

## axis diplomat 2024 Modules

# Opayo ePOS Payment Processing

Interface with Chip and Pin Payment Terminals for customer-present transactions, including retail and trade counters.



With the Opayo ePOS Payment Processing module, your **axis diplomat** system can interface directly with Chip and Pin devices. The correct transaction amount is passed directly to the device so there is no re-keying of amounts, ensuring error-free operation. A unique Transaction ID is returned, simplifying statement reconciliation.

Opayo are PCI DSS Level 1 compliant. Their PIN pads are PCI PTS 3.0 certified and use advanced encryption to ensure cardholder data is always protected.

Opayo Payment Terminal solutions are used by a number of well-known High Street names:



LloydsPharmacy



## How It Works

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**axis diplomat** passes details of required payments to the payment terminal via a web service. These payments may be originated from the following **axis diplomat** functions:

- POS Invoice Entry
- Sales Order Processing
- Customer Enquiry (Statement tab)

Once the payment has been processed in the conventional manner on the payment terminal, transaction information is passed back to **axis diplomat** (again via the web service). **axis diplomat** will generate customer receipt transactions and, where an invoice is in context, allocate the payment

No card information passes through, or is stored by, **axis diplomat** at any stage in this process thus avoiding **axis diplomat** being within scope for PCI DSS compliance.

## Benefits

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By communicating directly with the Payment Terminal, **axis diplomat** is able to pass the correct payment information to the device. This not only helps avoid human error when keying the amount directly into the terminal but also results in a more efficient checkout process and fewer delays for the customer.

Transaction ID information is automatically imported back into **axis diplomat** from the Payment Terminal.

This massively simplifies the statement reconciliation process and customers have reported an appreciable real-world saving, reducing the time taken for reconciliation to one quarter of the time previously spent reconciling point-of-sale card payment transactions.

By holding the Transaction ID within **axis diplomat**, the refund process becomes much simple and the process of reconciling refunds again becomes much easier.

Payment Terminals may be connected via the 3G/4G mobile network. This means that it is possible that your local network may be taken out of scope for the purposes of PCI DSS compliance.



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