

Paymark EFTPOS (PTS 2016)  
**Pax One-Piece S920**



# CONTENTS

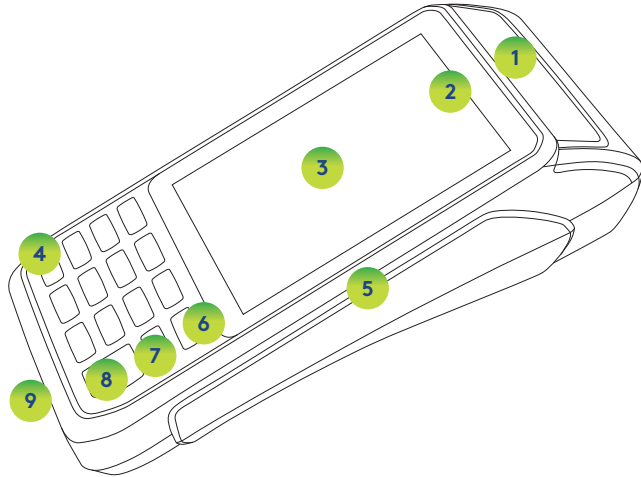
<b>TERMINAL HARDWARE</b>	<b>3</b>
S920 Mobile EFTPOS	3
Paper Rolls	3
Other Accessories	4
<b>SETTING UP YOUR EFTPOS EQUIPMENT</b>	<b>4</b>
<b>TRANSACTIONS OVERVIEW</b>	<b>4</b>
Contactless Transactions	5
Electronic Offline Vouchers	5
Manual (standalone) EFTPOS	6
Transaction Types	6
Purchase	7
Purchase with Signature	7
Cash Out	7
Purchase + Cash Out	7
MOTO Purchase	8
Refund	8
MOTO Refund	8
<b>ADMINISTRATIVE FUNCTIONS</b>	<b>9</b>
ALPHA Menu	9
Payment Application Menu	9
Common Admin Functions	9
Manual Logon	9
Manual Settlement	9
Print (Shift) Totals	9
Stored Totals	9
Settlement Inquiry	9
Reprint Last Receipt	9
Send Offline Transactions	9
<b>MERCHANT and COMMUNICATION SETTINGS</b>	<b>10</b>
Print Current Configuration	10
Configuration Update	10
Network Comms Check	10
Connection Icons	11
App Manager	11
Changing Comms Settings	11
System Settings	11
TMS	11

## CONTACT

For EFTPOS terminal related enquiries and support, or to report an issue with your EFTPOS terminal, contact Smartpay Technical Helpdesk on **0800 476 278** or email [customer.service@smartpay.co.nz](mailto:customer.service@smartpay.co.nz)

## TERMINAL HARDWARE

Smartpay Pax S920 EFTPOS is a sleek intuitive touch screen mobile payment terminal. The S920 can connect to the Internet to process transactions over WiFi or via a GPRS Data SIM card. Battery life is approx. 6-7 hours but will vary depending on signal quality and modes of usage – contact the THD team for tips to maximise.



1. Printer Cover Release Key
2. Contactless LEDs
3. Colour Display Touchscreen
4. FUNC Key
5. Card Swipe Reader
6. Cancel/Power On/Off Key
7. Clear/Back/No Key
8. Enter/Accept/OK Key
9. Chip Card Slot

### Paper Rolls

- The S920 terminal uses standard 57mm (w) x 40mm (dia) thermal paper rolls

#### Replacing printer paper:

1. Engage printer cover release flap to open printer bay
2. Remove existing roll core and place new roll in printer well, the tongue of paper should be feeding up from underneath and 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.

### Other Accessories

- Wetcovers
- Cleaning cards
- Charging base

To order paper rolls or other accessories please contact Smartpay on **0800 476 278** or visit our website [smartpay.co.nz](http://smartpay.co.nz)

## SETTING UP YOUR EFTPOS EQUIPMENT

Please read the Getting Started Guide 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 it is in the blue range
4. If GPRS:
  - i. You should already be logged in however if you are not, please contact Smartpay THD to release security key and perform initial Logon
5. If WiFi –you will need to know your WiFi network name (SSID) and password:
  - i. Follow the screen prompts to connect to your WiFi network

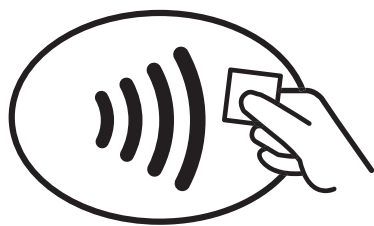
# TRANSACTIONS OVERVIEW

For a consistent contactless card experience, there is no longer a swipe/insert card quick start option. To follow best security practice for payment card handling - wherever possible - the customer should present their own card (swipe/insert/tap) to the terminal after the transaction amount is entered.

## Contactless Transactions

Smartpay EFTPOS terminals can accept contactless payment cards and smart devices. Merchants can choose to have contactless acceptance enabled or disabled through their Merchant bank.

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



If contactless NFC is enabled the Paywave/Paypass/tap-and-go PRESENT card option will be offered automatically for valid transaction types. The contactless symbol will be displayed on the PRESENT CARD screen and coloured LED boxes flash along the top of the screen. 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.

## Electronic Offline Vouchers

Electronic Offline Vouchers (EOV) enable your business to process EFTPOS transactions if your terminal has gone offline. EOV allows for emergency processing capability when unforeseen situations such as a loss of network or connectivity occur. EOV is not designed to function as a secondary connectivity option. Most customers will automatically be enabled for offline mode but it can be enabled or disabled by your merchant bank.

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. While offline you will be prompted before each transaction to confirm processing in EOV mode.

Your terminal can store up to 99 EOV transactions (\$300 per transaction limit). Once a successful connection has been made with Paymark, the terminal will send stored offline transactions through for processing.

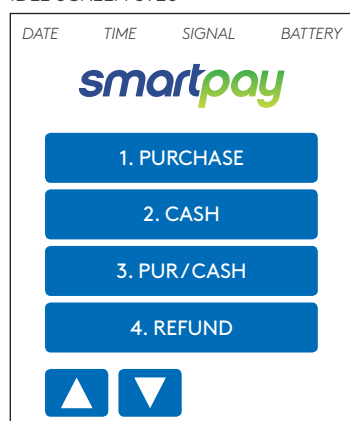
All EOV transactions require the customer signature on the Merchant EFTPOS receipts. Merchants must keep all signed Merchant Receipts to verify EOV transactions. Refund and Cash Out transaction types are not supported in EOV mode.

# TRANSACTIONS OVERVIEW

## Manual (standalone) EFTPOS

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

IDLE SCREEN S920



- To start any of the main 4 transaction types – select corresponding 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 (LIST) MENU** (if more than one terminal application is loaded)
- Press **CANCEL > MENU** (or FUNC) 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/DEBIT card
<b>PUR/CASH</b>	Combined Purchase/Sale and Cash Out transaction using an EFTPOS/DEBIT card
<b>REFUND</b>	Refund transaction using an EFTPOS/CREDIT/DEBIT card <i>Merchants requiring refund functionality will need to have this enabled through their Merchant bank. The Merchant bank will issue your Merchant Refund Card.</i>
<b>AUTH</b>	Hospitality transaction type to request pre-authorisation of funds on CREDIT/DEBIT card (usually for room or vehicle hire). <i>All hospitality functionality must be approved by Merchant bank before it can be enabled on terminal.</i>
<b>FINALISE</b>	Hospitality transaction type to complete (Finalise) transaction from a previous a pre-authorisation on CREDIT/DEBIT card (usually for room or vehicle hire).
<b>PUR/TIP</b>	Hospitality transaction type to initiate a Purchase transaction type with Signature Receipt Tipping enabled. (only some cards will support this option - if the card does not support Signature then then the transaction will cancel and operator will need to restart as Purchase with/without instant tip-on-terminal)
<b>ADD TIP</b>	Hospitality transaction type to add tip amount to a stored PUR/TIP transaction. All PUR/TIP Signature Receipt Tip transactions MUST be uploaded to Paymark manually at the end of day. See Tipping User Guide for further information.

# TRANSACTIONS OVERVIEW

## Purchase

1. Operator selects **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 to complete the transaction.

Your merchant agreement states you should keep a copy of your signed Merchant Receipts. These can be used to verify the transaction should it be disputed at a later date.

## Cash Out

(Contactless not available with cash out transaction type)

1. Operator selects **CASH** 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

# TRANSACTIONS OVERVIEW

## Purchase + Cash Out

(Contactless not available with cash out transaction type)

1. Operator selects **PUR/CASH**
2. Operator types in purchase amount - Press **ENTER**
3. Operator types in cash-out amount - 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 card entry 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 credit card is not present to be used at the terminal.

1. Operator selects **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 **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. Key in refund amount and press **ENTER** then 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.

## ALPHA Menu

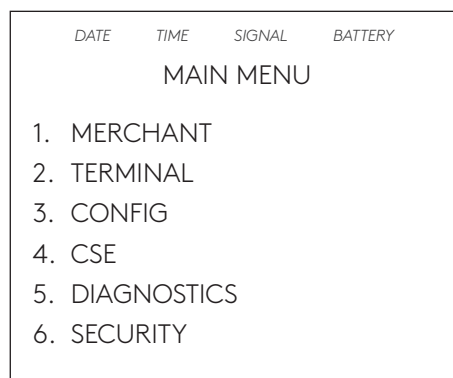
You can quickly perform common functions by pressing the ALPHA key + required number key

The ALPHA menu provides a simple a two-key press process to perform up to five common tasks. If you have a multi-merchant terminal the ALPHA menu always relates to Merchant 1 only.

The default menu setting is:

1. **ALPHA** > 1 LOGON
2. **ALPHA** > 2 REPRINT RECEIPT
3. **ALPHA** > 3 SETTLE INQUIRY
4. **ALPHA** > 4 SETTLE CUTOVER
5. **ALPHA** > 5 PRINT CONFIG

## Payment Application Menu



Press **MENU**

1. To tab between the menu pages press up/down ARROW keys
2. Press **CLEAR** or **CANCEL** to go back
3. Press number to select option

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

# ADMINISTRATIVE FUNCTIONS

## Common Admin Functions

<b>Manual Logon</b>	<ul style="list-style-type: none"> <li>• Press <b>ALPHA &gt; 1</b></li> </ul> <p>OR</p> <ul style="list-style-type: none"> <li>• Press <b>MENU &gt; MERCHANT &gt; ADMIN &gt; LOGON</b></li> </ul>
<b>Manual Settlement</b>	<ul style="list-style-type: none"> <li>• Press <b>ALPHA &gt; 4</b></li> </ul> <p>OR</p> <ul style="list-style-type: none"> <li>• Press <b>MENU &gt; MERCHANT &gt; ADMIN &gt; SETTLE CUTOVER</b></li> </ul> <p><i>Note: This can only be performed during your regular settlement window. Terminal will automatically perform Paymark settlement once per day. For further information about auto settlement window contact Paymark helpdesk.</i></p>
<b>Print (Shift) Totals</b>	<ul style="list-style-type: none"> <li>• Press <b>MENU &gt; MERCHANT &gt; ADMIN &gt; PRINT TOTALS</b> <ul style="list-style-type: none"> <li>- Press <b>NO</b> to print without clearing totals</li> </ul> </li> </ul> <p>OR</p> <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>	<ul style="list-style-type: none"> <li>• Press <b>MENU &gt; MERCHANT &gt; ADMIN &gt; STORED TOTALS</b></li> </ul>
<b>Settlement Inquiry</b>	<ul style="list-style-type: none"> <li>• Press <b>ALPHA &gt; 3</b></li> </ul> <p>OR</p> <ul style="list-style-type: none"> <li>• Press <b>MENU &gt; MERCHANT &gt; ADMIN &gt; SETTLE INQUIRY</b></li> <li>• Enter required date [dd/mm/yyyy] and press <b>ENTER</b></li> </ul>
<b>Reprint Last Receipt</b>	<ul style="list-style-type: none"> <li>• Press <b>ALPHA &gt; 2</b></li> </ul> <p>OR</p> <ul style="list-style-type: none"> <li>• Press <b>MENU &gt; MERCHANT &gt; REPRINT</b></li> </ul>
<b>Send Offline Transactions</b>	<ul style="list-style-type: none"> <li>• Press <b>MENU &gt; MERCHANT &gt; ADMIN &gt; SEND OFFLINE</b></li> </ul> <p><i>Note: Terminal will automatically send stored offline transactions when the terminal regains connection to the Paymark network.</i></p>

# MERCHANT & COMMUNICATION SETTINGS

EFTPOS requires an active Internet connection to process payments. When using the S800 a Broadband/Fibre connection is recommended over Dial-up as it will be faster and more reliable.

## Print Current Configuration

- Press **ALPHA** > **5**
- OR
- Press **MENU** > **CONFIG** > *password* > **PRINT CONFIG**

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

## Configuration Updates

Smartpay offers a range of value-add services like Smartcharge automatic credit card surcharging, Receipt Tipping and Tipping on terminal, Multi merchant, Currency Select EFTPOS and Pre-Authorisation.

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

- Press **MENU** > **CONFIG** > *password* > **UPDATE CONFIG**

Contact our sales team or THD to discuss activating/deactivating the value-added services on your EFTPOS terminal.

## Network Comms Check















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

- Press **MENU** > **DIAGNOSTICS** > COMMS TEST

Terminal screen will display COMMS TEST: OK (and CONNECTION: OK if using IP) for a working connection or **PROCESSING NOW** > **DECLINED PLEASE TRY AGAIN** if the connection is not working.

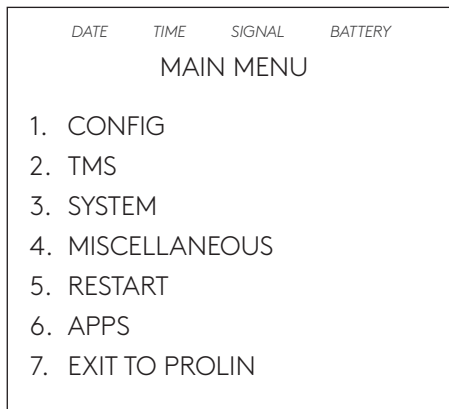
## Connection Icons

Connection icons can be viewed on the status bar at the top of the screen.

20/05/17 10:00  	<b>Not Connected</b> - No comms connection detected. Check cables etc.
20/05/17 10:00   	<b>Connecting/Disconnecting</b> - Displayed when connection is active.
20/05/17 10:00   	<b>Connected</b> - Boxes are together when connection is made.
20/05/17 10:00   	<b>Sending</b> - Back box is filled green when sending info.
20/05/17 10:00   	<b>Receiving</b> - Front box is filled green when receiving info.

## App Manager

Smartpay THD may require you to access App Manager to change comms type or update your terminal software. Making unauthorised changes in these settings may stop your terminal from working correctly. Please contact Smartpay THD for assistance before you attempt to use this menu.



Press **CANCEL > FUNC** (or **MENU**) to exit idle screen and access APP MANAGER MENU

- Press **CLEAR** or **CANCEL** to go back

## Changing Comms Settings

Your EFTPOS terminal can be configured to accept the following network connections:

- GPRS
- Wi-Fi

If you wish to change the network comms for your terminal, please give our technical helpdesk a call on 0800 476 278.

## System Settings

App Manager controls some system settings that can be applied over the whole terminal. Terminal needs to be rebooted to apply changes.

<p><b>DISPLAY</b></p>	<p><b>Brightness</b> Default setting is at 80% - to update the display screen brightness:</p> <ul style="list-style-type: none"> <li>• Press <b>CANCEL &gt; FUNC (or MENU) &gt; SYSTEM &gt; DISPLAY &gt; BRIGHTNESS</b></li> </ul> <p><b>Colours</b> Default setting is black text on white background - to change the display screen background colour between white and black</p> <ul style="list-style-type: none"> <li>• Press <b>CANCEL &gt; FUNC (or MENU) &gt; SYSTEM &gt; DISPLAY &gt; COLOURS</b></li> </ul>
<p><b>POWER OPTIONS</b></p>	<p><b>Screensaver</b> Default setting is when enabled is 30 seconds – to enable/disable screensaver and set timeout period (set between 30 seconds and 180 seconds).</p> <ul style="list-style-type: none"> <li>• Press <b>CANCEL &gt; FUNC (or MENU) &gt; SYSTEM &gt; POWER OPTIONS &gt; SCREENSAVER</b></li> </ul> <p>Do not enable screensaver if your terminal is being used with POS or ECR in integrated/interfaced mode.</p> <p><b>Sleep Timeout</b> Set time on S900 and S920 mobile units for terminal to go into low power consumption mode (set between 1 second and 60 seconds).</p> <ul style="list-style-type: none"> <li>• Press <b>CANCEL &gt; FUNC (or MENU) &gt; SYSTEM &gt; POWER OPTIONS &gt; SLEEP TIMEOUT</b></li> </ul> <p>Enabling Sleep Timeout will conserve battery when terminal is not in use. However, the unit will require an additional few seconds to “wake” from Sleep mode.</p>
<p><b>KEY BEEPS</b></p>	<p>Enable or Disable key press noise.</p> <ul style="list-style-type: none"> <li>• Press <b>CANCEL &gt; FUNC (or MENU) &gt; SYSTEM &gt; KEY BEEPS</b></li> </ul>

## 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. To perform a TMS start:

- Press **CANCEL > FUNC (or MENU) > TMS > START**

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