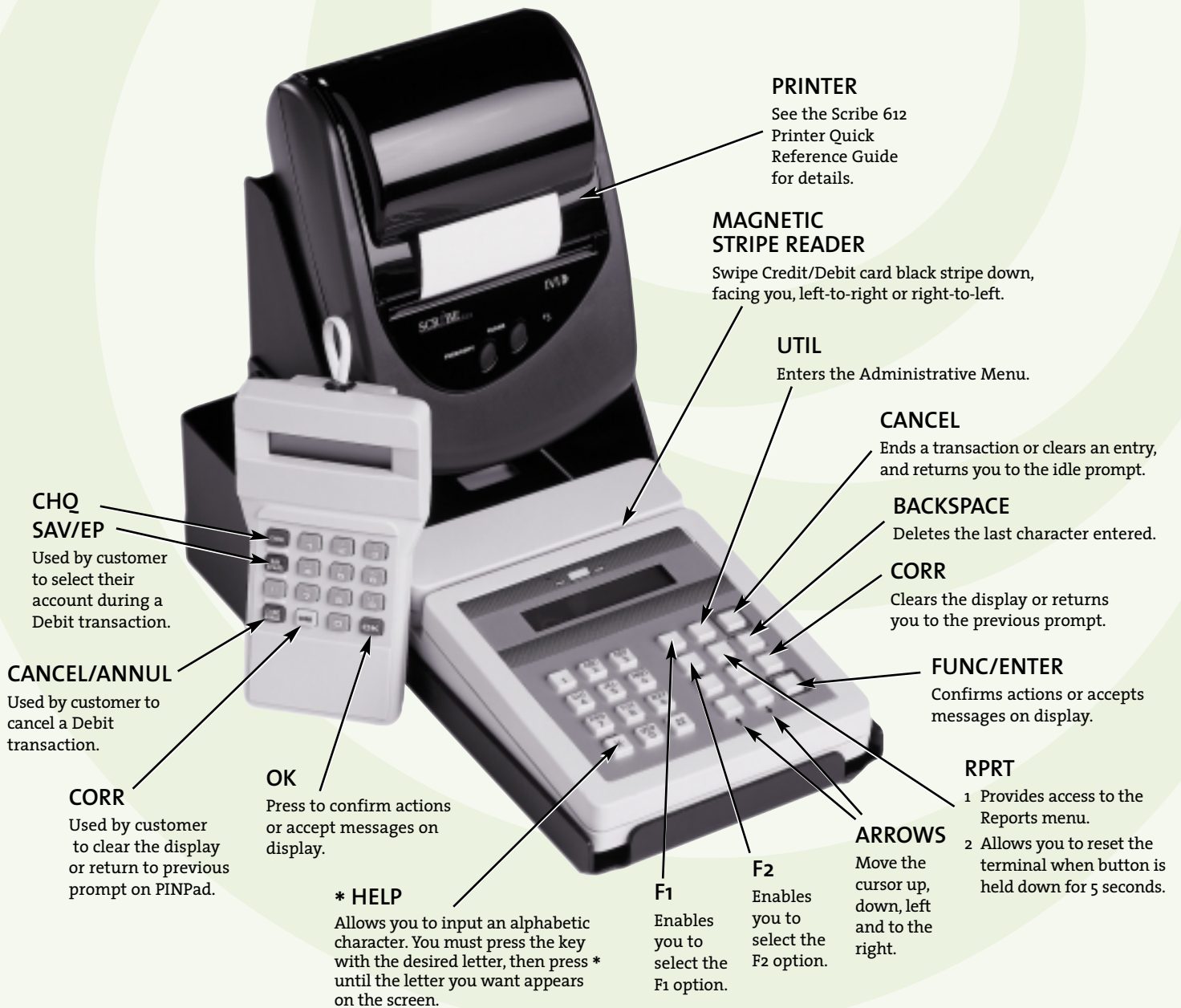


Quick Reference Guide

For Debit & Credit Card Processing

Your VISA Merchant Number is _____

Your MasterCard Merchant Number is _____



MENU MODE

Turbo Plus Menu Mode enables you to scroll through the available options with the arrow keys.

The Instalink Turbo Plus has several user menus which allow you to access various functions. In order to access each of these menus, a "hot key" or series of "hot keys" must be pushed. The terminal menus and hot keys to access these menus are shown in Table opposite.

MENU MODE	HOT KEY(S)
Financial Transaction	No Hot Key is required. This Menu is accessed at the idle prompt
Administrative Utilities	Press UTIL
Reports	Press RPRT
Rewards	Press ENTER, then "1"

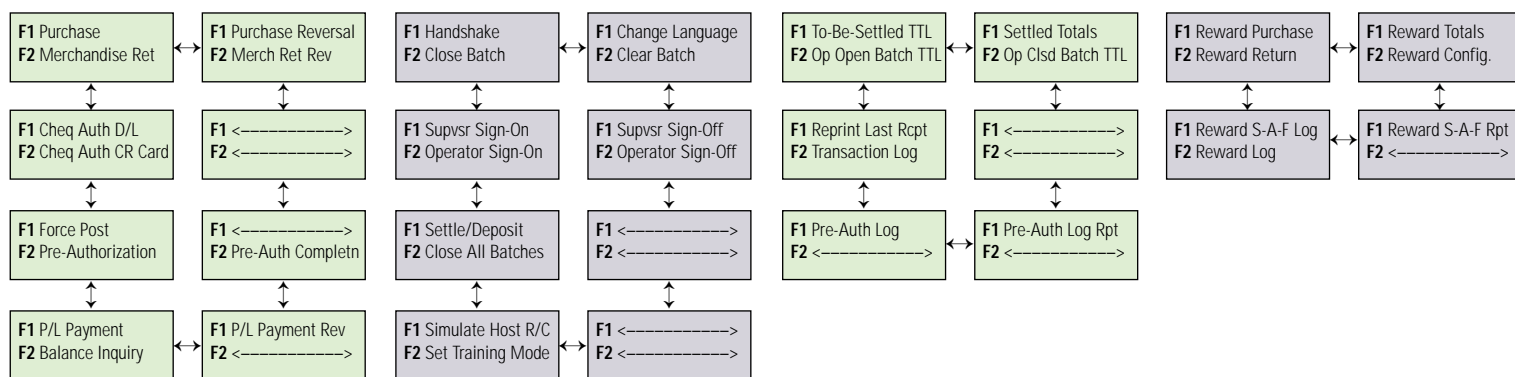
Below are the various terminal menus for each of the modes.

Financial Transaction Menu

Utilities Menu

Reports Menu

Rewards Menu



MENULESS MODE

Turbo Plus Menuless Mode enables you to access various options by keying the required code number, followed by "ENTER".

CODE	FUNCTION	CODE	FUNCTION	CODE	FUNCTION
*	Reprint	44	Reward Log	83	Totals Ready for Deposit
#	Print Help List	45	Rewards Totals	84	Deposited Totals
00	Sale	60	Parametre Download	85	Previous Operator Totals
02	Post	61	Printer Test	86	Settle/Deposit
03	Refund	63	Set Training Mode	87	Clear Batch
05	Pre-Authorization	65	Display Software Level	89	Balance Inquiry
10	Sale Void	66	Communications Test	90	Simulate Host Response Code
13	Refund Void	67	Pre-Authorization File Maintenance	300	Print Configuration List
15	Pre-Authorization Completion	68	Pre-Authorization Report	301	Terminal Configuration
20	Cheque Auth. - Driver's License	69	Change Language	302	Communications Configuration
21	Cheque Auth. - Credit Card	70	Operator Sign-On	303	Rewards Configuration
30	Private Label Payment	71	Operator Sign-Off	304	Level 2/Merch Data Configuration
35	Payment Void	72	Supervisor Sign-On	305	Edit Level 2 Prompt
40	Rewards Sale	73	Supervisor Sign-Off	306	Print Comm Error
41	Rewards Return	80	Current Operator Totals	307	Clear Comm Error
42	Reward S-A-F Log	81	Close Batch		
43	Reward S-A-F Report	82	Transaction Log		

FINANCIAL TRANSACTIONS

TRANSACTION TYPE	MENU MODE	ADDITIONAL INFORMATION
Purchase – Credit Card Sale of a good or service using a credit card.	From any menu, swipe card to begin transaction.	The customer card number may be keyed (for credit only).
Purchase – Debit Card Sale of a good or service using a debit card.	From any menu, swipe card to begin transaction.	
Purchase Reversal (VOID) – Credit Card Cancels a previous credit card transaction.	From Main Menu, press Right Arrow , then press F1 .	You will require your Supervisor ID, your Supervisor PAN Card, and your Supervisor PIN #.
Purchase Reversal (VOID) – Debit Card Cancels a previous debit card transaction.	Same as above.	You will require your Supervisor ID, your Supervisor PAN Card, and your Supervisor PIN #.
Merchandise Return (Refund) – Credit Card Credits a customer's account for a previous credit card purchase.	From Main Menu, press F2 .	You will require your Supervisor ID, your Supervisor PAN Card, and your Supervisor PIN #.
Merchandise Return (Refund) – Debit Card Credits a customer's account for a previous debit card purchase.	Same as above.	You will require your Supervisor ID, your Supervisor PAN Card, and your Supervisor PIN #.
Cheque Authorization – Driver's Licence Confirms the cardholder's financial standing.	From Main Menu, press Down Arrow , then press F1 .	You will require a Province Code (provided by Cheque Auth. Company).
Cheque Authorization – Credit Card Confirms the cardholder's financial standing.	From Main Menu, press Down Arrow , then press F2 .	
Force Post Processes a transaction that already has an authorization number (ie. pre-authorized transaction).	From Main Menu, press Down Arrow , then press Down Arrow , then press F1 .	You will require the original Auth # from the pre-authorized transaction.
Merchandise Return Reversal – Credit Card Voids a credit card return and charges the customer for their purchase.	From Main Menu, press Right Arrow , then press F2 .	
Merchandise Return Reversal – Debit Card Voids a debit card return and charges the customer for their purchase.	Same as above.	
Pre-Authorization Verifies that a cardholder has sufficient funds for a purchase and holds those funds for a pre-determined period of time. This function adds 15% to the total for food services or beauty salons.	From Main Menu, press Down Arrow , then press Down Arrow , then press F2 .	If this is the first pre-authorization, press ENTER to skip prompt, "Original 4-digit Reference #". Otherwise key the 4-digit reference number from the original pre-authorization.
Pre-Authorization Completion A completion may be processed up to a pre-determined period of time after the original pre-authorization request was approved.	From Main Menu, press Right Arrow , then press Down Arrow , then press Down Arrow , then press F2 .	You must pre-authorize a transaction before attempting a pre-authorization completion. Pre-Authorization log of 500 transactions eliminates the need to re-key the card number when completing transactions.
Private Label Payment Processes a transaction which applies a payment to a cardholder's account.	From Main Menu, press Up Arrow , then press F1 .	
Reversing a Private Label Payment Voids a transaction which applied a payment to a cardholder's account.	From Main Menu, press Right Arrow , then press Up Arrow , then press F1 .	

REPORTS

The Reports Menu allows you to print or view detailed reports, logs and totals.

REPORT TYPE	MENU MODE	ADDITIONAL INFORMATION
Operator Open Batch Totals – Printout Provides a listing of all the transactions in open and unsettled batches.	From any Main Menu, press RPRT , then press F2 .	When asked to enter card plan number, use the following codes: 1 = MasterCard®* 2 = Visa* 3 = American Express* 6 = INTERAC Direct Payment®**
To-be Settled Totals Report – View Provides a summary of the transactions not yet settled.	From any Main Menu, press RPRT , then press F1 .	
Settled Totals Report – Printout Lists the totals of the last previously settled batches.	From Main Menu, press RPRT , then press Right Arrow , then press F1 .	
Operator Close Batch Totals Reports – View Lists the contents of the previous closed batch.	From Main Menu, press RPRT , then press Right Arrow , then press F2 .	
Transaction Log Report Complete – View Lists the previous 200 transactions completed.	From Main Menu, press RPRT , then press Down Arrow , then press F2 .	When prompted, “Print Complete Log”, press “ENTER” .
Transaction Log Report Condensed – Printout Allows you to select and print from the previous 200 transactions completed.	Same as Transaction Log Report Complete – View.	When prompted, “Print Complete Log”, press “CORR” , then press “1” .
Pre-Authorization Log Report – Printout Lists the Pre-Authorized transactions. After midnight, the system will check and delete (if required) any expired pre-authorizations.	From Main Menu, press RPRT , then press Right Arrow , then press Up Arrow , then press F1 .	When prompted, “Print Complete Log”, press “CORR” , then press “1” .
Pre-Authorization Log – View Lists the Pre-Authorized transactions.	From Main Menu, press RPRT , then press Up Arrow , then press F1 .	When prompted, “Print Complete Log”, press “ENTER” .
Reprinting Last Receipt Prints the last financial transaction regardless of the last message received (either Approved or Transaction Not Completed).	From Main Menu, press RPRT , then press Down Arrow , then press F1 .	Ensure transaction was approved before sending customer on their way.

PRINTING REPORTS

CARD AND TRANSACTION DATA FIELD DESCRIPTIONS ON PRINTOUT ARE AS FOLLOWS:

1	=	Card Number
2	=	Authorization Number
3	=	Dollar Amount
4	=	Open/Close Batches
5	=	Transaction Code*
6	=	Credit/Debit Txn
7	=	Batch Number
8	=	Reference Number
9	=	Operator ID

* TRANSACTION CODES ARE AS FOLLOWS:

00	=	Purchase
01	=	Pre-Authorization Request
02	=	Pre-Authorization Completion
03	=	Merchandise Return
08	=	Cheque Verification
10	=	Purchase Reversal
11	=	Merchandise Return Reversal
41	=	Force Post

UTILITIES

The Utilities Menu lists a variety of functions which effect changes to your terminal's operation and configuration.

UTILITIES TYPE	MENU MODE	ADDITIONAL INFORMATION
Handshake Allows you to test your terminal's communications with the Bank.	From Main Menu, press UTIL , then press F1 .	When prompted, "Data Echo", press " ENTER ". If communication is successful, the response will read, "Response: 123 Test Complete 0A".
Choosing the Language Allows you to set your terminal configuration to to either French or English language settings.	From Main Menu, press UTIL , then press Right Arrow , then press F1	When prompted, select either "1" for ENGLISH or "0" for FRENCH.
Closing a Batch Accumulates the transactions and closes the current open batch. An "Option 2" merchant, must close open batches to receive their funds.	From Main Menu, press UTIL , then press F2 .	
Signing on a Supervisor If you use Settlement Option 3, you must initiate this function before settlement/deposit.	From Main Menu, press UTIL , then press Down Arrow , then press F1 .	
Signing off a Supervisor This function signs off a previously signed on supervisor. This transaction should be performed after completing a settlement/deposit.	From Main Menu, press UTIL , then press Right Arrow , then press Down Arrow , then press F1 .	
Signing on an Operator Allows the Operator ID to be recognized during use, eliminating the login prompt.	From Main Menu, press UTIL , then press Down Arrow , then press F2 .	
Signing off an Operator This function signs off a previously signed on operator.	From Main Menu, press UTIL , then press Right Arrow , then press Down Arrow , then press F2 .	
Settlement / Deposit - Option 2 Allows you to initiate settlement for all closed batches.	From Main Menu, press UTIL , then press Down Arrow , then press Down Arrow then press F1 .	
Simulating a Host Response Code Used during Training Mode, it allows for various responses from the Bank.	From Main Menu, press UTIL , then press Up Arrow , then press F1 . then key in a Response Code.	For a list of Response Codes, see chart entitled "Response Codes" (below).
Entering Training Mode Allows you to familiarize yourself with the terminal's functionality without initiating on line transactions.	From Main Menu, press UTIL , then press Up Arrow , then press F2 .	Notice while in training mode that the F1 and F2 are displayed in lower case as f1 and f2

RESPONSE CODES

RESPONSE CODES	TURBO MESSAGE	PINPAD DISPLAY	RESPONSE CODES	TURBO MESSAGE	PINPAD DISPLAY
00, 11, 16	XX Approved	Approved Thank You	68	Timeout	Timeout, Try Again
01, 02, 04, 36, 41, 43, 59, 60	Call for Authorization	Transaction Not Completed	91	Issuing Bank Offline	Transaction Not Completed
03	Invalid Merchant ID	Transaction Not Completed	0B	Invalid Clerk Number	Transaction Not Completed
05, 51, 61, 62, 65	Declined	Declined	0F	Invalid Supervisor Password	Transaction Not Completed
06, 07, 09, 19, 30, 44, 63, 77, 81, 82, 85, 86, 87, 88, 96, Q0, Q9, OK	System Error Please Try Again	Transaction Not Completed	0I	Invalid Supervisor ID	Transaction Not Completed
08	XX Approved Verify ID	Approved Thank You	76, 0M, 0N, 07, 0U	Limit Exceeded	Transaction Not Completed
13	Invalid Amount	Transaction Not Completed	55	Invalid PIN Number	Invalid PIN # Try Again
14, 56, 92	Invalid Card Number	Transaction Not Completed	38, 75	Retries Exceeded	
12, 40, 57, 58	Transaction Not Allowed	Transaction Not Completed	94	Duplicate Transaction	Transaction Not Completed
25, 39, 52, 53	Account Invalid	Invalid Account, Try Again	64, 0R	Error – No Match	System Error, Try Again
33, 54	Invalid or Expired Card	Declined Invalid Card	90	Cutover in Progress, Try Again	

REWARDS

The Reward Program Menu allows you to initiate reward purchases and returns, configure the reward settings, and generate reward reports.

REWARD TRANSACTION TYPE	MENU MODE	ADDITIONAL INFORMATION
Completing a Reward Purchase A non-financial transaction which calculates and applies rewards to a cardholder's account.	From Main Menu, press ENTER , then press 1 , then press F1 .	You will be asked to enter the Collector Card Number (either swipe or key this number).
Returning Reward Points A non-financial transaction which will forward the number of rewards for a return of goods/ services to the Bank.	From Main Menu, press ENTER , then press 1 , then press F2 .	You will be asked to enter the Collector Card Number (either swipe or key this number).
Reward Store and Forward Log – View Holds up to five transactions which are then sent for release when the terminal is idle.	From Main Menu, press ENTER , then press 1 , then press Down Arrow , then press F1 .	
Reward Store and Forward Report – Printing Lists what is currently stored in the . Store and Forward log	From Main Menu, press ENTER , then press 1 , then press Right Arrow , then press Down Arrow , then press F1 .	
Reward Totals Reports Provides a summary of the rewards awarded or returned.	From Main Menu, press ENTER , then press 1 , then press Right Arrow , then press F1 .	
Reward Log (Complete) – Printout Lists all of the transactions which have been forwarded.	From Main Menu, press ENTER , then press 1 , then press Down Arrow , then press F2 .	
Reward Log (Condensed) – Printout Lists a selected number of transactions which have been forwarded.	From Main Menu, press ENTER , then press 1 , then press Down Arrow , then press F2 .	
Configuring Reward Setup Allows reward settings to be changed for merchant specific programs.	From Main Menu, press ENTER , then press 1 , then press Right Arrow , then press F2 .	You will need the Rewards password to change rewards setup.

HINTS AND TIPS

Be sure to verify totals at the end of each day (if transactions processed). Calculate the total amount you have for each card type then compare your card totals with your report(s).

- Wait for an approval code before returning customer's credit/debit card.
- When using a debit card, the customer must verify the amount, select a chequing or savings account and key in their secret Personal Identification Number (PIN) on the PINPad.
- If the printer is not working, process normally and take a manual imprint of the card. Obtain an authorization number or a transaction if over the floor limit. Have the customer sign the imprinted copy.
- To reduce chargebacks, if magnetic stripe is not working, take a credit card imprint and complete a manual sales draft (do not write "VOID"). Indicate reference number from manual sales draft on POS receipt and write "proof copy" on signature line.
- If you see an error message on the PINPad display or on the receipt, make sure to check the terminal display and refer to the Response Codes on page 5.

To download additional copies of this Quick Reference Guide go to www.moneris.com/merchant/qrguides and open the PDF file **turboplusqrg.pdf**

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 or local Toronto and vicinity
416-234-7664

