



Debit Cards

Customers can use debit cards for order payment. However, the implementation is significantly different for U.S. and Canadian shops.

Debit Cards in U.S. Shops

In the United States, you can enter debit transactions in Order Entry and Point of Sale for accounting purposes. Simply select the **Debit** payment type, enter the account number, process the debit transaction with your current debit transaction device, and record the approval code in FTD Mercury.

When you generate the **Sales Summary** report, debit transactions are reported as a line item. Additionally, you can use the **Chart of Accounts Wizard** and **Balance Wizard** to create a chart of accounts and export debit card transactions to QuickBooks®.

For more information, see [Debit Card Payments](#) on page 9–31.

Debit Cards in Canadian Shops

FTD has recognized the large role debit cards play in Canadian commerce, and is proud to provide a comprehensive solution for debit transactions, including PIN pad hardware.

Before you can take advantage of PIN pad capabilities in FTD Mercury, you must have a high-speed Internet connection, purchase a debit card license from FTD, and purchase a PIN pad device from FTD.

The remainder of this chapter covers information on configuring and using debit cards in FTD Mercury on Canadian systems.

Configuring Canadian Systems for Debit Card Transactions

You must perform the following configurations prior to being able to use the FTD Mercury debit card processing functionality.

Hardware Configuration

Before you can accept debit card transactions, you must have installed the PIN pad device on your system. Consult the documentation included with your PIN pad device to ensure you connect it correctly to your computer.

IMPORTANT FTD strongly advises you only connect the PIN pad device to your Point of Sale computer when the computer is off.

After your PIN pad is connected, restart the computer. FTD Mercury will automatically recognize the presence of the PIN pad.

Mercury Administration Configuration

Once your PIN pad is connected and you restart your computer, you must access the **Debit** screen in Mercury Administration and configure settings for debit card transactions.

TIP If the Debit screen is not enabled in Mercury Administration, you are not licensed for debit cards in FTD Mercury. Contact Mercury Technology Sales at 1-800-767-3222 for information on how to purchase a debit card license and hardware from FTD.

TASK To configure FTD Mercury for debit transactions:

- 1 Open **Mercury Administration**.
- 2 Double-click on **Accounting**.
- 3 Double-click on **Debit**.
- 4 From the **Store Name** list, select the store for which you are configuring debit card processing. You must configure this separately for each store that will accept debit card transactions.
- 5 In the **HTML Code** field, enter the HTML Code value provided by Mercury Technology Sales.
- 6 In the **Developer Code** field, enter the Developer Code value provided by Mercury Technology Sales.
- 7 Click **Apply** to save your changes before exiting this screen.

You must restart FTD Mercury clients before debit card processing will be enabled.

Point of Sale Configuration

When you restart a client connected to the PIN pad device, open FTD Mercury and log in to the system. Then, on the **File** menu, click **Settings**, ensure **Process Debit Cards in POS** is selected and click **Save**.

If your system is licensed for debit card processing in FTD Mercury, the Point of Sale system will check for the presence of the PIN pad device each time Point of Sale is started. If the PIN pad device is not detected, FTD Mercury will warn you and disable debit card payments for the session; the Payments window will not allow you to select Debit as the payment type.

TIP You can disable the warning message in the FTD Mercury Configuration window.

Using Debit Cards on Canadian Systems

Most processes in accepting debit cards in FTD Mercury are the same as any other payment type. You still enter the order beforehand, however, the payment type will be **Debit** and your customer will use a PIN pad device to enter their account information and PIN number. Additionally, settlement of debit card transactions are immediate.

The following topics contain information about using debit cards on Canadian systems:

- » [Debit Card Payments in Point of Sale](#)
- » [Debit Card Payments in Order Entry](#)

- » [Splitting Payments](#)
- » [Debit Card Refunds](#)

Debit Card Payments in Point of Sale

When licensed for debit card transactions in Point of Sale using PIN pad hardware purchased from FTD, your customers can use their debit cards to pay for transactions. For the most part, the transaction is the same as any other purchase using Point of Sale.

TASK To use a debit card for a purchase in Point of Sale:

- 1 Enter the order as you would any other order in Point of Sale, and click **Complete**.
- 2 When the **Payments** window opens, fill it out as you would for other transactions.
- 3 If the customer is using other payment types in addition to their debit card (such as cash, checks, or gift certificates), enter these payments first in the payments area.

IMPORTANT FTD Mercury is unable to split payment between multiple debit cards or between debit cards and credit cards. Other payment methods (such as cheques, cash, and gift certificates) are valid payment types to split with debit cards.

- 4 On a blank line in the payments area, select **Debit** as the payment type. The **Account Number**, **Exp Date**, **Name**, and **Approval** fields become read only.
- 5 Ensure the **Tendered Amount** is correct. You cannot enter a tendered amount larger than the transaction total when you use a debit card (that is, you cannot give cash back when a customer uses their debit card).
- 6 Click **Complete**. An onscreen message appears, informing you that the transaction is processing.
- 7 Instruct your customer to follow the directions on the PIN pad device, including swiping their card, entering their PIN number, and verifying the total.
- 8 When the transaction has been approved, the approval code will automatically be entered in the payment grid in the **Approval** column for the debit card. A receipt will print.
If the card was declined, you will be informed via an onscreen message and you can then select a different payment type to use to complete the sale.
- 9 Click **Complete**.

Debit Card Payments in Order Entry

The Debit payment type is available in Order Entry, but does not use the PIN pad device nor does it attempt to receive authorization for the payment. You must use an external debit card processing device for authorization of debit card payments in Order Entry.

Splitting Payments

FTD Mercury does support splitting payments between different payment types. However, you cannot split a payment between two or more debit cards, or between a debit card and a credit card. If your customer is paying with a debit card and splitting payment, the other available payment types are check, cash, and gift certificate.

Debit Card Refunds

FTD Mercury does support refunds using debit cards. However, because debit card transactions are settled immediately upon authorization, you must enter a new ticket and select the (-) check box

for each item so it is marked as a refund. You must create a new order in Point of Sale; you cannot copy the existing order.

TASK To issue a refund on a debit card:

- 1 On the **FTD Mercury Main Menu**, click **Point of Sale**. The **Point of Sale** window opens.
- 2 From the **Employee** list, select your employee name.
- 3 In the **Customer** area, leave the field blank to use the default Point of Sale customer.
- 4 In the product area, in the **Product Code** column, type or scan the product code of the first product being returned. Alternatively, click the search button (...) to perform a product search.
- 5 In the **Qty** column, enter how many of this item the customer is returning and press **TAB**. The **Description** column automatically populates.
- 6 Depending on the product and customer configuration, the **Amount** and **Discount** columns may automatically populate; if they do not, or if you want to make changes, enter the correct values for the product amount and discount now. The **Extension** column automatically populates based on the values of **Qty**, **Amount**, and **Discount**.
- 7 Select the box in the (-) column to indicate this is a refund.
- 8 Click **Complete**. The **Payments** window opens.
- 9 In the **Payments** area, click in the **Type** column so that an arrow appears. Click the arrow and select **Debit**.
- 10 Click **Complete**.

The customer will need to enter their PIN number into the PIN pad device; once the transaction is complete, a receipt will print.

Reversal File

To assist in processing debit cards, FTD Mercury automatically creates a reversal file when it cannot complete a debit card transaction. FTD Mercury automatically searches for a reversal file when Point of Sale starts. If FTD Mercury detects this file, the system will automatically attempt to process the reversal file prior to displaying the Point of Sale window. FTD Mercury will also attempt to process the reversal file prior to allowing you to enter an opening balance for the day.

If FTD Mercury cannot process entries in the reversal file, you will receive a message on the receipt printer instructing you to contact the FTD Credit Card Department. The receipt will contain all entries in the reversal file that could not be processed.

Accounting Balance Report in Detail

If you are licensed for debit card transactions in FTD Mercury, the Balance Summary Report and Balance Wizard separate debit cards entered in Order Entry from those entered in Point of Sale. In the Summary By Credit Card Company section, there is a line item for Debit-OE which contains any transactions paid by debit card in Order Entry. A second line item named Debit-POS reports any orders entered in Point of Sale that were paid by debit card.

Approval and Declined Responses

During the debit card process, both the Point of Sale display and the PIN pad display will indicate whether the transaction was approved or declined. Additionally, reasons for declined transactions will appear on the bottom of customer receipts.

Some possible reasons for a declined or incomplete debit card transaction include:

- » Insufficient funds in the account
- » Incorrect PIN (follow the directions on the screen to allow the customer to reenter their PIN)

- » The transaction amount or refund amount exceeds the amount that can be processed
- » The customer used a credit card used instead of a debit card
- » Network problems, which can cause timeouts during transaction authorizations
- » The transaction was cancelled by the customer
- » Disconnected PIN pad

