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Category	Technical
Course	POS Config.
Version	1.3
Client	Generic
Software	2.18.3.20

Configure Zip or OpenPay

A current trend in retail is to provide customers with Buy Now Pay Later (BNPL) payment options for low cost purchases. Surefire can integrate with lenders Zip (including ZipMoney), and OpenPay.

Note: AfterPay Card uses EFT, so there is nothing to set up.

Hints and Tips

- ✓ The Surefire software lets you configure Generic Finance, or more integrated finance (JAM / Zip / OpenPay).
- ✓ You can disable (hide) finance tender if a purchase includes:
 - metered/weighted products
 - Products in certain POS departments (you can find the applicable ID in **Tools -> Codes and Descriptions -> Department**)
 - partial payment to EFT.
 - purchase and refund items in the same transaction.
- ✓ You can set Store rules for min/max amounts. This is useful if a financier has no clearance values.
 - Set a global min/max in the **Settings** tab, and/or individual overrides in the **Finance Settings** tab (excluding JAM).
 - If a txn falls outside your limits, POS will reject the tender and show an error.
 - Set **'Enable Min Max Supervisor Override'** if you want POS to prompt an intervention, so that a supervisor can still allow a txn which falls outside the min/max to continue on to the financier (for approval or rejection at their end).
 - Use POS Config to trigger a max limit for refunds (Item | Void/Refund | Restrict Refund on Item).

Procedure to Configure Zip and/or OpenPay

1.	Contact the lender/s to obtain the following credentials: <ul style="list-style-type: none"> • Zip: API Url, API key (merchant account), Location ID, Device ID (per lane). 	
2.	From the HOS/BOS System menu, select Location Setup .	
3.	From the Location Setup screen, expand the Store down to checkout level. Click on a checkout in the list to configure. <i>*The setup must be done at lane level.*</i>	
4.	Double-click the Configure icon.	
5.	Click Tender Tender Type Finance Finance Settings .	
6.	Select the Enable Tender Type check box.	
7.	Complete the following steps if you want to enable Zip: <ol style="list-style-type: none"> a. Select the ZipPay check box in the Payment Options list. b. Optionally rename the Label of the POS tender button to the text you want to display at POS. c. Enter the API Url, API Key, Location ID, and Device ID issued by the lender. <i>*Device ID is unique to this lane.*</i> d. Set to 'True' if you want to exclude metered/weighted items and EFTPOS split tender disallowed e. In Department Structure Exclusions, enter any POS Dept ID's to exclude. f. Optionally enter Proxy details, if used. g. Set to 'False' if you do not want to Allow mix purchase / refund transaction. h. Optionally set Enable Min Max Values to true, and set a Min Spend Value and Max Spend Value for sales at POS. i. Optionally set Enable Min Max Supervisor Override to True. 	

Hints and Tips

At POS:

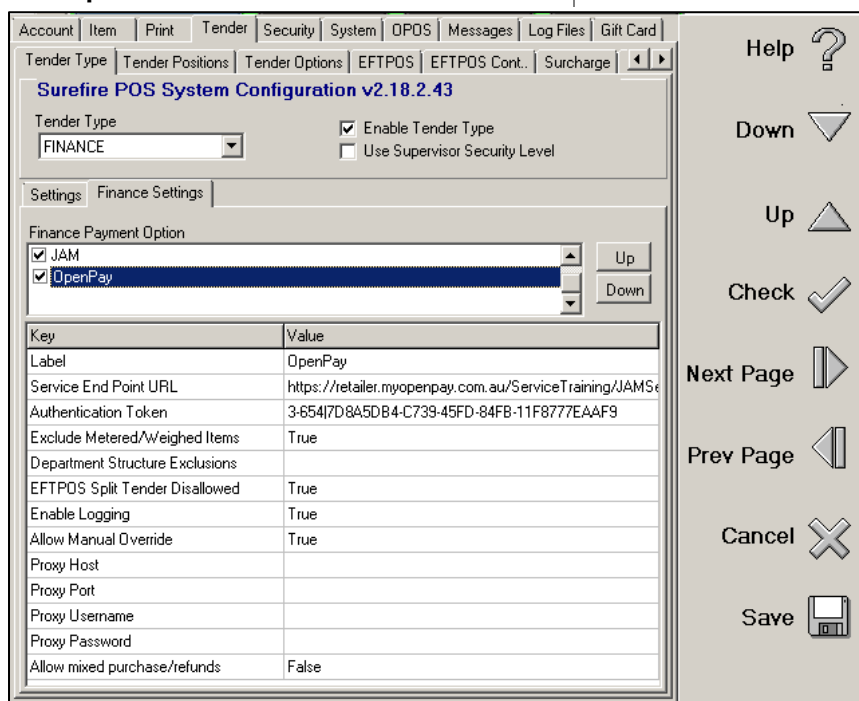
1. The customer must have an approved account with the lender.
2. The POS Operator navigates to **Payment -> Finance Tender**, and then selects a finance sub-tender.
3. The customer uses the lenders app on their smart device, to generate and accept an approval code.
4. The operator enters the approval code at POS.
5. If the txn is finalised, the customer receipt prints, and a unique Finance Txn ID is included on receipt.

✓ A sale can be refunded within the time-frame permitted by the lender. After choosing the applicable finance method, POS will prompt for and validate the original Lenders Txn ID (off customer receipt, or within the lender's portal).

✓ **Note:** Finance options are not available in POS training mode.

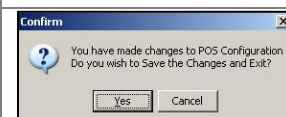
✓ AfterPay used to be configured in this menu, but the provider changed to EFT. The redundant option will be removed from the list in a future release.

8. Complete the following steps for OpenPay:
 - a. Select the **OpenPay** check box.
 - b. Optionally rename the **Label** to the text you want on the POS tender button.
 - c. Enter the **Service End Point URL** and **Authentication Token** from the lender.
The Auth. Token is unique to this Store.
 - d. Set to 'True' if you want to **exclude metered/weighted items** and **EFTPOS split tender disallowed**
 - e. In **Department Structure Exclusions**, enter any POS Dept ID's to exclude.
 - f. Optionally enter **Proxy** details, if used.
 - g. Set to 'False' if you do not want to **Allow mix purchase / refund transaction**.
 - h. Optionally set **Enable Min Max Values** to true, and set a **Min Spend Value** and **Max Spend Value** for sales at POS.
 - i. Optionally set **Enable Min Max Supervisor Override** to True.

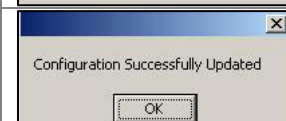


9. Click **Save**.

10. Click **Yes** to continue.
*Or click **Cancel** to return to the settings.*



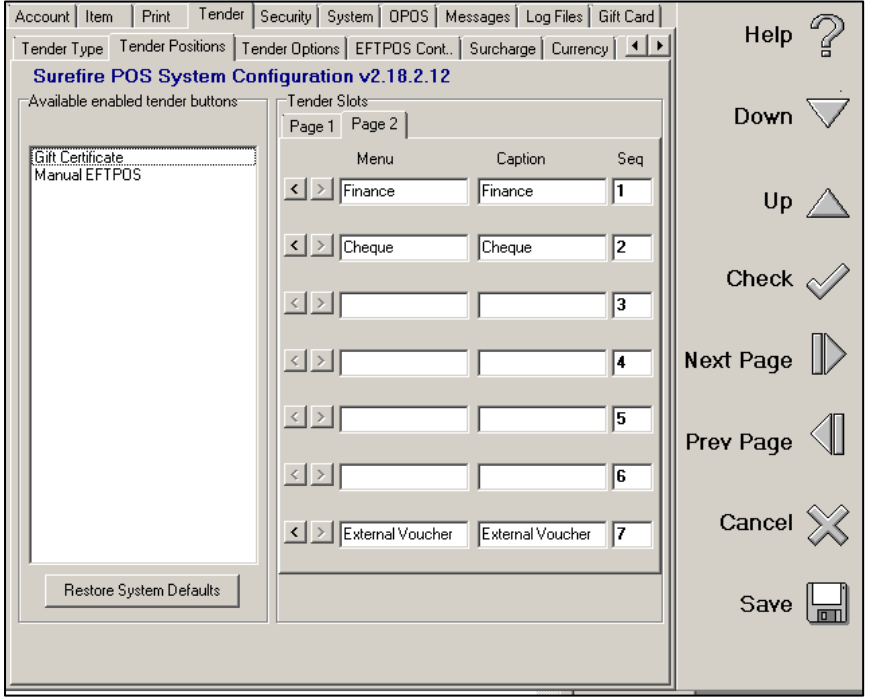


11. Click **OK**.



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Hints and Tips

- ✓ The configuration is applied to the registers when **File Transfer** next runs and the operator logs off/on; if made at Head Office, this occurs after **HOS Export/Import** next runs.
- ✓ Refer to each Lenders web portal for itemised transaction reports. Surefire only reports these transactions under the 'Finance' umbrella.

12.	Repeat steps to set up each lane with Zip and/or OpenPay.
13.	<p>Complete the following steps to show the finance tender option at POS:</p> <ol style="list-style-type: none"> a. From Location Setup at the Store level, click Configure. b. Click Tender -> Tender Positions. c. Locate the Finance option, and use the [<] [>] toggle options to move the Finance tender method to the preferred position.
	
14.	Click  .
15.	Click  to exit the Location Setup.
	