Desktop card machine

How-to guide

barclaycard

Online support

For help installing your card machine, please visit barclaycard.co.uk/cardmachinehelp

Useful numbers

Customer services: 0800 161 5343*

Authorisation:

- 0800 151 2630* (if your business takes payments inside the UK through Barclaycard Payment Solutions)
- 0818 205272* (if your business takes payments in Ireland or outside the UK with Barclaycard International Payments)

Chargebacks:

- 0800 161 5341* (Barclaycard Payment Solutions)
- 0818 205274* (Barclaycard International Payments)

American Express: 0800 032 7216*

Diners: 0345 862 2935*

Supplies for your card machine

Supplies for your mobile card machine, including till rolls and in-car chargers, can be purchased directly from our approved supplier, PDQ consumables.

Contact them by

Telephone: 01698 843866*

Web: pdqconsumables.com (to order online)

*Calls charges apply. Calls to 0800 numbers are free from UK landlines and personal mobiles, otherwise call charges may apply. Calls to 0818 are charged at local call rates please check with your network provider charges may be higher from mobile network providers. Calls to 1800 numbers are free from ROI landlines and personal mobiles otherwise call charges may apply. Calls may be monitored or recorded in order to maintain high levels of security and quality of service.

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Keeping your business safe

Taking card payments means that you'll be handling personal data from your customers, so you'll need to make sure that you keep their details secure. You may have heard about the Payment Card Industry Data Security Standard (PCI DSS), which helps to make sure that anyone handling card payments does so securely. We'll write to you again in 3-4 months with more information, but for now there are a few simple things you can do to help look after your business.

Keep your receipts locked away

Your card machine will print a 'merchant copy' receipt with a card number on, which must be kept secure. You'll need to make sure you lock away all receipts and keep them somewhere safe.

Make sure you know who has your card machine at all times

Fraudsters can sometimes target card machines in order to gather card data. The easiest way to keep yourself safe is to make sure that you always know who has your card machine and what they're using it for. Fraudsters have occasionally posed as service engineers in order to get access to card machines, so please be vigilant and make sure that you always know where your card machine is and who has access to it. You should also make sure that you keep your supervisor cards and supervisor code safe.

Keep your imprinter safe

If you have a manual imprinter in your box as a back-up then lock this away somewhere safe, as it can also be used to take card payments.

If you'd like to know more about data security, please visit barclaycard.co.uk/business/help-and-support/accepting-payments/security-help

Receiving your money

At the end of each day you should do an ‘End of Day Banking’ process, as described on page 16. This will allow you to confirm that all of the payments you’ve taken have been submitted to us for settlement. The money will then be paid into your chosen bank account according to the schedule agreed when you signed up.

Need to know more?

For more information on this and other aspects of taking payments please make sure you read our procedure guide, which you’ll find at barclaycard.co.uk/business/tips

Best practice

Caring for your card machine

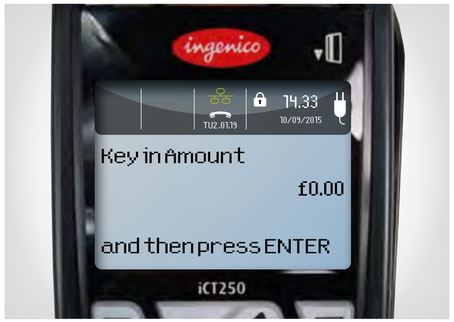
Please make sure liquids can’t get inside the card machine case. To clean the card machine use a damp cloth that has been dipped into mild soapy water and thoroughly wrung out.

Please don’t use solvents, cleaning fluids or abrasives on the card machine, as they could damage the plastic.

It’s important to keep your card machine connected at all times

You need to keep your terminals switched on at all times (including night time) as we sometimes use these periods to update important security changes. This will help keep your business secure and make sure your terminal stays compliant. It also means your card machines can continue to work and you’re able to trade as normal – so it’s important you do this.

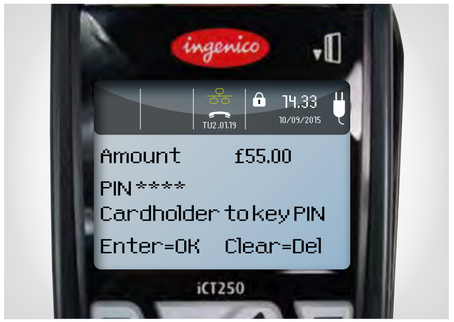
Chip and PIN payments



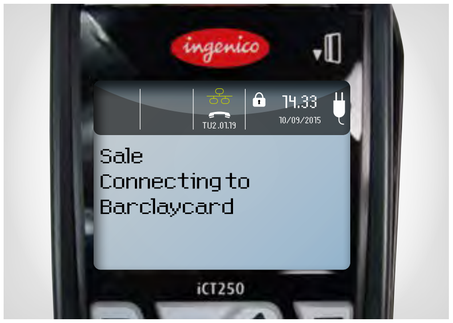
1 At the ‘ready’ prompt, key in the amount.

Press the ENTER button.

2 Ask your customer to insert their card into the card reader in your card machine, or your separate customer PIN pad if you have one.



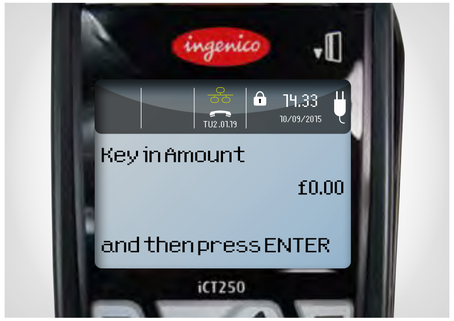
3 Ask your customer to enter their PIN and confirm by pressing the ENTER button.



4 Your card machine will contact Barclaycard to request authorisation for the sale. If the sale doesn’t go through then it’ll display a warning message, otherwise it’ll continue to print the receipts.

5 Your card machine will print two receipts, one for you to give to your customer, labelled ‘customer copy’, and a second for you to keep for your records, labelled ‘merchant copy’.

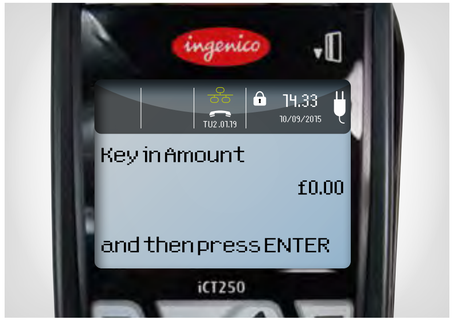
Contactless payments



1 At the ‘ready’ prompt, key in the amount.

Press the ENTER button.

2 The cardholder should hold their card or contactless payment device against the display screen showing the contactless symbol (within 4cm).



3 Your card machine (or PIN pad) will bleep to acknowledge the transaction and the row of LED lights will flash.

If the transaction has gone through the screen will show ‘approved’ and your card machine will print a receipt.

4 Your card machine will only print a merchant receipt.

Follow your card machine prompts to complete the transaction.

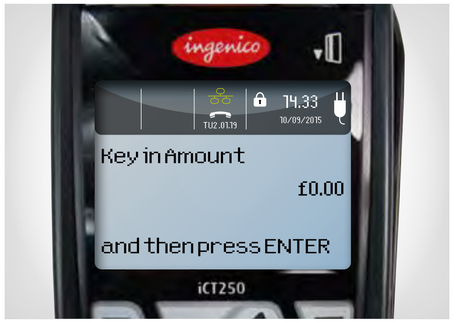
5 If the cardholder requests a receipt, at the ‘ready’ prompt press the ‘.,’ button and a customer receipt will be printed.

Press the ENTER button to return to the ‘ready’ prompt.

If you make a mistake, press the yellow clear button and re-enter the correct amount.

If the card is removed too quickly a message will appear on the display and the cardholder will be asked to present the card again.

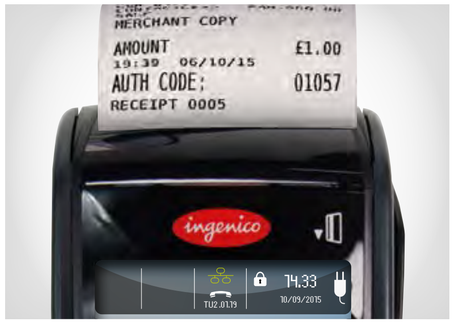
Chip and signature payments



1 At the ‘ready’ prompt, key in the amount.

Press the ENTER button.

2 Your card machine will prompt you to take a chip and signature payment if the card is set up to do so. Ask your customer to insert their card into the card machine (or separate customer PIN pad if you have one).



3 When prompted, tear off the merchant receipt and obtain cardholder signature.

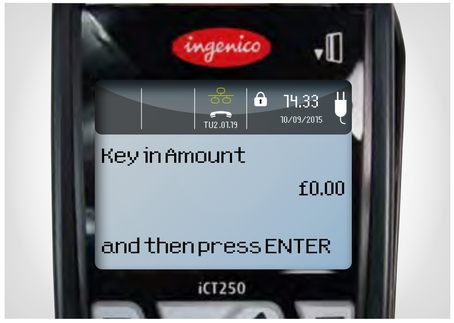
4 Remove the customer card from the card reader and check the signature.

If signatures don’t match, refuse the card and ask for a different form of payment.

5 Follow your card machine prompts to complete the transaction.

Chip and PIN should be used whenever possible, as it’s the most secure way to take a payment, but some cards are set up to request a signature rather than a PIN during a transaction. This may happen on foreign issued cards, or if the cardholder has a disability or other reason that they cannot use a PIN.

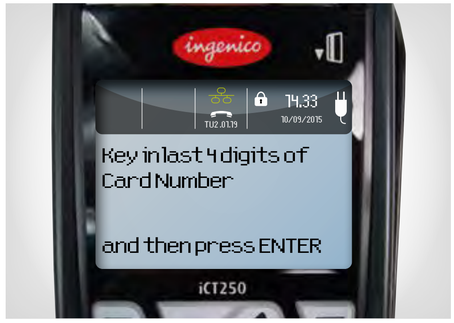
Magnetic strip payments



1 At the ‘ready’ prompt, key in the amount.

Press the ENTER button.

2 Swipe the customer’s card with the magnetic stripe inserted into and facing the card machine. PIN pads can’t be used for magnetic stripe payments.

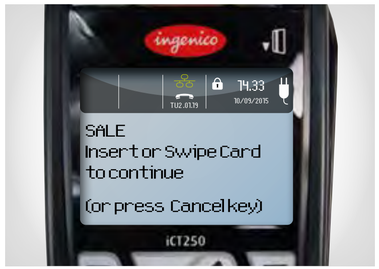


3 Follow your card machine prompts to complete the transaction.

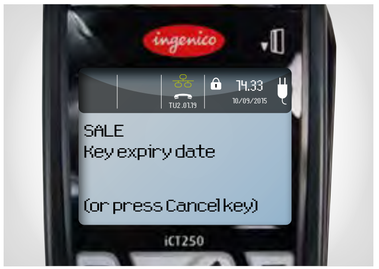
Chip and PIN should be used whenever possible, as it’s the most secure way to take a payment, but some cards don’t have a chip. These cards include some foreign issued cards, notably many of those issued in the USA. These need to be put through as magnetic stripe payments.

Mail order and telephone payments

1 At the ‘ready’ prompt, key in the sale amount and press the green ENTER button.

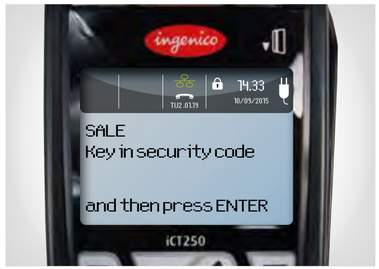


2 When the card machine asks you to ‘Insert or Swipe Card’, key in the long card number on the front of the card (this is usually 16-digits). Then press the ENTER button.

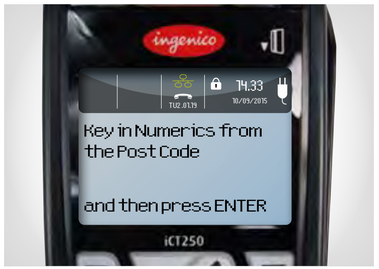


3 Key in the card expiry date (mmyy) and then press the ENTER button.

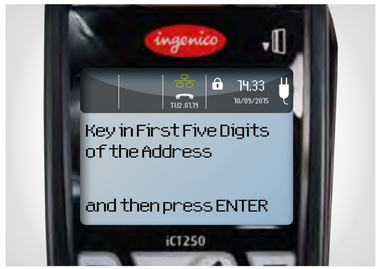
When the card machine asks ‘is customer present?’ press CLEAR as the customer isn’t with you.



4 Key in the CV2 code (this is normally a 3-digit number on the signature strip on the back of the card) then press the ENTER button.



5 Your card machine may ask you to check the customer’s address by entering the postcode. Enter only the numbers, for example if your postcode is NN4 7SG then enter ‘47’. Press the ENTER button.



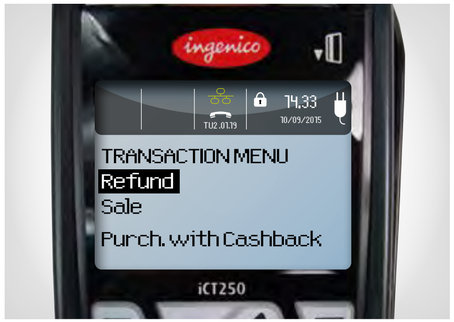
6 If prompted enter up to 5 numbers from the first line of the address. For example Flat 112a-112b would be ‘11211’. Press the ENTER button.

Your card machine will let you know if the sale is approved, and the sale will continue as it would for a standard Chip and PIN transaction.

Taking payments when the customer isn’t with you can increase the chances of a fraudulent transaction. Reduce the risks by reading the advice on barclaycard.co.uk/business/retrievals

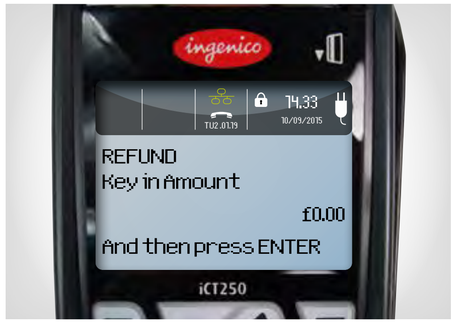
If the payment is authorised then you know there are sufficient funds on the card. Your card machine will show you an ‘auth code’ and security message. The security message will let you know how much of the data that you’ve entered matches what was expected. It’s your choice whether to accept the transaction or decline it if you aren’t happy with the cardholder’s identity.

Refunds



1 At the ‘ready’ prompt, press the MENU button.

Highlight ‘refund’ and press the ENTER button.



2 Key in the amount of refund, and then press the ENTER button.

3 Insert or swipe the customer’s card into your card machine or PIN pad. Your card machine will check the card.

4 Swipe the supervisor card through your card machine or enter your supervisor code. The magnetic stripe on the card faces your card machine.

5 Your card machine will then connect to Barclaycard, process the refund and print a receipt.

If the transaction value is below the contactless limit, your card machine will give you the option to do a contactless refund.

Refunds should only be made onto the card used for the original purchase. Cash refunds should never be given on a credit card transaction, as fraudsters may use this as a way to get cash from a card. Refunding only part of the amount (for example if only one of several items is being returned) is fine.

End of day – banking your payments

End of day banking must be carried out after each day of trading to ensure that all the payments you've taken are submitted to us for processing. This is very important and helps us to ensure you receive the payments on time.

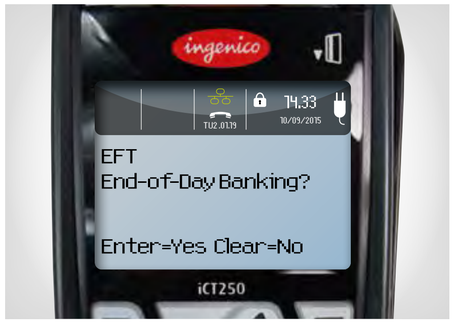
Just follow these simple steps:

1 At the 'ready' prompt, press the MENU button until the system menu is displayed.

Use the arrow button to highlight the 'totals' option and press the ENTER button. The 'end of day banking' option will now be highlighted. Press the ENTER button.

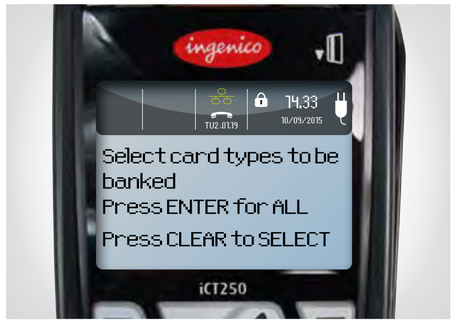
2 Swipe the supervisor card or input the supervisor code if instructed.

The magnetic stripe on the card faces your card machine.



3 The card machine will display 'end-of-day banking?'

Press the ENTER button to proceed.



4 Your card machine will now give you two options.

1. Bank all by pressing the ENTER button
2. Bank by each acquirer separately by pressing the CLEAR button. If you choose to bank by each acquirer (e.g. Amex, Barclaycard) you'll need to select 'yes' or 'no' as required

5 Your card machine will now dial out and print an end of day banking report for your records.

Printing a transaction log

1 At the ‘ready’ prompt, press the MENU button until the system menu is displayed.

Using the arrow button, highlightthe ‘select function’ option.

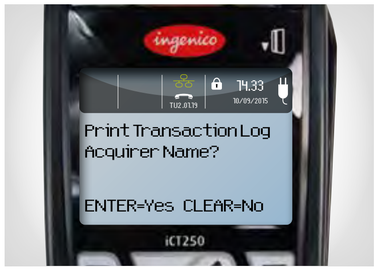
Press the ENTER button.

2 Your card machine will prompt you to enter a function code.

Key in ‘16’.

Press the ENTER button.

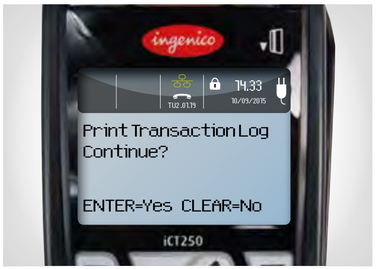
3 Swipe the supervisor card through your card machine or input the supervisor code if instructed.



4 Your card machine will display an acquirer (e.g. Amex, Barclaycard).

To print a transaction log for this acquirer press the ENTER button.

Otherwise press the CLEAR button to display the next acquirer.



5 Once you’ve selected an acquirer, your card machine will print a report showing the last 20 transactions.

6 If you need to, repeat the steps as required to print a transaction log for other acquirers.

Your card machine will automatically return to the ‘ready’ prompt.

Your card machine can give you information about transactions that you’ve put through recently. Printing a transaction log will list whether recent transactions have been completed (‘SALE’), cancelled by you (‘CANCELLED’) or declined by the card issuer (‘DECLINED’).

The ‘continue’ prompt may be displayed up to 4 times to produce a log of up to 100 transactions.

Changing the till roll

1 Lift the catch, or flap, at the back of the card machine and then pull it backwards away from your card machine to open the paper compartment. Remove the old till roll.

2 Peel away the end of the new roll. Leaving the end free, hold the till roll and carefully place into the printer compartment.

3 Holding the free end of the paper and your card machine, close the printer cover carefully and push firmly (on both corners of the catch) until it locks.

4 While your card machine is displaying the ‘ready’ screen, press and hold the CLEAR button to ensure that the paper feeds correctly.

Only paper rolls that are 57mm wide and 40mm in diameter can be used in your card machine. Attempting to fit rolls of a different size may damage your card machine.

You can order additional till rolls from our approved supplier, PDQ consumables, on 01698 843866* or pdqconsumables.com

Problems using your card machine?

Card machine display prompt	Possible causes	What to do
CALL AUTH CENTRE • 0800 151 2630* (if your business takes payments inside the UK through Barclaycard Payment Solutions) • 0818 205272* (if taking payments in Ireland or outside the UK with Barclaycard International Payments)	Assistance required.	Call the authorisation centre on the number displayed by your card machine. Once you've spoken to the authorisation centre, press the button and follow the prompts displayed by your card machine.
CALL HELPDESK • 0800 161 5343* (Barclaycard Payment Solutions) • 0818 205270* (Barclaycard International Payments)	Assistance required.	Please contact your help desk on the number displayed by your card machine.
FAULTY CARD Insert or swipe card again	The card isn't inserted into the card machine or hasn't been swiped correctly.	Insert or swipe the card again. If the problem persists press the button and key in card details (page 19 of this guide).
NOT AUTHORISED Press Clear	The card issuer has declined to authorise the transaction.	Ask the customer to pay by some other means and press the button.
REFERRAL B • 0800 151 2630* (Barclaycard Payment Solutions) • 0818 205272* (Barclaycard International Payments)	Assistance required.	Call the authorisation centre on the number displayed by your card machine. When your call is answered please quote referral B.
Line in Use (only for telephone connections, not broadband)	The card machine can't detect a dial tone.	Another piece of equipment that shares the phone line may be in use, e.g. someone is using the phone. Also check that the card machine is plugged into the phone line. Check there is a dial tone on the phone line.
PIN Pad failure	Connection failure.	Turn off the power at the plug. Check the PIN pad is securely connected. Turn the power back on.
ROUTINE CHECK Insert or swipe	Occasionally the card will require an additional routine security	Process the card as a Chip and PIN transaction.

*Call charges apply.

Problems using your card machine?

Unable to connect (with Print Out)	Possible causes	What to do
ERROR code 3 (IP CONNECTION METHOD ONLY)	Timeout (non-specific).	Check that the ethernet cable is connected correctly into your card machine and modem / network router. Turn your card machine off and on by pressing CLEAR and the ‘.’ button. Check that the modem / port / network is working. Check that you have an internet connection (e.g. try checking your emails). Check Dynamic Host Configuration Protocol (DHCP) is enabled on your network. Check relevant ports are opened for incoming and outgoing traffic. Make sure you can access the websites you need to and that they’re not blocked by your service provider or any browser settings.
ERROR code 4 (IP CONNECTION METHOD ONLY)	Timeout (non-specific).	
ERROR code 24 (IP CONNECTION METHOD ONLY)	Domain name system (DNS) resolution failure.	
81 (IP CONNECTION METHOD ONLY)	Domain name system (DNS) resolution failure.	

Important safety instructions provided by the manufacturer, Ingenico Ltd.

Keep your receipts locked away

Upon receipt of your terminal you should check for signs of tampering of the equipment. It is strongly advised that these checks are performed regularly after receipt. You should check, for example: that the keypad is firmly in place; that there is no evidence of unusual wires that have been connected to any ports on your terminal or associated equipment, the chip card reader, or any other part of your terminal. Such checks would provide warning of any unauthorised modifications to your terminal, and other suspicious behaviour of individuals that have access to your terminal.

Your terminal detects any ‘tampered state’. In this state the terminal will repeatedly flash the message ‘Alert Irruption!’ and further use of the terminal will not be possible. If you observe the ‘Alert Irruption!’ message, you should contact the terminal helpdesk immediately.

You are strongly advised to ensure that privileged access to your terminal is only granted to staff that have been independently verified as being trustworthy.

Caution: Never ask the customer to divulge their PIN code. Customers should be advised to ensure that they are not being overlooked when entering their PIN code.

General Safety Information

- Do read and understand the instructions before using the equipment
- Do not expose this apparatus to rain or moisture. For indoor use only
- Do not remove any screws or non-operator accessible covers
- Do not insert any metallic objects
- Do not stack telephone splitters
- Do not allow liquid to spill into cabinet openings
- Do not allow anything to rest on the power or telecom cords and ensure all cables are routed to prevent damage or accidental contact
- Do not continue to operate the equipment if you are in any doubt about it working normally, or if it is damaged in any way. Switch off then withdraw the mains plug and consult your service agent

Service Requirements

Operator Access (ESD Precaution)
This is an Electrostatic (ESD) sensitive area. As a minimum, the operator should be ‘Electrostatically Discharged’ via his / her hand to a suitable metallic earthing point prior to opening this area.

There are no other user serviceable parts inside. In the event of equipment malfunction, unplug the power supply. It is the responsibility of users requiring service to report the need for service to the authorised Service Agent.

Maintenance

Cleaning the Case

- Do not allow any water to enter inside the case. Remove any dust from the case using a damp cloth. To clean off accumulated dirt and grime, use a damp cloth that has previously been dipped in mild soap and water. Wring out thoroughly to remove excess water before use
- Do not use solvents, cleaning fluids or abrasives. These materials could damage the plastic housing and any exposed contacts

External Power Supply

- This apparatus is intended for use when supplied with power from a low voltage external power supply
- Only an Ingenico approved power supply (CE Marked) specified for use with this Terminal may be used
- Since this product does not have a disconnect device (ON / OFF switch), the Terminal and Power Supply must be installed near a suitable power socket, which is easily accessible
- In the event of a hazard or malfunction, the Power Supply Unit should be switched off at the socket before being unplugged from the mains
- The power supply output lead should only be plugged into the product power input socket
- The power supply will provide adequate power for the Terminal. The user should ensure that all other auxiliary apparatus, drawing power from the host, does not overload the power supply
- Operate only from a power source as specified on the Power Supply Unit

A damaged mains cord (if not a replaceable type) or low voltage secondary input lead cannot be replaced by the user, the unit must be returned to the authorised service agent for essential repairs and / or replacement.

Connections

Interconnection to other equipment via the externally accessible ports on the Terminal must only be made as follows:

Power Supply Input: Operates at Safety Extra Low Voltage (SELV). Connect only to an Ingenico approved Power Supply (CE Marked) specified for use with the Terminal.

Port(s), 6 way: The RS232 type port(s) operate at SELV and must only be connected to a module of the same type i.e. SELV.

Public Switched Telephone Network (PSTN) Line, 6 Way: MUST only be connected to a PSTN socket e.g. Telephone wall socket, PBX etc.

Under no circumstances must the PSTN cable be inserted into the RS232 ports. Take due care when attaching cables.

External Cables

DO NOT use any other external cables and / or cable lengths (must be less than 3 metres long) other than those specified and / or supplied by the manufacturer. Ensure all cables are routed to prevent damage or accidental contact.

Modem

General Description

The Terminal has an integral modem that allows the Terminal to transfer transaction data to card companies host computer systems.

The internal modem supports: CCITT V22bis / V22 / V21 / V32, V32bis, V34 data transfer protocols. It has an automatic dialling facility.

Disclaimer

This equipment has been designed for connection to the local Public Switched Telephone Network (PSTN).

The apparatus must not be subjected to any modification, in any material way, unless authorised by Ingenico. Nor must it be used with:

- Internal Modem Software that has not been formally accepted by the manufacturer
- External control Software or external control equipment which causes operation of the modem or associated call set up equipment to contravene the requirements of the PSTN Network

Systems to which the Modem may be connected

This Modem is only approved for connection to the following telecommunications systems:

- The Public Switched Telephone Network (PSTN)
- Any equivalent service run by any Licensed Telecommunications Network Operator
- Private Branch Exchange (PBX) extensions, being a Branch Telecommunications System operating under a licence

The Modem is not suitable for shared service or 1+1 carrier systems nor as an extension to a pay-phone.

Note: It cannot be guaranteed that the Modem will operate correctly under all possible conditions of connection to PBXs. Any cases of difficulty should be referred in the first instance to Ingenico.

Connection
The modem is connected to the PSTN via a standard plug and flexible cord, which requires a suitable compatible socket (and adaptor if required).

Terminals connected to phone lines where a broadband service is present must be connected through an ADSL microfilter.

Dialling
This modem is suitable only for connection to direct exchange and / or PBX lines which provide Dual Tone Multi Frequency (DTMF) dialling facilities.

Ringer Equivalence Number (REN)
To determine the total number of items of apparatus that should be connected simultaneously to an exclusive PSTN line, the total REN values of each of the items of apparatus connected to the line should not exceed the maximum REN value 4.0. This value includes any Network operator provided instrument, each of which is assumed to have a REN value of 1.0 unless otherwise marked.

Declaration of Conformity

The CE marking indicates that the iCT250 complies with the basic requirements of European Directive 1999 / 5 / CE of 9th March 1999 on Radio and Telecommunications equipment for:

- The protection of the health and safety of the user and any other person
- And complies with the following harmonised standards:
- The protection requirements with respect to electromagnetic compatibility

And, for the whole range, complies with the European approval specfication on connecting terminals with DTMF dialling to the Public Switched Telephone Network (Council Decision 1998 / 482 / EC, Council Decision 1999 / 303 / EC)

- TS 103021-1 / 2 / 3 / 09-2003
- TR 103000-1 / 2 / 3 / 4 / 06-2033
- ES 201187 / 03-1999

Security Warning Notice

This terminal is used for the secure transfer of funds using credit and debit cards. As such it is designed as a high security device.

Should you suspect that the terminal might have been removed, stolen or apparently modified or replaced then you should advise your bank immediately and stop using the terminal until advised by the bank accordingly. This is to protect both your business and also the persons who have or will continue to use your terminal.

Please be vigilant at all times and check your terminal regularly.

EN 60950-1 / 12-2001	According to 73 / 23EEC	(Low Voltage Directive)
EN301489-1 / 7 / 08-2000	According to 89 / 336 / EEC	(EMV Directive)
EN301511 / 12-2000	According to 1999 / 5 / EEC	(R&TTE Directive)
EN50360 / 07-2001	According to 1999 / 519 / EEC	(R&TTE Directive)

Need more help?

Visit barclaycard.co.uk/cardmachinehelp

Or just call us on 0800 161 5343* if your business is based in the UK.

Available in large print, Braille and audio format by calling 0800 161 5350* (Barclaycard Payment Solutions) / 1800 812700* (Barclaycard International Payments)

*Calls charges apply. Calls to 0800 numbers are free from UK landlines and personal mobiles, otherwise call charges may apply. Calls to 0818 are charged at local call rates please check with your network provider charges may be higher from mobile network providers. Calls to 1800 numbers are free from ROI landlines and personal mobiles otherwise call charges may apply. Calls may be monitored or recorded in order to maintain high levels of security and quality of service.

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