

POS User Guide

Ingenico iCT/iWL



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1. OVERVIEW

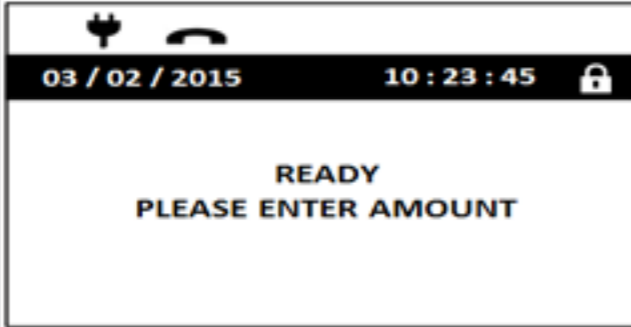



Ingenico's new generation terminal series combines the power of 90 nanometer technology, the latest PCI PED 3.x security, and the revenue opportunities of countless value added services in one unique family. Engineered to last, the compact design eliminates technical complexity to assure faultless operation in even the most demanding of banking and retail environments, while its ergonomic styling delivers the most comfortable and convenient user experience of any terminal in its class.

2. Operator's Transaction

II-1. PURCHASE

A data capture transaction that debits a cardholder's account in exchange for goods or services.

II-1a. PURCHASE - Magnetic Stripe Card

STEP	ACTION	DISPLAY
1	Enter the Purchase amount. Example: SR10.00 Press ENTER.	
2	Swipe customer's card. Example: SPAN card	
3	Key-in customer's Personal Identification Number or PIN. Then press ENTER.	
4	Terminal will process the transaction. Processing Now...	

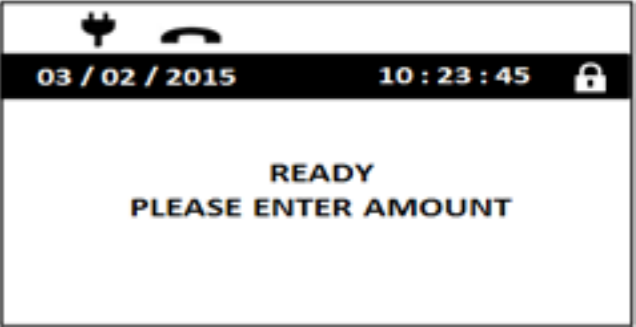

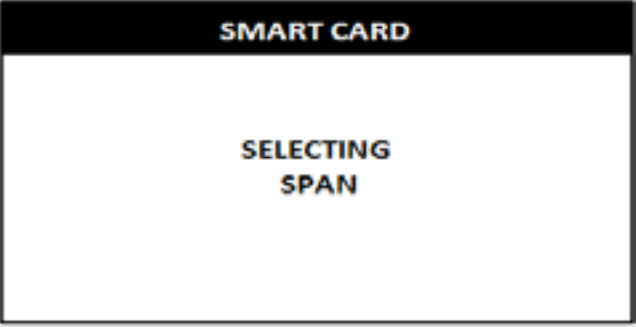

Transaction Approved.

- 5 Printing 1st copy.

Press F4 or YES for 2nd copy.



II-1b. PURCHASE - CHIP Card

STEP	ACTION	DISPLAY
1	Enter the Purchase amount. Example: SR10.00 Press ENTER.	
2	Insert customer's card. Example: SPAN card	
3	Terminal will read the card.	
4	Key-in customer's Personal Identification Number or PIN. Then press ENTER.	

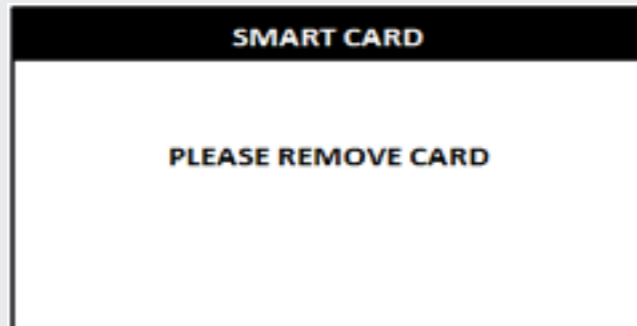
5 Terminal will process the transaction.
Processing Now...



6 Transaction Approved.
Printing 1st copy.
Press F4 or YES for 2nd copy.



7 Remove the chip card.



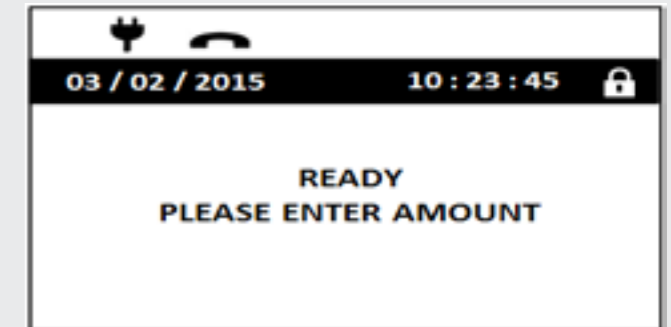
II-2. PURCHASE with CASH BACK

A Purchase transaction where the amount of the transaction represents both the value of the goods or services and of a Cash Amount requested by the Cardholder. The amount of the cash portion is identified in the transaction data as a separate item.

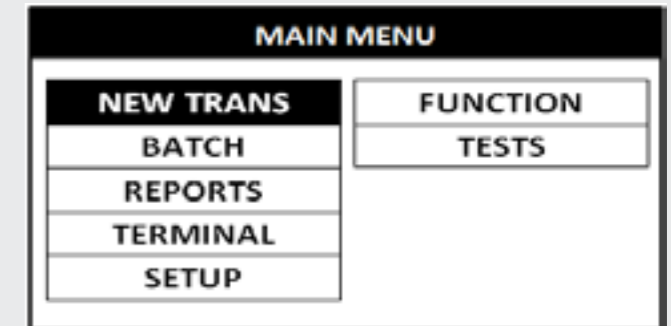
STEP ACTION

DISPLAY

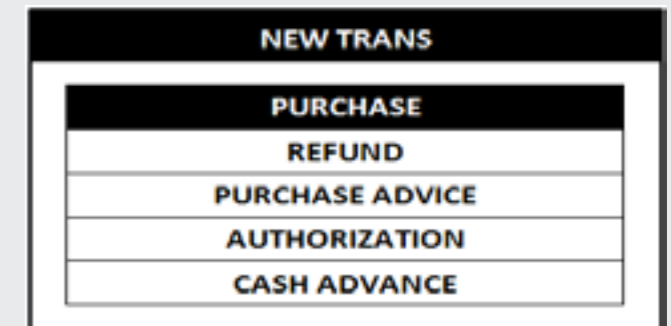
1 Press F1 for MENU...



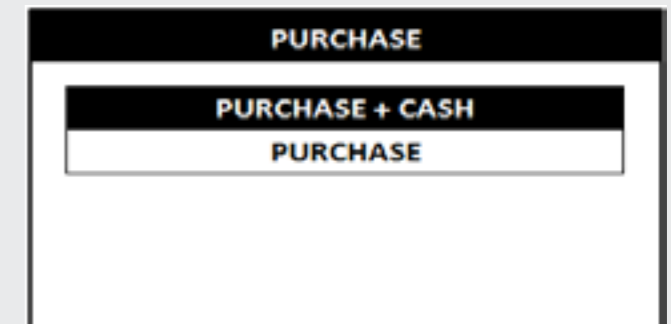
2 Select NEW TRANS and press ENTER.



3 Select PURCHASE and press ENTER.



4 Select PURCHASE + CASH



5 Enter purchase amount.
Example: SAR 100.00
Then press ENTER.

PURCHASE
PURCHASE AMOUNT
SAR 100.00
ENTER NUMBERS (0-9)

6 Enter cash amount.
Example: SAR 50.00
Then press ENTER

PURCHASE + CASH
CASH AMOUNT
SAR 50.00
ENTER NUMBERS (0-9)

7 Press F4 for Yes.

PURCHASE + CASH
CASH : SAR 50.00
TOTAL : SAR 150.00
CORRECT ?
NEXT YES

8 Insert customer's card.
Example: SPAN card

CASHBACK
CASHBACK SAR150.00
SWIPE OR INSERT CARD

9 Terminal will read the card.

SMART CARD
SELECTING
SPAN

10 Terminal will process the transaction.
Processing Now...

COMMS
PROCESSING NOW

11 Transaction Approved.
Printing 1st copy.
Press F4 for YES for 2nd copy.

RESPONSE
Approved

12 Remove chip card.

SMART CARD
PLEASE REMOVE CARD

II-3. REVERSAL

Initiated by the Retailer as a CANCEL transaction to reverse the previous purchase transaction. The Retailer is allowed to cancel only after the last approval is completed within the reversal time limit of 60 seconds.

STEP ACTION

DISPLAY

1 Press CLEAR to reverse.

03 / 02 / 2015 10 : 23 : 45

READY
PLEASE ENTER AMOUNT
CLEAR TO REVERSE 60

Key-in merchant password.

2 Example: 0000

Then press ENTER key.

ENTER PASSWORD

ENTER PASSWORD

ENTER NUMBERS (0-9)

3 Press F4 for YES.

REVERSAL

000053 SAR150.00

CORRECT ?

NO YES

Transaction Accepted.

4 Printing 1st copy of the receipt.

Press F4 for YES for 2nd copy.

RESPONSE

TRANSACTION ACCEPTED

II-4. AUTHORIZATION

Online check of a cardholder's account before a purchase is made. The transaction is entered with an amount that is equal to that of the purchase or that is predetermined by the retailer. If approved, this transaction assumes a pre-authorization purchase completion will follow to finalize the purchase. The pre-authorized amount can optionally be held against the account until a pre-authorization completion occurs or the hold time expires.

II-4a. AUTHORIZATION - Magnetic Stripe Card

STEP ACTION

DISPLAY

1 Press F1 for MENU...

03 / 02 / 2015 10 : 23 : 45

READY
PLEASE ENTER AMOUNT

2 Select NEW TRANS and press ENTER.

MAIN MENU

NEW TRANS	FUNCTION
BATCH	TESTS
REPORTS	
TERMINAL	
SETUP	

3 Select AUTHORIZATION (use arrow down key) and press ENTER.

NEW TRANS

PURCHASE
REFUND
PURCHASE ADVICE
AUTHORIZATION
CASH ADVANCE

Key-in authorization amount.

4 Example: SR 100.00

Press ENTER

AUTHORIZATION

AUTHORIZATION AMOUNT

SAR 100.00

ENTER NUMBERS (0-9)

5 Swipe customer's card.
Example: VISA card



6 Terminal will process the transaction.
Processing Now...



7 Transaction Approved.
Printing 1st copy.
Press F4 for YES for 2nd copy.

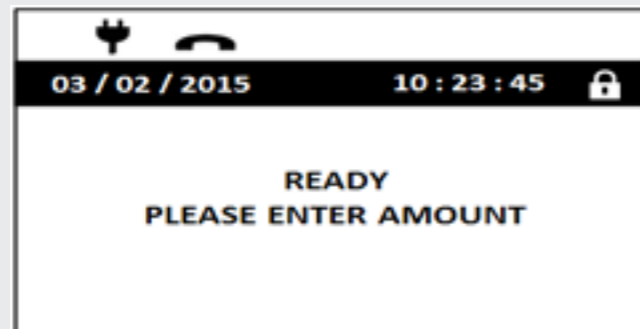


II-4b. AUTHORIZATION - CHIP Card

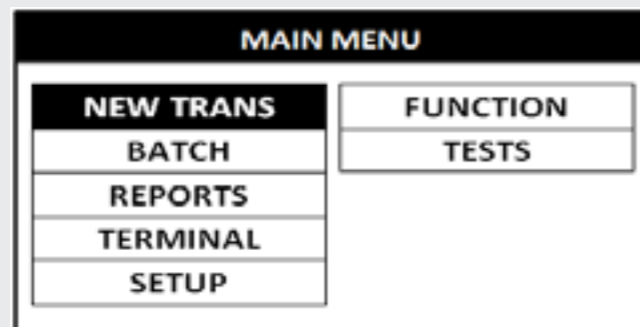
STEP ACTION

DISPLAY

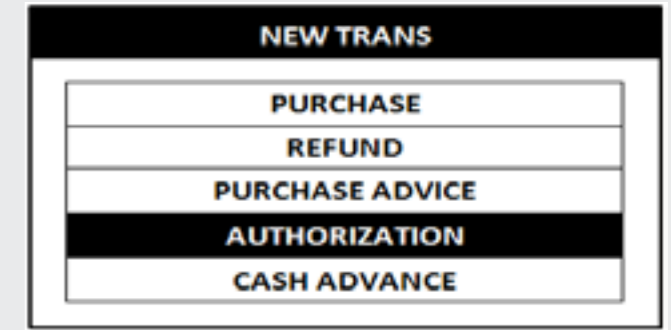
1 Press F1 for MENU...



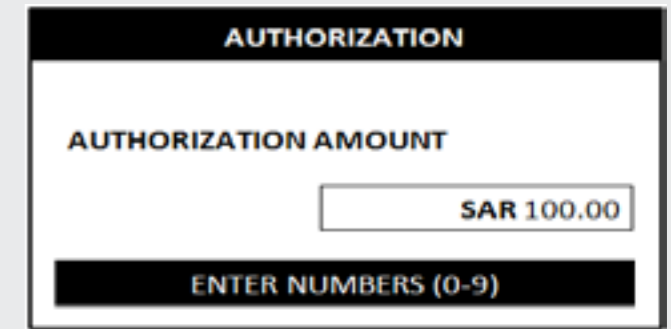
2 Select NEW TRANS and press ENTER.



3 Select AUTHORIZATION (use arrow down key) and press ENTER.



4 Key-in authorization amount.
Example: SR 100.00
Press ENTER



5 Insert customer's chip card.
Example: VISA chip



6 Terminal will read the card.



7 Terminal will process the transaction.
Processing Now...



- Transaction Approved.
- Printing 1st copy.
- 8 Press F4 or YES for 2nd copy.



- 9 Remove customer's chip card.



II-5. PURCHASE ADVICE

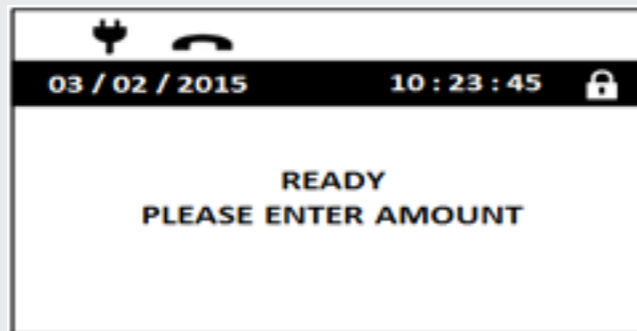
Follow-up to an approved pre-authorization purchase transaction. It is initiated after the cardholder received the purchased goods or services. The amount entered in this transaction supersedes that entered in the pre-authorization purchase.

II-5a. PURCHASE ADVICE - Magnetic Stripe Card

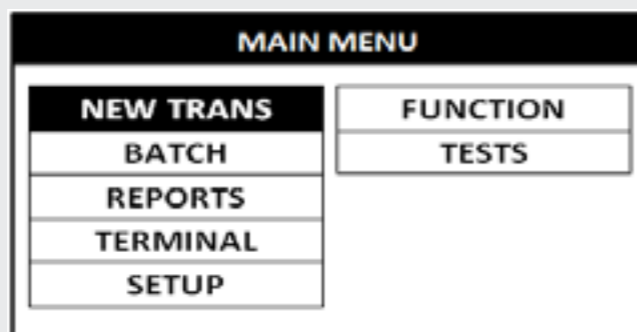
STEP ACTION

DISPLAY

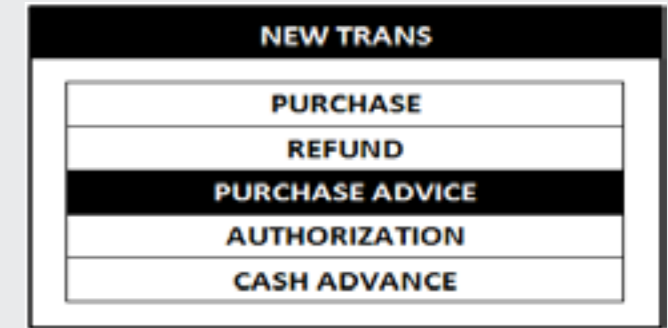
- 1 Press F1 for MENU...



- 2 Select NEW TRANS and press ENTER.



- 3 Select PURCHASE ADVICE (use arrow down key) and press ENTER.



- 4 Key-in the Advice amount.
Example : SAR 100.00
Press ENTER



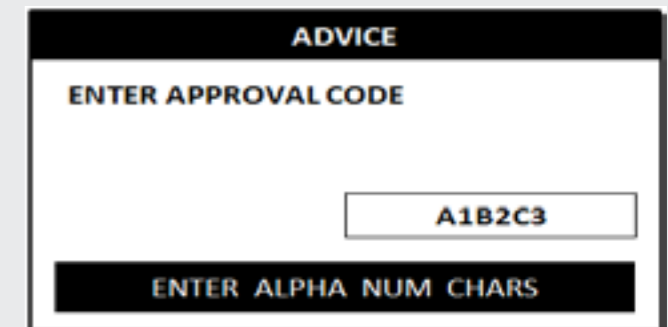
- 5 Swipe customer's card.
Example: VISA card



- 6 Key-in APPROVAL CODE *.
Example: A1B2C3
* Use the approval code from corresponding approved authorization transaction.



- 7 After entering the approval code, press ENTER key



8 Press F4 for YES, if the amount is the same in the approved authorization transaction, else press F1 for NO.

ADVICE

AMOUNT SAME AS AUTH ?

NO YES

9 Transaction accepted.
Printing 1st receipt...

RESPONSE

TRANSACTION ACCEPTED

10 Press F4 for YES for 2nd copy of the receipt.

RECEIPT

REMOVE MERCHANT COPY

PRINT DUPLICATE ??

NO YES

II-5b. PURCHASE ADVICE - CHIP Card

STEP ACTION

DISPLAY

1 Press F1 for MENU...

03 / 02 / 2015 10 : 23 : 45

READY
PLEASE ENTER AMOUNT

2 Select NEW TRANS and press ENTER.

MAIN MENU

NEW TRANS	FUNCTION
BATCH	TESTS
REPORTS	
TERMINAL	
SETUP	

3 Select PURCHASE ADVICE (use arrow down key) and press ENTER.

NEW TRANS

PURCHASE

REFUND

PURCHASE ADVICE

AUTHORIZATION

CASH ADVANCE

4 Key-in the Advice amount.

Example : SAR 100.00

Press ENTER

PURCHASE ADVICE

ADVICE AMOUNT

SAR 100.00

ENTER NUMBERS (0-9)

5 Insert customer's card.

Example: VISA card

ADVICE

SWIPE OR INSERT CARD

6 Terminal will read the card.

SMART CARD

SELECTING
VISA CREDIT

7 Key-in APPROVAL CODE
*
Example: A1B2C3
* Use the approval code from corresponding approved authorization transaction.

ADVICE

ENTER APPROVAL CODE

ENTER ALPHA NUM CHARS

8 After entering the approval code, press ENTER key

ADVICE

ENTER APPROVAL CODE

A1B2C3

ENTER ALPHA NUM CHARS

9 Press F4 for YES, if the amount is the same in the approved authorization transaction, else press F1 for NO.

ADVICE

AMOUNT SAME AS AUTH ?

NO YES

10 Transaction accepted.
Printing 1st receipt...

RESPONSE

TRANSACTION ACCEPTED

11 Press F4 for YES for 2nd copy of the receipt.

RECEIPT

REMOVE MERCHANT COPY

PRINT DUPLICATE ??

NO YES

12 Remove customer's chip card.

SMART CARD

PLEASE REMOVE CARD

II-6. CASH ADVANCE

A manual cash disbursement.

II-6a. CASH ADVANCE - Magnetic Stripe Card

STEP	ACTION	DISPLAY
------	--------	---------

1	Press F1 for MENU...	
---	----------------------	--

03 / 02 / 2015 10 : 23 : 45

READY
PLEASE ENTER AMOUNT

2	Select NEW TRANS and press ENTER.	
---	-----------------------------------	--

MAIN MENU

NEW TRANS	FUNCTION
BATCH	TESTS
REPORTS	
TERMINAL	
SETUP	

3	Select CASH ADVANCE (use arrow down key) and press ENTER.	
---	---	--

NEW TRANS

PURCHASE
REFUND
PURCHASE ADVICE
AUTHORIZATION
CASH ADVANCE

4	Key-in the CASH amount.	
---	-------------------------	--

4	Example : SAR 100.00 then press ENTER	
---	--	--

CASH ADVANCE

CASH AMOUNT

SAR 100.00

ENTER NUMBERS (0-9)

5 Swipe customer's card
Example: VISA



6 Terminal will process the transaction.
Processing Now...



7 Transaction Approved.
Printing 1st copy.
Press YES for 2nd copy.

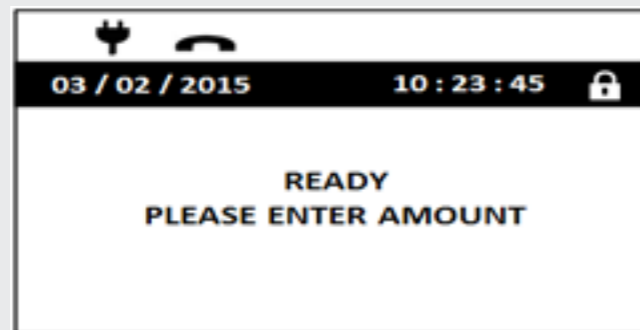


II-6b. CASH ADVANCE - CHIP Card

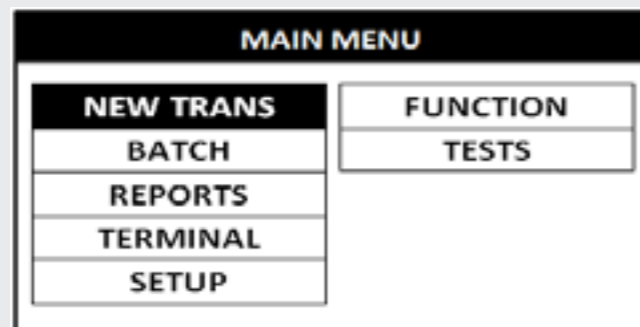
STEP ACTION

DISPLAY

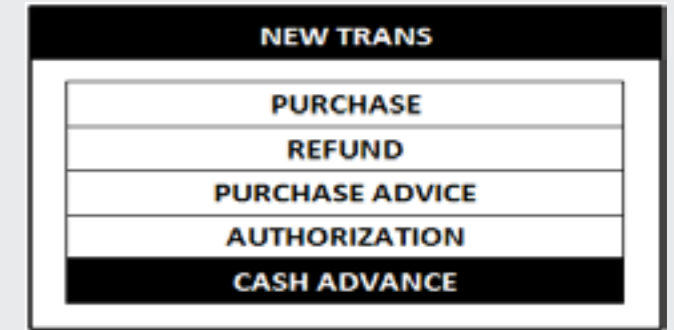
1 Press F1 for MENU...



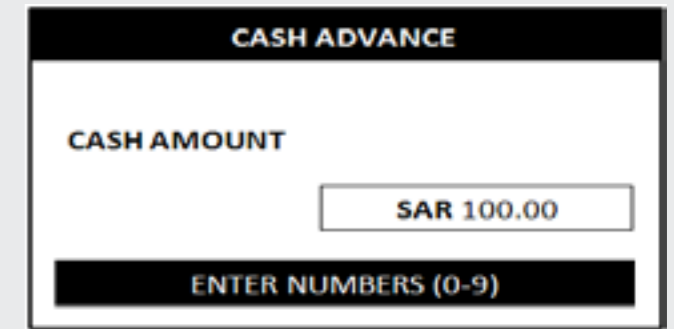
2 Select NEW TRANS and press ENTER.



3 Select CASH ADVANCE (use arrow down key) and press ENTER.



4 Key-in the CASH amount.
Example : SAR 100.00
then press ENTER



5 Swipe customer's chip card.
Example: VISA



6 Terminal will read the card.



7 Terminal will process the transaction.
Processing Now...



- Transaction Approved.
- 8 Printing 1st copy.
- Press YES for 2nd copy.



- 9 Remove customer's chip card.

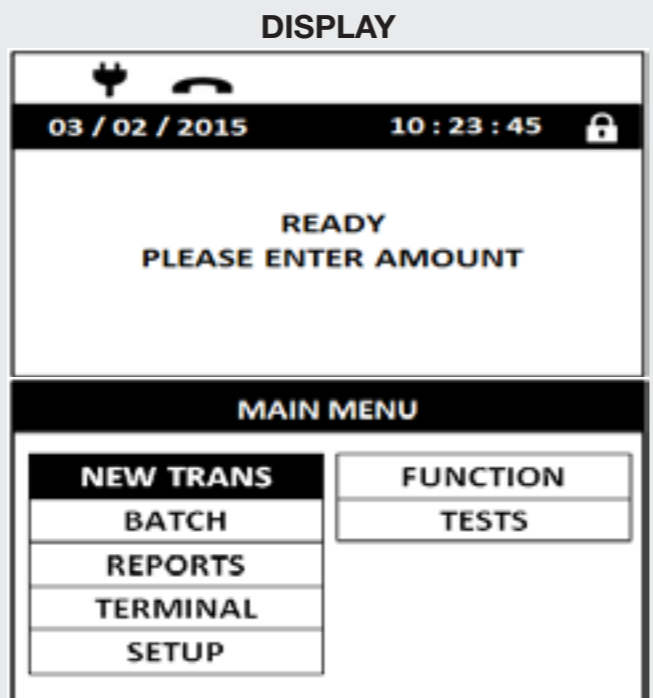


III. SUPERVISOR OPERATIONS
III-1. REFUND

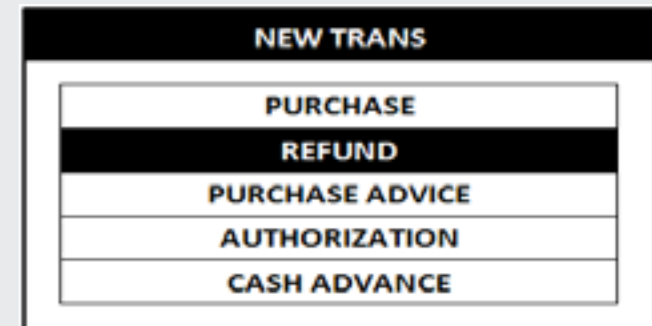
A data capture transaction that is initiated by the Retailer to credit the cardholder for a refund of goods or services, and to debit the retailer's account accordingly. It requires the cardholder to enter the PIN and also requires the retailer's supervisor password and the retailer's signature.

III-1a. REFUND - Magnetic Stripe Card

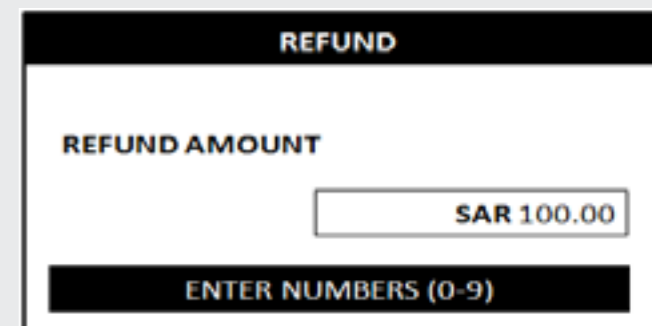
- | STEP | ACTION |
|------|-----------------------------------|
| 1 | Press F1 for MENU... |
| 2 | Select NEW TRANS and press ENTER. |



- 3 Select REFUND (use arrow down key) and press ENTER.



- 4 Key-in REFUND amount.
- Example: SAR100.00
- Then press ENTER key.



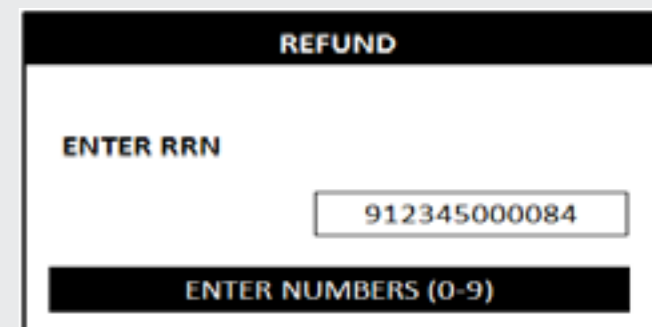
- 5 Swipe customer's card
- Example : SPAN card



- 6 Key-in merchant password.
- Example: 0000
- Then press ENTER key.



- 7 Key-in Retrieval Reference Number or RRN.
- see Section VI for RRN
- example: 912345000084
- Then press ENTER.



8 Key-in customer's Personal Identification Number or PIN.

Then press ENTER

PINPAD
TOTAL SAR 100.00
ENTER PIN

9 Terminal will process the transaction.

Processing Now...

COMMS
PROCESSING NOW

10 Transaction Approved.

Printing 1st copy.

Press YES for 2nd copy.

RESPONSE
Approved

III-1b. REFUND - CHIP Card

STEP ACTION

DISPLAY

1 Press F1 for MENU...

03 / 02 / 2015 10 : 23 : 45
READY
PLEASE ENTER AMOUNT

2 Select NEW TRANS and press ENTER.

MAIN MENU

NEW TRANS	FUNCTION
BATCH	TESTS
REPORTS	
TERMINAL	
SETUP	

3 Select REFUND (use arrow down key) and press ENTER.

NEW TRANS

PURCHASE
REFUND
PURCHASE ADVICE
AUTHORIZATION
CASH ADVANCE

4 Key-in REFUND amount.

Example: SAR100.00

Then press ENTER key.

REFUND
REFUND AMOUNT SAR 100.00
ENTER NUMBERS (0-9)

5 Insert customer's chip card

Example : SPAN card

REFUND SAR 100.00
SWIPE OR INSERT CARD

6 Terminal will read the card.

SMART CARD
SELECTING VISA CREDIT

Key-in merchant password.

example: 0000

Then press ENTER key.

ENTER PASSWORD
ENTER PASSWORD ****
ENTER NUMBERS (0-9)

Key-in Retrieval Reference Number or RRN.

8 see Section VI for RRN
example: 912345000084
Then press ENTER.

A terminal screen with a black header bar containing the word "REFUND" in white. Below the header, the text "ENTER RRN" is displayed. A white input field contains the number "912345000084". At the bottom of the screen, a black bar contains the text "ENTER NUMBERS (0-9)" in white.

9 Terminal will process the transaction.
Processing Now...

A terminal screen with a black header bar containing the word "COMMS" in white. Below the header, the text "PROCESSING NOW" is displayed in the center.

10 Transaction Approved.

10 Printing 1st copy.
Press YES for 2nd copy.

A terminal screen with a black header bar containing the word "RESPONSE" in white. Below the header, the text "Approved" is displayed in the center.

11 Remove customer's chip card.

A terminal screen with a black header bar containing the words "SMART CARD" in white. Below the header, the text "PLEASE REMOVE CARD" is displayed in the center.

III-2. RECONCILIATION

The supervisor should select this operation at the end of day, so that the totals will be validated against the bank totals since the last reconciliation operation.

STEP ACTION DISPLAY

1 On READY display, press F4 for RECONCILIATION.

A terminal screen with a status bar at the top showing "03 / 02 / 2015" and "10 : 23 : 45" with a lock icon. The main display area shows the text "READY" and "PLEASE ENTER AMOUNT" in the center.

2 Key-in merchant password.

2 example: 0000
Then press ENTER key.

A terminal screen with a black header bar containing the words "ENTER PASSWORD" in white. Below the header, the text "ENTER PASSWORD" is displayed. A white input field contains four asterisks "****". At the bottom of the screen, a black bar contains the text "ENTER NUMBERS (0-9)" in white.

3 Terminal will process the reconciliation.

3 PROCESSING NOW ...

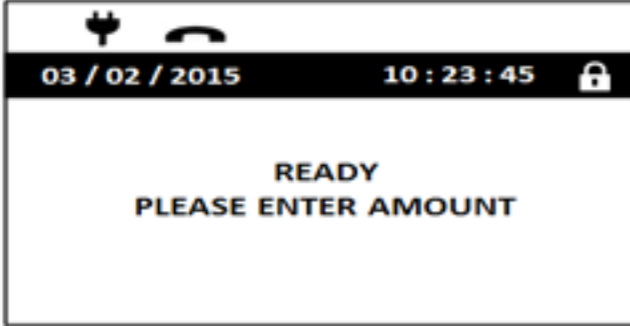
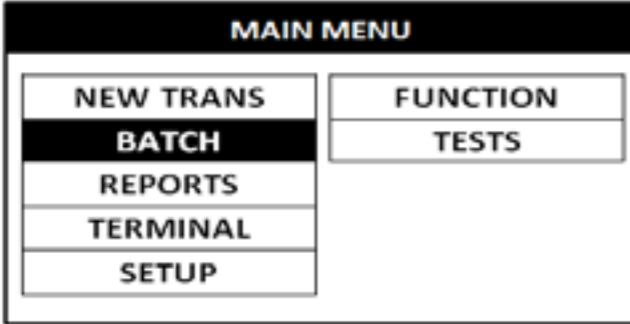
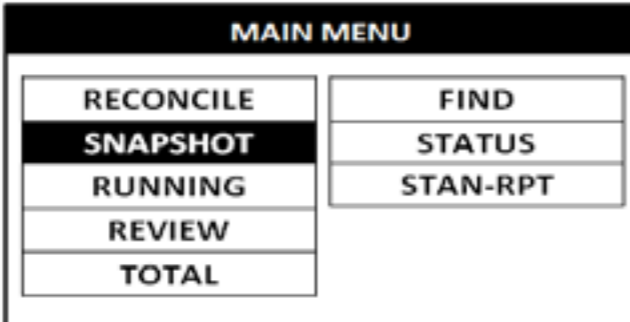
A terminal screen with a black header bar containing the word "COMMS" in white. Below the header, the text "PROCESSING NOW" is displayed in the center.

4 Reconciliation completed.
Printing 1st copy of the receipt.
Tear-off paper.
Press ENTER for duplicate copy.

A terminal screen with a black header bar containing the word "RESPONSE" in white. Below the header, the text "RECONCILIATION COMPLETED" is displayed in the center.

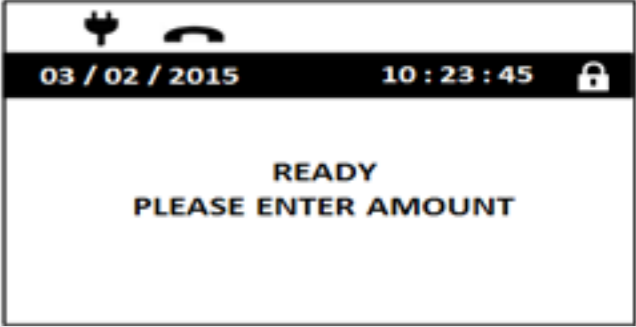
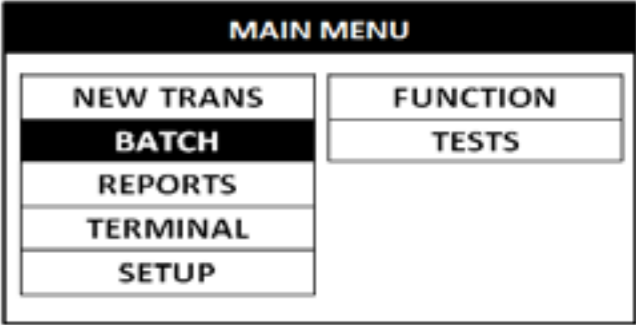
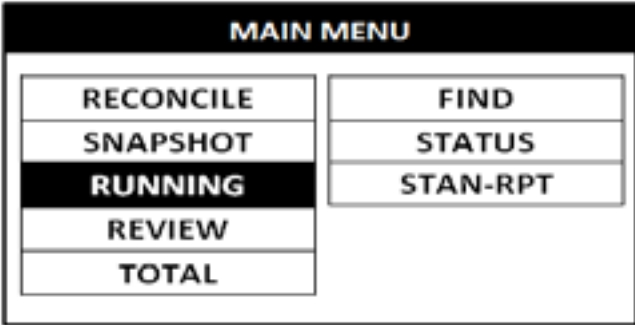
III-3. SNAPSHOT BALANCES

The supervisor can perform this operation at any time to print the totals without resetting the totals.

STEP	ACTION	DISPLAY
1	Press F1 for MAIN MENU...	
2	Select BATCH (use arrow down key) and press ENTER.	
3	Select SNAPSHOT by pressing arrow down key once then press ENTER key. Printing SNAPSHOT receipt... Tear-off paper.	

III-4. RUNNING TOTALS

The supervisor should perform this operation at the end of each shift, so the totals will be reset and a fresh account starts for the next shift.

STEP	ACTION	DISPLAY
1	Press F1 for MAIN MENU...	
2	Select BATCH (use arrow down key) and press ENTER.	
3	Select RUNNING by pressing arrow down key twice then press ENTER key. Printing receipt... Tear-off paper.	

III-5. PASSWORD CHANGE

The supervisor can perform this operation at any time to change the merchant password.

STEP ACTION

DISPLAY

1 Press F1 for MAIN MENU...

03 / 02 / 2015 10 : 23 : 45

READY
PLEASE ENTER AMOUNT

2 Select FUNCTION (use arrow down key) and press ENTER.

MAIN MENU

NEW TRANS	FUNCTION
BATCH	TESTS
REPORTS	
TERMINAL	
SETUP	

3 Enter Merchant Function 90.
Then press ENTER key.

MERCHANT FUNCTION

MERCHANT FUNCTION

90

ENTER NUMBERS (0-9)

4 Key-in OLD password.
Example: 1111
Then press ENTER key.

PASSWORD CHANGE

ENTER OLD PASSWORD

1111

ENTER NUMBERS (0-9)

Key-in NEW password.

5 example: 2222

Then press ENTER key.

PASSWORD CHANGE

NEW PASSWORD

2222

ENTER NUMBERS (0-9)

Key-in NEW password again.

6

Then press ENTER key.

PASSWORD CHANGE

NEW PASSWORD AGAIN

2222

ENTER NUMBERS (0-9)

Transaction accepted.

7

Password has been changed.

RESPONSE

TRANSACTION ACCEPTED

IV. IMPORTANT INFORMATIONS

1. REVERSAL transaction is always OFFLINE.
2. No REVERSAL transaction for International Card Scheme (ICS).
3. PURCHASE ADVICE transaction is always OFFLINE.
4. PURCHASE with CASHBACK is only for SPAN chip card.
5. CASH ADVANCE is not allowed for SPAN, MAESTRO and ELECTRON.

Retrieval Reference Number (RRN)

Retrieval Reference Number or RRN is a 12 Alphanumeric character reference supplied by the system retaining the original source information and used to assist in locating that information or a copy of it. This Data Element is mandatory for all financial transaction and reversal messages. The RRN should always be printed in full on the POS receipt.

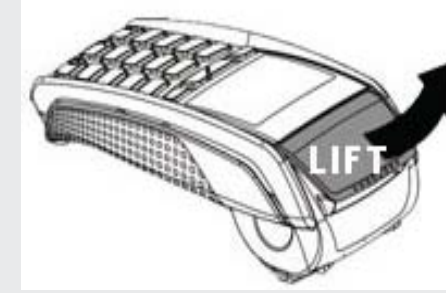


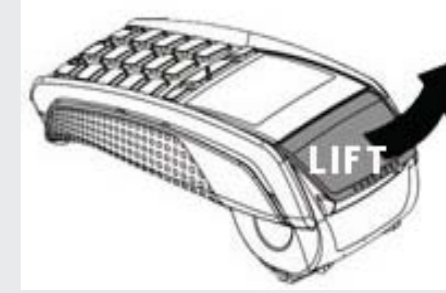
V.

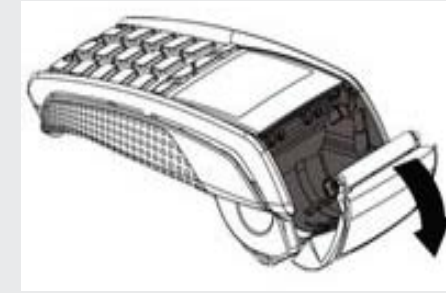
VI. RECEIPT PAPER INSTALLATION

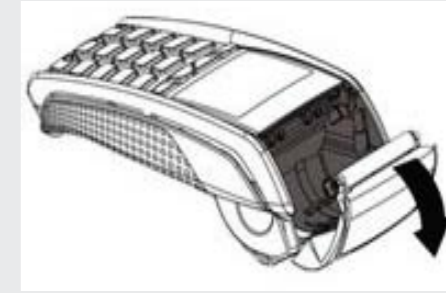
Installation of the receipt thermal paper in the terminal.

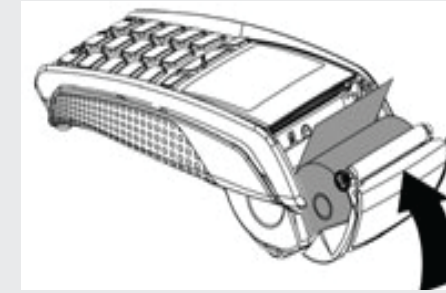
STEP	ACTION	DISPLAY
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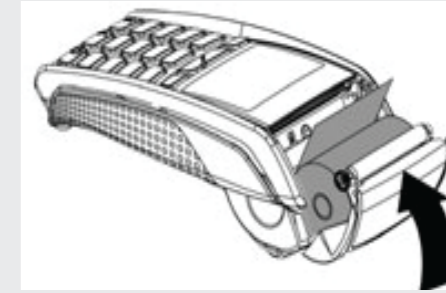
1	Hold the terminal securely in one hand. With the other hand, and by using two fingers, lift the printer cover release as shown. Fully open the printer cover and remove the old roll of paper.	
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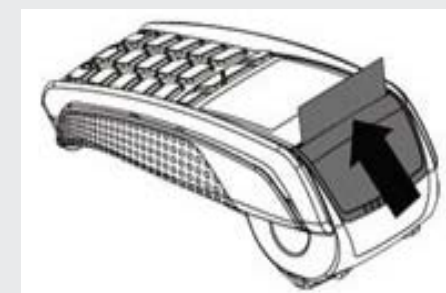


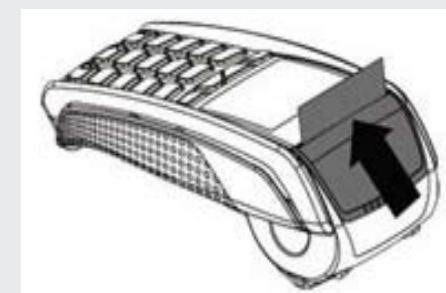
2	Unstick the end of the new roll. Leaving the end free, hold the paper roll and carefully place into the printer compartment.	
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3	Holding the free end of the paper and your terminal, close the printer cover carefully and push firmly until it locks.	
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4	While your terminal is displaying the idle screen, press and hold the YELLOW button to ensure that the paper feeds correctly. Only 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.	
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VII. COMMON TERMINAL ERROR MESSAGES

MESSAGE	DESCRIPTION
* PAPER OUT	Displayed when paper failure has been detected by the terminal.
* WAITING FOR LINE / LINE IDLE	The telephone line is engaged or disconnected.
* CARD ERROR	The card is swiped incorrectly, or the card reader is defective.
* TRAN NOT ALLOWED FOR CARD SCHEME / CARD SCHEME NOT SUPPORTED / UNSUPPORTED CARD	Displayed when an attempt has been made to process a transaction which is not allowed by the bank card scheme represented by card account number.
* ALLOWABLE PIN TRIES EXCEEDED	Displayed when the cardholder has unsuccessfully entered a PIN the maximum number of times.
* MANUAL ENTRY NOT ALLOWED	Manually entered card numbers are not allowed in this operation.
* RETRY PIN / INCORRECT PIN / WRONG PIN	Displayed when an incorrect PIN has been entered.
* EXPIRED CARD, CONTACT YOUR BANK	The card is already expired, or the expiry date is incorrectly entered.
* APPLICATION BLOCKED	Displayed when the selected application is blocked.
* CARD BLOCKED	Displayed when the card is blocked.
* PIN BLOCKED	Displayed when the offline PIN has been blocked.
* TRIES LEFT : XX	Displayed when an offline PIN has been incorrectly entered. XX is the number of tries remaining.
* CARD FAIL	Displayed when the chip card has been inserted through the chip reader and no data is detected on the card.
* AMOUNT / TRANS EXCEEDED	Displayed when the merchant attempted a transaction where the amount exceeded the upper limit for card scheme.
* CHIP NOT SUPPORTED	The acquirer doesn't support chip cards.
* USER CANCELLED	Transaction cancelled by merchant.
* CARD DECLINED	Transaction declined by card.
* PLEASE REGISTER	Displayed when a transaction has been attempted on the terminal which requires registration.
* SETTLEMENT REQUIRED	Displayed when the terminal requires reconciliation.
* RECONCILIATION UNSUCCESSFUL	Indicates that reconciliation at the terminal has successfully been completed but the terminal is out-of-balance.
* TEMPORARILY OUT OF SERVICE	Displayed when the terminal reached the maximum SAF depth / SAF accumulative amount limit.

POS User Guide

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