



Payment Express – EFTPOS User Guide

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STANDARD INSTALL PROCESS

1. Connect all the cables of the PINpad together.
2. If you are using a USB-to-Serial adaptor, plug it into the PINpad, but not into the computer. If you are not using a USB-to-Serial Adaptor, plug the PINpad into the computer
3. If you have a Payment Express GPRS modem, plug it into either the USB-to-Serial adaptor or into the computer. If you are using a USB-to-Serial adaptor, do not. plug it into the computer
4. Download the installer from <http://www.paymentexpress.com/eftpos/pxeftinstaller.exe>
5. Run the installer.
6. If you are using a USB-to-Serial adaptor, plug it into the computer when the installer indicates that you should do so.

OPENING THE PAYMENT EXPRESS EFTPOS CLIENT

SYSTEM TRAY

You can open Payment Express EFTPOS by double clicking on Payment Express' Logo (the red circle) on your computer's system tray. The system tray is normally at the bottom right hand corner of the screen.



START MENU

Payment Express EFTPOS may be found on the start menu. You can open it by clicking on start, then all programs, then Direct Payment Solutions, and then EFTPOS Client. You may also open the Journal Viewer from this menu.



HOT KEY

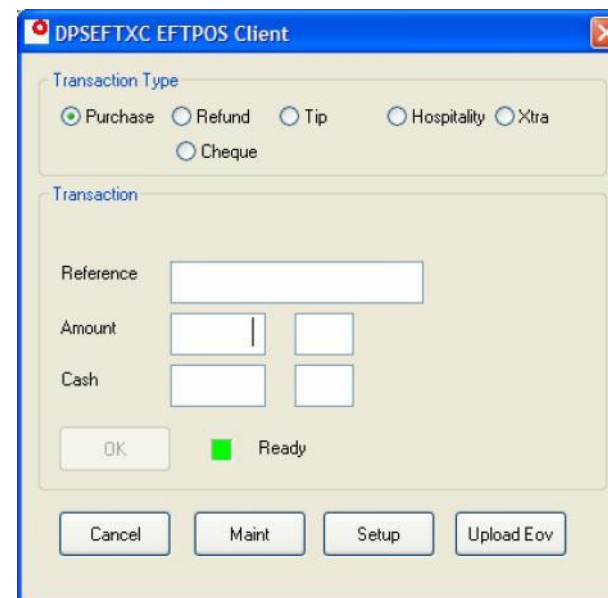
You may set up a HotKey to open Payment Express EFTPOS.

1. Open the client from the system tray or the start menu.
2. Click on the white box with the red circle in the top left hand corner of the client.
3. Select Setup from the drop down menu.
4. A dialogue box will appear, named 'DPSEFTXC Setup'. Select a HotKey from the list.
5. Click 'Apply'.
6. Open and close the client by pressing the nominated key.



THE PAYMENT EXPRESS EFTPOS USER INTERFACE

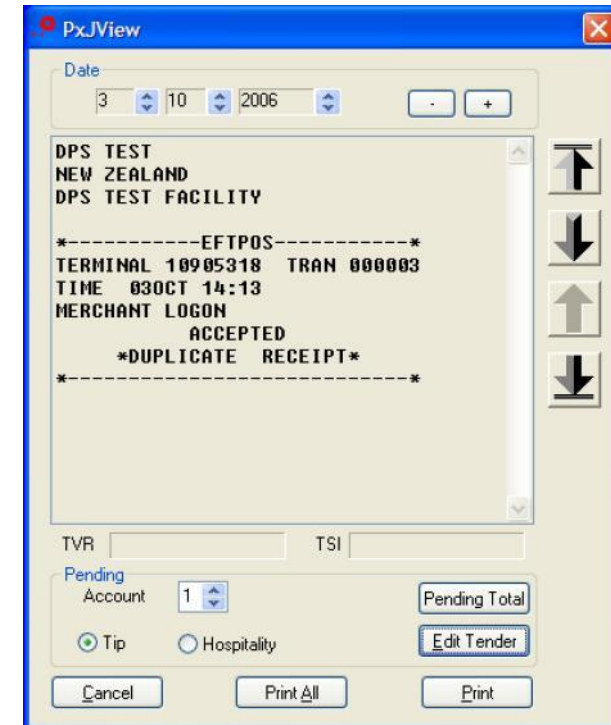
Transaction Type	Click on a radio button to select which type of transaction run
Reference	A reference to assist with auditing
Amount	The amount the customer is paying for goods and services
Cash	The amount of cash the customer wishes to withdraw from their account
OK	Select this button when ready to process the transaction
Ready	<p>If the square is green then there is no known problem</p> <p>If the square is red then there is a problem</p> <p>If the text states 'Link Failure' then there is an issue with the uplink from your site to Payment Express</p> <p>If the text states 'PINPad Offline' then there is an issue with the link from your computer to the EFTPOS PinPad</p> <p>If the text states 'EFTPOS Offline' then you are running in Electronic Offline Voucher mode</p> <p>If the text states 'Offline' then the services are not running</p>
Cancel	Closes the interface
Maint	Opens the maintenance control panel
Setup	Opens a screen which contains NII, CAID, CATID, KVC and PINPad serial number information



THE PAYMENT EXPRESS ELECTRONIC JOURNAL VIEWER

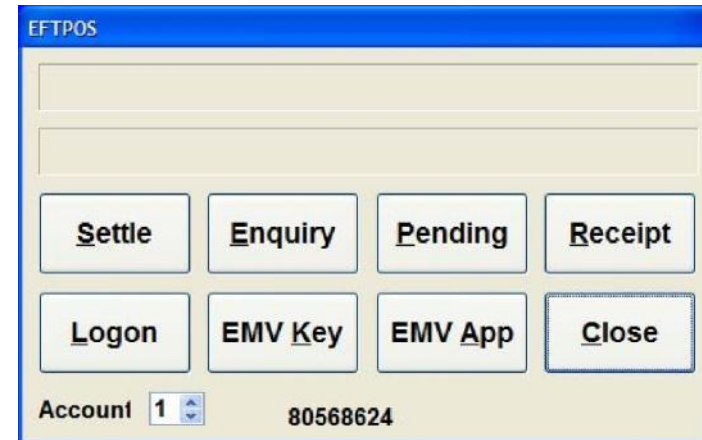
You may access the journal viewer from the start menu. It maintains an electronic record of every transaction processed by Payment Express EFTPOS on this computer.

- Date** The journal viewer will only show one day's transactions at a time. This day is displayed in the three text boxes in this section. The first box contains the day, the second, the month and the third, the year. The '+' button will move this date forward one day, and the '-' button will move this date back one day. You may also select the date by using the arrows next to each text box.
- Electronic RoT** This contains all the same information as an EFTPOS receipt. Use the arrows on the right-hand side of the screen to scroll between transaction records. The topmost and bottommost arrows will go to the day's first and last transactions respectively.
- TVR / TSI** These boxes contain processing information for EMV transactions.
- Pending** The tools in this box give access to offline transaction records.
- Pending Total** Prints a receipt and creates an electronic record, both contain a summary of the totals of all stored offline transactions.
- Account** For terminals using multi-merchant, this allows the user to select which account the terminal will accessed through the 'Pending Total' function.
- Edit Tender** Allows the user to edit stored tip and hospitality transactions.
- Tip / Hospitality** The user selects whether 'Edit Tender' will be accessed for Tip or Hospitality transactions by using these radio buttons.



THE MAINTENANCE SCREEN

- Settle** The settlement function performs a manual cutover. When a user runs a cutover, the money from the period's transactions will reach the merchant's bank account, and the terminal will print a receipt indicating the totals for the settlement period.
- Enquiry** The enquiry function provides a receipt with either the subtotals for the current settlement period, or the totals from previous settlement periods. At the first step of the transaction, the user will need to select the date.
- Pending** The result of any transaction that requests the movement of funds must be established before another transaction can be started. If such information is unavailable, the Pending Transaction function will print a receipt with the details of the unknown transaction. Otherwise, it will display 'NO PENDING TRANSACTION'. When it becomes possible, this transaction will be cancelled.
- Receipt** When a user clicks this button, the terminal will print a second copy of the last printed receipt.
- Logon** The manual logon is primarily a diagnostic function, as it may serve as a basic end-to-end connectivity test. A user may also access online processing from EOV mode through this function.
- EMV Key** When a user clicks this button, the terminal will print a receipt containing the Certification Authority Public EMV Keys. It will probably be of interest only to Payment Express' Technical Support Staff.
- EMV App** When a user clicks this button, the terminal will print a receipt containing a list of the IDs of EMV Applications stored on the terminal. It will probably be of interest only to Payment Express' Technical Support staff.



PROCESSING A PAYMENT

Start the Payment Express Client by double clicking the desktop icon or go to Start, Programs, Direct Payment Solutions, EFTPOS Client

1. Select the purchase option under Transaction Type
2. Enter anything you like into the Merchant Reference field.
The information in this field may be used to locate the transaction in reports later.
3. Enter the amount for any goods and services requested.
4. Enter the amount for any cash the customer wishes to withdraw from her account.
5. Click the OK button and the swipe card screen will appear.
6. Either swipe the customer card or select manual to enter the credit card details manually.

DPSEFTXC EFTPOS Client

Transaction Type

Purchase Refund Tip Hospitality Extra
 Cheque

Transaction

Reference **Hotel Room 205**

Amount **124** **40**

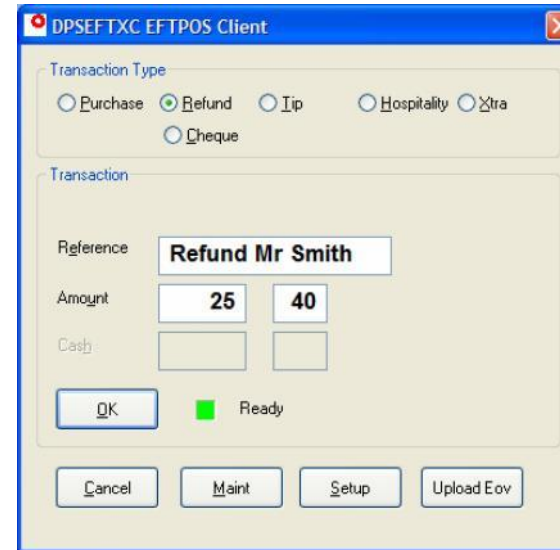
Cash

OK Ready

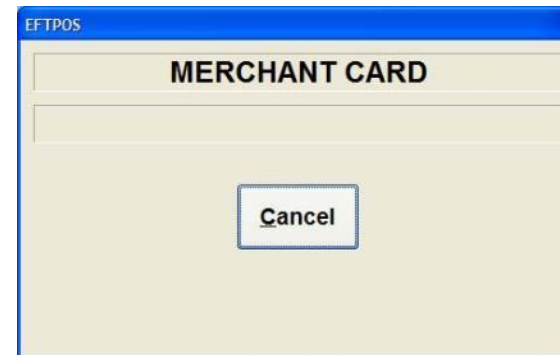
Cancel Maint Setup Upload Eov

PROCESSING A REFUND

1. Select the refund option in the Transaction Type field.
2. Enter anything you like into the Merchant Reference field.
The information in this field may be used to locate the transaction in reports later.
3. Enter the amount to be refunded
4. Select the okay button
5. Swipe the merchant card and enter merchant pin
6. Swipe customer card and select okay



The screenshot shows the 'DPSEFTXC EFTPOS Client' window. Under 'Transaction Type', the 'Refund' radio button is selected. The 'Reference' field contains 'Refund Mr Smith'. The 'Amount' field has two input boxes with '25' and '40'. Below the amount fields are two empty 'Cash' input boxes. An 'OK' button is highlighted, and a green 'Ready' indicator is visible. At the bottom, there are buttons for 'Cancel', 'Maint', 'Setup', and 'Upload Eov'.



The screenshot shows the 'EFTPOS' interface with the title 'MERCHANT CARD'. A 'Cancel' button is centered at the bottom of the screen.

PROCESSING A MANUAL TRANSACTION (MANPAN) WHERE THE CARD IS NOT PRESENT

1. Start a transaction
2. If 'Manual Pan' has been enabled, you will see a 'Manual' option when you are prompted to swipe the customer's card. Click it.
3. Enter the card number and the expiry date, and select the transaction type. For example, if this is a one-off payment, the transaction type will be "MOTO (single)".
4. Click ok, and complete the transaction.



EFTPOS

SWIPE CARD

Cancel Manual



EFTPOS

**ENTER CARD NUMBER
AND EXPIRY DATE**

Card Number Exp: MM/YY

MOTO (single)

OK Cancel

PROCESSING A TIPPING TRANSACTION

STEP 1 (AUTHORISING THE TRANSACTION)

A 'Tip' transaction involves two steps – an 'Authorise' step and a 'Complete' step. In the authorise step, the EFTPOS client requests that the cardholder's bank verify the cardholder has the available funds, and that the bank reserve those funds for completion. It also stores a record of the transaction for the user to access in Stage 2.

1. Select 'Tip' as the Transaction Type
2. Enter a merchant reference, and the total amount for the purchase (not including the tip)
3. Click 'OK' and the 'Swipe Card' screen will appear
4. Swipe or insert the customer's card, or enter her or his card number manually
5. The customer may now select the appropriate account and enter her pin
6. The EFTPOS client will return the response code from the banking networks. If it is accepted, the EFTPOS client will display 'Signature Required' for a few seconds, and print a receipt for the customer to sign.
7. The customer will fill in the tip amount, and the transaction total on the receipt, and sign it. If the customer's receipt is invalid, simply do not proceed to step two, and the cardholder's account will not be charged. The cardholder's available funds will, however, be reduced by the transaction amount for seven days.



The screenshot shows the DPSEFTXC EFTPOS Client window. The 'Transaction Type' section has three radio buttons: 'Purchase', 'Refund', and 'Tip', with 'Tip' selected. The 'Transaction' section contains a 'Reference' field with the text 'Delicious Pizza 05'. Below it, the 'Amount' is displayed as '24' and '00' in two separate input boxes. There are also two empty 'Cash' input boxes. At the bottom of the window, there are three buttons: 'OK', 'Cancel', and 'Setup'. A green square indicator next to the 'OK' button is labeled 'Ready'.

STEP 2 (COMPLETING THE TRANSACTION)

In the completion step, the EFTPOS client indicates the amount of the tip to the banking networks, and requests that the transfer of funds authorised in step one take place.

1. Open the Journal Viewer from the Start Menu
2. Select 'Tip' and click 'Edit Tender'
3. Select the correct transaction, either by using the fields available under Select, or by using the arrows on the right of the screen. The TRAN number on the screen should match the TRAN number on the receipt.
4. Enter the amount of the tip. This may be up to half the original purchase amount.
5. Click the 'Add Tip' button. The transaction record on your hard-drive will be modified to include the new information.
6. You may print a receipt at this point by clicking 'Print' on the bottom right hand corner of the screen.
7. At the end of the day, click the 'upload' button.
8. You will be prompted with the total amount of tip transactions stored on the computer. Verify this against your records. If it is incorrect, click 'No' and revise.
9. Payment Express EFTPOS will display a dialogue box which will indicate how many transactions there are to be processed, and which transaction is currently being processed. If you need to use the till during this time, you may pause transaction processing using the 'Halt' button
10. Payment Express™ EFTPOS will print a receipt to inform you of any declined transaction.
11. Payment Express™ EFTPOS will display 'Transmission Complete' when it has finished processing.



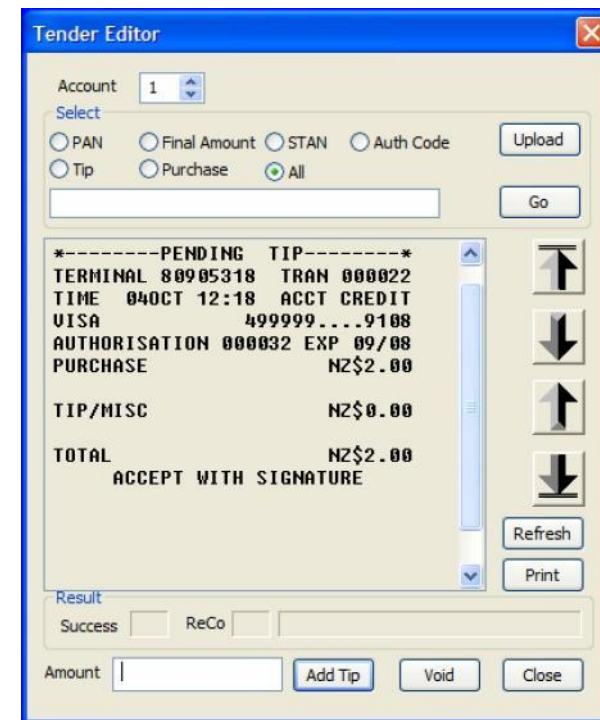
Pending

Account 1

Pending Total

Tip Hospitality

Edit Tender



Tender Editor

Account 1

Select

PAN Final Amount STAN Auth Code

Tip Purchase All

Go

-----PENDING TIP-----

TERMINAL 80905318 TRAN 000022

TIME 04OCT 12:18 ACCT CREDIT

VISA 499999...9108

AUTHORISATION 000032 EXP 09/08

PURCHASE NZ\$2.00

TIP/MISC NZ\$0.00

TOTAL NZ\$2.00

ACCEPT WITH SIGNATURE

Refresh

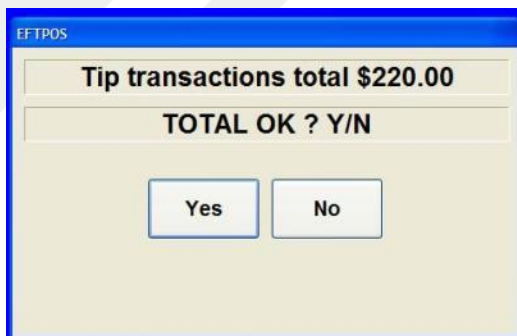
Print

Result

Success ReCo

Amount

Add Tip Void Close

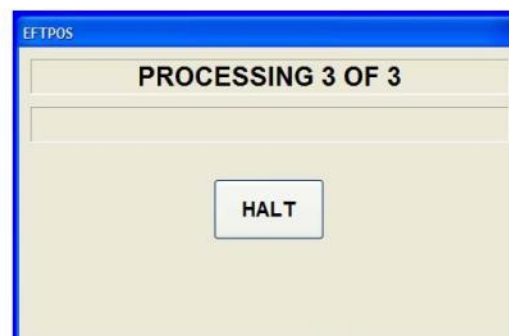


EFTPOS

Tip transactions total \$220.00

TOTAL OK ? Y/N

Yes No



EFTPOS

PROCESSING 3 OF 3

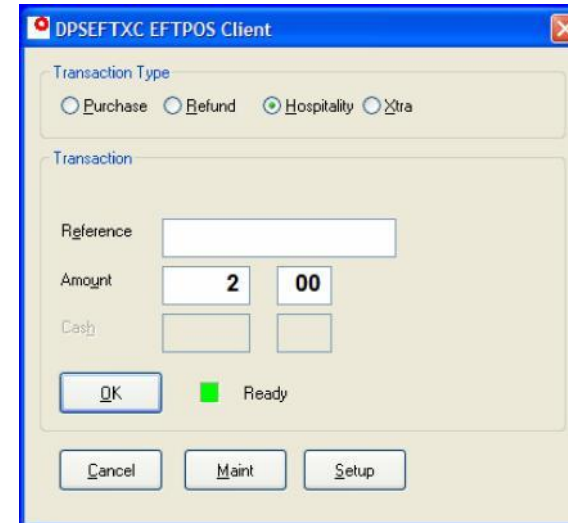
HALT

PROCESSING A HOSPITALITY TRANSACTION

STEP 1 (AUTHORISING THE TRANSACTION)

Like the 'Tip' transaction, the 'Hospitality transaction' involves two steps – an 'Authorise' step and a 'Complete' step. In the authorise step, the EFTPOS client requests that the cardholder's bank verify the cardholder has the available funds, and that the bank reserve those funds for completion. It also stores a record of the transaction for the user to access in Stage 2.

1. Select 'Hospitality' as the Transaction Type
2. Enter a merchant reference, and the expected amount for the tab, or, if you only want to store and verify the cardholder's details, set this to \$1.00
3. Click 'OK' and the 'Swipe Card' screen will appear
4. Swipe or insert the customer's card, or enter her or his card number manually
5. The customer may now select the appropriate account and enter her or his pin
6. The EFTPOS client will return the response code from the banking networks. If it is accepted, the EFTPOS client will prompt you to verify the signature.



The screenshot shows the 'DPSEFTXC EFTPOS Client' window. Under 'Transaction Type', 'Hospitality' is selected with a radio button. The 'Transaction' section includes a 'Reference' field, an 'Amount' field with '2' and '00' entered, and a 'Cash' field. There are 'OK', 'Cancel', 'Maint', and 'Setup' buttons at the bottom. A green light and the word 'Ready' are visible next to the 'OK' button.

STEP 2 (COMPLETING THE TRANSACTION)

In the completion step, the EFTPOS client indicates the amount of the tip to the banking networks, and requests that the transfer of funds authorised in step one take place.

1. Open the Journal Viewer from the Start Menu
2. Select 'Hospitality' and click 'Edit Tender'
3. Select the correct transaction, either by using the fields available under Select, or by using the arrows on the right of the screen. The TRAN number on the screen should match the TRAN number on the receipt. Enter the final amount.
4. Click the 'Finalise' button. Payment Express™ EFTPOS will print a receipt, and prompt you to get the customer to sign it. **NB.** Make sure the customer understands all the charges and has agreed to them, as you will not be given the option of voiding the customer's signature at this point.
5. Payment Express EFTPOS will upload the transaction.

Pending
Account 1 [dropdown] Pending Total
 Tip Hospitality Edit Tender

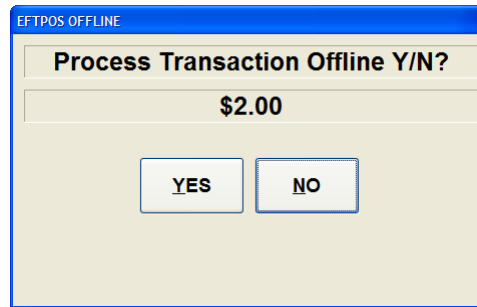
Tender Editor
Account 1 [dropdown]
Select
 PAN Final Amount STAN Auth Code
 Track 2 Purchase All
[input field] Go
----PENDING HOSPITALITY----
TERMINAL 80905318 TRAN 000018
TIME 03OCT 16:35 ACCT CREDIT
VISA 499999...9108
AUTHORISATION 000003 EXP 09/08
PURCHASE NZ\$2.00
TOTAL NZ\$2.00
ACCEPT WITH SIGNATURE
DUPLICATE RECEIPT
----PENDING HOSPITALITY----
Refresh Print
Result
Success [checkbox] ReCo [checkbox]
Amount 3 [input field] Finalise Top-up Close

ELECTRONIC OFFLINE VOUCHER TRANSACTIONS

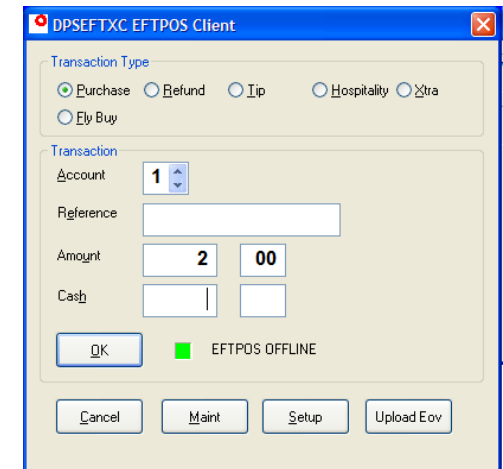
Electronic Offline Voucher (EOV) is the name given to a failover system intended to supersede manual zip-zap machines. In the event of a network outage, an EFTPOS terminal may store transaction details offline. Once the EFTPOS terminal has successfully reconnected to the network, it will upload the stored information to the bank, which will then process the transactions.

NOTIFICATION OF OFFLINE MODE

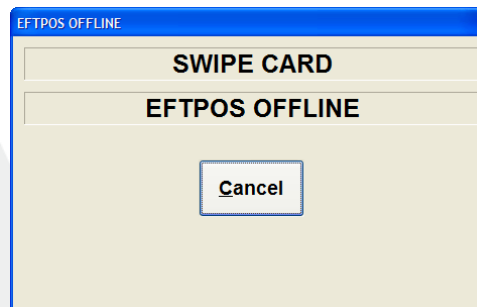
1. When you receive two network errors in a row, or run the first transaction after a reversal has failed for network reasons, Payment Express EFTPOS will display a dialogue box asking whether the user wishes to process the transaction offline.



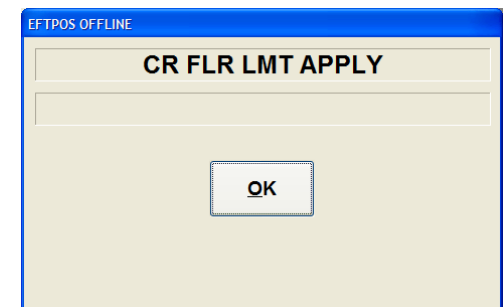
2. The Link Status indicator will now display 'EFTPOS OFFLINE'. When a successful logon has been performed, it will display 'ONLINE'



3. Every time you run a transaction in EOv mode, the terminal will display 'EFTPOS OFFLINE' on the dialogue box.



4. If the customer puts the transaction through on the credit account, the terminal will display 'CR FLR LMT APPLY'



RISK MANAGEMENT

1. The merchant will arrange an offline limit with your bank. If a transaction is going to be above this limit, the user will be informed that this is the case, and given an opportunity to cancel the transaction.

EFTPOS OFFLINE

Authorise excess offline amount? Y/N

\$350.00

YES NO

2. To help minimize risk, the terminal will store only one offline voucher per card. If the user attempts to store more than one transaction on the same card, the solution will display 'Cannot Complete // Offline Trans Already Stored'

EFTPOS OFFLINE

CANNOT COMPLETE

OFFLINE TRANS ALREADY STORED

OK

3. As PIN numbers cannot be verified in offline mode, the customer will not be given the option to enter a pin. Instead, they will have to sign the receipt to authorise the transaction

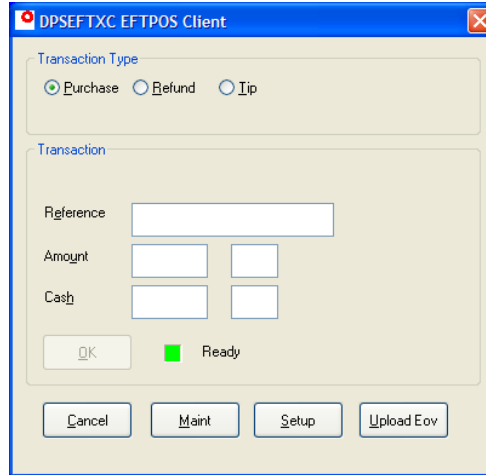
EFTPOS

SIGNATURE OK Y/N?

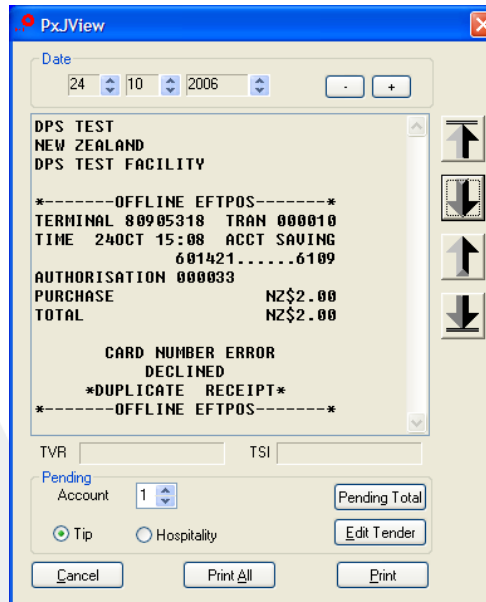
YES NO

UPLOADING EOVS TRANSACTIONS

1. Click 'Upload EOVS'. If the terminal is in offline mode, it will run an automatic logon before processing the transactions. If this auto logon fails, it will display 'Transaction Cancelled', and you will have to try again later



2. The terminal will make an electronic journal log of each offline transaction, and print a receipt for any transaction which fails. The easiest way to identify an EOVS transaction is by looking at the transaction banner, which states 'OFFLINE EFTPOS'



3. The terminal will display a screen which indicates how many transactions there are to be processed, and how many transactions already have been processed. A user may pause uploading in order by clicking the 'Halt' button

