# A NetPay Guide to... Using your Ingenico Terminal





Models: iCT250 / iWL252 / iWL251



www.netpay.co.uk www.netpay.ie



# A guide to using your Ingenico terminal

This booklet will explain how to setup and use your NetPay Terminal.

- Page 3 Welcome
- Page 4 Corded Terminals iCT250
- Page 6 Bluetooth Terminals iWL252
- Page 8 GPRS Terminals iWL251
- Page 9 Connecting your Terminal
- Page 10 Performing First Time Setup
- Page 12 CHIP & PIN Transaction
- Page 13 Contactless Transaction
- Page 14 Referrals
- Page 15 Processing a Refund
- Page 16 Totalling and End of Day Banking
- Page 17 Configuring Basic Terminal Security
- Page 17 Powering Down and Restarting the Terminal
- Page 18 Connectivity Troubleshooting
- Page 20 NetPay shop / Reporting
- Page 21 Additional Services
- Page 23 My MID / Important Numbers

If there is anything else you'd like to know, please call our customer service team (see useful numbers opposite). We are more than happy to help.

#### My MID:

My Terminal Model:

My Terminal ID:

# Welcome

Welcome to the NetPay terminal guide, this document will take you through step by step on how to set up your new terminal, processing your first transactions and troubleshooting your device.

Before setting up your terminal it is important to identify the model number and follow the correct set up instructions (see sticker on underside of terminal).

#### The model numbers are as follows\*:

- iCT250 Colour Corded Terminal (Contactless)
- iWL252 Colour Bluetooth Terminal (Contactless)
- iWL251 Colour GPRS Terminal (Contactless)

# **Important Numbers**

Keep these numbers to hand should you need to speak to the team.

If you want to query any orders, change aspects of your service or enable additional services call our customer service team between 9:00am and 5.30pm Monday to Friday.

#### UK Customer Services 0333 311 0200 (option 2)

#### Ireland Customer Services 01 447 5299

If you need technical assistance setting up or using your service call our technical support team 24 hours a day, 7 days a week.

### UK Technical Support 0843 455 5555 Ireland Technical Support 01 686 9428

If you have chosen the card acquiring service and have issues with the banking element of the service, perhaps a query with a specific transaction then call your acquiring bank available 24 hours a day, 7 days a week.

First Data Merchant Services Support (UK) 0845 964 5055 Global Payments Merchant Services Support (UK) 0845 702 3344 Worldpay Merchant Services Support (UK & Ireland) +44 (0) 345 761 6263

If you have any accounts or billing queries call our accounts team between 9:00am and 5.30pm Monday to Friday.

#### NetPay Accounts Team +44 (0) 333 311 0200 (option 4)

# **Corded Terminals - iCT250**

If you have chosen the iCT250 terminal you will need to follow these instructions.

### What's in the box?

- The iCT250 terminal handset
- Paper Roll
- The Power Supply Unit (PSU)
- A Magic Box which is attached to your terminal
- A telephone (PSTN) cable
- An ethernet cable
- An ADSL filter
- Cable ties
- Supervisor Card (which you will find in a plastic envelope inside the box lid)

### QUICK SETUP GUIDE

- 1. Connect the power supply unit to the power socket on the Magic Box. The socket is located opposite the telephone and ethernet sockets.
- If you are connecting via PSTN (Telephone), connect the black PSTN (Telephone) cable to the socket on the Magic Box, marked with a picture of a telephone. Connect the other end of the cable directly to the socket of your ADSL filter.
- 3. Connect the ADSL filter to a working telephone socket in the premises. It is recommended that the terminal is the only equipment on the line.
- 4. If you are connecting via IP (Broadband), connect the purple ethernet cable to the socket on the **Magic Box** marked with an ethernet symbol. (물급). Connect the other end of the ethernet cable to a free ethernet port on your broadband router.
- 5. Plug the 3-pin plug for the power supply into an available power socket and the terminal will power up.
- 6. We recommend that you secure the Magic Box using a cable tie.

If the **Magic Box** is not already connected to the terminal device, unclip the cover by pushing the two clips down simultaneously. Then lift the cover up and to the rear of the terminal.

**Need till rolls?** - Visit the NetPay Shop for all of your card terminal supplies. UK: shop.netpay.co.uk IE: shop.netpay.ie



# The Magic Box



Securing the Magic Box in a nearby location will reduce stress on the device and cable, prevent unintentional disconnection and organise the work area. Below are some examples of ways to secure the Magic Box.



Please proceed to page 9 - Connecting Your Terminal

# **Bluetooth Terminals - iWL252**

If you have chosen the iWL252 terminal you will need to follow these instructions.

### What's in the box?

- The iWL252 terminal handset
- Charging base
- Battery
- Paper Roll
- The Power Supply Unit (PSU)
- A telephone (PSTN) cable
- An ethernet cable
- An ADSL Filter
- Supervisor Card (which you will find in the plastic envelope attached to the front of the terminal box)

### QUICK SETUP GUIDE

- 1. Connect the power supply to the socket on the back of the terminal base.
- 2. Plug the 3-pin power supply plug into an available power socket.
- 3. Place the terminal handset on the base, the terminal will light up and begin the charging process. It is recommended that you allow the terminal to charge for at least 4 hours before continuing with the setup.
- 4. If you are connecting via PSTN (Telephone) you will need to open the compartment on the underside of the terminal base and connect the PSTN (Telephone) cable to the port marked with a picture of a telephone.
- 5. Run the telephone cable through the opening at the rear of the terminal base and replace the compartment door.
- 6. If you are connecting via IP (Broadband), connect the ethernet cable to the square ethernet port located at the rear of the terminal base.

Your terminal will require charging for at least 4 hours prior to 'Performing First Time Setup' (p10)





Please proceed to page 9 - Connecting Your Terminal

# **GPRS Terminals - iWL251**

If you have chosen the iWL251 terminal you will need to follow these instructions.

### What's in the box?

- The iWL251 terminal handset
- Charging base
- Battery
- Paper roll
- The Power Supply Unit (PSU)
- SIM card (this will arrive separately to your terminal device)
- Supervisor Card (which you will find in the plastic envelope attached to the front of the terminal box)



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### QUICK SETUP GUIDE

- 1. Connect the power supply to the socket on the back of the terminal base.
- 2. Plug the 3-pin power supply plug into an available power socket.
- 3. Place the terminal handset on the base, the terminal will light up and begin the charging process. We would recommended allowing the terminal to charge for up to 4 hours.
- 4. Remove the cover from the back of the handset and insert the SIM card into the slot marked SIM, with the metal contacts on the card facing downwards.
- 5. Replace the compartment cover.

Your terminal will require charging for at least 4 hours prior to 'Performing First Time Setup' (p10)

# **Connecting your Terminal**

### Using a telephone line/PSTN

- You will need to connect to an Analogue telephone line. (This is the standard BT line) The service will not work over ISDN or digital telephone services.
- It is recommended that you connect to the master telephone socket for the premises.
- Active telephone services such as BT 1571 can disrupt the signal from the terminal and interfere with transaction processing. It is recommended that these services be disabled.
- Incoming calls may also disrupt transaction processing. It is recommended that the telephone line is not used for calls.
- If you use a dial prefix (such as the number 9 before making calls) then you will need to make note of this as it will be required later on.

### Using an Ethernet connection (such as Broadband)

- You will need to connect the ethernet cable to a working port on a broadband router. You must have a working broadband service.
- Your router must be configured to use DHCP, this is standard for most routers. If you are unsure, contact your Internet Service Provider (ISP)
- It is possible for the terminal signal to be blocked by firewalls on the router. It is important that the terminal be able to connect through ports 10,000 and 20,000 in the router. This is standard for most routers. If you are unsure, contact your ISP.

### Using GPRS (mobile)

- The terminal uses mobile phone networks to transfer transaction data securely.
- GPRS is a **roaming** service, meaning that it will automatically detect and connect to the strongest mobile signal in the area. The terminal may need locking to a network.
- Transactions can be disrupted if the terminal is switching networks during a transaction. If this happens, a void receipt will be printed and the transaction can be re-processed.
- GPRS terminals will not work in areas without signal from major mobile phone networks.
- It is important to charge your terminal regularly.

# **Performing First Time Setup**

### To setup your terminal for the first time please follow the steps below;

- 1. Connect the terminal as outlined by your terminal type; press and hold the green **Enter** button to power the device on if not already powered on.
- 2. Bluetooth and static terminals will ask you to connect it to a working telephone phone line (PSTN), press enter. (If GPRS please go to step 5)
- 3. The terminal will then ask if a dial prefix is required. A dial prefix is when you need to dial a number such as 9 for an outside line before you are able to dial a normal telephone number. If no dial prefix is required please press clear for no on the terminal, if you use a dial prefix press enter and enter the number you use for your prefix. If the connection fails at this point, you will need to contact the technical support team UK 0843 455 5555 or Ireland 01 686 9428
- 4. The terminal will then ask if you have call waiting or 1571 service activated on your telephone line (PSTN), press **Enter** to select **YES** or **Clear** to select **NO**
- 5. The terminal will then ask you for your Merchant ID (MID) this is included in your 'Welcome Letter' from NetPay. Please enter the last 9 digits of the MID.
- 6. The terminal will connect and download the necessary configuration files. Many filenames will appear on the screen during this process. "Disconnection in Progress" will show too. You do not need to read or understand any of the file names that are flashing through the screen at any point.
- 7. The terminal will dial all acquirers on your configuration.
- 8. The setup will complete and the terminal will print a list of accepted cards.
- 9. The terminal will return to the 'Ready' screen and display your Merchant ID.

If the terminal has difficulty connecting at any stage of the setup, it will print the list at the end but show all card types as **Not Accepted**. If this occurs, then ensure that all of the connections are working before performing a re-install.

### To perform a Setup Recovery;

- 1. Power on the terminal, if you have a wireless terminal ensure that the base is powered on.
- 2. Press Menu and from the menu screen press Menu again to access the System Menu

- 3. Highlight Select Function and press Enter
- 4. When the terminal prompts for a function number key in 82 and press Enter
- 5. The terminal may prompt for the Supervisor card to be swiped or if configured the Supervisor Code to be entered.
- 6. Follow any on-screen prompts it may ask for your MID again, if it does simply re-input the MID which is listed in your NetPay Welcome Pack once inputted the terminal will attempt to complete its setup process.

If the setup still fails at this point, you will need to contact the technical support team

### **The Terminal Screen**



Mobile Network Status & Signal - This displays the signal strength of the mobile network that the terminal is currently connected to.

**Bluetooth Status & Signal** - This displays the strength of the connection between the Bluetooth handset and the base station.

**Communication Status** - This shows whether the terminal is currently communicating via PSTN (Telephone). The handset will become lifted if the terminal is dialling a connection.

LAN status - This shows whether the terminal is connected via Ethernet.

Battery & Power Icons - This shows the amount of battery power remaining for the device.

# **CHIP & PIN Transaction**

### To process a standard CHIP & PIN transaction

- 1. Enter the amount for the transaction from the ready screen then press the **Enter** key in the amount to be charged.
- 2. When prompted, pass the terminal to the customer to insert their card and enter their PIN.
- 3. Take the terminal back from the customer and follow the onscreen prompts to complete the transaction.
- 4. Tear off the receipt, retaining the **MERCHANT** copy yourself and passing the customer version to the customer.
- 5. The terminal will then return to the idle screen.

If the Cardholder enters an incorrect PIN 3 times the terminal will lock and the transaction will be cancelled.

If a card has a faulty chip it will need to be swiped through the magnetic card reader; the strip should face the body of the terminal and be swiped from one end of the track to the other in one smooth motion, top to bottom.

In the event that the card still fails to read, it is possible to process the card by manually entering the card details. This is done by entering the long card number from the **Insert or Swipe Card** prompt and then following the onscreen instructions.

Please be aware that using the magnetic stripe or entering the details manually may incur additional fees.

 Need till rolls? - Visit the NetPay Shop for all of your card terminal supplies.

 UK: shop.netpay.co.uk
 IE: shop.netpay.ie

# **Contactless Transaction**

#### To process a contactless transaction under £30/€30

For security reasons, contactless enabled cards do occasionally require PIN entry. If the terminal prompts for this process the transaction as a normal CHIP & PIN transaction. If gratuities are added, the total must still be under  $\pm 30/\pm 30$  . Cashback cannot be added to a contactless transaction.

- 1. Enter the amount for the transaction from the ready screen then press the **Enter** key in the amount to be charged.
- 2. The customer should present the card holding it across the screen of the terminal device. The 4 LEDS will turn green when the transaction is completed. (A contactless card may prompt for PIN entry process this as a normal CHIP & PIN transaction.)
- 3. Take the terminal back from the customer and follow the onscreen prompts.
- 4. If receipts are printed (this is optional for contactless transactions) retain the **MERCHANT** copy for yourself. A customer copy is not automatically printed. To print the customer a copy if requested press the  $\boxed{\cdot \cdot \cdot}$  key.
- 5. Terminal will return to the idle screen.

# Referrals

Occasionally when performing transactions, you will be required to perform a referral. These are rare, but a key part of preventing card fraud.

1. The cardholder will attempt to pay for their purchase. The terminal will display a warning message (the exact text depends on the terminal model) informing you that a referral is needed. Call the displayed number.

#### Do not return the card until the referral is completed.

- Follow all directions from the Authorisation Centre and any on-screen prompts on the terminal, you may need to enter your Referral Password at some point during the process.
- 3. During the call, you may need to quote business details such as your Merchant ID number and be required to pass the phone to the customer. When the details are confirmed and the phone returned to you, the Authorisation Centre will issue you an authorisation code if successful.

### Do not accept an authorisation code from the customer.

4. In the event that the transaction is declined, you may also be asked to retain the card. If this occurs, do not return the card to the customer. The Authorisation Centre will advise you on what to do with the card.

If you feel that retaining the card presents a threat to yourself or others, safety is your primary concern – return the card without hesitation.

There are many reasons why a card might fail this authentication and it is not always the customers fault – if they have questions as to why they were declined, refer them to their card issuer.

5. Do not allow the customer to try again using the same card, or split the transaction to avoid an authorisation call.

# To Process a Refund

Card refunds cannot be performed contactlessly.

Refunds should only be processed on the card that made the purchase (check the last 4 digits match their receipt).

Do not give cash refunds for card purchases - this is a common fraud technique.

- 1. Select Refund from the Transaction Menu.
- 2. Key in the amount to be refunded.
- 3. The Cardholder inserts their card.
- 4. Enter the Supervisor Code or swipe the Supervisor Card.
- 5. The refund is then transferred back to your customers account.

#### **Reversals**

If a transaction is processed incorrectly, it is possible to reverse it, so long as it has not been more than thirty seconds since the transaction was processed and it is the next transaction from the terminal device.

- 1. Select Reversal from the Transaction Menu.
- 2. The Cardholder inserts the card used on the transaction into the reader.
- 3. A receipt will print detailing whether or not the Reversal was successful.
- 4. It is always possible to perform a refund if the Reversal did not go through in time.

# **Totalling and End of Day Banking**

At the end of each trading day, you should perform End of Day banking to reconcile the total sales recorded on your terminal with those recorded by your acquirer. This will ensure that the transaction information is always up to date and avoid any discrepancies.

You may also want to check the running totals for the day inside a banking window. Both of these are accessed the same way.

- 1. From the ready screen press Menu twice and select Totals
- 2. Navigate to the action you wish to perform:
  - 2.1. **X-Total** shows the total value of the transactions passed through the terminal since the last End of Day banking or Z-Total. It does not reset the totals.
  - 2.2. **Z-Total** shows the same data as an X-Total but also resets the totals for both functions. It does not affect the End of Day banking total.
  - 2.3. End of Day banking reconciles the total on the terminal with the data that your acquiring bank holds. To reduce the chance of a data mismatch, End of Day banking should be performed at the same time every day (defined by you).
    - 2.3.1. After selecting this option, follow the on-screen prompts to select which cards you wish to settle.
    - 2.3.2. The Terminal will dial out and return one of three results;

Totals Agreed: The totals between your acquiring bank and the terminal match.

**Totals Not Agreed**: The totals do not match. The most common cause of this is that the terminal has offline transactions stored. These transactions will have uploaded during the banking window, so performing the end of day banking again should resolve the issue. If they still do not match, you will need to contact the Merchant Services Support at your acquiring bank (see page 3).

**Cannot Confirm Totals**: The terminal was unable to contact your acquiring bank and so End of Day banking will need to be performed again.

If the End of Day total returns **Stored** or **Session Totals not Agreed**, please contact Merchant Services Support at your acquiring bank to discuss the issue.

# **Configuring Basic Terminal Security**

In order to protect your business and the details of the Cardholder, the terminal has two basic kinds of security code.

- 1. **Referral Password** Used when the Cardholder's bank is querying the transaction. If it is forgotten, it can be reset by contacting the Customer Service Team (Please see page 3 for number).
  - 1.1 This is set by performing a **Function 23** (see page 10) from the **System Menu**. By default it is 0000.
- 2. Supervisor Code This code is used to authorise administrative activity on the Terminal, including changing some options and, most commonly, authorising refunds.
  - 2.1 By default, the code is deactivated in favour of a swipe card. We recommend using the supervisor code for increased security. To switch this setting please contact the technical support team.
  - 2.2 This is set by performing a Function 34 (see page 10) from the System Menu.
  - 2.3 Incorrectly entering the code 3 times will cause the Terminal to lock. Unlocking a terminal may be chargeable to your business.

# **Powering Down and Restarting the Terminal**

#### To power down your terminal.

To power down the terminal press the yellow Clear and · , ' keys down at the same time. You will see a blank screen with :-) in the corner before powering down.
 Please note the terminal must be removed from the base otherwise it will automatically restart.

### Continue with step 2 to Restart your Terminal.

1. Press and hold the green **Enter** button on the keypad to power up the device on.

# **Connectivity Troubleshooting**

Errors that are most likely to occur are with communication, where the terminal cannot contact the acquiring bank. For Bluetooth handsets, this can be caused by moving out of range of the assigned base; this can be resolved by either moving back in range or assigning the handset to a nearer base.

#### For terminals that are connected via PSTN/telephone lines;

- 1. For 250/252 devices, check the status icon on the screen; red means that the terminal cannot detect an active connection.
- 2. Power the terminal (and base, for Bluetooth models) off for one minute and then power back on.
- 3. Ensure that all cables are connected and free from damage.
- 4. Make sure that the line is not being used by another device, such as a dial-up modem or fax machine.
- 5. Remove any splitters or extensions on the line and retry.
- 6. If possible, connect an analogue phone to the socket and check that the dial tone is clean and free of interruption and noise.
- If a dial prefix is needed, make sure that this is configured properly in the terminal settings. If you need help configuring a dial prefix after the initial setup please contact our technical support. UK 0843 455 5555 or Ireland 01 686 9428.

### For terminals that are connected via ethernet/broadband;

- 1. For 250/252 devices, check the status icon on the screen; red means that the terminal cannot detect an active connection.
- 2. For all devices, check that the screen shows the ethernet logo. If it does not, then the terminal cannot communicate with the router.
- 3. Power the terminal (and base, for bluetooth models) off for one minute and then power back on.
- 4. Ensure that all cables are connected and free from damage.

- If possible, attempt to access the internet from a computing device attached to the network. If you cannot, report the fault to your internet service provider (ISP). A slow connection will also affect the terminal's ability to communicate.
- 6. Reset the router.
- 7. Check that the connection is on a dynamic IP. If you are unsure how to do this, contact your ISP.
- 8. Ensure the terminal is connected directly to the router with no additional hardware in between.
- Check the Firewall, IP and MAC settings on the router to check that the terminal has not been blocked from getting external access to process transactions. If you are unsure how to do this, contact your ISP.

### For GPRS terminals;

- 1. Check that there are signal bars and that a network name is being displayed on the terminal screen.
- 2. Power the handset off for 20 seconds, then re-power.
- 3. Check the battery level; low power can affect connection quality.
- 4. Use **function 91** to detect the network strength. If necessary you can use the Manual selection mode to lock the terminal to one provider.

### Printer issues;

If the terminal is not printing, or printing is of poor quality, try the following;

- 1. Open the printer compartment to check that the paper is inserted correctly and that the roller bar is in place there should be a small cog on the right and a stopper on the left.
- 2. Ensure that the paper has been inserted correctly, with the shiny side facing out. If you score it lightly, it should leave a grey mark.
- 3. For portable devices, check the battery level as low charge will reduce print speed and quality.
- 3. Make sure that the thermal till roll is inserted.

# For any technical issues relating to your service, contact Technical Support UK 0843 455 5555 or Ireland 01 686 9428

# **NetPay Shop**



#### Visit UK: shop.netpay.co.uk IE: shop.netpay.co.uk



# **Transaction and Management Reporting**

Our Online Platform Revolution provides businesses with high level commercial and transactional information enabling them to make informed decisions based on what is happening in their business.

#### The platform gives merchants access to:

- Multi-channel reporting combining in-store and online performance to view statistics across both aspects of a merchants business through one-consolidated platform segmented by location
- Reports consisting of the following:
  - Card sales performance, you can break down by county, region, sub-region, postcode area etc.
  - Monitor best performing hours, days, weeks, months and years
  - Card type usage
  - Best performing reports showing, best performing counties, regions, postcodes etc.
  - Trend analysis incorporating, average transaction values, comparisons against earlier trading periods etc.
  - Geo-mapping of service orders showing the location of merchants
  - Geo-mapping providing a live insight into online payment sales as they happen

# Additional Services from NetPay

At NetPay we do not just offer card terminals, we have a whole host of payment services that can suit all different types of businesses.

These include:

- Online Payments
  - Shopping Cart integration
  - Hosted Form
  - API
- Mail Order Telephone Order Payments
  - SchedulePay
  - LinkToPay
- Mobile Payment Application

### **Shopping Card Integration**

NetPay has created plugins for some of the most popular solutions to allow those using these off the shelf eCommerce applications to easily integrate NetPay as a payment option. Shopping cart plugins are not provided instead of Hosted Form or API features. Instead they use this technology to integrate with the shopping cart software.

### **Hosted Form**

Hosted Form integration is one of easiest and quickest ways to integrate with the NetPay payment service, if you don't operate a shopping cart or you have a shopping cart that NetPay do not yet support with a plugin.

### API

The API option is for those who want to take advantage of greater flexibility and are happy to assume greater responsibility when processing customer payments. The beauty about the NetPay API is that it enables payment functionality to be integrated into any application, not just a website.

### мото

MOTO transactions are performed over the internet using a "virtual" terminal with the customer either being on the end of the phone or having submitted their credit or debit card details via a mail order. A virtual terminal is effectively a secure payment screen within the Revolution portal web browser that enables you to input the various personal details of the customer, including their credit or debit details and submit them to NetPay for processing.

### SchedulePay

SchedulePay provides the ability for you to set up recurring credit and debit card transactions with your customers, processing at a frequency decided by you and agreed with the customer, be that weekly, monthly, quarterly or annually. SchedulePay is accessed through the MOTO portal.

### LinkToPay

LinkToPay allows you to initiate a one-off or recurring payment request to a customer from your merchant portal. The customer will be sent an email (as well as an SMS if requested) asking them to complete the payment request securely over the internet. This avoids you having to take any card details over the phone and bringing their call recordings within the scope of compliance. LinkToPay also allows you to generate a secure payment link that can be included in your invoices for the customer to follow to make a payment.

### **Mobile Payment Application**

Our mobile payment app, appay, is the Swiss Army knife of payments catering effectively for face to face and online payments with a simple, no commitment service.

appay offers a seamless checkout experience, it's easy to implement and provides consumers with a fast, secure and convenient way to pay for goods and services.

appay is a great solution for those businesses that are based in a non-traditional setting. E.g. Taxi firms, market stall holders, cleaners and mobile hair dressers.

#### Available to download from the Apple App Store and Google Play.

If you have a website as well as a bricks and mortar store then speak to a member of our team about how we can help on UK: 0333 311 0200 or IE: 01 447 5299

### Visit our website for more details

UK: www.netpay.co.uk IE: www.netpay.ie



(Please fill in your information above)

# **Terminal Model**

(Please fill in your information above)

Terminal ID - This can be found on the back of the terminal

(Please fill in your information above)

## **Important Numbers**

#### UK Customer Services 0333 311 0200 (option 2)

#### Ireland Customer Services 01 447 5299

If you need technical assistance setting up or using your service call our technical support team 24 hours a day, 7 days a week.

## UK Technical Support 0843 455 5555

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If you have chosen the card acquiring service and have issues with the banking element of the service, perhaps a query with a specific transaction then call your acquiring bank available 24 hours a day, 7 days a week.

First Data Merchant Services Support (UK) 0845 964 5055 Global Payments Merchant Services Support (UK) 0845 702 3344 Worldpay Merchant Services Support (UK & Ireland) +44 (0) 345 761 6263

If you have any accounts or billing queries call our accounts team between 9:00am and 5.30pm Monday to Friday.

NetPay Accounts Team +44 (0) 333 311 0200 (option 4)

### **NetPay Merchant Services**

### UK

- T +44 (0)333 311 0200
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### Ireland

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- W www.netpay.ie



NetPay are the first payment processor in the UK and Ireland to offer 'green payments' and offset the carbon emissions of our payments network.



FACE TO FACE



ONLINE





My MID: My Terminal Model: My Terminal ID:

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