

Terminal Prompt Changes for Ingenico Chip PIN Debit: What You Need to Know

Today: When your customer uses a Visa®, MasterCard® or Discover® Chip Debit card, the terminal may not prompt and allow for the card to be processed as PIN Debit, even if you are set up to accept PIN Debit. Currently, it is processed as a credit card.

After the July 24th Ingenico Release: Your terminal prompts may change when processing VISA, MasterCard or Discover Chip Debit cards. You will have the option to process as a Debit card. Here are some examples of prompts you may see when processing a PIN Debit transaction:

VISA DEBIT

When processing a VISA Chip Debit card, you may receive the following prompt:

- VISA Debit: This is a signature Debit transaction. The cardholder will be prompted for Signature or PIN based on the card verification method (CVM) of the card issuer.
- U.S. Debit: This is a PIN Debit transaction. The cardholder will only be prompted to enter their PIN.



MASTERCARD DEBIT

When processing a MasterCard Chip Debit card, you may receive the following prompt:

- MasterCard Debit: This is a signature Debit transaction. The cardholder will be prompted for Signature or PIN based on the card verification method (CVM) of the card issuer.
- U.S. Maestro: This is a PIN Debit transaction. The cardholder will only be prompted to enter their PIN.



DISCOVER DEBIT

When processing a Discover Chip Debit card, you may receive the following prompt:

- Discover: This is a signature Debit transaction. The cardholder will be prompted for Signature or PIN based on the card verification method (CVM) of the card issuer.
- Discover Debit: This is a PIN Debit transaction. The cardholder will only be prompted to enter their PIN.



If you are not set up for Debit processing and U.S. Debit, U.S. Maestro or Discover Debit is selected, the prompt, "Service Not Allowed," will show on the terminal screen.

THE INGENICO IPP320 PIN PAD

If you have an iPP320 PIN pad, and the cardholder presents a Visa, MasterCard or Discover Chip Debit card, the following prompt will show on the PIN pad screen. This example shows a PIN prompt for Visa.

