



# Ingenico Merchant User Guide

## Table of Contents

1.	iWL and iCT Terminal Device Package Contents .....	3
2	TRANSACTION PROCESSING .....	4
2.1	Contactless Transactions.....	4
2.2	Credit Card Transactions / Swipe.....	5
	Sales & Refunds .....	5
2.3	Chip Card Transactions / Insert.....	7
	Sales & Refunds .....	7
2.4	Debit Card Transactions / Swipe or Insert .....	8
	Sales & Cancellations .....	8
2.5	Balance Enquiry .....	9
2.6	Voice Authorisation .....	9
2.7	Manual Card Transactions .....	10
	Sales & Refunds .....	10
3	BANKING FUNCTIONS.....	11
3.1	Cash-Up.....	11
3.2	Cash-Up History .....	12
3.3	Reprint Receipt .....	12
4	FRAUD PREVENTION .....	13
5	GENERAL INFORMATION .....	14
5.1	Usage and Maintenance.....	14
5.2	SIM card usage and replacement .....	14
6	FREQUENTLY ASKED QUESTIONS .....	15
7	TERMINAL SUPPORT .....	17
7.1	Contact Details .....	17
7.2	Hours Of Operation.....	17
8	BANKING SUPPORT.....	18

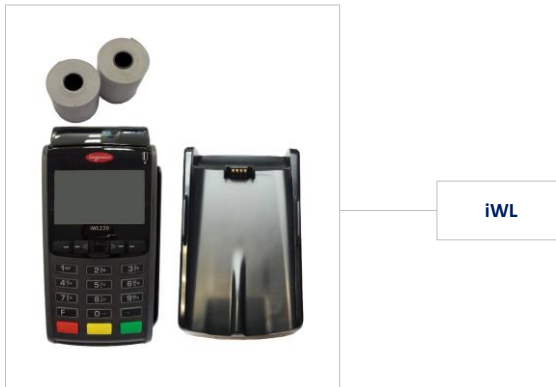
*The information contained in this document is proprietary, confidential and the property of African Resonance Business Solutions (Pty) Ltd (“AR”). It may not be replicated in any manner for any third party, without the prior written consent of AR. AR is not responsible for any errors or omissions in this document, and is not liable for any damages resulting from the use of this document.*

## 1. iWL and iCT Terminal Device Package Contents

The terminals are pre-installed and pre-tested therefore are available for immediate usage on receipt – no need for on-site engineers. However, the terminals are secure and require an activation code.

Please contact the Resonet Helpdesk on 087 741 2193.

- **iWL Portable Terminal with Charging Base**  
OR
- **iCT Desktop Terminal with Power Supply Connection Unit**
- **User Manual**
- **Thermal Paper Roll X2 – 1 in terminal and 1 spare**



## **2 TRANSACTION PROCESSING**

### **2.1 Contactless Transactions**



#### **Important Note:**

**The offline Contactless option is available for transaction under R200.00  
Transactions between R200.00 & R5000.00 will require a PIN Entry and Online verification.**

#### **SALE**

- At the READY Screen; Press the 0 key
- Enter the amount /Rand value
- Press Enter (green key)
- Confirm the amount Entered and press Enter (green key)
- Hold the contactless card to the terminal screen for a few seconds
- Remove the card, then the terminal beeps
- The terminal will print two receipts, one for the merchant and another for the cardholder

## 2.2 Credit Card Transactions / Swipe

### Sales & Refunds

#### SALE

- At the READY screen swipe the card from the top to the bottom of the terminal
- Enter the last four digits on the card face.
- Press Enter (green key) when complete
- Select the transaction type:
  - Sale followed by Enter (Green Key)
- Enter the sale amount /Rand value; and press Enter (green key)

If the sale amount is over (R300), the terminal will give you the option to select between straight and budget.

#### STRAIGHT

- Select Straight Option followed by Enter (green key)
- Confirm the amount Entered by Pressing Enter (green key)
- If the amount Entered is incorrect, Press Cancel (Red Key)
- The terminal will connect to the bank for authorisation and print two receipts, one for the merchant and another for the cardholder

#### BUDGET

- Select Budget Option followed by Enter (green key)
- Select the Budget period required and Enter
- Confirm the purchase amount
- Press Enter (green key)
- The terminal will go online to confirm the transaction
- The terminal will print two receipts, one for the merchant and another for the cardholder

## REFUND

- At the READY screen swipe the card from the top to the bottom of the terminal
- Enter the last four digits on the card face.
- Press Enter (green key) when complete
- Select the transaction type:
  - Refund followed by Enter (Green Key)
- Enter the Refund PIN Number and press Enter
- Enter the Refund amount / Rand value and press Enter
- Confirm the amount Entered
- Select Enter (green key)
- The terminal will connect to the bank for authorisation and print two receipts, one for the merchant and another for the cardholder

## 2.3 Chip Card Transactions / Insert

### Sales & Refunds

- At the READY screen
- Insert the chip card into the Chip reader
- Select the transaction type
  - Sale or Refund option
  - Press Enter (green key)

#### SALE

- Enter the sale amount / Rand value
- Press Enter (green key)
- Confirm the amount Entered
- Press Enter (green key)
- Cardholder to Enter their Card PIN number
- Press Enter (green key)
- The terminal will connect to the bank for authorisation and print two receipts, one for the merchant and another for the cardholder

#### REFUND

- Enter the Refund PIN number
- Press Enter (green key)
- Enter the Refund amount / Rand value
- Press Enter (green key)
- Confirm the amount Entered
- Press Enter (green key)
- Cardholder to Enter their Card PIN number
- Press Enter (green key)
- The terminal print two receipts, one for the merchant and another for the cardholder



## 2.4 Debit Card Transactions / Swipe or Insert

### Sales & Cancellations

- At the READY Screen, Swipe or insert the debit card
- Ask customer which account type to select: Cheque or Savings
- Press the relevant number to select account type required
- Select the Transaction Type: Sale or Correction

#### SALE

- Enter the Sale amount/Rand value
- Press Enter (green key)
- Confirm the Sale amount is correct
- Press Enter (green key)
- Debit cards and chip cards require a customer PIN code
- Pass terminal to card holder and ask them to Enter their card PIN number
  - **Magstripe cards:** The terminal will go online for PIN authentication and approval
  - **Chip Cards:** The terminal will authenticate the PIN number offline and go online for approval
- If the transaction is approved, the terminal will print two receipts, one for the merchant and another for the cardholder

#### CANCELLATION

**Transaction Cancellations can be done provided the transaction are cancelled is in the same batch.**

- Enter the Supervisor PIN
- Press Enter (green key)
- Confirm amount to be corrected
- Press Enter (green key)
- The terminal will go online and reverse the transaction
- The terminal will print two receipts, one for the merchant and another for the cardholder

## 2.5 Balance Enquiry

### *Debit Cards Only*

- At the READY Screen, Swipe the debit card
- Confirm with the customer which account type to select?
  - Cheque
  - Savings
- Select the account required
- Press Enter (green key)
- Select Balance Enquiry followed by Enter
- Debit cards require a customer PIN code
- Pass the terminal to the card holder to Enter their card PIN number and press Enter
- Once the PIN has been Entered:
  - **Magstripe cards:** The terminal will go online for PIN authentication and approval
  - **Chip Cards:** The terminal will authenticate the PIN number offline and go online for approval
- If approved, the balance will be displayed on the screen
- Press cancel (red key) to remove the balance from the screen

## 2.6 Voice Authorisation

**Note: Credit Cards Only**

**Functionality enabled by ABSA**

- Contact ABSA telephonically for Voice Authorisation Approval on **0860 100 018**
- At the READY Screen, Swipe or Insert the card
- Select the VOICE OVERRIDE menu option followed by the Enter key (green key)
- Enter the Supervisor PIN followed by the Enter key
- Enter the 9-digit Authorisation Code provided by the Bank
- Press Enter (green key)
- Enter the Sale Rand value
- Press Enter (green key)
- Confirm the amount Entered
- Press Enter (green key)
- Pass the terminal to the cardholder to Enter their PIN number followed by the Enter key
- The terminal will print two receipts, one for the merchant and another for the cardholder

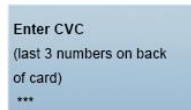
## 2.7 Manual Card Transactions

Note: Credit Cards Only

Functionality enabled by ABSA

### Sales & Refunds

- At the READY Screen; Press the F key
- Select the ABSA MENU
- Select the Operator Menu Option
- Select the MANUAL CARD ENTRY option
- Enter the Supervisor PIN followed by the Enter Key
- Enter the Card Number as it appears on the customer's card face
- Press Enter (green key)
- Enter the Card Expiry date as it appears on the customer's card face
- Press Enter (green key)
- Enter the CVV - last 3 numbers found on the signature panel on the back of the card.
- Press Enter (green key)
- Select the transaction option required:
  - **Sale**
  - **Refund**
  - **Budget** - budget will only display if the transaction amount is above merchant floor limit.
- Press Enter (green key)



Enter CVC  
(last 3 numbers on back  
of card)  
\*\*\*

### SALE

- Enter the sale amount /Rand value
- Press Enter (green key)
  - If the amount is above R200.00 the terminal will offer a straight or budget option.
- Confirm the amount Entered
- Press Enter (green key)
- The terminal will connect to the bank for authorisation and print two receipts, one for the merchant and another for the cardholder

## REFUND

- Enter the Refund PIN Number
- Press Enter (green key)
- Enter the Refund amount /Rand value
- Press Enter (green key)
- Confirm the amount Entered
- Press Enter (green key)
- The terminal will print two receipts

## 3 BANKING FUNCTIONS

### 3.1 Cash-Up

- At the READY Screen; Press the F key
- Select the ABSA MENU
- Select the REPORT MENU
- Select the PERFORM CASH-UP option
- Confirm you want to do a cash up by pressing Enter (green key)
- Enter the Supervisor PIN number
- Press Enter (green key)
- The terminal will print the Cash-up summary

## 3.2 Cash-Up History

- At the READY Screen; Press the F key
- Select the ABSA MENU
- Select the REPORT MENU
- Select the PERFORM CASH-UP HISTORY option
- Confirm you want to do a cash up by pressing Enter (green key)
- The terminal will print the Cash-up History

**An example and screen shot of a cash up history is shown below.**

**Please note that you can use the up and down arrow keys to access another batch.**

001 = batch number  
Time and date  
Indicates the total amount of entries in batch 001 and their accumulative value.

001	
2015-05-17	11:41
ENTRIES	50
VALUE	98776

**Note: The Report indicates the total amount of entries as well as the value of transactions done on the terminal in a particular batch.**

## 3.3 Reprint Receipt

- At the READY Screen; Press the F key
- Select the ABSA MENU
- Select the OPERATOR MENU Option
- Select REPRINT RECEIPT
- Two options are available
  - Last Transaction – the last successful transaction performed will print.
  - Specific Receipt – a specific receipt number must be Entered and then will print

### **NOTE:**

**The ability to reprint a receipt is only applicable if the terminal has NOT been batched!  
If the transaction is still in the batch, the receipt will be printed.**

## **4 FRAUD PREVENTION**

**For your protection and also that of the cardholder you need to be aware of the following Visa and MasterCard rules:**

- Absa reserves the right to withhold fraudulent transactions before settlement takes place
- Absa may withhold payment for Transactions which do not have a valid authorization.
- Merchant copies of transactions must be retained for 180 days.
- A refund must be processed using the card that was used for the original transaction.
- Ensure that the full value of all transactions processed are settled through the credit card device. Any discrepancies must be raised within 7 days.
- You are not obligated to accept a card that does not have a chip and makes no use of a PIN
- Transactions banked after 3 months of date of transaction, will not be processed by the Bank
- You have to obtain and maintain adequate insurance for the equipment for the full replacement value.

### **IMPRINTER BOOKLET USAGE**

**For Security purposes Absa has placed the following terms and conditions in place for your protection which you will need to comply with:**

- Always phone for authorisation on **0860 100 018**
- Pay special attention to the security features on the card: compare the visible card number on the Card Face to the card number on the electronic slip
- Make a clear and legible imprint by using the manual card imprint voucher provided by Absa and write all of the required information on the imprint voucher
- Only Absa-issued imprint vouchers may be used to imprint cards.
- Tally rolls and any other documentation may not be used for imprinting
- Capture the manual transaction in the terminal once it is working again
- Check that the signature on the imprint voucher matches the signature on the back of the cardholder's card
- Debit cards cannot be processed manually as a Personal Identification Number (PIN) is required for debit card transactions.
- Never swipe or force a chip card through a POS terminal to process a Fall-back to Magnetic stripe transaction

## **5 GENERAL INFORMATION**

### **5.1 Usage and Maintenance**

The Point-Of- Sale Device (POS) or Terminal is a sensitive electronic device, similar to a Cellular phone. Physical operational abuse or dropping of the terminal can damage the terminal and result in unpredictable operational behaviour.

The terminal must be kept clean and free of any dust, dirt or grime that can penetrate and damage the keyboard, thermal print head, CHIP reader, magnetic strip reader and result in the failure of one or more of these components.

Do not pour liquids on to the terminal hardware, this will cause an electrical short and damage the terminal.

The electronic components of the terminal are highly sensitive to fluctuations in power, power failures and lightning. Please ensure the terminal is on clean power at all times and is disconnected during severe lightning storms.

### **5.2 SIM card usage and replacement**

#### **SIM card information**

The terminals make use of a GSM DATA only SIM card, provided either by MTN or Vodacom. This SIM card is provisioned for banking data transactions only and CANNOT be used in a standard cellular telephone.

Should the SIM card be removed from the terminal and placed in another device, the SIM card will automatically be blocked by the network operator. A blocked SIM card will require a full swap out, the cost of which will be for the merchant's account.

The GSM SIM card provides for only 3Mb of data traffic per month. Excessive data throughput will again block the SIM card.

## 6 FREQUENTLY ASKED QUESTIONS

### 1. **How do I turn the terminal on or off?**

- Hold down the yellow button and the full stop button at the same time to reboot the terminal.
- Press the green button to turn the device on.

### 2. **How do I charge the iWL portable terminal?**

Plug the two-PIN charger into a power socket. Push the charging PIN into the micro USB charging port on the left side of the terminal, behind the rubber protector.

### 3. **Chargeback queries:**

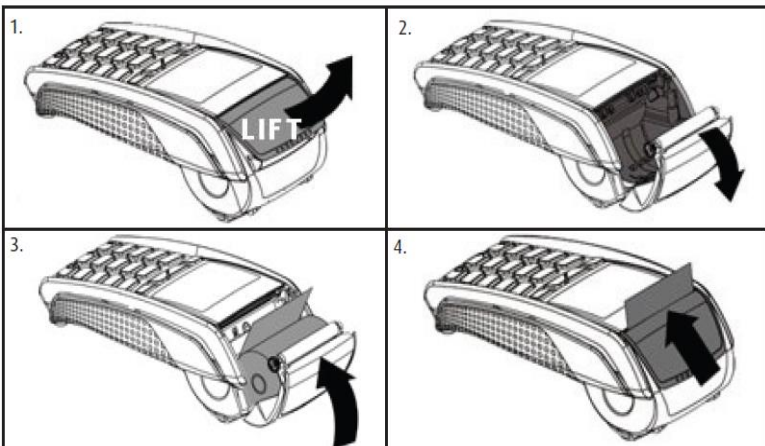
Please contact the ABSA Merchant Service Centre on 0860 111 222.

### 4. **How many transactions can I do before I need to batch them?**

It is recommended that you keep the number of transactions in a batch as low as possible. This will also improve the performance of the device.

- *Transaction threshold* is 200 transactions.  
The device will prompt *Transaction file almost full* or *Transaction file full – Do a batch upload* immediately.

### 5. **How to replace the paper roll in your device:**



- Hold the terminal in your one hand. Use two fingers from your other hand to lift the printer cover release, as shown above.
- Unstick the end of the new roll. Carefully place the paper roll into the printer compartment.



- Holding the free end of the paper and your terminal, close the printer cover carefully and push it down firmly until it locks.
- While your terminal is displaying the idle screen, press and hold the YELLOW button to make sure the paper feeds correctly. You can only use paper rolls that are 57mm wide and 40mm in diameter in your terminal. If you try to fit bigger or smaller rolls into your terminal, you may damage it.
- **Type of paper:** Thermal paper
- **Size:** 57 x 41cm

**6. Where do I get an Imprinter Booklet or Zip Zap:**

Please contact ABSA directly to provide you with a Manual Card Imprinter Booklet.

## 7 TERMINAL SUPPORT

### 7.1 Contact Details



#### Resonet Terminal Support

A division of African Resonance Business Solutions Pty Ltd

For All Terminal Related Queries Contact:

087 741 2193

### 7.2 Hours Of Operation

#### Hours of Operation and Support

Monday to Friday: 07:00 - 22:00  
Saturday: 08:00 - 17:00  
Sunday: 08:00 - 14:00  
Public Holidays: 08:00 – 14:00

#### After Hours & Extended Support

Monday to Friday: 22:00 - 07:00  
Saturday: 17:00 - 22:00  
Sunday: 14:00 - 20:00  
Public Holidays: 14:00 – 20:00

#### Note

- Merchants can be added to the Resonet SMS notifications database to be notified of all communication and banking outages.
- Call Back Functionality Available

## **8 BANKING SUPPORT**



For All Banking Related Queries Contact:

**ABSA MERCHANT SERVICE CENTRE**

0860 111 222