

# POS Terminal USER GUIDE



S800



S900



S920

# IMPORTANT!



Please **do not discard** this user guide!

Do keep it safe as it contains very useful reference information that will help you troubleshoot queries and questions you may have using the terminal.

[www.ecomm365.com](http://www.ecomm365.com)

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## Welcome to your new terminal

Thank you for choosing your Point of Sale terminal from eCOMM Merchant Solutions. These terminals come packed with the latest features, such as contactless and mobile wallet technologies, as well as all the essential reporting functions.

You should have received a 'welcome email' by now, which states your MID (Merchant Identification) number along with other important information. Please save this email as it is an important reference for you.

We have put together this guide to give you everything you need to get setup and start processing transactions. In addition, if you have a website, we can enable you to accept payments online.



Please do not discard this user guide. Keep it safe as it contains useful reference information that will help you have the best experience using your terminal.

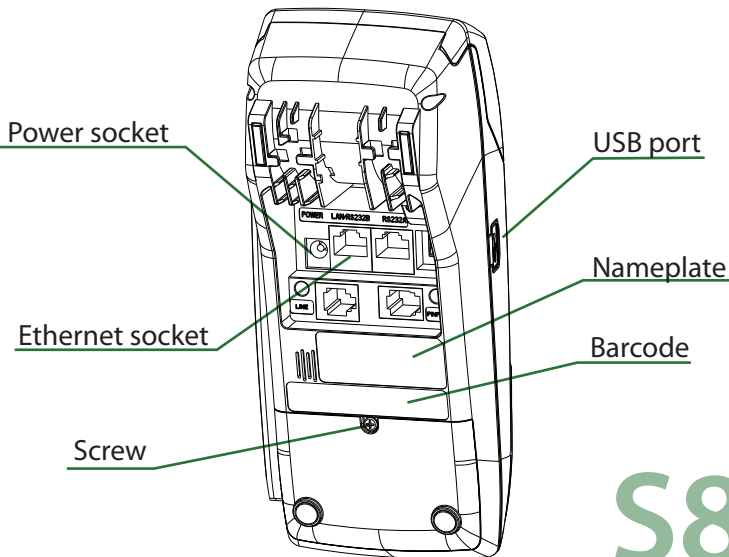
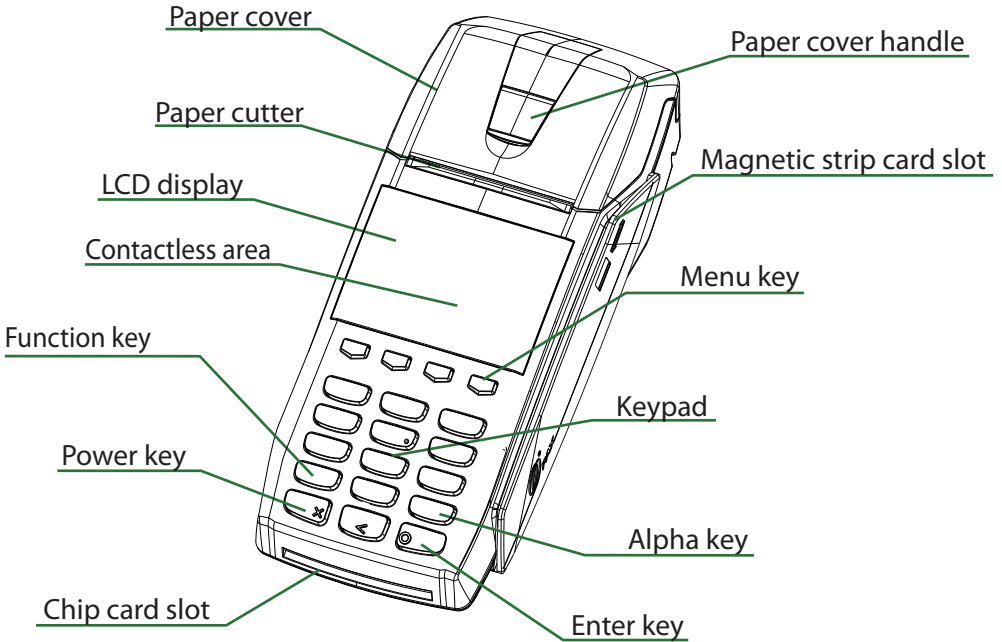
See instructional videos online at: <https://www.ecomm365.com/how-to>  
If you have any queries, please contact our Customer Support Team:

**Customer Service Desk**  
+353 (0)46 901 1288

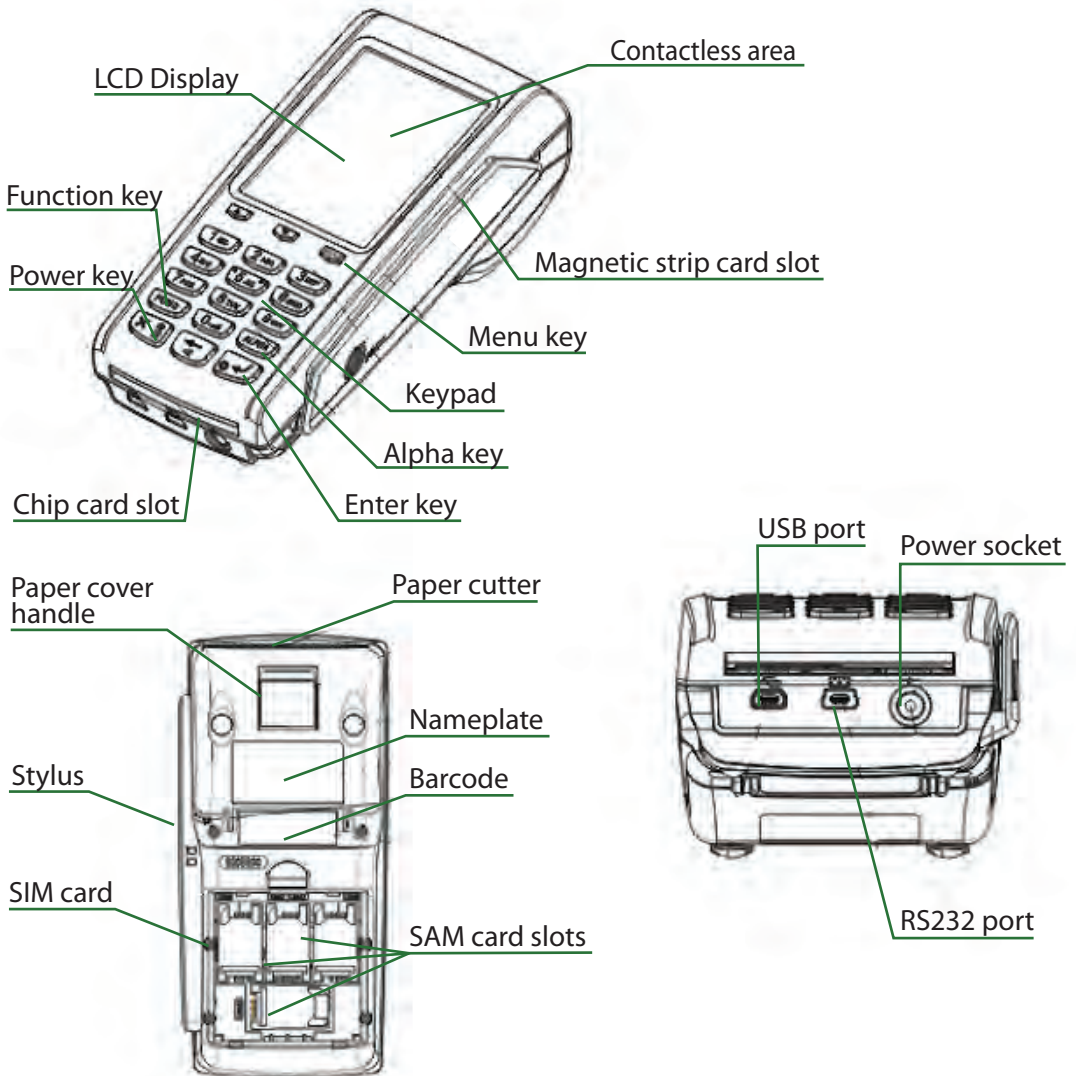
**Email:**  
[csr@ecomm365.com](mailto:csr@ecomm365.com)

**Website:**  
<https://www.ecomm365.com>

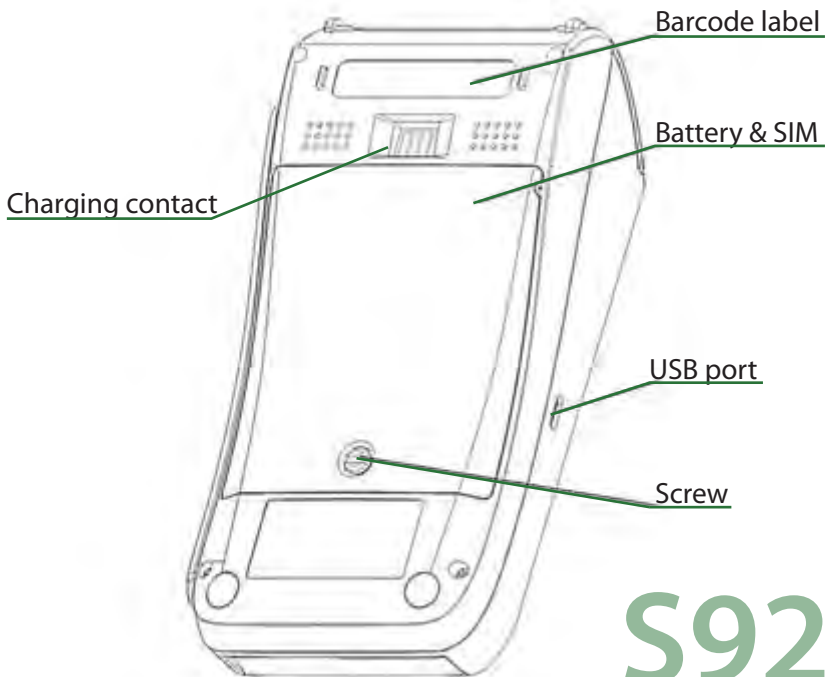
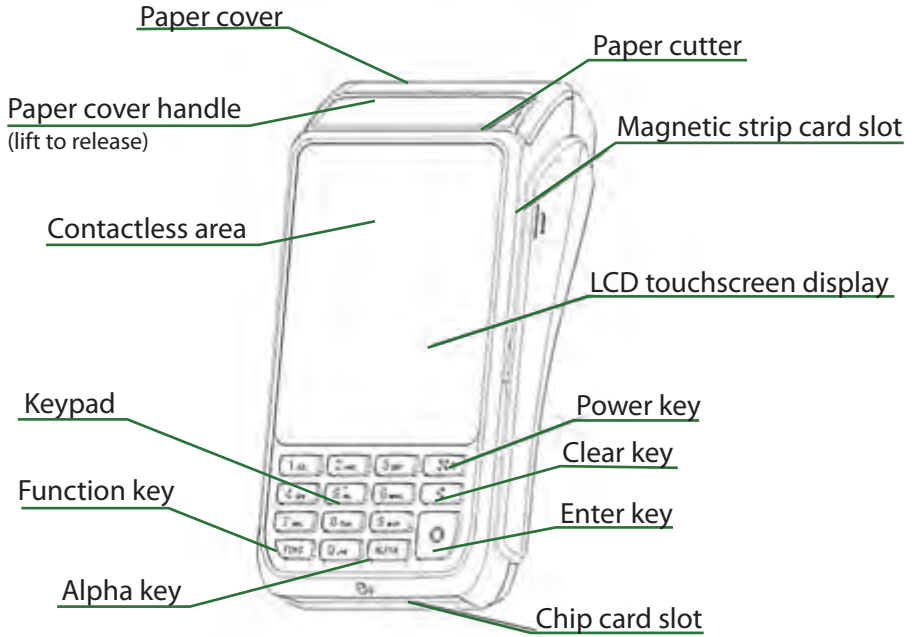




S800



# S900

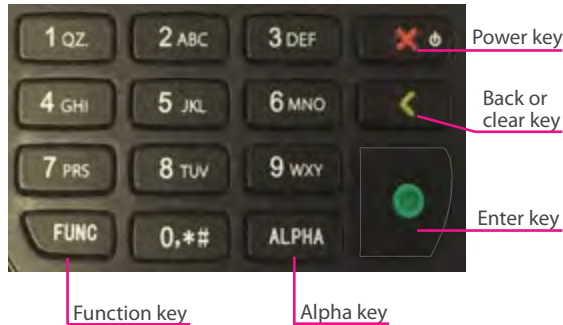


S920

### The Keypad

Below are images of terminal keypads. Take a moment to familiarise yourself with the keys of your particular model. Notice the arrow keys and the **power**, **enter**, **func**, **back arrow** and **alpha** keys.

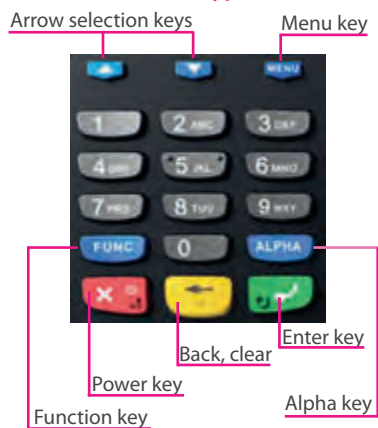
S920 keypad



S800 keypad



S900 keypad





The S900 and S920 models have a touchscreen display allowing various selections by tapping on-screen. For the S800 the same selections are made by pressing the blue button located directly under the on-screen option.

See instructional videos online at: [ecomm365.com/how-to](http://ecomm365.com/how-to)



## Turn The Terminal On/Off

For the S800, S900 and S920 press and hold the red  button on the keypad to turn on the terminal. The terminal performs a self-test and then shows the main options screen. If left idle, the terminal's screen will go dark, press any key to bring it back. To turn the terminal off, press and hold the red  button.



After powering on a mobile terminal (S900 or S920) please wait 15-20 seconds before attempting a transaction. This is to allow the SIM in the terminal to pick up the best signal from a local mobile carrier.

## Using Cards

**Contactless Card:** Hold the contactless card over the sensing area above the LCD

**Chip & PIN:** Insert the card chip side upward into the card slot, push in fully until stopped

**Magnetic Strip Card:** Place the magnetic strip side of the card facing inwards, towards the keypad, swipe the card with a steady speed through the magnetic reader slot



NB: It is important to settle or 'batch' your transactions for processing.

## Process a Sale

1. On the main screen, tap on or use arrow keys to select SALE
2. Enter the amount and press the green (enter) button to confirm
3. Cashback, if configured on your terminal, will now be prompted on the display:
  - 3.1 After the sale amount has been entered the terminal asks 'Do you want cash?'
  - 3.2 Tap YES or NO – on the S800 unit, press F1 for NO or Menu key for YES
  - 3.3 If cash is requested by the customer enter the amount, tap or select YES
  - 3.4 If the customer card has no cashback service enabled an error will be displayed
4. Tap or insert the card (if the card is inserted, ask customer to enter their PIN and press the green button)
5. The terminal will respond with APPROVE or DECLINE on the screen
6. If approved the terminal will automatically print the merchant receipt
7. Tap or select YES to print the customer receipt

**Note: if a card is inserted into the terminal it will automatically bring up the SALE screen.**

### Process a Void

A Void is used when a transaction is made in error or the customer has been debited the wrong amount. A void can only be issued for transactions that are pending settlement and are within the current batch. A void will credit the customer's account straight away if their card issuer supports this transaction type.

1. Enter the terminal's main menu by pressing the ALPHA button
2. Select the 'batch' option
3. Select the 'void' option
4. Enter the invoice number of the transaction you want to void and press enter
5. The amount of the void will show on screen. Press enter to confirm.
6. When the void completes a void receipt is printed and on-screen message is displayed.

### Process a Refund

A refund is different to a void. A refund is used after a transaction has been settled. Refunds typically don't credit the customer's account until 24 hours later.

1. On the main screen tap on or use arrow keys to select REFUND
2. Enter your 4-digit password and the refund amount
3. Tap or insert card (no PIN required)
4. The terminal prints a refund receipt & displays a message on LCD when refund completes

### Process a Phone Payment (MOTO)

- 1) Tap or select SALE
- 2) Enter amount of transaction
- 3) When you see the request on the screen to insert or swipe card you should type in the 16-digit card number on the keypad of the terminal
- 4) Press the green button
- 5) You will then be prompted to enter the expiry date. You should enter MMY
- 6) Press the green button
- 7) A menu will come up on the terminal, this relates to the 3-digit CVV code. You should always press 1 (Present)
- 8) You will then be prompted to enter the 3-digit CVV number
- 9) Press the green button

The transaction will then begin to process, once the transaction is approved your sale will be completed.



**N.B. Read the fraud prevention note regarding telephone transactions on page 23 before you process a telephone payment.**



If you have forgotten or misplaced your 4 or 6 digit password you will need to contact eCOMM customer support:  
By email at [csr@ecomm365.com](mailto:csr@ecomm365.com) or call +353 (0)46 901 1288.

## How to Settle (Batch)

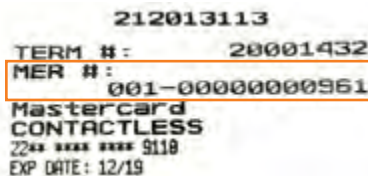
**NB: By default eCOMM will auto-settle every terminal between 11pm and midnight daily. If auto-settle is not configured on your terminal, please do the following:**

1. On the main screen tap on or use arrow keys to select SETTLE
2. You must enter your 4-digit password
3. Confirm all totals are correct
4. Tap or use arrow keys and then the green button to select YES on screen

## How to Accept One-4-All Vouchers

To accept One-4-All vouchers you need to contact One-4-All and give them your merchant ID to enable your terminal. Make sure that you give the full number, starting with '001 dash' as illustrated to the right on a sample merchant copy receipt.

You can contact One-4-All by calling their customer service number located on a voucher or by going online at: [www.one4all.ie](http://www.one4all.ie)



## How to Charge your Mobile Terminal

The S900 terminal can be charged by inserting the power cable into the power socket, located at the front of the device under the chip card slot. Alternatively, If you have a charging base station, simply place the unit onto the base station.

The S920 terminal can be charged by inserting the power cable into the micro-USB port on the left side of the unit. Alternatively, If you have a charging base station, simply place the unit onto the base station.

A full charge should last all day, but this depends on how heavily it is used. The battery level is indicated by a battery symbol on the top of the screen. This will animate when a charge is in progress.


## How to Lock the Terminal

It is good practice to lock the terminal overnight or for periods when it will not be used

1. Press FUNC key and 4, then press Enter (green) button
2. Confirm locking of terminal by tapping or using arrow keys to select YES button on screen
3. To unlock enter your 4-digit password

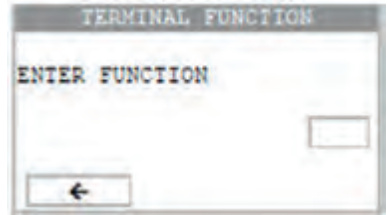
## Function Description

The following section describes merchant functions used on your terminal. Each function is identified by a number. You enter the number to perform a specific action or transaction on the terminal. The functions described are only accessed within the eCOMM application running on your terminal. They are the same for all terminal models.

To start any function, simply press the function  key, enter the desired function number in the dialog and press the green enter key at the bottom right of the keypad.

The left arrow key clears the number, if you need to re-type or amend your entry.

To exit a function, press the red  button.

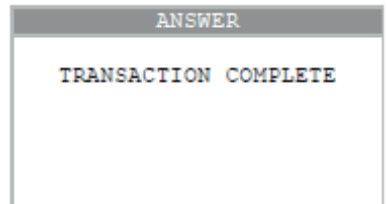


### Function 0 - Test Connection to eCOMM

This test is used to test the communication link between the terminal and eCOMM.

Press the function (FUNC) key, type 0 (zero) and press the green ENTER key. The terminal displays a message 'TRANSACTION COMPLETE' if the test is successful and returns to the main menu screen immediately. If the terminal is not able to contact eCOMM it displays the message 'NO RESPONSE'.

A receipt is not printed in either case.



### Function 1 - Show What is Currently in The Batch at Transaction Level

Press the function (FUNC) key, type 1 and press the green ENTER key.

A 'batch' refers to the most recent set of transactions that have not yet been sent from the terminal to eCOMM for processing. Batch Review is used to view the content of the batch by displaying each transaction on the display and allowing the user to step through each of them. The transactions are displayed starting from last to first. The user steps through the batch by pressing the arrow keys.

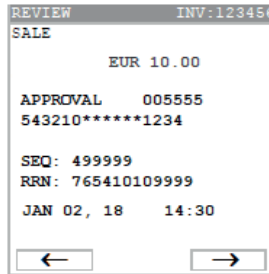
The following transaction information is available during Batch Review:

- Invoice number
- Transaction type (Sale, Refund, etc.)
- Currency name
- Transaction total amount
- Approval number
- Card number
- Sequence number
- Transaction date
- Transaction time
- Retrieval reference number

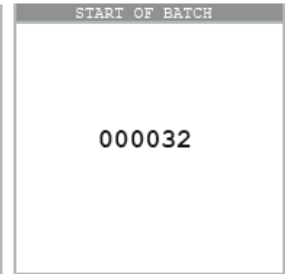
The first transaction review screen is displayed. Pressing the → key moves the display on to the second and subsequent transaction reviews.

Pressing the ← key moves back up through the transaction information records.

If there are no transactions made in the batch the terminal just shows the current batch number in the centre of the display and nothing else.





*Records of transactions made in the current batch.*



*If no transactions yet in the current batch.*

### Function 3 - Reboot The Terminal

This function restarts the terminal software. Press the function (FUNC) key, type 3 and press the green ENTER key. This is equivalent to turning the terminal off and on again (or pressing the  button) and can be used to resolve issues like network communication errors. Please wait 10-15 seconds before trying any transactions. Check for a network signal on a mobile terminal by looking for the signal icon  in the top right of the screen.

### Function 5 - Display Totals of Current Batch

Press the function key, enter 5 and press the enter key. The terminal displays the transaction count & total amount from the current batch. Transactions are grouped by transaction type and issuer.

First the output totals are displayed.

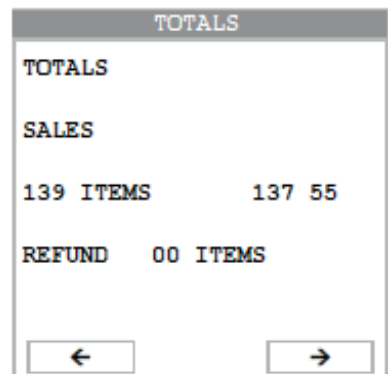
Press → to move to the screen displaying totals by Mastercard.

Press → again to move to the screen displaying totals by Visa.

Press ← to move to the previous totals screen.

Press the red  button to exit this function.

If there are no totals, the screen will display the message “NO BATCH TOTALS” and return to the main menu.



### Function 6 - Re-initialise the Terminal

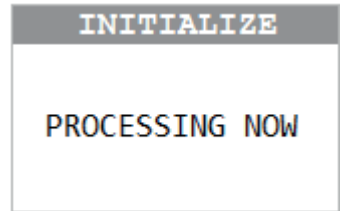
This restarts the terminal and performs a software and location update on it. If the process is successful the message "Transaction Completed" will flash on the screen. If it fails "Please Try Again" will flash on the screen.

#### Why is this used?

- This would be used if any changes are made to the receipt details or terminal configuration and we need the terminal to pick up these updates.
- It can be used in the event of testing a connection between the terminal and its connection source (SIM, WiFi or Bluetooth)

#### Steps

1. Press the function (FUNC) key, type 6 and press the green ENTER key.
2. You will be asked for your 6-digit password
3. Press green ENTER button.
4. Asked if correct?, press YES on screen. Screen then displays "Processing Now".
5. If successful the terminal displays the message: "TRANSACTION COMPLETE"; if unsuccessful the terminal displays the message: "PLEASE TRY AGAIN (CE)".



**i** After you batch (settle) you cannot reprint a receipt from within that batch or re-print the batch receipt.

### Function 72 - Print Last Receipt

Press the function (FUNC) key, type in 72 and press the green ENTER key.

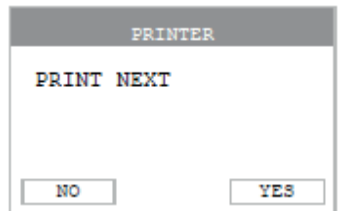
This prints a duplicate merchant receipt for the last transaction in the current batch.

If the terminal has been configured to "Prompt for 2nd Receipt", it will display an option to PRINT NEXT.

Tap or select YES to print a customer copy.

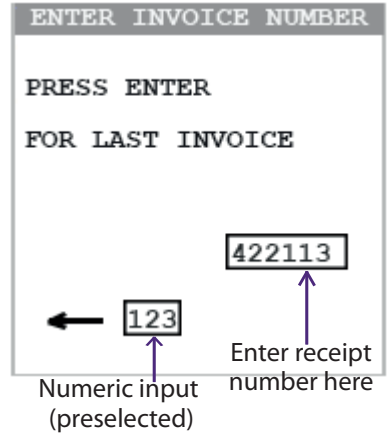
The receipt will be marked as "COPY".

If there are no transactions to reprint a message says: ERROR: NO INV. TO REPRINT (Tap OK to dismiss.)



### Function 73 - Reprint a Prior Receipt

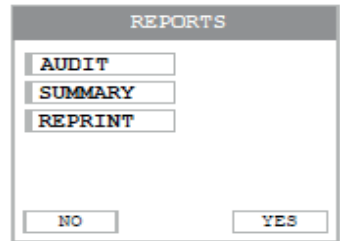
Press the function (FUNC) key, type in 73 and press the green ENTER key. If you just want to reprint the last receipt just press the green ENTER key again. To reprint a specific receipt enter the relevant invoice number into the box and press the green ENTER key. You can find the invoice number on the original receipt. An invoice number can also be found by downloading a report from your eCOMM online reporting portal (ACP). If you enter a number that is not found the following message appears: ERROR NO. INV. TO REPRINT (Tap OK to dismiss.)



### Function 79 - Reports

Press the function (FUNC) key, type in 79 and press the green ENTER key. The following reports are available:

- *Audit Report*
- *Summary Report*
- *Reprint a receipt*



If the terminal has been batched and there are no new details to report the display shows: "ERROR - NO BATCH TOTALS". Tap OK to dismiss this message.

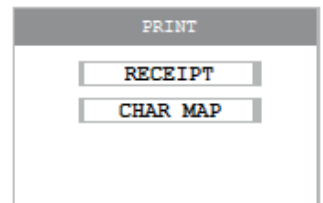
The Audit Report is a complete listing of batch transactions. If the terminal has been used a lot you will want to allow some time for this report to fully print.

The Summary Report lists transaction totals per card scheme, e.g. Mastercard, Visa.

You can find and print a receipt using the REPRINT option. Print the last receipt or search by entering a respective retrieval reference (RRN) or invoice number.

### Function 82 - Printer tests

Press the function (FUNC) key, type in 82 and press the green ENTER key. Choose RECEIPT to print a sample receipt. This shows general information and can be used to test that your business details are correct.



Choose 'CHAR MAP' to test the quality of the printer and the clarity of the font used.

The print test function is used to produce a test pattern of different font characters.

## What is DCC?

Dynamic Currency Conversion (DCC) is a user-friendly, point-of-purchase service whereby Visa and Mastercard card users who are travelling abroad can choose to pay in their own currency, rather than the currency of the country they are visiting. This means your international customers can pay in their own currency and know exactly what's going to be charged to their account balance at the time of payment. The converted amounts and rates are printed on the merchant and customer receipts for full visibility of what's been charged.

## What currencies can be converted?

If DCC is enabled for a currency the terminal will pick it up automatically.

## How does DCC work?

The eCOMM terminal will automatically determine the currency of the card and offer DCC where possible. Sale amounts are shown in the merchant's currency; the exchange rate and the resulting amount is shown in the customer's currency. All your staff need to do is present the choice to the customer and ask them to accept or decline DCC. E.g. 'Would you like to pay for that in Dollars or Euros?'

## What are the advantages of DCC for my business?

- Easy to use
- Can help to reduce disputes and chargebacks (as the amount on the receipt matches that on the cardholder's statement)
- Ideal for shops and restaurants where there are a lot of passing tourists
- Comprehensive reporting
- Better service to your international customers

## What are the advantages of DCC for my customers?

- Cardholders know exactly how much they're paying in their own currency
- Dual currencies are printed on their card receipt
- Competitive exchange rates
- It completely removes any exchange rate risk from the transaction

## What card types support DCC?

Any VISA, Mastercard or Maestro card.

## How will I know if the card is eligible for DCC?

Your payment terminal will automatically check for cards with a different currency to that of the device.



## How do I offer DCC at the point of sale?

1. Tap or select SALE
2. Type in the amount and press the green ENTER key
3. Insert the customer card. Automatically, if DCC is available, the terminal will offer a choice of currency to pay in. One will be the merchant's currency and the other will be the customer's currency.
4. Explain to the customer what DCC is and show them the converted amount and rate
5. Ask the customer what currency would they like to pay in, as described in step 3 above
6. If the customer chooses to pay in the terminal's currency, a standard receipt will be printed
7. If the customer chooses their own card currency, a receipt will be printed with a converted amount and rate

## DCC refunds to the customer

Where a customer is due a refund they will be given a choice of currencies. The terminal will use the exchange rate at the time of the refund.

## Reference List for Decline Responses

Cards can be declined for various reasons. Whenever a card is declined, a 2-character reason or 'response' code is printed on the merchant receipt. Below is a reference list of the most common codes and their meanings.

Code	Text	Meaning
00	Approved	The card Issuer approved the transaction
05	Do Not Honour	The card Issuer declined the transaction
14	Invalid Card Number	Invalid card number
15	No Such Issuer	No such card Issuer
19	Re-enter Transaction	Re-enter transaction
51	Insufficient Funds	The card Issuer declined the transaction
55	Incorrect PIN	Incorrect PIN
57	Transaction Not Permitted to Cardholder	The Issuing bank has declined the transaction due to a restriction on the card or account

## Error Codes

### What does CE mean?

CE is when there is no Internet connection (LAN or WiFi) being received by the terminal. You will not see this attempted transaction appear on the eCOMM online portal (ACP) as the request on your terminal to process is not communicating with our system. You, the Merchant will have received a Decline CE on your receipt.

### What does Z3 mean?

Z3 is when the connection times out during the transactions. You will see a record of this transaction on the eCOMM online portal (ACP) as generally the Internet connection (LAN or WiFi) times out as the response is returning from Mastercard/Visa/American Express and the issuing bank. You, the Merchant will have received a Decline – Z3 response on your receipt.



Both of the above can be fixed in most cases by powering the terminal off and back on. This will reboot the connection being used.


### When can I begin processing?

As soon as you receive your equipment. Your equipment will typically take 1-2 business days to arrive at your premises after you sign the contract.

### How do I order till rolls?

You can order these by contacting [csr@ecomm365.com](mailto:csr@ecomm365.com)

### My terminal is unresponsive, what should I do?

You should remove the power supply to the terminal, or if battery operated, hold down the red  button. Once off, turn back on and normal order should resume. If this does not fix the issue please contact [csr@ecomm365.com](mailto:csr@ecomm365.com)

### If I change my broadband, will this affect my terminal?

For S800 terminals, the answer is No. Just ensure the terminal is connected to your new broadband line/router and the terminal displays an Internet connection.

For S900 & S920 terminals, you will need to change your SSID and Broadband password on the terminal (see setting up Wi-Fi guide on page 21).

If you are having issues relating to this, please contact [csr@ecomm365.com](mailto:csr@ecomm365.com)

### Someone has come to my premises claiming to represent eCOMM and asking for access to the terminal. What should I do?


A scenario like this will never arise unless eCOMM has agreed this with you in writing or over the phone before a scheduled meet. Our engineers will never turn up unannounced. If this scenario happens and eCOMM did not arrange the meeting in advance, refuse access to the terminal and call eCOMM customer support as soon as you can.

If a meeting is scheduled please always ask the engineer on site for ID before granting access to the terminals.

### How do I know if my device has been tampered with?

The tamper seal on the side of the terminal may be broken. If a skimming device was inserted into your terminal you will be able to identify it by manually checking around the card entry points. You may also notice users struggling to insert the card into the device.

### Other useful menu commands to customise your eCOMM terminal

The below options can be set by pressing the Alpha  button, entering the 6-digit password and selecting Setup and Media options:

- |                    |  |
|--------------------|--|
| Display Brightness | This will increase or decrease display brightness    |
| Beep on Key        | This will enable or disable key beeps                |
| Display Backlight  | You can set how long before the screen goes to sleep |
| Key Backlight      | Turn on and off key backlight                        |

## What is PCI DSS?

The Payment Card Industry Data Security Standards (PCI DSS) are a set of mandatory requirements designed to safeguard cardholder data.

## How do I become PCI Compliant? Is it mandatory?

PCI Compliance is a mandatory requirement for all merchants who accept credit and debit card payments. Within five working days of receiving your 'eCOMM Welcome' email a separate PCI email is sent out with all the information you need to become compliant.

You have 2 options to become compliant:

- 1) Use the dedicated online portal, or
- 2) Call the helpline.

A non-compliance fee is applicable every month as per your contract with eCOMM Merchant Solutions. Once you become compliant the fee is significantly reduced to a compliance fee as stated in your contract. You have 30 days from the date of the PCI information email to become compliant, where upon if you are not the non-compliance fee will be applied to your account.

You can contact the PCI team by calling 1800 816 737 in the Republic of Ireland.

In the UK the number is 0800 0608 484.

Please only call the PCI team when you have received the PCI information email.

Your merchant number is found on the eCOMM Welcome email.

## I'm trying to enter my WiFi password, how do I enter numbers or special characters?

When you are entering your password, press the ALPHA key to move between Alphabet upper and lower case, numbers and special characters &\*^% etc. Pressing Alpha cycles through the different input types. See the special characters reference table on the inside back cover of this user guide.

## How do I switch my terminal communication type to SIM (GPRS)?

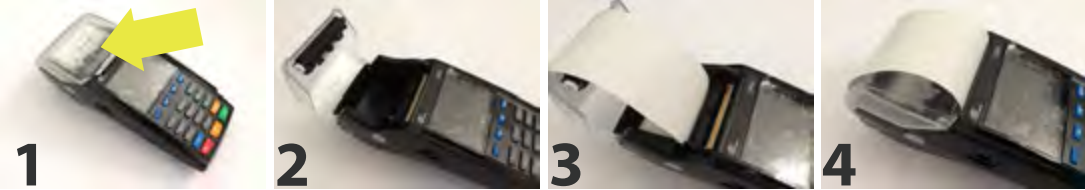
To switch to SIM from Wi-Fi or other, follow these steps:

- 1) Press the ALPHA key on the keypad and enter your 6-digit password.
- 2) On the display select:
  - ➔ SETUP
  - ➔ COMMS
  - ➔ COMMUNICATION TYPE
  - ➔ Select GPRS/3G

Click on the red X button twice to bring you back to the home screen.

1. Open the receipt roll cover by pulling the release as indicated by the arrow
2. Remove old roll, if present. Insert new roll paying attention to orientation in photo 3
3. Extend the paper over cover roller by at least 1 cm as shown in photo 3
4. Close the lid securely until it clicks into position

## S800 receipt roll

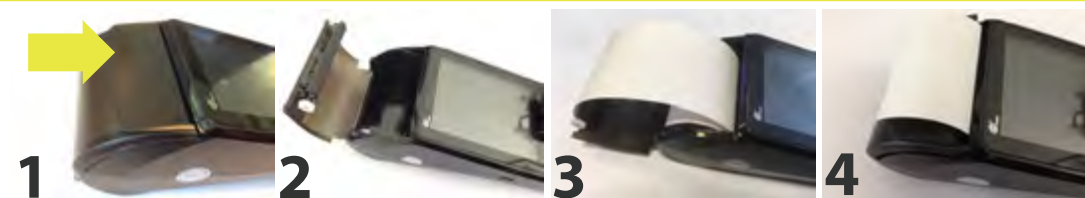


## S900 receipt roll



The paper cover on the S900 model is opened from the back of the terminal.

## S920 receipt roll



Pressing the yellow back arrow (<) key on the keypad will forward the till roll paper. Each key press forwards the paper by one line.



Figure 1



Figure 2




1. Turn over the S800 with the till roll on top as in figure 1
2. The RJ45 Ethernet (LAN) socket is in the top left position, right beside the power socket, as indicated by the arrow
3. Insert the cable fully until it clicks into position
4. The Ethernet socket is also clearly identified by the word 'LAN' in the plastic mould, as indicated in figure 2

# S800






# S900 S920



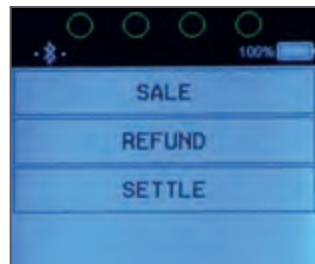
1. Turn terminal on by holding down the red power  button if terminal is off, then press the Alpha  button on the keypad
2. Enter 6 digit admin password and press the green button on keypad
3. In the main onscreen menu select SETUP, then COMMS
4. Select COMMUNICATION TYPE and then Wi-Fi
5. Select SSID in Wi-Fi menu, enter your SSID\* and press the green button to save
6. Back in Wi-Fi menu select SECURITY MODE , then choose WPA2
7. Select ENCRYPTION MODE and choose AES
8. Select WEP / WPA key
9. Enter router password\* ( if previous password visible select YES to change password) and press green button
10. Select TERMINAL IP, choose DHCP and press green button
11. Select SERVER IP and confirm 54.74.124.216 is showing ( if incorrect , please enter in the input box,) press green button to save
12. Select right arrow at bottom of screen to move to the next page
13. Select Server Port and ensure 1801 is selected and press green button
14. Select SSL, then choose Disable SSL
15. Exit by pressing the red power  button
16. This should prompt you that Wi-Fi changes have been made and ask if you want to save
17. Save changes and it will take a minute for connectivity to be established
18. Press the red power button again to return to the home screen
19. To check, press function 0 and press green button

\* *See the reference on the inside back cover of this guide for help on selecting any special characters that may be present in your password.*



1. Turn terminal on by holding down the red power  button if terminal is off, then press the Alpha  button on the keypad
2. Enter your 6-digit password
3. Tap SETUP, then COMMS button on the display
4. Tap COMMUNICATION TYPE
5. Tap BLUETOOTH BASE
6. Press and hold red power  key on keypad
7. 'Please Wait' appears on display, then 'READY TO PAIRING' - tap OK
8. Select BLUETOOTH BASE again
9. Tap CHOOSE BASE
10. Base scanning now starts. The found base will appear on screen. Tap it to select it.
11. Tap CONNECT TO BASE
12. If 'DISCONNECT' is now an option on the display you know you are connected

There will also be a dot each side of the Bluetooth symbol on the top-left of the display.





For most merchants, the instance of fraud and chargebacks is mercifully rare. However, it pays to be vigilant, and here is our guide to help you avoid any issues.

## Authorisation does not guarantee payment

- An authorisation is guaranteed by the cardholder's Issuing bank for 7 calendar days, or 30 calendar days for pre-authorisations. If your terminal has not been batched daily, and the settlement window has passed, you may be liable for chargebacks for 'Late Presentment'.
- Cards that are authorised but expire before a batch is settled on your terminal are not guaranteed by the Issuing bank.



**By default eCOMM will auto settle every terminal between 23:00 (11 pm) and 0:00 (midnight) daily. Your terminal must be powered on and have an active connection. Otherwise you must ensure you batch off your terminal at the end of a business day.**

## Only process what you are approved to process

You may only use your terminal for transactions that you are underwritten and approved for. For example, you cannot:

- Use your terminal to sell your family car
- Sell products/services that you are not approved to sell
- Lend the terminal to another business
- Sell off the contents of your business (e.g. a car hire company selling off their used cars).

These types of transactions are prohibited, they may attract fraudsters and could expose your business to chargebacks. Transactions of this nature when discovered will be destroyed and your settlement may be withheld.

## Mail Order/Telephone order (MOTO)

If you are approved to accept telephone transactions, please be advised, these transactions are very high risk to you and your business. Fraudsters will go from business to business with all kinds of scams and stories trying to get a merchant to accept a phone transaction. You should be extremely vigilant when accepting a phone transaction, as doing so means you are 100% liable for the amount(s) should they result in a chargeback(s).

**NB: Whenever possible, insist on your customer using the chip and PIN facility, that way you are covered in the event of fraud.**

## Chargebacks

A chargeback is where a consumer or their Issuing bank disputes a transaction made with their card. If the dispute is resolved in the cardholder's favour, the cardholder would be reimbursed for the partial or full amount of the transaction at the merchant's expense.

eCOMM is governed by scheme rules and regulations (i.e. Mastercard, Visa and American Express) and these take precedence over any terms and conditions offered by eCOMM.

### Common reasons for chargebacks

- Fraud enquiries – cardholder denies participating or authorising a transaction
- Cardholder disputes the sale for reasons such as failure to receive goods or services
- Cardholder disputes the sale for reasons of quality
- Cardholder does not recognise a transaction – it may be the clearing name on the cardholder's bank statement

All merchants accepting debit and credit card payments could at some point be liable for chargebacks. A cardholder or card Issuer has the right to question or dispute a transaction. A chargeback can be received up to 120 days after the card transaction was taken in the case of fraud. In the case of goods or services issues, a chargeback can be raised up to 360 days from agreed date of delivery or the completion of a service. The best practice for all goods and services issues is to try to resolve them with the cardholder before it gets to the point of a chargeback.

**Should you receive a chargeback, the amount will be deducted from your next settlement(s).**

### Refunds

- You have the option of adding a password to protect your terminal from unauthorised refunds. Please keep your password safe and only share it with approved staff. Sharing your refund password unnecessarily could expose your business to staff fraud.
- You may not issue a refund to a card that has not previously been used at that terminal. Transactions of this nature if discovered will be destroyed. You can verify what card was used previously by checking the last 4 digits of the card number on the receipt that the terminal originally issued. Your customer must produce this receipt to verify they have the same card.
- The amount of the refund being issued to a card should always be equal to or less than the original sale. Higher amounts processed will be destroyed.
- You should never use your terminal to refund yourself, suppliers, friends, family members, staff or any other unapproved person as a form of payment. Transactions of this nature, when discovered, will be destroyed.

**Failure to observe any of the above may lead to your settlement being held and/or transactions being destroyed.**

### Customer support

Please contact our Customer Support Team with any queries on fraud or chargebacks.

**Telephone:** +353 (0)46 901 1288

**Email:** [csr@ecomms365.com](mailto:csr@ecomms365.com)



**The above is a general guide rather than a comprehensive treatment and does not constitute legal advice.**

Use this guide when setting up Wi-Fi (page 21) and you need to enter any special symbol for your router password.

Press the ALPHA button to change the type of input. On each press of the Alpha key you will see the box in the bottom middle of the screen change - from numbers to uppercase letters, to lowercase, then symbols/special characters and then returning to numbers.

To select the special character you need, first ensure the 'input type' box shows symbols.

Now press the relevant key on the keypad the required number of times for the symbol you want to show in the password input.

Keypad key	Press once	2 presses	3 presses
1	*	!	-
2	(	)	/
3	[	]	\
4	{	}	
5	#	\$	%
6	&	@	^
7	<	=	>
8	.	,	:
9	_	~	;
0	'	`	"
Func	.		

For a space the box must show letters and hold down 0 for about 2-3 seconds - you will hear the terminal beep.

**Note: The terminals are not compatible with the 5Ghz wireless frequency band.**



## Customer Service Desk

 +353 (0)46 901 1288

 [csr@ecomm365.com](mailto:csr@ecomm365.com)

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