

CARDNET



LLOYDS BANK

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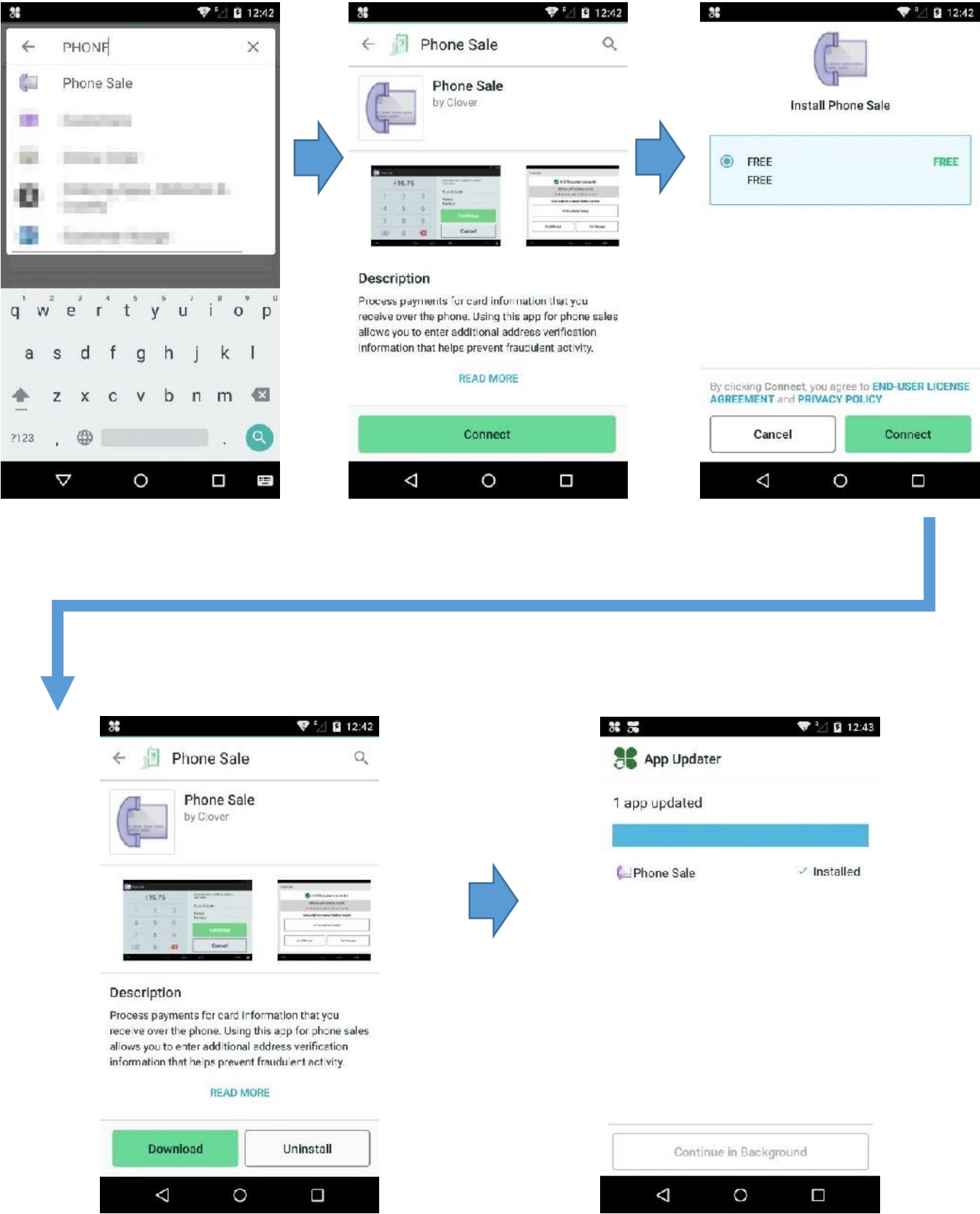
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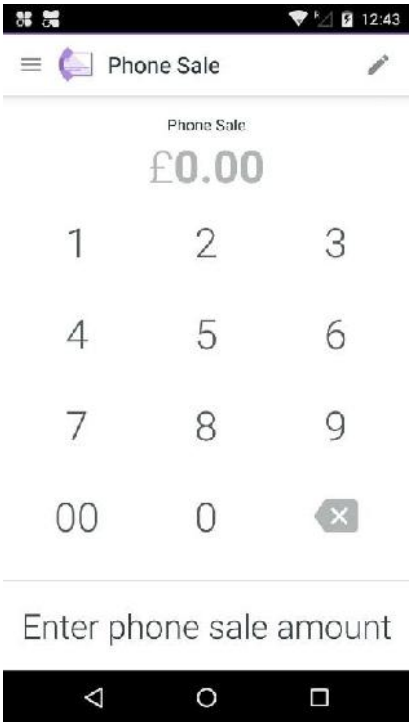
Download “Phone Sale” App from Clover Marketplace

- 1) Search for Phone Sales and download the free app.

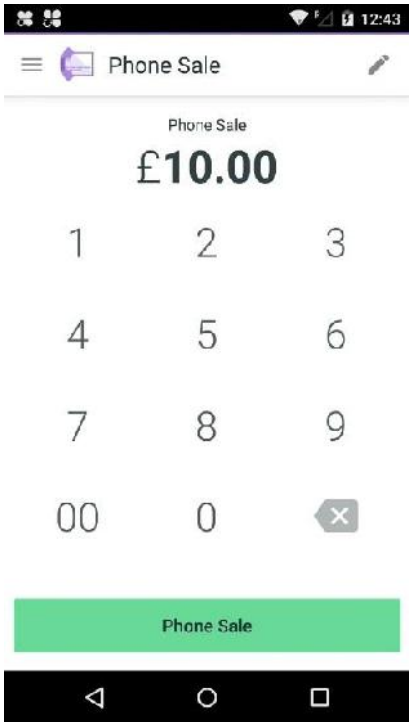


Performing CNP Transaction with Phone Sale App

1) Open Phone Sale App



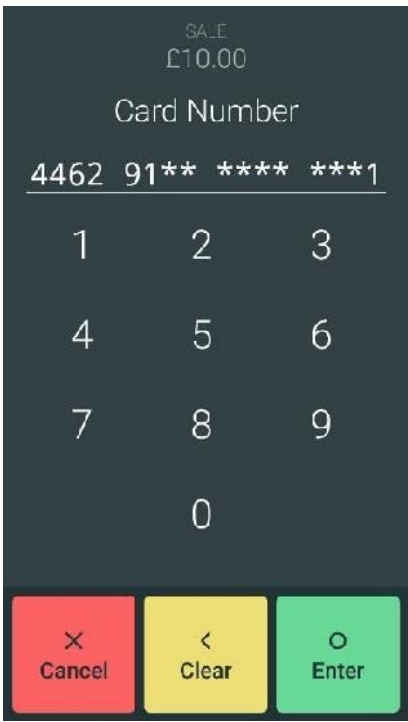
2) Enter Transaction Amount



3) Enter Post Code and House Number



4) Enter Card Number



5) Enter CVV Security Code  
(3 digits on reverse of card)  
(Amex = 4 digits on front of card)

SALE

£10.00

CVV Security Code

\*\*\*

1

2

3

4

5

6

7

8

9

0

✕  
Cancel

<  
Clear

○  
Enter



6) Enter Card Expiration Date  
(MM/YY)

SALE

£10.00

Expiration Date

MM/YY

1

2

3

4

5

6

7

8

9

0

✕  
Cancel

<  
Clear

○  
Enter

7) Choose Receipt Option

Phone Sale

£10.00 payment successful

Receipt Options

Print Customer Receipt

Email

Text Message

By providing your information, you permit creation of a record with your name, email or phone number, and transactions for use by Clover and merchant to provide & improve services. Check your receipt for privacy policies and to opt out.

Void Transaction


Done

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Ingenico  
ICT Series, IWL Series



- At the READY prompt press the MENU button.
- Use the  keys to highlight SALE and then press the GREEN button.
- Key in the amount of the transaction and then press the GREEN button, or key in the customer's card number when you see this prompt. The card number will be displayed as it is keyed in.  
  
The terminal will check the card number.
- Key in the card expiry date and press the GREEN button.
- You may be asked to enter the start date or issue number from the card. Enter them as they appear on the card and press the GREEN button.
- If the customer is present, press the GREEN button. If this is a mail order transaction, press the YELLOW button and proceed from step 9 below.
- If not entered earlier in the process, key in the amount of the transaction and press the GREEN button. The terminal will now dial for authorisation. The authorisation code will be displayed. Press the GREEN button.
- A receipt will now be printed. Obtain the customers signature. If the signature is OK, press the GREEN button. If it is not, press the YELLOW button and the transaction will be voided.
- The signed receipt should be kept for your records. The terminal will now print a receipt for the customer.  
  
Pass the receipt to the customer and the transaction is complete.
- If this is a mail order transaction, the YELLOW button will be pressed when asked if the customer is present.  
  
If not entered earlier in the process, key in the amount of the transaction and press the GREEN button.

TRANSACTION MENU  
REFUND  
Sale  
Purch. with Cashback

<transaction type>  
Insert or Swipe Card  
to continue  
(or press Cancel key)

<transaction type>  
Key expiry date MMY  
and then press ENTER

<transaction type>  
Key start date MMY  
and then press ENTER

<transaction type>  
Key in issue number  
and then press ENTER

<transaction type>  
Is customer present?  
Enter = YES      Clear = NO

<transaction type>  
Key in Amount:      0.00  
and then press ENTER

SALE  
Signature OK?  
Enter = YES      Clear = NO

<transaction type>  
Is customer present?  
Enter = YES      Clear = NO

**IF YOUR TERMINAL IS CONFIGURED FOR CSC/AVS (A CARDHOLDER VERIFICATION SERVICE) PROCEED AS FOLLOWS.**

If you see this prompt, key in the 3 digit security code, which can be found on the signature strip on the back of the customer's card. Now press the GREEN button.

<transaction type>  
Key in Security Code:  
  
and then press ENTER

**PLEASE NOTE:** The security code for American Express cards is a four digit code and can be found on the front of the card.

Your terminal will then prompt you to do the following:

Enter the numeric digits from the customer's Post Code, (i.e EH11 9YE would be entered 119) and then press the GREEN button.

Key in Numerics From  
The Post Code:  
  
and then press ENTER

Enter the customer's house number, ( i.e Flat 5, 29 High Street would be entered 529) and then press the GREEN button.

Key in First Five Digits  
Of the Address:  
  
and then press ENTER

10. The terminal will now dial out for authorisation and the authorisation code will be displayed. Press the GREEN button.

<transaction type>  
AUTH CODE: nnnnn  
<Acquirer Name>  
press ENTER

The terminal will display the results of the address check. The result will be printed on the receipts.

The security message will advise the response for any information entered at the Security Code, Address and Post Code prompts.

| Message Text        | Result                              |
|---------------------|-------------------------------------|
| ALL MATCH           | ALL DATA ENTERED IS CORRECT         |
| SEC CODE MATCH ONLY | ONLY THE SECURITY CODE IS CORRECT   |
| ADDRESS MATCH ONLY  | ONLY THE ADDRESS IS CORRECT         |
| NO DATA MATCHES     | NONE OF THE DATA ENTERED IS CORRECT |
| DATA NOT CHECKED    | THE DATA HAS NOT BEEN CHECKED       |

11. To accept the transaction press the GREEN button and a customer receipt will be printed. Press the GREEN button again and this will print a copy of the receipt for your records.

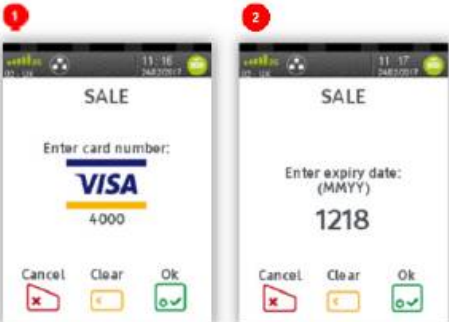
AUTH CODE: nnnnn  
<security message>  
Press ENTER to Accept  
Press CLEAR to Decline

To decline the transaction press the YELLOW button and a void receipt will be printed for the customer.

Press the YELLOW button again and a void receipt will be printed for your records.



Ingenico  
Move 3500



KEYED TRANSACTIONS - SALE

When prompted to Present/Insert/Swipe a card start to type in the customer's card number and then press

Enter the Expiry Date, the start date (if required), the issue number (if required), pressing after each entry.



Enter the 'Security Information' as follows:  
Card security Code (from the back of the card),



The numbers from the cardholder's postcode (e.g. EH52 5SH is 525), and the numbers from the cardholder's address (e.g. 51 High Street is 51), pressing after each entry.



The terminal will connect to the acquiring host to obtain authorisation.  
The terminal will display the results of the 'Security Checks (CV2/AVS Data) and will prompt you to choose "Decline" or "Accept" the transaction depending on the results.  
The terminal will print off the two receipts.

Results can be: 'All Match', 'Address Match Only', 'No Data Matches', 'Data Not Checked' or 'Security Code Match Only'.



## Spire SP Ranges



# Sale transaction – Customer not present (keyed)

This method is used for taking transactions when the cardholder is not next to the terminal – a telephone order, for example.

**Please note:** Some of the screens which ask for information are dependent on your terminal's configuration. If a screen is absent, simply skip to the next step.

## Step 1

When the terminal is ready to perform a keyed Sale transaction it will show the Welcome screen. Enter the Sale amount in pence (or cents in ROI) and press the green **'ENTER'** key.

*Example:* Typing in 1000 would equate to a value of £10.00 (€10.00 in ROI).

**Please note:** If a mistake is made entering data, the the last digit can be deleted by pressing the yellow **'CLEAR'** key.



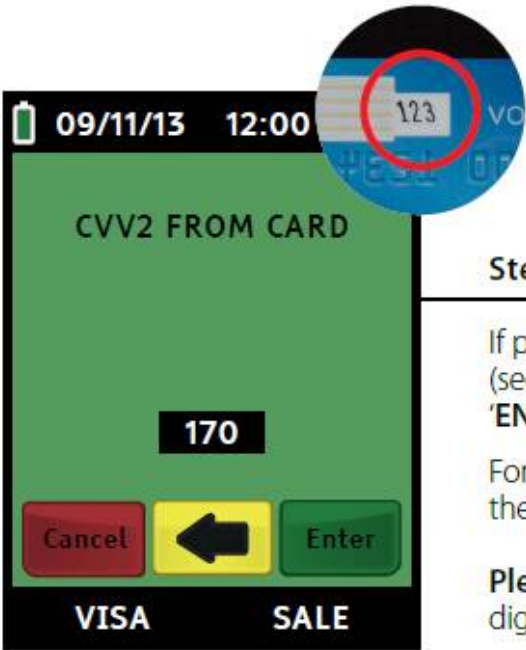
## Step 2

Carefully type in the long number on the front of the card. As you type you will notice the message changes from **'SWIPE/INSERT CARD'** to **'ENTER CARD NUMBER'**, as the number begins to appear in the box on the screen. Once the number has been typed in correctly, press the green **'ENTER'** key. You may also be asked to enter the expiry date of the card.

**Please note:** If a mistake is made entering data, the the last digit can be deleted by pressing the yellow **'CLEAR'** key.

Step 3

Since the cardholder (and card) is not present, select 'NO' by pressing the yellow 'CLEAR' key.



Step 4

If prompted, ask the cardholder for the 3 digit CVV2 code (security code) on the back of the card and press the green 'ENTER' key.  
For an American Express card enter the 4 digit code printed on the front of the card.

**Please note:** If a mistake is made entering data, the the last digit can be deleted by pressing the yellow 'CLEAR' key.

Step 5

If prompted, enter the number contained within the cardholder's postcode and press the green 'ENTER' key.  
*Example:* If the customer's postcode is SP12 6UD, enter '126'.

**Please note:** If a mistake is made entering data, the the last digit can be deleted by pressing the yellow 'CLEAR' key.



## Step 6

If prompted enter the numbers from the cardholder's first line of his/her address and press the green '**ENTER**' key.

*Example:* If the first line of the customer's address is 159 Baker Street, enter '**159**'.

**Please note:** If a mistake is made entering data, the the last digit can be deleted by pressing the yellow '**CLEAR**' key.

The terminal will now connect to your acquirer. After the terminal connects, it will display the response from your acquirer.



## Step 7

The transaction will now continue as with a normal Sale transaction, but the PIN entry phase will be skipped. You will receive a response from the acquirer informing you whether the address and post-code entered are correct. You must decide if you are happy to continue with the transaction.

If you select '**NO**' by pressing the yellow '**CLEAR**' key the terminal will print out the Reversal copy of the receipt and connect to your acquirer to reverse the transaction. If you select '**YES**' by pressing the green '**ENTER**' key, the transaction will complete.

## Example of sale receipt (Customer not present – keyed)

The receipts will have the same information as a swiped card, except the dotted line and declaration will be replaced by the text '**CUSTOMER NOT PRESENT**'.

Verifone  
Vx Range



From the idle screen, select the 'Sale' option.



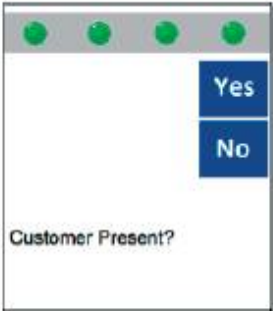
Key in the transaction amount and press the green Enter button. If the value is incorrect, use the yellow clear key to amend it.



The terminal will prompt for a card to be inserted into the smart card reader or presented to the contactless reader. Ignore this and type in the long PAN number on the front of the card.

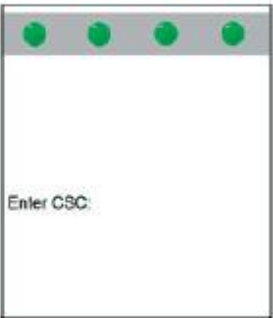


The terminal will now request the expiration date of the card. Key this in and press the green Enter button.



The terminal will now prompt to check if the customer is present. Select 'Yes' for Customer Present and 'No' for Customer Not Present.

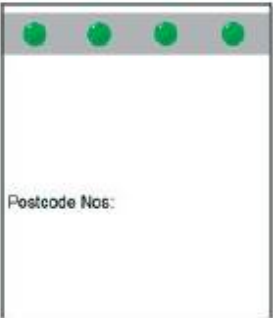


A terminal screen with a grey header bar containing four green dots. The main area is white and displays the text "Enter CSC:".

The terminal will request the CSC code. This is a three digit number located on the back of the card on the right hand side of the signature strip. Key this in and press the green Enter button to continue.

A terminal screen with a grey header bar containing four green dots. The main area is white and displays the text "Address Nos:".


If you selected 'Not Present' earlier in the transaction flow then you will be requested to enter the numerical part of the cardholder's street address.  
E.g. For 23 Baker Street, you would key in 23 and press the green Enter button.

A terminal screen with a grey header bar containing four green dots. The main area is white and displays the text "Postcode Nos:".

You will now be prompted to enter the numerical digits within the cardholder's postcode, in the order in which they appear. Key these in and press Enter.  
E.g. for a postcode of GU22 4NN you would key 224 and press the green Enter button.

The terminal will now contact the acquiring Host (bank), which will check the details entered against those held by the card issuer and advise if they match. There are three possible responses: **Matched**, **Not Matched** or **Not Checked**. The host may still authorise the transaction even if one or more of the responses are negative. The decision to proceed with the transaction is up to you the Merchant – select 'Yes' to proceed with the transaction or 'No' to cancel it.

VeriFone recommend that the AVS and CSC guidelines distributed by your Acquirer's Merchant Services Department is read and fully understood. CNP transactions due to their nature are higher in risk than Chip and PIN transactions.

A terminal screen with a grey header bar containing four green dots. The main area is white and displays the text "Print Customer Copy?". On the right side, there are two blue buttons with white text: "Yes" on top and "No" below it.

Press any key to continue. The terminal will print a merchant receipt copy and will prompt if a customer copy of the receipt is required. Either select the option for 'Yes', or the option for 'No'.  
The transaction is now complete and the terminal will return to the idle screen.






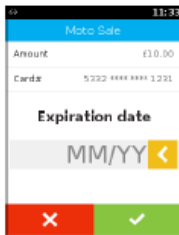
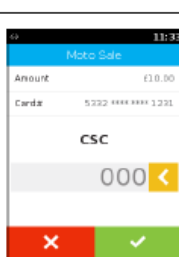



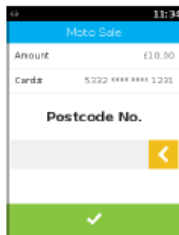
## Verifone

### Engage Range

The following section outlines the transaction flow for MOTO (Mail Order / Telephone Order) transactions.

The option for 'Customer Present' is not offered as MOTO implies 'Customer Not Present'.



| Step | Instruction   | Screen Information  |
|------|---|---|
| 1    | The terminal is ready to start a transaction.<br><br>Enter transaction amount and then press <b>Enter</b>  key.  |    |
| 2    | Enter card number (PAN) of the payment card.  |    |
| 3    | Enter expiration date of card (in 'MM/YY' format).  |   |
| 4    | Input CSC.<br><br>Note: The Card Security Code field cannot be empty.   |  |
| 5    | Input customer address (only numeric characters, letters are not allowed).<br><br>Note: To skip entering AVS, leave the field blank and press <b>Enter</b>  key. |  |
| 6    | Input customer postal code.<br><br>Note: To skip entering Post Code, leave the field blank and press <b>Enter</b>  key.  |  |
| 7    | The standard flow is performed (connecting, authorising, approved, printing).   |   |

