TD Generation

Merchant Guide: Pre-authorizations and Tabs

For the TD Generation

- Portal 2 with PINpad

MERCHANT INFORMATION

Merchant Name . . . .

Merchant Number . . . .

Contents

Who would use this guide?

You would use this guide if you perform pre-authorization or tab transactions during the course of your daily business. The information covered in this guide is exclusive to these transactions. For further information on your terminal capabilities, please refer to the TD Generation Portal 2 Merchant Guide online at *www.TDMerchantSolutions.com/ResourceCentre*.

- Please note, there has been some changes to the terminal hardware. The new hardware version has a much larger touchscreen versus the previous version which had a touchscreen with a numeric touch pad below. If you have the previous hardware version, please ensure that you download the correct documentation for TD Generation Portal with PINpad.

Financial Transactions

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

- Pre-authorization (Pre-Auth, Increment Pre-Auth and Pre-Auth Completion)
- Tab (Open Tab, Top Up Tab, Invoice Tab and Close Tab)

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

Pre-authorization and tab icons

To start a pre-authorization or tab you must use the appropriate icon to ensure that it is processed correctly. The pre-authorization and tab icons may not appear in the same location on your terminal screen as they do in the images below.
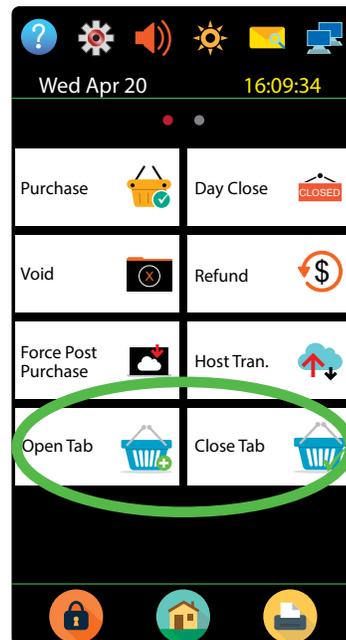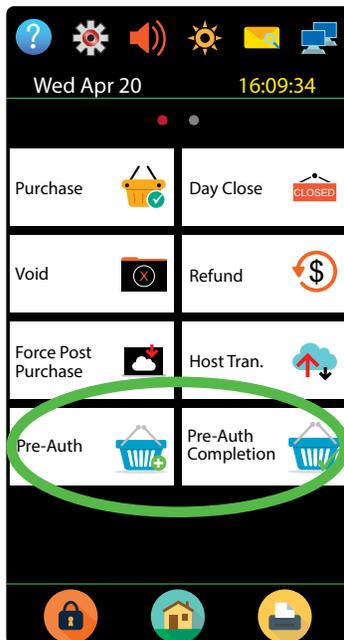
Pre-authorizations

Pre-authorization

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

1. Tap the 🏠 / **Home** key → Pre-Auth.
2. Enter the **dollar amount** and tap **OK**.
3. Select one of the following payment methods: **Insert, Swipe**, **Contactless** or **Manual Entry**.

   `Contactless`

   a) The customer **taps** their contactless-enabled credit card on the PINpad. In some cases the customer may be required to **swipe** or **insert** their card. Go to step 4.

   `Insert card`

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

   `Swipe card`

   a) Verify the card info with what is on the screen and tap **OK**. Go to step 4.

   `Manually enter card`

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

   b) Enter the **expiry date** on the PINpad and press **OK**.

   c) A manual imprint of the credit card is required. Do you wish to continue (**NO** or **YES**) If you selected **NO**, the transaction will be cancelled.
   If you selected **YES**, make an imprint of the card and continue below.

   d) Enter the **CVD number** on the terminal and tap **OK**. This number is generally located on the back of the credit card. This is an optional step depending on your settings. Go to step 4.
4. The screen shows the transaction total and the receipts print.
5. You can **REPRINT** the receipt or **FINISH** the transaction.

Incremental Authorization

Perform this transaction if you need to increase a pre-authorization from the initial amount.

1. Tap the 🏠 / **Home** key → More Credit / Debit → Incremental Auth.
2. Enter the invoice number from the open pre-authorization receipt and tap **OK**.
3. Enter the amount to add to the existing tab limit and tap **OK**.
4. Confirm the final amount for the transaction: **NO** or **YES**.
5. The screen shows the new amount and authorization number total and the merchant copy of the receipt prints.
6. You can **REPRINT** the receipt or **FINISH** the transaction.

Close a pre-authorization

Perform this transaction to close an existing pre-authorization. You must use the initial pre-authorization receipt for the customer's signature and tip (if enabled).

1. Tap the 🏠 / **Home** key → Pre-Auth Completion.
2. Enter the invoice number from the initial pre-authorization receipt and tap **OK**.
3. Enter the total dollar amount for the transaction and tap **OK**.

Tip (optional)

If tips are enabled on your terminal for pre-authorizations follow these instructions.

    a)   Enter the tip amount that the customer filled in on the pre-authorization receipt and tap **OK**.

4.   Confirm the final amount for the transaction: **NO** or **YES**.

> •   The pre-authorization overage limit percentage is based upon the card used: Most is 20% and Discover is 10%.
>
> •   If you have supervisor override enabled you can exceed the allowable increase limit with a supervisor ID and password. Otherwise, you must void the existing pre-authorization to charge more than is allowable amount. See page below on how to void a transaction.

5.   The screen indicates that the transaction is approved and the receipts print. The customer **must** sign the signature field on the merchant copy.

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

Tabs

Open tab

Perform this transaction if you wish to create a new tab.

1.   Tap the 🏠 / **Home** key ➔ Open Tab.

2.   Enter the **dollar amount** and tap **OK**.

3.   Select one of the following payment methods: **Insert, Swipe**, **Contactless** or **Manual Entry**.

Contactless

    a)   The customer **taps** their contactless-enabled credit card on the PINpad. In some cases the customer may be required to **swipe** or **insert** their card. Go to step 4.

Insert card

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

Swipe card

    a)   Verify the card info with what is on the screen and tap **OK**. Go to step 4.

Manually enter card

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

    b)   Enter the **expiry date** on the PINpad and press **OK**.

    c)   A manual imprint of the credit card is required. Do you wish to continue (**NO** or **YES**) If you selected **NO**, the transaction will be cancelled.
        If you selected **YES**, make an imprint of the card and continue below.

    d)   Enter the **CVD number** on the terminal and tap **OK**. This number is generally located on the back of the credit card. This is an optional step depending on your settings. Go to step 4.

4.   The screen shows the transaction total and the merchant copy of the receipt prints.

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

Top up tab

Perform this transaction if you need to increase open tab dollar amount.

1. Tap the 🏠 / **Home** key → More Credit / Debit → Top Up Tab.
2. Enter the invoice number from the open tab receipt and tap **OK**.
3. Enter the amount to add to the existing tab limit and tap **OK**.
4. Confirm the final amount for the transaction: **NO** or **YES**.
5. The screen shows the new amount and authorization number total and the merchant copy of the receipt prints.
6. You can **REPRINT** the receipt or **FINISH** the transaction.

Invoice tab

Perform this transaction to invoice an existing tab.

1. Tap the 🏠 / **Home** key → Invoice Tab.
2. Enter the invoice number from the open tab receipt and tap **OK**.
3. Enter the total amount for the actual transaction and tap **OK**.
4. Confirm the final amount for the transaction: **NO** or **YES**.
5. The screen indicates that the transaction is completed and the receipts print. The customer **must** sign the signature field on the merchant copy.

   Tip (optional)

   a) If you have tips enabled, the customer can enter the tip on top of the amount printed on this receipt.
6. You can **REPRINT** the receipt or **FINISH** the transaction.

Close tab

Perform this transaction to close an existing tab.

1. Tap the 🏠 / **Home** key → Close Tab.
2. Enter the invoice number from the invoice tab receipt and tap **OK**.
3. Enter the total dollar amount for the transaction and tap **OK**.

   Tip (optional)

   a) If tips are enabled, this is where you would enter the tip amount that the customer filled in on the invoice receipt and tap **OK**.
4. Confirm the dollar amount and press: **No** or **Yes**.

   > • The tab overage limit percentage is based upon the card used: Most is 20% and Discover is 10%.
   > • If you have supervisor override enabled you can exceed the allowable increase limit with a supervisor ID and password. Otherwise, you must void the existing pre-authorization to charge more than is allowable amount. See page below on how to void a transaction.

5. The screen shows the transaction total and the merchant copy of the receipt prints.
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 are some points of **important information** you need to be aware of to ensure that your transactions have completed correctly.

Important information	
Trace #	The trace number associated with the transaction
Inv #	The invoice number associated with the transaction. This is used frequently with pre-authorizations and tabs.
Auth #	The authorization number associated with the transaction
Transaction Type	The transaction type will be displayed here: P.Auth Purchase, Incremental or Pre-Auth Amount or Open Tab, Top Up Tab, Invoice tab or Close Tab.
Tip	The tip amount will only be displayed if your terminal has pre-authorization / tab tips enabled.
Signature	The card issuer determines when a signatures is required for a transaction so ensure that the client signs the final receipts.
Approved	Always ensure that the transaction was approved as it could be **DECLINED**.

Receipt examples

```
            Merchant Name
          Address, Postal Code
             City, Province
                2000000
             N10000000205

****  PRE AUTH PURCHASE  ****

12-21-2015                    12:29:12
Acct #   452001****5097              C
Exp Date 10/19        Card Type  VI
Name: John Q Public
A00000000003101001        VISA CREDIT


Trace # 6
Inv. # 5
Auth # 75612
                         RRN 001006006
TVR 000000000000TST              F800
TC 0E19785C8DAA97AC


P.Auth Purchase              $25.00

Tip
Total                     _____


      (00) APPROVED THANK YOU

X_____
              Signature
          I agree to pay above total
          amount according to the
            card issuer agreement.


          Retain this copy for your
                 records
              Merchant Copy
```

```
            Merchant Name
          Address, Postal Code
             City, Province
                2000000
             N10000000205

****  INCREMENTAL AUTH  ****

12-21-2015                    12:29:12
Acct #   452001****5097              C
Exp Date 10/19        Card Type  VI
Name: John Q Public
A00000000003101001        VISA CREDIT


Trace # 6
Inv. # 5
Auth # 75612
                         RRN 001006006
TVR 000000000000TST              F800
TC 0E19785C8DAA97AC


Incremental                  $12.00
Total                      $12.00


      (00) APPROVED THANK YOU

          Retain this copy for your
                 records
              Merchant Copy
```

```
            Merchant Name
          Address, Postal Code
             City, Province
                2000000
             N10000000205

****  PRE AUTH COMPLETION  ****

12-21-2015                    12:29:12
Acct #   452001****5097              C
Exp Date 10/19        Card Type  VI
Name: John Q Public
A00000000003101001        VISA CREDIT


Trace # 6
Inv. # 5
Auth # 75612
                         RRN 001006006
TVR 000000000000TST              F800
TC 0E19785C8DAA97AC


Pre-Auth Amount              $37.00
Tip                           $6.50
Total                      $43.50


      (00) APPROVED THANK YOU

X_____
              Signature
          I agree to pay above total
          amount according to the
            card issuer agreement.


          Retain this copy for your
                 records
              Merchant Copy
```

Tab receipt examples

Merchant Name
Address, Postal Code
City, Province
2000000
N10000000205

****   **OPEN TAB**   ****

12-21-2015   12:29:12
Acct #   452001****5097   **C**
Exp Date 10/19   **Card Type VI**
Name: John Q Public
A00000000003101001   VISA CREDIT

Trace # 6
Inv. # 5
Auth # 75612
                 RRN 001006006
TVR 000000000000TST   F800
TC 0E19785C8DAA97AC

Open Tab $20.00
Total $20.00

(00) **APPROVED** THANK YOU

Retain this copy for your
records
Merchant Copy

Merchant Name
Address, Postal Code
City, Province
2000000
N10000000205

****   **TOP UP TAB**   ****

12-21-2015   12:29:12
Acct #   452001****5097   **C**
Exp Date 10/19   **Card Type VI**
Name: John Q Public
A00000000003101001   VISA CREDIT

Trace # 6
Inv. # 5
Auth # 75612
                 RRN 001006006
TVR 000000000000TST   F800
TC 0E19785C8DAA97AC

Top Up $10.00
Total $10.00

(00) **APPROVED** THANK YOU

Retain this copy for your
records
Merchant Copy

Merchant Name
Address, Postal Code
City, Province
2000000
N10000000205

****   **TAB INVOICE**   ****

12-21-2015   12:29:12
Acct #   452001****5097   **C**
Exp Date 10/19   **Card Type VI**
Name: John Q Public
A00000000003101001   VISA CREDIT

Trace # 6
Inv. # 5
Auth # 75612
                 RRN 001006006
TVR 000000000000TST   F800
TC 0E19785C8DAA97AC

P.Auth Purchase $30.00

Tip
Total   _____

(00) **APPROVED** THANK YOU

X_____
            Signature
I agree to pay above total
amount according to the
card issuer agreement.

Merchant Name
Address, Postal Code
City, Province
2000000
N10000000205

****   **CLOSE TAB**   ****

12-21-2015   12:29:12
Acct #   452001****5097   **C**
Exp Date 10/19   **Card Type VI**
Name: John Q Public
A00000000003101001   VISA CREDIT

Trace # 6
Inv. # 5
Auth # 75612
                 RRN 001006006
TVR 000000000000TST   F800
TC 0E19785C8DAA97AC

Tab Amount $30.00
Tip $5.00
Total $35.00

(00) **APPROVED** THANK YOU

Retain this copy for your
records
Merchant Copy

Transaction type			
C	Online chip card transaction	RF	Contactless transaction
CN	Chip card No Signature Required transaction	S	Swiped mag card transaction
CO	Off-line chip card transaction	SC	Swiped chip card fall back transaction
M	Manually entered mag card transaction	SN	Swiped No Signature Required transaction
MC	Manually entered fall back of a chip card transaction		

Card type			
AM	American Express	MD	MasterCard Debit
DP	Debit	PV	Visa Debit
DS	Discover/Diners	RC	RCS
JC	JCB	UP	Union Pay*
MC	MasterCard	VI	Visa

Business Day Functions

Depending on the logon method, it may be as simple as a user performing transactions to entering a logon ID and password.

Performing day close

You have a deadline to perform a day close. This is called your balancing window and it is set on the system. If your day close is done before your balancing window ends, you'll receive same or next business day deposit for credit and debit card totals. Otherwise, they will be forwarded to the next business day.

> A day close is automatically performed on your terminal every three to five business days if one isn't performed sooner by you.

You must close your business day on **each terminal** in order to maintain accurate records and balance your accounts. Closing the business day is important as it:

- Sends any stored transactions (SAFs).
- Closes all open batches.
- Prints selected reports.

- Checks for mail, and downloads.
- Downloads available updates.
- Starts a new business day on the terminal by opening a new batch.

1. Tap the 🏠 / **Home** key → Day Close.

2. Confirm that you want to close your business day: **NO** or **YES**. Once the process is started ensure that the terminal is not used until the day close is completed.

3. Select your report delivery method (**DISPLAY** or **PRINT**). Depending on how you have set up your day close, certain reports will print.

4. When it is completed you will see the *Business Day Closed* message.

Customizing the day close report

The following reports can be enabled or disabled for automatic printing during the **Day Close** transaction. To do this, you must contact the TD Merchant Solutions Help Desk at **1-800-363-1163**.

Option	Setting	Provides...
Open Pre-Auth Report	Enabled/Disabled	...details on all pre-authorization / tab transactions that have not been completed.
Pre-Auth Status Report	Enabled/Disabled	...the status of all pre-authorization / tab transactions by operator ID for the current business day.

Reprinting the day close report

1. Tap the / **Home** key → Reprint → Day Close Report.
2. Confirm that this is correct: **NO** or **YES**.
3. The day close report reprints.

Reporting

Tap the / **Home** key → Financial Reports → and select a report group.

Business day reports

Report	Instructions	Provides...
Open Pre-Auth Open Tab	**DISPLAY** or **PRINT** your report.	...details on all pre-authorization / tab transactions that have not been completed.
Pre-Auth Status Tab Status	**DISPLAY** or **PRINT** your report.	...the status of all pre-authorization / tab transactions by operator ID for the current business day.

Customized reports

Report	Actions	Provides...
Pre-Auth Status **Tab Status**	Select whether the report is for an individual ID (**Operator ID**), or tap the **0** key for all IDs, and tap **OK**. Enter the **start date** and **end date**. **DISPLAY** or **PRINT** your report.	...transaction details by card type for a maximum of 10 business days

Administration and Configuration

There are no options for pre-authorizations or tabs that you can enable via the terminal's control panel. The following can be enabled / disabled by calling the TD Merchant Solutions Help Desk:

- enable or disable tips for pre-authorizations / tabs
- display pre-authorizations / tabs icons on the home screen

Troubleshooting

"D" Error Codes	Explanation	Action Required
Day Cannot Be Closed With Open Pre-Auths	The terminal is configured so that all pre-authorized must be completed before a Day Close can be performed.	Please complete all open pre-authorizations, then close the day.
Day Cannot Be Closed With Open Tabs	The terminal is configured so that open tabs must be completed before a batch close can be performed.	Please complete all open tabs, then close the day.

"N" Error Codes	Explanation	Action Required
Not Allowed To Reset Invoice # With Open Pre-Auths	An attempt was made to reset the invoice number however there are open pre-authorizations in the terminal.	Please complete the pre-authorizations and then reset the invoice number.
Not Allowed With Trans Outstanding	A function cannot be run if there are any transactions outstanding (pre-authorizations, transactions in the open batch, etc.).	Please process the outstanding transactions then try the function again.

"T" Error Codes	Explanation	Action Required
Tab Already Closed	A close tab transaction is attempted on an tab transaction that has already been closed.	--
Tab Already Invoiced	An invoice tab transaction is attempted on a transaction that has already been invoiced.	--
Transaction Already Completed	A pre-authorization completion is attempted on a pre-authorization that has already been completed.	--

Call Centre 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 at *www.TDMerchantSolutions.com/ResourceCentre*