OTCnet Connection Guide for Card Processing

Verifone M440 Point-of-Sale (POS) Terminal

June 2024

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Last Updated: June 13, 2024

INTRODUCTION

Overview

In its commitment to improving the government's financial management system, The Bureau of the Fiscal Service (Fiscal Service) Over-the-Counter Division offers an Integrated Solution for Card Processing (Card Processing) within OTCnet to agencies who want to collect credit and debit card payments as part of their collections portfolios. The OTCnet Integrated Solution is a credit, debit, and Visa/Mastercard gift card payment method that incorporates the current Card Acquiring Service (CAS) process. With the Integrated Solution, OTCnet is the only one-stop-shop payment option for agencies over-the-counter collections needs, seamlessly offering Cash, Check, and Card processing without needing to access multiple applications.

To process in-person card payments, Fiscal Service will support the Verifone M440 terminal. The M440 is on the forefront of card transaction technology, offering customers the ability to swipe, insert, or tap their card to make a payment. Bringing this technology to agencies will enable users to process a customer's payment securely and quickly, minimizing lines at the counter and wait time in agency locations.

About the Guide

Fiscal Service has designed the following connection guide to help you and your agency complete equipment set up of the M440, enabling it to process debit and credit card transactions. Specifically, the connection guide provides step-by-step instruction on how to assemble, power up, and connect the M440 to OTCnet, see **Figure 1** below.

Figure 1. Verifone M440 Terminal

WORKSTATION EQUIPMENT

The following equipment will be needed by your agency to set up Card Processing with the Verifone M440 terminal. Refer to **Table 1** below.

Table 1. Key Equipment for Verifone M440 Terminal

Key Equipment for the Verifone M440 Terminal		
Type	**Name**	**Key Functionalities**
Card Processing Terminal	Verifone M440 Terminal 	Enables card processing activities.
**Stylus	Stylus and Holster 	Handheld tool used to input demands on the Verifone terminal screen by touch, such as selecting buttons and providing a signature. Stylus and Holster are available for an additional charge.
Power Cord	Verifone M440 Terminal Power Cord 	Provides electrical power connectivity for the Verifone M440 terminal.
Ethernet USB Host and Ethernet Cable	Verifone M440 Terminal Ethernet to USB Cable	The Black Cable is used to connect the Verifone M440 terminal to Ethernet host types and/or RS485 host types. It can also be used to: • Attach an audio line-output device (such as headphones/speakers)

*Receipt Printer	Any 80 millimeter/3.125 inch printer *(A Star Micronics TSP100IIILAN futurePRNT pictured below)* 	Enables customers to self-print card transaction receipts.
**Printer	Any Windows compatible 8x11 inch paper standard printer *(Brother HL-L2300D Monochrome Laser Printer pictured below)* 	Provides OTCnet report printing *(can also be used for self-receipt printing)*
**Card Terminal Wireless Range Extender	TP Link Wi-Fi Extender 	Enables the Verifone Terminal to have a strong and stable connection with the wireless internet.

*A receipt printer is recommended to print receipts. This is not included with the Verifone M440 Terminal and will need to be purchased separately.

**Items not included with the Verifone M440 Terminal and will need to be purchased separately.

ASSEMBLY AND SET UP

To successfully connect and assemble all equipment, complete the following key steps to set up the Verifone M440 terminal.

1. Unpack the contents of the Verifone package.
2. Place the Verifone M440 terminal on a hard, flat surface.

Connecting the Power Adapter to the Verifone M440 Terminal

The Verifone M440 terminal will serve as the interface for Card Processing, enabling Card Operators to process customers' credit and debit card payments in OTCnet. The steps for connecting the power adapter to the Verifone M440 terminal are listed and shown below:

1. Unpack the power cord from the package and the I/O (input/output) block module from the package.
2. Insert the yellow-tipped side of the power adapter into the rear of the I/O (input/out) block module. See **Figure 2**.

Figure 2. Plug Power Adapter into the I/O Block

3. Plug the other end of the power adapter into a standard wall outlet or surge protector. A grounded wall outlet is not required.

Connecting the Verifone M440 Terminal to the Internet

The M440 terminal requires an internet connection to process credit and debit card transactions[1]. The OTCnet Team recommends using a wired connection. The connection steps are outlined below:

1. Connect a category 5 (CAT5) or greater to the leftmost ethernet port on the backplate of the I/O (input/output) block within the M440 terminal. See **Figure 3** below:

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[1] We recommend contacting your agency Network Administrator and/or IT Administration to ensure your network settings are enabled to allow network connection to the Verifone M440 terminal.

Figure 3. Ethernet Port Connection
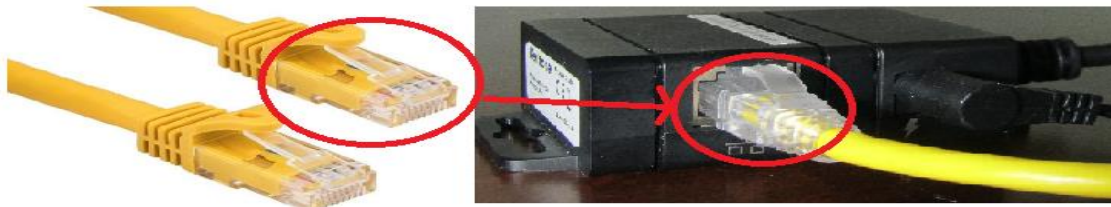
2. Plug the other end of the ethernet cord into an ethernet wall jack or internet router.
   NOTE: If connecting to an internet router, ensure the cable is connected into the WAN port.
3. If the I/O block is not already inserted, insert the I/O (input/output) block into the back of the Verifone M440 terminal. See **Figure 4**.

Figure 4. Insert the I/O (input/output) Block into the Back of the Verifone M440 Terminal

NOTE: Please allow for approximately five minutes for the Verifone M440 terminal to boot up before proceeding to the next steps.

After establishing an internet connection, it is time to configure the terminal.

Configuring the Verifone M440 Terminal

Once your Verifone M440 terminal is powered up and connected, you will be prompted to complete the following steps before you are able to process transactions.

1. Request your Deployment Specialist to push the SCA (*Strong Customer Authentication*) Configuration file to the Verifone M440 terminal. Please allow a few moments for this to download and process.

NOTE: The Merchant Identification Number (MID) and Terminal Identification ID (TID) need to be set up in CAS/Worldpay prior to sending this request to your Deployment Specialist. The **MID** and **TID** will be assigned after submission of the Card Acquiring Service (CAS) Application (CASA). This step is completed as part of the Onboarding Guide.

2. Your Deployment Specialist will complete the following set up steps and pre-populate these values on your Verifone M440 terminal:

   a. **Merchant Identification Number (MID)**

   b. **Terminal Identification ID (TID)**

   c. **LANEID** (same code as the TID).

3. Once your Deployment Specialist has confirmed these values have been loaded to your terminal, reboot your terminal. Upon reboot, the Android screen will be displayed, as seen in **Figure 5.**

Figure 5. Android Screen Displayed
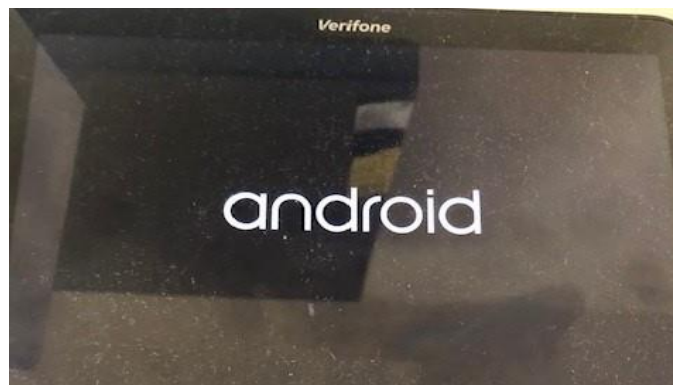
4. The Verifone screen will display and start the SCA software. Then the MID, TID, and Lane ID screens will be displayed. Please see the below steps for the MID, TID, and Lane ID.

   A. First, the terminal will display the MID on the screen, as seen in **Figure 6** below. The **MID** is unique to your agency location and will be an eight-digit code. **Press the Green button to advance.**

Figure 6. MID
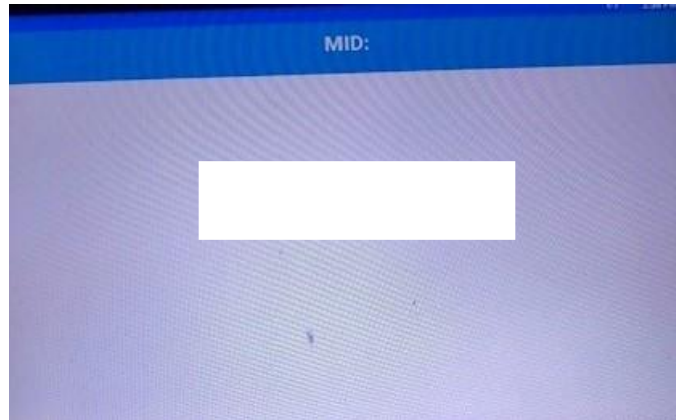
B. Next, the terminal will display the TID pre-populated by your Deployment Specialist in the **Terminal ID (TID)** text box, as seen in **Figure 7**. The **TID** is a unique ID for the terminal within your agency location. **Press the green button to advance.**

Figure 7. TID
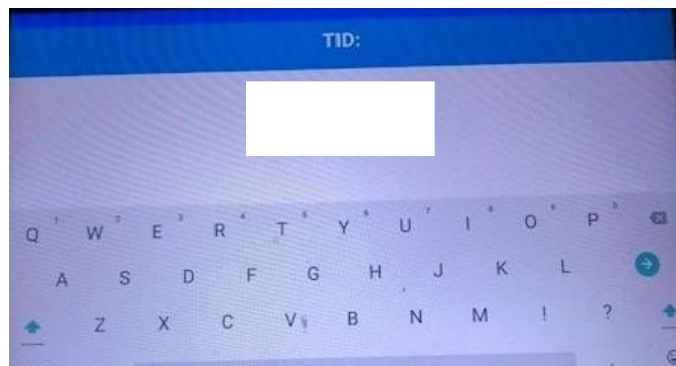
C. Finally, the terminal will display the LANEID pre-populated by your Deployment Specialist in the **LANEID** text box. This code is the same as the TID. See **Figure 8** below. **Press the green button.**

Figure 8. Lane ID
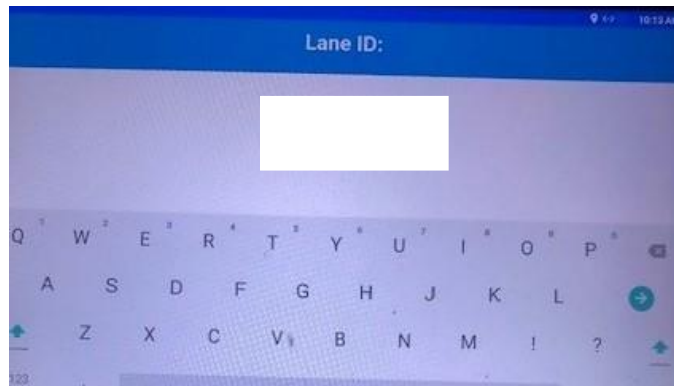
D. If the registration of your WorldPay information was successful, you will see the below "Registration Successful" message in **Figure 9**.

Figure 9. Registration Successful
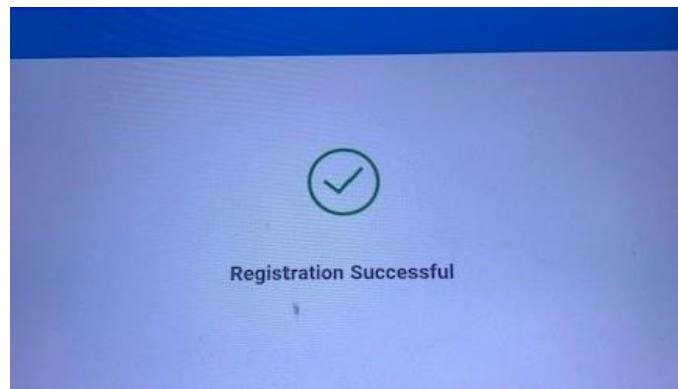
NOTE: If your agency **already has** the Verifone M440 terminal, you will need to:

1. Request a terminal reset from your Deployment Specialist.
2. Request your Deployment Specialist to submit a new CAS application by visiting the CAS webpage on the Fiscal Service website. Once your CAS application has been approved with a new **Merchant Identification Number (MID)**, you may continue with the next steps.

A. If this is the initial set up, the **Prompt for Dummy Sale** screen will display, see Error! Reference source not found. below. This step confirms the device is functioning correctly and is connected to the PAYware Connect Gateway (PWC) and Account Data Encryption (ADE).

    i. Upon successful card swipe, Point will process a sale transaction with PWC. On successful sale, Point will then request PWC to void the dummy transaction.

Figure 10. Prompt for Dummy Sale screen

B. **On the M440 terminal**: Enter a transaction amount. When the screen below is displayed, see **Figure 11** below. You are ready for a card transaction.

Figure 11. Transaction Amount screen
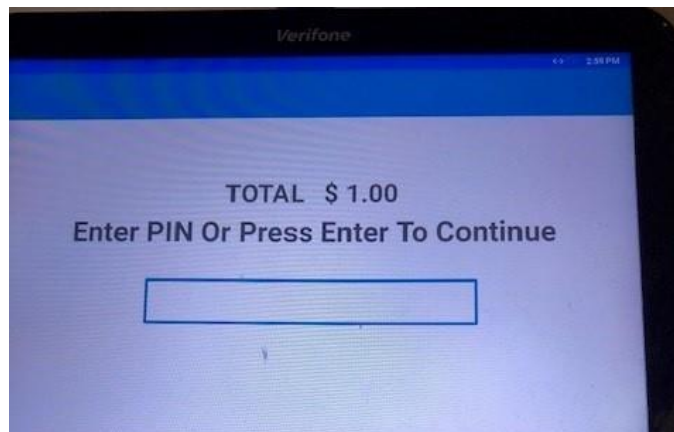
C. Swipe any test card to complete the initialization transaction. After swiping, the screen will display an "Authorizing" message as seen in **Figure 12** below.

Figure 12. Authorizing Sale
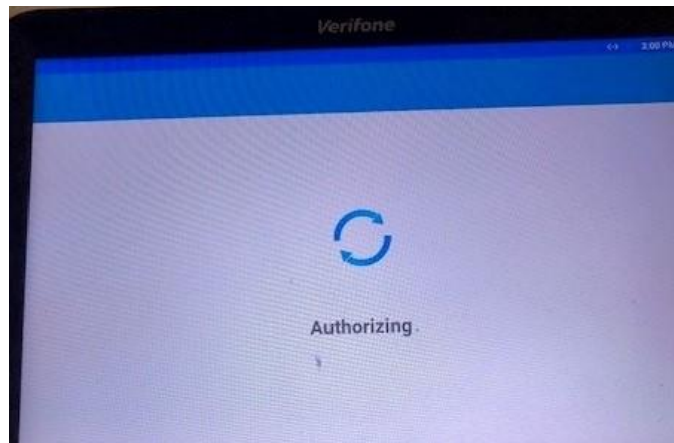
D. If the sale was successful, you will see the approval message in **Figure 13** and the Void message in **Figure 14**.
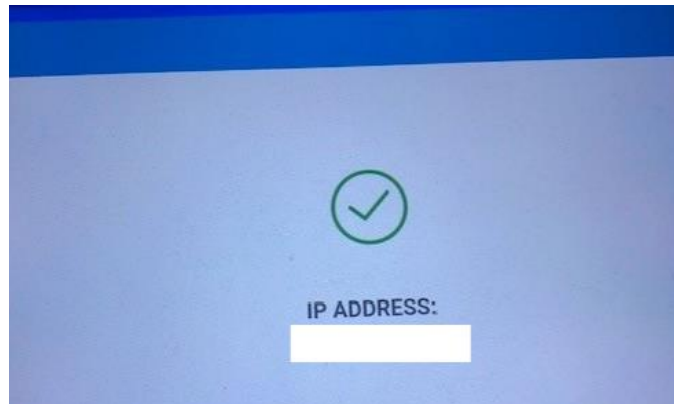
Figure 13. Sale Approval
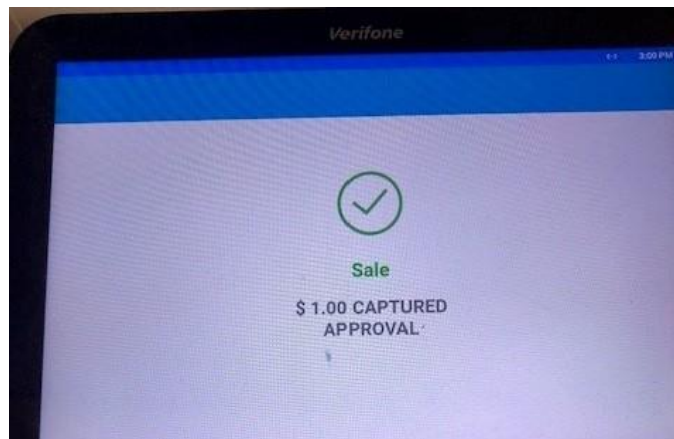
Figure 14. Sale Void Approval
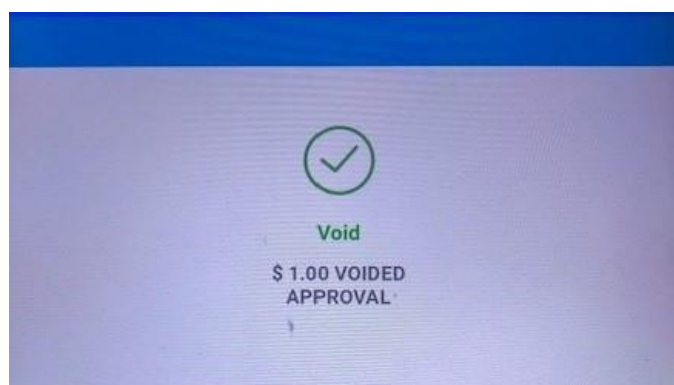
E.   The IP address will be displayed on the screen, as shown in **Figure 15**. Please write down the IP address for a future step.
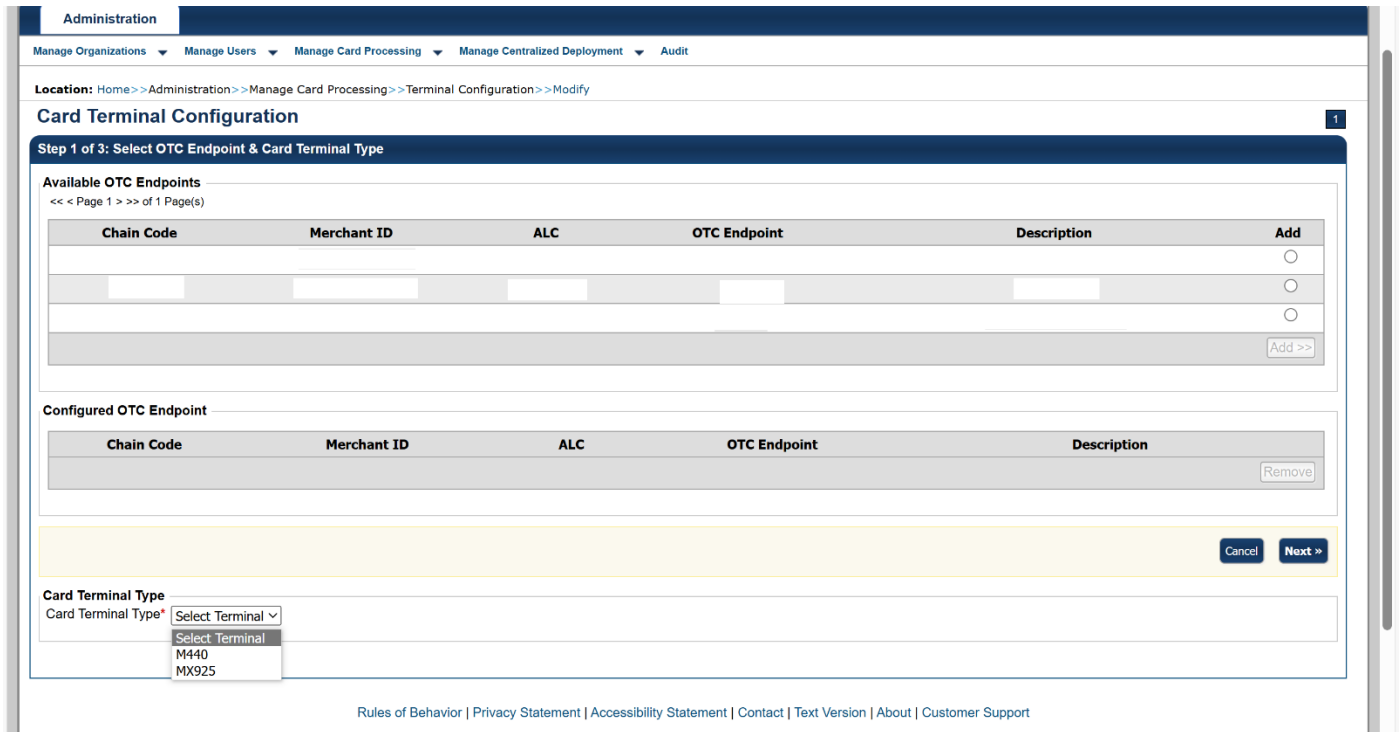
Figure 15. IP address

Registering the Verifone M440 Terminal to OTCnet

NOTE: OLB version 2.6.0.2 or newer must be installed on the workstation for Card Processing to function. Please ensure your agency Card Processing workstations have OLB version 2.6.0.2 or newer installed. For instructions, please visit https://www.fiscal.treasury.gov/otcnet/local-bridge-information-resources.html.

1. **On the OTCnet application**: Login as a Card Administrator and select **Administration – Manage Card Processing Terminal Configuration – Modify**. Enter the Endpoint information and select the M440 under **Card Terminal Type** as seen in **Figure 16**.
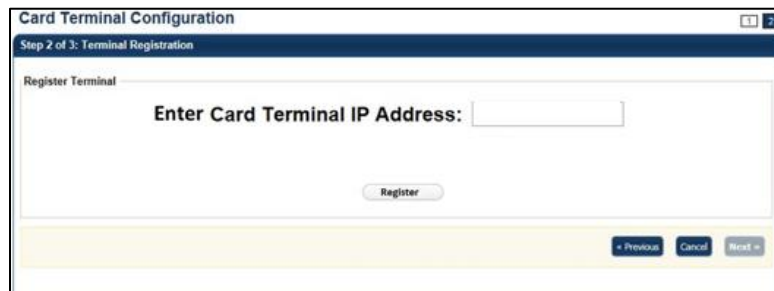
Figure 16. Card Terminal Type

2. After following these steps, you will be prompted to **Enter Card Terminal IP Address**. See **Figure 17** below.
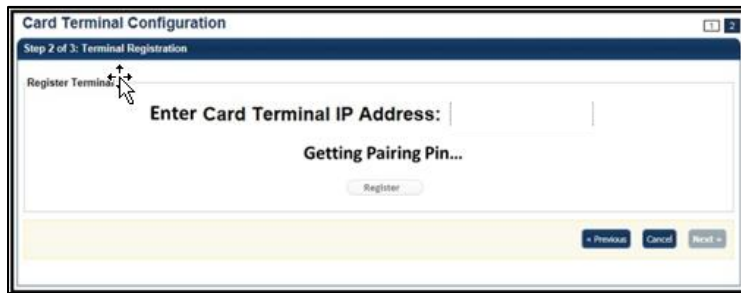
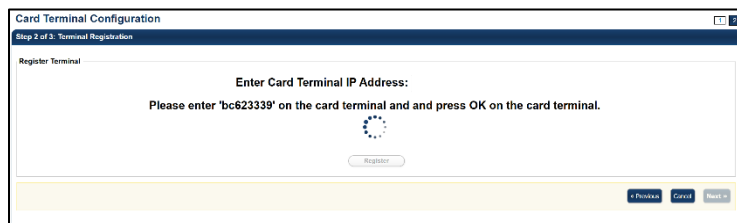**Figure 17. OTCnet Enter Card Terminal IP Address screen**

3. Enter the Card Terminal IP. This is the same IP address from the Network Configuration screen, click **Register.** OTCnet will then display **Getting Pairing PIN.** See **Figure 18**.
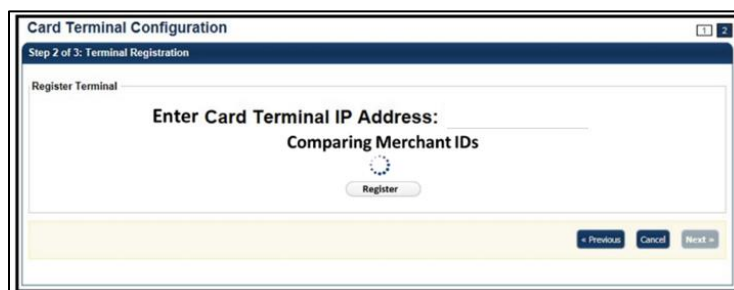
Figure 18. OTCnet Getting Pairing PIN screen

4. OTCnet will then generate the pairing PIN as shown in **Figure 19** below.

Figure 19. Pairing PIN screen

5. **On the Verifone M440 terminal**: Enter the 8-digit POS pairing PIN provided by the OTCnet Application. Please use capital alphabetical letters.

6. **On the OTCnet application**: OTCnet will display the **Comparing Merchant IDs.** See **Figure 20** below.

Figure 20. Comparing Merchant ID screen

7. The OTCnet application displays the **Registration Successful!** Message. See **Figure 21** below.

Figure 21. Registration Successful screen
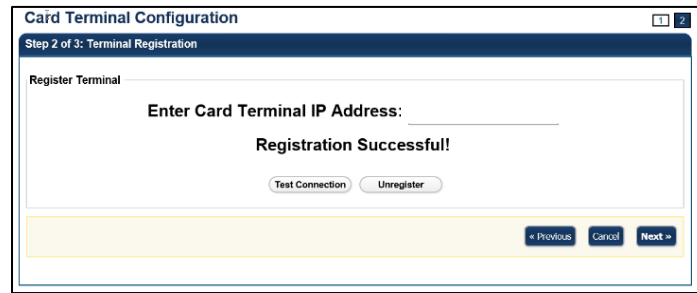
8. The OTCnet application then displays the **Connection Successful** Message. See **Figure 22** below.

Figure 22. Connection Successful screen

The Verifone M440 terminal is now registered successfully and may be used to process payments through OTCnet.

Connecting the Printer to the M440 Card Terminal

Any 80 mm (3.125 inch) printer or Windows compatible 8x11 inch paper standard printer can be used for receipt printing with the M440 Verifone Card Terminal. Please refer to your printer's instruction manual for set up guidance. Additional drivers may need to be installed contingent on the printer's make and model.

User Roles

With the addition of the Integrated Solution for Card Processing to OTCnet, your agency must assign a Card Administrator and a Card Operator role to operate card processing features.

The **Card Administrator** has the ability to:

- Manage endpoints for card processing,
- Set up and view terminal configuration,
- View, modify, delete, and create card processing User Defined Fields (UDFs),

- Access to OTCnet user and hierarchy information,
- Download OTCnet Local Bridge (OLB),
- Create and import OTCnet Local Bridge (OLB) credentials.

The **Card Operator** has the ability to:

- Process card payments and refunds,
- Print receipts,
- Query transactions,
- Reboot and check terminal connection status.

For more information on user roles and to access other related card processing training materials, please visit https://www.fiscal.treasury.gov/otcnet/training.html for further details.

ADDITIONAL SUPPORT

Please contact OTCnet Customer Service for 24/7 support at (866) 945-7920 or FiscalService.OTCDeployment@citi.com for Card Processing or Verifone M440 terminal assistance.