

## EMI Sale

Equated Monthly Installment (EMI) Sale transaction enables a user to pay the total sale amount in installments. This transaction is carried out when the customer chooses to make partial payment in fixed intervals. The host or bank supporting EMI Sale transactions will provide different tenure options with interest calculation. The application connects with the host to retrieve and display all the tenure options with payment details. The customer can choose the desired tenure and proceed with the transaction.

The merchant must define the EMI eligibility limit by configuring the parameter `EMI_ELIGIBILITY_LIMIT` in the `TERMINAL TABLE`.

- If the amount entered in an EMI Sale transaction is less than the EMI eligibility limit, then the application switches to a normal Sale transaction.
- If the amount entered in an EMI Sale transaction is equal to or greater than the EMI eligibility limit, then the application proceeds with the EMI Sale transaction.

## Activity



# Sequence

Transaction flow when amount entered is greater than the EMI eligibility limit:

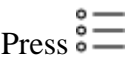
| Step | Screen | User Action | Terminal Action |
|------|--------|-------------|-----------------|
|------|--------|-------------|-----------------|




Sale

Enter Amount

\$0.00

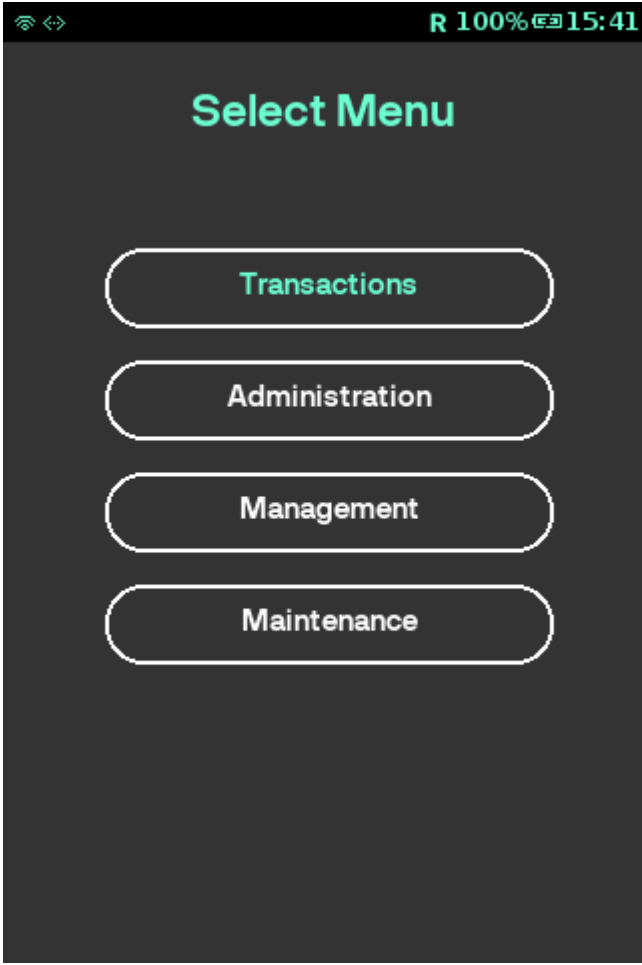


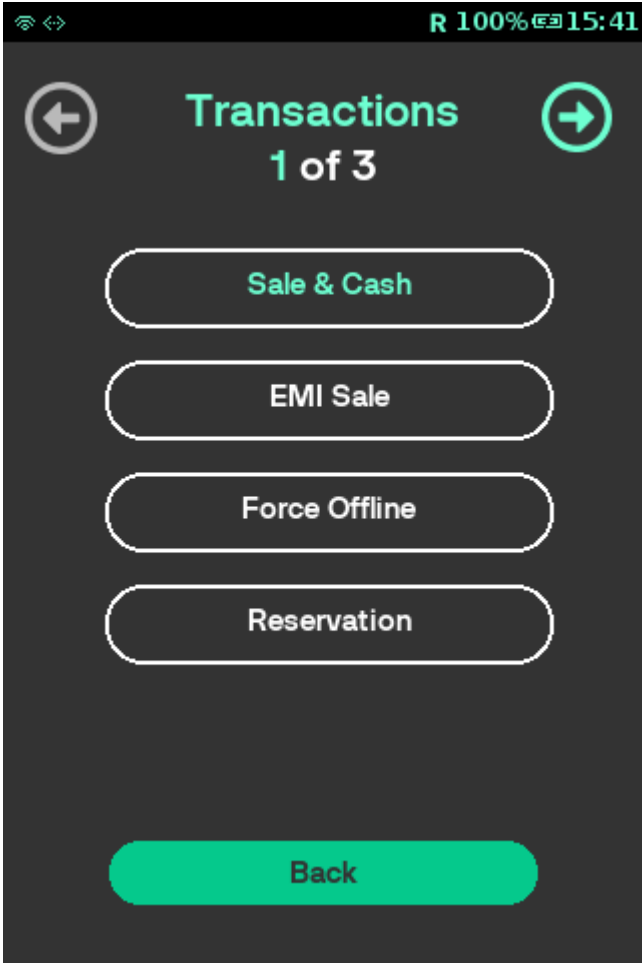

Press  button on the idle screen to open the menu. Skip to the next step.

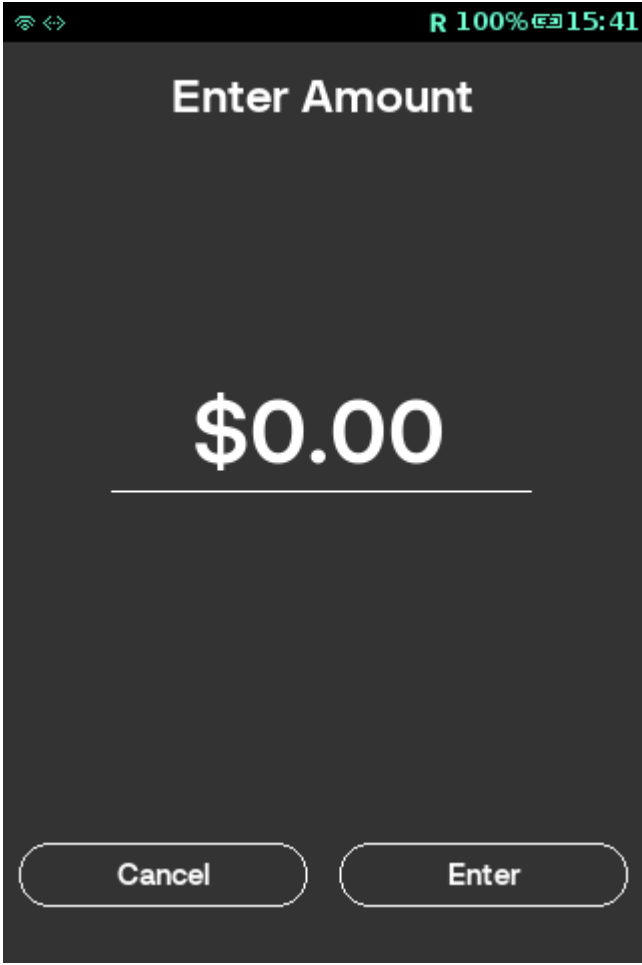


Cancel

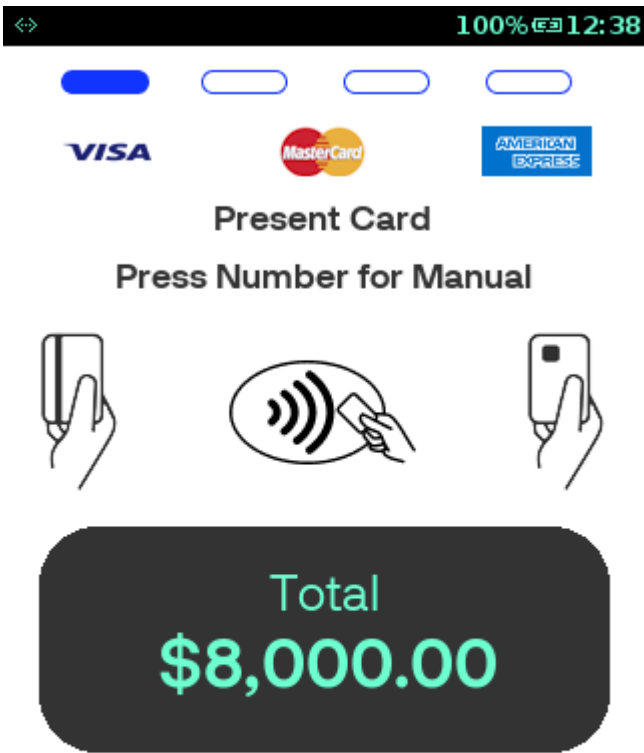

Menu


Ok

| Step | Screen   | User Action                 | Terminal Action   |
|------|--|-----------------------------|---|
| 1.1  |  | Select <b>Transaction</b> . | It allows merchants to select the available transaction type. Proceed to the next step. |






| Step | Screen   | User Action  | Terminal Action   |
|------|--|--|---|
| 1.2  |  | Scroll through the Transaction menu to select <b>EMI Sale</b> transaction. | <ul style="list-style-type: none"><li>• The <i>EMI Sale</i> is enabled in <code>TERMINAL_FEATURE</code> -&gt; <code>EMI_SALE_ENABLED</code>.</li><li>• If selected <b>EMI Sale</b> transaction, proceed to the next step.</li><li>• If  key is pressed, proceed to step 2.8.<ul style="list-style-type: none"><li>◦ For user timeout, proceed to step 2.9.</li></ul></li></ul> |



| Step | Screen   | User Action  | Terminal Action  |
|------|--|--|--|
| 1.3  |  | Enter the EMI amount and press  key. | <ul style="list-style-type: none"><li>• If the amount entered is equal to or greater than the EMI eligibility limit, proceed to the next step. The transaction is initiated as an <i>EMI Sale</i> transaction.</li><li>• If  key is pressed, proceed to step 2.8.</li></ul> |


| Step | Screen  | User Action  | Terminal Action  |
|------|---|--|--|
| 1.4  |  | <p>Select any one of the below options to make the EMI transaction:</p> <ul style="list-style-type: none"> <li>• Insert chip card</li> <li>• Swipe card</li> <li>• Manual key entry</li> <li>• Tap contactless card</li> </ul> | <ul style="list-style-type: none"> <li>• If the card is swiped properly, proceed to step 1.5.</li> <li>• If the chip is inserted correctly and the chip data is validated, proceed to step 2.2.</li> <li>• If card details are entered manually, proceed to step 1.7.</li> <li>• If the contactless card is tapped on the terminal screen, proceed to step 2.1.</li> <li>• If the card is not presented within the time-out period, proceed to step 2.9.</li> <li>• If  key is pressed, proceed to step 2.8.</li> </ul> |

| Step | Screen   | User Action        | Terminal Action           |
|------|--|--------------------|---------------------------|
| 1.5  |  A screenshot of a mobile application interface. At the top, there is a status bar with a green double-headed arrow icon, 100% battery, and the time 11:24. The main screen has a dark gray background. In the center, the text 'Select Issuer' is displayed in a bold, light green font. Below this text are two rounded rectangular buttons with white borders and light gray backgrounds. The top button contains the text 'VISA' in white, and the bottom button contains the text 'INTERAC' in white. | Select the issuer. | Proceed to the next step. |

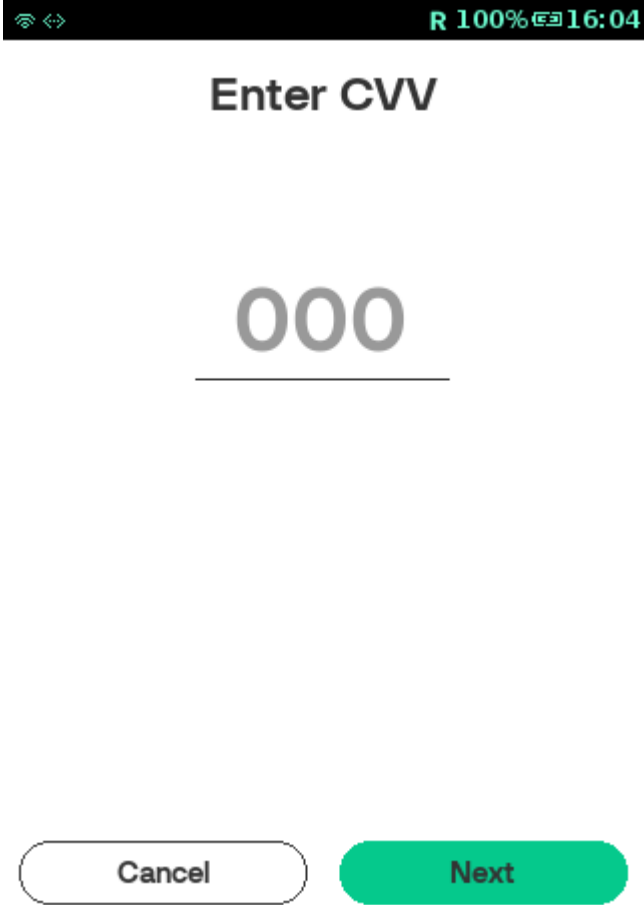





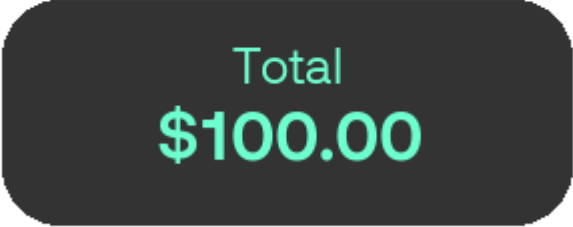
| Step | Screen  | User Action           | Terminal Action      |
|------|---|-----------------------|----------------------|
|      |    |                       |                      |
|      |    |                       |                      |
| 1.6  |   | Insert the chip card. | Proceed to step 2.2. |
|      |    |                       |                      |

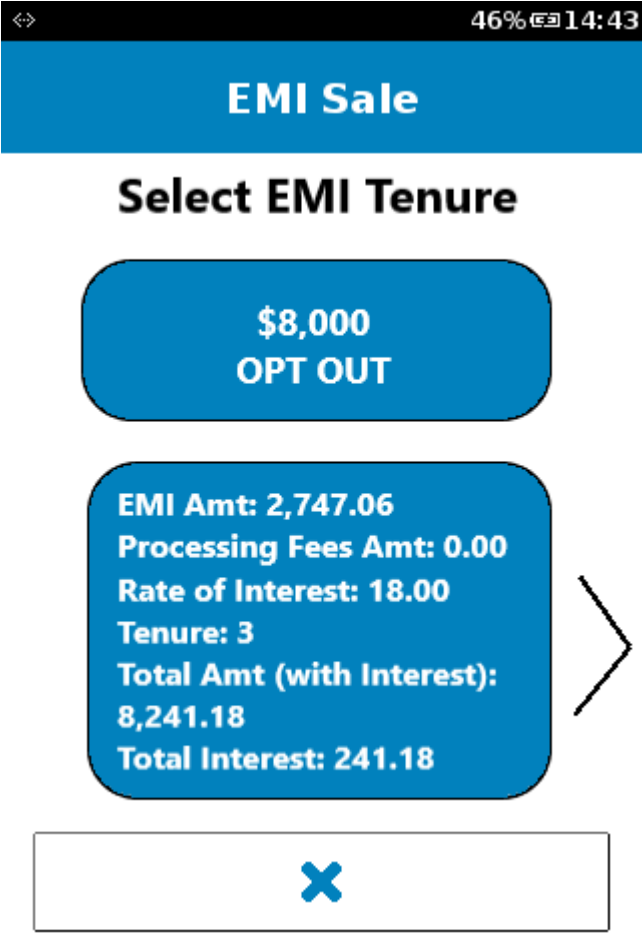
| Step | Screen  | User Action   | Terminal Action  |
|------|---|---|--|
| 1.7  | <div><div>99%14:49</div><div>Enter Card Number</div><div>0000 0000 0000 0000 000</div><div><div>Cancel</div><div>Next</div></div></div> | Enter the <b>Card Number</b> and press  key. | <ul style="list-style-type: none"><li>• If the correct card number is entered, proceed to the next step.</li><li>• If an incorrect card number is entered, the terminal displays <b>Invalid Card Number</b>.</li><li>• If  key is pressed, proceed to step 2.8.</li></ul> |

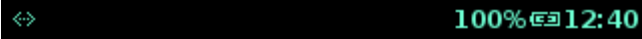


| Step | Screen   | User Action   | Terminal Action  |
|------|--|---|--|
| 1.8  | <div><div><div><div><div></div><div></div></div><div><div></div><div></div></div></div><div><div></div><div></div></div></div><div><div>Enter Expiry</div><div><div>MM/YY</div><div></div></div></div></div> | Enter the <b>Expiry Date</b> of the card which is in 'MM/YY' format. Press key. | <ul style="list-style-type: none"><li>• If the correct expiry date is entered, proceed to the next step.</li><li>• If the incorrect expired date is entered, the terminal displays <b>Invalid Date</b></li><li>• If  key is pressed, proceed to step 2.8.</li></ul> |
|      | <div><div>Cancel</div><div>Next</div></div>  |   |  |

| Step | Screen   | User Action  | Terminal Action  |
|------|--|--|--|
| 1.9  | <div><div>94% 16:32</div><div>Card Present Mode</div><div><div>Card Present</div><div>Mail Order</div><div>Phone Order</div></div></div> | Select any one of the options to proceed with the transaction. It is recommended to select Card Present. | The card present mode enables the user to conduct transactions with or without entering the zip code and address code. Proceed to the next step. |



| Step | Screen  | User Action  | Terminal Action  |
|------|---|--|--|
| 2.0  |  <p>The screenshot shows a mobile interface with a black status bar at the top containing a Wi-Fi icon, a signal icon, 'R 100%', and the time '16:04'. Below the status bar, the text 'Enter CVV' is displayed in a large, bold, black font. Underneath this text, three large, light gray zeros '000' are shown, followed by a horizontal line. At the bottom of the screen, there are two buttons: a white 'Cancel' button with a black border and a green 'Next' button with black text.</p> | Enter the 3 digit <b>CVV</b> number which is present at the backside of the card. Press key. | <ul style="list-style-type: none"><li>• If the correct CVV is entered, proceed to step 2.2</li><li>• If  key is pressed, proceed to step 2.8.</li></ul> |



| Step | Screen  | User Action | Terminal Action   |
|------|---|-------------|---|
|      |  |             |   |
| 2.1  |  | None        | The Terminal successfully reads the card details. Proceed to the next step. |
|      |  |             |   |

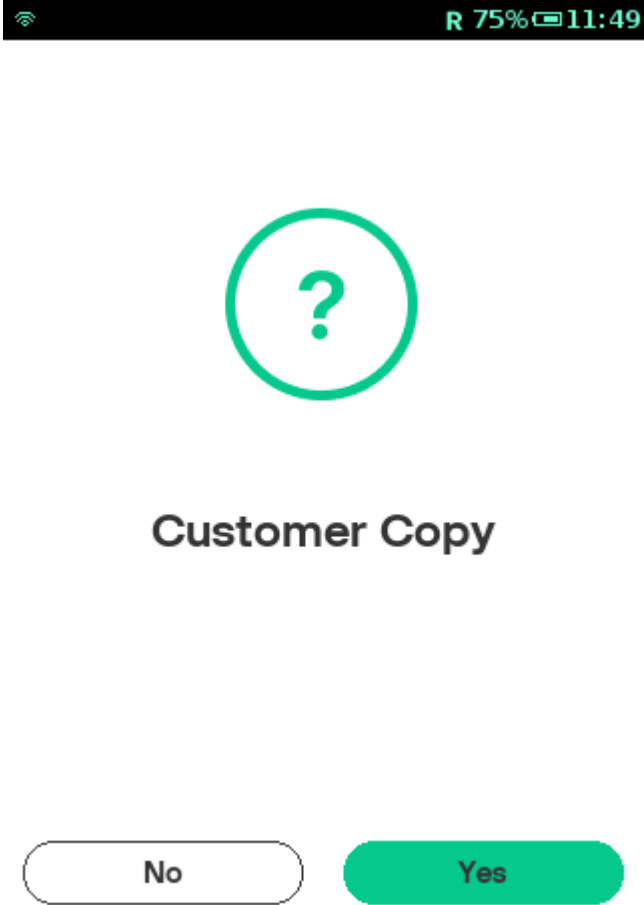




| Step | Screen   | User Action  | Terminal Action   |
|------|--|--|---|
| 2.2  |  | Scroll through different tenure options and select the desired EMI payment option. | <p>The terminal displays different tenure options along with their details. The user can also select the OPT-OUT option to cancel the EMI Sale transaction and proceed with a normal Sale transaction. Refer to the <i>Sale Transaction</i> chapter for more information on the transaction flow.</p> <ul style="list-style-type: none"><li>• If manual card details were entered for the transaction, proceed to step 2.4.</li><li>• If the card was inserted or swiped, proceed to step 2.3.</li><li>• If a contactless transaction method was used, proceed to step 2.4.</li></ul> |




| Step | Screen   | User Action   | Terminal Action   |
|------|--|---|---|
|      |                                 |   |   |
| 2.3  | <div><div>Enter PIN</div><div>\$8,000.00</div><div></div><div>Press enter to Bypass</div><div>Cancel</div></div> | <div>Enter PIN and press  key. If PIN Bypass is supported, you can directly press  key.</div> | <div>If the correct PIN is entered, proceed to the next step.</div> |

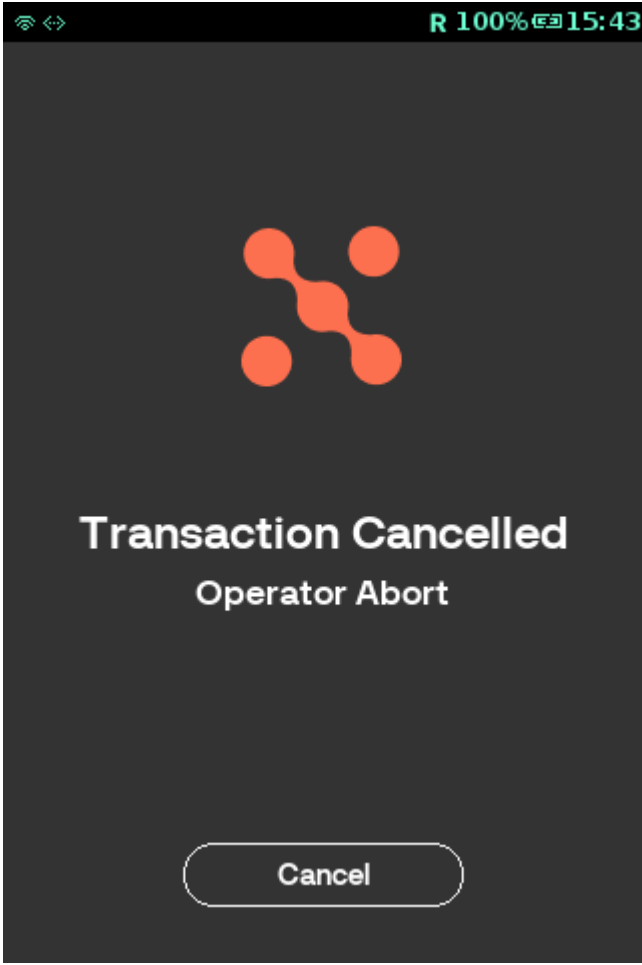





| Step | Screen  | User Action | Terminal Action  |
|------|---|-------------|--|
|      |  |             |  |
|      |  |             |  |
| 2.4  | <p><b>Please Wait</b></p> <p>Processing Now</p>                                   | None        | The application tries to communicate to the host and authorise it. |

| Step | Screen   | User Action | Terminal Action   |
|------|--|-------------|---|
|      |   |             |   |
| 2.5  | <br><b>Approved</b><br><b>654321</b><br><b>Printing Please Wait</b> | None        | The terminal has received an approval response from the host. Proceed to the next step. |

| Step | Screen   | User Action  | Terminal Action  |
|------|--|--|--|
| 2.6  |  | Press  key to generate a customer copy. If not required, press  key. | <ul style="list-style-type: none"><li>• The terminal prints the merchant receipt if pressed  key.</li><li>• If the merchant does not provide input within 3 secs, the customer copies prints automatically.</li><li>• If  key is pressed, proceed to step 1.2.</li><li>• Once the transaction is done if the chipcard is still inserted in the terminal, proceed to the next step.</li></ul> |

| Step | Screen  | User Action  | Terminal Action   |
|------|---|--------------|---|
|      |                            |              |   |
|      | <p>Please Remove Card</p>  |              |   |
| 2.7  |                            | Remove card. | The terminal prompts the user to remove the chip card before going back to the main menu. |

| Step | Screen   | User Action   | Terminal Action        |
|------|--|---|------------------------|
| 2.8  |  | Press  key or user timeout. | Goes back to step 1.2. |

| Step | Screen   | User Action   | Terminal Action        |
|------|--|---|------------------------|
| 2.9  |  | Press  key or user timeout. | Goes back to step 1.2. |

**Transaction flow when amount entered is less than the EMI eligibility limit:**

| Step | Screen | User Action | Terminal Action |
|------|--------|-------------|-----------------|
|------|--------|-------------|-----------------|



99% 14:51




**Sale**

Enter Amount

**\$0.00**

1.0

Press  button  
on the idle  
screen to open  
the menu.

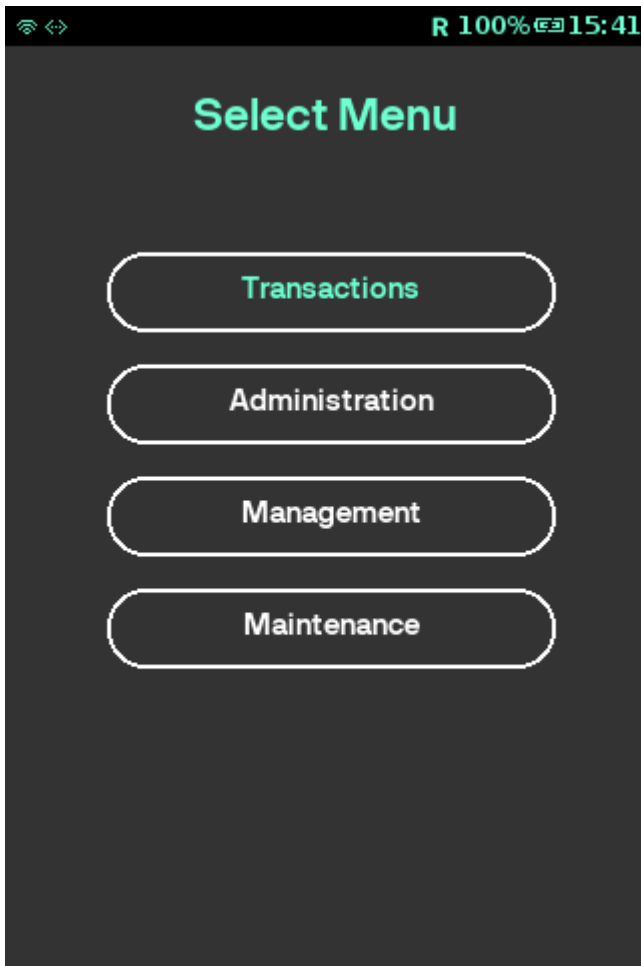
Skip to the next step.

Cancel

Menu

Ok

1.1

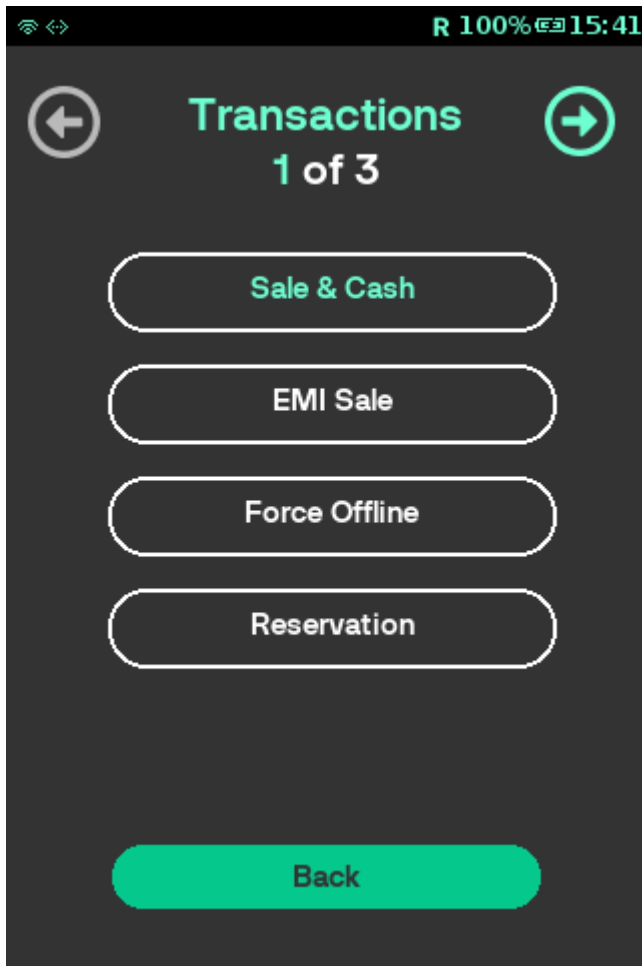


Select  
**Transaction.**


It allows merchants to select the available transaction type. Proceed to the next step.



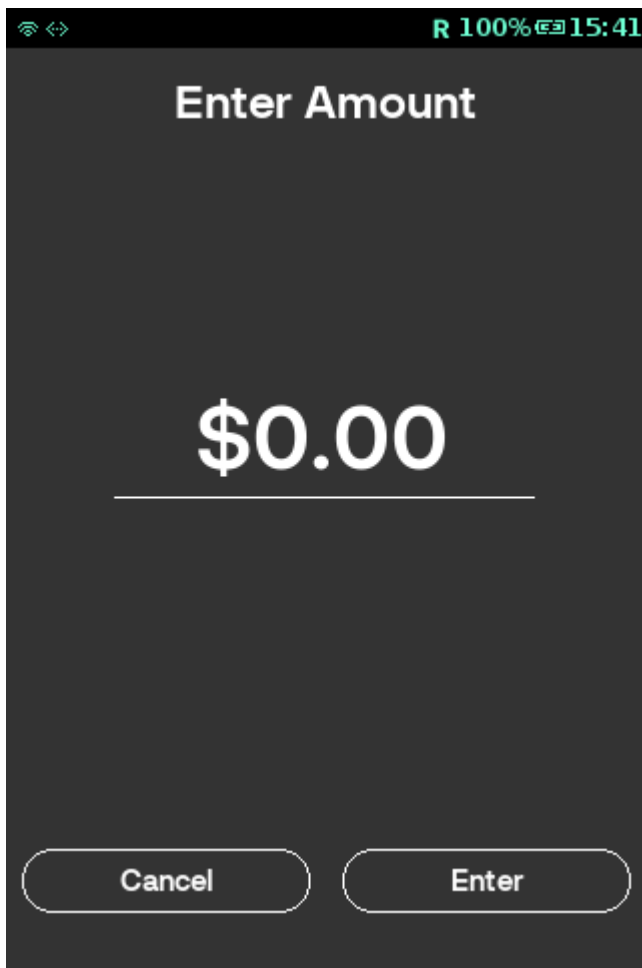
1.2



Scroll through the Transaction menu to select **EMI Sale** transaction.

- The *EMI Sale* is enabled in `TERMINAL_FEATURE -> EMI_SALE_ENABLED`.
- If selected **EMI Sale** transaction, proceed to the next step.
- If  key is pressed, proceed to step 1.6.
- For user timeout, proceed to step 1.7.


1.3




Enter Amount

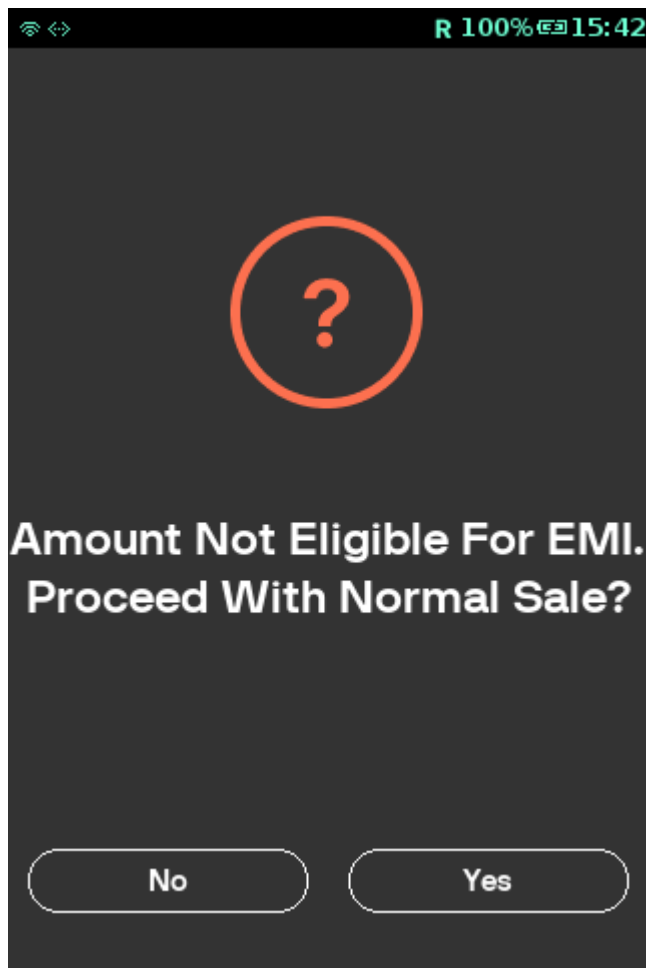
\$0.00

Cancel Enter

Enter the EMI  
amount and  
press   
key.

- If the amount entered is less than the EMI eligibility limit, proceed to the next step.
- If  key is pressed, proceed to step 1.6.

1.4





Press

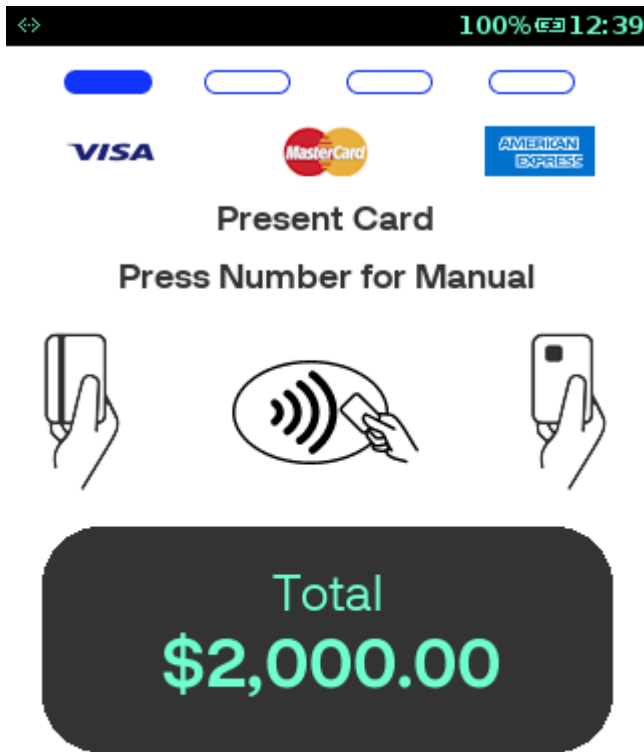


key to confirm and proceed with the transaction as a Sale transaction.

The terminal asks the user to confirm if the transaction can be treated as normal Sale transaction

- If  key is pressed, proceed to the next step
- If  key is pressed, proceed to step 1.6.

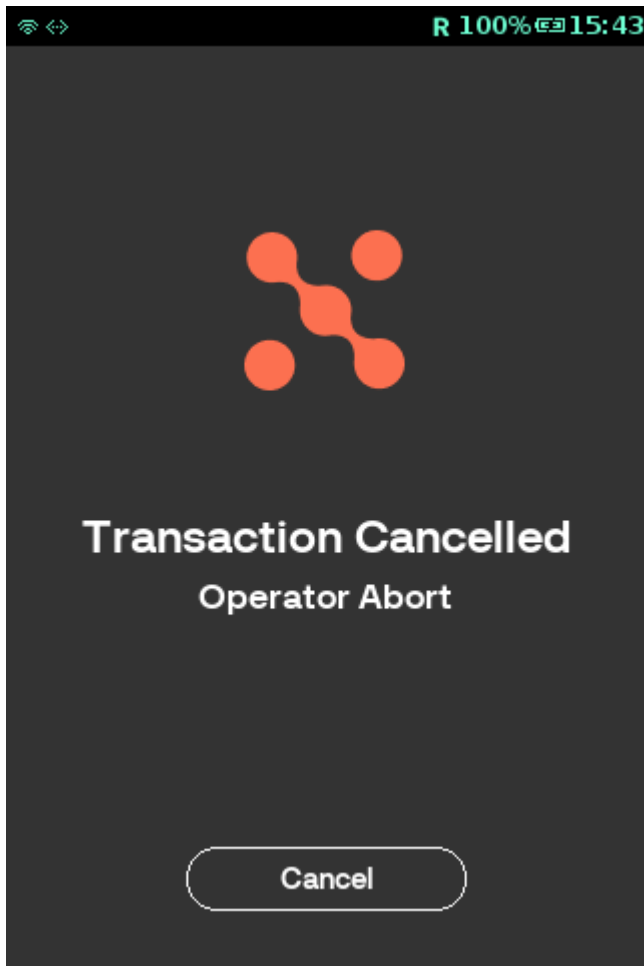
1.5



Insert, swipe, tap card or manually enter the card details.

The terminal proceeds with the Sale transaction and not the EMI Sale transaction. Refer to the *Sale Transaction* chapter for more information on the transaction flow.

1.6



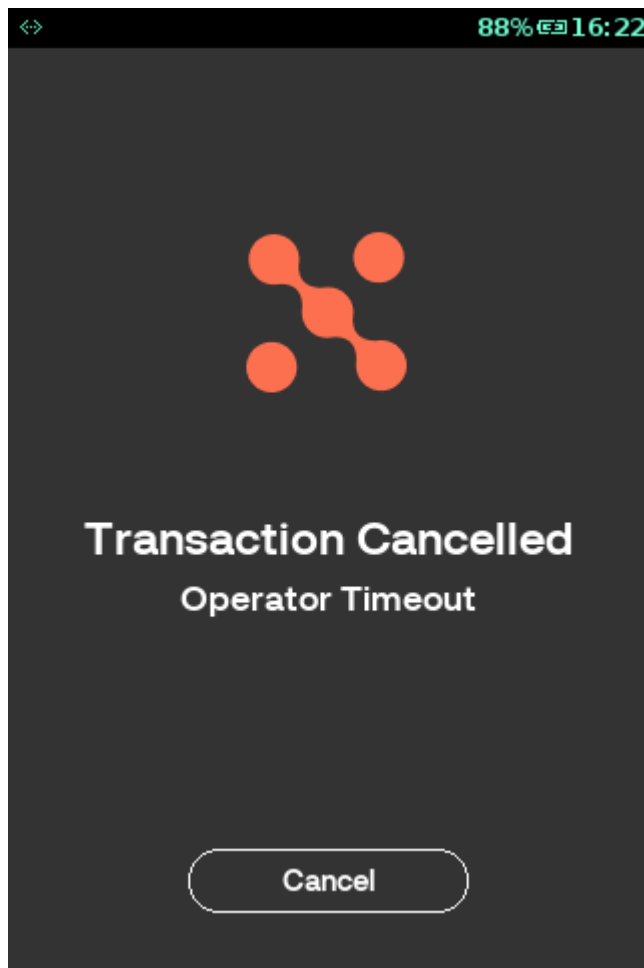
Press



key or user  
timeout.

Goes back to step 1.2.

1.7



Press



key or user  
timeout.

Goes back to step 1.2.

## Business Rules

### 1. Integration with Sale Transaction:

EMI Sale transaction is integrated with normal Sale transaction, where a user can choose to OPT OUT of EMI transaction to proceed with a Sale transaction. This can be done when the customer is not interested in the tenure options provided by the host. The option of OPT-OUT is displayed along with the list of tenure options.

The tenure details displayed are:

- EMI Amount
- Processing Fees Amount
- Rate of Interest
- EMI Tenure
- Total Amount with Interest
- Total Interest

### 2. Receipt Printing:

Invariably, prints the Merchant copy. Prints customer copy on user's choice.



selenium247  
sak/nakula andheriE  
400050

DATE: 18/08/2020 TIME: 17:48:45  
MID: 5222 TID: 67890976  
BATCH NUM: 000001 INV NUM: 000101

## EMI Sale

XXXXXXXXXXXX255 xx/xx  
VISA EMV TAP & PAY  
APPL:  
AID:  
APPR CODE: 200002  
RREF NUM: 000000300002  
TVR: TSI:  
AAC:  
BILL NO: iop  
EMI Tenure: 12  
Processing Fees Amt: 0.00  
Total Amt(with Interest): 9696.48  
Rate Of Interest: 13.99  
TRANSACTION ID: 10000067

**AMOUNT :** ₹ 2,800.00

**PIN VERIFIED OK  
NO SIGNATURE REQUIRED**

SRIJIT SANYAL

**Approved**

PIN NOT REQUIRED FOR CONTACTLESS  
TRANSACTIONS UPTO RS. 2000  
CARD HOLDER CONSENT FOR EMI: I HAVE BEEN  
OFFERED THE CHOICE OF NORMAL AS WELL  
AS EMI FOR THIS PURCHASE AND I HAVE  
CHOSEN EMI. I HAVE UNDERSTOOD AND  
ACCEPT THE TERMS AND CONDITIONS OF EMI  
AND THE APPLICABLE CHARGES AS  
MENTIONED IN THE CHARGESLIP. EMI  
CONVERSION IS SUBJECT TO THE DISCRETION  
OF THE CARD ISSUER AND WILL HAPPEN IN 5-7  
WORKING DAYS. TAXES AS APPLICABLE ON  
THE INTEREST AMT. MERCHANT CASHBACK (IF  
ANY) IS BEING PROVIDED BY RESPECTIVE  
MERCHANT/MANUFACTURER AND NOT CARD  
ISSUER. IN CASE OF NON-CONVERSION PLS  
CONTACT CARD ISSUER

XXXXX MERCHANT COPY XXXXX

Version 1.0.0.0-CD7  
V240m 3GPlus-642



# Configuration

| Terminal Table         | Configuration Field Name      | Description  | Type    | Default Value | Minimum (Length/Value) | Maximum (Length/Value) |
|------------------------|-------------------------------|--|---------|---------------|------------------------|------------------------|
| Terminal Feature Table | EMI_SALE_ENABLED              | Indicates whether the EMI Sale feature is enabled or not. 0 - Disabled; 1 - Enabled.       | Boolean | 1             | N/A                    | N/A                    |
|                        |                               | Indicates whether the EMI amount limit check is enabled or not. 0 - Disabled; 1 - Enabled. |         |               |                        |                        |
| Terminal Feature Table | EMI_ELIGIBILITY_CHECK_ENABLED | Indicates the minimum value of the amount eligible for EMI Sale transaction.               | Boolean | 1             | N/A                    | N/A                    |
| Terminal Table         | EMI_ELIGIBILITY_LIMIT         |  | Numeric | 2,500         | N/A                    | N/A                    |