

# TD Generation

UnionPay Guide

## For the TD Generation

- All-in-One, HSPA, WiFi
- Portal with PINpad
- Portal 2 with PINpad



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# Who should use this guide?

You should use this guide if you are a client of TD Merchant Solutions and perform transactions involving UnionPay credit or debit cards during the course of your daily business.

## What is UnionPay?

Union Pay is an international payment brand that is becoming more commonly used worldwide. You will see either single branded cards (UnionPay only) or dual branded cards (UnionPay and another payment brand).

## How do I identify a UnionPay card?

UnionPay cards are easy to identify by their logo shown below.



## UnionPay card types

Currently they offer the following cards:

Card type	Single branded	Dual branded
Credit card	UnionPay	UnionPay co-branded with Visa, Mastercard, American Express, JCB or Diners Club
Debit card	UnionPay	UnionPay co-branded with Interac Debit or Visa Debit

# Financial Transactions

Depending how you have set up your terminal, you may be required to enter a supervisor ID and password to proceed with any transaction.

## Transaction requirements

UnionPay sometime requires customers to verify their identity. The two most common customer verification methods are:

### *PIN entry*

The terminal may request the customer to enter their PIN for any transaction. For credit cards, the customer can bypass this PIN request, but if they do and the PIN is requested again, they **must** enter their PIN. Debit cards always require a PIN.

## Customer signature

The customer may be required to sign the merchant receipt. This can occur for any transaction, even one where the customer has already entered their PIN. If you see a signature line on the Merchant receipt, the customer **must** sign the receipt. Failure to do so will prevent you from being paid for the transaction.

## Transaction Restrictions

The following are **not allowed** for UnionPay cards:

- Account selection (chequing or savings) on debit card transactions - a default setting will be used
- No signature required (NSR) transactions
- Offline authorizations
- Partial sale approvals
- Transactions in foreign currencies
- Voice authorization / forced post transactions
- Cashback

## Purchase (credit or debit card)

1. Select the **Purchase** icon.
2. Enter the **total dollar amount** for the sale and select **OK**.
3. Customer confirms the dollar amount and selects **Yes** or **No**.
4. Perform one of the following payment methods.
  - a) The customer **selects** their contactless-enabled card on the contactless card reader. Go to step 5. The customer may be required to **swipe** or **insert** their card in some cases.  
or
  - a) The customer inserts their card.
  - b) The customer enters their **PIN** and selects **OK** (credit card only). Go to step 5.  
or
  - a) Merchant swipes the card. Interac debit cards cannot be swiped, but foreign debit cards can.
  - b) The customer selects their payment method: **Co-brand** or **UnionPay**.
  - c) The customer enters their PIN (if available) and selects **OK**.
  - d) Verify the card info with what is on the terminal screen and select **OK**.
  - e) If the transaction is declined, please retry but select the brand option in step b. For example, if you previously selected **Co-brand** for the declined transaction, select **UnionPay** this time.
5. The screen shows that the transaction is completed with an authorization number or approved message. If the receipt requests the customer's signature, they must sign the receipt. If you do not receive their signature, you may be responsible for chargebacks.

The amount paid by the customer may only be partially authorized depending on the card company. If a partial authorization occurs, the screen will display the amount still outstanding. The transaction will then request another payment method for the balance.

6. You can **REPRINT** the receipt or **FINISH** the transaction.

## Void

This transaction is used to correct a previously entered transaction from the terminal in the current, open business day. You can also use transaction recall to recall and cancel/void a transaction based on information other than the trace #.

If you have closed the business day that the transaction was performed in, you can only perform a return. The option to void the transaction is no longer available.

1. Select the **Void** icon.
2. Enter the **trace #** for the transaction to be voided and select **OK**.
3. Verify that this is the correct transaction: **Void** or **Back**. If you select back, you can enter a new trace # to void.
4. The voided transaction receipts print.

## Return

Perform a return transaction when a reimbursement must be performed for the customer.

Debit returns are disabled by default. If you wish to activate debit returns on your terminal please call the TD Merchant Solutions Help Desk at **1-800-363-1163**.

1. Select the **Refund** icon.
2. Enter the **dollar amount** and select **OK**.
3. Customer confirms the dollar amount and selects **Yes** or **No**.
4. Perform one of the following payment methods.
  - a) Insert the credit or debit card and verify the card info with what is on the screen and select **OK**. The customer may be required to enter their PIN. Go to step 5.  
or
  - a) Swipe the credit card and verify the card info with what is on the screen and select **OK**. Go to step 5.  
or
  - a) Manually enter the **account number** and select **OK**.
  - b) Enter the **expiry date** and select **OK**. This is four digits in length.
  - c) Indicate if the return is for a phone / mail sale: **Yes** or **No**. Go to step 5.
5. The screen shows that authorization number, the transaction total and the receipts print. The customer **must** sign the signature field on the merchant copy.

# Pre-authorizations

- Depending on your terminal settings, you may be required to enter a supervisor ID and password to proceed with any transaction.
- Pre-authorizations can only be performed with credit cards.
- If pre-authorizations are not already enabled on your terminal, please the TD Merchant Solutions Help Desk (**1-800-363-1163**) to have them enabled.

The TD Generation terminal can perform the following pre-authorization transactions:

## *Open a pre-authorization*

Perform this transaction if you wish to create a pre-authorization.

1. Select the **Pre-auth** icon.
2. Enter the **total dollar amount** for the pre-authorization and select **OK**.
3. Customer selects one of the following payment methods.
  - a) The customer **selects** their contactless-enabled credit card on the contactless card reader. Go to step 4.  
or
  - a) The customer inserts their credit card.
  - b) The customer enters their **PIN** and selects **OK** (credit card only). Go to step 4.  
or
  - a) Swipe the credit card.
  - b) The customer selects UnionPay as their payment method: **Co-brand** or **UnionPay**.
  - c) Verify the card info with what is on the terminal screen and select **OK**.
  - d) If the transaction is declined, please retry but select the brand option in step b. For example, if you previously selected **Co-brand** for the declined transaction, select **UnionPay** this time.
4. The screen shows the transaction total and the receipts print. The customer **must** sign the signature field on the merchant copy.

## *Close a pre-authorization*

Perform this transaction if you need to close an existing pre-authorization.

1. Select the **Pre-auth Completion** icon.
2. Enter the trace number from the initial pre-authorization receipt and select **OK**.
3. Close the pre-authorization: **Comp** or **Back**.
4. Enter the **tip amount** signed for by the client on the original receipt and select **OK**.
5. Confirm the dollar amount and select: **Accept** or **Change**.
6. If the amount exceeds the allowable limit either confirm or cancel the transaction: **OK** or **Cancel**.  
If you select **OK**, you will be prompted for a supervisor ID and password to continue with the higher amount. Go to step 7.  
If you select **Cancel**, the process will be cancelled and you will return to the *Idle* screen.
7. The screen indicates that the transaction is approved and the receipts print.
8. If there are other pre-authorizations open you will be prompted with the option to close another: **Yes** or **No**.



# Receipts

Each transaction has a different receipt and most of the information is purely for record keeping. There is **important information that** you need to be aware of to ensure that your transactions have completed correctly.

## Receipt codes

Card type	
UP	UnionPay
Important information	
Trace #	The trace number associated with the transaction
Auth #	The authorization number associated with the transaction
Signature	The card issuer determines when a signature is required for a transaction so ensure that the client signs these receipts.
Approved	Always ensure that the transaction was approved as it could be <b>DECLINED</b> .

Merchant Name	
Address, Postal Code	
City, Province	
2000000	
N10000000205	
****	<b>PURCHASE</b> ****
12-21-2015	12:29:12
Acct # 452001****5097	<b>C</b>
Exp Date 10/19	<b>CardType UP</b>
A00000000003101001	
<b>Trace # 6</b>	
<b>Inv.# 5</b>	
<b>Auth # 75612</b>	
TVR 000000000000TST	RRN 001006006
TC 0E19785C8DAA97AC	F800
<b>Total</b>	<b>\$50.00</b>
(00) <b>APPROVED</b> THANK YOU	
Retain this copy for your records	
Merchant Copy	
Receipt Banner	
Receipt Banner	



# Contact Information

Please call the TD Merchant Solutions Help Desk at **1-800-363-1163**. We would be happy to answer any questions you may have.

## Authorization:

24 hours a day, seven days a week

## Terminal Inquiries:

24 hours a day, seven days a week

## General Merchant Inquiries:

Monday – Friday, 8 a.m. – 8 p.m. ET

## Printer / Stationery Supplies:

Monday – Friday, 8 a.m. – 5 p.m. ET

# Documentation Portal

This guide covers the most commonly used information in order to get you started. Your terminal has more features and functionality to explore on our documentation portal which you can find at [www.tdmerchantsolutions.com/posresources](http://www.tdmerchantsolutions.com/posresources).

