

# Introduction

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This is the first of a set of two handbooks to assist installation, setup and use of the Xchequer Electronic Point Of Sale (EPOS) terminal.

## Book 1 - **Installation and User Guide**

Hardware installation and explanation of the Xchequer terminal's facilities. Configuration installation and an introduction to transactions.

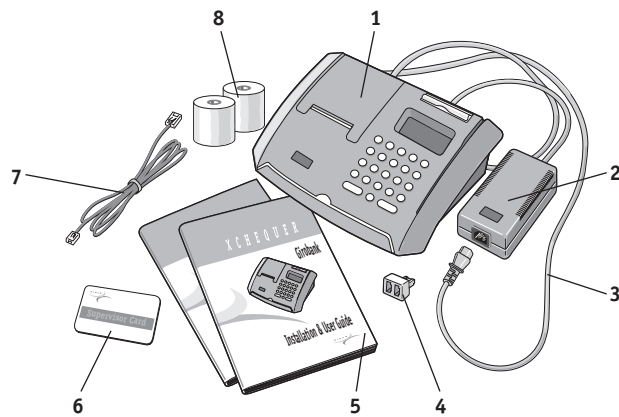
## Book 2 - **Transactions and Options Guide**

Examples of some transactions that can be carried out on the Xchequer terminal. Typical Merchant and Customer receipt and report examples. Use of the terminal for specific configurations.

## About this Guide

This guide is to assist merchants and counter staff to install and use the basic facilities of the Xchequer EPOS terminal. It describes the package contents, connection requirements for the terminal to function, terminal features, basic use, initialisation and training.

## Inside the Package



*The Package Contents*

## The Xchequer Terminal

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### Check List

- 1 Exchequer Terminal
- 2 Power Supply Unit (may already be connected to the terminal)
- 3 Mains Power Lead
- 4 'T' Connector
- 5 Terminal User Guides (2 documents plus option sheets)
- 6 Supervisor Card
- 7 Modem Cable
- 8 2 extra Printer Rolls

Any missing items should be reported to the Helpdesk (see document back cover).

### About the Terminal

The Xchequer allows merchants to carry out credit and debit card transactions electronically. The merchant does not have to take vouchers to the bank to get paid and it is not necessary to ring the card company for approval of transactions above an agreed floor limit as the terminal manages this automatically. The only time a merchant would need to call for approval is if the terminal refers the transaction to the card company. This is called a Voice Referral.

The Xchequer prints two receipts: A **MERCHANT COPY** receipt, which is signed by the customer, and a **CUSTOMER COPY** receipt. These receipts are issued instead of the usual vouchers.

The Xchequer stores totals of the business transacted with each card type and is able to print reports of these totals. These reports will help with balancing the till at the end of each day and checking bank statements.

### **Terminal Operation Mode**

This Xchequer terminal only operates in a Polled mode and is for all card schemes.

Transactions will be collected overnight by the bank's computer telephoning to and polling the terminal.

### **Connection Requirement**

A telephone line and a 13 Amp power supply are required for the Xchequer to function.

### **Location**

The Terminal should be within 1.5 metres of a mains power supply and within 1.5 metres of a telephone socket. The mains power socket should provide power 24 hours a day. The Xchequer should be in a position where the user can read the display and easily operate both the keyboard and card reader.

## About the Xchequer

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The Xchequer can use any standard analogue telephone line. This can be either a direct line or from a switchboard, provided it can make outgoing and receive incoming calls 24 hours a day.

The Xchequer may share a normal business line with other terminals, telephones, fax machines, answering machines, etc. provided the total REN value of the line does not exceed 4. To establish the total REN value, add together the REN values of each piece of equipment connected to the line (REN value stickers can normally be found on each piece of equipment). If the total value is greater than 4, some or all of the equipment may not function correctly. The REN value for the Xchequer is 1.

If the terminal is sharing the telephone line, the Xchequer will display **LINE BUSY** if the line is in use by other equipment, and will allow you to retry when the line is clear. Using the 'T' piece supplied, an existing telephone can be connected into the same line as the Xchequer.

Approximately once a month, the Xchequer will call the Terminal Management System (TMS) computer to inform it of any operational problems and receive any program or configuration updates needed. This call will be made automatically outside trading hours and it is therefore important to leave the terminal switched on and connected to the telephone line at night. It is also important to check that any equipment sharing the same line has the handset properly replaced.

**Note:** Please make sure that the telephone line being used is capable of accepting calls directly. This is especially important if the line is from a switchboard. Failure to do this may cause a delay in the merchant being paid for transactions that have been carried out by the Xchequer.

### Care of The Xchequer

Be careful not to spill liquids on the Xchequer. Cleaning agents or water must NOT be used as this may damage the terminal. Any damage incurred will be the responsibility of the merchant and repair or replacement costs will subsequently be charged to the merchant.

### **Warning**

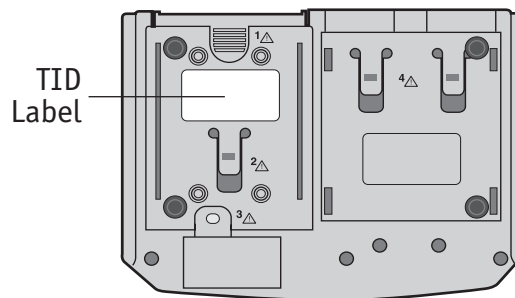
This is a class A product. In a domestic environment, this product may cause radio interference.

### **Keeping Receipts**

Copies of all receipts should be kept in a safe place (preferably in date order) for a minimum period of six months, or longer if required by the Card Company agreement.

### **Terminal Identification**

The Xchequer's serial number (TID) is printed on a label on the terminal base below the bar code.



### **Supervisor Card**

This card is needed to initialise the Xchequer and carry out Refund transactions, Banking, Training and to utilize the Supervisor Option facilities. If your Supervisor Card is lost or damaged, please contact the Helpdesk.

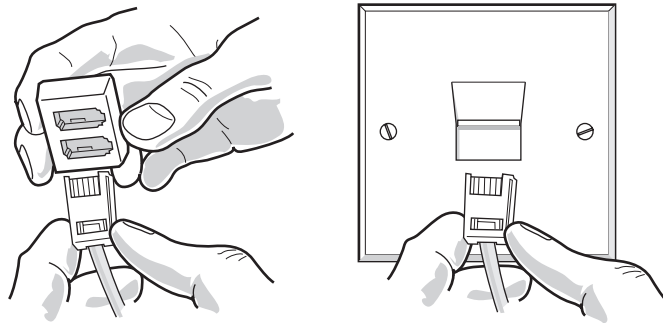
### **Paper Rolls**

The terminal is delivered fitted with one paper roll and two extra will have been supplied in the carton. When ordering additional paper rolls for the Xchequer contact your normal supplier.

# Connecting the Xchequer

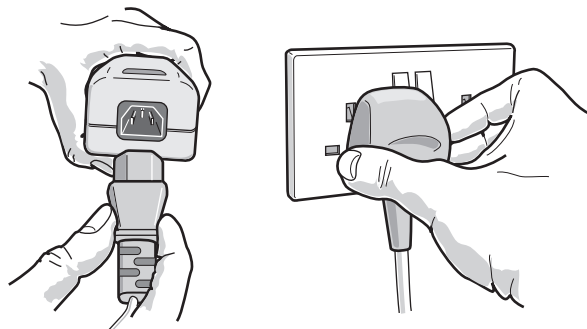
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## Telephone Connection



- 1 Use the 'T' connector provided if sharing the telephone line with other equipment, or  
Plug the modem cable directly into the wall socket.

## Power Connection



- 2 Connect plug to the Power Supply Unit (PSU).
- 3 Connect the PSU to the main power socket and switch on.

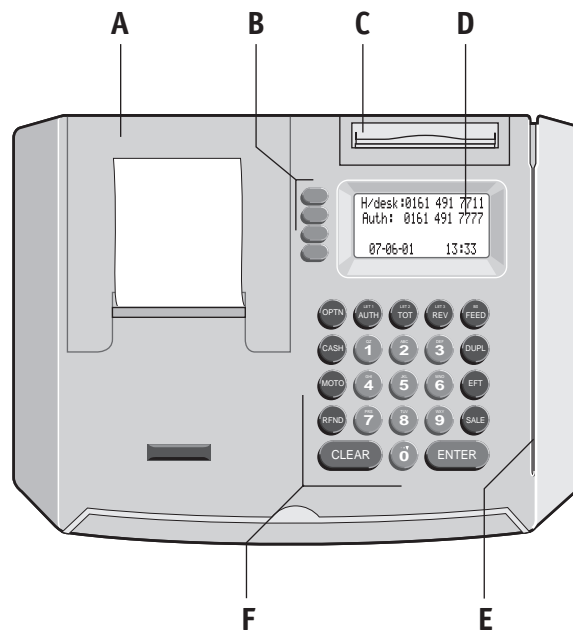
## Disconnection

To completely isolate the Xchequer, disconnect the mains plug and modem cable.

# Using the Xchequer














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## Features



- A Printer cover
- B Display Function Keys
- C IC Card slot
- D Display
- E Card swipe slot
- F Keypad

### Keypad function keys

- |   |    |   |
|---|----|---|
|    | 1  | Reject key, also cancels current action / transaction.                                      |
|    | 2  | Selects Refund transaction.   |
|    | 3  | Selects Mail Order or Telephone Order transaction.  |
|    | 4  | Selects Cash Advance transaction.   |
|   | 5  | Selects standard and supervisor menu options from the <b>READY</b> screen.                  |
|  | 6  | Selects Authorisation transaction.<br><b>Let 1</b> selects the first letter on keys 0 - 9.  |
|  | 7  | Selects Totals menu.<br><b>Let 2</b> selects the second letter on keys 0 - 9.               |
|  | 8  | Reverses the last transaction.<br><b>Let 3</b> selects the third letter on keys 0 - 9.      |
|  | 9  | Feeds printer paper. Reverse scrolls menu items.<br><b>BS</b> deletes last character input. |
|  | 10 | Prints a duplicate receipt of the last transaction.   |
|  | 11 | Recalls outstanding Gratuity transactions   |
|  | 12 | Selects Sale transaction  |
|  | 13 | Accepts current action or transactions  |

## Swiping a Card

It is important to swipe cards correctly through the Xchequer. With the terminal facing you, the card should be swiped with the black magnetic stripe facing the right hand side.

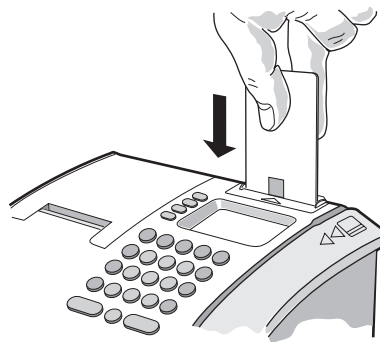


The reader is bi-directional and the card can be swiped from top to bottom or bottom to top, as shown in the diagram.

The edge of the card should run along the bottom of the card reader and be swiped at an even speed.

## Inserting an Integrated Circuit Card

Integrated circuit (Smart) cards should be inserted as shown in the diagram with the chip facing towards you and down into the reader.



If a Smart card is swiped, the Xchequer may request that the same card is also inserted into the IC card reader or vice versa.

## The Xchequer Terminal

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### Entering and Correcting Data

Numbers are entered by pressing the appropriate keys. In case of error either press **CLEAR** to cancel the complete entry or **BS** to clear one character at a time.



The numeric keys have letters above the numbers. The three function keys **AUTH**, **TOT** and **REV** above are also the letter pre-select keys. The examples below show how to key in letters.

To key in the letter J, press **Let1** and then the number **5**.

To key in the letter K, press **Let2** and then the number **5**.

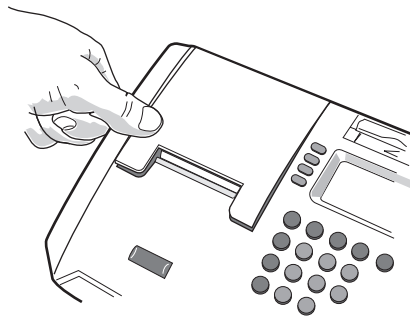
To key in the letter L, press **Let3** and then the number **5**.

The matrix below shows how to select all the letters supported by the terminal.

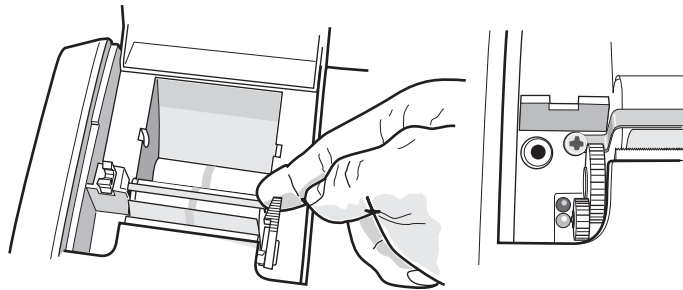
	Let 1	Let 2	Let 3
1	Q	Z	
2	A	B	C
3	D	E	F
4	G	H	I
5	J	K	L
6	M	N	O
7	P	R	S
8	T	U	V
9	W	X	Y
0	-	+	space

## Changing the Paper Roll

- 1 Press firmly on the printer cover where indicated then release. Lift the cover to expose the paper roll.



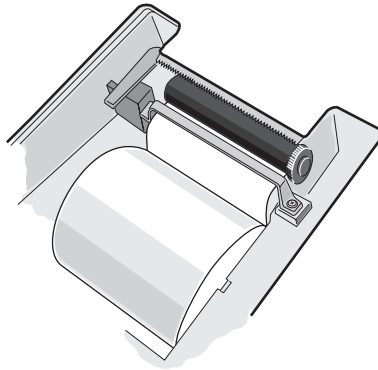
- 2 Pull the plastic lever up and towards you as shown in the diagram. When you see a red light, the thermal printer is disabled.



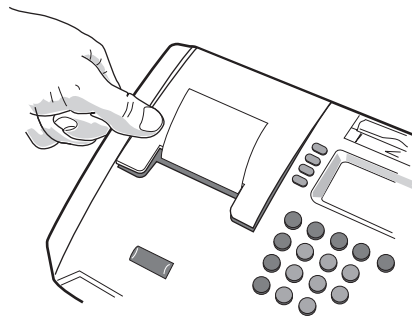
- 3 Remove the old paper roll.
- 4 Make sure the new paper roll has a straight edge. Insert the paper roll and feed the paper under the metal bar and roller.

## The Xchequer Terminal

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- 5 Push the plastic lever down to reactivate the thermal printer.
- 6 Press the **FEED** key repeatedly until approximately 5cm of paper appears above the paper cutter.
- 7 Close the cover making sure the paper is not trapped.
- 8 Press down firmly on the printer cover to lock it.



# Initialising the Xchequer

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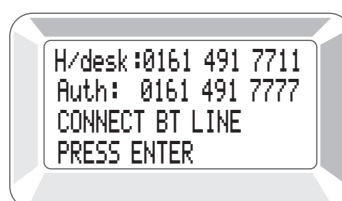
Before commencing the initialisation process, please ensure that you have a Supervisor Card and that you know your Merchant Number.

The Merchant Number will be provided by your supplier and there is a space provided on the outside back cover of this document for recording this information for future use.

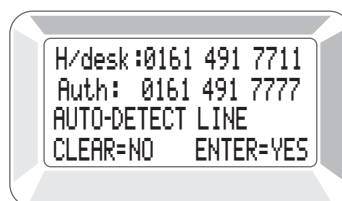
To initialise the terminal follow the messages displayed on the screen.

**Note:** If you press the wrong key, use the **BS** key to correct the mistake or press **CLEAR** at any stage to return to the **CONNECT BT LINE** display.

The procedure is shown below:



- 1 Make sure the Xchequer terminal is set up and connected correctly, then press **ENTER**.



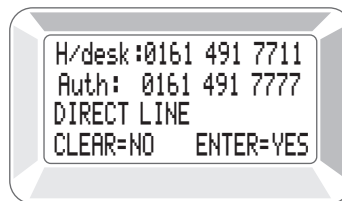
- 2 Press **CLEAR** if you know whether the telephone line is direct line or an exchange line.

If not, press **ENTER**. The Xchequer will automatically determine the type of telephone line you have and will set up the telephone configuration for you (this may take 5 minutes). Then go straight to instruction 5.

## The Xchequer Terminal

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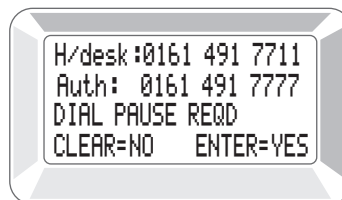
If you pressed **CLEAR**, a screen similar to the following will appear:



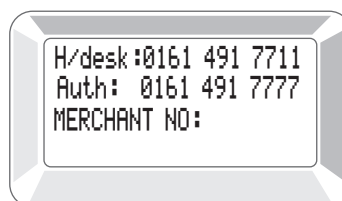
- 3 Press **ENTER** if you have a direct line. If not press **CLEAR**.



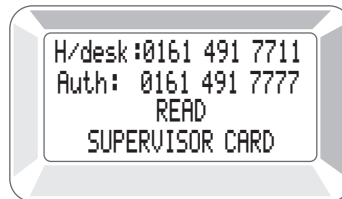
- 4 If you are connected to an exchange, enter the prefix number required to obtain the external dial tone and press **ENTER**.



If the terminal is connected to an exchange that requires a dial pause after the prefix number, press **ENTER**. If not press **CLEAR**.



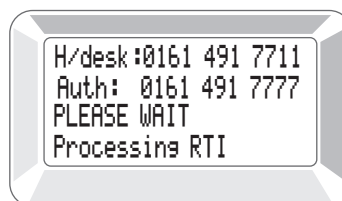
- 5 Key in your Merchant Number and press **ENTER**.



- 6 Swipe the Supervisor card quickly and firmly through the card reader with the magnetic strip facing to the right hand side.



Your Xchequer will call the Terminal Management System (TMS) to receive details of the initialisation. This process may take approximately 4 minutes. At each stage the Xchequer will display part of the installation details it has loaded. You will see a display similar to the following:

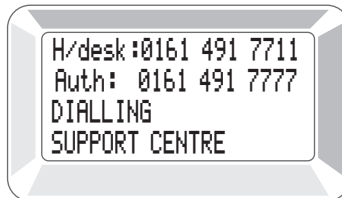


The TMS will now automatically configure the terminal for Polled mode.

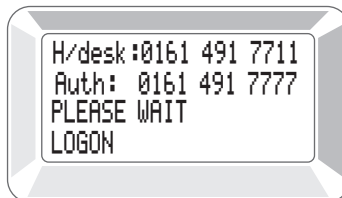
Once the Xchequer has successfully downloaded and processed the configuration files it will call the TMS to send confirmation.

## The Xchequer Terminal

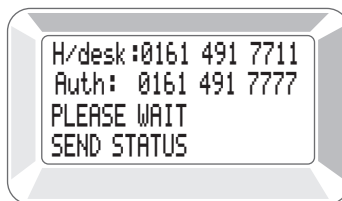
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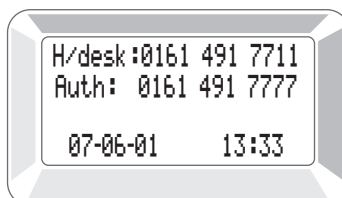
```
H/desk:0161 491 7711
Auth: 0161 491 7777
DIALLING
SUPPORT CENTRE
```



```
H/desk:0161 491 7711
Auth: 0161 491 7777
PLEASE WAIT
LOGON
```



```
H/desk:0161 491 7711
Auth: 0161 491 7777
PLEASE WAIT
SEND STATUS
```



```
H/desk:0161 491 7711
Auth: 0161 491 7777

07-06-01    13:33
```

**Note:** Before using the terminal, the stolen card list (Hot Card File) should be uploaded from the Polling Bureaux. This is automatically carried out each night during the polling process.

You must establish connection to the polling host before you can carry out transactions using the Xchequer. Once the terminal has been polled by the host it will printout an acknowledgement of the polled connection.

The Xchequer is now ready for Polled Operation.

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# Transaction Training

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This section covers an overview of the Training Facility and instruction on carrying out transactions. It includes procedures for checking signatures, and producing duplicate receipts. The Transactions and Options Guide is required when training staff in Transactions.

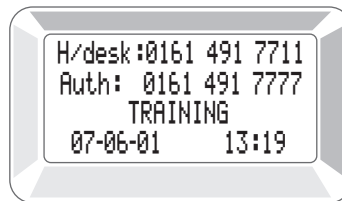
## The Training Facility

The Xchequer includes a facility to allow Training transactions and banking procedures. These training features can be carried out at any time and will not affect amounts paid into the bank for live transactions or the live end of day totals.

### Training mode

The Supervisor Card is required to carry out training transactions. To put your Xchequer into **TRAINING** mode:

- 1 Swipe the Supervisor Card quickly and firmly through the card reader with the magnetic strip facing to the right hand side.
- 2 Press **ENTER** to confirm change mode.
- 3 Press **CLEAR**.
- 4 Press **ENTER** to put the terminal into **TRAINING** mode.



When the Xchequer is in **TRAINING** mode, transactions will not be processed. To undertake training on specific transaction types, refer to the *Transactions and Options Guide*.

### Returning to Operational Mode

Once training is complete the Xchequer must be returned to Operational mode as described on the next page.

## The Xchequer Terminal

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Any training transactions undertaken will not have effected the live amounts paid into the Merchant's bank.

To put the Xchequer back into Operational mode:

- 1 Swipe the Supervisor Card quickly and firmly through the card reader with the magnetic strip facing the right hand side.
- 2 Press **ENTER** to accept **CHANGE MODE**.
- 3 Press **CLEAR** to go out of **TRAINING** mode.
- 4 Press **ENTER** to put the terminal into Operational mode.

Your Xchequer is now **READY** to carry out live transactions.

Use the *Transactions and Options Guide* as a reference for examples of transaction types, reports and print-out examples.

### Checking Signatures

The terminal prints two receipts. A **MERCHANT COPY** and a **CUSTOMER COPY**.

The Merchant should ensure that the customer signs the **MERCHANT COPY**, check it with the signature on the card, and also check the printed card number is the same as that embossed on the card. If both the signature and card number are correct, the transaction can be completed by pressing **ENTER** when the Xchequer displays **SIGNATURE VALID?**. The terminal will then print the **CUSTOMER COPY** receipt.

If the signature and/or card number do not match, contact the Card Authorisation Centre immediately and follow the instructions provided.

### Duplicate Receipts

If another copy of the last receipt is required, press the **DUPL** key and a copy receipt will be printed marked **DUPLICATE COPY**. This will not debit the cardholder again.

Please note that duplicate copies are **NOT** available if another function has been carried out since the transaction.

# Troubleshooting

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**Problem:**

The Xchequer display panel is blank.

**Possible causes / solutions:**

The power connector may have become unplugged. Check the terminal is plugged into the mains socket. If the terminal still does not work, plug something else into the socket outlet, such as a lamp. If it does not light, ask an electrician to check the wiring in the socket outlet. If the lamp lights, check the fuse on the plug. If there is still no display, contact the Helpdesk.

**Problem:**

The Xchequer will not initialise and returns to the **CONNECT BT LINE** display.

**Possible causes / solutions:**

The TMS does not recognise the Xchequer terminal. Check that you have keyed in the correct Merchant Identity (MID) number. Contact the Helpdesk to ensure that the TMS has been programmed with the correct information about the Xchequer terminal.

Refer to the Help section in the *Transactions and Options Guide* for explanations of the various displays that may appear.

## **My Notes:**

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**The Xchequer Terminal**

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