



*Workforce Development Division*

## **EZ Guide**

# **Payment Processing**

Revised: 9/18/2015

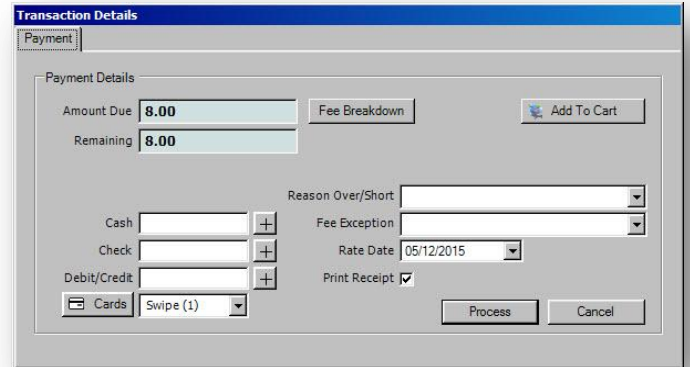
# Table of Contents

Single Payment (Cash, Check)	3
Single Payment using Card	3
Split Payment, Multiple Payment Methods	6
Multiple Card Payment	7
Partial Authorizations	8
Printing Receipt If More Than Five Cards Are Used	10
New Re-exam Fee Process	12
Customer Cart	16
Cancel Key Pressed Error	18
Correcting Revenue	20
Voiding Transaction after Payment Approval	22
System Timeout	29
Manual Mode	32
Call Authorization Center Message	33
CSC Reconciliation Process	35
Inspecting the Payment Card Machines	36



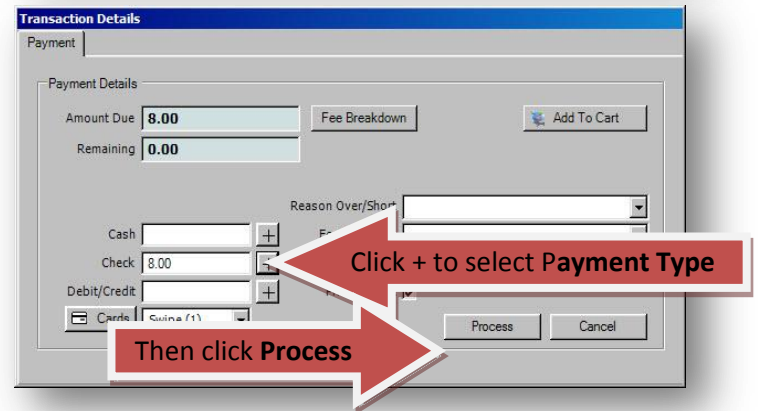
## Single Payment with Cash or Check

**Step 1:** Once you **click the Process button** for the transaction that you are doing, the **Transaction Details Payment screen** opens.



**Step 2:** To enter the total payment amount **click the plus sign button** next to the payment method used or key in the amount the customer gave you.

For example, if the customer decides to pay with a check, you may **click the plus sign button** next to the “Check” field. The entire amount due will now appear in the “Check” field. Or, you may simply key the amount in to the field. Simply **click the Process button** and then complete the transaction in mySelect. Use the same process for cash payments.

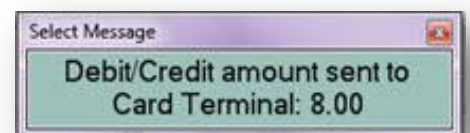
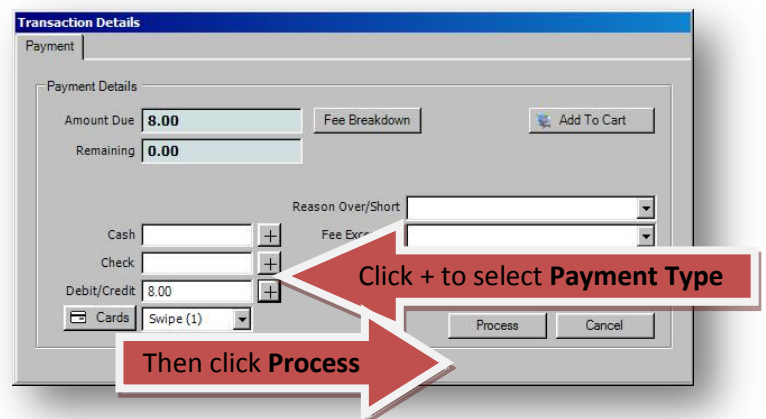


## Single Payment using Card

**Step 1:** For debit, credit and gift card payments, **click the plus sign button** next to the “Debit/Credit” field. The total amount due will appear in the field. Again, you may also key the amount in to the field.

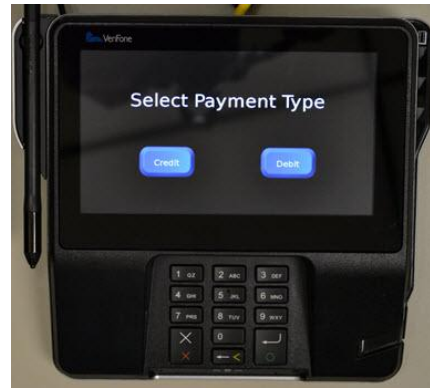
**Step 2:** Next, **click the Process button**.

**Step 3:** This message will appear verifying the amount that was sent to the card swipe terminal for payment authorization.



**Step 4:** Next, the customer authorizes the payment on the card machine

The customer will be prompted to slide her card. ... And select a payment type of Credit or Debit.



If the customer used a debit card, this prompt will appear. They will use the keypad to enter their PIN and then press the enter button, which is the button with the return arrow and green circle.

Next, regardless of card type, all customers will see this screen asking if the amount being charged is OK. The customer will select "Yes" or "No." Typically they will select yes.



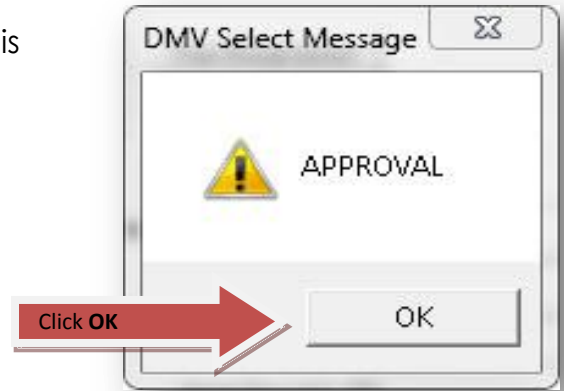
Once the customer OKs the amount, the transaction will be sent to Elavon for processing. You will receive one of any number of responses from Elavon's processing system. The customer, on the other hand, will see either "Approved" or "Declined." A complete list of possible responses from Elavon along with the actions you should take will be made available to you soon.

For our purposes, let's say the transaction was approved. The customer will receive this message on the card swipe terminal.



**Note:** Customers using American Express or Discover cards will NOT be asked to select the payment type because those cards will always be treated as credit cards. So users of those cards will see the "Amount OK" prompt which we will illustrate shortly.

**Step 5:** CSR will receive a dialog stating the payment is approved. **Click the OK button** to proceed



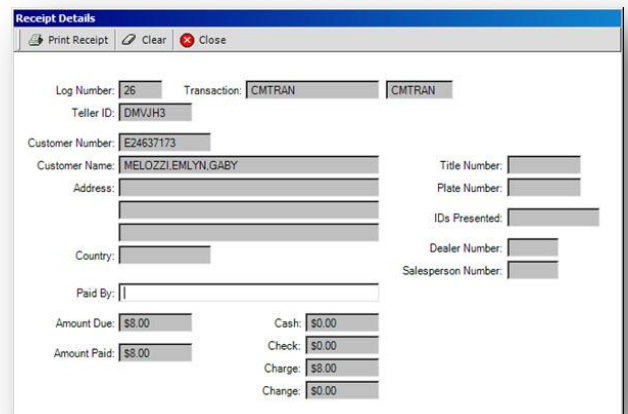
**Step 6:** Next, if the customer used a credit card, you will see this dialogue indicating that the signature request has been sent to the card terminal. Watch your customer to ensure that they sign the terminal.



Credit card users will be prompted to sign in order to authorize the payment.



**Step 7:** Complete the transaction in mySelect and provide the customer with a receipt upon customer request.



## Split Payments- Multiple payment methods

**Split Payments:** The customer elects to use more than one form of payment; paying a portion with a debit or credit card and the rest with cash.

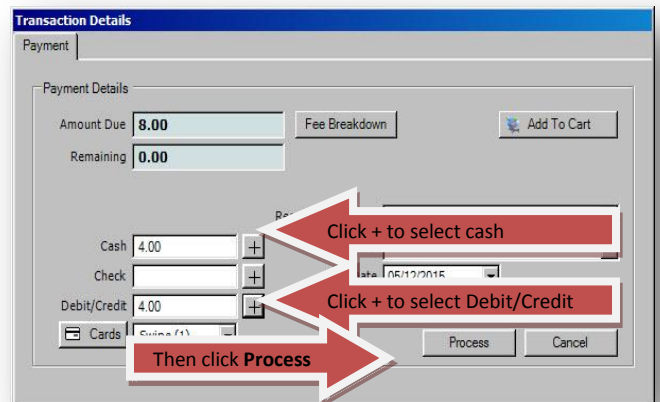
**Step 1:** Confirm the amount the customer wishes to pay using the debit/credit card and how much the customer wants to pay by cash or check.

Collect the cash/check portion and key the amount in the "Cash" or "Check" field. Next, **click the Plus button** located next to the "Debit/Credit" field or key in the amount. The remaining balance due will appear in the field. **Click the Process button** to continue.

**Step 2:** The customer authorizes the payment by entering their PIN or signing at the card terminal as we've already demonstrated. The terminal will display for the customer whether the payment is "Approved" or "Declined."

If a credit card is used, you will see this dialogue. Watch the customer to ensure that they sign the terminal.

**Step 3:** Once the transaction is completed in mySelect, provide a receipt to the customer upon request.



## Multiple Card Payment

Customers can now use up to five types of payment cards in any combination to pay for services.

**Step 1:** On the **Payment screen**, either **click the plus sign** next to the “Debit/Credit” field or key in the total amount due as the entire amount will be applied to several cards. Next, **click the Cards button**.

The screenshot shows the 'Transaction Details' window. Under 'Payment Details', the 'Amount Due' is 8.00 and 'Remaining' is 0.00. There are fields for 'Cash', 'Check', and 'Debit/Credit' (set to 8.00). A red arrow points to the plus sign next to the 'Debit/Credit' field, with a callout box containing the text 'Click + or key in amount'. Other elements include 'Reason Over/Short', 'Fee Exception', 'Date' (06/17/2015), and 'Cards' (Swipe (1)).

**Step 2:** The new **Debit/Credit Cards screen** will open. Key the amount the customer designates for the first card in the “Send Amt” field and then **click the Send** button.

The screenshot shows the 'Debit/Credit Cards' window. It displays 'Debit/Credit Due' (8.00), 'Authorized Total' (0.00), and 'Remaining' (8.00). A table at the bottom has columns for 'Send Type', 'Send Amt', and 'Auth Amt'. A red arrow points to the 'Send Amt' field, with a callout box containing the text 'Key in amount for the first card'.

**Step 3:** mySelect will display the amount sent to the card terminal.

The screenshot shows a 'Select Message' dialog box with the text: 'Debit/Credit amount sent to Card Terminal: 4.00'.

As we've already demonstrated, the customer must swipe her card and follow the card terminal prompts based on the card type used.

**Step 4:** Once approved, a new line will appear because there is a remaining balance owed.

The screenshot shows the 'Debit/Credit Cards' window after the first card payment. The 'Debit/Credit Due' is 8.00, 'Authorized Total' is 4.00, and 'Remaining' is 4.00. The table now has two rows: the first with 'Send Amt' 4.00 and 'Auth Amt' 4.00. A red arrow points to the 'Send Amt' field of the second row, with a callout box containing the text 'Key in amount for the next card'.

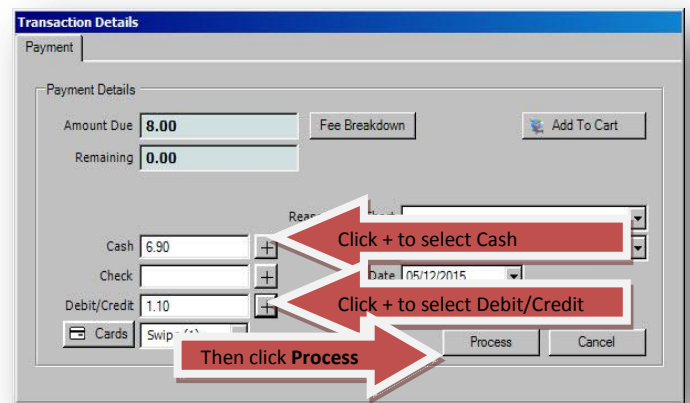
Key the amount the customer designates for the next card in the “Send Amount” field and **click Send again**. If there is a remaining balance, a new line will appear for the next card.

\*\*You can use up to 5 cards when processing a transaction.

## Partial Authorizations

We can now perform partial authorization transactions. A partial authorization occurs when a customer provides a debit, credit or gift card for payment that has insufficient funds to cover the total amount due. We can now accept the amount on the card as partial payment and the customer can provide another card or a different method of payment for the remaining amount due.

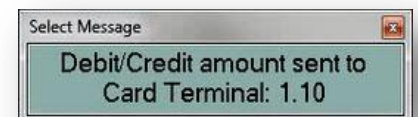
**Step 1:** **Click the plus sign** next to “Debit/Credit” or enter the amount remaining and then **click the Process button**.



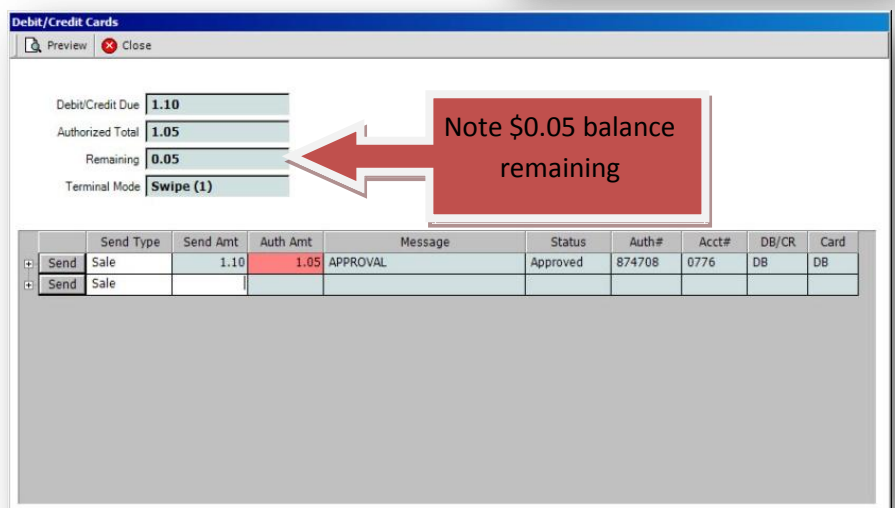
**Example Shown:** The customer owes \$8.00 for the services she’s requested. She has \$6.90 in cash and wants to pay the remaining \$1.10 using her debit card.

You enter the \$6.90 in the “Cash” field and \$1.10 in the Debit/Credit field and then **click the Process button**.

MySelect will display the amount sent to the terminal.



The customer will swipe her debit card and, at the prompt, enter her PIN. She will then “Ok” the payment amount. As it turns out, the customer only has \$1.05 available in her debit account. The system will accept the \$1.05 payment and display “Approved” to the customer on the card swipe terminal. **That there is a remaining balance of \$.05 will not display for the customer.**





The **Debit/Credit Cards screen** will display showing that only part of the amount due was approved and there is a remaining \$0.05 balance.

**Step 2:** Inform the customer that the card was approved for only part of the amount due and that there is a balance. If the customer elects to pay the balance with another card, you will enter the amount that remains on the next line and then **click the Send button**.

The screenshot shows the 'Debit/Credit Cards' window with the following fields:

- Debit/Credit Due: 1.10
- Authorized Total: 1.05
- Remaining: 0.05
- Terminal Mode: Swipe (1)

	Send Type	Send Amt	Auth Amt	Message	Status	Auth#	Acct#	DB/CR	Card
Send	Sale	1.10	1.05	APPROVAL	Approved	874708	0776	DB	DB
Send	Sale								

Two red callout boxes with arrows point to the 'Send' buttons in the table:

- Box 1: '1. Enter remaining balance' points to the 'Send' button in the second row.
- Box 2: '2. Click the Send button' points to the 'Send' button in the first row.

The customer will swipe the card and authorize the payment at the card terminal, as we've already described. If approved, you will receive the approval message in the **DMV Select Message screen**.

The screenshot shows the 'DMV Select Message' dialog box with a yellow warning icon and the text 'APPROVAL'. An 'OK' button is located at the bottom.

**Step 3:** Print the receipt and provide it to the customer upon request.

**Note:** If the customer elects to pay the remaining balance by cash or check, you will close the **Debit/Credit Cards screen** and return to the **Payment screen**.

Note that the Remaining field is highlighted with instructions to collect the balance due. Here you will update the amount in the Cash field if she is paying the balance in cash, or key in the balance remaining in the Check field if she elects to pay by check, and complete the transaction as we've already described.

The screenshot shows the 'Transaction Details' window with the following fields:

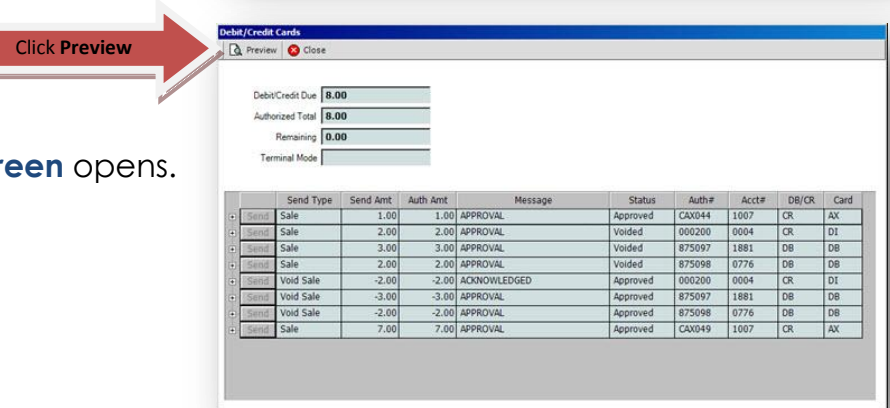
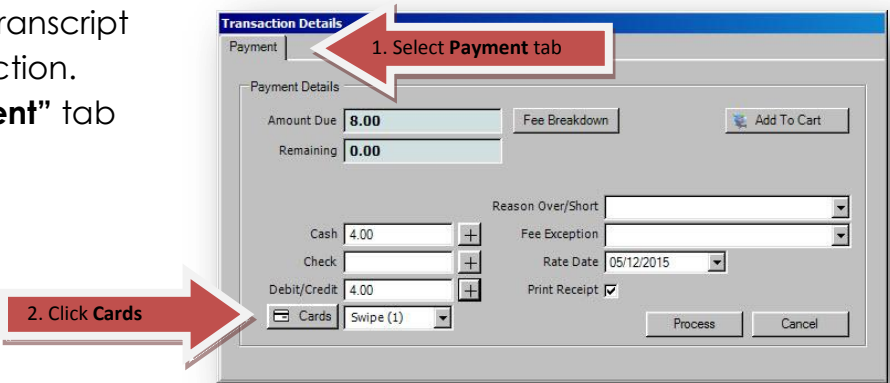
- Amount Due: 8.00
- Remaining: 0.05 (highlighted in red)
- Cash: 6.90
- Check: [empty]
- Debit/Credit: 1.05
- Cards: Swipe (1)
- Fee Breakdown: [empty]
- Collect Remaining Amount Due: [button]
- Reason Over/Short: [dropdown]
- Fee Exception: [dropdown]
- Rate Date: 05/12/2015
- Print Receipt: [checked]
- Process: [button]
- Cancel: [button]

# Printing Receipt If More Than Five Cards Are Used

We mentioned earlier that you can use up to five cards per transaction. However, if you process a three-card transaction and the customer changes her mind, forcing you to void them out, that creates six payment records. In the system, this counts as six cards used; three for the initial payments and three for the voided payments.

When more than five payment records exist on a transaction, the receipt that you print **will not** contain any transaction details. You will have to print a separate receipt for this type of transaction by completing these steps.

**Step 1:** Starting at the Customer Transcript tab where you ended the transaction. Click **“Details,”** select the **“Payment”** tab and then **click the Cards button.**

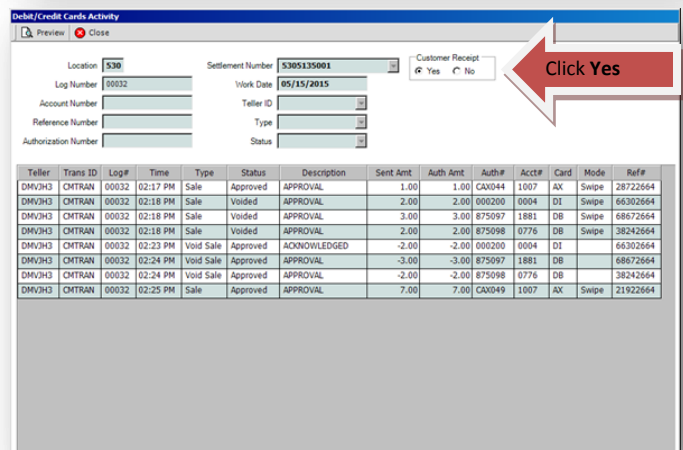


**Step 2:** The **Debit/Credit Cards** screen opens.

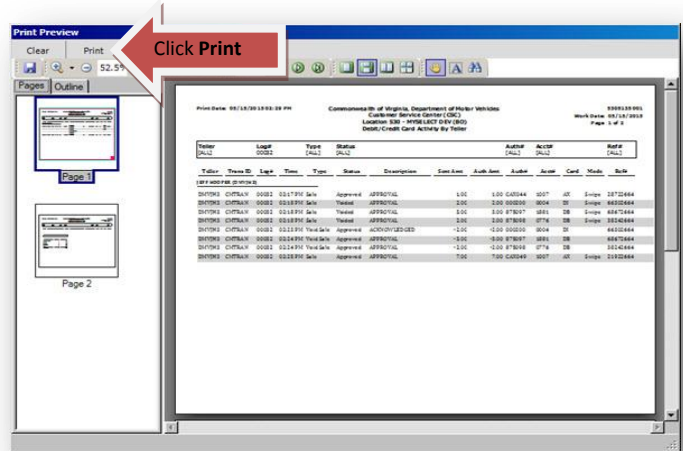
Click **“Preview.”**

**Step 3:** Click the **Yes** radio button in the **“Customer Receipt”** field.

This will filter out any errors that may have occurred during the transaction ensuring the customer receives a clean receipt containing only completed transactions.



**Step 4:** The **Print Preview** screen opens displaying a preview of the Debit/Credit Card Activity report that will serve as the customer's receipt for the transaction. **Click the Print** button.



The Debit/Credit Cards Activity Report consists of two pages. The first page will contain a detailed breakdown of all of the debit or credit cards used, and as in this sample, will also display any voided transactions as well.

Print Date: 05/15/2015 02:29 PM

Commonwealth of Virginia, Department of Motor Vehicles  
Customer Service Center (CSC)  
Location 530 - MYSELECT DEV (BO)  
Debit/Credit Card Activity By Teller

5305135001  
Work Date: 05/15/2015  
Page 1 of 2

Teller	Log#	Type	Status	Auth#	Acct#	Ref#
[ALL]	00032	[ALL]	[ALL]	[ALL]	[ALL]	[ALL]

Teller	Trans ID	Log#	Time	Type	Status	Description	Sent Amt	Auth Amt	Auth#	Acct#	Card	Mode	Ref#
<b>JEFF HOOPER (DMVJH3)</b>													
DMVJH3	CMTRAN	00032	02:17 PM	Sale	Approved	APPROVAL	1.00	1.00	CAX044	1007	AX	Swipe	28722664
DMVJH3	CMTRAN	00032	02:18 PM	Sale	Voided	APPROVAL	2.00	2.00	000200	0004	DI	Swipe	66302664
DMVJH3	CMTRAN	00032	02:18 PM	Sale	Voided	APPROVAL	3.00	3.00	875097	1881	DB	Swipe	68672664
DMVJH3	CMTRAN	00032	02:18 PM	Sale	Voided	APPROVAL	2.00	2.00	875098	0776	DB	Swipe	38242664
DMVJH3	CMTRAN	00032	02:23 PM	Void Sale	Approved	ACKNOWLEDGED	-2.00	-2.00	000200	0004	DI		66302664
DMVJH3	CMTRAN	00032	02:24 PM	Void Sale	Approved	APPROVAL	-3.00	-3.00	875097	1881	DB		68672664
DMVJH3	CMTRAN	00032	02:24 PM	Void Sale	Approved	APPROVAL	-2.00	-2.00	875098	0776	DB		38242664
DMVJH3	CMTRAN	00032	02:25 PM	Sale	Approved	APPROVAL	7.00	7.00	CAX049	1007	AX	Swipe	21922664

Page 2 of the report contains a summary listing each type of card used and the number of times the cards were used during the transaction.

Teller	Log#	Type	Status	Auth#	Acct#	Ref#
[ALL]	00032	[ALL]	[ALL]	[ALL]	[ALL]	[ALL]

Teller	Trans ID	Log#	Time	Type	Status	Description	Sent Amt	Auth Amt	Auth#	Acct#	Card	Mode	Ref#
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**Summary**

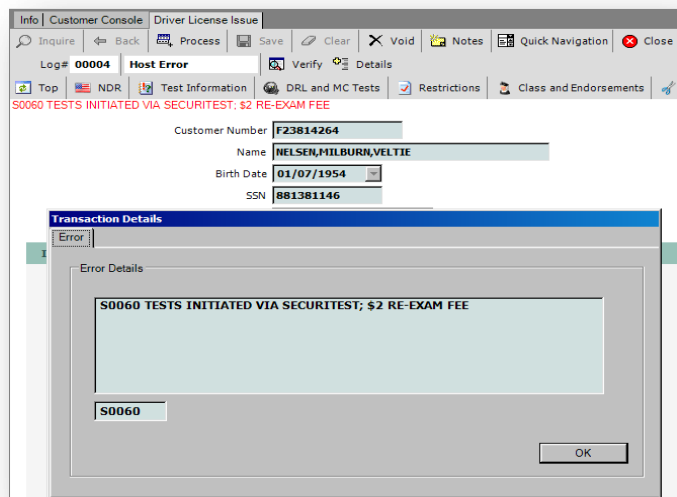
Card Name	Count	Amount
American Express	2	8.00
Pin Debit	0	0.00
Discover	0	0.00
MasterCard	0	0.00
Visa	0	0.00
<b>Grand Total</b>	<b>2</b>	<b>8.00</b>

**Step 5:** Provide the original receipt that you printed for the transaction along with both pages of the Debit/Credit Card Activity receipt to the customer.

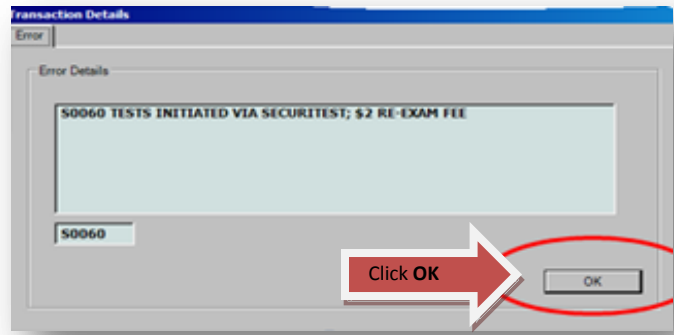
## New Re-Exam Fee Process

- Functionality has been built in mySelect to allow for the collection of the Re-Exam fee when initiating a test.
- If the payment method for the re-exam fee is a card, the payment will transfer to the recalling transaction.
- If the payment method is check or cash, continue to provide the revenue to the recalling teller after collection as you do today.

**Step 1:** mySelect will prompt you when a Re-Exam Fee must be collected.

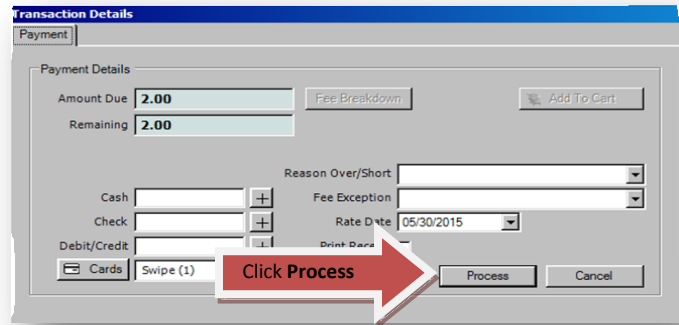


**Step 2:** Click the **OK** button.

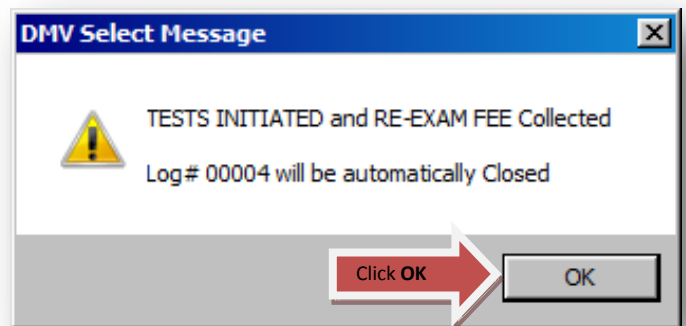


**Step 3:** The **Payment** screen will display. Collect the Re-Exam Fee, and enter the amount in the applicable field.

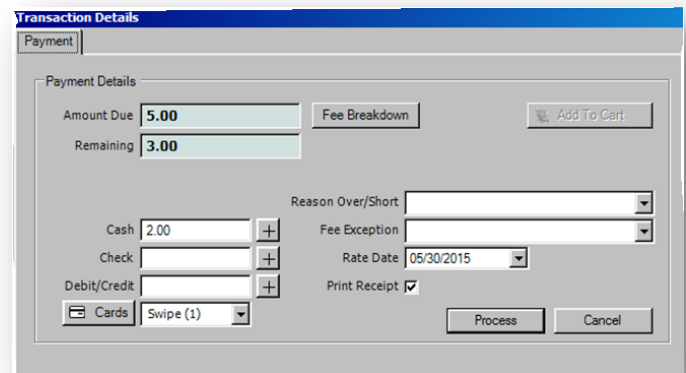
**Step 4:** Click the **Process** button. The following message will be displayed.



**Step 5:** Click **OK**. The transaction will close.



**Step 6:** The recalling CSR will recall the transaction and process it in mySelect to issue a credential as usual. The **Payment** screen will display.



In this example the customer is getting a MC learner's permit. Notice that the re-exam fee has already been applied to the total due.

The screenshot shows the 'Transaction Details' window with the 'Payment' tab selected. The 'Payment Details' section includes:

- Amount Due: 5.00
- Remaining: 0.00
- Cash: 2.00
- Check: 3.00
- Debit/Credit: (empty)
- Reason Over/Short: (dropdown)
- Fee Exception: (dropdown)
- Rate Date: 05/30/2015
- Print Receipt: (checked)
- Buttons: Fee Breakdown, Add To Cart, Process, Cancel

**Step 7:** The recalling CSR will collect the additional amount needed to complete the transaction, and enter it in the applicable field.

**Step 8:** After collecting the amount needed, **Click the Process** button.

This screenshot is identical to the previous one, but a red arrow with the text 'Click Process' points directly to the 'Process' button.

**Step 9:** The **Receipt Details** screen will display. **Click the Close** button to proceed.

The screenshot shows the 'Receipt Details' window with the following information:

- Log Number: 4
- Transaction: DCISS0
- Teller ID: DMV/JH3
- Customer Number: F23814264
- Customer Name: NELSEN, MILBURN, VELTIE
- Address: 2709 WINGFIELD CLOSE, WILLIAMSBURG, VA 231857518
- Country: (empty)
- Paid By: (empty)
- Amount Due: \$5.00
- Amount Paid: \$5.00
- Cash: \$2.00
- Check: \$3.00
- Charge: \$0.00
- Buttons: Print Receipt, Clear, Close

A red arrow with the text 'Click Close' points to the 'Close' button.

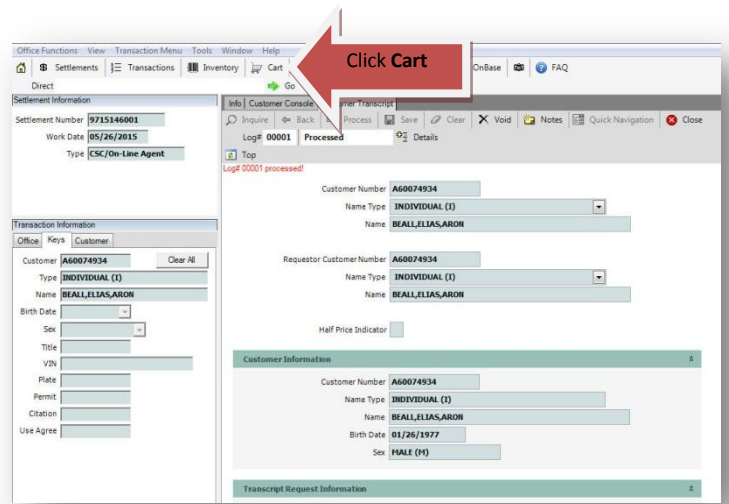
**Step 10:** The **Final Transaction Details screen** will be displayed showing the collection of the re-exam fee and the additional money due for the credential.

The screenshot displays the 'Transaction Details' window. At the top, there are buttons for 'View Receipt', 'Fee', 'Cover Sheet', 'Correct Payment', and 'Close'. Below this is a tabbed interface with 'Miscellaneous' and 'Payment' tabs. The 'Payment' tab is active, showing 'Payment Details'. The 'Amount Due' is 5.00 and the 'Rate Date' is 05/30/2015. Payment methods are listed: Cash (2.00), Check (3.00), and Debit/Credit (0.00). There are also fields for 'Reason Over/Short', 'Fee Exception', and 'Over/Short' (0.00). A 'Change' field shows 0.00 and a 'Cards' button is at the bottom left.

Field	Value
Amount Due	5.00
Rate Date	05/30/2015
Cash	2.00
Check	3.00
Debit/Credit	0.00
Change	0.00
Reason Over/Short	
Fee Exception	
Over/Short	0.00

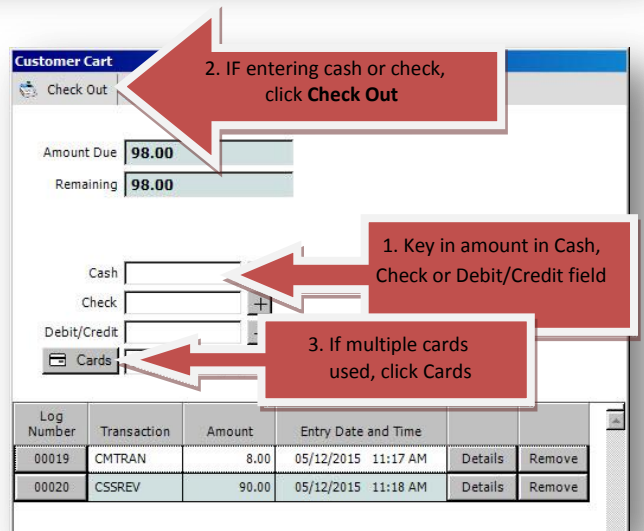
# Customer Cart

Changes have also been made to the Customer Cart. You access it the same way you always have by **clicking the Cart** button.



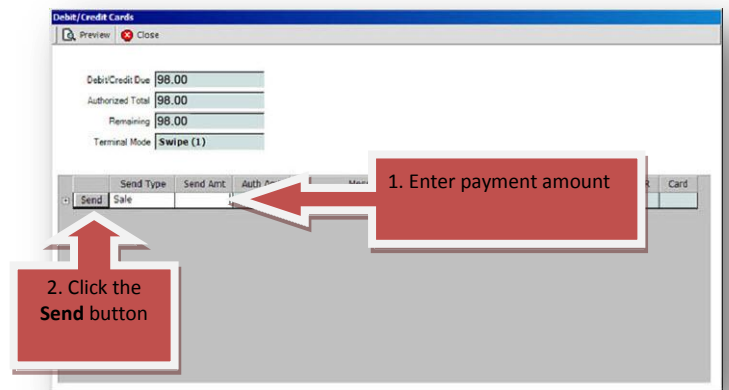
The Customer Cart opens. Notice that the same payment options available on the Transaction Detail Payment screen are available here as well.

You enter the payment amount in the Cash, Check or Debit/Credit field and click Check Out. If the customer wishes to pay with multiple cards, you would enter the total amount due in the Debit/Credit field and **click** the **“Cards”** button.



As with the the Transaction Detail Payment screen, the Debit/Credit Cards screen will open.

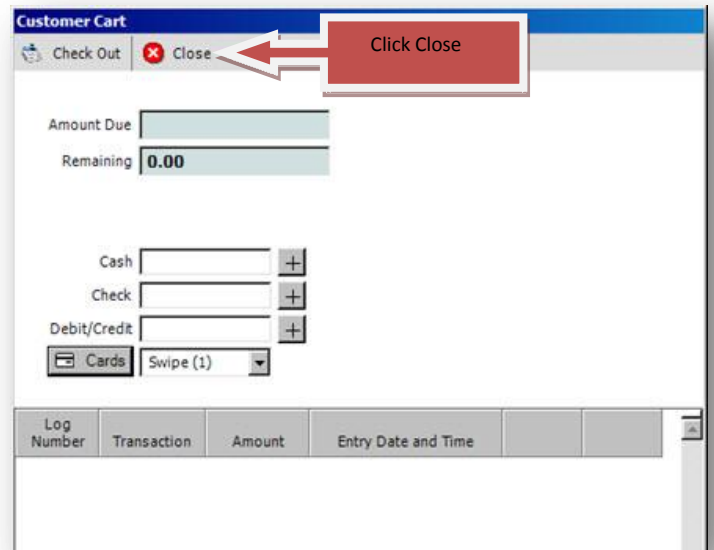
You will enter the credit card payment amount and **click “Send”**; the customer will authorize the payment at the card terminal and you will finish processing the payment as we've already described.



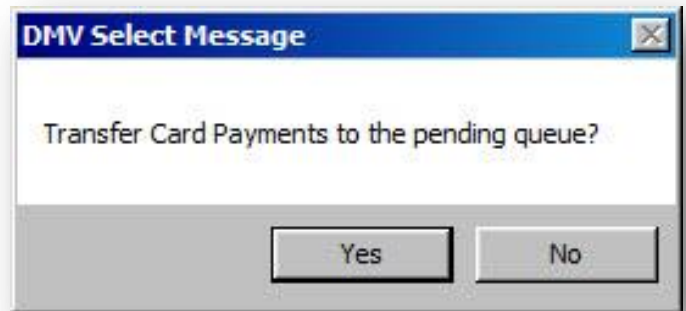


You will be returned to the Customer Cart and the transactions that were listed will be cleared.

You will **close** the Customer Cart and provide the customer the receipt.



**Note:** If you attempt to close the Customer Cart with an unresolved credit card payment balance remaining, as might happen if a customer needs to leave the CSC to get additional information or forms needed to complete the transaction, you will receive this dialog asking whether you wish to transfer the payment to the "Pending Payment Queue."



Clicking "Yes" here will allow you to reuse the payment when the customer returns, or to easily void the credit card payment if they do not return. This is covered in more detail in the section entitled "Voiding a Transaction After Payment Approved."

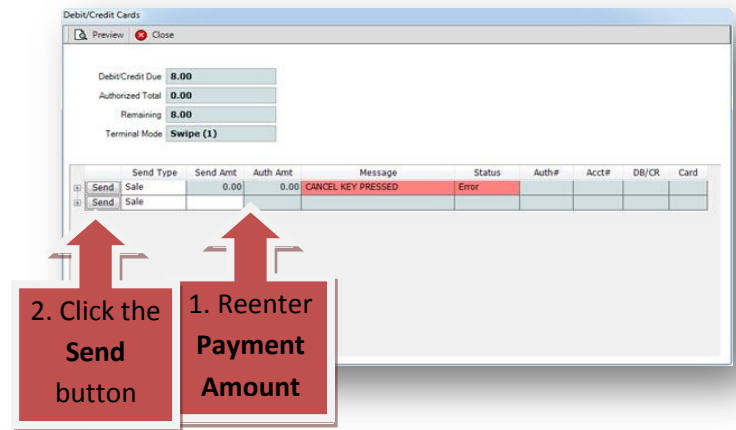
## “CANCEL KEY PRESSED” Error

On the card terminal, there is a Cancel key located on the lower left corner of the keypad with the large white and smaller red X. Customers may press the Cancel key if they make a mistake entering their PIN, or if they decide to pay with cash, check or a different card. If a customer presses the Cancel key when you are not on the **Debit/Credit Cards screen**, you will be taken to the **Debit/Credit Cards screen** where you will see the “CANCEL KEY PRESSED” error.

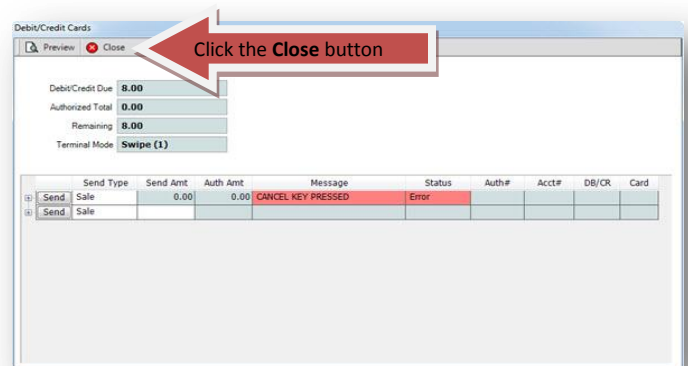


In this example, a customer was using a debit or credit card for an \$8.00 charge and accidentally pressed the Cancel button.

**Step 1:** If the customer made a mistake and wants to continue the transaction with the same card or use a different card, you will re-enter the payment amount in the “**Send Amt**” field and then **click the Send button**. The transaction should proceed normally.

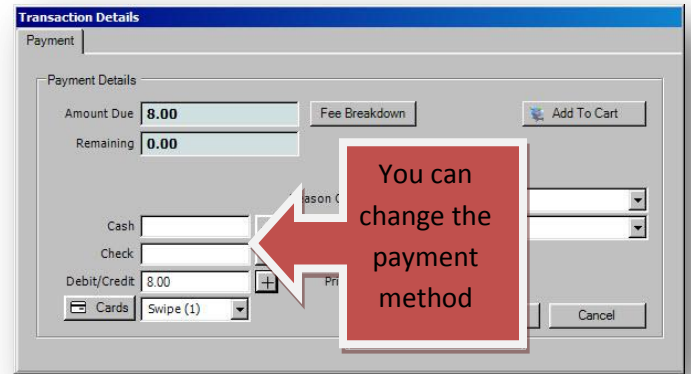


**Step 2:** If you determine they wish to change their payment method to cash or check, **click the Close button**.



**Step 3:** The **Payment screen** will be displayed where you can change the payment method and complete the transaction.

**Note:** You will also get the “CANCEL KEY PRESSED” error if the customer selects “No” at the “Amount OK” prompt on the card terminal.



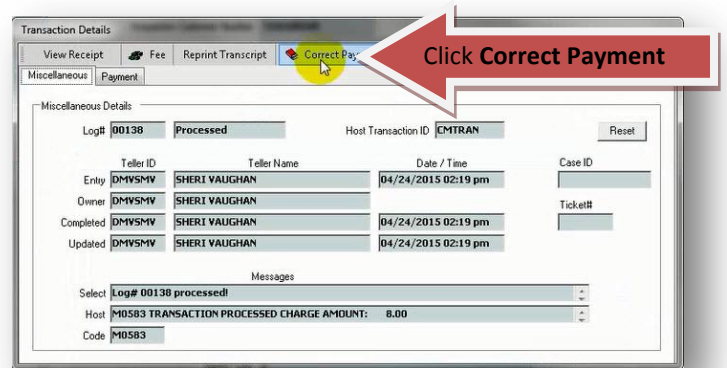
# Correcting Revenue

Now that we've walked through the different payment options available, let's look at the "correct revenue" process. The process differs depending on whether you processed a transaction using the Customer Cart or not. Here's the process when you do NOT use the Customer Cart.

Let's say that, after you've already processed a transaction for a customer using her credit card, she decides she'd rather pay cash for the services.

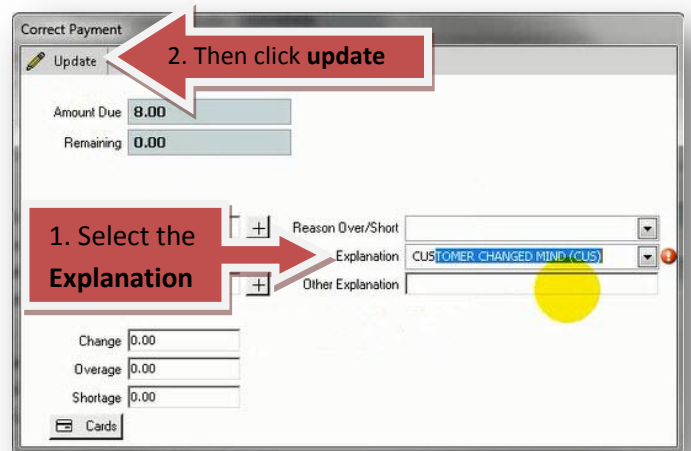
## Customer Cart NOT used:

**Step 1:** Bring up the **Transaction Details** screen and then **click the Correct Payment** button.



**Step 2:** On the **Correct Payment** screen, you change the revenue to match what the customer requests. Click the drop down arrow to select an "Explanation" for the change.

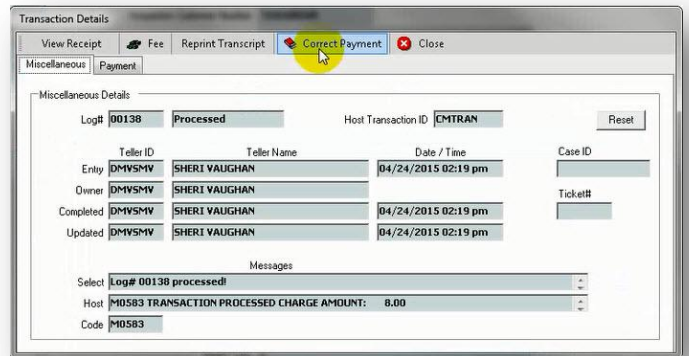
**Step 3:** Select the appropriate explanation in the drop down box and **click the Update** button.



Here's how you will correct revenue if you used the Customer Cart to process the transaction.

**Customer Cart used:**

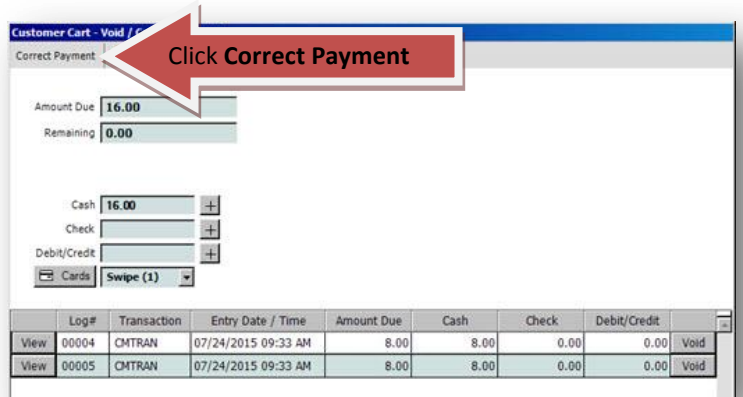
**Step 1:** Bring up the **Transaction Details** screen.



Since you used the Customer Cart to complete the transaction, the transaction is returned to you in the Customer Cart.

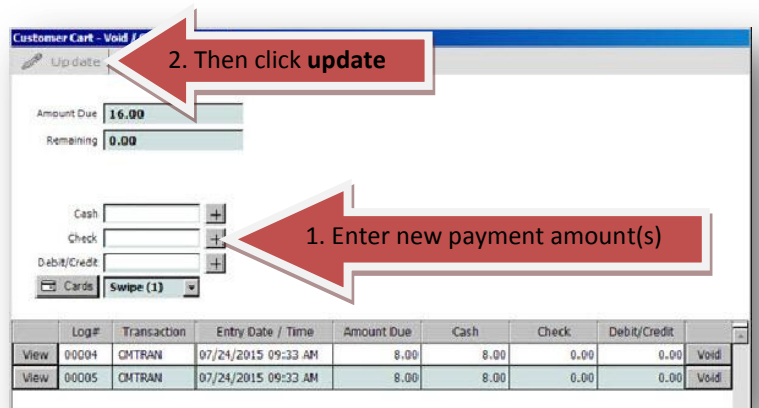
Notice that the Cart now has a **“Correct Payment”** button and a **“Void”** button. We'll discuss voids in the next section.

**Step 2:** Click the **Correct Payment** button.



Notice that the payment information has cleared and the **“Correct Payment”** button is replaced with the **“Update”** button.

**Step 3:** Enter the new payment amount(s) in the appropriate field(s) and **click the Update** button.



# Voiding a Transaction After Payment Approved

As with Correcting Revenue, the process differs depending on whether you processed a transaction using the Customer Cart or not.

## Voiding a transaction after payment is approved by Elavon

Here are some things to note about voiding transactions:

1. If you wish to reuse the payment from a voided transaction, you may only do so for the same customer.
2. When voiding a transaction, you must do so at the window and with the swipe card machine used for the original transaction.
3. Now, all CSRs may void processed transactions at their window as long as they get manager or designee authorization.

## Here's the process when you have NOT use the Customer Cart.

### Void a transaction and keep the payment

**Step 1:** To void a transaction and keep the payment, you will recall the transaction. Navigate to the **List Transactions screen** and **click the Select button** next to the transaction that you wish to recall.

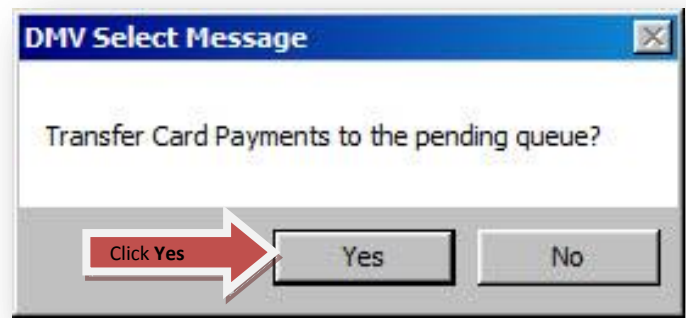
The screenshot shows the 'List Transactions' window with a search bar and a table of transactions. A red arrow points to the 'Select' button next to a transaction with the following details:

Select	Teller ID	Log Number	Transaction	Key Information	Total Fee	Amount Collected	Payment Type	Void or Fee Exception	Over Short Change	Entry Date and Time
Select	DMVRAO	00002	DTRX	011051958	8.00	8.00	Charge			05/19/2015 09:04 AM
Select										05/19/2015 10:24 AM

**Step 2:** Click the **Void** option.

The screenshot shows the 'Customer Transcript' window for customer E24637173. The 'Void' option is highlighted in the top right corner of the window, indicated by a red arrow.

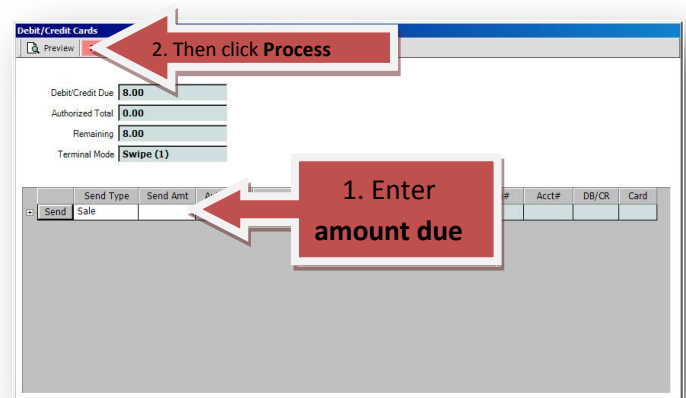
**Step 3:** To keep the payment, **click the Yes button**. This action transfers the payment into a pending Queue allowing it to be reused, as long as it's for the same customer.



**Note - Here are some important points to remember about pending payments:**

1. CSRs will only see pending payments that they've sent to the Pending Payment Queue.
2. CSRs will **NOT** be able to close their cash drawer until all pending payments have been cleared from the Pending Payment Queue.
3. Managers can access all pending payments in the Pending Payment Queue. Managers can either apply those payments to other transactions or void them. Remember, you can only void pending payments at the window and with the swipe card machine used for the original transaction.
4. Managers will **NOT** be able to close the office in mySelect until all pending payments have been cleared from the Pending Payments Queue.

**Step 4:** To reuse the payment, process a new transaction for the customer. On the **Payment screen**, enter the amount due, and then **click the Process button**. If a pending payment already exists for the customer, the **Debit/Credit Cards screen** will open allowing you to apply any pending payments to the current transaction.



**Step 5:** If one or more pending payment is available, the **Pending Payment Queue** button will be highlighted in red. To use the payment, **click the Pending Payment Queue button**.

**Step 6:** The “Pending Payments Queue” opens listing the payments available for use on the new transaction. Notice that the status for the listed payments is “Transferred” meaning the payments were transferred from a previous voided transaction. Also, the “Send Type” defaults to “Apply.” You can apply any of the listed payments to the current transaction, or you may apply all of them.

	Send Type	Send Amt	Auth Amt	Message	Status	Auth#	Acct#	DB/CR	Card
Send	Apply	2.00	2.00	APPROVAL	Transferred	CV1384	1881	CR	VI
Send	Apply	2.00	2.00	APPROVAL	Transferred	000200	0004	CR	DI
Send	Apply	4.00	4.00	APPROVAL	Transferred	874777	0776	DB	DB

Click the **Send** button next to payments you wish to apply

To do so, **click the Send button** next to the payment or payments you wish to apply.

### **Voiding pending payments that are not needed**

\*\* If there are still payments listed here after you've satisfied the amount due, the Pending Payment Queue will remain open. If you know you will not be using these payments on another transaction, they must be voided.

We recommend that you void those remaining payments while the customer is in front of you to ensure they are provided a receipt listing everything that occurred during the transaction including those voided payments.

**Step 1:** Click in the **Send Type** field and select **Void Sale** from the drop-down list, then **click the Send** button.

**Note:** All pending card payments must either be used for another transaction or they must be voided in order to close the Office in mySelect. Based on this, your cash drawer **WILL NOT CLOSE** until you've reconciled all payments you've sent to the Pending Payments Queue.

If the listed payments are not enough to satisfy the amount due on the current transaction, you must close the Pending Payment Queue, which will return you to the

**Payment screen.** Continue to work with the customer to clear the remaining balance.

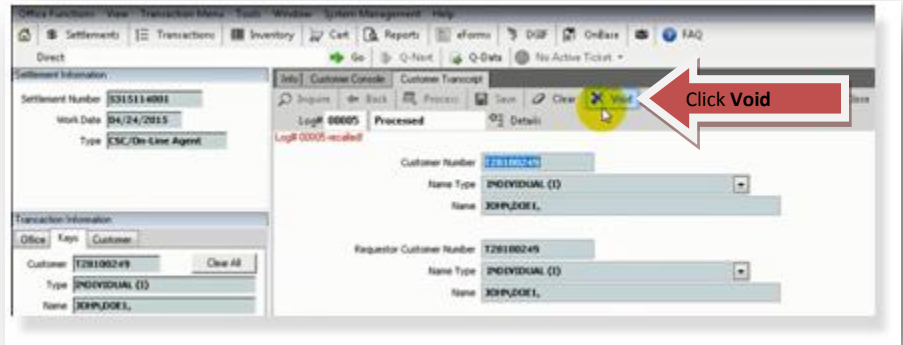


## Voiding a transaction without keeping the payment

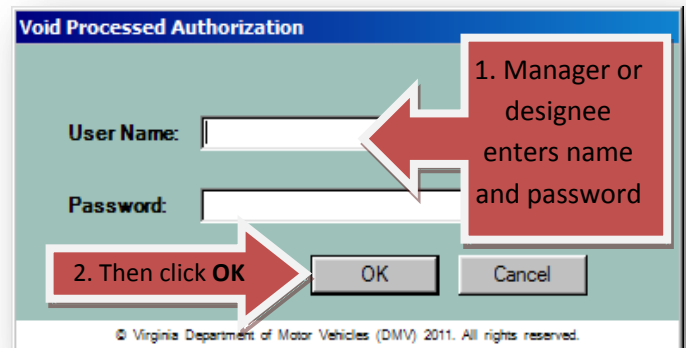
Here's a situation when a void is appropriate but there would be no need to keep the payment. A CSR processes a transaction for a customer requesting a copy of their driving record for employment. While reviewing the transcript, the customer realizes they are under suspension. They decide that they don't want the transcript showing a suspension. At the customer's request, the CSR would void the transaction and the payment.

To void a transaction without keeping the payment, you start as before.

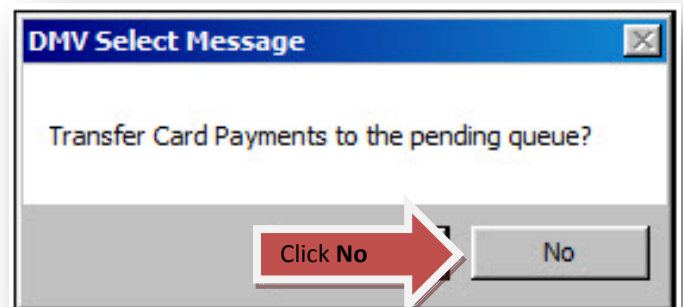
**Step 1:** Recall the transaction and **click the Void button**



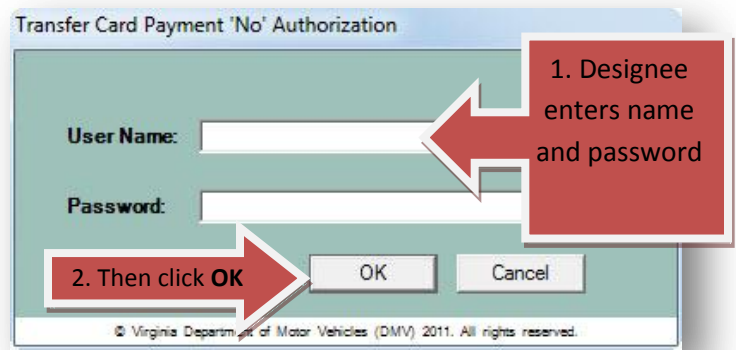
**Step 2:** The Void Processed Authorization window will open. Again, you must get a manager or designee to enter their username and password authorizing you to take this action.



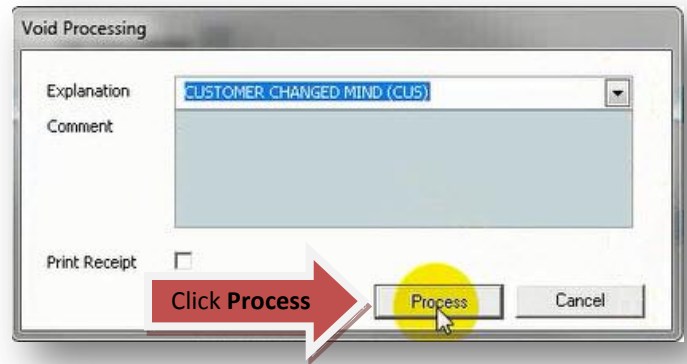
**Step 3:** Once they've done so, you'll receive this dialogue. Since you don't plan to reuse the payment, **click the No button**.



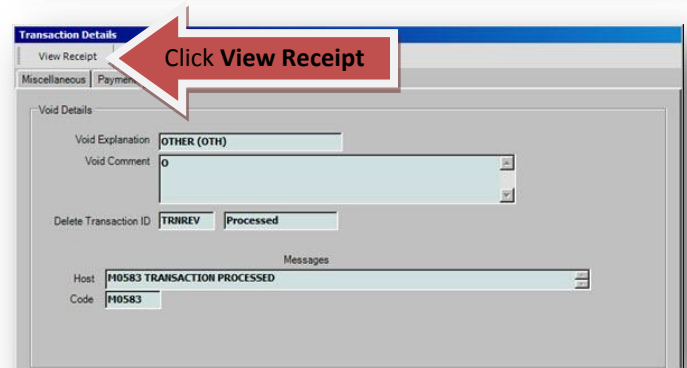
**Step 4:** The Transfer Card Payment 'No' Authorization window will open. Here, you must get a designee to enter their username and password authorizing this action. This safety measure was instituted because; once the payment is cancelled, it could take some time before the funds are returned to the customer's card making it inaccessible. This ensures that our intention is not to process another transaction using that same card.



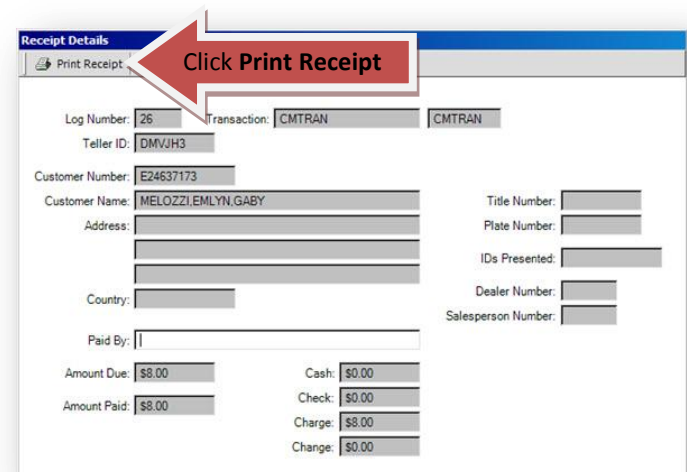
**Step 5:** Once authorization information is updated, this dialogue will open. Select an explanation for the void and **click the Process button**.



**Step 6:** The **Transaction Details** screen will appear confirming the transaction has been voided. **Click the View Receipt button**.

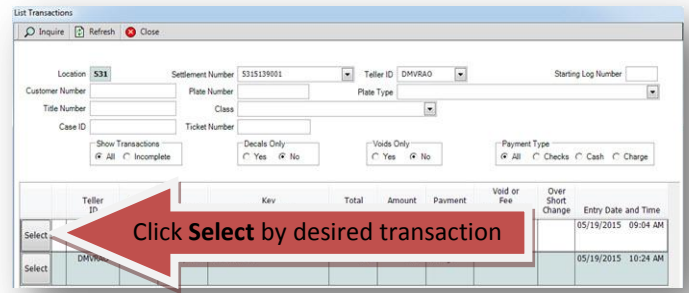


**Step 7:** When the **Receipt Details** screen opens, **click the Print Receipt button**.

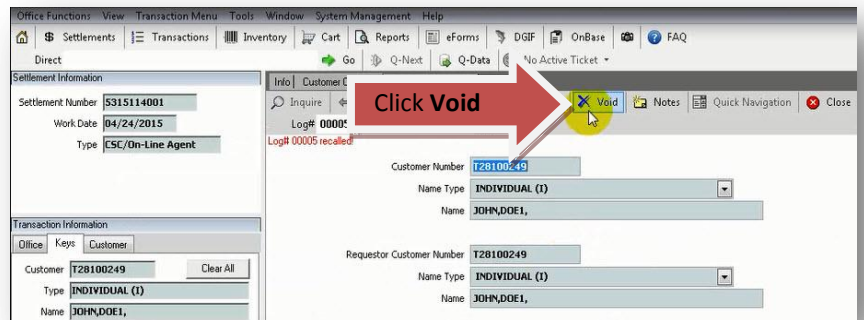


Here's how you will void the payment if you used the Customer Cart to process the transaction.

**Step 1:** You start as before by recalling the transaction. Navigate to the "List Transactions" screen and **click the Select button** next to the transaction you wish to recall.

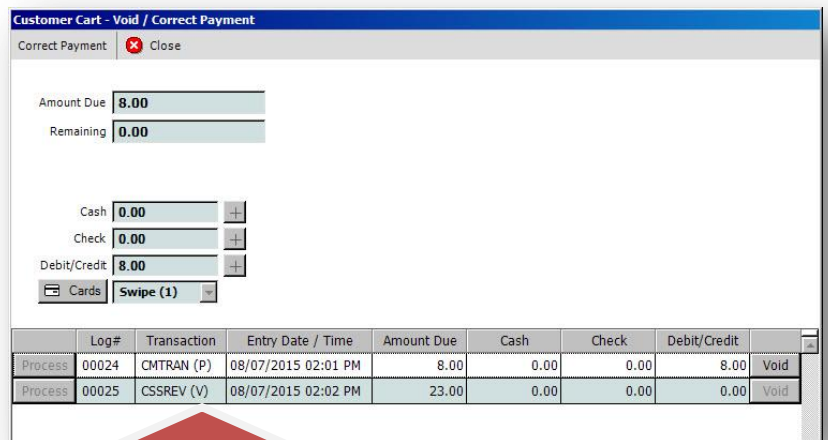


**Step 2:** Then **click the Void button**.

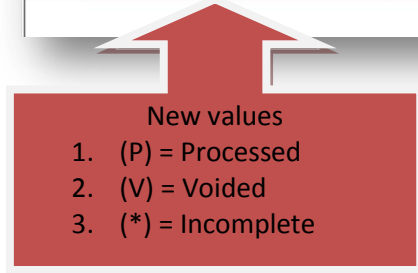


Since you used the Customer Cart to complete the transaction, the transaction is returned to you in the Customer Cart.

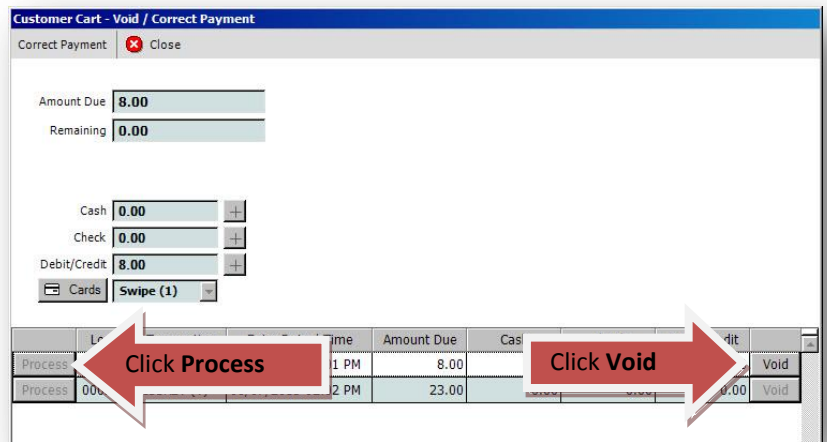
Notice that the "Transaction" column now includes new values.



- (P) identifies transactions that have successfully processed.
- (V) identifies transactions that have been voided.
- (\* ) identifies incomplete transactions that have not successfully processed.



Here, you may click the **Process** button to attempt to process any incomplete (\*) transactions, or click the **Void** button to void a transaction(s).

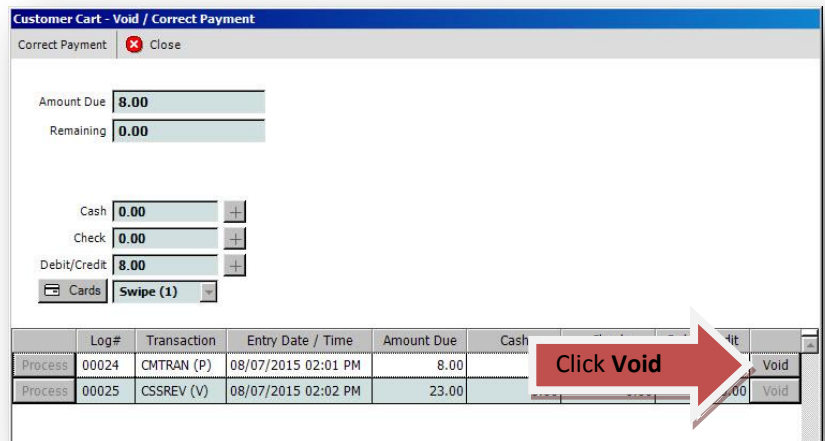


**Note:** Here is an important point to remember about voiding carded payments:

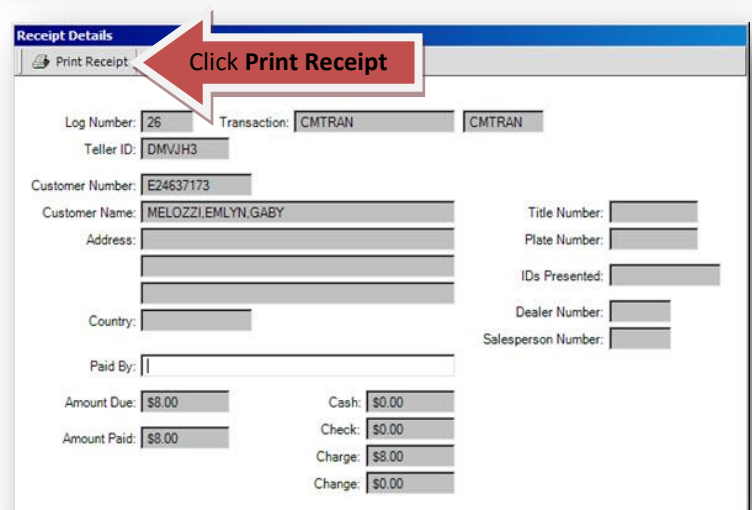
When voiding card payments from the Customer Cart, you will NOT have the option of sending these payments to the pending queue. Voided funds will be returned to the customer's payment card.

**If you want to reuse carded payments, be sure to use the Correct Payment function.**

**Step 3:** Click the **Void** button for the payment(s) you wish to void.



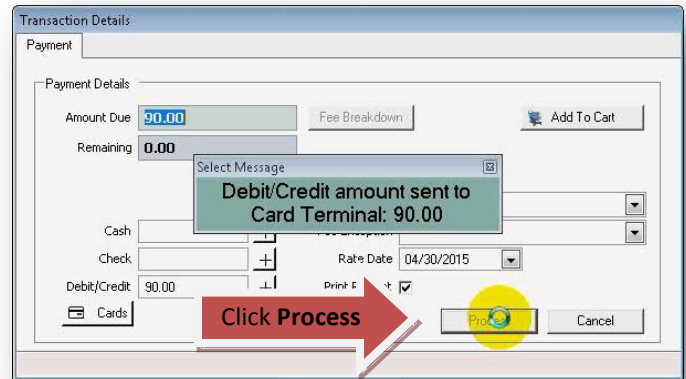
**Step 4:** Click the **Print Receipt** button and provide it to the customer.



## System Timeout

You may experience system timeouts as you service customers. Timeouts occur when there is a brief interruption in communications between mySelect and other systems that mySelect interfaces with. The system will also timeout during credit card transactions if the customer doesn't sign the card terminal within 15 seconds of receiving the signature prompt. When a system timeout occurs during transactions involving credit cards, there may be additional actions you must take to successfully complete the transaction.

During a system timeout, you will first notice a delayed response during a transaction, typically after you **click the Process button**. This delay can last up to 45 seconds.



When system errors occur, you may see a message similar to this. **Click the OK button** to clear the message. Be patient, this can take a few minutes.



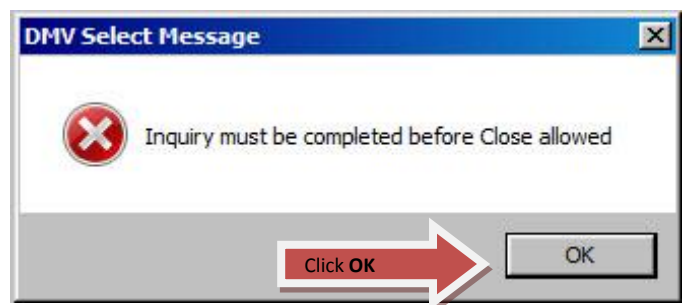
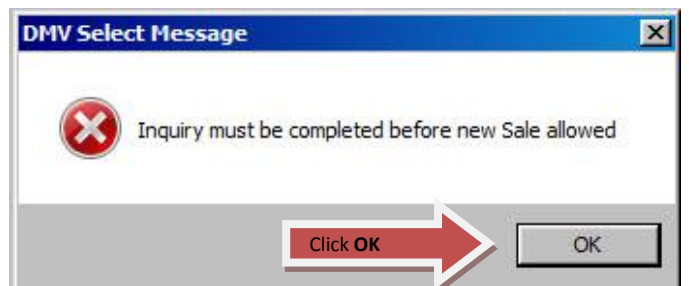
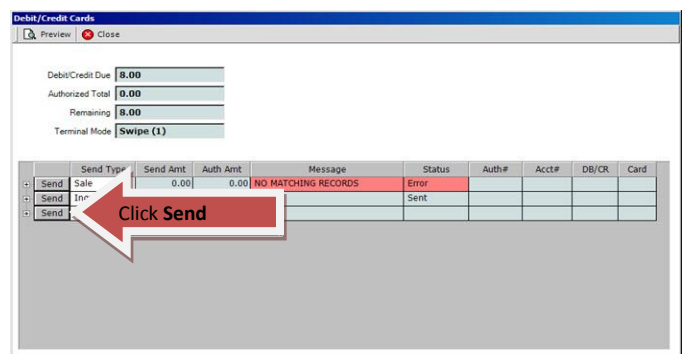
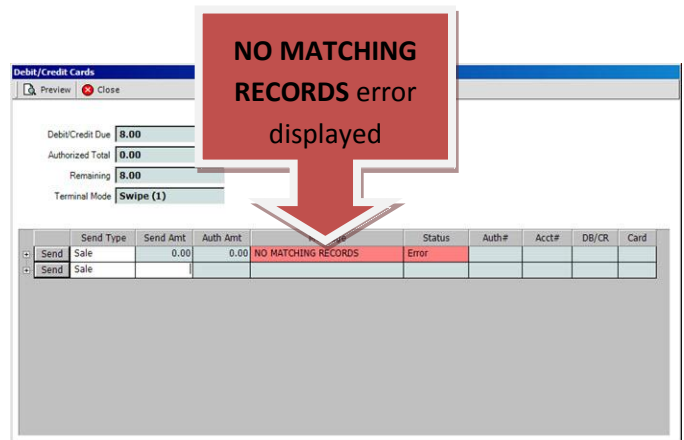
## Timeout: Customer Delays Signing

The system will also timeout if the customer doesn't sign the card terminal within 15 seconds of receiving the signature prompt. When this occurs, this screen will open displaying the "NO MATCHING RECORDS" error.

To resolve this error, **enter the payment amount in the Send Amt field** and **click the Send button**. Monitor the customer to ensure they sign the card terminal and complete the transaction. Let's say you've done that and the customer still didn't sign within the 15 seconds. The system will timeout again and the screen will update displaying the payment you sent to the card terminal with a status of "Sent."

**You will not be able to proceed until you resolve this status.** Note that the "Send Type" field defaults to "Inquiry." To resolve this issue, **click the Send button** to initiate the inquiry. This action will resend the payment to the card terminal. Be sure the customer signs the terminal. If you attempt to re-enter the payment amount in the next line and **click the Send button**, you will receive this error message indicating that a new sale is not allowed until the inquiry is completed. **Click the OK button** to clear this message.

If you attempt to close out of the window before clearing the inquiry by **clicking the Close button**, you will receive this error message indicating that you cannot close until the inquiry is completed. You must **click the OK button**, to clear this error then **Click the Send button** to initiate the inquiry and resolve the issue. Ensure the customer signs the card terminal and complete the transaction.

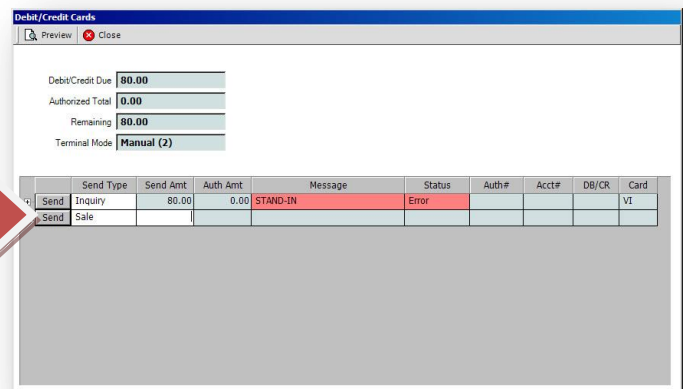


## Loss of Communications

Another type of error you may encounter occurs when our system experiences a temporary loss of communications and either the payment information we sent during a transaction was not received by Elavon's system or our system did not receive a response from Elavon's system.

When this occurs the **"Debit/Credit Cards"** screen will appear very briefly and display the "STAND-IN" error message. For these types of errors, mySelect will automatically send an "Inquiry" on the payment. If the payment is received and approved, the transaction will close out normally.

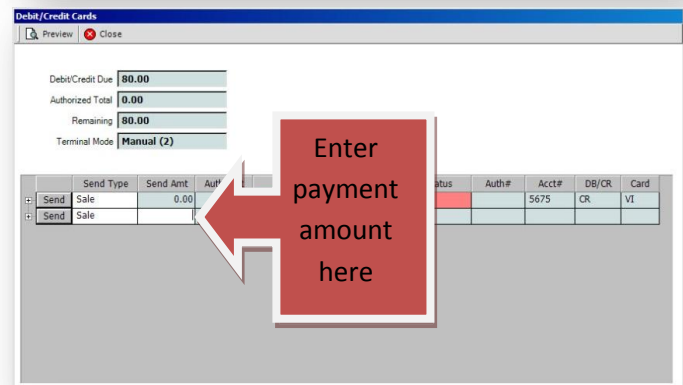
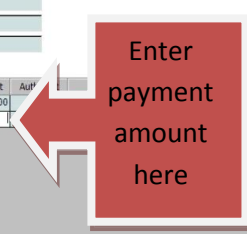
**Step 1:** If you receive a stand-in error message, **click the Send button** next to "Inquiry." This action will send an inquiry to Elavon's system on the payment.



Debit/Credit Due: 80.00  
Authorized Total: 0.00  
Remaining: 80.00  
Terminal Mode: Manual (2)

Send	Send Type	Send Amt	Auth Amt	Message	Status	Auth#	Acct#	DB/CR	Card
Send	Inquiry	80.00	0.00	STAND-IN	Error				
Send	Sale								

**Step 2:** If you receive a "NO RECORDS FOUND" error message, **re-enter the payment amount in the "Send amt" field.** Then **click the send button.**

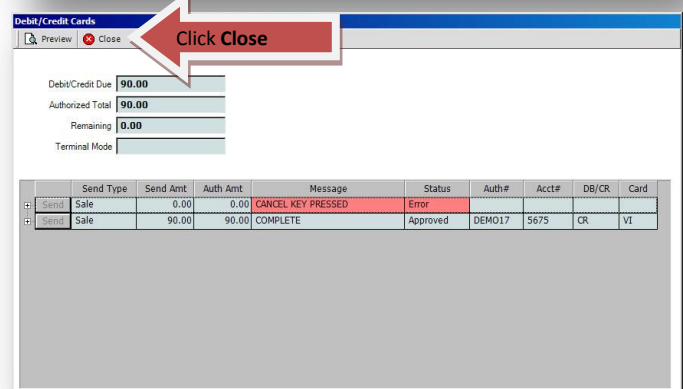


Debit/Credit Due: 80.00  
Authorized Total: 0.00  
Remaining: 80.00  
Terminal Mode: Manual (2)

Send	Send Type	Send Amt	Auth Amt	Message	Status	Auth#	Acct#	DB/CR	Card
Send	Sale	0.00					5675	CR	VI
Send	Sale								

**Step 3:** If approved, "COMPLETE" will display in the "Message" field and "Approved" in the "Status" field.

The transaction will close out normally. The card terminal will also display "Approved." **Click the Close button.**



Debit/Credit Due: 90.00  
Authorized Total: 90.00  
Remaining: 0.00  
Terminal Mode:

Send	Send Type	Send Amt	Auth Amt	Message	Status	Auth#	Acct#	DB/CR	Card
Send	Sale	0.00	0.00	CANCEL KEY PRESSED	Error				
Send	Sale	90.00	90.00	COMPLETE	Approved	DEMO17	5675	CR	VI

**Step 4:** You will be taken to the **Receipt Details screen.** **Click the Print Receipt button** and provide the receipt to the customer. Close the screen when finished.

## Manual Mode

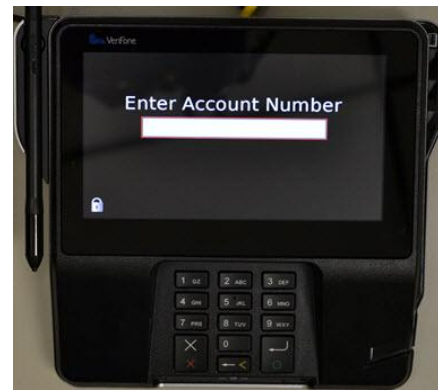
It's important to note that, occasionally a customer might have a problem swiping their card or they may inform you that there's a problem with the magnetic strip on their card. The card terminal will emit a single beep sound identifying invalid card swipes.

The customer may continue to swipe their card if they desire to do so, however, **after three invalid swipes** the card terminal can be operated in manual mode. You can also initiate the manual mode if the customer tells you that they know their card won't swipe properly. We'll cover that process next.

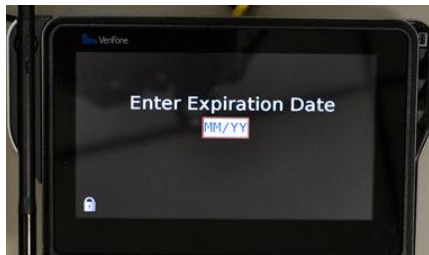
1. After the third invalid swipe, the card terminal screen will display a **"Card Read Error."**



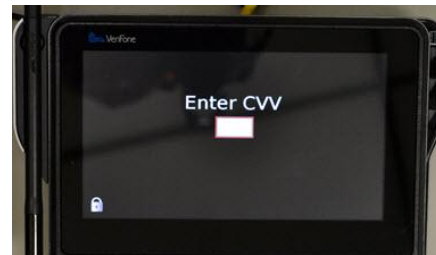
2. After a few seconds, the customer will be prompted to enter their account number...



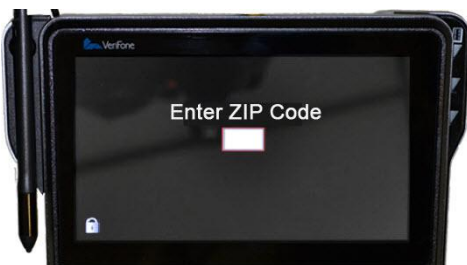
3...the card expiration date...



4... the CVV number...



5... and finally their zip code.



Once the customer has entered all the requested information, the transaction should proceed normally as if the customer had swiped her card.



## Customer Service Representative Initiated Manual Mode

In situations where the customer knows their card won't swipe properly, you don't need to make them swipe their card. If the customer tells you that their card won't swipe properly, be sure she has her card in-hand.

**Step 1:** Select **"Manual (2)"** from the drop-down list and **click the Process button**. This will place the card terminal in manual mode and the customer can key in their card information as we've just demonstrated.

The screenshot shows the 'Transaction Details' window. The 'Cards' dropdown menu is open, with 'Manual (2)' selected. A red arrow points to the 'Process' button. The window displays payment details: Amount Due 90.00, Remaining 0.00, and Debit/Credit 90.00. Other fields include Reason Over/Short, Fee Exception, Rate Date (05/12/2015), and Print Receipt.

**\*\*Weigh Stations:** For Weigh Stations, the Swipe field will be blank. Users will have to select either "Swipe (1)" if the card is present or select "Manual (2)" if the card is not present.

## Call Authorization Center Message

Another error you should be aware of is the "CALL AUTH CENTER" error. If you receive this error when you process a card payment, you must contact Elavon for a voice authorization to complete the transaction.

When a Call Authorization error occurs, the customer will see "Declined" displayed on the card terminal. Advise the customer that the

vendor has requested a voice authorization for the payment and that it should only take a few moments.

If Elavon authorizes the payment, they will provide you with a **six digit code that you will key in to the "Auth#" field**. Once you enter the code, **click the Send button**.

The screenshot shows the 'Debit/Credit Cards' window with a 'Pending Payment Queue'. A red box highlights the 'Declined notice appears here' area. Below it, a red banner reads 'Call Elavon (800.725.1243) to obtain Voice Authorization for Reference# 78981566'. A table below shows transaction details:

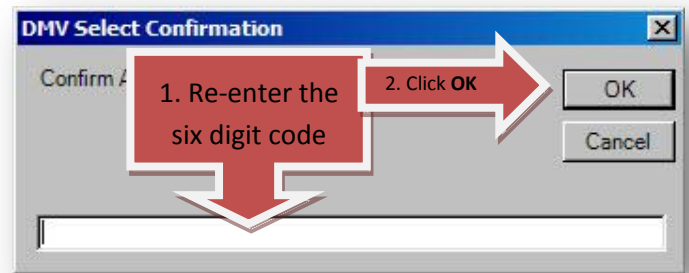
	Send Type	Send Amt	Auth Amt	Message	Status	Auth#	Acct#	DB/CR	Card
Send	Post Auth#	1.01	0.00	CALL AUTH CENTER	Error		0776	CR	MC
Send	Sale								

The screenshot shows the 'Debit/Credit Cards' window with a 'Pending Payment Queue'. A red banner reads 'Call Elavon (800.725.1243) to obtain Voice Authorization for Reference# 78981566'. A table below shows transaction details:

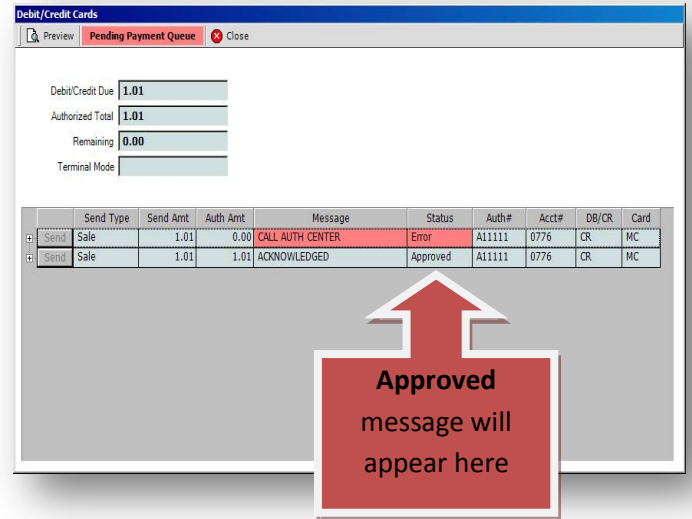
	Send Type	Send Amt	Auth Amt	Message	Status	Auth#	Acct#	DB/CR	Card
Send	Post Auth#	1.01	0.00	CALL AUTH CENTER	Error	A11111	0776	CR	MC
Send	Sale								

Two red boxes with arrows point to the 'Auth#' field and the 'Send' button. The boxes contain the text: '1. Enter the six digit code here' and '2. Click the Send button'.

This dialogue will appear. You must re-enter the authorization code again. If you enter the code incorrectly, the transaction will not process and you will have to enter the code again. Next, **click the OK button**.



If approved, the **Debit/Credit Cards** screen displays “ACKNOWLEDGED” in the “Message” field and “Approved” in the “Status” field. The transaction will then close out normally. If the transaction is not approved, advise the customer and recommend they use another card or a different payment method to complete the transaction.



# CSC Reconciliation Process

## CSR Reconciliation Process for Credit Cards - End of Day

**Step 1:** During end of day reconciliation, the CSR will ensure all pending payments and transactions have been resolved.

**Step 2:** The CSR will record the credit card total that is displayed in the **Revenue-Close Teller Cash Drawer screen** in mySelect on the FS54.

## Manager/Designee Reconciliation Process for Credit Cards - End of Day

**Step 1:** Ensure all incomplete transactions and pending credit card payments are resolved in the mySelect system.

**Note:** To make any changes to a transaction that involves a card payment, you must be logged into the PC the transaction initiated from.

**Step 2:** Reconcile the grand total of all payment card sales for the business day in the mySelect system on the list revenue report with the grand total of all payment card sales listed on the Debit/Credit Card Activity Report in mySelect.

**Step 3:** Continue the office close out process.

\*\*Financial Management will reconcile your daily card payment transactions with Elavon. If there is a discrepancy they will contact you for additional information.

## Inspecting the Payment Card Machines

Anywhere credit card data is stored, collected, or transmitted by or on behalf of DMV, it is DMV's responsibility to protect it. It's the right thing to do for our customers and our Commonwealth, and it starts with you.

Payment card machines are susceptible to tampering. A potential vulnerability of these machines involves the use of fraudulent faceplate devices or "Skimmers." Skimmers are placed over the payment card machine faceplate. An example of a faceplate skimmer is pictured below. **(Note: This skimmer was created for use on a different model than the machines we use at DMV but its function is the same).**



**[Pont-of-Sale Faceplate Skimmers]**

The underside of the device (not pictured) includes a tiny battery and flash storage card that allows the fake PIN pad to capture the key presses, and record the data stored on the magnetic strip of each swiped card. The information captured by the device can then be used to create fake payment cards.

DMV PCI DSS Administration Compliance Policy provides guidelines on how to prevent this type of fraud. Here is an excerpt from the policy:

**Periodically inspect device surfaces to detect tampering & provide training to detect tampering**

**Employees at point-of-sale locations must periodically inspect the payment card machines to look for tampering or substitutions. Note: This requirement applies to card-reading devices used in card-present transactions (that is, card swipe) at the point of sale.**

**Employees at point-of-sale locations must receive training material and be trained to be aware of attempted tampering or replacement of devices, to include the following:**

- **Verify the identity of any third-party persons claiming to be repair or maintenance personnel, prior to granting them access to modify or troubleshoot devices.**
- **Do not install, replace, or return devices without verification and manager's consent.**
- **Be aware of suspicious behavior around devices (for example, attempts by unknown persons to unplug or open devices).**
- **Report suspicious behavior and indications of device tampering or substitution to appropriate personnel (for example, to a manager or security officer).**

This policy can be found on **myDMV** under **Employee Policies**.