



Verifone P400m Terminal User Guide

Last updated 22 May 2023

This user guide is intended for use by Wipay customers and includes:

- information on the features and functions of the terminals
- basic information on how to operate the terminal
- descriptions of available transaction types
- links to other useful references

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PINpad features

Key Features



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PINpad cables should be attached by opening the compartment at the back of the PINpad as shown above.

- Open by pushing the cover upwards as per the arrows on the PINpad
- Connect the PINpad cable (serial end) to the PINpad
- Refit the cover on the PINpad, ensuring it is fixed properly in place

Accessories supplied with P400

- Power supply cable
- USB cable – type as agreed with Wipay

Peripheral hardware such as spacepole PINpad stand kits and multi-grip plates with handles are only supplied as negotiated with Wipay.

Connectivity

The P400 is typically connected to the POS by using a USB cable.

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Basic Functionality

Basic Functions	Action
Power On	To turn the terminal on, connect it to a power supply using the power supply cable or connect it to the POS.
Power Off	To turn the terminal off remove the power supply or hold down the red X (Cancel) key and select Shutdown . Note – you will need to press the green O button (Enter) to restart after a shutdown.
Restart	Hold down the red X (Cancel) key and select Reboot .
Cancel	Press the red X button to cancel, or to go back a screen.
Idle State	If there is no activity on the terminal for some time the terminal will return to the Idle screen.

Configuration settings that govern the way that the terminal manages transactions are set in the terminal management system, e.g. allowed transaction types, management of offline situations, surcharge or tipping functionality, passwords, etc. Changes to these settings can be made by users with appropriate permissions or by request to Wipay.

Software Installation

Software must be installed before a P400 terminal can be used. This is typically done before the terminals are shipped but if installation is required refer to the relevant sections in the **Wipay Software Installation Guide** for information about installation and installation procedure – see [Other Reference Material](#) in the Appendices.

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Initialisation

After powering up a PINpad it will go through a series of steps. This may take a few minutes but the steps will all be executed automatically.



The sequence may end showing that is necessary to perform a logon:
 A "W" in the bottom right corner indicates that a logon to the Wipay Switch is required and an "R" in the bottom right corner indicates that an Security (RSA) logon is required.
 These may be initiated from the POS or by pressing #, entering **4648** and pressing **Enter** (green button). This will initiate whichever logons are required.

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Where a logon receipt is printed or shown on the computer screen, you can check the receipt to make sure the store name and number are correct for the store. These details are shown at the top of the logon slip.

```
-----  
ABC ENTERPRISE 6112 ← Store Number  
CDE STORE NAME NSW  
WOW LOGON  
MERCH ID: 6110006020A2774  
TERM ID: A2774015 ← Terminal ID  
ACTIVE S/W: 560XXX  
CPAT VERS: 0xxxxx
```

Logons

There are 3 types of logons:

1. Wipay Switch logon

A PINpad must logon to the Wipay Switch in order to be able to transact. These logons occur automatically from time to time.

2. RSA logon

A security logon delivers encryption keys from the Wipay Switch to the PINpad and loads them into the PINpad. It can be triggered on the POS, or on the PINpad by pressing **#**, entering the password **4648** and pressing **Enter** (green button).

3. TMS logon

A terminal management system logon allows the PINpad to check for new software versions and to download a newer one where necessary. It can be triggered on the POS, or on the PINpad by pressing the **#** button and entering the password **3696** and pressing **Enter** (green button).

Transaction Methods

1. Contactless reader

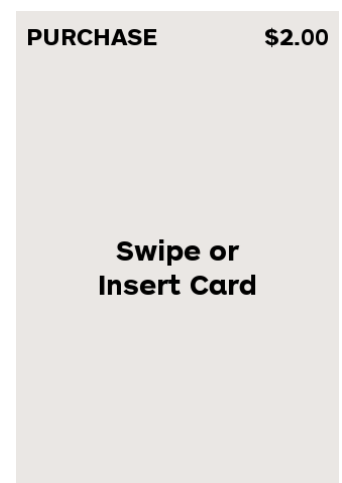
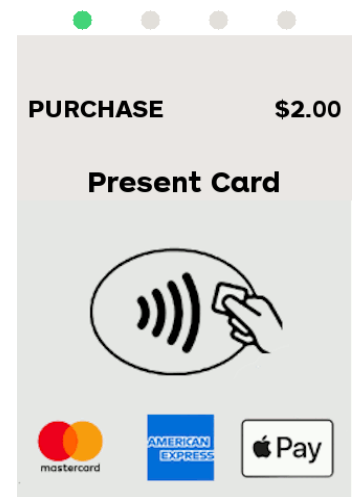
The contactless card reader is located behind the PINpad screen. Payments may be processed by bringing the card close to the screen.

2. Chip reader

The chip reader is located at the bottom of the PINpad. After the payment amount is determined, the cardholder needs to insert the card with the chip leading and leave the card in the reader.

3. Magnetic stripe reader

The magnetic stripe reader is located on the right side of the PINpad. After the payment amount is determined, the cardholder needs to pass the magnetic stripe through the slot, facing towards the terminal.



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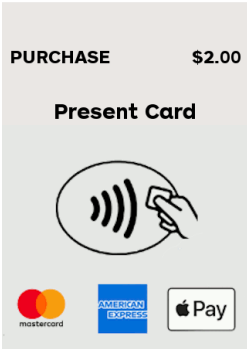
Transaction Types and Functions

The following section describes the transaction types that may be performed on a Wpay P400 terminal. The actual terminal screens may differ slightly but will be similar to the following.

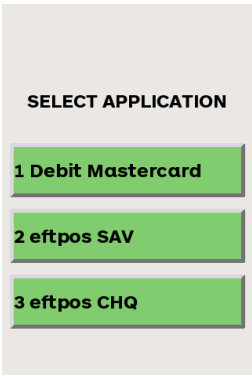
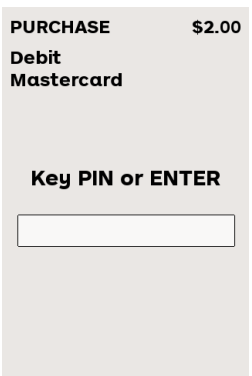
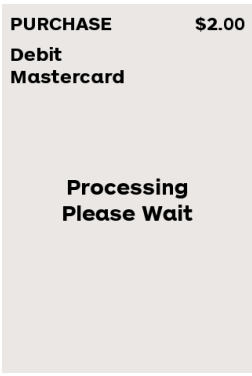
Note that the transaction types apart from Purchase and Refund are only enabled by arrangement with Wpay.

1. Purchase

A purchase transaction is the most basic and frequently used transaction. It is used when goods or services have been totaled in price and prompts the customer to present their card to initiate the transaction.

Terminal screen	Actions
	<p>Once a purchase transaction is initiated from the POS the customer is asked to present their card at the terminal.</p> <p>At this screen customers can choose whether to tap, swipe or insert their card.</p> <p>Manual entry of a card number may be initiated at this screen if it has been configured as an allowed transaction type. See more at the Manual Entry section.</p>

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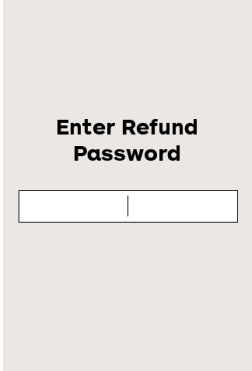
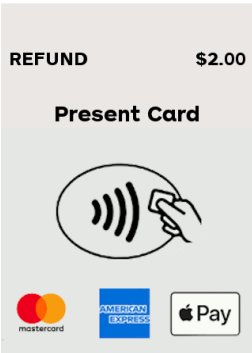
	<p>Once the customer presents their card account-type options may be displayed in accordance with what is available on the customer’s card.</p> <p>This screen does not display if the contactless method is chosen.</p> <p>To select an option press the corresponding number on the PINpad keys or press the option on the screen.</p>
	<p>If requested the customer should use the keypad to enter their PIN and press Enter.</p> <p>This screen does not display if the contactless method is chosen, unless the transaction total is above the limit for contactless.</p>
	<p>An EFT message is sent to the card Issuer to verify that the customer’s card is valid and the amount is available and a response of Approved or Declined will be returned.</p> <p>See more on managing Declines in the Declines and Errors section.</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div data-bbox="639 1615 868 1946" style="border: 1px solid #ccc; padding: 10px; background-color: #f9f9f9;"> <p>PURCHASE \$2.00 Debit Mastercard</p> <p style="text-align: center;">Approved</p> </div> <div data-bbox="959 1615 1187 1946" style="border: 1px solid #ccc; padding: 10px; background-color: #f9f9f9;"> <p>PURCHASE \$2.00 Debit Mastercard</p> <p style="text-align: center;">Declined Contact Issuer</p> </div> </div>

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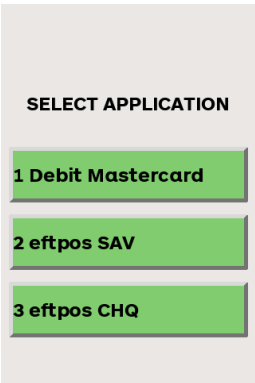
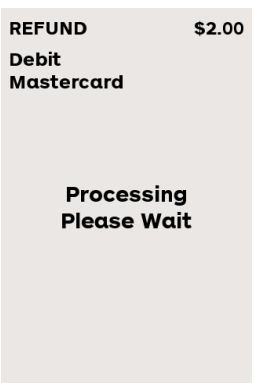
2. Refund

Refunds can be issued when the item/s purchased or service provided is approved for a refund according to the terms set by the merchant. Refunds of purchases paid for by card must be processed on the same card and not with cash.

The ability to process refunds can be protected by use of a password. This is set in the terminal management system.

Terminal screen	Actions
	<p>Refund transactions are initiated from the POS.</p> <p>If a Refund Password has been configured in the terminal management system, the password will be requested at this point.</p> <p>Key in the password and press Enter.</p>
	<p>The customer may choose whether to tap, swipe or insert their card.</p>

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	<p>If a customer has swiped or inserted their card they may have to select the account to which the refund will be processed.</p> <p>To select an option press the corresponding number on the PINpad keys or press the option on the screen.</p>
	<p>After processing, the customer may need to enter their PIN or provide a signature before the transaction response is received.</p>

The card issuer will return the refund amount as a credit to the customer's account. The funds are deducted from that day's settlement to the merchant.

3. Surcharge

By arrangement with Wipay merchants can enable surcharges on card payment transactions to support recovering the costs applied by the card schemes. The amount to be applied as a surcharge is set at a scheme level and when enabled, the surcharge is calculated by the PINpad and is added automatically. The rate for each scheme with surcharging enabled must be set via the terminal management system.

It is necessary to inform customers that making a card payment will incur a surcharge if the merchant has enabled it.

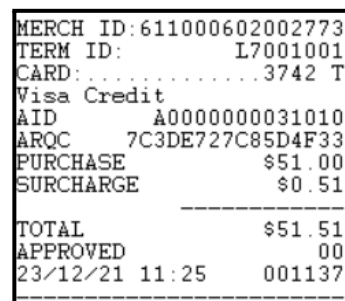
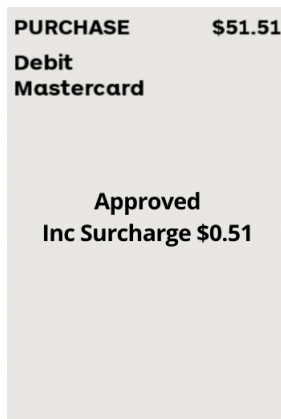
A surcharge can be defined for the following schemes:

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- VISA
- Mastercard AMEX
- eftpos
- UPI (China Union Pay)
- Diners
- JCB

Note the following about surcharging:

- A surcharge is not applied to a Refund transaction. Should the merchant need to refund the surcharge amount as well, they will need to create a refund amount that includes the surcharge amount.
- A surcharge may be added to a cashout in a Purchase-with-Cashout transaction. The ability to do this is managed by a setting in the terminal management system. It cannot be applied to standalone cash out transaction.
- The surcharge may be calculated on the transaction value including or excluding a tip where a tip was applied. This is managed by a setting in the terminal management system.
- The transaction amount including the surcharge, is displayed on the terminal after the card details and account have been confirmed.
- The transaction amount and the surcharge amount is displayed both separately and combined on the customer and merchant receipts.

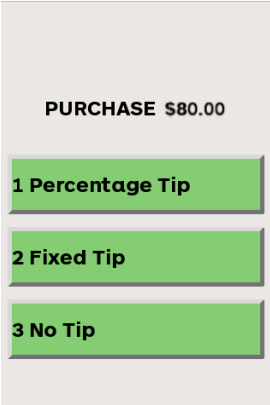
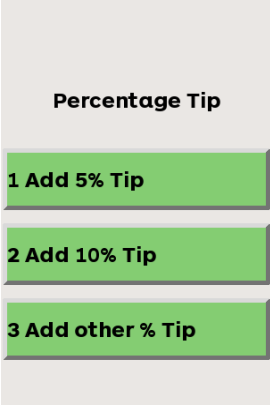


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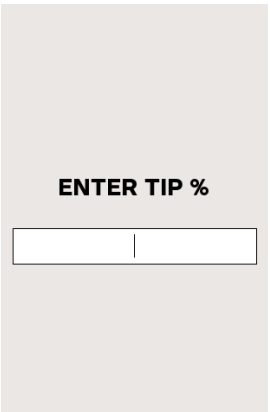
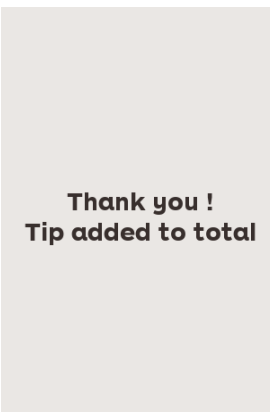

4. Tipping

A tip may only be applied to a Purchase or a Purchase-with-Cashout transaction. Tipping is enabled by a setting in the terminal management system.

A maximum % of the transaction value may also be set, or 0% for 'no maximum' applies.

Terminal screen	Actions
	<p>When Tipping is enabled three options will be displayed before the card is presented at the terminal.</p> <p>Select which tip method is to be used by pressing the relevant number on the keypad and Enter, or by pressing on the option.</p> <p>If option 1 - Percentage Tip is selected, the terminal will present 3 more options.</p>
	<p>Select which % tip to apply by pressing the relevant number on the keypad and Enter, or by pressing on the option.</p> <p>If option 1 or 2 is selected the terminal will calculate: Purchase Amount x 5 or 10%, rounded down to nearest cent.</p> <p>The calculated tip amount will be added to the original cost.</p>

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	<p>If option 3 – Add other % tip is selected a new screen is presented.</p> <p>Enter a value of up to 99. This will be checked against the Tip Max Percentage, if set.</p> <p>If the Tip Max was exceeded the terminal will return to the first tipping menu to begin again, otherwise the calculated tip amount will be added to the original cost.</p>
	<p>Once the tip has been added a screen confirming that the tip has been applied will automatically display for 2 seconds.</p>
	<p>It will be followed by the Present Card screen with the new total amount and the normal purchase process steps follow.</p>

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5. MOTO and MOTO Refund

MOTO (Mail Order Telephone Order) refers to transactions in which a business can process payments by entering customer provided card details without the customer being present.

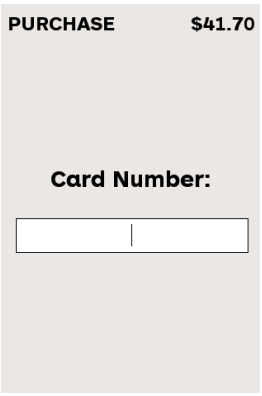
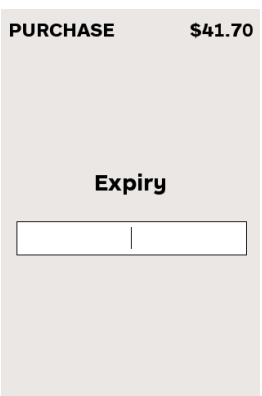
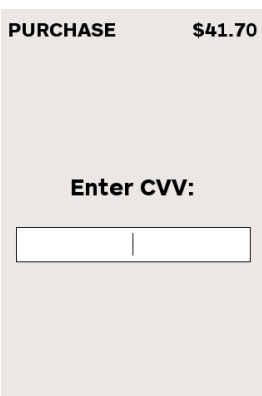
A password may be set in the terminal management system to restrict the use of MOTO if required.


Refunds by MOTO require both a refund and a MOTO password to be set in the terminal management system. When a MOTO refund is invoked the refund password will be required first, followed by the MOTO password. The PINpad will then prompt for the card number, expiry, and CVV (optional).

To enable this feature please contact your wipay account manager or the wipay hub to request the enablement & indemnity forms outlining the risks of MOTO.

Terminal screen	Actions
	<p>A MOTO transaction can be initiated from the POS.</p> <p>If a MOTO Password has been set in the terminal management system the MOTO password will be requested.</p>

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 <p>PURCHASE \$41.70</p> <p>Card Number:</p> <input type="text"/>	<p>When prompted, key in the card number on the terminal and press Enter.</p>
 <p>PURCHASE \$41.70</p> <p>Expiry</p> <input type="text"/>	<p>Key in the Expiry Date and press Enter.</p>
 <p>PURCHASE \$41.70</p> <p>Enter CVV:</p> <input type="text"/>	<p>Key in the CVV and press Enter.</p> <p>If CVV entry has not been configured as mandatory in the terminal management system you may be able to press Enter to bypass CVV entry.</p>

	<p>A MOTO Refund can also be initiated from the POS.</p> <p>For a MOTO Refund, the Refund password will be required before the MOTO password.</p>
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6. Shift totalling

Shift Totals provide a merchant with a running transaction count and value, at a terminal level. This allows the totals on a terminal to be reset independently of any other terminal or settlement window. The end of a shift can therefore be controlled by the merchant and can assist with POS reconciliation and tip payout processes.

There is no limit to the duration of a shift and there are no limits on how many times a shift can be cleared in a day.

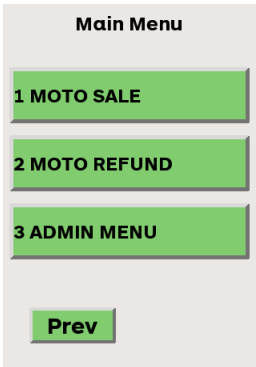
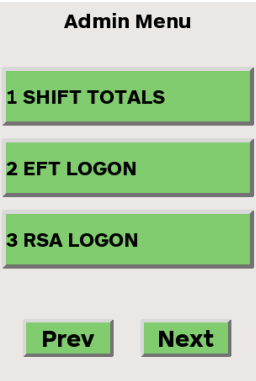
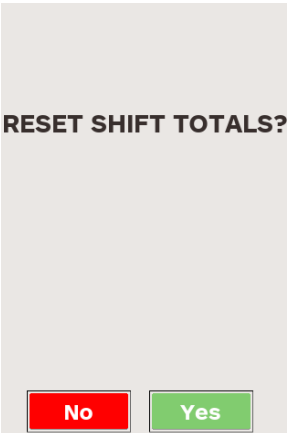
Shift Totalling is enabled for all merchants but use of the reporting function is optional. Note however, that shift totals can only be cleared, i.e. reset to zero, after printing, and, if shift totals are not cleared, the totals will continue to accumulate.

Shift Totals are always sent to a print queue and are not visible on the terminal.

The schemes and transaction types reported on, will reflect only those that are supported by the merchant.

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Printing and Clearing of Shift Totals is initiated as follows.

Terminal screen	Actions
	<p>The Shift Totals function is on the Admin Menu which can be accessed from the last page of the Main Menu. Press Enter to open the Main Menu and select Next (or press #) if necessary, to find the ADMIN MENU option.</p> <p>Select ADMIN MENU or press the relevant number on the keypad.</p>
	<p>Select Next (or press #) to open the second page of the Admin Menu if the SHIFT TOTALS option does not appear on the first page.</p> <p>Select SHIFT TOTALS or press the relevant number on the keypad. The terminal will send a print command to the local printer immediately.</p>
	<p>After printing, a prompt to Reset Shift Totals will be displayed.</p> <p>If No is selected shift totals will not be reset and any further transaction counts and values will continue to accumulate indefinitely.</p> <p>If Yes is selected shift totals will be reset to zero and once reset, there is no ability to retrieve prior Shift Totals.</p>

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NOTE: If Shift Totals are not cleared the terminal will accumulate totals up to \$999,999,999 and will then roll back to zero.

The report includes the following elements:

- Transaction counts and values of non-reversed transactions, by transaction types
 - The transaction types shown depend on the types that are configured in the terminal management system
 - **PA Open** refers to uncompleted Pre-Auths
 - The **NET** Count total includes whichever apply from: Purch + Cash Out + Tips + Refunds + Deposits
 - The **NET** Value includes whichever apply from: Purch + Cash Out + Tips - Refunds - Deposits
- Transaction counts and values of non-reversed transactions, by Scheme - this is the net settlement position expected by Scheme



SHIFT TOTALS REPORT

MERCH ID:611000602002773
 TERM ID: L7001001

FROM: 14/01/10 01:39
 UNTIL: 30/01/12 08:30

SUB-TOTALS BY TYPE

003 SALES	\$57.24
000 CASH OUT	\$0.00
000 TIPS	\$0.00
000 DEPOSITS	\$0.00

003 NET	\$57.24

SUB-TOTALS BY SCHEME

000 VISA	\$0.00
000 MC	\$0.00
003 EFTPOS	\$57.24

7. Pre-Authorisation


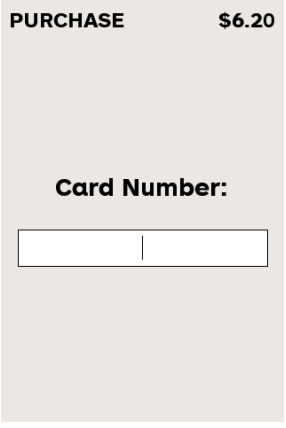
A pre-authorisation transaction places a temporary hold for the amount on the customer's account until the pre-authorisation is cleared by the merchant. Enabling pre-authorisation functionality is done via the terminal management system but this is **currently not available on the P400**.

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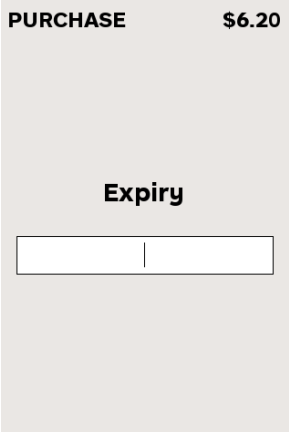
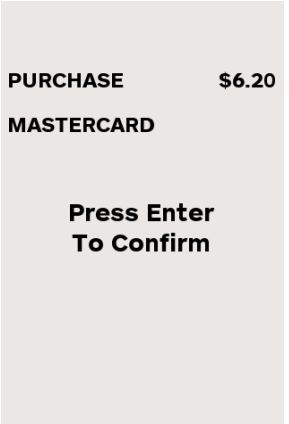
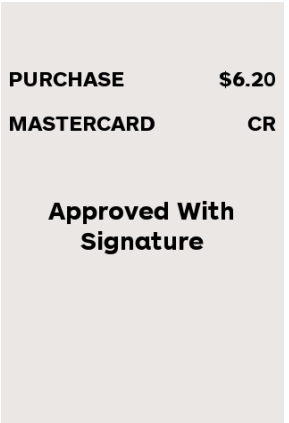
8. Manual Entry

This process is used to manually enter a card number where the terminal has failed to read the magnetic stripe or chip on the card successfully. This function is only available for credit cards and it is only possible if a password has been set via the terminal management system.

The cardholder will be required to provide a signature to authorise the transaction.

Terminal screen	Actions
 <p>The terminal screen displays the text "Enter Password" in bold. Below the text is a white rectangular input field with a vertical cursor line on the right side.</p>	<p>To initiate a Manual Entry press the # key when the Present Card screen is displayed on the terminal. Key in the password and then press Enter.</p>
 <p>The terminal screen displays "PURCHASE" on the left and "\$6.20" on the right. Below this, the text "Card Number:" is shown in bold. Underneath is a white rectangular input field with a vertical cursor line on the right side.</p>	<p>Key in the card number and press Enter.</p>

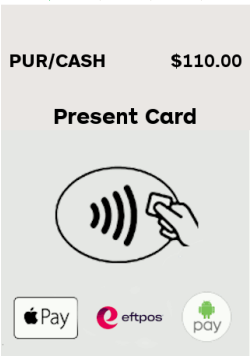
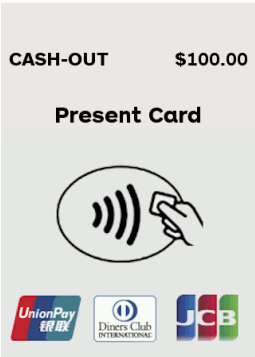
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 <p>PURCHASE \$6.20</p> <p>Expiry</p> <p><input type="text"/></p>	<p>Key in the card expiry date and press Enter.</p>
 <p>PURCHASE \$6.20</p> <p>MASTERCARD</p> <p>Press Enter To Confirm</p>	<p>Press Enter to confirm and proceed with the transaction.</p>
 <p>PURCHASE \$6.20</p> <p>MASTERCARD CR</p> <p>Approved With Signature</p>	<p>The customer will be required to provide a signature to authorise the transaction.</p>

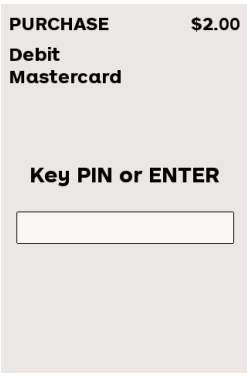
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9. Cashout

A customer can ask for a cash payout if it has been configured in the terminal management system. A cashout can be done with or without a purchase transaction.

Terminal screen	Actions
	<p>To add a cashout to a purchase transaction initiate a purchase transaction as usual from the POS. If the Cashout function has been enabled in the terminal management system a prompt for the cash out amount will follow. Enter the amount and press Enter.</p> <p>For a Purchase-with-Cashout the cash out amount will be added to the purchase amount and increase the transaction total.</p> <p>The customer will then need to present their card and follow the next steps as required.</p>
	<p>A standalone Cashout (Cashout only) transaction can be initiated at the POS. Key in the cashout amount and press Enter.</p> <p>The customer will then be prompted to present their card as usual.</p>

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 <p>PURCHASE \$2.00 Debit Mastercard</p> <p>Key PIN or ENTER</p> <input type="text"/>	<p>The customer will need to present their card and follow the next steps as required, including entering their PIN.</p>
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Receipts

A P400 terminal normally has an external printer connected via the POS. Customer receipts are printed by the POS and include the financial data that is transmitted to the POS by the terminal.

Reprinting a receipt is a manual option that is useful in a situation where the receipt has failed to print, e.g. when the printer runs out of paper or another copy of the receipt is required by the merchant or customer. To get a copy customer receipt, use the **Get Last Receipt** function on the POS.

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Declines and Errors

A transaction may be declined when there is a user error, lack of funds or other card related problem, or a connection issue during processing. Some of the more frequently seen errors are described below. The codes are printed on the receipts.

Error	Code	Next Steps
Declined Contact Issuer	01	Retry, try alternative form of payment
Declined Contact Bank	04	Try alternative form of payment
Declined Invalid Amount	13	Check allowed amount with issuer / Change the amount
Declined Invalid Card Number	14	Try alternative form of payment
Declined Contact Bank	51	Insufficient funds for selected account
Declined No Savings Account	52	Try alternative account / form of payment
Declined No Savings Account	53	Try alternative account / form of payment
Declined Expired Card	54	Try alternative form of payment
Declined Incorrect PIN	55	Retry PIN or begin transaction again
Declined Over Card Limit	61	Try alternative form of payment
Declined Exceed PIN Tries	75	Try alternative form of payment
Declined Bank Unavailable	91	Try alternative form of payment
Declined Contact Issuer	Z1	Try alternative form of payment
Declined Contact Issuer	Z3	Try alternative form of payment
Declined Contact Issuer	Z4	Try alternative form of payment
Declined System Error	nn	System error, retry / call Helpdesk

APPENDICES

1. Support Contacts

Call the Wipay Hub: 1300 10 9729 (1300 10 wipay)

Email: support@wipay.com.au

Log a ticket in the Merchant Portal: <https://flow.wipay.com.au/>

The following sort of information is helpful when raising a support request:

- Merchant name
- Store number
- Site Name
- Contact point
- Description of issue
- Referencing Merchant Support Ticket Number (if available)
- How often does the issue occur
- Steps to reproduce
- POS logs
- Screenshots of error
- Copy of the Receipt
- Supporting evidence

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2. PINpad Function Codes

During Idle mode	
#99	Reboot Terminal (with full contactless initialisation), or hold down the Cancel key
#3696	TMS logon- can also be forced through a terminal reboot
#4648	RSA logon- Look for a R or W in the bottom right corner of the terminal screen to indicate which logon is required
#667	Print EMV Diagnostic Receipt
#11112227	Configure Terminal Comms to POS : TCP/IP or Serial or USB
#3824	Terminal information- submenu selection below 0 - Show s/w versions 1 - show TID 2 - show MID 3 - show PPID 4 - show Loyalty dB status 6 - show stored SAFs (EFT and QC) 7 - show Loyalty dB log o/p 8 - show h/w type (P400, V400m etc.)
#2667	Display Current Comms setup

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During "Present Card State"	
#9999	Manual Entry of Card Number
#4438	Entry of Electronic Gift Card Number (#GIFT)

3. Other Reference Material

Wipay Software Installation Guide	Wipay Software Installation Guide
P400 PINpad Troubleshooting Guide	Verifone P400 Pinpad Troubleshooting Guide

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Glossary

CTLS	Contactless
CVV	Card Verification Value, usually a 3-digit code on the back of a card
EFT	Electronic funds transfer
EMV	A payment method based on a technical standard for chip cards. EMV stands for "Europay, Mastercard, and Visa", the three companies that created the standard.
LCD	Liquid Crystal Display
LFD	Local File Download
Micro SD	Micro Secure Digital – commonly used to expand the storage system of smartphones, drones, gaming devices and cameras
MOTO	Mail Order Telephone Order
MSAM	Multiple Secure Access Module
PAN	Primary Account Number
POS	Point of Sale
RSA	RSA is an encryption key system used for secure data transmission. "RSA" comes from the surnames of Rivest, Shamir and Adleman, who described the algorithm.
RTM	Remote Terminal Management
TMS	Terminal Management System

Document Change History

Document change history stored [here](#).