

Update Bulletin

Partial Approval and Reversal MasterCard Mandates

March 17, 2010

MasterCard has issued mandates for merchants to provide Partial Approval transactions and transaction reversals. These mandates have been discussed for several months, and this Update provides some additional detail.

A new slide presentation from MasterCard, released today, describes the requirements in detail ([click here for a copy of this presentation](#)). Note that in general, when “authorization reversals” are discussed in the MasterCard presentation, this requirement is fully met by the WinEPS and Connected Payments time-out reversal feature.

As MasterCard points out, these requirements go into effect for grocery stores on May 1, 2010. Assuming that MasterCard does not back away from these requirements, many stores will require updates.

See also the [Update Bulletin](#) regarding shopper balance information on the receipt (this bulletin was updated today with the latest information from MasterCard).

RELEASES REQUIRED

When taken in tandem with MasterCard’s Account Balance requirements currently being published at the same time, the following support is available from StoreNext POS releases and WinEPS:

- *WinEPS* – the first StoreNext-certified release of WinEPS that supports these capabilities is the new **825.3 SP2** recently shipped to all dealers in good standing.
- *Connected Payments* – the current installed versions support the capability, including the OpenEPS version downloaded into Connected Payments sites.

When used with these WinEPS and Connected Payments releases, the ISS45 and ScanMaster releases listed below support the new requirements and also support the account balance provisions: in other words, they are the “lowest common denominator” for simultaneously supporting all the MasterCard May 1, 2010 mandates.

- *ISS45 V8* – 8.1.4.1-050 and above, including the 8.1.5.0 Winter release
- *ISS45 V7* – 7.1.3.0-130 (available now)
- *ScanMaster V2* – 2.06.01-080 and 2.07.00-060 (available now)

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- *WinEPS* – the first StoreNext-certified release of WinEPS that supports these capabilities is the new **825.3 SP2** recently shipped to all dealers in good standing.
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These payments releases are is compatible with the ISS45 and ScanMaster releases listed below. ***The account balance provision requires the use of the “WinEPS receipt”*** – this must be set to fulfill the requirement. For example, in ISS45 the old “template” formats are no longer supported and cannot provide the account balance capability.

- **ISS45 V8** – 8.1.4.1-050 and above, including the 8.1.5.0 Winter release
- **ISS45 V7** – 7.1.3.0-130 (available now)
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SPECIAL RELEASE NOTES FOR SCANMASTER

ScanMaster V1

Partial Approvals:

- ScanMaster V1 does **not** support Partial Approvals on any tender with the Concord Interface.
- The ScanMaster EPI Interface does not support Partial Approvals. Any Partial Approval feature within the 3rd party EFT software must be disabled to operate with the ScanMaster EPI interface with V1.

Balance Info on Receipt:

- ScanMaster V1 does not support balance information on the receipt regardless of the interface

ScanMaster V2

Partial Approvals:

- ScanMaster V2 does **not** support Partial Approvals with any tender using the Concord Interface.
- Partial Approval is supported with all tenders using the EPI interface (as well as the WinEPS/Connected Payments interfaces).

Notes:

- The ScanMaster EPI Interface is used with other 3rd party payments interfaces except the Concord Interface and the WinEPS/Connected Payments interfaces. The EPI is therefore used with Lynk, Ingenico, Kinkaid, WinEPS (non-OpenEPS), Manta/Buypass etc. software.
- For ScanMaster v2.06.01-080 and MTX 825.3 SP2 or higher is required.
- Concord has informed StoreNext they have defaulted the partial approval flag to “N” on their system to alleviate potential problems with sites running with EFT Manager regarding partial approvals which will result in a decline.

