

Paymark EFTPOS (MOD)

**Pax S900 Mobile**



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# CONTACT

For EFTPOS terminal enquiries, issues or support contact Smartpay Technical Helpdesk on **0800 476 278** or email **customer.service@smartpay.co.nz**

## TERMINAL HARDWARE

Smartpay S900 EFTPOS provides a secure and robust touch screen mobile payment terminal. The S900 connects to the Internet to process transactions via a GPRS Data SIM card.

### S900



### OTHER ACCESSORIES

- Wetcovers
- Car charger
- Spare battery
- Cleaning cards

To order paper rolls or other accessories please contact Smartpay on **0800 476 278** or visit our website **smartpay.co.nz**

# PAPER ROLLS

S900 terminals use standard 57mm (w) x 40mm (dia) thermal paper rolls.

## Replacing printer paper:

1. Turn terminal onto its back.
1. Engage printer cover release flap to open printer bay (Take care not to catch hands on cutter teeth).
2. Remove existing roll core and place new roll in printer well (when replacing a paper roll, the tongue of paper should be feeding up and over; out towards the top of the terminal).
3. Pull out tongue of paper so it is coming out of feeder and close the printer cover.

To order paper rolls or other accessories please contact Smartpay on **0800 476 278** or visit our website **smartpay.co.nz**

# SETTING UP YOUR EFTPOS EQUIPMENT

Please read the Getting Started Letter that is provided with your Smartpay EFTPOS equipment. Our technical helpdesk team (THD) can be contacted if you would like any assistance and to release the security key and perform your initial Logon.

1. Power on unit by pressing and holding red power key.
2. Terminal display will appear and terminal will perform boot up sequence.
3. Check battery icon along top of screen to make sure you have at least  $\frac{1}{2}$  -  $\frac{3}{4}$  charge.
4. Contact Smartpay THD to release security key and perform initial Logon.

# TRANSACTIONS OVERVIEW

For a more consistent contactless card experience the swipe/insert quick start option has been removed. To follow best security practices for payment card handling the customer should always present their own card (swipe/insert/tap) to the terminal wherever possible.

# CONTACTLESS TRANSACTIONS

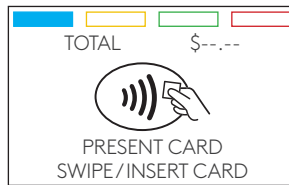
Smartpay EFTPOS terminals can accept contactless payment cards and smart devices. Merchants can have contactless acceptance enabled or disabled through their Merchant bank. If contactless payment functionality is enabled, then once the transaction value is entered the Paywave/Paypass/tap-and-go card PRESENT option will be offered automatically for valid transaction types.

The terminal prompts the customer to **PRESENT/INSERT/SWIPE** their card. Merchants should offer the terminal to their customer to complete the transaction; instructing them (if required) to present their card over the screen where the blue light is flashing. It is best security practise for the customer to perform these steps themselves. The merchant should not take the customers payment card unless necessary.

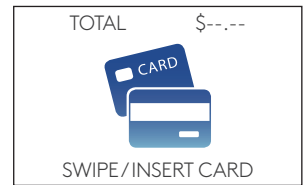
**CREDIT CARD** is the default account for all contactless transactions. Account selection is not required. For transactions over the industry prescribed limit currently (NZD\$80) the customer will be prompted to enter their PIN to complete the transaction.

This is the symbol for contactless transactions. The symbol will be displayed on the **PRESENT CARD** screen and coloured LED boxes flash along the top of the screen:

Contactless available:



No contactless available:



**BLUE** LED = **Awaiting card presentation**  
**BLUE + YELLOW** LED = **Card presented**

**BLUE + YELLOW + GREEN** LED = **Card read successful**  
**RED** LED = **Card read failed**

# ELECTRONIC OFFLINE VOUCHERS

Electronic Offline Voucher (EOV) enables your business process EFTPOS transactions if your terminal has gone offline. EOV is not designed to function as a secondary connectivity option. EOV allows for emergency processing capability when unforeseen situations such as a loss of network or connectivity occur. To find out more about EOV, contact the Paymark Customer Care Centre on 0800 729 627.

## How does it work?

If the EFTPOS terminal encounters an issue connecting to the Paymark network, it will automatically revert to offline mode after two failed transactions. "EFTPOS OFFLINE" will be displayed on terminal screen. Your terminal can store up to 99 EOV transactions (to maximum allowed value). Once a successful connection has been made with Paymark, the terminal will automatically send stored offline transactions through for processing.

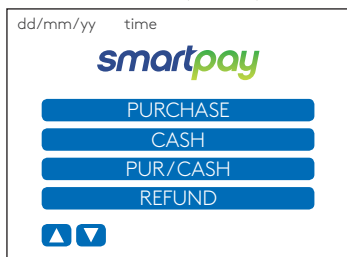
All EOV transactions require the customer signature on the Merchant EFTPOS receipts instead of PIN verification. Merchants must keep all signed Merchant Receipts to verify EOV transactions. Refund and Cash Out transaction types are not supported in EOV mode.

Most customers will automatically be enabled for offline mode but it can be enabled or disabled by your merchant bank.

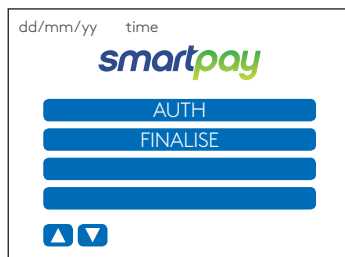
# MANUAL (STANDALONE) EFTPOS

- EFTPOS terminal is not connected to POS
- The idle screen displays transaction options
- To start a transaction the operator selects transaction type required and types in amount

IDLE SCREEN S800 (1 PIECE)



S800 PAGE 2



- When in manual mode the S900 idle screen displays a standard **TRANSACTION MENU**
- To start any of the main 4 transaction types – select corresponding keypad number
- To access secondary transaction types – press **up/down ARROW** keys
- To tab between the transaction type screens press **up/down ARROW** keys
- Press **MENU** key to access **EFTPOS MAIN MENU**
- Press **CANCEL** key to access **APPLICATIONS MENU**  
(if more than one terminal application is loaded)
- Press **CANCEL** → **MENU** (or **FUNCTION**) key to access **APP MANAGER**

## TRANSACTION TYPES

<b>PURCHASE</b>	Standard Purchase/Sale transaction using an EFTPOS/CREDIT/DEBIT card.
<b>CASH</b>	Cash Out transaction using an EFTPOS/CREDIT/DEBIT card.
<b>PUR/CASH</b>	Combined Purchase/Sale and Cash Out transaction using an EFTPOS/CREDIT/DEBIT card.
<b>REFUND</b>	Refund transaction using an EFTPOS/CREDIT/DEBIT card. Merchants requiring refund functionality will need to have this enabled through their Merchant bank. The Merchant bank will issue your Merchant Refund Card.
<b>AUTH</b>	Hospitality transaction type to request pre-authorisation of funds on CREDIT card (usually for room or vehicle hire). Hospitality functionality must be approved by Merchant bank before it can be enabled on terminal.
<b>FINALISE</b>	Hospitality transaction type to complete (Finalise) transaction from a previous a pre-authorisation on CREDIT card (usually for room or vehicle hire).

# PURCHASE

1. Operator selects **1.PURCHASE** and types in **PURCHASE** amount
2. Press **ENTER** and terminal prompts customer to **PRESENT INSERT** or **SWIPE CARD**
3. Operator presents EFTPOS terminal to customer
4. Customer taps, inserts or swipes card
  - a. Insert or swipe - customer follows screen prompts to select account and enter PIN
  - b. Tap - customer follows screen prompts if required
5. EFTPOS terminal displays **ACCEPTED** or **DECLINED** result
6. EFTPOS receipt will be offered (depending on receipt print/prompt settings)
7. EFTPOS terminal returns to idle screen ready for next transaction

# PURCHASE WITH SIGNATURE

In some cases, the customer may be able to select **ENTER** instead of using their PIN. If this happens the Merchant Receipt will print with a space for the customer to sign in. The terminal will require the operator to verify the customer signature confirm the transaction.

Your Paymark merchant agreement states you must keep a copy of your signed Merchant Receipts. These will be used to verify the transaction should it be disputed.

# CASH OUT

(Contactless not available with cash out transaction type)

1. Operator selects **2.CASH** on base unit and types in Cash Out amount
2. Press **ENTER** and terminal prompts customer to **INSERT** or **SWIPE CARD**
3. Operator presents EFTPOS terminal to customer
4. Customer inserts or swipes card
5. Customer follows screen prompts to select account and enter PIN
6. EFTPOS terminal displays **ACCEPTED** or **DECLINED** result
7. EFTPOS Receipt will be offered (depending on receipt print/prompt settings)
8. EFTPOS terminal returns to idle screen ready for next transaction

# PURCHASE + CASH OUT

(Contactless not available with cash out transaction type)

1. Operator selects **3.PUR/CASH**
2. Operator types in Purchase amount and press **ENTER**
3. Operator types in Cash out amount and press **ENTER**
4. EFTPOS terminal will prompt customer to **INSERT** or **SWIPE CARD**
5. Operator presents EFTPOS terminal to customer
6. Customer inserts or swipes card
7. Customer follows screen prompts to select account and enter PIN
8. EFTPOS terminal displays **ACCEPTED** or **DECLINED** result
9. EFTPOS receipt will be offered (depending on receipt print/prompt settings)
10. EFTPOS terminal returns to idle screen ready for next transaction

# MOTO PURCHASE

Manual EFTPOS processing or MOTO functionality can be enabled for merchants who process telephone or mail order sales. MOTO should only be used in situations where cardholder authorisation is given for the transaction and the physical card is not present to be used at the terminal.

1. Operator selects **1.PURCHASE** and types in **PURCHASE** amount
2. Press **ENTER** and terminal prompts user to **PRESENT INSERT** or **SWIPE CARD**
3. Operator should press **ENTER**
4. Operator types in 16-digit card number - press **ENTER**
5. Operator types in card expiry date [mm/yy] - press **ENTER**
6. Operator is prompted to enter card CSC - select **YES** or **NO** and follow screen prompts
7. Operator selects appropriate **MOTO TYPE** option
8. Operator selects **CRD** account type
9. EFTPOS terminal displays **ACCEPTED** or **DECLINED** result
10. EFTPOS receipt will be offered (depending on receipt print/prompt settings) - you should always print a copy of **MOTO** receipts
11. EFTPOS terminal returns to idle screen ready for next transaction

# REFUND

Merchants are enabled for refund transactions and provided a Merchant Refund Card by their merchant bank. Merchants should contact their bank to request this service and the card.

1. Operator selects **4.REFUND** types in **REFUND** amount
2. Press **ENTER** and terminal prompts for **MERCHANT REFUND CARD**
3. Operator swipes **MERCHANT REFUND CARD** and enters **REFUND PIN**
4. EFTPOS terminal will display refund amount and prompt customer to **PRESENT INSERT** or **SWIPE CARD**
5. Operator presents EFTPOS terminal to customer
6. Customer taps, inserts or swipes card
  - a. Insert or swipe - customer follows screen prompts to select account and enter PIN
  - b. Tap - customer follows screen prompts if required
7. EFTPOS terminal displays **ACCEPTED** or **DECLINED** result
8. EFTPOS receipt will be offered (depending on receipt print/prompt settings)
9. EFTPOS terminal returns to idle screen ready for next transaction

# MOTO REFUND

MOTO Refunds can be performed in the same way as MOTO purchase. Merchant should select Refund transaction type and use their Merchant Refund Card. The amount being refunded should be credited back to the card used for the original purchase. Merchants should contact their bank to request this service and the card.



# ADMINISTRATIVE FUNCTIONS

## PAYMENT APPLICATION MENU

MAIN MENU
1. QUICK ACCESS
2. ADMIN
3. REPORTS
4. UTILITY
5. CONFIG
6. DIAGNOSTICS
7. SECURITY

Press **MENU**

- Press **CLEAR** or **CANCEL** to go back
- Press number to select option

## MENU NAVIGATION

You can quickly perform common functions by pressing the **MENU** key + required number keys.

## COMMON ADMIN FUNCTIONS

<b>MANUAL LOGON</b>	Press <b>MENU</b> → <b>2</b> → <b>1</b>
<b>MANUAL SETTLEMENT</b>	Press <b>MENU</b> → <b>2</b> → <b>2</b> <b>Note:</b> Terminal will automatically perform Paymark settlement once per day. For further information about auto settlement window you can contact Paymark.
<b>PRINT (SHIFT) TOTALS</b>	Press <b>MENU</b> → <b>2</b> → <b>4</b> <ul style="list-style-type: none"><li>• Press <b>NO</b> to print without clearing totals</li></ul> OR <ul style="list-style-type: none"><li>• Press <b>YES</b> to print totals and clear them for next shift</li></ul>
<b>STORED TOTALS</b>	Press <b>MENU</b> → <b>2</b> → <b>[DOWN ARROW]</b> → <b>1</b>
<b>SETTLEMENT INQUIRY</b>	<ul style="list-style-type: none"><li>• Press <b>MENU</b> → <b>2</b> → <b>3</b></li><li>• Enter required date [dd/mm/yyyy] and press <b>ENTER</b></li></ul>
<b>REPRINT LAST RECEIPT</b>	Press <b>MENU</b> → <b>2</b> → <b>5</b>
<b>OFFLINE TRANSACTIONS</b>	Press <b>MENU</b> → <b>2</b> → <b>6</b> <b>Note:</b> Terminal will automatically send stored offline transactions when the terminal regains connection to the Paymark network.

# MERCHANT & COMMUNICATION SETTINGS

EFTPOS requires an active Internet connection to process payments.

## PRINT CURRENT CONFIGURATION

### QUICK ACCESS

1. PRINT CONFIG
2. DISPLAY
3. COMMS
4. POWER OPTIONS
5. CSE

Press **MENU** → **1** → **1**

Base unit will print out configuration receipt with current network and other host and merchant settings.

## CONFIGURATION UPDATE

Smartpay offers a range of value-add services like Smartcharge automatic surcharging, Tipping on terminal and Multi merchant. Contact our sales team or THD to discuss activating/deactivating these services on your EFTPOS terminal.

### CONFIG/SETUP

1. UPDATE CONFIG
2. RESET TERMINAL
3. APP INFO

From time to time Smartpay THD may need to perform a CONFIG UPDATE on the terminal to apply functionality changes.

- Press **MENU** → **5**
- Enter the password provided by Smartpay THD operator
- Press **1** to select **UPDATE CONFIG**

## NETWORK COMMS CHECK

### DIAGNOSTICS

1. COMMS TEST
2. SELF TEST
3. REBOOT

This check can be performed to verify the terminal has a working network connection.















Press **MENU** → **6** → **1**

Terminal screen will display **ACCEPTED** for a working connection or **PROCESSING NOW > DECLINED PLEASE TRY AGAIN** if the connection is not working.

# MERCHANT & COMMUNICATION SETTINGS

## NETWORK SIGNAL ICONS

On the S900 you will see one or more of the following icons appear in the top right corner.

20/05/17 10:00  	Not Connected
20/05/17 10:00   	Connecting/Disconnecting
20/05/17 10:00   	Connected
20/05/17 10:00   	Sending
20/05/17 10:00   	Receiving

## TMS

Smartpay Terminal Management System provides remote access software updates and configuration changes for your terminal.

We use this from time to time to ensure our customers have the most up-to-date, secure and bug free software on their units. Please contact Smartpay THD for assistance before you attempt to use this menu.

- Press **CANCEL** → **FUNCTION** (or **MENU**) to exit idle screen and access **APP MANAGER MENU**
- Select **2.TMS**

