TD iCT250 and TD iWL252/255

UnionPay Guide

For the:

- TD iCT250
- TD iCT250 with PINpad
- TD iWL252 (Bluetooth)
- TD iWL255 (3G Wireless)

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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).

* More brands may be added overtime.

How do I identify a UnionPay card?

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

UnionPay cards

Currently they offer the following cards:

	Single branded	Co-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

You can perform any financial transactions with a UnionPay card that you would with another card.

Transaction requirements

UnionPay sometimes requires customers to verify their identity in different ways than what we are used to. 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 may prevent you from being paid for the 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

Sale (credit or debit card)

1. Press **F1**.
2. Enter the **total dollar amount** for the sale and press **OK**.
3. Customer confirms the dollar amount and presses **Yes** or **No**.
4. Perform one of the following payment methods: **Contactless**, **Insert**, or **Swipe**.
   a) The customer **taps** their contactless-enabled credit card on the contactless card reader. Go to step 5.

   > The customer may be required to **swipe** or **insert** their card in some cases.

   Insert card

   a) The customer inserts their credit card.

   b) The customer enters their **PIN** and presses **OK** (credit card only). Go to step 5.

   Swipe card

   a) Merchant swipes the card.

   b) The customer selects their payment method: **Co-brand** or **UnionPay**.

   c) Verify the card info with what is on the terminal screen and press **OK**.

   d) If the transaction is declined, please retry but select the other brand option in step b. For example, if you previously selected **Co-brand** for the declined transaction, select **UnionPay** this time. Go to step 5.
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.
6. You can **REPRINT** the receipt or **FINISH** the transaction.

Sale (phone or mail)

- These instructions are used for sales where the card is **not** present. If the card is present at sale, see ***Sale (credit card)***. If you use the incorrect sale transaction you could incur extra charges.
- There are risks performing transactions when the credit card is not present. Ensure that you perform all of the available security checks for phone / mail sale.

1. Press **F4 → Phone / Mail Sale**.
2. Enter the **dollar amount** and press **OK**.
3. Enter the **account number** and press **OK**.
4. Enter the **expiry date** and press **OK**.
5. Enter the **CVD number** and press **OK**. This is an optional step and is dependent upon your settings and the card requirements.
6. The screen shows that authorization number, the transaction total and the receipts print.

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. Press **OK → Void**.
2. Enter the **trace #** for the transaction to be voided and press **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

You can only perform a return on a transaction that has already been submitted for reimbursement.

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. Press **OK → Return**.
2. Enter the **dollar amount** and press **OK**.
3. Customer confirms the dollar amount and presses **Yes** or **No**.
4. Perform one of the following: **Insert** , **Swipe** or **Manual entry** the card in question.

   Insert card

   a) Verify the card info with what is on the screen and press **OK**.

   b) The customer may be required to enter their PIN. Go to step 5.

Swipe card

a) Verify the card info with what is on the screen and press **OK**. Go to step 5.

Manually enter card

a) Enter the **account number** and press **OK**.

b) Enter the **expiry date** and press **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

This transaction is generally used by hotels, restaurants that deliver food and car rental agencies. By running a pre-authorization the merchant verifies that the customer's credit card currently has the available funds for the purchase. The pre-authorized amount is charged upon completion of the transaction at a later time or date.

Restrictions

- Activate on terminal(s) - If you wish to use pre-authoriizations in your business, you must contact TD Merchant Solutions Help Desk to activate it.
- Pre-authorizations can be left open for 10 days maximum.

Steps

The pre-authorization option has two steps:

- Open
- Close

Open a pre-authorization

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

1. Press **F3** key.
2. Enter the **total dollar amount** for the pre-authorization and press **OK**.
3. Customer selects one of the following payment methods: **Insert**, **Swipe** or **Contactless**.

   Contactless

   a) The customer **taps** their contactless-enabled credit card on the contactless card reader. Go to step 4.

   Insert card

   a) The customer inserts their credit card.

   b) The customer enters their **PIN** and presses **OK**. Go to step 4.

   Swipe card

   a) The customer swipes their credit card.

   b) Verify the card info with what is on the terminal screen and press **OK**.

   c) If the transaction is declined, please retry but select the other brand option in step b. For example, if you previously selected **Co-brand** for the declined transaction, select **UnionPay** this time. Go to step 4.
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. Press **F2** key.
2. Enter the trace number from the initial pre-authorization receipt and press **OK**.
3. Close the pre-authorization: **Comp** or **Back**.
4. Enter the **tip amount** signed for by the client on the original receipt and press **OK**.
5. Confirm the dollar amount and press: **Accept** or **Change**.
6. If the amount exceeds the allowable limit either confirm or cancel the transaction: **OK** or **Cancel**.

   If you press **OK** you will be prompted for a supervisor ID and password to continue with the higher amount. Go to step 7.

   If you press **Cancel** 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
Inv #	The invoice number associated with the transaction.
Auth #	The authorization number associated with the transaction
Signature	The card issuer determines when a signatures 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 **DECLINED**.

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.