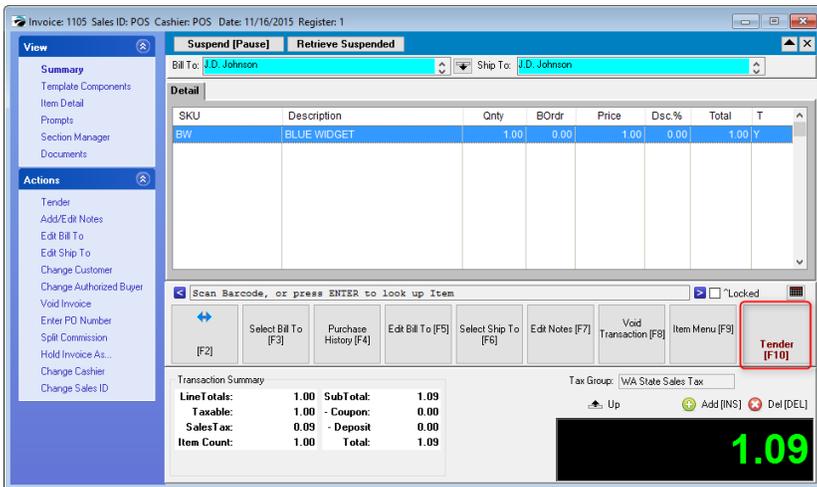
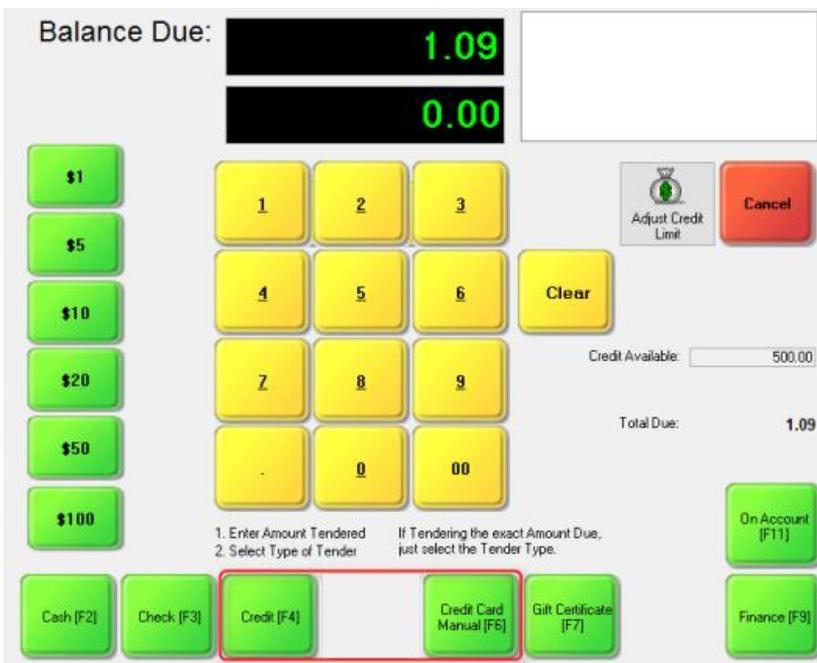


How to process Vantiv (Mercury) EMV transactions with POSitive version 6

Your Vantiv (Mercury) payment processing should already have been set up by a POSitive technician, so we'll start with how to tender out a transaction. By the way, entry of all card information must be done through your EMV device. In our example we're using the Verifone vX805.



Start a transaction as usual and select Tender when ready to process the payment.



You'll notice that POSitive v.6 has a new Tender screen. For tender that will be the exact amount simply select the Tender Type and the payment will be processed. For other amounts, use the yellow buttons, or the number pad on your keyboard, to enter the amount then select the Tender. When processing credit or debit cards you'll normally use Credit (or Credit Card Swipe) for your tender. If the card can't be read for some reason, select Credit Card Manual and you'll be able to type the number and expiration date into the vX805.

Credit Card Transaction

Balance Due: 0.00

Charge: 1.09

0.00

Processing Transaction...

300.00

Total Due: 1.09

1. Enter Amount Tendered
2. Select Type of Tender

If Tendering the exact Amount Due,
just select the Tender Type.

Adjust Credit Limit

Cancel

Cash [F2] Check [F3] Credit [F4] Credit Card Manual [F6] Gift Certificate [F7] On Account [F11] Finance [F9]

For a normal credit or debit card transaction select Credit (or Credit Card Swipe). You'll immediately see Processing Transaction on the screen. Now look at the prompt on the vX805 credit card device.



You'll see the transaction amount on the device. Press the **green button** to continue or the **red button** to cancel. If you continue, you'll be prompted to insert, tap or swipe the card. If the card has a chip, insert it in the device chip first. *By the way, if you swipe a card with a chip you'll be prompted to insert the card.*



Once the card has been accepted you'll see "Processing". If it's a chip card, it must remain in the device until you are prompted to remove it.



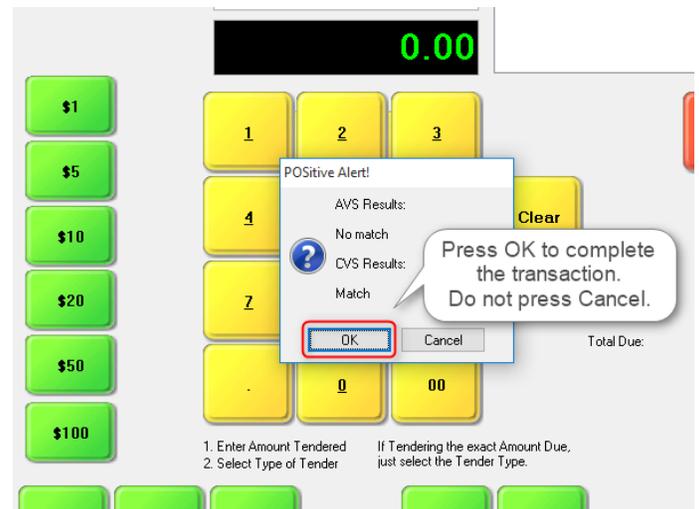
The transaction has completed and you may now remove the card. (Note: this device is intended to be "customer facing", so they would normally be the one inserting or swiping their card, and entering a PIN if required.)

PIN Transaction



Some chip credit card and debit cards require the entry of a PIN. Start the transaction as usual and you'll be prompted to enter the PIN number when you insert the card. If the customer does not know their PIN you'll need to cancel the transaction (red button) and return to the Tender screen. (See below.)

Manual Card Entry Transaction



If you have to manually process a payment, select Credit Card Manual. The transaction will start same way as the other transactions, but instead of inserting or swiping the card you'll be prompted to type in the card number, expiration date, CVV number and billing zip code. (Note: The CVV and zip code are not required and can be skipped.) The AVS and CVS Results screen tells you that the payment has been processed by Vantiv, **and you should always click OK to continue.**

Receipt Printing

You should print two receipts for each EMV transaction. One is for the customer and the other is signed by the customer and retained by the merchant. You'll need to modify an existing receipt to add the required EMV payment information. Contact your dealer or POSitive support for assistance in creating a receipt form. In our example we're using a modified version of form 7 that includes the EMV payment information. Full size receipts print the credit card transaction information on a separate page.

Receipt: 1226 12/16/2015
Register: 1 POS 2:35PM

Generic Sales Company
123 Anystreet Ave.
Richland, WA 99354

Phone:

Dean Martin

Qty	Description	Price	Total
1.00	BLUE WIDGET	1.00	1.00
SubTotal:			1.00
SalesTax:			0.00
Total:			1.00
Total Paid:			1.00

MERCHANT ID: 88430346223
CLERK ID: POS

SALE

VISA

*****1491
ENTRY METHOD: SWIPED
DATE: 12/16/2015 TIME: 14:40:55

INVOICE: 10000221
REFERENCE: 1001
AUTH CODE: 199476

AMOUNT	USD\$ 1.00
TOTAL	USD\$ 1.00

APPROVED - THANK YOU

I AGREE TO PAY THE ABOVE TOTAL AMOUNT
ACCORDING TO CARD ISSUER AGREEMENT
(MERCHANT AGREEMENT IF CREDIT VOUCHER)

X _____

Cardholder Signature

Policy Statement Goes Here.

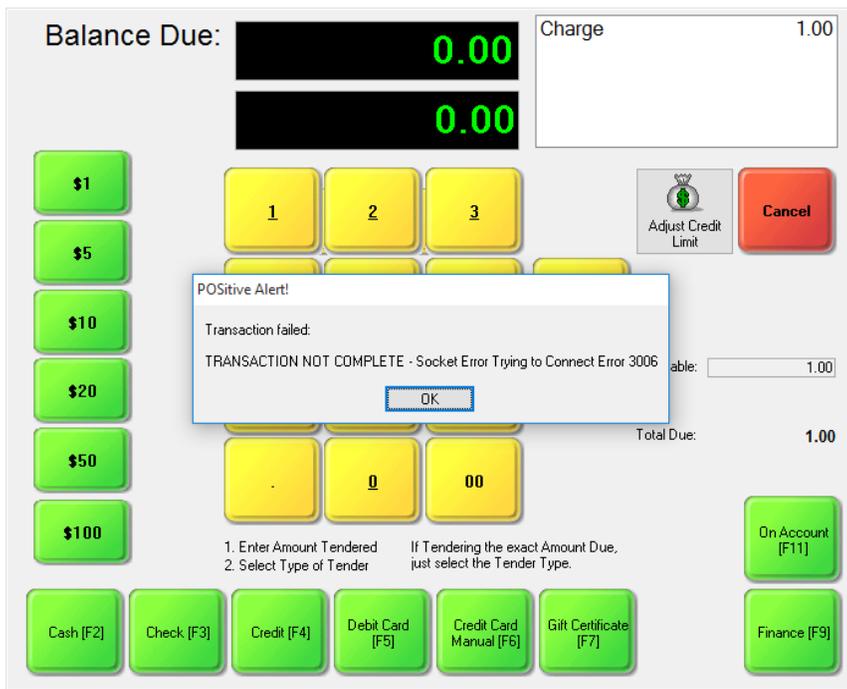
POSitive Alert! Messages

The screenshot shows the POS system interface with a 'Positive Alert!' dialog box. The dialog box contains the text: 'Transaction timed out. Resend?' with 'Yes' and 'No' buttons. The background interface includes a 'Balance Due' field showing '0.00', a 'Charge' field showing '1.00', and various buttons for tender selection (Cash [F2], Check [F3], Credit [F4], Debit Card [F5], Credit Card Manual [F6], Gift Certificate [F7], Finance [F9], On Account [F11]) and a numeric keypad. A 'Cancel' button is also visible.

“Transaction timed out. Resend?” This means it took too long to enter the card information and the Vx805 “timed” out. Click on Yes to continue with payment processing or No if the customer wishes to switch tender or cancel the transaction.

The screenshot shows the POS system interface with a 'Positive Alert!' dialog box. The dialog box contains the text: 'Transaction failed: TRANSACTION NOT COMPLETE - Cancel Key Pressed.' with an 'OK' button. The background interface is identical to the previous screenshot, showing the 'Balance Due' field at '0.00', 'Charge' field at '1.00', and various tender selection buttons.

“TRANSACTION NOT COMPLETE – Cancel Key Pressed” means the Cancel button was pressed on the Vx805. Click OK to choose another tender or cancel the transaction.



“TRANSACTION NOT COMPLETE – Socket Error Trying to Connect Error 3006” means NETePay is not running. You’ll need to start NETePay in order to process credit card transactions. Contact your dealer or POSitive support if you need assistance.

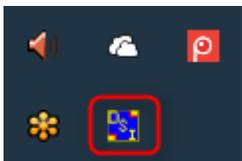
Differences for former AveraCharge Users

If you’ve switched from AveraCharge to Mercury, there are some important differences you need to be aware of. First, you’ll notice there is no longer a Settlement feature in the Credit Card Manager. That’s because Vantiv (Mercury) will automatically settle batches every day.

Viewing the Daily Transaction Summary, Detailed Transactions, Batches or searching for a transaction is now done through your Vantiv (Mercury) Merchant Portal at mercurypay.com. Contact POSitive’s credit card manager if you need access.

Troubleshooting

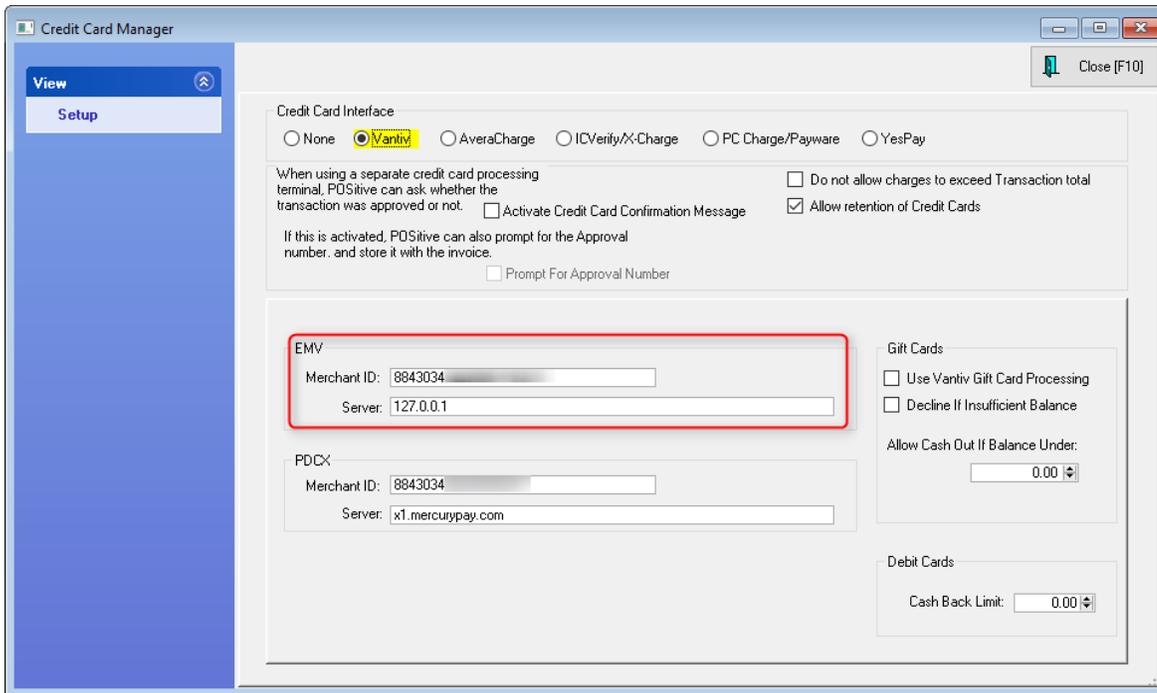
An important part of the Vantiv payment interface is NETePay, which is a software product that handles the communication between your POS system and Mercury. NETePay is installed so it automatically runs whenever your computer (or server) is started. If there is ever a communication problem with Mercury, such as POSitive displaying “TRANSACTION NOT COMPLETE – Socket Error Trying to Connect Error 3006”, check to see if NETePay is running.



On your Windows taskbar check the “hidden icons” area on the right side, next to the time and date. You should see a blue box with the letters DSI. If not, find the program icon on your Windows desktop, or the All Programs section, and click on it to start. If you’re not sure what to do, please contact your dealer or POSitive support for assistance.

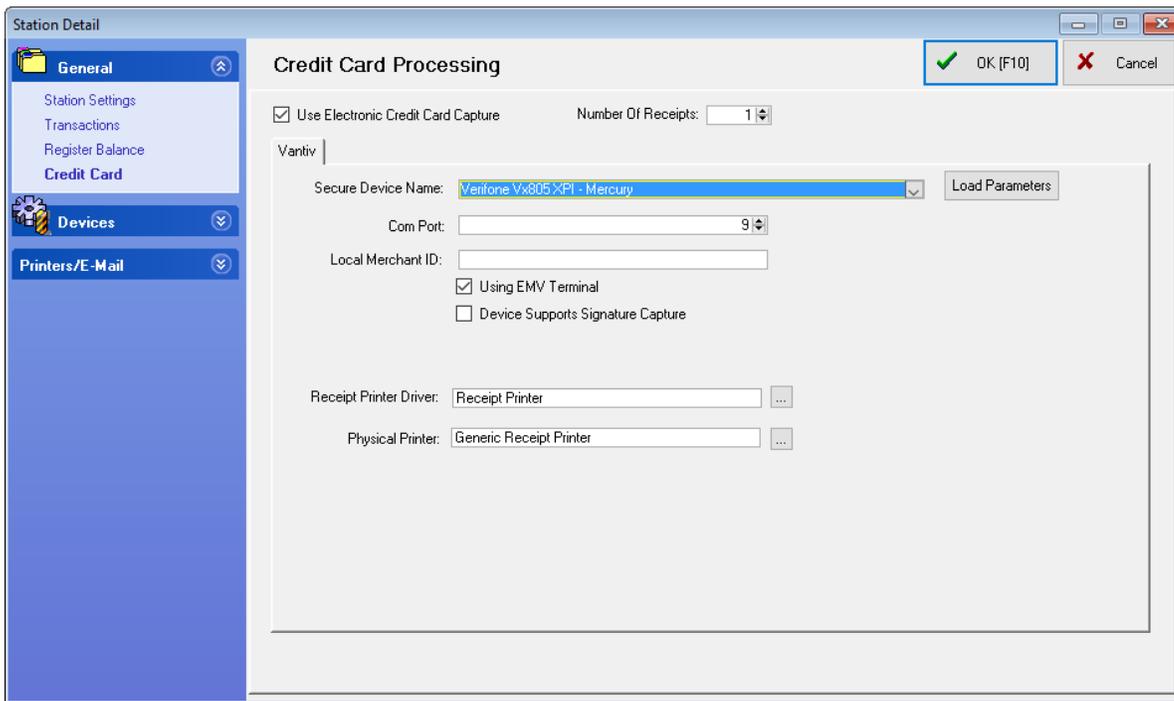


If credit card processing is not working at all, go to Management, Credit Cards and select Setup.



Make sure Vantiv (Mercury) is selected as the Credit Card Interface and there is a Merchant ID and Server address entered. If not, please contact your dealer or POSitive support for assistance.

If everything looks correct under Credit Card Setup, next check your Station Settings. Go to Maintenance, Station Settings, select your Station and Edit.



Under the General section select Credit Card and make sure you have the following information:

“Use Electronic Credit Card Capture” is checked.

Secure Device Name: Verifone Vx805 XPI-Mercury

Com Port: 9

Using EMV Terminal: Is checked

If the EMV transaction receipts aren't printing, make sure you have the correct Receipt Printer Driver and Physical Printer selected and “Number of Receipts” is set to atleast 1.

If you have any questions about these settings, please contact your dealer or POSitive support for assistance.

Payment Tendering in POSitive Version 6

The tender screen in POSitive version 6 products has changed significantly.

Balance Due: 10.86
Amount Due: 10.86
Amount Tended: 0.00

Quick Entry Buttons: \$1, \$5, \$10, \$20, \$50, \$100

Payment Type: On Account [F11], Finance [F9]

1. Enter Amount Tended
2. Select Type of Tender

If Tending the exact Amount Due, just select the Tender Type.

Credit Available: 500.00
Total Due: 10.86

The green buttons on the left side are for quickly entering a dollar amount, such as \$20. The yellow buttons in the middle are for entering in dollars and/or cents, such as \$11, or \$10.90. The green buttons along the bottom are for payment type. Is the customer paying by cash, check or credit card? Or, maybe the purchase is going on their house account or to a finance company? By the way, if the customer is paying the exact amount, you can skip having to enter the payment and simply press the tender button you want.

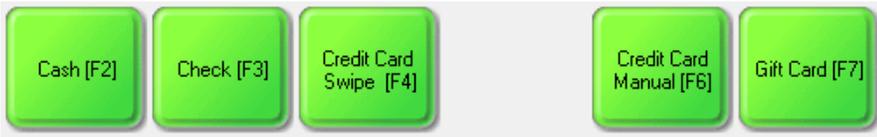
Balance Due: 10.00
Amount Tended: 0.00

Total Due: 10.00

1. Enter Amount Tended
2. Select Type of Tender

If Tending the exact Amount Due, just select the Tender Type.

The payment buttons can also be hidden based on the type of sale you're making. For example, you may hide the On Account and Finance buttons if you're making a "quick sale" and don't have the customer's name.



It is important to note that the position and order of the tender type buttons is preset, and this affects how they must be defined in the Tender Definition screen.

Code	Description	Type	GL - Cash Register	GL - Checking Account	Country
CASH	Cash	Cash			My Country
CHEK	Check	Check			My Country
CC	Credit Card Payment	Credit Card			My Country
MAN	Manual Entry	CNP			My Country
FIN	Finance Company	Finance Co.			My Country
ACCT	Store Account	Account			My Country
MOTO	MOTO/TERMINAL	Credit Card			My Country
PP	PayPal	Check			My Country

Go to Maintenance, Definitions List, Tender, Tender to add or edit Tender Types.

Code	Description	Type	GL - Cash Register	GL - Checking Account	Country
CASH	Cash	Cash			My Country
CHEK	Check	Check			My Country
CC	Credit Card Payment	Credit Card			My Country
MAN	Manual Entry	CNP			My Country
FIN	Finance Company	Finance Co.			My Country
ACCT	Store Account	Account			My Country
MOTO	MOTO/TERMINAL	Credit Card			My Country
PP	PayPal	Check			My Country

Please note that Cash, Check, Credit Card and Manual Entry must be listed in the order shown above. If not, they will not be correctly linked to the Tender Screen buttons. To change the order, highlight a Tender and use the Up/Down arrows on the right side to move. Click the Add button to create a new tender type or Edit to modify an existing one.

Tender Description

Tender Code: CC
 Description: Credit Card
 Receipt Description: CreditCard

Type

Cash
 Charge Card
 Finance Company
 EBT (Food Stamps)
 Check
 Account
 Debit Card
 Manual Entry (CNP)

Cash Register Fund: [] (Asset)
 Checking Account: [] (Asset)
 Currency: My Country

Can Be Used For Quick Sale
 Open Cash Drawer
 Always print a receipt when this Tender is used

Use Electronic Credit Card Capture

Uses a Terminal (card is not swiped through POSitive)
 Uses a Mag Stripe Reader (is swiped through POSitive)
 Uses a Payment Gateway (processed through e-commerce site)

Amount Tendered Cannot Exceed Transaction Total

OK [F10] Cancel

In our example above, this is what a Credit Card tender definition look like. If you are using Vantiv/Mercury Payments there is no need to have separate tender definitions for Visa, MasterCard or other credit cards. Additional information on "Type" and accounting setup may be found in your help file, or ask your dealer or POSitive support for assistance.

Tender Definitions

Select Close

Code	Description	Type	GL - Cash Register	GL - Checking Account	Country
CASH	Cash	Cash			My Country
CHEK	Check	Check			My Country
CC	Credit Card Payment	Credit Card			My Country
MAN	Manual Entry	CNP			My Country
FIN	Finance Company	Finance Co.			My Country
ACCT	Store Account	Account			My Country
MOTO	MOTO/TERMINAL	Credit Card			My Country
PP	PayPal	Check			My Country

+ Add Edit Delete

If you need to have more than one credit card option, for example if you have a stand-alone terminal or a Smartphone app you can use if you lose your internet connection, you may add those options at the bottom of the Tender list. The same goes for other Tenders, such as PayPal, which can be assigned to Check.

Tender Description

Tender Code: **MOTO**

Description: **MOTO/TERMINAL**

Receipt Description: **CC TENDER**

Type

Cash
 Charge Card
 Finance Company
 EBT (Food Stamps)
 Check
 Account
 Debit Card
 Manual Entry (CNP)

Cash Register Fund: (Asset)

Checking Account: (Asset)

Currency: My Country

Can Be Used For Quick Sale
 Open Cash Drawer
 Always print a receipt when this Tender is used

Use Electronic Credit Card Capture

Uses a Terminal (card is not swiped through POSitive)
 Uses a Mag Stripe Reader (is swiped through POSitive)
 Uses a Payment Gateway (processed through e-commerce site)

Amount Tendered Cannot Exceed Transaction Total

In our example we'll be using a backup terminal. The Type is set to Credit Card and the Credit Card Capture is set to "Uses a Terminal (card is not swiped through POSitive)". You would also use the same setting for a Smartphone app.

Station Detail

Transaction Settings

[Transactions](#) | [App Version](#) | [Touch Screen](#) | [Misc](#) | [Security](#)

Display Time Clock on Startup
 Prompt To Login After Print/Suspend
 Monitor Caller ID (must have the Identifier CID device from YES Telecom)

Prompt For Credit Card Type when tendering
 Path to POSCID:

Starting Page: 1

Handle Page Zero

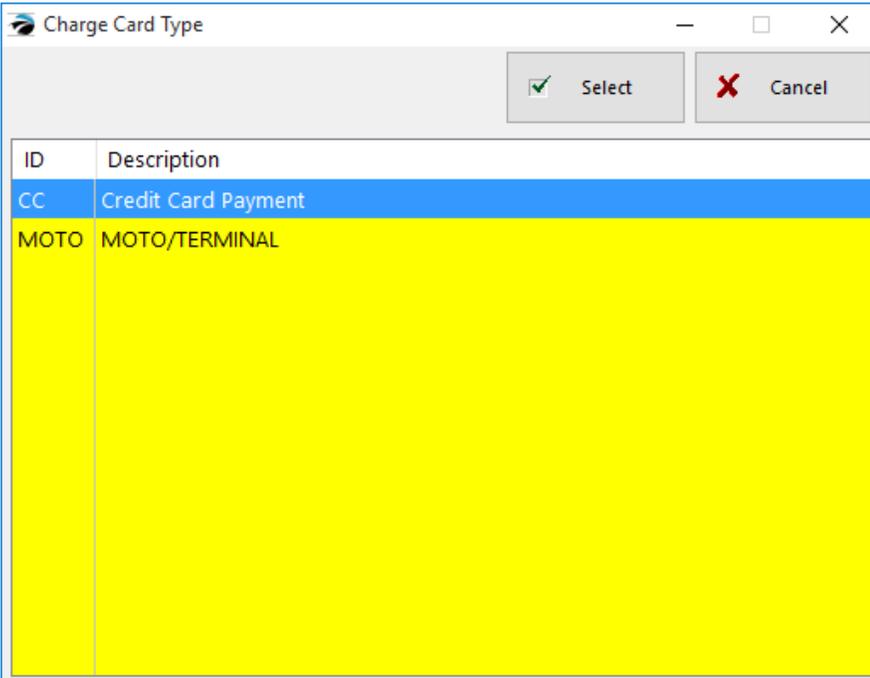
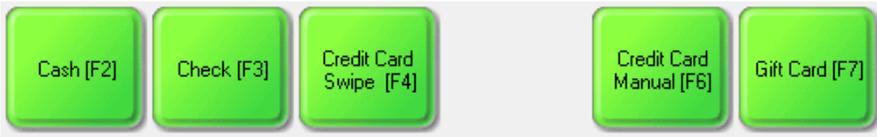
Use Page Zero
 Ignore Page Zero
 Set Page Zero as: 0

Default Filter For Invoice History:

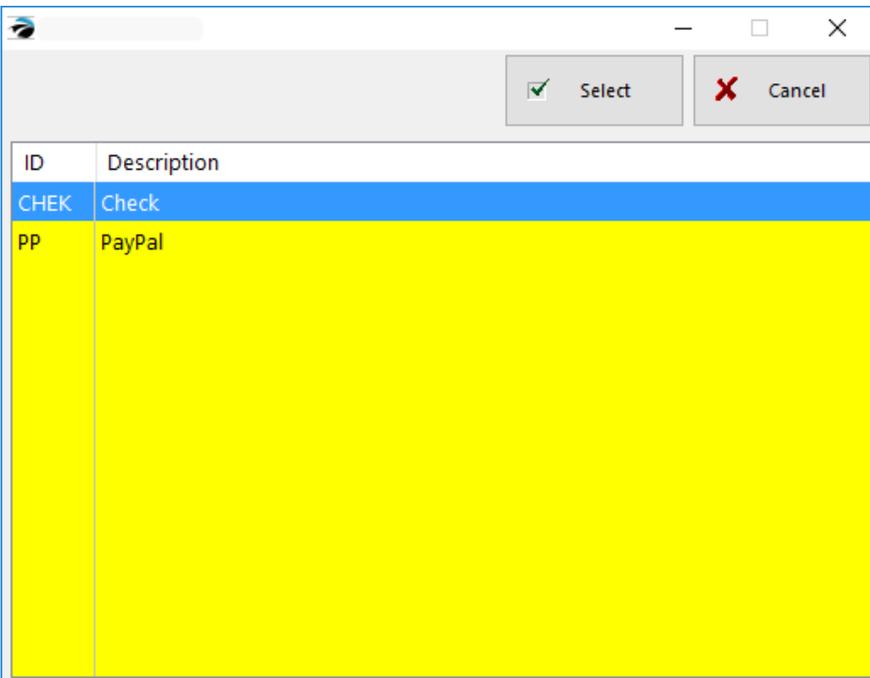
All Invoices
 This Division Only

Show Loyalty Points On Touch Screen

Next, go to Maintenance, Station Manager, select your Station and Edit. On the right menu select Transactions and click on the Touch Screen tab. Put a check next to "Prompt For Credit Card Type when tendering". Click OK to save.



Then when you take payment and select the Credit Card tender, you'll be given a list of options to choose from. Select your option to complete the transaction.



If you select Check you'll see the tender types assigned to that category. In our example we show PayPal as an option.

Please contact your dealer or POSitive support if you any questions.