



Pay

User guide A920 Pro

Stand-alone

Version: 1.15




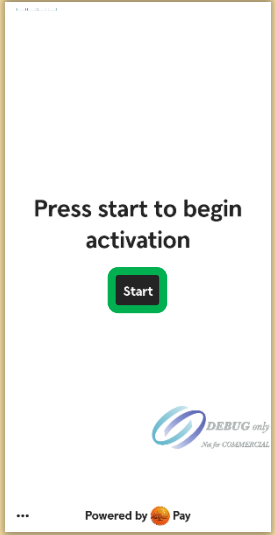
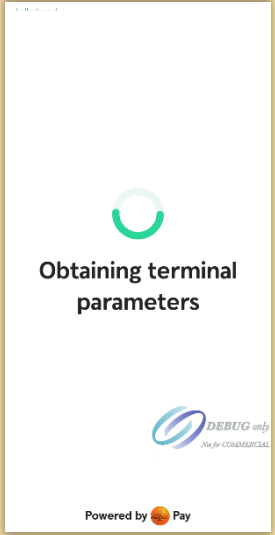
Pay

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1. First startup

During the initial start it is mandatory to assign an Admin and Manager Password, which are used to protect access to the terminal and certain functions. Optionally a connection to a WiFi network can be performed.

Boot	Activation	Parameters
		
<p>The terminal will power up by holding in the button and the start sequence will begin.</p>	<p>Press 'Start' once ready to start the activation process.</p>	<p>The terminal will start to remotely retrieve the information that has been assigned to it.</p>

1.1 Assigning Admin and Manager passwords

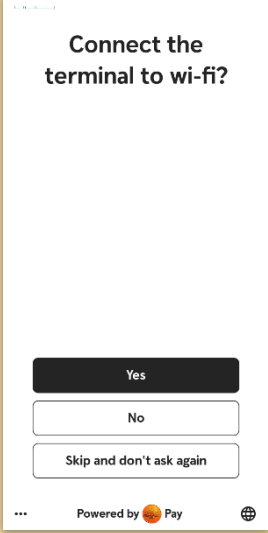
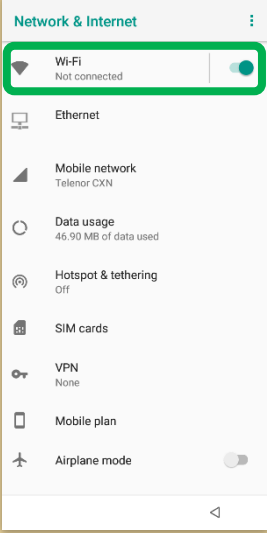
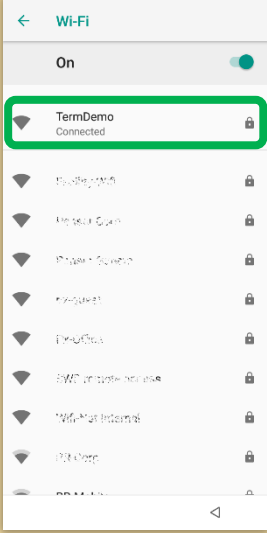
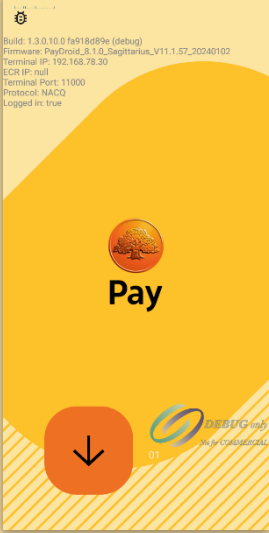
This phase only occurs once during the first startup and is to assign access rights for the owner. Even though the phase is presented only once, the passwords can be changed at a later stage if so desired.

The Admin and Manager passwords are used to protect certain functions such as 'Refund' and 'Reversal' so that only authorized users can perform the transaction types.

Step 1	Step 2	Step 3	Step 4
<p>Information about the necessity to provide a Admin Password is provided. Press the marked option to continue.</p>	<p>Assign an Admin Password of choice, 4-8 digits, verify entry with green button.</p>	<p>Verification of entry is provided, press 'Close' to continue to next step.</p>	<p>Information about the necessity to provide a Manager Password is provided. Press the marked option to continue.</p>
Step 5	Step 6	Step 7	
<p>Assign a Manager Password of choice, 4-8 digits, verify entry with green button.</p>	<p>Verification of entry is provided, press 'Close' to continue to next step.</p>	<p>Final step before being able to perform transactions is to press the 'arrow down' animation.</p>	

1.2 Connect to a wireless network (WiFi)

During the First startup, or after a reboot, an inquiry to connect to a wireless network may appear. To connect to a wireless network, follow the instructions below:

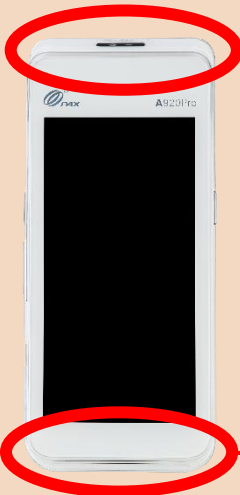



Step 1	Step 2	Step 3	Step 4
			
<p>Choose 'Yes' if a connection to a WiFi-network is to be established.</p>	<p>To see available wireless networks to choose from, press the 'Wi-Fi' option.</p>	<p>Choose wireless network and provide relevant password, then press the 'back' button twice.</p>	<p>Either a prompt to press the 'arrow down' animation may appear or a request to enter passwords (chapter 1.1) if it was the First startup.</p>

2. Performing transactions

Various transaction types are supported by the terminal and this chapter provides an overview of the transaction types and how to perform them.

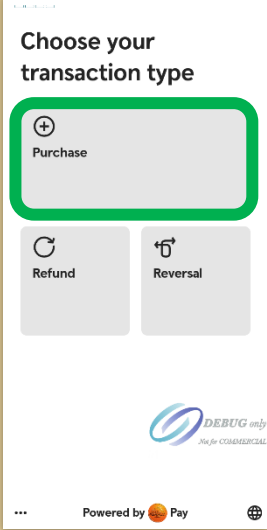
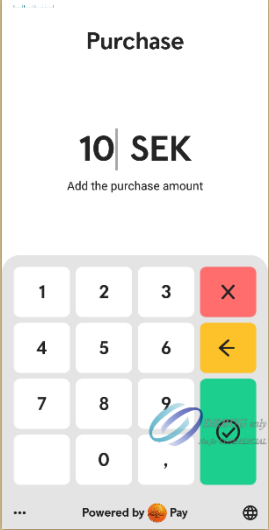

2.1 Card technology

A payment card most often supports different payment technologies which normally are Contactless, Chip and Magnetic stripe.

Terminal	Technology	Description
		<p>Contactless technology is the most frequently used card reading technology. The contactless reader, where a cardholder should place a payment card, is situated at the top of the terminal.</p>
		<p>Magnetic strip technology is in most cases not allowed and therefore not used to any extent, but there are scenarios where it is viable. The Magnetic stripe reader, where the cardholder should swipe a payment card, is situated at the top of the terminal.</p>
		<p>Chip technology is the second most used card reading technology. The Chip reader, where the cardholder should insert a payment card, is situated at the bottom of the terminal.</p>

2.2 Performing a Purchase

To initiate a purchase, follow the instructions below:

Step 1	Step 2	Step 3
		
<p>Choose transactions type 'Purchase'.</p>	<p>Enter amount and verify with green button.</p>	<p>Hand over the terminal to the cardholder who is instructed to use a card.</p>

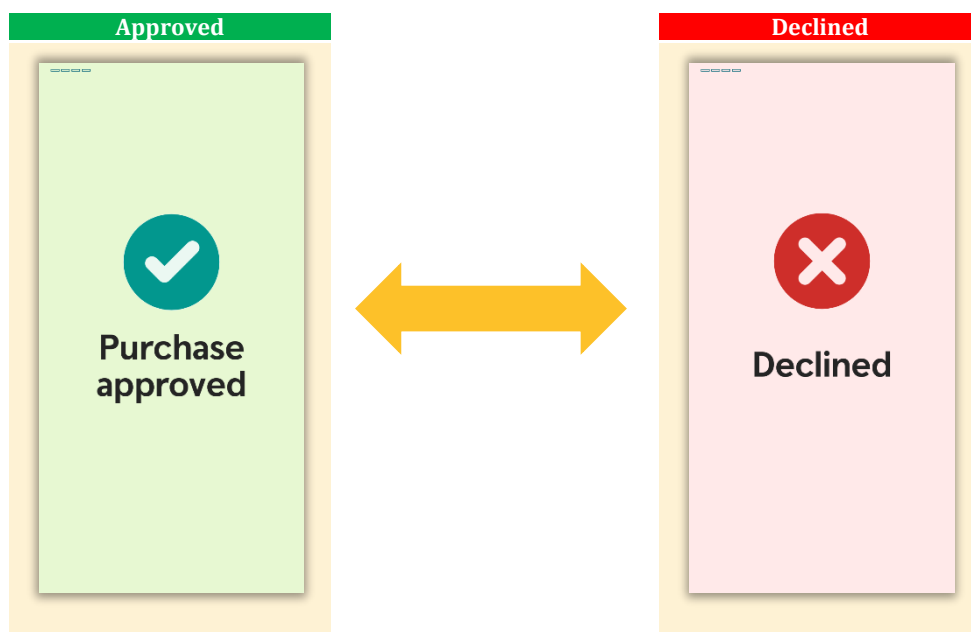
More information about reading of a debit/credit card by a cardholder can be seen in the chapter “Card technology – Purchase”.

2.2.1 Transaction result – Purchase

A Purchase will either be Approved or Declined which will be visibly clear and the transaction result will also be accompanied by audio signals indicating whether a Purchase has been approved or declined.

Reasons for a Purchase to be decline may vary but some examples are that the cardholder has provided incorrect PIN, that the cardholder account does not contain the necessary funds to perform the Purchase or various technical causes such as not being able go online when required. Normally technical issues may be intermediate but in those events that the problem persist, it is advised that Swedbank Pay support is contacted for troubleshooting.

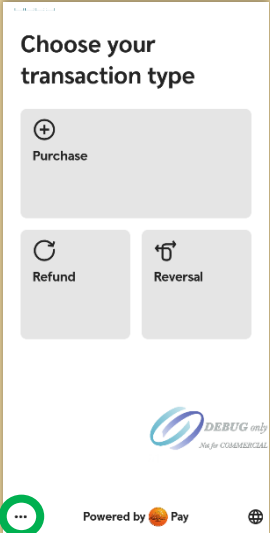
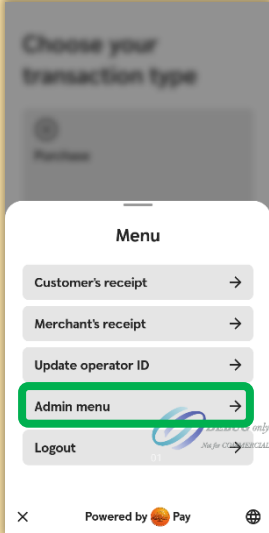
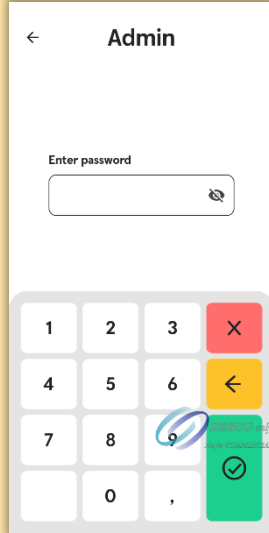
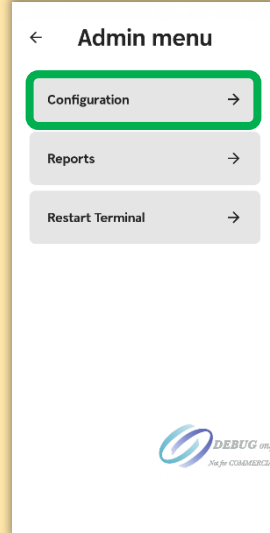
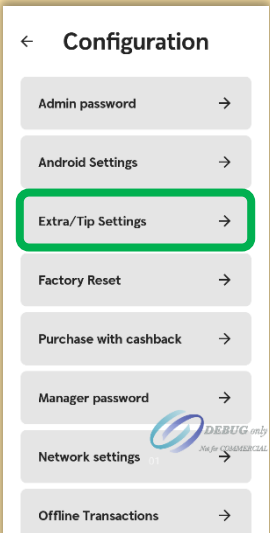
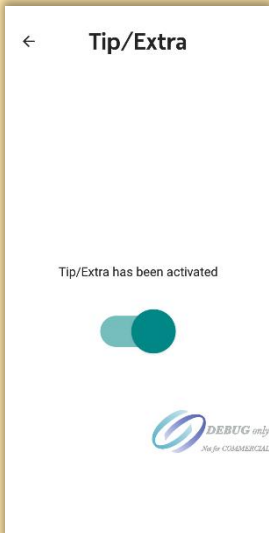
An Approved or Declined purchase will be displayed as seen below. A Declined message may contain additional information if available, indicating the reason for the rejected Purchase.



2.3 Purchase with Extra

2.3.1 Purchase with Extra - Activation

In order for cardholder to be prompted to include Extra to a purchase, the functionality must first be enabled. Terminal configurations may vary so Extra may already be activated by default in which case no actions are necessary, but if Extra is not activated the instructions below provide guidance on how to activate the feature:

Step 1	Step 2	Step 3	Step 4
			
<p>Enter the menu options by pressing the dotted line.</p>	<p>Choose 'Admin menu'.</p>	<p>Enter the Admin Password and verify entry with green button to continue.</p>	<p>Choose 'Configuration' alternative.</p>
Step 5	Step 6		
			
<p>Choose 'Extra/tip settings' alternative.</p>	<p>From this point it's feasible to enable/disable the Tip/Extra dialogue during a purchase.</p>		

2.3.2 Purchase with Extra - Usage

When Extra is enabled, a cardholder will be presented with additional dialogues during a purchase which consists of possibility of including an Extra amount.

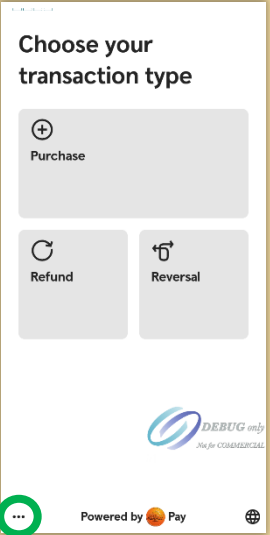
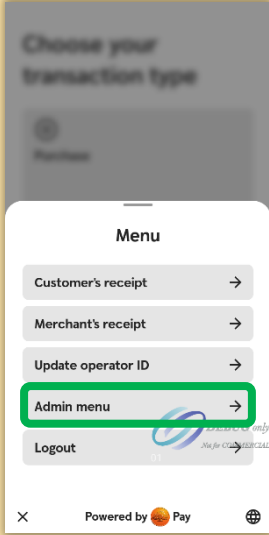
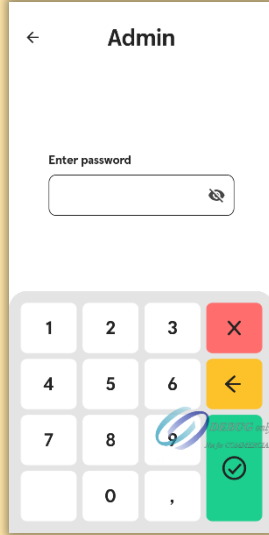
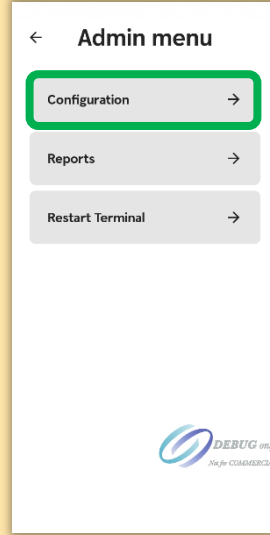
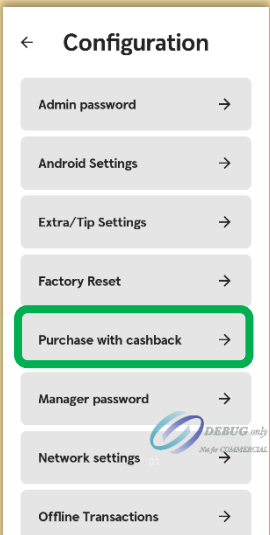
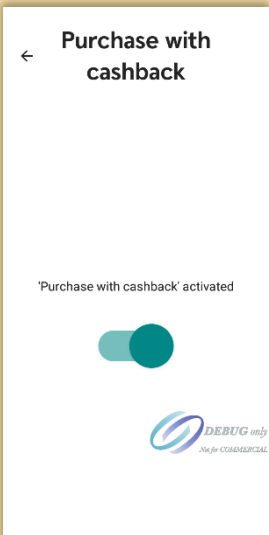
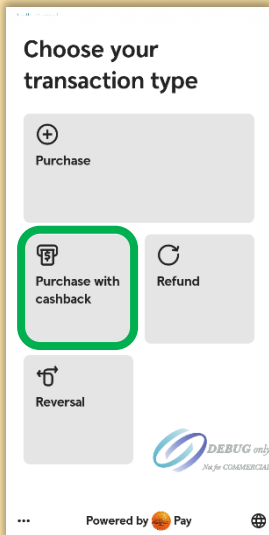
Initiate a standard purchase as described in [Performing a purchase]. Once the purchase amount is entered and verified the terminal is handed over to the cardholder who is presented by the following options:

Amount entry menu	Alternative A
	 <p>The cardholder is presented with the choice of 3 predefined percentages, 5, 10% or 15% In each option the actual Extra amount is shown and pressing either option increments the Total amount.</p> <p>The cardholder should press the 'Skip' alternative to continue the purchase with the original amount and no Extra will be added.</p>
Alternative B	
	 <p>The cardholder can assign an Extra amount of their own choice by selection the option 'Add your own amount'.</p> <p><i>The Extra amount is limited to 50% of the total purchase amount.</i></p> <p><i>The Extra amount entered must be higher than the original purchase, which is visible just below the entered Total amount.</i></p>

2.4 Purchase with Cashback

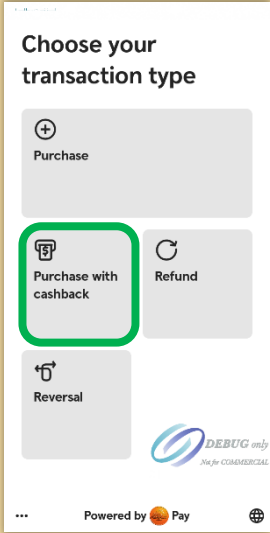
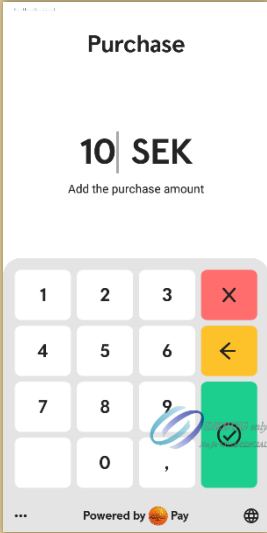
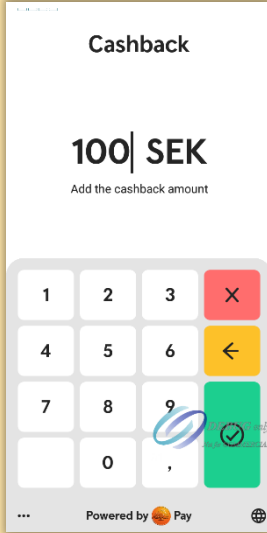
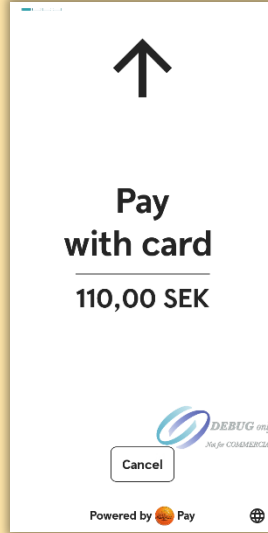
2.4.1 Purchase with Cashback - Activation

For a cardholder to be prompted to include Cashback to a purchase, the functionality must first be enabled. Terminal configurations may vary so Cashback may already be activated by default in which case no actions are necessary, but if Cashback is not activated the instructions below provide guidance on how to activate the feature:

Step 1	Step 2	Step 3	Step 4
			
<p>Enter the menu options by pressing the dotted line.</p>	<p>Choose 'Admin menu'.</p>	<p>Enter the Admin Password and verify entry with green button to continue.</p>	<p>Choose 'Configuration' alternative.</p>
Step 5	Step 6	Step 7	
			
<p>Choose 'Purchase with cashback' alternative.</p>	<p>From this point it's feasible to enable/disable the Cashback dialogue during a purchase.</p>	<p>A new payment option will now be available.</p>	

2.4.2 Purchase with Cashback – Usage

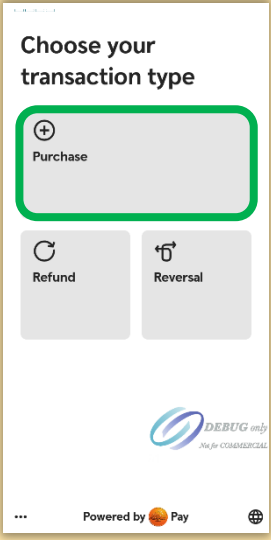
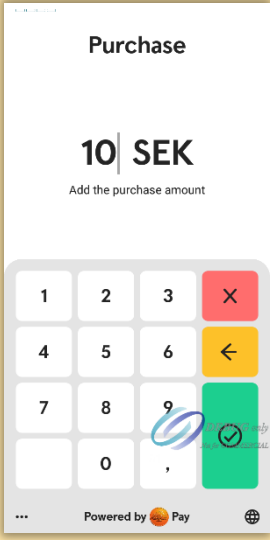
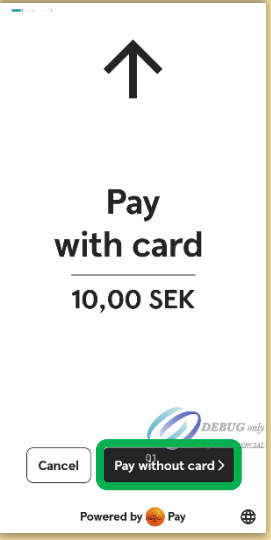


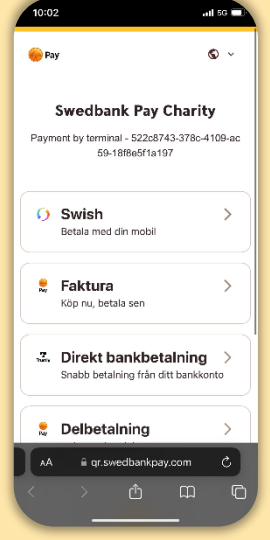
To make a purchase with cashback, follow the instructions below:

Step 1	Step 2	Step 3	Step 4
			
<p>Choose transactions type 'Purchase with cashback'.</p>	<p>Enter the purchase amount and verify with green button.</p>	<p>Enter the cashback amount and verify with green button.</p>	<p>Hand over the terminal to the cardholder who is instructed to use a card.</p>

Worth pointing out that there is a dependency to the card used, meaning all cards are not allowed to be used for 'Purchase with cashback'.

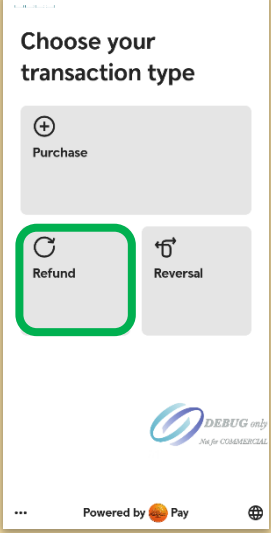
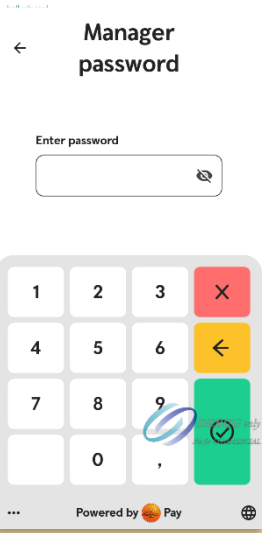
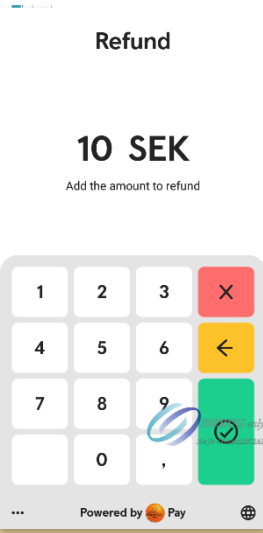
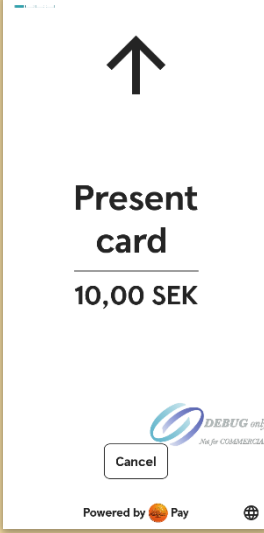
2.5 Purchase with APM

APM (Alternative Payment Methods) is a functionality that allows transactions to be performed without the use of a cardholder card and offers alternative methods of payment such as Swish/Vipps/MobilePay, invoice, instalment and similar. For the functionality to be activated, please contact your local Swedbank Pay branch.

Terminal			
Step 1	Step 2	Step 3	Step 4
			
Choose transactions type 'Purchase'.	Enter amount and verify with green button.	Choose the option 'Pay without card'.	The customer will be instructed to use mobile camera to scan the QR code.
Mobile phone			
Step 1	Step 2		
			
Scan QR code with mobile phone camera and click on the link that appear.	The smart phone will route the user to the available payment methods.		

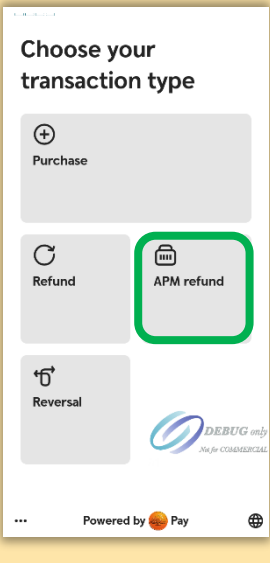
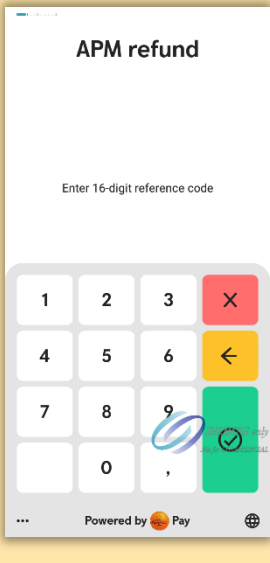
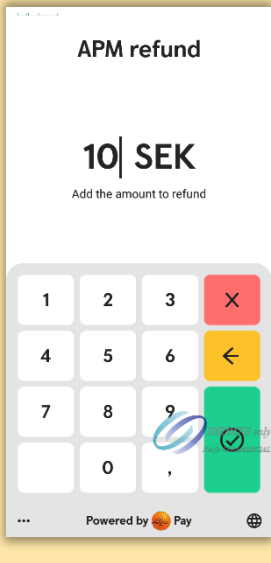
2.6 Performing a Refund

Refund is used upon customers returning goods and a transaction is refunded.

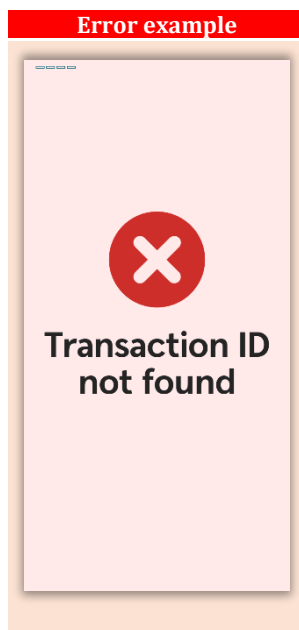
Step 1	Step 2	Step 3	Step 4
			
<p>Choose transactions type 'Refund'.</p>	<p>Enter the manager password that has been assigned.</p>	<p>Enter the amount that is to be refunded to the cardholder.</p>	<p>Hand over the terminal to the cardholder who is instructed to use a card.</p>

2.7 Performing a Refund with APM

Refund is used upon customers returning goods and a transaction is refunded.

Step 1	Step 2	Step 3
		
<p>Choose transactions type 'APM Refund'.</p>	<p>Enter the 16-digit reference number available on the receipt from the original purchase.</p>	<p>Enter the amount that is to be refunded to the customer and verify the Refund with green button.</p>

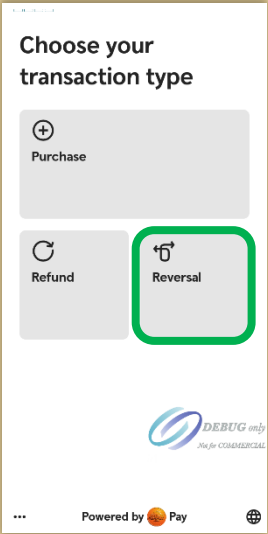
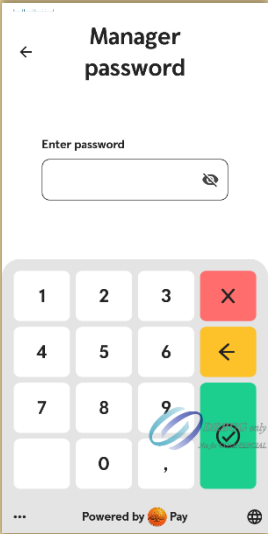
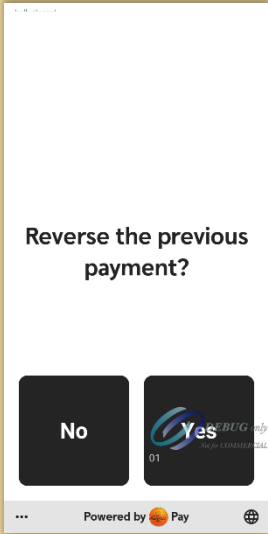
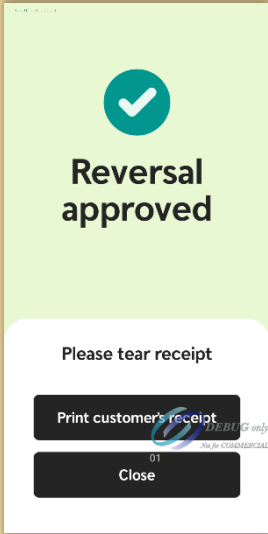
In the event that that APM refund is Declined (see example below) it is usually due to incorrect entry of the 16-digit number found on the APM Purchase receipt. The recommendation is to try again and doublecheck entered digits and in case that fails, contact Swedbank Pay Support.



2.8 Performing a Reversal

A reversal can be useful to perform when a mistake is noticed e.g. an incorrect purchase amount has been entered and the latest performed transaction needs to be reversed.

A Refund can be performed for the same reason, but the difference is that a Refund is not limited in time and it takes 3-5 banking days for the financials to be refunded to the customer, while the financials are returned to the customer immediately when a reversal is performed (but then it is limited to the latest performed transaction).

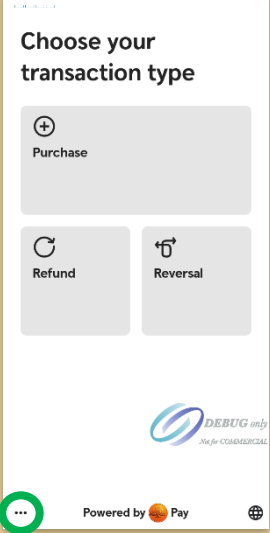
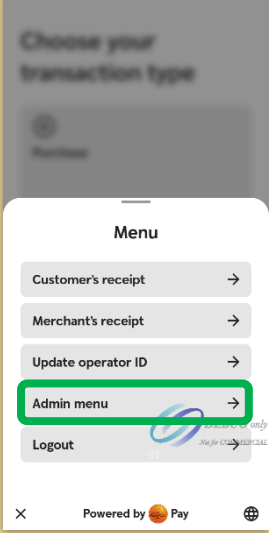
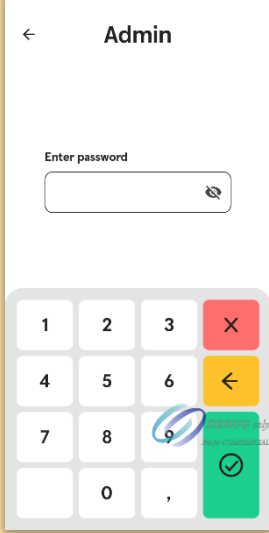
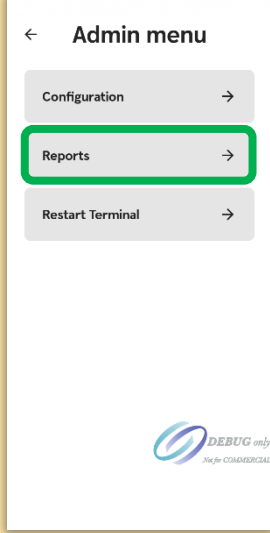
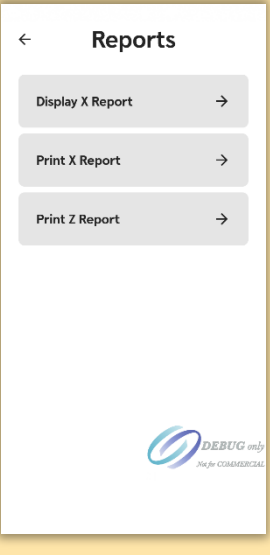
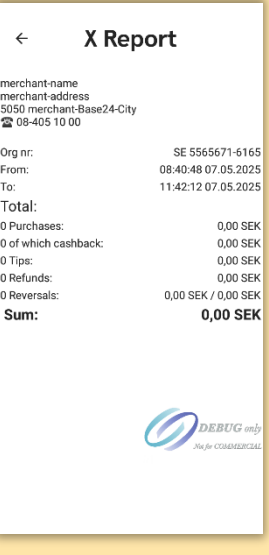
Step 1	Step 2	Step 3	Step 4
			
Choose transactions type 'Reversal'.	Enter the manager password that has been assigned.	Verify that the previous transaction is to be reversed.	Previous transaction will be reversed and merchant may choose to print a receipt or not.

A reversal can only be performed once for the previous transaction. If no transactions are available for reversal or if additional reversal attempts are performed after a successful reversal, they will be rejected as seen below.



3. Reports

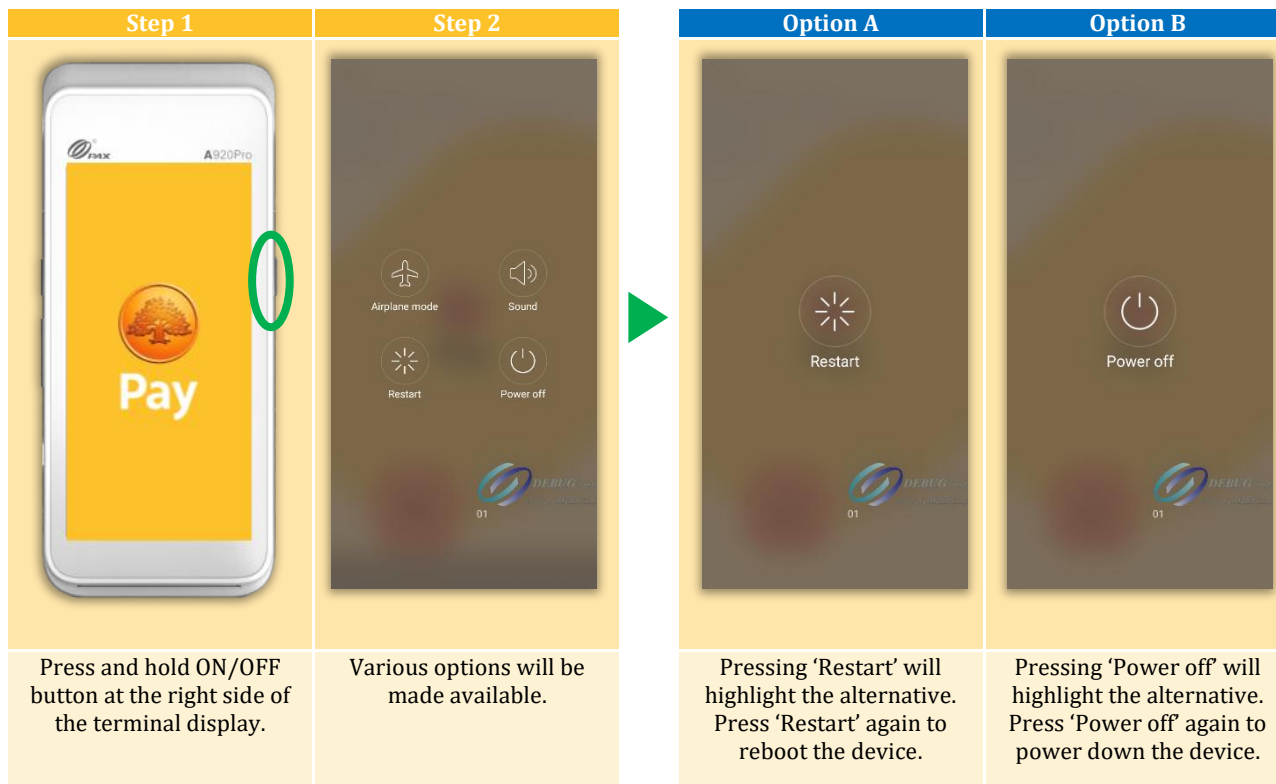
It is feasible to print or display a X and Z report. An X totals report provides a snapshot of the transactions performed since the beginning of the day and will not reset the totals to zero. A Z report provides the same information as a X report but with the difference that Z report resets transaction counters to zero. To gain access to reports, follow the steps below:

Step 1	Step 2	Step 3	Step 4
			
<p>Enter the menu options by pressing the dotted line.</p>	<p>Choose 'Admin menu'.</p>	<p>Enter the Admin Password and verify entry with green button to continue.</p>	<p>Choose 'Reports' alternative.</p>
Step 5	Step 6		
			
<p>Choose any of the presented alternatives.</p>	<p>An overview of performed transactions is now presented.</p>		

4. Miscellaneous functionality

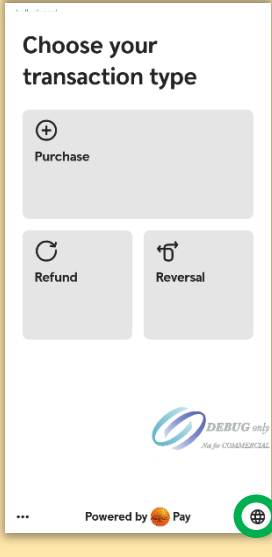
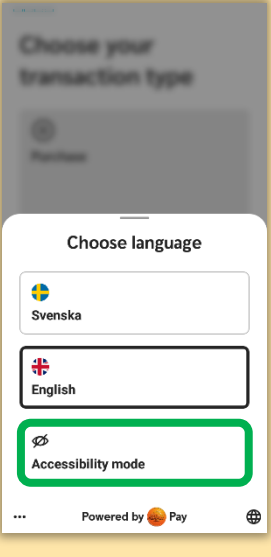
4.1 Power button

Various options can be made available via the power button. Below is an overview of the useful functions that are used to either reboot the device or to power it down to conserve battery capacity.



4.2 Accessibility mode

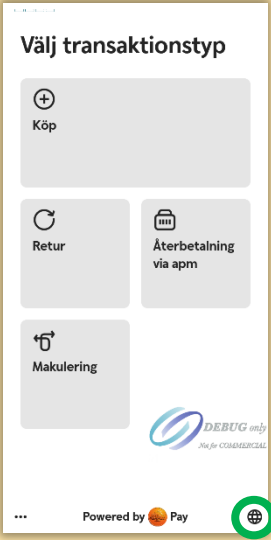


This feature is designed to support users with visual, auditory, motor, or cognitive impairments. It ensures that people with disabilities can interact with the payment device more easily. Activating the accessibility mode adapts the device's interface to offer enhanced usability through voice guidance and increased text contrast making it easier for all users to complete payment transactions.

Step 1	Step 2
	
<p>Press the 'Globe' before starting a transaction.</p>	<p>Choose 'Accessibility mode' alternative.</p>

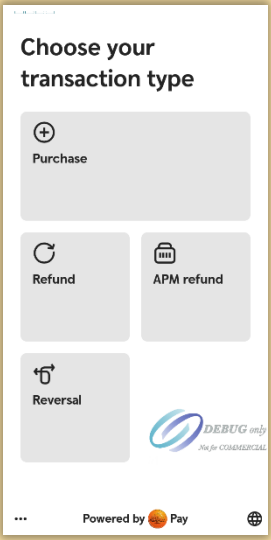

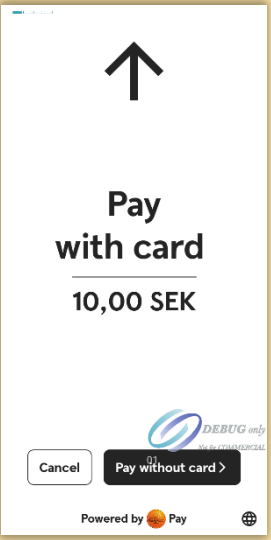
The following transaction will be accompanied by voice guidance for the cardholder, providing useful information as transaction amount, PIN entry instructions and transaction result.

4.3 Language

It is feasible to change language to English any time during a transaction, which can be useful in case merchant and/or customer do not speak the local language. Some terminal configurations support multiple language choices and the only difference in regard to the instruction below is that the terminal will not actively switch language to English but present the available language options. To change the local language, follow the instructions below:

Step 1	Step 2	Step 3
		
<p>Press the 'Globe' during start of transaction, or...</p>	<p>...during amount entry, or...</p>	<p>...during instructions to initiate a payment.</p>

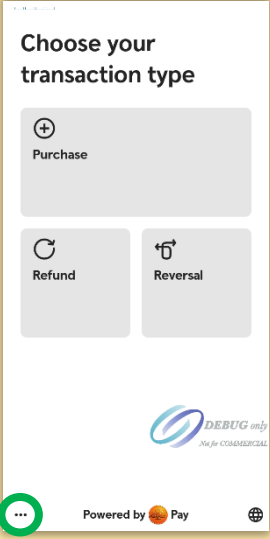
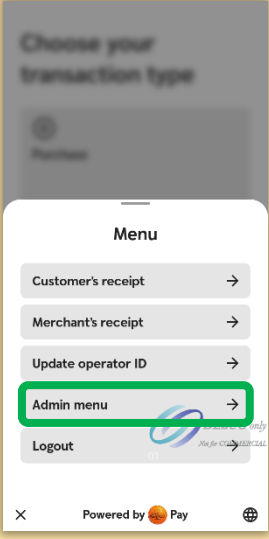
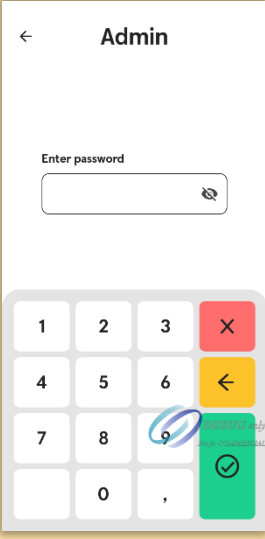
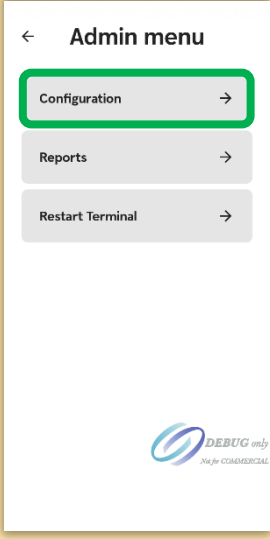
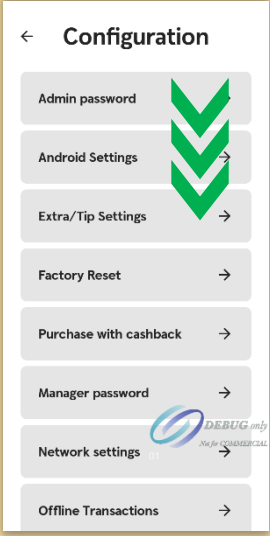
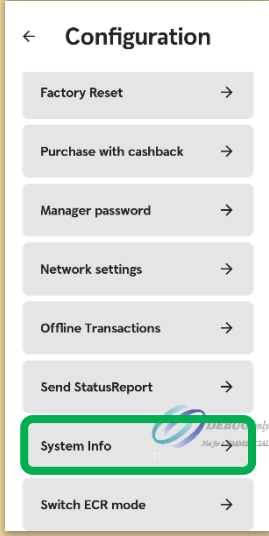

▼ This will change the local language to English and the other way around. ▲

Step 1	Step 2	Step 3
		

The change of language will persist until changed or a transaction is completed where the terminal will return to the default language.

4.4 System information

Situations may arise where Swedbank Pay support needs to troubleshoot a device. Information that will be useful can be found in the System info. menu. How information can be found is described below:

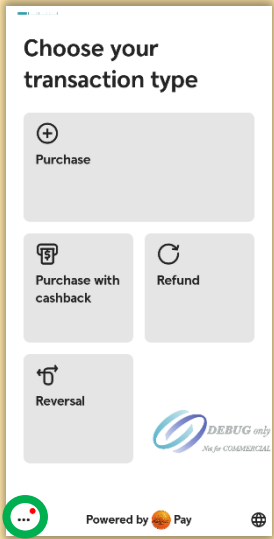
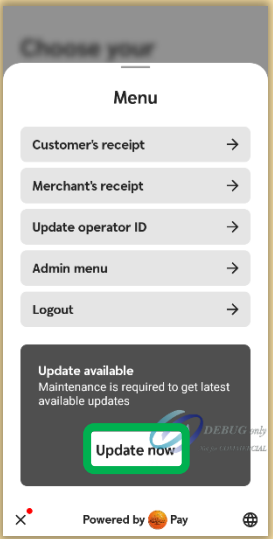
Step 1	Step 2	Step 3	Step 4
			
<p>Enter the menu options by pressing the dotted line.</p>	<p>Choose 'Admin menu'.</p>	<p>Enter the Admin Password and verify entry with green button to continue.</p>	<p>Choose 'Configuration' alternative.</p>
Step 5	Step 6	Step 7	
			
<p>Swipe downwards to 'System Info'.</p>	<p>Choose 'System Info' alternative.</p>	<p>An overview of system components are now display and can be provided to Support staff.</p>	

4.5 Software update

When an software update is available, this will then be highlighted by a red marker in the lower left corner of the terminal informing that the new payment application version is installed.

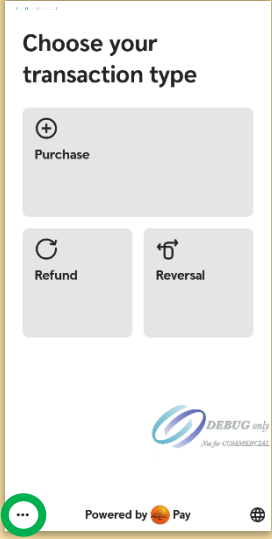
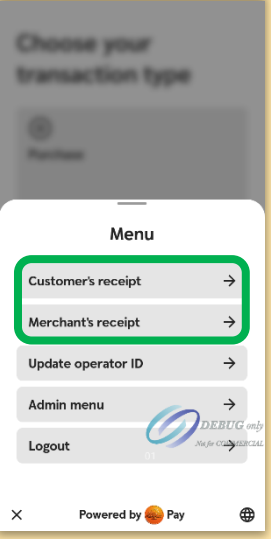
To maintain the security of a device, receive new features and bugfixes it is critical that update of the payment application is prioritized.

Depending on the communication speed the time takes to download the new payment application may vary. Beneficially this can be done at the start of the business day or end of business day. What is most important is that it is done.

Step 1	Step 2
	
<p>Notification in the form of a red dot. Enter the menu options by pressing the dotted line.</p>	<p>New menu choice is available where it is recommended that an update is performed by pressing 'Update now'.</p>

4.6 Receipt copy

There may be situations where a receipt copy is required e.g. when original receipt paper gets stuck or printed text is smeared. To print a copy of previous transaction simply follow instructions below:

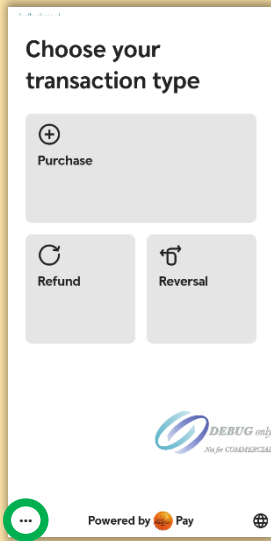
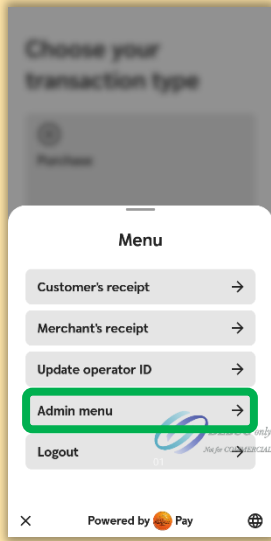
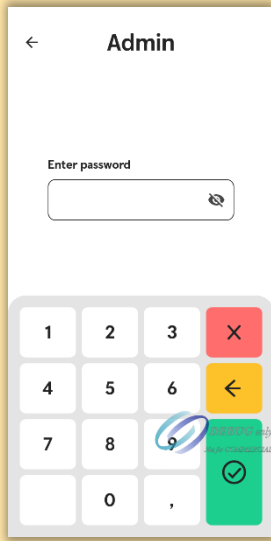
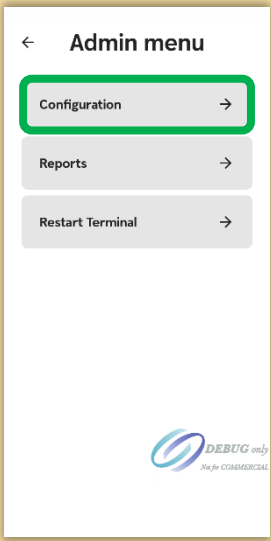
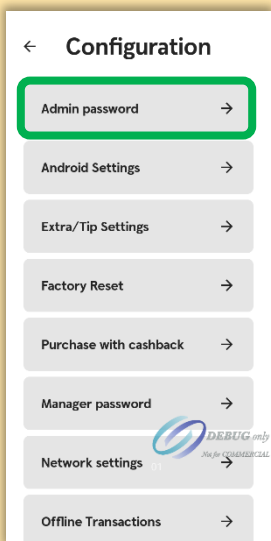
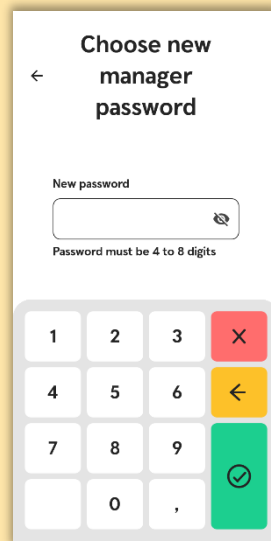
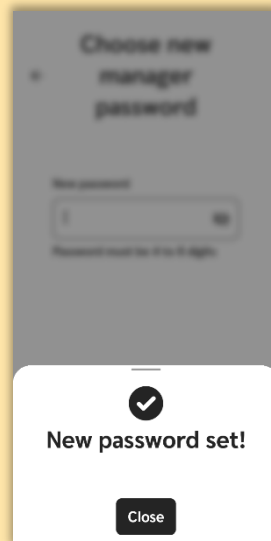
Step 1	Step 2
	
<p>Enter the menu options by pressing the dotted line.</p>	<p>Choose to print either 'Customer's receipt' or 'Merchant's receipt'.</p>



Pay

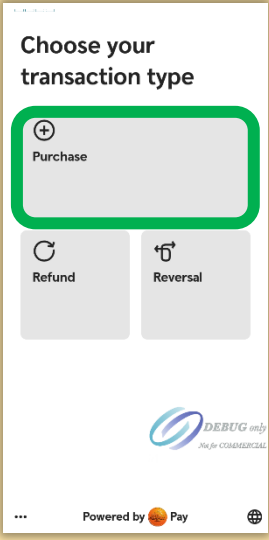
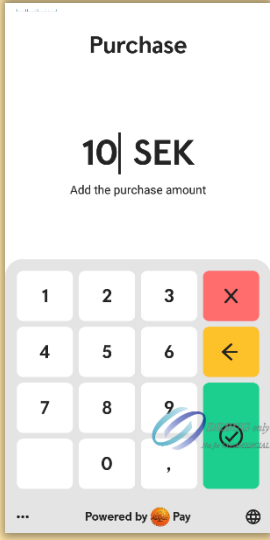
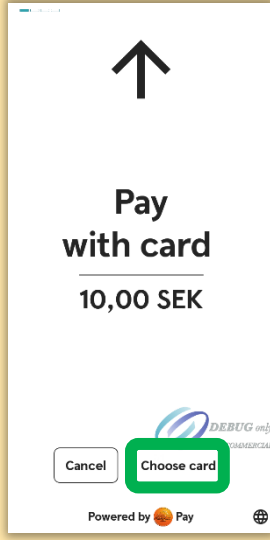
4.7 Change Admin password or Manager Password

If for any reason there is need to change the Manager Password, it can easily be done by following the instructions below:

Step 1	Step 2	Step 3	Step 4
			
Enter the menu options by pressing the dotted line.	Choose 'Admin menu'.	Enter the Admin Password and verify entry with green button to continue.	Choose 'Configuration' alternative.
Step 5	Step 6	Step 7	
			
Choose 'Admin password' or 'Manager Password' alternative.	Enter a new Admin Password or new Manager Password of choice, 4-8 digits and verify with green button.	Verification is presented once the Admin Password or Manager Password is correctly assigned.	

4.8 Consumer choice

Certain cards Chip/Contactless payment cards may contain more than one application (application in this case can be considered to be a payment card). Normally one of the applications is picked automatically when the payment card is used but if cardholder wants to make an active choice (called Consumer Choice), initiate a purchase and follow the instructions below:

Step 1	Step 2	Step 3
		
<p>Choose transactions type 'Purchase'.</p>	<p>Enter amount and verify with green button.</p>	<p>The cardholder can make an active choice whether applications on card should be presented.</p>

Worth pointing out the functionality only is applicable when Chip and Contactless technology is being used and that the Consumer Choice must be made prior to the use of the payment card.