InComm

Feature Reference

Date: March 09, 2023

Verifone®

InComm

Using This Feature Reference

This Feature Reference provides detailed information on how to configure and use the InComm feature on Verifone's RubyCi and Commander Site Controller.

This feature reference includes the following sections, the information in which pertain to both the RubyCi and the Commander Site Controller.

- **Overview** - This section contains a brief description, requirements and the supported hardware configurations for the InComm feature on the related Site Controller.

- **Configuring** - This section contains information on how to configure the InComm feature on the related Site Controller.

- **Using** - This section describes how to prepare the specific Site Controller for the InComm feature.

- **Reporting** - This section contains sample reports with a detailed report description for the InComm feature on the specific Site Controller.

Revision History

Date	Description
02/22/2016	Added Sapphire Chapter.
03/07/2016	Added EPS Network Configuration, Configure InComm in a Sapphire VIPER environment.
06/23/2016	Review Update. Addition of Configuration Client for support in a Sapphire VIPER environment.
09/15/2016	Updated Format.
05/02/2017	Added InComm Fraud Charge Prompts.
07/18/2017	Updated with content to clear doubts raised by InComm
10/02/2018	Made clarifications throughout the document.
04/12/2019	Removed text pertaining to Entry Flag since it is not visible to the user.
05/01/2020	Added information on DCR Authorization Limit. Removed information on Sapphire, which is no longer supported.
09/04/2020	Updated Store ID, Terminal ID ad Dealer ID description. Changed the document structure to number the chapters.
11/11/2020	Updated "Evaluate" to "Pre-Validate".
23/12/2020	Added note for the situation where an InComm card activation failed, but, the payment was successful.
02/27/2023	Updated UI, removed Sapphire sections and updated branding.

CONTENTS

1 OVERVIEW

Feature Description

InComm is a third-party provider of gift cards, stored value cards (private label gift cards), and prepaid items.

The Verifone EPS based application supports various InComm products and transactions.

Supported Hardware Requirements

- Commander Site Controller with Topaz/Ruby2
- Commander Site Controller base version 50 and higher
- RubyCi with Topaz/Ruby2
- Payment PIN pad(s)
- Fuel Dispensers with Dispenser Card Reader (DCR)
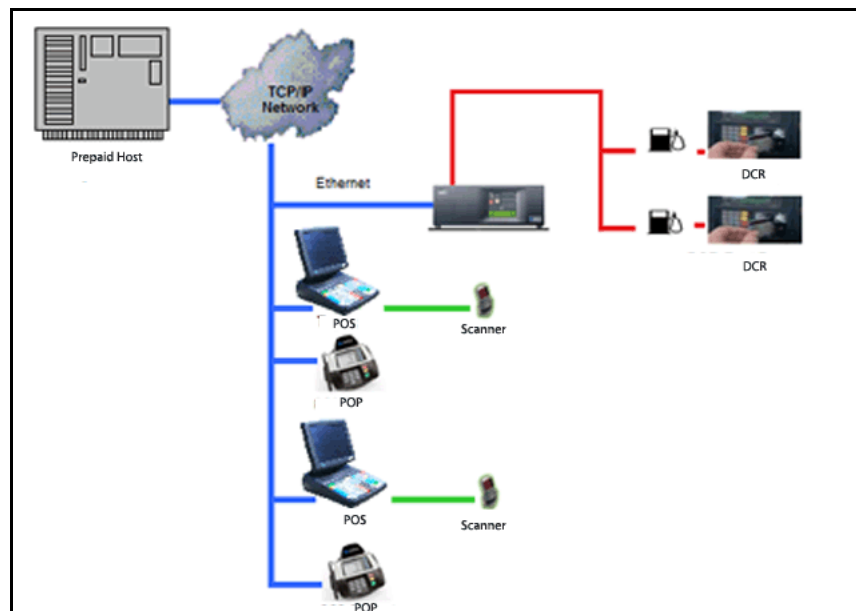
Supported Products

In order to set up a product which has multiple sub-products assigned to it, use Menu Chains. Refer the topic "Menus" in the Commander User Reference Manual for help in creating Menu Chains.

FastCard

FastCard is InComm's brand name for pre-denominated, multi-denominated, or open-denominated card-based products which have no redeemable value until activated at the POS. These cards, also known as content cards, may be used for Prepaid Wireless, Long Distance, Internet Gaming, Music Downloads, Downloadable Ring Tones, or other prepaid products. InComm is the database of record for the associated product data.

FastPIN

FastPIN is InComm's brand name for products that have a Personal Identification Number (PIN). The PIN is delivered to the Point of Sale (POS) at time of purchase, and is printed on the POS receipt along with Product Terms and Conditions for customer use.

Third-Party Gift Cards

Third-Party Gift Cards can be used for payment after activation at third-party stores. InComm facilitates the activation and deactivation requests, but the product activation, associated processing rules and card balance, are handled by third-party card processors.

Closed Loop or Gift Cards

Closed Loop or Gift Cards are private labeled cards redeemable only at the issuing retailer, that can be used as a method of payment through the InComm network.

Financial Gift Cards

Financial Gift Cards are third-party prepaid open loop cards that are universal and can be used wherever the financial institution logos (e.g., VISA, American Express, etc.) are accepted.

InComm facilitates the activation and deactivation requests of these cards, but is not the database of record for processing. These cards typically require an activation fee to complete the sale.

General Purpose Reloadable Cards

General Purpose Reloadable (GPR) Cards are third-party prepaid open loop cards that are universal and can be used wherever the financial institution logos (e.g., VISA, American Express, etc.) are accepted. InComm facilitates the activation and deactivation requests of these cards, but is not the database of record for processing.

These cards can be reloaded after initial sale and activation. By law, consumer Personal Identification information must be collected and verified prior to allowing consumers to reload and/or use a GPR card depending on the card issuer. These cards typically require a fee to complete the activation or reload.

Real Time Recharge Cards

Real Time Recharge Cards (RTR) are third-party wireless cards that allow a consumer to replenish their mobile account using their telephone number or alphanumeric account number at the point of sale.

Product Authorization Cards

Product Authorization Cards involve products or devices purchased by a consumer that require activation prior to use. InComm facilitates the activation and deactivation requests, but is not the database of record for processing.

Glossary of Terms

The following terms and definitions will assist the reader with understanding the content of the Feature Reference.

Terms	Definitions
CTI	Card Type Indicator
DCR	Dispenser Card Reader
EOD	End of Day
EPS	Electronic Payment Server
FEP	Front End Processor
FEP Module	Front End Processor Module running on EPS
GPR	General Purpose Reloadable (GPR) Cards
IFSF	International Forecourt Standards Forum
MOP	Method of Payment
PAN	Personal Account Number
PIN	Personal Identification Number
PLU	Price Look Up
POP	Point of Purchase (commonly referred to as a PIN pad)
POS	Point of Sales

Terms	Definitions
RTR	Real Time Recharge
SAF	Store and Forward
SMS	Site Management Suite for Commander
TOR	Time Out Reversal
UPC	Universal Product Code

Incomm Reference Table

		Terms	Definitions
FEP Network Terminal ID	an8	Field 41 - Terminal Identification, Card Acceptor	Terminal ID. This field is usually set as 5 digit store number + 3 digit lane number. In the Commander Site Controller, the Terminal ID is a single value per site. It is required that the Terminal ID be unique across all the sites. Recommendation: set this configuration value to the 5 digit site ID (zero padded) and lane number 000. For example, store number 141 would be set as "00141000"("00141" = 5 digit store ID, "000" = 3 digit lane number).
FEP Dealer ID	an50	Field 32 – Identification Code, Acquiring Institution	Merchant Retailer ID (assigned by InComm). Set this to the value given by InComm.
FEP Store ID	an15	Field 42 - Identification Code, Card Acceptor	Store ID (5 digit store number (zero padded) + merchant/ retailer name, such as 00141SUPERTSHOP) This value's format may vary. An InComm integration project resource provides the format.

2 CONFIGURING INCOMM

Configuring the InComm feature encompasses:

- Enabling or disabling InComm transaction processing.
- Setting departments and PLUs for selling InComm products.
- Enabling or disabling each transaction type.
- Determining if validation is required for each transaction type.
- Specifying the Ticket Security Level for each transaction type.
- Creating PLUs and departments as part of the initial configuration.

InComm Departments

Before you begin the actual InComm configuration, you must set up departments for each transaction type. This configuration includes:

- A unique product code with a corresponding transaction type assigned to each department.
- The Product Codes to be used for each transaction type.
- These departments can then be linked to networks using the new Electronic Payment Server (EPS) Prepaid Configuration applet.

See the table below for a list of departments and product codes.

Department Name	Product Code
Pin Activate Prepaid Card	560
Enable Device Or Handset Unlock	562
Third Party Prepaid Card Activate	564
Third Party Prepaid Card Reload	565
Financial Prepaid Card Activate	566
Proprietary Prepaid Card Activate	568
Proprietary Prepaid Card Reload	569
General Purpose Activate	570
General Purpose Reloadable	571

Department Name	Product Code
Real Time Recharge	572
Wireless Real Time Recharge	573

- There could be multiple departments for the same transaction type.

- Each department can be assigned a fee.

- PLUs representing swipe reload products need to be linked to Swipe Reload department.

- If a fee is specified for Swipe Reload department, the fee is applied to all the swipe reload transactions.

- There is also an option to specify fee for a PLU. If a fee is specified for a PLU, it takes precedence over the department fee.

- To setup a general purpose reloadable card that prompts the customer to swipe the card on PIN pad after completing payment, do the following:

  1.) Create a new department and assign the general purpose reloadable card product code.
 2.) Create an Open PLU assigned to the gift card department for prompting recharge amount.

For easy access create a softkey for the Department and the PLU.
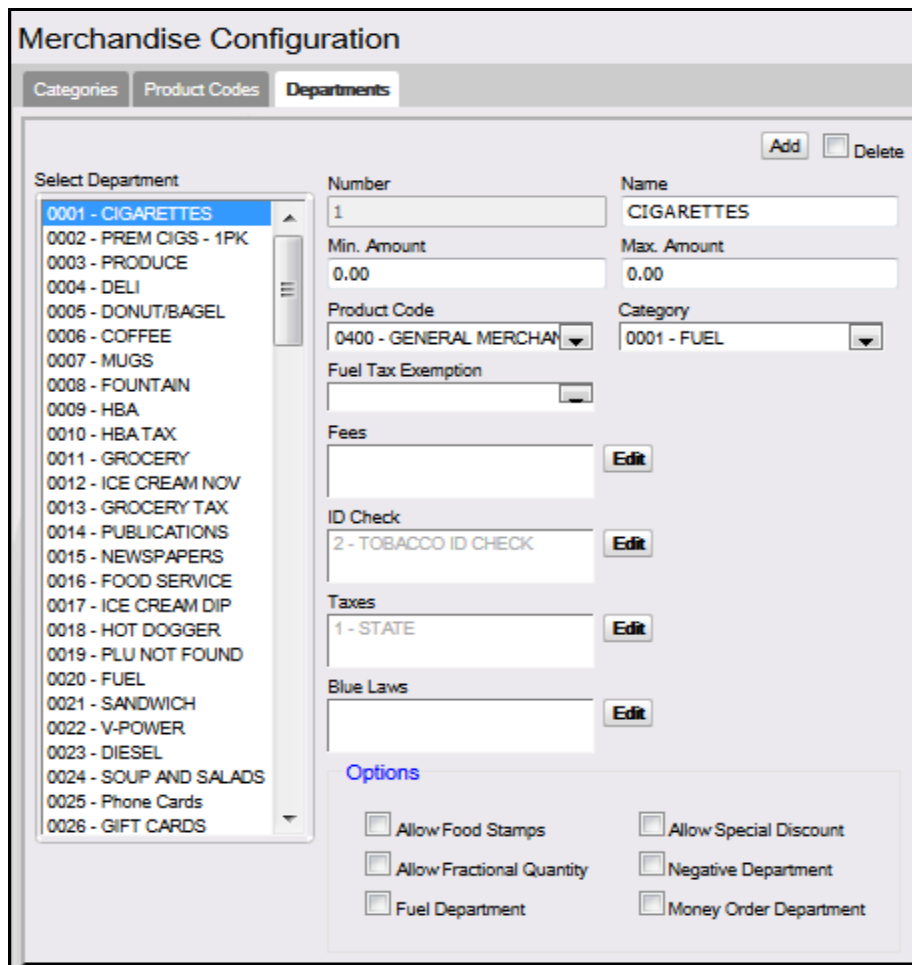
InComm Card Types, Transaction Types, and Product Codes

Card Type	Transaction Type	Department and Product Code
Fast Card	Card Activation	General Purpose Activate (570)
	Wireless Recharge	Wireless Recharge (573)
	Card Deactivation	General Purpose Activate (570)
Fast PIN	Fast PIN Sale	PIN Activate Prepaid Card (560)
	Fast PIN Return	PIN Activate Prepaid Card (560)
Third Party Gift Cards	Card Activation	Third Party Prepaid Card Activate (564)
	Card Deactivation	Third Party Prepaid Card Activate (564)
Closed Loop Gift Cards	Card Activation	Proprietary Prepaid Card Activate (568)
	Card Deactivation	Proprietary Prepaid Card Activate (568)
	Recharge	Proprietary Prepaid Card Reload (569)
Financial Gift Cards	Card Activation	Financial Prepaid Card Activate (566)
	Card Deactivation	Financial Prepaid Card Activate (566)
General Purpose Reloadable Cards	Card Activation	General Purpose Activate (570)
	Card Deactivation	General Purpose Activate (570)
	Swipe Reload	General Purpose Reloadable (571)
Real Time Recharge	Real Time Recharge	Real Time Recharge (572)
Product Authorization	Enable Device	Enable Device / Handset Unlock (562)
	Disable Device	Enable Device / Handset Unlock (562)

> **NOTE** *Balance Inquiry, Redemption, Card Redemption lock, Card Redemption Unlock, and Store credit transactions are excluded as these are not linked to product codes. These transactions (tender transactions) are supported for InComm Closed Loop cards only.*

Configuring Departments

1. In Configuration Client, go to **Store Operations > Merchandise.**
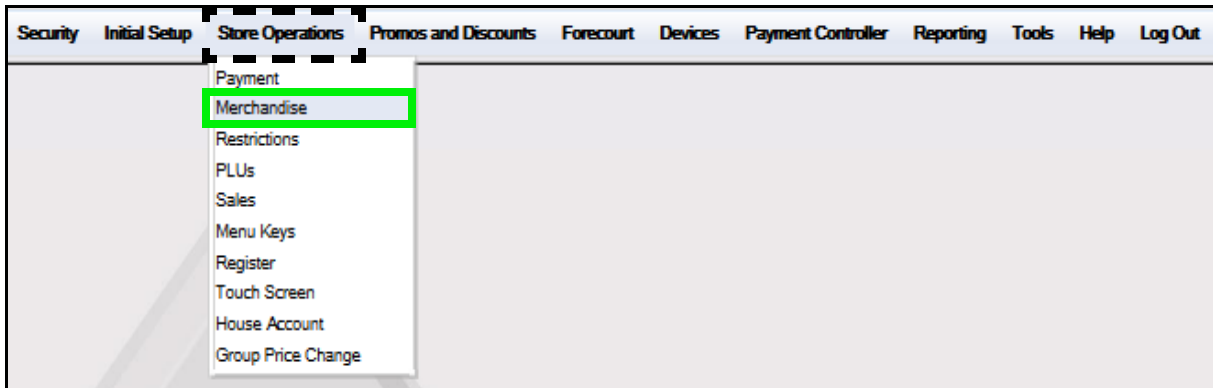
The Merchandise Configuration window appears.

2. Select the **[Departments]** tab. The Department form appears.

3. Select **[Add]** to set up an InComm Department, or **Delete** to delete an existing department.

4. Configure the Department parameters as listed in the table below.

Value	Description
Department	
Number	Sets the new department number.
Name	Describes the department.
Min. Amount	Sets the minimum allowable dollar amount for a line item sale.
Max. Amount	Sets the maximum allowable dollar amount for a line item sale.
Product Code	Set by the network. Categorizes the products sold.

Value	Description
NOTE	*If a PLU and a department have different codes, the product code assigned to the PLU overrides but only if the product code in the PLU File ≠ 0.*
Category	Sets the category if categories are used in this department.
NOTE	*Categories are set up in **Store Operations > Merchandise > Category**.*
Fuel Tax Exemption	Sets the fuel tax exemption that applies in this department.
NOTE	*The parameter does not appear unless a fuel tax exemption record has been set up in **Forecourt > Fuel Tax Exemption**. It apples to fuel departments only.*
Fees	Set to automatically apply a fee to the sales in this department.
ID Check	Sets the appropriate ID Check in this department.
Taxes	Sets the tax is to be imposed in this department.
NOTE	*Taxes are set up in **Store Operations > Payment > Tax Rates**.*
Blue Laws	Set to restrict the sales of an item in this department on designated days.
NOTE	*Blue Laws are set up in **Store Operations > Restrictions > Blue Laws**.*

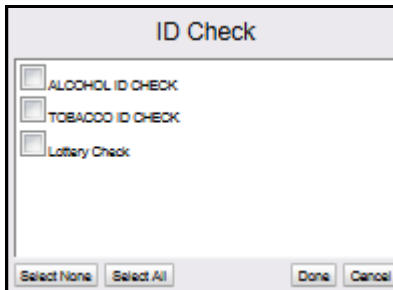Some of the items in this table require setup in pop-up windows, as listed below.

- Click **[Edit]** to open the Fees pop-up window; select the associated fee(s).

- Click **[Edit]** to open the ID Check pop-up window; select the associated ID(s).

- Click **[Edit]** to open the Taxes pop-up window; select the associated taxes.
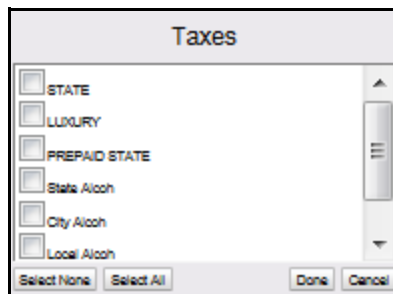
- Click **[Edit]** to open the Blue Laws pop-up window; select the associated law.
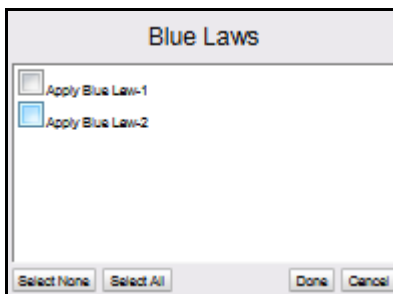
5. Configure the InComm Department Options.

Value	Description
Options	
Allow Food Stamps	Determines whether food stamps will be allowed for a sale made to this department.
Allow Fractional Quantity	Permits the product to be sold in fractional quantities as needed in this department.
NOTE	*If this parameter is selected, all quantities entered in department sales for this department are read as decimals. For example, if the quantity is 1 3/4 lbs of turkey, key [1] [7] [5]. If this parameter is not selected, all quantities entered are read as whole numbers.*
Fuel Department	Defines the department as a fuel department.
NOTE	*If the Fuel Department option is selected, then do not select "Mark as Negative."*
Allow Special Discount	Permits items in this department may have a special discount applied to them.
NOTE	*If this parameter is selected, then Special Discount MOP should be set up in **Store Operations > Payment > MOP** with Special Discount MOP Code.*
Negative Department	Permits transaction amounts to be subtracted from receipt and report totals.
Money Order Department	Defines the department as a money order department.
NOTE	*If this parameter is selected, then do not select "Mark as Negative."*

6. Select **[Save]** to accept, or **[Cancel]** to exit without saving changes.

Configuring PLUs

PLUs represent a sellable item. Multiple PLUs can then be linked to a department.

1. From the Configuration Client, go to: **Store Operations > PLUs**.

The Price Look Up Manager window appears.

2. Click [**Add**] to set up a new PLU, or [**Delete**] to delete an existing PLU.

3. Configure the Price Look Up Manager parameters in the pop-up window.

Value	Description
PLU Manager	
PLU	Sets the Price Look Up number or scan barcode for the PLU.
Description	Department description.
Price	Sets the PLU unit cost.
Sell Unit	Sets the PLU sell unit.
Department	Assigns the Prepaid Department.
Product Code	Assigns the unique product code.
Fees	Set this parameter to apply fees automatically.
ID Check	Select this parameter if the item requires an ID check.
Taxes	Sets the taxes to be imposed.
Blue Laws	Set to restrict the sales of an item on designated days.

- Click **[Edit]** to open the Fees pop-up window; select the associated fee(s).

- Click **[Edit]** to open the ID Check pop-up window; select the associated ID(s).
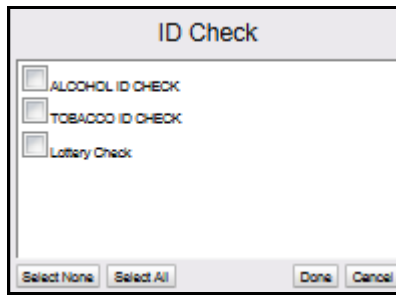
- Click **[Edit]** to open the Taxes pop-up window; select the associated taxes.
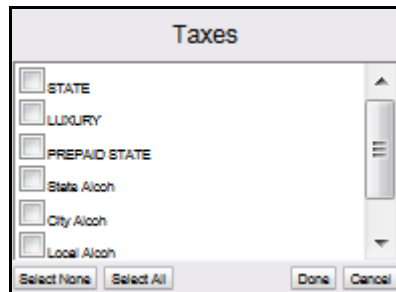
- Click **[Edit]** to open the Blue Laws pop-up window; select the associated law.
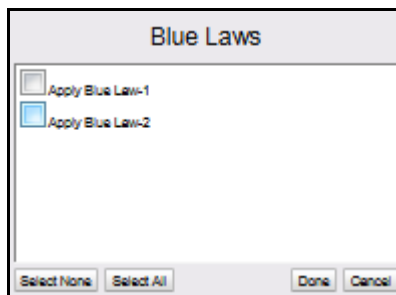
4. Configure the PLU Properties.
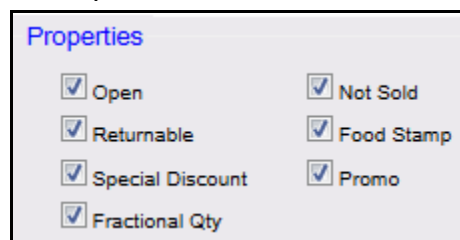
Value	Description
Properties	
Open	Permits the PLU to be an open item.
Returnable	Allows the product to be returned.

Value	Description
Special Discount	Permits special discounts for the PLU.
Fractional Qty	Permits the product to be sold in fractional quantities as needed.
Not Sold	Prohibits the product from being sold.
Food Stamp	Permits food stamps to be used to purchase this PLU.
Promo	Permits the product to be included in a promo.

5. Configure the PLU Taxable Rebate parameters.

Value	Description
Taxable Rebate	
Rebate Amount	Sets the rebate amount for the PLU.
Taxes	Sets the taxes to be imposed on the PLU.

6. Select **[Save]** to accept, or **[Cancel]** to exit without saving changes.
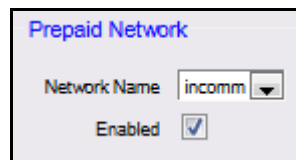
Enabling InComm

1. From the Configuration Client, go to: **Payment Controller > EPS Prepaid Configuration**.
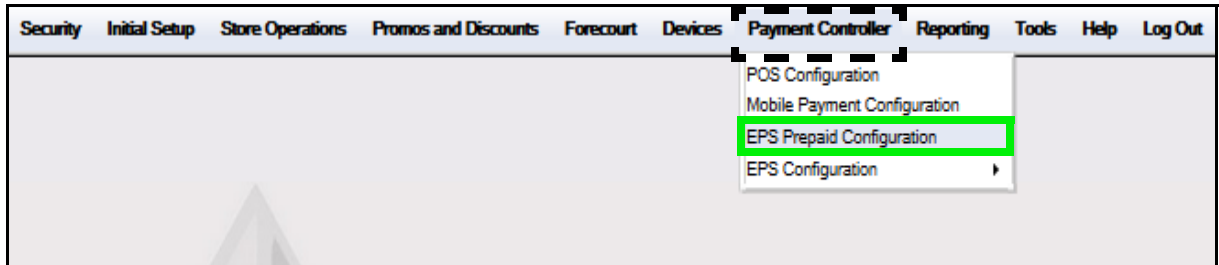
Configuring Prepaid Network

Configure the Prepaid Network parameters as shown in the table below.

Value	Description
Prepaid Network	
Network Name	Select **[InComm]**.
Enabled	Enables the Prepaid Network.

Configuring Prepaid Departments

1. In the Prepaid Department section, select **[Add]**.

2. Configure the Prepaid Department parameters as described in the table below.

Value	Description
Prepaid Departments	
Department	Sets the Prepaid Department to configure.
Enabled	Enables the selected Prepaid Department.
Pre-Validate	Specifies whether an InComm Pre-Authorization Request needs to be sent to the host when selling items from the selected prepaid department.
NOTE	*The Pre-Authorization Request is used to verify whether the actual transaction can be successfully completed before the payment is tendered.*
Reprint Security Level	Sets the security levels for reprinting the receipt at the POS.
Delete	Allows an existing prepaid network to be deleted.

3. Configure Prepaid Network Messages.

Value	Description
Prepaid Network Messages	
Show Guideline	Enables Guideline Message prompt. Instructs cashier to follow guidelines when selling items from a prepaid department.
Show Purchase	Enables Purchase Message prompt. Appears after Guideline Message prompt. Reminds cashier to only disclose PIN for a prepaid item with customer present.
Show Cancel	Enables Cancel Prompt. Appears after cashier selects NO on Purchase Message prompt screen. Informs cashier prepaid item cannot be sold and is removed from the ticket.

Configuring Prepaid Network Messages

Three types of message prompts are displayed to the cashier during prepaid card activation / recharge process:

- **Guideline message prompt**: Guideline Prompt when enabled, prompts the cashier when a prepaid card activation item (ProdCode: 560 to 575) is added to the ticket. This message instructs the cashier to follow guidelines to avoid fraud. The default message for the guideline prompt is "Please ensure you are following AML fraud guidelines by not selling more than $1900.00 in cards to one customer - The limit is $999.00 in the state of Arizona."

- **Purchase message prompt:** Purchase Prompt when enabled, prompts the cashier if PIN Activation item (ProdCode = 560) is added to the ticket. The purchase prompt appears after the Guideline Message Prompt if Guideline Prompt is enabled. The purchase prompt instructs the cashier not to take PINs for prepaid cards over the phone. The Purchase prompt has **YES** and **NO** buttons. If the cashier responds **YES**, then PIN Activation item can be added to the ticket. If the cashier responds **NO**, then PIN Activation item is not allowed for sale and the item is removed from the ticket with an error message. The default message for purchase prompt is "Is this purchase being made by someone on site?"

- **Cancel message prompt:** When the cashier responds with a **NO** to the Purchase Prompt, the PIN Activation item is removed from the ticket and Cancel Prompt message (if enabled) is shown to the cashier. This prompt is to inform the cashier that the item cannot be sold and is being removed. The default message for the Cancel Prompt is "PIN numbers are never to be given to anyone over the phone - NO EXCEPTIONS!"

You can use the text boxes (shown below) to edit the default text if you wish.

Prepaid Network Messages

Show Guideline ☐

Please ensure you are following AML fraud guidelines by not selling more than $1900.00 in cards to one customer - The limit is $999.00 in the state of Arizona.

Show Purchase ☐

Is this purchase being made by someone on site?

Show Cancel ☐

PIN numbers are never to be given to anyone over the phone - NO EXCEPTIONS!

1. Use the checkboxes above each message field to enable that message. (You can edit the text to suit your particular circumstances.)

2. Select **[Save]** to accept, or **[Cancel]** to exit without saving changes.

Configuring InComm FEP and Cards

To configure the InComm as the EPS network, in Configuration Client, go to: **Payment Controller > EPS Configuration > InComm Configuration**, as shown below.
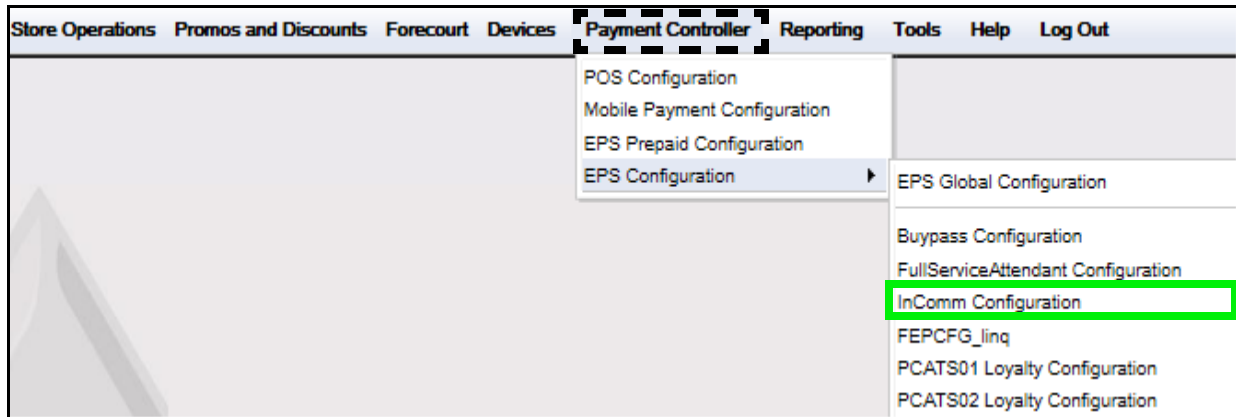
The InComm Configuration window appears.

InComm Configuration

Edits require a one-time password (OTP)

FEP | FEP Card

Network
FEP Enabled ☐
Dealer ID 1234567890
Terminal ID 12345678

Communication Options
Mode
◉ IP
○ Serial
○ Dial

Communication Options
IP Address (IPV4 Format) 10 . 71 . 132 . 61
Port 6007
Secondary IP address (IPV4) 10 . 71 . 132 . 61
Secondary IP Port 6007

FEP Parameters
Store ID 12345
Print Gift Receipt NEVER ▼
Key Index 0

Fallback
Enable Fallback Approvals ☐
Maximum Transactions 99
Maximum Amount 999
Retry Interval in Seconds 5
Retry Limit 5

FEP configuration applies to all InComm products, so you must enable it on the main tab, then proceed to the FEP Card tab, as shown below.

FEP Tab

To configure the FEP settings:

1. Select the **[FEP]** tab.

1. Configure the Network parameters. using your Terminal and Dealer IDs. (InComm provides these.)

    Refer "Incomm Reference Table" on page 4 for more information.

Value	Description
Network	
FEP Enabled	Enables the FEP.

Value	Description
Terminal ID	Terminal ID. This field is usually set as 5 digit store number + 3 digit lane number. In the Commander system, the Terminal ID is a single value per site. It is required that the Terminal ID be unique across all the sites. Recommendation: set this configuration value to the 5 digit site ID (zero padded) and lane number 000. For example, store number 141 would be set as "00141000"("00141" = 5 digit store ID, "000" = 3 digit lane number). An InComm integration project resource will provide the format. NOTE Refer to "Incomm Reference Table" on page 4 for more information.
Dealer ID	Merchant Retailer ID (assigned by InComm). Set this to the value directed by InComm. NOTE Refer to "Incomm Reference Table" on page 4 for more information.

2. Configure the Communication Options parameters.

Value	Description
Communication Options	
Mode	Select the **[IP]** mode.
IP Address	Enter the Incomm Host **<IP Address>**.
Port	Enter the Primary Host **<Port>**.

Value	Description
Secondary IP Address	Host Secondary IP Address if applicable.
Secondary IP Port	Secondary Host Port if applicable.

3. Configure the FEP parameters, as shown below.

Value	Description
FEP	
Store ID	Sets the Store ID. Store ID (5 digit store number (zero padded) + merchant/retailer name, such as 00141SUPERTSHOP) This value's format may vary. An InComm integration project resource will provide the format. Refer to "Incomm Reference Table" on page 4 for more information.
Print Gift Receipt	Determines if a gift receipt prints.

4. Configure Fallback parameters as shown below.

Value	Description
Fallback	
Enable Fallback Approvals	Enables Fallback Processing.
NOTE	*Fallback involves a stand-in approval of activations in the event of network connectivity failure with the InComm host.* *After connectivity is established, the stored transactions are sent to the host when a response is received or a Daily Close is performed. Timeout reversal will be always supported.*
Maximum Transactions	Sets the Fallback Transaction Limit.
Maximum Amount	Sets the Fallback Dollar Limit.
Retry Interval in Seconds	Sets the SAF Retry Interval.
Retry Limit	Sets the SAF Retry Limit. Zero means retry indefinitely.

5. Select **[Save]** to accept, or **[Cancel]** to exit without saving changes.

FEP Card Tab

1. In the InComm Configuration window, click on the **[FEP Card]** tab.

2. Select **[Add]** to configure the FEP Card, or **[Delete]** to remove an existing card.

3. Configure the card Information parameters as listed in the table below.

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Value	Description
Card Information	
Card Abbreviation	Two digit abbreviation for the given card.
Card Name	Name given to identify this entry.
Lower ISO	Sets the low value of the card range.
NOTE *The entered card number must be greater than or equal to this number to match the table entry.*	

Value	Description
Upper ISO	Sets the high value of the card range.
NOTE *The entered card number must be less than or equal to this number to match the table entry.*	
Pan Length	This entry must match the total number of digits embossed on the card.
Send Track I	If two Send Track fields are set to 1, and the FEP accepts more than one track, then both will be sent. • 0 = Don't send Track 1 to the Host, or manually entered account. • 1 = Primary track to send to the host. • 2 = Secondary track to send to the host.
Send Track II	If two Send Track fields are set to 1, and the FEP accepts more than one track then both will be sent. When both flags are non-zero, Send Track 2 has priority over Send Track 1, if Track 2 data exists. • 0 = Don't send Track 1 to the Host, or manually entered account. • 1 = Primary track to send to the host. • 2 = Secondary track to send to the host.
Card Enabled	Enables the selected proprietary card.
Refund Allowed	Permits refunds.

Value	Description
Card Limits	
DCR Auth Amount	Populate this field with the Authorization amount you want to use. This will allow you get an authorization for greater than $1.

4. Select **[Save]** to accept, or **[Cancel]** to exit without saving changes.

3 USING INCOMM

Card Activation

When a customer purchases a card, the cashier must activate it in order for the customer to use it.

- The activation request changes the status of the card to Active.
- The transaction amount is always required for card activation even if the card is pre-denominated.
- InComm sends a message confirming activation success.
- This transaction is supported for all card-based products.

There are two ways to activate cards:

- One Step POS Card Activation with or without Pre-validate parameter enabled.
- Two Step POS Card Activation with or without Pre-validate parameter enabled.

One Step POS Card Activation

To do One step POS card activation, a cashier at an indoor POS adds a card activation to the merchandise (using the UPC on the card), and the customer pays the required amount. Activate the card as follows:

1. Initiate a transaction at the POS.
2. Scan the card's bar code.

NOTE	*If* Pre-validate parameter *is enabled, the POS sends a pre-authorization request for activation before totaling and tendering the sale.*

3. Press **[TOTAL]**, then select **[CASH** or **CREDIT]**.

NOTE	*If the card is activated, an approved message is displayed on the POP device. If the card activation fails, a failure message displays.*

NOTE	*If a card activation failed but the payment was successful, merchant has to refund the purchase amount manually. The receipt prints with "EPS Prepaid Processing Failed, Refund Required". The refund can be done by ringing up a general purpose department which does not have the associated activation product code.*

A receipt prints displaying:

- masked account number

- authorization number

- balance amount

Two Step POS Card Activation

To do Two step POS card activation, a cashier adds card activation to the merchandise (using the UPC on the card), and the customer pays the required amount. Perform activation as follows:

1. Scan the bar code on the card or enter the **[PLU]**.

> **NOTE** *If Pre-validate parameter is enabled, the POS sends a pre-authorization request for activation before swiping the card.*

2. When prompted, swipe the card at the POS.

3. Press **[TOTAL]** > select **[CASH or CREDIT]**.

> **NOTE**
> - If the card is activated, an approved message is displayed on the POP device.
> - If the card activation fails, a message displays and a refund is required.

A receipt prints displaying:

- masked account number

- authorization number

- balance amount

- balance amount

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Example Receipts

```
            WELCOME TO OUR STORE¶          Sample Online Activation
¶                                          Receipt with Cash as MOP
¶                                          and Activation Fee¶
    ¶                                      ¶
¶                                          ¶
  Descr.              qty        amount¶    ¶
  -------             ---        ------¶    ¶
  GIFT ACTIVATION      1          20.00¶    ¶
   ACTIVATION FEE                  1.00¶    ¶
                             ----------¶    ¶
                    Sub Total     21.00¶    ¶
                          Tax      0.00¶    ₴
     TOTAL     21.00¶
                    CASH   $      21.00¶
¶
**********************************************¶
   ACTIVATION STATUS¶
¶
Card Number : XXXXXXXXXXXXXXX0001         ¶
APPROVED           ¶
AUTH # 000529                ¶
¶
              BALANCE $ 20.00 ¶
¶
**********************************************¶
¶
   THANKS,COME AGAIN¶
 REG# 0002 CSH# 001 DR# 01  TRAN# 20068¶
 10/18/11  21:23:30          ST# AB123¶
₴
```

```
            WELCOME TO OUR STORE¶          Sample Offline Activation
¶                                          Receipt¶
¶                                          ¶
    ¶                                      ¶
¶                                          ¶
  Descr.              qty        amount¶    ¶
  -------             ---        ------¶    ¶
  GIFT ACTIVATION      1          20.00¶    ¶
                             ----------¶    ₴
                    Sub Total     20.00¶
                          Tax      0.00¶
     TOTAL     20.00¶
                    CASH   $      20.00¶
¶
**********************************************¶
   ACTIVATION STATUS¶
¶
Card Number : XXXXXXXXXXXXXXX0001         ¶
APPROVED WITHIN 24HR        ¶
AUTH # 000529               ¶
¶
              BALANCE $ 20.00 ¶
¶
**********************************************¶
¶
   THANKS,COME AGAIN¶
 REG# 0002 CSH# 001 DR# 01  TRAN# 20068¶
 10/18/11  21:23:30          ST# AB123¶
₴
```

Prepaid Network Messages

When Prepaid Network Messages are enabled in EPS Configuration, up to three types of messages will be displayed to the cashier during the prepaid card activation/recharge process.

The three message prompts are:

- Guideline
- Purchase
- Cancel

Guideline Message Prompt

When enabled, the Guideline Prompt will display when the first prepaid card activation item is added to the ticket.

This message will instruct the cashier to follow guidelines to avoid fraud.
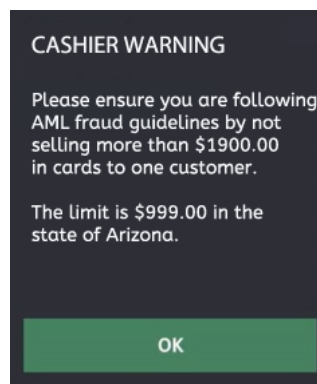
You can change the default message in Config Client under **Payment Controller > EPS Prepaid Configuration > Prepaid Network Messages**.

Purchase Message Prompt

When enabled, the Purchase Message Prompt will display when the first PIN Activation item is added to the ticket.

This prompt will display after the Guideline Message Prompt (if enabled) and will instruct the cashier not to disclose PINs for prepaid cards if the customer is not physically present at the site.

On the prompt window there will be YES and NO buttons.

If the cashier responds YES, then the PIN Activation item sale can proceed.

If the cashier responds NO, then the PIN Activation item will be removed from the ticket with an error message.
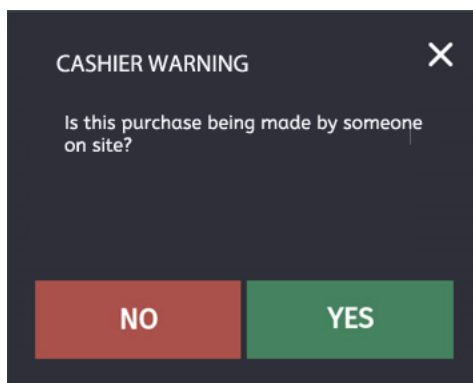
You can change this default message in Config Client under **Payment Controller > EPS Prepaid Configuration > Prepaid Network Messages**.

Cancel Message Prompt

When enabled, the Cancel Message Prompt will display after the cashier responds NO to the Purchase Prompt. This prompt is to inform the cashier that this item has been removed as it cannot be sold.
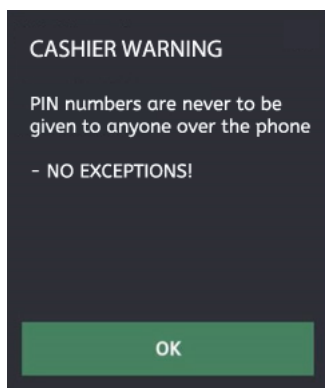
You can change this default message in Config Client under **Payment Controller > EPS Prepaid Configuration > Prepaid Network Messages**.

Real Time Recharge (RTR)

The Real Time Recharge transaction request is used to allow a customer to replenish their account using their telephone number or alphanumeric account number at the POP PIN pad.

- supported for wireless products

- initiated at an indoor POS when RTR is added to the merchandise and the payment is tendered

RTR Steps

1. From the POS, scan or enter the item **[PLU]**.

2. Ask customer to enter their **<telephone number** or **alpha numeric account number>** on the POP PIN pad.

3. Press **[TOTAL]** > select **[CASH** or **CREDIT]**.

An approved message displays on the POP PIN pad. A receipt prints displaying:

- telephone or account number

- authorization number

- balance amount

- terms and conditions

Wireless Recharge

The Wireless Recharge transaction request is used to allow a customer to replenish a wireless account using a recharge card. This process begins at an indoor POS when Wireless Recharge is added to a department and the customer pays the required amount.

Wireless Recharge Steps

1. From the POS, enter the **<amount>**.

2. Press **[Other Departments]** > select the **[Wireless Real Time Recharge]** from the list.

> **NOTE**
>
> *If Pre-validate parameter is enabled, the POS sends a pre-authorization request for activation before swiping the card.*

3. Ask customer to swipe their card on the POP PIN pad, then press **[TOTAL].**

4. Select **[CASH** or **CREDIT].**

The POP PIN pad will display an approved message, and the POP will print a receipt with the authorization number.

Swipe Reload

The Swipe Reload transaction request adds monetary value to General Purpose Reloadable cards. This request is initiated at an indoor POS when Swipe Reload is added to the merchandise and the payment is tendered.

Swipe Reload Steps

1. From the POS, scan or enter the item **[PLU]**.

> **NOTE** *If Pre-validate parameter is enabled, the POS sends a pre-authorization request for activation before swiping the card.*

2. Ask customer to swipe their card on the POP PIN pad.
3. Press **[TOTAL]**.
4. Select **[CASH** or **CREDIT]**.

An approved message displays on the POP PIN pad. A receipt prints displaying:

- masked account number
- authorization number
- balance amount

FastPIN Sale

The FastPIN Sale transaction request prompts the InComm system to return a message containing a PIN. The system initiates the request at an indoor POS when the cashier adds a Fast PIN Sale to the merchandise and the customer pays the appropriate amount.

FastPIN Sale Steps

1. From the POS, scan or enter the item **[PLU]**.

> **NOTE** *If Pre-validate parameter is enabled, the POS sends a pre-authorization request for activation before swiping the card.*

2. Press **[TOTAL]**.
3. Select **[CASH** or **CREDIT]**.

An approved message displays on the POP PIN pad. A receipt prints displaying:

- PIN
- terms and conditions

Enable Device / Handset Unlock

The Enable Device/Handset Unlock transaction request is used to activate or unlock a locked handset. This allows the handset to be used and the value or call time added. A message is sent to the POS to confirm the transaction.

The Enable Device / Handset Unlock transaction can be completed in two ways:

- One Step Handset Lock
- Two Step Handset Lock

One Step Handset Unlock

The indoor POS initiates the One Step Handset Unlock transaction request when the cashier adds a Handset Unlock sale to the merchandise and the customer pays the appropriate amount.

One Step Handset Unlock Steps:

1. From the POS, scan the barcode or enter the handset **[PLU]**.

> **NOTE** *If Pre-validate parameter is enabled, the POS sends a pre-authorization request for activation.*

2. Press **[TOTAL]**.
3. Select **[CASH** or **CREDIT]**.

The POP PIN pad displays an Approved message. The POS prints a receipt with the serial number of the device.

Two Step Handset Unlock

An indoor POS initiates a Two Step Handset Unlock when a cashier adds a Handset Unlock to the merchandise, and the customer pays the required amount.

Two Step Handset Unlock Steps:

1. From the POS, scan the bar code or enter the handset **[PLU]**.

> **NOTE** *If Pre-validate parameter is enabled, the POS sends a pre-authorization request for activation.*

2. Press **[TOTAL]**.
3. Select **[CASH** or **CREDIT]**.
4. Scan the handset serial number bar code.

The POP PIN pad displays an Approved message, and the terminal prints a receipt with the serial number of the device.

Recharge

The Recharge transaction request adds value to an account with a *"redeemed"* or *"active"* status. This transaction type is applicable to InComm managed Closed Loop cards. The Recharge transaction is initiated at an indoor POS when a Recharge is added to the merchandise and payment is tendered.

Recharge Steps

1. From the POS, enter the **<amount>**.

2. Press **[Other Departments]**.

3. Select **[Proprietary Prepaid Card Reload]** from the list.

NOTE	*If Pre-validate parameter is enabled, the POS sends a pre-authorization request for activation before swiping the card.*

4. Ask customer to swipe card on the POP PIN pad.

5. Press **[TOTAL]**.

6. Select **[CASH or CREDIT]**.

An approved message displays on the POP PIN pad. A receipt prints displaying:

- masked account number

- authorization number

- recharge amount.

Card Deactivation

The Card Deactivation transaction request allows a card to be deactivated for a refund or return. When a customer returns a Card purchased earlier, the indoor POS initiates a Card Deactivation transaction request.

Card Deactivation Steps

1. From the POS, press **[REFUND]**.

2. Scan or enter the item **[PLU]**.

3. Select **[CASH or CREDIT]**.

4. Ask the customer to swipe the card on the POP PIN pad to deactivate the card.

The POP PIN pad displays an approved deactivation message, and the POS prints a receipt with the deactivation approval.

FastPIN Return

The FastPIN Return transaction request allows a return for a previously authorized PIN request. An indoor POS initiates this request when a customer returns a Fast PIN sale is.

FastPIN Return Steps

1. From the POS, press **[REFUND]**.
2. Enter the item **[PLU]**.
3. Select **[CASH** or **CREDIT]**.
4. Enter the **[PIN]** and **<approval code>** of the FastPIN Sale.

The POP PIN pad displays an approved return message, and the POS prints a receipt with the return approval.

Disable Device / Handset Lock

The Disable Device / Handset Lock transaction request is used to lock a handset or device when returned for a refund.

There are two ways a Disable Device/Handset Lock transaction can be completed:

- One Step Handset Lock
- Two Step Handset Lock

One Step Handset Lock

An indoor POS initiates a One Step Handset Lock transaction request when a customer returns a previously-purchased Handset Unlock transaction.

One Step Handset Lock Steps:

1. From the POS, press **[REFUND]**.
2. Enter the item **[PLU]**.
3. Select **[CASH** or **CREDIT]**.

The POP PIN pad displays an Approved message, and the terminal prints a receipt with the serial number of the device.

Two Step Handset Lock

An indoor POS initiates a Two Step Handset Lock transaction request when a customer returns a previously-purchased Handset Unlock transaction.

Two Step Handset Lock Steps:
1. From the POS, press **[REFUND]**.
2. Enter the item **[PLU]**.
3. Select **[CASH** or **CREDIT]**.
4. Scan the handset serial number barcode.

An approved message displays on the POP PIN pad. A receipt prints with the serial number of the device.

Card Redemption

The Card Redemption transaction request is used to perform retail purchases using the available balance on the card, when the total purchase amount is known. The requested redemption amount will be deducted from the existing balance of the card.

An InComm host configuration option is available which can facilitate split-tender redemption transactions. When enabled, if the requested redemption amount is greater than the available card balance, the account balance is reduced to zero and the terminal displays the used balance.

The POS calculates the remaining transaction balance and prompts for another method of payment to complete the sale. This transaction is available for InComm managed Closed Loop cards.

An indoor POS initiates a Card Redemption transaction when a customer makes a merchandise purchase and wants to use the InComm Closed Loop card for payment.

Card Redemption Steps

1. Scan the card's barcode and enter the **[PLU]**.

2. Press **[TOTAL]** and select **[CREDIT]**.

3. Ask customer to swipe card on the POP PIN pad.

The POP PIN pad displays an Approved message, and the terminal prints a receipt displaying:

- masked account number

- authorization number

- card balance

Card Redemption Lock

The Card Redemption Lock transaction request is used to perform retail purchases using a card when the final purchase amount is not known and the purchase authorization is requested.

When the purchase involves fuel control:

- the transaction is submitted to InComm

- the card is blocked from further use until the terminal receives a Redemption Authorization with an unlock message

- a message is sent indicating the available balance on the card

- the fuel dispenser limit is set to the balance amount

Once the fuel is dispensed and sale is complete, a Card Redemption Authorization with Unlock message is submitted to complete the transaction. This transaction is available for InComm managed Closed Loop cards.

Indoor Pre-Pay Sale

Indoor Pre-Pay Sale is a fuel prepay transaction request is initiated at the indoor POS and tendered using an InComm closed loop card.

Indoor Pre-pay Sale Steps

1. Enter the **<pump number**>.
2. Press **[PREPAY]**.
3. Enter the **<dollar amount>**.
4. Press **[TOTAL]** and select **[CREDIT]**.
5. Ask customer to swipe card on the POP PIN pad.

The POP PIN pad displays an Approved message, and the terminal prints a receipt displaying:

- masked account number

- authorization number

Outdoor Pre-Pay Sale

When a customer swipes an InComm closed loop card at the DCR to purchase fuel, it initiates an Outdoor Pre-Pay Sale transaction request.

Outdoor Pre-pay Sale Steps

Swipe the card at the DCR. If approved, the DCR prints a receipt displaying:

- masked account number

- authorization number

Card Redemption Unlock

The Card Redemption Unlock transaction request is sent to InComm to complete a locked Card Redemption. The unlock request must include the actual sale/transaction amount to be deducted from the card.

InComm will deduct the redemption amount from the card balance and unlock the card. The response message will indicate the actual transaction amount and remaining balance.

In the case of an overfill condition at a fuel pump, the response value may be less than the sale amount. This transaction is available for InComm managed Closed Loop cards.

Indoor Completion

The Indoor Completion transaction request is initiated after a successful Card Redemption Lock message is received and customer fuels and hangs up the nozzle.

Indoor Completion Steps

The cashier claims the fuel sale at the POS. The POP PIN pad displays an Approved message displays on the POP PIN pad.

A receipt prints displaying:

- masked account number
- authorization number

Outdoor Completion

The Outdoor Completion transaction request is initiated after a successful Card Redemption Lock message is received.

Outdoor Completion Steps

The customer completes fueling. The DCR prints a receipt displaying:

- masked account number
- authorization number

Store Credit

Store Credit is a two part transaction.

First Transaction

The transaction request is initiated when a customer comes to the store to return a previous purchase.

1. Press **[REFUND]**.
2. Scan or enter the item **[PLU]**.
3. Select **[CASH]**.

Second Transaction

Once the refund is complete, the cashier initiates a new transaction to activate an InComm Closed Loop card with the amount to be returned. The activated card is then given to the customer.

1. Scan the card's bar code at the POS.

> **NOTE** *If Pre-validate parameter is enabled, the POS sends a pre-authorization request for activation before totaling and tendering the sale.*

2. Press **[TOTAL]**.
3. Select **[CASH].**

If the card is activated, the POP device displays an Approved message, and the terminal prints a receipt displaying:

- masked account number
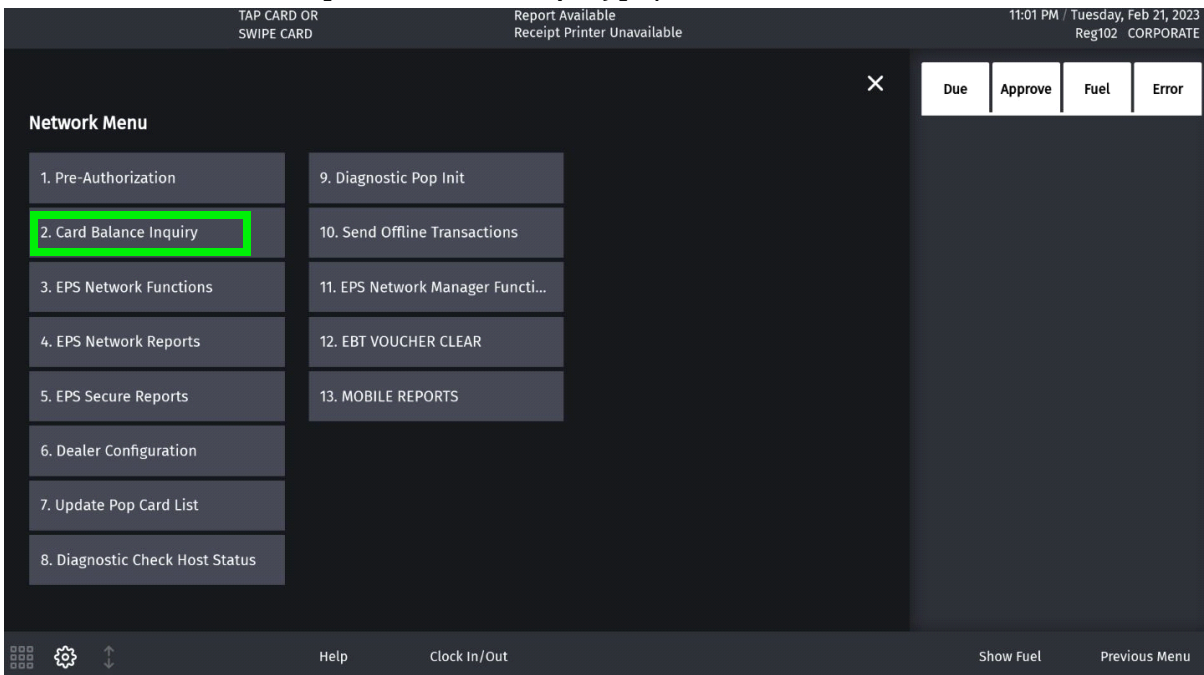- authorization number
- balance amount

Balance Inquiry

InComm will only return a card balance if the card is active and has a card table match. The inquiry is only available for InComm managed Closed Loop cards.

Balance Inquiry Steps
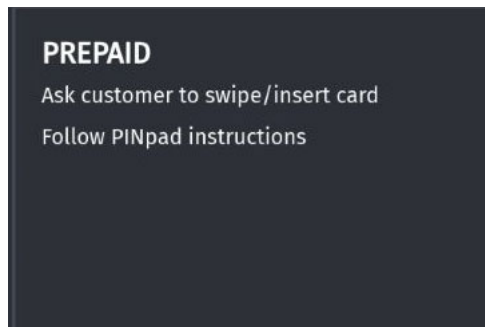
1. From the POS, go to the Network Manager Menu.
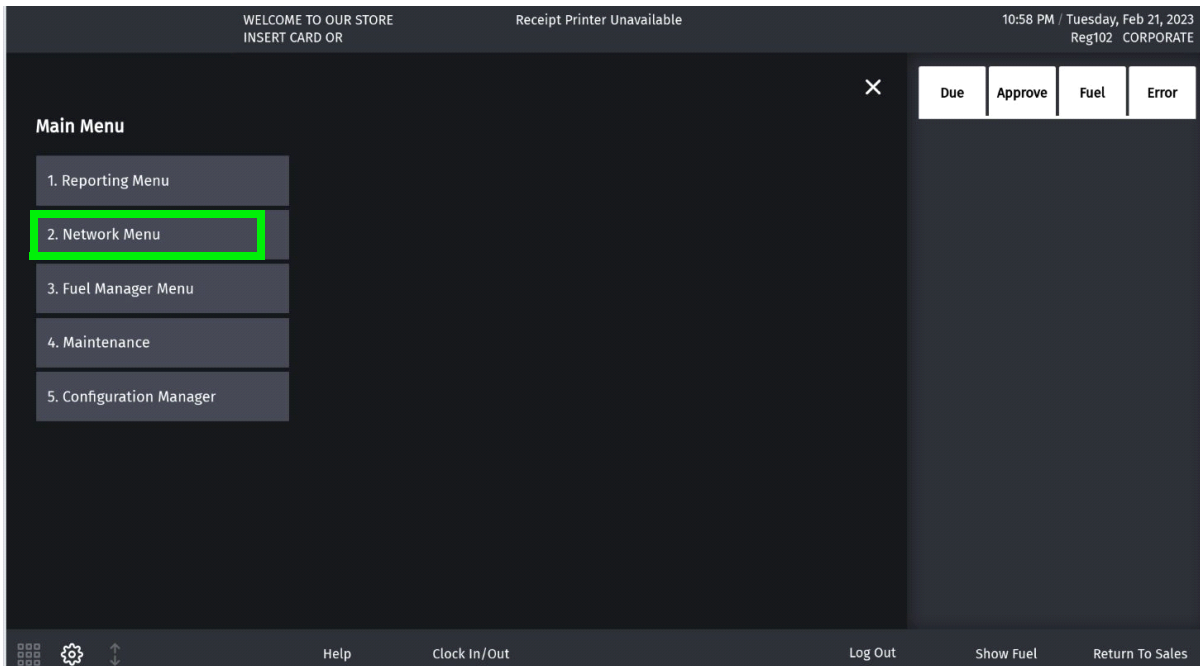
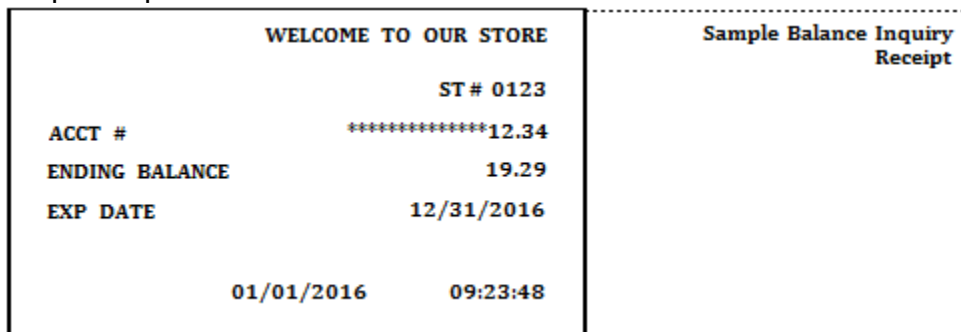2. Select the **[Card Balance Inquiry]** option.

A message displays, reading *"Ask customer to swipe card. Follow PINpad instructions"*.

PREPAID
Ask customer to swipe/insert card

Follow PINpad instructions

Ask the customer to swipe the card on the POP PIN pad. The POP PIN pad displays the approval and the balance amount.

A receipt will print.

```
              WELCOME  TO  OUR  STORE              Sample Balance Inquiry
                                                                 Receipt
                                    ST # 0123

  ACCT #                    *************12.34
  ENDING  BALANCE                       19.29
  EXP  DATE                        12/31/2016


              01/01/2016            09:23:48
```

4 REPORTING

Terminal Batch Summary Report

The Terminal Batch Summary Report contains separate sections for each of the transaction types that are supported. Each section shall contain total amount and count of transactions.

It is available at **Network Manager > EPS Network Report > InComm > Terminal Batch Summary Report**.

The EPS prompts for the terminal batch number. If zero is entered, the EPS prints the current open terminal batch.

```
        WELCOME  TO  OUR  STORE

* * *  TERMINAL  DAY  SUMMARY  REPORT  * * *

         TERM ID: 12345678901

    DATE: 01/06/16  TIME: 12:30:45


              DAY SEQ #  010

TRAN     DATE        TIME     COUNT     TOTAL
GACT     02/05/16    23:30       91    4567.12
FPIN     02/06/16    02:00       51     450.34
RTR      02/06/16    06:15       75    2345.67
SREL     02/06/16    09:30       82    1045.23
```

Sample Terminal Batch Summary Report

Report Details

- **TITLE:** Terminal Day Summary Report.
- **TERM ID:** Terminal Identification Number.
- **DATE / TIME:** Date and time the report printed.
  - **MM/DD/YY:** Date in month, date year format.
  - **HH:MM:SS:** Time in hour, minutes, and seconds.
- DAY SEQ#: Terminal batch number.
- TRAN: Product or transaction type identifier.
- DATE: Date of transaction.
- TIME: Time of transaction.
- COUNT: Transaction type count.
- TOTAL: Product or transaction type total.

Terminal Batch Detail Report

The Terminal Batch Detail Report contains separate sections for each of the transaction types that are supported. Under each section, details of individual transactions will be provided. It is available at **Network Manager > EPS Secure Network Report > InComm >Terminal Batch Detail Report**.

The EPS prompts for the terminal batch number. If zero is entered, the EPS prints the current open terminal batch.

```
        WECLOME TO OUR STORE                 Sample Terminal Batch
                                                 Detail Report
       Terminal Batch Detail Report

         TERM ID: 12345678901

     DATE: 02/06/16  TIME: 12:30:45

            DAY SEQ # 010

           Card Activiation

Account              Ref #       Total
9999999999999999     800000      25.00
9999999999999999     800020      50.00
9999999999999999     800030      50.00
9999999999999999     800040      25.00
9999999999999999     800500      25.00

          Wireless Recharge

Account              Ref #       Total
9999999999999999     800600      25.00
9999999999999999     800620      25.00
9999999999999999     800630      25.00
9999999999999999     800640      50.00
9999999999999999     800700      50.00
```

Report Details

- **TITLE:** Terminal Batch Detail Report.

- **TERM ID:** Terminal identification number.

- **DATE / TIME:** Date and time the report printed.
    - **MM/DD/YY:** Date in month, date year format.
    - **HH:MM:SS:** Time in hour, minutes, and seconds.

- CARD ACTIVATION:
    - **ACCOUNT:** Card account number.
    - **REF#:** Reference number of the activation.
    - **TOTAL:** Card account total charge.

- WIRELESS RECHARGE:
    - **ACCOUNT:** Card account number.
    - **REF#:** Reference number of the recharge.
    - **TOTAL:** Card account total charge.

Exception Report

The Exception Report contains details of transactions that reached max retry threshold for the End of Day (EOD) and were moved to the Exception Log. This contains account numbers in the clear. This is available at **Network Manager > EPS Secure Network Report > InComm > Exception Report**.

The EPS prompts for the terminal batch number. If zero is entered, the EPS prints the current open terminal batch.

```
        WECLOME TO OUR STORE              Sample  Exception  Report

     InComm  Exception  Report

        TERM ID: 12345678901

    DATE: 02/06/16  TIME: 12:30:45

           DAY SEQ # 010

        Card  Activiation

Account                Ref #        Total
9999999999999999       800700       25.00


        Wireless Recharge

Account                Ref #        Total
9999999999999999       800900       25.00
9999999999999999       800920       25.00
```

Report Details

- **TITLE:** InComm Exception Report.
- **TERM ID:** Terminal Identification Number.
- **DATE / TIME:** Date and time the report printed.
  - **MM/DD/YY:** Date in month, date year format.
  - **HH:MM:SS:** Time in hour, minutes, and seconds.
- CARD ACTIVATION:
  - **ACCOUNT:** Card account number.
  - **REF#:** Reference number of the activation.
  - **TOTAL:** Card account total charge.
- WIRELESS RECHARGE:
  - **ACCOUNT:** Card account number.
  - **REF#:** Reference number of the recharge.
  - **TOTAL:** Card account total charge.