



Best Buy Canada Mobile

Finance Tender Feature Document

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1. FEATURE OVERVIEW

1.1 Feature Description

Retailers today want to provide consumers different finance options that tie to the retailers store's credit cards. The options includes such options as 12 months no payments or fixed interest rate for 24 months.

1.2 Assumptions

1. Value package finance plans are not supported.
2. Vendor finance plans are not supported.
3. Finance Card Type does not require CID/CVV to be entered.
4. Finance cards may not contain an expiration date.
5. All credit card types do not allow over-tendering.
6. Minimum amount for all tenders is \$0.01. **Note:** A finance plan has a minimum amount associated with the plan.
7. Maximum amount for all tenders is \$99,999.99. **Note:** A finance plan has a maximum amount associated with the plan.
8. 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.
9. DCS magnetic stripe format follows standard format.

1.3 Parameters and System Settings

Parameter Mnemonic	Description	Valid Values
Allow Ineligible Finance Plans	Determines if the option of ineligible plans is presented to the customer. These plans are basic plans that the business defines that are available to be presented to any PLCC customer.	<ul style="list-style-type: none">• On• Off
Administrative Fee Item Attribute	Item Attribute that determines if the item is an administrative fee item.	<ul style="list-style-type: none">• On• Off
Not Accept for Sale by Card Type	Determines which card type (such as Mastercard, Visa, PLCC, etc) is available for tendering. The card type is determined by BIN range. This is not for the displaying of the Credit tender option, but further defined by specific card type.	<ul style="list-style-type: none">• On• Off
Offline Floor Limit	Determines the offline floor limit for card type when timeout or offline occurs during authorization.	Dollar value
Signature Required for Credit Card Type	Determines if a signature is required on a card type when the amount to authorize is less than a configurable dollar value.	Dollar value
Finance Credit Card	Determines if the card is a financeable credit card type.	<ul style="list-style-type: none">• On• Off

Parameter Mnemonic	Description	Valid Values
Signature Required with Terms and Conditions	Determines if a function or an acceptance of Terms and Conditions requires a signature. The parameter also defines if the signature for a feature can be consolidated.	Current Scope: <ul style="list-style-type: none"> Warranty Item – PSP Warranty Item – PRP Item Tax Exempt Tran Tax Exempt Loyalty Enrollment Subscription Item Warranty Item – Monthly Generic Signature Required Item Attribute Loyalty Enrollment Finance Credit Tender – Terms are defined for each Finance Plan
Employee Upcharge Percentage for Finance Plan	Determines by finance plan if an additional fee is to be applied to the transaction. The amount is based upon the total amount to be charged to the finance plan for the PLCC card. This is checked and added during the adding of each tender to the transaction.	<ul style="list-style-type: none"> Percentage Value for the Finance Plan
Employee Upcharge Item	Determines the item ID that is added to the transaction when tender requires an employee upcharge. The calculated amount is added as the price for the item. The same Item is used for any employee upcharge to add	<ul style="list-style-type: none"> Item ID
Employee Eligibility by Finance Plan	Determines which finance plans are eligible to be displayed during an employee transaction.	<ul style="list-style-type: none"> On Off
DCS PLCC Bin Range	Configurable DCS PLCC Bin Range for determining card type NOTE: multiple ranges can be defined.	<ul style="list-style-type: none"> 453094
DCS Visa Bin Range	DCS Visa Bin Range for determining card type	<ul style="list-style-type: none"> 453091
DCS Finance Plan Financing Type	DCS Finance Plan Financing Type sent in authorization message. Values configured by BBYCA and stored and associated with current finance plan information.	<ul style="list-style-type: none"> 'D' – Deferred Payments, 'E' – Equal Payments
DCS Finance Plan Number	DCS Finance Plan number, different from current plan numbers, sent in authorization message. Values configured by BBYCA and stored and associated with current finance plan information.	<ul style="list-style-type: none"> 3 Alphanumeric characters
DCS Finance Plan Grace Period	DCS Finance Plan grace period with deferred payment transaction sent in authorization message. Values configured by BBYCA and stored and associated with current finance plan information.	<ul style="list-style-type: none"> 2 digit numeric value. Must be "00" for equal payments, refunds or preauthorization reversal
DCS Finance Plan Payment Term Months	DCS Finance Plan number of payments (in months) for transactions with equal payments sent in authorization message. Values configured by BBYCA and stored and associated with current finance plan information.	<ul style="list-style-type: none"> 2 digit numeric value representing months. Must be "00" if a transaction with deferred payment, a refund or a preauthorization reversal.
Minimum Eligible Finance Amount	The minimum amount of the sum of eligible items to allow finance plan to display/be used	<ul style="list-style-type: none"> Currency value
Maximum Eligible Finance Amount	The maximum amount of the sum of eligible items to finance on the plan.	<ul style="list-style-type: none"> Currency value

1.4 Interfaces

Interface	Description
Mobile Payment Devices	External device used for EMV smart card payment system for credit, debit and ATM cards.
Payment Authorization Service	Payment Authorization service that manages the processing of certain types of cards (Debit, EMV) and authorizes the tender amount to apply to the card.
Transaction Lookup Service	Service to validate the entered transaction and to retrieve the transaction details.

2. USE CASE: FINANCE CREDIT TENDER

2.1 Feature Flow

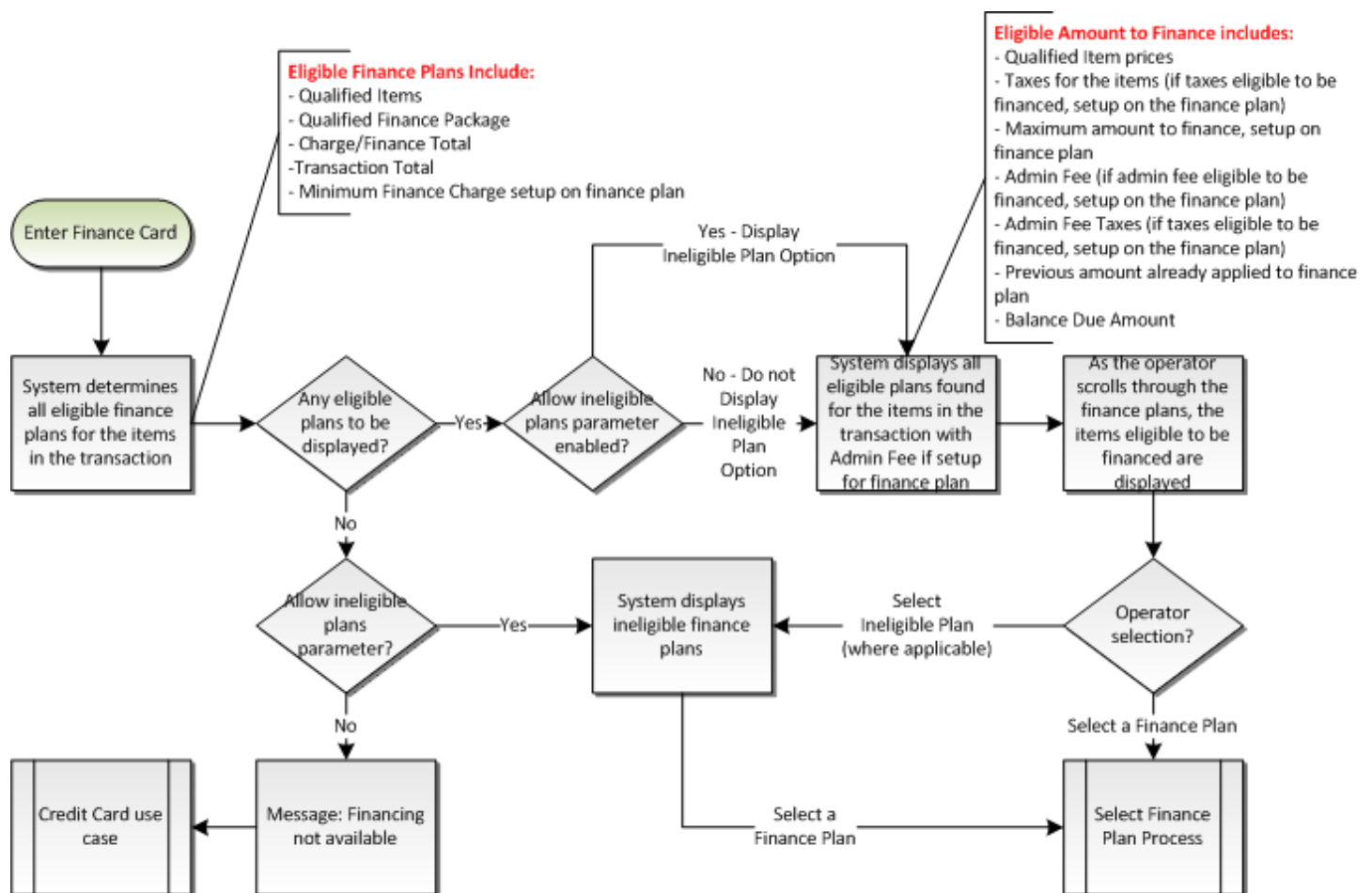


Figure 1: Display Finance Plan List

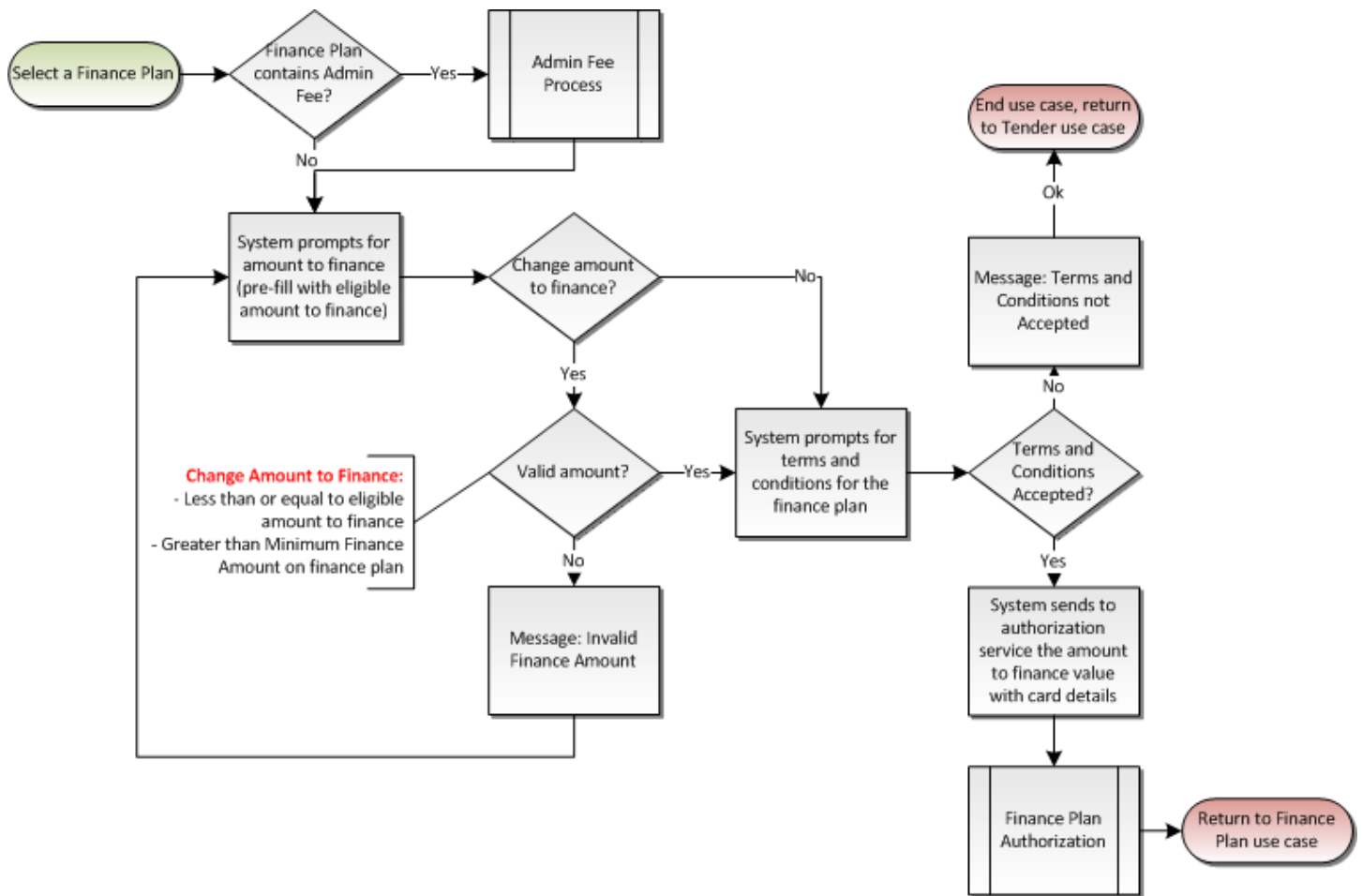


Figure 2: Select Finance Plan Process

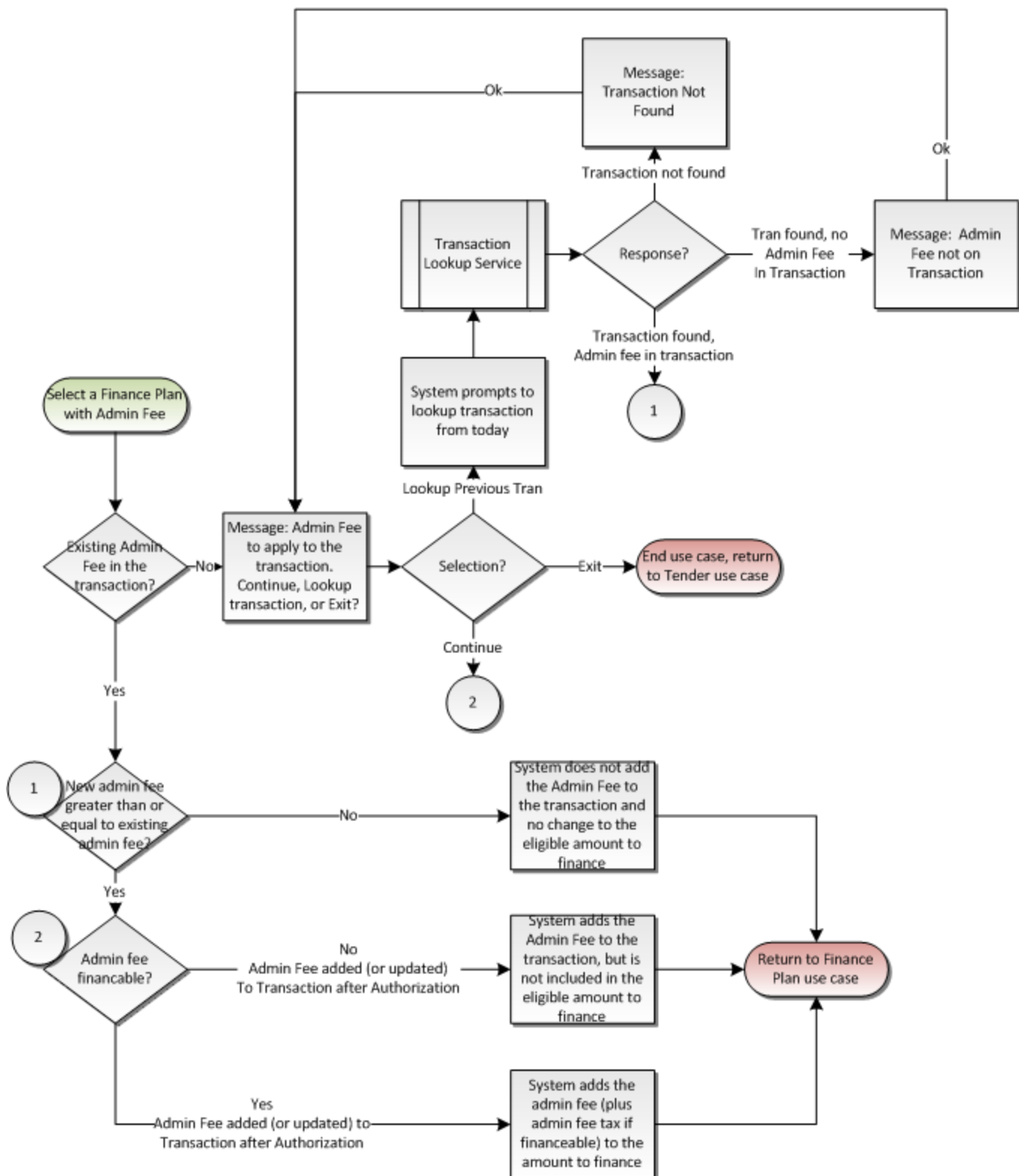


Figure 3: Apply Admin Fee Process

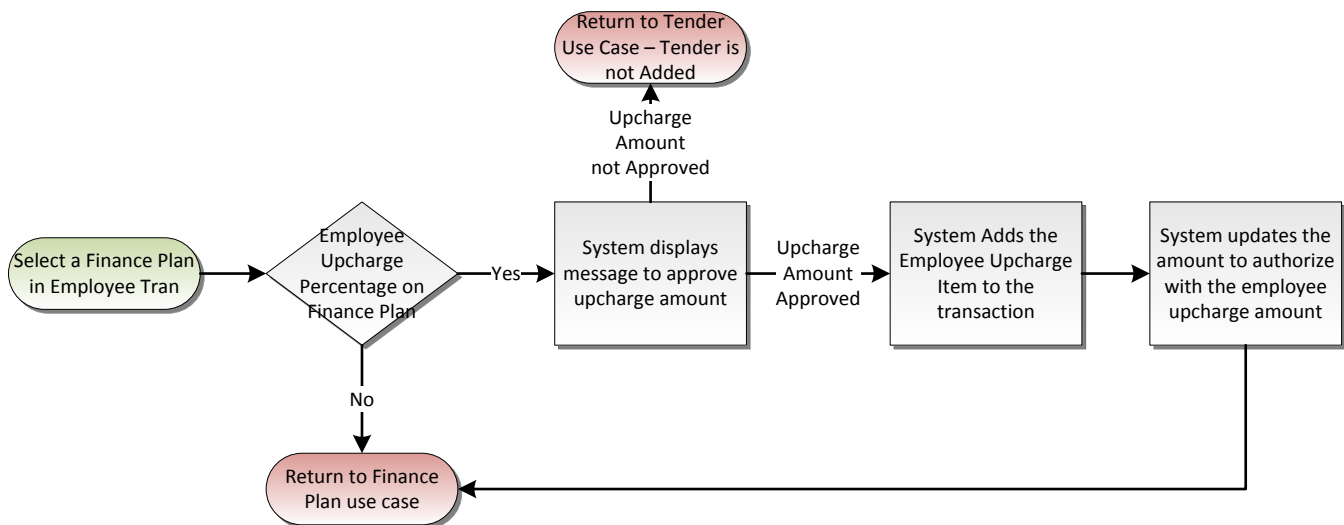


Figure 4: Apply Employee Upcharge Process

2.2 Precondition

- Credit Card type of Finance Card or DCS-Visa with financing entered.

2.3 Main Flow

1. The system searches for finance plans defined for the tender type with min charge amount less than the sum of the extended price and tax for each eligible item in the transaction.
2. If there are no eligible finance plans, the No Eligible Finance Plan alternate flow is executed.
3. The system checks the Allow Ineligible Plan parameter.
4. If the parameter is enabled, the system displays the list of eligible finance plans with the option to display the ineligible finance plans.
5. If the parameter is disabled, the system displays the list of eligible finance plans without the option to display the ineligible finance plans.
6. If the operator selects to display the ineligible finance plans, the system displays the list of ineligible finance plans.
7. The operator selects a finance plan and accepts the entry.
8. If the transaction is an employee transaction, the system continues with Main Flow where the system prompts for the amount to finance (bullet 11).
9. The system determines if the selected finance plan has an administrative fee.
10. If an administrative fee is required, the Admin Fee Process alternate flow is executed.
11. The system prompts for the amount to finance with the eligible amount to finance pre-populated.
12. If the operator changes the amount to finance, the Change Amount to Finance alternate flow is executed.
13. The operator accepts the amount to finance.
14. If the transaction is an employee transaction, the Tender Employee Transaction alternate flow is executed.
15. The system determines if a signature is required.
16. If a signature with terms and conditions is required, Signature for Financing alternate flow is executed.
17. The system executes the USE CASE: Finance Credit Authorization.

2.4 Alternate Flows

2.4.1 No Eligible Finance Plan

1. The system checks the Allow Ineligible Plan parameter.
2. If the parameter is enabled, the alternate flow ends and the system returns where the operator selects a finance plan (bullet 7).
3. If the parameter is disabled, the system displays a message that no finance plans available; the operator acknowledges the message and the use case ends and the system returns to the Credit Card use case (section 9).

2.4.2 Admin Fee Process

1. The system determines if an administrative fee already added to the transaction.
2. If an administrative fee is in the transaction, the Compare Admin Fee alternate flow is executed.
3. The system displays the administrative fee required message with options to Exit, Continue or Lookup Previous Transaction.
4. If the operator selects exit, the use case ends and the system returns to the Tender use case without adding the finance credit tender (section 9).
5. If the operator selects to lookup previous transaction, the Lookup Previous Transaction alternate flow is executed.
6. If the operator selects continue, the Amount to Authorize with Administrative Fee alternate flow is executed.

2.4.3 Compare Admin Fee

1. The system compares the new administrative fee with the administrative fee in the transaction.
2. If the new administrative fee is greater than the current transaction administrative fee, the system adds the new administrative fee to the transaction removing the existing Admin Fee from the transaction and the Amount to Authorize with Administrative Fee alternate flow is executed
3. If the new administrative fee is less than or equal to the current transaction administrative fee, the system does not add the new administrative fee to the transaction and the amount to finance is not updated.
4. The system returns to the Main flow where the system prompts to select the amount to finance (bullet 11).

2.4.4 Amount to Authorize with Administrative Fee

1. The system determines if the administrative fee is financeable.
2. If the administrative fee is not financeable, the system sets the Amount to Authorize for Financing to not include the administrative fee.
3. If the administrative fee is financeable, the system adds the administrative fee amount to the Amount to Authorize for Financing.
4. The system returns to the Main Flow where the system prompts to select the amount to finance (bullet 11).

2.4.5 Lookup Previous Transaction

1. The system prompts to capture the transaction details.
2. The system calls the transaction lookup service with the lookup previous transaction details.
3. The system receives an authorized decision.
4. If transaction is not found or system is offline or the search times out, the system displays a message; the operator acknowledges the message and the system returns to the main flow where the system prompts for administrative fee required (bullet 11).
5. If transaction is found but the transaction does not contain an administrative fee, the system displays a message; the operator acknowledges the message and the system returns to the main flow where the system prompts for administrative fee required (bullet 11).
6. If the transaction is found and the transaction contains an administrative fee, the Compare Admin Fee alternate flow is executed.

2.4.6 Compare Admin Fee Previous Transaction

1. The system compares the new administrative fee with the administrative fee in the transaction.
2. If the new administrative fee is greater than the previous transaction administrative fee, the system adds the administrative fee to the transaction before the tender is added to the transaction and the Amount to Authorize with Administrative Fee alternate flow is executed
3. If the new administrative fee is less than or equal to the current transaction administrative fee, the system does not add the administrative fee to the transaction and the amount to finance is not updated.
4. The system returns to the Main flow where the system prompts to select the amount to finance (bullet 11).

2.4.7 Change Amount to Finance

1. The system compares the amount to finance with the eligible amount (section 6.2.4) + financeable admin fees.
2. If the amount is greater than the eligible amount + financeable admin fees, the system displays a message that amount is invalid; the operator acknowledges the message and the Main Flow continues where the system prompts to enter finance amount (bullet 11).
3. If the amount is less than the minimum financeable amount, system displays error ; the operator acknowledges the message and the Main Flow continues where the system prompts to enter finance amount (bullet 11).
4. The system returns to the Main Flow where the system determines if the finance plan contains an administrative fee (bullet 9).

2.4.8 Tender Employee Transaction

1. The system checks if the finance plan requires an employee upcharge.
2. If no employee upcharge required, the system returns to the Main Flow where the system determines if signature is required (bullet 15).
3. The system determines the employee upcharge amount based upon the amount to authorize and the percentage for the selected finance plan.
4. The system displays the message to user to confirm the employee upcharge amount.
5. If the employee upcharge amount is not accepted, the system returns to the Tender use case without a tender (section 9).
6. If the employee upcharge amount is accepted, the system adds the employee upcharge item to the transaction with the calculated employee upcharge amount. (**Note:** If the employee upcharge item requires tax to be applied, the tax is also added to the amount to authorize.)
7. The system adds the employee upcharge amount to the amount to authorize for the tender.
8. The system returns to the main flow where the system determines if signature is required (bullet 15).

2.4.9 Signature for Financing

1. The system calls the Signature Capture with Terms use case.
2. If the system returns from the Signature Capture with Terms use case with a not completed status, the use case ends and the system returns to the Tender use case (section 9).
3. If the system returns from the Signature Capture with Terms use case with a completed status, the alternate flow ends and returns to the Main Flow where the system determines if an administrative fee is required for the finance plan (bullet 9).

2.5 Post Condition

- Finance Credit Tender information is collected.

2.6 Special Requirements

1. Administrative Fees are added to the transaction after the finance tender has been approved (or call for referral) – see Finance Credit Authorization.
2. The system determines a finance card by an attribute setup for a defined BIN range.
3. The finance plan consists of the following attributes
 - a. Finance Plan ID and Finance Plan Code
 - b. Begin and end dates
 - c. Department/Class/Subclass/Item eligibility for the finance plan
 - d. Taxes (for item and administrative fee where applicable) eligible to be financed.
 - e. Administrative Fee item ID and item price
 - f. Administrative fee eligible to be financed
 - g. Maximum amount to finance against the finance plan
 - h. Minimum amount to finance against the finance plan
4. The system uses the following requirements to determine the Eligible Finance Plan list:
 - a. Qualified items
 - b. Qualified finance plans
 - c. Charge/Finance Total
 - d. Transaction Total
 - e. Minimum Finance Charge setup on the finance plan
5. The system uses a defined list for the ineligible finance plans to display for an item
6. The system uses the following requirements to validate the Change Amount to Finance:
 - a. Less than or equal to Eligible Amount to Finance
 - b. Greater than Minimum Finance Amount – setup on the finance plan
7. If there are no Eligible Finance Plans and no Ineligible Plans to displays, the system processes the finance credit card as a regular credit card.
8. The return of an administrative fee from a previous transaction is a manual process and the system will not automatically return it.
9. Previous transaction must be from the same brand as the current store. Future Shop stores brand is 11 and Best Buy stores brand is 10.
10. If required, the employee upcharge item is added to the transaction and the transaction totals are updated.
11. The system applies tax on the employee upcharge item per existing functionality. The tax code on the item determines if tax is applied and the mount.
12. The employee upcharge amount and any tax on the employee upcharge is added to the amount to authorize.
13. A separate employee upcharge item is added to the transaction for each employee upcharge that is required.
14. When a tender is voided that required an employee upcharge item, the employee upcharge item associated with the credit tender is voided automatically.

2.6.1 Eligible Amount to Finance Calculation

The system uses the following requirements to determine the Eligible Amount to Finance. In a sales transaction at any point in the tendering process, the maximum amount of any tender is the total of the transaction (items + taxes) minus any tenders previously accepted to that point. With Finance Plan tenders there is an additional restriction: the maximum amount of any Finance Plan Tender is equal to the minimum of calculations below.

Minimum of:

1. **Max Eligible Item Amount:** Sum of the eligible items' extended price and prorated tax minus FinancedAmount applied to same external finance plan ID on the eligible items,
2. **Transaction Total Eligible Amount:** The transaction total minus admin fees with prorated taxes,
3. **Database Total Eligible Amount:** The max charge amount defined in configuration for the finance plan minus amount applied to same external finance plan ID in the transaction,

NOTE: There is only one Admin/Upcharge Fee automatically added per transaction. The associate could manually add an additional admin fee SKU to the transaction, but it will not be used for prorating purposes. So the use of a Finance Plan may affect the maximum amount of other plans. As per the R43C Financing Tech Spec, if the admin fee was declined because it was charged on a separate transaction, then it would not be added nor included in maximum eligible Finance Plan amounts.

Examples

Transaction:

TV	\$ 1000
DVD	\$ 300
Subtotal	\$ 1300
Tax	\$ 130
Total	\$ 1430

Finance Plan Setup:

	Eligible Tenders	Database Minimum Purchase Amount	Database Maximum Purchase Amount	Admin Fee
Finance Plan A	DCS Visa, PLCC	\$ 200	\$ 2000	\$ 60
Finance Plan B	DCS Visa, PLCC	\$ 900	\$ 1200	\$ 10

Assume both Admin Fees are taxable and financeable.

Before the first tender:

Calculate Maximum Financeable Amount:

	Max Eligible Item Amount	Transaction Total Eligible Amount	Database Total Eligible Amount	Plan Max (Minimum of 3)
Finance Plan A	$\$1000 + \$300 + \$130 = \1430	\$ 1430	\$ 2000	\$ 1430
Finance Plan B	$\$1000 + \$300 + \$130 = \1430	\$ 1430	\$ 1200	\$ 1200

And screen shows

	Maximum Amount	Admin Fee
Finance Plan A	\$ 1430	\$ 60
Finance Plan B	\$ 1200	\$ 10

Example 1:

The operator swipes DCS Visa, selects Finance and Finance Plan A then enters \$100. \$100 is accepted as below Plan Max Eligible Amount and tender and Fee is added to the transaction

Transaction:

TV	\$ 1000
DVD	\$ 300
Admin Fee	\$ 60
Subtotal	\$ 1360
Tax	\$ 136
DCS Visa	\$ 166-
Total	\$ 1330

Then the Maximum is adjusted.

	Plan Max (Minimum of 3)
Finance Plan A	\$1400-\$100 = \$ 1330
Finance Plan B	\$ 1200

And if another finance card with same plans is swiped, the screen would show below. **NOTE:** Both Admin fees are \$0 because \$10 is less than \$60 and only one admin fee is added to the transaction.

	Maximum Amount	Admin Fee
Finance Plan A	\$ 1330	\$ 0
Finance Plan B	\$ 1200	\$ 0

The operator then swipes PLCC and selects Finance Plan B then enters \$1330. \$1330 is above Plan Max Eligible Amount and error message displays. Operator then enters 1200.

Transaction:

TV	\$ 1000
DVD	\$ 300
Admin Fee	\$ 60
Subtotal	\$ 1360
Tax	\$ 136
DCS Visa	\$ 166-
PLCC	\$ 1200
Total	\$ 130

Then the Maximum is adjusted.

	Plan Max (Minimum of 3)
Finance Plan A	Transaction total < \$1330 \$ 130
Finance Plan B	\$1200-\$1200 \$ 0

And if another finance card with same plans is swiped, the screen would show below. If the Operator enters the remaining balance \$196, the amount is accepted (less than or equal to Max Eligible plus admin fees and taxes).

	Maximum Amount	Admin Fee
Finance Plan A	\$ 130	\$ 0

Example 2:

The operator swipes DCS Visa, selects Finance and Finance Plan B then enters \$100. \$100 is accepted as below Plan Max Eligible Amount and tender and Fee is added to the transaction

Transaction:

TV	\$ 1000
DVD	\$ 300
Admin Fee	\$ 10
Subtotal	\$ 1310
Tax	\$ 131
DCS Visa	\$ 111-
Total	\$ 1330

Then the Maximum is adjusted.

	Plan Max (Minimum of 3)
Finance Plan A	\$ 1330
Finance Plan B	\$1200-\$100 = \$ 1200

And if another finance card with same plans is swiped, the screen would show

	Maximum Amount	Admin Fee
Finance Plan A	\$ 1385	\$ 60
Finance Plan B	\$ 1100	\$ 0

The operator swipes PLCC and selects Finance Plan A then enters \$1385. \$1385 is accepted as below Plan Max Eligible Amount plus admin fee and the tender amount plus new fee and new Fee is added to the transaction. **NOTE:** The Admin Fee amount is changed to \$60.

Transaction:

TV	\$ 1000
DVD	\$ 300
Admin Fee	\$ 60
Subtotal	\$ 1360
Tax	\$ 136
DCS Visa	\$ 100-
PLCC	\$ 1385-
Total	\$ 0

And the Admin Fee in the transaction would be \$10. If a Plan A tender is subsequently accepted, the

The operator can continue accepting individual Finance Plan tenders until the balance of the transaction is zero as long as the amount of the individual Finance Plan tender does not exceed the maximum allowable amount for that plan at that point in the transaction.

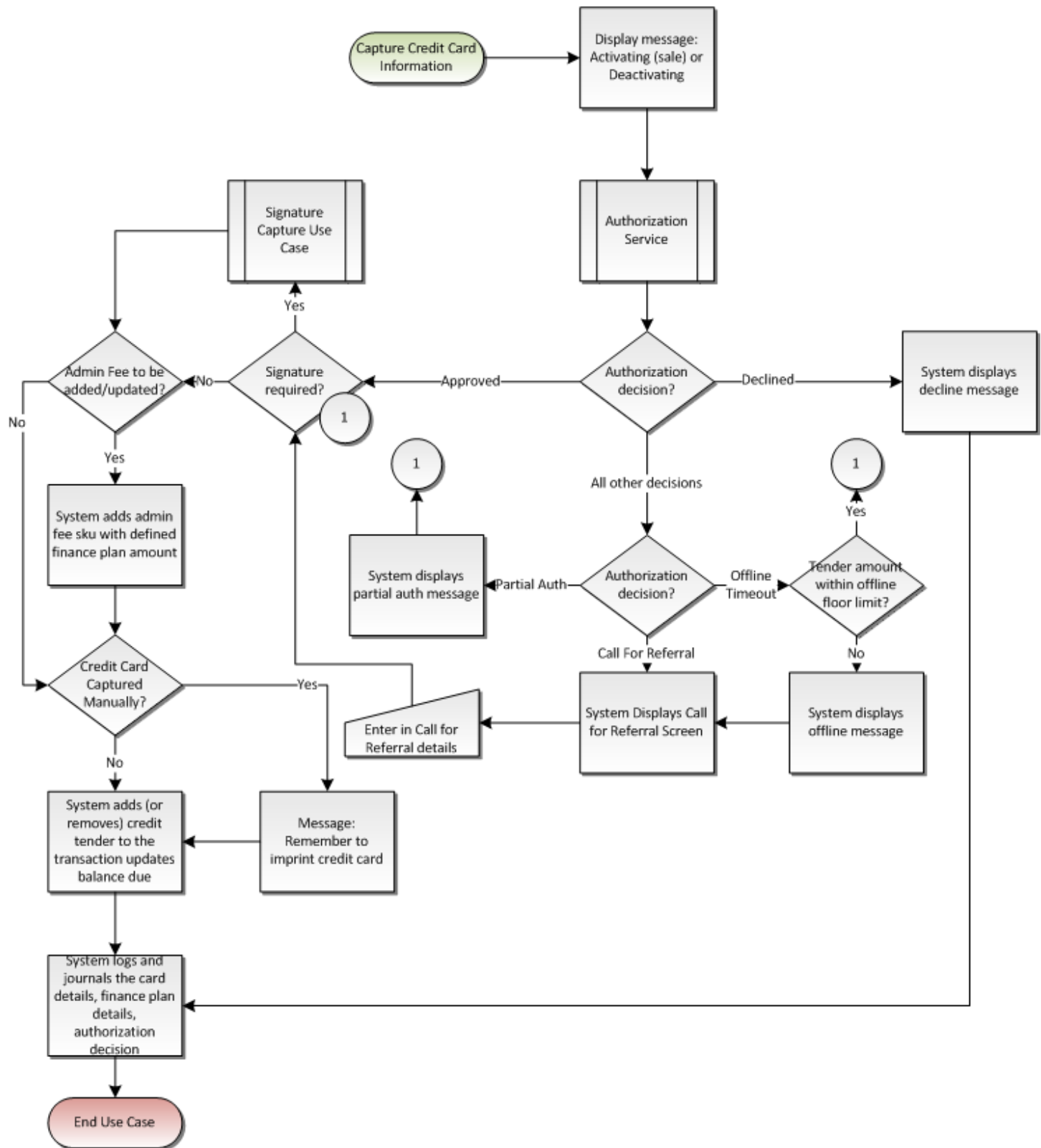
NOTE: In this example, if Plan A is selected after Plan B, the existing Admin Fee SKU on the transaction will remain the same, but the price of the Admin Fee SKU line will be increased to \$60.

2.6.2 Data Input/Output

Data Element	Description	Destination
Amount to Authorize for Financing	The amount to send to the authorization request.	<ul style="list-style-type: none"> Finance Credit Authorization use case
Finance Plan ID and Code	The finance plan ID and code associated with the selected plan. This is logged on the qualified items for the selected finance plan and the tender logging.	<ul style="list-style-type: none"> POSLog E-Journal Receipt
Finance Plan Description	The description of the selected finance plan.	<ul style="list-style-type: none"> E-Journal Receipt
Finance Administrative Fee Item	The administrative fee item that is added to the transaction upon successful completion of the authorization of the finance credit tender.	<ul style="list-style-type: none"> Finance Credit Authorization use case (to be sent to Sale use case to sell upon successful authorization of the tender)
Credit Card Details	<p>The card details collected through track data on the swipe.</p> <ul style="list-style-type: none"> Account Number Expiration Date CID/CVV/CVV2 Track 1 or Track 2 data (swiped only) Amount to Authorization Unique Register Identification (this will need to be different than Register Number) Transaction Number Store Number Date 	<ul style="list-style-type: none"> Authorization Service
Swiped Credit Card Details	<p>The card details collected through track data on the swipe.</p> <ul style="list-style-type: none"> Account Number (full number in E-Journal and POSLog, masked number on Receipt) Expiration Date (format MM/YYYY) Entry Method=Swiped (MSR for POSLog, S for Receipt, no indication in E-Journal) 	<ul style="list-style-type: none"> E-Journal POSLog Receipt
Manual Credit Card Details	<p>The card details that are entered manually.</p> <ul style="list-style-type: none"> Account Number (full number in E-Journal and POSLog, masked number on Receipt) Expiration Date Entry Method=Keyed (Keyed for POSLog, K for Receipt, no indication in E-Journal) 	<ul style="list-style-type: none"> E-Journal POSLog Receipt

3. USE CASE: FINANCE CREDIT AUTHORIZATION

3.1 Feature Flow



3.2 Precondition

- Finance credit details have been captured.

3.3 Main Flow

1. The system calls the authorizing service with the card details and the Amount to Finance.
2. The system displays a message indicating authorization or deactivation is in progress.
3. The system receives an authorized decision.
4. If the authorized decision is Approved, the Main Flow continues where the system checks if signature is required (bullet 9).
5. If the authorization decision is Declined, the Declined Authorization Decision alternate flow is executed.
6. If the authorization decision is Partial Authorization, the system displays a message, the operator acknowledges the message and the Main Flow continues where the system checks if signature is required (bullet 9).
7. If the authorization decision is Offline or Timeout, the Offline/Timeout Decision alternate flow is executed.
8. If the authorization decision is Call for Referral, the Call for Referral Authorization Decision alternate flow is executed.
9. The system checks if signature is required based upon card type.
10. If signature is required, the system executes the Signature Capture (Tender) Use Case (section 9).
11. The system checks if administrative fee is required.
12. If the administrative fee is required, the system calls the Sale use case with the administrative fee item (section 9). The system returns from the Sale use case with the administrative fee item added to the transaction.
13. The system checks if the credit card was captured manually.
14. If the credit card was captured manually, the system displays a message; the operator acknowledges the message and the Main Flow continues where the tender is added to the transaction (bullet 15).
15. The system adds the tender to the transaction and updates the Balance Due amount.
16. The system journals and logs the card number, authorization, call for referral and/or signature details.
17. The use case ends and the system returns to the Tender use case (section 9).

3.4 Alternate Flows

3.4.1 Declined Authorization Decision

1. The system journals the authorization decision.
2. The system displays a message, the operator acknowledges the message, the use case ends and the system returns to the Tender use case without adding the tender (section 9).

3.4.2 Offline/Timeout Decision

1. The system checks the offline floor limit for the card type.
2. If the tender amount is below the offline floor limit, the system approves the tender and returns to the Main Flow where it checks if the signature is required.
3. If the tender amount is above or equal to the offline floor limit, the Call for Referral alternate flow is executed.

3.4.3 Call for Referral Authorization Decision

1. The system prompts to capture the call for referral details.
2. The operator enters in the details and accepts the entry.
1. The system returns to the Main Flow where it checks if the signature is required.

3.5 Post Condition

- Finance Credit tender is added to the transaction.

3.6 Special Requirements

1. The capture signature parameter for card type is the same if the card was manually entered or swiped.
2. As a tender is added the signature is captured, no consolidation of credit tenders is done.
3. There is no validation done on the call for referral details.
4. The administrative fee item is added to the transaction prior to adding the finance credit tender to the transaction.
5. Admin may not be manually voided from the transaction.
6. When a finance credit tender is voided, the administrative fee item associated with the finance credit tender is voided automatically.
7. Administrative fee may not be manually price adjusted.
8. Administrative fees are deleted if the finance tender is removed from the transaction.
9. If the tender is not authorized, any additional items added during the tender process (employee upcharge item or administrative fee item) are removed from the transaction.

3.6.1 Proration Calculation

Proration of all Finance Plan tenders will occur over all items eligible for that Finance Plan based on the price of the item including tax (if tax is eligible for financing).

The Admin Fee item is not included in proration even if it is financeable (unless the Admin Fee item is the only item on the Return Transaction).

On Sale Transactions, the FinancedAmount logged for the automatically added Admin Fee will always be \$0.00. If the Admin Fee is manually entered on a Sale Transaction, the FinanceAmount for the manually added Admin Fee SKU will be calculated the same as normal items.(if eligible) and will not be recognized by POS as an admin fee.

The calculation for FinancedAmount for an item is:

(item price + item tax (if financeable))

(sum of eligible items + sum of eligible items' tax (if financeable)) X Total financed amount on Plan

There is also a separate ProratedAdminFee amount logged for all Finance Plan eligible items. The Admin Fee will be prorated across all items eligible for the plan that triggered that Fee. The ProratedAdminFee amount will be proportional to the price of those eligible items including tax. The ProratedAdminFee amount on the automatically added Admin Fee item line will always be \$0.00.

In all examples below, the sign of proration and/or Admin Fee will be positive for sales items and negative for return items.

The calculation for ProratedAdminFee for an item is:

(item price + item tax (if financeable))

(sum of eligible items + sum of eligible items' tax (if financeable)) X Admin Fee Amount (excluding tax)

For a sale, once again consider the example used when determining the amount to finance in the Finance Credit use case:

Assume two items in a transaction, a \$1000 TV and a \$300 DVD. Both items are taxable (assume a 10% rate for simplicity).

There are two finance plans available for these items:

- Finance Plan A is available for both items and has a \$60 Admin Fee.
- Finance Plan B is available for the TV and has a \$10 Admin Fee.

Assume both Admin Fees are taxable and chargeable.

3.6.1.1. Example 1:

If we accept:

- \$300 Finance Plan A
- \$800 Finance Plan B
- \$396 Cash

Then

- Finance Plan A:
 - For the TV, the FinancedAmount will be prorated $1100/(1100+330)*300=\$230.77$
 - For the TV, the ProratedAdminFee will be prorated $1100/(1100+330)*60=\$46.15$
 - For the DVD, the FinancedAmount will be prorated $330/(1100+330)*300=\$69.23$
 - For the DVD, the ProratedAdminFee will be prorated $330/(1100+330)*60=\$13.85$
- Finance Plan B:
 - For the TV, the FinancedAmount will be prorated $1100/1100*800=\$800$ to the TV since the DVD is not eligible for Finance Plan B.
 - For the TV, the ProratedAdminFee will be \$0 because Plan A had the higher Admin Fee.

If the DVD was not taxable, the calculation would change slightly (as would the amount of Cash tender (\$366)):

- Finance Plan A:
 - For the TV, the FinancedAmount will be prorated $1100/(1100+300)*300=\$235.71$
 - For the TV, the ProratedAdminFee will be prorated $1100/(1100+300)*60=\$47.14$
 - For the DVD, the FinancedAmount will be prorated $300/(1100+300)*300=\$64.29$
 - For the DVD, the ProratedAdminFee will be prorated $300/(1100+300)*60=\$12.86$
- Finance Plan B will be prorated \$800 to the TV since the DVD is not eligible for Finance Plan B.

NOTE: There are cases where the total of Finance Plan tenders prorated to an item may be greater than the price of the item.

3.6.1.2. Example 2:

Using the example above, if we accept:

- \$296 Finance Plan A
- \$1200 Finance Plan B

If we assume both items are taxable, the proration would be:

- Finance Plan A will be prorated $1100/(1100+330)*296=\$227.69$ on the TV and $330/(1100+330)*296=\$68.31$ on the DVD.
- Finance Plan B will be prorated \$1200 to the TV since the DVD is not eligible for Finance Plan B.

This means that for the TV a total of \$1427.69 was allocated across the two Finance Plans. This amount is greater than the taxable amount of the item plus tax. This behavior matches the current legacy POS system.

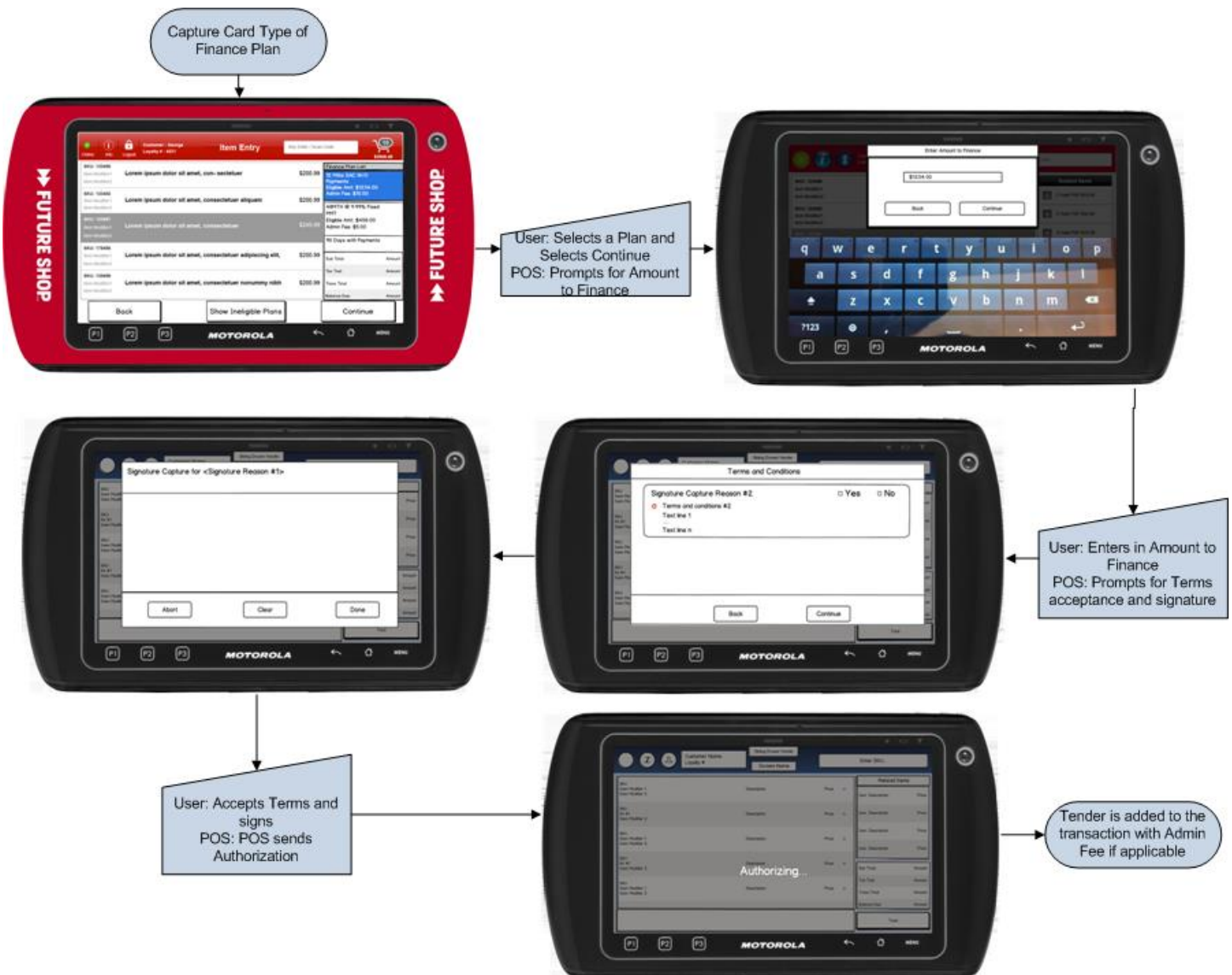
If we assume both items are taxable, the \$60 Admin Fee will be prorated \$46.15 to the TV and \$13.85 to the DVD on Finance Plan A.

3.6.2 Data Input/Output

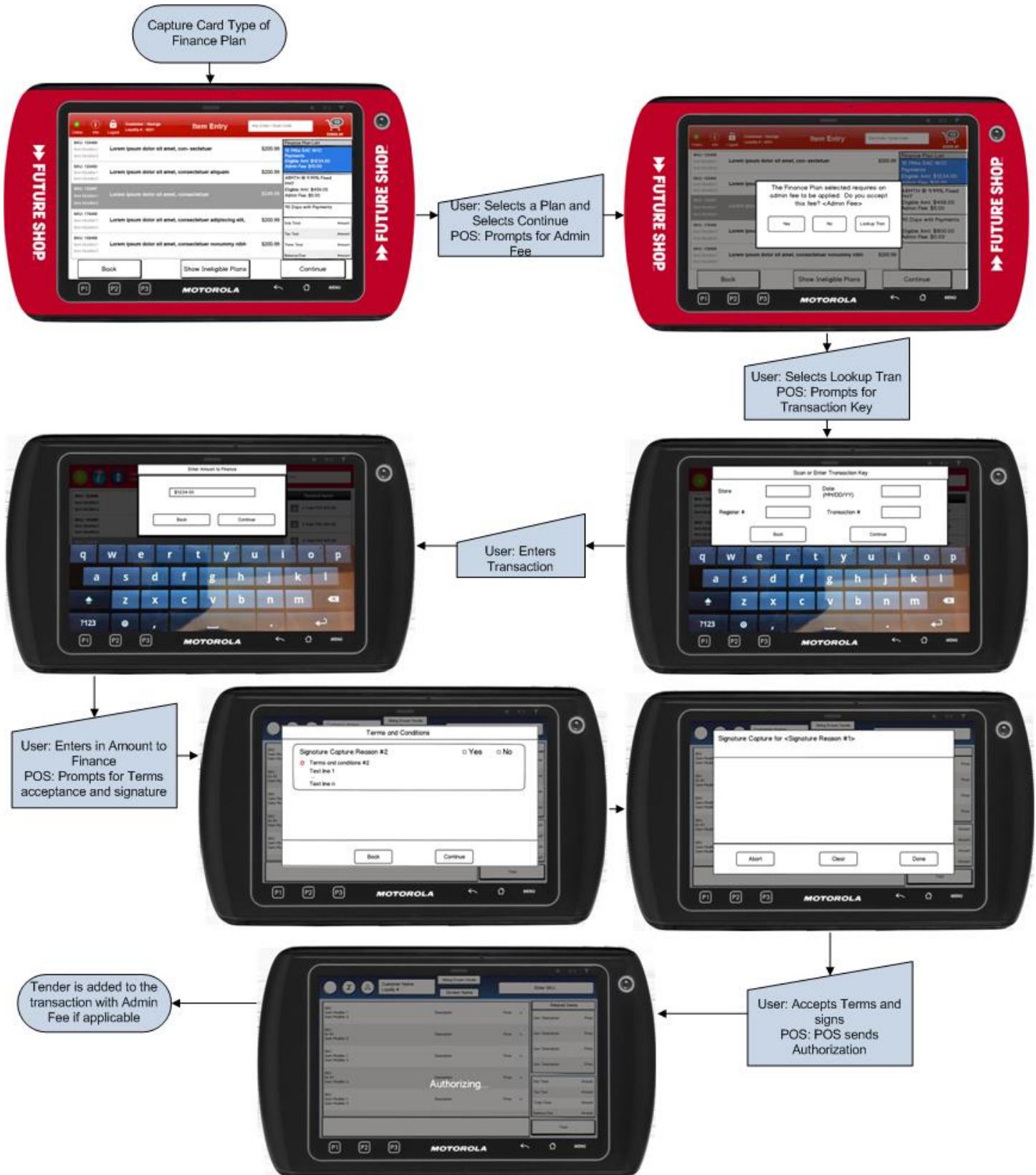
Data Element	Description	Destination
Authorization Decision	The decision returned from the authorization service.	<ul style="list-style-type: none"> E-Journal POSLog Receipt
Call for Referral details	The entered approval number and approval amount.	<ul style="list-style-type: none"> E-Journal POSLog Receipt
Entry Method (POSLog)	If the card was manually entered, a 'Keyed' is logged. If the card was swiped, an 'MSR' is logged.	<ul style="list-style-type: none"> POSLog
Entry Method (Receipt)	If the card was manually entered, a 'K' is logged. If the card was swiped, an 'S' is logged.	<ul style="list-style-type: none"> Receipt
Finance Administrative Fee Item	The administrative fee item that is added to the transaction upon successful completion of the authorization of the finance credit tender.	<ul style="list-style-type: none"> Sale Use Case
Finance Plan ID and Code	The finance plan ID and code associated with the selected plan. This is logged on the qualified items for the selected finance plan and the tender logging.	<ul style="list-style-type: none"> POSLog E-Journal Receipt
Proration of Finance Amount	The proration logic of the finance amount to be applied to the qualified items associated with the selected finance plan.	<ul style="list-style-type: none"> E-Journal POSLog

4. SCREEN FLOWS

4.1 Finance Plan Credit Card without Admin Fee



4.2 Finance Plan Credit Card with Admin Fee



5. SUPPLEMENTAL SPECIFICATIONS

5.1 Credit

The Credit use case (section 9) is updated to check if the card that is entered is of card type finance, and if it is then execute Finance Credit use case.

The Call for Referral screen information is found in the Credit use case (section 9).

The Signature Capture (Tender) use case is found in the Credit use case (section 9).

5.2 Electronic Journal

Electronic journal mockups for this feature are documented in the Electronic Journal document (section 9).

5.3 POSLog

POSLog mockups for this feature are documented in the POSLog document (section 9).

5.4 Printed Receipts

Printed receipt mockups, where applicable, are documented in the Receipt document (section 9).

6. SCREEN LAYOUTS

6.1 Finance Plan Messaging

The following message is displayed during the Finance Plan process when there are no eligible finance plans.

6.1.1 No Finance Plans Available

Description	The no finance plans available message is displayed when there are no finance plans available to present to the customer. Upon acknowledging the message, the system returns to the Tender use case.
Message	No finance plans are available.
Key prompt	Ok
Notes	Configurable database message

6.2 Finance Plan List

The Finance Plan List screen displays the list of finance plans to present to the customer. The order of the finance plan is based upon the ranking defined on the finance plan details. As a plan is selected, the list of qualified items for that finance plan is displayed. The finance plan list is scrollable to display additional finance plans.

The Show Ineligible Plans button is displayed on when eligible plans are found and the parameter is enabled to display ineligible plans. If no eligible plans exist and the parameter is enabled to display ineligible plans, the system displays those ineligible plans.

The operator selects a finance plan from the list and selects to continue.

If the transaction type is Employee Transaction, the Admin Fee is not displayed with the details for the finance plan.

6.2.1 Mockup

The mockup shows a mobile application interface titled "Tender Options". At the top, there are three icons: a red lock, a green speech bubble, and an orange printer. The status bar at the top right shows a battery icon, signal strength, and the date/time "12/01/2014 | 12:40 PM".

The main content area is divided into two sections. The top section has a grey header with the text "2136655" and "LASSIE:LASSIE'S BIRTHDAY SURPRISE" on the left, and "\$7.04" on the right. Below this is a large white area. The bottom section has a blue header with "Back" (orange button), an information icon (green circle with 'i'), "Dock" (blue button), and "Balance Due: \$7.88" (yellow text).

On the right side, there is a "Finance Plan List" section. It includes a search bar labeled "Enter Tender Amount" with a clear button (X). Below the search bar is a numeric keypad with buttons for digits 1-9, 0, a CLR button (red), and a back arrow button (orange). The "Finance Plan List" itself shows two entries:

- CHASE - 12 mths Equal Pay;**
No Int
Eligible Amount: \$354.44
Admin Fee: \$59.95
- Reg Revolving: Consumer**
Eligible Amount: \$354.44
Admin Fee: \$0.00

Figure 5: Finance Plan List with Ineligible Plan Option

6.2.2 Instruction Text

Instructions
Select Finance Plan

6.2.3 Navigation/Menu Key

Label	State	Next Screen	Notes
Back	Enabled	Sale use case	None
Show Ineligible Plans	See Notes	Finance Plan List – display ineligible plans	<p>The button is only displayed if the parameter to show ineligible plans is enabled. The button is enabled when it is displayed.</p> <p>The button is not displayed if the parameter is disabled or if there are no eligible plans but the parameter to show ineligible plans is enabled.</p>
Continue	See Notes	<ul style="list-style-type: none"> With Admin Fee: Finance Administrative Fee Without Admin Fee: Enter Amount to Finance 	Enabled upon selection of a finance plan.

6.2.4 Data/Input Field

Label	Editable	Req'd?	Data Type	Min Length	Max Length	Notes
Finance Plan Name	No	NA	NA	NA	NA	<p>Display only</p> <p>The name for the finance plan.</p> <p>Up to two lines of text for the description, the system will wrap to the second line when applicable.</p>
Eligible Amount	No	NA	NA	NA	NA	<p>Display only</p> <p>The minimum amount from the below evaluations:</p> <ol style="list-style-type: none"> 1. Sum of the eligible items' extended price and prorated tax minus FinancedAmount applied to same external finance plan ID on the eligible items, 2. The transaction total minus admin fees with prorated taxes, 3. The max charge amount defined in configuration for the finance plan minus amount applied to same external finance plan ID in the transaction,
Admin Fee	No	NA	NA	NA	NA	<p>Display only.</p> <p>If transaction type is not employee transaction, the system displays the value of the admin fee associated with the finance plan. If no admin fee on the finance plan, the system displays \$0.00.</p> <p>If transaction type is employee transaction, the system does not display the admin fee line on the screen.</p>
Item	No	NA	NA	NA	NA	<p>Display only.</p> <p>When a finance plan is selected, the system displays a list of items associated with the finance plan.</p> <p>The Item field displays the Item ID.</p>
Desc	No	NA	NA	NA	NA	<p>Display only.</p> <p>When a finance plan is selected, the system displays a list of items associated with the finance plan.</p> <p>The Desc field displays the short description of the item.</p>

Label	Editable	Req'd?	Data Type	Min Length	Max Length	Notes
Price	No	NA	NA	NA	NA	<p>Display only.</p> <p>When a finance plan is selected, the system displays a list of items associated with the finance plan.</p> <p>The Price field displays the price of the item.</p>

6.2.5 Reason Code

Reason Code	Valid Values	Default Value
None	•	

6.2.6 Finance Administrative Fee

Description	<p>The finance administrative fee message is displayed when the selected finance plan contains has an admin fee associated with it and there is not already an admin fee sold with a finance plan tender. The <Admin Fee> is replaced with the administrative fee amount, such as \$10.00. The system prompts the user if the customer would like to continue with the selection.</p> <ul style="list-style-type: none"> • If the operator selects No, the system returns to the Tender use case. • If the operator selects Yes, the system continues to the Enter Amount to Finance. • If the operator selects Lookup Previous Tran, the system continues to the capture transaction information screen.
Message	The Finance Plan selected requires an admin fee to be applied. Do you accept this fee? <Admin Fee>
Key prompt	<ul style="list-style-type: none"> • Yes • No • Lookup Previous Tran
Notes	Configurable database message

6.3 Enter Amount to Finance

The Enter Amount to Finance screen prompts to enter in the amount to finance. The field is pre-populated with the maximum amount to finance.

6.3.1 Mockup

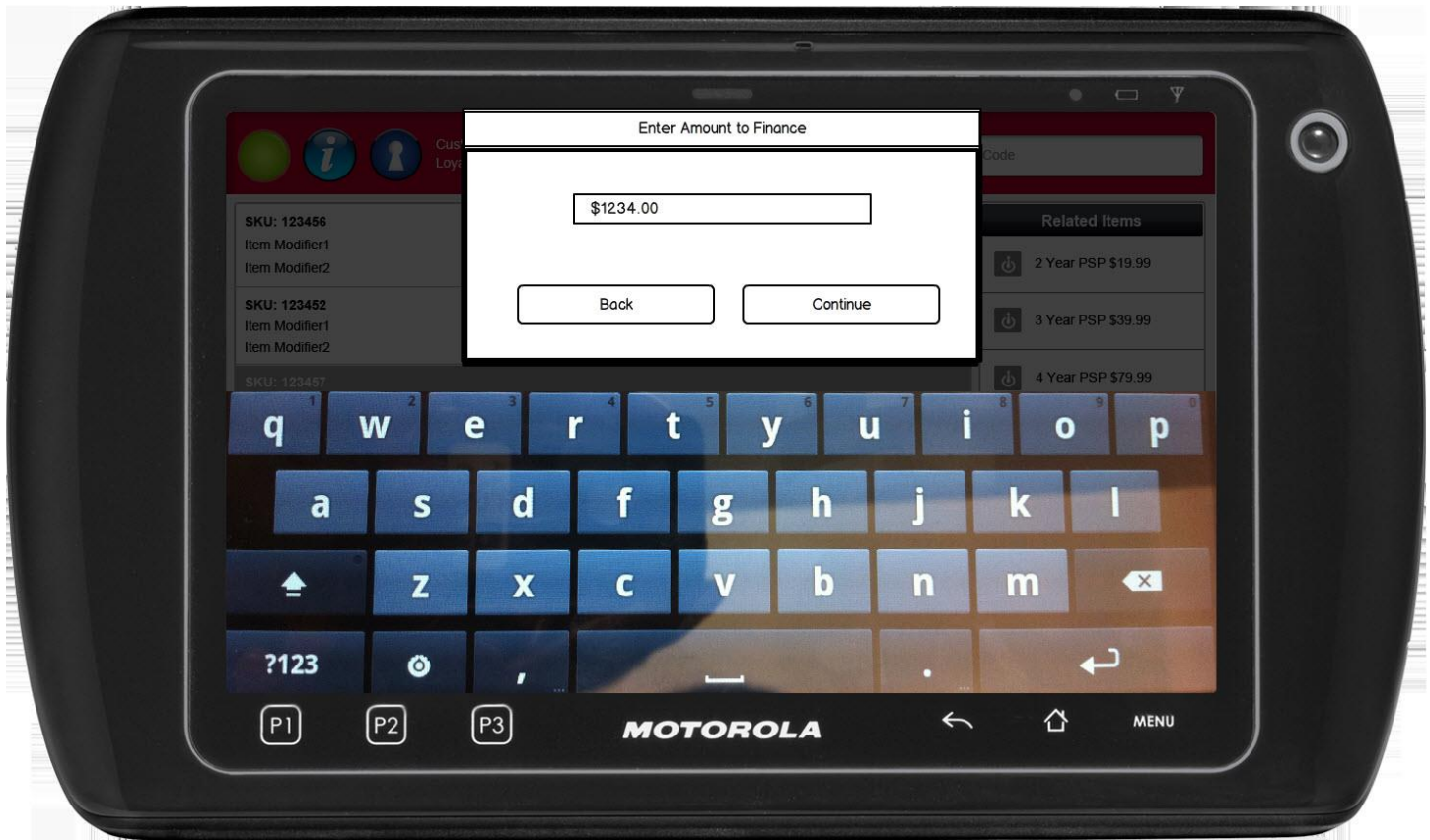


Figure 6: Enter Amount to Finance

6.3.2 Instruction Text

Instructions
None

6.3.3 Navigation/Menu Key

Label	State	Next Screen	Notes
Back	Enabled	<ul style="list-style-type: none"> Finance Plan List 	None
Continue	Enabled	<ul style="list-style-type: none"> Valid amount: Finance Credit Authorization use case Invalid amount: Invalid Amount message 	None

6.3.4 Data/Input Field

Label	Editable	Req'd?	Data Type	Min Length	Max Length	Notes
Enter Amount to Finance	Yes	Yes	Currency	4	12	None

6.3.5 Reason Code

Reason Code	Valid Values	Default Value
None	<ul style="list-style-type: none"> 	

6.3.6 Invalid Amount

Description	The Invalid Amount message is displayed when the entered amount to finance is either greater than the maximum amount determined by the system or less than the minimum amount on the finance plan. Upon acknowledging the message, the system returns to the enter Amount to Finance screen.
Message	Invalid amount to finance.
Key prompt	Ok
Notes	Configurable database message

6.3.7 Accept Employee Upcharge

Description	The Accept Employee Upcharge message is displayed if the transaction is of type employee and the card type requires an employee upcharge to be added to the transaction informs the operator that the data entered in the required fields is invalid (e.g. incorrect format, missing). The <ARG1> described in the Message is replaced with the name of the card type. The <ARG2> described in the Message is replaced with the employee upcharge amount.
Message	Do you accept the Upcharge of <ARG2> to your <ARG1> card for the Employee Purchase
Key prompt	<ul style="list-style-type: none"> Yes – Continue with Tender Employee Transaction alternate flow No – Tender use case, without adding the tender to the transaciton
Notes	Configurable message

6.4 Enter Transaction Key

The Enter Transaction Key screen is displayed when the operator selects to lookup previous transaction for finance plan and standalone warranty processes. The receipt barcode can be scanned on this screen.

Previous transaction must be from the same brand as the current store. Future Shop stores brand is 11 and Best Buy stores brand is 10

6.4.1 Mockup

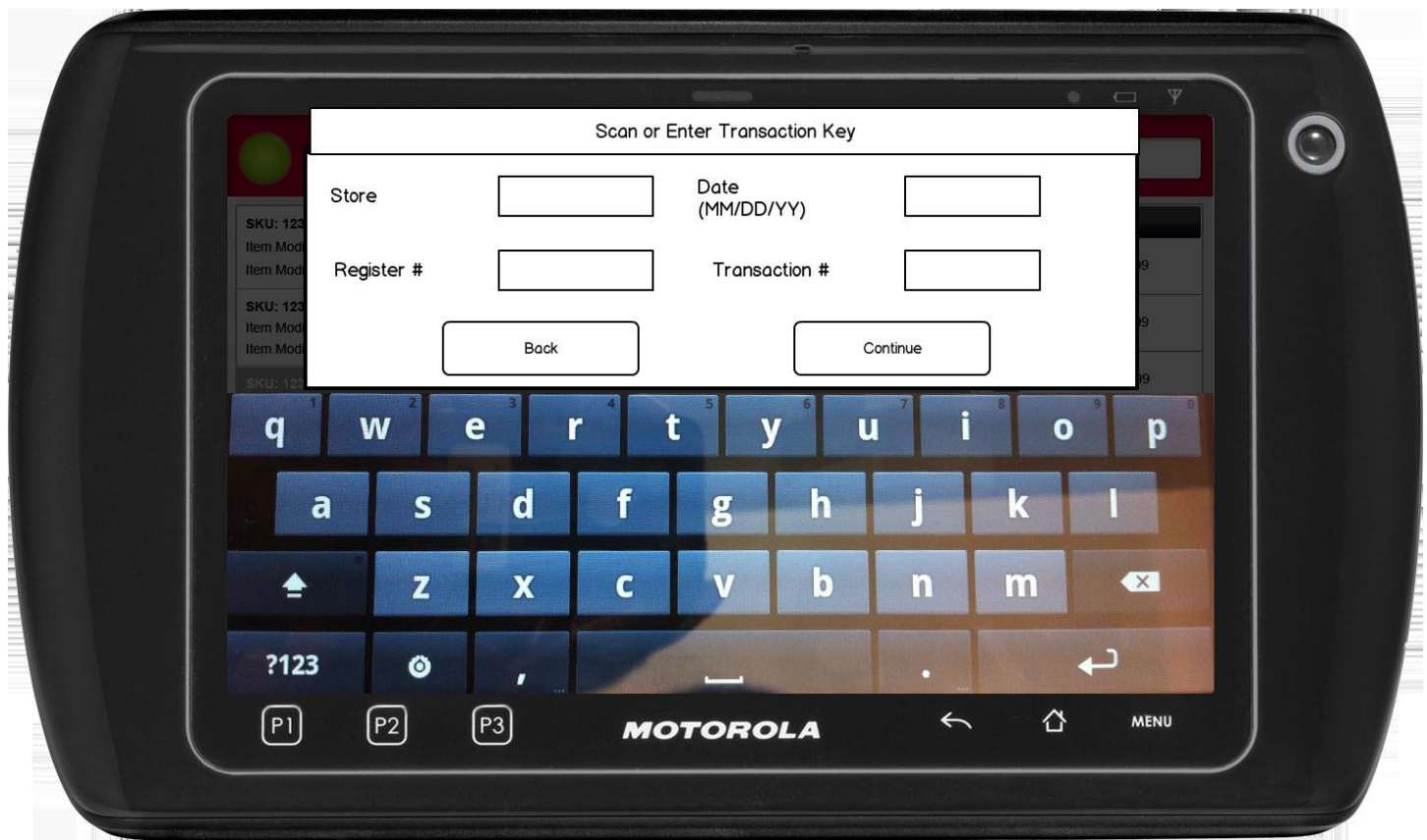


Figure 7: Enter Transaction Key for Admin Fee Lookup

6.4.2 Instruction Text

Instructions
Enter Transaction Key

6.4.3 Navigation/Menu Key

Label	State	Next Screen	Notes
Back	Enabled	<ul style="list-style-type: none"> Finance Plan List 	None
Continue	See Notes	<ul style="list-style-type: none"> Scan error: Invalid Transaction Previous Transaction not from same brand: Invalid Transaction Transaction found with admin fee: Select Admin Fee Process Transaction Not Found response: Transaction Not Found Transaction found but no admin fee in the transaction: No Previous Admin Fee Found 	None
NA	Scan Receipt Barcode		

6.4.4 Data/Input Field

Label	Editable	Req'd?	Data Type	Min Length	Max Length	Notes
Store	Yes	Yes	Numeric	1	4	None
Date	No	Yes	NA	NA	NA	The date field is populated with today's date and it is not editable.
Register #	Yes	Yes	Numeric	1	4	None
Transaction #	Yes	Yes	Numeric	1	6	None

6.4.5 Reason Code

Reason Code	Valid Values	Default Value
None	•	

6.4.6 Invalid Transaction

Description	The Invalid Transaction message displays when the receipt that was scanned has a date in the past or the barcode on the receipt could not be read or transaction is not in the same brand as the current transaction. Upon acknowledging the message, the system returns to the Enter Transaction Key screen.
Message	Transaction is invalid
Key prompt	OK
Notes	Configurable database message

6.4.7 Transaction Not Found

Description	The Transaction Not Found message displays when the external service returned with a transaction not found response or the system timed out waiting for a response. Upon acknowledging the message, the system returns to the Enter Transaction Key screen.
Message	Transaction Not Found
Key prompt	OK
Notes	Configurable database message

6.4.8 No Previous Admin Fee Found

Description	The No Previous Admin Fee Found message displays when the external system returns the transaction information but the transaction does not contain an administrative fee. Upon acknowledging the message, the system returns to the Enter Transaction Key screen.
Message	No previous admin fee found.
Key prompt	OK
Notes	Configurable database message

6.5 Authorizing

The Authorizing screen appears when the credit tender is being authorized. The screen notifies the operator that authorization is occurring.

6.5.1 Mockup

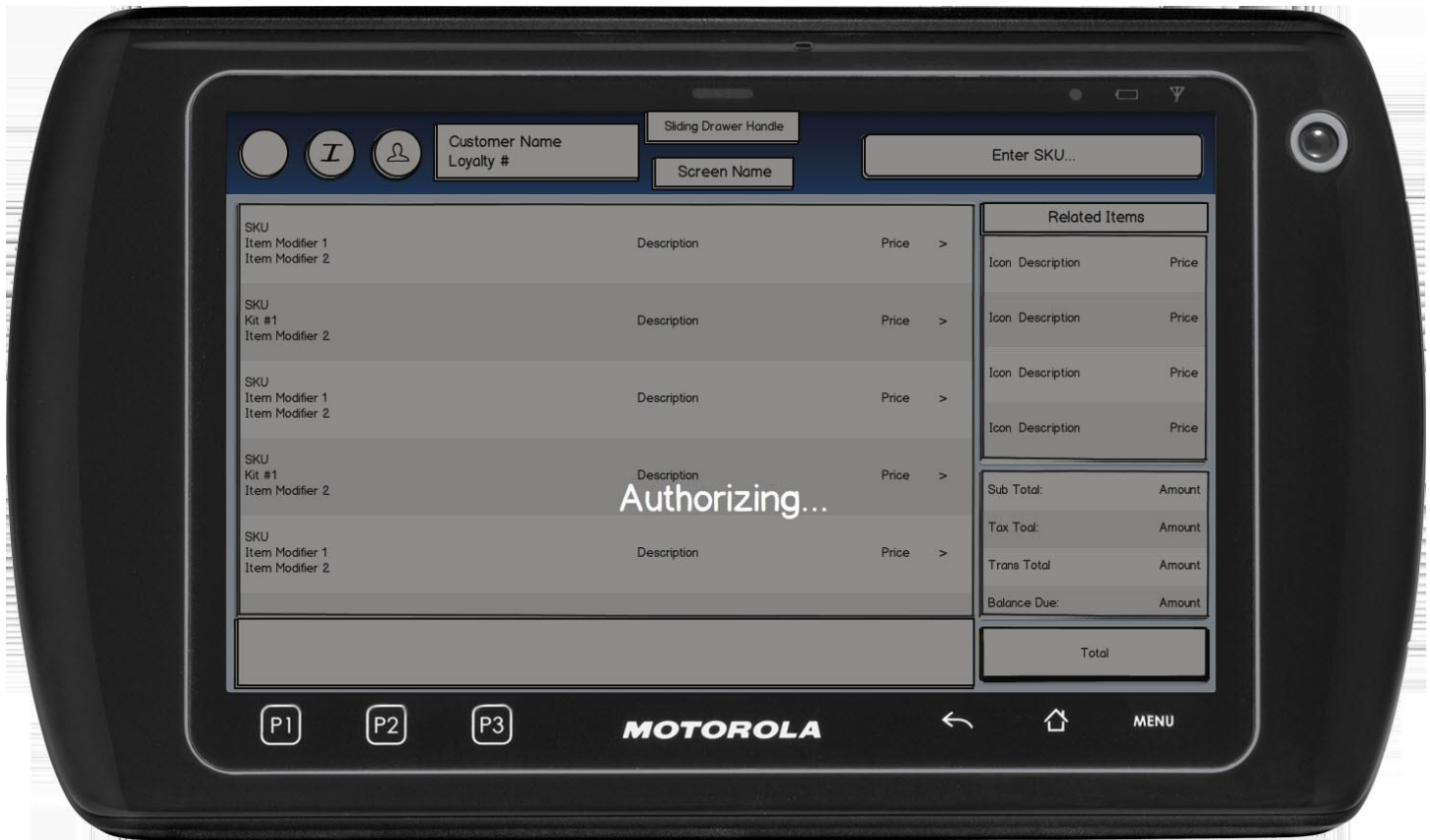


Figure 8: Authorizing

6.5.2 Instruction Text

Instructions
Authorizing...

6.5.3 Navigation/Menu Key

Label	State	Next Screen	Notes
None		•	

6.5.4 Data/Input Field

Label	Editable	Req'd?	Data Type	Min Length	Max Length	Notes
None						

6.5.5 Reason Code

Reason Code	Valid Values	Default Value
None	•	

6.5.6 Authorization Offline

Description	The Authorization Offline message is displayed when the response returns an offline or times out before receiving a response. The <ARG> is replaced with one of the following responses: "Gift card processor is offline." "The request has timed out." Upon acknowledging the message, the system displays the Call for Referral screen.
Message	The following error occurred during gift card authorization: <ARG>
Key prompt	OK
Notes	This is the same message used in Credit Card Authorization.

6.5.7 Declined

Description	The Declined message is displayed when the response returns a Declined response. The <ARG> is replaced with the error returned from the Authorizer (e.g. Insufficient funds). Acknowledging the alert returns the operator to the calling use case.
Message	The card was declined due to <ARG>
Key prompt	OK
Notes	This is the same message used in Credit Card Authorization.

6.5.8 Partial Authorization

Description	This alert is displayed when the credit authorization decision is partial authorized. Acknowledging the alert continues with
Message	
Key prompt	Ok
Notes	Configurable message

6.5.9 Manual Imprint

Description	The Manual Imprint message is displayed when the card was manually entered in instead of being swiped/inserted. Upon acknowledging the message, the system returns to the calling use case.
Message	Remember to imprint card.
Key prompt	OK
Notes	Configurable message

7. REVISION HISTORY

Reviser	Revision	Date	Version
Amy Lackas	Initial version created. New feature with updates to add Employee Transaction.	07/16/2013	1.0
Amy Lackas	Updated section 4 to include the steps for signature capture with terms processing in. Updated section 2 Modify text to clarify that the signature capture includes terms. Updated section 1.2 to add assumptions that Vendor and Value Package Finance Plans are not supported.	07/31/2013	1.1
Amy Byers	<ul style="list-style-type: none">Section 1.2: Added Assumption that DCS card format is standard.Section 1.3: Added additional authorization information for DCS.Section 2.2: Added DCS card reference.Section 8: Added requirements and mapping	6/2/2016	1.2
Amy Byers	<ul style="list-style-type: none">Section 2.3: Clarified how finance plans are selected.Section 2.4.7: Defines verifying entered amount with maximum.Section 6.2.1: Added xPOS screen mockup.Section 6.2.4: Defined calculation to determine maximum eligible amount to display on screen.	6/13/2016	1.3
Amy Byers	<ul style="list-style-type: none">Section 1.3: Added definition of max and min parameters.Section 2.6.1: Added/updated examples.Section 8.2: Added requirement mapping.	6/14/2016	1.4

Reviser	Revision	Date	Version
Amy Byers	<ul style="list-style-type: none"> Section 2.6.1: <ul style="list-style-type: none"> Clarified that amounts with the same external finance plan ID are removed from the max. Corrected amounts in examples Section 6.2.4: Clarified that amounts with the same external finance plan ID are removed from the max. 	6/23/2016	1.5

8. APPENDIX A: SOURCE DOCUMENTATION

- PLCC for XPOS Requirements Specification_v4.xlsx
- CR 67 - Cap on Financing Plan_v1.4

8.1 Functional Requirements from PLCC for XPOS Requirements Specification

Req ID	Description	Section
FR1	XPOS shall be able to accept tendering of XPOS transactions using DCS Accord-D (Mastercard/Visa) and PLCC cards	<ul style="list-style-type: none"> R10_BBY_xPOS_DCS PLCC w FiPay BBYC_mPOS_Credit-Debit-EMV FDoc
1.01	xPOS shall support insert, swipe, and manual entry for DCS Accord-D EMV Card	<ul style="list-style-type: none"> BBYC_mPOS_R8_Tender FDoc BBYC_mPOS_Credit-Debit-EMV FDoc
1.02	xPOS shall support card swipe of PLCC, and manual entry of PLCC account number	<ul style="list-style-type: none"> BBYC_mPOS_R8_Tender FDoc BBYC_mPOS_Credit-Debit-EMV FDoc
1.03	In the case of manual card entry, sigPAD shall prompt for the following: <ol style="list-style-type: none"> Card Number Expiry Date CVV (DCS Accord-D Card only as PLCC does not have CVV) 	<ul style="list-style-type: none"> Not a POS requirement.
1.03.1	Manager override shall be required for manually captured card number	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Not a POS requirement.
3.01	The text and label on buttons on the prompt shall be configurable	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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)	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> R10_BBY_xPOS_DCS PLCC w FiPay
4.04	Employee purchases using PLCC and DCS Accord-D shall consider upcharge.	<ul style="list-style-type: none"> BBYC_mPOS_Credit-Debit-EMV FDoc
4.04.1	Upon using DCS AccordD Regular credit for employee purchase, a 2% upcharge shall be incurred.	<ul style="list-style-type: none"> 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.	<ul style="list-style-type: none"> Data configuration

Req ID	Description	Section
4.05	Finance options and admin fee offered for PLCC in XPOS shall be the same as ePOS. Similarly, financing options and admin fee offered for DCS AccordD (Visa and Mastercard) shall be the same as ePOS	• 2.3 Main Flow
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]	• 2.3 Main Flow
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	• 2.3 Main Flow
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	• 2.3 Main Flow
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	• 2.3 Main Flow
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.	• 2.3 Main Flow
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
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	• 3.4.3 Call for Referral Authorization Decision
6.02.3.2	Manager override shall be required for Call for Referral	• 3.4.3 Call for Referral Authorization Decision
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.	• 3.4.2 Offline/Timeout Decision
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	• 3.4.2 Offline/Timeout Decision
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

Req ID	Description	Section
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.	<ul style="list-style-type: none"> R10_BBY_xPOS_DCS PLCC w FiPay v1.2
7.04	The printed receipt shall include the authorization number	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> R10_BBY_xPOS_DCS PLCC w FiPay v1.2
7.06	The printed receipt shall include the date and time of the transaction.	<ul style="list-style-type: none"> R10_BBY_xPOS_DCS PLCC w FiPay v1.2
7.06.1	The transaction date and time shall be from the TAS server	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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);	<ul style="list-style-type: none"> R10_BBY_xPOS_DCS PLCC w FiPay v1.2
8.01	<p>For returns of xPOS transactions using financing, ePOs shall continue to check if the finance plan is still valid (via TLUP)</p> <p>- If the plan is valid, ePOS shall not prompt for the Finance Plan.</p> <p>- If the plan is no longer valid or does not exist, ePOS shall prompt for the finance plan for user to select.</p>	<ul style="list-style-type: none"> Return Tender spec when complete
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.	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Return Tender spec when complete
8.04	Returns of xPOS sales on ePOS shall continue to be authorized via FiPay and RTS	<ul style="list-style-type: none"> Return Tender spec when complete
9.01	Store Accounting Totals backoffice reporting shall reflect payment method for PLCC and DCS AccordD on XPOS	<ul style="list-style-type: none"> Data Setup
9.02	Detail Transaction Listing backoffice reporting shall reflect payment method for PLCC and DCS AccordD on XPOS	<ul style="list-style-type: none"> Data Setup
10.01	Upon selecting payment on account, XPOS shall prompt for amount of payment	<ul style="list-style-type: none"> Payment on Account not implemented
10.02	XPOS shall accept partial tender for payment on account	<ul style="list-style-type: none"> Payment on Account not implemented
10.03	XPOS shall allow only Debit, Cash ,or CDN Cheque as tender for payment on account	<ul style="list-style-type: none"> Payment on Account not implemented
10.04	XPOS shall send the account number in POS Log without authorizing through FiPay EPS	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Payment on Account not implemented
10.06	Payments on accounts shall include either a mod10 validation or an authorization when performed in the store.	<ul style="list-style-type: none"> 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:	<ul style="list-style-type: none"> Payment on Account not implemented
10.07.1	Header including Store Name and Address	<ul style="list-style-type: none"> Payment on Account not implemented
10.07.2	Transaction Type: Payment on Account	<ul style="list-style-type: none"> Payment on Account not implemented
10.07.3	Masked PLCC Account Number	<ul style="list-style-type: none"> Payment on Account not implemented
10.07.4	Amount of payment	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Payment on Account not implemented

Req ID	Description	• Section
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

8.2 Functional Requirements from Cap on Financing Plan

Req ID	Description	• Section
1.1	The system shall allow the configuration of both the upper and lower limits for each finance plan	• 1.3 Parameters and System Settings
1.2	Upon financing for PLCC and DCS Visa, the system shall display a list of finance plans for selection	• 2.3 Main Flow • 6.2 Finance Plan List
1.3	If transaction total is less than the configured minimum finance limit of a finance plan, POS shall not display the finance plan on the finance plan selection list	• 2.3 Main Flow
1.3.1	If there is no finance plan to display, POS shall display an error message "No finance plan is available"	• 2.4.1 No Eligible Finance Plan
1.4	If a transaction total is greater than the configured minimum finance amount of a finance plan, the finance plan shall be displayed on the finance plan selection list.	• 2.3 Main Flow • 6.2 Finance Plan List
1.4.1	Upon user selecting a finance plan and entering a finance amount that is less than the minimum limit of the finance plan, POS shall display an error message stating the entered amount is less than the required minimum.	• 2.4.7 Change Amount to Finance
1.5	If transaction total is greater than the configured maximum finance amount of a finance plan, POS shall display the finance plan on the finance plan selection list	• 2.6.1 Eligible Amount to Finance Calculation
1.5.1	The finance plan selection list shall display the eligible amount and admin fee for each finance plan	• 2.6.1 Eligible Amount to Finance Calculation • 6.2 Finance Plan List
1.5.2	For each financing option displayed, the eligible amount shall be enforced and shall take into consideration the upper limit of the finance plan	• 2.6.1 Eligible Amount to Finance Calculation
1.5.2.1	Eligible amount displayed and enforced shall be the minimum of: 1. Transaction total 2. Maximum limit of the finance plan, and 3. Sum of eligible sale (i.e. non-return) items (including tax if it is configured that taxes of the items will be financed on the plan)	• 2.6.1 Eligible Amount to Finance Calculation • 6.2 Finance Plan List
1.5.2.1.1	<p>In the case where user finances using the same financing plan with either DCS Visa or DCS MC or DCS PLCC in the same transaction, the eligible amount shall be reduced by the already tendered amount on the same finance plan.</p> <p>Note 1. Currently ePOS calculates eligible amount at plan and card level. This is a defect and should not happen with xPOS - xPOS should calculate eligible amount at plan level for all card types (i.e. DCS Visa, DCS MC, DCS PLCC)</p> <p>Note 2: Currently there is a production defect raised on ePOS where the subsequent times when user selects to finance from the same finance plan, the eligible amount is further reduced by (admin fee + admin fee taxes). This should not happen with xPOS</p> <p>Note 3: Upon financing from the same finance plan using multiple cards, only one admin fee will be charged - same as current ePOS today. The admin fee will not be considered in calculating the eligible amount.</p>	• 2.6.1 Eligible Amount to Finance Calculation

Req ID	Description	• Section
1.5.3	Upon user selecting a finance plan and entering a finance amount that is greater than the <eligible amount + admin fee> of the finance plan, POS shall display an error message stating the entered amount exceeds the <eligible amount + admin fee> for the selected finance plan. <i>Note: Above admin fee includes/excludes tax per finance plan configuration</i>	• 2.4.7 Change Amount to Finance
1.5.3.1	User shall need to acknowledge the error message (i.e. selecting OK).	• 2.4.7 Change Amount to Finance
1.5.3.2	Upon acknowledging the error message, user shall be returned to the screen for re-entering finance amount	• 2.4.7 Change Amount to Finance
1.5.4	Upon user selecting a finance plan and entering a finance amount that is less than the <eligible amount + admin fee including tax> of the finance plan, POS shall allow the user to proceed and continue with the transaction	• 2.4.7 Change Amount to Finance
1.6	User shall continue to have the ability to finance on multiple plans within same transaction	• 2.6.1 Eligible Amount to Finance Calculation
1.7	For offline transactions, the finance upper and lower limits shall still apply	• 2.3 Main Flow

9. APPENDIX B: REFERENCED DOCUMENTATION

- Credit Card Use Case - BBYC_mPOS_Credit-Debit-EMV FDoc_v1.2
- Tender Use Case - BBYC_mPOS_R8_Tender FDoc_v1.2
- Signature Capture with Terms use case - BBYC_mPOS_Signature Capture FDoc_v1.1
- Signature Capture (Tender) Use Case - BBYC_mPOS_Credit-Debit-EMV FDoc_v1.2
- Sale Use Case - BBYC_mPOS_R8_Sale FDoc_v1.0
- Electronic Journal document - BBYC_mPOS_R8_Electronic Journal FDoc_1.2
- POSLog document - BBYC_mPOS_R8_POSLog FDoc_1.2
- Receipt document - BBYC_mPOS_R8_Receipt Generation FDoc_1.2
- Tender Void Use Case - BBYC_mPOS_Tender Void FDoc_v1.1

10. APPENDIX C: GLOSSARY

Term	Definition
DCS-Visa	Dejardins card that can be processed as a financed card or as a pure visa credit card.
DCS-PLCC	Dejardins PLCC card.