PROMOPAY CLOUD TERMINAL (PCT)

SYSTEM USER GUIDE

Contents

Revision Control

Version	Description	Who	When
1.0	Initial release version	Michelle Hancocks	September 2018
1.1	Revised version	Rory Meehan	March 2019
2.0	Release 2.0 (including mobile app)	Les Carter	January 2020
2.5	Revised version	Sean Meehan	April 2021

1. What is PromoPay Cloud Terminal (PCT)?

- PCT is a virtual payments terminal designed to enable merchants to validate, top-up and accept a range of promotional payments instruments via a dedicated website or mobile device app.

- These promotional payments instruments include stored value products (e.g. gift card and e-cards), promotional vouchers and coupons as well as a variety of other payments instruments.

- PCT is available to nominated merchants participating in closed loop promotional schemes. It provides for the real-time validation, authorisation and acceptance of payments instruments issued under such schemes, as well as a refund function.

- PCT services include detailed reporting of all transactions carried out on the platform.

Note:

This version of the user manual covers gift card functionality only. For additional features, such as promotional offers issuance and redemption, contact enquiries@promotionalpayments.com

2.　The Gift Card Product

PCT functions for both physical (plastic) gift cards and for virtual cards (known as e-cards).

- Cards are sold to consumers by the scheme owner, generally via an online shop. During the purchasing process the consumer pays for the card to be loaded with a specified financial value (within the range permitted by the scheme).

- Cards are then redeemed (i.e. used as a payment instrument) by customers at authorised merchants in accordance with the rules of the gift card scheme.

- All cards are uniquely coded, generally with an 8 or 9-digit alphanumeric code printed clearly on them.

- The alphanumeric code is also encoded in a 2D (QR) code on e-cards.

- Later issues of the plastic card also carry a QR code.

- The card code may be entered into PCT by keying the alphanumeric code or by scanning the QR code (see section 5 below).

3.   Gift Card Functionality

A gift card may be used by a consumer for the following:

- For consumers to purchase (or part-purchase) goods or services from the merchant.
- For consumers to check the balance of their gift card (at a merchant, online or via a telephone support service).
- For consumers to load additional funds onto (i.e. to top up) a gift card. (This feature is not active on all schemes).
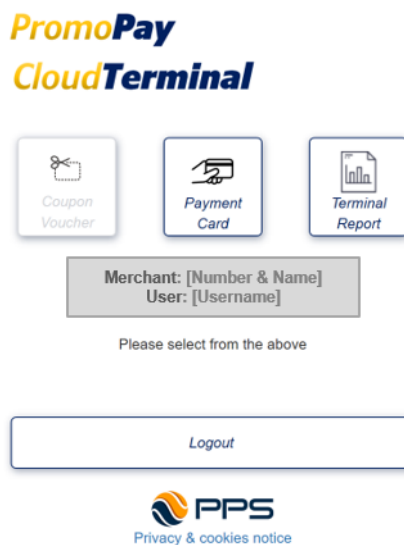
PCT is used by a merchant for the following:

- To process a gift card payment for the payment or part-payment of goods or services at that merchant.
- To check a gift card balance (on request by a cardholder).
- To top up a gift card. (This feature is not active on all schemes).
- To refund a gift card (if a payment error occurs).
- To obtain a transaction report for gift card transactions.

4. How to Access PCT

PCT is available through two channels – as a website or as a mobile app. Both channels function identically, though the app also includes a built-in QR code scanning feature.

Offer Screen & Set-Up

- The PCT website is accessed at https://app-client-pct-preprod.azurewebsites.net/Login
- The app is available by searching for PCTMobile in the App Store (for iOS devices) or in the Google Play Store (for Android devices).
- At the log-in screen enter a valid email address and password.
- This will take the user to the PCT home page/screen.

PromoPay
CloudTerminal

Coupon Voucher	Payment Card	Terminal Report

Merchant: [Number & Name]
User: [Username]

Please select from the above

Logout

PPS
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5.   How to Use PCT

Gift Cards

- To perform any transaction on PCT for gift cards, click/press the 'Payment Card' button.

- The 'Payment Card' screen identifies the merchant number, merchant name and the user.

- Four options are displayed:
    - Accept Payment

    - Refund Payment

    - Top Up Payment (not enabled for all schemes)

    - Check Balance

- Select the first option to be performed.
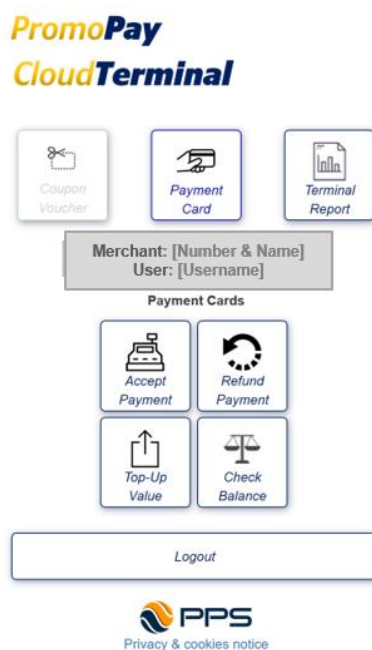
5.1 Accept Payment

- Use this option to validate and authorise a card payment. If unsure about the balance on the card, go to 5.4 (below) first.

- Enter the card code into the first field by either (a) scanning the QR code via an attached QR code scanner or the mobile app (PCTMobile) or (b) keying the alphanumeric code (code is not case sensitive).

- Do not enter anything into the 'Verification Code' field.

- Enter the amount to be spent in the 'Amount' field.

- Click/press 'Accept Payment'.

- If the card is valid for the amount requested, the transaction will be authorised and approved, and approval confirmation will be returned to the screen. An email will also be sent to the IHF member's email address confirming the transaction.

- If the card is <u>not</u> valid for the amount requested, the transaction will be declined, and a reason and reason code will be returned to the screen. An email will also be sent to the IHF member's email address confirming the transaction decline.

Screen (example):
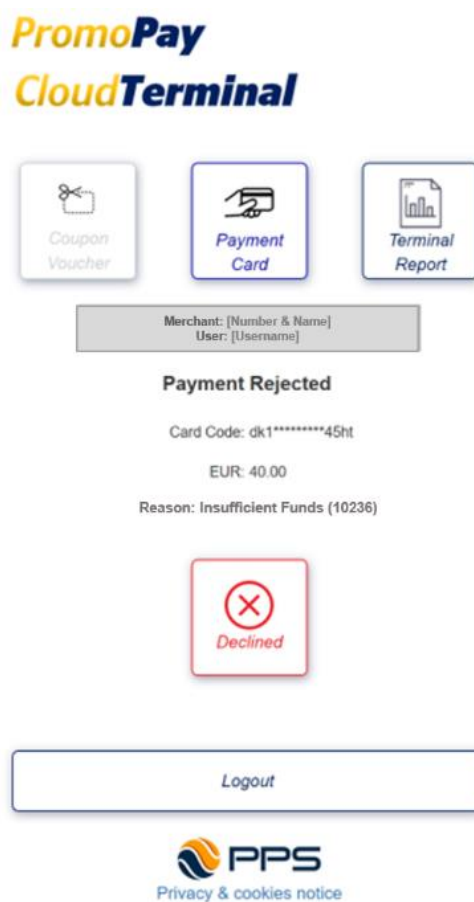
Email (example):

A new transaction has been generated.

Transaction Details:
Transaction Type: Accept
Transaction Status: **Rejected**
CardNumber: ACT*********WGER
EUR: 1001.00
Reason: Insufficient funds.
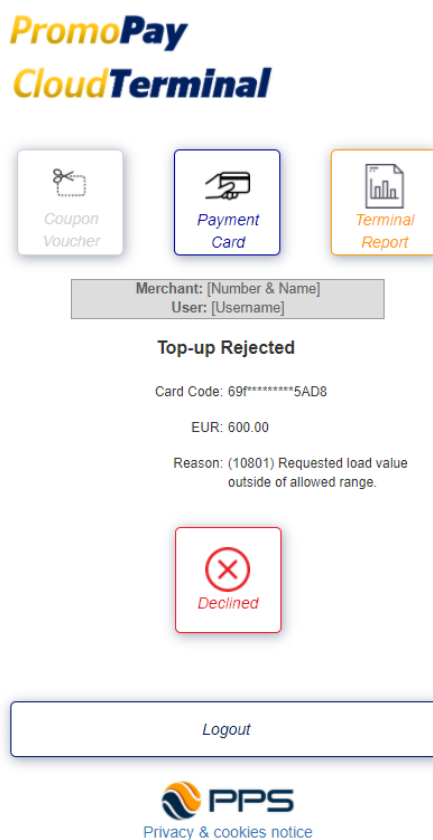
https://www.promotionalpayments.com

5.2 Refund Payment

- The refund function is available to correct an error that may have occurred when a payment transaction has been put through. (e.g. a card has a balance of €200. The customer wants to pay €20 but €200 is put through in error by the merchant).

- In order to process a refund of a payment transaction the original authorisation code must be entered.

- Enter the card code into the first field by either (a) scanning the QR code via an attached QR code scanner or the mobile app (PCTMobile) or (b) keying the alphanumeric code (code is not case sensitive).

- Do not enter anything into the 'Verification Code' field.

- Enter authorisation code into 'Original Auth' field. To get the authorisation code, see 5.5 below, for where to find the authorisation code.

- If the card code and the authorisation code are valid, the transaction with be authorised and approved, and an approval confirmation will be returned to the screen. An email will also be sent to the IHF member's email address confirming the refund.

- If the card is <u>not</u> valid and/or the authorisation code is <u>not</u> valid, the transaction will be declined, a reason and reason code will be returned to the screen. An email will also be sent to the IHF member's email address confirming the refund decline.

- Once a refund has be approved, the original authorisation code cannot be used again for another refund.

- The amount refunded does not have to be returned to the original card. An incorrect payment from one card can be refunded onto another if the card code is available and valid.

- A refund can exceed the gift card maximum load of €1000.

5.3 Top Up Value

- The top-up function is available to load additional funds onto a gift card. An existing gift card can be topped up with an amount from €5 to €1000. A gift card has a maximum load of €1000; a top-up cannot exceed this maximum capacity.

- Enter the card code into the first field by (A) scanning the QR code via an attached QR code scanner or on the mobile app (PCTMobile) or (B) keying in the alphanumeric code (the code is not case sensitive).

- Do not enter anything into the 'Verification Code' field.

- Enter a valid amount (€5-€1000) into the 'Amount' field. If the amount entered plus the current balance does not exceed €1000, the transaction will be approved and authorised, an approval confirmation will be returned to the screen and an email confirmation will be sent to the user containing all relevant information regarding the transaction.

- If the current balance of the card and the top-up amount exceeds the maximum capacity, the transaction will be declined. A reason for the declined transaction will be returned to the screen as well as an email sent to the user's email address confirming the transaction decline.

Screen (example):

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CloudTerminal

Coupon Voucher | Payment Card | Terminal Report

Merchant: [Number & Name]
User: [Username]

Top-up Rejected

Card Code: 69f*********5AD8

EUR: 600.00

Reason: (10801) Requested load value outside of allowed range.

Declined

Logout

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Email (example):

A new transaction has been generated.

Transaction Details:
Transaction Type: TopUp
Transaction Status: **Rejected**
CardNumber: 69f*********5AD8
EUR: 600.00
Reason: Requested load value outside of allowed range.

https://www.promotionalpayments.com

5.4 Check Balance

- Enter the alphanumeric code by scanning the QR code (if present) or by keying the code into the field.

- Do not enter anything into the 'Verification Code' field.

- Click/press the 'Check Balance' button. The current balance on the card will be displayed on screen. Note: cards cannot have a negative balance.

Screen (example):

5.5 Terminal Report

- To view a terminal report for PCT, click/press the 'Terminal Report' button.

- The 'Terminal Report' screen will display all transactions made on the present day.

- Every payment and refund have an authorisation code. It is displayed in the 'Auth' column (it can also be found in the transaction confirmation email).

Screen (example):

- The terminal report will show the total transactions amount and number of payments, top-ups and refunds made on the present day.

<div align="center">

Red = Accepted Payment

Green = Top-up value

Yellow = Refund Payment

</div>

6. Reporting

Two types of report are sent to merchants:

6.1 Instant Transaction Report

On the completion of each transaction, an email is automatically sent to the merchant confirming the transaction detail and whether it was approved or rejected.

Example of email confirming **approved** card spend:

A new transaction has been generated.

Transaction Details:
Transaction Type: Refund
Transaction Status: **Approved**
CardNumber: ACT*********WGER
Original Auth Code: 229670
EUR: 50.00
AuthCode: 136337
Reference: 009635-0000000465

https://www.promotionalpayments.com

6.2 Overnight Transaction Report

There are two sheets in an Excel report – a summary sheet and a detail sheet.

Summary sheet example:

| Report Date | 31 Jan 2020 |
| Transaction Date | 30 Jan 2020 |

Member Number	Transaction Type	Total	00100	00200
9999	Transfer (received)	-	-	-
9999	Refund	100.00	50.00	50.00
	Total	**100.00**	**50.00**	**50.00**
9999	Transfer (Sent)	-	-	-
9999	Unload	-	-	-
9999	Spend	(600.00)	(300.00)	(300.00)
	Total	**(600.00)**	**(300.00)**	**(300.00)**
	Report Total	**(500.00)**	**(250.00)**	**(250.00)**

LEGEND
00100 - IHF Electronic Card
00200 - IHF Plastic Card

Detailed sheet example:

PPS

| Report Date | 31 Jan 2020 |
| Transaction Date | 30 Jan 2020 |

Date and Time	Member Number	Transaction Type	Amount	Card Number	Trans ID	User	Scheme	Card Type
30/01/2020 13:00:17 +0	7626	Spend	(50.00)	*****84TK	127957	Lucas	IHF	00100-Generic IHF Gift Card
30/01/2020 13:00:39 +0	7626	Refund	50.00	*****84TK	570637	Lucas	IHF	00100-Generic IHF Gift Card
30/01/2020 13:01:58 +0	7626	Spend	(250.00)	*****84TK	147948	Lucas	IHF	00100-Generic IHF Gift Card
30/01/2020 13:02:23 +0	7626	Spend	(50.00)	*****7142	700003	Lucas	IHF	10100 - Standard IHF e-Gift Card
30/01/2020 13:03:59 +0	7626	Refund	50.00	*****7142	289625	Lucas	IHF	10100 - Standard IHF e-Gift Card
30/01/2020 13:04:28 +0	7626	Spend	(250.00)	*****7142	110940	Lucas	IHF	10100 - Standard IHF e-Gift Card
	Report Total		**(500.00)**					

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- Scroll to the very bottom of the privacy and cookie policy to find how to contact us.