# **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



# **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 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 XXXXXXXXXX, 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."