TD Luxe 6200m

UnionPay Guide

For the TD Luxe 6200m:

- Wired
- Standalone (4G LTE and WiFi) and Semi-integrated (WiFi)

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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 say 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)

This transaction is used for purchases where the UnionPay credit or debit card is present.

1. From the Desktop screen → **Purchase** icon.
2. Enter the **total dollar amount** for the sale and press **OK**.
3. Customer confirms the dollar amount.
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 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.

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.

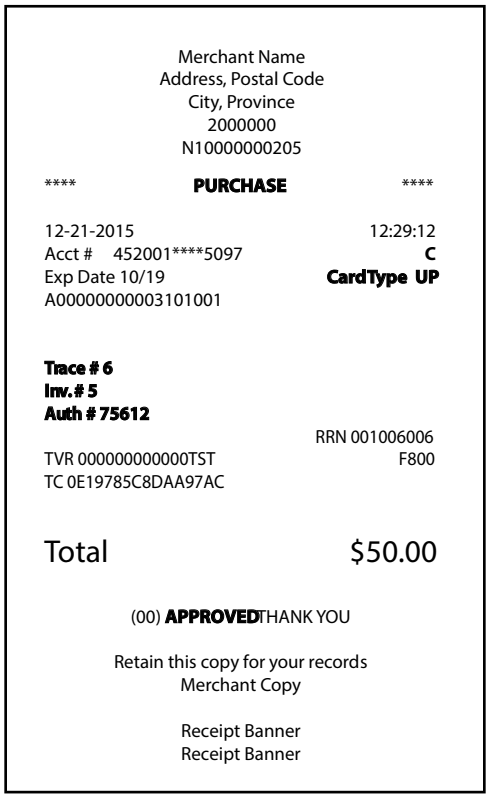
Receipts

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 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**.



Merchant Name
Address, Postal Code
City, Province
2000000
N10000000205

**** **PURCHASE** ****

12-21-2015 12:29:12
Acct # 452001****5097 **C**
Exp Date 10/19 **CardType UP**
A00000000003101001

Trace # 6
Inv.# 5
Auth # 75612

RRN 001006006
TVR 000000000000TST F800
TC 0E19785C8DAA97AC

Total $50.00

(00) **APPROVED**THANK YOU

Retain this copy for your records
Merchant Copy

Receipt Banner
Receipt Banner

Troubleshooting

Error codes are explained in the online ***Configuration and Troubleshooting Guide*** at www.tdmerchantsolutions.com/posresources.

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.

Below is a list of the available Luxe 6200m documentation:

- Quick Start Guide
- Configuration and Troubleshooting Guide
- Pre-authorization Guide
- Givex Gift Card Guide
- More Rewards Guide
- UnionPay Guide
- and more