

TD Generation

UnionPay Guide

For the TD Generation

- All-in-One, HSPA, WiFi
- Portal with PINpad
- Portal 2 with PINpad



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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:

	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 so 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)

1. Tap the **Purchase** icon.
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.

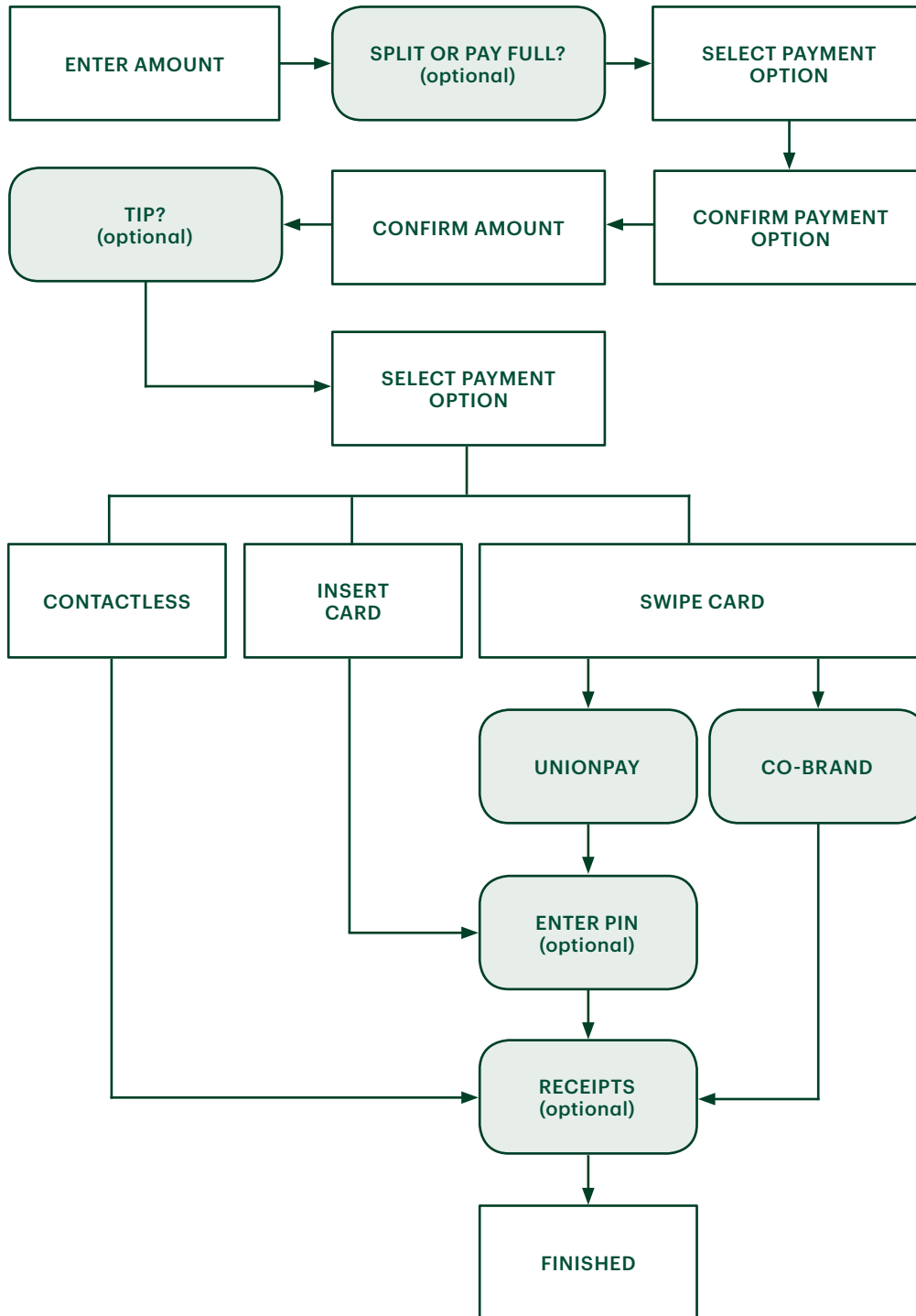
Swipe card

- c) Merchant swipes the card. Interac debit cards cannot be swiped, but foreign debit cards can.
 - d) The customer selects their payment method: **Co-brand** or **UnionPay**.
 - e) The customer enters their PIN (if available) and presses **OK**.
 - f) Verify the card info with what is on the terminal screen and press **OK**.
 - g) 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

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
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		

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.

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



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 **Void** icon.
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**
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 **Refund** icon.
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.

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**
A00000000003101001

Trace # 6
Inv. # 5
Auth # 75612

RRN 001006006

TVR 000000000000TST
TC 0E19785C8DAA97AC F800

Total \$50.00
RETURN

(00) **APPROVED** THANK YOU

Retain this copy for your records
Merchant Copy

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

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

- Depending on your terminal settings, you may be required to enter a supervisor ID and password to proceed with any transaction.
- Pre-authorizations can only be performed with credit cards.
- If pre-authorizations 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 **Pre-auth** icon.
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

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
Trace # 050034	
Inv # 62	
Auth # 010669	RRN 001003099
Pre-Auth Sale	\$30.00
TOTAL	\$30.00
Retain this copy for your records Merchant copy	

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.

Close a pre-authorization

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

1. Tap the **Pre-auth Completion** icon.
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
Trace # 40001	
Inv # 109	
Auth #132098	RRN 001003099
Pre-Auth Sale	\$30.00
TOTAL	\$30.00
00 APPROVED-THANK YOU	
Retain this copy for your records	
Merchant copy	

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
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Important information

Trace #	The trace number associated with the transaction
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Inv #	The invoice number associated with the transaction.
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Auth #	The authorization number associated with the transaction
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Signature	The card issuer determines when a signature is required for a transaction so ensure that the client signs these receipts.
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Approved	Always ensure that the transaction was approved as it could be DECLINED .
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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.

