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GROUP

Terminal user guide

iPP300 series

Contents

DIV434737C

1. Introduction

Thank You

Thank you for choosing an Ingenico iPP3xx PINpad.

Your PINpad includes a variety of different functions and features to help you accept credit and debit card transactions in a speedy and efficient manner.

This User Guide

We recommend you thoroughly read this User Guide, together with any other documentation that came with your terminal, as this will help you to quickly make the best use of all the capabilities of your new terminal and PINpad.

The conventions used with this User Guide are as follows:

enter - This is a button on the terminal (ie. the "Enter" key in this case).

enter - This is a button on the PINpad (ie. the "Enter" Key in this case).

❖ THIS IS A SHORTCUT TO A MENU OPTION.

> This is a piece of important advice.

Keeping Records

Copies of all transaction receipts and your corresponding End of Day reports should be kept together in a safe place (preferably in date order) for a minimum of 6 months, or longer depending on the requirements of the card company.

Helpdesk Information

Details on how to contact the Helpdesk can be found in the Quick Start Guide that accompanies your terminal.

You may be asked for your terminal's Terminal Identification Number (TID) or your terminal's Serial Number (S/N).

The TID can be found at the top of each receipt produced by the terminal; and the Serial Number can be found at the top of some reports, on the reverse of your terminal and on the label underneath the battery.

The Serial Number of your PINpad can be found on the reverse of your PINpad.

Security of Your PINpad

Upon receipt of your PINpad you should check for signs of tampering of the equipment. It is strongly advised that these checks are performed regularly after receipt.

You should check, for example: that the security seals are in place and undamaged; that there is no evidence of unusual wires that have been connected to any ports, or any other part, of your PINpad.

Such checks would provide warning of any unauthorised modifications to your terminal, and other suspicious behaviour of individuals that have access to your terminal.

Caring for Your PINpad

You should take care not to spill liquids on any part of your PINpad, terminal or any associated parts and equipment.

You should clean the PINpad with a soft clean cloth. To ensure safety, only clean your PINpad when it is completely powered off. Do not use water or cleaning agents on your terminal, doing so may lead to damage.

Any damage incurred will be your responsibility and any repair or replacement costs will be charged as appropriate. We therefore recommend that you insure your PINpad and terminal accordingly.

Starting to Use Your PINpad

In order to get up and running as quickly as possible your PINpad is pre-configured to work out of the box. There are some basics that you should cover before using your PINpad:

- Before starting to use your PINpad, please read all sections of this guide, together with any other documents that came with your PINpad, carefully.
- You should ensure that the PINpad you have received is the model you were expecting.
- Set up your PINpad in a convenient location close to your terminal, and familiarise yourself with the basics. The following section, entitled *Your PINpad*, will cover all of the detail required to install and understand the basic operation of your PINpad.
- Step-by-step instructions for all types of sales are given in the section entitled *Transactions*; for clarity these are provided with screenshots of the terminal and PINpad to guide you.
- If, in the unlikely event that you encounter any problems or have any questions relating to the operation of the PINpad, read through the section entitled *Troubleshooting*. If you cannot resolve your problem you should call the terminal Helpdesk.

2. Your PINpad

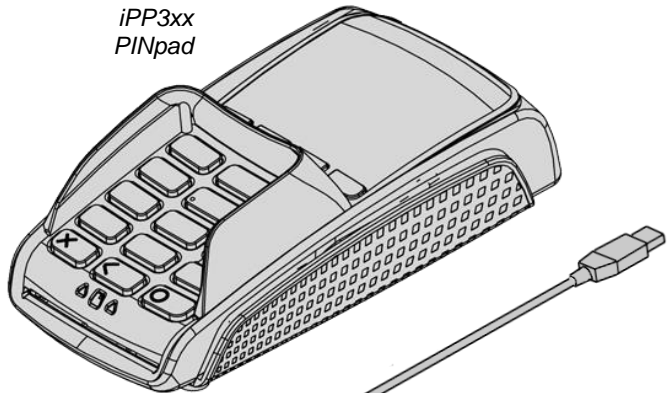## Contents of Box

The contents of the box are shown below:
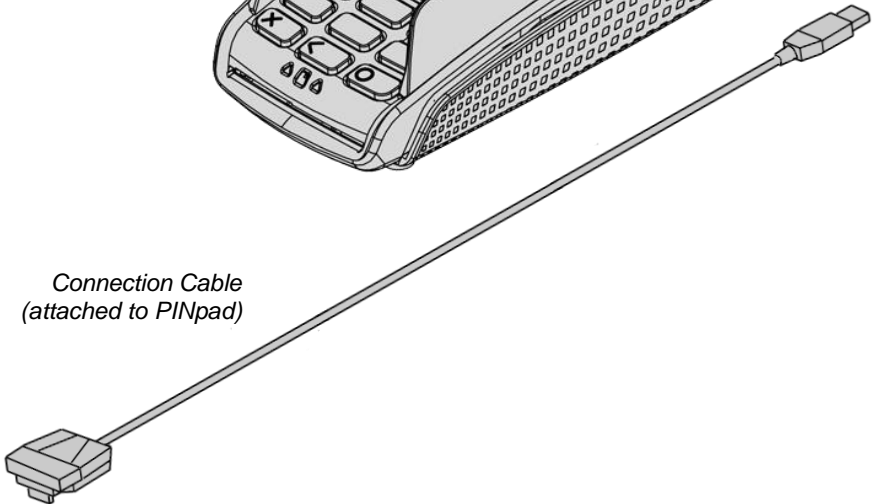
This User Guide

iPP3xx PINpad

Connection Cable (attached to PINpad)

PINpad Overview

An overview of your PINpad is shown below:

Display

Contactless Status Lights

Privacy Shield

Keypad

Swipe Card Slot

Chip Card Slot
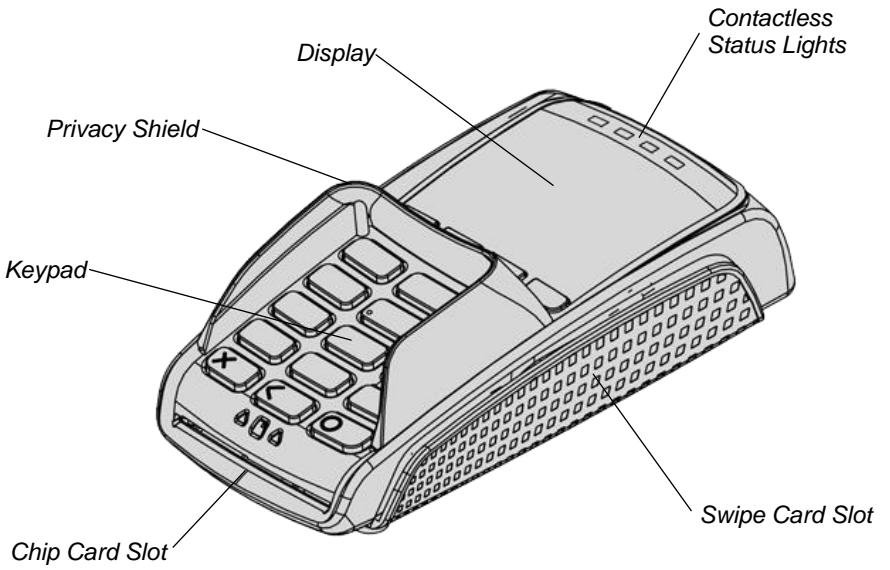
Installation

In order to connect your PINpad to an iCT200 series Counter Top terminal you must follow the steps below. Ensure that your terminal is completely powered off before attempting to install your PINpad.
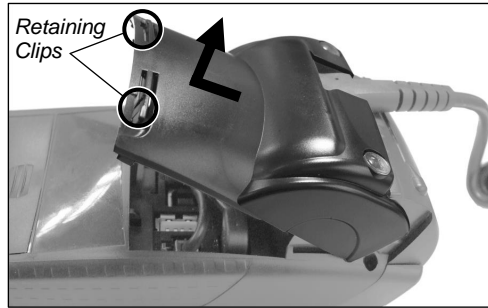
Fig. 1
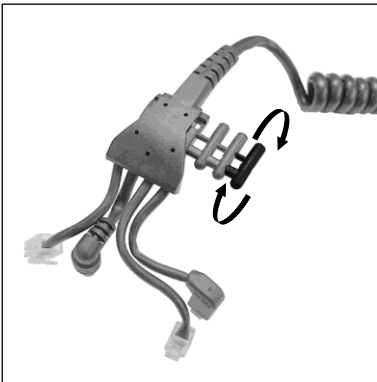
Fig. 2
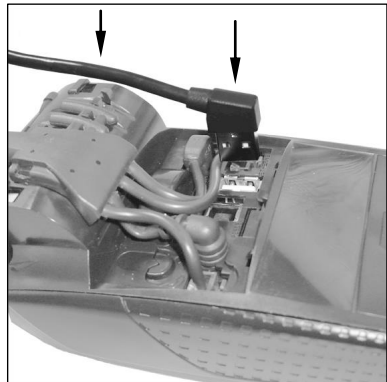
Fig. 3

1. Unclip the two retaining clips on the underside of your terminal using your fingernails and lift the cover upwards and away from the retaining lugs to reveal the cable bay.
2. Without removing the "magic cable", twist off the blanking spacer (as indicated) from the cable; take care not to damage the "magic cable" itself.
3. Plug in the PINpad USB cable as indicated and ensure that it is secured properly in both the socket and the cable retaining clip. Replace and secure the cover by reversing the instructions in step 1.
4. Power on your terminal; your PINpad should turn on during the terminal initialisation procedure.

Reading Cards

Cards can be read in three different ways; these are explained below.

Magnetic Stripe Reader

Place the card with the magnetic stripe facing down and towards the screen as illustrated, run the edge of the card along the bottom of the card swipe slot on the right of your terminal. You should swipe the card in one continuous movement and at an even speed.

Alternatively, cards may be swiped through the card swipe slot on your terminal.
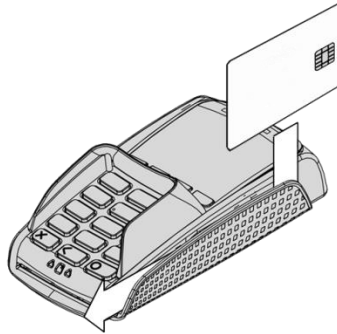
If you see the prompt BAD SWIPE, check the orientation of the card and try again.

If a chip card is swiped, your terminal will request that you insert the same card into the chip card reader by displaying the prompt USE CHIP READER.

Chip Card Reader

Chip cards should be inserted firmly into your terminal as illustrated with the chip facing up and into the card reader.
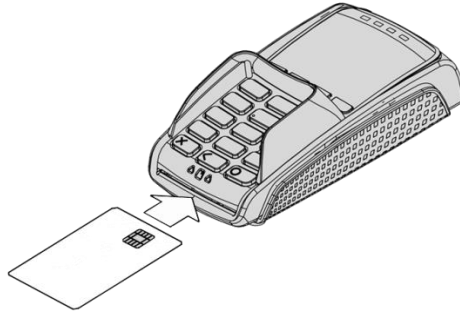
If you see the prompt BAD READ, check the orientation of the card and try again.

> The card MUST remain inserted until your PINpad prompts the customer to remove the card. If the card is removed prematurely, the transaction will be cancelled.

Chip cards can hold the details for more than one payment application (for example Mastercard and Maestro). If the application selection screen is displayed after the card has been inserted, the customer should select the payment application that they wish to use for the transaction.

```
Selection:
Mastercard
Maestro
```

The customer should use the *up* and *down* keys to select the required application, pressing the *enter* key to select the highlighted option.

The payment application on a chip card may require confirmation after it is selected. If prompted to do so the customer should press the *enter* key within 10 seconds.

Contactless Reader

Your PINpad includes an optional integrated contactless reader in order to process contactless transactions. Whilst this option is referred to in this User Guide it may not be available on your PINpad. Your PINpad will have four status lights above the screen if this option is available to you.

A contactless card should be presented by the customer only when prompted to do so on the screen and the first status light is lit steadily.

The card should be presented towards the contactless logo shown on the screen - at the centre of the contactless card read zone.
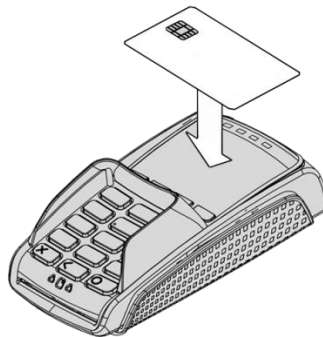
When a contactless card is presented to your PINpad during a contactless transaction the second, third and fourth status lights will be lit in turn. The card read is successful when all four status lights are lit and the confirmation tone is heard. If the card is removed prior to this the card read will be unsuccessful and the customer will be prompted to re-present the card. A card read should take between 1 and 2 seconds.

PINpad Keypad & Display

The PINpad keypad is laid out as below:

Up/Down Keys

Function Keys

Standard Data Entry Keys

Menu Key

Confirmation Key (Enter)

Correction Keys (Cancel/Clear)
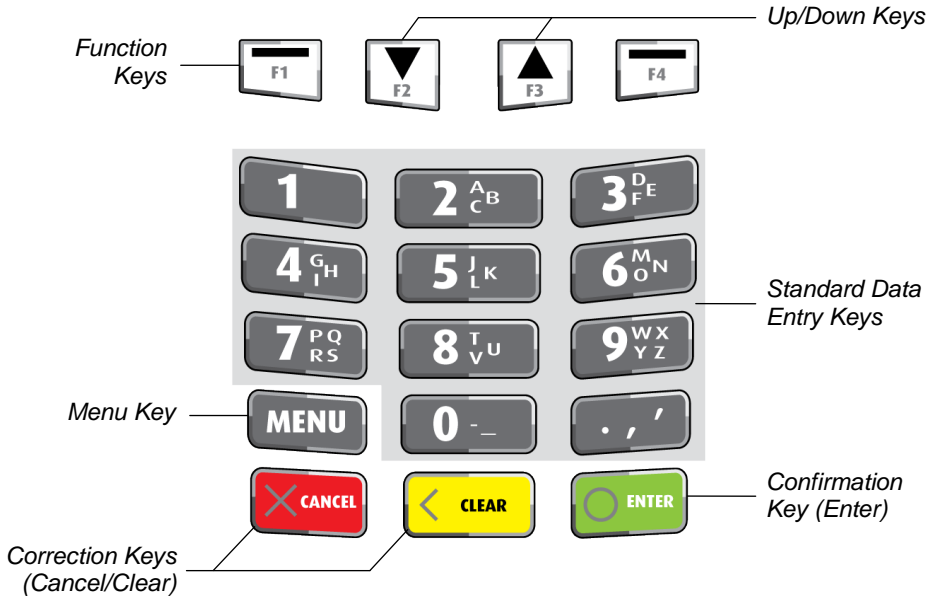
To enter numbers press the relevant keys. If you make a mistake you can correct this using the correction keys. Press the *clear* key once to delete one character at a time. Press the *cancel* key once to delete the entire line; pressing the *cancel* key again will cancel the transaction.

The PINpad display is laid out as below:

```
                    WELCOME
```

When your PINpad is connected to your terminal, and after a short initialisation process the WELCOME message will be displayed on the PINpad; this means that the PINpad has initialised and is ready to use. Your terminal will display the terminal status of READY at this time.

Throughout this guide the convention is to show screenshots of your PINpad with a grey background, and to show screenshots of your terminal with a white background.

Further to this, in order to illustrate the different screens that are shown simultaneously on both your PINpad and your terminal; the screenshot of your PINpad will be shown immediately below that of your terminal - an example is shown below:

```
                    READY

               Handset: 01
```
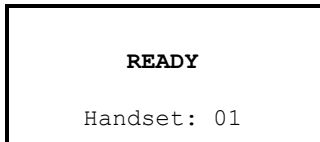
Terminal Display
(shown with white background)

```
               WELCOME
```

PINpad Display
(shown with grey background)

If your PINpad displays a blank screen with :-) permanently after your PINpad has been connected to your terminal then please contact the terminal Helpdesk.

3. Transactions

Performing Transactions

In order to perform a transaction in a quick and efficient manner you may type in the transaction amount from the idle screen on your terminal. This method may be used to start any sale transaction, no matter what the card type is (i.e. contactless cards or cards with, or without a chip).

Enter the transaction amount while the idle screen is being displayed by typing in the amount in pence (ie. `1234` for £12.34) followed by the *enter* key. If you make a mistake when entering the amount you can correct this by using the correction keys. Press the *clear* key once to delete one character at a time. Press the *cancel* key to cancel the amount entry and return to the idle screen.

Contactless card transactions are performed by this method and when the transaction value is under the contactless card limit (e.g. £30.00). Your PINpad will only prompt for a card to be presented when a contactless transaction is allowed. When a contactless transaction is allowed your terminal will show a contactless symbol on the screen.

Contactless transactions that are above a pre-set value (Floor Limit) may go online/dial for authorisation.

If you consistently sell an item at the same price you can "recall" the last transaction amount by pressing the *dot* key while the idle screen is being displayed. Your terminal will allow you to confirm if this is the correct amount, and you can continue with the transaction by pressing the *enter* key.

Printing the Customer Copy (Duplicate)

Only the merchant copy is printed during a contactless transaction. Because the transaction value is low and fast transaction times are desired, the customer copy is not printed by default. Contact terminal helpdesk if customer contactless receipts are required by default.

If the customer requires a receipt then a customer copy may be printed any time until another transaction is performed by pressing the *F1* key whilst the idle screen is displayed. This prints a duplicate of the last transaction taken and is not restricted to contactless transactions.

> For security reasons the full card number is not shown on the customer copy.

Contactless High Value Payment (HVP) – Wallet Payments

High Value Payments are contactless payments that are above the limit for contactless cards (e.g. £30.00) but are protected by the cardholder verifying themselves to the mobile phone either by the use of a scanned thumb/fingerprint in the case of Apple Pay, or by the entry of a pass code for other mobile phone manufacturers. This process is known as a Cardholder Device Cardholder Verification Method or CDCVM for short.

This means that once HVP is enabled, the contactless logo will be displayed on your terminal for all transactions rather than just those under the contactless card limit (e.g. £30.00).

Acceptance of normal contactless cards for transactions below the £30 limit will continue as normal and, if a cardholder taps a contactless card for a transaction above the £30 limit, the terminal will instruct them to complete the transaction using chip and PIN.

In some cases, a cardholder may need to tap their mobile phone against the contactless reader twice. This is because they have not pre entered their CDCVM on their device prior to starting the transaction and their device has prompted them to complete their CDCVM and tap the phone again. The cardholder should follow the instructions on their device to complete the transaction.

Sales - Inserted Cards (Method One)

```
        READY

     Handset: 01
```

The idle screen will be displayed on both the terminal and the PINpad.

```
        WELCOME
```

```
Amount:
            £21.34
```

Enter the sale amount in pence (e.g. 2134 for £21.34) and press the *enter* key.

```
        £21.34
Touch/ Insert or Swipe Here

        )))
```

Confirm that the amount is correct and invite the customer to insert the card into the card reader on the PINpad.

```
        £21.34
Touch/ Insert or Swipe Here

        )))
```

```
     Please Wait
```

If a PIN is requested, the customer must enter their PIN code followed by the *enter* key.

```
Amount:       £21.34
Enter PIN:
        ****
```

```
        PIN OK


    RETURN TERMINAL
 >DO NOT REMOVE CARD<
```

After the customer has entered their PIN, the PIN check result will be displayed on both the terminal and the PINpad.

```
        PIN OK
```

```
      Please Wait
```

The terminal will connect to the acquirer for authorisation.

```
     PLEASE WAIT
```

```
 AUTH CODE: xxxxx
```

If the transaction has been authorised then an auth code will be displayed.

```
      COMPLETED
```

```
       Printing
```

The terminal will print the merchant copy for you to retain. If a signature is needed the customer must sign this copy.

```
Signature OK?


F1  NO              YES  F4
```

If required check the signature:
Press *F1* for an invalid signature; or
Press *F4* for a valid signature.

```
      Printing
```

The terminal will print the customer copy to give to the customer for them to retain.

The terminal and PINpad will return to their respective idle screens.

> NEVER ask the customer to divulge their PIN Code. Customers should be advised to ensure that they are not being overlooked when entering their PIN Code.
>
> The customer MUST NOT remove the card until the PINpad has prompted them to.
>
> You MUST retain the merchant copy for your records; this copy must be signed by the customer if a signature is requested.

Sales - Inserted Cards (Method Two)

```
        READY

    Handset: 01
```

The idle screen will be displayed on both the terminal and the PINpad. Invite the customer to insert the card into the card reader on the PINpad.

```
        WELCOME
```

```
Enter Sale:

              £0.00
```

Enter the sale amount in pence (e.g. 2134 for £21.34) and press the *enter* key.

```
     PLEASE WAIT
```

```
     PLEASE WAIT
```

```
Amount:      £21.34
 Enter PIN:
         ****
```

If a PIN is requested, the customer must enter their PIN code followed by the *enter* key.

The terminal will continue as per a normal sale, refer to the instructions for Sale Inserted Cards (Method One) to complete the transaction.

> NEVER ask the customer to divulge their PIN Code. Customers should be advised to ensure that they are not being overlooked when entering their PIN Code.
>
> The customer MUST NOT remove the card until the PINpad has prompted them to.
>
> You MUST retain the merchant copy for your records; this copy must be signed by the customer if a signature is requested.
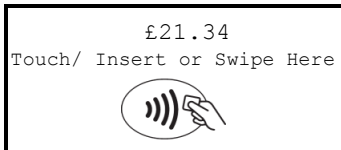
Sales - Contactless Cards

```
        READY

     Handset: 01
```
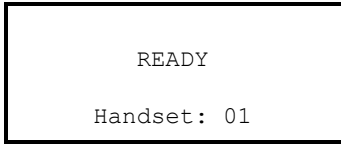
The idle screen will be displayed on both the terminal and the PINpad. The first status light on the left will flash intermittently.
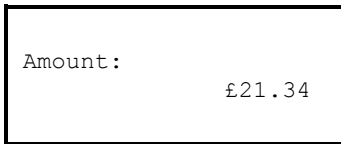
```
        WELCOME
```

```
Amount:
               £21.34
```

Enter the sale amount in pence (e.g. `2134` for £21.34) and press the *enter* key.

```
        £21.34
Touch/ Insert or Swipe Here

          )))📳
```

Confirm that the amount is correct and invite the customer to present their card to the PINpad. The first status light on the left will be lit.

```
        £21.34
Touch/ Insert or Swipe Here

          )))📳
```

```
     CARD READ OK
        PLEASE
     REMOVE CARD
```
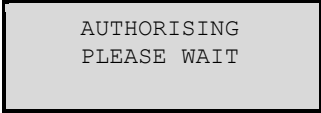
During the card read the second, third and fourth status lights will be lit in turn. A confirmation tone will sound and a message will be displayed. The card can be removed from the card read zone.

```
       CONNECTING
```

If required, the terminal will dial out to the acquirer for authorisation.

```
      AUTHORISING
      PLEASE WAIT
```

```
        APPROVED
```

The terminal will show the transaction result, and will print the merchant copy for you to retain.

```
        PRINTING
```

```
        APPROVED
```

The terminal and the PINpad will return to their respective idle screens.

> The customer MUST NOT remove the card from the card read zone until the terminal has prompted them to do so, sounded the confirmation tone, and all status lights are lit steadily.
>
> You MUST retain the merchant copy for your records; this copy must be signed by the customer if a signature is requested.

Dealing with Card Read Failures
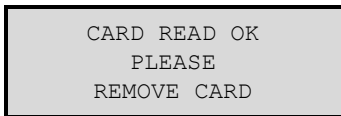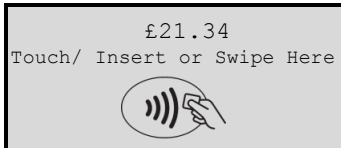
A contactless card read may fail, and the customer will be prompted to re-present their card.

If the card is removed too soon, before all four contactless status lights are lit; before the confirmation tone is heard; or before prompted to remove the card, the card read will fail.

```
            £1.23
Touch/ Insert or Swipe Here
         ))) 
```

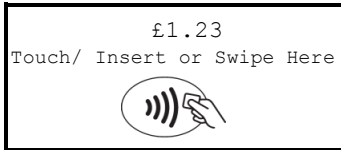If the card is removed too soon the card read will fail. An alert tone will sound and the customer will be prompted to re-present the card.

```
         £1.23
          )))
       TRY AGAIN
```

If more than one contactless card is presented to the contactless card read zone together then the card read will fail. This may occur if the card is presented in a wallet with other contactless payment cards, or other contactless cards such as public transport smart cards.

```
      PLEASE PRESENT
      ONLY ONE CARD
```
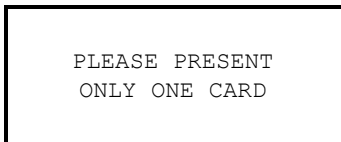
If more than one card is presented the card read will fail. An alert tone will sound and the customer will be prompted to re-present the card.

```
            £1.23
Touch/ Insert or Swipe Here
         )))
```
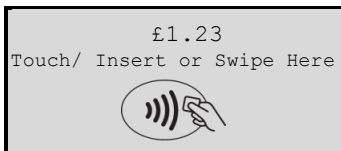
In both cases the terminal will continue as per a normal contactless sale, refer to the instructions for *Sales - Contactless Cards* to complete the transaction.

4. Troubleshooting

Frequently Asked Questions

Q My PINpad does not show the WELCOME message on the idle screen, what should I do?

- Remove the power from your terminal until your PINpad is completely powered off. Reconnect the power to your terminal and after a short initialisation process your PINpad should display the WELCOME message. You should contact the terminal Helpdesk if the problem persists.

Q When I insert a chip card into my terminal nothing happens?

- The card reader on your terminal is not active when your PINpad is attached and operational; please use the card reader on your PINpad to process transactions.

Q What do I do if the customer has forgotten their PIN code?

- If your acquirer allows it, you can perform a PIN Bypass to bypass the entry of the PIN code, by pressing the *cancel* key followed promptly by the *menu* key **twice**. If the card allows the PIN Bypass you may find that the acquirer declines the transaction. Transactions taken by PIN Bypass are subject to chargebacks so you should make other careful checks on the card and the cardholder as laid out by your acquirer. For more information on the use of PIN Bypass please contact your acquirer.

Q What does it mean when the terminal displays PIN TRIES EXCEEDED?

- The card has been locked after too many failed PIN entry attempts. It may be possible to perform a PIN Bypass. The customer should contact their card issuer to change their PIN, or if they do know it they can unlock it at any ATM.

Q I am unable to take contactless transactions, am I doing something incorrectly?

- Not all cards are enabled for contactless transactions, please ensure that the card presented to PINpad is a contactless card, the customer should contact their card issuer if they are unsure.
- Ensure that the contactless card is presented to the contactless card read zone until prompted to remove the card. You can check the card read by observing the lighting of the contactless status lights - the card is read when the confirmation tone is heard and all four lights are lit steadily.

Q A number of contactless transactions prompt that the card should be inserted or swiped, is this normal?

- It is routine that a contactless card will require a further security check occasionally. If the card is used for a lot of contactless transactions then this should be expected.

Screen Messages

Below is a list of the messages that you may see on the display of your terminal and/or PINpad that specifically relate to contactless transactions.

COMPLETED	The transaction has been completed.
DECLINED	The card, card issuer or acquirer has declined to authorise the transaction, you should ask for another means of payment.
TRANSACTION CANCELLED	The PINpad is displaying confirmation that you, or the customer, have cancelled the transaction.
PROCESSING ERROR	The card was removed too soon and the card read has failed. The customer should re-present the card. They should not remove the card until prompted to do so.
PLEASE WAIT	The PINpad is awaiting an action on the terminal, or is connecting to the acquirer. The customer should wait and follow subsequent prompts.
INSERT OR SWIPE CUSTOMER CARD	The card could not be read (either swiped or inserted), check the orientation of the card and try again.
REMOVE CARD	The card should be removed from the card reader on your PINpad

Below is a list of the messages that you may see on the display of your terminal and/or PINpad that specifically relate to contactless transactions.

APPROVED	The contactless transaction has been approved.
REFUSED	The contactless transaction has been refused, you should ask for another means of payment.
NOT AUTHORISED	The card, card issuer or acquirer has declined to authorise the transaction, you should ask for another means of payment.
TRY AGAIN	The card was removed too soon and the card read has failed. The customer should re-present the card. They should not remove the card until prompted to do so.
PLEASE PRESENT ONLY ONE CARD	The card was presented with another contactless card and the card read has failed. The customer should re-present the card ensuring that it is the only card presented.
INSERT OR SWIPE CARD	The card requires a further security check. The transaction must be completed with cardholder verification (PIN entry or Signature as appropriate).
LOADING TPASS PARAMETERS...	The PINpad is being updated. This message is displayed during start up, and after your terminal has performed a maintenance call. Please wait a few seconds for the idle screen to be displayed before starting a transaction.

For a full list of screen messages that relate to other transaction types please refer to the User Guide for your terminal (iCT200 User Guide).

Diagnostic Codes

You may see diagnostic (DIAG) codes at the bottom of transaction receipts and reports. Some indicate an error while others offer information. More than one diagnostic code may be printed. For example DIAG 828282 would indicate three communication failure attempts during a transaction.

52	Offline or Forced Transaction. This is not an error and is for information only.
53	Offline store is full. You should attempt an online transaction. If the problem persists check the mobile network (mobile terminals), telephone line or LAN (Bluetooth terminals), and contact the terminal Helpdesk quoting the full diagnostic code.
61	PIN Bypass attempted. This is not an error and is for information only.
62	PIN tries exceeded. This is not an error and is for information only.
70xx	Error in transaction security. Normally indicates that the MAC code is invalid, contact the terminal Helpdesk quoting the full diagnostic code.
72	Merchant has indicated an invalid signature. This is not an error and is for information only.
93	Transaction cancelled by the operator. This is not an error and is for information only.

For a full list of diagnostic codes that relate to other transaction types please refer to the User Guide for your terminal (iCT200 User Guide).

5. Notes

Certification

The CE marking certifies that the iPP3xx complies with the following standards:

- European standard on the safety of information technology equipment (EN 60950-1);
- European standards on the characteristics of radio disturbances and the immunity characteristics of information technology equipment;

and complies with the following harmonised standards:

- EN 60950-1   2006/95/EC
- EN 55022   2004/108/EC
- EN 55024 A2   2004/108/EC
- EN 61000-3/4

The manufacturer certifies that the products are manufactured in accordance with the above directives.

Operating Environment

Your PINpad has the following electrical supply characteristics:

- Power Consumption: 500mA at 5V

Your PINpad is designed to be operated and stored at the following temperatures:

- Operating Temperature: +5˚C to +45˚C
- Operating Relative Humidity (maximum): 85% at +40˚C
- Storage Temperature: -20˚C to +55˚C
- Storage Relative Humidity (maximum): 85% at +40˚C

$$C\:E \qquad\qquad \boxtimes$$

security **smartcard** **magstripe** **contactless**