

Integrated Credit Cards SMP/5500



This document is to help new and existing stores with the Integrated Credit Card process. When processing credit cards, make sure a valid receipt is printing and that batches have settled, otherwise the credit card(s) may not actually be going through to the processor. This can result in lost revenue for the store.

Receipt Information

```
**COLD STONE CREAMERY**
123 FOURTH ST.
PHONE (555) 555-1212
OWNER NAME

TR TYPE          AUTH SALE
MERCHANT#        123456789123
ORDER#           0264
REF#              02000286
PAYMENT          VISA
CARD#            *****1234
EXP.DATE         **/**
AUTH#            01234A

TOTAL            12.76

T[TIP]
TOTAL            12.76

I AGREE TO PAY THE TOTAL AMOUNT
ACCORDING TO THE CARD ISSUE
AGREEMENT

SIGN _____
CASHIER
0084 15:48 #17 JUL 10 '07 REG0002
```

Although receipts can vary, verify the following items are displayed on the receipt:

1. TR TYPE should be AUTH SALE (Authorized Sale)
2. MERCHANT#
3. CARD# should only have the last 4 digits displayed
4. EXP.DATE should be blanked out
5. There should be an authorization number
6.  Make sure a signature line prints

Call the Panasonic Help Desk if the receipt is missing any of the above; 888-427-2767, option 1

To verify batches have been settled

Integrated credit card batches are processed automatically (settled) each night for the majority of SMP stores. As with any automated process, integrated credit card batch settlement must be monitored regularly. Unsent batches can result in loss of revenue. In order to ensure that your integrated credit card batches are sent to your processor in a timely fashion, please follow the steps below **at least once per week**. **It is also critical to monitor your bank accounts to ensure credit card deposits match your records in the store.**

Stores currently processing batches manually may also refer to this document.

- 1 Open **SMP**
- 2 Open **System Manager**
- 3 Open **CAT Batches**

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- 4 Select each batch that has a **red octagon** in front of the business date.

This means the batch failed and will need to be resubmitted.



- 5 After selecting the batch you can view the information for that batch, submit a batch for settlement, or resubmit a failed batch.



Please note the date of the batch before you submit – most processors will charge a significant processing fee for settling older batches. Please contact your processor for their policy.

- 6 To resubmit a **failed batch**, click on **Submit**. When the batch has completed, a star will appear next to the business date. The submission process will take 2 – 5 minutes depending on the size of the batch. If a star does not appear, call the Panasonic Help Desk; 888-427-2767, option 1.
- 7 Select another batch or click **OK** to exit.

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8 In some isolated situations, you may see batches from previous days that look like this:

The screenshot displays a software window with a list of batches on the left and a detailed view on the right. The list shows two batches: 7/24/2007 3:31:00 AMID and 7/25/2007 3:31:00 AMID. The detailed view for the selected batch shows the following information:

Batch Information	
First transaction time	7/24/2007 11:13:43 AM
Last transaction time	7/24/2007 9:42:26 PM
Completion Status	NEW
Host Response	
Batch Totals	27 Transaction(s) \$271.21 Total Amount

Buttons at the bottom include: Clear Fail Status, Submit, View Report, OK, and Cancel.

This “pencil and paper” icon means that the batch did not make an attempt to send. To settle, select the batch and click on **Submit**. Note that this should not be done with batches from the current day, only those from previous days.

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At the Register

Exact Tender

1. Ring Items
2. Press SUB TOTAL key
3. Swipe credit card through the reader and wait for approval
4. A “CAT Processing” message briefly displays on the register screen. If the credit card is approved, your receipts will print in about 5 – 15 seconds.
5. Have customer sign the merchant receipt copy. Retain the merchant copy and present the other receipt to the customer.

Merchant copies have the complete credit card number and expiration date. The customer copies do not.

PANASONIC 1707 N. Randall Rd. Elgin IL. 60123-7847 (847)123-4567	
CYNTHIA SMITH	
TR TYPE	AUTHSALE
MERCHNT#	999999999911
ORDER#	0351
REF#	03000008
PAYMENT	AMER EXP
CARD#	XXXXXXXXXX 12345
EXP DATE	XXXX
AUTH#	123456
TOTAL	5.26
Sign: _____	
I agree to pay the total amount according to the card issue agreement.	
1stcopy=Merchnt 2ndcopy=Customer DEBBIE S 0041 09:35 #01 JUN 11'01 REG0001	

If the credit card is denied, a “DENIED” message prints

If the reader cannot read the card information, follow
the Manual Entry Procedures

Split Tender

1. Ring Items
2. Press SUB TOTAL key
3. Enter amount to be applied to first credit card
4. Swipe credit card through the reader and wait for approval
5. A “CAT Processing” message briefly displays on the register screen.
6. Enter amount being applied to second card
7. Swipe second card through the reader and wait for approval
8. If the credit cards are approved, your receipts print in about 5 – 15 seconds.
9. Have both customers sign the merchant copies of receipts. Retain the merchant copies and present the other receipts to the customers.

Merchant copies have the complete credit card number and expiration date. The customer copies do not.

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Manual Entry

If you have a worn or demagnetized card, the system may not be able to read the card number or its expiration date. Use the following procedure to manually enter the card information.

1. Ring Items
2. Press SUB TOTAL key
3. Press CREDIT key
4. From menu choose which type of card i.e. MC, Visa, AMEX, Discover
5. Press CREDIT key
6. At “swipe card” message use the number keys to enter the credit card number
7. Press ACCT# key
8. Use the number keys to enter the expiration date (two digits for the month and two digits for the year)
9. Press DATE key
10. A “CAT Processing” message briefly displays on the register screen. If the credit card is approved, your receipts print in about 5 – 15 seconds.
11. Have customer sign the merchant receipt copy. Retain the merchant copy and present the other receipt to the customer.
Merchant copies have the complete credit card number and expiration date. The customer copies do not.

Manual Authorization

You may have to call the processing company directly for credit card approval. Use the following procedure after you call to receive authorization for the customer’s charge.

1. Ring Items
2. Press SUBTOTAL key
3. Press CAT LOOKUP key
4. Enter 1 (for manual authorization)
5. Press CAT LOOKUP key
6. Press 1
7. Press CREDIT key
8. Swipe the credit card or manually enter the card number and expiration date
9. Enter the authorization number received over the telephone
10. Press CASH
11. A “CAT Processing” message briefly displays on the register screen. If the credit card is approved, your receipts print in about 5 – 15 seconds.
12. Have customer sign the merchant receipt copy. Retain the merchant copy and present the other receipt to the customer.
Merchant copies have the complete credit card number and expiration date. The customer copies do not.

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Return Credit Transaction

1. Press RFUND
2. Ring all items in original order
3. Press SUB TOTAL key
4. Press CAT LOOKUP key
5. Press 3
6. Press CAT LOOKUP key
7. Press CREDIT
8. Swipe credit card through the reader and wait for approval
or
Enter account #, Press ACCT # key, Enter expiration date, Press DATE key
9. Enter the 8 digit reference number from the original receipt
10. Press CASH key
11. When transaction is accepted, a Return Credit CAT receipt prints. Have customer sign this receipt.

Error Messages

Denied Authorization

If a card is denied, a “Denied” prints without a signature line.

PANASONIC 1707 N. Randall Rd. Elgin IL. 60123-7847 (847)123-4567	
CYNTHIA SMITH	
TR TYPE	AUTHSALE
MERCHNT#	999999999911
ORDER#	0351
REF#	03000008
PAYMENT	AMER EXP
CARD#	XXXXXXXXXX 12345
EXP DATE	XX/XX
AUTH#	****
DENIED	
1stcopy=Merchnt 2ndcopy=Customer	
DEBBIE S	
0041 09:35 #01 JUN 11'01 REG0001	

Communication Error

If communication error occurs, the message “CAT receipt OFFLINE” prints at the bottom of the receipt. The AUTH# field is left blank. Call the Panasonic Help Desk; 888-427-2767, option 1.

PANASONIC 1707 N. Randall Rd. Elgin IL. 60123-7847 (847)123-4567	
MARIA JOHNSON	
TR TYPE	AUTHSALE
MERCHNT#	999999999911
ORDER#	0351
REF#	03000008
PAYMENT	AMEX
CARD#	XXXXXXXXXX 12345
EXP DATE	XX/XX
AUTH#	
SUBTOTAL	25.18
Sign: _____	
I agree to pay the total amount According to the card issuer agreement	
1STCOPY=MERCHANT 2NDCOPY=CUSTOMER	
CAT OFFLINE	
DEBBIE S	
0041 09:35 #01 JUN 11'01 REG0001	