Debit Card Overview

For payment cards tendered as a credit card or pin-based debit card, there is a transaction dollar amount break-even point based on your specific banking relationship.

Below the threshold, the transaction costs less to process as a credit card, and above the threshold it costs less to process as a pin-based debit card.

With the Debit Bin Range Steering feature, the system steers transactions to the most cost-effective tender type based on the card type and the transaction amount.

You can set up Debit Steering system-wide, at specific stores, or terminal-by-terminal.

In this course, we'll show you how to set up Debit Steering, how to use it in POS (Point of Sale), and how to track its use with various reports.

Topics

- Setup
- Point of Sale
- Reporting

Setup

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

First create a prompt for your customers by setting these options in Options Configuration:

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

Next, set Option 5128 - Debit Transaction Threshold to the breakpoint 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, the system will prompt them to pay via debit.

Set Option 5129 - Debit Bin Range/EMV AID Checking in POS to Yes to ensure that the system checks the debit threshold at the PIN pad.

Select Change to save the new settings.

If you have system release 27 and higher, EMV Debit Steering is also available.

To use this feature, 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 until you find an unused alternate tender.

Change the description to Debit Card.

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

For a full list of options, refer to the Debit Card Overview Options Document.

Select Change to save the information.

If done during the day, restart the Point-of-Sale Terminals for the changes to take effect.

Note that these settings are store-specific and require enabling in each location.

Point of Sale

If the purchase is below the threshold, the system automatically processes the transaction as a credit, prompts the customer for confirmation, and signature on the PIN pad.

For transactions above the threshold, the system prompts the customer to enter their PIN.

Based on system settings, the system may ask if they want cash back.

After verifying the amount, they will sign as before.

If the customer prefers to use a different type of tender, select it here.

Reporting

Track Debit tender types using these reports.

The End-of-Day Sales Totals Report (RDS) shows you the amount of Debit transactions.

The Check Register report (RCK) includes a transaction count and Debit Card total.

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

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Corporate Office	**Latin America and Caribbean**	**Europe, Middle East and Africa**	**Asia**	**Australia and New Zealand**
804 Las Cimas Parkway	Blvd. Antonio L. Rodriguez #1882 Int. 104	No. 1 The Arena	238A Thomson Road #23-06	Suite 2 Level 8,
Austin, TX 78746	Plaza Central, Col. Santa Maria	Downshire Way	Novena Square Tower A	100 Pacific Highway
USA	Monterrey, Nuevo Leon, CP 64650	Bracknell, Berkshire RG12 1PU	Singapore 307684	North Sydney, NSW 2060
Toll Free: +1.888.448.2636	Mexico	United Kingdom	Singapore	Australia
Direct: +1.512.328.2300	Phone: +52.81.1551.7100	Phone: +44.1344.468468	Phone: +65.6333.8121	Phone: +61.2.9927.6200
Fax: +1.512.278.5590	Fax: +52.81.1551.7117	Fax: +44.1344.468010	Fax: +65.6333.8131	Fax: +61.2.9927.6298