

Integrating to Point of Sale

To facilitate the reconciliation for merchants of new APM transactions, integration with the merchant's point of sale system may be required. As part of the transaction message from the terminal to the point of sale system, Verifone passes the APM scheme name as a tender type in place of say Debit or Credit (i.e. PayPal, Klarna, Alipay) along with a transaction ID. The transaction ID is a one-time dynamically generated code that is also generated in the QR code that the consumer scans on the terminal with his or her phone. The merchant point of sale system will need to record the transaction ID to successfully process a future refund and for reconciliation purposes.

Merchant selected vs consumer selected

Verifone currently supports merchant presented QR codes on the terminal that the consumer scans with her or his phone only. However, the merchant has several options in terms of who selects that advanced payment method as part of the integration:

- **Merchant selected:** Merchants that send debit or credit messages from the point of Sale system to the payment terminal may want the salesclerk to select the advanced payment methods on the point of sale system and send that tender type to the Verifone terminal. Once the salesclerk selects the APM on the point of sale system, the payment terminal will present the respective QR code.
 - *Example:* Salesclerk, "how would you like to pay today?" (salesclerk selects advanced payment method on POS), "Ok, go ahead and scan the QR code."
- **Consumer selected:** Merchants may leave the tender type selection to the consumer directly on the payment terminal. In this case the merchant is not sending the tender type from the point of sale system and is letting the payment terminal manage the payment method selection. In this scenario once the payment terminal receives the total amount, the terminal will display the supported payment methods and select including tap, swipe, insert along with the APMs at the bottom of the screen. Once the consumer selects the advanced payment method by touching the respective APM icon at the bottom of the payment terminal display, the terminal will generate a QR code for the consumer to scan. This scenario enables consumers to see on the terminal all payment methods that are accepted. This is important since consumer awareness is crucial to enabling consumers to pay the way they prefer.
 - *Example:* Consumer, "oh, I see that you accept "___." Salesclerk, "that's right go right ahead a press the button to pay with "___."
- **Merchant & Consumer selected:** Merchants have the ability to implement both options which enables the merchant to indicate on the payment terminal the accepted payment methods and for the salesclerk to select the payment method to generate the QR code that the consumer will scan.

Many of the point of sales providers have started integration of Verifone's APMs into their code, however, not all versions may natively support APMs. When adding advanced payments to your point of sale system, advanced payments should be indicated as "QR" or "QR" payments in comparison to Credit or Debit.

Please also refer to Verifone's PCI payment application guides for more specific information on integrating to Point of Sale.

Deployment

Once the merchant has been successfully onboarded to Verifone's systems, Verifone will prepare the APM apps along with the merchant and terminal IDs for each corresponding store to be loaded on to each terminal. All the ADK updates, APM apps, and APM parameters (MID, TID) can be configured and deployed remotely.

Deployment options

There are several options to deploying the necessary updates, apps, and parameters via Verifone's estate management tool VHQ:

- Remotely to Verifone terminals already in store
- Remotely to terminals that are currently at a client warehousing facility
- To terminals at Verifone's deployment center
- To terminals at Verifone's repair center

Please work either with your Verifone account manager or implementation engineer to review the most appropriate options.

Once the merchant is accepted as a Verifone client, they will be enrolled on the APM platform and their account will be configured to support APM transaction acceptance. Some of the data collected during the boarding process will be leveraged for the deployment of devices. Devices will be loaded and shipped to the customer either with an “out-of-box” experience or with basic software configuration. Engage or Android devices in the field can be updated provided the client is using VHQ.

Firewall configuration

In order to process Verifone advanced payment methods, the merchants firewall must be configured in order to enable the transaction messages to pass from the Verifone terminal ultimately hitting Verifone’s cloud. Below are the configuration requirements:

In order to run APM transactions on Engage terminals, it is mandatory that the terminals are able to reach from the merchant’s network on port 443 host:

- Production: cgateway.verifone.com
- Sandbox: staging1.cgateway.verifone.com

Verifone’s CGateway is hosted at AWS with multiple IP addresses. Please see <https://docs.aws.amazon.com/general/latest/gr/aws-ip-ranges.html>

There are many IP addresses used, so that the recommendation is to do a whitelisting on hostname rather than IP address.