

TD Generation Quick Start Guide



For the TD Generation:

- with PINPad



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MERCHANT INFORMATION

Merchant Name

Merchant Number

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About this Guide

This Guide provides an introduction to your TD Generation solution, hardware functionality, performing financial transactions, administration features and troubleshooting. For further information regarding its use and available features, please review our online documentation at www.TDMerchantSolutions.com/ResourceCentre.

Merchant Welcome Kit Contents

Quick Start Guide Pamphlets

- *How to Help Prevent Fraud*
- *Payment Card Industry Data*
- *If you have a problem or concern*

Information sheets

- *What you need to know about chargebacks*
- *Payment card industry data security standard (PCI DSS)*

Miscellaneous

- Paper rolls (3 + 1 in the terminal)
- Cleaning card and instructions
- Card acceptance decals (Visa®, MasterCard®, Discover®, American Express®, Interac® Direct Payment, etc.)

The TD Generation with PINPad

The terminal is solely for you, our Merchant. You will use the terminal to initiate transactions for customer's using credit, debit, loyalty or gift cards. Depending on your settings, some card types may not be accepted by your terminal. For loyalty and gift card information, please go to our online documentation at www.TDMerchantSolutions.com/ResourceCentre.

The Terminal

1. Paper chamber button




2. Touchscreen

All navigation is done through the touchscreen.


3. Paper advance key


Tap  to advance the paper roll.

4. Command keys

-  = Cancel
-  = Correction
-  = OK

5. Log out

Tap  to log off the current user.

* This should not be confused with  on the touchscreen.



Navigation





- The terminal uses a touchscreen for navigation. You can navigate screens by swiping left / right or tapping an onscreen option.
- Only use your finger when using the terminal. Don't use any objects on the touchscreen otherwise you may damage it.

Changing the paper

1. Press the **paper chamber button** on the top-left corner of the terminal to open the panel and remove the empty paper roll tube.
2. Unwrap a new paper roll and place it in the paper chamber so that the loose end of the paper feeds up from under the paper roll towards you.
3. Press down on the panel until it clicks shut and ensure there is a bit of paper sticking out from the chamber that it touches the top of the terminal screen.


The PINPad

The PINPad is used by the customer to enter make transaction selections and entries.

1. **Dash keys**
Use the  keys and the direction pad to navigate the screens and menus.
2. **Command keys**
 -  = Cancel
 -  = Correction
 -  = OK or activate
3. **Volume key**
Use this key to adjust the PINPad volume.
4. **Card readers**
 - a) Insert chipped cards
 - b) Contactless cards
 - c) Swipe cards



Navigation

- Dash keys — the two  keys are used to select an on screen option.

Terminal and PINPad Screens

Idle screens and icons

The default screen is called the *Idle* screen. It displays a lot of important information and different ways to access your terminal's functionality. The PINPad screen has no interface icons.



Terminal



PINPad

Icon	Name	Terminal	PINPad
	Access desktop screen	✓	-
	Control Panel	✓	-
	Help	✓	-
	Internet status	✓	-
	Mail	✓	-
	PINPad connection icon	✓	-

Access desktop screen

Tap to access the *Desktop* screen where your transaction icons are located.

Control Panel

Tap to access the *Control Panel*.

Help

Tap to access the *Help* screen.

Internet status

indicates your terminal is connected to the Internet. If it isn't you will see on top of the icon.

Mail

indicates that you have an email waiting.

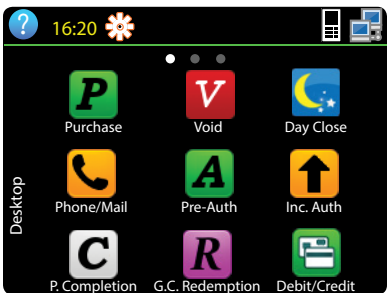
PINPad connection icon

indicates your PINPad is connected to the terminal. If it isn't you will see on top of the icon.

Desktop screen

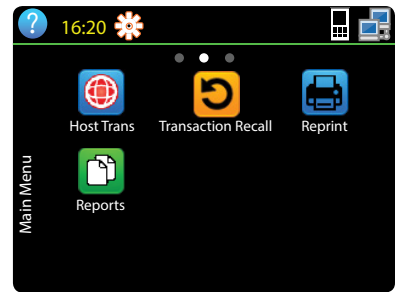
This screen always displays three or more icons that always include:

Purchase, **Void** and **Day Close**.



Main menu screen

There may be more than one *Main Menu* screen on your terminal. The number of screens depend on the number of available icons.



Cardholder Privacy and Security

Please refer to the *Cardholder Privacy* sheet in your Merchant Welcome Kit. It contains important information about your responsibilities to your customers and their personal and transaction information.


Terminal security

It is the Merchant's responsibility to secure their terminal, any user IDs or passwords and to prevent unauthorized use. In any event the Merchant will be liable for any unauthorized use of the terminal or any user IDs or passwords. There are two user security settings:

No security (Default)

This setting does not use user IDs and passwords. Merchants that choose to use no security still have the option to setup a store/manager override ID and password to access areas of the terminal that have a mandatory requirement for supervisor password.

Security

This option allows the user to setup supervisors and operators with an ID login. The supervisor setup requires you to create a password. You can activate this by going to Desktop -> Main Menu ->  **Control Panel** -> Logon Method.

Fraud prevention

Please refer to the *How to Help Prevent Fraud* pamphlet in your Merchant Welcome Kit. You can also reduce fraudulent transactions on your terminal by enabling:

Force post fraud prevention

You can now disable or password protect force post transactions on your terminal. If a force post transaction occurs the terminal will either:

- Disabled — State that the transaction is not allowed.
- OR
- Password protected — Request a supervisor or manager to enter their password.

Call for authorization fraud prevention

You can enable/disable call for authorization transactions. The default setting is OFF.

If you want to use either of these fraud prevention features, you must enable them on each of your terminals. To do so, please call the TD Merchant Solutions Help Desk at **1-800-363-1163**.

Financial Transactions

The TD Generation terminal can perform the following transactions:

- Purchase
- Purchase (Phone / Mail)
- Force post
- Refund
- Void
- Cash*
- Pre-authorization*
- Tab*
- Gift card*
- Loyalty card / Air Miles®*

* These optional transactions are covered in our online documentation at www.TDMerchantSolutions.com/ResourceCentre.

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

Accepted card types



The terminal will accept whatever cards you indicated when you signed up. If you wish to adjust your accepted card list, please contact your sales rep.

Credit card purchase

This transaction flow is used for credit card purchases where the credit card is present. If the purchase is via phone or mail, use the *Phone or mail purchase* instructions. If you use the incorrect purchase transaction you could incur extra charges.



-> Desktop -> **P Purchase**

1. Enter the **dollar amount** on the terminal and tap .
2. Customer confirms the dollar amount and presses .
3. Perform one of the following payment methods: **Insert, Swipe, Contactless** or **Manual Entry**.

Insert

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





Swipe

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

Contactless

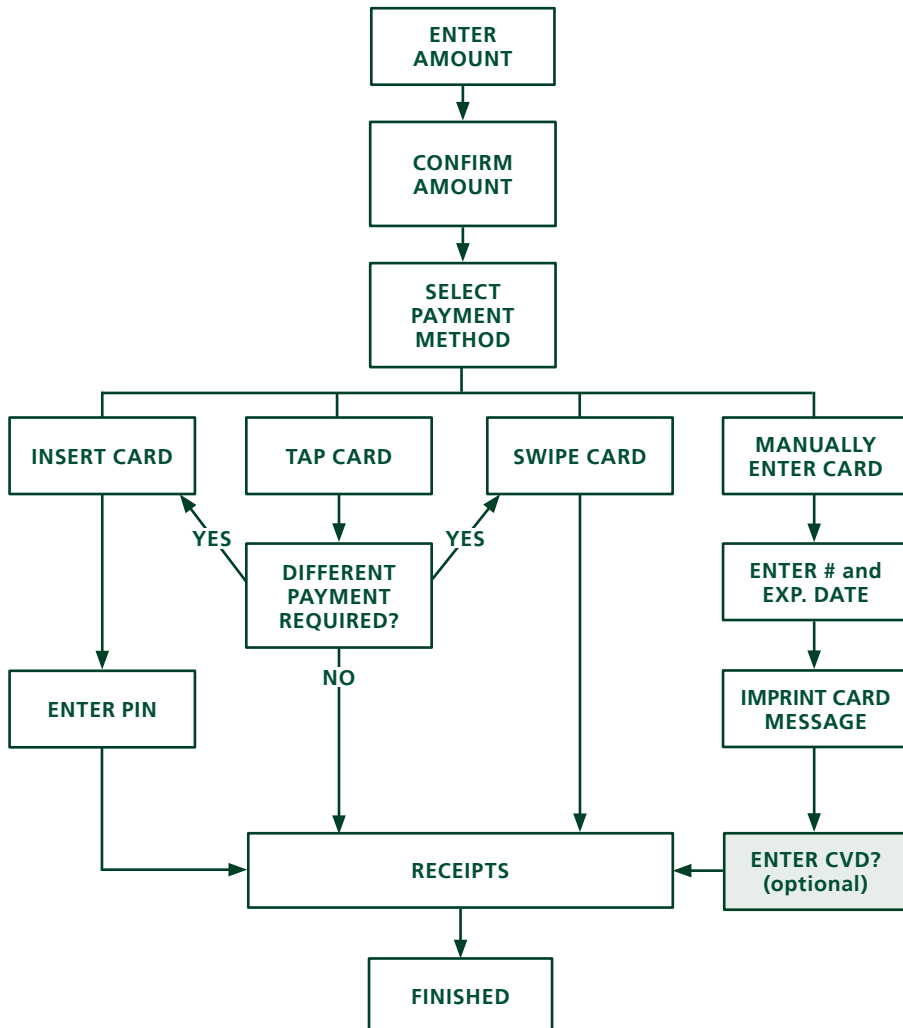
- a) The customer **taps** their contactless-enabled credit card on the contactless card reader. In some cases the customer may be required to **swipe** or **insert** their card. Go to step 4.

Manual entry

- a) Enter the **account number** and tap .
- b) Enter the **expiry date** and tap .
- c) A manual imprint of the credit card is required. Make the imprint and tap .
- d) Enter the **CVD number** and tap . 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 that the transaction is completed with an authorization number or approved message. If the credit card was manually entered or swiped, the customer **must** sign the receipt.
5. You can **REPRINT** the receipt or **FINISH** the transaction.



Debit card purchase



-> Desktop -> **P** Purchase

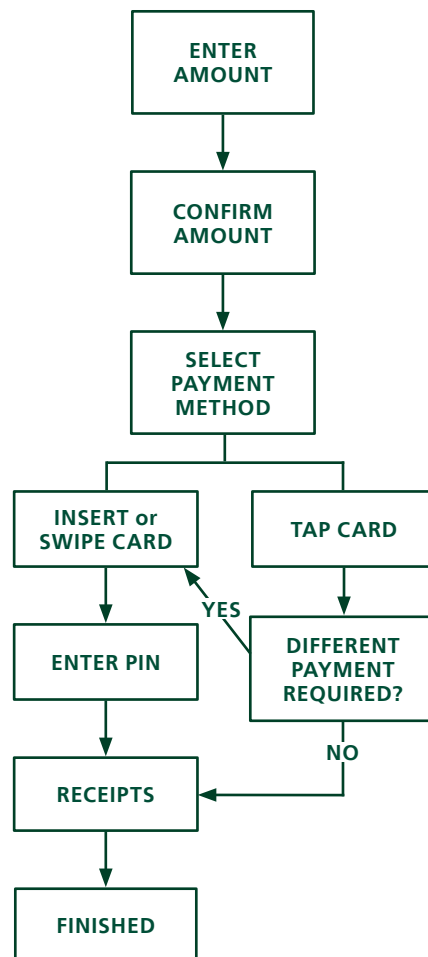
1. Enter the **dollar amount** and tap
2. Customer confirms the dollar amount and presses
3. Select one of the following payment methods: **Insert**, **Swipe** or **Contactless**.

Insert / swipe

- a) The customer selects the account to use: **CHEQUING** or **SAVINGS**.
- b) The customer enters their **PIN** and presses . Go to step 4.

Contactless

- a) The customer **taps** their contactless enabled credit card on the contactless card reader. In some cases the customer may be required to **swipe** or **insert** their card. Go to step 4.
4. The screen shows that the transaction is completed with an authorization number or approved message and the receipts print.
 5. You can **REPRINT** the receipt or **FINISH** the transaction.



Phone or mail purchase

- These instructions are used for purchases where the card is **not** present. If the card is present at purchase, see *Credit card purchase*. If you use the incorrect purchase 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 purchases.



-> Desktop -> Main Menu -> **Phone / Mail Purchase**

1. Enter the **dollar amount** and tap
2. Enter the **account number** and tap
3. Enter the **expiry date** and tap
4. Enter the **CVD number** and tap . This step is dependent upon your settings.
5. The screen shows that the transaction is completed with an authorization number and the receipts print.
6. You can **REPRINT** the receipt or **FINISH** the transaction.

Force post purchase

This option is only used when you can't process a credit card purchase normally through the network whether due to communication problem or that the force post is requested via the terminal.



Before you perform this transaction you must call the TD Merchant Solutions Help Desk at **1-800-363-1163** and receive an authorization number.







-> Desktop -> Main Menu ->  **Debit / Credit** -> Force Post

1. Enter the **dollar amount** and tap .

Phone / mail purchases

- a) Enter the **account number** and tap .
- b) Enter the **expiry date** and tap . Go to step 2.

All other purchases

- a) Enter the **account number** and tap .
- b) Enter the **expiry date** and tap .
- c) Enter the **CVD number** and tap .
- d) Then enter / spell the authorization number and tap . Go to step 2.


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

Void

This option recalls a transaction so that you can void it. The following instructions can access any transactions that were performed in the current open batch. If a day close has been completed you cannot recall transactions prior to the day close. If a day close has been performed you must do a refund, not a void.



-> Desktop ->  **Void**

1. Enter the **trace #** from the receipt of the transaction to be voided and tap .
2. Confirm that the transaction is to be canceled (**NO** or **YES**).
3. The screen shows that the transaction is completed with an approved message and the receipts print.
4. You can **REPRINT** the receipt or **FINISH** the transaction.

Transaction recall

This option recalls a transaction so that you can view, void or complete / close it if it is a pre-authorization. The following instructions access any transactions that were performed in the current open batch. If a day close has been completed you cannot recall transactions prior to the day close. Pre-authorization and tab transactions are covered in our online documentation at www.TDMerchantSolutions.com/ResourceCentre.



-> Desktop -> Main Menu ->  **Transaction Recall**

1. Select one of the following:

Recall by trace

- a) Enter the **trace number** that you want to recall and tap . Go to step 3.

Recall all

- a) A list of all transactions currently available on the terminal appear. Go to step 2.




Recall by amount

- a) Enter the **dollar amount** and tap . Go to step 2.

Recall by account

- a) **Swipe** or **Manually enter** the card. Go to step 2.

Recall by invoice

- a) Enter the invoice number that you want to recall and tap . Go to step 3.
2. If there are multiple transactions, scroll to the desired one and tap .
3. Select **Void** to cancel the transaction or select **Completion** to close a pre-authorization. Tap  to leave this screen without making a selection.


Refund

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

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



-> Desktop -> Main Menu ->  **Debit / Credit** -> Refund

1. Enter the **invoice number** and press .
2. Enter the **dollar amount** and tap .
3. Select one of the following payment methods: **Insert / Swipe**, **Contactless** or **Manual Entry**.




Insert / swipe credit or debit card

- a) The customer enters their **PIN** and taps . Go to step 4.

Contactless credit or debit card

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

Manual credit card

- a) Enter the **account number** and tap .
- b) Enter the **expiry date** and tap . This is four digits in length.
- c) Is a manual imprint required (**NO** or **YES**)? If you select **NO**, the transaction will be canceled.
- d) Enter the **CVD number** and tap . This can be up to four digits in length.
4. You can **REPRINT** the receipt or **FINISH** to complete the refund and the receipts print.

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.

Reprinting receipts




-> Desktop -> Main Menu ->  **Reprint** and select one of the following:

Last Receipt

1. Confirm that this is correct (**NO** or **YES**). The most recent receipt will reprint.

Past Receipt

1. Swipe the card that the transaction was performed on. Any transactions that were done on the terminal by the swiped card will appear on the screen.
2. Select the **transaction** that you want to reprint the receipt for and tap .
3. Select **PRINT** if this is the correct transaction.

Receipt examples

Credit Card

Debit Card

The information that you will use the most is noted on the receipts below.

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 VI
Name: John Q Public		
A00000000003101001	VISA CREDIT	
Trace # 6		
Inv. # 5		
Auth # 75612		
TVR 000000000000TST	RRN 001006006	
TC 0E19785C8DAA97AC	F800	
Total		\$50.00
(00) APPROVED THANK YOU		
Retain this copy for your records		
Merchant Copy		
Receipt Banner		
Receipt Banner		

Merchant Name		
Address, Postal Code		
City, Province		
2000000		
N10000000205		
****	PURCHASE	****
12-21-2015		12:29:12
Acct # 452001****5097		C
Account Chequing		Card Type DP
A00000000003101001	INTERAC	
Trace # 9		
Inv. # 3		
Auth # 75612		
	RRN 001006006	
	F800	
Total		\$50.00
(00) APPROVED THANK YOU		
Retain this copy for your records		
Merchant Copy		
Receipt Banner		
Receipt Banner		

The information that you will use the most is noted above and explained on the next page.

1. Transaction Type

- **C** — Online chip card transaction
- **CN** — Chip card NSR transactions
- **CO** — Off-line chip card transaction
- **M** — Manually entered mag card transaction
- **MC** — Manually entered fallback of a chip card transaction
- **RF** — Contactless transaction
- **S** — Swiped mag card transaction
- **SC** — Swiped chip card fall back transaction
- **SN** — Swiped NSR transaction

2. Card Type

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

* Union Pay is covered online at www.TDMerchantSolutions.com/ResourceCentre.

3. Important Information

- **Transaction Type**
This shows what type of transaction was done (Purchase, Void, etc.) and whether it is a duplicate receipt.
- **Card Type**
This shows what kind of card was used for the transaction.
- **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 signature is required for a transaction.
- **Approved**
Always ensure that the transaction was approved as it could be **DECLINED**.

Business Day Functions

To start a business day, log onto a terminal that has had the day close function performed on it. 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.




-> Desktop -> **Day Close**

1. Confirm that you want to **Continue**. Once the process is started ensure that the terminal is not used until the day close is completed.
2. Select your report delivery method (**DISPLAY** or **PRINT**). Depending on how you have set up your day close, certain reports will print.

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

Reprinting the day close report

 -> Desktop -> Main Menu ->  **Reprint**



- Select **Day Close Report** and press .
- Confirm that this is correct (**NO** or **YES**).

Reporting

The following reporting options are split into two different groups, **business day** and **customized**. You have access to all of the business day reports, and these will be covered in this document. Please see our online documentation for customized reports at www.TDMerchantSolutions.com/ResourceCentre.

Business day reports

 -> Desktop -> Main Menu ->  **Reports** -> Business Day Reports and select a report.

Report	Instructions	Provides...
Terminal Detail	DISPLAY or PRINT your report.	...transactions by operator ID and for the current business day.
Terminal Balancing	DISPLAY or PRINT your report.	...transactions by operator ID and for the current business day.
Business Day Subtotals	DISPLAY or PRINT your report.	...transactions by operator ID and for the current business day.
Operator Detail	Select whether the report is for a individual ID (Operator ID) and tap  or all IDs 0 . DISPLAY or PRINT your report.	...transactions by card type (including gift card totals and details) operator ID and for the current business day.
Operator Balancing	Select whether the report is for a individual ID (Operator ID) and tap  or all IDs 0 . DISPLAY or PRINT your report.	...transactions by card type (including gift card totals and details) operator ID and for the current business day.
Outstanding SAF	DISPLAY or PRINT your report.	...all stored transaction details that have not been sent for settlement.

Batch reports

 -> Desktop -> Main Menu ->  **Reports** -> Business Day Reports and select a report.

Report	Actions	Provides...
Batch Detail	Select which batch you want to review (PREV or CURRENT) and how you want to receive it (DISPLAY or PRINT).	...transaction details by card type and for current or previous batch.
Batch Balancing	Select which batch you want to review (PREV or CURRENT) and how you want to receive it (DISPLAY or PRINT).	...transaction details by card type and for current or previous batch.


Administration

Adjusting terminal volume

Idle Screen ->  **Control Panel** -> Settings -> Speaker Volume

1. Tap the appropriate option to increase or decrease the terminal volume by 10%.


Adjusting PINPad volume

1. Press .
2. Press - or + to adjust the volume by 10%.

Troubleshooting

If you're unable to resolve the problem after performing the following steps, please contact the TD Help Desk at **1-800-363-1163**.


What problems can I easily resolve?

<i>Problem</i>	<i>Action Required</i>
Chip cards cannot be processed	<ol style="list-style-type: none">1. Try inserting a different card. If this card can be read, the problem is with the first card.2. Use a cleaning card to clean the problem card reader.
Display screen is blank	<ol style="list-style-type: none">1. Ensure that the power cable is firmly connected to the electrical outlet.
Display lighting is too bright or too dark	<ol style="list-style-type: none">1. Adjust the brightness setting to work with the lighting at the terminal location.
Bad Communication Press CANC key And Try Again	<ol style="list-style-type: none">1. There was a communication failure after the transaction was initiated.2. Press  and try again.
Magnetic stripe card reader won't read cards	<ol style="list-style-type: none">1. Try swiping the card more quickly or more slowly or from the top of the reader towards you.2. Request another form of payment. If this card can be read, the problem is with the first card.3. Use a cleaning card to clean the problem card reader.
Printer does not print	<ol style="list-style-type: none">1. Is there is paper in the device? If there is, ensure that the paper is loaded correctly.
Printer jam	<ol style="list-style-type: none">1. Ensure that the paper feed is clear and that the paper roll is seated correctly.2. Ensure the printer lid is closed completely.

Why isn't my terminal powering on?

1. Ensure that the electrical outlet has power.
2. Ensure that the power cord is fully inserted into the outlet.
3. Power on the terminal.

Why do I see the Internet disconnected icon?

The  icon will only appear when there is an Internet communication problem.

1. Is your Internet connection working properly? Verify this with another device.
2. Is your Internet cable connected properly? Unplug it and plug it back in again.
3. Is your modem / router working correctly? Unplug and plug back in your modem / router and wait for 3 to 4 minutes.

Why do I see the PINPad disconnected icon?

The  icon will only appear when there is an communication problem between the PINPad and the terminal.

1. Is your PINPad disconnected from the terminal?
2. Reboot your terminal and see if this resolves the problem.

Reference

Storing the terminal and PINPad

- They must be stored in temperatures between 0° and 50° Celsius.
- Do not leave them outdoors overnight, especially in the winter.

Maintaining the terminal and PINPad

- Don't place the terminal or PINPad on a magnetized pad — this will cause them to malfunction.
- Ensure that the Portal and PINPad are cleaned routinely with a damp cloth so that spills don't get into the inner workings.
- Use TD-approved cleaning cards for the chip and magnetic card readers.

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

Resource Centre

This Guide covers the most commonly used information in order to get you started. Your terminal has more features and functionality to explore in our resource center.

www.TDMerchantSolutions.com/ResourceCentre

