

BP Payment Guide

Electronic Payment
System (EPS)

2.0 EPS



The Electronic Payment System (EPS) is an open-standards piece of computing hardware that does all of the communicating between the customer and the BP network for card transactions. This system will enable implementation of future card processing changes independent of the POS system.

All POS devices processing with an EPS will have a 7 digit SVB number.

Address Verification Service (AVS)

Address Verification Service (AVS) is an additional processing tool for fraud prevention. The customer is prompted to enter his or her billing zip code as part of the sales transaction, either inside (currently with a manually entered transaction only) or outside at the dispenser. The zip code that is entered is matched against the billing zip code that the credit card company has on file during the authorization. Usage of this fraud prevention feature at a retail site is at BP's discretion and can be activated for inside and/or outside purchases. Credit cards that currently support this feature are:

- American Express
- Discover
- MasterCard
- Visa

Batches

1. There are two new Batch names to become familiar with:

Acquirer Batch: This is the Batch that should be used to reconcile payment with settlement. There will most likely be multiple Acquirer Batches to a single Terminal Batch.

Terminal Batch: A Terminal Batch is controlled by the POS day close. Depending on how the POS closes the day, there could be multiple Terminal Batches in a business day or a Terminal Batch could span multiple business days.

2. Close Batch options:

- Close Shift
- Close Daily
- Send Offline Transactions – This function is initiated on the POS system and is used to send pending credit card transactions from the EPS to PayPoint for processing. This function is typically used for troubleshooting POS to EPS connectivity and during the POS system change out or SVB number change out processes.

Card Type Codes

AC – ABC (BP Business – formerly Amoco Business Card)

AX – American Express

BC – BP Consumer Card

BF – BP Fleet (BP Business Plus – formerly BP Fleet Manager II)

BP – BP Business (formerly BP Fleet Manager I)

BV – BP Visa

DB – Debit

DC – Discover

MC – MasterCard

MF – MasterCard Fleet

SV – SVS (BP Gift Card)

TC – Transcard (BP Business Plus – formerly Transcard)

VI – Visa

VY – Voyager

WX – WEX

BP Gift Card Activations

The customer will swipe their BP Gift Card at the pin pad for activation. More detailed information concerning activation can be found in Section 8.0.

Card Swipes

Previously the cashier swiped the customer card at the POS and the customer entered their debit PIN information and commercial card information at the pin pad. **NOW, the customer will swipe their own card through the pin pad.** The customer will continue to enter debit PIN or commercial card information for all inside transactions at the pin pad.



CVV2/CVC2/CID

Card Verification Value (CVV2)/Card Validation Code (CVC2)/Card Identification (CID) is an additional processing tool for fraud prevention. A 3 or 4 digit security number is printed on credit cards to help validate that a customer is in possession of a legitimate card at the time of a sale. The cashier is prompted for the CVV2/CVC2/CID security number during a manual entry transaction. Information for locating the CVV2/CVC2/CID

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security number on the card can be found in Section 5.0. The activation of this fraud prevention feature at a retail site is at BP's discretion. The credit cards that currently support this feature are:

- American Express (CID)
- Discover (CID)
- MasterCard (CVC2)
- Visa (CVV2)

Contactless Payment

Contactless payment is a new payment method for collecting cardholder information from the credit card. American Express, MasterCard and Visa have all created contactless cards based on the ISO 14443 standard. These cards use Radio Frequency (RF) to pass the cardholder information from the card to the specially designed card-reading device.

These new devices are additional hardware modules that are installed on the pin pad or on the dispensers. The cardholder will wave the card or tap the card over these RF readers instead of swiping the card. The credit card companies that offer contactless card products are:

- American Express - ExpressPay
- MasterCard - PayPass
- Visa - payWave

Signature requirements for contactless cards are different than swiped cards. No signature is required for American Express, MasterCard or Visa contactless sales that are less than \$25.00.

Credit/Debit Prompt

There is no need for the cashier to ask the customer if the payment is credit or debit, as the customer will now make that selection at the pin pad. For certain bank cards, the customer may see an option to select credit or debit at the pin pad.

Debit

Indoor debit is automatically enabled. This will include cash back for inside transactions. If a site does not want to offer cash back, they must contact BP Elite Customer Solutions. Outside debit can be enabled once the site has installed the necessary equipment. A call to BP Elite Customer Solutions will be required to enable outside debit.

EPS Hardware/Software Information

1. The EPS hardware name is V900 and the application name is VIPER.
2. Point of Payment (POP) is another term for the pin pad.

EPS Reports

Network Reports are dynamic with the EPS and no longer stored on the POS. Each POS will display a set of menu options (typically located under Network Reports) that will provide access to the printing of these reports. When the site navigates through the Network Report options, the EPS will provide a list of available reports. Currently the EPS stores approximately 15 days of Network Reports. Below is a current list of available Network Reports on the EPS.

Card Table Report

1. Card Type Report

This report contains a list of the card types accepted on the BP Retail Network and is primarily used by support personnel.

EPS/Network Specific Reports

1. Terminal Batch Summary Report

The Terminal Batch Summary Report provides a grand total for all card sales in the specified Terminal Batch and is broken down by Location (each POS and Pump has a unique Workstation Number), along with Number of Transactions and the Site Total. The time the Terminal Batch opened and closed is on each report, including the date and time the report was printed. There is a summary by Acquirer Batch section at the bottom of the report where each Acquirer Batch is listed with the Batch total amount and an indication of whether the Batch is in balance or not. If the Batch is not in balance, the amount and the difference will be noted. **The Terminal Batch Summary Report needs to be printed EVERY DAY to reconcile with settlement.**

2. Terminal Batch Detail Report (POS Batch/Day)

The Terminal Batch Detail Report provides details of each transaction listed by Acquirer Batch in the specified Terminal Batch (account number, card type, reference number and sales total are included). Additionally, sales totals, adjustments and the Batch totals are summarized at the end of the report. This report prints all of the Acquirer Batches within that Terminal Batch. This report should be kept in a secure location for 6 months and then destroyed appropriately. For more information, refer to Section 12.0. Refer to item #3 below for more details on the Acquirer Batch Report. **The Terminal Batch Detail Report needs to be printed EVERY DAY to reconcile with settlement.**

3. Acquirer Batch Detail Report (BP Settlement Batches)

The Acquirer Batch Detail Report provides details of each transaction in a specified Acquirer Batch and includes account number, card type, reference number and the total of the transaction. Additionally, sales totals, adjustment and Batch totals will be shown at the end of the report. The Acquirer Batch is used to reconcile with payment. Terminal Batches are closed at Shift or Day Close (depending on POS/site configuration). Acquirer Batches will be closed after every 50 transactions or on a Terminal Batch close. This information will be required for BP Elite Customer Solutions to recreate any lost Batches or lost credit card sales. Some sites may prefer to print Acquirer Batches daily versus the Terminal Batch Detail Report. This option should be used if the Terminal Batch Report ever fails to print all of the Acquirer Batch details.

4. Reconciliation Request Receipt

The Reconciliation Request Receipt acknowledges your last request for a Terminal Batch close and will provide the current Terminal Batch number.

5. Network Day Summary Report (West of Rockies)

The Network Day Summary Report is based on the close record from the Card Host Network. This Day Close Report indicates day open date and time, day release date and time, along with Batch transaction count and net amount. The Day Details section of this report will indicate payment type, credit/debit, count and amount.

6. Network Summary Report

The Network Summary Report provides sites with the ability to validate settlement discount rates which may vary by product and card type. This report contains information based on card type, number of transactions, fuel and non-fuel, along with the total. There are also sections for fees by card type and net summary by Acquirer Batch.

7. Business Day Report (West of Rockies)

The Business Day Report provides sites with the ability to track totals based on Business Day and is specifically designed for sites with more than one Business Day in a Terminal Batch. Each day will be totaled separately and reported on a separate line. The Terminal Batch open and close, date and time will be reported.

8. Manual Transaction Report

The Manual Transaction Report lists the transactions that have been manually key entered at the POS. The report is printed by Terminal Batch.

9. Repeat Usage Report

The Repeat Usage Report will print a row for any card that is used multiple times at a site, within a Terminal Batch. This report is designed to assist in researching fraudulent activities.

System Reports

1. Configuration Report

The Configuration Report contains the EPS software version and configuration information (such as IP address, baud rate, etc.) and is primarily used by support personnel.

Price Notification

The most current price notification that has been sent to the POS will be found in this menu option.

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RFCO

The RFCO Report is available on both the POS and at www.bpconnection.com.

The 7 most current RFCO Reports are available for printing or reprinting on the POS. The word, “**New**” will appear next to each RFCO that has not been printed. **Be sure to review the RFCO Report option daily to see if there are new reports that need to be printed.**

This information will continue to be available on www.bpconnection.com. Under the CARDS menu, the RFCO option is maintained for more than 60 days and can be downloaded into a .csv format.

Settlement

The Settlement Report will be available on both the POS and at www.bpconnection.com.

The 7 most current Settlement Reports are available for printing or reprinting on the POS. The word, “**New**” will appear next to each Settlement Report that has not been printed. **The Settlement Report should be printed EVERY DAY.**

This information will continue to be available on www.bpconnection.com. Under the CARDS menu, the settlement information is maintained for 60 days and can be downloaded into a .csv format.

Fuel Pricing (See EPS Reports)

Price Notification changes with the EPS Network.

- For Dealers, go to www.bpconnection.com to obtain the Dealer tankwagon prices.
- For COCOs, please follow the price notification process set up by COCO management.
- For CMs, the Price Notification Report will be available via the EPS reports.

Prepay Procedure

For some sites, fuel prepays may be new, and for others, a new procedure is being implemented. The prepay fuel procedure will allow customers to purchase fuel and non-fuel items at the time of prepay and sign a prepay receipt. This will eliminate the need for the customer to return inside the store after dispensing their fuel. NOTE: The receipt printed at the time of prepay will indicate, “PREPAY Receipt” above the card type and the customer will need to sign this receipt and then fuel. If the customer wants a copy of the final receipt, they can return inside to obtain a copy of the FINAL SALE receipt which will show the dispensed amount, gallons and product type. The final/completed receipt will indicate, “FINAL SALE Receipt” above the card type.

Merchant Copy: Please staple the PREPAY Receipt with the Customer Signature to the FINAL SALE Receipt. Both will need to be submitted when responding to RFCO and chargeback requests.

Receipt Information

- The EPS is responsible for the network portion of the receipts and includes:

CARD NAME \$xxx.xx

Acct/Card # xxxxxxxxxxxxxx#### (only the last 4 digits will be displayed)

Auth # XXXXAA (See below)

Ref AAEBBSSS (See below)

Resp Code 000 thru 049 or F00

Stan TTTTNNNNNNNNNN (See below)

Auth #	RESP CODE	REF = AAEBBSSS
XXXXAA / AA = Approval Code	3 Digit Response Code	AA = Approval Code
	TTTT = Terminal Batch (the first 4 digits of the STAN)	E = Entry Method 0 = Inside Contactless (RFID) 1 = Manual Entry 3, 5 or 7 = Inside (Card Swiped) 4, 6 or 8 = Outside (CRIND) 9 = Outside Contactless (RFID)
	NNNNNNNNNN = STAN (variable length)	BB = Acquirer Batch 4th and 5th digit = Batch Number
		SSS = Sequence Number

- The POS is responsible for the remainder of the receipt information.
- The Merchant Copy will contain a signature line and an “agreement to pay” statement.

Driver ID is no longer printed on the Voyager receipt as it was with a heritage BP (a.k.a. Green) POS device.

Refunds

- Refunds will only be allowed for transactions in the current or previous batch (Refunds from older batches must be called into the BP Help Desk as Sales Cancellations).
- Refunds must be less than or equal to the amount of the original transaction.
- Refunds must be refunded to the same credit card as the original transaction.
- Refunds **are not allowed** on Debit Cards or BP Gift Cards.
- Refunds are not allowed when the network is offline (If the network is offline, the site must call the BP Help Desk to process the Sales Cancellation).
- Refunds are not allowed for the purchase of BP Gift Cards.
- The cashier will be prompted for the STAN from the original receipt. This will validate the original sales transaction and ensure the refund can be performed.

Point of Sale Devices

It is the responsibility of each site to make sure that all point of sale devices are configured properly.

Fuel Product Codes: Fuel product codes must be input correctly. For information on how to check the configuration of product codes, please call your servicer or POS support group. Detailed instructions for certified technicians are also available on www.bpconnection.com.