

Credit Card Transaction Guide

I. BASIC TRANSACTIONS

A. AUTOMATIC PURCHASE - SEE “SALE” ON THE CHEAT SHEET.

This applies to cards that have a readable magnetic stripe.

OPERATOR ACTION	TERMINAL RESPONSE
	BUSINESS NAME
SWIPE CARD THROUGH SLOT	ENTER LAST 4 NUM
KEY IN THE LAST FOUR DIGITS	ENTER TOTAL AMOUNT
ENTER AMOUNT IN DOLLARS AND CENTS (NO DECIMAL POINT NEEDED)	(PURCHASE AMOUNT)
PRESS ENTER KEY	DIALING WAITING FOR ANSWER TRANSMITTING RECEIVING APXXXXXREFXXXX
WRITE APPROVAL # AND REFERENCE # ON SALES DRAFT IF NO PRINTER ATTACHED TO TERMINAL	
PRESS CLEAR KEY	BUSINESS NAME

Note; If you have a printer, a receipt will be printed at the end of the transaction.

B. REPRINTING A CREDIT CARD RECEIPT - SEE “REPRINT” ON THE CHEAT SHEET.

This would be used in the event that the printer power was not on when the transaction went through or the original receipt did not print properly.

DO NOT RUN THE CARD THROUGH AGAIN! Just because a receipt did not print does not mean the transaction did not go through. If you run it through again, the card will be charged again, and one of the transactions will need to be voided. Instead:

1. Press "Reprint".
2. Enter the reference number. If this is the first transaction since the totals were transmitted last, the reference number will be “1.” If there are prior transactions that have not been transmitted yet, you will need to look at the previous credit card slips in the drawer to see what the next reference number would be. (ex: if the slips in the drawer have reference numbers 1, 2, 3 and 4 then the reference number you will enter is “5”)
3. Make sure the total matches the invoice total before having the client sign the receipt. Also be sure to write the client’s name across the bottom to easily identify who the receipt belongs to.

C. MANUAL PURCHASE - SEE MANUAL ENTRY/ADDRESS VERIFICATION ON THE CHEAT SHEET

This applies to cards that have a damaged magnetic stripe or payments made over the phone.

OPERATOR ACTION	TERMINAL RESPONSE
	BUSINESS NAME
MANUALLY ENTER ACCOUNT #, THEN PRESS ENTER	ENTER ACCOUNT NUMBER
ENTER EXPIRATION DATE, THEN PRESS ENTER KEY	EXPIRY DATE MMY
	ENTER CVV#
ENTER THE CVV-2 CODE	AMOUNT OF SALE?
ENTER AMOUNT IN DOLLARS AND CENTS (NO DECIMAL POINT NEEDED)	(AMOUNT DISPLAYED)
PRESS ENTER KEY	DIALING WAITING FOR ANSWER TRANSMITTING RECEIVING APXXXXXREFXXXX
WRITE APPROVAL # AND REFERENCE # ON SALES DRAFT IF NO PRINTER ATTACHED TO TERMINAL	
PRESS CLEAR KEY	BUSINESS NAME

Note: If you have a printer, a receipt will be printed at the end of the transaction.

NOTE: When the machine asks for a “CVV-2” or enter the three or four digit number found at the end of the credit card number on the back of the card OR above the credit card number on the front of the card.

D. ADJUSTMENT TRANSACTION - SEE “ADJUSTMENT” ON THE CHEAT SHEET.

This applies to cards that have a purchase amount that has been entered incorrectly.

OPERATOR ACTION	TERMINAL RESPONSE
	BUSINESS NAME
PRESS ADJUST	ADJUSTMENT
KEY IN THE REFERENCE NUMBER. ENTER THE REFERENCE NUMBER. IF THIS IS THE FIRST TRANSACTION SINCE THE TOTALS WERE TRANSMITTED LAST, THE REFERENCE NUMBER WILL BE “001.” IF THERE ARE PRIOR TRANSACTIONS THAT HAVE NOT BEEN TRANSMITTED YET, YOU WILL NEED TO LOOK	ENTER THE REFERENCE NUMBER. THE TOTAL FOR THE SELECTED REFERENCE NUMBER WILL BE SHOWN ON THE DISPLAY SCREEN.

AT THE PREVIOUS CREDIT CARD SLIPS IN THE DRAWER TO SEE WHAT THE NEXT REFERENCE NUMBER WOULD BE. (EX: IF THE SLIPS IN THE DRAWER HAVE REFERENCE NUMBERS 1, 2, 3 AND 4 THEN THE REFERENCE NUMBER YOU WILL ENTER IS "5")	
PRESS ENTER KEY	ENTER THE NEW TOTAL
ENTER THE TOTAL FOR THE ADJUSTED AMOUNT AND PRESS ENTER.	PROCESSING - A SMALL SLIP WITH THE ADJUSTED AMOUNT WILL AUTOMATICALLY PRINT. LEAVE THIS COPY ATTACHED TO THE REPRINTED RECEIPT.

E. CALL OR HOLD/CALL

When automatic or manual purchase procedure is followed, and the terminal response is CAL or HOLD/CALL, it is necessary to call the Voice Authorization Center for an approval number. If the card cannot be approved, the person at the authorization center will advise on how to proceed.

OPERATOR ACTION	TERMINAL RESPONSE
	CALL OR HOLD/CALL
CALL VOICE AUTHORIZATION	
PRESS CLEAR KEY	BUSINESS NAME

NOTE: If voice authorization is obtained, write authorization number in the designated area of the sales draft and perform an off-line entry to capture the transaction. (See off-line transaction instructions.)

F. OFF-LINE TRANSACTION - SEE PRIOR SALE/FORCE ON THE CHEAT SHEET

If an authorization number was received through the Voice Authorization Center rather than the terminal, an off-line entry must be performed to store the transaction in the terminal thus allowing the transaction to be captured.

OPERATOR ACTION	TERMINAL RESPONSE
	BUSINESS NAME
PRESS OFFLINE, WHICH DESIGNATES AN OFF-LINE FUNCTION	PRIOR AUTH SALE
	PURCHASE/ENTER ACCOUNT #
MANUALLY ENTER ACCOUNT #, THEN PRESS ENTER KEY	EXPIRY DATE MMY
ENTER EXPIRATION DATE, THEN	AMOUNT OF SALE?

PRESS ENTER	
ENTER AMOUNT IN DOLLARS AND CENTS (NO DECIMAL POINT NEEDED)	(AMOUNT DISPLAYED)
PRESS ENTER KEY	APPROVAL CODE
ENTER APPROVAL CODE THAT WAS GIVEN BY AUTHORIZATION CENTER*	(APPROVAL CODE DISPLAYED)
PRESS ENTER KEY	XXXX,\$XX.XX,X XX (REF #, DOLLAR AMOUNT, CARD TYPE, TRANS TYPE)
WRITE REFERENCE # ON SALES DRAFT	
PRESS CLEAR KEY	BUSINESS NAME

G. CREDIT TRANSACTION - SEE RETURN CREDIT ON THE CHEAT SHEET

This procedure is followed when a customer returns merchandise and the deposit has been transmitted that contained the original purchase.

OPERATOR ACTION	TERMINAL RESPONSE
	BUSINESS NAME
PRESS REFUND	ENTER ACCOUNT #
SWIPE CARD THROUGH SLOT OR MANUALLY ENTER ACCOUNT #, AND THEN KEY IN THE LAST 4 DIGITS OF THE CARD NUMBER	AMOUNT OF SALE?
ENTER AMOUNT IN DOLLARS AND CENTS (NO DECIMAL POINT IS NEEDED)	(AMOUNT DISPLAYED)
PRESS ENTER KEY	XXX, \$XX.XX, XXX (REF #, DOLLAR AMOUNT, CARD TYPE, TRANS TYPE)
WRITE REFERENCE NUMBER ON CREDIT SLIP	
PRESS CLEAR KEY	BUSINESS NAME

H. VOID TRANSACTION - SEE RETURN CREDIT ON THE CHEAT SHEET

This procedure is used when an error is found and needs to be corrected by voiding out the wrong information. In this case, the off-line function would be used to put the correct information in. The void transaction would also apply when a customer purchases goods, then decides against the purchase within the same day and that day's deposit has not yet been transmitted.

OPERATOR ACTION	TERMINAL RESPONSE
	BUSINESS NAME
PRESS VOID	ENTER ACCOUNT #

SWIPE CARD THROUGH SLOT OR MANUALLY ENTER ACCOUNT # , AND THEN KEY IN THE LAST 4 DIGITS OF THE CARD NUMBER	AMOUNT OF SALE?
ENTER AMOUNT IN DOLLARS AND CENTS (NO DECIMAL POINT IS NEEDED)	(AMOUNT DISPLAYED)
PRESS ENTER KEY	XXX, \$XX.XX, XXX (REF #, DOLLAR AMOUNT, CARD TYPE, TRANS TYPE)
WRITE REFERENCE NUMBER ON CREDIT SLIP	
PRESS CLEAR KEY	BUSINESS NAME

NOTE: A void can only be done on a transaction within the current batch and not on a transaction included in a batch already transmitted. If the batch has been transmitted, do a credit.

II. BALANCING

The steps involved in balancing the day's work consist of Displaying Totals, Reviewing Transactions, and Transmitting the Batch. Each of these steps must be followed to ensure that an incorrect amount is not transmitted as it cannot be corrected. In short, this means that if a customer is charged the wrong amount, it will be reflected on his/her statement for that amount.

I. DISPLAYING TOTALS - SEE BRANCH REPORT ON THE CHEAT SHEET

This function allows you to look at the total of Credit Card transactions that have been stored in the terminal. **IMPORTANT** - It must be verified that the grand total amount displayed is exactly the same amount as the days transactions processed. **DO NOT** proceed to transmit until the terminal is in balance.

OPERATOR ACTION	TERMINAL RESPONSE
	BUSINESS NAME
PRESS REPORTS	0-TOTALS, 1-DETAIL, 2-CLERK REPORT
PRESS 4 - SUMMARY	XXX, XXX, XXX (BATCH #, CARD TYPE, TRANS TYPE, TOTAL)

J. REVIEWING TRANSACTIONS - SEE TERMINAL REVIEW ON THE CHEAT SHEET

This function allows you to review each individual transaction before transmitting. It displays dollar amount, type of credit card used, transaction type, and account number.

OPERATOR ACTION	TERMINAL RESPONSE
	BUSINESS NAME
PRESS FUNCTION KEY, THEN 3 KEY WHICH DESIGNATES TERMINAL BRANCH REVIEW FUNCTION	0-DISPLAY, 1-PRINT
PRESS 0 FOR A DISPLAY AND 1 TO PRINT OUT THE DAYS TRANSACTIONS	0-TOTAL, 1-DETAIL
PRESS 1 FOR A TOTAL OF THE DAYS TRANSACTIONS, 0 WILL GIVE YOU A DETAILED PRINT OUT OF THE DAYS CARD NUMBERS AND TRANSACTIONS	THE TOTALS OR DETAILED REPORT WILL PRINT ONCE THE PROPER SELECTION IS MADE
WHEN END OF BATCH IS REACHED, TERMINAL WILL DISPLAY	BUSINESS NAME

K. TRANSMITTING BATCH - SEE DEPOSIT/SETTLEMENT ON THE CHEAT SHEET

Transactions must be transmitted on a daily basis. Displaying Totals and Reviewing Transactions must be done prior to all transmissions.

OPERATOR ACTION	TERMINAL RESPONSE
	BUSINESS NAME
PRESS SETTLE	0 = DEPOSIT, 2 = INQ
	ENTER TRAN COUNT
ENTER PASSWORD - 0000	DIALING, WAITING FOR ANSWER, TRANSMITTING, RECEIVING

	GBXXXXXACCEPTED
CHECK TOTAL AMOUNT TO BE SURE IT MATCHES DAILY CREDIT CARD TOTAL. PRESS ENTER. CHECK TOTAL REFUND AMOUNT IS CORRECT AND PRESS ENTER.	SHOAL CREEK ANIMAL CLINIC

RETAINING COPIES OF THE TRANSACTIONS

All electronic data capture merchants must retain copies of transactions for at least one year.

III. TERMINAL RESPONSES

The terminal generates status displays and prompts for each step of a transaction or programming sequence. The prompts are self-explanatory and are discussed below.

APXXX REFXXX: Transaction is approved. Enter approval code on draft along with reference number.

DECLINE: Transaction is not authorized. Obtain another means of payment from the customer.

CALL: Transaction must be authorized through a voice assisted authorization center. If an authorization is obtained, use off-line function to input the transaction into the terminal.

HOLD/CALL: Hold the card and call the voice assisted authorization center. If an authorization is obtained, use off-line function to input the transaction into the terminal.

CARD NO. ERROR: The account number may have been encoded improperly or entered incorrectly through the keyboard. Reenter the number. If the transaction cannot be processed through the terminal, call the voice assisted authorization center.

AMOUNT ERROR: The transaction amount cannot be processed as it was entered. Reinitiate the transaction.

DATE ERROR: The expiration date contains an error. Reinitiate the transaction.

SERV NOT ALLOWED: Service not allowed for that card type.

TERM ID ERROR: Error made in programming the terminal ID. Contact your local bank.

NO REPLY: The processor failed to respond. Use the voice assisted authorization center. If authorization is obtained, use off-line function to input the transaction into the terminal.

NO COMM W/HOST: The line is busy at the host or there are telephone circuit problems. Reinitiate the transaction.

HOST HUNG UP: The host disconnected telephone connection or there are telephone circuit problems. Reinitiate the transaction.

NO ANSWER: Dialing into host but host is not answering. Reinitiate the transaction. If the same response, call the voice assisted authorization center.

NO TRANSACTIONS: There are no transactions in the terminal.

WAITING FOR LINE: Check to verify phone line is properly connected. If so, telephone line is in use. Wait until line is clear. Terminal will proceed.

NO MATCH FOUND: In reviewing function, data entered does not have a match. Reenter information to review.

MUST CHECK TOTALS: Summary batch reports must be checked prior to any transmission.

MUST DO START UP: Start up function must be initiated after each successful/unsuccessful transmission. This function is required prior to performing any other functions.

BAD ACCT NUMBER: The account number may have been encoded improperly or entered incorrectly through the keyboard. Reenter the number. If the transaction cannot be processed through the terminal, call the voice assisted authorization center.

FULL: The terminal has reached its capacity to store captured transactions. The batch must be transmitted to continue processing further transactions.

RB: Repeat batch. This message indicates an attempt to transmit a batch that has already been transmitted. Refer to introduction to operations guide for contacting the help desk.

PLEASE NOTE: There is a quick reference guide or for credit card transactions kept at the front desk. It is located in the second drawer down, back left corner, under the credit card machine. Please become familiar with this reference.



Hypercom T7 Series Retail / Restaurant
T7P and T7P Plus SPOS

Sale-Swipe Card

Terminal Display	Action
SWIPE CUSTOMER CARD	Swipe card
ENTER LAST 4 NO. OF CUSTOMER CARD	Key in last 4 digits of card and ENTER
ENTER CASHIER/SERVER NUMBER (if enabled)	Key in Cashier/Server # and ENTER
AMOUNT \$0.00	Key in sale amount and ENTER
TOTAL CORRECT? (if enabled)	Press YES or NO
ENTER INVOICE NUMBER (if enabled)	Key 6-digit reference # and ENTER

Sale-Key Entered

Terminal Display	Action
SWIPE CUSTOMER CARD	Key in card # and ENTER
DEBIT? Y/N (if enabled)	Press NO
EXPIRATION DATE MMY	Key in card exp date and ENTER
TAKE IMPRINT OF CARD	Imprint card and press ENTER
CARD PRESENT? Y/N	Press ENTER for YES
ENTER CASHIER/SERVER NUMBER (if enabled)	Key in Cashier/Server # and ENTER
AMOUNT \$0.00	Key in Sale amount and ENTER
TOTAL CORRECT? (if enabled)	Press YES or NO
ENTER ZIP CODE (required)	Key in 5 or 9 digit zip code and ENTER
ENTER INVOICE NUMBER (if enabled)	Key in 6-digit reference # and ENTER

Help Desk E-Mail
Help Desk Phone

Help@merchante-solutions.com
1-888-288-2692

Sale – Mail Order / Telephone Order (MOTO)

Terminal Display	Action
SWIPE CUSTOMER CARD	Press the VERIFY key
3--GIFT (if enabled) 4--LOYALTY (if enabled) 5--CARD VERIFY (if enabled) 6--MOTO	Press 6 and ENTER
MAIL ORDER--ENTER CARD NUMBER	Key in card # and ENTER
DEBIT? Y/N (if enabled)	Press NO
EXPIRATION DATE MMY	Key in card exp date and ENTER
ENTER CASHIER/SERVER NUMBER (if enabled)	Key in Cashier/Server # and ENTER
CARD VERIFICATION CODE (if enabled) 0=Not Provided, 1=Present on Card, 2=Illegible, 9=Not Present	Key in 0, 1, 2 or 9 and ENTER
CVV2 or CVC2 or CID FROM CARD	If 1, key in 3 or 4 digit # from card and ENTER
AMOUNT \$0.00	Key in sale amount and ENTER
TOTAL CORRECT? (if enabled)	Press YES or NO
ENTER ADDRESS (if enabled)	Key in address numbers and ENTER
ENTER ZIP CODE (required)	Key in 5 or 9 digit zip code and ENTER
ENTER INVOICE NUMBER (if enabled)	Key in 6-digit reference # and ENTER

Credit

Terminal Display	Action
SWIPE CUSTOMER CARD	Press REFUND key and ENTER
SWIPE CUSTOMER CARD	Swipe card or key in card # and ENTER
DEBIT? Y/N (if enabled)	Press NO
EXPIRATION DATE MMY	Key in date and ENTER
ENTER LAST 4 NO. OF CUSTOMER CARD	Key in last 4 digits of card and ENTER
ENTER CASHIER/SERVER NUMBER	Key in Cashier/Server # and ENTER
REFUND AMOUNT \$0.00	Key in credit amount and ENTER
ENTER INVOICE NUMBER (if enabled)	Key in 6-digit reference # and ENTER

Refunds for PIN based debit transactions should be issued as credits.

Void Credit

Terminal Display	Action
SWIPE CUSTOMER CARD	Press VOID key and ENTER
ENTER INVOICE NUMBER	Key 6 digits from the receipt and ENTER
XXXXXX CORRECT? \$0.00 YES OR NO	Press NO to clear or ENTER for YES

Void is not allowed on PIN based Debit transactions.

Authorization Only

Terminal Display	Action
SWIPE CUSTOMER CARD	Press FUNC 9 and ENTER
AUTHORIZE--SWIPE CUSTOMER CARD	Swipe card or key in card # and ENTER
EXPIRATION DATE MMY	Key in date and ENTER
ENTER LAST 4 NO. OF CUSTOMER CARD	Key in last 4 digits of card and ENTER
ENTER CASHIER/SERVER NUMBER	Key in Cashier/Server # and ENTER
AMOUNT \$0.00	Key in sale amount and ENTER
TOTAL CORRECT? (if enabled)	Press YES or NO
ENTER INVOICE NUMBER (if enabled)	Key in 6-digit reference # and ENTER

Offline Sale

Terminal Display	Action
SWIPE CUSTOMER CARD	Press OFFLINE key
OFF-LINE MODE ENTER ACCOUNT NUMBER	Key in card number and ENTER
OFFLINE EXPIRATION DATE MMY	Key in date and ENTER
OFFLINE TAKE IMPRINT OF CARD	Imprint card and press ENTER
ENTER CASHIER/SERVER NUMBER	Key in Cashier/Server # and ENTER
OFFLINE AMOUNT \$0.00	Key in sale amount and ENTER
TOTAL CORRECT? (if enabled)	Press YES or NO
ENTER INVOICE NUMBER (if enabled)	Key in 6-digit reference # and ENTER
OFFLINE ENTER APPROVAL CODE	Receipt prints

Cashier / Server Sign-On (if enabled)

Terminal Display	Action
SWIPE CUSTOMER CARD	Press Func 77 and ENTER
SIGN ON/OFF ENTER CASHIER/SERVER NUMBER	Type in 1 to 4 digits for the Cashier # and ENTER
SIGN ON/OFF SIGN ON? Y OR N	Press ENTER for Yes Press CLEAR for No
SIGN ON/OFF ENTER CASHIER SERVER NUMBER	Repeat as necessary

Tip Entry (if enabled)

Terminal Display	Action
SWIPE CUSTOMER CARD	Press ADJUST
ENTER SERVER NUMBER	Key in the server number and ENTER
ENTER INVOICE NUMBER	Key in the invoice number and ENTER
ADJUST YES OR NO?	Press YES or NO
ENTER TIP	Key in the tip amount and ENTER
TOTAL \$X.XX CORRECT? YES OR NO	Press YES if correct or NO to adjust amounts

Void is not allowed on PIN based Debit transactions.

Debit Card Sale

Terminal Display	Action
PRESS ATM BUTTON	Swipe Card
ENTER CASHIER/SERVER NUMBER (if enabled)	Key in Cashier/Server # and ENTER
AMOUNT \$0.00	Key in sale amount and ENTER
TOTAL CORRECT? (if enabled)	Press YES or NO
ENTER INVOICE NUMBER (if enabled)	Key 6-digit reference # and ENTER
PIN Number	Key in PIN and ENTER

Reprint Receipt

Terminal Display	Action
SWIPE CUSTOMER CARD	Press REPRINT
ENTER INVOICE NUMBER	Key in the invoice number and ENTER
1-MERCHANT RECEIPT 2-CUSTOMER RECEIPT	Press 1 or 2 and ENTER

Reports

Terminal Display	Action
SWIPE CUSTOMER CARD	Press REPORTS
2-CASHR/SERVER 3-AUDIT 4-SUMMARY 5-HISTORY 6-PERFORM	2=Prints report by cashier/server # 3=Prints card details 4=Prints card summary 5=Prints batch history between 2 dates 6=Prints transaction percentages by host
00-ALL 01=VISA 02, 03, 04=others (if enabled)	Enter host (if multiple hosts available) 00=All hosts and ENTER 01=Credit cards and ENTER 02, 03, 04=Split Dial or Certegy or Valutec

Settlement

Terminal Display	Action
SWIPE CUSTOMER CARD	Press SETTLE/TRANSMIT
ENTER PASSWORD	Type in 4-digit password and ENTER
SALES TOTAL \$0.00 CORRECT? YES OR NO	If correct, press ENTER. If incorrect, verify against sales receipts, adjust as needed and repeat this process
REFUND TOTAL \$0.00 CORRECT? YES OR NO	If correct, press ENTER. If incorrect, verify against sales receipts, adjust as needed and repeat this process
PROCESSING NOW	Report prints when settlement is complete

PN: MEST7RR