

# PaymentMate® Windows Edition Makes Credit and Debit Card Processing Simple and Secure

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# Overview

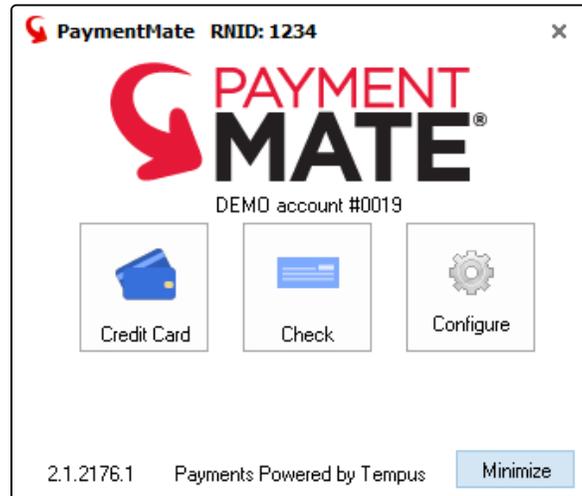
PaymentMate computer software lets merchants process credit, debit, private label and gift cards securely and easily. PaymentMate is PCI compliant and is EMV and contactless capable to help keep your customers' cardholder information secure. The powerful software is also simple to install and easy to learn.

# How PaymentMate Windows Edition works

PaymentMate runs on any Windows operating system. Paymentmate Windows Edition supports the use of the Tetra and Telium line of Ingenico products to process EMV, Contactless, Swiped and manually keyed encrypted credit card data. The devices may be connected via USB, Ethernet, Wi-fi or Bluetooth. Other devices such as the IDTech SRED may be used for secure, encrypted manually keyed transactions.

## Processing cards

To process a credit card, follow these instructions:



1. The device should display "Insert, Tap or Swipe". To initiate a payment, simply insert the card in the chip reader slot or if not chip-enabled, swipe the card through the MSR card reader, or tap a contactless card or phone by holding the device on top of a contactless enabled device. PaymentMate will sense the insert, swipe or contactless activity on the device and the transaction will start.

- ① If the card has a chip and you attempt to swipe, you will be prompted to re-insert the card. Additionally, if the chip is unable to be read by the device, you will have three attempts to process from the chip. After the third attempt, you will be prompted to Swipe and it will be recorded as a "Fallback Swipe"

2.



The screenshot shows a dialog box titled "Card Amount" with the PaymentMate logo. It contains three input fields: "Customer Num/Ident" with the value "JJSMITH123", "Transaction Ident/Ref" with the value "0987ABC", and "Enter Amount:" with the value "97.07". At the bottom, it says "Press Esc to Cancel".

3. The PaymentMate **Card Amount** dialog box pops up. In the dialog box:

- Type the correct 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.

- ① NOTE: Using the Customer and Transaction boxes are optional. You may configure the software to hide them or conversely, you may configure PaymentMate to make them mandatory.

- Press the ENTER key on your keyboard to submit the card payment, or press the ESC key to cancel the card payment.

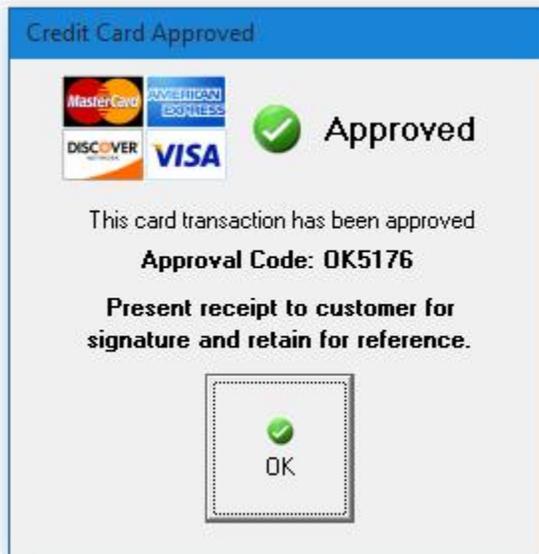
4. If PaymentMate asks you to confirm the amount, verify the amount you typed is correct and select the Continue button. If it is incorrect, select the Cancel button, type the correct amount in the Enter Amount box, and press the ENTER key on your keyboard.

- ① NOTE: You may configure PaymentMate to always process a hybrid debit/credit card as a credit card sale rather than using the DEBIT network. See your Tempus representative for more information.



5. Depending on the Card Verification Method assigned by the issuing bank for the card in use, if it is PIN enabled, you will see a "Waiting for PIN entry" prompt. Ask your customer to enter his/her PIN number on the PIN pad connected to your computer. If the Card Verification Method is "Signature", you will see the "Waiting for Customer Signature" prompt. Ask your customer to electronically sign the pin pad if you are using a device that is signature capture capable.

6.

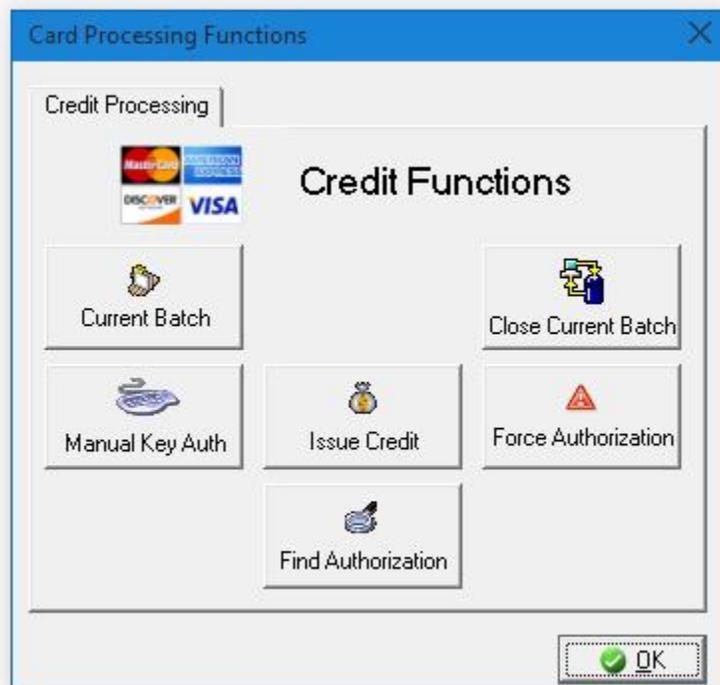


7. PaymentMate will indicate whether the card payment was authorized. Follow the instructions on the message that pops up.
- If the message states, "Approved; this card has been approved," then it was authorized. PaymentMate will print the receipt to your printer. Have your customer sign it, and keep the receipt.
  - If the message states, "Declined; this card transaction was not processed," then it was not authorized. Try swiping the card again, or request a different form of payment from the customer.

# Manually keying a credit card

If you take a customer's credit card number over the phone, or if you cannot process because its chip or magnetic strip is damaged, you may manually key a credit payment:

1. Right-click the PaymentMate icon next to the date and time in the Notification Area and select Manual Key Credit,



2. Or double-click the PaymentMate icon to unhide the software and then:
  - Select the Credit Card button.
  - On the Card Processing Functions dialog box, select Manual Key Authorization.

Manual Credit Card Authorization

**PAYMENT MATE** Manual Key Credit Card Authorization

Amount:

Card Number:

Expiration (MM/YY):

Billing ZIP Code:

CVV Value:

Name on Card:

Tax Amount:

Transaction Ident/Ref:

Customer Num/Ident:

3. On the Manual Key Credit Card Authorization dialog box that pops up:
  - Type the amount of the transaction in the Amount box.
  - Key the card # on the attached encrypting card reader.
  - Key the expiration date on the attached encrypting card reader.
  - If available, type the customer's Zip Code in the Billing Zip Code box.
  - If available, type the card verification value shown on the back of most credit cards in the CVV box.

- **NOTE:** It is NOT required to provide the card verification value and Zip Code, however doing so might result in lower charges for the card authorization. Additionally, PaymentMate can be configured to make



the CVV and Zip Code fields required so that the transaction may not be completed without inputting those values.

- If desired, enter optional information in the Transaction Ident/Ref and Customer Num/Ident boxes.

-  NOTE: The information you type in these two boxes is saved in the batch for you to review later. The Transaction Ident/Ref values are passed to the processor.

- Select Process Now to submit, or Cancel to NOT submit the credit card payment.

4. PaymentMate processes the credit card payment and displays a message indicating whether it was approved or declined. Follow the instructions of the authorization message that pops up as explained in the previous section of this document.

For more information, contact your sales representative, or visit [TempusPayment.com](https://TempusPayment.com).