Feature Focus Guide:

EMV Moneris

Core Product: Aloha Quick Service, Aloha Table Service, Aloha EDC
Last Updated: June 12, 2024

Contents

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Revision Record

Date	Version #	Description
Prior to 01/19/2023	v15.1+	Feature Focus Guide created for implementation.
	v19.3	Added the ability to combine the first voucher with the guest check to reduce the number of vouchers printed and save paper.
01/19/2023		Converted the document to use new templates. Updated front cover and back page to reflect new NCR branding.
06/12/2024		Updated document to reflect NCR Voyix branding.

About EMV Moneris

EMV Moneris at a Glance	
Core Product	Aloha® Quick Service, Aloha Table Service, Aloha EDC
Complementary Products?	Yes, the Ingenico iPP320 PIN Pad Device v2.10.
Separate License Required?	No
Other References	Aloha Quick Service Manager Guide, Aloha Quick Service Reference Guide, Aloha Table Service Manager Guide, Aloha Table Service Reference Guide

EMV (Europay, MasterCard, and Visa), offered with Aloha® Quick Service and Table Service, is a technical standard for a chip-based payment technology where consumers use payment cards embedded with a smart 'chip' to connect to an EMV-enabled device, such as the Ingenico iPP320, and execute payment using dynamic authentication. Because the data is dynamic, not static like traditional magnetic stripe cards, duplicating one of these credit or debit cards is very difficult, reducing data security fraud around the world.

Figure 1 Chip/Smart Card Example

Consumers either insert their card (contact) into or tap their card (contactless) on an EMV-enabled device and then enter a personal identification number (PIN) or provide a signature for authorization. These cards also come equipped with the traditional embossed number and magnetic stripe for use as a fallback in the event the EMV-enabled device fails to read the chip. NCR Voyix is working

directly with the major processors to implement a multi-payment type solution that supports EMV as well as the traditional magnetic stripe.

Figure 2 Inserting the Chip Card

The support of EMV is mandatory for sites in Canada, and, we currently support EMV only for use in Canada. Effective with Aloha Electronic Draft Capture (EDC) v14.2, you can directly process EMV cards in Canada through the Moneris processor. Moneris, the largest processor in Canada, supports the following EMV card types on the Ingenico iPP320 PIN pad device using the Moneris solution:

- Visa®
- MasterCard®
- American Express®
- JCB
- Interac®

The Aloha POS terminals also offer redundancy, but only as a backup method with the required POS access level. You can slide or manually enter the following cards on the POS terminal:

- Visa
- MasterCard
- American Express
- Discover®
- JCB

For example, if the device cannot read the chip, the employee with the appropriate POS access level can slide the card using the magnetic stripe reader (MSR). If the MSR fails to read the magnetic stripe, the employee has the ability to manually enter the card number.

> **Note**
>
> As of this writing, the Ingenico iPP320 PIN pad device does not support gift card payments; Discover EMV is also not supported.

How does the use of EMV improve payment security?

EMV-chip-based solutions have been successful in reducing data security fraud around the world. Traditional magnetic stripe cards contain static data on the back of each card. This static data can easily be duplicated using low cost equipment that is readily available for purchase on the Internet. Once duplicated, a criminal can use the copied card to commit fraud anywhere in the world that accepts the specific brand of credit card. EMV differs as it uses a program in the chip on the card. The program allows for dynamic information to pass through with each payment transaction. Because the data is dynamic and not static, duplication of any one card is very difficult. Strong encryption and other security measures have made EMV much more secure; however, if a merchant has a properly configured POS solution and is meeting or exceeding PCI DSS requirements, the added security of EMV will only provide a marginal improvement in the overall security of your payment data.

Software requirements

You must use Aloha Configuration Center (CFC) or Aloha Manager v15.1 or later and Aloha EDC v14.2 or later, to take advantage of EMV technology. You must also use Aloha Table Service v15.1 or later, or Aloha Quick Service v15.1 or later. Use the proper steps to upgrade CFC or Aloha Manager and EDC, including settling all outstanding batches prior to upgrading and performing the necessary configuration.

Hardware requirements

Aloha EDC supports the Ingenico iPP320 PIN pad device v2.10, which is a tethered PIN pad device connected to the Aloha point of sale (POS) terminals using a universal serial bus (USB) cable. The Ingenico iPP320 PIN pad device supports EMV requirements through the Moneris solution.

Aloha Table Service and Aloha Quick Service support up to two PIN pad devices per Aloha POS terminal; providing a faster way to process EMV transactions.

You must develop a plan to deploy the Ingenico iPP320 PIN pad devices. Determine how many Ingenico iPP320 PIN pad devices with the Moneris solution to install. If you are using only one PIN

pad device per POS terminal, you can use a serial cable. If you are using two PIN pad devices per POS terminal, you must use a USB converter cable.

Figure 3 USB Converter Cable

Contact Moneris to:

- Set up EMV on your merchant account.
- Request the Ingenico iPP320 v2.10 PIN pad devices.
- Obtain unique terminal IDs (TIDs) for each PIN pad device, each POS terminal, and one for the Aloha EDC Back-of-House (BOH).

7

Card brand mandates

Due to card brand mandates, to use Moneris, you must have a terminal ID for the Back-of-House (BOH), terminal, and PIN pad device.
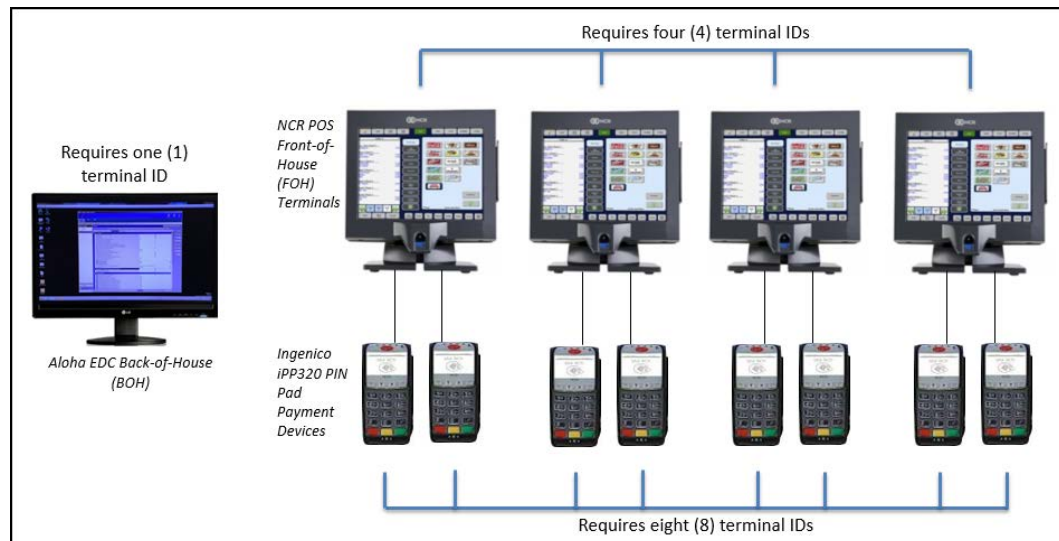

Figure 4 Terminal ID Example

For example, the Aloha Café decides to support EMV using Moneris. The restaurant has four POS terminals and obtains eight Ingenico iPP320 PIN pad devices installed with the Moneris solution; two for each POS terminal. The Aloha Café must obtain a total of 13 terminal ID numbers.

Internet service

Aloha EDC defaults to secure socket layer (SSL) as the primary communication method with Moneris; however EDC also supports a dial-up connection with the processor as a redundancy feature. You can use a dial-up connection as the primary connection, if necessary. If you configure both SSL and dial-up, EDC uses SSL to communicate with Moneris; if this connection fails, EDC uses dial-up.

Partial approvals

You can partially approve pre-paid cards, and the remaining balance prints on the customer copy voucher.

Pre-paid cards

Moneris supports pre-paid cards. When a guest uses a pre-paid card, any remaining balance appears on the Front-of-House (FOH).

Real-time reversals

Moneris supports real-time reversals for both timeouts and voids.

Supporting cardholder verification

Moneris supports cardholder verification through address verification (AVS) using the ZIP code of the cardholder, and the card validation of the three-digit security code located on the back of the payment card. AVS response codes are available in the Appendix of this document.

Configuring Ingenico iPP320 PIN pad devices

Configuring an Ingenico iPP320 PIN pad device is a multi-step process. First, you must install the Ingenico iPP350 USB driver; then attach the devices to the POS terminal. You must also initialize the Ingenico iPP320 PIN pad devices prior to first use.

Installing the Ingenico iPP320 device driver

You must install the drivers on each terminal to which you attach an Ingenico iPP320 PIN pad device.

To install the drivers:

1. Open and log in to the **web site**: https://www.radiantupdate.com.
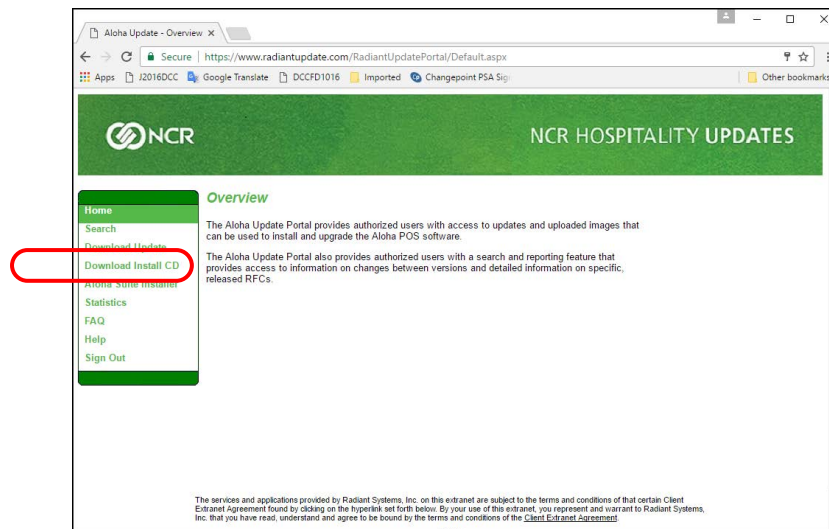
Figure 5 HSR Hospitality Updates

2. Click **Download Install CD** on the menu.
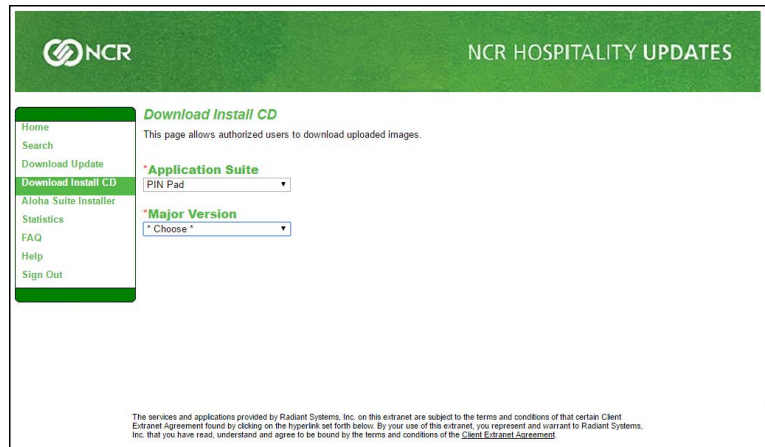
Figure 6 Application Suite

3. Select **PIN Pad** from the 'Application Suite' drop-down list.
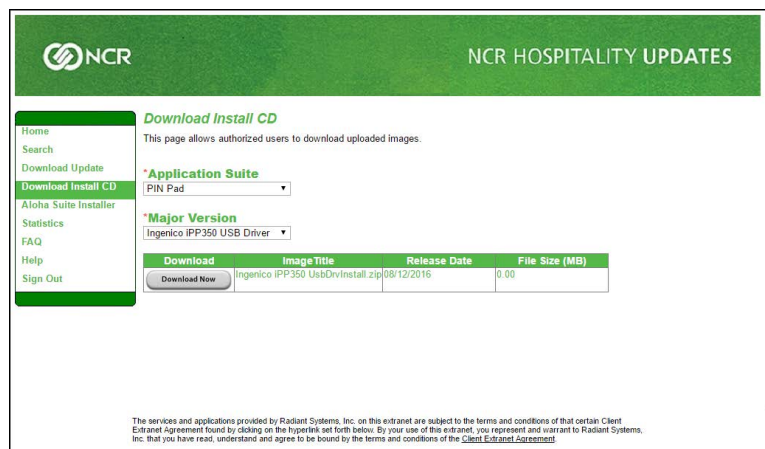
Figure 7 Selecting PIN Pad Device

4. Select **Ingenico iPP350 USB Driver** from the 'Major Version' drop-down list.

5. Click **Download Now** to download the Ingenico iPP350 UsbDrvInstall.zip file. This driver works for both the iPP320 and iPP350 PIN pad devices.

When the download is complete, the following screen appears:
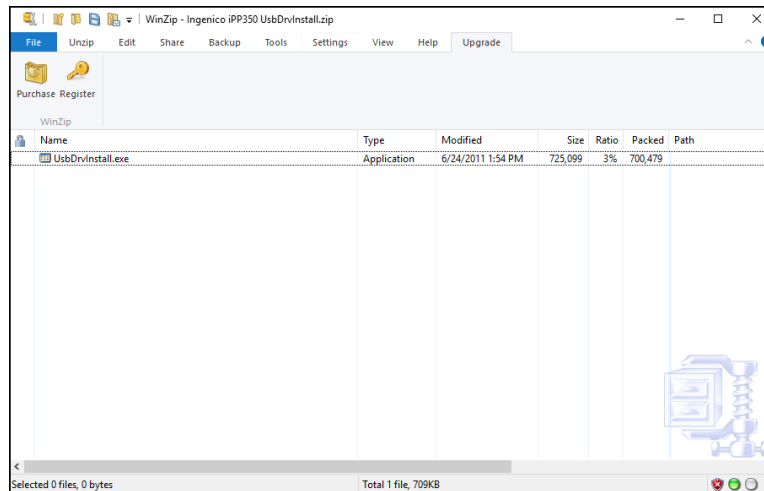
Figure 8 WinZip Exe File

6. Double-click **UsbDrvInstall.exe** to open the file.
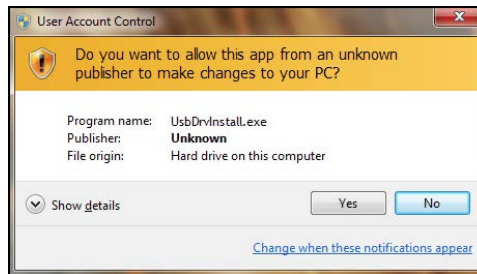
Figure 9 User Account Control Dialog Box

7. Click **Yes** on the 'User Account Control' dialog box to begin installing the USB driver.
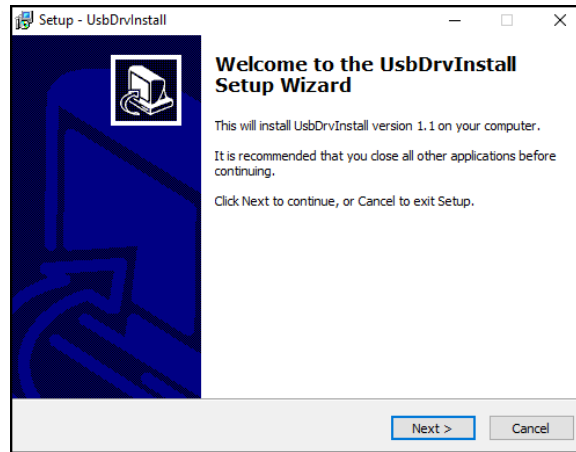
Figure 10 UsbDrvInstall Setup Wizard

8.   Click **Next.**
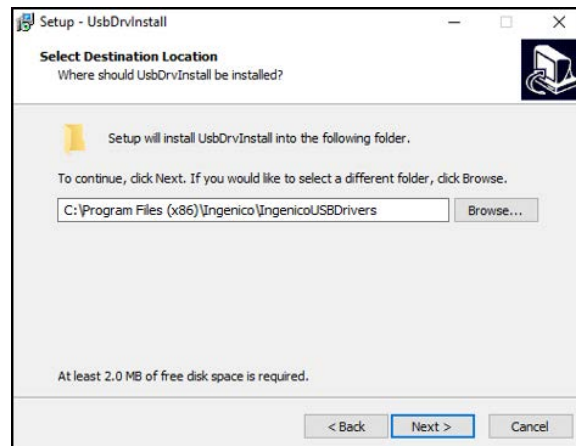
Figure 11 Designating Folder Location

9.   Click **Browse** to select a different folder in which to install the driver, or click **Next** to accept the current folder location.
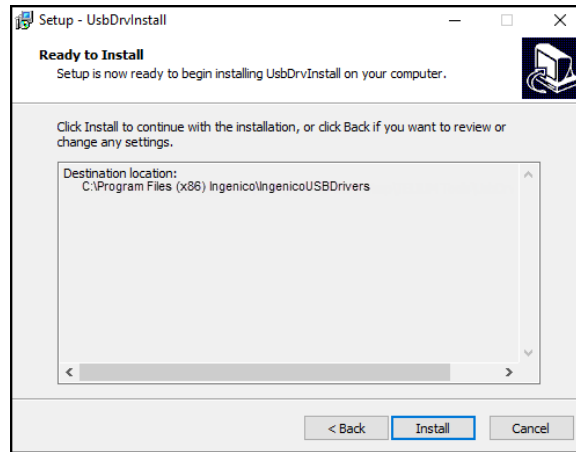
Figure 12 Ready to Install

10. Click **Install** to continue with the installation. Click **Back** if you want to review or change any settings.
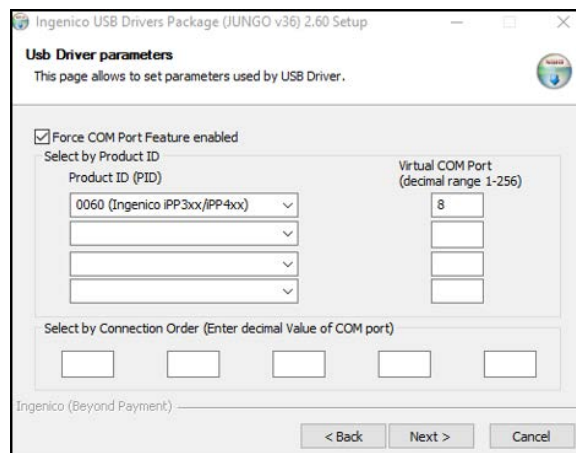
Figure 13 USB Driver Parameters

11. Select **Force COM Port Feature enabled**. (Required)

12. Type the **Product ID**, available on the back of the device. (Required)

13. Type the **Virtual COM Port**. (Required) The system defaults to '8.'

14. Repeat **steps 12 and 13** if you have two PIN pad devices attached to one terminal.
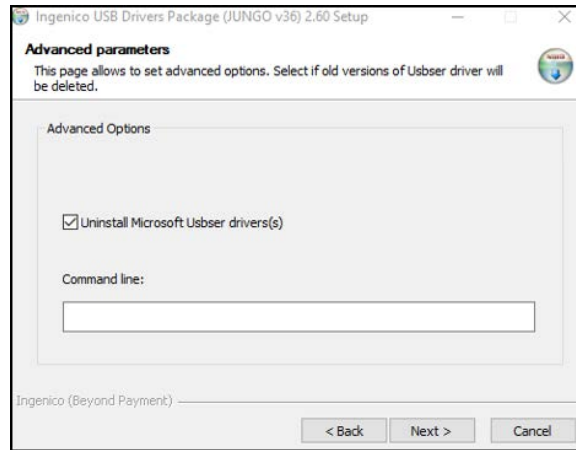
Figure 14 Advance Parameters

15. Select **Uninstall Microsoft Usbser drivers(s)** and click **Next**. (Recommended)
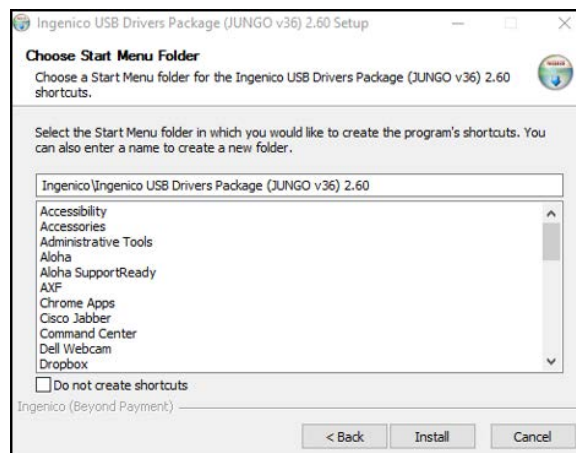
Figure 15 Choose Start Menu Folder

16. Select a **Start Menu** folder into which to create the program's shortcuts, or leave the **current selection** as the default location.

17. Click **Install**.
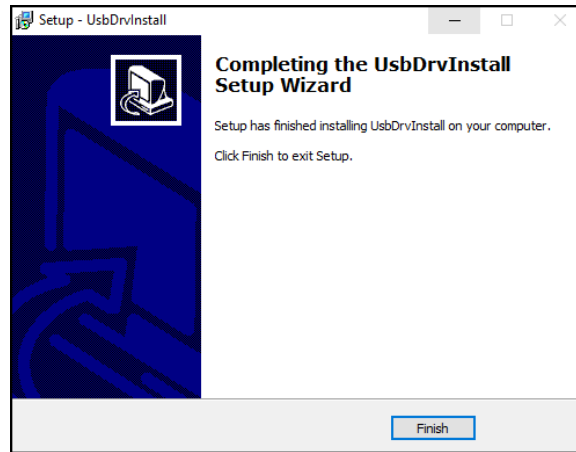
Figure 16 Setup Complete

18. Click **Finish** to exit the Setup wizard.

Attaching the Ingenico iPP320 PIN pad device to a terminal

Attach the Ingenico iPP320 PIN Pad Device to the terminal.

Figure 17 Attaching the PIN Pad Device to a Terminal

If you are using only one PIN pad device per POS terminal, you can use a serial cable. If you are using two PIN pad devices per POS terminal, you must use a USB converter cable.

Locating Ingenico iPP320 serial numbers

Figure 18 Serial Numbers

The Ingenico iPP320 serial numbers are located on the back of each PIN pad device.
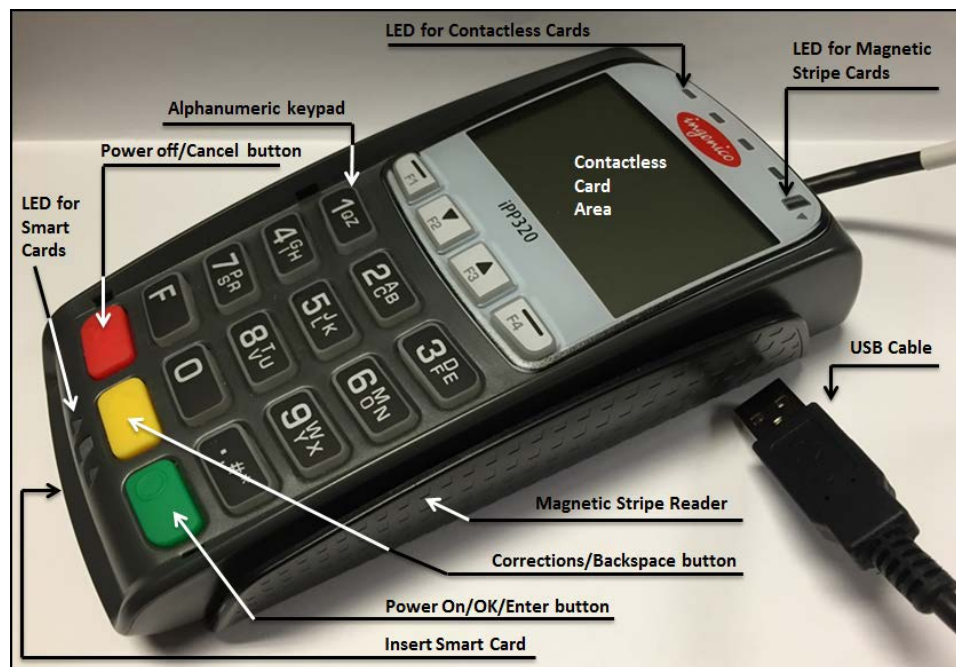
Figure 19 Ingenico iPP320 PIN Pad Device

Initializing the Ingenico iPP320 device

Moneris requires an initialization event of every PIN pad. The event occurs on the first transaction only.

- If using two PIN pad devices per terminal, the POS terminal allows both initializations at the same time.
- The initialization process lasts two to four minutes.
- The initialization process must run while in 'online mode,' as it requires a response code from Moneris.

Configuring EMV Moneris

To configure EMV, access either Aloha Manager or Aloha Configuration Center (CFC) and perform several functions, such as configure the Moneris processor in EDC, enable Chip and Pin functionality, and more.

This section details the configuration requirements within Aloha EDC and Aloha POS for EMV Moneris. If you are an experienced user, refer to Procedures at a Glance for abbreviated steps. If you prefer more detail, continue reading this document.

EMV Moneris Procedures at a Glance:	
If you are viewing this document using Adobe Acrobat Reader, click each link for detailed information regarding the task.	
1.	Access **Maintenance > Electronic Draft Capture > Processor** and configure the Moneris processor, complete with unique merchant ID numbers and a BOH terminal ID number. See page 19.
2.	Access **Maintenance > Electronic Draft Capture > Cards** to assign the appropriate payment cards to the Moneris processor. See page 22.
3.	Access **Maintenance > Business > Store > Store Settings** tab **> Credit Card** group **> EDC Setup** group bar to enable the Chip and PIN feature for EDC and designate Moneris as the 'EMV processor' to force chip-enabled cards to be read using a PIN pad device. See page 23.
4.	Access **Maintenance > Business > Store > Store Settings** tab **> Credit Card** group **> Voucher print settings** group bar to configure the voucher requirements for Moneris. You can also combine the first voucher with the guest check, to save paper. See page 25.
5.	Access **Maintenance > Payments > Tenders** to create a tender for each PIN pad device. See page 26.
6.	Access **Maintenance > Screen Designer > Quick Service Screen Designer** to create tender buttons, such as 'PIN Pad1' and 'PIN Pad 2.' (Required for Quick Service only) See page 28.
7.	Clear 'Wait for credit authorization' in **Maintenance > System Settings > Revenue Center** to allow you to start a new guest check without waiting for authorization for the current guest check. See page 30.
8.	Access **Maintenance > Hardware > Terminals** to assign up to two PIN pad devices to a FOH terminal. See page 31.
9.	Access **Maintenance > Labor > Pos Access Levels** to provide the ability to slide an EMV-enabled card on the POS terminal MSR. (Optional). See page 33.
10.	Access **Utilities > POS > Refresh POS & All Installed Products** to refresh your POS system and stop and start EDC processing. See page 34.

Configuring the Moneris processor

As of this writing, Elavon and Moneris are the only processors supporting the EMV payment technology, and it is only supported in Canada. To accept the Moneris type of payment card, you must reach out to Moneris and obtain a unique terminal ID for the BOH file server and each Ingenico iPP320 PIN pad device in the network.

To configure the Moneris processor:

1. Select **Maintenance > Electronic Draft Capture > Processor**.

2. Select **Moneris** from the drop-down list, or click the **New** drop-down arrow, select **Moneris** as the owner, and click **OK**.

Figure 20 Processor Tab

3. If this is a new processor, accept the **system assigned number** or click the **ellipsis button (…)** next to 'Number' to display the Number Assignment dialog box, from which you can choose an **alternate number**.

4. Under the 'Moneris' group bar, type the **unique merchant ID provided by the processor**.

5. Type the **unique terminal ID provided by the processor** for your BOH file server in 'BOH terminal ID.' This step is mandatory.

6. Under the 'SSL' group bar, type the **URL provided by the processor**. For example, 'ipgt.moneris.com.'

7. Select the **Options** tab.
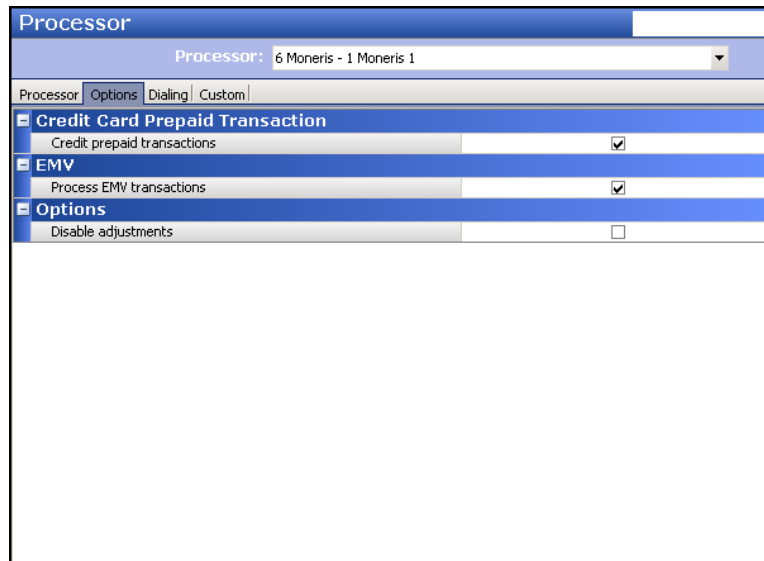
Figure 21 Options Tab

8. Under the 'EMV' group bar, select **Process EMV transactions**.

9. Under the 'Options' group bar, select **Disable adjustments** to prevent an employee from adjusting a credit card payment, once the payment has processed. Use this feature in conjunction with **Maintenance > Business > Store > Store Settings** tab **> Credit Card** group **> EDC Setup** group bar **> Disable credit card adjustments** to prevent adjustments.

If you select both 'Disable adjustments' in EDC and 'Disable credit card adjustments' in the POS, the system prevents an employee from adjusting a processed credit card payment.

If you select 'Disable adjustments' in EDC and clear 'Disable credit card adjustments' in the POS, the employee can adjust the processed credit card payment; however, EDC stops the transaction and an 'Adjustments were disabled at the time of this transaction' error message appears.

If you clear 'Disable adjustments' in EDC and select 'Disable credit card adjustments' in the POS, the FOH prevents the employee from adjusting the processed credit card payment.

10. Select the **Dialing** tab.

Figure 22 Dialing Tab

11. Under the 'Phone Numbers' group bar, type the **phone number** used for authorizations.

12. Type the **phone number** used for settlements.

13. Click **Save** and exit the **Processor** function.

Configuring payment cards for use with Moneris

You must also assign the appropriate payments cards to the Moneris processor.

1. Select **Maintenance > Electronic Draft Capture > Cards**.

Figure 23 Configuring Cards to Use with Moneris

2. Under the 'Common Credit Cards' group bar, select **Moneris** for each credit card type that will use the Moneris processor.

3. Under the 'Debit Cards' group bar, select **Moneris** from the 'Canadian Debit' drop-down list.
   Note: Selecting 'Moneris' as the Canadian Debit processor disables the US Debit option.

4. Under the 'Other Cards' group bar, select **Moneris** from the 'Chip 'N Pin' drop-down list.

5. Click **Save** and exit the **Cards** function.

Enabling Chip and PIN

You must enable Chip and PIN in the Aloha POS system to use chip-based technology so you can accept credit cards using EMV Moneris.

1. Select **Maintenance > Business > Store**.

2. Select the **Store Settings** tab.

3. Select the **Credit Card** group located at the bottom of the screen.
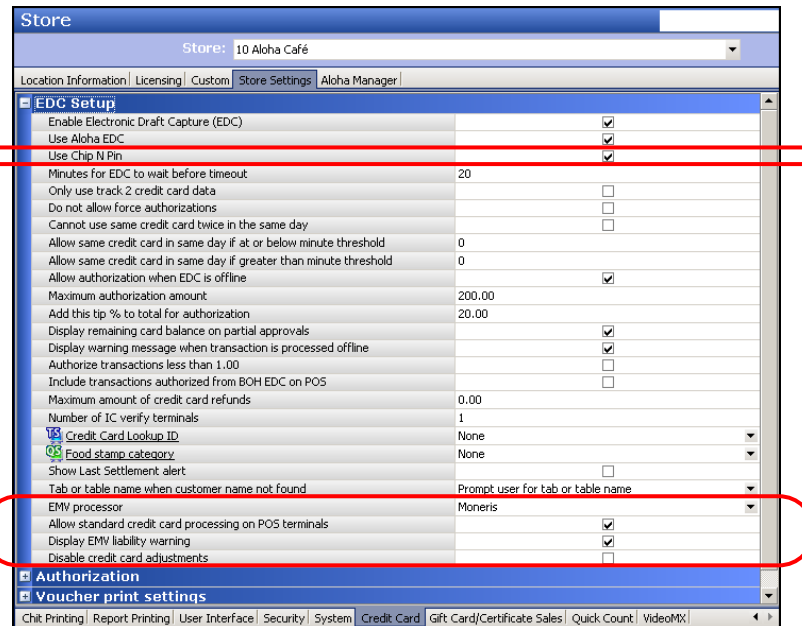
Figure 24 Store Settings Tab - Credit Card Group

4. Under the 'EDC Setup' group bar, select **Use Chip N Pin** to enable the Chip and PIN functionality for Aloha EDC.

5. Select **Moneris** from the 'EMV processor' drop-down list to force employees and guests to insert or slide chip-enabled cards into the PIN pad device to complete a transaction. When you select Moneris as the EMV processor, additional options appear.

6. Select **Allow standard credit card processing on POS terminals** to allow employees and guests to slide a chip-enabled card on a magnetic stripe reader (MSR) or enter the card number manually on the FOH only as a backup method. Selecting this option may impede EMV functionality; however, if you do, you have the choice of having the FOH display an EMV liability warning message.

7. Select **Display EMV liability warning** to enable the alert, 'Processing credit cards at this POS terminal could result in liabilities and fees due to EMV requirements. Would you like to proceed?' on the FOH. (Recommended)

8. Select **Disable credit card adjustments** to prevent credit card adjustments after the payment has processed. An error message appears if there is an attempt to adjust the payment, and the

Adjust and Adjust Tips buttons are not available on the Tender screen. Use this feature in conjunction with **Maintenance > Electronic Draft Capture > Processor > Options** tab **> Options** group bar **> Disable adjustments.**

If you select both 'Disable credit card adjustments' in the POS and 'Disable adjustments' in EDC, the system prevents an employee from adjusting a processed credit card payment.

If you select 'Disable credit card adjustments' in the POS and clear 'Disable adjustments' in EDC, the FOH prevents the employee from adjusting the processed credit card payment.

If you clear 'Disable credit card adjustments' in the POS and select 'Disable adjustments' in EDC, the employee can adjust the processed credit card payment; however, EDC stops the transaction and an 'Adjustments were disabled at the time of this transaction' error message appears in EDC.

9. Click **Save** and continue to the **next procedure**.

Enabling voucher requirements for Moneris

Moneris has specific requirements that must appear on the voucher. This procedure is mandatory.

1. Select **Maintenance > Business > Store.**
2. Select the **Store Settings** tab.
3. Select the **Credit Card** group located at the bottom of the screen.
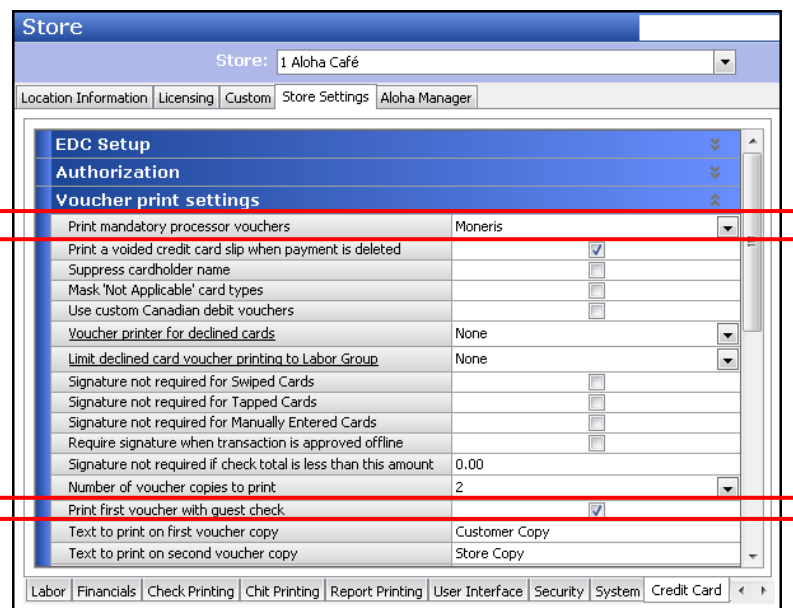
Figure 25 Voucher Print Settings Group Bar

4. Under the 'Voucher print settings' group bar, select **Moneris** from the 'Print mandatory processor vouchers' drop-down list.

5. Select **Print first voucher with guest check** to combine the customer voucher with the guest check, saving paper. (Optional)

6. Click **Save** and exit the **Store** function.

Creating a tender for each PIN pad device

The Ingenico PIN pad device can read a chip-enabled card, a magnetic stripe card, and a contactless card, and has the ability to detect the card type for you. In a fast-paced environment, it is possible to connect two of these devices to a single POS terminal and use the 'slide and go' environment to process a payment from one guest on the first PIN pad device while processing a payment from another guest on the second PIN pad device. Instead of the cashier touching a specific tender type on the Tender screen, such as MasterCard or Visa, you display two buttons on the Tender screen, one for each PIN pad device. The cashier alternately selects between the two buttons based on the PIN pad device that is available for processing a payment.

SCENARIO: You work as a cashier in a fast-paced environment in which you have a line of guests waiting to pay. Enter the first order and touch PIN Pad #1 on the Tender screen to initiate payment on the primary PIN pad device. While the first guest is responding to the prompts, enter the next order and touch PIN Pad #2 on the Tender screen to initiate payment on the secondary PIN pad device.

1. Select **Maintenance > Payments > Tenders**.

2. Click the **New** drop-down arrow, select **Credit Card** and click **OK**.

Figure 26 Tenders - Tenders Tab

3. Under the 'Settings' group bar, accept the **system assigned number** or click the **ellipsis button (...)** next to 'Number' to display the Number Assignment dialog box, from which you can choose an **alternate number**.

4. Type a **name** for the primary PIN pad device, such as 'PIN Pad #1.'

5. If using Table Service, click the **ellipsis (...)** to display the 'Select New Button Position' dialog box and select an available position for the PIN pad device on the Tender screen, or select **First available button position** to assign the device to the first available button on the screen. For Quick Service, access Quick Service Screen Designer to add a button for each PIN pad device to the panel currently used for tendering. See <u>"Creating a tender button for each PIN pad device (QS only)" on page 28</u>.

6. Select **Can refund**. (Required)

7. Under the 'Tips' group bar, select **Allow tips** if you allow tips for this tender.

8. Configure the **remaining options** as normal.

9. Select the **Type** tab.

Figure 27 Tenders - Type Tab

10. Under the 'Type settings' group bar, select **Not Applicable** as the credit card provider. (Required) A 'Not Applicable' tender alerts EDC to handle the transaction outside the normal process, send the amount due to the PIN pad device, and prompt the guest through the payment process.

11. Select **Primary PIN pad** from the 'Prompt for payment using the following PIN pad' drop-down list.

![NCR VOYIX]

12. Select the **Authorization** tab.

Figure 28 Tenders - Authorization Tab

13. Select **Require authorization** to display additional options and to allow use with the Ingenico iPP320 PIN pad device. (Required)

14. Select **Print on check** to print the authorization code on the guest check. (Required)

15. Select **Authorize using EDC** to use Aloha EDC for credit card authorization. (Required)

16. Select **Allow pre-auth with EDC** to use Aloha EDC for credit card pre-authorization. (Required)

17. Click **Save**.

18. If using a second PIN pad device, repeat this **procedure**. When configuring the **Type** tab, select **Secondary PIN pad** from the 'Prompt for payment using the following PIN pad' drop-down list.

19. Exit the **Tenders** function.

> 📖 **Reference**
>
> Refer to the [Credit Card Lookup in Quick Service Feature Focus Guide - HKS336](#) for more information on 'Slide and Go' and more.

Creating a tender button for each PIN pad device (QS only)

For Aloha Quick Service operations, you must add a button to the Tender screen for each PIN pad device. For Table Service operations, the system adds the button for you based on the button configuration of the PIN pad device in the Tenders function.

1. Select **Maintenance > Screen Designer > Quick Service Screen Designer**.

2. Select **Work with Panels**.

3. Select **Panel > Open Panel**, select a **panel** to edit, such as the Tender panel, and click **OK**.

4. Select an **available button** or create a **new button**. The Properties dialog box appears.
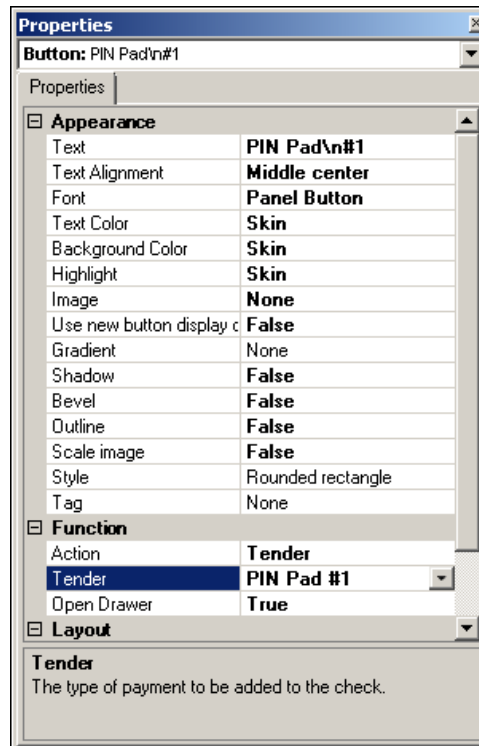
Figure 29 Properties Dialog Box

5. Under the 'Function' group bar, select **Tender** from the 'Action' drop-down list.

6. Select the **primary PIN pad** from the 'Tender' drop-down list.

7. Select **True** or **False** from the 'Open Drawer' drop-down list, depending on your business needs.

8. Under the 'Appearance' group bar, type a **name** for the button, such as PIN Pad\n#1.' To display text on multiple lines, insert '\n' without spaces for line breaks.

9. Configure the **remaining options** as you would for any other button.

10. Repeat this procedure for a **second PIN pad tender button**, if you have a second iPP320 PIN Pad device attached to the terminal.

11. Select **Panel > Save Panel**.

12. Select **File > Exit** to exit **Quick Service Screen Designer**.

Bypassing the wait time for PIN pad authorization in Quick Service

In a fast-paced environment, it is possible to connect two PIN pad devices to a single POS terminal and use the 'slide and go' environment to process a payment from on guest on the first PIN pad device while processing a payment from another guest on the second PIN pad device. In order to bypass the wait time for one PIN pad device to provide authorization and complete the transaction, clear the 'Wait for credit authorization' feature found in Revenue Center.

To bypass the wait time for PIN pad authorization in Quick Service:

1. Select **Maintenance > System Settings > Revenue Center**.
2. Select the **revenue center** from the drop-down list.
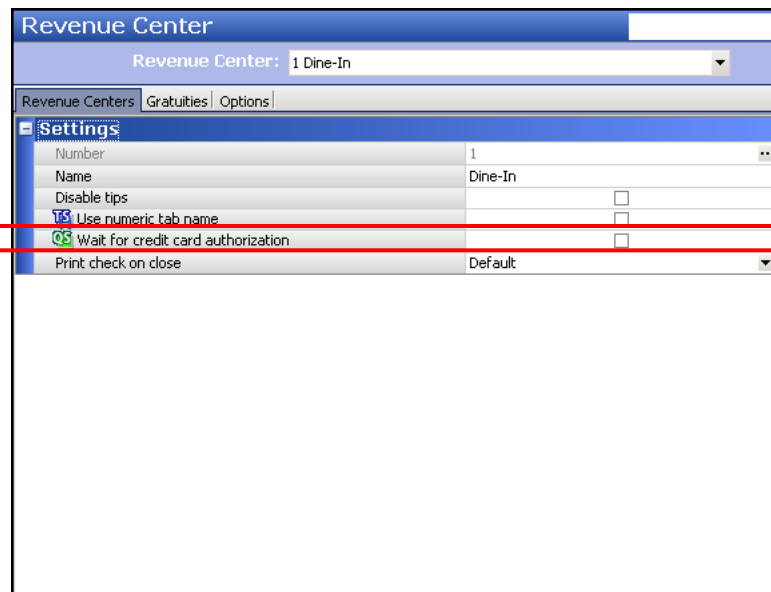
Figure 30 Revenue Center

3. Clear **Wait for credit card authorization** to continue to the next transaction.
4. Click **Save** and exit **Revenue Center.**

Assigning a PIN pad device to a POS terminal

1. Select **Maintenance > Hardware > Terminals**.

2. Select the **POS terminal** to which to assign a PIN pad device from the 'Terminal' drop-down list.

3. Select the **Output Devices** tab.

Figure 31 Terminals - Output Devices Tab

4. Under the 'PIN pad' group bar, select **Ingenico IPP320**. Additional options appear.

5. Select the **COM port** to which you attached the first PIN pad device from the 'Port' drop-down list. For example, 'COM1.'

6. Type the **unique terminal ID** to assign to the first PIN pad device. This is mandatory. Contact the processor for the unique terminal ID.

7. Select **Ingenico IPP320** from the 'Secondary PIN pad' drop-down list, if using two PIN pad devices per POS terminal. Additional options appear.

8. Select the **COM port** to which you attached the second PIN pad device from the 'Secondary port' drop-down list. For example, 'COM2.'

9. Type the **unique terminal ID** to assign to the second PIN pad device. This is mandatory. Contact the processor for the unique terminal ID.

10. Click the **EDC Settings** tab.
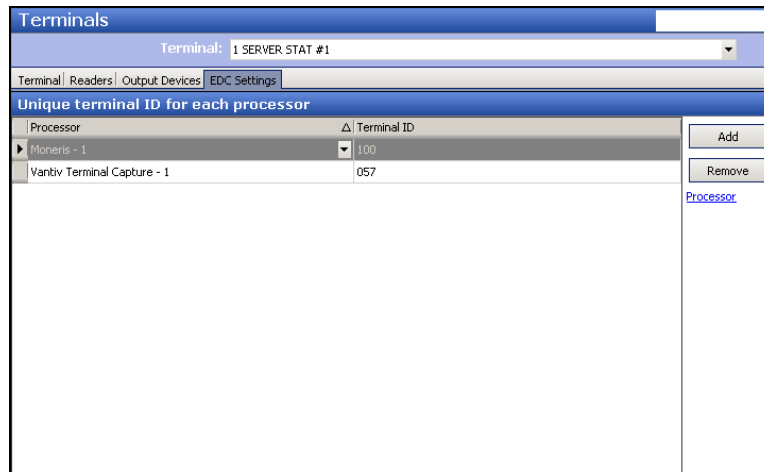
Figure 32 Terminals - EDC Settings Tab

11. Click **Add**.

12. Select **Moneris** from the 'Processor' drop-down list.

13. Type the **unique terminal ID** obtained from the processor for this POS terminal.

14. Select **another processor** from the 'Processor' drop-down list, if necessary. ***Note:*** You cannot select Moneris for the secondary processor.

15. Type the **unique terminal ID** either provided by the processor or assigned by you.

16. Click **Save** and exit the **Terminals** function.

Overriding EMV verifications

The POS offers a POS access level to allow merchants to slide EMV-enabled cards through an MSR on the POS terminal, but only as a backup and optional solution. Enable this feature based on your business needs.

1. Select **Maintenance > Labor > Pos Access Levels**.
2. Select the **access level** from the POS Access Level drop-down list.
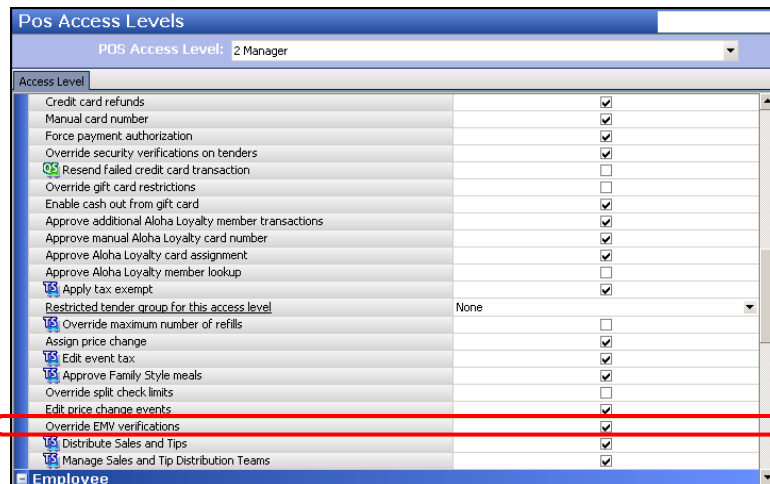
Figure 33 POS Access Levels

3. Under the 'Financial' group bar, select **Override EMV verifications** to allow employees assigned this access level to slide the EMV-enabled card through an MSR on the FOH only as a backup and optional solution.
4. Click **Save**.
5. Repeat this **procedure** for any other access level requiring the ability to slide an EMV-enabled card through the MSR on the POS terminal.
6. Exit the **Pos Access Levels** function.

Refreshing the data

Once you configure the necessary features for EMV, you must refresh the Aloha POS system, then stop, and restart EDC Service (EDCSvr).

> 💡 **Tip**
>
> If you make any changes to the wireless PIN pad device settings, such as changing the IP address or adding an additional wireless PIN pad device, you must (1) refresh the Aloha POS and All Installed Products, and (2) stop the 'POS processing' in Aloha EDC, and then restart it.

Select **Utilities > POS > Refresh POS & All Installed Products** to transfer the new information to the FOH terminals, or wait for the End-of-Day (EOD) process to accomplish the data refresh for you. *Note:* If you run the refresh prior to the EOD process, select 'Automatically restart all POS terminals' and click OK to continue. After the data refresh is complete, all new settings become operational across the Aloha network.

> ⚠️ **Caution**
>
> Refresh data with caution and never during peak hours of operation. All FOH terminals reboot during a refresh and are down for a short period of time.

Go to Windows Services, select EDC Service to stop and then restart. PIN pads obtain proper configuration.

Using Moneris and the PIN pad device

The magnetic stripe reader on a smart card stores data that allows the card to be read by the MSR or inserted for chip processing. The Ingenico iPP320 PIN pad device allows your guest to slide, tap or insert the chip-enabled card.

Getting started

As the guest makes selections, the Ingenico iPP320 PIN pad device auto-advances to the next screen.

1. Enter the **items** on the front-of-house (FOH) terminal.

2. Touch the **PIN Pad #1 tender** to initiate payment.
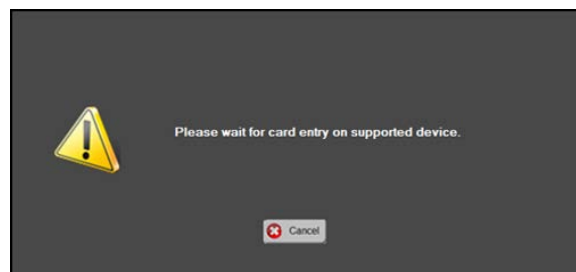
Figure 34 Wait for Card Entry Message on FOH

The 'Please wait for card entry on supported device' message appears on the FOH. If you touch **Cancel**, the transaction cancels and the POS system returns to the on-screen guest check.
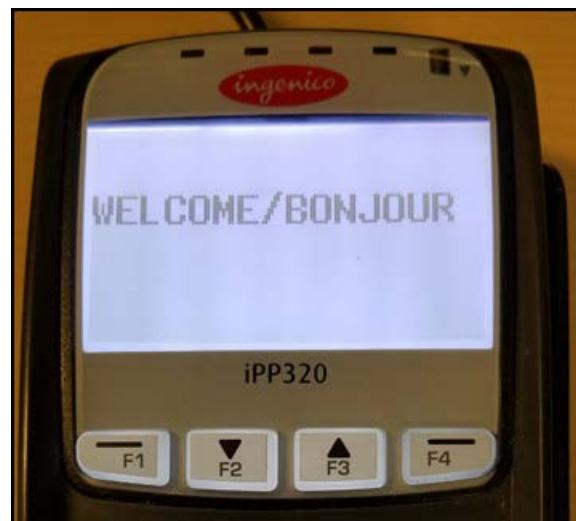
Figure 35 Welcome Screen

The PIN pad device initializes and the Welcome screen appears.
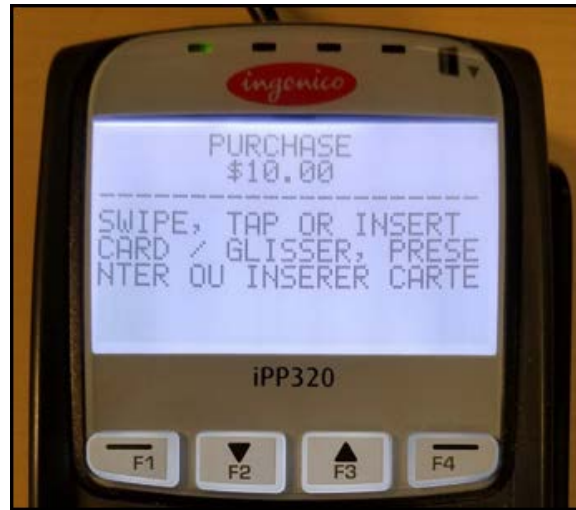
Figure 36 Amount Appears With Guest Instructions

3. The guest inserts the **payment card** into the Ingenico iPP320. The PIN pad device confirms the brand of the card. The total purchase amount appears.

Figure 37 Purchase Approval Screen

4. The guest presses **OK** to approve the purchase.

NCR V:·:YIX

35
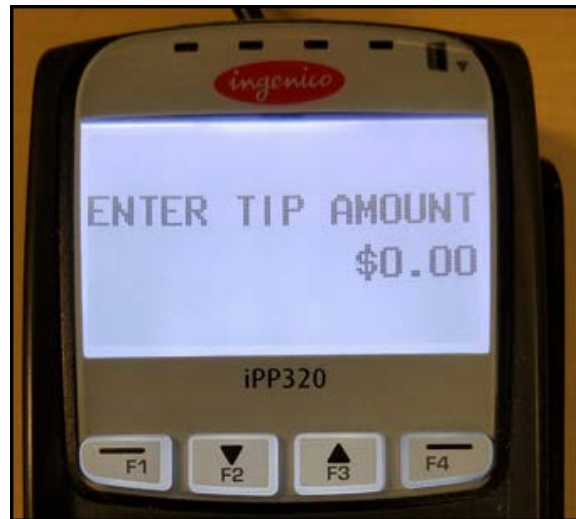
Figure 38 Enter Tip Amount Screen

5. If desired, using the keypad, the guest enters a **tip amount**, and presses **OK**. Note: The guest must include a tip while the card remains in the PIN pad device; card adjustments cannot be made once the card is removed.

6. The guest presses **OK** to approve the **total amount**.

Figure 39 Enter Tip Screen

7. The guest enters the **PIN** and presses **OK**. The 'Please Wait, Do Not Remove Card' message appears while the device sends the transaction.

Figure 40 Transaction Complete

'Approved' appears on the Ingenico iPP320 PIN pad device, and the device prompts the guest to remove the card.

8. The guest removes the **card** from the PIN pad device.

Adding a tip

A guest can add a tip to the check using the PIN pad device during the prompts if the PIN pad tender is configured for tips.

Explaining PIN pad voucher requirements

EMV and Moneris have specific requirements for vouchers. To meet these requirements, the voucher prints the required fields in English or French, based on the language code on the card being used. If a preferred language is not read by the device, the voucher prints in English.

Information provided on the voucher differentiates between transactions performed on the Ingenico iPP320 PIN pad device (contact, contactless, MSR) and those allowed on the POS terminal (MSR and manual card entry). Transactions using the PIN pad device print the required EMV information on the voucher.

Vouchers for Ingenico iPP320 PIN pad devices

If the guest inserts, taps, or slides a chip-enabled card using the magnetic stripe reader (MSR) on the Ingenico iPP320 PIN pad, the voucher contains the required EMV tag lines. See the examples provided below.

If the PIN pad device reads the language code of the card as English, the voucher appears as:

Figure 41 Purchase with Tip - English

If the PIN pad device reads the language code of the card as French, the voucher appears as:

Aloha Café
943, rue Sainte-Anne
Québec, QC
G1R 3X2
438-555-5555

Serveur: Elliot		DOB: 07/07/2015
3:04 PM		07/07/2015
Table 5/1		1/10001

ACHAT

MasterCard
N. DeCarte: xxxxxxxxxxx1004
Autorisation: 12345678
Reference:550001350010010010-**S**

L111111 or L222222
AAAAAAAAAAAAAAAAAAAAAAAAAAAA
FTFTFTFTFT 1234

Refusee par la carte – 990/Carte retiree -991
Verifiee par NIP
Carte a puce glissee/tapee
Defaillance carte a puce

YY Approuvee – Merci XXX

Montant: $17.00

+ Pourboire : $3.00

= Total: $20.00

Maintenant, ouvrez pour le petit déjeuner!

Le titulaire versera ce montant a l'emetteur
conformement au contrat adherent

X _____

Signature

IMPORTANT! Conserver cette copie pour vos dossiers

Copie du Detaillant

Labels (left side):
- Numéro d'autorisation: Ce nombre ne imprime pas si la carte est refusée.
- Résultats de la vérification Terminal (TVR), suivie par l'information Transaction Status (STI)
- Indicateur PIN Entry, le cas échéant. Imprime sur Merchant Copy seulement.
- Dysfonctionnement de la carte à puce, le cas échéant. Imprime sur Merchant Copy seulement.
- L'accord du titulaire de carte obligatoire Moneris; gravures sur Merchant Copy seulement.

Labels (right side):
- Type de transaction: Achat, remboursement, correction d'achat, remboursement correction, de pré-autorisation, achèvement.
- Numéro Transaction de référence suivi par la méthode d'entrée: S, M, C, T, H ou F.
- EMV ID d'application.
- EMV message d'inversion, le cas échéant.
- Un message de repli, le cas échéant.
- Code ISO de réponse (XX), suivi par les résultats: Approbation / Décline, suivi par le code de réponse Moneris (YYY).
- La déclaration Moneris obligatoire de conservation; gravures sur client copier seulement.

Figure 42 Purchase with Tip - French

Vouchers for MSR on POS terminal

If the PIN pad device fails to read the card chip and the magnetic stripe reader cannot read the magnetic stripe of the card, you can slide the card using the magnetic stripe reader on the POS terminal if you have the appropriate access level. Because the POS terminal reads the card, the vouchers do not contain the EMV tag lines.

Examples provided below show vouchers in English and French. If the PIN pad device reads the language code of the card as English, the voucher appears as:
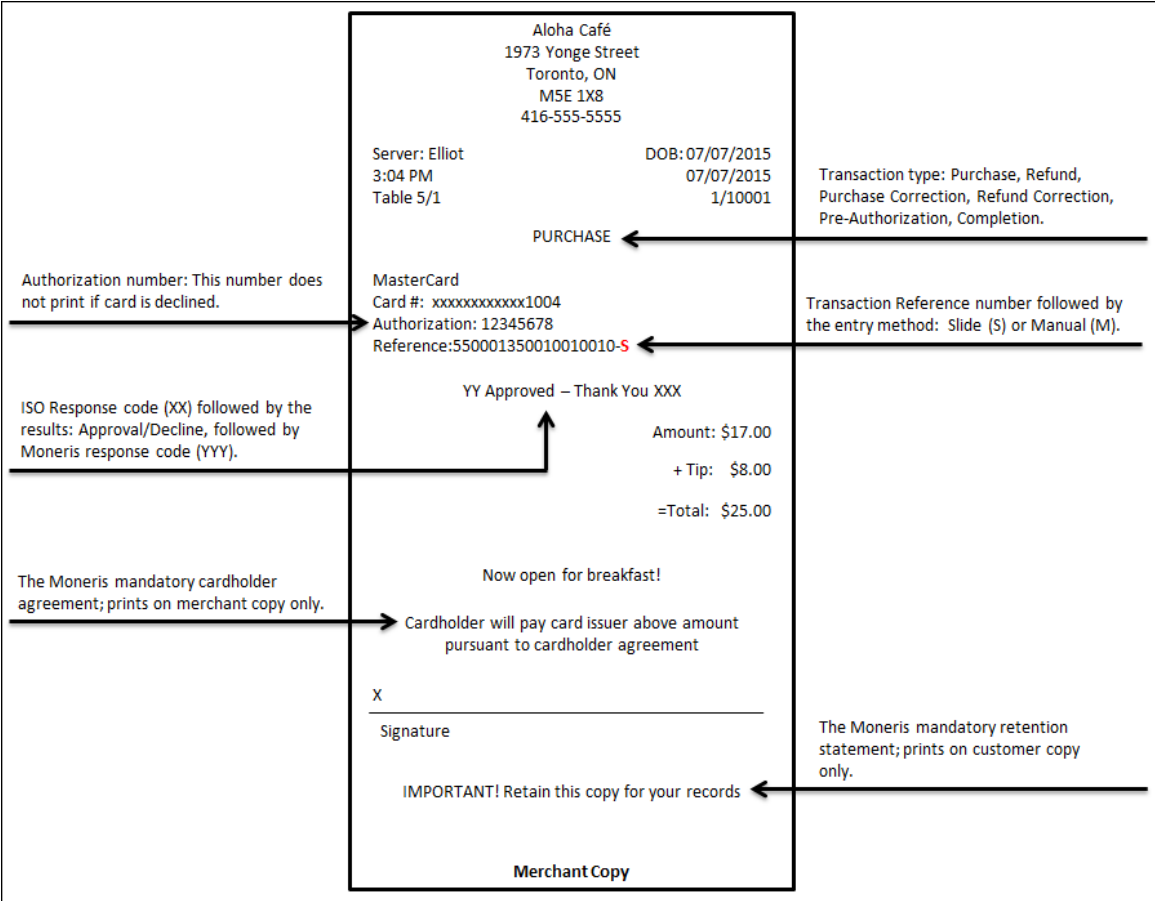
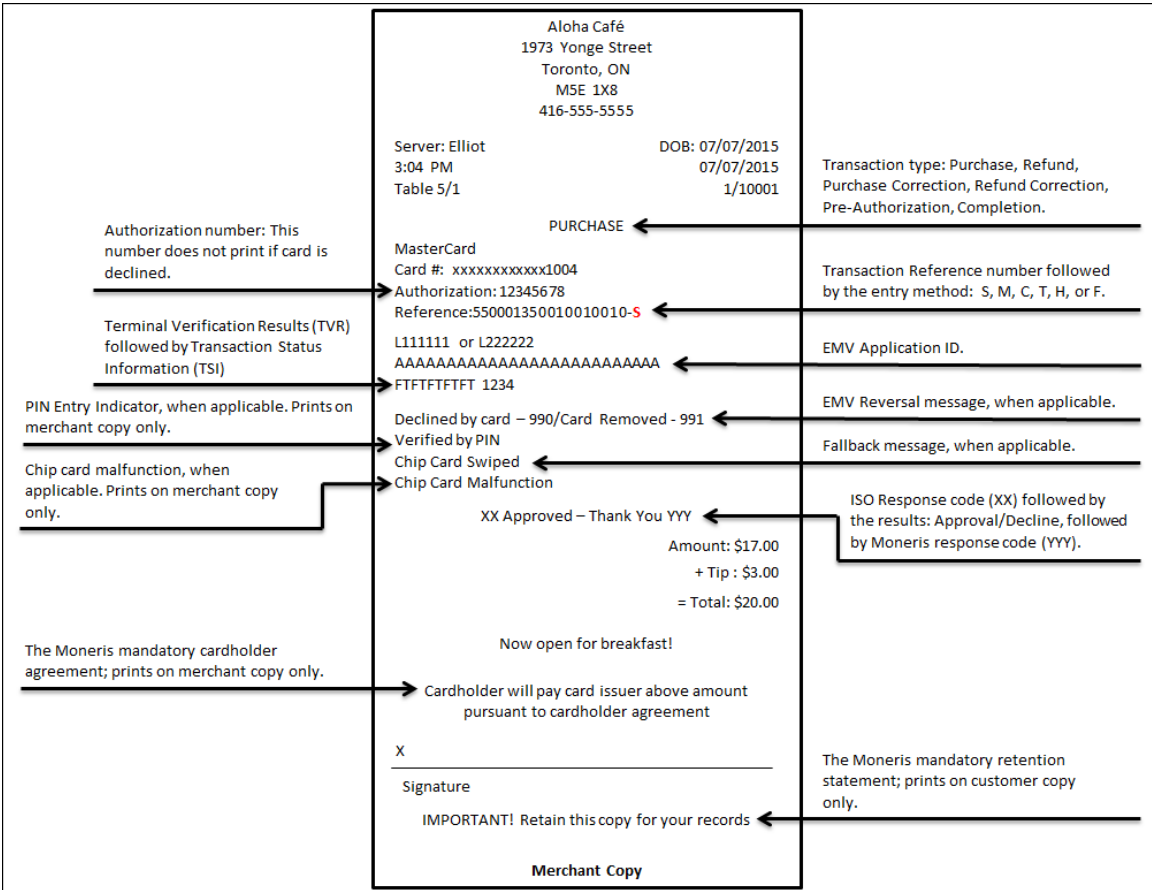Figure 43 Purchase with Tip - English

If the PIN pad device reads the language code of the card as French, the voucher appears as:
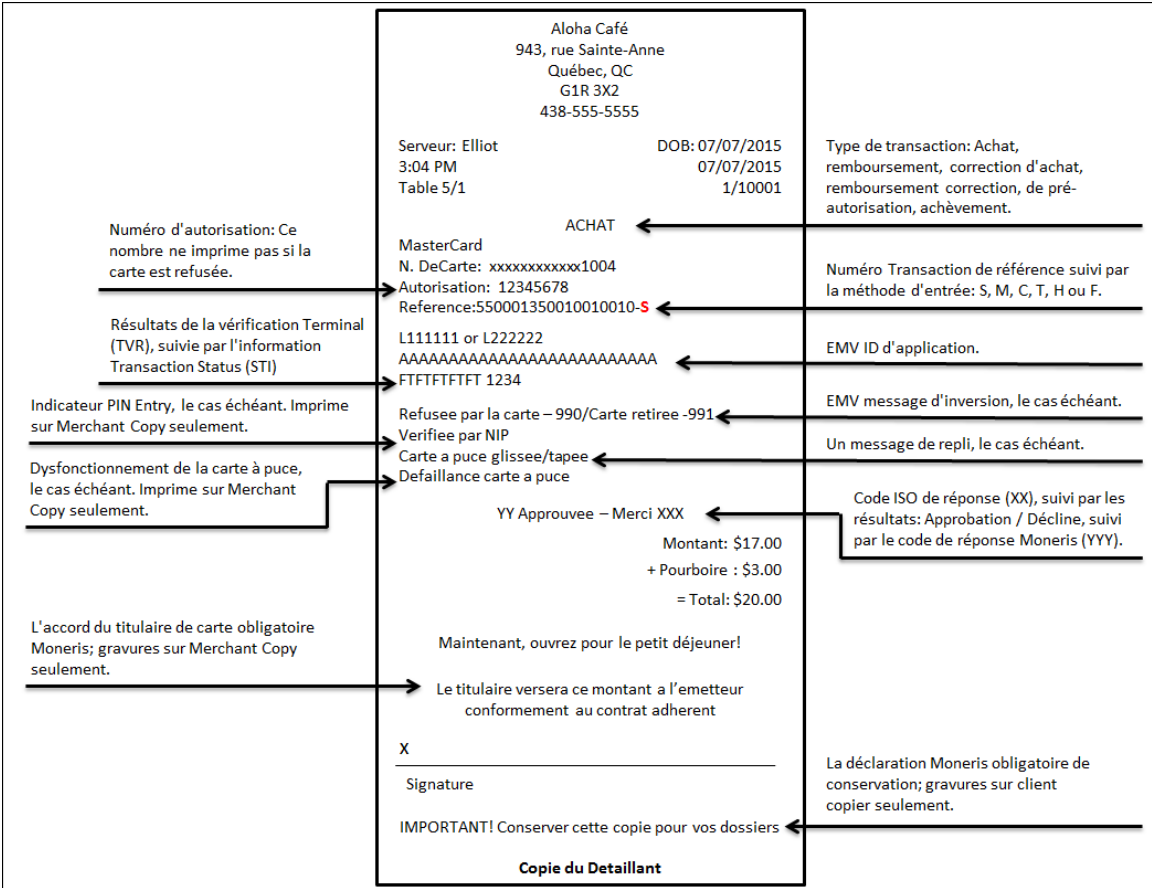

Numéro d'autorisation: Ce nombre ne imprime pas si la carte est refusée.

Type de transaction: Achat, remboursement, correction d'achat, remboursement correction, de pré-autorisation, achèvement.

Numéro Transaction de référence suivi par la méthode d'entrée: S, M, C, T, H ou F.

Code ISO de réponse (XX), suivi par les résultats: Approbation / Décline, suivi par le code de réponse Moneris (YYY).

L'accord du titulaire de carte obligatoire Moneris; gravures sur Merchant Copy seulement.

La déclaration Moneris obligatoire de conservation; gravures sur client copier seulement.

```
                    Aloha Café
                943, rue Sainte-Anne
                    Québec, QC
                     G1R 3X2
                   438-555-5555

Serveur: Elliot                    DOB: 07/07/2015
3:04 PM                               07/07/2015
Table 5/1                                 1/10001
                      ACHAT

MasterCard
N. De Carte: xxxxxxxxxxx1004
Autorisation: 12345678
Reference:550001350010010010-S

           YY  Approuvee  –  Merci XXX

                    Montant: $17.00

                  + Pourboire:  $8.00

                     =Total:  $25.00


        Maintenant, ouvrez pour le petit déjeuner!

        Le titulaire versera ce montant a l'emetteur
              conformement au contrat adherent

  X _____

    Signature

  IMPORTANT! Conserver cette copie pour vos dossiers

                 Copie du Commercant
```

Figure 44 Purchase with Tip - French

Reporting Moneris

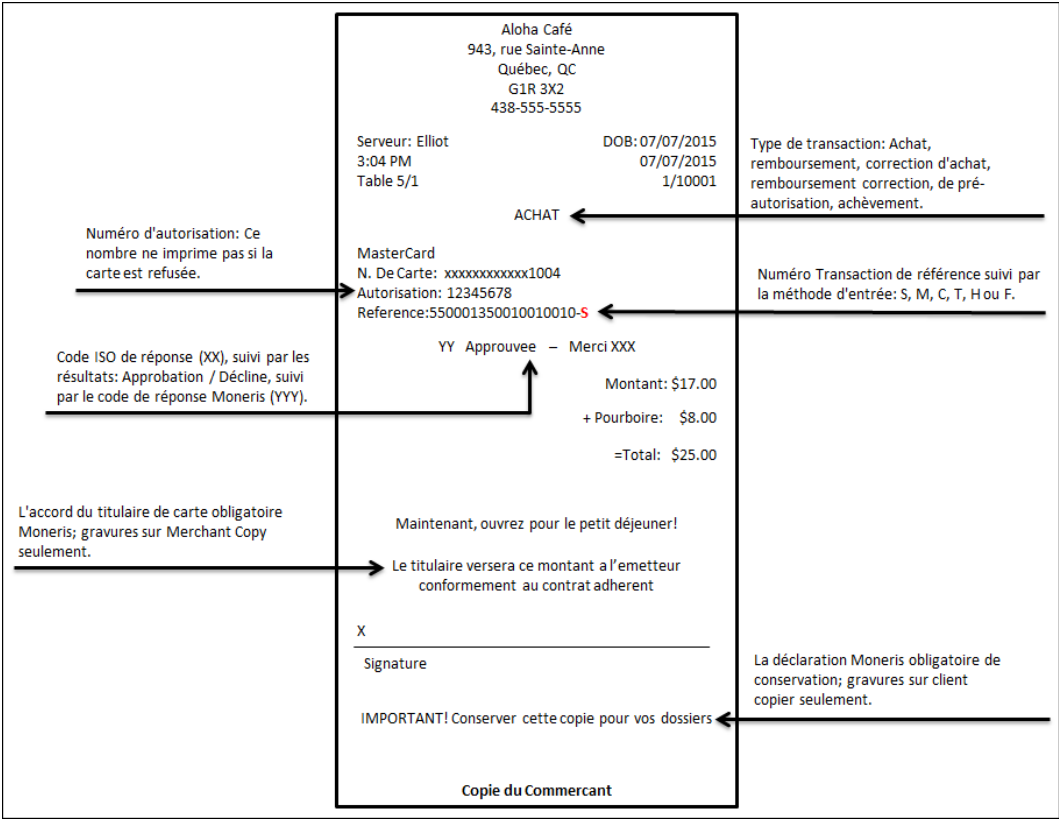Aloha EDC supplies four new indicators on the EDC Transaction and EDC Audit Transaction reports, including 'fallback' transactions. A fallback transaction occurs when a chip-enabled card is ultimately used by sliding the card on the MSR instead of inserting the card, or tapping the card on the PIN pad device.

The indicators appear to the right of the authorization code on the reports.

- 'E' appears if a guest inserts a chip-enabled card (contact transaction) into the iPP320 PIN pad device.

- 'ET' appears if a guest taps a chip-enabled card (contact-less transaction) on the iPP320 PIN pad device.

- 'ES' appears if a guest inserts a chip-enabled card, the PIN pad device is unable to read the chip, and you must slide the card using the MSR.

- 'EM' appears if a guest inserts a chip-enabled card, the PIN pad device is unable to read the chip, and you must manually enter the card number on the Front-of-House (FOH).

Figure 45 EDC Transaction Report Example

Troubleshooting Moneris

The following are error messages and troubleshooting tips when using Moneris and the Ingenico iPP320 PIN pad device.

FOH guest check error message

If you attempt to use a chip-enabled payment card, the following error message, 'Processor not configured,' appears on the FOH screen when Moneris is not configured in Maintenance > Electronic Draft Capture > Cards.

Figure 46 Processor Not Configured Error Message

PIN pad does not initialize after touching PIN pad #1 or PIN pad #2

If you touch either PIN Pad #1 or PIN Pad #2 (as the 'Not Applicable' tender) and the PIN pad does not initialize, verify that 'Use Chip N Pin' under the 'EDC Setup' group bar in the 'Credit Card' group is selected in Maintenance > Business > Store > Store Settings tab.

Transaction not approved

A 'Transaction Not Approved' error message appears on the voucher when you attempt a correction or void on a payment card that was not used originally. The guest must provide the same payment card originally authorized for purchase.

No EMV devices are configured for this tender error message
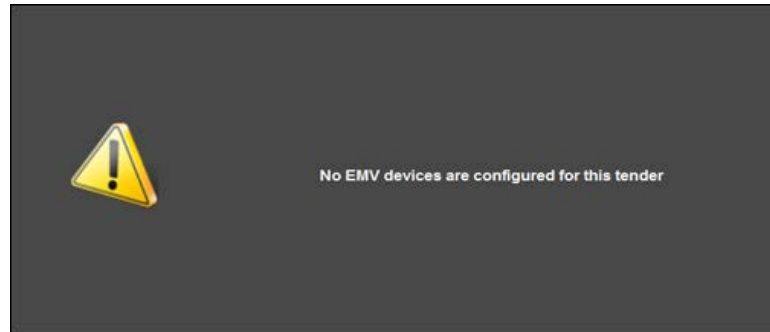
Figure 47 No EMV Devices Configure for This Tender Error Message

If 'Prompt for payment using the following PIN pad' is set to None under the 'Type settings' group bar, in Maintenance > Payments > Tenders > Type tab, the 'No EMV devices are configured for this tender' error message appears.

EMV devices not detected at this POS terminal
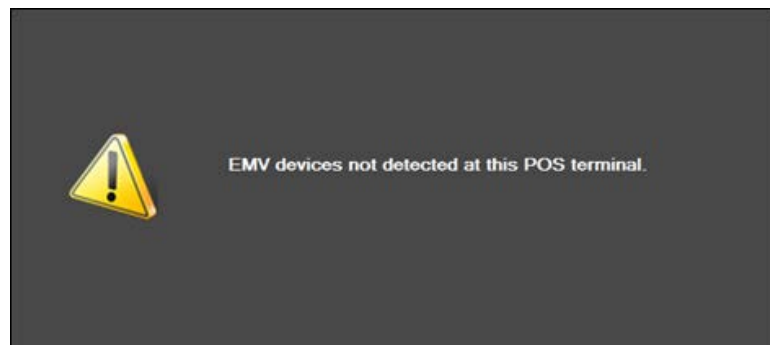
Figure 48 EMV Devices Not Detected At This POS Terminal Error Message

If 'Prompt for payment using the following PIN pad is set to PIN Pad #1 or PIN Pad #2 under the 'Type settings' group bar in Maintenance > Payments > Tenders > Type tab and the PIN pad is disconnected from the POS terminal (not due to hardware issues or any other type of malfunction), the 'EMV devices not detected at this POS terminal' error message appears.

If the PIN pad is connected and properly communicates with Aloha, the PIN pad prompts for payment and continues the transaction process.

EMV devices are not available at this time

If you touch a PIN pad tender and the PIN pad device is not available or in use, the 'Please wait. EMV devices are not available at this time' warning message appears.

Figure 49 Please Wait. EMV Devices Are Not Available... Error Message

You and the guest must wait until the PIN pad device becomes available to continue the transaction process.

Payment card entry not supported at this terminal

If you attempt to slide the payment card on the MSR or manually enter the credit card data and the 'Payment card entry not supported at this terminal' error message appears on the FOH, the guest must use the PIN pad device.
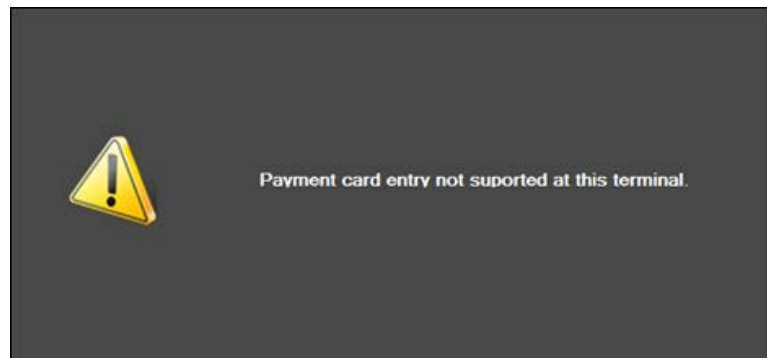
Figure 50 Payment Card Entry Not Supported Error Message

The warning message appears if:

If you clear 'Allow standard credit card processing on POS terminals' under the 'EDC Setup' group bar in the Credit Card group on the Store Settings tab in Maintenance > Business > Store.

-OR-

If you select 'Allow standard credit card processing on POS terminals' under the 'EDC Setup' group bar of the Credit Card group on the Store Settings tab in Maintenance > Business > Store, but you

clear 'Override EMV verifications' for the employee under the 'Financial' group bar in Maintenance > Labor > Pos Access Levels

Processing credit cards at this POS terminal could result...

If you select 'Allow standard credit card processing on POS terminals' and 'Display EMV liability warning' under the 'EDC Setup' group bar of the Credit Card group on the Store Settings tab in Maintenance > Business > Store > Store Settings tab, and you select the 'Override EMV verifications' access level, the 'Processing credit cards at this POS terminal could result in liabilities and fees due to EMV requirements. Would you like to proceed?' warning message appears.
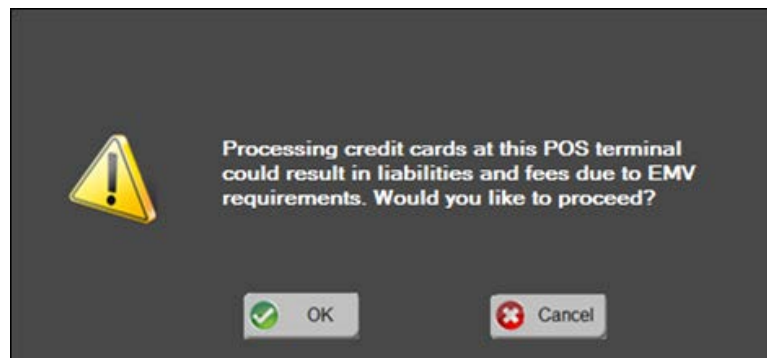
Figure 51 Processing Credit Cards At This Terminal… Error Message

To allow sliding the card or manually entering the card number, touch OK. The POS system prompts for the cardholder verification process, such as entering a ZIP code and/or the three-digit security code located on the back of the payment card, if properly configured.

If you touch cancel, the FOH returns to the guest check.

No EMV devices are configured for this POS terminal
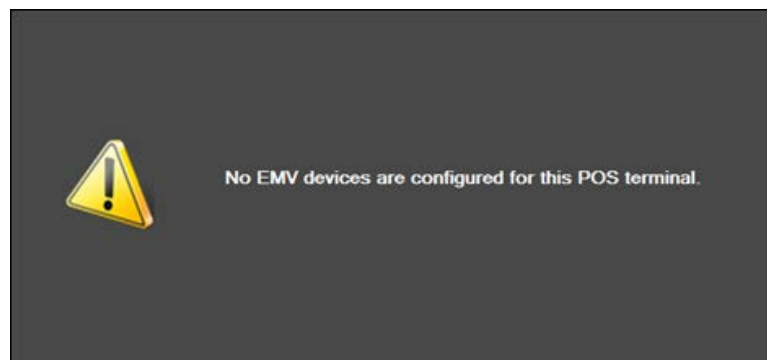
Figure 52 No EMV Devices are Configured for This POS Terminal

If you touch a PIN pad tender and the 'No EMV devices are configured for this POS terminal' error message appears on the FOH screen, you must configure a PIN pad device for the terminal.

Please wait for card entry on supported device

If you touch the PIN pad tender, enter the amount, and touch OK, the 'Please wait for card entry on supported device' alert message appears.
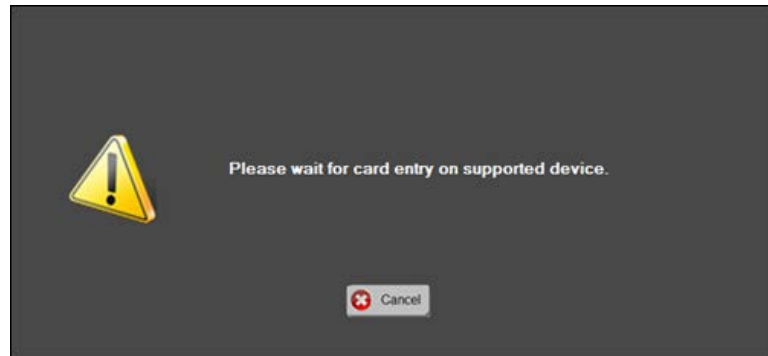
Figure 53 Please Wait for Card Entry on Supported Device Alert Message

The PIN pad must initialize, display the amount due, and then start the EMV prompts for the guest. If you touch Cancel, the screen returns to the guest check.

Moneris and offline transactions

Moneris does not allow offline transactions.

Appendix

This section provides detailed information regarding Address Verification System (AVS) and Card Validation response codes.

AVS response codes

To use the Address Verification feature, using the appropriate credit card tender, select 'Enter address verification code' and complete the options under the 'Address' group bar on the Security Verification tab in Maintenance > Payments > Tenders.

MasterCard Responses	
Value	**Description**
A	Address matches, postal code does not.
N	Neither address nor postal code match.
R	Retry, system unable to process.
S	AVS not currently supported.
U	No data from issuer/authorization system.
W	For U.S. addresses, nine-digit postal code and addresses matches; for addresses outside the U.S., postal code matches, address does not.
X	For U.S. addresses, nine-digit postal code and addresses matches; for addresses outside the U.S., postal code and address match.
Y	For U.S. addresses, five-digit postal code and address matches.
Z	For U.S. addresses, five-digit postal code matches, address does not.

AmEx/JCB Card Responses	
Value	**Description**
Y	Billing address and postal code both match.
N	Billing address and postal code do not match.
A	Billing address matches, postal code does not.
Z	Postal code matches, billing address does not.
U	Information is unavailable.
S	AVS not currently supported.
R	System unavailable, retry.
L	CM name and postal code match.

AmEx/JCB Card Responses	
Value	Description
M	CM name, billing address, and postal code match.
O	CM name and billing address match.
K	CM name matches.
D	CM name incorrect, postal code matches.
E	CM name incorrect, billing address and postal code match.
F	CM name incorrect, billing address matches.
W	CM name, billing address, and postal code are all correct.

Visa Card Responses			
Value	Description	Domestic	International
A	The street address matches but the postal/ZIP code does not, or the request does not include the postal/ZIP code.	X	X
B	Street address matches, but postal code not verified due to incompatible formats. (Acquirer sent both street address and postal code.)	X	X
C	Street address and postal code not verified due to incompatible formats. (Acquirer sent both street address and postal code.)	X	X
D	Street address and postal code match.		X
G	Address information not verified for international transaction.		X
I	Address information not verified.		X
M	Street address and postal code match.		X
N	No match. Acquirer sent postal/ZIP code only, or street address only, or both postal code and street address.	X	X
P	Postal code match. Acquirer sent both postal code and street address, but street address was not verified due to incompatible formats.	X	X
R	Retry, system was unavailable or timed out. Issuer ordinarily performs its own AVS but was unavailable. Available for U.S. issuers only.	X	
S	Not applicable. If present, replaced with G (for international) or U (for domestic) by V.I.P. Available for U.S. issuers only.	X	

Visa Card Responses			
Value	Description	Domestic	International
U	Address not verified for domestic transaction. Visa check failed because: no AVS information was available on record; issuer is not an AVS participant; or AVS data was present in the request but issuer did not return an AVS result.	X	
W	Not applicable. If present, replaced with Z by V.I.P. Available for U.S. issuers only.	X	
X	Not applicable. If present, replaced with Y by V.I.P. Available for U.S. issuers only.	X	
Y	Street address and postal code match.	X	
Z	Postal/ZIP matches, but street address does not match, or was not included in request.	X	X

Discover Card Responses	
Value	Description
X	Address matches, nine-digit postal code matches.
A	Address matches, five-digit postal code matches.
Y	Address matches, postal code does not.
T	Nine-digit postal code matches, address does not.
Z	Five-digit postal code matches, address does not.
N	Nothing matches.
W	No data from Issuer/Authorization system.
U	Retry, system unable to process.
S	AVS not supported at this time.
G	Address information not verified for international transaction.

Card validation codes (CVC2, CVV2, CID)

The card validation codes are located on the back of the payment cards. The following are responses that you may receive for a transaction.

Responses	
Value	**Description**
D	Invalid security code for AMEX/JCB/Discover (CID).
M	CVV2 match.
N	No match for CVV2 or for CID.
P	Not processed.
S	CVV2 should be on the card, but the merchant has indicated that CVV2 is not present.
U	Uncertified issuer (issuer not a CVV2 participant CID was not checked).
Y	Match for AMEX/JCB/Discover (CID).

EMV Moneris, Feature Focus Guide

NCR Voyix welcomes your feedback on this document. Your comments can be of great value in helping us improve our information products. Please contact us using the following email address:
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