



USER GUIDE

Online POS Terminal

CHASE MAKES NO WARRANTY OF ANY KIND, EITHER EXPRESSED OR IMPLIED, WITH REGARD TO THIS MATERIAL, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR ANY PARTICULAR PURPOSE.

Chase shall not be liable for errors contained herein or for incidental consequential damages in connection with the furnishing, performance, or use of this material. The information contained in this document is subject to change without notice.

Unless specifically noted, all company and/or product names, street addresses, telephone numbers, and persons referred to within this document, either as a whole or in part, are completely fictional and are designed solely as examples to illustrate the text.

This document contains proprietary information, which is protected by copyright. All rights are reserved. No part of this document may be photocopied, reproduced, or translated to another language without the prior written consent of Chase.

Copyright © 2001-2016, Chase, LLC

Chase, LLC 14221 Dallas Parkway, Building Two Dallas, Texas 75254 (800) 824-4313

DISCLAIMER STATEMENT

The information described in this document is believed to be accurate and reliable. Much care has been taken in its preparation, however, no responsibility, financial or otherwise, is accepted for any consequences arising out of the use or misuse of this material.

CONTENTS

Introduction	4
Getting Started	6
Navigating Online POS Terminal	9
Processing a Sale	12
Processing a Refund	23
Managing Gift Card Transactions	25
Providing Customer Receipts	34
Transaction Management	36
Quick Batch View	39
Retrieving Reports	40
Configuring Administration Settings	41
Troubleshooting	48

INTRODUCTION

OVERVIEW

Online POS Terminal is a browser-based payment processing application that lets you use your desktop or laptop computer as if it were a point-of-sale terminal.

- Process EMV chip and magnetic stripe credit and debit cards, select contactless cards and mobile wallets as well as gift card transactions
- · Process and record transactions such as sales, refunds and voids, including PIN debit transactions.
- Process encrypted swipe transactions using the Magtek Dynamag card reader
- Distribute digital receipts to customers via email or text message
- Search for and view current and historical account activity
- Take advantage of automatic daily batch settlement or manage your settlement manually
- Take your payment reporting on the go, with Chase Mobile Checkout

SUPPORTED DEVICES

Online POS Terminal supports the following devices

- · Ingenico iPP320 PIN pad
- · Magtek Dynamag encrypting card reader
- Epson TM-2011 receipt printer

SUPPORTED PAYMENT TYPES

Visa®

Discover®

· Gift Card

MasterCard®

JCB®

ChaseNet

American Express®

Debit

REQUIREMENTS

- · Chase merchant services account
- · Email address
- Chase-provided user name and password
- Internet-connected desktop or laptop computer
- · Java version 8
- Available USB port¹

NOTE: VIEW SALES ON THE GO

You can use your Online POS Terminal user name and password to log on to the Chase Mobile Checkout app. Just download it from your hand-held mobile device's app store and access your sales and settlement figures anywhere, anytime.

NOTE: JAVA 8 REQUIREMENT

If you're using the Ingenico iPP320 PIN pad, vou'll need to use the Microsoft® Windows® XP or 7 32-bit operating system (or higher) and have Sun Java® JRE installed (jre.1.8.0 and higher).

July, 2016 ©2016, Chase, LLC. All rights reserved.

J.P.Morgan

¹ USB to Serial adapters are not officially supported by Chase.

FOR PRODUCT SUPPORT

Contact Chase's Online POS Terminal Support team at 1-800-503-1132 or email online.pos.terminal.support@chase.com.

GETTING STARTED

SET UP YOUR ONLINE POS TERMINAL ACCOUNT

To activate Online POS Terminal, you will need to:

- 1. Contact the Chase Sales team to set up your account. Then you will receive automated emails that include your user name and your single-use password, via the email address we have on file.
- 2. Using your computer's web browser, visit https://opt.chasepaymentech.com/reader/OPT.jnlp.
- 3. Log in with your user name and the system-generated, single-use password.
- 4. You will be prompted to create a new password. Your password expires, and must be reset, every 90 days.
- 5. You'll also be prompted to select and answer a variety of "challenge" questions. These questions may be posed to you in the future, as a way to securely identify you as an authorized user.
- 6. Once validated, you will be taken to the landing page.

Your online account is now set up and you may begin connecting your equipment.

SET UP YOUR EQUIPMENT

This guide provides general steps to set up each device; certain configurations vary per PC and may require assistance from your business's internal PC support group.

The supported PIN pad or receipt printer can be ordered by contacting Chase's Online POS Terminal Support team at 1-800-503-1132 or online.pos.terminal.support@chase.com.

PIN PADS

The iPP 320 PIN pad allows Online POS Terminal to process inserted, swiped or tapped credit, debit or gift card transactions, and select mobile wallets

PIN Pad Installation

- 1. Connect the combination power/data cable to the device and insert the USB end into an available USB port on the computer.
- 2. The device will run through its startup process and, once completed, will display "Chase" on the screen and the keys will be backlit.
- 3. Ensure that your chosen Device Name or "iPP320" is displayed under Entry Mode within the application.
- 4. It may be necessary to perform a parameter download after the first-time setup is completed.
 - If required, an alert will be displayed in the Alerts section to complete the download.

NOTE: DEVICE IDENTIFICATION

If this is the first time you're logging in from a particular computer, you may be prompted to enter a device identification code as a security measure. This code will be sent to either your email address or mobile phone number on file.



CARD READERS

The card reader allows Online POS Terminal to process swiped credit, signature debit and gift card transactions.

READER INSTALLATION

- 1. Connect the USB cable to an available USB port on the computer.
- 2. Within a few moments, a green light should appear on the card reader to indicate the device is properly recognized.

CONFIGURING AND TESTING THE CARD READER

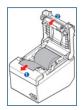
The MagTek card reader provided by Chase is pre-configured; no additional configurations or tests are required.

RECEIPT PRINTERS

Online POS Terminal supports the Epson TM-T20II thermal receipt printer. It provides a convenient and cost-effective printing option, for a professional business experience.

Receipt Printer Installation

- 1. Connect the USB cable to the printer and to an available USB port on the computer.
- 2. Connect the power cable to the printer and then plug into an outlet.





3. Install a roll of 3-inch (80mm) thermal paper.



July, 2016 ©2016, Chase, LLC. All rights reserved.





NOTE: ADD A LOGO

A logo image can be added to receipts on the **Document Settings** tab. In the Logo Printing section, select **Start of Page**, set the **Select** Logo dropdown to Select Image File to Use and click the Browse button to select the logo image file. The **Print Position** and **Size** options may also be adjusted for the image.



4. Install the software driver using the disc accompanying the printer, or download it from the manufacturer's website at http://www.epson.com.

Configuring and Testing the Receipt Printer

- 1. In the web browser's **Print** dialog box, select the printer's preferences.
- 2. On the **Layout** tab, set the **Paper Size** dropdown to **Roll Paper 80x297mm**.
- 3. On the **Document Settings** tab, select **Paper Source** and set to **Page [Feed, Cut]**.
- 4. In the web browser's **Page Setup** dialog box, set all margins as close to zero as possible.
- 5. Enable the **Shrink to Fit** feature. Remove any unnecessary **Header** and **Footer** elements.

NOTE: DEFAULT PRINTER

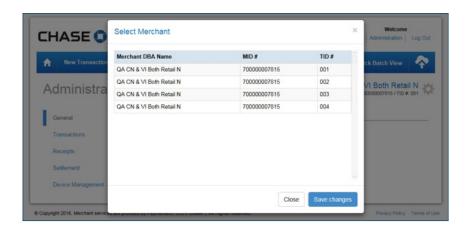
The **Page Size** options will display the default printer's preferences, so you may not see **Roll Paper 80x297mm** if the Epson T20 is not the computer's default printer.

NAVIGATING ONLINE POS TERMINAL

DEFAULT MERCHANT SELECTION

If your user ID is set up with access to multiple **Merchant ID/Terminal ID** combinations, you will be presented with a list of those combinations upon your first time logging in. You will be asked to choose which Merchant ID/Terminal ID combination you would like to sign into by default every time that you sign in.

Select the appropriate Merchant ID/Terminal ID combination in the list and click the blue Save Changes button.



NOTE: DEFAULT MID/TID

You can change the default **Merchant ID/Terminal ID** combination at any time by visiting Administration > General.

MENUS

The **New Transaction > Sale** page is the first screen you'll see when you log in to Online POS Terminal. You can begin processing a sale from this page.

If you need to do something else, there are two sets of menus that run across the top of the Online POS Terminal screen.



FIRST MENU

The menu on the top-right of any Online POS Terminal screen includes basic options available for all users.

LINK	DESCRIPTION
Help	Click the Help option to visit a new page containing support materials and documents.
Alerts	Click the Alerts option to view any account or processing-related alerts that should be addressed.
Administration	Click the Administration option to customize the look and feel of the application.
Log Out	Click the Log Out option to sign out of the application and return to the login screen.

SECOND MENU

The blue navigation menu bar running across the top of every screen lists available actions, in the form of several submenus. The submenus, and the options available on them, may change based on individual user or merchant account settings.

Home

Clicking this icon returns the user to their chosen landing screen.

New Transaction

This submenu provides options to process credit and debit transactions including Sales, Refunds, Pre-Authorizations and Prior Authorizations.

Possible Options

- · Credit Sale
- Card Verify
- · Debit Refund

- Pre-Authorization
- · Credit Refund
- Prior Authorization
- · Debit Sale





GIFT CARD SUBMENU

This submenu displays only for merchant service accounts that subscribe to a gift card program. It provides options to manage gift card transactions.

Possible Options

- Activation
- Prior Activation
- Add Value
- Deactivation

Block Activation

- Prior Add Value
- Reactivation Issue

- Redemption
- · Prior Redemption
- Balance Inquiry

TRANSACTION MANAGEMENT

This section allows you to search for and manage transactions that are in an open, closed, pending or rejected status and then generate reports.

Possible Options

- · Credit Card
- · Gift Card (if enabled)
- Debit Card (if enabled)

REPORTING

This submenu lets you retrieve your generated reports to view, print or download transaction data.

Possible Options

- · Queued Reports
- Card Type Summary
- · Sales Trends

QUICK BATCH VIEW

This icon will allow you to view your Open Batch details, settle your open transactions and manage rejected transactions if applicable.

Possible Options

- · Open Batch View Items
- · Open Batch Settle Items
- Rejected Transactions View Items
- Rejected Transactions Re-Settle



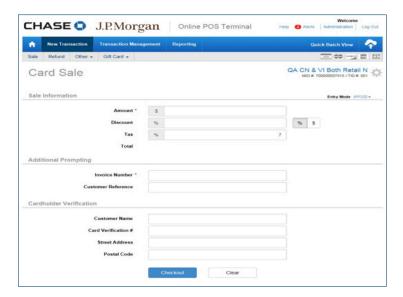


PROCESSING A SALE

RUN A SALE

PROCESSING A SALE WITH PIN PAD

- 1. To begin processing a basic sale, select **Sale** from the **New Transaction** menu.
- 2. Ensure that the model of the PIN pad or your chosen Device Name is displayed under the **Entry Mode** selection menu on the right.
- 3. On the **Card Sale** page, enter the details of the sale as required by your account or business, such as the amount, the customer's address, the card expiration date or a card verification number.



- 4. Once the transaction details have been entered, click the **Checkout** button.
- 5. The customer will then be prompted to either insert, swipe or tap their form of payment. They should choose whichever method is appropriate for their payment type and may be asked to present their payment in another manner if they choose an unsupported method. Example: If a customer tries to swipe a chip card, they may be asked to insert the card instead.

Important Processing Points

For the majority of transactions using a PIN pad, action is taken by the merchant and then action is required by the customer prior to the transaction being sent for authorization. Some notable points around this process:

NOTE: MANUAL ENTRY

Your business may benefit from some best practices when it comes to manually keying in card numbers. Enter the cardholder's address information and the card's security code. These practices may help reduce fraudulent activity and prevent chargebacks.

NOTE: OPTIONAL FIELDS

The fields that display or are required can be modified using the **Administration** options. Examples are: Customer Reference, **Customer Name and Purchasing** Card Information.

Chip Card Processing

If a customer chooses to use a chip card, the card will need to be inserted into the slot on the PIN pad and remain inserted until the PIN pad prompts for removal. Removing the card any time before the sale is complete will cancel the sale. Your customer may encounter prompts on the PIN pad screen aside from the typical amount confirmation prompt.

- Chip cards may prompt cardholders to enter their PIN on select transactions.
- Chip cards can sometimes contain more than one application (e.g., Visa Debit and Visa Credit). If more than one application is available, the customer will be asked to choose which they would like to use.
- If a debit application is used on a PIN pad, and the cash back feature is enabled, an additional prompt for Cash Back may be presented to the cardholder. If your customer requests cash back, you will be asked to confirm the amount prior to the transaction completing.

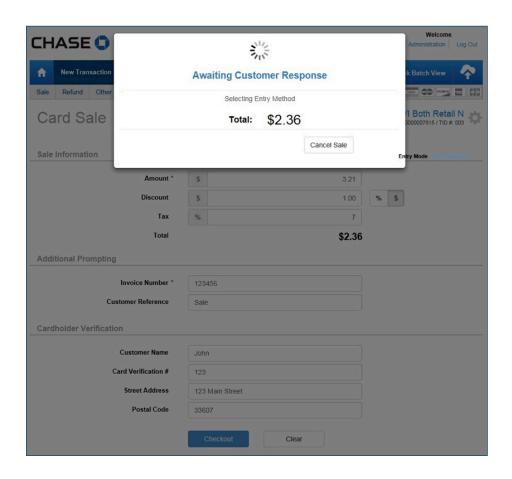
Contactless Processing

The Ingenico iPP320 PIN pad allows your customer to pay for goods or services using contactless methods of payment. A customer may have contactless capabilities built directly into their chip card or standard credit card. Additionally, they have the ability to tap a mobile device to complete their payment by utilizing select mobile wallet applications such as ApplePay, SamsungPay and AndroidPay.

Swipe Processing

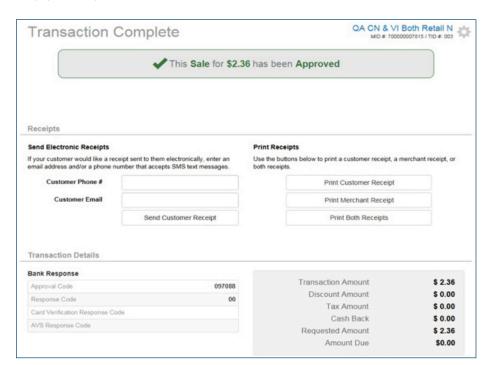
If your customer has a standard credit, debit or gift card, they may also present their payment by swiping their card through the iPP320. Please note that if they attempt to swipe some chip cards, they will be prompted by the PIN pad to insert their card instead.

6. While the customer is using the PIN pad, you will be provided with a dialogue box on screen which provides real-time updates on the customer's progress as well as notification of any issues that may arise.



7. Once the customer has completed their interaction with the PIN pad, the transaction will be sent for authorization and you will be taken to a response page that provides the details of the authorization attempt.

- 8. On the Response page, you'll see the details of the sale, and whether it was approved or declined.
- 9. You can enter the customer's mobile phone number or email address to send them a digital receipt.
- 10. You can click the Merchant Copy, Customer Copy or Both Copies buttons to print paper receipts.

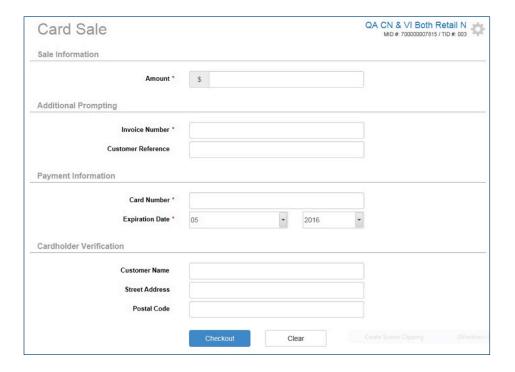


NOTE: RECEIPT PRINTING

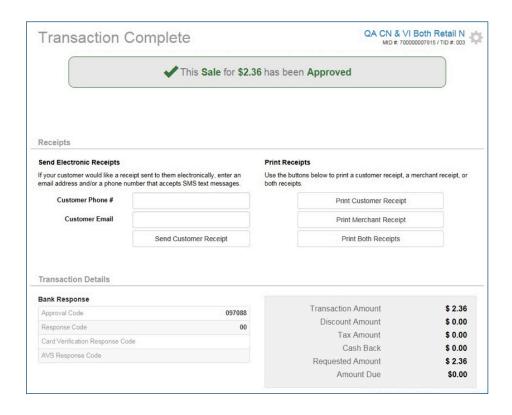
Online POS Terminal supports the Epson TM-T2011 thermal receipt printer. It provides a convenient and cost-effective printing option, for a professional business experience.

If you do not own a PIN pad and wish to process transactions through a Magtek Dynamag encrypted card reader or manually via your PC's keyboard, you may do so with Online POS Terminal. If you have a card reader or no device connected at all, Online POS Terminal will automatically place itself into Manual Entry Mode without any additional setup needed on your part.

1. To process a manual sale, simply fill out all of the required fields and any additional fields as laid out by your business rules. When all information is filled out, click the **Checkout** button to complete the transaction. The screen should appear similar to the one below.



- 2. If you have a Magtek Dynamag card reader attached to your PC via USB, simply swipe the customer's card while on the Sale screen. All card information that can be read from the card will be automatically filled in to the proper fields.
- 3. Fill out any additional fields and click the **Checkout** button to complete the swiped transaction.

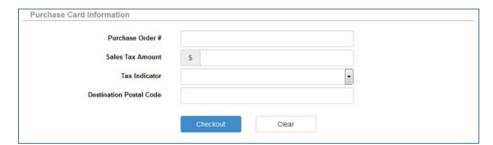


- 4. On the Response page, you'll see the details of the sale, and whether it was approved or declined.
- 5. You can enter the customer's mobile phone number or email address to send them a digital receipt.
- 6. You can click the **Merchant Copy**, **Customer Copy** or **Both Copies** buttons to print paper receipts.

PURCHASING CARD SALE

If the customer's credit card is a Visa or MasterCard purchasing or commercial card, you'll need to enter additional fields during the course of the sale.

If your business supports the acceptance of purchasing cards, you should elect to show Purchase Card Information from the Transactions section of Administration.



PARTIAL PRE-PAID CARD SALE

If the payment type your customer provided for the transaction is a pre-paid card, then it's possible the amount on the card may not cover the total cost of the sale.

In that case, a message will display, alerting you to the fact that the transaction was partially approved, and that the customer will need to provide another method of payment for an additional sale.

NOTE: TAX INDICATOR

The **Tax Indicator** dropdown options change depending on the Sales Tax entered. If no sales tax is entered, the options will be **Tax** Not Included or Not Taxable. If sales tax is entered, the dropdown defaults to Tax Included and no further action will be required.

REQUEST PRE, VOICE AND PRIOR AUTHORIZATIONS

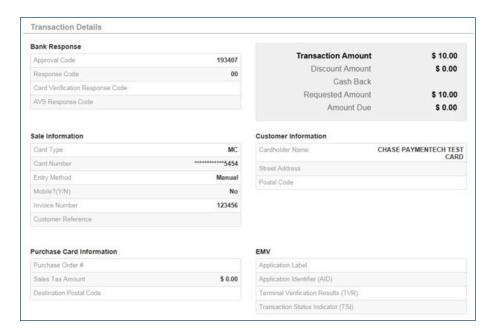
This is a more complex transaction than a standard sale; it's essentially a two-step process. The first step is to make sure that the customer's card is valid and has the necessary funds available for the transaction. The second step submits the transaction for capture. You have to complete the process to get funded for the transaction.

PRE-AUTHORIZATION

A pre-authorization may come in handy if you're holding a deposit during a rental period, or shipping the goods at a later time. Pre and prior authorizations are not supported for PIN debit payment methods.

- 1. Begin by selecting **Pre-Authorization** from the **Other** sub-menu under **New** Transaction.
- 2. On the **Pre-Authorization** screen, enter the details of the sale as required by your account or business, such as the amount, the customer's address or a card verification number, and click the **Checkout** button.
- 3. If the customer is present, have them provide their payment information via the PIN pad. This transaction type may also be manually entered.
- 4. On the **Response** page, you'll see the details of the sale, and whether it was approved or declined.

The transaction is not captured in the batch and won't be submitted for settlement, until you complete the process by performing a Prior Authorization.



July, 2016 ©2016, Chase, LLC. All rights reserved.

NOTE: APPROVAL CODE

Make sure you write down the details of the sale and the approval code, so you can easily submit the Prior Authorization later. When you're finished, securely dispose of the information using a shredder.

VOICE AUTHORIZATION

A voice authorization is simply another way to get a pre-authorization. Let's say that you can't use Online POS Terminal because your laptop battery died or your power went out.

You can use any telephone to call, enter the details of the transaction and receive an approval code. You'll need to make sure you have your identifying merchant numbers on hand for security purposes.

You should have received an email with these telephone numbers from Chase during your account setup.

- · Chase Funded Payment Methods:
 - Visa, MasterCard and possibly Discover: 1-888-706-1526
- · Payment Brand Funded Payment Methods:

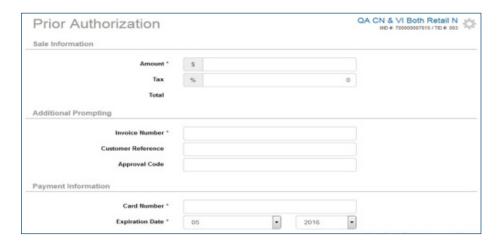
• Discover: 1-800-347-1111

• American Express: 1-800-528-2121

PRE-AUTHORIZATION

This is the second step of the process. You'd perform this to "capture" your previously authorized transaction, using the six-character alpha-numeric authorization code you had received.

- 1. Begin by selecting **Prior Authorization** from the **Other** sub-menu under New Transaction.
- 2. On the **Prior Authorization** screen, enter the details of the sale as required by your account or business, such as the amount, the customer's address or a card verification number.
- 3. Enter the approval code in the **Approval Code** field.



NOTE: QUICK REFERENCE GUIDES

Your voice authorization instructions may vary depending on whether your transactions are funded by the acquirer or the payment brand. Detailed quick reference guides are available in the Merchant Support Center on chasepaymentech.com.

NOTE: PHONE NUMBER

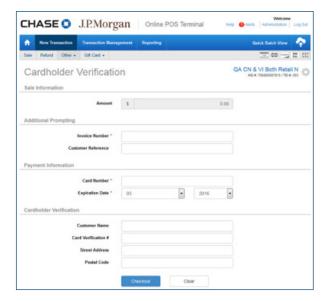
You'll call our voice authorization system for the payment methods we fund. If you have a separate contract with a payment brand, then you'll call their system. You can look at your merchant statement to tell the difference, or call Merchant Services.

- 4. Click the **Checkout** button.
- 5. On the **Response** page, you'll see the details of the transaction, and whether it was approved and completed.
- 6. As with a standard sale, you can print receipts, or send them to the customer via text or email.

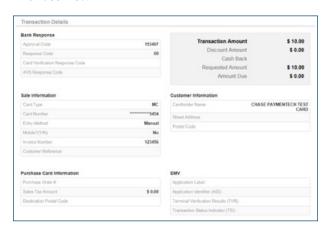
The transaction is now captured in the batch and will be submitted for settlement.

To determine whether a card is in good standing, you can perform a "zero dollar" account verification transaction. It supports Address Verification Service (AVS) and Card Verification Data (CVD) prompting for both manually entered and swiped transactions.

- Begin by selecting Cardholder Verification from the Other sub-menu under New Transaction.
- 2. Switch to **Manual Entry Mode** (if necessary).
- 3. On the **Cardholder Verification** screen, enter the card details. The **Amount** field is defaulted to zero and cannot be modified.
- 4. Click the Checkout button.



5. On the **Response** page, you'll see the details of the sale, and whether it was approved or declined.



July, 2016 ©2016, Chase, LLC. All rights reserved.

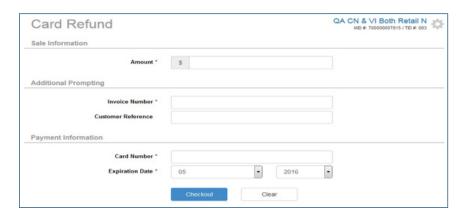
J.P.Morgan

PROCESSING A REFUND

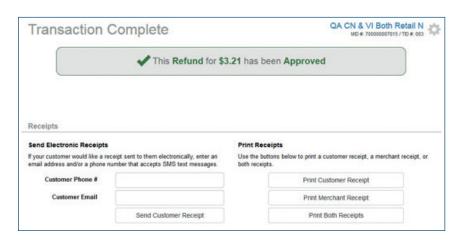
Perform a refund, sometimes known as a "credit," to return all or a portion of the original transaction amount to the cardholder's original payment method.

ENTER A REFUND FROM THE NEW TRANSACTION PAGE

- 1. To begin processing a refund, select **Refund** from the **New Transaction** menu.
- 2. Switch to Manual Entry Mode and fill out the transaction information, or, if the customer is present, fill out the transaction information and click **Checkout** in **Terminal Mode** and have the customer present their payment method.
- Click the Checkout button.



- 4. On the **Response** page, you'll see the details of the refund, and whether it was approved or declined.
- 5. You can enter the customer's mobile phone number or email address to send them a
- 6. You can click the Merchant Copy, Customer Copy or Both Copies buttons to print paper receipts.



NOTE: OPTIONAL FIELDS

The fields that display or are required can be modified using the Administration > Transaction options. Examples are: Customer Reference, AVS, Information and **Purchase Card Information.**

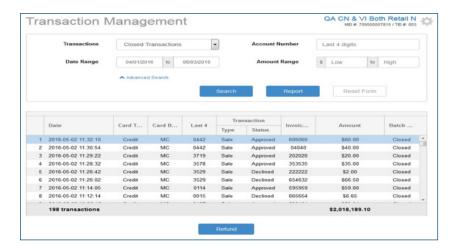
NOTE: RECEIPT PRINTING

Online POS Terminal supports the Epson TM-T2011 thermal receipt printer, which is now available at reduced price. It provides a convenient and cost-effective printing option, for a professional business experience.

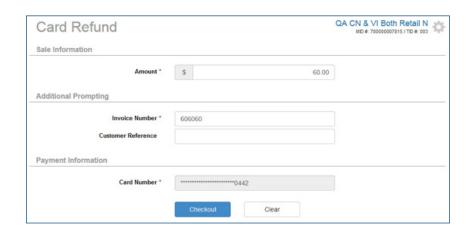
QUICK REFUND

A refund against an existing sale can be performed through the **Transaction** Management screen.

- 1. To begin, select the **Transaction Management** tab.
- 2. Under **Transactions**, select **Closed Transactions** and use any additional search fields to locate the transaction to be refunded.
- 3. Select the transaction, and if the transaction is able to be refunded, you will see a blue **Refund** button below the transaction grid.



- 4. After clicking the **Refund** button, you'll be taken to the **Card Refund** screen with the transaction information already filled in for you. You may leave the transaction amount as is or change it to a lower amount to issue a partial refund.
- 5. Once all of the information has been entered, click the **Checkout** button to complete the refund.



July, 2016 ©2016, Chase, LLC. All rights reserved.

J.P.Morgan

MANAGING GIFT CARD TRANSACTIONS

If your business subscribes to a Chase Gift Card program, then your Online POS Terminal account should display a **Gift Card** option on the navigation menu bar.

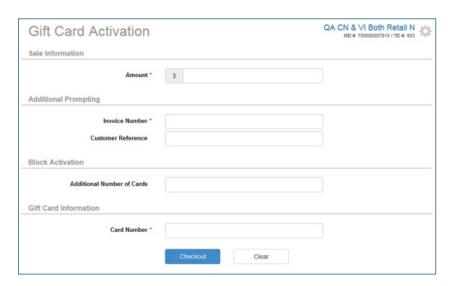
Gift cards require their own types of transactions and have to be managed through a life cycle:

- Selling the gift cards to customers through a standard sale
- Activating and issuing the gift cards to add value to them
- Deactivating gift cards if they are lost or stolen
- Redeeming gift cards to remove value from them during a sale
- Verifying the value left on a gift card using a balance inquiry or IVR call

ACTIVATE GIFT CARDS

Gift cards must be activated before they can be provided to consumers. This process creates a gift card account and assigns value to the card. One or more gift cards can be activated at one time. Activations can only be performed on cards that have not been previously activated.

- 1. To begin activating a gift card, select **Activation** from the **Gift Card** menu.
- 2. Options on the page may vary, depending on your merchant account settings and your hardware selection.
- 3. On the **Gift Card Activation** page, enter the card number, amount and any additional details required by your account or business.
- 4. Click the Checkout button.



5. On the **Response** page, you'll see confirmation of the activation approval.

NOTE: ACTIVATING AND ISSUING

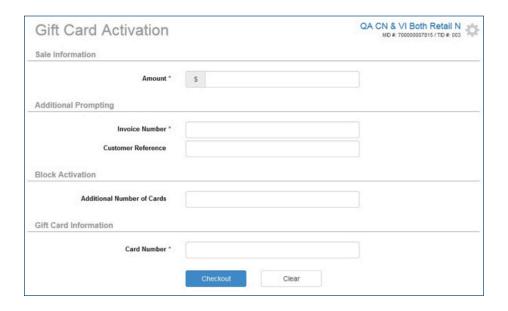
While there are separate options for activating and issuing gift cards, they can be performed interchangeably.

Gift Card -Issue / Add Value Redemption Activation Balance Inquiry Deactivation Reactivation

ACTIVATING MULTIPLE GIFT CARDS

During the standard activation process, you can activate more than one gift card by filling in the **Additional Number of Cards**. Enter the first gift card number in the **Card Number** field and then enter the additional number of cards to be activated in the **Additional Number of Cards** field.

For block transactions, a different page will display to let you know that your request is being processed. You can click the **Block Activation Summary results** link to view the status of your request, separated into blocks of 100 cards.



REACTIVATING GIFT CARDS

You also have the ability to reactivate a gift card by selecting **Reactivation** from the **Gift Card** menu. Simply fill in the necessary fields and the click the **Checkout** button when you're done.

NOTE: BLOCK TRANSACTIONS

In the **Card Number** field, enter the first gift card in the series you're working on. Then, in the **Additional Cards** field, enter the remaining number of cards affected. For example, if you're activating 500 cards, you'll enter "499" in the **Additional Cards** field.

DEACTIVATE GIFT CARDS

There may be times when you need to change the status of a gift card from active to inactive, preventing the gift card from being redeemed. A good example of when to do this is when a customer calls to let you know that their gift card has been lost or stolen. You would want to deactivate the gift card and activate a new one.

Gift Card Deactivation		Both Retail N 00007815/TID # 003
Gift Card Information		
Card Number *		
Additional Prompting		
Invoice Number *		
Customer Reference		
	Checkout	

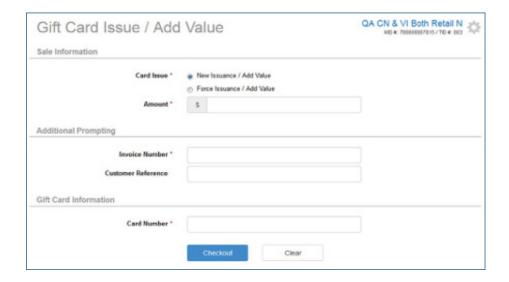
NOTE: DEACTIVATION AMOUNT

When the **Deactivation** option is selected, the **Amount** field does not display.

ISSUE GIFT CARDS

A gift card is "issued" when a customer purchases it. While there are separate options for activations and issuances, they are fundamentally the same transaction and can be performed interchangeably.

- 1. To begin issuing a gift card, select **Issue/Add Value** from the **Gift Card** menu.
- 2. Options on the page may vary, depending on your merchant account settings and your hardware selection.
- 3. On the **Gift Card Issue/Add Value** page, enter the card number, amount and any additional details required by your account or business.
- 4. Under **Card Issue**, the **New Issuance/Add Value** radio button should be selected by default.
- 5. Click the **Checkout** button.



- 6. On the **Response** page, you'll see the details of the issuance, and whether it was approved or declined.
- 7. You can enter the customer's mobile phone number or email address to send them a digital receipt.
- 8. You can click the **Merchant Copy, Customer Copy** or **Both Copies** buttons to print paper receipts.

The issuance is now captured in Online POS Terminal and the customer can be on their way.

NOTE: RELOADING

This process can also be used to add value to a previously redeemed gift card.

REQUEST VOICE AND FORCE ADD VALUES FOR GIFT CARDS

This is a more complex transaction than a standard issuance; it's essentially a two-step process. The first step is to make sure that the gift cards are valid. The second step submits the activation detail through Online POS Terminal. You have to complete the process for the gift cards to get issued properly.

VOICE AUTHORIZATION

A voice authorization should be attempted when you can't go online to issue gift cards. Let's say that you can't use Online POS Terminal for some reason (examples: your laptop battery died or your office power went out).

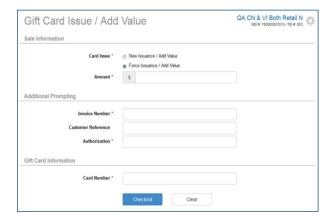
You can use any telephone to call and speak with an agent to receive an approval code.

Gift Card Voice Authorization: 1-888-959-1493.

PRIOR ISSUANCE

This is the second step of the process. You'd perform this to "capture" the gift card issuance, using the six-character alpha-numeric authorization code you had received as a result of the voice authorization you called in.

- 1. Begin as if it were a standard sale, by selecting **Issue/Add Value** from the Gift Card menu.
- 2. Options on the page may vary, depending on your merchant account settings and your
- 3. On the **Gift Card Issue/Add Value** page, click the **Force Issuance/Add Value** radio button under Card Issue.
- 4. Enter the card number, amount and any additional details required by your account or business.
- 5. Enter the approval code in the **Authorization** field.
- 6. Click the Checkout button.



July, 2016 ©2016, Chase, LLC. All rights reserved.

NOTE: PHONE NUMBERS

Chase gift cards have a separate voice authorization service from other payment methods.

NOTE: AUTHORIZATION NUMBER

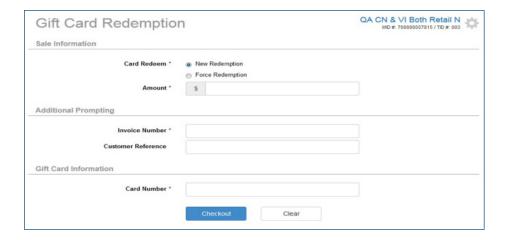
When the Force Issuance/Add Value radio button is selected. the **Authorization** field becomes available.

REDEEM A GIFT CARD

You've activated your gift cards, and they've been purchased by your customers. Now, new customers will bring those gift cards back to your business.

To deduct value from a gift card account in the course of a purchase, you'll want to perform a redemption.

- 1. To begin redeeming a gift card, select **Redemption** from the **Gift Card** menu.
- 2. Options on the page may vary, depending on your merchant account settings and your hardware selection.
- 3. On the **Gift Card Redemption** page, enter the card number, amount and any additional details required by your account or business.
- 4. Under Card Redeem, the New Redemption radio button should be selected by default.
- 5. Click the Checkout button.



- 6. On the **Response** page, you'll see the details of the redemption, and whether it was approved or declined.
- 7. You can enter the customer's mobile phone number or email address to send them a digital receipt.
- 8. You can click the Merchant Copy, Customer Copy or Both Copies buttons to print paper receipts.

The redemption is now complete in Online POS Terminal.

REQUEST VOICE AUTHORIZATION AND FORCE REDEMPTION FOR GIFT CARDS

This is a more complex transaction than a standard redemption; it's essentially a twostep process. The first step is to make sure that the gift cards are valid. The second step submits the activation detail through Online POS Terminal. You have to complete the process for the gift cards to get redeemed properly.

VOICE AUTHORIZATION

A voice authorization should be attempted when you can't go online to redeem gift cards. Let's say that you can't use Online POS Terminal for some reason (examples: your laptop battery died or your office power went out).

You can use any telephone to call and speak with an agent to receive an approval code.

Gift Card Voice Authorization: 1-888-959-1493

PRIOR REDEMPTION

This is the second step of the process. You'd perform this to "capture" the gift card redemption, using the six-character alpha-numeric authorization code you had received as a result of the voice authorization you called in.

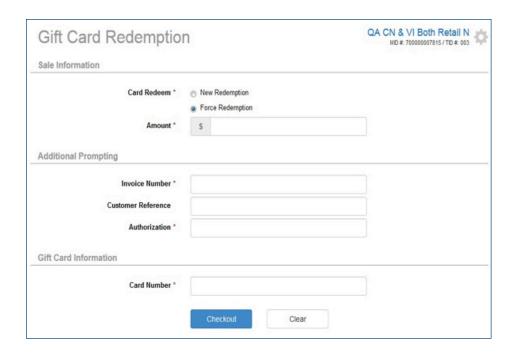
- 9. Begin as if it were a standard sale, by selecting **Gift Card Redemption** from the **Gift** Card menu.
- 10. Options on the page may vary, depending on your merchant account settings and your hardware selection.
- 11. On the **Gift Card Redemption** page, click the **Force Redemption** radio button under Card Redeem.
- 12. Enter the card number, amount and any additional details required by your account or business.
- 13. Enter the approval code in the **Authorization** field.
- 14. Click the **Checkout** button.

NOTE: PHONE NUMBERS

Chase gift cards have a separate voice authorization service from other payment methods.

NOTE: AUTHORIZATION NUMBER

When the Force Redemption radio button is selected, the **Authorization** field becomes available.

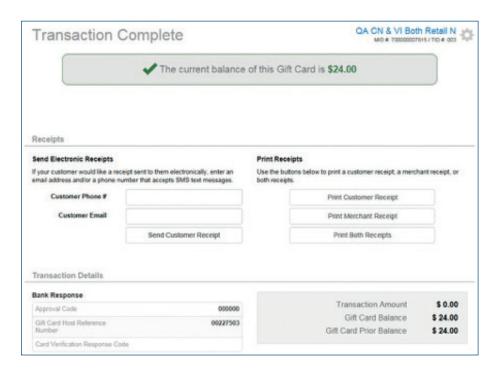


CHECK THE BALANCE OF A GIFT CARD

If your customer presents their gift card and wants to know how much value is left on it, you can perform a balance inquiry, or someone can call the interactive voice response system.

BALANCE INQUIRY

- 1. To determine the value available on a gift card, select **Balance Inquiry** from the **Gift**
- 2. Options on the page may vary, depending on your merchant account settings and your hardware selection.
- 3. Enter the card information by swiping the card or manually entering the numbers using your computer keypad.
- 4. The Gift Card Balance Inquiry response screen displays the card details, current balance and receipt options.



Now your customer knows how much is left on his or her gift card.

INTERACTIVE VOICE RESPONSE SYSTEM

Each Chase gift card has a telephone number printed on the back of the card. At any time, the customer can call to check the available balance and hear a playback of any recent transactions associated with the account.

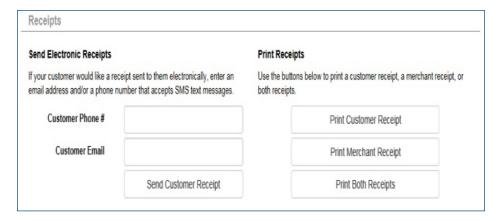
Gift Card Interactive Voice Response System (IVR) Phone Number: 1-800-242-5353

PROVIDING CUSTOMER RECEIPTS

Receipts can be provided from most transaction Response pages, as well as the Transaction Detail screen within Transaction Management. All receipts can be printed or sent to the customer regardless of transaction status.

DIGITAL RECEIPTS

Online POS Terminal lets you send digital receipts for transactions to your customers. All you need is the customer's mobile phone number or email address.



TO TEXT A RECEIPT:

Enter the customer's 10-digit phone number (example: 9993335555) and click the **Send** Customer Receipt button. A text (SMS) message will be sent to the customer from short code "27359".

The format of the text message is: "Your [Transaction Type] processed with card number [Last 4 digits of card] at [HH:MM:SS] on [MM/DD/YY] with [Merchant DBA] for [\$X.XX] has been [Status]."

Your Sale processed with card number 5454 at 09:25:15 on 05/30/12 with ABC Shop for \$5.00 has been Approved

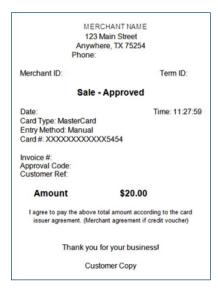
Your Sale processed with card number 5454 at 09:25:15 on 05/30/12 with ABC Shop for \$5.00 has been Approved 9:47 AM

NOTE: EITHER OR BOTH

You can choose to send a digital receipt via text, email or both.

TO EMAIL A RECEIPT:

Enter the customer's email address and click the **Send Customer Receipt** button. An email will be sent to the customer from "DoNotReply@billing-notification.com," and it will contain the receipt as an image file in the body of the email.



PRINTED RECEIPTS

You can print receipt copies for both yourself and your customers.

Just click the Merchant Copy, Customer Copy or Both Copies buttons.

Online POS Terminal will send the receipts to your default printer.

The Epson TM-T20II thermal receipt printer is the preferred printing hardware for use with Online POS Terminal. It's been certified for compatibility and is supported by the Chase Online POS Terminal Support team.



TRANSACTION MANAGEMENT

The **Transaction Management** screen lets you access transactions, so you can:

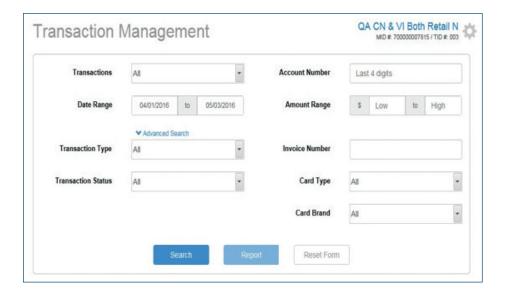
- Research transactions
- · Generate reports
- Reprint receipts
- · Void transactions
- Refund transactions
- · Submit specific transactions for settlement

SEARCH YOUR TRANSACTIONS

- 1. To begin searching for a transaction, click on the **Transaction Management** tab.
- 2. Specify search criteria using the fields on the page (note: additional fields can be found by expanding the Advanced Search link). Options include:
 - Transactions
- · Transaction Status

· Date Range

- Invoice Number
- **Account Number**
- · Card Type
- **Amount Range**
- Card Brand
- · Transaction Type



3. When you click the **Search** button, your results will be displayed in a grid below the search area.

NOTE: AUTO SETTLEMENT

Gift card and debit transactions settle automatically at 5 a.m. ET. Credit card transactions can be automatically settled once daily or manually settled. The Auto Settle time for credit card transactions can be modified in the Administration menu.

NOTE: MENU OPTIONS

Debit Card and Gift Card options only appear if enabled for your merchant account. If you select Gift Card, as your Card Type under Advanced Search, your **Transaction Type** options will show only gift card-related transaction types.

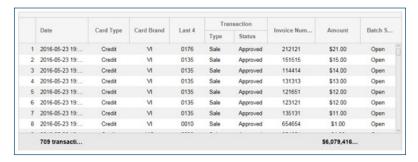
NOTE: DEFAULT SEARCH CRITERIA

When you click on the **Transaction** Management tab, you will be given a list of the current day's open transactions. If you need to see any other transaction(s), enter different or additional search criteria.

VIEW YOUR SEARCH RESULTS

Search results are displayed in a scrollable grid format. This grid is customizable and the results can be filtered and sorted as you'd like. By default, the following columns are available in the following order:

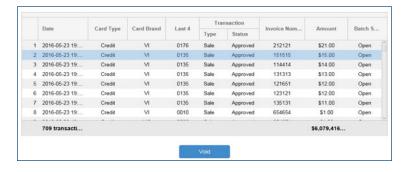
- Date
- Card Type
- Card Brand
- · Last 4 Digits of the Card Number
- Transaction Type
- Transaction Status
- Invoice Number
- Amount
- Batch Status

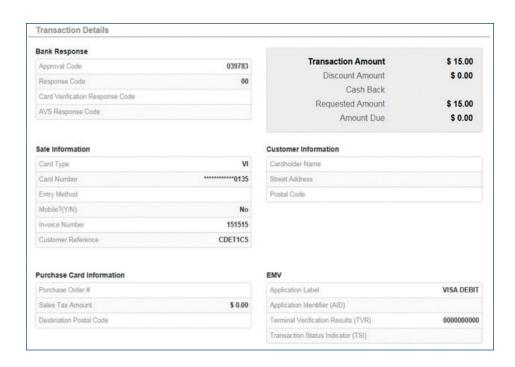


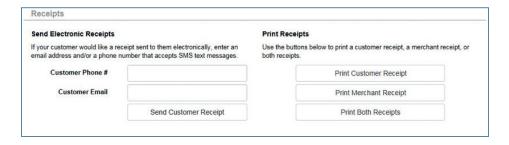
Once you locate the transaction you're searching for, click on the row within the grid and you will be presented with an applicable action button, an expanded view of the transaction details as well as options to resend a receipt to your customer.

Available action buttons include

- · Void available for certain transactions in an Open Batch Status
- Refund available for certain transactions in a Closed Batch Status

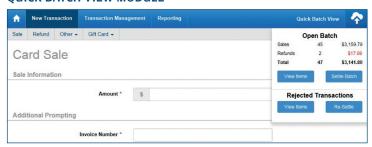






QUICK BATCH VIEW

QUICK BATCH VIEW MODULE



Functions of the Quick Batch View Module

By clicking the **Quick Batch View** icon, you can see a quick snapshot of the type and number of transactions that make up your current open batch.

Open Batch Section

In this snapshot, the number of sales and refunds and their respective totals are listed as well as the total number of transactions and net dollar amount. Two action buttons are available within this section:

- View Items Clicking this button will take you to Transaction Management and display all of your open transactions that make up your current open batch.
- Settle Batch Clicking this button will manually settle your current open batch. This will be a useful action if you elected to not set up an Auto-Settlement Time in your Administration section.

Rejected Transactions Section

This section will only display in the Quick Batch View module in the rare case that you have rejected transactions in your open batch. If you do have rejected transactions, the following action buttons are available:

- View Items Clicking this button will take you to Transaction Management and display all of your rejected transactions.
- Re-Settle Rejected transactions typically occur due an incorrect account setting. If the setting issue that caused the rejected transactions has been remedied, you may submit the previously rejected transactions for settlement.

BATCH LIFE CYCLE

- 1. **Open** Transactions are collected, and then manually settled or the batch is closed automatically.
- 2. **Pending** The transactions are grouped into a batch and given a Pending status.
- 3. Closed or Rejected Depending on the response from the front-end network, the batch is considered **Closed** if it settles properly, or **Rejected** if it does not.

July, 2016 ©2016, Chase, LLC. All rights reserved.

J.P.Morgan

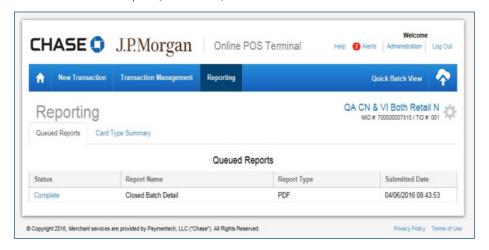
RETRIEVING REPORTS

Reports are generated in Online POS Terminal in the Transaction Management screen using the **Report** button.

You can view, print or download those reports by clicking the **Reports** option on the blue navigation menu bar.

- 1. On the **Queued Reports** tab, your available reports display.
- 2. The **Status** column will indicate the current status of the report. Once completed, a hyperlink of Complete will display under that column for your report. Click the link to retrieve the completed report.
- 3. Reports are displayed in descending order with the most recently requested report at the top of the list. You may scroll down to retrieve previous reports.

Closed Batch Detail Report (PDF format)



NOTE: REPORT FILES

Some reports are available in PDF format, which is an un-editable file for viewing.

Other reports are available in Comma Separated Value (CSV) format, which is an editable spreadsheet for analysis.

NOTE: BLOCKED POP-UPS

You may need to hold down the [Ctrl] key on your keyboard to keep the report or file from popping up and immediately disappearing.

NOTE: MOBILE COLUMN

CSV format reports may include a Mobile column, to indicate whether the transaction was processed using a separate product, Chase Mobile Checkout.

CONFIGURING ADMINISTRATION SETTINGS

Online POS Terminal users with the appropriate access permissions can make changes by selecting options through the **Administration** link.

Options include:

- General
- Transactions
- Receipts
- Settlement
- · Device Management

USER ACCESS ROLES

Each user account has a specified access role, which determines what they can do within Online POS Terminal. For the security of your business and your customers, each individual should have their own user account, with a unique user name and password.

- Store Regular Access This user will have full access to transaction processing by default and will not have access to certain portions of the Administration page. For example, a new front-desk clerk may have this kind of access.
- Admin Read-Only Access This user will have read-only rights to Online POS Terminal screens with the exception of viewing transactions in **Transaction Management** generating reports. For example, your business accounting team may have this kind of access.
- Manager Full Access (no security restrictions) This is a corporate-level user who has full rights to everything within Online POS Terminal. For example, the business owner may have this kind of access.

USER CUSTOMIZATION

Users can be configured further for the specific transaction types of refunds and voids.

Refund Options

- Full Refund Access A user can perform new refunds under the New Transaction tab as well as perform Quick Refunds through the **Transaction Management** screen.
- Quick Refund Access A user can only perform a refund against an existing transaction through the **Transaction Management** screen. They will not see the Refund option under New Transaction.
- No Refund Access A user will not be able to perform refunds.

Void Options

The ability to perform voids can be enabled or disabled for Store - or Manager-level users.

July, 2016 ©2016, Chase, LLC. All rights reserved.

NOTE: TO CHANGE ACCESS

User access roles are determined at time of account setup. To make a change or add a user account, you'll need to contact the Online POS Terminal Support team at 1-800-503-1132 online.pos.terminal.support@chase.com

CHASE •

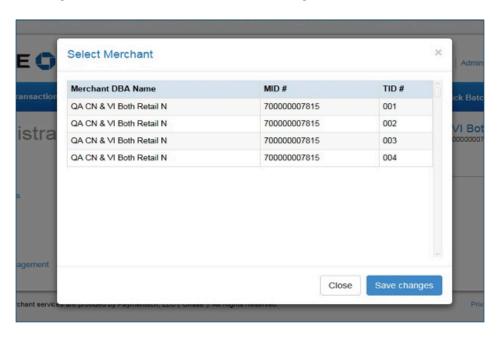
CHOOSING YOUR DEFAULT MERCHANT ID

The **General Administration** page provides you with the ability to choose a default Merchant ID/Terminal ID combination to land on when signing in to Online POS Terminal.

If your user ID is enabled under multiple Merchant ID and Terminal ID combinations, you have the ability to not only switch accounts within the system and to choose a default combination to view and run transactions each time you sign in.



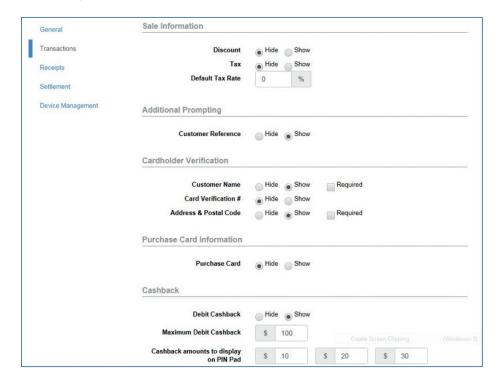
1. To begin, click on the name of the business to the right of **Default Merchant ID #**.



- 2. Click on the row containing the Merchant ID/Terminal ID combination that you would like to make your default.
- 3. Click the blue Save Changes button.

ADJUST YOUR TRANSACTION SETTINGS

Online POS Terminal allows you to hide or show transaction-related fields in order to better suit your business needs and offer a level of customization.



Sale Information

- Discount Hide or Show the Discount field
- Tax Hide or Show the Tax field
- **Default Tax Rate** Enter a tax percentage to be pre-filled for every transaction. This can be changed on the transaction screen if a one-time sale requires a different tax rate.

Additional Prompting

• Customer Reference - Hide or Show the Customer Reference field

Cardholder Verification

- Customer Name Hide or Show/make required the Customer Name field
- Card Verification # Hide or Show/make required the Card Verification # field

July, 2016 ©2016, Chase, LLC. All rights reserved.

J.P.Morgan

 Address & Postal Code - Hide or Show/make required the Address Verification fields

Purchase Card Information

• Purchase Card - Hide or Show the Purchase Card fields

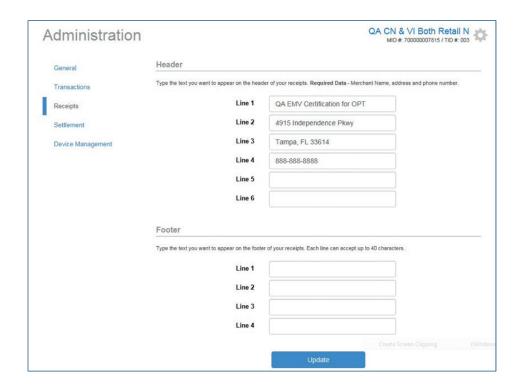
Cashback

- Debit Cashback Hide or Show Debit Cashback options on the iPP320 PIN pad
- **Maximum Debit Cashback** Specify a maximum amount that a customer can request in cash back from a PIN debit transaction
- Cashback Amounts to Display on PIN Pad Specify the three default amounts that a customer can choose from when requesting cash back on a PIN debit transaction

ADD HEADERS AND FOOTERS TO YOUR RECEIPTS

Online POS Terminal gives you the ability to customize the text that displays on the top and bottom of each printed or digital receipt. This allows you to update your business's contact information, thank your customers or promote your website.

- 1. To begin modifying your printed receipt content, select **Receipts** from the **Administration** menu.
- 2. In the **Header** section's fields, enter the text you'd like to display at the top of each printed receipt. Each of the six lines can include up to 40 characters, including spaces. Your Merchant Name, address and phone number are required by the payment brands to be present on each receipt.
- 3. In the **Footer** section's fields, enter the text you'd like to display at the bottom of the receipt. Each of the four lines can include up to 40 characters including spaces.
- 4. Click the **Update** button when you're finished, and your next receipt will include this header and footer.

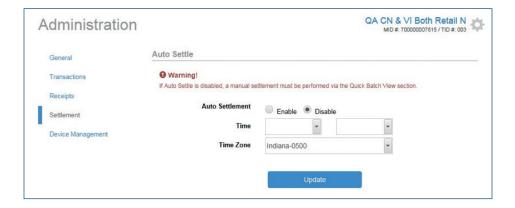


NOTE: RECEIPT PRINTING

Online POS Terminal supports the Epson TM-T2011 thermal receipt printer, which is now available at a reduced price. It provides a convenient and cost-effective printing option, for a professional business experience.

SET UP AUTO SETTLE

Enabling auto settle within Online POS Terminal will allow you to automate the daily submission of your transactions for settlement and funding.

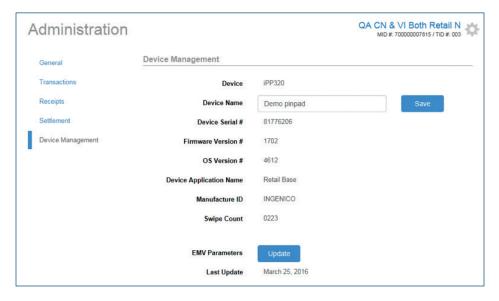


- Auto Settlement Enable or Disable the auto settlement feature
- **Time** Select the time of the day that you would like your transactions to be automatically settled
- Time Zone Choose your local time zone

Once your changes have been made, click the **Update** button to save them.

MANAGE YOUR CONNECTED DEVICE

When your Ingenico iPP320 is connected to your computer, the **Device Management** screen will display details about the device.



- Device Name By default, your PIN pad will be displayed in the Entry Method drop-down menu as "iPP320." If you have multiple devices, or would like to customize how the device displays in that menu, you can assign a name of your choice through this field. Simply enter your new device name and click the blue **Save** button.
- Swipe Count This is the total number of transactions swiped through your PIN pad.
- EMV Parameters Occasionally, the EMV parameters that allow chip card processing to occur through your PIN pad will need to be updated. If you require an update, we'll let you know through the Alerts section of Online POS Terminal. If you ever need to update them manually, simply click the blue **update** button.
- Last Update This is the date of the last successful EMV parameter download.

TROUBLESHOOTING

FOR PRODUCT SUPPORT

Contact Chase's Online POS Terminal Support at 1-800-503-1132 or email On line POSTerminal Support @Chase Paymentech.com.

ISSUE	SUGGESTION
Getting Started	
I forgot my password.	Reset your password by clicking Forgot Password on the home screen.
My password doesn't work.	Ensure you are spelling it correctly. Ensure you enter the case correctly.
Transaction Processing	
I received an error: "841 Error validating card/account number"	The wrong card type is being used for the current transaction, or your account is not set up to accept the card type. Ask for another payment method and re-attempt the transaction.