Payment Processing/Cash Register

# Objective:

After review of material and virtual instruction, user should be able to understand the policies regarding credit card payments and identity verification. They should be aware of how to process payments on Omega (credit card/ACH) and should have knowledge of how to apply payments taken to the order in Navigator using Cash Register.

User will need to be shown how to process credit card payments in line with policy, as well as ACH E-check payments regarding policy and procedure.

User should already have basic knowledge of how to enter orders and adding message lines.

## Pre-Reading

* CC SOP and Security Clearance Policy
* Omega Payment Processing Instruction
* Cash Register
* CC Conv Macro
* Finding Past Transactions (Omega)

## Lesson Plan

* **Review facets of policy, regarding identity verification & explain responsibility**
  + 3% Surcharge on Credit Cards
    - Debit cards are not subject to surcharge – ***physical terminal only***
  + In Person:
    - New customers ID must be checked. ID and name on credit card must match
    - “NCLV” code in Cash Register Reference
    - NCLV = New Customer License Verified
  + Existing Customer:
    - Identity needs to be verified (matching card to license) or employee can attest to knowing customer.
    - RC in Cash Register Reference
    - RC = Returning customer
  + Online or Virtual:
    - First time user: must verify speaking with the cardholder
    - “VC” code used in Cash Register
    - VC – Virtual Customer
  + 3rd party customer
    - Taking third party cards from a contractor is risky – you need the phone number of the person who owns the card to confirm order and amount and get authority
    - Business from a one-time unknown buyer using a card from their unknown client for payment, should not be processed.
  + Go with your gut: If something doesn’t feel right, get a supervisor to help
* **Process order example: Method of payment credit card**
  + Discuss location of macro
  + Discuss Macro search field
  + Add CC Convenience Macro
* **Omega: Process credit card payment**
  + Review Surcharge % on program
  + Email address
  + Customer vault
    - How to search for customer in customer vault
    - Customers pulled from vault have all the information required for transaction.
  + Merchant Defined fields info
    - Branch
    - Order/Reference#
    - Processor location
  + Sending receipt email
  + Authorization code
    - Discuss transaction ID
  + Finding past transactions
    - Methods of how to find past transactions on Omega reviewed.
* **Discuss location terminal process**
  + Entering reference as PO field
  + Show example of credit card receipt done correctly
  + Terminal information checklist:
    - Street #, Zip Code & CVV are required
    - PO Box #’s are not approved
* **Updating order & Applying Payment**
  + Update macro with surcharge amount
  + Mark un-taxable & update
  + Cash register application
    - Discuss other reference field in accordance with identity policy
* Review receipt and actions to take
  + Finding Past Transactions
  + Review “View Order Details”