

## Process a Card Payment – Process Payment



### Application Tip

The **Card Operator** is authorized to capture card payments.



### Application Tip

To capture a credit, debit or gift card payment, the **Card Operator** first starts the OTCnet Local Bridge (OLB) application. If the OLB is not started, you cannot make a card payment. For more details about starting the OLB, refer to *Administration Chapter 9: Configuring Card Terminal* user guide. Your card terminal must also be set up and turned on. For details on setting up your card terminal, refer to the *Administration Chapter 9: Configuring Card Terminal* user guide.



### Application Tip

The OTCnet system performs the following validation steps before displaying the Card Capture page:

**Check the OLB connection.** If the OLB is not connected, you receive an error message. If OLB is connected, the system proceeds to validate that a terminal is registered.

**Validate that a terminal is registered.** If the terminal is offline or unregistered, you receive an error message. If a registered terminal is found, you receive a message indicating that registration was found.

If the OLB connection is lost at any time during card payment, you must check the OLB connection and restart the card payment work flow from the beginning.

There are two ways to capture a card payment:

1. Process Payment
2. Manual Card Entry

To capture a card payment with **Process Payment**, complete the following steps:

1. Click the **Card Processing** tab and click **Process Card Payment**. The *Card Processing Card Capture – Perform Card Transaction* page appears.



#### Application Tip

OTCnet verifies the OLB connection. Next, OTCnet validates card terminal registration. Once OTCnet verifies that the card terminal is registered, the “*Registration found!*” message appears. You are taken to the Payment page.

2. Under **Transaction Data**, enter the **Amount** of the card payment.



#### Application Tips

Enter the amount using two decimal places e.g., for a \$25.00 payment, enter: “25.00”.

When entering an amount, only two decimal places can be entered and no alpha characters.

When entering characters in the **Amount** field, the only symbol accepted is a “.” **Card Operators** receive an “*Invalid character entered in the transaction amount field*” message if any other characters are entered.

The amount entered must be greater than \$0.00 and less than \$25,000.00. An amount must be entered, or the **Card Operator** receives a message to “*Please enter an amount.*” The amount displays in the **Amount** field. Click Process Payment.

When digits are entered in the Amount field that are less than 0.01, the Card Operator receives the message, “*The transaction amount entered cannot be less than 0.01.*”

**Card Administrators** are authorized to create user defined fields (UDFs) for card processing. UDFs are custom fields created to capture information on specific data fields in OTCnet. These UDFs display for the **Card Operator** on the *Card Capture – Perform Card Transaction* page. UDFs can be configured to be either required or optional. The maximum number of UDFs for card processing is three.

A message displays at the top of the *Card Capture – Perform Card Transaction* page discouraging users from entering PII data in any UDF.



#### Application Tip

An amount must be *entered*, or the **Card Operator** receives the message “*Please enter an amount.*” The amount displays in the **Amount** field.

3. Under Terminal Controls, click **Process Payment**. Press **Clear** to clear the Amount field.



**Application Tip**

Once you click **Process Payment**, **Cancel Transaction** is enabled, and you can cancel the transaction.

4. The customer is presented with the *Transaction Amount* screen. The customer makes a card payment by inserting the card into the chip insert slot, by tapping a contactless card on the screen, or by swiping the magnetic strip of a card on the right side of the card terminal.



**Application Tip**

The card terminal begins to process the payment.

5. On the card terminal, the *Your Total is* screen appears, with the dollar amount of the payment. The customer presses the **Pay Now** button.



**Application Tip**

The customer must choose the **Pay Now** button.

6. The card terminal responds: *Press Enter PIN or Press Green Enter to Bypass Pin*. The customer presses the green (O) button.



**Application Tip**

Dual Interface debit cards can bypass pin entry, non-dual interface debit cards cannot. A debit card is non-dual interface if there is no major payment network logo on the card (i.e. Visa or Mastercard). When a non-dual debit card is used and the customer chooses to bypass pin entry, the payment is declined, because a signature is required for these payments. Card terminals have been configured not to accept signatures. If the card is a dual interface debit card, and the customer chooses to bypass pin entry, the payment will be processed as a credit.

7. The card terminal completes the payment process.



#### Application Tip

When making a card payment using a debit card, the customer must enter the card pin. If the pin is not entered, you see this message in OTCnet: *“The card was declined. Please inform the customer to try again. Then click the ‘Process Payment’ button.”*

8. On the card terminal, a number of messages may appear for the customer, depending on whether the customer inserts or swipes a card or taps a contactless card. After the customer completes the payment, OTCnet displays the *“Transaction was processed successfully. Card invoice ID XXXXXXXXXXXXX, Amount \$XX.00”* message.



#### Application Tip

The **Amount** field is cleared out. **Process Payment** and **Print Receipt** are enabled. To print a receipt, you have 4-6 seconds to click **Print Receipt**. If **Print Receipt** is not clicked within the allotted time, it grays out. If a receipt is still needed, access *Topic 3: Process a Paper Receipt from the Card Terminal* in this user guide.



#### Application Tip

When the terminal is in a busy state (i.e. currently being used by another Point of Sale [POS]), the terminal displays this message: *“Card terminal is busy”* when the **Card Operator** clicks **Process Payment**. Typically, the customer only waits a few seconds. When a card is declined, you receive the message, *“The card was declined. Please inform the customer to try again.”*