

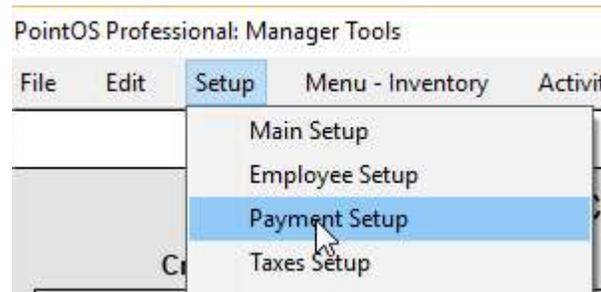
POINTOS CREDIT CARD PAYMENT SETUP

PointOS supports a few Credit Card options. There are two integrated credit card processing services that PointOS currently supports; Cayan (formerly known as MerchantWarehouse) traditional credit card integration is supported and Vantiv (formerly known as Mercury Payments) which offers both traditional credit card options and EMV payments integrations. PointOS also can use external Credit Card External Terminals without intergraded payment processing.

CREDIT CARD SETUP:

To open the Credit Card setup screen:

1. Open the Manager Tools,
2. Click *Setup* to open the Setup Menu,
3. Click *Payment Setup*

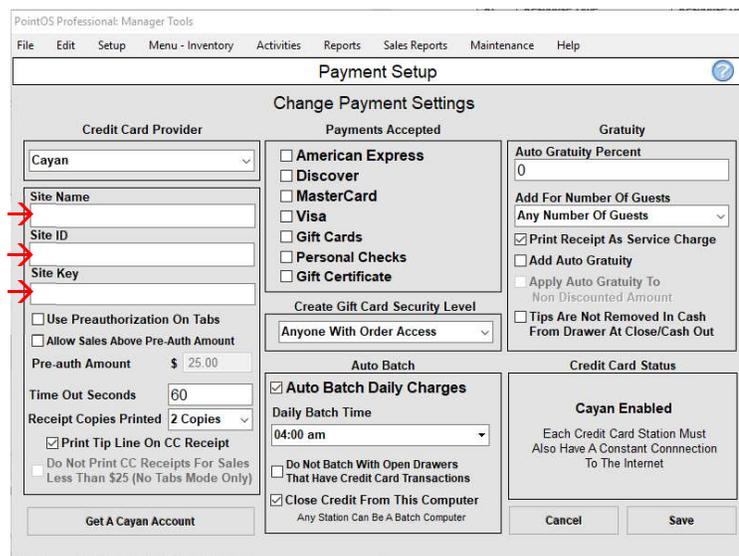


1. MerchantWarehouse / Cayan

MerchantWarehouse / Cayan	Credit Card Processor	800-498-0823	https://cayan.com/
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After contacting and setting up an account with Cayan, you will receive an email with your intergraded Point of Sales Credentials, which will include the *Name*, *Site ID*, and *Key*. Open the Payment Setup Screen and select **Cayan**. This information needs to be entered EXACTLY the same as the information from the email from Cayan as the process is case sensitive.

Name →
 Site ID →
 Key →





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You may want to copy and paste directly from the email. Site Names should not include apostrophes or ampersands and you should contact Cayan to get a new Site Name.

We DO NOT currently support Cayan’s EMV integration.

2. Mercury Payment / Vantiv

Mercury Payments / Vantiv	800.846.4472	http://www.mercurypay.com	ICS@MercuryPay.com / SalesSupport@MercuryPay.com
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After contacting Vantiv and setting up an account you should receive either an email with your **Terminal ID or Merchant Number** → new **Web Services Password** → merchant information. This should include a *Merchant Number* and *Web Services Password*. Open the Payment Setup Screen and select **Mercury Payment System**. This information needs to be entered EXACTLY the same as the information from the email from Vantiv as the process is case sensitive. You may want to copy and paste directly from the email. Merchant IDs should not include apostrophes or ampersands and you should contact Vantiv to get a new Merchant ID.

If you are using an EMV, see the EMV Setup section.

3. Additional Credit Card Settings

If you are using a modem instead of a high-speed connection, you may want to increase the amount of time in the Time Out Seconds field (for example, to 30 seconds).

Select the number of receipt copies to print from the Receipt Copies Printed drop down list. Some printers print two copies of all printouts using two ply paper. If you do not have this feature on your printer, set this to two copies.

You can select which forms of payments that you will receive. In addition to the various credit card types, you can choose to take gift cards or personal checks. Check the payment options accepted boxes to indicate which types of payments are accepted.

To set the security for activating and issuing gift cards to customers, select the security level from the Create Gift Card Security Level drop down list. The default level is the same as the security level for taking orders.

Payments Accepted

- American Express**
- Discover**
- MasterCard**
- Visa**
- Gift Cards**
- Personal Checks**
- Gift Certificate**

Create Gift Card Security Level

Anyone With Order Access ▼

Gift cards must be added to the menu before they can be sold.

4. External Terminal Setup

To setup an external terminal for any other Credit Card Service Provider, open the Payment Setup screen and select **No Provider (External Terminal)**.

To utilize the External Terminal from the Credit Card Payment screen, your staff will need to click the **Enter External Terminal Transaction** button and use the External Terminal screen to record your payment transactions.

If you do use the External Terminal you will be responsible for entering the Reference ID, Card Type, Total Charge, and Gratuity. Failing to record this information could result in incorrect financial values and possibly charge backs.

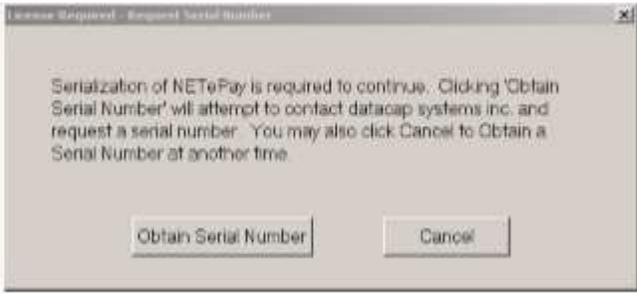
EMV SETUP

1. Installing EMV(VX-805)

1. After you have completed the installation of the EMV hardware, verify that the EMV has been plugged in and powered on.
2. Download and install the driver for the VX-805. This must be done on each station with a VX805 attached. (http://files.datacapepay.com/software/drivers/verifone/VeriFoneUSBUARTDriver_Vx_1.0.0.52_B5.zip)
3. Now plug the USB cable from the VX-805 to the PC and wait for Windows to install it. Check in Device Manager on the PC, under Ports (COM and LPT) and ensure the device shows up there on COM port 9. This must be done on each station with a VX-805 attached.
4. Install the dsiEMVUS software on each terminal with a VX-805 attached: (<http://files.datacapepay.com/software/emvus/dsiEMVUS-106-Install20160623-W8.exe>)

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- Now, connect with the PointOS Database server and install the NETePay software:
(<http://files.datacapipay.com/software/netepay5/mps/NETePay-MercuryHost50611Install20151117-W8.exe>)
- Click Start, and open NETePay. When prompted with this box, click Obtain Serial Number:



- If you do not see that box, it is okay. In NETePay, click Setup, then Setup Information. At the bottom of the window that opens, click Load New Parameters:



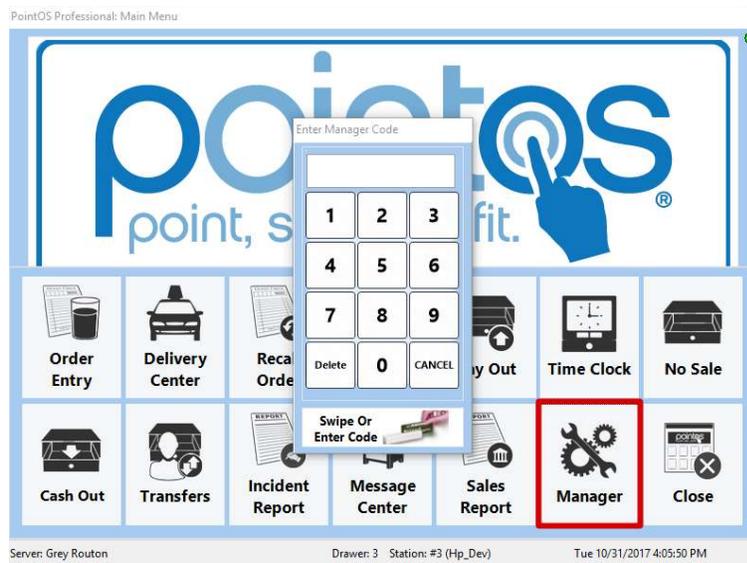
- At this point, if prompted for serialization, obtain serial number. If prompted for Activation, click yes. Once you see a box that asks for a Deployment ID, click I have a Deployment ID and enter the Deployment ID from the email with the setup info the customer received. If the customer does not have this email they will need to reach out to Vantiv to get it sent to them.
- After entering the Deployment ID, you will see a confirmation window, confirm the merchant shown is the merchant you have on the phone. After confirmation the terminal will be programmed.

2. PointOS Integrations (Single EMV install)

For this section you will need either the Manager to be present to start or the 4 Digit Manager Code

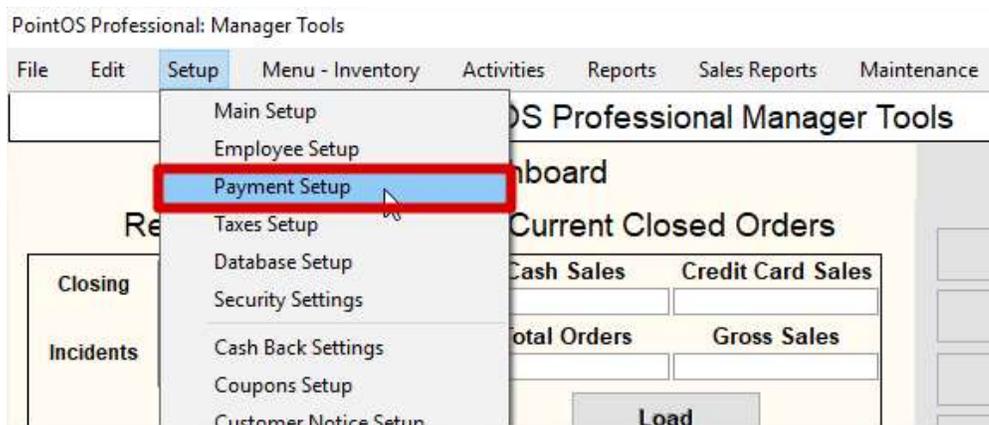
- Now, you will need to set up EMV in PointOS.
- If PointOS is not already running, start point OS.

3. Open the Manager Tools:



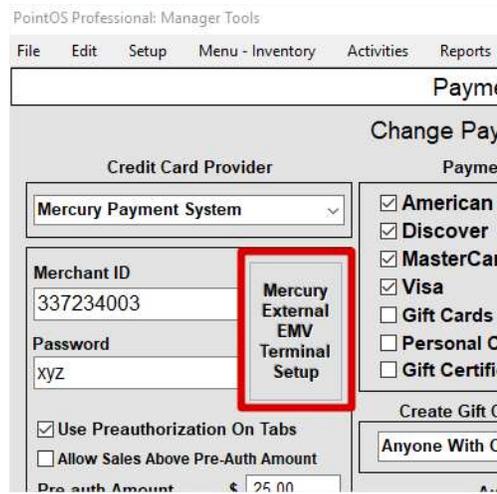
Manager Tools are accessible from the Main Menu by clicking Manager and following the prompts.

4. Now open the Payment Setup



Select Setup -> Payment Setup.

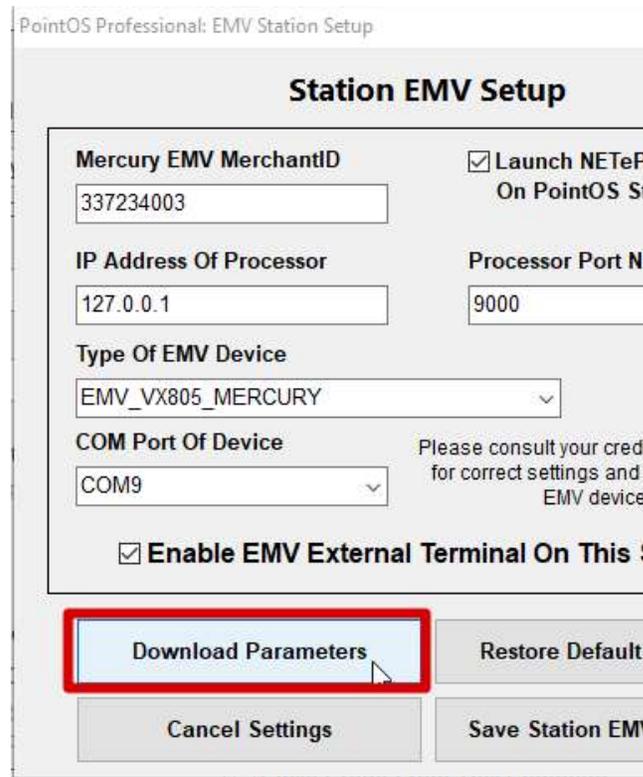
5. Now Click on the **Mercury External EMV Terminal Setup** button



6. Set these settings as seen below, and click **Save**

The screenshot shows the 'Mercury EMV MerchantID' configuration window. The 'Mercury EMV MerchantID' field contains 'GET THIS FROM EMAIL'. The 'IP Address Of Processor' field contains '127.0.0.1' and the 'Processor Port Number' field contains '9000'. The 'Type Of EMV Device' dropdown menu is set to 'EMV_VX805_MERCURY'. The 'COM Port Of Device' dropdown menu is set to 'COM9'. There is a checkbox for 'Launch NETePay Software On PointOS Startup' which is checked. A note says 'Please consult your credit card provider for correct settings and setup of your EMV device.' At the bottom, there is a checkbox for 'Enable EMV External Terminal On This Station' which is checked.

7. Once you have completed filling out the EMV Terminal Setup fields in step 8, click on the **Download Parameters** and wait for the update process to complete.
 - Upon a successful download a message box will display the following, “*EMV Terminal Successfully Initialized*”;
 - if something goes wrong the following message, “*Unable to Download Parameters*”, will be displayed along with a brief description of the error.



3. PointOS Integrations (Multiple EMV install)

For this section you will need either the Manager to be present to start or the 4 Digit Manager Code. We recommend contacting Vantiv to determine whether you are using Single or Multiple Lane Processing.

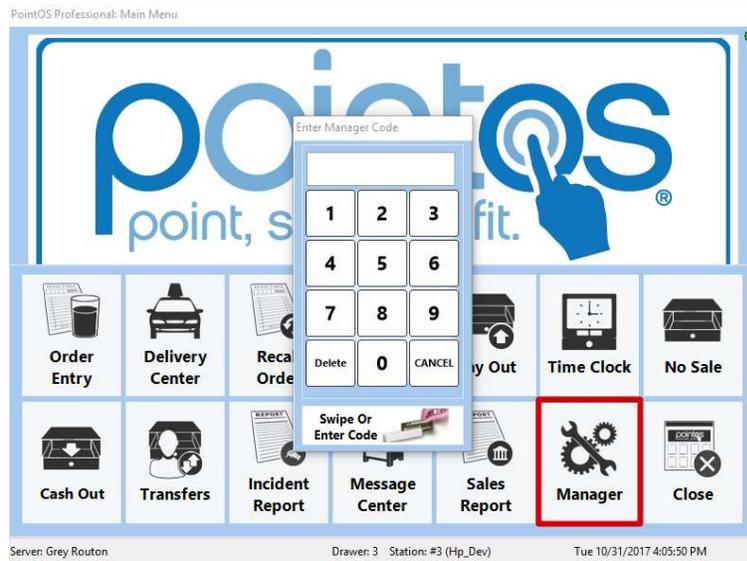
Single Lane Multiple Deployment ID Installs

This installation will require installing the NETePay software on each station with an EMV terminal connected to it. |

For this section you will need either the Manager to be present to start or the 4 Digit Manager Code

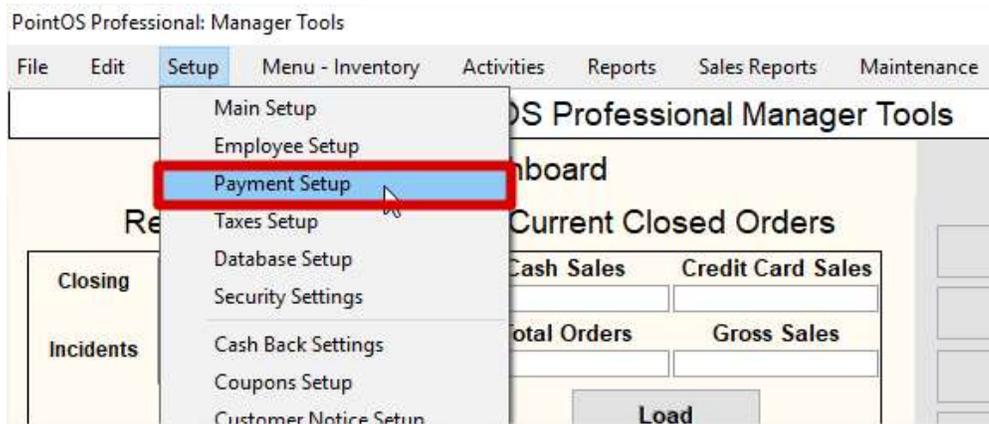
1. Now, you will need to set up EMV in PointOS.
2. If PointOS is not already running, start point OS.

3. Open the Manager Tools:



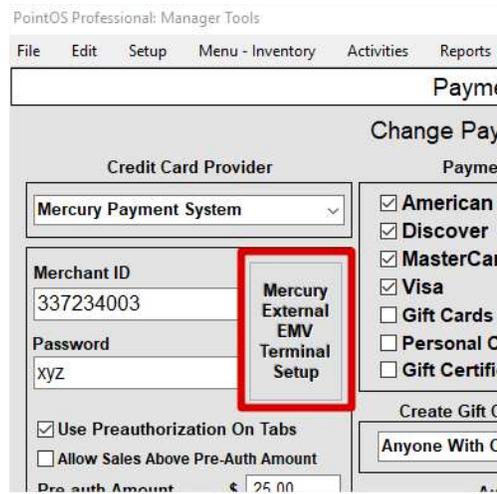
Manager Tools are accessible from the Main Menu by clicking Manager and following the prompts.

4. Now open the Payment Setup

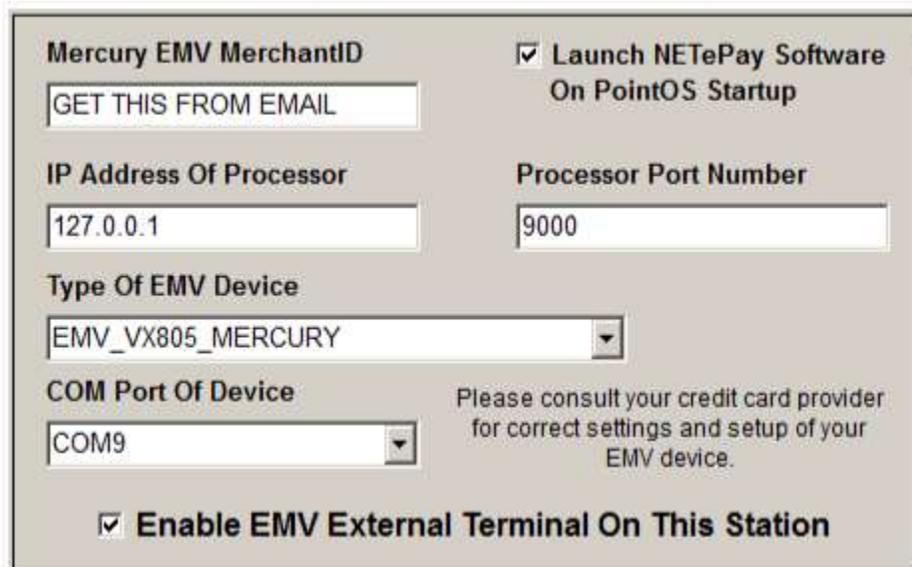


Select Setup -> Payment Setup.

5. Now Click on the **Mercury External EMV Terminal Setup** button

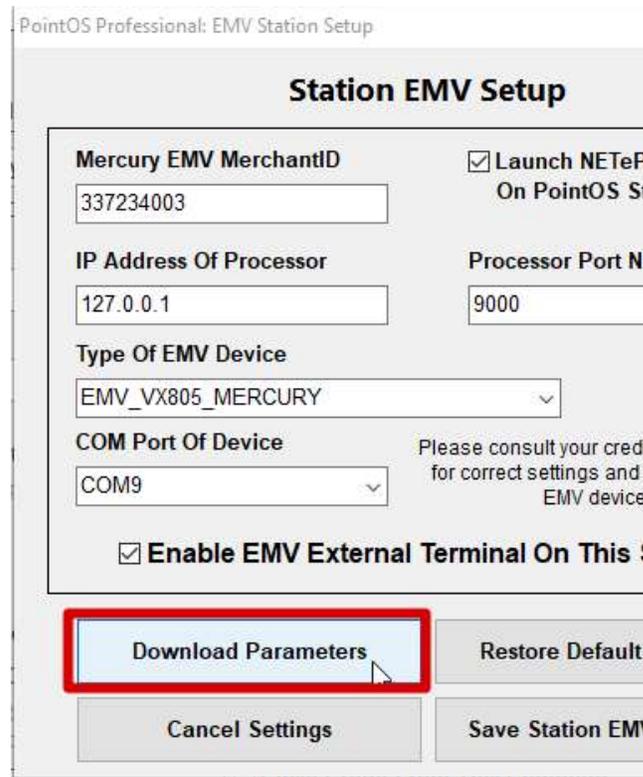


6. Set these settings as seen below, and click **Save**

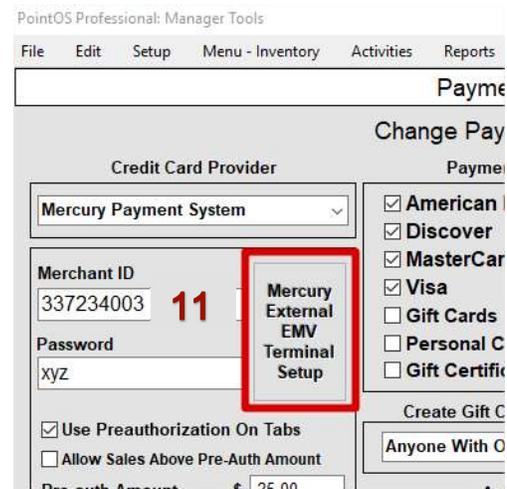


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7. Once you have completed filling out the EMV Terminal Setup fields in step 8, click on the **Download Parameters** and wait for the update process to complete.
 - Upon a successful download a message box will display the following, “*EMV Terminal Successfully Initialized*”;
 - if something goes wrong the following message, “*Unable to Download Parameters*”, will be displayed along with a brief description of the error.



8. On each additional terminal using an EMV VX-805 you will need to open the Manager Settings and return to the Payment Setup screen
9. Now Click on the **Mercury External EMV Terminal Setup** button
10. Set all of the settings the same as done in Step 6 (excluding the Mercury EMV MerchantID, each station will have its own MerchantID).



11. Now verify the **Launch NETePay Software On PointOS Startup** is **CHECKED**
12. Make sure **Enable EMV External Terminal On This Station** is **CHECKED**
13. Click Save and Restart PointOS
14. Restart Windows on all PointOS stations.

Multiple Lane Singular Deployment ID Installs

This installation will require installing the NETePay software ONLY on the Main or Server Station and requires extra steps for multiple EMV terminal setup.

1. Now, you will need to set up EMV in PointOS.
2. On the machine that is the PointOS Database server, set a static IP address in the high range.
 - To do this, open Command Prompt, and type **ipconfig** and press enter. You will see something like this:

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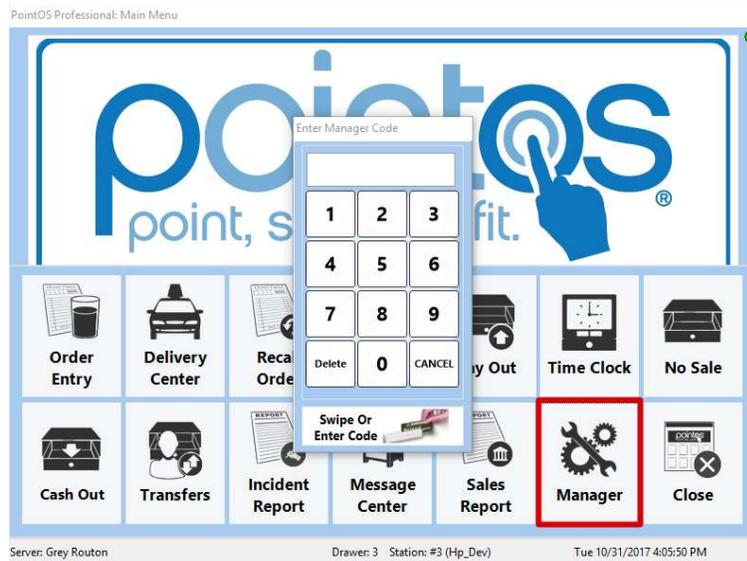
Ethernet adapter Local Area Connection:

    Connection-specific DNS Suffix  . : 
    Link-local IPv6 Address . . . . . : fe80::5862:4137:16b7:c159%12
    IPv4 Address. . . . . : 192.168.204.107
    Subnet Mask . . . . . : 255.255.255.0
    Default Gateway . . . . . : 192.168.204.1
  
```

- Notate the IPv4 address, the Subnet Mask, and the Default Gateway.
3. Now, go to Network and Sharing Center.
 4. On the left, click Change Adapter Settings.
 5. Right-Click the active adapter (either WIFI or Ethernet) and select Properties.
 6. Click Internet Protocol Version 4 and click the Properties button.
 7. On the window that appears, select Use the Following IP Address, and enter the
 - IP4 (use the first 3 octets from step 2, and use the highest available IP, preferably greater than 200. This should prevent future IP Conflicts)
 - Subnet mask (Notated in Step 2)
 - Default Gateway (Notated in Step 2)

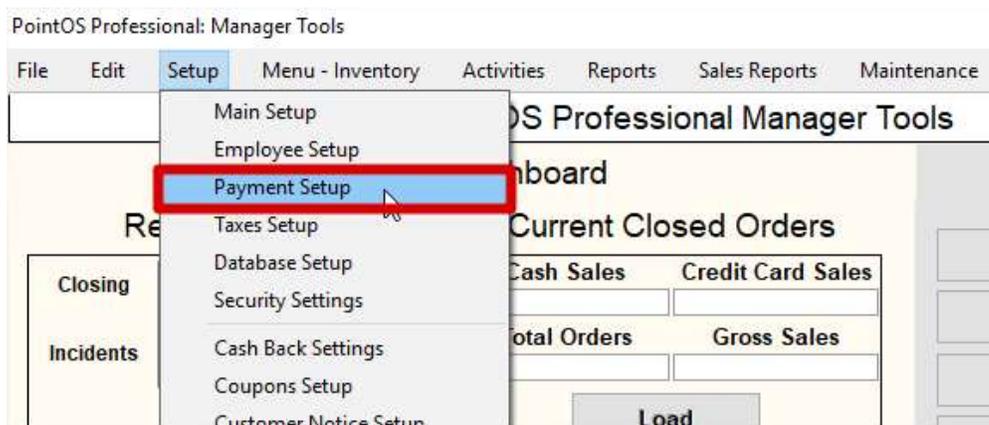
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- Preferred DNS Server (use the default gateway in the Preferred DNS Server box)
 - Alternate DNS Server box should be set to 8.8.8.8
8. Note the IP address you set in Step 2
 9. If PointOS is not already running, start point OS.
 10. Open the Manager Tools:



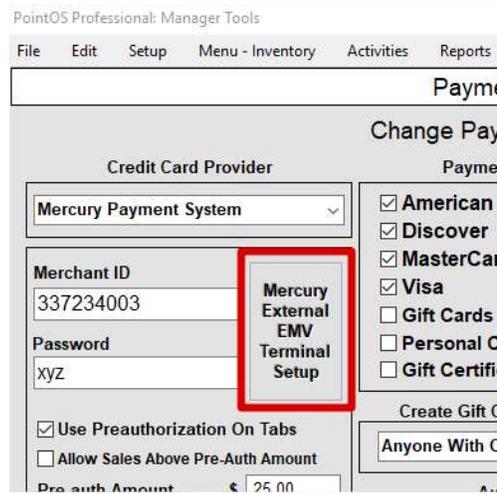
Manager Tools are accessible from the Main Menu by clicking Manager and following the prompts.

11. Now open the Payment Setup



Select Setup -> Payment Setup.

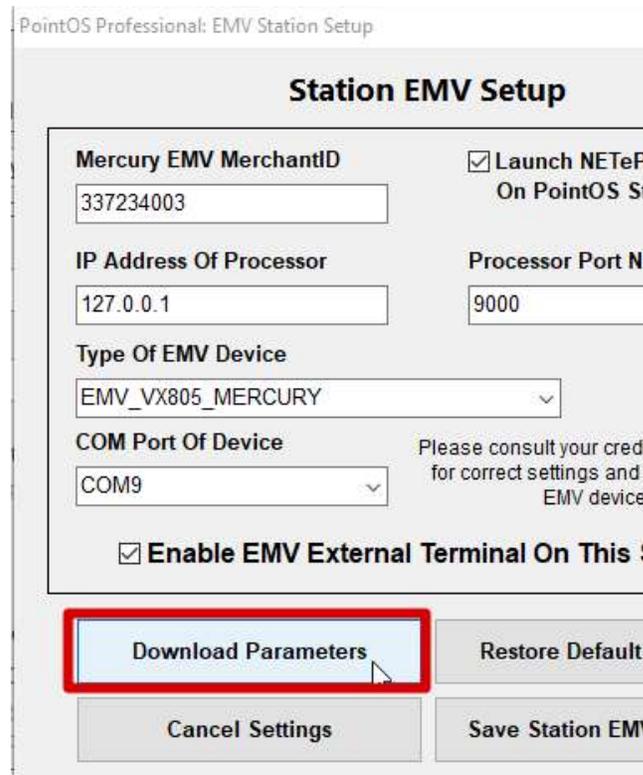
12. Now Click on the **Mercury External EMV Terminal Setup** button



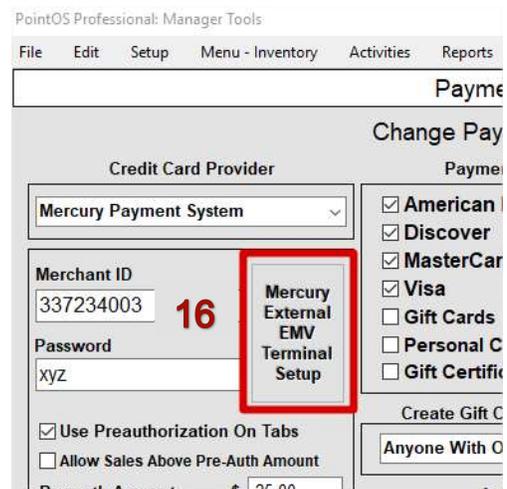
13. Set these settings as seen below, and click **Save**

The screenshot shows the 'Mercury EMV MerchantID' setup screen. The 'Mercury EMV MerchantID' field contains 'GET THIS FROM EMAIL'. The 'IP Address Of Processor' field contains '127.0.0.1' and the 'Processor Port Number' field contains '9000'. The 'Type Of EMV Device' dropdown is set to 'EMV_VX805_MERCURY' and the 'COM Port Of Device' dropdown is set to 'COM9'. There is a checkbox for 'Launch NETePay Software On PointOS Startup' which is checked. A note says 'Please consult your credit card provider for correct settings and setup of your EMV device.' At the bottom, there is a checkbox for 'Enable EMV External Terminal On This Station' which is checked.

14. Once you have completed filling out the EMV Terminal Setup fields in step 8, click on the **Download Parameters** and wait for the update process to complete.
- Upon a successful download a message box will display the following, “*EMV Terminal Successfully Initialized*”;
 - if something goes wrong the following message, “*Unable To Download Parameters*”, will be displayed along with a brief description of the error.



15. On each additional terminal using an EMV VX-805 you will need to open the Manager Settings and return to the Payment Setup screen
16. Now Click on the **Mercury External EMV Terminal Setup** button
17. Set all of the settings the same as done in Step 8 (excluding the IP Address of Processor).



18. Set the IP to the same static IP setup in Step 2.
19. Now verify the **Launch NETePay Software On PointOS Startup** is **UNCHECKED**
20. Make sure **Enable EMV External Terminal On This Station** is **CHECKED**
21. Click Save and Restart PointOS
22. Restart Windows on all PointOS stations.

Station EMV Setup

<p>Mercury EMV MerchantID <input type="text" value="GET THIS FROM EMAIL"/></p> <p>IP Address Of Processor <input type="text" value="192.168.1.208"/></p> <p>Type Of EMV Device <input type="text" value="EMV_VX805_MERCURY"/></p> <p>COM Port Of Device <input type="text" value="COM9"/></p>	<p><input type="checkbox"/> Launch NETePay Software On PointOS Startup</p> <p>Processor Port Number <input type="text" value="9000"/></p> <p>Please consult your credit card provider for correct settings and setup of your EMV device.</p>
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20 **Enable EMV External Terminal On This Station**

PRE-AUTHORIZATION OF CUSTOMER CREDIT CARDS

Pre-authorization allows you to set a minimum value to pre-authorize a customer's Credit Card (which will minimize the number of declined sales and walk outs) and allows you to open a tab and temporarily attach a card number to an order (so your staff only swipes once). But, Pre-authorization is not recommended for High Volume locations as excessive Pre-Authorized Voids (any time a Credit Card is used for Pre-Authorization, but the tab is paid with another card or a different payment option, the original pre-authorization will be a Pre-Authorized Void) can cause merchants to be flagged for review.

1. Pre-authorization Setup

You can enable and setup pre-authorization from the *Manager Tools -> Setup -> Payment Setup* screen.

Allow Sales Above Pre-Auth Amount: This setting determines if the user will be able to use a pre-authorized card for payment if the total of the check is greater than the amount pre-authorized. If this setting is toggled and the sale is greater than the pre-authorized amount the user will be able to use the saved pre-authorized card. If this setting is not toggled and the value of the tab is greater than the amount pre-authorized the user will need to swipe the card a second time or use another method of payment.

Pre-auth Amount: You can set the pre-authorization amount to any value from 1 cent and up.

2. Using Pre-Authorized Credit Cards

Once Pre-Authorized Credit Cards are enabled for use, the user will be prompted to Pre-Authorize a credit card when the user starts a new tab. This option does not **force** the user to pre-authorize a card, the user can always select *Do Not Authorize* to continue to the order entry screen without attaching a card to the check.

If the user chooses to swipe a card for pre-authorization, the

user will be notified if the pre-authorization was successful, and the card will be temporarily saved until the tab has been closed out.

When the user is ready to cash out the tab, (if the customer still wants to use the pre-authorized card) the user will be able to select Credit and click on the *Use Saved Card* to process the final tabs total. If the user selects any other form of payment to close a tab, at the end of the night the pre-authorization will be voided, and the full pre-authorized amount will be returned to the customer.

- A CC marked as Voided is basically what happens when a CC Pre-Authorized was more than the order amount, if the order gets paid with cash afterwards, etc. So, the CC are not getting voided at random, but instead PreAuths are getting removed for valid reasons in most cases and checks are being paid.
- Pre-Authorization for more than the actual check will never show in the Void report as the Void Report is for checks that are being voided (item/product being used or removed from a check).

CREDIT CARD BATCHING

If you are using the PointOS intergraded Credit Card payment services, you have a couple of different options for Batching your Credit Cards.

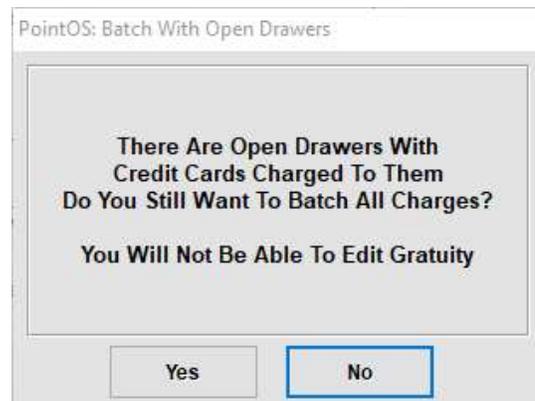
1. Batch Now

To open the Batch Credit Cards screen, select Batch Now from the Credit Card Batch area of the Manager Dashboard. The system displays the Batch Credit Cards screen which allows you to manually batch credit cards and clear pre-authorizations.

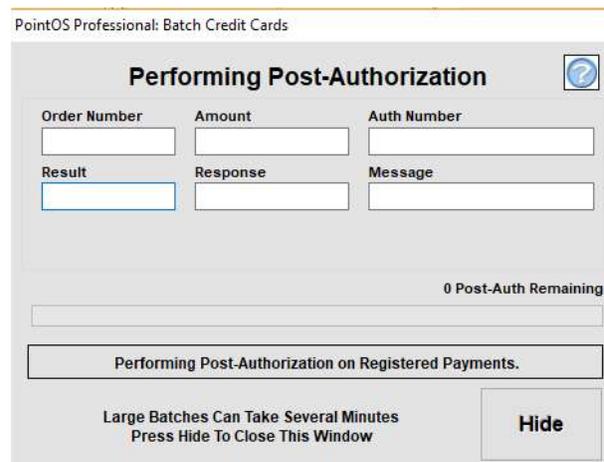


Warning: If you are using pre-authorizations, you must clear the pre-authorizations through PointOS batching. If you batch from the Merchant Warehouse website without batching through PointOS, your pre-authorization customers will incur a \$.01 charge.

Batching the Credit Cards will prevent the editing of any tips attached to all charges being batched. It is recommended that Credit Card batching be performed after all open drawers have been Cashed In to prevent accidentally batching a charge before tips have been applied.

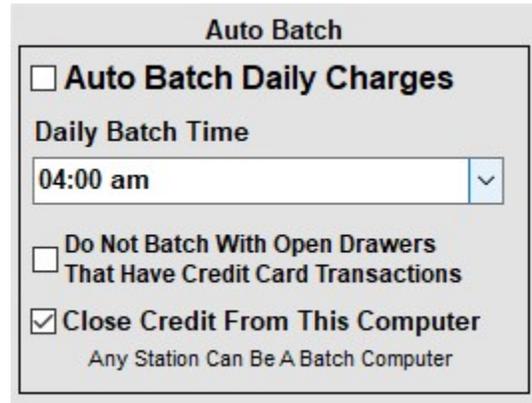


Once the batch process has been started, the system displays the Batch Results, Responses, Message, and status of the batch. The Batch Screen may be hidden, and the user can continue to use PointOS while the batching process completes. To hide the Batch Credit Cards screen while it continues batching, select Hide.



2. Auto Batch Setup

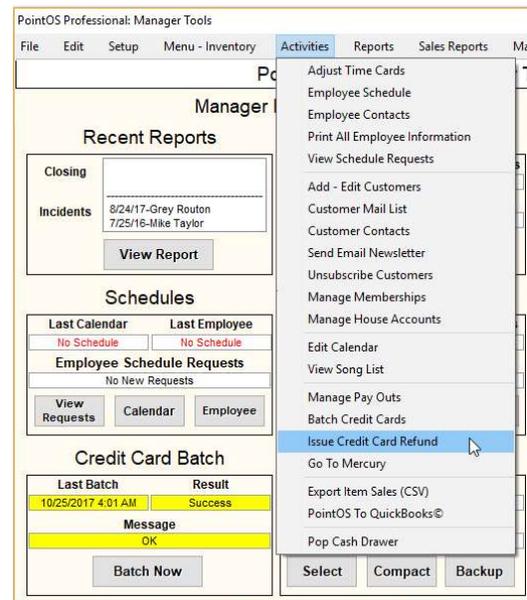
You can set up the system to auto batch all credit card sales each day. Using PointOS provides more control over batching and allows you to see the daily batch result on the Manager Dashboard. To setup auto batch you will need to Check the *Auto Batch Daily Charges* box. Next, select the time to perform the daily batch. You can check the *Do Not Batch with Open Drawers That Have Credit Card Transactions* option to postpone batching if any open drawers have credit card transactions. This means that if a server forgets to do closeout, he or she will not lose the gratuity. Then check the *Close Credit From This Computer* box to indicate that this computer only should be used to perform the daily batch.



If you are using pre-authorizations on credit cards, you must batch from PointOS. Pre-authorizations do a \$.01 sale, and if they are not closed, they will be cleared when batching.

AFTER BATCH CREDIT CARD REFUNDS

The Credit Card Refund screen allows you to issue a refund to a customer's credit card. To open the Credit Card Refund screen, select Credit Card Refund from the Activities menu.

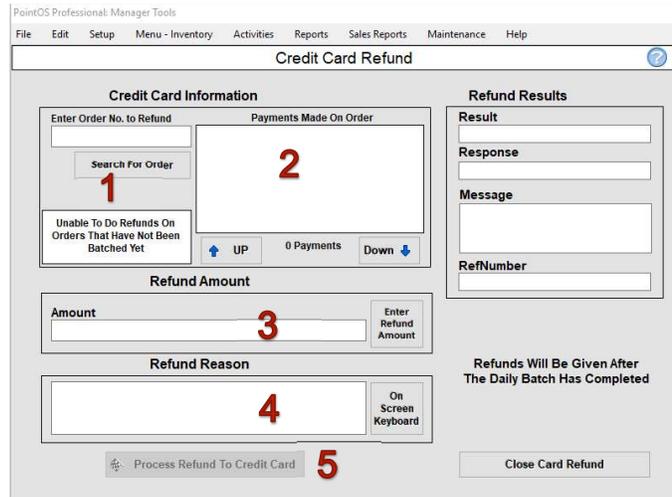


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The system displays the Credit Card Refund screen.

To process a credit card refund:

1. Enter the Order Number and click *Search For Order*
2. Select the Credit Payment that matches the Credit Card being refunded.
3. Enter the Amount to Refund
4. Enter the Refund Reason
5. Select *Process Refund to Credit Card*.

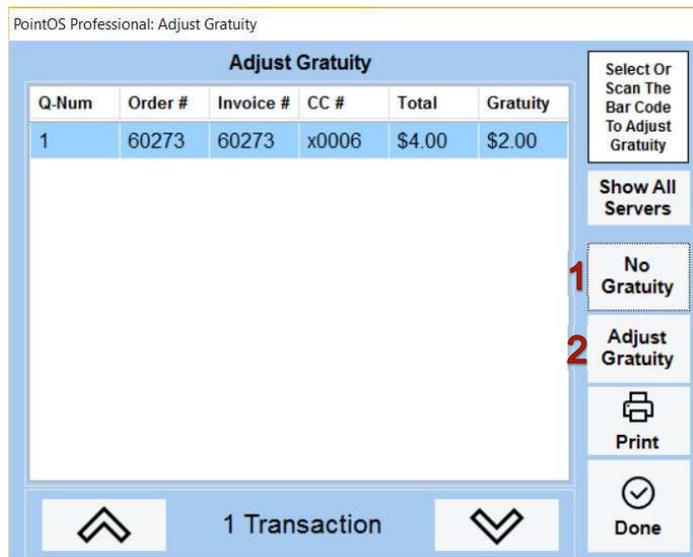


- The **Refund Results** area displays the Result, Response, Message, and Reference Number for the refund.
- The refund will not be available until you batch your credit cards.

ADJUSTING GRATUITY

If there are non-cash sales (that have not already been batched) associated with your cash drawer, when you Cash Out the drawer the system will display the *Adjust Gratuity* screen for review. You can also access the *Adjust Gratuity* screen from the Order Entry section of PointOS.

From here you can adjust the Gratuity attached to tabs. Once you have finished with all of the transactions, select *Done*.





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1. To Remove Gratuity

Select *No Gratuity*. The system records the gratuity for the transaction as \$0.00.

2. Add or Adjust Gratuity

Select the tab in question and click *Adjust Gratuity*. The system opens the Enter Gratuity screen. Enter the dollar and cent amount of the credit card transaction gratuity and select *Enter*.

PointOS: Enter Gratuity

	Cancel	
1	2	3
4	5	6
7	8	9
Delete	0	.
Enter		
Q-Num: 1 Amount: \$4.00		



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EXPRESS RESPONSE CODE VALUES AND DESCRIPTIONS (CREDIT/DEBIT)

RC	Response Type	Response Description
0	Approved/Success	Approved and/or successful transaction request.
5	Partial Approved (PARTIAL APPROVAL)	Card issuer has partially approved the transaction.
20	Declined	Card issuer has declined the transaction. Return the card and instruct the cardholder to call the card issuer for more information on the status of the account. If received on a recurring transaction, contact the cardholder for updated card information. For Check/ACH, transaction has been declined.
21	Expired Card	Card is expired or expiration date is invalid.
22	Duplicate AP	Declined as a duplicate. Same card, same amount, within the same batch was previously approved.
23	Duplicate	Declined as a duplicate. Same card, same amount, within the same batch was previously approved.
24	Pick up Card	Issuing bank has declined and wants to recover the card. Inform the customer that you have been instructed to keep the card, and ask for an alternative form of payment. If you feel uncomfortable, simply return the card to the cardholder.
25	Call Issuer	Card issuer needs more information before approving the sale. Contact the authorization center and follow whatever instructions you are given.
90	Undefined	Undefined.
101	Invalid Data ()	Invalid data has been submitted. Check ExpressResponseMessage for additional details.
	Invalid Data (INVALID CARD INFO)	Card number submitted is invalid. Card number does not pass basic processor validation or issuer edit checks.
	Invalid Data (INVALID AMOUNT)	Amount entered is invalid.
	Invalid Data (INVALID PIN)	Debit PIN entered is invalid.
102	Invalid Account	Possible profile configuration issue or incorrect AcceptorID sent. Possible invalid AccountID, AccountToken, or TerminalID sent.
103	Invalid Request	Invalid Request. Check ExpressResponseMessage for additional details.
104	Auth Failed	Auth failed.
105	Not Allowed (NOT AUTHORIZED)	Card number or card type submitted is invalid. Merchant may not be configured for submitted card type.
120	Out of Balance	Out of balance (Merchant-Initiated batching).
1001	Comm Error	Communication error. Reversal should be submitted.
1002	Host Error	Host error. Reversal should be submitted.
1009	Error	Error.