eCOMM
merchant solutions
www.ecomm365.com

POS Terminal for Android™

USER GUIDE

NEXGO® N86

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Welcome to your new terminal

Thank you for choosing your Point of Sale terminal from eCOMM Merchant Solutions. Your terminal comes packed with the latest features, such as contactless and mobile wallet technologies, as well as all the essential reporting functions.

You should have received a 'welcome email' by now, which states your Merchant Identification (MID) number along with other important information. Please save this email as it is an important reference document for you.

We have put together this guide to give you everything you need to get set up and start processing transactions. In addition, if you have a website, we can enable you to accept payments online.

See instructional videos online at: https://ecomm365.com/how-to

IMPORTANT

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Please do not discard this user guide! Do keep it safe as it contains very useful reference information that will help you troubleshoot queries and questions you may have using the terminal.

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Contactless area

Printer cover

Magstripe card slot

Charge indicator

Volume up

Volume down

HD touchscreen

Enter Amount

1,234.56

Confirm

Chip & PIN card slot

Charging base contacts

USB type-C power port

Battery cover

Power on / off

Battery compartment

NEXGO® N86

Guide to Essential Operations

Turn the Terminal On/Off

To turn on: press the ⏻ key (located on the left side of the terminal) for 2 - 3 seconds. After the boot-up sequence completes, the Android home screen is displayed. Tap the 'Pay' section at the top to launch the eCOMM Payment Terminal Application. You will see the Home page of the eCOMM application, with buttons for 'Sale', 'Refund' etc.

If you want to go back to the Android Home screen, simply press the white circle at the very bottom of the screen. To switch back to the eCOMM Payment Terminal Application, press the white square at the very bottom of the screen and select the eCOMM application. Tap the application to ensure it goes fullscreen.

To turn off the terminal: make a long press on the ⏻ key at the side of the terminal, then press the onscreen ⏻ symbol, and then press OK to confirm.

To lock the screen and put the terminal into sleep mode, press the ⏻ key briefly. To bring the screen back again, simply press the ⏻ key briefly again.

Using Cards

Contactless Card: hold the contactless card over the sensing area, which is an area of black plastic marked with the 📶 symbol (do not hold the card over the screen for best reception). Hold in place for around 1 second until you hear a "beep" sound which means a successfully completed transaction.

Chip & PIN: insert the card chip side upward into the card slot, which is found on the right side of the unit, push in fully until stopped. The card should remain in the slot for the duration of the transaction process.
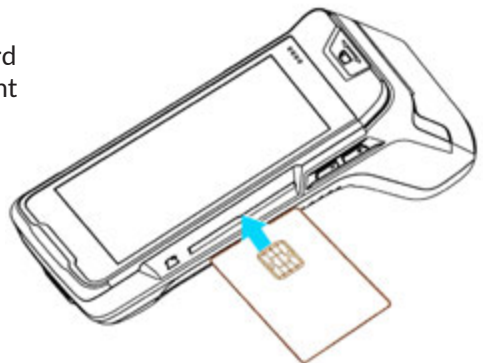
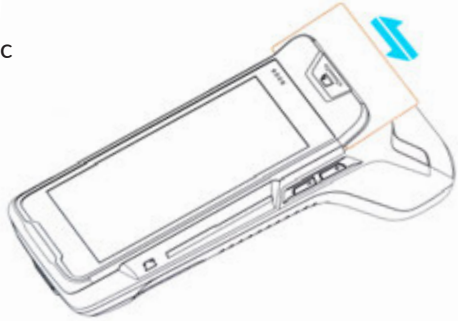**Magnetic Strip Card:** place the magnetic strip side of the card facing inwards, towards the device, swipe the card with a steady speed through the magnetic reader slot.

Process a Sale

1. On the Home screen of the eCOMM Payment Terminal Application press Sale
2. Enter the amount and press Confirm
3. If Cashback is configured on your terminal, you will now be prompted as follows:
   3.1 After the sale amount has been entered the terminal asks 'Do you need cash?'
   3.2 Tap YES or NO
   3.3 If cash is requested by the customer, enter the amount, and select YES
   3.4 If the customer card has no cashback service enabled an error will be displayed
4. Tap or insert the card (if the card is inserted, ask customer to enter their PIN and press Enter)
5. A 'transaction in progress' message appears on the screen
6. The terminal will respond with either APPROVED or DECLINED on the screen
7. If approved, the terminal will automatically print the merchant receipt
8. Select YES to print the customer receipt

Process a Void

A void is used when a transaction is made in error or the customer has been debited the wrong amount. A void can only be issued for transactions that are pending settlement and are within the current batch. A void will credit the customer's account straight away if their card issuer supports this transaction type.

1. On the Home screen tap Options then enter your admin password and tap Confirm
2. On the Options screen press Void at the top left
3. Enter the invoice number of the transaction you want to void & tap the Void button
4. When the void completes a void receipt is printed and an on-screen message is displayed

Process a Refund

A refund is different to a void. A refund is used after a transaction has been settled. Refunds typically don't credit the customer's account until 24 hours later.

1. On the home screen tap Refund, enter your refund password and tap Confirm

2. Enter the refund amount and tap Confirm

3. Tap or insert the card (no PIN required)

   Note: For card not present (MOTO) refunds:

      3.1 Tap the Enter Card Number button

      3.2 Type in the 16-digit card number

      3.3 Enter the expiry date in the format MMYY

      3.4 Add the 3-digit CVV number

      3.5 Press the Proceed ➡ button at the bottom right of the number pad

4. The terminal prints a refund receipt & displays a message onscreen when the refund completes

Process a Phone Payment (MOTO)

1. Press Sale

2. Enter the amount, then tap Confirm

3. At the bottom of the screen press Enter Card Number

4. Type in the 16-digit card number

5. Enter the expiry date in the format MMYY

6. Add the 3-digit CVV number

7. Press the Proceed ➡ button at the bottom right of the number pad

8. A 'transaction in progress' message appears on the screen

9. The terminal will respond with either APPROVED or DECLINED on the screen

10. If approved, the terminal will automatically print the merchant receipt

11. Select YES to print the customer receipt

> ℹ️ It is important that you should read the fraud prevention note regarding telephone transactions on page 18 before you process a phone payment.

How to Settle (Batch)

1. On the Home screen press Settle, enter your settle password and tap Confirm

2. Tap Confirm on the review screen. A "Settling" notice displays while in progress

3. The terminal will print out the batch totals summary

4. If there are no amounts to settle the terminal displays a "No batch totals" message

How to Review Transactions

To review transaction history, tap Options on the home screen, enter password and tap Confirm. Tap Batch, then Review. A list of transactions is displayed. Tap on any individual entry in the list for detailed information about that transaction.

How to Access the Android Settings Menu

The N86 terminal uses the Android operating system. To access the Android Settings menu, press the white circle at the very bottom of the screen, and then press Settings. To return to the eCOMM Payment Terminal Application, press the white circle at the very bottom of the screen and then press the 'Pay' tile at the top of the screen.

How to Charge your Mobile Terminal & Check Battery Level

The N86 terminal can be charged by inserting the power cable into the USB-C port on the left side of the unit. When the unit is charging, a red LED illuminates in the charge indicator, located beside the port and above the screen. A lightning symbol is also overlayed on the battery symbol which is shown on the very top right of the screen. When the charge is complete the red light changes to green.

To check the exact charge level of the battery, press the white circle at the very bottom of the screen, and then press Settings. The charge level percentage is shown in the Battery category.
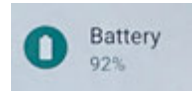
A full charge should last all day, but this depends on how heavily it is used and also the different battery power saving options that have been selected. To view your battery saving options, from within the Settings menu, tap Battery, then Battery Saver.

How to Setup Wi-Fi

To get to the Wi-Fi settings, press the white circle at the very bottom of the screen, and then tap Settings, then Network & Internet.

1. Tap Wi-Fi and then turn on Use Wi-Fi by moving the toggle switch to the right
2. The terminal will automatically search for and display available Wi-Fi networks
3. Choose one and the password dialog box for it will appear
4. Enter the Wi-Fi password and tap 'connect'
5. If the password is entered correctly the terminal will connect to it immediately and the word 'connected' will appear below the network name
6. Tap the back arrow at the top left of the screen
7. Tap the white square at the bottom of the screen to go to the eCOMM payment app or tap the white circle to return to the Android home screen

Common Tasks

Test Connection to the Terminal

For a Wi-Fi connection

For a quick check, you can view the Wi-Fi reception icon at the very top right of your screen just to the left of the battery symbol. A fully illuminated Wi-Fi symbol means you have a strong Wi-Fi connection.

You can also get more information by going to the Wi-Fi section in the Android Settings menu: press the white circle at the very bottom of the screen, and then press Settings, then press Connections and Wi-Fi. The Network name is displayed as well as a larger version of the connection strength signal display. By tapping the Network name you will be able to see the network speed.

SIM connection

For a quick check, you can view the SIM mobile phone network reception icon at the very top right of your screen just to the left of the battery symbol. 5 vertical bars illuminated means you have a strong SIM connection.

You can also get more information by going to the Mobile Networks section in the Android Settings menu: press the white circle at the very bottom of the screen, and then press Settings, then press Connections and Mobile Networks. The Network Operator is displayed as well as the network mode.

Turn off or Reboot the Terminal

Turn off the terminal by pressing the ⏻ key on the left side of the terminal until the power options appear on the display. Tap the onscreen ⏻ symbol to power off the terminal, tapping OK to confirm.

Reboot the terminal by pressing the ⏻ key on the left side of the terminal until the power options appear on the display. Tap the onscreen ↻ symbol to reboot the terminal, tapping OK to confirm.
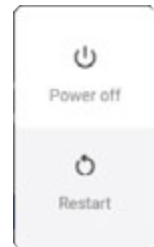
Reports

1. From the Home screen, press Options, enter the admin password & tap Confirm

2. Tap the Reports button

All Reports will be printed out via the till roll. The following common tasks are all available in the Reports Section:

Reprint Last Invoice

This reprints the most recent receipt, the details of which are displayed on the screen. Choose Print to reprint on till roll or Cancel to dismiss.

Reprint by Invoice

To reprint a specific receipt, enter the relevant invoice number (this is a 6 digit number printed on the receipt) into the box and press the Reprint button. The receipt details are displayed on screen, press Print to print out on till roll.

Print Audit Today

This shows what is in the current batch of transactions, that will be sent for processing when you use the Settle command. Transactions are listed on the screen for review before printing to the till roll. Tap the Print button to print. When print is completed the screen will revert to the Reports menu.

You can also tap on any individual transaction in the list to review and / or print the details of that transaction.

Transactions shown here can be voided, without the need for making a refund. If the terminal has been used a lot, you will want to allow some time for this report to fully print.
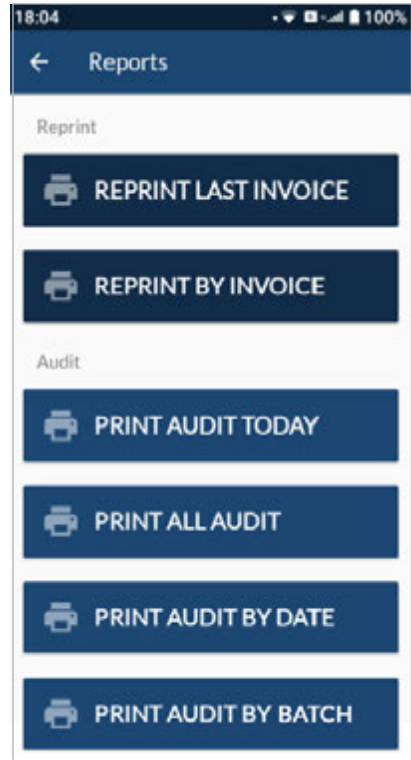
Print All Audit

This prints the totals in the current batch. The terminal prints the transaction count & total amount from the current batch. Transactions are grouped by transaction type and issuer.

Transactions are listed on the screen for review before printing to the till roll. Tap the Print button to print.

When all transactions are printed, the screen will revert to the Reports menu.

You can also tap on any individual transaction to review its details and print individual transaction information.
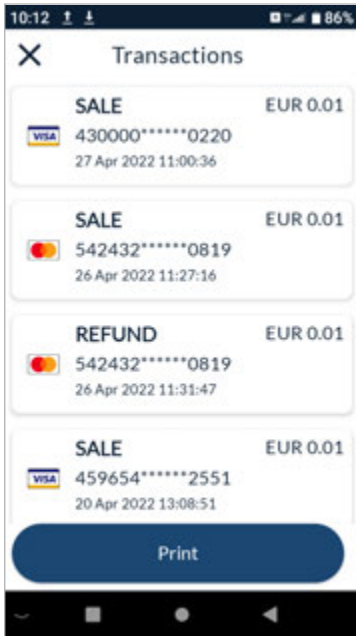
Common Tasks

Reports continued

Print Audit by Date

This prints the totals for the date range selected.

Select a start date and end date from the datepickers and then tap Confirm.

Transactions are listed on a review screen, grouped by transaction type and issuer. Tap Print button to print.

You can also tap on any individual transaction in the list to review and / or print its details.

Print Audit by Batch

For intances where the batch period goes beyond midnight - effectively more than one single date - use the "by batch" option. Enter the batch number and tap Confirm.

Transactions are listed on a review screen, grouped by transaction type and issuer. Tap Print button to print.

You can also tap on any individual transaction in the list to review and / or print the details of that transaction.

Note, scroll down in the reports screen to view this option clearly.

A transactions report review screen.

An individual transaction detail report.

Frequently Asked Questions

How do I order till rolls?

You can order these by contacting csr@ecomm365.com

Someone has come to my premises claiming to represent eCOMM and asking for access to the terminal. What should I do?

A scenario like this will never arise unless eCOMM has agreed this with you in writing or over the phone before a scheduled meet. Our engineers will never turn up unannounced. If this scenario happens and eCOMM did not arrange the meeting in advance, refuse access to the terminal and call eCOMM customer support as soon as you can. If a meeting is scheduled, please always ask the engineer on site for ID before granting access to the terminals.

How do I know if my device has been tampered with?

If a skimming device was inserted into your terminal you will be able to identify it by manually checking around the card entry points. You may also notice users struggling to insert the card into the device.

What is PCI DSS?

The Payment Card Industry Data Security Standards (PCI DSS) are a set of mandatory requirements designed to safeguard cardholder data.

How do I become PCI Compliant? Is it mandatory?

PCI Compliance is a mandatory requirement for all merchants who accept credit and debit card payments. Within five working days of receiving your 'eCOMM Welcome' email a separate PCI email is sent out with all the information you need to become compliant.

You have 2 options to become compliant:

   1) The compliance website: https://ecomm365.pcidssportal.com/safemaker/login/

   2) Call the PCI helpline: 1800 816 737 (IRL) or 0800 0608 484 (UK)

Please only contact the PCI team when you have received the PCI information email. Your merchant number is found on the eCOMM Welcome email.

A non-compliance fee is applicable every month as per your contract with eCOMM Merchant Solutions. Once you become compliant the fee is signicantly reduced to a compliance fee as stated in your contract. You have 30 days from the date of the PCI information email to become compliant, where upon if you are not the non-compliance fee will be applied to your account.

Response Codes

Reference List for Decline Responses

Cards can be declined for various reasons. Whenever a card is declined, a 2-character reason or 'response' code is printed on the merchant receipt. Below is a reference list of the most common codes and their meanings.

Code	Text	Meaning
00	Approved	The card issuer approved the transaction
05	Do Not Honour	The card issuer declined the transaction
14	Invalid Card Number	Invalid card number
15	No Such Issuer	No such card issuer
19	Re-enter Transation	Re-enter transaction
51	Insufficient Funds	The card issuer declined the transaction
55	Incorrect PIN	Incorrect PIN
57	Transaction not Permitted to Cardholder	The issuing bank has declined the transaction due to a transaction on the card or account

Frequently Asked Questions

When can I begin processing?

As soon as you receive your equipment and your Welcome email from us. Your equipment will typically take 2-3 business days to arrive at your premises after you sign the contract.

My terminal is unresponsive, what should I do?

You should remove the power supply to the terminal, or if operating on battery, press the ⏻ key on the left side of the terminal briefly and then press the onscreen ⏻ symbol, and then press OK to confirm. Once off, turn back on and normal order should resume. If this does not fix the issue, please contact csr@ecomm365.com

If I change my broadband, will this affect my terminal?

If you change your broadband provider you will need to change your SSID and broadband password on the terminal, see setting up Wi-Fi guide on page 9.
If you are having issues relating to this, please contact csr@ecomm365.com

Quick Settings

How to access the Quick Settings panel

The Quick Settings panel allows you to quickly adjust the brightness of the screen and toggle settings for Wi-Fi, Bluetooth and Mobile data, in just a tap.

To completely expand Quick Settings on your terminal, swipe down twice from the top of the screen. The first swipe will show three tiles from quick settings for Wi-Fi, Bluetooth and Mobile data (SIM).

When you swipe down again, the Quick Settings panel will expand to show the display brightness range bar, positioned on top - move the dial to the right for an increasingly brighter display and move it left for darker.

Tapping on a tile changes its state from ON to OFF and vice-versa. A solid green background indicates the particular service is ON.
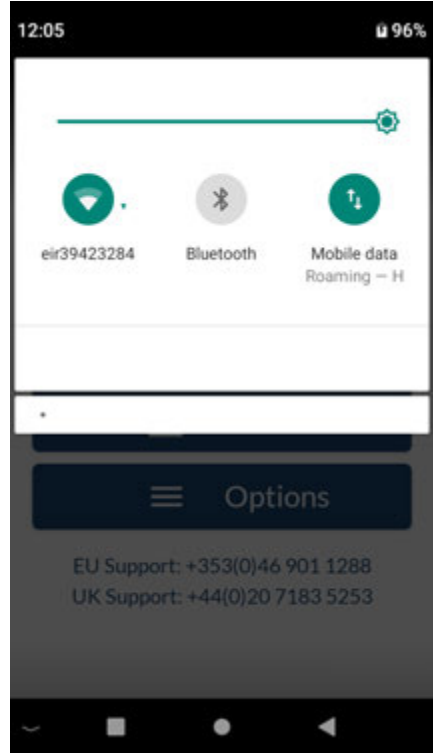
Android™ Settings Menu

The Android System Settings menu allows you to control many aspects of your terminal — everything from establishing a new Wi-Fi connection and security settings, to adjusting screen brightness and battery management.

How do I get to the Settings menu?

1. Press circle button at very bottom of the screen to get to the Android home screen

2. Tap the Settings tile ⚙ on the Android home screen

The main settings menu appears, tap on a heading to view or edit settings for that category.

Tap the triangle button at the bottom right of the screen to exit the Settings menu.

When you are inside a settings category there is also a back arrow at the top-left of the screen to navigate backwards.

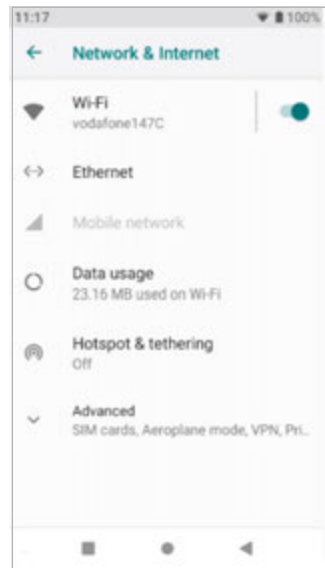The date & time settings are found inside the "System" category.
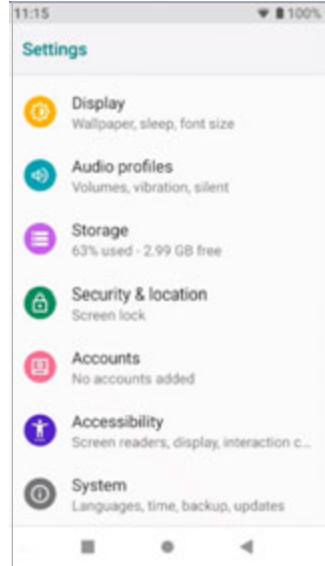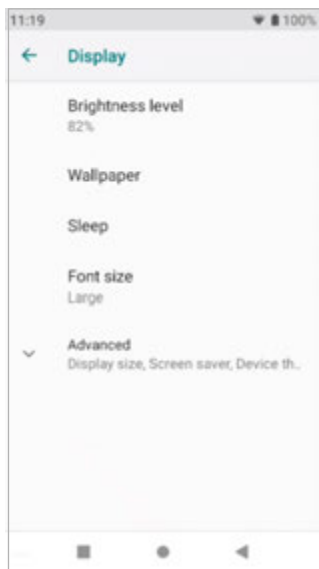
Useful settings reference

The following describes the more common Android settings the user can adjust.

Use network & internet settings to turn Wi-Fi on and off and check your data usage.
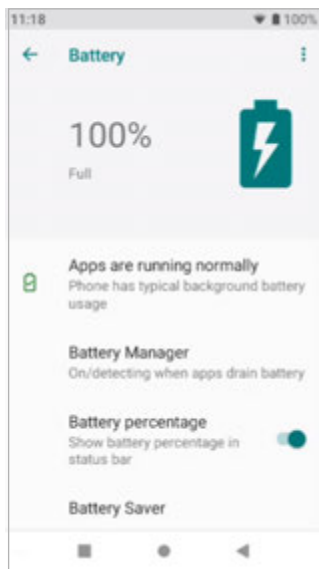
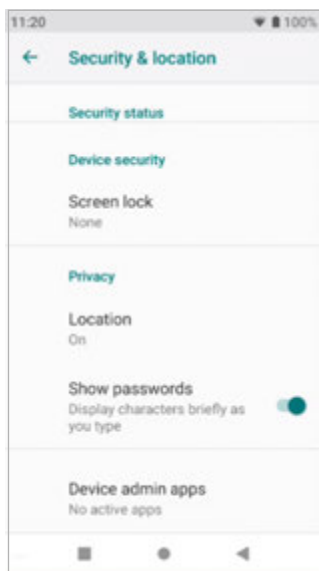Tap on the Wi-Fi sub-heading to view other available networks.
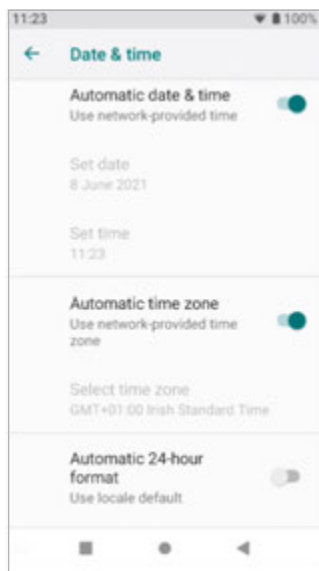
Android™ Settings Menu

Use the display setting to set the screen brightness and adjust font (type) size.

Use battery settings to set battery manager, show/hide battery % and choose battery saver.

Use security settings to set a screen lock (off by default) and set whether to show passwords as you type them.

Use date & time settings to set automatic date and time or switch between 12 and 24 hour clock (24 hour is the default).

How to Change a Receipt Roll

Open the printer cover by pulling it backwards at the point shown.

Extend the cover fully back. Remove old roll if present.

Insert the till roll with the print side exposed, facing upwards and rolling away from the screen.

With paper extended close the printer cover until it 'clicks' securely shut.

Till roll paper removal

Hold the till roll paper and tear it downwards as shown in the diagram.

While tearing the paper, please make sure the speed and power are even and swift.
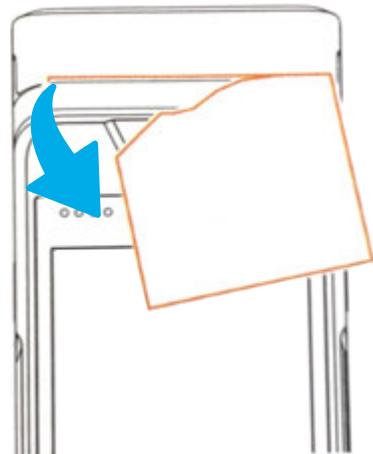
Convenient All Day Charging

A charging base for your terminal is also available for convenient all-day charging.

Placing a terminal into the charging base allows you to recharge your POS device while taking payments at your counter.

You can choose to leave the terminal in the base normally and take it out when you need to bring the terminal to your customer in your premises away from the till.

You need never worry about your terminal battery running low, no matter how much or long is it being used.

The terminal is easily placed down and into the charging base. It will be a snug fit with the charging contacts connecting perfectly.

Removing and then re-positioning the terminal is quick and simple.

A 9V DC Power adaptor is supplied with the charging base.

Contact Customer Service
for details:
CSR@ecomm365.com
EU: +353 (0)46 901 1288
UK: +44 (0)20 7183 5253

Fraud & Chargeback Prevention Guide

For most merchants, the instance of fraud and chargebacks is mercifully rare. However, it pays to be vigilant, and here is our guide to help you avoid any issues.

Authorisation does not guarantee payment

• An authorisation is guaranteed by the cardholder's issuing bank for 7 calendar days, or 30 calendar days for pre-authorisations. If your terminal has not been batched daily, and the settlement window has passed, you may be liable for chargebacks for 'Late Presentment'.

• Cards that are authorised but expire before a batch is settled on your terminal are not guaranteed by the issuing bank.

> *i* By default eCOMM will auto settle every terminal between 23:00 (11pm) and 0:00 (midnight) daily. Your terminal must be powered on and have an active connection. Otherwise you must ensure you batch off your terminal at the end of a business day.

Only process what you are approved to process

You may only use your terminal for transactions that you are underwritten and approved for. For example, you cannot:

• Use your terminal to sell your family car
• Sell products/services that you are not approved to sell
• Lend the terminal to another business
• Sell off the contents of your business (e.g. a car hire company selling off their used cars).

These types of transactions are prohibited, they may attract fraudsters and could expose your business to chargebacks. Transactions of this nature when discovered will be destroyed and your settlement may be withheld.

Mail Order/Telephone order (MOTO)

If you are approved to accept telephone transactions, please be advised, these transactions are very high risk to you and your business. Fraudsters will go from business to business with all kinds of scams and stories trying to get a merchant to accept a phone transaction.

You should be extremely vigilant when accepting a phone transaction, as doing so means you are 100% liable for the amount(s) should they result in a chargeback(s).

NB: Whenever possible, insist on your customer using the chip and PIN facility, that way you are covered in the event of fraud.

Chargebacks

A chargeback is where a consumer or their issuing bank disputes a transaction made with their card. If the dispute is resolved in the cardholder's favour, the cardholder would be

Fraud & Chargeback Prevention Guide

reimbursed for the partial or full amount of the transaction at the merchant's expense. eCOMM is governed by scheme rules and regulations (i.e. Mastercard, Visa & American Express) and these take precedence over any terms and conditions offered by eCOMM.

Common reasons for chargebacks

• Fraud enquiries – cardholder denies participating or authorising a transaction

• Cardholder disputes the sale for reasons such as failure to receive goods or services

• Cardholder disputes the sale for reasons of quality

• Cardholder does not recognise a transaction – it may be the clearing name on the cardholder's bank statement

All merchants accepting debit and credit card payments could at some point be liable for chargebacks. A cardholder or card issuer has the right to question or dispute a transaction. A chargeback can be received up to 120 days after the card transaction was taken in the case of fraud. In the case of goods or services issues, a chargeback can be raised up to 360 days from agreed date of delivery or the completion of a service. The best practice for all goods and services issues is to try to resolve them with the cardholder before it gets to the point of a chargeback.

Should you receive a chargeback, the amount will be deducted from your next settlement(s).

Refunds

• You may not issue a refund to a card that has not previously been used at that terminal. Transactions of this nature if discovered will be destroyed. You can verify what card was used previously by checking the last 4 digits of the card number on the receipt that the terminal originally issued. Your customer must produce this receipt to verify they have the same card.

• The amount of the refund being issued to a card should always be equal to or less than the original sale. Higher amounts processed will be destroyed.

• You should never use your terminal to refund yourself, suppliers, friends, family members, staff or any other unapproved person as a form of payment. Transactions of this nature, when discovered, will be destroyed.

Customer Support

Please contact our Customer Support Team with any queries on fraud or chargebacks.
T: +353 (0)46 901 1288 (EU) or +44 (0)20 7183 5253 (UK)   E: csr@ecomm365.com

> ℹ️ The above is a general guide rather than a comprehensive treatment and does not constitute legal advice.

Customer Service Desk

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