

**1 How can I process chip cards through my terminal?**

- a. Dial 1-800-747-6273. Our support team will assist you to download the new EMV application in your terminal.

**2 How long is the setup process?**

- a. The required download takes about 1 to 2 minutes. Terminal must be connected via IP.

**3 Do I need to batch out before the EMV application is downloaded in my terminal?**

- a. Yes, the current transactions must be settled before the EMV application is downloaded in the terminal.

**4 Can the terminal accept chip cards and tap (NFC/contactless) transactions after the download is completed?**

- a. Yes, you can. Now your terminal is ready to accept chip cards and Tap or (contactless) transactions.

**5 Which types of processing options are offered through the EMV application?**

- a. Insert – Insert a card in the chip reader slot. This option is available for Visa, MasterCard, Discover, and AMEX.
- b. Tap – This option is also called “NFC/Contactless” transaction. This option is only available for Visa, MasterCard, and AMEX (no Discover).
- c. Swipe – Swipe the card through the magnetic card reader. This option will be prompted if the card has no chip or if the terminal was unable to read the chip.

**6 How long does an EMV transaction take to process?**

- a. Industry average is 40 to 45 seconds.

## 7 How do I “insert” (dip) a payment card in my terminal?

- a. Go to your terminal screen.
- b. ENTER AMOUNT: Enter the amount in dollars and cents, press enter.
- c. The terminal screen will read “Insert/tap/swipe your card”.
- d. CREDIT/DEBIT: The customer provides the payment method.
- e. Insert the card in the chip card reader slot, the chip facing up.
- f. The terminal screen will read “DO NOT REMOVE YOUR CARD”.
- g. Ensure the card remains in the slot the entire duration of the sale. EMV cards require more time to process.
- h. The sales draft will print out. Customer must sign the draft and remove card.
- i. Press enter to print a second copy for the customer.

## 8 How can I process a “Tap (Contactless)” payment card in my terminal?

- a. Go to your terminal screen.
- b. ENTER AMOUNT: Enter the amount in dollars and cents, and press enter.
- c. The terminal screen will read “Insert/tap/swipe your card”.
- d. CREDIT/DEBIT: The customer provides the payment method.
- e. Tap the card over the terminal screen with the chip facing up.
- f. EMV cards require more time to process than swiped cards.
- g. The sales draft will print out. Customer must sign the draft and remove card.
- h. Press enter to print a second copy for the customer.

## 9 The terminal gives me an error when the chip card is inserted. Should I try the transaction again?

- a. Yes. Try to process the transaction again. If the card reader slot fails to read the chip three times, the terminal will prompt you to swipe the card.

## 10 After the terminal is downloaded with the EMV application, can I process transactions with cards that do not have a chip?

- a. Yes, you can. Follow the normal process and procedures for accepting payment cards.