

Service compatibility and Help issues for Application Entry

AVS - Address Verification Service. Account Executives can request AVS processing for a merchant by selecting "AVS" on the OLA, or merchants can request the AVS option during install.

If this option is

enabled, the terminal will prompt for address and zip code on manually entered transactions.

- AVS result code will print on the receipt indicating whether the zip code, address, or both, match the data entered.
 - The AVS result code *does not influence* the approval of the transaction.
 - Entering AVS data may affect qualification rates on manual sales. If AVS data was not keyed or keyed incorrectly, the transaction will downgrade. This includes transactions on terminals that are not setup to prompt for AVS on manual sales. If the AVS data is correct, the manual transaction may qualify for a better rate. This applies to Visa, Mastercard, and Discover (we pay).
 - Visa, MasterCard, Discover and Amex cards all support AVS.
 - International Cards may support AVS based on participation by the card issuer.
 - *The Phone Order transaction* always prompts retail merchants for AVS on VeriFone SoftPay terminals whether or not the AVS option is turned on.
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Purchase Cards. Purchase cards are used in the procurement process to eliminate paper-based order systems and associated costs. These cards are issued to businesses to allow them to better track their card purchases. To promote acceptance and usage of Purchase Card programs, card issuers have established incentive rates for merchants. These rates are available for merchants who comply with either Level 2 or Level 3. Transactions that comply at Level 1 qualify as a normal credit card transaction. Merchants using Cost Plus Pricing may receive a better rate from Visa and MasterCard when this additional data is sent with the transaction. Card issuing institutions perform strict data verification on the enhanced data that is submitted with Level 2 or Level 3 transactions. Issuers may charge stiff penalties if fields contain either inaccurate or filler data. Only transactions that contain accurate data are eligible for the incentive rates.

The term **Level** does not apply to the card, but to the transaction data submitted for that card. Generally, a higher level means more detailed data for reporting. The following transaction levels are recognized:

P-Card Level II - Purchase Card Level Two. Terminals with P-Card capability will prompt for a Purchase order number (also called customer reference number) and tax amount when a corporate card is entered.

P-Card Level III - Purchase Card Level Three. Significant additional information such as line items, product codes, item description, unit price, unit quantities, and ship-to postal data are added to the Level 2 data to provide optimal reporting to buyers and sellers. Settlement transactions typically carry Level 3 data. *P-Card Level III is only supported with Virtual Terminal.*

MOTO - Mail Order/Telephone Order. MOTO merchants run transactions without the credit card present.

- MOTO merchants are identified by a unique Merchant Category Code (**MCC**) that is sent as part of the transaction.
 - Because the card is not present during transactions, MOTO merchants have different rates and risk qualifications than regular retail merchants.
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FSA –

Flexible Spending Account. As of January 1, 2008, the IRS requires 'non-healthcare' retailers, such as supermarkets, grocery stores, discount stores, warehouse clubs, and mail-order merchants, that sell medical goods and services to maintain a POS system that effectively identifies eligible transactions when consumers use flexible spending account (FSA) and health reimbursement arrangement (HRA) debit cards. The retailer's point of sale system identifies eligible healthcare FSA purchases by comparing the inventory control information (e.g., UPC, PLU, or SKU number) for the items being purchased, against a pre-established list of eligible medical expenses. The eligible medical expenses are totaled and sent to the payment card issuer's system which approves the payment subject to coverage under the health plan.

POS Terminals Certified Equipment Directory

The deadline for Pharmacies and Drug Stores has been extended to June 30, 2009. Merchants may not accept FSA or HRA cards if they do not participate in the Inventory Information Approval System (IIAS) or 90 percent of the store's gross receipts during the prior taxable year consisted of items which qualify as expenses for medical care including nonprescription medications.

PIP - Plural Interface Processing - AMEX Reverse PIP: Amex transactions are authorized and settled directly to Amex instead of through the RBS WorldPay host.

VoIP – Voice over Internet Protocol. Voice over Internet Protocol (VoIP) is a technology that allows you to make voice calls using a broadband Internet connection instead of an analog phone line. VoIP takes analog audio signals from a regular phone and turns them into digital data that can be transmitted over the Internet. With a POS terminal, digital transmission of cardholder data, including consumer account number, AVS and CVV, may leave these merchants vulnerable to hacking and subsequent theft of sensitive cardholder data. Also, merchants using a dial terminal on a VoIP system might experience communication issues that are beyond our control. Merchants **must** use the dial terminal on a dial analog line. The merchant may also purchase a true IP based terminal that can be used with their existing broadband Internet connection like a Vx570 terminal. Please refer to the “Omni 3750 Dual Comm High-Speed Requirements” documentation for assistance.

BAUTH or BAM - Batch Authorization Mode. Batch Authorization Mode, otherwise known as **Store and Forward**, is used if a wireless terminal is unable to communicate through the wireless data network due to a loss of signal strength or coverage. In BAUTH mode, transactions are processed as normal by either swiping or manually entering the card and transaction information. The terminal processes these transactions offline and prints a receipt. HOWEVER, the terminal does not dial out for authorization approval and makes no attempt to verify the cardholder's account status. The transactions are stored in the terminal's offline batch file. When you are again able to use the wireless network or a standard phone line, manually transmit the offline transaction(s) for approval. Once transmitted on-line for authorization, the transactions stored as offline may be approved or declined by the card issuer based on the cardholder's account status.

The VeriFone Vx610 supports BAUTH mode and the stored transactions can be manually transmitted over the wireless network or standard phone line.

Note: Merchant accepts full risk and liability for any losses associated with offline transactions processed in BAUTH mode that are declined by the card issuer once they are transmitted for authorization.

Non-PED. Before 2004, only minimal standards governed the manufacture of Pin Entry Devices (PEDs) and primarily the only things required were the protection of the master keys, key encryption schemes, and proper software operation of the device. Validation of software requirements and tamper prevention and detection were left to the individual manufacturer. These devices are typically referred to as “non-approved” or “**Non-PED**” devices. Non PED devices typically only support the Single Dukpt Encryption Standard (SDDES) and do not support the Triple Dukpt Encryption Standard (TDES). **Current card association regulations require that these devices be removed from service by July 1, 2010.** Due to the risk of a tampering compromise, however, retailers may wish to consider replacing these devices sooner.

Visa-PED. All PIN pad or terminal devices sold after January 1, 2004 were required to conform to Visa-PED requirements. RBS WorldPay is no longer able to purchase these devices as of December 31, 2007. At this point in time, any device manufactured to conform to Visa-PED requirements and is TDES encrypted does not have a sunset date - meaning that there is no requirement that retailers remove them from service. Visa PEDs encrypted with SDDES keys must be removed from the field by 7/1/10. Visa PED devices are also referred to as “Pre-PED”. Visa PED devices must be TDES capable and should only be encrypted with TDES. Like for like replacements are allowed, but should be encrypted with a TDES key. Going forward all Visa PED deployments must be TDES encrypted when possible. Current card association regulations require SDDES encrypted Visa-PED devices **be removed from service by July 1, 2010. There is no sunset date for TDES encrypted Visa PEDs.**

PCI PED – Payment Card Industry PIN Entry Device. This is an updated requirement for manufacturers that sell Pin Pads and terminals with Internal Pin Pads. It is a standard testing process that combines one set of standards for each of the PCI members (Visa, MasterCard, and JCB), helping ensure cardholder security and providing faster time-to-market for financial institutions. PIN Pad or terminal devices that have been on the market for about two years, and only products meeting PCI PED requirements and can be purchased after December 31, 2007. These devices are the most secure and comply with current security standards. **There is no sunset date for PCI PED approved products.**

PCI PED Timelines

During this time RBS WorldPay will inventory Visa PED devices as detailed in the following graph to be used until the PCI PED devices are ready for deployment. Product Management will work with all PED manufactures and VAR software vendors to ensure PCI PED devices are ready for deployment on or before July 1st, 2010.

Multi-Merchant

Two or more merchants using the same terminal and receive payments into their designated individual bank accounts is Multi-Merchant processing. RBS WorldPay can not support multiple merchants using one terminal mainly due to back end systems, e.g. Billing, although a number of products support Multi-Merchant.

CVV2 – Card Verification Value (Visa)

CVC2 – Card Verification Character (MasterCard)

CID – Card Identification Number (American Express through RBS WorldPay, not AmEx Reverse PIP)

CID – Card Identification Data (Discover)

This is a powerful tool against credit card fraud.

- The signature strips on Visa, MasterCard, American Express, and Discover Cards contain additional numbers that are not part of the account number. These additional numbers are the CVV2/CVC2/CID data.
- Terminals that support this function will prompt the merchant to enter these digits on manually keyed transactions. These digits cannot be created fraudulently because they are generated separately from the account number.
- Based upon the data entered, a result code will print on the transaction receipt indicating if there is a match. This will help allow merchants to make more informed decisions when processing transactions.
- Entering incorrect or not entering any Visa CVV2 or MasterCard CVC2 data does not affect qualification rates. Entering Discover CID data will affect what the merchant is charged. A \$.50 charge will be applied per transaction if the merchant does not submit CID information. This also applies to Discover transactions that are paid by RBS WorldPay. However, card issuers have the option to approve or decline the transaction if the data entered does not match what is on their system.

The following certified terminals support CVV2/CVC2/CID:

VeriFone	Hypercom	Lipman
Omni 3750 (all comm types)/ Omni 3740 Omni 3200SE/3200 Omni 3730/3730LE (PCI-PED) Vx570 Vx610 (PCI-PED)	T7 Plus/ T77 Series T7 Series Optimum Series	None

Cardholder Account Number Truncation

- The feature helps protect cardholders against their card number being used fraudulently.
- In compliance with various state laws and Visa regulations, ALL RBS WorldPay terminals support truncating the cardholders account number, printing only the last 4-digits on the customer copy of the transaction receipt.
- Truncation will be defaulted ON for terminals deployed by RBS WorldPay that support truncation. The merchant and customer copy of the receipt and the detail reports will be truncated to only show the last four digits of the PAN by default. These updates are being made for all card types. Both receipts and reports are truncated on EBT and Debit cards.

The following certified terminals support truncation:

VeriFone Hypercom Lipman/Nurit

All All All

Notes:

- Hypercom terminals using SPOS_08B software requires a manual programming edit to the terminal in order to truncate the merchant copy of the receipt. This step is required each time a partial or full download is done to the terminal.
- T7 and T77 Series terminals with sprocket printers are not supported on T256K_02N, SPOS_08B, and ASLOD_03D software. Truncation support for these terminals is ONLY available on the K Format application (old software). Detail Reports can not be truncated.

Small Ticket Receipt. Small Ticket Receipt or No Signature Required (NSR) program allows the merchant to control the receipt printing in environments that require fast transaction times such as quick service restaurants. RBS WorldPay's Small Ticket has been certified for Visa, MC, American Express, and Discover and is supported on credit sale transactions. The terminal does not print a signature line on the sale receipt when the amount is \$24.99 and under, and the card is either swiped or waved (contactless). Small Ticket is only available for the following Merchant Category Codes (MCC's) or SIC codes:

- SIC 5541 – Service Stations
- SIC 5814 – Fast Food Restaurants
- SIC 5912 – Drug Stores/Pharmacies
- SIC 5994 – News Dealers - Newsstands
- SIC 7216 – Dry Cleaners
- SIC 7523 – Parking Lots & Garages
- SIC 7832 – Motion Picture Theatres
- SIC 7841 – Video Rental Stores
- SIC 4121 – Taxicabs & Limos
- SIC 4131 – Bus Lines
- SIC 4784 – Tolls & Bridge Fees
- SIC 7211 – Laundries
- SIC 7338 – Quick Copy/Reproduction Services
- SIC 4111 – Local Commuter Transport
- SIC 5812 – Restaurant
- SIC 7542 – Car Washes
- SIC 5499 – Misc. Food Stores
- SIC 5411 – Grocery Stores & Supermarkets

Small Ticket is only supported on the following terminals:

- Omni 3200
- Omni 3200SE
- Omni 3730 (PCI-PED)
- Omni 3730LE (PCI-PED)
- Omni 3740
- Omni 3740 Petro Unencrypted
- Omni 3750 (all communication types)
- Omni 3750 Petro Unencrypted
- Vx570
- Vx570 Petroleum
- Vx610 (PCI-PED)
- Optimum 4210
- Optimum 4220

Tranz Notes:

- The Tranz 330, Tranz 380, Tranz 380x2, Zon Jr., Tranz 420, Tranz 460, and PetroTrans (Tranz 380) terminals are available for merchant rewrites **only**.
- The Tranz 330 and 380 are able to prompt for e-Commerce during the transaction flow. This prompt should be used when card holder information is obtained over the Internet and then manually entered into the point of sale terminal. Entering sale transactions as e-Commerce does not affect the qualification rates.
- To identify the track and the chip level on Tranz units, read the display when terminal is first plugged in. In addition, pressing the "*" and "3" keys simultaneously on the keypad will put the terminal in "Diagnostics" mode. While in diagnostics mode press the "0" key on the keypad and the track and chip level will be displayed.
 - **Tranz 330** display **TZ 330 3E2EU3.70** identifies Track = 2 Chip = 3.70.
 - **Tranz 330** display **TZ 330 3E1EU3.70** identifies Track = 1 Chip = 3.70.
 - **Zon Jr. XL** display **JR XL XE2AU3.10** identifies chip size is 3.1.
- Zon Jr. XL terminal does not support JCB card processing.

Omni/Verix Notes:

- The 3200SE features a smaller footprint, integrated clam shell printer, 1 MB memory and 16-bit processor with faster clock speed.
 - The Omni 396, Omni 3200, Omni 3200SE, Omni 3740, and Omni 3750 (all comm types) are available for merchant rewrites **only**. Normal encryption fees will apply.
 - Omni Vx570, Vx610 (PCI-PED), 3750 (all comm types), 3740, 3730 (PCI-PED), 3730LE (PCIPED), 3200SE, and 3200 terminals support swipe activated Gift Card and Loyalty Card.
 - IP/wireless terminals (Omni 3750 Dual Comm, Vx570, and Vx610 (PCI-PED)) support Amex Reverse PIP and check transactions through a dial connection **only**.
 - The Omni 3730/3730LE (PCI-PED) terminals do have an internal PIN pad. Encryption/exchange fees will apply for rewrites. Normal RBS WorldPay exchange fees apply.
 - The Omni 3740 provides the same functionality and flexibility as the Omni 3750, but does not include a smart card reader.
 - The Omni 3740 Petro Unencrypted, Omni 3750 Petro Unencrypted, and Vx570 Petroleum terminals support Petroleum/Fleet transactions. The internal PIN pads for the Omni 3740 Petro Unencrypted and 3750 Petro Unencrypted terminals are Non-PED compliant. The Internal PIN pads cannot be used. A VeriFone 1000SE (PCI-PED) or VeriFone SC5000 (PCI-PED) PIN pad must be purchased or exchanged in order to process Fleet, Debit, or EBT.
 - The VeriFone Vx610 supports BAUTH mode and the stored transactions can be manually transmitted over the wireless network or standard phone line. **Note:** Merchant accepts full risk and liability for any losses associated with offline transactions processed in BAUTH mode that are declined by the card issuer once they are transmitted for authorization.
 - DSL/cable communication and Dial communication are supported on the Omni 3740 Petro Unencrypted, Omni 3750 Petro Unencrypted, Omni 3750 Dual Comm, Vx570, and Vx570 Petroleum terminals. All other terminals support analog Dial phone line communication only. Only analog dial phone line communication to RBS WorldPay is supported.
 - RFID (Radio Frequency Identification) is supported on the Omni 3730 (PCI-PED), 3740, 3750, and 3750 Dual Comm terminals and must process with a ViVOpay 4000 or OTI Saturn 5000 RFID Reader. The Vx570 only supports the ViVOpay 4000. RFID readers can not be utilized with terminals that are already paired with both a check reader and a Pin Pad due to the limited number of ports on the terminals.
 - All Omni and Verix terminals **except** the Omni 396 are able to prompt for e-Commerce during the transaction flow. This prompt should be used when card holder information is obtained over the Internet and then manually entered into the point of sale terminal. Entering sale transactions as e-Commerce does not affect the qualification rates.
 - The Vx570 has a 12 MB memory size. The Vx570 is hard coded to hold a **maximum of 400 credit, debit, and EBT transactions and 300 Amex Reverse PIP transactions for a total of 700 transactions**. The USB port is not supported at this time. The Vx570 supports the Everest Plus (Visa-PED) PIN pad, PP1000SE (PCI-PED), and SC5000 (PCI-PED).
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- **VeriFone Novus** terminals have proprietary E-prom chips and cannot be converted to RBS WorldPay software.

- GiftLynk Only terminals must be listed as either a **Terminal-Omni 3730LE GL Only (PCIPED)**, **Used Omni 3750 Dual Comm Gift Card Only**, or **Used Omni 3750 Gift Card Only** (Merchant Conversions Only) when being entered through the OLA.

- RBS WorldPay has developed a new gift card application, GIFT3711, specifically for the Vx570. The Gift Only terminal must be listed as **Terminal-Vx570 Gift Only (GID 5)** when being entered on the OLA.

The GIFT3711 application is designed to act as a Third Party gift application in that it resides in Group ID 5 (GID5) of the Vx570 terminal. This application can be installed on a Vx570 terminal provided by another processor as long as GID5 is available, the other processor's SoftPay application must be version 2.7 or above, and the terminal must have 12MB memory with P/N M257-050-04-NAA. The application may not install on Vx570 terminals with P/N M257-553-02-NAA because it has only 6MB memory.

- Electronic Check Conversion (ECC) is only supported through CrossCheck with an Omni 3730 (PCI-PED), Omni 3750 (all comm types), or a Vx570 with a Magtek MICRImager. The CR1000i imager is supported with merchant conversions only. A check sale is supported via Dial on the Omni 3730 (PCI-PED) and Omni 3750. A check sale is supported via IP and Dial communication on the Omni 3750 Dual Comm, Omni 3750 Petroleum, and Vx570 terminals. The Upload (settlement) is only supported via Dial communication on all terminals.

- Easy ID is supported on the Omni 3730 (PCI-PED), 3740, 3750, 3750 Dual Comm, 3750 Petroleum, and Vx570 terminals with or without an E-Seek 200 BarCode Reader. E-Seek BarCode readers can not be utilized with terminals that are already paired with both a check reader and a Pin Pad due to the limited number of ports on the terminals. EASY ID should only be used in the states which permit the electronic verification of information from driver's licenses; merchants should determine if electronic verification is permitted in their state. Some of these states are listed below. Driver's licenses from all other states require the use of the "manual" function. The reader does not read ALL Driver's Licenses for that state; states may change how data is encoded on Driver's Licenses. All software is provided as is, without any warranty of any kind. RBS WorldPay shall not be liable for any damages of any kind, whether direct, indirect, exemplary, special consequential, incidental, or otherwise with regard to any use of EASY ID.

Mag-stripe	2 Bar Code	Manual Entry	Mag-stripe/2D Bar Code
Arizona Arkansas California Colorado Florida Kansas Luisiana Maryland West Virginia Massachusetts Michigan Minnesota Montana New Mexico Ohio Pennsylvania South Carolina Texas Wisconsin	Delaware Illinois Indiana NY North Dakota Oregon Virginia West Virginia	Alabama Alaska Connecticut Georgia Hawaii Idaho Kentucky Maine Massachusetts Mississippi Missouri Nebraska Nevada New Hampshire New Jersey North Carolina Oklahoma Rhode Island South Dakota Tennessee Utah Vermont Washington Wyoming	Iowa

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