



Point of sale reference sheet for using Hosted Payments

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NOTE: If you also use gift cards of any type please note the cards should not be swiped with the newer credit card swiper. These swipers will encrypt the card number, rendering the gift card number unrecognizable later during a redemption. 1

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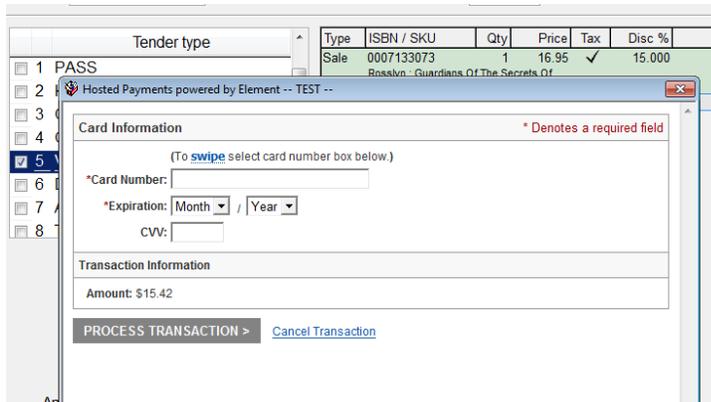
NOTE: If you also use gift cards of any type please note the cards should not be swiped with the newer credit card swiper. These swipers will encrypt the card number, rendering the gift card number unrecognizable later during a redemption.

To accept a credit card payment using Hosted Payments using the swiper

- 1) Add your line item(s) to the sale as you normally do.
- 2) Select a credit card tender.

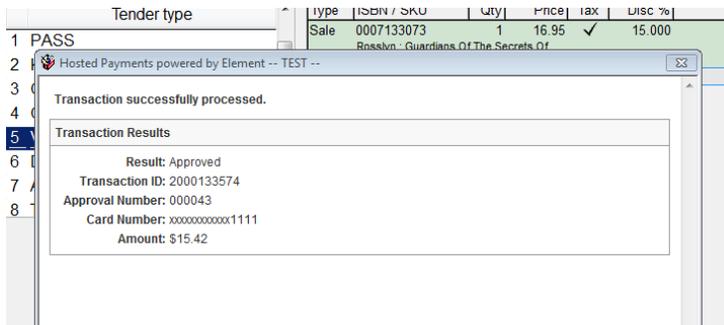
The focus will move to the Amount Tendered field, pre-filled with the Total Due. You can edit this to a smaller amount if you plan to take another tender, but usually you will just press <Enter>.

The Hosted Payments window will come up:



- 3) Swipe the card. The number and expiration date fields will fill in and you can press <Tab> twice and then <Enter> to process the transaction, or just click on the Process Transaction button.

You should get a display like this one:



- 4) Press <Esc> to close the results window or click on the X in the upper right of the window. If the amount authorized was sufficient to cover the Total Due, a credit card signature slip will print, followed by the customer receipt.

If the authorization is rejected, the results window will indicate the reason. When you close the window, the focus will return to the list of tenders so you can try another card or another tender. See below for more detail on dealing with declined cards.

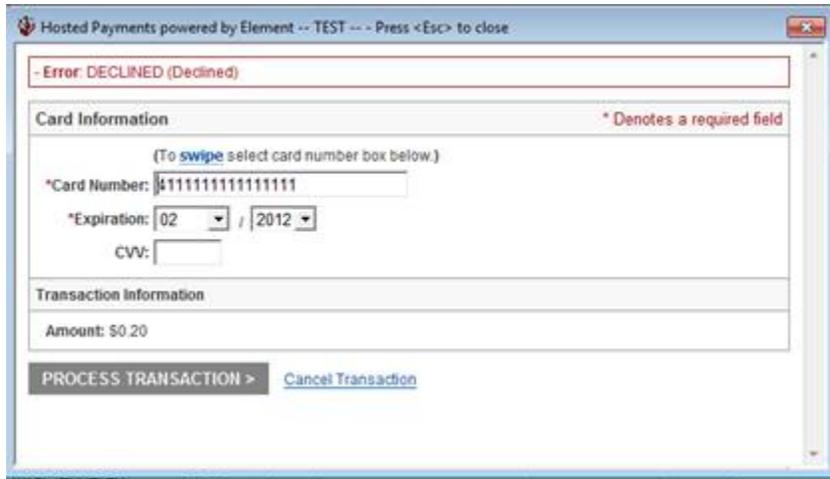
Keyed transactions

Sometimes the credit card cannot be read (for instance, if the magnetic strip is damaged, or if you are taking an order over the phone). In such a case:

- 1) Choose the "Keyed credit card" tender you created earlier.
- 2) A window will pop up, asking for your customer's ZIP code. Enter the ZIP and press <Enter>.
- 3) The standard Hosted Payments window will appear. Key in the card number and expiration date. Tab to Process Transaction and press <Enter>, or simply click on the Process Transaction button.

How to handle a declined charge

When you try to authorize a credit card sale through Element Hosted Payments and the card is declined, you will see something like this:



When you see a display like this, take the following steps:

- 1) Click on the Cancel Transaction link at the bottom of the window.
- 2) A window will appear confirming that the transaction was cancelled. Click on the X on the upper corner of the Transaction Information window.
- 3) You now will be returned to the Tenders list. If the customer wants to give another tender—another credit card, or a check, etc.—choose the option you want from the Tenders list and proceed as you normally would.

Accepting a return

To accept the return of an item paid for through Element Payment Services:

If you intend to accept a return and to issue a credit to the customer's card, *and if the original sale was authorized through Element Hosted Payments*, please take the following steps:

- 1) Choose Return Manager from the Cash Register Actions menu, or press Alt-F9, or click on the Alt-F9 Return Mgr button.
- 2) When the Return Manager opens, the focus will be on the 'Transaction number' field.
- 3) If your customer has a receipt for the item they want to return, and if the receipt was printed in a recent version of Anthology, there will be a barcode at the bottom of the receipt. Scan in the barcode to identify the transaction. If there is no barcode because the receipt was printed with an earlier version of the program, you can key the Sale transaction number in this field.
- 4) A list of the items sold on the transaction will appear in the grid above. Select the item you want to accept and choose F12 Select. (You can also search for items or transactions by using the ISBN/SKU, Customer Code, or Customer Last Name fields.)
- 5) Press <Enter> to add the item you want to the transaction as a return.
- 6) You can now add other line items to the transaction if you choose.
- 7) When you want to complete the transaction and want to credit the customer's card, choose Take Tenders and swipe the card that was originally used on the transaction. (Note that, to prevent credit card loading, you cannot issue the credit to a different card from the one

originally used.) If the original purchase was made with that card, the customer will be successfully credited. Have the customer sign the slip and retain it for your records as usual.

To accept the return of an item NOT paid for through Element Payment Services:

Although you should be able to locate it in Return Manager, you will not be able to issue a credit for an item that was not originally charged via Elements Hosted Payments. For such items, you can issue payment in another form such as store credit, gift card, cash, or check. However, if your store's policies require you to issue a credit to the customer's charge account, then you must keep your old merchant account in place for some reasonable amount of time in order to be able to issue credits through that account. Most Anthology users will have used either PCCharge or IPCharge with their old account, and you must use these tools to issue a credit in such a situation.

To issue a credit on a card for transactions done before Element Payment Services was in place, please take the following steps:

For former PCCharge users:

- 1) Set up a tender as 'OldCC' and make sure that "Require entry of card info" is not checked on the Details page for the tender. Set the Tender Type to Other.
- 2) When you want to accept a return, add the item to be returned to the transaction via Return Manager and choose
- 3) Use the PCCharge PaymentServer program to issue the credit to the customer. Please remember that PCCharge does not support encrypting swipers, so you will have to key in the card number and expiration date.
- 4) Complete the return in Anthology as usual, using OldCC as the tender type for the payout.

For former IPCharge users:

- 1) Set up a tender as 'OldCC' and make sure that "Require entry of card info" is not checked on the Details page for the tender. Set the Tender Type to Other.
- 2) When you want to accept a return, add the item to be returned to the transaction via Return Manager.
- 3) Use the online IPCharge web portal to issue the credit to the customer. Please remember that IPCharge does not support encrypting swipers, so you will have to key in the card number and expiration date.
- 4) Complete the return in Anthology as usual, using OldCC as the tender type for the payout.

Important Element Credit Card & Debit Card Information

The recent PCI Compliance rules for credit card processing were implemented to reduce incidences of credit card fraud. One common issue for all retailers, not just bookstores, was 'credit card loading' in which a clerk does returns and places the funds onto their personal credit card. The new rules mean that any credit card return must now link back to the originating transaction and to the original card used.

The following items are special situations to be aware of if your store has a policy of returning funds back onto a customer's credit card. If your store assigns Store Credit back for returns these situations are not a concern. Note that many credit card companies only allow credit card returns for 90 to 360 days after the original sale.

- A message of "Duplicate Transaction" will come up if the same credit card is attempted to charge the same dollar amount on the same day. This is a bank enforced limitation. Change the amount being charged by one penny or run the credit card on the next business day. The same duplicate warning will appear if attempting to return two same priced items to the same card on the same day.
- If your store rarely does returns back to a credit card then the cash register screen can be set to show the traditional F8 Accept Return button instead of the newer Alt+F9 Return Manager. Go to Tools | Options | Cash Register tab. Toggle the "Use Returns Manager by Default" accordingly, F10 Save and close/reopen the program to refresh changes. In either case the F8 Accept Return and Alt+F9 Return Manager can be accessed with the hotkeys or from the Actions menu in the Cash Register screen.
- If a return will be putting funds back onto the customer's original credit card the new Alt+F9 Return Manager must be used. This means having the original transaction CR # or finding the original transaction item by ISBN, Date, or Customer. The Return Manager has settings to filter on those fields to help find the item quickly.
 - If a customer is doing a return but also purchasing additional items so the ending balance is an amount owed to the store then the traditional F8 Accept Return can be used since no funds will actually be returned onto the card.
 - If a negative balance (amount owed to customer) results and the funds are to go back to the original credit card number then the Alt+F9 Return Manager must be used and the original transaction located. If the F8 Accept Return option is used instead the program will warn to use Alt+F9 Return Manager if a credit card tender is selected.
 - If attempting a Return back to a customer's original credit card but the item being returned is a popular selling item and the exact originating transaction cannot be located either by CR # or customer name it is best to assign Store Credit instead. Otherwise the credit could go back to the wrong customer's credit card if the wrong transaction item is selected.
- Once voided, returns cannot be repeated. For example, a sale is taken with a Visa card. The next day the customer wishes to return the item for funds back on their credit card. The Return is completed, and then later the same day that transaction containing the Return is voided. Once the return is voided that item cannot be returned again from within Anthology and credited to the original credit card. Any further return credits should be given with a non-credit card tender such as Store Credit. Voiding transactions will now warn that multiple returns for the same item cannot be done from within Anthology.

- Previously attempting to do two separate return transactions on items originating from the same original sale would result in the 2nd item return attempt bringing back a message of 'transaction not found'. This has been corrected in 7.4.133. Note that when one item on the original transaction has been returned to the credit card the rest of the transaction cannot be Voided.
- Previously attempting to void an SPO/CO via the CBO Manager where an Elements based credit card was used on the deposit was not correctly returning funds back to the original credit card. This has been corrected in 7.4.133. The PCI compliance regulations mean that PayOuts cannot be done onto a credit card except in cases returning funds to the original credit card. The PayOut module in 7.4.133 now disables any credit card tenders if selected directly from the Sales menu. However in cases of voiding an SPO/CBO from the CBO Manager where a credit card deposit was made the PayOut module will have the credit card tenders available.
- Credit Card tenders are processed before the completion of the sale because they can be easily Returned/Voided. However, Debit pinpad transactions cannot be voided or returned so they will not be processed until the clerk chooses to complete the sale. Since Debit pinpad transactions cannot have funds returned back to the Debit card it is best to do any refunds as another tender such as store credit.