CHASE J.P.Morgan COMMERCE SOLUTIONS

INGENICO iCT 250

INGENICO iWL 252

QUICK REFERENCE GUIDE

Ingenico

Review this Quick Reference Guide to learn how to run a sale, settle your batch and troubleshoot terminal responses.

INDUSTRY

Retail and Restaurant

APPLICATION

CPCU02A

TERMINALS

Ingenico iCT250
and iWL252

SOFTWARE SECURITY

The software on this terminal has been secured. This will protect it from both inadvertent overwriting and malicious tampering. If you need help with changes or updates, please contact a representative at our service desk.

CONTENTS

GETTING STARTED

Key Functions 4
Navigating Your Terminal 5
Settling the Batch 6
Integrated Contactless and Chip Technology 7
Available Transaction Types 8
Clerk/Server Management 10
Available Reports 11
Gift Card Transaction Types (Optional) 12

REFERENCE

Prompt Q&A 13
AVS Response Codes 14
Common Error Codes 15
Chip Technology Q&A 16
Chip Technology Quick Tips 17

KEY FUNCTIONS

Press the keys beneath the display to navigate your terminal's menus.

ICON/IMAGE	FUNCTION
	F1 – this is a variable key.
	F2 – press to scroll down.
	F3 – press to scroll up.
	F4 – this is a variable key.
F 0 .,#*	**F Key** – press to access the System menu. When entering text, press to specify letters and characters.
F 0 .,#*	**# Key** – press to access the Admin menu for reports and management.
	Cancel – press to immediately stop the current activity and return to the idle screen.
	Clear/Back – press to stop the current activity and restart the current activity, such as entering a password.
	Enter – press to confirm and continue with the activity in progress.

NAVIGATING YOUR TERMINAL

Refer to this section to find and begin the transaction or function you wish to use.

To reprint a receipt, press **[9]** from the main menu.

BEGIN A SALE

Press **[0]** and enter the amount of the transaction. Pass the device to the customer.

- For magnetic stripe payments, the customer should swipe their card, and then specify credit or debit.
- For chip card payments, the customer should insert their card and leave it inserted for the entire transaction. If the chip card is swiped, then the terminal may prompt the customer to insert the card in the chip reader slot.
- For contactless payments, the customer should tap/wave their card on or in close proximity to the terminal's screen.

BEGIN OTHER TRANSACTIONS

Press **[Enter]** and then use the hot keys to navigate to the type of transaction you wish to perform.

CLERK/SERVER MENU

Press **[#]** and then select **Clerk/Server** menu.

BATCH REVIEW

Press **[#]** and then select **Reports**. Choose whether you would like a detail or summary report, and then specify whether you would like the report printed or simply displayed on the terminal.

TIP ADJUSTMENTS

Press **[Enter]** and select **Tip**, if tip processing is enabled.

SETTLING THE BATCH

Your transactions must be "settled" daily. Read this section to ensure the settlement process operates smoothly.

ABOUT SETTLEMENT

A Settlement operation is used to close the current batch and open a new batch for logging and accumulating transactions.

Your Ingenico terminal uses a Terminal Capture System (TCS), meaning it stores transactions throughout the day and sends batch totals of sales and refunds to the host (Chase) after the close of business.

THERE ARE TWO SETTLEMENT OPTIONS

1. Manual Settlement

If your terminal is set to manually settle, press **[Enter]** and select **Settlement** from the main menu, then follow the prompts displayed.

2. Auto Settlement

If your terminal is set to automatically settle, it will automatically settle transactions in the current batch at a specific, predetermined time, within a 24-hour period. When configured, auto settlement begins any time after the set time occurs if there are transactions in the batch.

For example, if auto settlement time is set to 22:30:00 (10:30 p.m.) then auto settlement occurs any time after 22:30:00. If the terminal is turned off before the set time, and turned on again (usually the next morning), auto settlement occurs at that time.

INTEGRATED CONTACTLESS AND CHIP TECHNOLOGY

CONTACTLESS PAYMENTS

Your Ingenico terminal automatically accepts contactless payments. Your customers can tap or wave their contactless form factors (cards, fobs, mobile phones, etc.) on or near the device to submit account information to the terminal, removing the need to swipe, insert or manually key.

During a sale transaction, the terminal will display the "Insert/Swipe/Tap/Key Card" prompt and the contactless symbol. At this time, customers with contactless-enabled form factors should touch or "tap" them on the terminal's screen. Your terminal will process contactless payment transactions as if a card were swiped or inserted.

As an added security measure, transaction amounts over a pre-set threshold may require a card swipe or insert.

SMART CHIP CARD TECHNOLOGY

Your Ingenico device also supports chip card technology. A chip payment card looks just like a magnetic stripe card with a chip in addition to the standard magnetic stripe on the back of the card. What you see on the card is not the actual microchip, but a protective overlay. The microchip provides an additional level of authenticity for the transaction.

When a customer presents a chip card, you should initiate a sale and then pass the terminal to the customer. The customer inserts their card into the chip reader at the bottom of the terminal, where it should remain until the transaction completes. This ensures that the card never leaves the customer's possession.

Refer to page 16 for answers to your chip technology questions.

Our goal is to provide you with the latest technology to help you make the most of your payment processing services.

For added convenience and security for both you and your customers, your Ingenico device supports both contactless and chip card payments.

AVAILABLE TRANSACTION TYPES

Your terminal supports various transaction types.

Refer to this section for information on what transactions are available, when to use them, and how to begin the transaction.

CREDIT TRANSACTIONS	TO INITIATE
Credit Sale* – A sale transaction using a credit card; the card may or may not be present.	Swipe the card and then select **Credit**. Or, press **[0]** and then select **Credit**.
Pre-Auth* – An authorization-only transaction provides an approval, but does not charge the consumer until the transaction has been added to the batch by way of a force transaction.	Press **[Enter]** and then select **Pre-Auth**.
Force* – Perform a force sale when the terminal cannot reach the host (Chase) to authorize a transaction, or to finalize a pre-auth transaction. Contact your Voice Authorization Center for an authorization code, and then force the transaction.	Press **[Enter]** and then select **Force**.
Return* – Perform a return to refund money to a cardholder's account from a credit sale completed in a closed batch (in other words, previous day). May also be used to adjust a previous transaction.	Press **[1]** and then select **Credit**.
Void* – Perform a void to reverse a credit sale, force, or return transaction and prevent any funds from transferring from the cardholder's account. Only available for transactions in the current batch (in other words, same day).	Press **[Enter]** and then select **Void**.
Open/Close Tab (restaurant only) – A transaction for a specific, predetermined dollar amount.	Press **[Enter]** and then select **Tab**.

*Purchase and Commercial cards are supported for this transaction type.

← | Table of Contents

AVAILABLE TRANSACTION TYPES

Your terminal supports various transaction types.

Refer to this section for information on what transactions are available and when to use them.

DEBIT TRANSACTIONS	TO INITIATE
Debit Sale – A sale transaction using a debit card and PIN; the card must be present.	Swipe the card and select **Debit**. Or, press **[0]** and select **Debit**.
Debit Return – Perform a debit return to refund money to a cardholder's account from a debit sale completed in a previous batch; the card must be present. May not be available for all card issuers	Press **[1]** and select **Debit**.

EBT TRANSACTIONS (RETAIL ONLY)	TO INITIATE
EBT Sale – An Electronic Benefits Transfer (EBT) card is a government-issued card tied to a specific government-assistance account. EBT transactions require PIN entry, as well as a trace number and balance amount printed on receipts. An EBT sale transaction may be a food stamp sale, or a cash benefit sale. The card must be present.	Press **[0]** and select **EBT**.
EBT Force – A sale transaction performed when the terminal cannot reach the host to authorize the transaction. Contact your Voice Authorization Center for an authorization code, then perform a force transaction with the EBT card.	Press **[Enter]** and select **Force**.
EBT Return – Perform a return to refund money to a cardholder's account from an EBT sale completed in a closed batch (in other words, previous day). May also be used to adjust a previous transaction. Available only for food stamp transactions.	Press **[1]** and select **EBT**.
EBT Balance Inquiry – Obtain a customer's remaining EBT account balance. Available for both food stamp and cash benefit.	Press **[0]**, select **EBT** and then select **Balance Inquiry**.

← Back | Forward →

CLERK/SERVER MANAGEMENT

Accessible through the Admin menu, clerk/server management allows you to manage IDs and passwords. Press [#] to access the Admin menu.

ADD ID

Adds new clerks or servers to your terminal. You will be prompted to create an ID and a password, if enabled, for each new clerk/server.

EDIT IDs

Allows you to revise existing clerks/servers.

DELETE IDs

Removes all or a single clerk/server from the terminal.

PRINT ID LIST

Prints a report of clerks/servers currently signed on.

AUTO ADD CLERK

This feature allows you to automatically add new clerks/servers during a transaction. If you toggle the feature off, then the terminal will not allow a transaction unless a valid clerk/server ID is entered.

CLERK PROMPT

Enable this feature to have the terminal prompt for a clerk/server ID during each transaction.

CLERK WORDING

This feature allows you to alternate the terminal's verbiage from "clerk," "server" or "cashier."

DISPLAY PARAMETERS

Displays the current clerk/server parameter settings.

AVAILABLE REPORTS

Your terminal includes a variety of transaction and batch reports. Use this data to help you make crucial business decisions.

REPORTS: MAIN MENU To access, press [#] and select Reports Menu.	
Detail Report	Prints detail information for each transaction and a totals summary for each card type and issuer.
Summary Report	Prints totals by card type and card issuer.
Clerk/Server Summary	Prints a summary report by all or one clerk/server.
Open Pre-Auth Report	Prints a list of all open pre-auth transactions stored in the terminal.
Unadjusted Tip Report	Prints a list of unadjusted transactions by clerk/server, if enabled.
EMV Report	Prints reports related to EMV chip transactions, parameters, statistics and key settings.
Recent Error Report	Displays a log of recent terminal and/or transaction errors.
Open Tab Report (Restaurant only)	Prints a list of all open tabs by all or one clerk/server, if enabled.

REPORTS: GIFT CARD To access, press [Enter] and select Gift. Press [4] to open the Gift Reports menu.	
Gift Card Detail Report	Prints detailed information for each transaction and a summary report of transaction types.
Gift Card Summary Report	Prints totals by transaction type
Clerk/Server Gift Card Report	Prints a gift card detail report by clerk/server that includes transaction type, amount and total.

GIFT CARD TRANSACTION TYPES (OPTIONAL)

If you are participating in a Gift Card program, your terminal supports various gift card transaction types.

Refer to this section for information on what gift card transactions are available and when to use them.

To begin a Gift Card transaction, press **[Enter]** and select **Gift** (does not apply to a void).

GIFT CARD TRANSACTIONS (OPTIONAL) To begin, press **[Enter]** and select **Gift**.	TO INITIATE
Issuance – Adds value to the gift card account. This transaction can be used to issue and activate a new card, or to reload an active card with incremental value.	Press **[0]**.
Activation/Block Activation – Create a consumer's gift card account by assigning value to a card. One or more gift cards can be activated at one time. Activations can only be performed on cards that have not been previously activated.	Press **[7]** to select **Activation**
Redemption – Decreases the value stored on the consumer's gift card account. This transaction is performed when a consumer uses the card to purchase goods or services.	Press **[1]**.
Void – Remove a gift card transaction from the terminal's open batch. The void will communicate to the gift card host that the transaction is being reversed.	Without entering the Gift menu, press **[Enter]** and select **Void**.
Balance Inquiry – Print a receipt that displays the customer's available gift card balance (without changing it).	Press **[2]**.
Force – Perform a force redemption, activation or issuance when the terminal cannot reach the gift card host with a valid approval code from the Voice Authorization Center.	Press **[5]** to select **Issuance** or press **[6]** to select **Redemption**.
Add Tip – A gift card redemption transaction for the amount of the tip, if tip processing is enabled.	Press **[3]**.

← | Table of Contents

PROMPT Q&A

While navigating through transactions, you'll find that some prompts aren't as clear as others. This section clarifies those prompts.

PROMPT	DESCRIPTION/ACTION
Enter Last 4 Digits of Card Number	Key the last 4 digits of the card number and press **[Enter]**.
Enter Clerk/ Server ID	Key the server/clerk ID (up to 6 digits in length) and press **[Enter]**.
Enter Invoice Number	Key the invoice number (up to 6 digits in length) and press **[Enter]**.
Duplicate Transaction Accept Cancel	Press the hot key under the desired option to accept or cancel the duplicate transaction.
Enter Customer Number	Key the customer reference number (up to 30 characters in length) and press **[Enter]**.
Enter Card Validation Number	Key the Card Verification Code from the card and press **[Enter]**.
1. Unreadable 2. Not Present 3. Bypass	Press the number of the appropriate option to indicate why the Card Verification Code is not available.
Enter Expiration Date MMYY	Key the card's expiration date in MMYY format and press **[Enter]**.
Enter Approval Code	Key in the 6 character approval code and press **[Enter]**.
Insert Card in Chip Reader	The customer's card is a smart chip card and should not be swiped. Start the transaction from the menu and insert the card when prompted. Leave the card in the slot until the transaction is completed.
Pass Terminal to Customer	The clerk should hand the terminal to the customer. The customer can then complete the transaction based on any card entry method they choose.
Approved: $XX.XX Amount Due: $XX.XX Press Enter	The customer's card approved for a portion of the total. Press **[Enter]** to begin a transaction for the remaining amount due.

← Back | Forward →

AVS RESPONSE CODES

The Address Verification System (AVS) is a feature that helps reduce fraud on card-not-present transactions. The numeric portion of the customer's street address and the ZIP code are compared against the information on file with the card-issuing bank.

Use this chart to interpret domestic AVS Response Codes by card type.

CODE	DESCRIPTION	VISA	MC	AMEX	DISC
X	**Match** – Address and 9-digit ZIP code	✗	✓	✗	✓
Y	**Match** – Address and ZIP code (for Discover, address only matches)	✓	✓	✓	✓
A	**Partial** – Address matches, ZIP code does not (for Discover, both address and ZIP match)	✓	✓	✓	✓
W	**Partial** – 9-digit ZIP code matches, address does not (for Discover, no data from issuer)	✗	✓	✗	✓
Z	**Partial** – ZIP code matches, address does not	✓	✓	✓	✓
N	**No match** – Neither address nor ZIP code match	✓	✓	✓	✓
U	**Unavailable** – AVS system unavailable or issuer does not support AVS	✓	✓	✓	✓
R	**Retry** – Issuer's system unavailable or timed out	✓	✓	✓	✗
S	**Not supported** – AVS not supported by issuer at this time	✓	✓	✓	✗

← | Table of Contents

COMMON ERROR CODES

ERROR CODE	DESCRIPTION	ACTION
BATCH NEAR MAX SETTLE BATCH	The batch capacity of the terminal is nearly full.	Complete the transaction and settle as soon as possible.
PINPAD OUT OF ORDER	The terminal is configured for an external PIN pad, but one is not detected.	Verify that the PIN pad is connected and receiving power.
FAULTY CARD	The terminal was unable to read the card.	Re-swipe the card and try again.
LINE BUSY	The phone line is in use or there may be problems with the line. The terminal will retry automatically.	If the error persists, check the terminal's connection and verify that no other devices are using the line. Connect an analog telephone to listen for a dial tone. Contact the service provider if there is no dial tone.
INVALID AMOUNT	An amount greater than the cash back limit, or the ceiling limit for sale or offline transactions, will generate this error.	Retry the transaction with an amount within the limit.
CAN'T READ CHIP SWIPE ALLOWED REMOVE CARD	A chip card was inserted in the chip reader, but could not be read.	The card can now be swiped on the terminal.
TAP FAILED PLEASE INSERT OR SWIPE CARD	A contactless card was tapped on the terminal, but the card was not read properly.	Swipe, insert or key the card on the terminal.
PASSWORD LOCKED OUT PRESS ENTER	More than four invalid attempts have been made to enter the admin password.	The admin account will be locked out for 30 minutes or another admin account may reset the locked account.
PIN TRIES EXCEEDED	The chip card has recorded too many invalid PIN entry attempts.	Request another form of payment.

In the event that your terminal displays an error, refer to hese error codes to troubleshoot your terminal.

If the code you are experiencing is not shown, retry the transaction, or if possible, manually enter the account number.

If the error persists, contact your Help Desk for support.

← Back | Forward →

CHIP TECHNOLOGY Q&A

EMV chip technology is the global standard for credit and debit card payments. Named after its original developers (Europay, MasterCard and Visa), this smart chip technology features payment form factors (cards, mobile phones, etc.) with embedded microprocessor chips that store and protect encrypted account user data.

This enhances the authentication of both the card and cardholder, effectively reducing fraudulent activity in the regions that have adopted this technology.

WHAT IS CHIP TECHNOLOGY?

Chip technology is an evolution in our payment system that will help increase security, reduce fraud and enable the use of future value-added applications. Chip cards are embedded with a micro computer chip. Some may require a PIN instead of a signature to complete the transaction process.

WHAT ABOUT MAGNETIC STRIPE CARDS?

Your terminal will still have the capability to process magnetic stripe cards. Chip cards will still have a magnetic stripe in order to be compatible with other international and regional standards so that customers will be able to use their cards on your terminal.

WHAT ARE THE TRANSACTION PROCESS AND NEW PROMPTS?

Your terminal can process EMV transactions for chip cards that have been issued in the U.S. or from other countries. In addition, your terminal will continue accepting all non-chip payment cards. Simply use the magnetic stripe for those transactions.

To process a chip card transaction, follow these five steps:

1. Initiate the transaction on your terminal by pressing [0] or [Enter], and following any additional prompts.
2. Ensure the customer has access to the payment device by passing it to them if necessary.
3. The customer inserts the chip card into the chip card reader (slot on the bottom-front of the terminal) and leaves it there until the transaction completes.
4. Follow the prompts displayed on the terminal.
5. Let the customer complete the transaction by keying in a PIN or signing the receipt.

WHAT ARE THE BENEFITS FOR MY BUSINESS?

Fraud Protection – Chip technology is virtually impossible to copy, and combining its use with a PIN helps reduce fraud due to lost, stolen or counterfeit cards.

Reduced Chargeback Risks – As fraud decreases, so will the amount of customers who dispute transactions.

Peace of Mind – The acceptance of chip cards will become a payment brand and PCI compliance mandate, and the adoption of the EMV process means the card never has to leave the customer's hand.

← | Table of Contents

CHIP TECHNOLOGY QUICK TIPS

CUSTOMERS USING THEIR CHIP CARD FOR THE FIRST TIME – Make sure the card stays in the terminal's chip reader slot for the duration of the transaction, which ends when the receipt is being printed. If the card is removed before the end of a transaction, the payment will not be processed.

INSERTING THE CARD – The card can be inserted into the terminal's chip reader slot. Make sure the card is inserted face up, with the chip first.

FOLLOW THE TERMINAL PROMPTS – When processing any type of card, follow the prompts on the terminal display. The terminal will tell you what to do.

CUSTOMER VERIFICATION METHODS – Some customers will carry a chip card that requires a PIN for identity verification, while others may require only a signature. Your terminal will recognize the card and prompt you to follow the required verification process.

FORGOTTEN OR UNKNOWN PINS – If a customer can't remember their PIN, they should contact their bank or card issuer to reset the PIN. Ask for another payment method.

DEALING WITH A LOCKED PIN – If a PIN is locked, then the wrong PIN has been entered too many times in a row, rendering the card temporarily unusable. The terminal prompt will tell you whether payment on this card will be accepted using a signature, or whether the customer needs to provide a different method of payment. The customer needs to contact their bank or card company to unlock the PIN. Customer service contact telephone numbers are on the back of most payment cards and on account statements.

DECLINED TRANSACTIONS – There is no change to procedures for declined transactions.

REFUNDS – To process a refund, simply insert the card and proceed with the refund.

← Back | Forward →

FOR MORE INFORMATION

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← | Table of Contents

← | Back

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