

BP Payment Guide

Settlement



3.0 Settlement

The settlement process with an EPS-based POS is very similar to the settlement process with a heritage Amoco (a.k.a. Blue) and heritage BP (a.k.a. Green) POS device. EPS-based POS devices only operate on the BP Retail Network (a.k.a. Aqua).

Settlement Reports

The Settlement Report will be available on the POS, at www.bpconnection.com or via e-mail to fax under CARDS, Settlement Maintenance. Jobbers and Dealers will need to login to www.bpconnection.com in order to obtain this information or to put in their e-mail to fax address to receive settlement summaries. **Jobber-Dealers can be granted access to their site specific data by the Jobber via www.bpconnection.com.** A LoginID request form must be filled out by the Jobber. See the table below for www.bpconnection.com feature access by COT.

www.bpconnection.com Feature Access by COT

Feature	Dealer (CODO/DODO)	Jobber	Jobber-Dealer (site level access)
Messaging (replaces POS e-mail)	Allowed	Allowed	Allowed – data at site level
Helios 100 Audit Scores	n/a	Allowed	Allowed – data at site level
Credit Card (EFP, Batch Recap, RFCO - Settlement)	Allowed	Allowed	Allowed – data at site level
Fuels Menu (pricing, eBOL)	Allowed	Allowed	Allowed but data at Jobber level
Financials (Account Summary/EFT/Invoice Data)	Allowed	Allowed	Allowed but data at Jobber level
Programs and Links	Allowed	Allowed	Allowed but data at Jobber level

Data Retention

Information remains on www.bpconnection.com as shown in the table below.

Parameter	Days Retained
EFT	65
Invoice	90
Pricing	60
Settlement (EFP)	60
BOL	60

3.0 Settlement

New Batch Terminology

New Batch terminology is introduced with the EPS. An Acquirer Batch is synonymous with today's Batches and as such is used to reconcile with payment. Acquirer Batches are closed at Shift Close, Day Close (based on site configuration) and after every 50 transactions (in contrast with 25 transactions for Blue and 100 transactions for Green). The Acquirer Batches can be found in the EPS Terminal Batch Detail Report or in the EPS Acquirer Batch Detail Report. A Terminal Batch is a collection of Acquirer Batches for the Terminal Batch period. Terminal Batch closes are controlled by the POS End of Day close, so in most cases there will be 1 Terminal Batch per day. It is highly recommended that you perform a POS End of Day close each day. Failure to do so will complicate the settlement process. Additional information on the EPS Acquirer and Terminal Batch Reports can be found in Section 2.0.

Dealers (CODO/DODO/CM) MUST close their POS each day between 22:00 (10:00 pm) and 24:00 (12:00 am) to allow automated processing of their fuel inventory data. Failure to do so may result in missed site fuel deliveries.

Types of Settlement

There are 2 settlement options: no-deferred and deferred. These options determine when the Batches will be processed by settlement.

No-Deferred Batch Settlement

All Batches closed (and in balance) at 2:00 am will be settled and the EFT generated. There is no linkage to the POS End of Day close and settlement. This is the default settlement option.

Deferred Batch Settlement

All Batches closed (and in balance) prior to and up to the POS End of Day close will be settled and the EFT generated. See the deferred examples below.

Deferred Option Example: POS EOD at 10:00 pm

Acquirer Batch Number	Batch Close Date	Batch Close Time	Settled at 2:00 am on 10/16/05	Settled at 2:00 am on 10/17/05
54	10/14/05	08:10 pm	N	N
55 (EOD)	10/14/05	10:00 pm	N	N
56	10/14/05	11:45 pm	Y	N
57	10/15/05	06:00 am	Y	N
58	10/15/05	11:00 am	Y	N
59	10/15/05	02:00 pm	Y	N
60	10/15/05	06:00 pm	Y	N
61 (POS EOD)	10/15/05	10:00 pm	Y	N
62	10/15/05	11:45 pm	N	Y
63	10/16/05	01:33 am	N	Y
64	10/16/05	06:45 am	N	Y
65	10/16/05	10:45 am	N	Y
66	10/16/05	01:45 pm	N	Y

3.0 Settlement

Deferred Option Example: POS EOD at 6:00 am

Acquirer Batch Number	Batch Close Date	Batch Close Time	Settled at 2:00 am on 10/16/05	Settled at 2:00 am on 10/17/05
54	10/14/05	08:10 pm	Y	N
55	10/14/05	10:00 pm	Y	N
56	10/15/05	01:15 am	Y	N
57 (POS EOD)	10/15/05	06:00 am	Y	N
58	10/15/05	11:00 am	N	Y
59	10/15/05	02:00 pm	N	Y
60	10/15/05	06:00 pm	N	Y
61	10/15/05	10:00 pm	N	Y
62	10/15/05	11:45 pm	N	Y
63	10/16/05	01:33 am	N	Y
64 (POS EOD)	10/16/05	06:00 am	N	Y
65	10/16/05	10:45 am	N	N
66	10/16/05	01:45 pm	N	N

To request Deferred Batch Settlement, please contact Credit Card Support. Refer to Section 15.0 for contact information.

Settlement Process

The Terminal Batch Summary and Terminal Batch Detail Reports should be printed each day. These 2 reports are used in the settlement process. The POS End of Day Report is NO LONGER used in settlement. Since the POS no longer controls card payment activity, it does not have the Batch or card level detail necessary for settlement reconciliation. The POS Day Card totals may or may not match the Terminal Batch Summary total. This is dependent on the POS type and when the Day Close is done.

The first step in settlement should be to compare the Terminal Batch Summary total against the settlement total for that day. Settlement will be sent to the POS, but the site still has the option of obtaining settlement on www.bpconnection.com. The settlement total is found on www.bpconnection.com under Cards/Batch Recap. Note that the site number must be 8 digits, so a leading 0 is required if the SVB number is being used. If these 2 totals are the same, the site is settled.

The Summary by Acquirer Batch section will indicate the Batch balance status in the column labeled "BAL." The notations are: In Balance = "Y", Open = "O", Pending = "P", or Out of Balance = "N". A pending Batch means that the EPS has not yet sent the Batch to PayPoint for settlement (this only occurs when the EPS is offline). If the Batch is out of balance, the number of transactions and dollar amount difference is noted for all Batches that are out of balance between EPS and PayPoint. The Difference Number (number of transactions that are different) and the Difference Dollars (total dollars in the Batch that are different) are calculated based on the information that EPS reported for the Batch versus what PayPoint reported when the Batch was closed.

For each Batch found out of balance, the Acquirer Batch total (ACQ BAT on report) should be compared to the Acquirer Batch total on the Batch Recap and the difference noted.

For each Acquirer Batch out of balance, the list of transactions should be examined for the out of balance amount. The Terminal Batch Detail Report or the Acquirer Batch Report can be used for this process.

```

*** Terminal Batch Summary ***
      DLR#: 9999999
      Printed: 10/03/06 14:46:37
      WORKSTATION ID POS001

      Terminal Batch 999

Terminal Batch Open: 10/03/06 13:05:58
Terminal Batch Close: OPEN

LOCATION#TRNS      TOTAL $
Workstation 001      24      172.29
Workstation 002      22      157.87
Workstation 101       6      62.17
Workstation 104      11      82.12

Site Total          63      474.45

** Summary by Acquirer Batch **
ACQ #      TOTAL      BAL      DIFFERENCE
BAT TRN DOLLARS      #      DOLLARS
89  44      377.54      Y
90  19      96.91      0      Pending
    
```

Terminal Batch Summary/Acquirer Batch Sample

3.0 Settlement

In the Terminal Batch Summary Report sample shown on the previous page, please note that the “workstation” location indicates both the POS terminal and the dispensers. The POS terminals are listed first. In this example, there are 2 POS terminals (workstations 1 and 2) and 4 dispensers with pay at the pump (workstations 1, 2, 3 and 4).

The Acquirer Batch Report sample below is shown for reference only. Please note that typically there are 50 transactions per Acquirer Batch. The negative amount represents a BP Gift Card activation or credit refund. For further information, refer to the respective **POS EPS Quick Reference Guide**.

Acquirer Batch # 92			
Account No.	Type	Ref #	Total
690012345678901	WX	00364012	402.05
540112345678902	DI	00585233	344.12
710412345678903	VI	00082522	198.85
372412345678904	AX	00912345	224.20
600612345678905	SV	00175607	100.00-
370812345678906	AX	00148724	286.55
710412345678907	BP	00234516	33.33
		Sales Total	1489.10
		Sales Adjust	100.00-
		Batch Total	1389.10