TD Generation

UnionPay Merchant Guide

For the TD Generation

- Portal 2 with PINpad

MERCHANT INFORMATION

Merchant Name . . . .

Merchant Number . . . .

Table of Contents

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 cards

Currently they offer the following cards:

	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

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

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.

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. Tap the 🏠 / **Home** key → Purchase.

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**.

    Contactless

    a) The customer **taps** 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.

    Insert card

    a) The customer inserts their card.

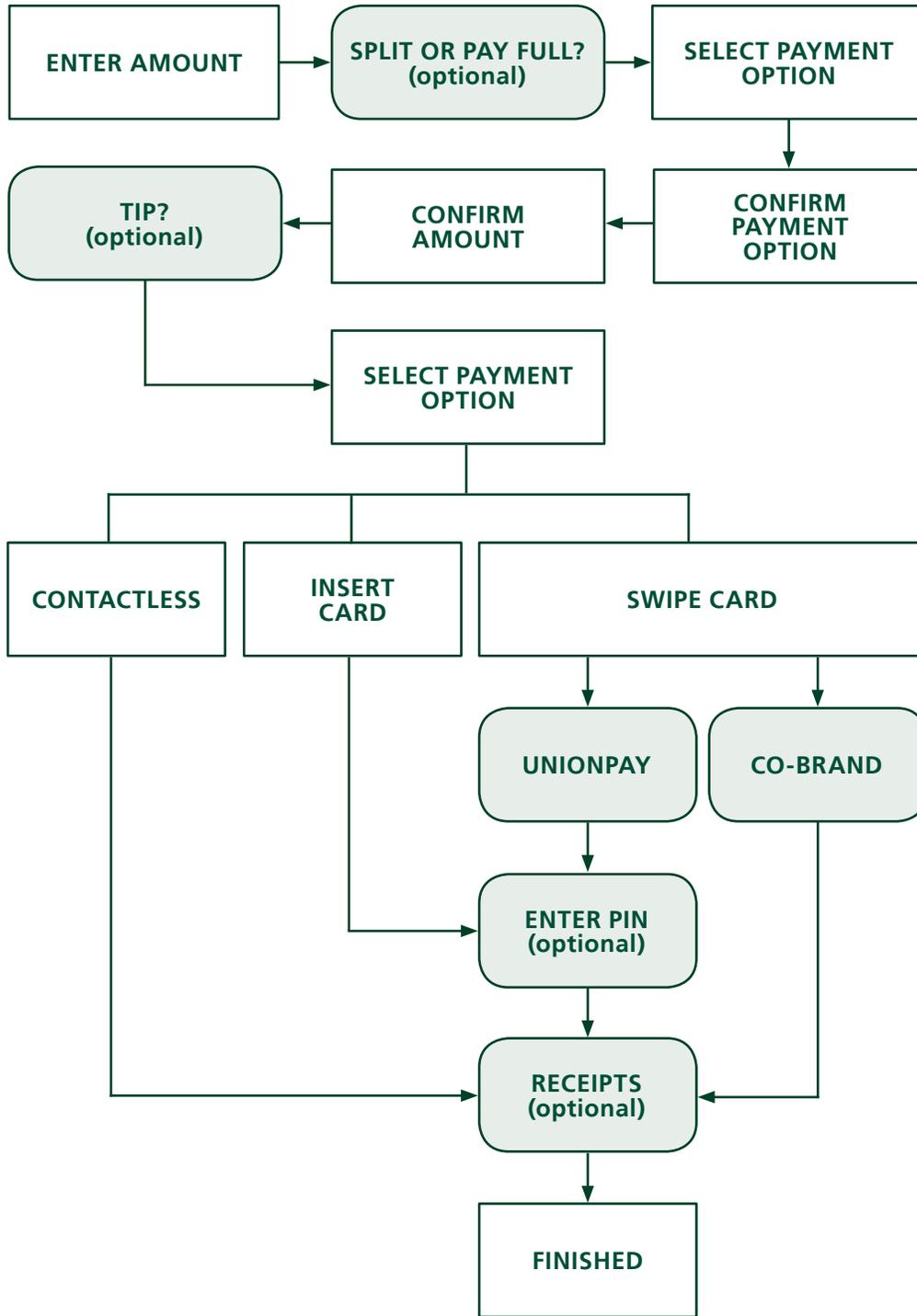   b) The customer enters their **PIN** and presses **OK** (credit card only). Go to step 5.

    Swipe card

    a) Merchant swipes the card.

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

    c) The customer enters their PIN (if available) and presses **OK**.

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

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

****             PURCHASE             ****

12-21-2015                        12:29:12
Acct #   452001****5097                  C
Exp Date 10/19            Card Type  UP
Name: John Q Public
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
```

```
┌─────────────────┐      ┌─────────────────┐      ┌─────────────────┐
│                 │      │ SPLIT OR PAY    │      │                 │
│  ENTER AMOUNT   │─────▶│ FULL?           │─────▶│ SELECT PAYMENT  │
│                 │      │ (optional)      │      │ OPTION          │
└─────────────────┘      └─────────────────┘      └─────────────────┘
                                                           │
                                                           ▼
┌─────────────────┐      ┌─────────────────┐      ┌─────────────────┐
│  TIP?           │      │ CONFIRM         │      │ CONFIRM         │
│  (optional)     │◀─────│ AMOUNT          │◀─────│ PAYMENT         │
│                 │      │                 │      │ OPTION          │
└─────────────────┘      └─────────────────┘      └─────────────────┘
         │
         │         ┌─────────────────┐
         └────────▶│ SELECT PAYMENT  │
                   │ OPTION          │
                   └─────────────────┘
```

ENTER AMOUNT

SPLIT OR PAY FULL? (optional)

SELECT PAYMENT OPTION

CONFIRM PAYMENT OPTION

CONFIRM AMOUNT

TIP? (optional)

SELECT PAYMENT OPTION

CONTACTLESS

INSERT CARD

SWIPE CARD

UNIONPAY

CO-BRAND

ENTER PIN (optional)

RECEIPTS (optional)

FINISHED

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. Tap the 🏠 / **Home** key ➔ Phone / Mail Purchase.
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.

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

****        PHONE / MAIL PURCHASE        ****

12-21-2015                          12:29:12
Acct #   452001****5097                    C
Exp Date 10/19               Card Type  UP
Name: John Q Public
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
```

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. Tap the 🏠 / **Home** key ➔ 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.

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

****            VOID PURCHASE            ****

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

Trace # 6
Inv. # 5
Auth # 75612
                                RRN 001006006

Total                            $20.00

          (00) APPROVED THANK YOU

      Retain this copy for your records
                Merchant Copy

                Receipt Banner
                Receipt Banner
```

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. Tap the 🏠 / **Home** key → Refund.

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** (credit card only) 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 **e xpiry 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.

Merchant Name
Address, Postal Code
City, Province
2000000
N10000000205

**** **RETURN** ****

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

Trace # 6
Inv. # 5
Auth # 75612

                                        RRN 001006006
TVR 000000000000TST   F800
TC 0E19785C8DAA97AC

Total $50.00
                                            RETURN

(00) **APPROVED** THANK YOU

Retain this copy for your records
Merchant Copy

Pre-authorizations and tabs

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.

Open a pre-authorization

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

1. Tap the 🏠 / **Home** key → Pre-auth.

2. Enter the **total dollar amount** for the pre-authorization and press **OK**.

3. Customer selects one of the following payment methods: **Contactless, Insert**, or **Swipe**.

   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** (credit card only). Go to step 4.

   Swipe card

   a) Merchant swipes 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 press **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.

```
                Merchant Name
                   Address
                City, Province
               Merchant Number
                  Terminal ID


****          PREAUTHORIZATION          ****

06-16-2015                         12:41:02
Acct # 455763******1632                   C
Exp Date 12/18                Card Type   UP
Name: nnnnnnn

Trace # 050034
Inv # 62
Auth # 010669              RRN 001003099

Pre-Auth Sale                       $30.00
Tip                          $_____

TOTAL                        $_____


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

            Retain this copy for your
                    records
                 Merchant copy
```

Close a pre-authorization

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

1. Tap the 🏠 / **Home** key ➔ Pre-auth Completion.

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**, 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**.

```
                  Merchant Name
                     Address
                  City, Province
                 Merchant Number
                   Terminal ID


***          PRE-AUTH COMPLETION          ***


06-16-2016                           14:57:07
Acct # 455763******4444                     C
Exp Date: 10/18              Card Type   UP
Name: nnnnnnn

Trace # 40001
Inv # 109
Auth #132098              RRN 001003099

Pre-Auth Sale                        $30.00
Tip                                   $5.00
TOTAL                                $35.00


       00  APPROVED-THANK YOU

       Retain this copy for your
                records
            Merchant copy
```

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: **Contactless**, **Insert**, or **Swipe**.

   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 inserts their credit card.

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

   Swipe card

   a) Merchant swipes 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 screen and tap **OK**. Go to step 4.

   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 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)

   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)

   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 are 20% while 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 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**.

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 *www.TDMerchantSolutions.com/ResourceCentre*.