



# Using Element Hosted Payments Debit Pin Pad with Visual Anthology

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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 encrypted credit card swiper or the debit pin pad reader. These encrypting devices will encrypt the gift card number, rendering the gift card number unrecognizable later during a redemption.**

## Introduction

Element Payment Services (EPS) provides a secure, reliable way for Anthology users to take credit card payments. In addition version 7.4.133 of Visual Anthology now also supports EPS Debit Pin Pad based transactions. The primary audience for this document is the users of Visual Anthology already familiar with accepting credit card payments through EPS. For details on accepting regular credit card transactions through Visual Anthology please refer to the Customer Zone, Documents section for “EPS Using Element Hosted Payments Managers Guide”

## Setting up new Debit pin pad device

When shipped the pin pad comes with a AC adaptor power cord and a serial connection that is converted to a USB connection using two adaptors. It’s important to ensure the adaptor ends are firmly connected. As the pin pad will be getting moved back and forth on the counter when customers enter their pin #'s the cable ends could be pulled apart if not very firmly connected.

An Anthology technician must have already enabled the Debit Card Module before the next steps can be completed:

- 1) Plug the pin pad power cord in. You will hear a beep from the pin pad and may see some initial start up screens. When the pin pad signals it is ready to accept a credit/debit card plug the USB connector into your powered on computer.
- 2) Windows may indicate the device wizard is installing new hardware. No driver is needed for this device but you should see a message indicating successful installation of the new hardware.
- 3) At the station the pin pad is connected to open the Master Files menu, choose Stations
- 4) Select the Details tab
- 5) Place a check in the "PinPad Attached" checkbox. If using 7.4.133, do not change the "PinPad Port" or "PinPad Device" settings, these should remain blank. Future versions will remove these options.
- 6) F10 to Save changes
- 7) If using multiple pin pad devices repeat the above steps at each workstation.

## Setting up new Debit tender for use with Debit Pin Pad

Just as with other, earlier implementations of credit card processing in Anthology, a debit card tender must be set up within the Master Files, Tenders, Details screen correctly. An Anthology technician must have already enabled the Debit Card Module before these next steps can be completed.

- 8) Open Master Files, Tenders.
- 9) If there is not already a record for DEBIT, create one using F4 New.
- 10) Edit the Details for the DEBIT record by selecting the following options on the Details page:
  - a. On left side of screen set the Tender Type to be Debit
  - b. Aside from the usual defaults, like 'Ztape detail; also select 'Require entry of card info'
  - c. If you have Anthology WebStore, you will probably want to select 'Accept on Web'.
- 11) When you have finished adding tenders, go to the Order page to put the new tenders in the order you want them to appear in the list of tenders in the Cash Register.

## To accept a Debit card payment using the debit pin pad

1. Add your line item(s) to the sale as you normally do.
2. F3 Take Tenders and select Debit card.
3. The focus moves down to the Amount Tendered field, pre-filled with the Total Due, press enter.

(NOTE: if you will be taking split tenders the Debit card must be done last).

4. You will be prompted with a "Complete Sale?" message. **Note:** All Debit based sales are final, voids and returns are not possible back to a Debit card. Refunds must be given back as a non-credit card tender such as Store Credit.
5. The Hosted Payments window will come up as usual

Type	ISBN / SKU	Qty	Price	Tax	Disc %
Sale	0007133073	1	16.95	✓	15.000

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Hosted Payments powered by Element -- TEST --

Card Information \* Denotes a required field

(To **swipe** select card number box below)

\*Card Number:

\*Expiration: Month  / Year

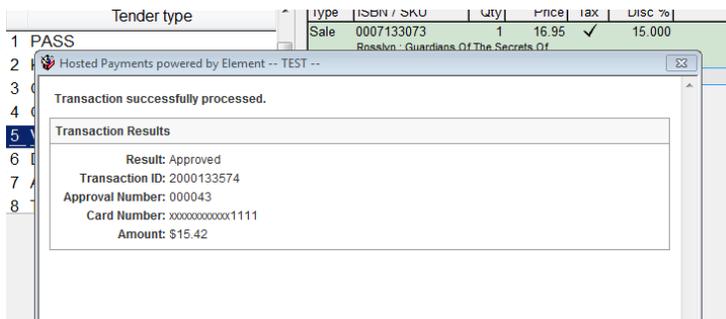
CVV:

Transaction Information

Amount: \$15.42

PROCESS TRANSACTION > [Cancel Transaction](#)

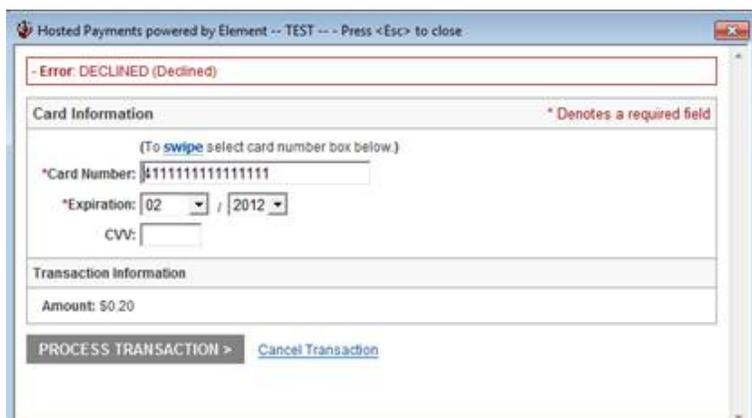
6. On the debit pin pad, use the arrow key and green enter button to select the Debit tender.
7. The device will prompt for the card to be swiped, swipe card or have customer swipe card. Note the pin pad track shows the required direction of card face.
8. The device will prompt for the debit pin number. Have customer enter pin and press green enter button.
9. At this time the encrypted card number and pin will be transmitted to the hosted payment window. If the information is valid a valid swipe message appears, click the "Process Transaction" button in the browser window.
10. You should get a display like this one:



11. 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 receipt will print. Note that debit transactions do not require a signature slip.

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.

## 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:

If 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

transactions 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

Debit based transactions are final and cannot be returned/voided back to the original debit card. Returns done on transactions originally using a Debit card must be completed using a non-credit card based tender such as Store Credit.

## 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 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.