Debit Card Overview

There are times when it can financially beneficial to have your customers use either credit or debit.

Using debit steering can help you do this.

This course will discuss several setup options for Debit Steering, how it works in Point of Sale and where to track its usage with various reports.

Let's begin.

Topics

- Set up Debit Cards
- Debit Steering at POS
- Debit Card Reporting

Set up Debit Cards

If your merchant service provider gives you a limit where it is cheaper to process credit transactions instead of debit, it can be advantageous to encourage your customers to use credit.

To set up a prompt for your customers, open Options Configurations.

Set Option 5127 "Debit Bin Range Checking on System" to Yes.

Next, use Option 5128 "Debit Transaction Threshold" to set the breakpoint that was determined by your credit card provider. This must be a whole dollar amount.

Whenever a customer pays by credit or debit card and the transaction is at or above this amount, they will be prompted to pay via debit.

Then, set option 5129 to Yes to ensure that the debit threshold is checked at the PIN pad.

Click Change to save the new settings.

On Eagle Release 27 and higher EMV Debit Steering is also available.

To use this, set Options 1346 and 1777 to Yes.

You will need to set one of your alternate tender types to Debit. Use the Search box to filter the options.

Scroll down until you find an unused alternate tender.

In this example we will use number 5.

Change the description to Debit Card.

Set Alternate Tender enabled to Yes and the Alternate Tender type to Debit.

For a full list of options see the Debit Card Overview Options Document.

Press Change to save the information.

If this is done during the day, restart the Point of Sale Terminals in order for the changes to take effect.

Note that these settings are store-specific and will need to be enabled in each location.

Debit Steering at POS

Let's take a look at Debit Steering in Point of Sale.

If the purchase is below our 25-dollar threshold, Eagle will automatically process the transaction as a credit.

The customer will be prompted to confirm that the Amount is OK and then sign the PIN pad.

If the transaction is over 25 dollars, the customer will be prompted to enter their PIN.

Based on system settings they may be asked if they want cash back.

After verifying the amount they will sign as before.

If a customer would prefer to use a different type of tender, they can press CANCEL and select the appropriate tender type.

Debit Card Reporting

Tracking Debit tender types can be done via several reports.

The RDS shows you the amount of Debit transactions.

Your RCK report also has a transaction count and Debit Card total.

You can also see this information on the Daily Journal Viewer.

You've seen how to configure Point of Sale to get the best rates from your debit card processor.

You should now be able to setup Debit Steering and utilize end of day reports and viewers to manage your debit transactions.

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