

User Guide

Global Payments

Installments, enabled by

Visa

Grow your business with buy now, pay later
installment payment plans on your point-of-sale
(POS) terminal

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Identify your device

Thank you for choosing Global Payments Installments, enabled by Visa. We have crafted this document to help guide you through all key functionalities of the installments application on your payment terminal.

For information and workflows related to regular terminal operations, please refer to the Quick Start Guide or the User Guide for your terminal.

Before we start, take a moment to identify your device. This will help you to get started from the correct section of this document.

Global Payments Countertop (Desk/5000) and Wireless (Move/5000) devices

If you are using the **standalone Countertop – Desk/5000** or **Wireless – MOver/5000** terminal, refer to [Section 1](#) of this user guide. See the table below to confirm that you are using one of the indicated devices:

Global Payments Countertop and Wireless standalone product line



Countertop – Desk/5000
Standalone terminal



Wireless – Move/5000
Standalone terminal

Global Payments Semi-Integrated – FLEX devices

If you are using a **semi-integrated** terminal within our **FLEX** product line, refer to [Section 2](#) of this user guide. See table below to ensure you are using one of the indicated devices:

Global Payments Semi Integrated – FLEX product line



Desk/5000 FLEX
Semi-Integrated terminal



Move/5000 FLEX
Semi-Integrated terminal



Lane/3000 FLEX
Semi-Integrated PIN Pad



Link/2500 FLEX
Semi-Integrated MPOS

Section 1 – Global Payments Countertop and Wireless devices



Introduction

This section 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 Countertop – Desk/5000 and Wireless – Move/5000 terminals.

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

- Cardholder eligibility check
- Confirmation of available plans from cardholder's issuer
- Installment plan selection
- Plan lookup for refunds
- Installment plan cancellation on refund

The payment application will still be performing the authorization of the financial part of the transaction.


General tips




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

1. This reference guide contains information on the step-by-step transaction process and configuration features of the **Global Payments Installments, enabled by Visa** application.
2. Perform a settlement daily. This will help ensure that your funds are consistently deposited into your bank account.
3. Change your terminal passwords frequently. Changing terminal 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 desktop key  to exit the app and return back to the **Third Party App** menu
3. To return to the Global Payments main menu, press the Global Payments icon  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 information:** This displays the Merchant ID, Terminal ID, Partner Merchant Reference ID, and VISA Device ID
2. **Settings:** This allows you to configure the auto print on the 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 device will prompt with the option to print a merchant copy

of the installment receipt.

3. **Reports:** This allows you to print today's and yesterday's transactional reports
4. **Print Last Receipt:** This allows you to reprint the last receipt

Device registration and device deactivation

For security, Visa requires all installment 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 the very first time the app is used. Users will not be required to perform any additional steps.

When the terminal requires a replacement or when the terminal is reported lost or stolen, a device deactivation process will be performed by our customer care team upon your 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 a replacement:

1. The terminal is technically still working (i.e. replacement needed due to a broken key): our 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 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. The terminal displays the message **Pass terminal to customer**

4. The terminal displays the following customer tender options:

1. Credit or Debit

2. Installment/Versement

5. The cardholder can select

Installment/Versement if they want to check if their card is eligible for an installments offering

6. The terminal will display **Check Installments** with the sale amount, Tap/Insert/Swipe, and a legal disclaimer

7. The cardholder will **Tap/Insert/Swipe** to check if they are eligible for payment with installments. Please note that a card is needed for the tapping function, mobile wallet tapping is not available

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**)



NOTE:

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

10. Select 'Cancel' will also go back to the Ingenico's core payment application to continue to complete the payment as usual

11. The cardholder selects their preferred option and reviews plan details and terms and conditions

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

13. The cardholder is directed to the **Sale** page and is prompted to pay the full amount

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

15. The terminal communicates with Global Payments. The cardholder is presented with the **Processing** page

16. The cardholder receives an **Approved** message and is prompted to **Pass to Merchant**

17. Once the transaction is complete, the customer and the merchant copies of the payment receipt are printed, followed by the customer copy of the installments receipt. To print a merchant copy of the installments receipt, select **Enter**.

NOTE:

Only eligible cardholders will be given installment plan options. Cardholder eligibility is by their card issuer. Not all issuers may be

enrolled in this program.

Regardless of the plan that a cardholder selects, your business will be funded the full purchase amount in alignment with your normal funding schedule. You are not responsible for the installment plan selected; the cardholder should contact their issuing bank to discuss their installment plan.

Return transactions

Use the return transaction to credit a cardholder.

For credit card payments:

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. Select **Installments Return**
5. The cardholder taps/inserts/swipes the credit card
6. The **Make a selection** screen will show with the three (3) most recent transactions
7. If the installments plan is not found, use the search button to search with the **Transaction ID** or **Authorization Code**
8. Enter the **Transaction ID** or **Authorization Code** found on the customer receipt
9. If not found, double check with information on the receipt and try again
10. If found, proceed with the plan selection and review

11. Select the plan that matches the customer **amount, date** and **authorization code**, or you can click on **Search Installments**
12. The **plan details** will show on the screen
13. The customer reviews the plan details and clicks **Confirm**
14. A **pop up** will show on the screen to confirm the **full refund amount**
15. Tap **proceed**
16. The cardholder taps/inserts/swipes their credit card
17. The return will be processed through the core payment application
18. An **Approved/Cancelled** return message will appear
19. Once the transaction is complete, the merchant copy of the receipt is printed (a 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 the original installment transaction amount.

Partial returns will be available in a future release.

Double cancellation

A double cancellation occurs when you request to cancel a plan that has already been cancelled. When searching for plans to cancel, all plans, including previously cancelled plans will appear in the results. This means that a plan that has previously been cancelled, can be cancelled again (double cancellation). To prevent the occurrence of a double cancellation, we recommend that your **Void** the return, using the steps that are detailed in the [Void sale](#) section that follows.

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 Desk/5000 or Move/5000 Quick Reference Guides 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

The installment transaction is routed to Visa. To assist with your reconciliation, the **Merchant Portal Transaction Finder** will provide details of the installment transaction within five (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.

Section 2 – Global Payments Semi Integrated – FLEX devices



Introduction

This section 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 Semi Integrated – FLEX devices.

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 that you continue to process smoothly with Global Payments Canada:

1. This reference guide contains information on the step-by-step transaction process and configuration features of the **Global Payments Installments, enabled by Visa** application.
2. Perform a settlement daily. This will help ensure that your funds are consistently deposited into your bank account.
3. Change your terminal passwords frequently. Changing terminal 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.

Configuration

Before you start, ensure that you are enrolled for the Global Payments Installments. Follow the instructions below:

1. **To manually enroll** (one time per device) – the application will enroll in the Global Payments Installments, enabled by Visa automatically. In the rare case where the initial enrollment fails, navigate to **Configuration > Initialize > Visa Installments > Select Enroll** to manually enroll in Global Payments Installments
2. **To check for enrollment status** – navigate to **Configuration > VISA > Status** and check the following options:
 - **Enroll** – if you are enrolled, it will display as “Auth”, if not, proceed to step 1
 - **Device ID** – If there is a value, then the enrollment is successful

NOTE:

By default, the payment application receipts (merchant copy and customer copy) will be printed first followed by the customer copy of the installments receipt. The device will prompt with the option to print a merchant copy of the installment receipt.

Device registration and device deactivation

For security, Visa requires all installment 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 the first time the app is used. Users will not be required to perform any additional steps.

When the terminal requires a replacement or if the terminal is reported lost or stolen, a device deactivation process will be performed by our customer care team upon your 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 (i.e. replacement needed due to a broken key): our 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

Installments is selected under the customer tender options, after the Sale is selected.

1. Select **Sale** on the POS/ ECR
2. Enter the amount
3. On the terminal, the purchase amount is displayed, and the cardholder can choose to tap or insert their card
4. The cardholder will be presented with the full amount or installment payment options
5. When the cardholder selects installment, a screen with **Pay in full amount** and two **(2) installments offerings** will be displayed
6. When the cardholder selects one of the installment offerings, they will be asked to confirm their selection with **Yes** or **No**.

7. The terminal will display the terms and conditions for the cardholder to accept. They will select **OK** to proceed, or **Cancel** to reject
8. Once confirmed, the transaction will be authorized
9. The receipt will be automatically printed

NOTE:

Only eligible cardholders will be given installment plan options. Cardholder eligibility is determined by the issuer. Not all issuers may be enrolled in this program.

Regardless of the plan selected by the cardholder, you will be funded the full amount of the transaction in alignment with your normal funding schedule. You are not responsible for the installment plan selected; your customers/cardholders should contact their issuing banks to discuss their installment plan.

Return transactions

1. Select **Refund** on the POS/ECR
2. Enter the amount on POS/ECR (Classic and Entourage mode), or enter the amount on the terminal (Nomad mode)
3. On the terminal, the refund amount is displayed
4. Enter **Authorization# / Confirmation#**
5. On the **Regular Refund and Installments Refund** screen, select **Installments Refund**
6. The cardholder taps/inserts/swipes their credit card
7. Plan cancellation and refund completed

NOTE:

A full return must be performed. The app will not allow transactions to proceed if the amount entered does not match the original installment transaction amount. Partial returns will be available in a future release.

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 your POS/ECR provider for the applicable void procedure.

Merchant Portal

The installment transaction is routed to Visa. To assist with your reconciliation, the **Merchant Portal Transaction Finder** will provide details of the installment transaction within five (5) business days. The details provided will include identification and installment term for the installment transaction.

Service and support

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.