

Contactless Donation Device User Guide

June 2020



Introduction

This user guide has been written to help you use the contactless donation devices.

Inside this guide you'll find lots of information about contactless donations; what they are and why we're so excited about them. There is also plenty of guidance on how the devices work and how to use them.

What are we doing?

By using the latest in contactless technology, we have developed a new and exciting way to donate that is as quick and easy as putting money in a bucket.

The contactless donation terminals themselves

We have worked closely with a number of partners to develop the devices and they have been designed to last up to 8 hours off a single charge, be comfortable to hold and easy and quick to use.

Each device can accept donations between £1.00 – £45.00 (£1.00 - €45.00) however, the minimum we have seen used is £3.00 from any contactless Visa, MasterCard or American credit/debit card. The average donation is £6.00 and charities that default to a larger default donation tend to raise more money.

Donations can also be accepted through Apple Pay, Samsung and Google Pay, as long as the donor's bank account is linked to a Visa or MasterCard debit card.

We can accept donations from Visa and MasterCard and American Express. Please note to use American Express you must apply for a merchant account directly with American Express and provide LibertyPay with your card present American Express merchant ID at the point of application. There is a set up fee for adding American Express.

How do I turn the donation box on and off?

There is a power button on the back of the box. Simply press it to turn on the box and it will be ready to accept donations.



How do I set up a donation?

We will pre-set up to 3 donation amounts of your choosing, for example you can pre-set £3.00, £5.00 and £10.00 giving your donors the choice, these can be changed at any time.

Donors simply tap the arrow button on the front of the box to select their preferred donation amount.



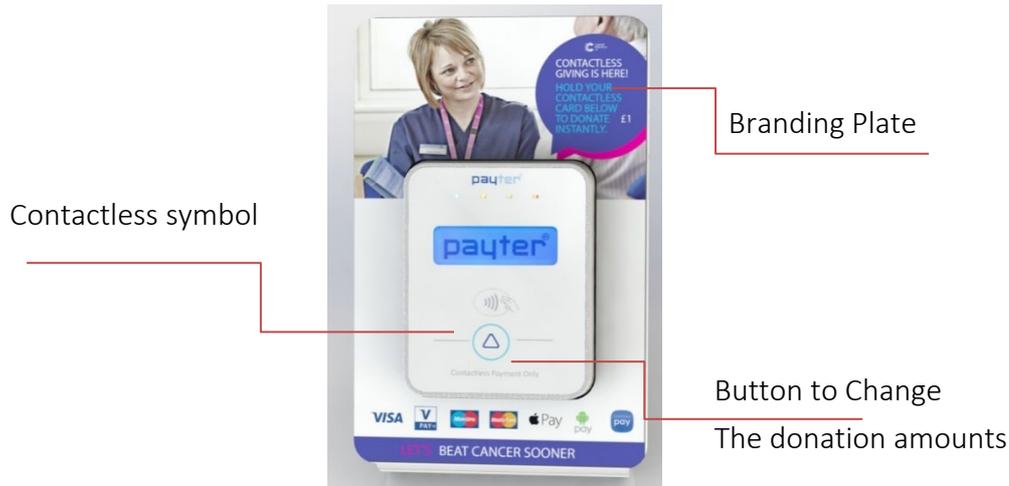
The device will automatically revert back to the default amount after a donation or by pressing the arrow button twice.

We can now give you and your users access to MyPayter. MyPayter is your online portal where you can log in to view your devices, check that they are online and connected, monitor GPRS signal and change your donation amounts.

The MyPayter URL is: <https://www.mypayter.com/>

Where should the donor hold their card on the donation box?

On the face of each device you can see the payment screen and underneath this is the contactless symbol. The donor needs to hold or 'tap' their card on this symbol until the devices registers the presence of the card. This shouldn't take longer than a few seconds.



How does contactless work?

If there's a contactless symbol on the front of your credit or debit card, you can start paying with contactless right away. There is no need to register to use the functionality.



You can make a contactless payment at any retailer that displays the contactless acceptance symbol.



Lots of retailers already accept contactless payments, such as Pret, Tesco, London Buses & underground, McDonalds and M&S Food.

Just touch your contactless card to the contactless reader and hold until you hear the beep and the display confirms your transaction has been successful.

You can accept donations up to the value of £45.00. Payments are protected by card companies so supporters can give safe in the knowledge that their money is safe.

How should I hold the device?

There is a handle on the back. Hold this with the donation screen and surrounding information facing away from you, towards the person giving a donation.

If you have a static terminal, then this is simply placed on the counter.

How long will a donation take to process?

A donation takes up to 4 seconds to process, tap once, remove card, wait for the on-screen messaging. Please note, it's important that donors do not wave, or continue to hold their card against the device. This may cause unintentional duplicate donations.

Where there is absolutely no GPRS signal, the device will accept what's called an 'offline' transaction. The box will store the transaction until you are back in an area with GPRS signal. Once signal is regained the device will upload any stored donations.

Please make sure that if you're using a device in an area of poor/no signal, that you make sure you upload anything stored before the end of the day. To do this, you must leave your device in an area of signal (ideally x3 bars of signal) to upload. We recommend leaving the device for up to 30 minutes. Once you have done this, please log into your CreditCall WebMIS portal to view any uploaded donations.

Failure to upload stored donations promptly (within 24 hours) may result in your donations being declined.

How will I know the donation is completed?

On the face of the unit, underneath the logo, there is a row of 4 lights. These will all light up once the donation is complete. The donation device will also beep and there will be a notification on the screen that confirms that the donation has been accepted. Once the donation is complete, the supporter can remove their card.

Should you wish to turn the audible beep off, please contact LibertyPay who will do this for you.

Please note that as the device performs 'offline transactions' it will not display a real time authorisation or decline message. Any donations processed on the device will display 'thank you for your donation'. Only when donations have been uploaded to CreditCall WebMIS will you be able to identify if that donation was approved or declined.

Where does the money go?

All donations are paid directly into the charities bank account as cleared funds after 3 working days, unless your device is configured to JustGiving in which case its every 2 weeks.

Does the Charity receive any personal data?

No personal data is transferred during the contactless donation.

How will the donation appear on the donors' bank statement?

Typically, the name of the charity will appear on paper or online statements within the transaction description. If your device is configured to your JustGiving account, the name on the donors bank statement will be JustGiving.

What if somebody would like to donate less than £1.00 and more than £45.00?

The donation box can accept amounts between £1.00 and £45.00 although, we recommend setting your minimum to £3.00. If a donor would like to give less, they can do so with cash.

If a donor would like to give more, they can tap their contactless payment card again on the contactless symbol again (ensuring there is at least 1 minute between taps) or we can provide them with an alternative terminal which accepts high value transactions.

Please note that where multiple taps are concerned, the cardholder's bank may choose to decline the second transaction as risk of this being a duplicate. We would recommend that if donors wish to donate more, they do so via an alternative card, or we recommend hiring a traditional Chip & PIN machine which can accept high value transactions.

Can a supporter add gift aid to their donation?

No supporter data is captured during the contactless donation; however, charities may be able to claim back up Gift Aid via HMRC under the 'Gift Aid Small Donations Scheme' without the usual declarations. For more information please visit - <https://www.gov.uk/claim-gift-aid/small-donations-scheme> to understand what's possible for your organisation.

We're currently working with HMRC and a number of other parties to be able to Gift Aid donations processed through our devices. This is still in early development so for now, watch this space!

Do the donation boxes provide receipts?

No, receipts are not required for contactless payments and the same is true when taking a contactless donation. If a cardholder requires a receipt, please log into the CreditCall WebMIS portal, locate the transaction and download a receipt.

What happens if someone presents their card twice by mistake? Could they get charged twice?

When the donation boxes detects a cards presence, it's very obvious, so it will be difficult to double-tap and donate twice by accident.

Accidental taps done very closely together or cardholders waving their card in front of the device may result in the cardholders bank declining the transaction.

Most banks have rules in place to capture and decline duplicate transaction attempts. It is important to note that issuing banks have different rules on this, so some may decline the second transaction, and some may not.

If a donor believes they may have donated twice and would like validation, please check the CreditCall WebMIS portal.

If a supporter does need a refund, how do we do this?

In the unlikely event that a supporter needs to be refunded, you would need to request the cardholder to contact your head office so they can identify the transaction on the CreditCall gateway and perform a refund from there.

There is no method of performing refunds on the contactless donation terminal.

If your device(s) are connected to your JustGiving account, you will not be able to perform refunds on CreditCall WebMIS. In the event of a refund you must contact JustGiving directly. You will need to supply them with the following information which you can obtain from CreditCall WebMIS:

Date of Transaction:

TID:

Value of Donation:

First 6, last 4 of Donation:

Reason for Refund:

JustGiving Refund requests must be sent to: charities@justgiving.com

Can a contactless donation be declined?

Yes, if the contactless donation is declined, this could be because the supporter has insufficient funds in their bank account, has reached their credit limit on their credit card or they have reached the maximum number of contactless attempts. Genuine bank declines from the cardholders bank can be identified on CreditCall WebMIS as '05 Do Not Honour.

Do the donation boxes accept Chip & PIN?

The Payter box does not accept Chip & PIN payments. If this is an important feature you may wish to consider a traditional Chip & Pin Machine – we supply both.

How long does the battery last?

The battery-powered devices are designed to last for up to 8 hours from a full 10-hour charge. However, this depends on the number of transactions processed and the GPRS signal on the device. Where the GPRS signal is particularly poor, a little less.

A handy tip - you are able charge the device using a power bank for extra battery life.

For fixed locations we recommend you use a mains powered device. We have two variants which connected via either GPRS or Ethernet.

Can I charge and use the device at the same time?

Yes, the device will work whilst charging. Please note that if you are using it whilst on charge the device will not receive its optimum charge, we therefore recommend that you adopt the following charging procedure:

1. When the battery is Dead/Low – plug in the power cable (do not turn on).
2. Leave the device turned off but on charge for at least 15-20. During this stage the device obtains enough charge to be able to perform the power on routine properly.
 - Think of an iPhone, when your phone is dead and you go to charge the device, it will not turn on until the phone has enough power to do so. It will display a red empty battery icon until it has enough residual power to load.
 - The Payter device requires the same, but it does not have the ability to prevent the user from turning it on before its received enough charge.
3. After 15-20 minutes power the device on, but bear in mind it needs to receive a full charge to work efficiently and if it's being used over or over or in a low signal area this is going to drain what battery the device has obtained off that first charge.
4. It will not charge effectively if you continue to use it whilst on charge.

The Payter device requires up 10 hours for a full charge. When the battery is full, the charging light will turn green.

We recommend that complete the following:

1. Charge the device up overnight.
2. Remove from power the next morning.
3. Use the device during the day (without having the charger plugged in) i.e. use the battery life.
4. When the battery is low, charge the device for up to 10 hours again.
5. This healthy charging routine should be adopted to maximise the devices performance.

IMPORTANT – The charger for the portable device can only be inserted one way. Please take care when plugging in the power cable as you can damage the charging port if you force in the cable the wrong way.

A handy tip – add a small sticker to the charger indicating which way it should be plugged in!

How do I charge the portable device?

The portable device is charged via a mini USB port. This can be plugged into a normal socket, but also provides the versatility to be charged through a portable powerpack.

When the battery is completely depleted, please connect it to a charger **but do not turn it on straight away** and follow our charging procedure mentioned above.

IMPORTANT – it is important that you only use a Payter approved charger in the device. This is because our cables have more charging elements inside. A normal USB cable is primarily a data cable and so cannot give our devices enough power to effectively charge.

How do I connect a LAN Cable in the Static LAN or Plane Terminal?

When you receive the device, it will not be screwed together, and the face of the unit can be separated. You can then plug in the ethernet cable into the LAN port, which is located inside the device and feed this through the hole at the rear of the machine.

Once connected and fed through the hole you can screw the device back up and position.

We do not provide LAN Cables as standard due to the difference size requirements of the organisation. You are required to source your own ethernet/LAN cable.

IMPORTANT – whilst the devices will connect to your network, its important you check with your IT department that your firewall isn't restricting any of the necessary ports that need to be open to allow the device to connect to your network externally. We can provide you with a copy of our Firewall Instructions however, a snapshot has been added below:

As long as the firewall allows the following access the device should connect without issues:

Please make sure the firewall allows access to the following URLs:

- Terminal Management System – curo-api.payter.nl (port 3185)
- Transaction processing Acquirer - <https://live.cardeasexml.com> (port 443)

Some additional information to help you:

- Packet Size – This is between 5-8mb monthly which is about 1000 transactions
- Payment Provider Name – CreditCall
- Source IP –The terminal received the source IP from the internet connection which the terminal is connected with. Therefore, we do not know the Source IP.
- Destination IP –This is 91.197.93.250 . This is the IP address from CreditCall.
- Protocol –The Protocol for the Terminal is AutoScan
- Ports to open - Terminal Management System – curo-api.payter.nl (port 3185) + Transaction
- Processing AIBMS - <https://live.cardeasexml.com> (port 443)

LibertyPay is not able to assist in the configuration of your firewall. This is something which is internal to your organisation and so you will need to engage with your IT department if the device cannot communicate through your network when first connected.

How can I see the device is connected?



The signal bars on screen show the signal strength of the 3G/HSPA connection. When the device is connecting the 'i' will blink.

As soon as the 'i' is stable the connection has been established with the 3G/HSPA network and the modem is working properly. When turning the device on it may take up to 5 minutes for the device to register its GPRS signal.

Please note, when moving the device to alternative locations it's important that you reboot the device so that it can reconnect to the best network in the area.

You can also check to see if your device is online and connected by logging into MyPayter and looking for the following status:

Status



What if I don't have signal when taking a donation?

All devices come with a Secure Application Module (SAM) which enables a secure end-to-end encryption and storage of the transactions in the terminal in off-line situations. A SAM module is identical to an EMV bank card including the highest security and tampering mechanisms. The off-line capability allows you to raise funds in areas with low or no GSM coverage.

All cards that allow off-line transactions will be processed as off-line transactions. Some cards and all traditional chip and pin machines will require an on-line authentication and cannot be processed in an off-line environment.

To process the stored on-line transactions, the device needs access to the internet at regular intervals either through a GSM/GPRS connection or a LAN connection.

How many offline donations can be taken before it becomes 'full' and stops accepting transactions?

By default, up to 1000 donations. We can apply a cap should the Charity wish to. We recommend that you do not use your device in areas of poor/no signal for long periods of time. You must also ensure that you are taking your device to an area of signal to upload any stored donations promptly after use.

Also, is there a time limit as to how long offline transactions are stored?

This depends, the device will store onto donations for a while however, the banks will decline transactions that are not uploaded promptly or stored for long periods of time.

We recommend off-loading the transactions as soon as possible or within 24 hours. The longer you leave a transaction stored in the device the higher the risk of decline.

The acquiring bank may also charge a premium for processing a donation which has been stored for some time. This is set by the payment schemes, as the risk is higher. It also confuses the donor (and sometimes the charity) as they see the donation taken out of their account days/weeks after it was initially processed.

If you're using a Mobile device, it must have at least 2 to 3 bars of signal to successfully upload. Alternatively, you can unscrew the box and connect via (LAN).

Tampering or theft

All devices can be remotely de-activated after a theft or misplacement. The devices are designed with a number of security measures by using, amongst others, a SAM module, that it is directly connected to your account where the chance of tampering is very slim.

Whilst the chances of theft are slim, we do recommend that you add your device(s) to your insurance, so you are covered for accidental damage, theft/loss. The insurance value is £400 + VAT per device.

Training your staff

It's important that you do train your users on how to use these devices. Please make sure that you share a copy of this user guide with them, so they know it works.

We recommend having a central contact on hand to support users that can change donation amounts, use CreditCall WebMIS etc. Of course, our Online Support team are always on hand should you need any help!

Who do I contact if I have a problem with my donation device?

Contact Online Support on onlinesupport@libertypay.co.uk or by calling 01525 306800 option 2

Our opening hours are Monday to Friday 08:30 – 17:30

You can also view our videos about our devices on our YouTube channel by visiting:

<https://www.youtube.com/watch?v=ty2i93ZZtMM>

Recommended process for Events

Organisation:

Define one or two central contacts (coordinator) who have access to the CreditCall WebMIS gateway and MyPayter. They can verify whether the device connects, and donations are being processed.

Preparations before the Event:

Preferable 2 days in advance or at the latest 1 day before the event:

- Ensure that the device is fully charged
- Verify that the device has signal/connected to LAN
- Check whether the amounts are set correctly on the device
- Check you have a power bank handy if there isn't mains power (don't forget to take your charger)
- When fundraising at a specific location, verify the signal strength. Two (2) bars is fine
- If uncertain, a test transaction can be performed – we recommend using both a Visa and Mastercard card to check. Once the transaction has been received in the CreditCall WebMIS gateway the coordinator can void off the transaction, so no funds are debited from the card

You're now ready to take donations!

After the event:

It is possible that during the day some transactions may be stored in the device. Please make sure you connect the terminal at the end of the day to a charger and turn them on at a location which has enough GPRS coverage (2 to 3 bars minimum).

The device will upload all transactions which might be stored on the device to the bank. You can view your uploaded donations in the CreditCall WebMIS gateway.

The coordinator should run a report, in WebMIS to verify the transactions processed and they can provide feed-back about the funds raised to their teams.

Who do I contact if I have a problem with my donation box?

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Our opening hours are Monday to Friday 08:30 – 17:30