Best Buy Canada Mobile

Tender Feature Document

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1. FEATURE OVERVIEW

1.1 Feature Description

The Tender feature describes the screen flow that is executed when the operator selects to tender a transaction. The system supports multiple tenders to apply to the transaction and provides access to tender void and various additional tender options.

1.2 Assumptions

1. All text displayed by the system is configurable by brand to support multi-language. Text is defined from an external source or defined within the system.

2. The system assigns the transaction number to the transaction at the start of the transaction and does not happen at the time of tendering.

3. The system supports multiple instances of each tender type.

4. If there are multiple instances of the same tender type, the system displays each instance separately.

5. The system masks account numbers when the tender type is added to the virtual receipt.

6. If no payment device associated with the device, the system does not recognize that a card is inserted or swiped on the payment device.

7. A payment device needs to be associated with the device in order for the debit and EMV processing to be initiated.

1.3 Parameters and System Settings

Parameter Mnemonic	Description	Valid Values
Available Tenders by Device	Determines which tenders are available for a device	• Credit/Debit • Gift Card • Store Credit • Loyalty Certificate • House Account • Layaway/Pre-Order
Tender Void Manager Override	Determines if manager override is required to continue with the Tender Void option.	• On • Off

1.4 Interfaces

Interface	Description
Mobile Payment Devices	External device used for EMV smart card payment system for credit, debit and ATM cards.

2. USE CASE: TENDER

2.1 Feature Flow
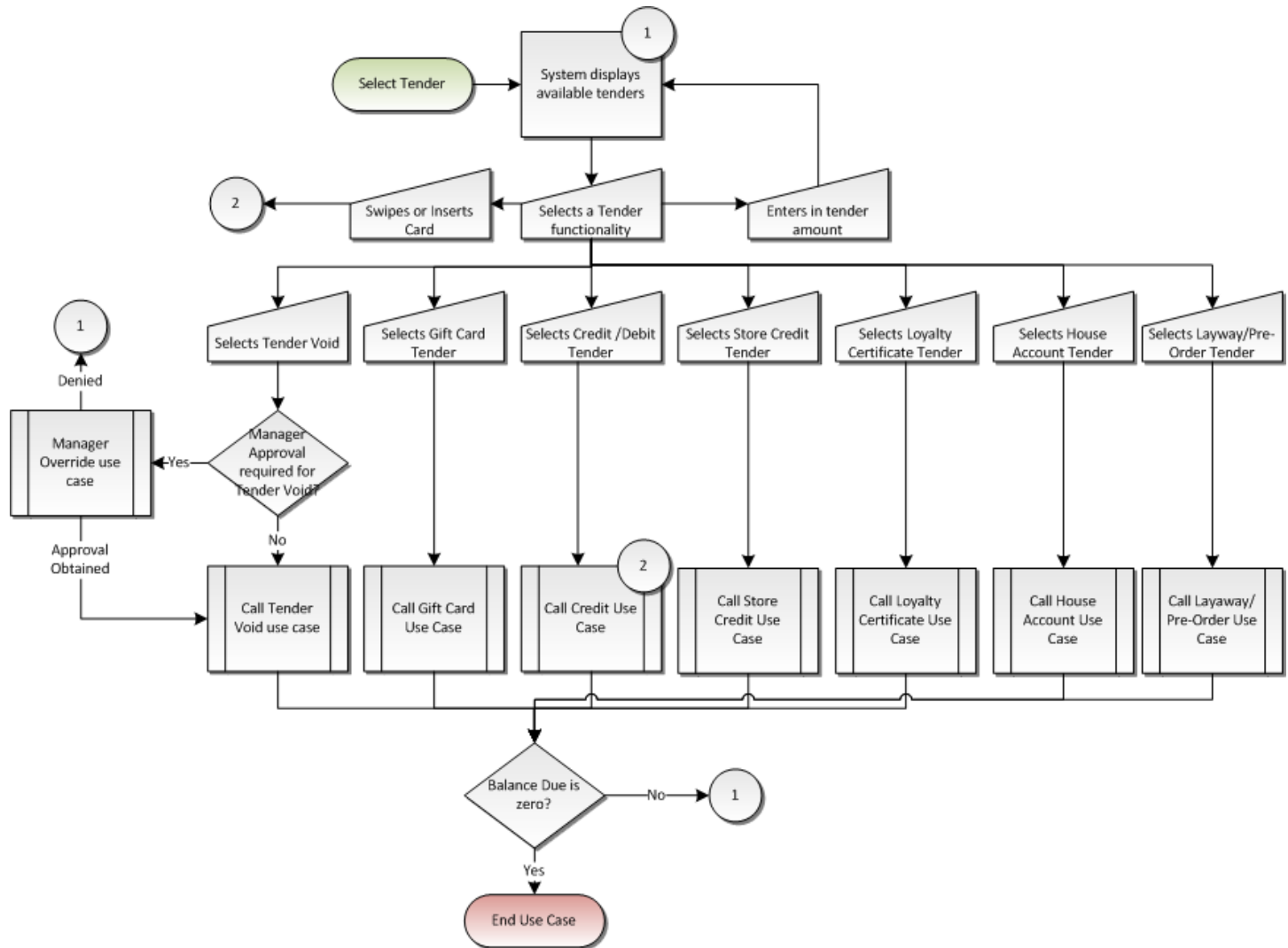
2.2 Precondition

- Tender is selected.

- Total Processing is complete.

2.3 Main Flow

1. The system displays the balance due as the default tender amount and prompts the operator to select a tender type or select an option.

2. If the operator selects to return to editing the transaction, the use case ends and the system returns to the Sale use case.

3. If the operator enters in an amount, the system changes the amount to tender to the entered amount.

4. If the operator swipes or inserts a card, the Credit use case is executed.

5. If the operator selects Credit/Debit, the Credit-Debit-EMV use case is executed.

6. If the operator selects Gift Card, the Gift Card use case is executed.

7. If the operator selects Store Credit Card, the Store Credit Card use case is executed.

8. If the operator selects Loyalty Certificate, the Loyalty Certificate use case is executed.

9. If the operator selects House Account, the House Account use case is executed.

10. If the operator selects Layaway/Pre-Order, the Layaway/Pre-Order Card use case is executed.

11. If the specified tender use cases return with a new tender amount, the Main Flow continues where the system applies the tendered amount to the transaction.

12. If the specified tender use cases return without a new tender amount, the Main Flow returns to the point where the system displays the tender options available.

13. The system applies the tendered amount to the transaction and updates the balance due and the amount tendered is added to the virtual receipt.

14. If the operator selects to void a tender, the Tender Void Manager Override alternate flow is executed.

15. If a balance due remains (amount greater than zero), the system returns to the Main Flow where the system displays the balance due as the default tender amount and prompts the operator to select a tender type or select an option.

16. If there is no balance due, then the Check for Signature Capture alternate flow executes for each tender in the transaction.

17. The use case ends and the system returns to the calling use case.

2.4 Alternate Flows

2.4.1 Tender Void Manager Override

1. The system evaluates if tender void requires manager override to continue.

2. If tender void does not require manager override, the system executes the Tender Void use case.

3. The system executes the Manager Override use case.

4. If the manager override is denied, the use case ends and the system returns to the calling use case.

5. If the Manager Override use case returns with an approved, the system executes the Tender Void use case. **Note**: The manager override is not queued, as the manager override occurred after total is selected.

2.4.2 Check for Signature Capture

1. If the authorization decision response included a signature required, the system executes the Signature Capture (Tender) Use Case. Upon successful completion of signature, the system checks for signature capture of next tender in the transaction. If no other tenders to evaluate, the system returns to the Main Flow where the system ends the use case.

2. If the entry method was EMV and the card was captured manually, the system checks for signature capture of next tender in the transaction. If no other tenders to evaluate, the system returns to the Main Flow where the system ends the use case.

3. The system checks if signature is required based upon card type.

4. If signature is required, the system executes the Signature Capture (Tender) Use Case. Upon successful completion of signature, the system checks for signature capture of next tender in the transaction. If no other tenders to evaluate, the system returns to the Main Flow where the system ends the use case.

5. The system checks for signature capture of next tender in the transaction. If no other tenders to evaluate, the system returns to the Main Flow where the system ends the use case.

2.5 Post Condition

- Tender(s) have been collected and authorized (where applicable)

- The balance due is zero.

2.6 Special Requirements

1. Default Tender amount is the Balance Due value if not changed.

2. The system updates the virtual receipt in the order the tenders were applied in.

3. The global handle is not available on the Tender screen.

4. Loyalty Certificate is not available if a different tender has been used in the transaction.

5. The system accepts swiping of a card on the device or an external device while on the select tender screen.

6. The system accepts the inserting of a card into a payment machine while on the select tender screen.

7. During a Layaway Deposit transaction, the amount to collect for tendering is the amount entered for the layaway deposit not the transaction total.

8. If the transaction contains MCF Web Order Sale items, the system does not allow the operator to return to Item Entry.

9. If the transaction contains MCF Web Order Sale Items, the system writes a MCF Cancel Message if the user selects to void the transaction from the tender screen.

2.6.1   Special Offline Requirements

TBD

2.6.2   Data Input/Output

Data Element	Description	Destination
None		•

3. SUPPLEMENTAL SPECIFICATIONS

3.1 Credit/Debit/EMV Feature

The system executes the Credit-Debit-EMV use case when the Credit tender option is selected or if a card is swiped or inserted into the payment device while on the tender screen.

3.2 Electronic Journal

Electronic journal mockups for this feature are documented in the Electronic Journal Feature document.

3.3 Gift Card Feature

The system executes the Gift Card use case when the Gift Card tender option is selected.

3.4 House Account Feature

The system executes the House Account Tender use case when the House Account tender option is selected.

3.5 Layaway/Pre-Order Feature

The system executes the Layaway/Pre-Order Tender use case when the Layaway/Pre-Order tender option is selected.

3.6 Manager Override

The Manager Override feature is called if manager approval is required to void a tender.

3.7 POSLog

POSLog mockups for this feature are documented in the POSLog document.

3.8 Printed Receipts

Printed receipt mockups, where applicable, are documented in the Receipt Generation document.

3.9 Tender Void Feature

The system executes the Tender Void use case when the Tender Void option is selected or the operator selects to return to Sale use case with partial tenders present in the transaction.

4. SCREEN LAYOUTS

4.1   Tender Options

The Tender Options screen appears when the operator selects to collect tender information for the transaction.

The system accepts swiping or inserting of a card while on this screen and is an implied entry.

During a Layaway Deposit transaction, the Balance Due is the amount that the user entered as the layaway deposit amount. The Sub Total, Tax Total, Trans Total will remain the same, just the Balance Due is changed during a Layaway Deposit transaction type.
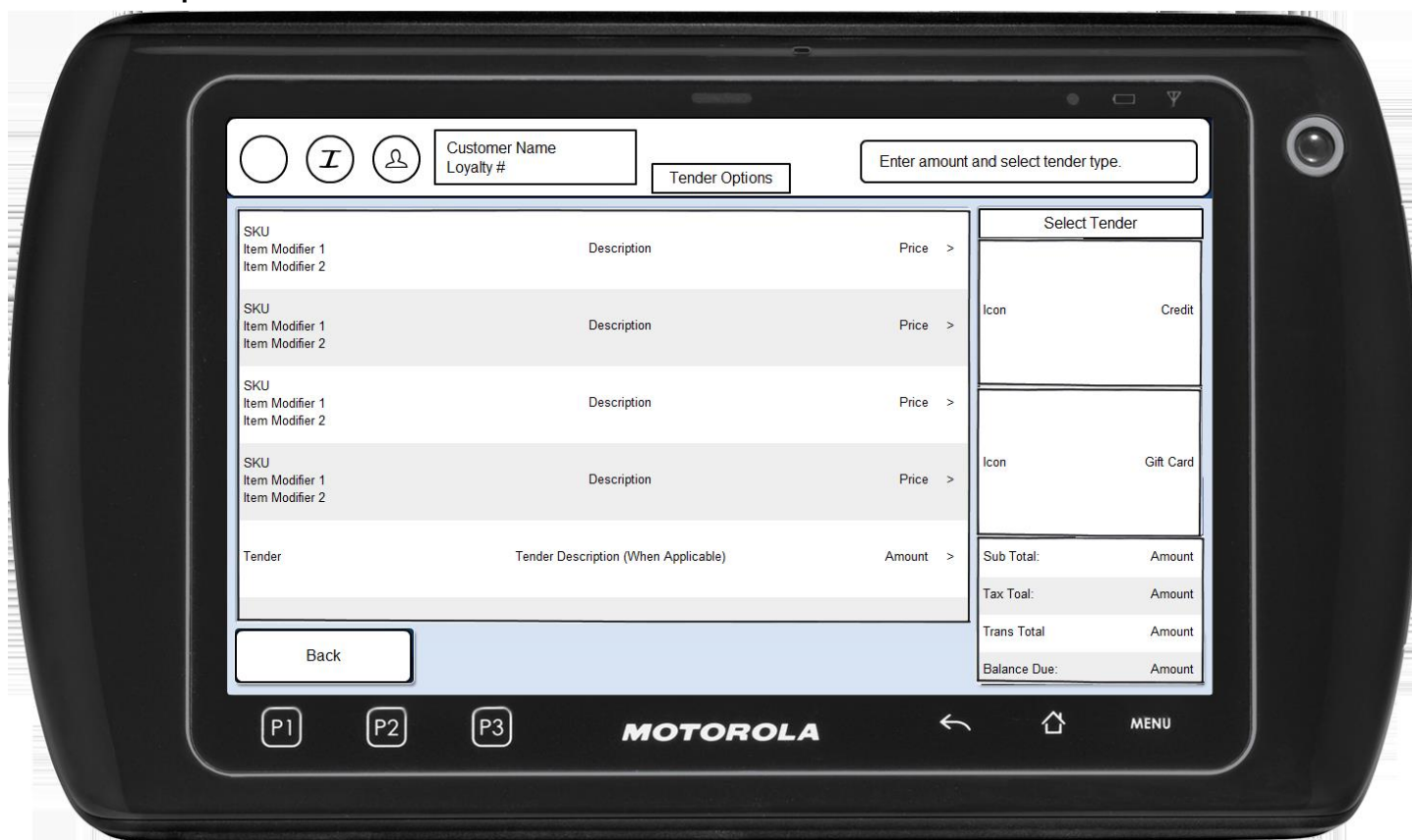
4.1.1   Mockup

Figure 1: Tender Options

4.1.2   Instruction Text

Instructions
None

4.1.3 Navigation/Menu Key

Label	State	Next Screen	Notes
Credit/Debit	See Notes	Credit-Debit-EMV use case	The tender option is displayed based upon the Available Tenders by Device parameter and Transaction Type parameter.
Gift Card	See Notes	Gift Card use case	The tender option is displayed based upon the Available Tenders by Device parameter and Transaction Type parameter.
Store Credit	See Notes	Store Credit Card use case	The tender option is displayed based upon the Available Tenders by Device parameter and Transaction Type parameter.
Loyalty Certificate	See Notes	Loyalty Certificate Tender use case	The tender option is displayed based upon the Available Tenders by Device parameter and Transaction Type parameter. Loyalty Certificate is not displayed if a different tender has been used in the transaction.
House Account	See Notes	House Account Tender use case	The tender option is displayed based upon the Available Tenders by Device parameter and Transaction Type parameter.
Layaway/Pre-Order	See Notes	Layaway/Pre-Order Tender use case	The tender option is displayed based upon the Available Tenders by Device parameter and Transaction Type parameter.
Back	See Notes	Active tenders not present: Sale use case	Not displayed when active tenders are present. Not displayed if the transaction contains MCF Web Order Sale items.
<Swipe or Insert card>	Enabled	Credit use case	None

4.1.4 Data/Input Field

Label	Editable	Req'd?	Data Type	Min Length	Max Length	Notes
Enter amount and select tender type.	Yes	No	Currency	1	8	If an entry is not made, the system uses the balance due as the tender amount for the tender that is selected.

4.1.5 Reason Code

Reason Code	Valid Values	Default Value
None	•	

4.1.6   Unable to Process Debit

Description	The Unable to Process Debit message is displayed when the card type is debit but there is no payment device associated with the mobile device. Acknowledging the alert returns the operator to the calling use case.
Message	Unable to process debit tender
Key prompt	OK
Notes	Configurable message

5. BUSINESS SIGN OFF

Name	Organization	Date
<Name of signer>	<Organization of signer if applicable>	<date of sign off>

6. REVISION HISTORY

Reviser	Revision	Date	Version
Amy Lackas	Initial document created. Changed the use case to call for House Account and Layaway/Pre-Order Tender and for Layaway Deposit Transaction Type.	10/28/2013	1.0
Amy Lackas	Updates to add new feature: MCF	11/01/2013	1.1
Amy Byers	– Section 2.3: Added check for tender signatures after all tenders are applied to the transaction. – Section 2.4.2: Defined check for tender signatures. – Section 7: Added Requirements matrix	10/6/2014	1.2
Amy Byers	– Section 7: Added Requirements for PLCC and mapped	6/2/2016	1.3

7. APPENDIX A: SOURCE DOCUMENTATION

- Requirement Specification - XPOS.xlsx

- PLCC for XPOS Requirements Specification_v4.xlsx

7.1   Functional Requirements

ID	Sub Category	Description	Section(s)
4.2	Tender	If multiple forms of tender are applied to the transaction that require the customer to provide their signature, all signature prompts will be queued until the entire transaction has been tendered.	• 2.3 Main Flow • 2.4.2 Check for Signature Capture
4.2.1	Tender	A customer will be required to sign for each instance of a signature required MOP, however they will not sign after each tender, but once all tenders have been applied to the transaction.	• 2.3 Main Flow • 2.4.2 Check for Signature Capture
5.1	Layaway Deposit	Layaway Deposits will be accepted as a valid form of payment.	• 2.1 Feature Flow

7.2   Functional Requirements

Req ID	Description	• Section
FR1	XPOS shall be able to accept tendering of XPOS transactions using DCS Accord-D (Mastercard/Visa) and PLCC cards	• R10_BBY_xPOS_DCS PLCC w FiPay • **Error! Reference source not found. Error! Reference source not found.**

Req ID	Description	•	Section
1.01	xPOS shall support insert, swipe, and manual entry for DCS Accord-D EMV Card	•	**Error! Reference source not found. Error! Reference source not found.**
1.02	xPOS shall support card swipe of PLCC, and manual entry of PLCC account number	• •	2.3 Main Flow BBYC_mPOS_Credit-Debit-EMV FDoc
1.03	In the case of manual card entry, sigPAD shall prompt for the following: 1. Card Number 2. Expiry Date 3. CVV (DCS Accord-D Card only as PLCC does not have CVV)	•	Not a POS requirement.
1.03.1	Manager override shall be required for manually captured card number	•	BBYC_mPOS_Credit-Debit-EMV FDoc
FR2	PLCC shall be treated separately from the DCS Accord-D card. The PLCC shall be treated as a Financing card, and DCS Accord-D card shall be treated as either a Credit or Financing card	•	R10_BBY_xPOS_DCS PLCC w FiPay
FR3	For DCS Accord-D cards, the Pin Pad shall display a prompt to customers and allow the option to choose whether to use the card for 1) Financing, or 2) Regular Credit	•	Not a POS requirement.
3.01	The text and label on buttons on the prompt shall be configurable	•	Not a POS requirement.
3.02	The need to prompt for Financing or Regular Credit shall be determined and handled by FiPay EPS by checking BIN range	•	Not a POS requirement.
3.03	Upon selecting the Financing option, the tender shall be processed as DCS Financing AccordD. Upon selecting the Credit option, the tender shall be processed as Regular Credit (i.e. Visa/Mastercard depending on the card)	•	Not a POS requirement.
4.01	User shall continue to have the ability to partial tender, financing on multiple plans on same card within same transaction	•	R10_BBY_xPOS_DCS PLCC w FiPay
4.02	User shall continue to have the ability to partial tender a transaction using both credit and financing, using same or different cards	•	R10_BBY_xPOS_DCS PLCC w FiPay
4.03	User shall continue to have the ability to partial tender a transaction using multiple method of payments, and multiple cards	•	R10_BBY_xPOS_DCS PLCC w FiPay
4.04	Employee purchases using PLCC and DCS Accord-D shall consider upcharge.	•	BBYC_mPOS_Credit-Debit-EMV FDoc
4.04.1	Upon using DCS AccordD Regular credit for employee purchase, a 2% upcharge shall be incurred.	•	Data configuration
4.04.2	Upon using DCS AccordD Financing or PLCC for employee purchase, the upcharge rate shall be based on finance plan setup.	•	Data configuration
4.05	Finance options and admin fee offered for PLCC in XPOS shall be the same as ePOS. Similarly, financing options and adfmin fee offered for DCS AccordD (Visa and Mastercard) shall be the same as ePOS	•	BBYC_mPOS_Finance Tender FDoc
5.01	The minimum and maximum limit shall be the same between ePOS and xPOS. The configuration of the lower and upper limit for each finance plan shall apply to both ePOS and xPOS [Note: Per ePOS, xPOS in scope of this project is expected to only enforce lower limit]	•	BBYC_mPOS_Finance Tender FDoc
5.02	Upon financing for PLCC and DCS Accord-D, the system shall display a list of eligible finance plans along with the corresponding eligible amount and admin fee for selection	•	BBYC_mPOS_Finance Tender FDoc
5.02.1	The eligible amount of the finance plans shall be calculated as the greater of: 1. Sum of items eligible for the finance plan, or 2. Minimum amount configured for the finance plan	•	BBYC_mPOS_Finance Tender FDoc
5.02.2	If the sum of items eligible for the finance plan is less than the minimum amount configured for the finance plan, xPOS shall not display the finance plan on the finance plan selection list	•	BBYC_mPOS_Finance Tender FDoc
5.03	Upon user selecting a finance plan and entering a finance amount that is less than the lower limit for the finance plan, xPOS shall display an error message stating the entered amount is less than the required minimum.	•	BBYC_mPOS_Finance Tender FDoc
FR6	When a DCS Accord-D card is used for financing or when a PLCC card is used, authorization shall be against DCS, otherwise, authorization shall be as Credit to Global Payments	•	Not a POS requirement

Req ID	Description	•	Section
6.01	The system shall support real-time authorization of xPOS sales authorizations to Desjardins bank (for financing)	•	Not a POS requirement
6.01.1	The authorization of xPOS sales to Desjardins bank shall be via FiPayEPS	•	BBYC_mPOS_Credit-Debit-EMV FDoc
6.01.2	FiPay EPS response codes shall remain the same (0=approve; 1=decline; 2=referral)	•	R10_BBY_xPOS_DCS PLCC w FiPay
6.02	The system shall support manual authorization of xPOS sales authorization to Desjardins bank (for financing)	•	Not a POS Requirement
6.02.1	Manual authorization shall be initiated by xPOS via FiPay EPS. FiPay EPS shall be responsible for handling Save and Send	•	FiPay initiates manual entry
6.02.2	The system shall manage authorization requests and responses upon timeout reversal, for only the last processed transaction by terminal ID	•	Not a POS Requirement
6.02.3	The system shall manage authorization requests and responses of call for referrals between BBYC and DCS	•	Not a POS Requirement
6.02.3.1	In the case of call for referral, **XPOS** shall prompt for the Approval Number and Call For Referral Amount	•	BBYC_mPOS_Finance Tender FDoc
6.02.3.2	Manager override shall be required for Call for Referral	•	BBYC_mPOS_Finance Tender FDoc
6.02.4	The system shall manage authorization requests and responses of tender void between BBYC and DCS	•	Not a POS Requirement
6.03	When offline to Desjardin, the xPOS shall apply floor limits and approve PLCC credit offline.	•	BBYC_mPOS_Finance Tender FDoc
6.03.1	In the case floor limit is configured to be 0, xPOS shall not approve the credit offline, instead it shall prompt for call for referral	•	BBYC_mPOS_Finance Tender FDoc
6.04	Tender code for xPOS and ePOS shall be the same: - The STAR tender code to be used shall continue to be "B" for DCS Accord D Financing (Visa/Mastercard) & "L"- DCS-PLCC. - The unique tender code identifying PLCC for POS shall continue to be CD 80, and for DCS Accord D financing shall continue to be CD 81	•	Data Setup
7.01	The printed receipt shall include Best Buy's name, as applicable, and the address of the applicable Best Buy Store	•	R10_BBY_xPOS_DCS PLCC w FiPay v1.2
7.02	The printed receipt shall include the Card number	•	R10_BBY_xPOS_DCS PLCC w FiPay v1.2
7.02.1	Card number of electronically printed receipt shall be masked except for the last 4 digits	•	R10_BBY_xPOS_DCS PLCC w FiPay v1.2
7.03	The printed receipt shall include the payment method name. For PLCC the name shall be DCS PLCC. For DCS Accord-D Mastercard and Visa, the name shall be DCS Accord-D.	•	R10_BBY_xPOS_DCS PLCC w FiPay v1.2
7.04	The printed receipt shall include the authorization number	•	R10_BBY_xPOS_DCS PLCC w FiPay v1.2
7.05	The printed receipt shall accurately reflect the LPS entry method: D=swipe, C=chip insert, or T=manual card entry	•	R10_BBY_xPOS_DCS PLCC w FiPay v1.2
7.06	The printed receipt shall include the date and time of the transaction.	•	R10_BBY_xPOS_DCS PLCC w FiPay v1.2
7.06.1	The transaction date and time shall be from the TAS server	•	R10_BBY_xPOS_DCS PLCC w FiPay v1.2
7.07	The printed receipt shall include financing details for PLCC or DCS AccordD financing. This shall include the Plan, Term, Grace, and Description	•	R10_BBY_xPOS_DCS PLCC w FiPay v1.2
7.08	The printed receipt shall include the Terms and Conditions for PLCC or DCS AccordD financing	•	R10_BBY_xPOS_DCS PLCC w FiPay v1.2
7.09	The printed receipt shall include the entire amount due for the transaction (including any applicable Taxes);	•	R10_BBY_xPOS_DCS PLCC w FiPay v1.2
8.01	For returns of xPOS transactions using financing, ePOs shall continue to check if the finance plan is still valid (via TLUP) - If the plan is valid, ePOS shall not prompt for the Finance Plan. - If the plan is no longer valid or does not exist, ePOS shall prompt for the finance plan for user to select.	•	Return Tender spec when complete

Req ID	Description	•	Section
8.02	For Regular Return with receipt and DCS Accord-D Credit (no Financing) was the original tender, ePOS shall continue to prompt to select Financing/Credit. The refund shall be treated like a regular credit card.	•	Return Tender spec when complete
8.03	For all returns of xPOS sales on ePOS, ePOS shall continue to send 999999 as the original approval number	•	Return Tender spec when complete
8.04	Returns of xPOS sales on ePOS shall continue to be authorized via FiPay and RTS	•	Return Tender spec when complete
9.01	Store Accounting Totals backoffice reporting shall reflect payment method for PLCC and DCS AccordD on XPOS	•	Data Setup
9.02	Detail Transaction Listing backoffice reporting shall reflect payment method for PLCC and DCS AccordD on XPOS	•	Data Setup
10.01	Upon selecting payment on account, XPOS shall prompt for amount of payment	•	Payment on Account not implemented
10.02	XPOS shall accept partial tender for payment on account	•	Payment on Account not implemented
10.03	XPOS shall allow only Debit, Cash ,or CDN Cheque as tender for payment on account	•	Payment on Account not implemented
10.04	XPOS shall send the account number in POS Log without authorizing through FiPay EPS	•	Payment on Account not implemented
10.05	The settlement file from CSPARC for in-store payment transactions collected through POS shall include XPOS Payment on Account transactions	•	Payment on Account not implemented
10.06	Payments on accounts shall include either a mod10 validation or an authorization when performed in the store.	•	Payment on Account not implemented
10.07	The printed receipt of PLCC and DCS Accord-D Card Sales transactions shall have the same labels, fields, and layout as ePOS receipt. This includes and is not limited to the following:	•	Payment on Account not implemented
10.07.1	Header including Store Name and Address	•	Payment on Account not implemented
10.07.2	Transaction Type: Payment on Account	•	Payment on Account not implemented
10.07.3	Masked PLCC Account Number	•	Payment on Account not implemented
10.07.4	Amount of payment	•	Payment on Account not implemented
10.07.5	Payment information including: a) Masked Card Number, b) Entry Method, c) Card Type, d) Terminal ID, e) Account selected, f) Sequence Number, g) Transaction status and ISO code, h) Transaction Date, i) payment amount	•	Payment on Account not implemented
10.07.6	If partial tender, payment information for all tenders shall be displayed	•	Payment on Account not implemented
10.07.7	4 part key	•	Payment on Account not implemented

8. APPENDIX B: GLOSSARY

Term	Definition
Authorized tender	A tender type that requires authorization from a 3rd party vendor or service. Examples include credit card and gift cards.
Tender	The collection and application by the retailer of forms of payment to pay for goods and/or services.