

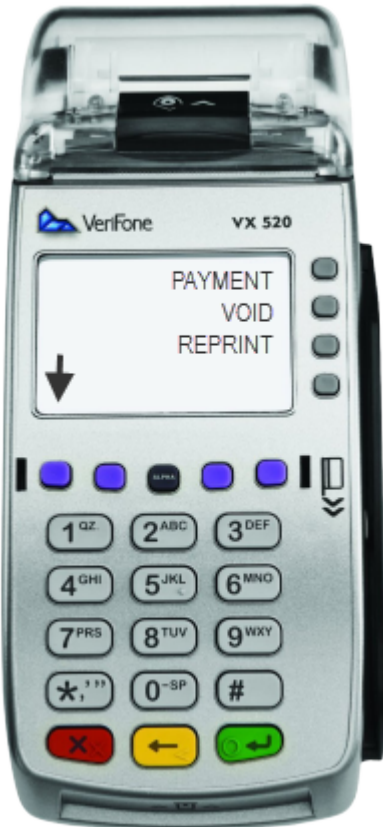
1 Table of Contents

1.	Table of Contents	1
2.	EMV POS	2
3.	How to Log on to the POS Terminal - EMV	3-5
4.	How to Log Off the POS Terminal - EMV	6
5.	How to Run a POS Transaction	7-19
6.	How to Run an Integrated POS Transaction - EMV	20-31
7.	How to Reprint a Receipt - EMV	32-36
8.	POS Receipt Examples - EMV	37-45
9.	How to Void a POS Transaction - EMV	46-52
10.	Error Messages - EMV Credit	53-56
11.	Admin Menu- EMV Credit	57-59
12.	Help Menu - EMV Credit	60-62

2 EMV POS

EMV Point of Sale

EMV chip technology is becoming the global standard for credit card and debit card payments. EMV (Europay, MasterCard, Visa) technology features credit cards with embedded microprocessor chips that store and protect cardholder data. This standard has many names and may also be referred to as 'chip and PIN' or 'chip and signature'



3 How to Log on to the POS Terminal - EMV

How to Log On to the POS Terminal - EMV

Each person that accepts payments at the counter has an individual Operator ID to login to the Point of Sale (POS) terminal.

Users log onto the POS terminal before each transaction.



Step 1 Terminal displays the transaction options.



Step 2 After selecting transaction option, Enter Operator ID screen displays. Using the keypad, the user inputs POS **Operator ID** and then presses the green enter button to log in to the terminal.



Step 3 User is now logged onto the terminal and **Select a Product** screen displays.

4 How to Log Off the POS Terminal - EMV

How to Log Off the POS Terminal - EMV

Users are automatically logged off the POS terminal at the end of each transaction or by pressing the red Cancel button. The terminal will return to the home screen.



5 How to Run a POS Transaction

How to Run a POS Transaction

The POS terminal is used to run payments, or transactions.



Step 1 Inform the cardholder of the VitalChek fee

Step 2 MAIN MENU: Select the Payment option by pressing the F1 button

**Step 3**

LOG ON TO THE POS TERMINAL: The POS **Enter Operator ID** screen displays. User enters ID and presses the green enter button.

Note - if the Operator ID was entered incorrectly or does not have the authority for the transaction, an error message will be displayed

**Step 4**

PRODUCT SELECTION: **Select Product** screen displays with available product options.

Select Product by pressing the corresponding number on the keypad or use the purple action keys to scroll through the list of products. Press the green enter button when the correct product is highlighted. If additional products are available, the page up and down arrows will be displayed.



Step 5 ENTER REFERENCE NUMBER: Reference Number screen displays (if applicable).

Enter Agency defined **Reference Number** (if applicable) and press the green enter button. If **Reference Number** is not required, user can press the green Enter button to bypass

Note: To enter alphabetic characters, press the corresponding number key and then the Alpha button.

**Step 6**

ENTER AMOUNT: **Enter Amount** screen displays, enter the Payment Amount using the numeric keypad. Do not include the VCN Fee. The VCN Fee will be added automatically. Press the green enter button.



Step 7

ADDITIONAL PRODUCTS: If **Another Product** screen displays, use the F1 (No), F2 (Yes) to select.

No - continues the payment process.

Yes - return to step 5 for each additional product.



Step 8

INSERT OR SWIPE CARD:



Step 8:
EMV
(Chip)

EMV Transaction -If the card has a chip (EMV) it must be inserted.
Pin Pad displays **Leave Card Inserted** and then **Remove Card**.
Terminal displays **Receiving/Validating** message.



Debit - The pin pad prompts **Enter Pin**. Customer enters PIN and presses green enter key.



Credit - pin pad prompts for pin entry, press green enter key to bypass pin entry and proceed as Credit.

Step 8: Magstripe (Swipe) Magstripe Transaction - If a card does not have a chip the card will be swiped.

Customer swipes the card, terminal and pin pad display the card type selection screen. Customer selects F1 for **Debit** and F4 for **Credit**.



Debit - Customer enters pin number and presses green Enter key.

Credit - proceed to step 9.

Step 9 FEE BREAKDOWN: Payment fees display, customer selects F4 (Yes) to process, F1 (No) to cancel.



Step 10 RECEIPT PRINTING

EMV Chip transactions - Pin pad will prompt **Remove Card** and beeps until card is removed, terminal displays Waiting for Customer to Remove Card.



Once card is removed, approved message displays and Merchant Copy of the receipt automatically prints.

Terminal prompts **Print Customer Copy?** Select F4 for Yes to print and F1 for No.



Customer receipt prints



Magstripe (swipe) transactions - The Merchant receipt copy will automatically print and terminal will prompt **Print Customer Copy?** Select F4 for Yes to print and F1 for No.



Customer receipt prints



6 How to Run an Integrated POS Transaction - EMV

How to Run an Integrated POS Transaction - EMV

The POS terminal is used to run payments, or transactions.



Step 1

After entering information into cashiering system, proceed to POS terminal

Step 2

Select the Payment option by pressing the F1 button

**Step 3**

The POS Operator ID screen displays **Enter Operator ID**, the user enters the ID and presses the green enter button.

Note - if the Operator ID was entered incorrectly or does not have the authority for the transaction, an error message will be displayed



Step 4

Connecting, Sending, Receiving then **Getting Orders** screen displays

**Step 5**

Available Orders screen displays with all available orders, select order by pressing corresponding number on the keypad or use the purple action key to scroll through the list of orders and press the green enter button when the correct order is highlighted.

Note: If only one order is available the terminal will bypass this screen.



Step 6

Selected order displays, press F4 to continue



Step 7

Insert or Slide Card displays on pin pad

Customer inserts card into Pin Pad, terminal displays **Waiting for Customer Card Input** message



Step 8

EMV Transaction -If the card has a chip (EMV) it must be

inserted.

Pin Pad displays **Leave Card Inserted** and then **Remove Card**.

Terminal displays **Receiving/Validating** message.



Debit - The pin pad prompts **Enter Pin**. Customer enters PIN and presses green enter key.



Credit - pin pad prompts for pin entry, press green enter key to bypass pin entry and proceed as Credit.

Step 9

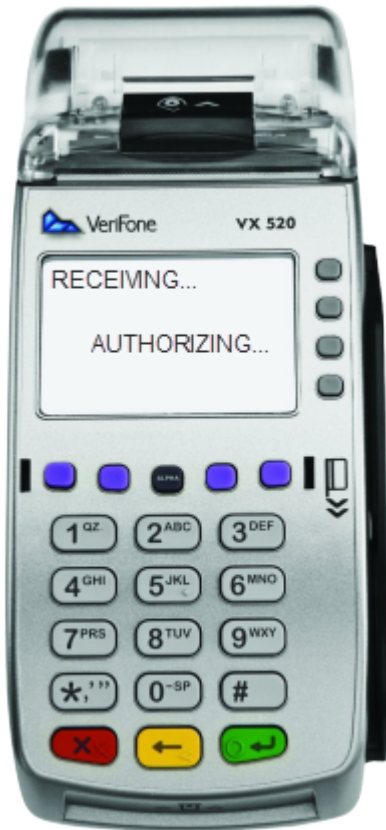
Payment fees display, customer selects F4 (Yes) to process, F1 (No) to cancel.



Step 10

Authorizing/Processing message displays on both Terminal and Pin Pad



**Step 11**

Pin pad will prompt **Remove Card** and beeps until card is removed, terminal displays **Waiting for Customer to Remove Card.**



Once card is removed, approved message displays and Merchant Copy of the receipt automatically prints.

Step 12

Terminal prompts **Print Customer Copy?** Select F4 for Yes to print and F1 for No.

Note - Printed on the receipt is the order number and the agency reference number, if entered in the cashiering system.



Step 13

Printing message displays.



7 How to Reprint a Receipt - EMV

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How to Reprint a Receipt - EMV

Users can reprint a receipt that was printed on the POS terminal.



Step 1 User selects Reprint option by pressing corresponding F3 button

**Step 2**

After selecting transaction option, Enter Operator ID screen displays. Using the keypad, the user inputs POS **Operator ID** and then presses the green enter button to logon to the terminal



Step 3 **Enter Order #** screen displays, to reprint the receipt from the last transaction performed on the terminal press the green enter button. If a difference receipt is needed enter the order # then press the green enter button.



Step 4 Printing screen displays, Agency receipt automatically prints.

Note: Receipt will display duplicate.



Step 5 The terminal will prompt the user to select Yes (F4) or No (F1) to print the customer copy of the receipt



8 POS Receipt Examples - EMV

POS Receipts Examples - EMV

Agency and Customer receipts are printed after each POS transaction.

Agency Receipt

1/5/2019 07:31 AM CDT

Agency Name
Agency Address
Agency City, State, Zip

TERMINAL NAME: E1234501

ORDER #: 123456789

PAYMENT

CITATION \$10.00
12345

AGENCY SUBTOTAL: \$10.00
LEXISNEXIS SERVICE FEE: \$2.50

TOTAL USD: \$12.50

CARD #: 9876 VISA
PAYMENT: CREDIT CHIP READ-CONTACT
MODE: ISSUER
MID: *2345
TID: *****234
AUTH CODE: 123456
APP LABEL: US DEBIT
CVM: NO SIG REQUIRED
AID: A0000000012345
CID: NOT AVAILABLE
AC: NOT AVAILABLE
AMOUNT: \$12.50

CARD APPROVED

AMOUNT PAID:
\$12.50

AGENCY COPY

Customer Receipt

1/5/2019 07:31 AM CDT

Agency Name
Agency Address
Agency City, State, Zip

TERMINAL NAME: E1234501

ORDER #: 123456789

PAYMENT

CITATION \$10.00
12345

AGENCY SUBTOTAL: \$10.00
LEXISNEXIS SERVICE FEE: \$2.50

TOTAL USD: \$12.50

CARD #: 9876 VISA
PAYMENT: CREDIT CHIP READ-CONTACT
MODE: ISSUER
MID: *2345
TID: *****234
AUTH CODE: 123456
APP LABEL: US DEBIT
CVM: NO SIG REQUIRED
AID: A0000000012345
CID: NOT AVAILABLE
AC: NOT AVAILABLE
AMOUNT: \$12.50

CARD APPROVED

AMOUNT PAID:
\$12.50

CUSTOMER COPY

Agency Declined

1/5/2019 07:31 AM CDT

Agency Name
Agency Address
Agency City, State, Zip

TERMINAL NAME: E1234501

ORDER #: 123456789

PAYMENT

CITATION 12345 \$10.00

AGENCY SUBTOTAL: \$10.00
LEXISNEXIS SERVICE FEE: \$2.50

TOTAL USD: \$12.50

CARD #: 1234 MASTERCARD
PAYMENT: CREDIT CHIP READ-CONTACT
MID: *2345
TID: *****234
AUTH CODE: DECLINED
AMOUNT: \$12.50

DECLINED BY CARD/ISSUER

AMOUNT PAID:
\$0.00

AGENCY COPY

Customer Declined

1/5/2019 07:31 AM CDT

Agency Name
Agency Address
Agency City, State, Zip

TERMINAL NAME: E1234501

ORDER #: 123456789

PAYMENT

CITATION 12345 \$10.00

AGENCY SUBTOTAL: \$10.00
LEXISNEXIS SERVICE FEE: \$2.50

TOTAL USD: \$12.50

CARD #: 1234 MASTERCARD
PAYMENT: CREDIT CHIP READ-CONTACT
MID: *2345
TID: *****234
AUTH CODE: DECLINED
AMOUNT: \$12.50

DECLINED BY CARD/ISSUER

AMOUNT PAID:
\$0.00

CUSTOMER COPY

Agency Void

1/5/2019 07:31 AM CDT

Agency Name
Agency Address
Agency City, State, Zip

TERMINAL NAME: E1234501

ORDER #: 123456789

VOID

CITATION \$10.00
12345

AGENCY SUBTOTAL: \$10.00
LEXISNEXIS SERVICE FEE: \$2.50

TOTAL USD: \$12.50

CARD #: 9876 VISA
PAYMENT: CREDIT CHIP READ-CONTACT
MID: 12345
TID: 1234567891234
AUTH CODE: 123456
AMOUNT: -\$12.50

*****CARD REFUNDED*****

AMOUNT REFUNDED:
\$12.50

AGENCY COPY

Customer Void

1/5/2019	07:31 AM CDT
Agency Name	
Agency Address	
Agency City, State, Zip	
TERMINAL NAME: E1234501	
ORDER #: 123456789	
VOID	
CITATION	\$10.00
12345	
AGENCY SUBTOTAL: \$10.00	
LEXISNEXIS SERVICE FEE: \$2.50	
TOTAL USD: \$12.50	

CARD #: 9876	VISA
PAYMENT: CREDIT	CHIP READ-CONTACT
MID:	12345
TID:	1234567891234
AUTH CODE:	123456
AMOUNT:	-\$12.50
CARD REFUNDED	

AMOUNT REFUNDED:	
\$12.50	

CUSTOMER COPY	

Agency Duplicate

1/5/2019 07:31 AM CDT

Agency Name
Agency Address
Agency City, State, Zip

DUPLICATE

TERMINAL NAME: E1234501

ORDER #: 123456789

PAYMENT

CITATION \$10.00
12345

AGENCY SUBTOTAL: \$10.00
LEXISNEXIS SERVICE FEE: \$2.50

TOTAL USD: \$12.50

CARD #: 9876 VISA
PAYMENT: CREDIT CHIP READ-CONTACT
MODE: ISSUER
MID: *2345
TID: *****234
AUTH CODE: 123456
APP LABEL: US DEBIT
CVM: NO SIG REQUIRED
AID: A000000012345
CID: NOT AVAILABLE
AC: NOT AVAILABLE
AMOUNT: \$12.50

CARD APPROVED

AMOUNT PAID:
\$12.50

AGENCY COPY

Customer Duplicate

1/5/2019 07:31 AM CDT

Agency Name
Agency Address
Agency City, State, Zip

DUPLICATE

TERMINAL NAME: E1234501

ORDER #: 123456789

PAYMENT

CITATION \$10.00
12345

AGENCY SUBTOTAL: \$10.00
LEXISNEXIS SERVICE FEE: \$2.50

TOTAL USD: \$12.50

CARD #: 9876 VISA
PAYMENT: CREDIT CHIP READ-CONTACT
MODE: ISSUER
MID: *2345
TID: *****234
AUTH CODE: 123456
APP LABEL: US DEBIT
CVM: NO SIG REQUIRED
AID: A0000000012345
CID: NOT AVAILABLE
AC: NOT AVAILABLE
AMOUNT: \$12.50

CARD APPROVED

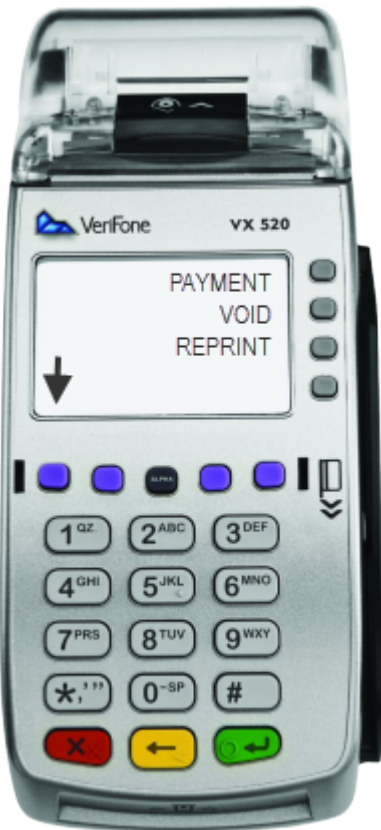
AMOUNT PAID:
\$12.50

CUSTOMER COPY

9 How to Void a POS Transaction - EMV

How to Void a POS Transaction - EMV Credit

POS transactions may be voided using the POS terminal and selecting the Void option.

**Step 1**

User selects the VOID option from the main screen by pressing the F2 button.

**Step 2**

The **Enter Operator ID** screen displays. Enter Operator ID and press green enter button to continue.

Note - if the Operator ID was entered incorrectly or does not have the authority for the transaction, an error message will be displayed.



Step 3

Enter Order # screen displays, enter the number of the order to be voided and press green Enter button to continue.



Note: If the void is unable to be processed, the terminal will display: 'Unable to process void' along with the reason.

Step 4

Void? Confirmation screen displays with order number and amount.
Press F4/Yes to proceed.

**Step 5**

Debit Transactions ONLY: Terminal will display **Please Swipe Card Ending in xxxx.**

Pin pad will prompt customer to swipe card and enter PIN.



Step 6 Merchant copy of the receipt automatically prints.



Step 7 Print Customer Copy screen displays, select Yes (F4) or No (F1).



10 Error Messages - EMV Credit

Possible Errors messages include:

Amount Limits The terminal will check that the transaction amount is within the maximum/minimum range.

A message will display if the Agency maximum amount is exceeded. Enter new amount and press green enter key to proceed.



A message will display if the product maximum amount is exceeded. Enter a new amount and press the green enter key to proceed.



A message will display if the order maximum amount is exceeded. Enter a new amount and press the green enter key to proceed.



A message will display if the agency minimum is not met. Enter the new

amount and press the green enter key to proceed.



Card Not Supported If a card brand is swiped/inserted that is not accepted for that agency, the terminal will display 'Card not supported, Try another card' message. Press F1 for No to cancel the transaction and return to the home screen or F4 to continue with another card.



11 Admin Menu- EMV Credit

Admin Menu The Admin Menu is access from the main menu by selecting the Page Down button, then selecting F1 for Admin. The Admin menu should be used for troubleshooting only.





The only options for agency use are Terminal Parameters, Refresh and Restart. The other options are for LN internal use. Press down arrow key to display all Admin menu items.





12 Help Menu - EMV Credit

Help Menu The Help Menu contains information helpful in troubleshooting. The options available in the Help menu are F1 About, F2 Test Comm and F4 Tech Help Desk.



F1 About displays the Agency Name, VitalChek App Name and the version of the application the terminal is running.



F2 Test Comm allows the user to run a connection test.

F4 Tech Help Desk displays the phone numbers for Customer Service, Technical Help Desk and will show the Terminal name (ITID).

