

INSTALLMENTS

User Guide

Global Payments

Installments, enabled by

Visa

Introducing Buy Now Pay Later payment options on your point-of-sale (POS) terminal

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Introduction

This Quick Reference Guide contains information pertaining to the **Global Payments Installments, enabled by Visa** solution.

For information and workflows related to regular terminal operations, please refer to the appointed user manual or Quick Reference Guide for your terminal.



This guide is your primary source of information for operating the **Global Payments Installments, enabled by Visa** application, for the processing of installments transactions on the Global Payments Desk/5000 and Move/5000 terminals.

Global Payments Installments, enabled by Visa is an application with the following functionality:

- Check cardholder eligibility
- Obtains available plans from cardholder's issuer
- Confirm selected installment plan
- Lookup original plan for refund
- Confirm cancellation of installment plan on refund

The core app will still be performing the authorization of the financial part of the transaction.

General Tips

The following tips will help ensure you continue to process smoothly with Global Payments Canada:

1. This reference guide contains information on the step-by-step transactions process and configuration features of the **Global Payments Installment, enabled by Visa** application.
2. Perform a settlement daily. This will help ensure that your funds are consistently deposited into your bank account on a regular basis.
3. Change your passwords frequently. Changing passwords frequently helps protect your business from fraud through unauthorized use of your terminal.
4. If you have a problem with your terminal, check cabling and attempt to reboot the device.
5. If you have a communication problem with your terminal, verify that there are currently no outages reported by your Internet or wireless service provider.
6. The Global Payments Canada Customer Care Centre is available 24 hours a day, 7 days a week, to ensure there is always someone available to assist you.

App Navigation

Accessing the Global Payments Installments, Enabled by Visa App Admin Menu

1. Click the desktop key  to Access to the “Third Party App” menu

and locate the Installments app  from the Global Payments main menu
2. Click the  to exit the app and return back to the “Third Party App” menu.
3. To return to the Global Payments main menu, press  on the screen

Installments App Admin Menu

This menu allows you to access your Account information, Settings, and Reports. You can also reprint your last receipt.

1. **Account Info:** This displays the Merchant ID, Terminal ID, Partner merchant Reference ID, and VISA Device ID
2. **Settings:** allows you to configure Auto Print Merchant Receipt (toggle)

NOTE:

By default, the Core app receipts (Merchant copy and Customer copy) will be printed first followed by the Customer copy of the installment receipt. The Merchant copy of the installment receipt will be a prompt as an optional receipt.

3. **Reports:** allows you to print Today and Yesterday Reports
4. **Print Last Receipt:** allows you to reprint the last receipt

Device Registration and Device Deactivation

For security, Visa requires all installments transaction requests to be submitted with a Device ID. To obtain this Device ID, the app will automatically make a request to register with Visa at the very first time the app is being used. Users will not be required to perform any additional steps.

When the terminal requires a replacement and when the terminal is reported to be lost or stolen, a device deactivation process will be performed by our customer care team upon the request. Visa will have the deactivation process completed overnight and the replacement terminal will be ready to be registered the next day.

Here are some scenarios after a call is placed to customer support for replacement:

1. The terminal is technically still working (replacement needed due to a broken key): your Installments offering will still be available until midnight. After that, the Installments app will be working upon the arrival of the replacement terminal.
2. Tech onsite for replacement: the Installments app will not be able to offer Installment plans until the next business day.

Sale (Installment option) transactions

The Installments option is under the customer tender options after the Sale is selected.

1. Tap **“Sale”** on the Home Screen

2. Key in the transaction amount and press 

3. Terminal displays **Pass terminal to customer**

4. Terminal displays the customer tender options

1. Credit or Debit

2. Instalment/Versement

5. Cardholder can select **Installment/Versement** if they want to check if their card is eligible for an installments offering

6. Terminal will display **Check Installments** with the Sale amount, Tap/Insert/Swipe, and a legal disclaimer

7. Cardholder to **Tap/Insert/Swipe** to check if they are eligible for payment with installments (only contactless cards are in scope, no mobile wallets tap)

8. Screen will show **Loading installment options**

9. If eligible, **3 installment options** will be available to the Cardholder (**6 months, 12 months, Pay full amount**)

10. Option 3 will always show as **“Pay full amount”**. If this option is selected, the application will go back to Ingenico’s core payment application and the cardholder will complete the payment as usual



Select ‘Cancel’ will also go back to the Ingenico’s core payment application to continue to complete the payment as usual

11. Cardholder selects preferred option and **reviews plan details and terms and conditions**

12. Cardholder selects **Accept and Pay or the arrow back to review the installment options again**

13. Cardholder is directed to the **Sale** page and is prompted to pay the full amount(This is the amount that the merchant has entered).

14. Cardholder will be prompted to **enter pin if card is inserted**

15. Terminal communicates with Global Payments. Cardholder sees **Processing** page

16. Cardholder sees **Approved** message

17. Cardholder sees **Pass to Merchant** Screen

18. Once the transaction is complete, the customer and the merchant copy of the core payment receipt are printed followed by the customer copy of the installment receipt, select ‘Enter’ for the prompt for the merchant copy of the installment receipt.

NOTE:

Only eligible cardholders will be given installment plan options. Eligible cardholders are based on their issuers. Not all issuers may be enrolled in this program.

Regardless of the plan a cardholder is selected, merchants will be funded in the amount they have entered and based on their normal funding schedule. Merchants are not responsible for the installment plan selected; cardholders should contact their issuing banks to discuss their installment plan.

Return transactions

Use the Return transaction to credit a cardholder.

For Credit Card:

1. Tap the **Return** transaction icon
2. Enter the **Manager ID** and **Password** and tap **Enter**
3. Enter the **return amount** (**This should reflect the total amount on the customer receipt**), tap **Confirm**.
4. User to Select **Installments Return**
5. The cardholder taps/inserts or swipes the credit card
6. **Make a selection** screen will show with 3 most recent transactions
7. If Installments plan not found, use search button to **search with Transaction ID or Authorization Code**
8. **Enter Transaction ID or Authorization Code** found on customer receipt
9. If not found, double check with information on receipt and try again
10. If found, proceed with plan selection and review
11. User to select plan that matches the customer **amount, date and authorization code** or you can click on Search Installments
12. **Plan details** will show on screen.
13. Customer to review plan details and click **Confirm**
14. **Pop up** will show on screen to confirm for **full refund amount**
15. Tap **proceed**
16. The cardholder taps/inserts or swipes the credit card

17. Return will be processed through core payment application
18. **Approved/Cancelled** return message
19. Once the transaction is complete, the merchant copy of the receipt is printed (signature is required)

NOTE:

A full return must be performed. The app will not allow transactions to proceed if the amount entered does not match with the installment original return amount.

Partial returns will be available in a future enhancement.

Double Cancellation

This occurs when the merchant requests to cancel a plan that has already been cancelled. When searching for plans to cancel, all plans, including previously cancelled plans will appear in results. This means that a plan that has previously been cancelled, can be cancelled again (double cancellation).

Solution: Void the return using the steps outlined below

Void Sale

If you have entered the wrong amount or need to cancel a sale or return transaction, use the **Void** transaction function (instead of **Refund**) wherever possible. Transactions that are voided will not appear on cardholder statements. Installment transactions that have been voided will be processed like regular void transactions.

NOTE:

Transactions can only be voided before they are settled.

Please refer to the Desk/5000 or Move/5000 Quick Reference Guides for the void procedure.

Performing a Settlement (Closing the Terminal)

You should perform a settlement at least once per day. This helps ensure prompt payment and reduces the chance of chargebacks. This process applies to all Global Payments Installments, enabled by Visa transactions.

Please refer to the Ingenico Desk/5000 or Move/5000 user guide for the settlement procedure.

Caution:

If the terminal displays: **"Batch Rejected"**, at the end of the settlement procedure, please contact the Global Payments Customer Care Centre.

Merchant Portal

Since the installment part of the transaction will be routing to Visa. To assist with your reconciliation, Merchant Portal transaction finder will provide details of the installment transaction within 5 business days. The details provided will include identification and installment term for the installment transaction.

Service and Support

For Move/5000 and/or Desk/5000 service and repair information, contact the Global Payments Customer Care centre.

NOTE:

Do not, under any circumstances, attempt service, adjustments or repairs to this product. Contact Global Payments' Customer Care. Service conducted by parties other than authorized Global Payments representatives is not permitted.