

Process a Card Payment – Process Payment

To capture a card payment with Process Payment, complete the following steps:

1. From the **Card Processing** tab, click **Process Card Payment**. The *Card Capture – Perform Card Transaction* page appears.



Application Tip

OTCnet verifies the OLB connection. Next, OTCnet validates card terminal registration, the “*Registration found!*” message appears.

2. Under **Transaction Data**, enter the **Amount** of the card payment.



Application Tips

- An amount must be entered (it displays in the **Amount** field) or the **Card Operator** receives the message, “*Please enter an amount.*”
- Enter the amount using two decimal places e.g., for a \$25.00 payment, enter: “25.00”.
- When entering an amount, only two decimal places can be entered and no alpha characters.
- When entering characters in the **Amount** field, the only symbol accepted is a “.” **Card Operators** receive an “*Invalid character entered in the transaction amount field*” message if any other characters are entered.
- The amount entered must be greater than \$0.00 and less than \$24,999.99. An amount must be entered, or the **Card Operator** receives a message to “*Please enter an amount. Please inform the customer to try again. Then click the **Process Payment** button.*” The amount displays in the **Amount** field (see Figure 8). Click **Process Payment**.
- When digits are entered in the **Amount** field that are less than 0.01, the **Card Operator** receives the message, “*The transaction amount entered cannot be less than 0.01.*”

3. Under Terminal Controls, click **Process Payment** as shown in Figure 1. Press **Clear** to clear the Amount field. The customer is presented with the *Transaction Amount* screen. The customer makes a card payment by inserting the card into the chip insert slot, tapping a contactless card on the screen, or swiping the magnetic strip of a card on the right side of the card terminal. The card terminal begins to process the payment.

Figure 1. Card Capture – Perform Card Transaction, enter Amount and Process Payment

Card Processing
Card Capture - Perform Card Transaction

Please do not enter Personally Identifiable Information (PII), or any piece of information which can potentially be used to uniquely identify, contact, or locate a single person, such as Social Security Numbers, Passport Numbers, Driver's License Numbers, etc., when processing card payments.
Please enter the following card processing information.

*Amount:

OTC Endpoint:
Short Name: Sp/ocal
Description: Sp/ocal
ALC: 16011200

Card Processing Information:
Chain Code: 133345
Division: 001
Merchant ID: 4445034469582
Card Terminal Serial Number: 1667456

Terminal Controls:
Process Payment
Print Receipt
Manual Card Entry
Cancel Transaction
Clear

[Return Home](#)



Application Tip

Once you click **Process Payment**, **Cancel Transaction** is enabled, and you can cancel the transaction.

4. On the card terminal, the *Your Total is* screen appears, with the dollar amount of the payment. The customer presses the **Pay Now** button.
5. The card terminal responds: *Press Enter PIN or Press Green Enter to Bypass Pin*. The customer presses the green (O) button. The card terminal completes the payment process.



Application Tips

- When making a card payment using a debit card, the customer must enter the card pin. If the pin is not entered, you receive this message in OTCnet: *“The card was declined. Please inform the customer to try again. Then click the 'Process Payment' button.”*
 - Dual Interface debit cards can bypass pin entry, non-dual interface debit cards cannot. A debit card is non-dual interface if there is no major payment network logo on the card (i.e., Visa or Mastercard). When a non-dual debit card is used and the customer chooses to bypass pin entry, the payment is declined, because a signature is required for these payments. Card terminals are configured not to accept signatures. If the card is a dual interface debit card, and the customer chooses to bypass pin entry, the payment will be processed as a credit.
 - On the card terminal, a number of messages may appear for the customer, depending on whether the customer inserts or swipes a card or taps a contactless card. After the customer completes the payment, OTCnet displays the “Transaction was processed successfully. Card invoice ID XXXXXXXXXXXXX, Amount \$XX.00” message.
 - The **Amount** field is cleared out. **Process Payment** and **Print Receipt** are enabled. To print a receipt, you have 4-6 seconds to click Print Receipt. If Print Receipt is not clicked within the allotted time, it grays out. If a receipt is still needed, access Topic 3: Process a Paper Receipt from the Card Terminal in this user guide.
 - When the terminal is in a busy state (i.e., currently being used by another Point of Sale [POS]), the terminal displays this message: Card terminal is busy when the Card Operator clicks Process Payment.
 - Typically, the customer only waits a few seconds. When a card is declined, you receive the message, “The card was declined. Please inform the customer to try again.”
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