



Now that you have implemented the EMV Set Up process, this course will walk you through the payment flow that consumers will experience when using an EMV credit card.

We will examine two different payment scenarios and review a credit transaction.

Starting with an EMV Credit Card that requires a signature, and then taking a look at one that requires a PIN.

Finally we will walk through the procedure for accepting an EMV Credit at Point of Sale for a system not using returns validation.

Let's start with the most used payment flow, paying with an EMV credit card that requires a signature.

In the United States, this will be the most common method.

When you have totaled the transaction in Eagle, the PIN pad will display this screen with the message 'Insert, Swipe or Tap Card' at the top.

After inserting the EMV Card this screen will indicate the 'Card Brand' along with the text, 'Please Wait...Do Not Remove Card'

The PIN pad will request that the consumer confirm the amount.

This may be skipped depending on the Eagle options settings.

The consumer then confirms the purchase by selecting 'Yes'.

Following the purchase confirmation, the charge will be transmitted to the bank for authorization.

You will be presented with this screen on the PIN pad.

The consumer is instructed not to remove the card.



If the authorization is approved by the bank, you will see this screen on the PIN pad with the title 'Approved Please remove card'.

The total amount of the charge displays and a signature line becomes available.

The consumer signs the PIN pad, and then presses 'OK'.

After the consumer has signed, the message on the PIN pad confirms that the signature was accepted and again, the charge amount is displayed.

The EMV credit card transaction requiring a signature is complete.

Next, we will look at an EMV credit card transaction that requires the entry of a PIN.

When you have totaled the transaction in Eagle the PIN pad will display the following information.

The consumer is presented with the instructions to 'Insert, Swipe or Tap Card'.

After inserting the EMV Card this screen will indicate the 'Card Brand' along with the text, 'Please wait...Do not remove card'

The PIN pad will ask the consumer to confirm the amount of the sale.

This may be skipped depending on the Eagle options.

The consumer then confirms the purchase by selecting 'Yes'.

Now the PIN pad will request the consumer's PIN number.

They will need to enter the PIN that they received for this EMV Credit Card.

If they don't remember their PIN, the consumer can push the green 'Enter' button to see if this particular bankcard allows a 'PIN Bypass'.

PIN Bypass will permit an EMV Credit Card requiring PIN to accept a signature instead.



Please be aware, some PIN based EMV Credit Cards may not allow the consumer to bypass the PIN entry.

After the consumer enters their PIN, the charge will be sent to the bank for authorization.

You will be presented with this screen on the PIN pad.

The consumer is instructed not to remove the card.

If the authorization is approved by the bank, this screen will display on the PIN pad with the verbiage 'Approved, Please remove card'.

The consumer removes their EMV credit card and the transaction is completed.

Here we will discuss how to issue a credit on a purchase with an EMV Credit Card that requires a signature.

The flow for EMV cards requiring a PIN will be similar.

Here, we see the pad displaying a credit transaction.

The consumer is instructed to 'Insert, Swipe or Tap Card'.

After inserting the EMV Card this screen will indicate the 'Card Brand' along with the text, 'Please wait...Do not remove card'

The consumer will be prompted to confirm the Credit Memo amount by selecting the 'Yes' button.

The transaction will then be sent to the bank for authorization.

The consumer is instructed to not remove the card.

If the authorization is approved by the bank, the consumer will see this screen on the PIN pad with the text, 'Approved', 'Please remove card'.

The next screen presents a signature line.



The consumer signs the PIN pad and then taps 'OK'.

After the consumer has signed, the message on the PIN pad confirms that the signature was 'Approved' and the credit amount is displayed.

They are instructed to 'Please remove card' and the EMV credit transaction requiring a signature is complete.

Running EMV Credit Card transactions is as simple as processing traditional credit cards.

You and the consumer are prompted at each step and the screen guides you through completion.

Encourage your staff to patiently assist customers not familiar with the process and to always check the screen for next steps.

You are now on your way to protecting your business with the security of chip enabled EMV Credit Cards.