



BE PAYMENT READY

Moneris® iCT250, iWL220, and iWL255

UnionPay Reference Guide





BE PAYMENT READY

Need help?

Web: moneris.com/support

Toll-free: 1-866-319-7450

Record your Moneris merchant ID here:

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Important: Read first

This guide assumes that:

- Your terminal has been set up and configured successfully, and that you are able to process financial transactions.
 - If this is not the case, refer to the *Setting up Your Terminal* section of the **Moneris Reference Guide** available at moneris.com/support, and follow the instructions for setting up and configuring the terminal to communicate with the Moneris host.

Note: *You must use the exact power adaptor and cables provided by Moneris to work with your Moneris terminal. Failure to do so may affect the operability of or cause damage to the equipment.*
- You have obtained and signed the *Moneris UnionPay International Merchant Agreement*.
 - If this is not the case, please contact Moneris Customer Care toll-free at **1-866-319-7450**. Once you have obtained the required document, you may proceed with this guide.

UnionPay overview

As a fast-growing international payment brand, UnionPay provides cardholders with convenient and secure payment services and a variety of privileges in more than 140 countries and regions. UnionPay allows cardholders to enjoy a wide range of exclusive privileges.

Process UnionPay cards the same as you would other debit and credit cards, following the prompts on your terminal. See page 7 for details.

Card programs

UnionPay offers these card programs:

- Credit cards
 - single brand (UnionPay)
 - dual brand (UnionPay co-branded with Visa®, Mastercard®, American Express®, Diners Club®, or JCB)
- Debit cards
 - single brand (UnionPay)
 - dual brand (UnionPay co-branded with Interac® Debit or Visa Debit, for example)

Moneris processes and settles all UnionPay transactions in Canadian dollars only.

How to identify UnionPay cards

All UnionPay cards feature the UnionPay logo:



New logo

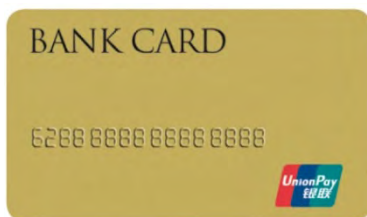


English logo



Old logo

The card images below illustrate the standard features of UnionPay cards.



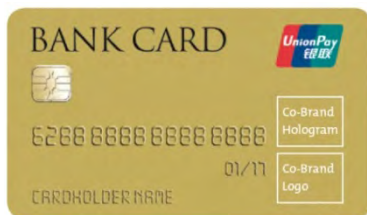
UnionPay debit card

No hologram on the front of the card or on the back.



UnionPay single brand credit card

Hologram on the front of the card or on the back.



UnionPay co-branded credit card

Both the UnionPay logo and the co-brand logo are displayed on the front of the card.

Card entry and card verification methods

Card entry

Based on whether the card is present or not present, follow the appropriate entry method.

In this situation:	Do this:
Card is present	<ul style="list-style-type: none"> ▪ For cards with a chip: insert the card and follow the prompts on screen. ▪ For cards with a magnetic stripe only: swipe the card and follow the prompts on screen. ▪ If other card entry methods fail, key in the card number: <ul style="list-style-type: none"> ▪ For hotels and car rental agencies, you may key in the card number for all transactions. ▪ For other merchants, you may key in the card number for follow-on transactions only (refund, void, pre-auth advice). <p>Note: <i>Manual card entry will only be allowed if a manual card entry password has been created and manual card entry has been enabled on the terminal. Refer to the terminal's Reference Guide for more information on configuring a password and enabling manual card entry.</i></p> <p>Note: <i>When manually keying in the card number, you will be prompted to enter a manual card entry password.</i></p> <p>Note: <i>Contactless entry is not supported.</i></p>
Card is not present	<p>Key in the card number for:</p> <ul style="list-style-type: none"> ▪ Transactions at hotels/car rental agencies (credit only). ▪ Mail Order/Telephone Order (MOTO) transactions (credit only). <p>Note: <i>Manual card entry will only be allowed if a manual card entry password has been created, manual card entry has been enabled on the terminal, and mail/telephone orders have been enabled. Refer to the terminal's Reference Guide for more information on configuring a password and enabling manual card entry and mail/telephone orders.</i></p> <p>Note: <i>When manually keying in the card number, you will be prompted to enter a manual card entry password.</i></p>

Card verification

When the cardholder is present, UnionPay transactions require card verification by cardholder signature. In addition to a signature, some cards require PIN entry.

Signature

If present, the cardholder must sign the merchant copy of the receipt, including transactions where they have entered a PIN.

PIN

Both UnionPay chip cards and magnetic stripe only cards may prompt the cardholder for a personal identification number (PIN). Some cards permit the cardholder to bypass the PIN if they have configured the card in this manner with the issuing bank.

Note: *It is up to the cardholder to know whether their card requires a PIN.*

Processing UnionPay cards

Process UnionPay cards the same as you would other debit and credit cards, following the prompts on your terminal. If you experience one of the error messages below, perform an assisted UnionPay transaction. This option will guide you through additional steps required to recognize unique card attributes and assure the transaction is routed to the UnionPay network.

Tips for processing UnionPay transactions

- Make sure you know how to identify UnionPay cards. All UnionPay cards feature the red, blue, and green UnionPay logo. For more information, refer to [How to identify UnionPay cards](#) on page 4.
- If you receive one of the following error messages, cancel the transaction and start an assisted UnionPay transaction (see pages 8-9).
 - INVALID CARD NUMBER
 - INVALID EXPIRY DATE PLEASE RETRY

Notes:

- *UnionPay debit cards do not support the account selection (chequing / savings) prompt. Even if the prompt appears and the cardholder selects an account, the transaction will be processed using the default bank account.*
- *UnionPay cards co-branded with Interac must be processed using the Interac brand.*

Follow-on transactions (refund, void, and pre-auth advice)

First, determine if the original UnionPay transaction (purchase or pre-auth) was assisted or not by looking at the receipt (see directly below).

- If the original transaction was assisted, then initiate an assisted transaction for the refund, void, or pre-auth advice. Refer to [Assisted UnionPay transactions](#) on pages 9-10.
- If the original transaction was not assisted, process the transaction as you normally would. If needed, refer to *Transactions* in the *Using Your Terminal* section of the terminal's **Reference Guide**.

How to determine if the original transaction was an assisted UnionPay transaction

Look at the original receipt, either the cardholder or the merchant copy. If UNIONPAY is printed below APPROVED on the receipt, then the transaction was assisted by using the UnionPay function key or through the UnionPay transaction menu.

How to start an assisted UnionPay transaction

What is an assisted UnionPay transaction? This is simply a transaction where you tell the terminal that you will be using a UnionPay card before you actually enter the card. Use this transaction method when standard processing methods produce one of the following error messages:

- INVALID CARD NUMBER
- INVALID EXPIRY DATE PLEASE RETRY



To start an assisted UnionPay transaction, choose one of the following methods:

The UnionPay function key (F1) on the ENTER AMOUNT screen



1. At the ENTER AMOUNT screen for any transaction, press the **F1** key.
2. At the USE UNIONPAY CARD? prompt, select **YES** to start a UnionPay transaction.

The ENTER AMOUNT screen re-appears showing the name of the transaction followed by -UP.

For example:



- To start an assisted UnionPay Purchase, press the **F1** key at the READY screen.
- To start an assisted UnionPay Refund, press the Admin / key, select **TRANSACTIONS**, then **REFUND**, then press the **F1** key at the ENTER AMOUNT screen.

The assisted UnionPay transaction menu

1. At the READY screen, press the Admin / key.
2. On the MAIN MENU screen, scroll down and select **UNIONPAY TRANS.**
3. On the UNIONPAY menu, select the UnionPay transaction you wish to perform.

The ENTER AMOUNT screen re-appears showing the name of the transaction followed by -UP. For example, the refund transaction screen displays REFUND-UP.

An admin shortcut code for assisted UnionPay transactions

1. At the READY screen, press the Admin / key twice.
2. At the ENTER ADMIN CODE prompt, key in the **3-digit code** for the transaction you wish to begin:
 - 120 for **PURCHASE-UP**
 - 121 for **REFUND-UP**
 - 122 for **PRE-AUTH-UP**
 - 123 for **P-A ADVICE-UP**
 - 126 for **VOID-PURCHASE-UP**
 - 127 for **VOID-REFUND-UP**

Admin codes can be found in this guide in square brackets beside the name of the transaction (for example, Purchase [120]).

Assisted UnionPay transactions

An assisted UnionPay transaction is a transaction where you tell the terminal that you will be using a UnionPay card before you actually enter the card. The procedures below describe assisted UnionPay transactions.

Purchase [120]

Credit or debit purchase of goods or services.


1. At the READY screen, press the **F1** key.

The USE UNIONPAY CARD? prompt appears.

2. Select **YES**.

The PURCHASE-UP ENTER AMOUNT screen appears.

If you experience problems when attempting to cancel the transaction at this screen, refer to the [Troubleshooting](#) section on page 16.

3. Enter the purchase amount and press the green  key.

Follow the prompts in the appropriate table located in the *Using Your Terminal* section of the terminal's **Reference Guide**:

- If tip entry is enabled, refer to the table entitled *Merchant prompts: Purchase with tip enabled*
- If tip entry is disabled, refer to the table entitled *Merchant prompts: Purchases/Pre-Auths/Refunds/Voids*

4. Process receipts (see page 12 in this guide).

Refund [121]

A Refund credits a customer's account. If the original Purchase transaction was assisted (see page 7), follow these steps. If it was not assisted, follow the standard Refund procedure.

1. Start an assisted UnionPay transaction for a Refund using one of the methods outlined on page 8.

The SWIPE ADMIN CARD prompt appears.

2. Swipe your POS Admin card.

The REFUND-UP ENTER AMOUNT screen appears.


3. Enter the amount to be refunded and press the green  key.

Follow the prompts in the table entitled *Merchant prompts: Purchases/Pre-Auths/Refunds/Voids* located in the *Using Your Terminal* section of the terminal's **Reference Guide**.

4. Process receipts (see page 12 in this guide).


Void-Purchase [126] / Void-Refund [127]

A Void cancels a Purchase or Refund. If the original Purchase or Refund transaction was assisted (see page 7), then follow these steps. If it was not assisted, follow the standard Void procedure.

1. Start an assisted UnionPay transaction for a Void-Purchase / Void-Refund using one of the methods outlined on page 10.
The SWIPE ADMIN CARD prompt appears.
2. Swipe your POS Admin card.
The ENTER AMOUNT screen appears.
3. Enter the amount to be voided and press the green  key.
Follow the prompts in the table entitled *Merchant prompts: Purchases/Pre-Auths/Refunds/Voids* located in the *Using Your Terminal* section of the terminal's **Reference Guide**.
4. Process receipts (see page 12 in this guide).

Pre-Authorization [122]

Perform a Pre-Auth when the final Purchase amount is unknown.

1. Start an assisted UnionPay transaction for a Pre-Auth using one of the methods outlined on page 8.
The PRE-AUTHORIZATION-UP ENTER AMOUNT prompt appears.
2. Enter the amount to be pre-authorized and press the green  key.
Follow the prompts in the table entitled *Merchant prompts: Purchases/Pre-Auths/Refunds/Voids* located in the *Using Your Terminal* section of the terminal's **Reference Guide**.
3. Process receipts (see page 12 in this guide).

Pre-Auth Advice using sequence number [123]

Completes or cancels a Pre-Auth. If the original Pre-Authorization transaction was assisted (see page 7), then follow these steps. If it was not assisted, follow the standard Pre-Auth Advice procedure.

Note: *UnionPay does not support offline transactions/voice authorization.*

1. Start an assisted UnionPay transaction for a Pre-Auth Advice using one of the methods outlined on page 7.
The FIND ORIGINAL TRANSACTION? prompt appears.
2. Always select **YES**, then enter the original sequence number from the Pre-Authorization receipt.
3. Follow the prompts in the table entitled *Merchant prompts: Advices/Force Posts* located in the *Using Your Terminal* section of the terminal's **Reference Guide**. Disregard any references to Voice Auth.
4. Process receipts (see page 12 in this guide).

UnionPay transactions in semi-integrated mode

Semi-integrated mode is supported on the Moneris iCT250 only. This mode allows you to connect the iCT250 terminal to an electronic cash register (ECR). Processing a UnionPay card in semi-integrated mode is similar to processing any other debit or credit card, with the additional option of performing an assisted UnionPay transaction. To determine when to use an assisted UnionPay transaction, refer to [Processing UnionPay cards](#) on page 7.

At your electronic cash register (ECR) application:

1. Select the transaction type (for example, Purchase).
2. Enter the amount of the transaction.
3. Select the tender type (for example, credit/debit).
4. Enter the clerk ID if this option is available on your ECR and required.
Note: *You can also enter the clerk ID on the terminal if the feature is enabled.*
5. Enter the invoice number if this option is available on your ECR and required.
Note: *You can also enter the invoice number on the terminal if the feature is enabled.*
6. Select the option for an assisted UnionPay transaction, if required. To determine when to use an assisted UnionPay transaction, refer to [Processing UnionPay cards](#) on page 7.

For additional help on processing transactions in semi-integrated mode, refer to the **Moneris iCT250 Semi-Integrated Reference Guide** available at moneris.com/support-iCT250.

UnionPay receipts

Follow the usual instructions for receipt processing. Refer to the *Using Your Terminal* section of the terminal's **Reference Guide**. However, note that for all UnionPay transactions where the cardholder is present, both debit and credit, the **cardholder must sign the merchant copy of the receipt**, even if they have entered a PIN.

Sample receipt – merchant copy

MERCHANT NAME		
MERCHANT ADDRESS		
MERCHANT CITY & PROVINCE		
CARD	*****1234	Masked card number
CARD TYPE	UNIONPAY	
DATE	YYYY / MM / DD	Transaction date
TIME	9999 HH : MM : SS	
CLERK ID	X0X0X0	
INVOICE #	0X0X0X0	
RECEIPT NUMBER	X12345678-999-999-9	Original sequence number

PURCHASE		Transaction type
AMOUNT	\$000,000.00	
TIP	\$000,000.00	
TOTAL	\$000,000.00	

APPROVED		
UNIONPAY		If printed, indicates an assisted UnionPay transaction
AUTH#	123456 00-000	Original authorization number
THANK YOU		

CARDHOLDER SIGNATURE		Cardholder signature always required
CARDHOLDER WILL PAY CARD ISSUER ABOVE AMOUNT PURSUANT TO CARDHOLDER AGREEMENT.		
MERCHANT COPY		

Sample receipt – cardholder copy

MERCHANT NAME	
MERCHANT ADDRESS	
MERCHANT CITY & PROVINCE	
CARD	*****1234
CARD TYPE	UNIONPAY
DATE	YYYY / MM / DD
TIME	9999 HH : MM : SS
CLERK ID	X0X0X0
INVOICE #	0X0X0X0
RECEIPT NUMBER	X12345678-999-999-9

PURCHASE	●
AMOUNT	\$000,000.00
TIP	\$000,000.00
TOTAL	\$000,000.00

APPROVED	
UNIONPAY	●
AUTH#	123456 00-000
THANK YOU	
CARDHOLDER WILL PAY CARD ISSUER ABOVE AMOUNT PURSUANT TO CARDHOLDER AGREEMENT.	
CARDHOLDER COPY	
IMPORTANT – RETAIN THIS COPY FOR YOUR RECORDS	

Original sequence number

Transaction type

If printed, indicates an assisted UnionPay transaction

Original authorization number

Features not supported for UnionPay transactions

The following features are not supported for UnionPay transactions processed on your Moneris terminal:

- Cash back
- Balance inquiry
- Account selection (CHQ/SAV) on debit card transactions. Even if the prompt appears and the cardholder selects an account, the transaction will be processed using the default account.
- Partial approval
- Contactless transactions
- Voice authorization / forced post transactions
- Manual entry for Purchase and Pre-Authorization transactions, except for hotels and car rental agencies
- No Signature Required (NSR) transactions
- Offline authorizations
- Transactions in currencies other than Canadian dollars
- Surcharging



Enroll in Merchant Direct®

Merchant Direct is the Moneris online tool for accessing all of your merchant reports, including end-of-day reports. To sign up for Merchant Direct, follow these steps.

Note: *If you have already enrolled for Merchant Direct, you do not have to enroll again.*

1. Go to moneris.com.
2. In the top right area of the screen, click **Login** and select **Merchant Direct**.
3. Click **Online Enrolment**.
4. Fill in the fields in the online form to complete your enrolment.

Troubleshooting

If an error message appears, first press the green  key or the red  key to clear the message. If the error message is listed in the table below, follow the instructions in the table. If the problem is still not resolved, call Moneris Customer Care toll-free at [1-866-319-7450](tel:1-866-319-7450).

Error messages

Error message	Solution
INVALID CARD NO.	If using a UnionPay card that has only a magnetic stripe, perform an assisted UnionPay transaction (see pages 9- 10).
INVALID EXPIRY DATE	If using a UnionPay card that has only a magnetic stripe, perform an assisted UnionPay transaction (see pages 9- 10).

Other issues

Issue	Solution
You are unable to cancel a transaction at the PURCHASE-UP/ENTER AMOUNT screen.	To cancel the transaction: <ol style="list-style-type: none">1. Press the F1 key.2. At the USE UNIONPAY CARD? prompt, select NO. The terminal returns to the non-UnionPay PURCHASE screen.

Merchant support

If you need assistance with your payment processing solution, we're here to help, 24/7.

We're only one click away.

- Visit moneris.com/support to:
 - download the Moneris **Reference Guide** for your terminal
 - consult the Moneris **WebHelp** for detailed information on all of the options available on your terminal and how to enable them
- Visit shop.moneris.com to purchase point-of-sale supplies and receipt paper.
- Visit moneris.com/insights for business and payment news, trends, customer success stories, and quarterly reports & insights.

If you need help with the steps that are performed on the ECR, consult the documentation that was provided with your ECR.

Need us on-site? We'll be there.

One call and a knowledgeable technician can be on the way. Count on minimal disruptions to your business as our Field Services provide assistance with your payment terminals.

Can't find what you are looking for?

Call Moneris Customer Care (available 24/7) at **1-866-319-7450**. We'll be happy to help.

You can send us a secure message 24/7 by logging in to Merchant Direct at moneris.com/mymerchantdirect.



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Your credit and/or debit card processing is governed by the terms and conditions of your agreement(s) for merchant credit/debit card processing services with Moneris Solutions Corporation. It is your responsibility to ensure that proper card processing procedures are followed at all times. Please refer to the **Moneris Merchant Operating Manual** (available at: moneris.com/support) and the terms and conditions of your applicable agreement(s) for credit/debit processing or other services with Moneris Solutions Corporation for details.