Feature Focus Guide: Google Wallet

Core Product: Aloha Quick Service, Aloha EDC

Last Updated: December 15, 2023

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Revision Record

Date	Version #	Description
Prior to 01/25/2023	v6.5	Implemented support for Google Wallet. (Aloha EDC version is dependent on the RFID support for your processor.)
01/25/2023		Converted the document to use new templates. Updated the front cover and back page to reflect new NCR branding.
12/15/2023		Updated document to reflect NCR Voyix branding.



About Google Wallet

Google Wallet at a Glance					
Core Product	Aloha [®] Quick Service, Aloha EDC				
Hardware	Smart phones that use the Android operating system, ViVOtech ViVOpay 4800 and other approved contactless reader devices.				
Complementary Products					
Separate License Required?	No				
Other References	Aloha Quick Service Reference Guide				



Figure 1 Google Wallet

Google Wallet is a mobile application that turns a smartphone into a digital wallet. Consumers no longer have to physically carry credit cards, gift cards, loyalty cards, and discount coupons around with them. With Google Wallet, they load their card data onto a secure chip in their smartphone, using a Google application-based service, and when they are ready to pay, they just tap their phone against a contactless reader device that interfaces with a Point-of-Sale (POS) system, such as the Aloha POS system. As an added incentive, consumers can also take advantage of wireless coupons and loyalty points, which they can redeem using Google Wallet.

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Note: At this time, Google Wallet is only available for use with NFC-enabled smartphones that use the Android operating system.



The smartphone application walks the customer through the process, such as entering a PIN, validating their identity, specifying a card for payment. The encrypted data is then safely transmitted from the secure chip on the smartphone to the POS using Near Field Communications (NFC) technology.

NFC is existing technology based on the ISO 14443 standard. It requires the smartphone to be equipped with a secure chip (RFID), and the restaurant to install an NFC reader, such as the ViVOpay 4800 by ViVOtech. NFC communication is initiated when the phone is in close proximity to the contactless reader.

Key advantages of using Google Wallet versus a physical credit card are:

- Reduces the risk of fraud. Google Wallet transactions require the entry of a PIN during the course
 of the transaction.
- Credit card information is stored on the Front-of-House (FOH) terminal only until the transaction is complete, at which time it is safely removed from memory.
- Increases confidence among guests who are not comfortable with handing their card to employees for fear of credit and identity theft.
- Increases speed of service, which improves customer loyalty and transaction turn-around times.
- Entices guests to pay with credit purchases, which as proven to lead to higher check averages.



Note: This enhancement does not effect the Order Point hardware (ICD or OCD), since Order Point has its own method of capturing card information.

Prerequisites for Integrating with Google Wallet

As part of the integration process, several prerequisites must be in place before you can accept payments from consumers who wish to use Google Wallet at your restaurant.

Consumer Responsibility

Consumers must download the Google Wallet application onto a supported smartphone and load their payment card information onto the NFC chip in their phone. If a consumer wishes to participate in a loyalty program, this requires additional configuration, as they also need to load their loyalty member number and configure the phone to receive wireless rewards and discounts from the loyalty program.

Refer to <u>www.google.com/wallet</u> for more information and how to download the Google Wallet application.



Restaurant Responsibility

For you to integrate the Aloha POS system with Google Wallet, you must use a processor that has been certified to support contactless transactions, such as CES and VisaNet. You must also install a supported contactless reader device.



Reference: Refer to RKS ID 6406 EDC Processors Currently Supported by Aloha to determine the version of EDC in which support for RFID was introduced for your processor.

You must also choose whether you want to support payment only or full Google Wallet integration, which means you also support wireless coupons and/or a customer loyalty program. If you support full Google Wallet integration, the contactless device must be injected with the restaurant's merchant ID, generated and provided by Google. In this case, we highly recommend you purchase the device from Radiant Systems; however, the retailer can also perform the injection. To further support full Google Wallet integration, it is your responsibility to regularly contact Google and provide the wireless coupon and customer loyalty information you wish to offer guests who use Google Wallet.



Configuring Google Wallet

This section describes the configuration steps required to integrate the Aloha POS with Google Wallet. This document assumes you are logged in to Aloha Configuration Center or the new Aloha Manager. Support for Goggle Wallet is not available in the old Aloha Manager. The configuration requirements include installing and configuring the contactless reader device, choosing whether to support payment only or full Google Wallet integration, the auto-detection of credit cards, and more. If you are an experienced user, refer to Procedures at a Glance for abbreviated steps. If you prefer more detail, continue reading this document.

Google Wallet Procedures at a Glance:

If you are viewing this document using Adobe Acrobat Reader, click each link for detailed information regarding the task.

- Connect the contactless reader device to a POS terminal and access Maintenance > Hardware >
 Terminals > Readers tab and designate the appropriate COM port to use.
- Access Maintenance > Store > Store Settings > User Interface group (tab located at the bottom
 of the screen), and choose whether to support payment only or full Google Wallet integration. See
 page 8.
- 3. Configure the **behavior** for auto-detection of credit cards. See page 12.
 - While still in Store Settings > User Interface group, choose whether to automatically detect swiped and tapped cards, or tapped cards only. Tapped cards can be plastic cards with an embedded RFID chip or cards that are stored in an RFID chip on a supported smartphone. Technical Tip: If you select 'Automatically detect credit card swipe,' the system automatically detects swiped and tapped cards. You must also choose 'Hold for Payment' for both ordered and unordered items. If you select 'Automatically detect and hold all tapped cards,' the system automatically assumes the 'Hold for Payment' functionality for both ordered and unordered items.
 - Access Maintenance > Payments > Tenders > Identification tab and establish prefixes for your gift card tenders, if you redeem with multiple gift cards. This is required for automatic detection of the gift card to occur. Note: While you are still in Tender Maintenance, you can optionally configure each card type to always display the tender screen on card swipe (or tap), to allow the employee to verify or change the amount applied to the card, or split the check. If you elect not to display the tender screen, the system immediately sends the full amount of the check as a request for authorization.
- 4. Access Maintenance > Payments > Promotions and specify the bar code ranges for each coupon for which you want to allow redemption through Google Wallet. Typically, a coupon has only one bar code value, so enter the same bar code in the 'Lowest' and 'Highest' text boxes. See page 15.
- 5. Access Maintenance > Screen Designer > Quick Service Screen Designer and add the 'Get Stored CC' button function to a Front-of-House panel, to allow the retrieval of a stored credit card information for the purpose of closing a guest check. The system stores the credit card data as soon as the guest taps their smartphone against the contactless reader and immediately deletes it after the check is closed. See page 16



Google Wallet Procedures at a Glance:

6. (Optional) Configure signature ceiling requirements, if desired. Refer to RKS ID 7490 Supporting Ceiling for Credit Card Signatures for more information. See page 16.

Connecting the contactless reader to a POS terminal

To configure the Aloha system to use a contactless reader, you must connect the reader to the desired terminal and specify the COM port to use. If you are only accepting payments with Google Wallet, you can use any supported reader; however, if you are using full integration with Google Wallet, the POS currently supports a ViVOpay 4800 or ViVOpay 4500 (with updated firmware) by ViVOtech (ID Tech).



Figure 2 ViVOpay Contactless Reader Device (Required for Full Google Wallet Support)



To specify the COM port to use for the contactless reader device:

- Select Maintenance > Hardware > Terminals > Readers tab.
- 2. Select the terminal to which you want to connect a contactless reader from the drop-down list.

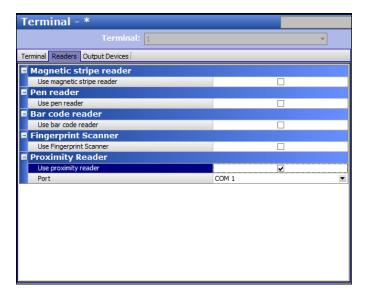


Figure 3 Terminals - Readers Tab

- 3. Under the Proximity Reader group bar, select 'Use proximity reader.'
- 4. Select the COM port for the reader from the drop-down list.
- 5. Click **Save** in the Commands panel.
- 6. Click **Close** in the Commands panel to exit the Terminals function.



Choosing Google Wallet support

When integrating with Google Wallet, you need to make a decision about the functionality you wish to support: payment only or full Google Wallet integration. If you support full Google Wallet integration, you must choose how the system responds to Yes/No message prompts that occur when the request from Google Wallet to apply a coupon, loyalty card, or payment fails.

To choose support for Google Wallet:

- 1. Select Maintenance > Store > Store Settings.
- 2. Select the **User Interface group** from the bottom of the screen.

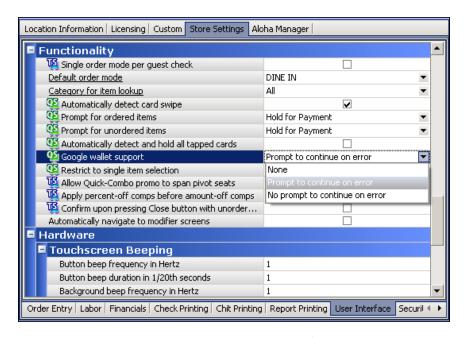


Figure 4 Store Settings - User Interface Group

3. Choose the **desired behavior** from the Google Wallet support drop-down list.

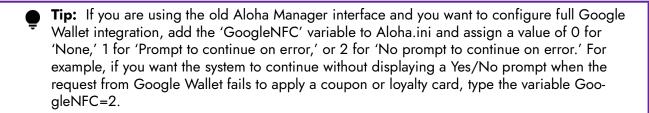


Google wallet support — Designates whether you support payment only or full Google Wallet integration. If you support full Google Wallet integration, you must choose how the system responds to Yes/No message prompts that occur when the request from Google Wallet to apply a coupon, loyalty card, or payment fails.

None — Does not allow you to apply coupons and loyalty information using the Google Wallet application. Select this option if you support payment only for Google Wallet.

Prompt to continue on error — Enables a Yes/No message prompt to appear when the request from Google Wallet fails to apply a coupon or loyalty card to the check. You could potentially receive an error for each of the failure points. Select this option, if you support full Google Wallet integration and you want to require a response to any Yes/No message prompts that appear as a result of one of these errors.

No prompt to continue on error — Enables the system to continue without displaying a Yes/No prompt when the request from Google Wallet fails to apply a coupon or loyalty card, to the check. Select this option if you support full Google Wallet integration and if you want the system to assume a Yes response at each of these failure points. For example, if Google Wallet sends a request to apply a coupon and a payment to a check and the system is unable to apply the coupon, the system continues on to attempt to apply the payment without displaying the Yes/No prompt for the failed coupon.



4. Continue to the **next procedure** to define the desired behavior for auto-detection of payment cards.



Defining behavior for auto-detection of payment cards

Integration of Google Wallet requires you to implement the auto-detection of payment cards feature in the Aloha POS system. As part of this configuration, you must specify whether to auto-detect swiped and tapped cards, or tapped cards only, and you must establish prefixes for each gift card type you accept for redemption.

Specifying card entry methods to support using auto-detection

When using auto-detection of payment cards, you can specify whether you want to auto-detect cards that are swiped and cards that are tapped, or just cards that are tapped. If you choose to auto-detect both entry methods, you must configure the system to hold off authorizing the transaction until all items are ordered (select 'Hold for payment'). If you do not wait until all items are ordered and a guest taps or swipes their card before all items are added to the check, the system sends a premature authorization request to the processor. If you choose to auto-detect tapped cards only, the system automatically assumes the 'Hold for Payment' functionality.

To configure auto-detection behavior:

1. While still in **Maintenance > Store Settings > User Interface group** (Figure 4), choose whether to auto-detect cards that are swiped and cards that are tapped, or just cards that are tapped. Your choices are:

Automatically detect credit card swipe — Configures the system to automatically detect the payment card type when a credit or gift card is swiped across a magnetic stripe reader or tapped against a contactless reader. The applicable guest check must be active in the guest check window. The system captures and holds the card information in memory on the respective terminal, indicated by a green box around the check in the order entry queue. If you clear 'Automatically detect credit card swipe,' automatic detection is disabled, and you must select the tender button in the FOH to apply the payment. **Required Options: 1)** When you enable this option, you must select 'Process for Payment' or 'Hold for Payment' for ordered or unordered items that are present on the check at the time of capture. If you choose 'Hold for payment,' you must retrieve the captured information with the 'Get Stored CC' button function. 2) You must select Maintenance > Payments > Tenders > Identification tab and type the prefix numbers in the 'Prefix' text boxes for each tender for which you want to use auto-detection, including gift cards. Related Requirements: You must access Screen Designer and add the 'Get Stored CC' button to a panel to retrieve the stored credit card information held in memory. Related Options: To automatically display the tender screen for the corresponding card type, for such things as split payments, select Maintenance > Payments > Tenders > Type tab and select 'Always Display Tender Screen' for the appropriate tender.

OR



Automatically detect and hold all tapped cards — Configures the system to automatically detect the payment card type when a credit or gift card is tapped against a contactless reader. The applicable guest check must be active in the guest check window. Swiped cards are not automatically detected. The system captures and holds the card information in memory on the respective terminal, indicated by a green box around the check in the order entry queue. This option holds payment at the time of capture and you must retrieve the captured information with the 'Get Stored CC' button function. If you clear 'Automatically detect and hold all tapped cards,' the automatic detection of tapped cards is disabled, and you must select the tender button in the FOH to apply the payment. **Required Options:** You must select Maintenance > Payments > Tenders > Identification tab and type the prefix numbers in the 'Prefix' text boxes for each tender for which you want to use auto-detection, including gift cards. **Related Requirements:** You must access Screen Designer and add the 'Get Stored CC' button to a panel to retrieve the stored credit card information held in memory. **Related Options:** To automatically display the tender screen for the corresponding card type, for such things as split payments, select Maintenance > Payments > Tenders > Type tab and select 'Always Display Tender Screen' for the appropriate tender.

- 2. If you selected 'Automatically detect credit card swipe, select 'Hold for payment' in 'Prompt for ordered items' and 'Prompt for unordered items,' to prevent a premature authorization request from being sent to the processor.
- 3. Click **Save** in the Commands panel.
- 4. Click **Close** in the Commands panel to exit the **Stores** function.



Establishing prefixes for gift cards

The Aloha POS automatically detects the type of payment card being swiped or tapped based on the prefix defined for each card type. If a prefix is not defined, the system defaults to the first card of that type found in the database. This behavior also applies to gift cards. If you accept multiple types of gift cards using Google Wallet, for auto-detection to work, you must define the prefix for each gift card type you accept for redemption.

To establish a prefix for each gift card type you accept for redemption:

- 1. Select Maintenance > Payments > Tenders > Identification tab.
- 2. Select a **gift card tender**, such as 'Paymentech gift card,' from the 'Number' drop-down list. Do not select a cash, credit card, check, or house account tender.
- 3. Select the **Identification** tab.
- 4. Select Require Identification.
- 5. Type the **prefix**, located on the physical card, to use so the system can quickly determine and validate the gift card type.

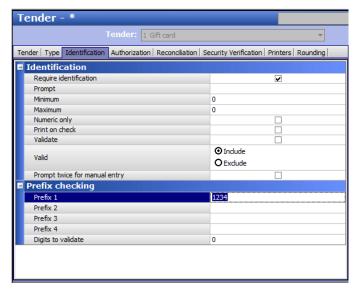
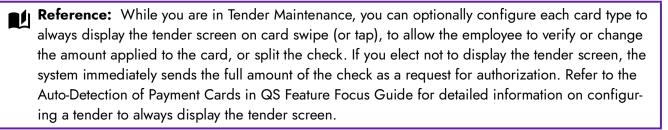


Figure 5 Tenders - Identification Tab

- 6. Click Save.
- 7. Repeat this **procedure** for each gift card you want the system automatically detect.



- 8. Click Save in the Commands panel.
- 9. Click **Close** in the Commands panel to exit the **Tenders** function.



Specifying bar code ranges for Google Wallet coupons

To configure coupons for redemption using Google Wallet, in addition to the standard coupon configuration, you must specify valid bar code ranges for the coupon in Promotion Maintenance. A coupon typically has only one bar code value, so enter the same value for both the lowest and highest range.

To specify a bar code range for a Google Wallet coupon:

- Select Maintenance > Payments > Promotions.
- 2. Select a promotion configured as a coupon from the drop-down list.
- 3. Type the **bar code value** in both the 'Lowest' and 'Highest' text boxes.
- 4. Click **Save** in the Command panel.
- 5. Repeat this **procedure** for each coupon for which you allow redemption through Google Wallet.
- 6. Click **Close** in the Command panel to exit the Promotions function.



Adding a FOH button for retrieving credit card data

When using Google Wallet, guests can tap their phone against a contactless reader device at any time during a transaction and the system temporarily stores the payment card information in the terminal to which the device is attached until a cashier retrieves it and applies the payment to the check.



Tip: You can include the 'Get Stored CC' button function in a script, if desired.

To add the 'Get Stored CC' button function to a panel:

- 1. Select Maintenance > Menu > Panel Editor.
- 2. Select Work with Panels.
- 3. Select **Panel > Open Panel** and select a **panel**, such as 'Tenders,' for editing.
- 4. Select Panel > New Button.
- 5. With the button selected, select **Get Stored CC** from the 'Action' drop-down list.
- 6. Complete the **options** under the 'Appearance' group bar as you would for any other button.
- 7. Select Panel > Save Panel.
- 8. Exit the Panel Editor function.

Configuring signature ceiling requirements (optional)

For consumer convenience and faster service, some credit card companies now allow merchants to forego the need to require a signature if the credit card purchase amount us under a certain limit. In addition, credit card companies sometimes offer a substantial discount for purchases tendered through a magnetic stripe reader. You can now configure the Aloha system to define a ceiling amount for a transaction, per credit card type, and the method in which you enter the card information. The Aloha system has the ability to use ceiling amounts for requiring signatures for credit cards, including RFID cards. To configure for requiring signatures, you must define the signature rules to use for all tenders, and apply the signature rules to the tender type. Then refresh the system to update your configuration.



Reference: Refer to RKS ID 7490 Supporting Ceilings for Credit Card Signatures for more information on configuring signature ceiling requirements.



Using Google Wallet

When you integrate with Google Wallet, guests can use their smartphone (with Google Wallet app installed) to take advantage of wireless coupons, discounts offered through a loyalty program, and to pay their guest check. The applicable guest check must appear in the guest check window at the time the guest taps their phone against the contactless reader device; otherwise, the system cannot capture the data from the Google Wallet application. With a successful tap, the system attempts to tender the check by first applying coupons and loyalty discounts, if applicable and in that order, and then payments.

To apply wireless coupons, loyalty discounts, and payments for a guest using Google Wallet:

- Note: Although you can direct the guest to tap their phone against the contactless reader at the time you finish entering the order, the following procedure assumes the guest can tap their phone at any time during order entry.
 - 1. The guest approaches the **counter** and you begin entering items for their order. While you are entering the order, the guest taps their smartphone against the contactless reader device. A single tap captures and stores the information from Google Wallet into memory on the respective FOH terminal. If a guest taps their phone more than once, the data from the last tap is used. A green box around the check in the order entry queue indicates data from Google Wallet is available for that check.
- Note: If the guest has more than one coupon, loyalty card, and payment card loaded into the Google Wallet application on their smartphone, they must choose what they want to use for this guest check (all that apply) before tapping; otherwise, the system defaults to the first instance of each of them, if any, that is defined in the Google Wallet application.



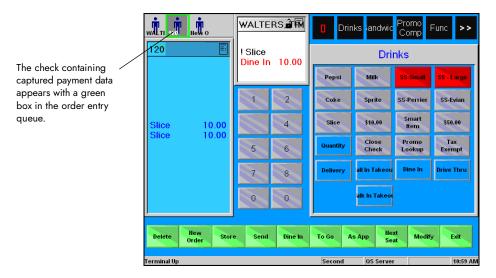


Figure 6 FOH Order Entry Queue with Captured Payment Data

- 2. If necessary, continue **entering items** until the order is complete.
- 3. Locate and touch the Get Stored CC button.
- Note: Depending on your operation, you may need to select the check with the stored data from the order entry queue to make the check active in the guest check window.

The system attempts to tender the check using the stored data. If the system is configured to stop at failure points for requests from Google Wallet, a Yes/No message prompt may appear if a coupon, loyalty card, or payment card fails to apply to the check, providing you an opportunity to continue or stop the process at each failure point.

4. Respond to the **messages**, if applicable; otherwise, the system assumes a Yes response at each failure point and tries to apply the next item in the request. When the check is fully tendered, the order entry screen appears.

If the system is unable to fully tender a check, the order remains on the screen with the current balance due. The guest can choose another form of payment from the Google Wallet application on their smartphone and tap again, or elect to pay the balance with cash or another payment card in their possession.



Troubleshooting Google Wallet

The following are troubleshooting tips for problems you may encounter when integrating with the Google Wallet application.

Contactless reader does not accept card data

If the contactless reader does not accept the card data from Google Wallet, one of the following may be the problem:

- The contactless reader is not functioning or is configured incorrectly. Check the installation and COM port configuration of the contactless reader.
- The POS system is not properly configured to automatically detect payment types. Refer to
 <u>"Defining behavior for auto-detection of payment cards" on page 12</u> in this document and verify
 the configuration.
- The guest tapped their smartphone against the contactless reader when the guest check was not active on the FOH terminal. Return to the active guest check and ask the guest to re-tap their smartphone against the contactless reader device.

Payment begins processing before order is complete

If the system connects to the processor during mid-order when the guest taps their phone against the contactless reader, then the action you have configured for ordered and unordered items is not set properly. In Store Settings > User Interface group, 'Automatically detect credit card swipe' is most likely selected, to allow auto-detection of both swiped and tapped cards, but you must also choose 'Hold for Payment' for both ordered and unordered items to prevent the premature authorization of a payment. If 'Automatically detect and hold all tapped cards' is selected, the system automatically assumes the 'Hold for Payment' functionality for all tapped cards.

The card data was captured with the wrong check

If the guest taps their smartphone against the contactless reader device when their check is not the active check in the guest check window, DO NOT touch the Get Stored CC button. Instead, locate the correct check in the order entry queue and ask the guest to re-tap their smartphone. The system removes the stored data from the incorrect check and attaches it to the correct check. Proceed as normal.

If the guest taps their smartphone while the tender screen is active, the system will not capture coupon and loyalty card information. A tender screen is the screen that displays when you select a tender button and contains the selected tender, amount, and other requirements for payment. You must make their check the active check in the guest check window and have the guest tap their smartphone again, to capture this information.



Credit card data from the contactless reader is captured but gift, coupon and loyalty information is not

If the contactless reader captures payment card data from Google Wallet, but does not capture coupon or loyalty card information, either the device is not properly configured for full Google Wallet integration or the contactless reader device is not properly injected with the needed information for the restaurant. Refer to "Choosing Google Wallet support" on page 10 and verify you configured the system for full Google Wallet integration. If yes, contact your Radiant Systems representative to have the contactless reader device injected with the site information of the restaurant.



Appendix: Old Aloha Manager Support

Although configuration options for Google Wallet integration are available in the new Aloha Manager and Aloha Configuration Center user interface, you can configure and use the feature in the old Aloha Manager as long as you are using a processor that supports RFID. If you want to support payments only using Google Wallet, you must be on Point-of-Sale (POS) v6.4 or later. If you want to support full Google Wallet integration, meaning you also support wireless coupons and/or a customer loyalty program, you can configure the additional support in the old Aloha Manager by inserting certain variables directly into Aloha.ini. Full Google Wallet integration requires POS 6.5.30 to v6.7. The Aloha.ini variables are:

Aloha.ini Variable	Valu e	Corresponding Option in New Aloha Manager/CFC	Location in Document for Further Explanation	
GoogleNFC=	0	None	See "Choosing Google Wallet	
	1	Prompt to continue on error	support" on page 10.	
	2 No prompt to continue on error			
AlwaysHoldContactless Payments=	0 or 1	Automatically detect and hold tapped cards	See "Defining behavior for auto-detection of payment cards" on page 12.	



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