PayGuardian Setup in Regit Express Plus

SPI Gateway Services' PayGuardian is used to seamlessly process credit and debit transactions with Regit Express Plus. Regit Express Plus is provided completely free of charge for those processing with SPI Gateway Services. Regit Express Plus can be used for up to three registers.

Follow these steps to set up the SPI Gateway Services' PayGuardian in Regit Express Plus:

1. In the Regit Express Office select **Setup**, then **Credit Card Processing**.

2. Select **SPI Gateway Services.**

3. Next, select the **Setup** button.

3. On the next window select how many charge card slips to print (0, 1, or 2) and check any relevant option boxes.

4. Select **OK/Save,** then **OK/Save** again on the next window**.**

If you are setting up more than one register, follow those 4 steps for each register.

Identifying the Cashier

The card processor requires that the cashier be identified when a card is processed. If you are using the Regit POS Passwords feature, the user will be identified when they log in. If not using the Regit Passwords, set either **Require Cashier Identification on Startup** (which requires a login when the Regit Cash Register is started) or **Automatically *Lock Register Between Transactions*** (which requires a login before each new transaction). You will find these settings in the Regit Office's top line menu under **Setup,** then **System Options,** then the **Security** tab.

If you have not already done so, you will need to add your cashiers to the EMPLOYEE database table. Enter a **Cashier ID** and **Password** so they are able to log in. The **Cashier ID** will then be passed to the card processor during a credit card transaction.
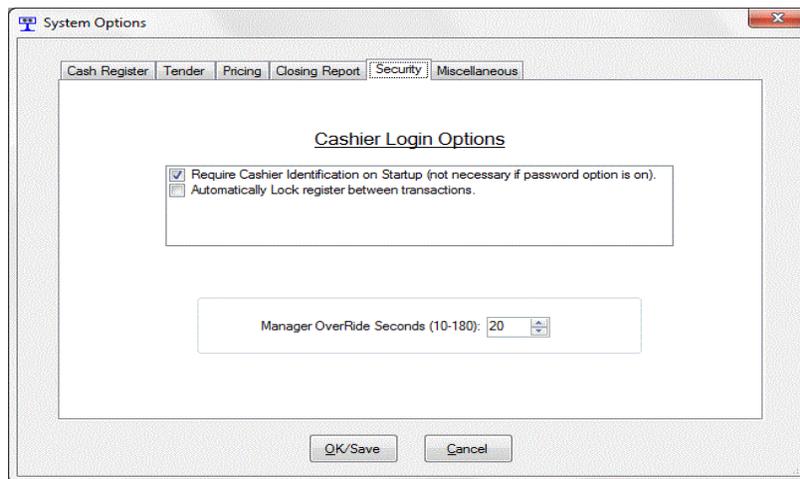
Sales

The Tender Window will display several credit card boxes. You my place the total being charged in any of these boxes, they system will know the type of credit card it is. For split tenders (using two or more credit cards), or if you get a partial approval, you may put the additional amounts in any of the other available credit card boxes.

Charge cards are processed prior to Regit Express recording the transaction. Therefore, if a card is declined the transaction can be canceled, or the customer can provide another type of payment.

Transaction #2539

File   Options

[F2] Balance   [F3] Cash   [F4] Check   [F6] Add Lines

Cash:		Credit Card:	$0.00	Total Due:	$100.00
Check:	$0.00	On Account:	$0.00		
Debit:	$0.00	User Defined 3:	$0.00		
Credit Card:	$0.00	User Defined 4:	$0.00		
Credit Card:	$0.00	User Defined 5:	$0.00		
Credit Card:	$0.00	User Defined 6:	$0.00		
Credit Card:	$0.00	Tendered: $0.00			
		Due: $100.00			

[Enter] OK   [Esc] Cancel

Debit Sales

For **Debit Card** Sales, place the amount in the **Debit** box.

Voids

With respect to charge cards, a <u>void</u> is used to remove a sale from the current batch (generally a current day's sale), while a <u>return</u> removes a sale for which the batch has been settled (generally a previous day's sale).

When the cashier selects the Regit POS Option to either **Void Last Transaction** or **Void, Then Restore Last Transaction** (and the last transaction involved a charge card), the PayGuardian Void Screen will automatically pop up after the Regit POS has completed its void. The processors reference ID numbers are retained and passed to the Void screen so the cashier will only have to select Process (or cashier may Cancel) to completely void the charge.   If more than one card was processed, a Void screen will be displayed for each card in succession.

If the cashier selects **Void a Past Transaction,** the cashier will need to void or return (whichever the case may be) the charge separately in the **Virtual POS Processor** (see below).   The cashier will be required to enter the Reference ID from the original charge. The credit card is not required. The Reference ID can be found on the original charge slip or on the original receipt. It can also be looked up from the Cash Register's **FILE, Print/View Past Receipts** or looked up in the Regit Office's Charge Card Data database table. If the sale is from a

closed batch, the cashier will process Return and can either use the Reference Number or the Credit Card method as described below.

Returns

With respect to charge cards, a <u>void</u> is used to remove a sale from the current batch (generally a current day's sale), while a <u>return</u> removes a sale for which the batch has been settled (generally a previous day's sale).

When processing a sales return transaction, the PayGuardian return screen will display whenever a charge card tender box is selected as the return tender type. The cashier will need to enter the Reference ID from the original charge. The Reference ID can be found on the original charge slip or on the original receipt. It can also be looked up from the Cash Register's FILE, ***View/Print Past Receipts*** or looked up in the Regit Office's Charge Card Data database table or in the PayGuardian Virtual POS History Section.

Accessing the PayGuardian Virtual POS Processor

All charge card functions such as Forced Transactions, Batch Processing, Current Batch Totals, Returns/Credits, Sales, etc., can be accessed and processed through the **PayGuardian Virtual POS Processor.** To start the processor, right click the PayGuardian Icon on the task bar and select **Show Client** on the menu that appears.
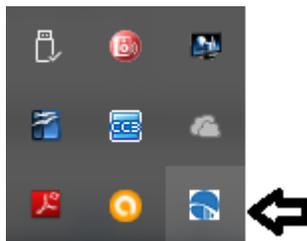
Charge Card DataBase

The results of charge card transaction are stored in the Charge Card Database (Regit Office, ***File, Open Database Table (Grid), Charge Card Data***). Past card data can also be accessed in the ***PayGuardian Virtual Processor History***

Section.

Bypassing the Credit Card Function

Occasionally you may wish to bypass the credit card function, but still record the sale and show on the receipt as a credit card tender type. This may be desirable if the credit card was run separately. To turn off the credit card processing (for one transaction), select **Options**, then **Turn Off Card Processing** or **ALT-B** as a shortcut. The credit card processing function will automatically be on again with the next transaction.

Reprinting Last Charge Slip

You can reprint the last charge slip by selecting **File**, then **Reprint Last Charge Slip** or **Ctrl-L** in the Transaction Window. The slip will be printed without a captured signature if you wish to have the customer sign it.

Receipt Printer

Charge slips print only to standard 80mm receipt printers (no 58mm printers).