPY
PLEASE RETAIN RECIEPT
```

Merchant Copy - Contactless Transactions

Contactless Cards (Merchant Copy)

```
Merchant Name
Merchant Address 1
Merchant Address 2

M:12345678
TID:22160000          S 14
WAITER:02
TABLE:00000001
HANDSET:01

MAESTRO
AID: A0000000041010
MAESTRO

6759 4046 0200 0000 14
EXP 12/12
STT 12/07
ISS 1
CONTACTLESS

SALE
AMOUNT              £1.23
TOTAL              £1.23

NO CARDHOLDER
VERIFICATION

01/01/08 12:15
AUTH CODE: 123ABC
TXN 0017
DIAG 52

MERCHANT COPY
PLEASE RETAIN RECIEPT
```

Merchant ID

Transaction Referencing

Card Issuer

Card Label

Card Details
EXP Expiry Date
STT Start Date
ISS Issue Number

Transaction Type

Date & Time

Transaction Number

Terminal ID
Sequence Number

Card AID

Card Number

Entry Method
ICC for Chip Cards
SWIPED for Swipe Cards
KEYED for Key Entry
CONTACTLESS for
Contactless Cards

Successful
Contactless Read

Auth Code

Diagnostic Code

Customer Copy

Keyed Cards with Signature (Customer Copy)

Merchant ID ────────── M:12345678

Terminal ID ────────── TID:22160000

Sequence Number ────── S 10

Transaction Referencing ──── WAITER:02 / TABLE:00000001 / HANDSET:01

Card Issuer ────────── MAESTRO

Card Number ────────── **************0014

Card Details
EXP Expiry Date
STT Start Date
ISS Issue Number
──── EXP 12/12 / STT 12/07 / ISS 1

Entry Method
ICC for Chip Cards
SWIPED for Swipe Cards
KEYED for Key Entry
CONTACTLESS for
Contactless Cards
──── KEYED

Transaction Type ──── SALE

SALE
AMOUNT   £12.34
TOTAL   £12.34

SIGNATURE VERIFIED ──── Confirmed Signature Prompt
THANKYOU FOR YOUR CUSTOM

Date & Time ──── 01/01/08 12:12

Auth Code ──── AUTH CODE: 123ABC

Transaction Number ──── TXN 0008

Diagnostic Code ──── DIAG 8282

CUSTOMER COPY
PLEASE RETAIN RECIEPT

Receipt shown:

```
Merchant Name
Merchant Address 1
Merchant Address 2

M:12345678
TID:22160000        S 10
WAITER:02
TABLE:00000001
HANDSET:01

MAESTRO
**************0014
EXP 12/12
STT 12/07
ISS 1
KEYED

SALE
AMOUNT            £12.34
TOTAL         £12.34

SIGNATURE VERIFIED
THANKYOU FOR YOUR CUSTOM

01/01/08 12:12
AUTH CODE: 123ABC
TXN 0008
DIAG 8282

CUSTOMER COPY
PLEASE RETAIN RECIEPT
```

> (i) **For security the full card number is not displayed on the customer copy.**

Inserted Cards with PIN (Customer Copy)

Merchant ID ———————

Transaction
Referencing

Card Issuer ————

Card Label ————

Card Details
EXP Expiry Date
STT Start Date
ISS Issue Number

Transaction Type ———

Date & Time ————

Transaction ————
Number

```
Merchant Name
Merchant Address 1
Merchant Address 2

M:12345678
TID:22160000        S 11
WAITER:02
TABLE:00000001
HANDSET:01

MAESTRO
AID: A0000000041010
MAESTRO

**************0014
EXP 12/12
STT 12/07
ISS 1
ICC

SALE
AMOUNT           £12.34
TOTAL      £12.34

PIN VERIFIED
THANKYOU FOR YOUR CUSTOM

01/01/08 12:14
AUTH CODE: 123ABC
TXN 0009
DIAG 4141

CUSTOMER COPY
PLEASE RETAIN RECIEPT
```

———— Terminal ID
———— Sequence Number

———— Card AID

———— Card Number

———— Entry Method
ICC for Chip Cards
SWIPED for Swipe Cards
KEYED for Key Entry
CONTACTLESS for
Contactless Cards

———— Successful
PIN Entry

———— Auth Code

———— Diagnostic Code

For security the full card number is not displayed on the customer copy.

Contactless Cards (Customer Copy)

Merchant ID ——————

Transaction
Referencing

Card Issuer ——————

Card Details ————
EXP Expiry Date
STT Start Date
ISS Issue Number

Transaction Type ——

Date & Time ————

Transaction ————
Number

```
DUPLICATE
Merchant Name
Merchant Address 1
Merchant Address 2

M:12345678
TID:22160000        S 14
WAITER:02
TABLE:00000001
HANDSET:01

MAESTRO
**************0014
EXP 12/12
STT 12/07
ISS 1
CONTACTLESS

SALE
AMOUNT            £1.23
TOTAL           £1.23

NO CARDHOLDER
VERIFICATION
THANKYOU FOR YOUR CUSTOM

01/01/08 12:15
AUTH CODE: 123ABC
TXN 0017
DIAG 52

CUSTOMER COPY
PLEASE RETAIN RECIEPT
```

—————— Terminal ID
Sequence Number

—————— Card Number

—————— Entry Method
ICC for Chip Cards
SWIPED for Swipe Cards
KEYED for Key Entry
CONTACTLESS for
Contactless Cards

Successful
Contactless Read

—————— Auth Code

—————— Diagnostic Code

> (i) **For security the full card number is not displayed on the customer copy.**

> (i) **Only the merchant copy is printed during a contactless transaction. If the customer requires a receipt then the customer copy can be printed any time until another transaction is performed by pressing the _F1_ key.**

Declined and Void Receipts

If the transaction is declined by the acquirer or by an inserted Chip card, the terminal will print a declined receipt, as shown below. The text printed below the Date and Time is the response from message from the acquirer.

Example Declined Receipt (Customer Copy)

Merchant ID ——

Transaction Referencing

Card Issuer ——

Card Details
EXP Expiry Date
STT Start Date
ISS Issue Number

Transaction Type ——

Date & Time ——

Transaction Number

Terminal ID

Sequence Number

Card Number

Entry Method
ICC for Chip Cards
SWIPED for Swipe Cards
KEYED for Key Entry
CONTACTLESS for
Contactless Cards

Result Indication

Acquirer Message

Diagnostic Code

```
Merchant Name
Merchant Address 1
Merchant Address 2

M:12345678
TID:22160000        S 13
WAITER:02
TABLE:00000001
HANDSET:01

MAESTRO
**************0014
EXP 12/12
STT 12/07
ISS 1
SWIPED

SALE
AMOUNT           £12.34
TOTAL          £12.34

* * * * * * * * * * *
*    DECLINED     *
* * * * * * * * * * *
THANKYOU FOR YOUR CUSTOM

01/01/08 12:16
NOT AUTHED
TXN 0010
DIAG 41

CUSTOMER COPY
PLEASE RETAIN RECIEPT
```

> ⓘ **For security the full card number is not displayed on the customer copy.**

If the Result Indication shows VOID then the transaction has been cancelled by the operator.

If the transaction was cancelled by pressing the *cancel* key, then the message below the date / time will read CANCELLED.

If the transaction was cancelled by the operator selecting NO to the signature check, then the text below the Date and Time will read SIGNATURE INVALID.

Transaction Referencing

Your terminal is not pre-configured to allow for Transaction Referencing. If you would like Transaction Referencing to be enabled on your terminal please contact the terminal Helpdesk.

Transaction Referencing can be used to reference each transaction's ticket to a specific terminal operator, or location. The most common use of Transaction Referencing is in the leisure industry for use by Waiters (operator) and Tables (location). However the labels for these references are completely customisable for your needs, so you could have Room Number (in a Hotel), or Invoice ID (in an office based business), or maybe Customer ID. Please contact the terminal Helpdesk if you wish to customise these labels.

Operator ID (Waiter ID) is printed on both the merchant and customer copy of the transaction receipts. You will also have a sub-report on your X/Z Balance reports which breakdown the transactions including gratuities (if enabled) by each operator.

Operator ID has a range from 1 to 99.

Location ID (Table ID) is printed on both the merchant and customer copy of the transaction receipts.

Location ID can be up to eight characters in length and formed of both letters and numbers if required.

Handset ID is enabled by default, and allows you to simply reference which terminal was used to take the transaction from, when you have more than one terminal in use in your business. The default value of 01 can be changed, please refer to the section entitled *Supervisor Menus* for more details.

5. Reports

Your terminal can produce a number of reports to aid in banking and transaction management.

- END OF DAY   One touch End of Day procedure.
- BANKING   A reconciliation report with the acquirers.
- X BALANCE   A transaction total print without a reset.
- Z BALANCE(!)   A transaction total print with a reset.

The time span over which the X and Z Balance reports cover is defined simply when the reports are done, but it is important that a Banking or End of Day report is done at least once each trading day.

> (i) **At the end of each trading day you should perform an End of Day report (or a Banking and Z Balance report). This will give you a full record of all business done that day and will allow for the fastest possible processing of funds into your merchant account.**
>
> **If you do not complete an End of Day report, monies may not be collected from the customer and will lead to a delay in you receiving funds.**

There are several common features across the totals and sub-totals on all of the reports that are available.

- DR indicates that the value of transactions shown is in your favour - the value shown will be debited from customers.
- CR indicates that the value of transactions shown is **not** in your favour - the value shown will be credited to customers.
- The number of transactions that add up to the total shown will always be shown on the left of the value.
- Any gratuity and cashback amounts are included in the TOTAL and SUB-TOTAL, as well as in the breakdown by transaction type (ie. Sales or Refunds).

> (i) **Always check that your paper roll is not about to run out, before doing any reports.**

End of Day Report

Your terminal is provided with an End of Day report that allows you to print both the Z Balance and the Banking reports from the one place. This simplifies your end of day procedure and ensures that you do the correct reports each day.

The End of Day report prints first the Z Balance, followed by a Banking for all acquirers. After the report has printed you should ensure that the Banking report shows TOTALS CONFIRMED for each acquirer, and that the totals are consistent with the Z Balance report.

To perform an End of Day report press the *menu* key **twice**, then choose REPORTS by pressing the *F1* key. You will be asked to type your supervisor password, then press *enter*, choose END OF DAY by pressing the *F1* key.

✓ **MENU, MENU, F1, [password], ENTER, F1**

Reports performed by the End of Day function will look exactly the same as if they were done separately, however above each report title will be the title END OF DAY.

Example End of Day report

```
END OF DAY
Z BALANCES
Totals Reset

Merchant Name
Merchant Address 1
Merchant Address 2
```

```
END OF DAY
BANKING

Merchant Name
Merchant Address 1
Merchant Address 2
```

Please refer to the following sections entitled *Banking* and *Z Balance* for more details on the contents of each report.

Banking Report

Performing a Banking report reconciles the transaction totals held in the terminal with the totals held by each acquirer. The terminal may need to contact some or all of the acquirers to complete this report.

Transactions are listed by acquirer, and are also shown by card type under that acquirer. Reconciliations are done by sessions, these sessions are tracked by both the terminal and the acquirer.

The totals listed under PREVIOUS SESSION were carried out during the previous reconciliation session and have already been processed by the acquirer.

The totals listed under CURRENT SESSION were carried out during the current reconciliation session and will be processed by the acquirer at the end of the session.

To understand the concept of sessions, the PREVIOUS SESSION on today's reports will be the same as the CURRENT SESSION on yesterday's report, and so on. If these totals do not match then you may be doing your report outside of the acquirer's specified banking window.

> (i) **You should contact your acquirer(s) to find out when your specified banking window is, if you do your Banking report outside of this time then your reports may not reconcile correctly.**

The result for each acquirer's reconciliation is shown below the acquirer's name.

TOTALS CONFIRMED is shown if the totals held by the acquirer and the terminal agree.

TOTALS NOT AGREED is shown if the totals held by the acquirer and the terminal do **not** agree. The report will show the totals held by the terminal and the acquirer separately to show the difference. You should contact the acquirer to ensure that all expected funds have been transferred.

CANNOT CONFIRM TOTALS is shown when the terminal cannot contact the acquirer to check the totals. The diagnostic code printed will indicate the reason for the communications failure.

To perform a Banking report for ALL acquirers press the *menu* key **twice**, then choose REPORTS by pressing the *F1* key. You will be asked to type your supervisor password, then press *enter*, choose BANKING by pressing the *F2* key, followed by the *F1* key to choose ALL.

  ✓ **MENU, MENU, F1, [password], ENTER, F2, F1**

To perform a Banking report for a SINGLE acquirer press the *menu* key **twice**, then choose REPORTS by pressing the *F1* key. You will be asked to type your supervisor password, then press *enter*, choose BANKING by pressing the *F2* key, followed by the *F4* key to choose SINGLE. Press *F4* repeatedly for NEXT until the acquirer required is displayed, select this by pressing *enter*.

  ✓ **MENU, MENU, F1, [password], ENTER, F2, F4**

> ⓘ **The Banking report is a constitutional part of the End of Day Report. If you do an End of Day report then you do not need to perform a separate Banking report.**
>
> **If you do not complete an End of Day report (or the Banking and Z Balance separately), money may not be collected from the customer and will lead to a delay in you receiving funds.**

Example Banking report (Acquirer 1)

Terminal ID

Print Date & Time

Acquirer Name

Acquirer Result
TOTALS CONFIRMED
The totals were agreed
for this acquirer

Merchant ID

Print Date & Time

Current session
Number

Transaction Range
Current Session relates to
Z Balance transaction list

Current Session
Breakdown totals for the
current banking Session
All acquirer current session
totals should equal the
grand total on the Z Balance

Issuer Breakdown
Current session totals for
each issuer linked with that
acquirer. If Acquirer has
only one issuer breakdown
not shown

Transaction Range
Previous Session

Previous Session
Breakdown totals for the
previous banking Session

Issuer Breakdown
Previous session totals for
each issuer linked with that
acquirer. If Acquirer has
only one issuer breakdown
not shown

Transaction
Number

Session Message

Diagnostic Code
DIAG 76 indicates that a
successful online banking
was performed

```
BANKING

Merchant Name
Merchant Address 1
Merchant Address 2

TID:22160001
01/01/08 23:54
HANDSET:01

    --==++oooo++==--
ACQUIRER 1
TOTALS CONFIRMED
01/01/08 23:54
M:12345678
TID:22160001

CURRENT SESSION:      3
TXN NOs       0041-0089
Sales     47     £844.06
Refunds    1       £5.00
TOTAL     DR  £839.06

  VISA CREDIT
  Sales     18    £319.83
  SUB-TOTAL DR    £319.83

  ELECTRON
  Sales     29    £524.23
  Refunds    1      £5.00
  SUB-TOTAL DR    £519.23

PREVIOUS SESSION:
TXN NOs       0025-0040
Sales     13    £100.41
Refunds    2     £20.00
TOTAL     DR     £80.41

  VISA CREDIT
  Sales      8     £85.08
  Refunds    2     £20.00
  SUB-TOTAL DR     £65.08

  ELECTRON
  Sales      5     £25.33
  SUB-TOTAL DR     £25.33

SESSION NOW CHANGED TO 4
TXN 0090
DIAG 76
    --==++oooo++==--
```

Example Banking report continued (Acquirer 2)

Acquirer Name ——

Merchant ID ——
Current session
Number

Transaction Range
Current Session relates to
Z Balance transaction list

Transaction Range
Previous Session

Stored Trans.
If any transactions are
stored in the terminal and it
was unable to go online
they will be shown.

Transaction
Number

```
        --=++oooo++=--
ACQUIRER 2
TOTALS UNCONFIRMED
01/01/08 23:55
M:87654321
TID:22160001

CURRENT SESSION:      2
TXN NOs        0039-0042
Sales     1       £10.00
Refunds   1       £20.00
TOTAL     CR      £10.00

PREVIOUS SESSION:
TXN NOs        0025-0038
Sales     8      £827.19
Refunds   2       £40.00
TOTAL     DR     £787.19

STORED TRANSACTIONS:
TXN NOs        0043-0044
Refunds   1       £15.00
TOTAL     CR      £15.00

TXN 0046
DIAG 828282
        --=++oooo++=--
```

Acquirer Result
TOTALS UNCONFIRMED
The totals were not
checked for this acquirer

Print Date & Time

Current Session
Breakdown totals for the
current banking Session
All acquirer current session
totals should equal the
grand total on the Z Balance

Previous Session
Breakdown totals for the
previous banking Session

Diagnostic Code
DIAG 828282 indicates that
the acquirer was unable to
be contacted due to three
communications errors

(i) **TOTALS UNCONFIRMED means that the totals were in balance after the last online transaction so are probably correct, but they have not been checked during the reconciliation because, in this case, a communications error (see the Diagnostic Code). If the reconciliation is attempted again and the terminal again fails to contact the acquirer, the report will indicate CANNOT CONFIRM TOTALS.**

(i) **Stored Transactions are only printed if they are stored and the terminal could not contact the acquirer for reconciliation. They are only added to the session totals after they have been transmitted to the acquirer.**

(i) **This acquirer has only one issuer, so no breakdown by issuer is shown.**

Example Banking report continued (Acquirer 3)

Acquirer Name ——————

```
    --==++oooo++==--
ACQUIRER 3
TOTALS NOT AGREED
CALL ACQUIRER
01/01/08 23:56
M:11223344
TID:22160001
```

Acquirer Result
TOTALS NOT AGREED
The terminal totals did not
match the acquirers
records for this acquirer

Merchant ID ——————

Print Date & Time

```
    --==**==--
HOST AND TERMINAL TOTALS
DO NOT AGREE:

ACQUIRER 3
Sales      8    £787.19
TOTAL    DR  £787.19

Merchant Name
NO BUSINESS
    --==**==--
```

Disputed Totals
Only shown when totals
are not agreed. The totals
returned by the acquirer
are printed together with
the terminal totals for
comparison

Current session
Number ——————

```
CURRENT SESSION:        3
NO BUSINESS
```

Current Session
The current session totals
indicate that there has been
no transactions for this
acquirer. The issuer
breakdown is not shown for
NO BUSINESS

Transaction Range
Previous Session

```
PREVIOUS SESSION:
TXN NOs      0005-0015
Sales     2      £50.00
Refunds   1      £10.00
TOTAL     DR     £40.00
```

Previous Session
Breakdown totals for the
previous banking Session

Transaction
Number ——————

```
TXN 0016
DIAG 7376
    --==++oooo++==--
```

Diagnostic Code
DIAG 7376 indicates that the
totals are out of balance (73)
and a successful online
banking was performed (76)

Report Summary
If some or all of the
acquirers give a response
other than TOTALS
CONFIRMED then the
summary of the issues is
shown

```
CAUTION
Acquirers attempted    3
Agreed                 1
Not Agreed             1
Unconfirmed            1

REPORT COMPLETE
```

(i) **The acquirer totals will match the current session totals if the Banking report is completed daily during the banking window, if it is not completed in this way then this total may differ.**

(i) **This acquirer has had no business, so no breakdown by issuer is shown.**

X Balance Report

The X Balance report is sometimes referred to as an End of Shift Balance report. This is because it allows you to print a total of all transactions performed since the last Z Balance report. The X Balance may be printed at any time throughout the day.

Transactions are listed by card type, and by Operator ID (Waiter ID for example, if enabled) showing transactions and gratuities (if enabled) by each operator.

A list of all transactions done since the last Z Balance was completed is also shown.

> (i) **The totals within the terminal will not be reset after printing a X Balance.**

To perform an X Balance report press the *menu* key **twice**, then choose REPORTS by pressing the *F1* key. You will be asked to type your supervisor password, then press *enter*, choose X BALANCE by pressing the *F3* key.

   ✓ **MENU, MENU, F1, [password], ENTER, F3**

The X Balance report is exactly the same as the Z Balance excepting the totals **are not** reset.

Example X Balance report

```
X BALANCES
Totals Not Reset

Merchant Name
Merchant Address 1
Merchant Address 2
```

Please refer to the following section entitled *Z Balance Report* for more details on the contents of the X Balances report.

Z Balance Report

The Z Balance report is sometimes referred to as an End of Day Balance report. This is because it allows you to print a total of all transactions performed since the last Z Balance report. The Z Balance should be printed at end of each trading day.

Transactions are listed by card type, and by Operator ID (Waiter ID for example, if enabled) showing transactions and gratuities (if enabled) by each operator.

A list of all transactions done since the last Z Balance was completed is also shown.

> (i) **The totals within the terminal will be reset after printing a Z Balance.**

To perform an Z Balance report press the *menu* key **twice**, then choose REPORTS by pressing the *F1* key. You will be asked to type your supervisor password, then press *enter*, choose Z BALANCE(!) by pressing the *F4* key.

   ✓   **MENU, MENU, F1, [password], ENTER, F4**

The Z Balance report is exactly the same as the X Balance excepting the totals **are** reset in the terminal once the report is complete. The terminal will display PLEASE WAIT and a short progress indication while the totals are being reset.

> (i) **The Z Balance report is a constitutional part of the End of Day Report. If you do an End of Day report then you do not need to perform a separate Z Balance report.**
>
> **If you do not complete an End of Day report (or the Banking and Z Balance separately), money may not be collected from the customer and will lead to a delay in you receiving funds.**

Example Z Balance Report (Totals and Breakdown by Issuer)

```
Z BALANCES
Totals Reset

Merchant Name
Merchant Address 1
Merchant Address 2

TID:22160001
01/01/08 23:47
HANDSET:01

GRAND TOTALS
Since 31/12/07 23:50

Sales      48    £854.06
Refunds     4     £40.00
TOTAL      DR   £814.06
Includes
Tips       30     £61.24
Cashback    5     £50.00

    --=++oooo++=--

BREAKDOWN BY
ISSUER
Since 31/12/07 23:50

AMERICAN EXPRESS
Sales       1     £10.00
Refunds     1     £35.00
SUB-TOTAL  CR     £25.00

VISA CREDIT
Sales      18    £319.83
SUB-TOTAL  DR    £319.83

ELECTRON
Sales      29    £524.23
Refunds     1      £5.00
SUB-TOTAL  DR    £519.23

    --=++oooo++=--
```

Terminal ID

Print Date & Time

Date of Last
Z Balance Done

Total

Includes
Shows the total value of
Tips and Cashback (if
enabled) included within
the total shown above

Date of Last
Z Balance Done

Grand Totals
Details all business done
since the last Z Balance

Issuer Breakdown
Breaks down all business
done since last Z Balance
for each issuer (card type)
For clarity Tips and
Cashback are not shown
All SUB-TOTAL values
add up to the TOTAL
shown above
Values shown as CR must
be subtracted to give the
final total

Example Z Balance Report continued (Breakdown by Waiter and Transaction Listing)

```
        --=++oooo++==--

BREAKDOWN BY WAITER
Since 31/12/07 23:50

WAITER ID:              01
Sales     25    £562.68
Refunds    2     £35.00
SUB-TOTAL  DR   £527.68
Includes
Tips      17     £38.50
Cashback   3     £30.00

WAITER ID:              02
Sales     23    £291.38
Refunds    1      £5.00
SUB-TOTAL  DR   £286.38
Includes
Tips      13     £22.74
Cashback   2     £20.00


        --=++oooo++==--

TRANSACTIONS

Seq  Txn          RESULT
S35           AUTH CODE:27
 T0041             £36.00
S36         AUTH CODE:00321
 T0042             £15.00
S37              DECLINED
 T0043           £9006.00
S38             CANCELLED
S39           AUTH CODE:16
 T0044             £48.16
S40        CALL AUTH CENTRE
S41             REFERRAL B
 T0039             £16.27
```

```
S93           AUTH CODE:19
 T0086  A          £22.00
S94                 VOID
                   £50.00
S95         AUTH CODE:0227
 T0087              £5.00
S96        AUTH CODE:28642
 T0088             £17.86
S97         AUTH CODE:0693
 T0089             £14.51

        --=++oooo++==--

REPORT COMPLETE
```

Waiter Breakdown
Breaks down all business done since last Z Balance for each waiter or operator and includes any Tips and Cashback taken by each Only printed if transaction referencing is enabled

Transaction Log
Details the outcome of each transaction since the last Z Balance was done For each transaction the terminal prints a Sequence (S) number and the result Every receipt has a different S number even if the transaction was cancelled before any values were entered If a transaction went online a second line showing the Message (T) number The full transaction amount is always shown (inclusive of any tips or cashback) Message numbers are per acquirer so an American Express transaction (with a different S number) and a Visa transaction may have the same T number

S35, S36 & S39 represent authorised transactions

S37 represents a declined transaction by the acquirer

S40 received a voice referral response that was subsequently cancelled

S41 received a voice referral to quote Referral B

S93 represents an auth only type of transaction (A) not added to terminal totals

S94 was voided by operator on signature check

S95 - S97 represent authorised transactions

S38 represents a transaction cancelled before authorisation was requested by the terminal

Stored Report

A Stored Transaction report may be printed to show how many transactions are stored in the terminal, awaiting transmission to the host.

Up to five transactions may be stored in the terminal per acquirer. A transaction may be stored after voice referral, or by using the Forced Transaction or Hotel Mode Completion functions.

(i) **Do not print this report unless instructed to do so by the terminal Helpdesk.**

To perform a Stored report for ALL acquirers press the *menu* key **twice**, then choose REPORTS by pressing the *F1* key. You will be asked to type your supervisor password, then press *enter*, press the *menu* key **once more**, choose STORED by pressing the *F1* key, followed by the *F1* key to choose ALL.

✓ **MENU, MENU, F1, [password], ENTER, MENU, F1, F1**

To perform a Stored report for a SINGLE acquirer press the *menu* key **twice**, then choose REPORTS by pressing the *F1* key. You will be asked to type your supervisor password, then press *enter*, press the *menu* key **once more**, choose STORED by pressing the *F1* key, followed by the *F4* key to choose SINGLE. Press *F4* repeatedly for NEXT until the acquirer required is displayed, select this by pressing *enter*.

✓ **MENU, MENU, F1, [password], ENTER, MENU, F1, F4**

TMS Report

Approximately once a month your terminal will call the Terminal Management System (TMS) to receive any updates to the software, details of new card schemes, and any changes to your configuration. This call will take place automatically, normally outside of standard trading hours.

After the TMS call has taken place your terminal will print a TMS report, indicating if the communication was successful or has failed.

If the TMS call is interrupted part way through downloading a new or updated configuration file, for example due to a communications problem, the terminal will set it into a NOT READY state, and will not be usable until the file has been downloaded.

If your terminal displays the NOT READY status message then your terminal is not initialised. Press *menu* once, and choose the SETUP menu option. You should contact the terminal Helpdesk if the problem persists after a successful TMS call.

Example successful TMS report
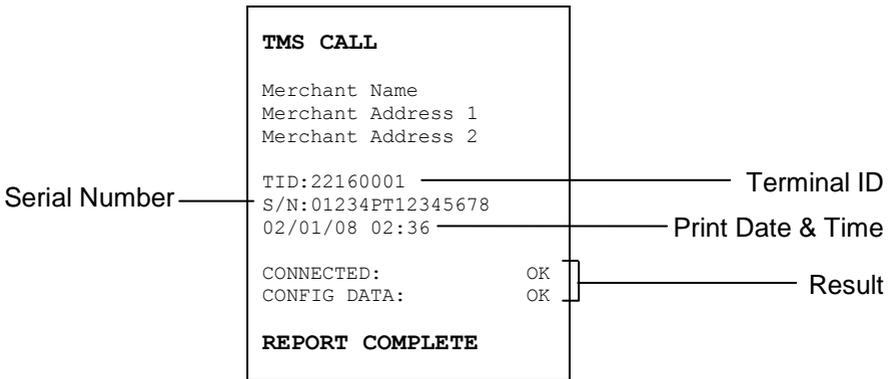
The status of CONNECTED may be; OK (if successfully connected to the TMS), or FAIL (if unable to connect to the TMS).

The status of CONFIG DATA may be; OK (if download was successful), FAIL (if download was not successful), or NOT REQUIRED (if no update was required).

6. Supervisor Functions

Supervisor Password

The Supervisor password is designed to limit access to the Supervisor functions (such as the Supervisor Menus, or Refund transactions) on the terminal to those who have access to the password.

Your terminal is shipped with an initial default password of **01483**, but is configured so that a change of this password is required before you process any transactions. If you forget your password, please contact the terminal Helpdesk who will be able to reset the password back to the default.

> (i) **The following passwords are not valid choices for your Supervisor password: 01483, 1234, 0000, or 9999.**
>
> **Any other numerical password of four or more digits will be a valid Supervisor password.**

> (i) **The Supervisor password allows entry into the Refund option on the terminal.**

To change your Supervisor password press the *menu* key **twice**, then choose SUPERVISOR by pressing the *F3* key. You will be asked to type your current supervisor password (ie. 01483), then press *enter*, choose PASSWORD by pressing the *F2* key, followed by the *F4* key to choose CHANGE PWD.

   ✓ **MENU, MENU, F3, [password], ENTER, F2, F4**

You will need to enter your new numerical password (4 digits or more) **twice**, pressing the *enter* key after each input, before the Supervisor password is updated to this new value.

> (i) **If your terminal is lost or stolen you should contact the terminal Helpdesk immediately.**

You are strongly advised to ensure that privileged access to your terminal (including access to the Supervisor password) is only granted to staff that have been independently verified as being trustworthy.

Supervisor Password Change (Initial Transaction)

If you have not changed the Supervisor password before you process your first transaction the terminal will prompt you to change the password from the default during the transaction.

```
A New Password
Must Be Selected
```

During the transaction, you will be prompted that the password needs to be changed, press any key to continue.

```
ENTER NEW PASSWORD

****
```

Enter a new password and press the *enter* key.

```
RE-ENTER PASSWORD

****
```

Re-enter the new password and press the *enter* key.

```
Parameter Saved
```

A confirmation will be shown if the two entries match and the password has been changed.

The terminal will continue as normal, refer to the instructions for transaction type that you chose to complete the transaction.

Refund Password

Your terminal is configured to use the Supervisor password to protect both the Refund and the Supervisor functions. If you would like a separate password enabled in order to protect the Refund function please contact the terminal Helpdesk.

This feature could be used to allow one member of staff the added ability to perform a Refund; while allowing another member(s) of staff the ability to perform the Supervisor functions.

Supervisor Menus

The Supervisor menus allow access to various management functions in your terminal. To be able to access the Supervisor menu, you must use the Supervisor password.

To access the Supervisor menus press the *menu* key **twice**, then choose SUPERVISOR by pressing the *F3* key. You will be asked to type your current supervisor password, and confirm this by pressing the *enter* key.

    ✓ **MENU, MENU, F3, [password], ENTER**

Once you have access to the Supervisor menus, press the *menu* key to cycle through the various menu screens.

Below is a summary of the Supervisor functions and how to access them, and what they do.

> ⓘ **Some Supervisor functions must only be used when instructed to do so by the terminal Helpdesk.**

First Supervisor Menu Screen

HANDSET ID	F1	Allows the HANDSET ID value displayed on the idle screen and printed on each ticket to be set. The default value is 01.
PASSWORD	F2	Allows the various passwords in the terminal to be reset or changed. Enters the PASSWORD menu - see next section.
CONFIG	F3	Allows the access to various extended configuration options. Enters the CONFIG menu - see next section.
LOGON	F4	Allows the terminal to make a test call to some or all of the acquirers loaded on the terminal. Do not use this feature unless instructed to do so by the terminal Helpdesk.

Second Supervisor Menu Screen (Press *menu* once)

SHORTCUT **F1** Allows access to advanced configuration options. Do not use this feature unless instructed to do so by the terminal Helpdesk.

TIPS **F2** Allows the Gratuity/Tip mode to be switched on and off. Setting TIPS to ON, sets OP MODE to LATE.

OP MODE **F3** Allows the setting of when the terminal will contact the acquirer for authorisation during the transaction. Gratuity/Tip mode is only available in LATE mode. Setting OP MODE to EARLY, sets TIPS to OFF.

CALL-TMS **F4** Immediately sets off a configuration data call to the Terminal Management System (TMS). Do not use this feature unless instructed to do so by the terminal Helpdesk.

Third Supervisor Menu Screen (Press *menu* twice)

INTL **F1** Allows the international dialling code to be set. Do not use this feature unless instructed to do so by the terminal Helpdesk.

SALETYPE **F2** Allows the default transaction type to be set, so the transaction type will begin as soon as a card is swiped or inserted from the idle screen. If REFUND is set then the Supervisor password check will **not** be done.

TERMPARAM **F3** Allows the setting of internal terminal options. Do not use this feature unless instructed to do so by the terminal Helpdesk.

UPGRADE **F4** Immediately sets off a software upgrade call to the Terminal Management System (TMS). Do not use this feature unless instructed to do so by the terminal Helpdesk.

Fourth Supervisor Menu Screen (Press *menu* three times)

DATETIME   **F1**   Allows the date and time to be set. The date and time is automatically updated when a successful TMS call is made.

BACKLIGHT   **F2**   Allows the setting of the time taken after a key is pressed before the backlight turns off.

AUTO-OFF   **F3**   Allows the setting of the time taken after a key is pressed before the terminal enters power save mode.

RELEASE   **F4**   Prints a summary report of software versions loaded on the terminal. Do not use this feature unless instructed to do so by the terminal Helpdesk.

Supervisor Sub-menus

There are two Supervisor sub-menus. They are the Password menu and the Config menu. They allow access to extended options within the Supervisor menus.

To access the Password menu press the *menu* key **twice**, then choose SUPERVISOR by pressing the *F3* key. You will be asked to type your current supervisor password, and confirm this by pressing the *enter* key, and choose PASSWORD by pressing the *F2* key.

- ✓ **MENU, MENU, F3, [password], ENTER, F2**

Below is a summary of the functions within the Password menu and how to access them, and what they do.

> (i) **Some Supervisor functions must only be used when instructed to do so by the terminal Helpdesk.**

Password Menu

DELETE ACQ   **F1**
Deletes all datasets for one or all acquirers from the terminals memory. Do not use this feature unless instructed to do so by the terminal Helpdesk.

MAC RESET   **F2**
Allows the Message Authentication Code (MAC) key to be reset to the initial value for one or all acquirers. Do not use this feature unless instructed to do so by the terminal Helpdesk.

TMS RESET   **F3**
Allows the secure password used for communications to the TMS to be reset to the initial value. Do not use this feature unless instructed to do so by the terminal Helpdesk.

CHANGE PWD   **F4**
Allows the Supervisor password (and/or Refund password) to be changed. The new password must be used for all future password requests.

To access the Config menu press the *menu* key **twice**, then choose SUPERVISOR by pressing the *F3* key. You will be asked to type your current supervisor password, and confirm this by pressing the *enter* key, and choose CONFIG by pressing the *F3* key.

   ✓   **MENU, MENU, F3, [password], ENTER, F3**

Below is a summary of the functions within the Config menu and how to access them, and what they do.

> ⓘ   **Some Supervisor functions must only be used when instructed to do so by the terminal Helpdesk.**

First Config Menu

PRINT EMV   **F1**   Prints EMV data loaded on the terminal. Do not use this feature unless instructed to do so by the terminal Helpdesk.

PRINT CERTS   **F2**   Prints Certificates loaded on the terminal. Do not use this feature unless instructed to do so by the terminal Helpdesk.

SET PSTN   **F3**   Allows the telephone network (PSTN) prefix number to be set. For further information refer to the section entitled ***Telephone Lines and Broadband***.

SCAN NETWRK   **F4**   Prints a rolling data sheet of the mobile network. Do not use this feature unless instructed to do so by the terminal Helpdesk.

Second Config Menu (Press *menu* once)

SELECT N/W   **F1**   Allow the selection of a different mobile network. Do not use this feature unless instructed to do so by the terminal Helpdesk.

7. Troubleshooting

Frequently Asked Questions

Q What do I do if the customer has forgotten their PIN code?

- If your acquirer allows it, you can perform a PIN Bypass to bypass the entry of the PIN code, by pressing the *cancel* key followed promptly by the *menu* key **twice**. If the card allows the PIN Bypass you may find that the acquirer declines the transaction. Transactions taken by PIN Bypass are subject to chargebacks so you should make other careful checks on the card and cardholder as laid out by your acquirer. For more information on the use of PIN Bypass please contact your acquirer.

Q What does it mean when the terminal displays PIN TRIES EXCEEDED?

- The card has been locked after too many failed PIN entry attempts. It may be possible to perform a PIN Bypass. The customer should contact their card issuer to change their PIN, or if they do know it they can unlock it at any ATM.

Q I would like to refer a transaction before I attempt a transaction on the terminal as I am suspicious?

- You should contact the authorisation centre and ask for a CODE 10 REFERRAL, this alerts the operator why you are asking for the referral, without arousing suspicion with the customer.

Q My terminal displays NOT READY on the idle screen, what do I do?

- Your terminal is not initialised, or has failed an automatic TMS call. Press *menu* once, and choose the SETUP menu option. You should contact the terminal Helpdesk if the problem persists after a successful TMS Call.

Q Every transaction that I take is producing a referral, am I doing something incorrectly?

- You should check that the terminal is correctly plugged into the BT telephone socket and that the telephone line being used is not in use, and works. You should refer to the sections entitled *Terminal Installation* and *Telephone Lines and Broadband* for further details. If the problem persists you should contact the terminal Helpdesk. If there is a problem with the telephone line you should contact your telecommunications supplier.
- If you are using the GSM/GPRS to communicate, you should check that the SIM Card is installed correctly and that a network name and a good signal indication is displayed on the screen. You should refer to the section entitled *SIM Card Installation* for further details. Your terminal may not be able to communicate with the acquirer if the signal is very poor.

Q What does it mean if my terminal displays the message ENTER SIM CODE?

- Only use the SIM Card supplied to you by your terminal supplier. If you have been supplied with a replacement SIM Card (for example a faulty or lost SIM Card) your terminal will request a new activation code. Check the documentation which came with the SIM Card. if you cannot locate the SIM Code then please contact the terminal Helpdesk who will provide you with the SIM Code.

Q What should I do if my terminal fails to display a mobile network name on the screen, even though the correct SIM is inserted correctly?

- You should first try to turn the terminal off, leave for about 30 seconds and turn the terminal back on. If the problem persists you should contact the terminal Helpdesk.

Q What can I do if the terminal does not print anything on the paper, does the ink need replacing?

▪ Your terminal uses a thermal printer and so does not require any ink. You should ensure that the paper is inserted in the correct orientation, as thermal paper only prints on one side. Refer to the section entitled ***Paper Loading*** for more information. Printing can be tested by using the DUPLICATE function to produce a duplicate receipt. Only use approved paper rolls from your terminal supplier. If the printer housing or printer roller is damaged you should contact the terminal Helpdesk.

Q My totals on the Z Balance and Banking reports do not match, what do I do?

▪ The Z Balance report totals give you a total of all transactions done across all acquirers. The Banking report totals give you the total for each acquirer. You should try to add up all the individual totals across all acquirers on the Banking to try to reconcile with the Z Balance total. The current session totals on the Banking shows all transactions for that session - if you perform the Z Balance and Banking at the same time every trading day this should match the totals on the Z Balance. If you still cannot match the totals you should contact the terminal Helpdesk. Please ensure that you have all relevant reports with you when you call. It is possible that you will be asked for the proceeding day's reports as well.

Q What should I do if I have forgotten my Supervisor password?

▪ You should first try the default password of 01483, if this is not the password then please contact the terminal Helpdesk who will reset the password back to the default value.

Q I am unable to take contactless transactions, am I doing something incorrectly?

- The contactless option will only become active when the transaction amount is under £15.00.
- Not all cards are enabled for contactless transactions, please ensure that the card presented to PINPad is a contactless card, the customer should contact their card issuer if they are unsure.
- Ensure that the contactless card is presented to the contactless card read zone until prompted to remove the card. You can check the card read by observing the lighting of the contactless status lights - the card is read when the confirmation tone is heard and all four lights are lit steadily.

Q A lot of contactless transactions prompt that the card should be inserted or swiped, is this normal?

- It is routine that a contactless card will require a further security check occasionally. If the card is used for a lot of contactless transactions then this should be expected. You should contact the terminal Helpdesk if every contactless card prompts you to do this.

Q Occasionally contactless transactions take longer to complete than normal, what is wrong?

- If your terminal takes a lot of contactless transactions consecutively then approximately once in every five or six transactions the terminal will go online for authorisation. Some cards may also require this type of transaction. If you perform other types of transaction then you may not notice this. You should contact the terminal Helpdesk if every contactless transaction does this.

Screen Messages

During normal operation you may come across a number of screen messages. Some indicate an error, where as others offer information. Below is a list of some of the messages that you may see on your terminal.

BAD MAC	The security password is mismatched between the terminal and the acquirer, please contact the terminal Helpdesk.
CALL AUTH CENTRE	The transaction has been referred, call the authorisation centre on the number provided on the screen or printed on the receipt.
CANCELLED	The terminal is displaying confirmation that you have cancelled the transaction.
DECLINED	The card issuer or acquirer has declined to authorise the transaction, you should ask for another means of payment.
BAD READ	The inserted card could not be read, check orientation of the card and try again.
BAD SWIPE	The swiped card could not be read, check orientation of the card and try again.
NOT ACCEPTED	The card presented is not configured for the selected transaction type, you should ask for another means of payment.
PROCESSING ERROR	The selected operation is not allowed for the card presented, or the card is faulty. You should ask for another means of payment.
OPERATION NOT ALLOWED	The selected operation has been disabled, is not allowed for the card presented, or the card is faulty. You should ask for another means of payment.
INVALID TRANSACTION	The selected transaction type (eg. Cashback) may not be active on your merchant account, you should contact your acquirer.

INVALID CARD	The card presented is of a type that is not supported, or is damaged and could not be read, you should ask for another means of payment.
EXPIRED CARD	The card presented is expired, you should ask for another means of payment. If the card is in date check the date and time on the terminal.
PREVALID CARD	The card presented is not yet valid, you should ask for another means of payment. If the card is in date check the date and time on the terminal.
SORRY FOR DELAY… RETRYING	The terminal is unable to contact the acquirer due to a communications error. The terminal will make three dial attempts, if all three attempts should fail the transaction will be referred. You should check the phone line, and contact the terminal Helpdesk if the problem persists.
PRESS ENTER TO RETRY	The first two dial attempts have failed, resolve the issue (eg. ensure that the phone line is not in use) and press *enter* to continue for the third and final dial attempt. You should check the phone line, and contact the terminal Helpdesk if the problem persists.
CANNOT CALL HOST CHECK PHONE LINE	The terminal is unable to contact the acquirer due to a communications error after three dial attempts. You should check the phone line or network, and contact the terminal Helpdesk if the problem persists.
MEMORY xx% FULL DO Z BALANCE	The terminal's memory is becoming full and needs to be cleared. Do a Z Balance to clear the transaction log. Warning will only show when 90% full or more. You should perform the Z Balance at the end of every trading day. If the problem persists after a successful Z Balance, please contact the terminal Helpdesk.

Below is a list of the messages that you may see on the display of your terminal that specifically relate to contactless transactions.

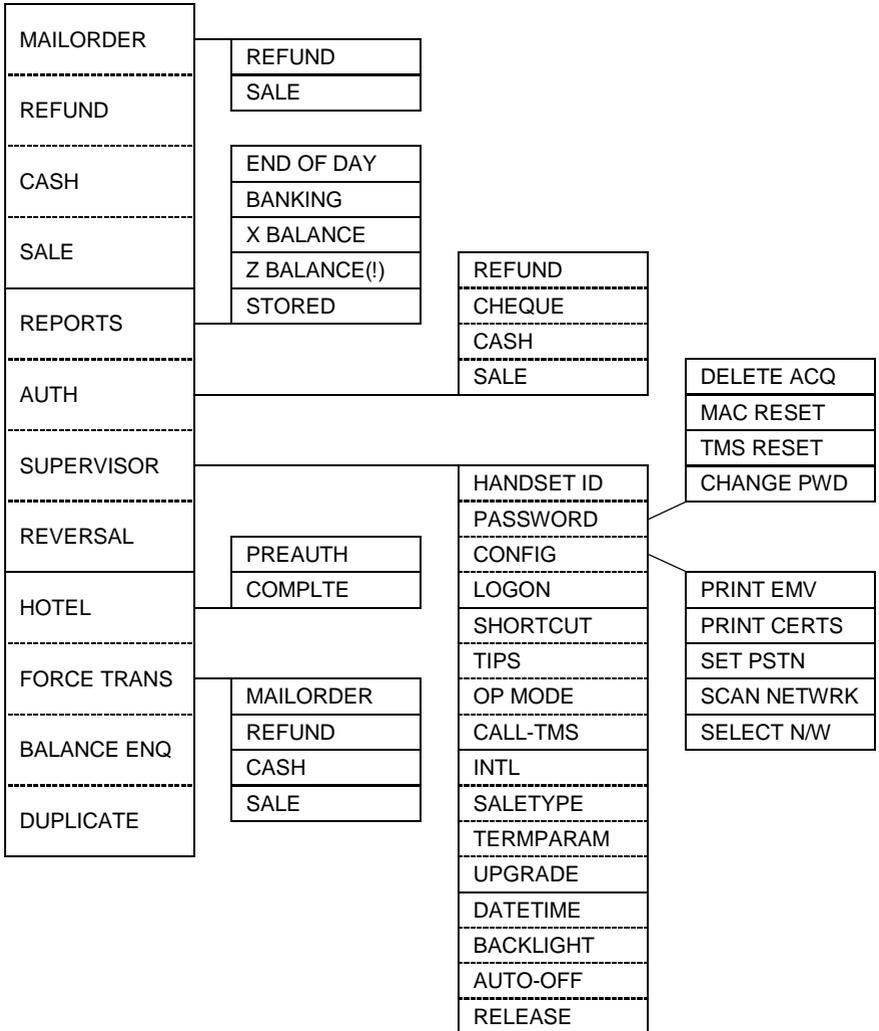|	
APPROVED	The contactless transaction has been approved.
REFUSED	The contactless transaction has been refused, you should ask for another means of payment.
NOT AUTHORISED	The card, card issuer or acquirer has declined to authorise the transaction, you should ask for another means of payment.
CARD READ FAILURE REPRESENT CARD	The card was removed too soon and the card read has failed. The cardholder should re-present the card. They should not remove the card until prompted to do so.
PLEASE PRESENT ONE CARD ONLY	The card was presented with another contactless card and the card read has failed. The cardholder should re-present the card ensuring that it is the only card presented.
INSERT OR SWIPE CARD	The card requires a further security check. The transaction must be completed with cardholder verification (PIN entry or Signature as appropriate).
LOADING TPASS PARAMETERS…	The integrated contactless reader is being updated. This message is displayed during start up, and after your terminal has performed a maintenance call. Please wait a few seconds for the idle screen to be displayed before starting a transaction.

Diagnostic Codes

You may see diagnostic (`DIAG`) codes at the bottom of transaction receipts and reports. Some indicate an error while others offer information. More than one diagnostic code may be printed. For example `DIAG 828282` would indicate three communication failure attempts during a transaction.

10 or 17	GPRS/IP connection error. Retry transaction. If the problem persists check the network or mobile network, and contact the terminal Helpdesk quoting the diagnostic code.
14	SSL certificate missing. Contact the terminal Helpdesk quoting the diagnostic code.
15	Unexpected response after dialling. Check the phone line, if a prefix is required to obtain an outside line refer to the section entitled ***Telephone Lines and Broadband*** to programme this into the terminal. If the problem persists contact the terminal Helpdesk quoting the diagnostic code.
22	No dial tone. Check the phone line and retry the transaction. If the problem persists contact the terminal Helpdesk quoting the diagnostic code.
31	Line busy. Check the phone line is not in use and retry the transaction. If the problem persists contact the terminal Helpdesk quoting the diagnostic code.
41 or 44	Call connected but End of Transmission response. The acquirer maybe busy or there was a communication error. Retry transaction. If the problem persists contact the terminal Helpdesk quoting the diagnostic code.
49	Invalid message contents. The selected transaction type (eg. Cashback) may not be active on your merchant account, you should contact your acquirer. If the problem persists contact the terminal Helpdesk quoting the diagnostic code.

52	Offline or Forced Transaction. This is not an error and is for information only.
53	Offline store is full. You should attempt an online transaction, if the problem persists check the phone line, and contact the terminal Helpdesk quoting the full diagnostic code.
61	PIN Bypass attempted. This is not an error and is for information only.
62	PIN tries exceeded. This is not an error and is for information only.
70xx	Error in transaction security. Normally indicates that the MAC code is invalid, contact the terminal Helpdesk quoting the full diagnostic code.
72	Merchant has indicated an invalid signature. This is not an error and is for information only.
73	Terminal and host totals do not agree. Do a Banking report, and contact the acquirer if advised to do so. If the problem persists contact the terminal Helpdesk quoting the diagnostic code.
76	Terminal completed online reconciliation. This is not an error and is for information only.
82	Modem or communications error. Retry transaction. If the problem persists check the phone line, network or mobile network, and contact the terminal Helpdesk quoting the diagnostic code.
93	Transaction cancelled by the operator. This is not an error and is for information only.
98	Bad password on TMS call. Contact the terminal Helpdesk quoting the diagnostic code.

Menu Structure

MAILORDER				
	REFUND			
REFUND	SALE			
CASH	END OF DAY			
	BANKING			
	X BALANCE			
SALE	Z BALANCE(!)	REFUND		
	STORED	CHEQUE		
		CASH		
REPORTS		SALE		
			DELETE ACQ	
AUTH			MAC RESET	
			TMS RESET	
SUPERVISOR		HANDSET ID	CHANGE PWD	
		PASSWORD		
	PREAUTH	CONFIG		
REVERSAL	COMPLTE	LOGON	PRINT EMV	
		SHORTCUT	PRINT CERTS	
HOTEL		TIPS	SET PSTN	
		OP MODE	SCAN NETWRK	
FORCE TRANS	MAILORDER	CALL-TMS	SELECT N/W	
	REFUND	INTL		
BALANCE ENQ	CASH	SALETYPE		
	SALE	TERMPARAM		
DUPLICATE		UPGRADE		
		DATETIME		
		BACKLIGHT		
		AUTO-OFF		
		RELEASE		

8. Notes

Certification

The CE marking certifies that the products from the iCT200 range (iCT220 and iCT250) comply with the essential requirements of the European Directive 1999/5/EC of 9 March 1999 on Radio and Telecommunications Terminal Equipment for:

- the protection of the health and safety of the user and any other person;
- the protection requirements with general respect to electromagnetic compatibility;

and comply with the following harmonised standards:

- iCT220/250   EN 60950-1
- iCT220/250   EN 55022 A1/A2
- iCT220/250   EN 55024 A1/A2
- iCT220/250 GPRS   EN 60950-1
- iCT220/250 GPRS   EN 301489-7
- iCT220/250 GPRS   EN 301511
- iCT220/250 GPRS   EN 50360
- iCT250 Contactless   EN 60950-1
- iCT250 Contactless   EN 301489-3
- iCT250 Contactless   EN 300330-2

The whole range complies with the European approval specification on connecting terminal equipment (TE) with Dual Tone Multi Frequency (DTMF) dialling to the Public Switched Telephone Network (PSTN) (Council Decision 1998/482/EC, Council Decision 1999/303/EC):

- TS 103021-1/2/3
- TR 103000-1/2/3/4
- ES 201187

The manufacturer certifies that the products are manufactured in accordance with appendix iii of the R & TTE 1999/5/CE Directive.

Operating Environment

Your terminal (Class II Equipment) has the following electrical supply characteristics:

- Power Supply: 100-240 V (AC) 50-60 Hz
- Power Adapter: UK three pin 3 A plug
- Power Consumption: 800 mA (maximum)

Your Terminal is designed to be operated and stored at the following temperatures:

- Operating Temperature: +5˚C to +45˚C
- Operating Relative Humidity (maximum): 85% at +40˚C
- Storage Temperature: -20˚C to +55˚C
- Storage Relative Humidity (maximum): 85% at +55˚C