

ANR Credit Card Machine Program

Training & Useful Information

Business Operations Center
Updated March 2024

Presentation Overview

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- How to Use the Machine
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 - Slide 15: Wifi/Mifi Setup
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 - Slide 17: Password for Running Reports

Credit Card Machine Program Training Objectives

- Review fiscal policy and PCI compliance requirements
- How to review device integrity upon receipt
- Using the device during Sale
- Review post-sale requirements for settlement
- Transaction review in ledger
- Reconciliation process and assessment of transaction charges

Training Requirements

The responsibility for the acceptance of cash and checks is reserved for only those academics, staff and volunteers who have completed “Cash Handling – Best Practices” training as provided by the BOC.

All staff and volunteers who will handle and/or operate the credit card machines must complete the following LMS Trainings:

- Cash Handling
- Credit Card Handling
- UC Cybersecurity Awareness Fundamentals

Acronyms Introduced Today

POS – Point of Sale

PCI – Payment Card Industry

CC – Credit Card

BOC – Business Operations Center

SCC – Statement of Cash Collections

MG – Master Gardeners

UC Business and Finance Bulletin – BUS-49 (UCOP policy)

- All locations are expected to work within the Cash and Cash Equivalent Policy (include Credit Cards)
- Establish internal controls that are compliant with UC policy
- Standardize best practices for sale of goods by UC ANR programs

Policy for Cash and Cash Equivalents Received:

<https://policy.ucop.edu/doc/3420337/BFB-BUS-49>

Internal Controls

Accountability

Separation of Duties

Physical Security and Data Transmission Security

- Individual safety

- Collections must be protected from loss or theft

- Technology resources protected from loss or compromise of information

Reconciliation of accounts

- Accurate and timely deposits

- Ensure that ledger reviews are timely and accurate

What is the PAX 920?



- Touchscreen terminal that runs the Android operating system allowing credit card payments
- PAX is the brand of terminal that UC ANR is using
 - Model # is 920
- Software being used: Bluefin
 - Already installed on PAX 920
- Will be UCCE's responsibility to connect PAX920 to local network

Using the PAX 920

Receiving the Equipment – SpotSkim Tamper Logs



- Ensure units are untampered or not otherwise defective
 - **Important to confirm immediately upon receipt**
- Record receipt and status of equipment on log (maintained in BOX)
- Ensure Serial #s are correct

Verify serial number on device match to SpotSkim

Protective film is intact

No seals are broken

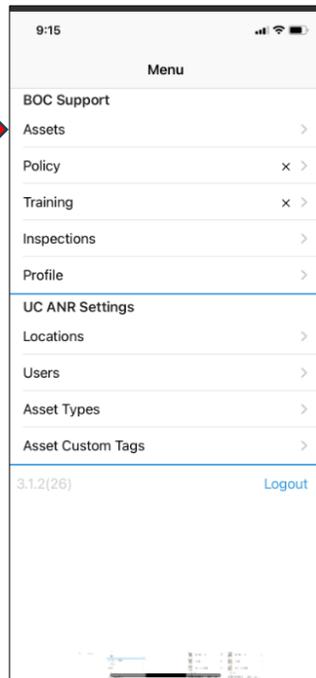
No evidence of tampering (tamper sticker on left side)

SpotSkim Instructions on BOC Website:

https://ucanr.edu/sites/ANR-Business-Operations-Center/Resources_Programs/ANR_Credit_Card_Machine_Program/

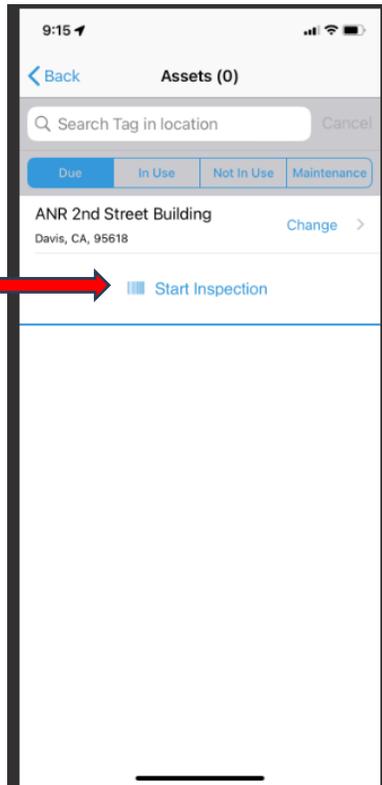
How to Conduct SpotSkim Tamper Logs

1. BOC will set the Responsible Person (listed on Credit Card Machine Request Form) up as a “SpotSkim User”
2. Once Responsible Person receives notification, Responsible Person sets up their own username and password
3. Download “SpotSkim App” on smartphone. The icon looks like this:  Note: SpotSkim works best with the “SpotSkim App” or on a laptop internet browser
4. & 5. Log in and click on “Assets”

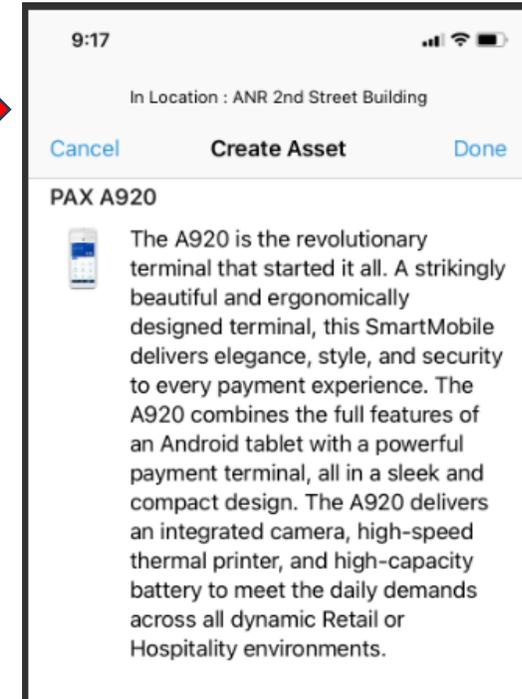


How to Conduct SpotSkim Tamper Logs

6. *Before* clicking anything, make sure the SpotSkim label on the back of the device is ready to photograph immediately
7. Hover phone camera away from the SpotSkim label
8. Click Start Inspection on the App and move phone camera over the SpotSkim label. It'll automatically photograph.

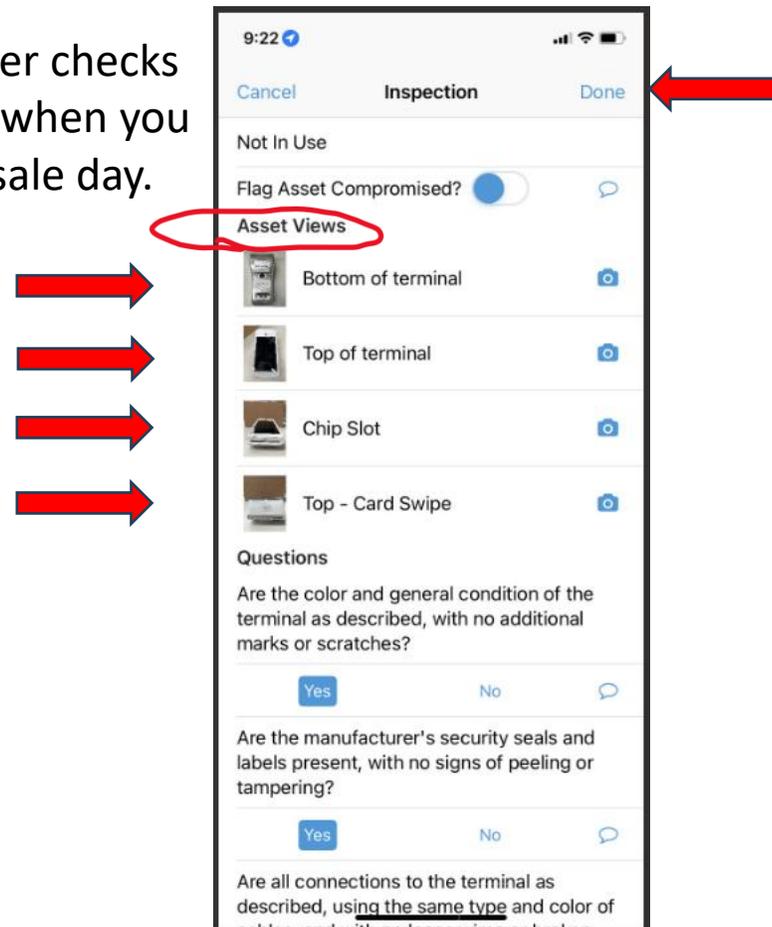


Note: **If you see the screen on the right, ignore it and click “Cancel. Then try again.** It sometimes takes a few attempts. It might help to cover up everything on the device except for the SpotSkim label.



How to Conduct SpotSkim Tamper Logs

- When you see the screen below, click each item under “Asset Views” and photograph the machine; then review the brief list of questions
- Click “Done” and that’s it for tamper checks
Note: please perform this process when you receive the device and after each sale day.



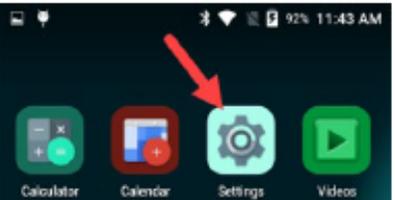
Device Setup

Device Password: pax9876@@

This password will work for all of our devices

Establishing PAX 920 Network Connection

Requires Wifi or use of MIFI hot-spot; two units can share one MIFI

<p>WIFI</p>	<p>Connecting to WiFi</p>  <p>– You can only connect to one WiFi network at a time. – For your convenience, you can save your password to more than one network.</p>	<p>From the terminal home screen select the Android Settings app and then do the following:</p> <ol style="list-style-type: none">1) Enter the password and select OK. (The default password is 9876)2) From Wireless & Networks, enable Wi-Fi by selecting the on/off switch3) Select Wi-Fi to see the available networks and select a network.4) Enter the password and then select Connect. (Do <u>not</u> select Advanced options.) <p>IMPORTANT:</p> <ul style="list-style-type: none">• Currently, only 2.4ghz networks are supported.• If you change the default Android settings password, it is your responsibility to track the new password. (If you forget it, neither Bluefin Support nor the manufacturer, PAX, can provide recovery assistance.)
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Using the PAX 920 – Day of the Sale

- **PAX a920 is ONLY for accepting payment**
 - Not to be used for tracking sales
 - Will not calculate sales tax
 - If not using register, receipts/cash log system will be needed to track sales.
 - You will need to calculate and track sales tax.

Using the PAX 920 – Passwords

Device Password: pax9876@@@

This password will work for all of our devices

Transaction Report Password: today's date (DDMMYYYY)

Review demonstration videos

Youtube.com/watch?v=QSN7Wj9mT5w&t=83s

<https://www.youtube.com/watch?v=drAb2TMGOKQ>

(how to set up WIFI)

Many features shown are not being used by ANR – disregard as per the next few slides

Bluefin is our processing tool, but the concepts are the same for all links shown here (couldn't find a Bluefin demo)

Coming soon: Development of ANR's own PAX 920 BLUEFIN demo!

Processing A Sales Transaction

Accessing the App

From the home screen, select the **BroadPOS Bluefin** App.



Using the Touch Screen

The following are common actions involving the touch screen. Whenever "scrolling" is mentioned, swipe the screen.

<p>To scroll between CREDIT, DEBIT and FUNC menus, swipe the screen from right to left</p>	<p>To display the numeric keypad, swipe the screen from left to right - in the amount area</p>
<p>Toggle the numeric keypad on / off.</p>	<p>Select "X" to backspace and delete</p>

From Main Menu – select Bluefin

Select **Credit > Sale**

ANR is not allowing debit transactions – do not select “DEBIT”

Enter amount **(no decimal)...**Confirm

ANR is not allowing manual entry of account # - **do not enter** (PCI compliance issue)

Enter card

Swipe

Insert card

Tap card (currently not working)

Signature required option turned off (will be no prompt for signature due to COVID)

Tear slip for merchant (ANR copy) – RETAIN FOR SETTLEMENT

Select OK when prompted with “Tear Slip?” or just wait a few seconds and customer receipt will print. Provide customer copy to customer.

Card Present Transaction



- 1) Select **CREDIT / DEBIT > SALE** > Enter Amount and select **Confirm**.
Variation: Select **CREDIT / DEBIT** > Enter amount & select **ENTER > SALE**.
- 2) Enter Tip Amount when appropriate and select **Confirm**. (To continue without entering a tip, select **Confirm**.)
- 3) Swipe/Insert/Tap or key the card number and then select **Confirm**.
- 4) Enter additional information as prompted and then select **Confirm**.
- 5) Enter server ID if prompted.
- 6) Obtain the customer's signature and select **Confirm**.

Voiding a Sale (same day if the transaction has not batched out)

From **Bluefin** Menu select **Credit > V/Sale**

Enter original transaction # (from merchant or customer receipt)...Confirm

Tear slip for merchant (ANR copy) and attach to original merchant transaction receipt – RETAIN FOR SETTLEMENT

Select OK when prompted with “Tear Slip?” or just wait a few seconds and customer receipt will print. Provide customer copy to customer.

Mark on original merchant transaction receipt “Voided” for use in settlement later

Receipt does print “Credit Void Sale”

Refunding a Sale (Only refund transactions that were processed on a previous batch)

You should not refund a transaction processed in the current batch. Instead, see “Void a transaction” on previous slide.

From **Bluefin** Menu – Select **Credit >** Return

Select one: By CardNum or By Ref No. (most commonly used)

Enter amount of refund (can be partial of original total)...Confirm

Swipe **or insert** same card

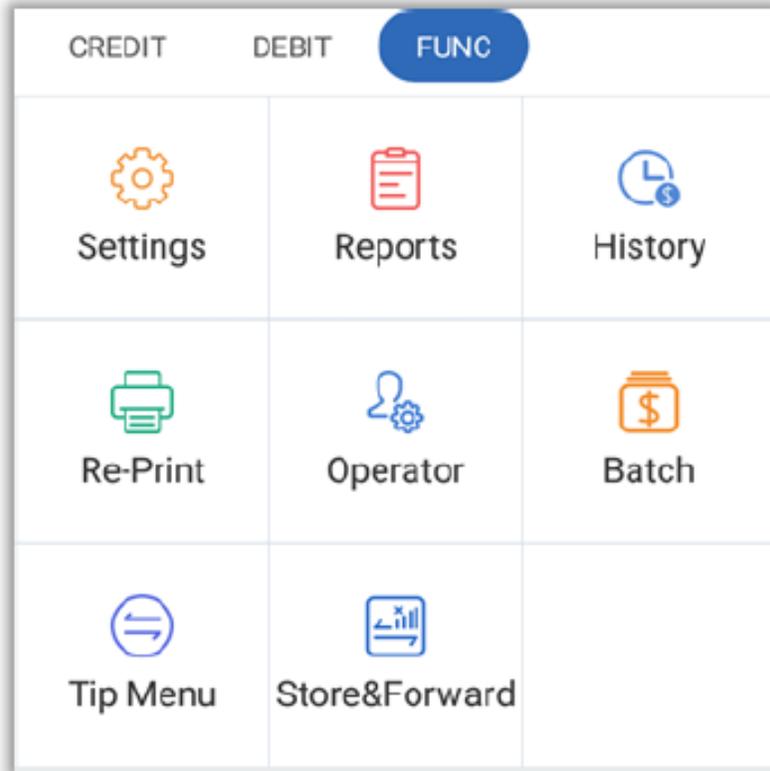
Receipts will print ‘credit refund’

Give Customer copy to customer

Retain merchant copy for ANR’s settlement

The Settlement – End of Day

Settlements – End of Day



Settlements are required at end of day

Must be completed separately for each device

Will be posted within 3-4 days in income account

Reported to BOC on SCC for total sales

From **Bluefin** menu, select FUNC (function) > **Batch**

Select **Batch** close

Password: today's date DDMMYYYY

Settlements – End of Day

Summary of day's total sales will print

Shows # of transactions (sales, voids, and refunds)

Shows detail of count and amount by type of card (Visa, MC, etc.)

Total net sales

Retain report!

Attach to top of merchant receipts (ANR copy) processed during the day

Values included later on SCC

Submitting the SCC to your Business Partner Team

Include total of settlement on Statement of Cash Collections (SCC)

SCC form will be updated to include field

Enter on form so amount of sales from each device is evident

“Amount collected on Device A = _____”

“Amount collected on Device B = _____”

Settlement amount will be on cash register, so must be reflected on SCC

Exclude total from total cash, checks, and coin collected on SCC

Month-End Statements and Transaction Fee Assessment

Transaction fees will be charged back to County

Based on type of card used (Visa, Mastercard)

Will be calculated after review of merchant statement

BOC envisions this being like credit card survey fees and will be processed on a delayed basis

General Ledger

Settlement Totals appear in ledger within 3-4 days of settlement date

BOC units will be reconciling and assessing fees monthly when unit is identified based on loaner request form.

Office Manager/Program Coordinator will be main contact for problem resolution or discrepancies

County Director to be included on all communications

Physical Safety of Cash (and now credit card equipment)

- All employees and volunteers must take adequate steps to ensure security and prevent theft
- Transactions and settlement must be completed and reported in dual custody in a complete, timely and accurate manner
- Cash and cash equivalents must be locked in secure location until being prepared for deposit
- PAX 920 devices must be locked in a secure lockbox or safe when not in use
- Registers and PAX 920 must be monitored at all times throughout the sale

General Observations

Device turns itself off automatically frequently (just turn back on or go to Main Menu > Settings > Display > Sleep and choose desired time or “Never”)(If set to Never, be sure to put to sleep manually throughout day when not in use to retain battery)

Transactions time-out within a few seconds so enter amount, confirm, and have card ready to enter quickly

Troubleshooting

Device malfunction or error messages

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If device lost, stolen or tampered

Merchantsupport@ucdavis.edu, copy cybersecurity@ucdavis.edu

Contact local police if stolen

Document processing for BOC review

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Master Gardener Program-Related Questions

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THANK YOU and GOOD LUCK AT YOUR SALE!