

# Welcome to your PC EFTPOS integrated payment solution



**Verifone**<sup>®</sup>



You're only a few simple steps away from a whole new payment experience. Don't worry - it is pretty quick and easy - just follow the instructions provided in this booklet, and you'll have your new PIN pad up and running in no time.

1 Getting Started

2 User Interface Guide

3 PIN pad Care Guide

4 Offline Mode

5 Troubleshooting

6 Help & Support

## Need help?

If you're having trouble, don't worry we're right here to help.

If you need to talk to someone please give one of our Customer Services Representatives a call on **0800 EFTPOS** option 4.



# PC EFTPOS

## Getting Started

## Getting Started

After installation has completed and the computer has restarted you will notice several additional icons have been added to the System-Tray and start menu. The icon will be color-coded in accordance with the state of PC EFTPOS (see table below). Where the status is non-green, there will be a corresponding notification on the UI, which provides further detail.

Icon	Description
	OK - The system is configured correctly and it is in a normal, operational state.
	Warning - The system is operational but is in an abnormal state, e.g. Offline Mode.
	Information - Non-operational information is available to the operator, e.g. PIN pad has reversals pending
	Error - The system's configuration is incorrect and / or it is in a non-operational state

## PC EFTPOS Controller

The PC EFTPOS Controller handles EFTPOS transactions from a Point of Sale (POS).

The Controller also manages the interfaces with the other components of PC EFTPOS (OCX, UI and PIN pad). The Controller is programmed to start-up automatically when the host machine's operating system starts.



# PC EFTPOS

## User Interface Guide

# PC EFTPOS - User Interface Guide

To display the PC EFTPOS User Interface (UI) doubleclick the PC EFTPOS icon in the System-Tray. If you are accessing the UI for the first time you will be presented with the UI home-page.



Figure 1 - Home page

## Accessing the User Interface

The first time you access any of the following functions you need to enter the Daily Password:

- Configuration (includes all sub-menu options)
- Diagnostics – PIN pad Diagnostics

An EFTPOS NZ helpdesk representative can provide you with the Daily Password, please call us on **0800 338 767, option 2**.



Figure 2 - Login page

## Using the User Interface

### Journal

When the Journal page is opened, the journal for the current day is displayed with transactions in descending date order. Use the 'Date Picker' to display results for a selected date.

Results will be paginated where there are more records than can be displayed on one page. Use the navigation options to navigate to the desired results page.

Click the 'Refresh' button to ensure you have the most up to date snapshot of the date you are querying (Figure 3).

There are two options available to print Journal receipts. Clicking the 'Print All Receipts' button allows you to send all receipts committed to the Journal for the selected date to the POS or the PIN pad printer. Before using this feature, you will need to ensure your receipt printer is properly installed and your POS or PIN pad is configured to use it.

To print a single receipt, click the desired journal entry. Click the 'Print' button at the top of the receipt to print a copy. Your printing configuration determines whether the receipt is printed by the POS or PIN pad printer (where printing capability exists).

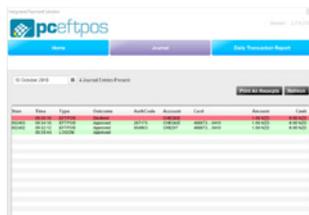


Figure 3 - View Journal



Figure 4 - Journal Receipt

## Daily Transaction Report

A report detailing all approved transactions for a specified date is available in the 'Journal' menu. You can select a transaction date using the date picker and view the results on the screen or either download or print a .PDF copy.



Figure 5 - Daily Transaction Report

## Administration

The 'Administration' menu is used to process additional eftpos functions.



Figure 6 - Administration Menu

## Print Pending Transactions

You can use the 'Print Pending Transactions' menu option to display on-screen the PIN pad's pending transaction receipt. 'Pending Transactions' are stored transactions and reversals not yet uploaded to the Verifone Network. A copy of the receipt can be printed by clicking the 'Print' button at the top of the receipt. Your printing configuration determines whether the receipt is printed by the POS or PIN pad printer (where printing capability exists).

If there are no pending transactions the PIN pad will display 'No Pending Trans' and you will be presented with a 'No Transactions' dialogue box.

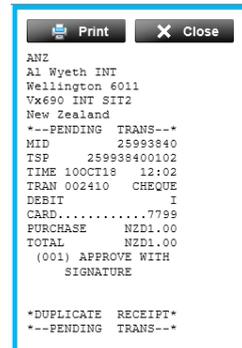


Figure 7 - Pending Transactions Receipt

## Logon

Your PIN pad needs to logon to the Verifone Network to establish a connection and enable the online acceptance of transactions. The PIN pad will attempt this automatically, however you can use the 'Logon' menu option to manually logon. An on-screen receipt will be produced for manually-initiated Logons only. A copy of the receipt can be printed by clicking the 'Print' button at the top of the receipt. Your printing configuration determines whether the receipt is printed by the POS or PIN pad printer (where printing capability exists).

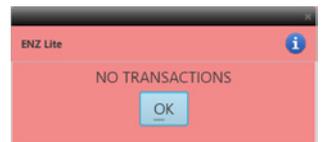


Figure 8 - No Transactions



Figure 9 - Logon Receipt

## Reprint Receipt

Use the 'Reprint Receipt' menu option to display onscreen the last financial receipt produced by the PIN pad. Click the 'Print' button at the top of the receipt to print a copy of the receipt. Your printing configuration determines whether the receipt is printed by the POS or PIN pad printer (where printing capability exists).



Figure 10 - Reprint Last Financial Receipt

## Settlement Cutover

'Settlement Cutover' closes the current settlement day. Any transactions performed once complete will feature in the next settlement day. 'Settlement Cutover' is configured to occur automatically at a predetermined time, however you can use the 'Settlement Cutover' menu option to trigger a manual cutover. You will be asked to confirm that you wish to perform a 'Settlement Cutover' before the PIN pad initiates the operation.

Following confirmation, the Settlement Cutover receipt will be displayed on-screen. Click the 'Print' button at the top of the receipt to print a copy of the receipt to your POS Printer.

Following confirmation, an on-screen representation of the Settlement Cutover receipt will be displayed. A copy of the receipt can be printed by clicking the 'Print' button at the top of the receipt. Your printing configuration will determine whether the receipt is printed by the POS or PIN pad printer (where printing capability exists).

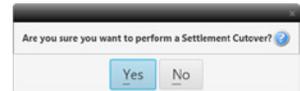


Figure 11 - Settlement Cutover Confirmation



Figure 12 - Settlement Cutover Receipt

## Settlement Inquiry

The 'Settlement Inquiry' menu option provides settlement information for any settlement day within the last seven calendar days. Use the date picker to select the settlement date you wish to query.

Following date entry, a Settlement Inquiry receipt for the specified date will be displayed on-screen. Click the 'Print' button at the top of the receipt to print a copy of the receipt. Your printing configuration determines whether the receipt is printed by the POS or PIN pad printer (where printing capability exists).

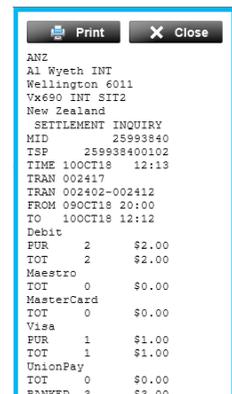


Figure 13 - Settlement Inquiry Receipt



## Merchant

This page is used to add or edit merchant details

(Merchant Name, TSPID and Merchant Password) on the PIN pad and in the PC EFTPOS database. For PC EFTPOS to work, merchant details have to be created before any transactions can be performed. The Merchant TSPID is provided by EFTPOS New Zealand.

### Change / Reset Merchant Password

The Merchant Password is required to perform a refund.

You can use the 'Change Merchant Password' and 'Reset

Merchant Password' buttons to change or reset your Merchant Password. To change your existing password enter your current password followed by your new password. The PIN pad will reboot before the password change process is complete. You cannot process transactions until this has completed. This should take approximately a minute to complete.

If you have forgotten your current password, you can use the 'Reset Merchant Password' button to reset it. Before you do this you will need to contact the help desk for the daily password. On successful entry of the daily password, you will be presented with the new Merchant Password dialogue as shown in Figure 20.



Figure 17 - Merchant Configuration

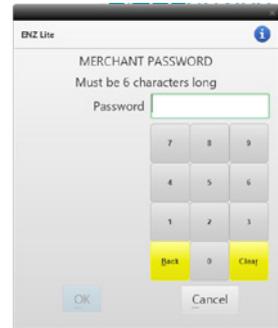


Figure 18 - Current Merchant Password

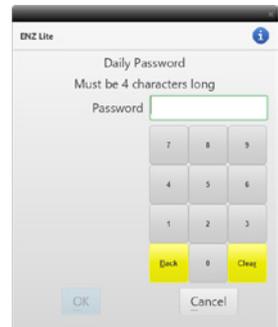


Figure 19 - Daily Password

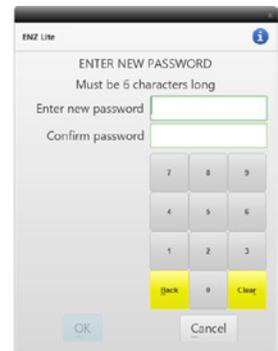


Figure 20 - New Merchant Password

## Setting the TSPID

The TSPID is the value that uniquely identifies the Merchant(s) using a PIN pad. The TSPID is important as it affects settlement and should only be changed on instruction from a Technical Support Representative.

TSPIDs are stored in both the PC EFTPOS database and the PIN pad, although the database version is considered the 'master'. Where a mismatch is detected, you will be unable to process transactions and you will be presented with a 'Ph. Helpdesk TSPID error' transaction dialogue. Merchant configuration is required to resolve the conflict and you will need to contact the EFTPOS NZ Helpdesk for information as to how this can be achieved.

## Host Comms

The Host Comms page allows you to apply a configuration where one or more PC EFTPOS Controller(s) use an upstream PC EFTPOS internet connection to communicate with the Verifone Network. For additional information please contact EFTPOS NZ about implementing this option.

## PIN Pad

The 'PIN pad' tab allows configuration of the PIN pad for IP or Serial communication with the POS.

The 'Smart Detect' checkbox is enabled as a default and will automatically detect the port that your PIN pad is connected to (for USB communication only).

If your PIN pad supports receipt printing, you can configure PC EFTPOS to send all receipts for printing on the PIN pad printer.

The user can also put the PIN pad into a locked or unlocked state and perform a manual Parameter Download.

## Journal Server

Enabling the Journal Server settings will ensure that all transaction data generated by PC EFTPOS is uploaded to the Journal Server as well as being saved in the local PC EFTPOS Journal database. For additional information please contact EFTPOS NZ about implementing this option.

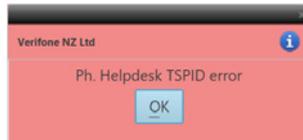


Figure 21 - Pre-transaction - TSPID Mismatch Dialogue



Figure 22 - Host Comms

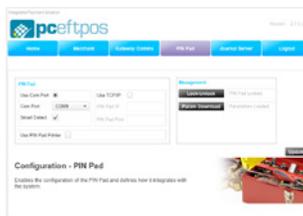


Figure 23 - PIN Pad Configuration

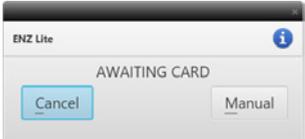
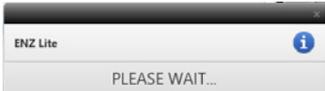


Figure 24 - Journal Server

## Basic Purchase Transaction Flow

Once a purchase has been initiated from the POS, the Operator will be presented with the following transaction dialog boxes.

The table illustrates a purchase transaction flow under normal conditions. The Operator may experience a different flow if the system is in an 'abnormal' state e.g. 'Offline' mode.

	Prompt displayed on the UI
The cardholder then swipes/inserts their card.	
The cardholder is then prompted to select their Account.	
The cardholder is then prompted to either enter their PIN or press ENTER.	
'PLEASE WAIT' will be displayed while the purchase is being processed.	
The transaction outcome is then displayed on the POS, in addition to the PIN pad.	



# PC EFTPOS

## PIN pad Care Guide

## Setting up your POS

- Select a flat surface that is near a power point and ethernet connection
- Do not place cables across a walkway or on the floor where people might trip on them.
- Consider installing a power surge protector to protect against power surges or lightning strikes.

## Using your terminal

- Avoid using the terminal near high heat, dust, humidity, or caustic chemicals.
- Avoid using the terminal near sources of high electromagnetic radiation, excessive voltage fluctuation, or strong radio transmission e.g. electric motors, magnetic security devices, radio telephones.
- Do not use the terminal near water or in the rain.

## How to avoid a ‘tamper’ error

If the terminal is knocked or dropped heavily or subjected to power surges or excessive water, it may enter a “tampered” state and become unusable. Please contact our Technical Support team if your terminal displays this error.

## Paper Rolls

- Use the correct size and type of thermal paper rolls.
- Poor-quality thermal paper can jam the printer and create excessive dust. Please contact our Customer Services team to order high-quality paper.
- To clean the printer and paper area on the terminal use a slightly damp clean cloth.

## Swipe Card Reader

Use an alcohol-based cleaning card and swipe this card through the reader several times. To enquire about cleaning cards please contact our Customer Services team.

## Chip Card Reader

Do not attempt to clean the chip card reader. If your terminal is not reading chip card correctly please contact our Technical Support team.

## Keypad Covers

Keypad covers can be installed to protect the terminal from dirt, dust, and minor liquid spills. Please contact our Customer Services team to discuss the products available.

## Securing your Terminal

Your terminal is equipped with built-in security features that are designed to protect your customers' information. By implementing the recommendations below, you can help protect your business and your customers from credit and debit card fraud or misuse.

- Always ensure that terminals are secure and under supervision during your business hours
- Ensure that only authorised employees have access to the eftpos terminal and are trained on its usage
- Only allow your terminal to be maintained or replaced by authorised EFTPOS New Zealand personnel
- Check that there are no additional cables running from your terminal
- Check that your eftpos receipts are printing the correct information for your business
- Ensure that CCTV or other security cameras cannot observe cardholders entering their details into the terminal

### **Contact our Technical Support team immediately if:**

- Your terminal is missing
- You are approached by any non-EFTPOS New Zealand personnel to maintain, replace, or remove your terminal and/or security identification is not provided
- Your terminal prints incorrect details on the receipts
- Your terminal has been damaged or tampered with



# PC EFTPOS

Offline Mode

## What is Offline Mode?

Offline Mode, also known as EOV mode or electronic offline vouchers, allows you to process transactions even if your terminal is unable to connect to the network to authorise transactions.

The terminal is permitted to enter offline mode under the following conditions:

- Communication errors
- The payment network is unavailable
- Failure to clear pending transactions

Offline Mode is available on both mag stripe and chip cards for debit and credit transactions.

Offline Mode is not designed to function as a secondary communications method. It is intended as an emergency continuation of processing capability in the event of loss of communications or network connectivity.

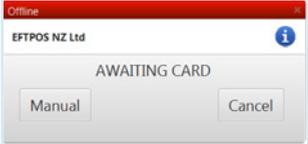
APM transactions cannot take place in Offline Mode.

## How it works

If a transaction fails twice, for one of the reasons listed above, the PIN pad will automatically go into EOV mode.

Transactions can still be processed through your PIN pad in a safe and secure manner when EOV has been enabled, providing you with extra reliability and peace of mind.

EOV makes manual offline vouchers a thing of the past and reduces the likelihood of errors.

	Prompt displayed on the UI
<p>The transaction process will proceed as normal – the cardholder will be prompted to swipe/insert their card, and select their account.</p>	
<p>Cardholders may not be prompted to enter their PIN. If the cardholder is not required to enter their PIN, the Operator must ensure they get the cardholder to sign the receipt. Signed receipts must be retained. The operator will be prompted to check the signature and select <b>Yes / No</b> to proceed.</p>	
<p>The transaction outcome is then displayed on the POS, and also on the PIN pad.</p>	

## Conditions & Limitations

There are some limits applied when a terminal is in Offline Mode:

- The **maximum dollar amount** allowed per EOV transaction is \$300
- The **maximum number of EOV transactions** that can be stored is 200
- The **maximum dollar amount per terminal** while in Offline Mode is \$5000
- Only **one EOV transaction per card**, per account, per offline session is permitted on each terminal

### Transaction Types

The following transactions are not permitted while in Offline Mode:

- Purchase + Cash
- Cash Out
- Refund
- Pre-Auth

### Card Types

The following card types are **not** supported:

- Amex
- Diners
- Proprietary cards e.g. gift cards, Farmers card, etc.

A chip card may override the limits set by the terminal or not permit an Offline transaction. These rules are set by the card-issuing bank.

## Keep all EOV Merchant Receipts

You must keep your merchant copy of the signed EOV receipt in a secure, locked location for at least 12 months.

This will enable you to provide a copy if requested by the cardholder's bank and allow you to obtain payment from your acquiring bank if the terminal is unable to upload the transactions

## FAQS

### **How do I know if my terminal is in Offline Mode?**

OFFLINE will be displayed in the top right corner of the screen. Depending on the card there may be a signature capture field printed on the receipt.

### **What do I do if my terminal has a fault or becomes inoperable while it has stored Offline transactions?**

Contact EFTPOS New Zealand Technical Support to confirm if your terminal issue can be resolved. If not, we will ask you for copies of the signed Offline receipts and, with the help of your acquiring bank, we will assist you in processing these transactions.

If you are unable to provide these receipts you will not be able to process these transactions and you will be liable for any losses sustained as a result.

### **Why won't some chip cards work in Offline Mode?**

This is dependent on the rules the issuing bank has applied to the card e.g. the card issuer may have set a lower transaction limit or limited the card to a specific number of offline transactions. Once these limits have been exceeded the card will decline subsequent offline transactions.

### **Do I always have to get the customer's signature?**

All transactions where a card is swiped will require a signature. In some cases, the terminal may prompt for PIN entry if a chip card is used. In these instances, a signature is not necessary and a signature field will not appear on the receipt.

### **What happens if the customer doesn't sign the Offline receipt?**

If the terminal prompts for a signature capture a signature must be obtained for the transaction to

be deemed approved. If the cardholder queries the transaction with their bank and you are unable to produce a signed copy of the receipt you are liable for a chargeback.

If the terminal is unable to go online to upload any stored EOV transactions you will be liable for any losses you sustain because a signed receipt could not be provided to your acquiring bank.

### **Why do I have to store the receipts in a secure, locked location?**

To enable your bank to recover transactions that may be lost due to terminal failure your customer's full card number is printed on the merchant copy of the receipt. This is highly sensitive card data and must be stored securely.

### **Can a Settlement be processed in Offline Mode?**

All EOV transactions must be processed before a settlement is attempted. If a settlement is attempted in such a situation the terminal will display Invalid Offline Trans.

A successful Logon is required to begin uploading the captured Offline transactions. If a settlement is attempted after an approved Logon the terminal will automatically upload the Offline transactions then perform the settlement.

### **What happens if a customer uses an expired card while the terminal is Offline?**

The terminal checks the card expiry date against its internal clock. If the card has expired the terminal will display an Expired Card message and the transaction will not be stored.

### **What should I do if my terminal keeps going into Offline Mode?**

Please contact our Technical Support team to assist with diagnosing the cause of this issue.





# PC EFTPOS

Troubleshooting

# Troubleshooting

Operations performed using the Integrated Payment Solution UI will be confirmed as being either successful or unsuccessful. Feedback similar to Figure 26 will be given for successful operations performed via the PC EFTPOS UI.



Figure 26 - Success Feedback

Where an operation is unsuccessful, feedback similar to Figure 27 will be given.

**Note:** Again the display text may vary depending on the operation performed.

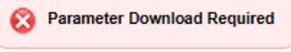
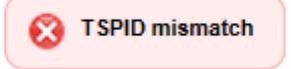
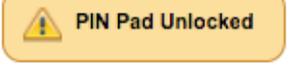


Figure 27 - Error Feedback

PC EFTPOS also performs a health check periodically to determine its operational state. Where the results indicate PC EFTPOS is offline or in an abnormal state, a notification regarding the specific issue(s) will be posted to the UI (see 'Getting Started' section for severity definitions). Once an issue is resolved, the notification(s) will not be cleared from the UI until the next health check cycle is performed. However, you will not need to wait for this to happen before you can resume transaction processing.

The table below details some common notifications:

Component	Notification	Severity	Resolution
Point of Sale		Warning (yellow)	Start the POS to allow a connection to be established.
PIN pad		Error (red)	Ensure the PIN pad is physically connected and check that it is properly configured in the 'PIN pad' menu.
		Error (red)	The PIN pad does not have the necessary Keys it requires to be able to perform financial and administrative transactions. You will need to contact EFTPOS New Zealand to have the issue resolved. Please see contact details at the end of this booklet

Component	Notification	Severity	Resolution
		Error (red)	The PIN pad needs to load its configuration parameters before it can successfully process financial and administrative transactions. Use the 'Parameter Download' button in the PIN pad configuration UI.
		Error (red)	The TSPID stored in the PC EFTPOS database and on the PIN Pad must match before financial and administrative transactions can be processed. Changing the TSPID can affect settlement and it is therefore recommended that you consult the Tech helpdesk before making any changes
		Warning (Yellow)	The PIN pad's default state is 'Locked'. It should only be put into an 'Unlocked' state if the POS is offline or configuration settings are being changed on the PIN pad itself. Use the 'Lock/Unlock' button in the 'PIN PAD' configuration UI to lock the PIN pad if required.
		Warning (Yellow)	The PIN pad cannot establish a connection with the Verifone Network. Check your Internet connection.

Component	Notification	Severity	Resolution
		Information (Blue)	No action required - The PIN pad has reversals it needs to send to the Verifone Network. The PIN pad will attempt to upload all batched transactions periodically. This requires a working connection with the Verifone Network.
OCX		Error (red)	The OCX is the integration point between the POS and PC EFTPOS. The OCX version and the version stored in the PC EFTPOS database must match before you can process financial and administrative transactions. You will need to contact the Tech helpdesk if you are seeing this error.
		Information (Blue)	The OCX minor and/or build and/or patch version(s) do not match their corresponding values in the PC EFTPOS database. While PC EFTPOS is still in an operational state, you should contact EFTPOS NZ to get an updated OCX installed.

Should these resolution suggestions not resolve the issues you are experiencing, please contact our Technical Helpdesk for further assistance on **0800 EFTPOS (0800 338 767)**, option 2.



# Help & Support

## How to contact us

### Free Phone

0800 EFTPOS

0800 338 767

### Overseas Phone

+64 4 385 7055

### Head Office Address

Level 14

80 Boulcott Street

Wellington

New Zealand

### Mailing Address

EFTPOS New Zealand  
Limited

PO BOX 3457

Wellington 6140

New Zealand

### Email

[enquiries@eftpos.co.nz](mailto:enquiries@eftpos.co.nz)

## Customer Service

Our customer service team are available from 8am-5pm, Monday-Friday to assist you with any queries about your account, getting a transaction list, and paper roll and terminal accessory orders.

- **Call** 0800 EFTPOS, option 3
- **Email** [customerservices@eftpos.co.nz](mailto:customerservices@eftpos.co.nz)

## Technical Helpdesk

Our expert technical helpdesk is available 24/7 to assist you should you require technical assistance with your payment solution.

- **Call** 0800 EFTPOS, option 2
- **Email** [enquiries@eftpos.co.nz](mailto:enquiries@eftpos.co.nz)

## Upgrade your solution

Our friendly sales team will assist you with purchasing or adding additional devices to your subscription, as well as upgrading your solution with value-added features, functionality and services.

- **Call** 0800 EFTPOS, option 1
- **Email** [enquiries@eftpos.co.nz](mailto:enquiries@eftpos.co.nz)

## Banking

Need help with a card processing enquiry, Merchant Service Fees billing or settlement enquiry? Contact your Merchant Acquiring Bank for assistance.



0800 EFTPOS | 0800 338 767 | [www.eftpos.co.nz](http://www.eftpos.co.nz)

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