PayPoint

PayPoint Mini & PayPoint Connect

my.paypoint.com

Welcome to PayPoint

As a PayPoint retailer, you'll get all of the below as part as part of our commitment to you:

- Searchable training, videos and updates through **my.paypoint.com.**

- Retail Services Hub and technical support, available 365 days a year.

- Commission credited to your bank account weekly and free online access to commission statements via **my.paypoint.com.**

- Sales reports and business insights through **my.paypoint.com.**

- Unique to PayPoint - Single Daily Settlement, to offset money paid in and out, reducing your banking costs.

- Access to an unrivalled portfolio of clients and products drawing customers to your store.

Top tips for reducing costs and increasing commission

Reduce incoming cash

Card payments (including contactless) can be accepted, which could reduce costs of banking cash for most transactions except for E-Money, money transfer and pre-paid card loads, which should always be paid for in cash.

Take advantage of the PayPoint Loyalty Programme

As a PayPoint retailer, take advantage of the recently launched PayPoint Loyalty Programme and unlock these great deals to help save you money and increase footfall in store.

Promote high value products and services

You can earn commission on many PayPoint products including SIM cards, digital vouchers and many other PayPoint services. Offering these products not only attracts more customers and earns additional revenue, but also helps to reduce cash banking charges by recycling your cash.

Use our free-of-charge POS

Promote your PayPoint in-store services to your customers with our free point of sale. Request additional point of sale here: **my.paypoint.com.** Further signage is available at an additional cost.

Train your staff

Access training videos and support directly through your PayPoint device with our PayPoint Help app or via **my.paypoint.com.**

Free ACS membership

Benefit from free entry to industry leading events, representation on key issues affecting your business and access to Assured Advice guides for leading best practise. Register for free at: **paypoint.com/acs.**

Look out for these icons to identify some key things you need to know about your service.

PayPoint Mini Standalone

PayPoint Connect

DEVICE OVERVIEW

PAYPOINT MINI

Key features

Contactless:
cards and devices can be tapped against the contactless logo.

Opening handle

Printer

Card swipe:
read by swiping through the slot above the screen with the magnetic stripe facing the screen.

Power key

Chip and PIN:
card should be inserted in the reader slot and removed when the payment is complete.

+

Volume Key:
Volume down button also triggers the camera for barcode scanning.

-

Type-C USB port

Camera

Speaker

Charging cradle connector

PAYPOINT MINI OVERVIEW

PayPoint Mini is a wireless handheld device, that will provide PayPoint services and card payments.

PayPoint Mini has an integrated debit/credit card reader, printer and scanner making it the all in one device for your store!

The PayPoint Mini also comes with a docking station for charging. You'll also be supplied with our PPOS device to insert keys and cards to process energy and smart card transactions.

PAYPOINT CONNECT OVERVIEW

PayPoint Connect is the integration between your PayPoint Mini device and your accredited EPoS system, providing you with integrated card services to your existing system.

PAYPOINT CONNECT ACCREDITED

Only accredited EPoS System providers can supply the PayPoint Connect Service.

Look out for the PayPoint Connect Accredited logo (see right) to check for compatibility.

SETTING UP USERS

When setting up users, the first user will always be the Owner Account. A PayPoint representative will help you set up your Owner Account during the installation.
Once set up, the Owner Account <u>cannot</u> be changed.

We recommend you set up a supervisor or user account for other staff members with a temporary password.

- An Owner can create/edit all user

- A Supervisor can create/edit 'standard' users

- A standard user can only edit their own details.

Follow the steps below selecting 'Supervisor' or 'User' in the User role drop down menu. These can be added, edited and deactivated as required.
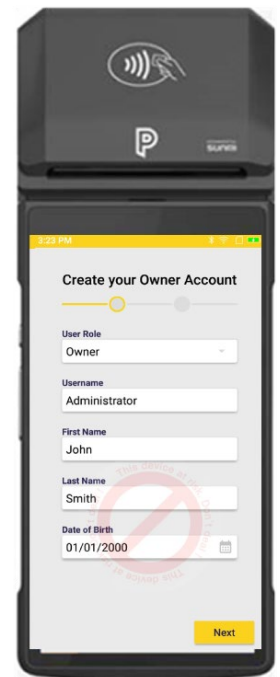
> ⚠️ When you first log in with your temporary password, you'll be asked to set a new password which is unique to the user.

1	Create a username which is unique and uses both numbers and letters.
2	Enter the user's first name.
3	Enter the user's last name.
4	Click 'Next'.
5	Enter the user's email address.

6	Re-enter the user's email address to confirm.
7	Create a <u>temporary</u> password which the user will be asked to change when they first log in.
8	There is an option to create a quick 4-digit PIN code which allows you to log in quickly if your device goes into standby mode.

PAIRING THE DEVICE

SETTING UP Wi-Fi

In network settings, select your Wi-Fi network and enter the Wi-Fi login details to connect. Once the device is connected to Wi- Fi the device will start downloading the latest software (it shouldn't take no longer than 10 minutes depending on Wi-Fi strength). Once ready, the device will display 'The setup is complete'.

PAIRING A ZEBRA PRINTER

If you have a Zebra printer, this will need to be paired via Bluetooth and then configured. Through the set-up menu, select 'Pair new device' and select the Zebra printer on the device list, it will be labeled as the serial number on the bottom of the printer. To configure the printer, launch the Collect+ app, press 'More' then press 'Printer Configuration' and then press 'Link'. This will now be paired and configured to the PayPoint Mini so you can print labels through the Zebra printer.
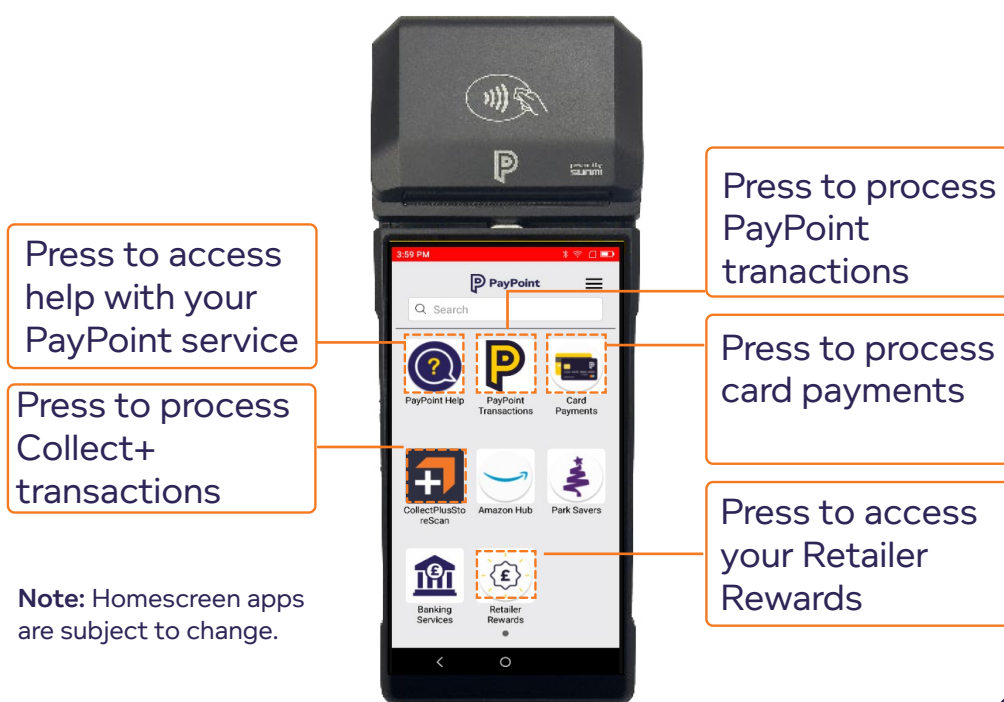
HOMEPAGE APPS

There are different apps for each PayPoint service on the PayPoint Mini homescreen.

Press to access help with your PayPoint service

Press to process Collect+ transactions

Press to process PayPoint tranactions

Press to process card payments

Press to access your Retailer Rewards

Note: Homescreen apps are subject to change.

DEVICE SETTINGS

Here you can adjust the screen brightness, volume and lock screen time.

ADJUSTING THE SCREEN BRIGHTNESS

Select the side menu and select settings. Press 'adjust screen brightness'. You can adjust the brightness of your device screen by using the slider button. Slide the button to the right to make the screen brighter and to the left to dim.

ADJUSTING THE VOLUME

Select the side menu and select settings. Press 'adjust volume'. You can adjust the volume of your device by using the slider button. Slide the button to the right to turn up the volume and to the left to turn it down.

CHANGING THE LOCK SCREEN TIMES

Select the side menu and settings. Press 'device lock timeout' and you can use the drop down menu to choose the time period before your device goes into standby mode. The device lock timeout ranges from 15 seconds to 10 minutes, which you can change to suit your needs at any time.
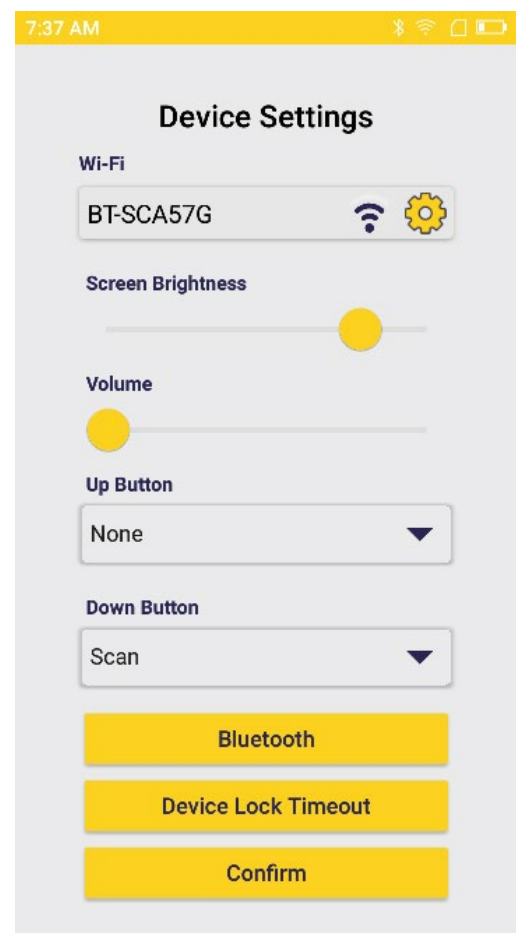
LOADING TILL ROLLS

The PayPoint Mini device uses till rolls measuring 57mm x 40mm. Till rolls won't be sent automatically, so you'll need to order more when you run low on stock. You can order from any reputable supplier, but if you'd like to order them from us, you can do so via the supplies order webform on **my.paypoint.com.** You'll be advised of the cost when you place your order, and this will be charged to your registered PayPoint bank account.

1 Hold the device in one hand and use the other hand to open the top lid. Open the lid gently, but firmly.
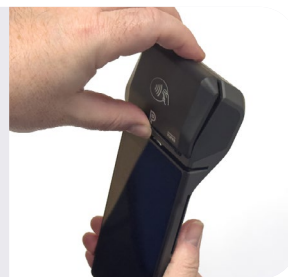
2 Before loading a new roll, check that the holder is clear of any paper or empty rolls.

3 Load paper by tilting one end of the till roll towards the spring. Make sure the till roll is loaded the right way – the loose end must be sticking up at the front.

4 Pull a little of the receipt roll towards you and close the lid.

How to process PayPoint transactions using PayPoint Mini

PayPoint transactions are processed through your PayPoint Mini device. All transactions are initiated by launching the PayPoint app on the PayPoint Mini device. The PPOS device will be used to process energy keys, energy cards and transport cards.

PPOS DEVICE

Gas card reader

Contactless card reader for transport cards (regional)

Electricity key reader

ADDING PAYPOINT TRANSACTIONS TO A BASKET

Electricity keys, gas cards and contactless
(i.e. transport smart cards)

1 From your PayPoint Mini home screen, press the 'P' button once the app has opened select the yellow PAYPOINT button and then enter the key or card into the reader to start the transaction.

PAYPOINT

2 The PayPoint screens will automatically appear - follow the instructions on screen to confirm the item.

3 The PayPoint menu will disappear, and the item will appear in the basket until checkout.

OTHER PAYPOINT TRANSACTIONS

Other PayPoint transactions such as digital vouchers, mobile top ups or eMoney:

1 From the PayPoint Mini home screen, press the 'P' button.

2 Once the app has opened, select the yellow PAYPOINT button and follow the PayPoint menus to select the relevant item.

PAYPOINT

3 Follow the instructions on screen to confirm the item (always follow the on-screen instructions)

4 The PayPoint menu will disappear, and the item will appear in the basket until the transaction is checked out.

TYPES OF PAYPOINT TRANSACTIONS

Electricity keys (1 per basket):

From the PayPoint Mini home screen, press the 'P' button, once the application has opened select the yellow PAYPOINT button. Insert the key into the PPOS device with the arrow on the key facing the same way as the arrow on the device. You must leave the key in the reader until the transaction checkout has been completed and you see instructions on the screen to remove it.

Gas cards (1 per basket):

From the PayPoint Mini home screen, press the 'P' button, once the app has opened select the yellow PAYPOINT button. Insert the gas card into the PPOS device with the chip facing down and towards the customer. You must leave the card in the reader until the transaction checkout has been completed and you see instructions on the screen to remove it.

Swipe cards:

From the PayPoint Mini home screen, press the 'P' button, once the application has opened select the yellow PAYPOINT button. Cards with a magnetic stripe, such as council tax or prepaid cards, should be swiped from left to right through the card reader above the screen, with the magnetic stripe facing the screen. If the card is damaged or doesn't have a magnetic stripe, then the card will not read. If the card isn't recognised upon swiping, press the yellow PayPoint 'P' button, type in the long card number using the keypad on screen and press 'Enter'. This will bring up three options, choose option 1 'Magnetic card' and press 'Enter' again to process the transaction.

Transport smart cards (1 per basket):

From the PayPoint Mini home screen, press the 'P' button, once the app has opened select the yellow PAYPOINT button. Contactless transport smart cards must be placed on the contactless reader at the front of the PPOS device. You must leave the card placed against the reader until the transaction checkout has been completed and you see instructions on the screen to remove it.

Barcode:

From the PayPoint Mini home screen, press the 'P' button, once the app has opened select the yellow PAYPOINT button, once the app has opened select the yellow PAYPOINT button. Bills payable through PayPoint should have a barcode – scan this to process the payment, following the prompts on screen. If the barcode won't scan, press the yellow PayPoint button, once the app has opened select the yellow PAYPOINT button. Type in the barcode number using the keypad on screen and press 'Enter'.

Touchscreen menu:

From the PayPoint Mini home screen, press the 'P' button, once the app has opened select the yellow PAYPOINT button. Use the menu to sell digital vouchers, mobile top-ups, parking payments, The Health Lottery and many other schemes. Always follow the on-screen instructions.

Reversals:

Not all transactions can be reversed e.g E-Money or digital vouchers. For applicable transactions, reversals can be performed within 10 minutes of the sale and can be initiated by pressing the Refund button through the PayPoint screen.

You'll be prompted for the Auth Code, Transaction Number and Transaction Amount which can all be found on the original PayPoint receipt. If the sale involved a barcode or swipe card, the screen will prompt for "customer code" and the card should be scanned or swiped.

If the transaction involved energy keys or cards, these should be inserted into the PPOS device. If the reversal is successful, you'll be prompted to refund the customer with the correct money and a reversal receipt will be printed. The reversal does not need to take place at the same till as the original sale but can take place at any till using the same PayPoint device.

You can process multiple PayPoint transactions in one basket meaning you can process an electricity key and a gas card at the same time. Follow the on-screen prompts and leave the media in the readers until checkout is completed.

There are many different types of transactions you can process through PayPoint. If a customer asks you for something you've not heard of or seen before, trust the terminal and try it out. The PayPoint terminal will only process valid barcodes, vouchers and transactions.

Remember to always follow the on-screen instructions and never process a PayPoint transaction over the phone or if a customer is not present in store.

Trust the Terminal

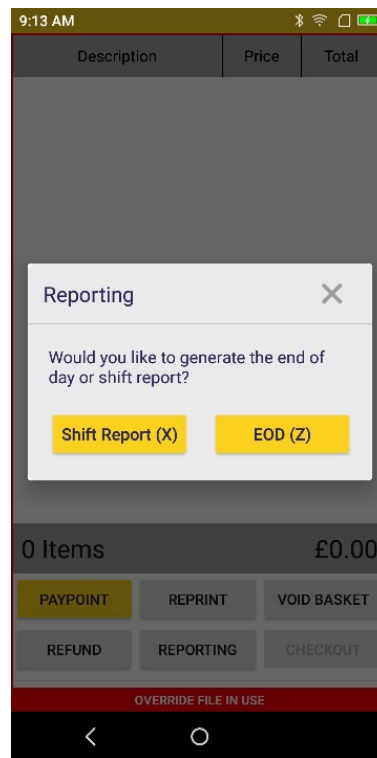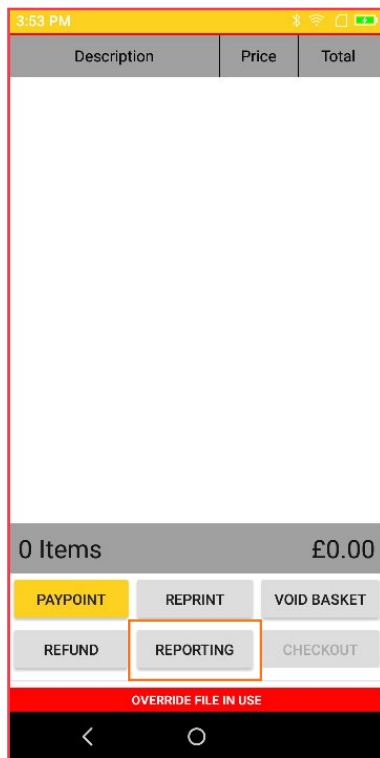## PAYPOINT TRANSACTION REPRINTS

To reprint a copy of a PayPoint transaction receipt press the PayPoint 'P' button, once the app has opened select the 'REPRINT' button. This will display PayPoint transactions processed in the last 48 hours, click the transaction you need to print and press 'Reprint'.
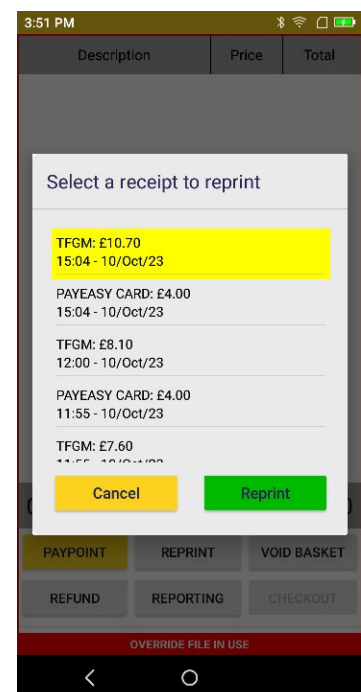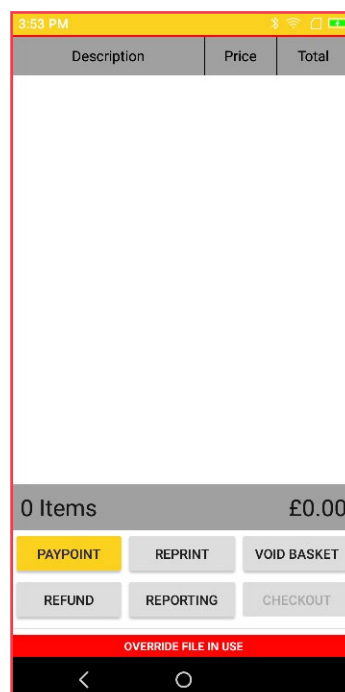
PAYPOINT TRANSACTION REPORTING

To run a Shift report (X) or End Of Day report (Z) press the PayPoint 'P' button, once the app has opened select the 'REPORTING' button and then select the report you want to run. End Of Day reports cannot be run before 12pm.

Only print an End of Day (Z) report at the end of the day. To get totals throughout the day without resetting them, run your Shift (X) report.

1 · Your unique PayPoint site number. Use this as a reference when contacting PayPoint.

2 · Name of report and source.

3 · Date and time of report.

4 · Store name and postcode.

5 · First transaction number and last transaction number performed.

6 · Overall transaction totals.

7 · PAYMENTS - Total number of transactions where the customer is paying you (the retailer) and the total amount.

8 · REVERSALS - Total number of reversals and the amount.

9 · SUBTOTAL - Debit payments processed minus Debit payment reversals.

10 · CREDIT TXNS - Total number of transactions where you (the retailer) is paying out cash to the customer and the total amount.

11 · REVERSALS - Total number of reversals and the amount.

12 · SUBTOTAL - Credit payments processed minus Credit payment reversals.

13 · NET TOTAL - Debit payments subtotal and Credit transactions subtotal.

END OF DAY (Z) REPORT EXPLAINED

1 • Your unique PayPoint site number. Use this as a reference when contacting PayPoint.

2 • Name of report and source.

3 • Date and time of report.

4 • Store name and postcode.

5 • First transaction number and last transaction number performed.

6 • Overall transaction totals.

7 • PAYMENTS - Total number of transactions where the customer is paying you (the retailer) and the total amount.

8 • REVERSALS - Total number of reversals and the amount.

9 • SUBTOTAL - Debit payments processed minus Debit payment reversals.

10 • CREDIT TXNS - Total number of transactions where you (the retailer) is paying out cash to the customer and the total amount.

11 • REVERSALS - Total number of reversals and the amount.

12 • SUBTOTAL - Credit payments processed minus Credit payment reversals.

13 • NET TOTAL - Debit payments subtotal and Credit transactions subtotal.

Only print a Z report at the end of the day. To get totals throughout the day without resetting them, run your X report.

How to process PayPoint transactions using PayPoint Connect

With PayPoint Connect, PayPoint transactions are processed through your EPoS system. All transactions are initiated by pressing the yellow 'P' button on your EPoS System menu. The PPOS device will be used to process energy keys, energy cards and transport cards. **PayPoint transactions must be free to customers.**

PPOS DEVICE

Gas card reader

Electricity key reader

Contactless card reader for transport cards (regional)

ADDING PAYPOINT TRANSACTIONS TO A BASKET

Electricity keys, gas cards and contactless
(i.e. transport smart cards)

1 From your EPoS System screen, press the PayPoint 'P' button, then press 'Smart token' and enter the key or card into the PPOS device to start the transaction.

2 The PayPoint menu will automatically appear on your EPoS System – follow the instructions on screen to confirm the item.

3 The PayPoint menu will disappear, and the item will appear in the basket until checkout.

4 Use your EPoS System to add any other items into the basket for checkout - this can include PayPoint transactions and non-PayPoint items being purchased in store.

> ✓ Where a PPOS device is shared by multiple EPoS System lanes, only one lane can use the PPOS device for smart card transactions (such as transport tickets) at any one time. If another till is using the PPOS device, the operator will be prompted to wait until the current transaction has completed.

OTHER PAYPOINT TRANSACTIONS

Other PayPoint transactions such as digital vouchers, mobile top ups or E-Money. PayPoint transactions must be free to customers.

1 From your EPoS System screen, press the PayPoint 'P' button.

2 Follow the PayPoint menu to select the relevant item.

3 Follow the instructions on screen to confirm the item.

4 The PayPoint menu will disappear, and the item will appear in the basket until checkout.

19

TYPES OF PAYPOINT TRANSACTIONS

Electricity keys (1 per basket):

Press the PayPoint 'P' button. Press 'Smart Token' on the screen and insert the key into the PPOS device, with the arrow on the key facing the same way as the arrow on the device. You must leave the key in the reader until the transaction checkout has been completed and you see instructions on the screen to remove it.

Gas cards (1 per basket):

Press the PayPoint 'P' button. Press 'Smart Token' on the screen and insert the gas card into the PPOS device, with the chip facing down. You must leave the card in the reader until the transaction checkout has been completed and you see instructions on the screen to remove it.

Swipe cards:

Press the PayPoint 'P' button and 'Smart Token'. Cards with a magnetic stripe, such as council tax or prepaid cards, should be swiped from left to right through the card reader above the screen on the PayPoint Mini, with the magnetic stripe facing the screen. If the card is damaged or doesn't have a magnetic stripe, the card will not read. If the card isn't recognised upon swiping, press the yellow PayPoint 'P' button, type in the long card number using the keypad on screen and press 'Enter'. This will bring up three options, choose option 1 'Magnetic card' and press 'Enter' again to process the transaction.

Transport smart cards (1 per basket):

Press the PayPoint 'P' button and 'Smart Token'. Contactless transport smart cards must be placed on the contactless reader at the front of the PPOS device. You must leave the card placed against the reader until the transaction checkout has been completed and you see instructions on the screen to remove it.

Barcode:

Press the PayPoint 'P' button. Bills payable at PayPoint should have a barcode – scan this to process the payment, following the prompts on screen. If the barcode won't scan, press the yellow PayPoint 'P' button, type in the barcode number using the keypad on screen and press 'Enter'. This will bring up three options, choose option 2 'barcode' and press 'Enter' again to process the transaction.

Touchscreen menu:

Press the PayPoint 'P' button. Use the menu to sell digital vouchers, mobile top-ups, parking payments, The Health Lottery and many other schemes.

Reversals:

Not all transactions can be reversed e.g E-Money or digital vouchers. For applicable transactions, reversals can be performed within 10 minutes of the sale and can be initiated by pressing the Refund button in the PayPoint app.

You'll be prompted for the Auth Code, Transaction Number and Transaction Amount which can all be found on the original PayPoint receipt. If the sale involved a barcode or swipe card, the screen will prompt for "customer code" and the card should be scanned or swiped.

If the transaction involved energy keys or cards, these should be inserted into the PPOS device. If the reversal is successful, you'll be prompted to refund the customer with the correct money and a reversal receipt will be printed. The reversal does not need to take place at the same till as the original sale but can take place at any till using the same PayPoint device.

You can process multiple PayPoint transactions in one basket meaning you can process an electricity key and a gas card at the same time. Follow the on-screen prompts and leave the media in the readers until checkout is completed.

There are many different types of transactions you can process through PayPoint. If a customer asks you for something you've not heard of or seen before, trust the terminal and try it out. The PayPoint terminal will only process valid barcodes, vouchers and transactions.

Remember to always follow the screens and never process a PayPoint transaction over the phone or if a customer is not present in store.

Trust the Terminal

PAYPOINT TRANSACTION REPRINTS

To reprint a copy of a PayPoint transaction receipt this can be accessed via the PayPoint Menu on your EPoS System – follow the instructions on screen.

PAYPOINT TRANSACTION REPORTING

Access to your settlement notifications is via my.paypoint.com, speak to your EPoS provider for any in store reporting that can be accessed via your EPoS System.

Types of card transactions

There are two ways to process card payments - through PayPoint Mini as a standalone option, or through PayPoint Connect via your existing EPoS System device, if you have chosen to recieve Card Services as part of your General Retailer Agreement with PayPoint.
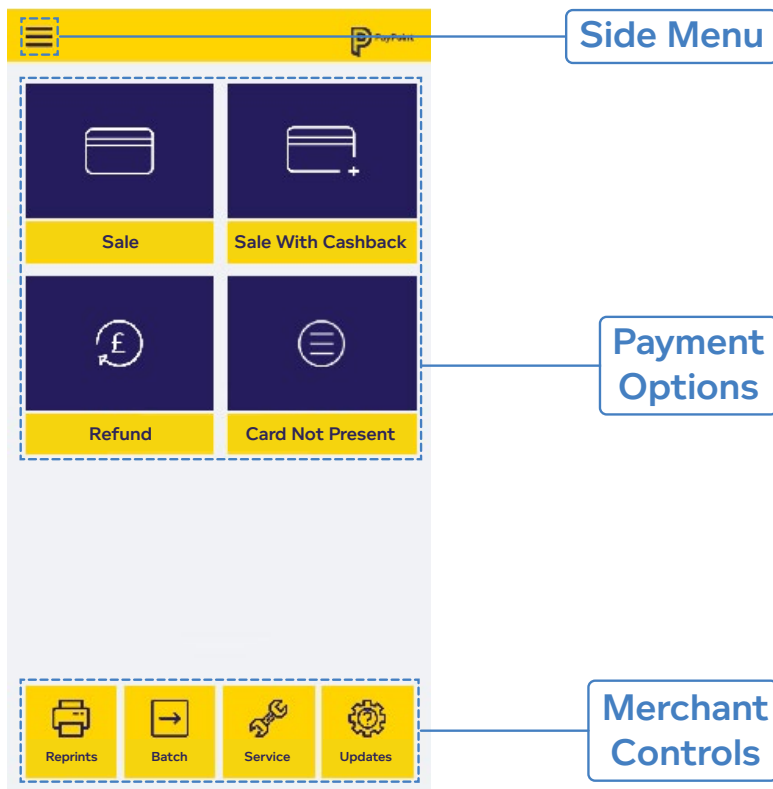
PAYMENT METHODS

1 **Contactless:** Tap a contactless card or payment enabled device against the contactless symbol at the top of the PayPoint Mini.

2 **Chip and PIN:** Insert a card into the slot on the right side of the PayPoint Mini. The device will ask the customer to enter their PIN.

3 **Magnetic / Swipe:** Swipe the card through the reader above the screen, with the magnetic stripe facing the screen. A signature receipt will print for the customer to sign.

Check the signed receipt against the signature on the card. Keep the signed receipt for your records.

4 **Chip and Signature:** Insert a card in the slot on the right of the terminal. A signature receipt will print for the customer to sign. Check the signed receipt against the signature on the card. Keep the signed receipt.

CARD PAYMENT MAIN SCREEN ON THE PAYPOINT MINI

These functions are accessible through your EPoS System if you have PayPoint Connect, as well as on the PayPoint Mini device.

Launch the Card Payment app by tapping the icon on the home screen.

Side Menu

Sale

Sale With Cashback

Refund

Card Not Present

Payment Options

Reprints

Batch

Service

Updates

Merchant Controls

SIDE MENU ON THE PAYPOINT MINI

These functions are accessible through your EPoS System if you have PayPoint Connect, as well as on the PayPoint Mini device.

Log-on
Used when your device is being installed, resets the MAC Key and performs an initialisation transaction with the payment host. Please do not do this unless authorised by a PayPoint representative. You may be instructed to start log on during support calls with a member of the PayPoint team.

Reprint
Prints the last successful cardholder payment receipt.

Batch reports
This displays the options to print current totals and Close Batch (End of Day).

Receipt Defaults
This gives users the option to enable and disable customer and merchant copies of receipts.
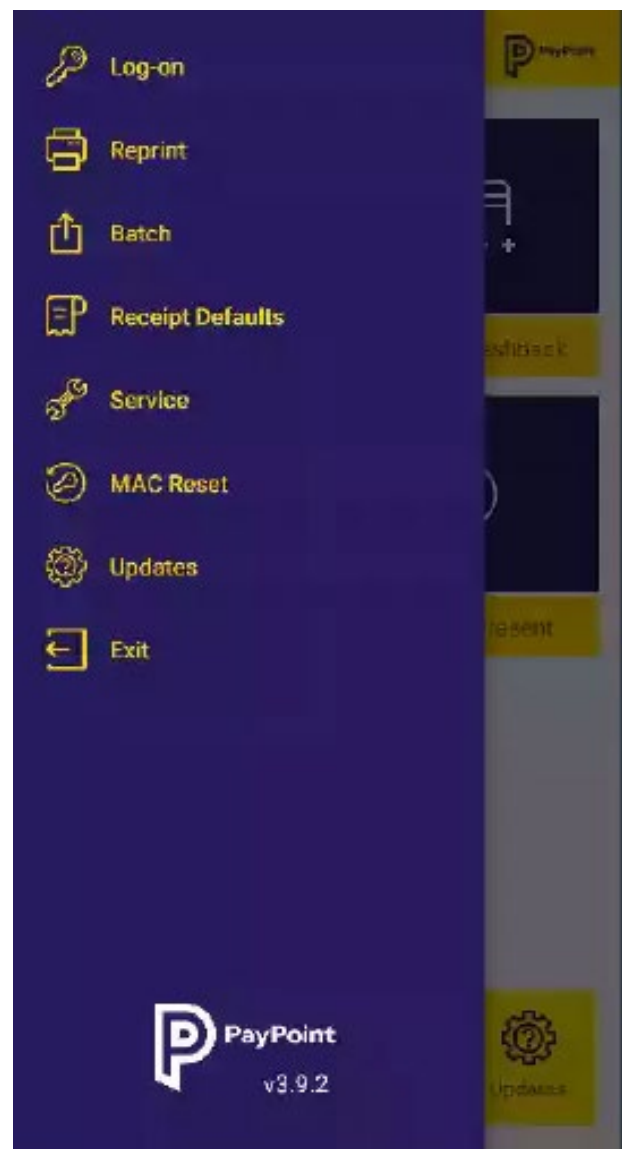
Service
The Service Menu is not needed during normal operation and is password protected.

Updates
This is used to initiate device updates. You may be instructed to start a manual update during a support call with a member of the PayPoint team.

Exit
Closes the app and returns the user back to the Home Screen.

RECEIPT PRINTING

Cardholder and Merchant copy receipts can be disabled or enabled through the PayPoint Mini device. By default, only Merchant copy receipts are printed, and receipts will always print for failed transactions, refunds, and signature verification.

1 Launch the Card Payment app by tapping the icon on the home screen, then press the side menu button in the top left corner and press 'Receipt Defaults'

2 Use the toggle feature to either enable or disable customer and Merchant receipts.
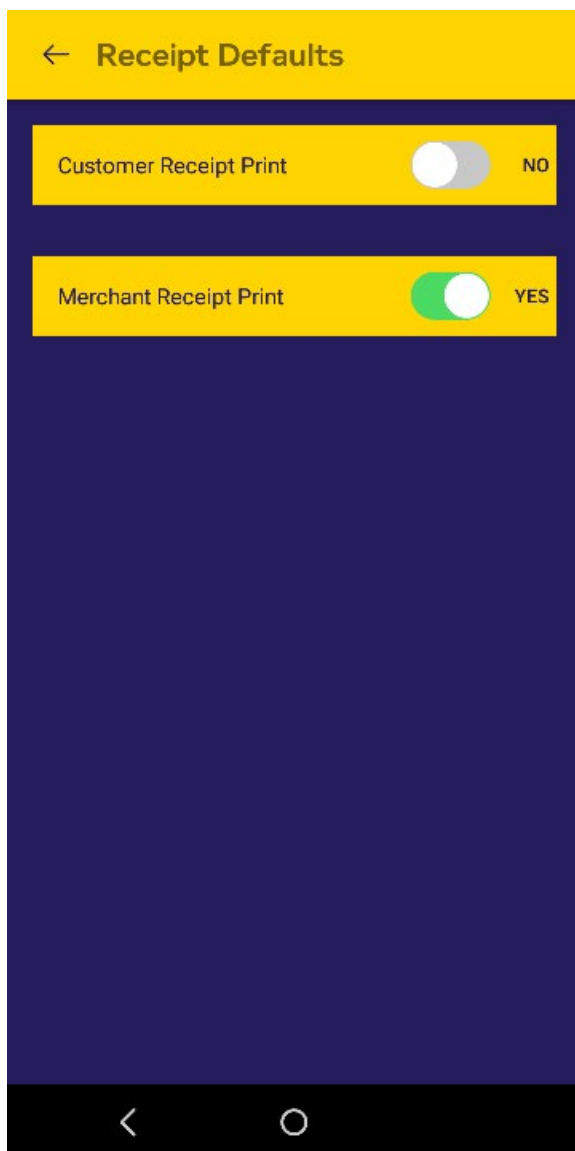
← Receipt Defaults

Customer Receipt Print   NO

Merchant Receipt Print   YES

27

Taking a payment through PayPoint Mini

Log into the PayPoint Mini device and launch the Card Payment app by tapping the icon on the home screen.

SALE

1. Open the '**Card Payment**' app and press '**Sale**'.

2. Enter the amount due in pounds and pence. E.g. 1599 for £15.99.

3. Press the green '**Card transaction**' button.

4. Ask the customer to present their card.

5. The device will display the result of the payment.

6. Press '**Back to Home**' to return to the main screen.

7. A Merchant copy will be printed for your records.

To print a Customer Copy receipt, press 'Reprints' on the main screen within the card payments app and press 'Reprint last transaction'.

SALE WITH CASHBACK

1. Open the Card Payment app and Press **'Sale with Cashback'**.

2. Enter the amount due in pounds and pence.

3. Press the green **'Card transaction'** button.

4. Ask the customer to insert their card in the right side of the PayPoint Mini device.

5. Enter the cashback amount and press **'Continue'**.

6. Ask the customer to enter their PIN.

7. The device will display the result of the payment.

8. Ask the customer to remove their card.

9. Press **'Back to Home'** to return to the main screen.

10. Hand the customer their cash.

11. A Merchant copy will be printed for your records.

To print a customer copy receipt, press 'Reprints' on the main screen within the cards app and 'Reprint last transaction'.

SIGNATURE REQUIRED

If a card requires a signature check, the device will print a receipt with signature space for the customer to sign.

1. Check the signed receipt against the signature on the customers card.

2. The PayPoint Mini will prompt 'Signature Check Accept / Decline'.

3. The transaction will end when signature is accepted or declined.

REFUNDS

> Please note: you cannot refund E-Money products via your EPoS or PayPoint Mini. The E-Money Provider will deal with refunds directly.

1 Open the Card Payment app and press **'Refund'**.

2 Enter the Merchant password. This is the **last** 8-digits of your MID found on the top of a receipt.

3 Enter the amount to refund in pounds and pence.
E.g. 1599 for £15.99

4 Press the green **'Card transaction'** button.

5 Ask the customer to present their card.

6 The device will display the result of the refund.

7 Press **'Back to home'** to return to the main screen.

8 Merchant and Customer copy receipts will be printed.

CARD NOT PRESENT

⚠️ Please note: For PayPoint related transactions the customer must always be present in store.

1. Open the Card Payment app and press 'Card Not Present'.

2. Enter the Merchant password. This is the **last 8-digits of your MID found on the top of a receipt.**

3. Press 'Sale' or 'Refund'.

4. Enter the amount required in pounds and pence.

5. Press the green 'CNP' transaction button.

6. Enter the card and address details (numerical information only) and press 'Submit'.

7. The device will display the result of the security check, E.g. full match, no match, sec code only.

8. Press 'Accept' or 'Decline'.

9. The device will display the transaction result.

10. Press 'Back to Home' and back to return to the main screen.

11. A 'Merchant' copy will be printed.

Taking an integrated card payment through your EPoS System with PayPoint Connect

For PayPoint Connect, card payments are processed from your EPoS System and transactions will be sent directly to the device to take payment. Some EPoS system processes may vary. If in doubt, please check with your EPoS provider.

SALE

1. Add items to the basket and 'Checkout'.

2. Select **'Card'** as payment method.

3. The PayPoint Mini device will display the amount and ask for a card.

4. During payment the EPoS will display the instructions - Insert Card, Enter PIN, Processing etc.

5. When payment is complete, the EPoS System will update or close the basket.

6. The device will display the transaction result and print a Merchant receipt.

7. The EPoS System will provide an option to print a cardholder receipt if requested by the customer.

SALE WITH CASHBACK

If your EPoS System is configured to offer cashback and the card inserted supports cashback, the EPoS System will present the option 'Cashback Yes/No'.

- If 'Yes' is selected, enter cashback amount on the EPoS System screen, and the new amount will be displayed to the customer on the device.

- If 'No' is selected, the transaction will continue with the original amount.

- The EPoS System will prompt you with any cash due to the customer.

SIGNATURE REQUIRED

If a card requires a signature check, the device will print a receipt with signature space for the customer to sign.

1. Check the signed receipt against the signature on the customers card.

2. The EPoS System will prompt 'Signature Check Accept / Decline'.

3. The transaction will end when signature is accepted or declined.

REFUND

1 Start a refund through your EPoS System.

2 Add items or amount to be refunded and 'Checkout'.

3 Select 'Card' as the payment method.

✓ Please note, you cannot refund E-Money products via your EPoS or PP Mini. The E-Money Provider will deal with refunds directly.

4 Your PayPoint Mini device will display the refund amount and ask for the customer's card

5 When the refund is complete, the EPoS System will update or close the basket

6 The device will display the transaction result and print a Merchant and cardholder receipt.

CARD NOT PRESENT

⚠️ For PayPoint related transactions the customer must always be present in store.

1. Add items to the basket and 'Checkout'.

2. Select **'Card Not Present' / 'Mail Telephone Order'** as payment method.

3. The EPoS System will display **'Complete this transaction on device'**.

4. Enter the card and address details (numerical information only) and press 'Submit'.

5. The device will display the result of the security check e.g. Full Match, No Match, Sec code only.

6. Press **'Accept'** or **'Decline'**.

7. The EPoS System will update or close the basket.

8. The device will display the transaction result and print a Merchant receipt.

9. The EPoS System will provide an option to print a cardholder receipt if required.

End of day reporting - cards

End of Day result
- Bank / Acquirer
- Batch number for Current Totals
- Merchant account number
- Terminal Identifier
- Batch upload result

Internal app
- PayPoint Mini Device
- External EPoS System

Totals for this session
- Number of debits to account and value
- Number of credits from account and value
- Total number of transactions, value, CR or DR

Transaction Source
Shows the count and value of transactions performed by hand on the device or via an external EPoS System

Breakdown by card brand:
- 4 Maestro payments totaling £50: Including £5 Cashback
- 2 Contactless transactions, total £20
- 1 Chip & PIN transaction for £20
- 1 Magnetic transaction for £10

DR / CR
DR debit to Merchant
CR credit to Merchant

```
END OF DAY
FISERV CARDNET PAYPOINT
BANKING TOTALS
Batch no:0000003
Transaction no:78
MRCH NO. 999999999999999
TERMINAL ID. 12345678
Totals Match
------------------------------
PREVIOUS TOTALS
10 40.00 GBP          DR
TOTAL 10 40.00 GBP    DR
06/03/2023    17:59:40

Transaction Source
Internal App   0 0.00 DR
Internal App   0 0.00 CR
External EPOS  10 40.00 DR
External EPOS  0 0.00 CR

MasterCard    5 25.00 DR
Chip          4 22.00 DR
CNP           1 3.00 DR
------------------------------
Maestro       3 9.00 DR
Chip          2 7.00 DR
Magnetic      1 2.00 DR
------------------------------
Visa          2 6.00 DR
Contactless   1 4.00 DR
Chip          1 2.00 DR
------------------------------
Total 10  40.00 GBP  DR
------------------------------
CURRENT TOTALS
11 105.00 GBP         DR
1 5.00 GBP            CR
TOTAL 12 100.00 GBP   DR
07/03/2023    18:02:30

Transaction Source
Internal App   0 0.00 DR
Internal App   0 0.00 CR
External EPOS  11 105.00 DR
External EPOS  1 5.00 CR

MasterCard    2 15.00 DR
Contactless   1 6.00 DR
CNP           1 9.00 DR
------------------------------
Maestro       4 50.00 DR
   Cash 5.00 DR
Contactless   2 20.00 DR
Chip          1 20.00 DR
Magnetic      1 10.00 DR
------------------------------
Visa          5 50.00 DR
Contactless   3 30.00 DR
Chip          2 20.00 DR
------------------------------
Visa          1 5.00 CR
Contactless   1 5.00 CR
------------------------------
Total  12  100.00 GBP DR

Report Complete
------------------------------
```

Previous Totals

This shows the transaction totals from your last End of Day report

Current Totals

This shows your current totals at the point of running the End of Day report.

In the Card Payments app the End of Day report shows transaction totals and break down by card brand and read method. End of Day is an opportunity to reconcile the terminals totals with the Acquirer and any other register.

Start your End of Day report in the Card Payments app, then press the menu button in the top left corner and then press 'Batch'.

It can be performed as often as required, for example following the final transaction of the day, or at a shift change in a 24 hour store.

Speak to your EPoS provider for information on end of day cards reporting accessed via your EPoS System.

Using PayPoint Services

It is very important that money taken from PayPoint transactions is in your nominated bank account with plenty of time for us to collect the funds.
If there are insufficient funds, charges will be applied. If you have any problems please let us know immediately by emailing **contactus@paypoint.com**.

All Direct Debits are taken from your account early in the morning before the banks open, so sufficient funds must be cleared in your account at least one working day before the Direct Debit is due.

Please note that banking days will be subject to change during Bank Holidays and you'll be advised via the retailer Weekly Update Email.

You can check your daily Direct Debit amount by logging into **my.paypoint.com** and viewing the 'My Statements' tab.

PayPoint transaction day	Recommended day to bank PayPoint takings	Latest day to bank PayPoint takings	Direct Debit day (Banking after this time may result in a failed Direct Debit)
Monday	Tuesday	Wednesday	Thursday
Tuesday	Wednesday	Thursday	Friday
Wednesday	Thursday	Friday	Monday
Thursday	Friday	Monday	Tuesday
Friday – Sunday	Monday	Tuesday	Wednesday

CUSTOMER CARE, BEST PRACTICE AND CODE OF CONDUCT

Customers must not be asked to buy goods as a condition for using the PayPoint service at your store, nor should they be charged to use the service.

Many PayPoint services could be used by customers who are in financial hardship and so it is important that these services are free. We value your support in providing the PayPoint service to your customers and we ask that you please abide by the terms of your retailer agreement, see: www.paypoint.com/bookletofterms.

If for any reason you're temporarily unable to serve a customer, you can advise them to visit the PayPoint store locator (www.paypoint.com/storelocator) for details of the next nearest retailer that can provide the service.

- **No purchase necessary** – though many customers do buy goods when using PayPoint, you can't make customers buy goods from your store to use the service.

- **No surcharges** – PayPoint is a free-to-use service, and no charges can be applied to customers for using it.

- **No refusals** – please serve all customers who want to use PayPoint services. If you can't serve a customer, please contact us straight away so we can help.

- **PIN Access** - please ensure that customers are able to safely access any PIN pad forming part of the equipment or needed to process a PayPoint Agency Service.

BE AWARE OF FRAUD

Three top tips to remember:

1 **Never complete a PayPoint transaction over the phone** regardless of the caller claiming to be calling from PayPoint.

2 **Always follow the PayPoint screens,** taking notice of any fraud warnings.

3 **Always take the payment up front** before carrying out any PayPoint transactions.

Help and Support

We understand that running a business is time consuming and you may need an answer to your question quickly. You can find help and training videos on our Retailer Portal 24/7, our website and via the PayPoint Help app on your device.

- **Retailer Portal:** my.paypoint.com

- **Website:** paypoint.com

- **PayPoint device:** PayPoint Help app on the homescreen

If you need to speak to one of our customer service team, please get in touch using the details below:

Email: **contactus@paypoint.com**
Phone: **0330 400 0000***

𝕏 : @paypoint
f : @paypoint-plc

PayPoint