



CREDIT/DEBIT CARD AUTHORIZATION PROCEDURES

RETAIL APPLICATION – ETC



Credit Sale

1 Swipe card through vertical slot as shown on terminal.*

For manual entry:

- Touch **CREDIT** on display, then touch **SALE**.
- Key in card number and press **ENTER**.
- Key in card expiration date (Example: for December 2001, enter 1201). Press **ENTER**.

2 Key in dollar amount of transaction, then press ENTER.

For commercial cards and purchase cards:

- Key in sale amount and press **ENTER**.
- Key in tax amount and press **ENTER**.
- If total is correct, touch **YES** when prompted.
If amount is incorrect, touch **NO** to repeat steps.
- Key in invoice number and press **ENTER**.
- Key in customer code and purchase ID, then press **ENTER**.

NOTE: Prompting messages may vary based on card type.

*** If the magnetic stripe cannot be read by the terminal, a sales slip must be imprinted with the credit card information to verify that the card was present at the time of the transaction. Failure to imprint the card may result in a chargeback.**

IMPORTANT: If you encounter a suspicious situation, call the authorization center at the number listed below for further verification before completing the transaction, regardless of your authorization method. Ask for a Code 10 operator.

3 Receipt prints – transaction complete.

- Receipt prints if transaction is approved (see "Response Codes" below).
- Have customer sign receipt and place in cash register drawer.
 - Touch **YES** when prompted to print customer receipt.

Response Codes

APPROVAL

Each authorized transaction is assigned a specific approval code (the look of which may vary depending on the type of card used). The Eclipse™ terminal displays this code number and prints it on receipts. If a credit slip is used, write the entire approval code on the slip.

DECLINE

Ask for another form of payment. Avoice approval will not override this decline.

REFERRAL

Call the appropriate Authorization Center at one of the numbers listed below.
If you are given an approval, force the transaction into the batch (see "Credit Force").

American Express®: 1-800-528-2121

Merchant Number

Diners Club®/ Carte Blanche®: 1-800-525-9040

Merchant Number

Discover®/ NOVUS®: 1-800-347-1111

Merchant Number

MasterCard®:

Merchant Number

VISA®:

Merchant Number

Credit Refund / Exchange

1 Select Credit Refund function.

Touch **CREDIT** option on Eclipse display screen, then touch **REFUND**.
(If debit is activated, touch **CREDIT** when prompted to select refund type.)

2 Swipe card through vertical slot as shown on terminal.

If card will not swipe, manually enter card number and expiration date.

3 Key in total refund amount and press ENTER.

For commercial cards and purchase cards:

- Key in refund base amount and press **ENTER**.
- Key in tax amount and press **ENTER**.
- If total is correct, touch **YES** when prompted.
If amount is incorrect, touch **NO** to repeat steps.
- Key in invoice number and press **ENTER**.

NOTE: Prompting messages may vary based on card type.

4 Refund captured – receipt prints.

When refund is captured, terminal prints merchant copy of Credit Voucher. Touch **YES** when prompted to print customer copy of voucher and give to the customer.

Credit Ticket Only

When given an approval code by an operator, you must complete a Credit Ticket Only to manually enter item into terminal and print receipt for customer to sign.

1 Select Credit Ticket Only function.

Touch **CREDIT** option on Eclipse display screen, then touch **TICKETONLY**.

2 Manually enter card information.

- Key in card number and press **ENTER**.
- Key in card expiration date and press **ENTER**.

3 Key in sale amount and press ENTER.

For commercial cards and purchase cards:

- Key in ticket only base amount and press **ENTER**.
- Key in tax amount and press **ENTER**.
- If total is correct, touch **YES** when prompted.
If amount is incorrect, touch **NO** to repeat steps.
- Key in invoice number and press **ENTER**.
- Key in customer code and purchase ID, then press **ENTER**.

NOTE: Prompting messages may vary based on card type.

4 Key in authorization code and press ENTER.

5 Ticket Only – print receipt.

After ticket only is captured, touch **YES** if prompted to print receipts.

Eclipse™ POS Support

Eclipse Help Desk:

Eclipse Equipment Supplies:

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Additional Credit Functions

▶ Correct A Credit Transaction

- Press **EDIT** on keypad, then touch **CREDIT** to view last transaction. Use arrows to view other transactions.
- Touch **EDIT** to alter displayed transaction in one of the following ways:
 - To void a credit transaction:**
 - Touch **VOID** to cancel the sale.
 - To change the amount of a credit transaction:**
 - Touch **TOTALAMT**, then key in correct dollar amount and press **ENTER**.

If the new amount exceeds the original authorization by more than 15 percent, you must obtain a new authorization code for the difference.

NOTE: Debit transactions cannot be edited or voided.

▶ Close The Batch

- Touch **CREDIT** option on Eclipse display screen.
- Touch **MORE** to view additional options, then touch **CLOSE**.
- Touch **YES** to confirm close. Detailed report will print.

All reports must be printed prior to settlement (see "View/ Print Totals And Details").

If your terminal is set for **AUTO CLOSE**, it will automatically close and print a closing report at a preset time each day.

▶ View And Print Credit Transaction Totals And Details

- Touch **CREDIT** on Eclipse display screen.
- Touch **MORE** once to scroll, then touch **REPORT** and select one of the following options:



- **Totals** – **VIEW** or **PRINT** totals for credit sales and refunds.
- **Cards** – **VIEW** or **PRINT** totals listed by credit card type.
- **Detail** – Details for all invoices in current batch.

To **VIEW** details, key in transaction number and press **ENTER**; or press **ENTER** when prompted for transaction number to display details of last transaction. Use arrows to scroll through all transactions.

To **PRINT** details, key in transaction number and press **ENTER**; or press **ENTER** when prompted for transaction number to print details of all transactions in current batch.

NOTE: Credit and debit transactions may appear when viewing or printing.

Debit Sale

1 Select Debit Sale function.

- Touch **OTHER** on display, then touch **DEBIT**.
- Select **DEBITSALE** to begin transaction.

2 Swipe card through vertical slot as shown on terminal.

All debit card transactions must be swiped; debit card numbers may not be entered manually.

3 Key in total dollar amount of sale, then press ENTER.

- If **cash back option is activated** :
 - Key in cash back amount when prompted and press **ENTER**. Terminal will display sum of sale plus cash back amount.
 - If total is correct, touch **YES** when prompted. If amount is incorrect, touch **NO** to repeat steps.

4 Customer enters PIN to complete transaction.

Customer must key in private Personal Identification Number and press **ENTER** on PIN pad.

Debit Refund

1 Select Debit Refund function.

- Touch **OTHER** on display, then touch **DEBIT**.
- Touch **DEBITREFUND** to begin.

2 Swipe card through vertical slot as shown on terminal.

All debit card transactions must be swiped; debit card numbers may not be manually entered.

3 Key in total refund amount, then press ENTER.

4 Customer enters PIN to complete transaction.

Customer must key in private Personal Identification Number and press **ENTER** on PIN pad. Give customer a copy of the refund slip.

Address Verification (AVS)

These procedures generally are used for manual entries, mail orders, telephone orders and other transactions in which a credit card is not present. If your terminal prompts for address verification, please follow these steps:

1 Select Credit Sale function.

- Touch **CREDIT** on display, then touch **SALE**.

2 Enter credit card sale information.

- Key in card number and press **ENTER**.
- Key in card expiration date and press **ENTER**.
- Key in sale dollar amount and press **ENTER**.
- Key in tax amount and press **ENTER**.

Terminal will display the following prompt: "Recurring?"

- Touch **NO**.

Terminal will display the following prompt: "Phone Order?"

- Touch **YES**.
- Key in invoice number or charge slip number, then press **ENTER**.
- Key in order number, address, and zip code.

NOTE: Prompting messages may vary based on card type.

3 Enter customer address information.

- Key in the numbers of the customer's street address and press **ENTER**. (Enter only the numeric digits of the home address; do not attempt to enter any alpha characters for street names. See example below.)
- Key in ZIPcode and press **ENTER**.

Example:	If address is ...	You enter ...
	One Main Street	1
	123 First Ave.	1 2 3 1
	23 Main St., No. 56	2 3 5 6
	4567 Main St, Apt. 89	4 5 6 7 8
	3456 Main St., Apt. C-12	3 4 5 6 1

4 Terminal displays Address Verification Code.

If address information was entered, a two-character verification code is returned along with the approval code. The first character corresponds to the street address. The second is for the ZIPcode. "Y" indicates an address match; "N" indicates no match; and "X" indicates service unavailable.