



# PaymentMate Quick Chip™

635 W. 11th St. | Auburn, IN 46706  
[www.TempusPayment.com](http://www.TempusPayment.com)  
2024-26-01



# Contents

<b>Contents</b>	<b>2</b>
<b>Overview</b>	<b>3</b>
<b>Using Quick Chip to Process a Card</b>	<b>4</b>
<b>Processing a Payment Without Inserting or Swiping a Card</b>	<b>7</b>



# Overview

Quick Chip is a PaymentMate® solution that processes chip-based cards by performing a one-pass read of the chip information at the start of the transaction. This allows the user to remove their card when prompted prior to the completion of the transaction. This differs from Full EMV which requires the card to remain in the card reader for the entire duration of the transaction. Full EMV is much slower than Quick Chip because multiple reads of the information on the chip are being performed vs the one time only read of Quick Chip. Quick Chip is much less error prone to read failures as well as provides a better user experience (ie faster and not as likely to forget to remove the card in the reader).

# Using Quick Chip to Process a Card

As soon as the chip-based card processing device displays the message, “Insert, Tap or Swipe card now,” your customer may insert a card into the slot on the bottom of the device. If a chip-based card is inadvertently swiped, the device automatically prompts the customer to insert the card. Follow these steps to use Quick Chip to process a card:



The screenshot shows a dialog box titled "Card Amount" with the PaymentMate logo. It contains three input fields: "Customer Num/Ident" with the value "CIRWIN0278", "Transaction Ident/Ref" with the value "0278", and "Enter Amount:" with the value "777.77". At the bottom, there is a checkbox for "Auth Only" and the text "Press Esc to Cancel".

1. When the customer swipes or inserts or taps a card, PaymentMate displays the **Card Amount** dialog box. On the dialog box:
  - Type the amount of the payment in the **Enter Amount** box.
  - If desired, type an optional reference number in the **Customer Num/Ident** or **Transaction Ident/Ref** box.
    - **NOTE:** Using the Customer and/or Transaction boxes is optional. You may configure the software to hide them or conversely, you may configure the software to require them.
  - Press the **ENTER** key on your keyboard to continue processing or press the **ESC** key to cancel the payment.
2. If the device asks the customer to authorize the amount, he or she can tap **Yes** on the screen, or press the **Enter** button on the device. If it's incorrect, he or she may select **Cancel** to cancel the payment.



3. Depending on the AID (Application Identifiers) and the CVM (Card Verification Method) of the card, the device will prompt to enter a PIN (personal identification number). The customer should enter the PIN on the device or select **Cancel** on the device to attempt to process the payment with signature instead of PIN.



4. If you're using a signature-capture device, it prompts for a signature. The customer can sign the touchscreen of the device and press **Enter** or tap **OK**. Or he or she may select **Cancel** to cancel the collection of the electronic signature. It does not cancel the transaction (although there is a configuration change that can be made where "cancel signature prompt equals cancel the entire transaction"). Selecting **Clear** will erase the signature, so cardholder may sign again.
5. When the device prompts to remove the card, the customer may remove it.

6. If PaymentMate prompts to confirm the amount, select **Continue** if the amount is correct or **Cancel** if it's incorrect.



7. PaymentMate indicates if the payment was authorized. Follow the instructions of the message it displays on your computer:
  - If the message states, "Approved. This card has been approved," it was authorized. PaymentMate prints receipts. Give one to the customer and keep the other
  - If the message states, "Declined. This card transaction was not processed," then it wasn't authorized. A different form of payment is needed.

# Processing a Payment Without Inserting or Swiping a Card

If a customer has a card that is damaged so it cannot be read by the device, or the customer isn't present with the card, he or she may use the device to enter the card number, expiration date and card verification value. This "manual key entry" method may be initiated by the customer or by the PaymentMate user. To use the device to process a card payment without inserting or swiping a card:



1. On the device screen, the customer may tap the **Manual** icon or press the **F1** button on the device if it doesn't have a touchscreen.
2. Or use PaymentMate to initiate the manual-entry payment using these steps:
  - On PaymentMate, select the **Credit Card** button.
  - On the **Card Processing Functions** dialog box, select **Manual Key Authorization**.
  - When **Manual Key Credit Card Authorization** dialog box displays on your computer screen, enter the card information on the device.



3. On the device, the customer or PaymentMate user should:
  - Enter the card number on the **Please Enter Card Number** screen and press the **Enter** button or tap **OK** if the device has a touchscreen.
  - Enter the expiration date of the card on the **Please Enter Expiration Date** screen and press **Enter** or tap **OK**.
  - Enter the card security code (CVV) on the **Please Enter Security Code** screen and press **Enter** or tap **OK**.
  - If prompted, enter the billing Zip Code on the **Zip Code** screen and press **Enter** or tap **OK**.



4. When the **Manual Key Credit Card Authorization** dialog box displays on your computer screen, the masked card number, expiration date and card security code will appear in the **Card Number**, **Expiration Date** and **CVV** boxes. On the dialog box:

- Type or verify the amount to charge the card is correct in the **Amount** box.
  - Type the customer Zip Code or verify the Zip Code is correct in the **Billing Zip Code** box.
  - Type the name printed on the card used in the **Name on Card** box.
  - Select **Process**.
5. If the amount is less than the debit threshold, a message displays saying: “Waiting for PIN entry,” and the device prompts the customer to enter a PIN number. Have him or her enter the PIN on the device, or press the **Cancel** button on the device to process the payment as credit.
  6. If you’re using a digital, signature-capture device and it prompts the customer to sign, have the customer use the stylus to sign the device. Then have him or her press the **Enter** button to submit the signature or press the **Cancel** button to cancel the signature capture. If desired, he or she may press the **Clear** button to erase the signature and sign again.



7. PaymentMate quickly indicates whether the card payment was authorized. Follow the instructions of the message that displays, as explained earlier.