

Split Tender cannot be completed in Swipe Anytime mode on an Ingenico

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Summary: Split Tender cannot be completed in Swipe Anytime mode on an Ingenico **Cause:** Once a specific pay code button is selected (e.g., AMEX, VISA, etc.), the payment terminal exits **swipe anytime** mode and enters **on-demand** mode, effectively losing the data from the card swipe that may have already occurred. **Solution:** When a transaction is started, the Ingenico payment terminal is in "swipe anytime" mode. The customer can swipe a credit or debit card at any time while the clerk is ringing up items. However, if the clerk clicks a specific pay code button (e.g., AMEX, VISA, etc.), the payment terminal exits "swipe anytime" mode and enters "on-demand" mode, effectively losing the data from the card swipe that may have already occurred. The payment terminal is now expecting a specific type of card to be swiped, since the clerk selected a specific pay code. Thus, card swipes that occur while items are being entered on the ticket are "swipe anytime" payments, while card swipes that follow the selection of a specific pay code are referred to as "on-demand" payments.

NOTE When EMV is implemented, swipe anytime will not longer be available, however split tender transactions can be accepted.

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