

PAX Standalone

User Guide

Version 2.00

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Version history

| Version | Modification(s) |
|---------|---|
| 2.00 | <p>Added:</p> <ul style="list-style-type: none">▪ Notice▪ Version history▪ Preface▪ Section 15, "Accessibility" Updated:▪ Minor improvements Removed:▪ Section "A920 Terminal Accessibility [UK only]" |
| 1.00 | First version |

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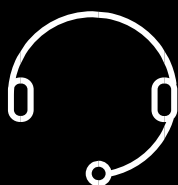
Preface

This document provides the setup instructions and user guide for the PAX A920 Standalone.



The procedures included in the document are only valid for brand new terminals. Terminals used beforehand may behave differently.

Customer support



Need help?

If you have a technical issue or need support troubleshooting, please check the relevant portal for assistance.

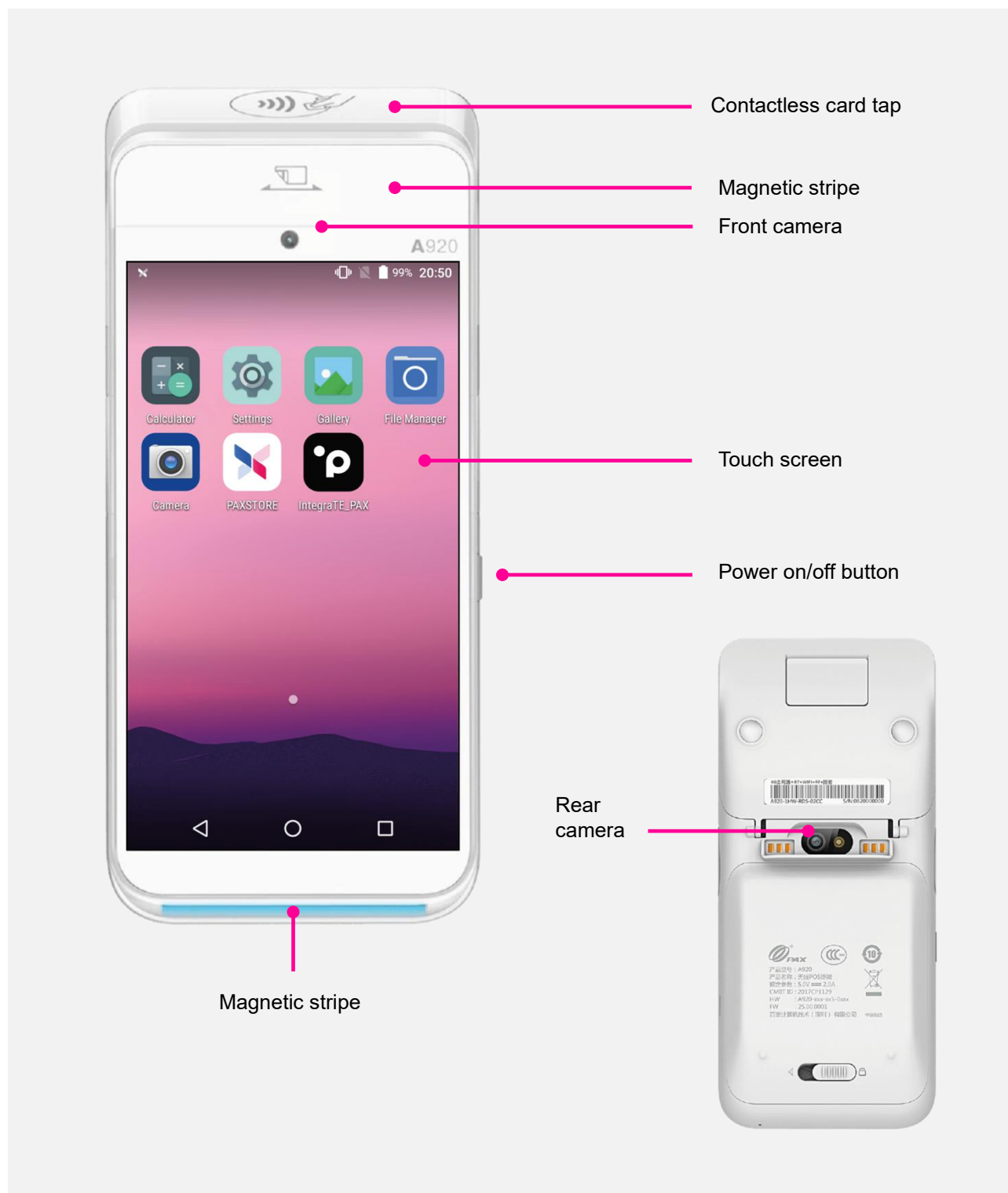
Our Global Support Team will be glad to help.

Visit www.weareplanet.com/support

1. Switching on the A920 terminal

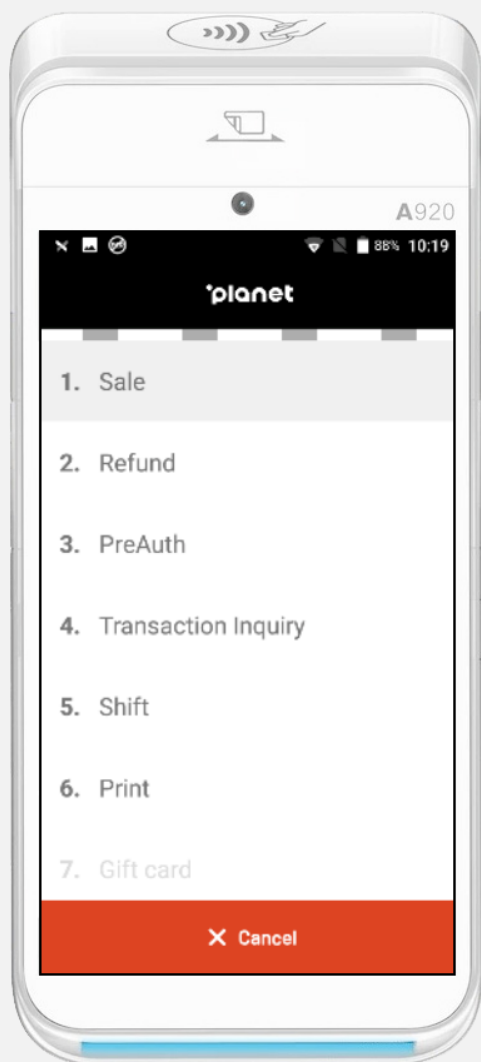
Power On: Press and hold the Power button for 3 seconds until the LED beside the IC card slot is lit, to indicate the terminal is initialising.

Power Off: Press and hold the Power button for 3 seconds until the shutdown menu appears, tap Power off > Click Power off and then “shutting down....” appears as the terminal powers off.



2. A920 terminal main menu

Depending on the customer's requirements in terms of functionality, the menu can have several configurations. Unavailable functionality will appear 'greyed out' as in the example below.

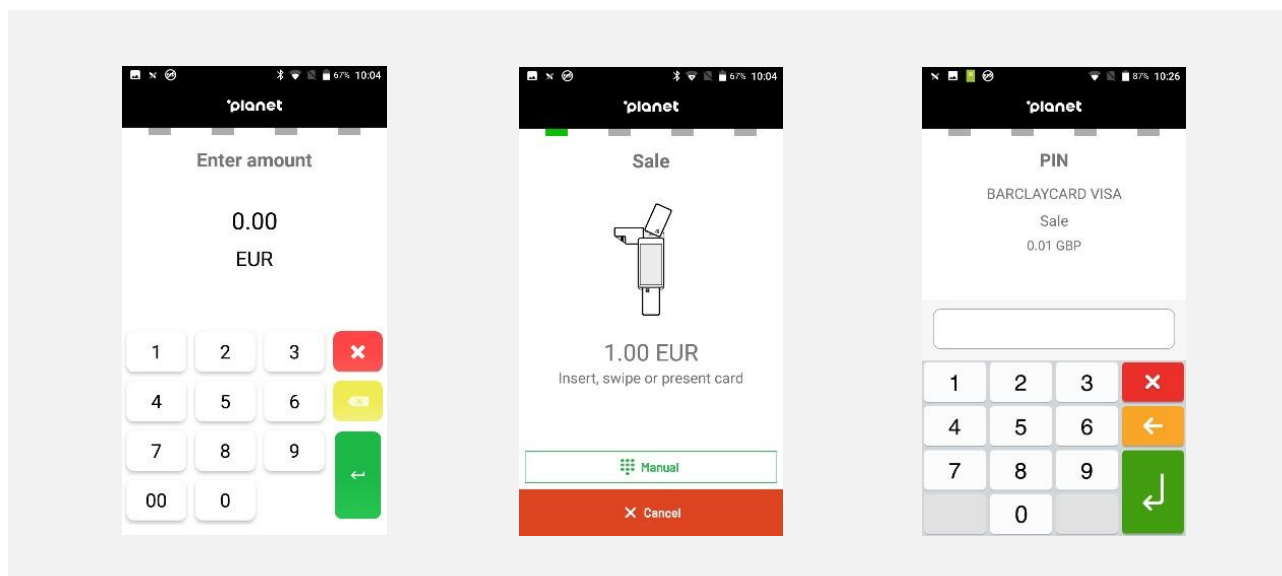


1. **Sale** - Debit an amount from a cardholder account
2. **Refund** - credit money back to a cardholder's account
3. **Preauth** - reserves funds for a future payment
4. **Transaction Inquiry** – retrieve an existing transaction to perform a reversal and/or completion.
5. **Shift** - used to close and open your financial business
6. **Print** - day/period – retrieve existing receipts for printing/reprinting

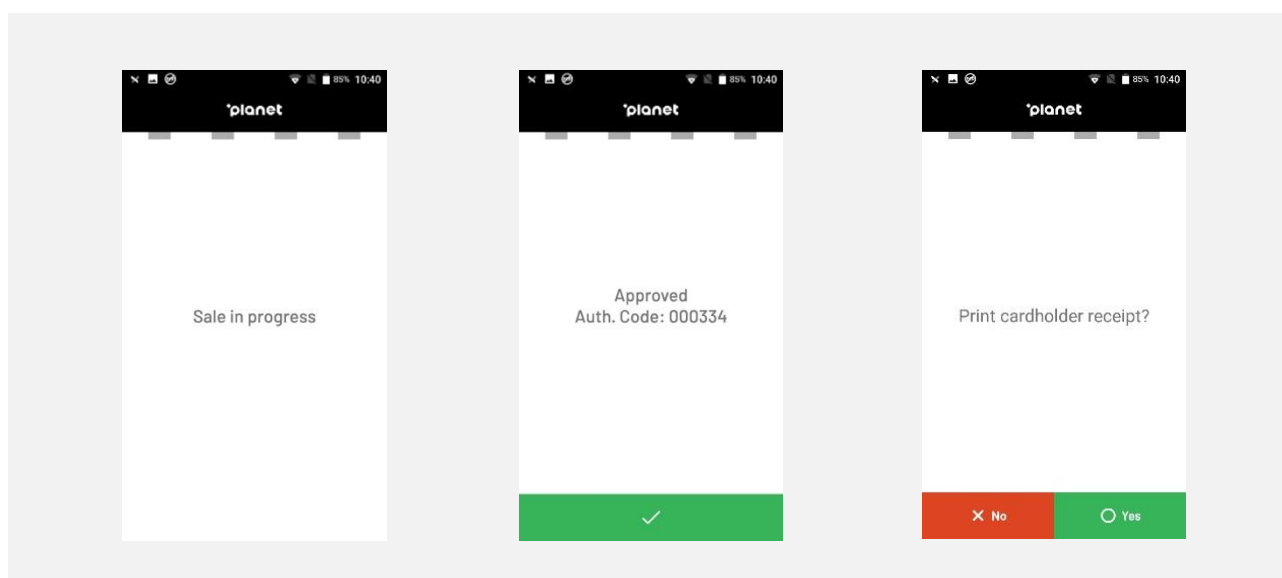
3. Sale and Refund

Once the operator has selected the Sale, Preauth, or Refund option, the screen will present an enter amount screen.

After selecting the required option and entering the amount, the screen will present the option for the cardholder to capture the card number by Presenting card (Contactless), Insert (Chip & PIN) or Swipe (Magnetic Stripe).

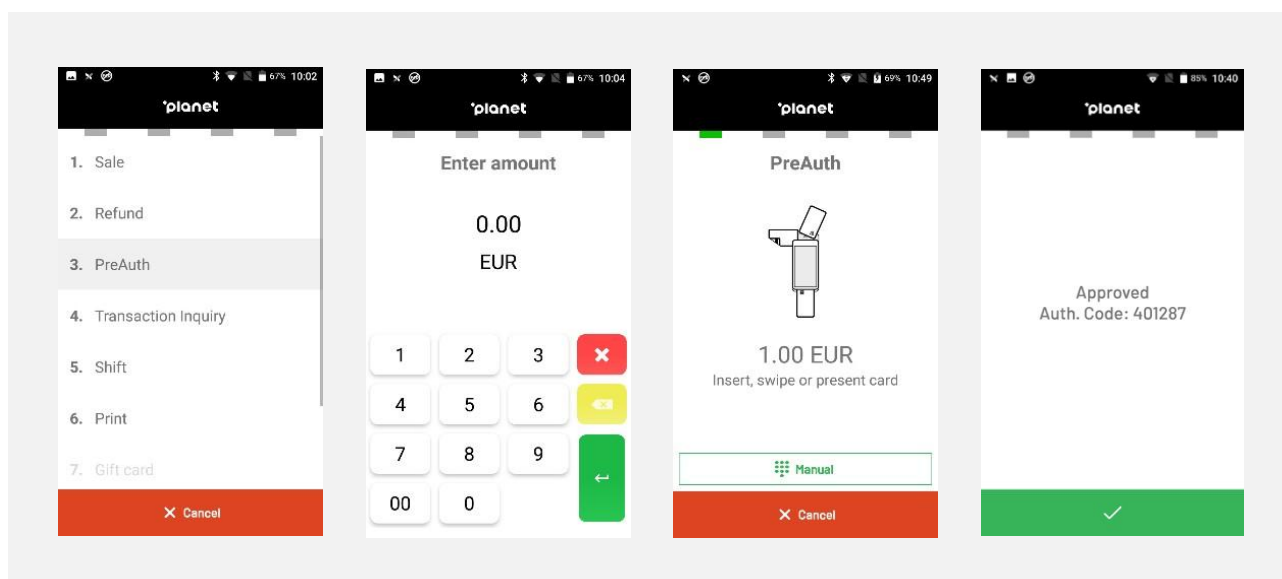


Once the cardholder has completed the operation, the A920 terminal will go online for payment authorisation (sale in progress) and will print the receipts once approved.



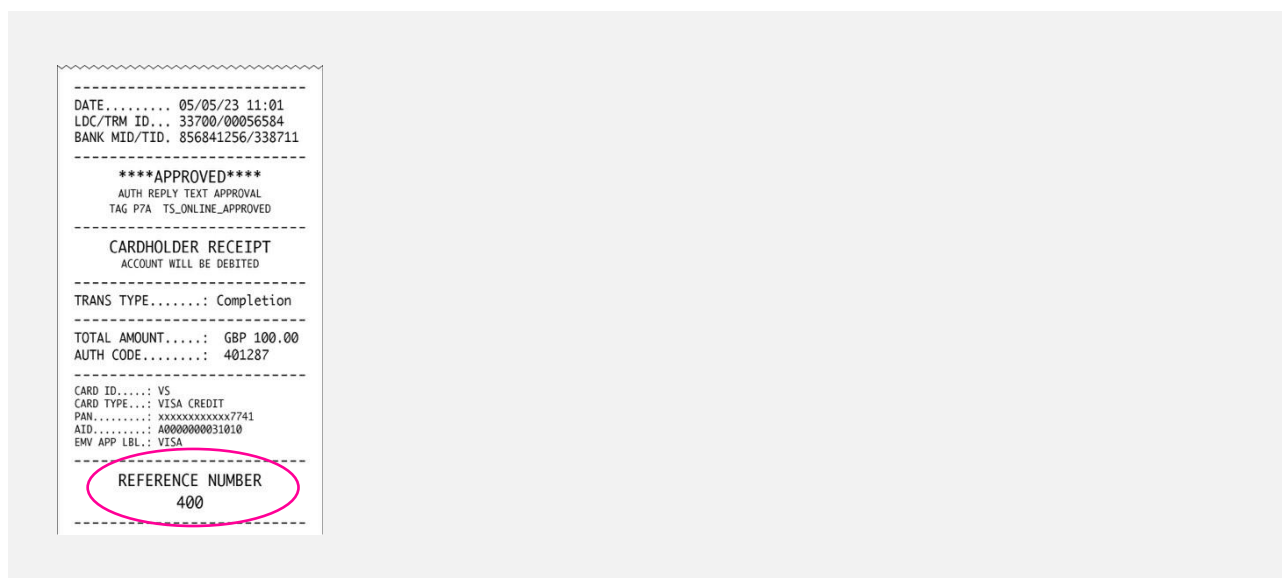
4. Preauthorisation (Preauth)

If available in the Main Menu, the user can authorise to reserve funds from a cardholder's account for a future payment, following these steps:



To run the completion, or charge the cardholder with the Preauth, use the TransRef Number to retrieve the Preauth.

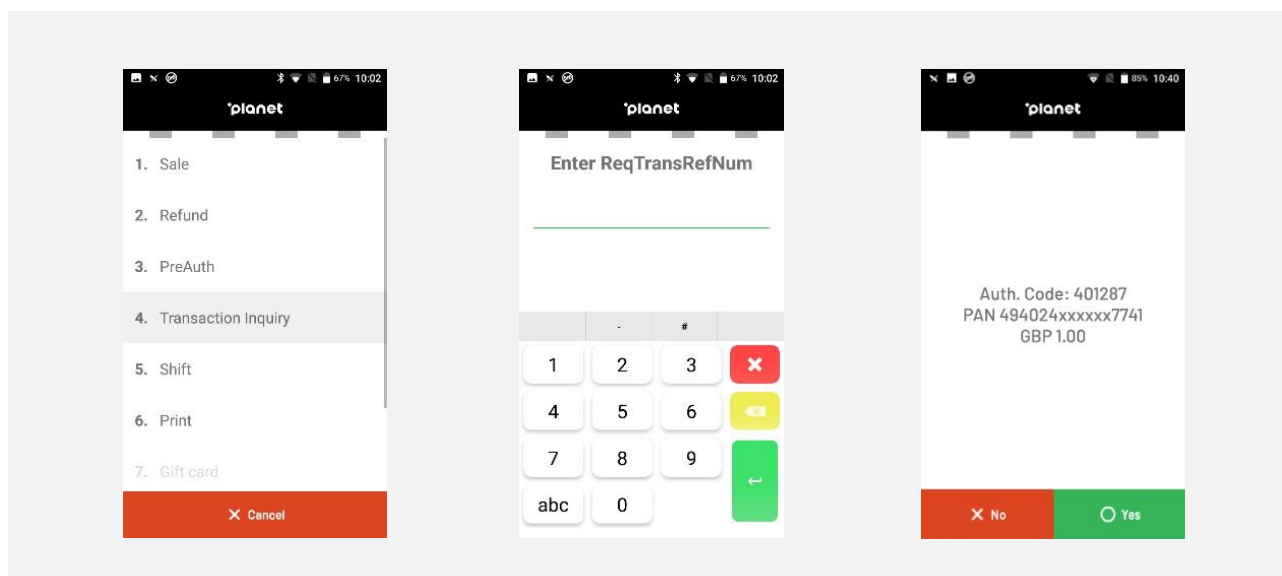
This can be found on the Preauth receipt.



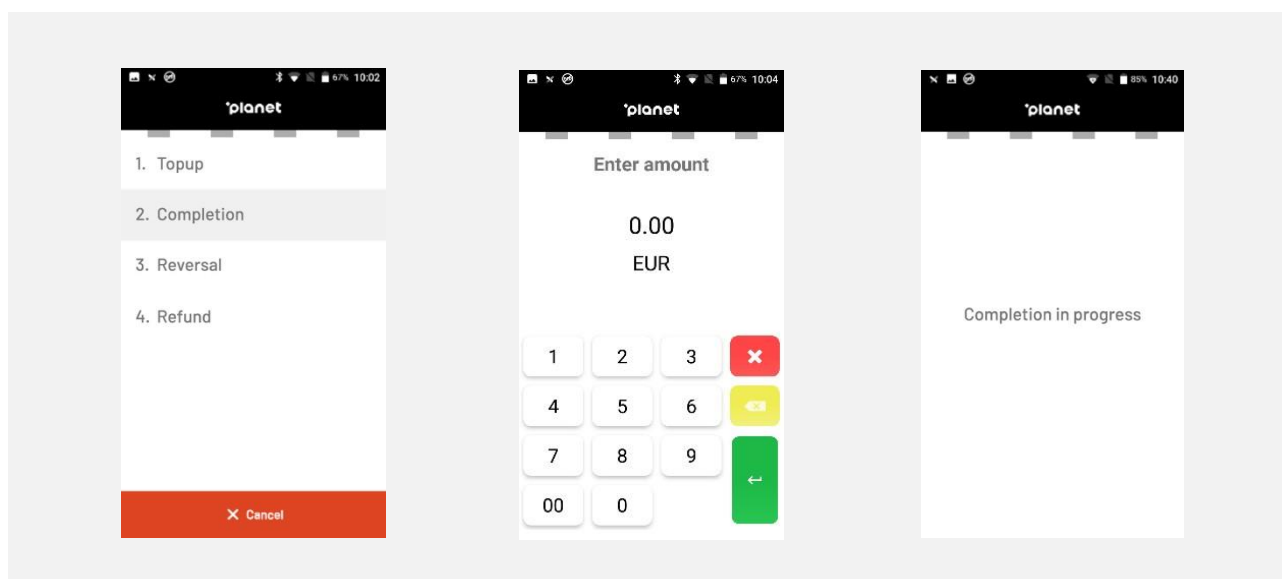
4.1 Retrieving the Preauth and Completion

Use Option 4 in the Main Menu - Transaction Enquiry - to retrieve the Preauth and charge the cardholder. To charge for the full Preauth amount is called Completion.

Firstly, Recall the Preauth.

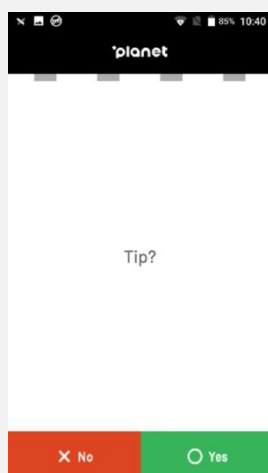


Then choose Completion to charge the full Preauth amount.



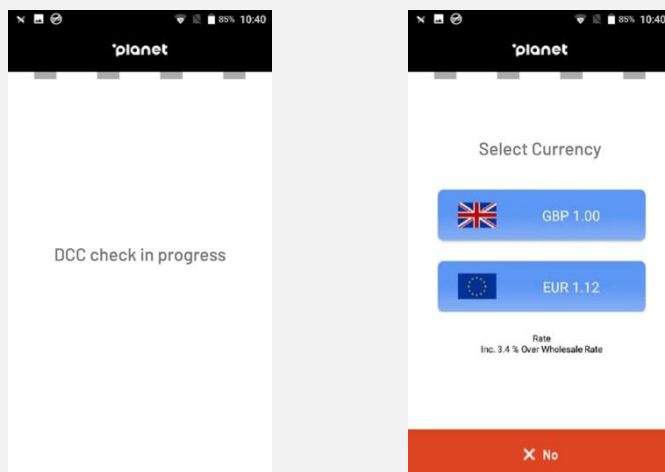
5. Tip/gratuity

Depending on the merchant's requirements, the functionality to accept tips from cardholders on the PAX A920 terminal can be enabled or disabled.



6. Dynamic Currency Conversion

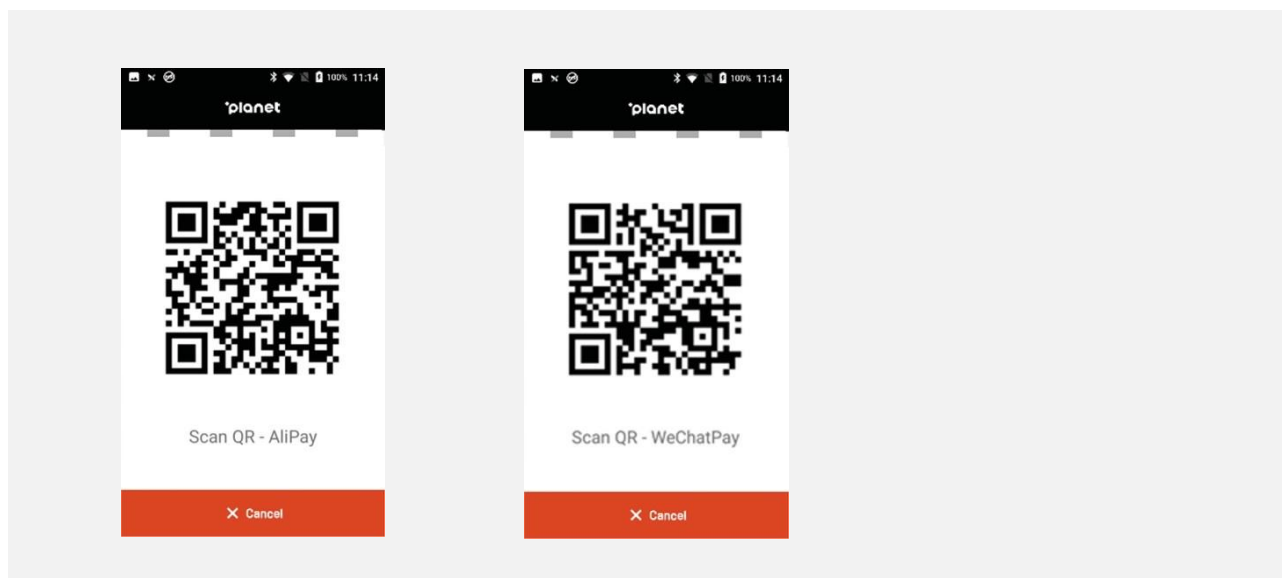
Depending on the card presented for payment, the PAX A920 terminal will prompt for Dynamic Currency Conversion (DCC), where the cardholder can select their preferred currency choice, for the transaction to be completed.



7. Alipay and WeChat Pay

- 1) The customer can select the wallet icon they wish to use.

- 2) The terminal will display a QR code for the customer to interact with.
- 3) Ask the customer to scan the code with their device.
- 4) After a successful attempt, there is a prompt to print the merchant receipt.
- 5) Prompt to print cardholder receipt.
- 6) Receipts can be reprinted from the “Print” option on the main menu.



8. Transaction Inquiry

In addition to running Preauths, this option can be used to retrieve transactions to:

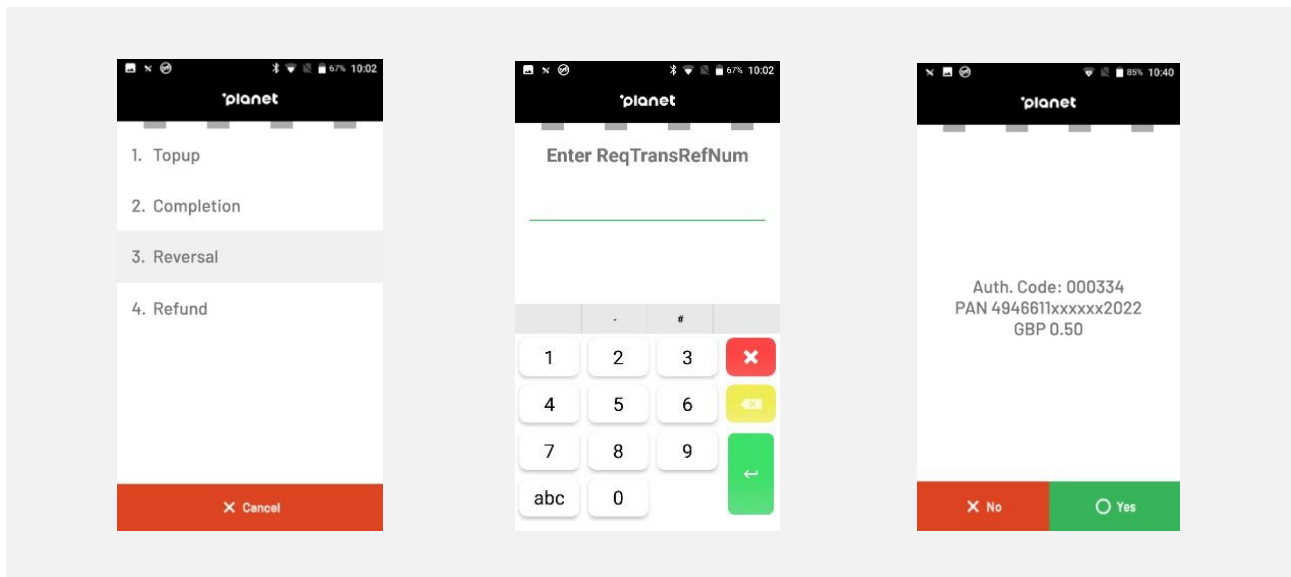
Reverse a Sale

Reversal of a Sale can only be performed during the same financial business day/shift period. After a shift has been closed only option is to perform a Refund.

Reverse a Refund

Reversal of a Refund can only be performed during the same financial business day/shift period. After a shift has been closed only option is to perform a new Sale or charge.

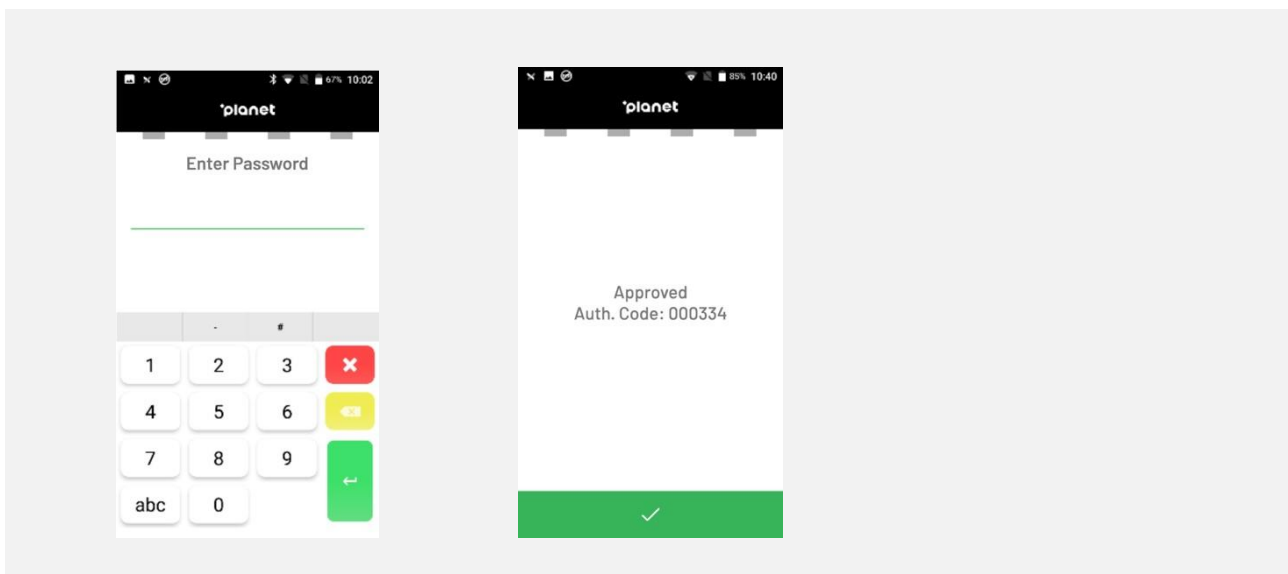
To proceed with a Reversal, the operator will need to enter the transaction Reference Number found on both the merchant and cardholder receipts.



Upon entering the Reference Number, the terminal will display the possible options depending on the original transaction.

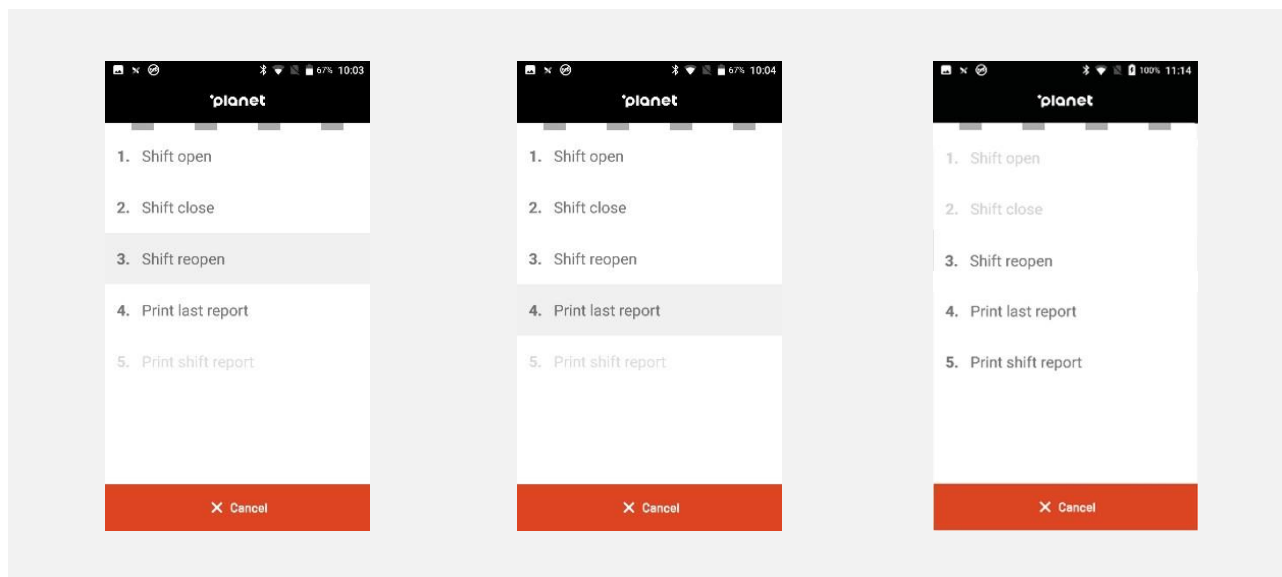
Password

For security purposes, the merchant has the option to set a multi-digit password which will be prompted on the terminal when a Refund or reversal is attempted.



9. Shift

The Shift option enables the merchant to close and open a shift at the end of the day.



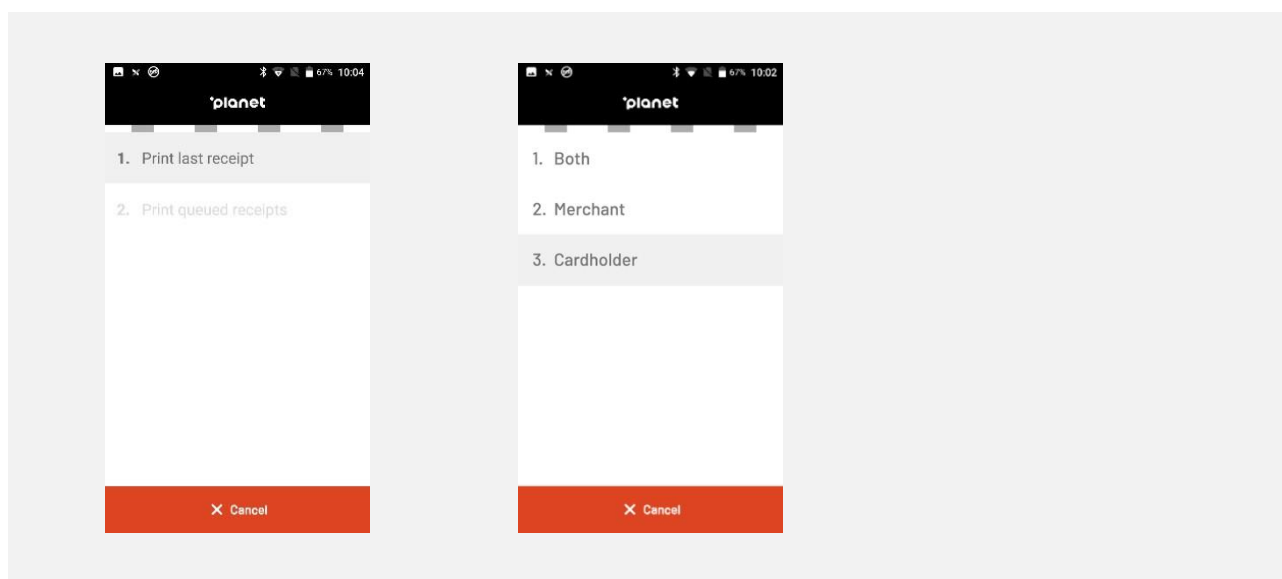
The Shift reopen option closes the current shift, prints a summary of transactions taken on that location and then opens the shift.

If there are multiple terminals in the same location, it is only necessary to reopen the shift on one of the terminals.

The Print last receipt option prints another copy of the shift summary.

10. Print

The print option allows the operator to print the Merchant, Cardholder or both Merchant & Cardholder card receipts from the last transaction processed with the A920 terminal.



If the printer paper roll runs out, a 'Printer Issue' screen is presented.

The operator will have the option to reload a paper roll, queue any receipts in the system and print these queued receipts at a later date.

The A920 terminal requires at least 10% battery life to print receipts.



For any question relating to configurable enhancements, please do not hesitate to contact Customer Support: support@weareplanet.com.

11. Maintenance tips

Follow these tips to maximise battery performance, extend battery life and experience the best possible service from your A920 terminal.

11.1 A920 Terminal Battery Life

Ensure that whenever your A920 terminal is not being used, it is returned to the terminal cradle to recharge.

If discharged, the terminal batteries may take several hours to charge until full.

The terminal will be at optimum performance when all battery bars are showing on the screen.

If the operator experiences issues printing receipts on the terminal, this could indicate that the batteries are low on charge. In this case, the terminal needs to be returned to the cradle and remain charging until at least two battery bars are showing on the screen.

The A920 terminal can be configured with a sleep mode feature to extend battery life.

See below in 'Configurable Enhancements.'

11.2 Wi-Fi Access Points

The A920 terminal is a Wi-Fi integrated device, and is used as a mobile terminal to be carried between tables for customers. Depending on the merchant's configuration and the Wi-Fi setup at the merchant's premises, moving the terminal between different Wi-Fi access points could result in the terminal losing connection.

11.3 Ethernet via Terminal Cradle

There are two types of A920 terminal cradle available:

Charging only and Charging with Ethernet connection.

The Charging with Ethernet cradle may be connected using an Ethernet cable. When the terminal is in physical contact with the cradle, it will switch from Wi-Fi to Ethernet, but as soon as the terminal is removed, the Ethernet connection is lost and Wi-Fi will resume. The switchover to and from Wi-Fi and Ethernet takes roughly 20 seconds.

If the Wi-Fi network is temporarily unavailable, this provides a backup capability to complete a payment. It is not intended for continual operation on the cradle as any movement such as being picked up by cardholder to enter PIN, will break the connection.

11.4 A920 Terminal Paper Rolls

Ensure that paper rolls in terminals are regularly checked by operators, and wherever possible, do not run out completely.

Should the till roll run out and card payments continue to be processed, once the till roll is replaced again, the terminal will print all the backed-up transaction receipts.

12. Configurable Enhancements

12.1 Sleep Mode

Sleep mode helps to extend the battery life and maximise the charge of the terminal. During sleep modes Wi-Fi connectivity will remain connected.

Two configurable modes are available:

- Back Light sleep – This mode reduces/dims the terminal backlight, so the keyboard lights will turn off.
- Terminal Sleep – This mode ensures that the terminal screen will appear off, and no keyboard lights will be on.

The time at which the terminal enters these modes can be configured by us, based on the merchant's request, e.g. after 5 minutes.

The operator can awake the terminal in these modes by pressing the yellow button, which makes the terminal operational again.



At the start of a shift, if sleep mode is enabled, the operator should press the yellow button to allow the terminal to perform a daily TMS call. This should be done before any payments are processed on the shift.

13. List of payment-related reject errors and their meanings

| Error | Meaning | What to do? |
|---------------------|--|--|
| XU Host Unavailable | The payment terminal cannot reach our transaction host | Please have your local Wi-Fi/ internet connection checked by your IT Contact your Customer Service team for remote assistance |
| EMV Cancel | A problem occurred on the our host during online processing of a transaction, cause can be the host or possibly also the connection towards the acquirer | Contact your Customer Service team for remote assistance |

| | | |
|---------------------------------|--|---|
| ENV Error | A problem occurred on the our host during online processing of a transaction, cause can be the host or possibly also the connection towards the acquirer | Contact your Customer Service team for remote assistance |
| Card not accepted | The type of card is not supported by the current terminal setup | Please contact your finance team. If wish to enable the card type your Finance team will need to contact their Sales representative. In case Sales contact not by hand, please refer your Finance team to our Customer Service team |
| Settle failure, shift is closed | A technical problem occurred on our host side, preventing the automatic shift open after the 3:00AM closure | Contact your Customer Service team for remote assistance |
| Invalid terminal config | The terminal may have failed to download configuration. Configuration may be disabled. Terminal may not be whitelisted | Try a config download Contact your Customer Service team for remote assistance |

14. Transaction reject codes and errors

List of possible acquirer bank and card issuing bank response codes and their meanings.



Please contact the Authorisation of your Acquirer Bank for more precise info on a rejected card due to one of the following codes 01 – 99.

Code Meaning

| | |
|----|--|
| 00 | Successful approval/completion or that VIP PIN verification is valid |
| 01 | Refer to card issuer |
| 02 | Refer to card issuer, special condition |
| 03 | Invalid merchant or service provider |
| 04 | Pickup |
| 05 | Do not honor |

- 06 General error
- 07 Pickup card, special condition (other than lost/stolen card)
- 08 Honor with identification
- 09 Request in progress
- 10 Partial approval
- 11 VIP approval
- 12 Invalid transaction
- 13 Invalid amount (currency conversion field overflow) or amount exceeds maximum for card program
- 14 Invalid account number (no such number)
- 15 No such issuer
- 16 Insufficient funds
- 17 Customer cancellation
- 19 Re-enter transaction
- 20 Invalid response
- 21 No action taken (unable to back out prior transaction)
- 22 Suspected Malfunction
- 25 Unable to locate record in file, or account number is missing from the inquiry
- 28 File is temporarily unavailable
- 30 Format error
- 41 Merchant should retain card (card reported lost)
- 43 Merchant should retain card (card reported stolen)
- 51 Insufficient funds
- 52 No checking account
- 53 No savings account
- 54 Expired card
- 55 Incorrect PIN
- 57 Transaction not permitted to cardholder
- 58 Transaction not allowed at terminal
- 59 Suspected fraud
- 61 Activity amount limit exceeded
- 62 Restricted card (for example, in country exclusion table)
- 63 Security violation

- 65 Activity count limit exceeded
- 68 Response received too late
- 75 Allowable number of PIN-entry tries exceeded
- 76 Unable to locate previous message (no match on retrieval reference number)
- 77 Previous message located for a repeat or reversal, but repeat or reversal data are inconsistent with the original message
- 78 'Blocked, first used'—The transaction is from a new cardholder, and the card has not been properly unblocked.
- 80 Visa transactions: credit issuer unavailable. Private label and check acceptance: Invalid date
- 81 PIN cryptographic error found (error found by VIC security module during PIN decryption)
- 82 Negative CAM, dCVV, iCVV, or CVV results
- 83 Unable to verify PIN
- 85 No reason to decline a request for account number verification, address verification, CVV2 verification, or a credit voucher or merchandise return
- 91 Issuer unavailable or switch inoperative (STIP not applicable or available for this transaction)
- 92 Destination cannot be found for routing
- 93 Transaction cannot be completed, violation of law
- 94 Duplicate transmission
- 95 Reconcile error
- 96 System malfunction, System malfunction or certain field error conditions

15. Accessibility

The A920 Standalone includes features specifically designed to support customers with visual impairments, ensuring secure, independent, and inclusive payment experiences. These accessibility features meet key recommendations from accessibility organisations such as the Royal National Institute of Blind People (RNIB), support compliance with UK Finance requirements, and EEA regulations.

15.1 Accessibility mode

The A920 Standalone features a customer-facing display designed to be as visually accessible as possible. To open the Accessibility menu, tap the Accessibility Mode icon on the card entry screen.



Accessibility Mode must be enabled directly on the terminal — not from the point of sale (POS), property management system (PMS), or the cash register.

- Voice-over: Provides audio guidance during the payment flow (see Section 15.1.1 for more details on Voice-over).
- Text size: Digit and text size are increased for better readability.
- Colour inversion: Inverts screen colours to improve readability for users with visual impairments, such as light sensitivity or low vision.
- Colour correction: Adjusts on-screen colours to improve visibility for users with colour blindness.
- High contrast: Buttons and numbers are clearly defined with strong contrast between the text and background.
- User training: Accessibility Mode provides all necessary features and instructions for visually impaired users to complete payments. No additional information is required.

These features make it easier for customers with low vision to navigate the terminal visually and can be activated through the Accessibility Mode menu.

The following are known limitations of the Accessibility Mode:



- Only available in English.
- Only card payments are accepted — no alternative payment methods (such as AliPay and WeChat Pay).
- Payments are processed in the merchant's local currency only (no PYC/DCC).
- Tipping is not supported.
- Charity donations are not supported.
- Partial approvals are not supported.
- Signature-only cards are not accepted.

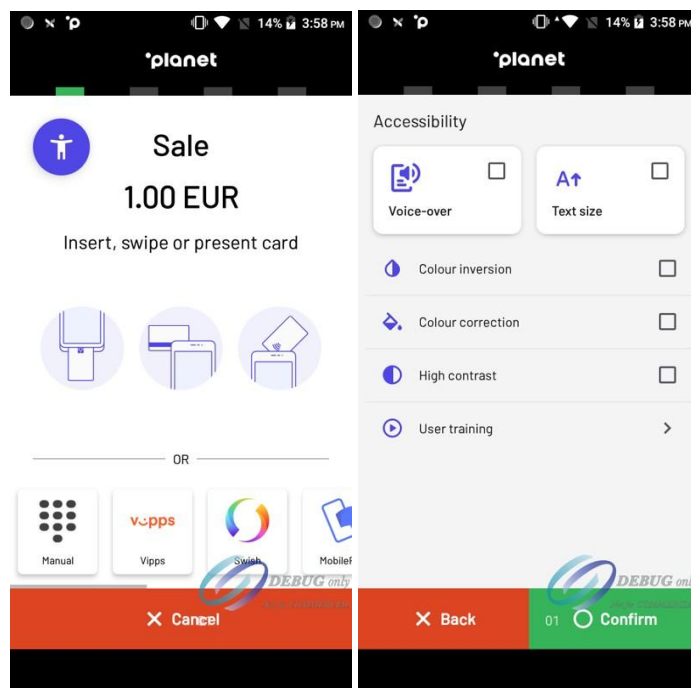


Figure 1 Card entry screen and Accessibility Mode menu.

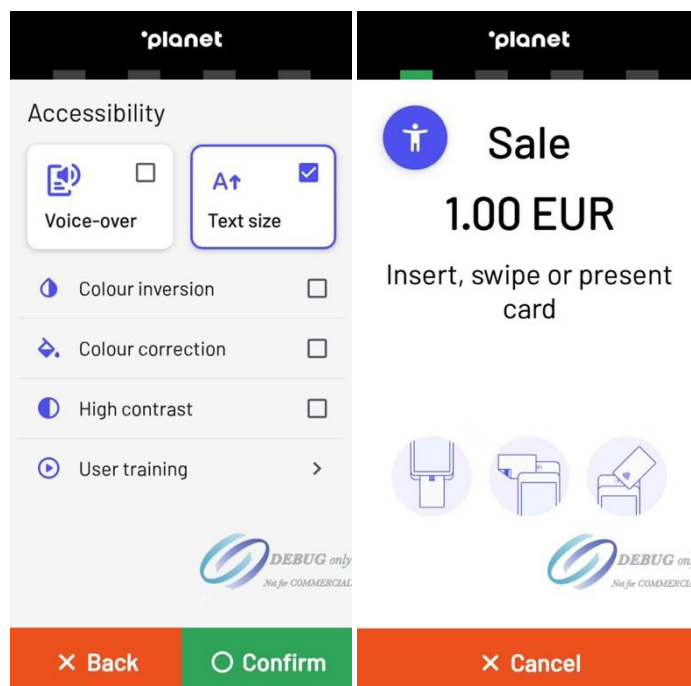


Figure 2 Text size feature.

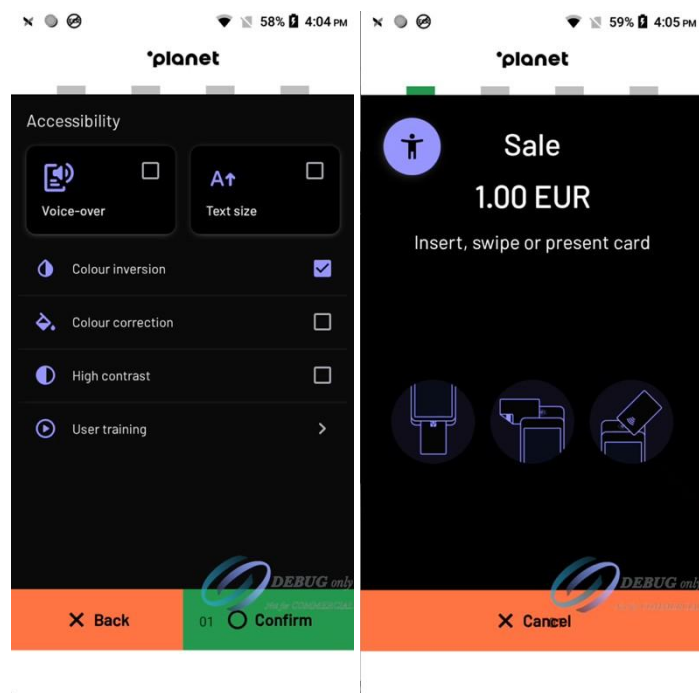


Figure 3 Colour inversion feature.

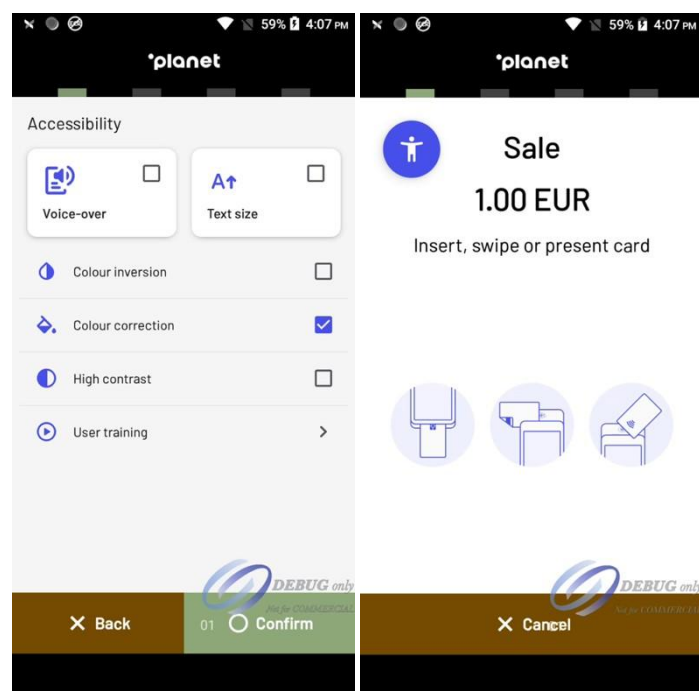


Figure 4 Colour correction feature.

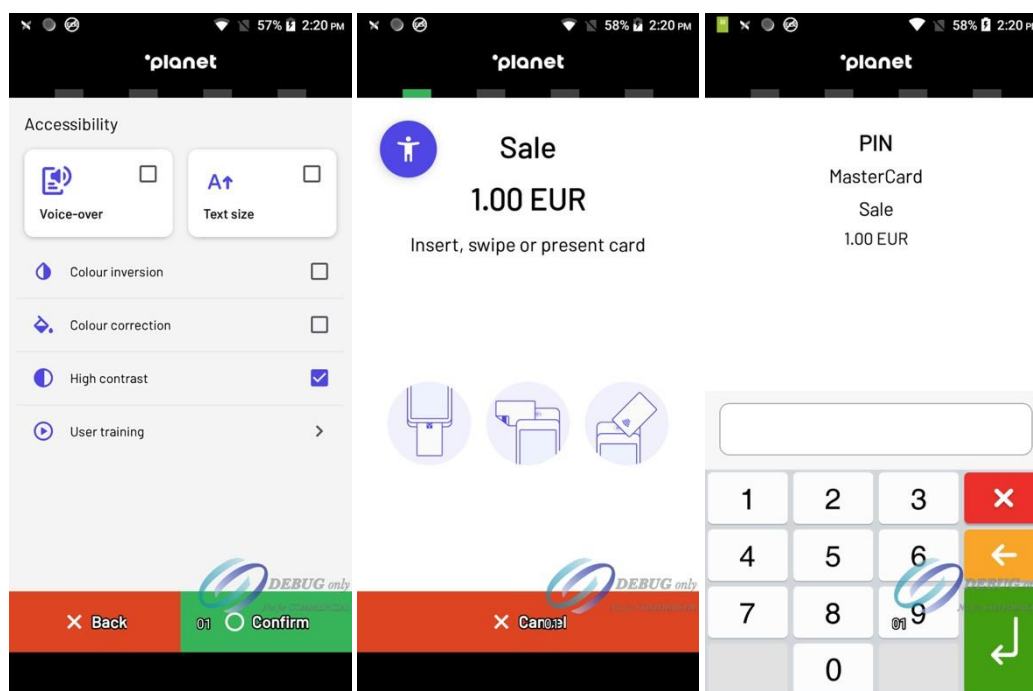


Figure 5 High contrast feature.

15.1.1 Voice-over

Voice-over can be activated at any time through the Accessibility Mode menu on the screen when a visually impaired customer is ready to pay. The following configuration options are also available for this feature:

- Long press activation: Enables the voice-over to be triggered by a long press (approximately 4 seconds) anywhere on the card entry screen.
- Prompt message: Plays the message "Long press anywhere on the screen to activate screen reader." This message can:
 - be enabled or disabled.
 - have a configurable delay before it plays.
- Volume control: Allows adjustment of the voice-over volume level.

For configuration, please contact Customer support (details available in the Preface section).

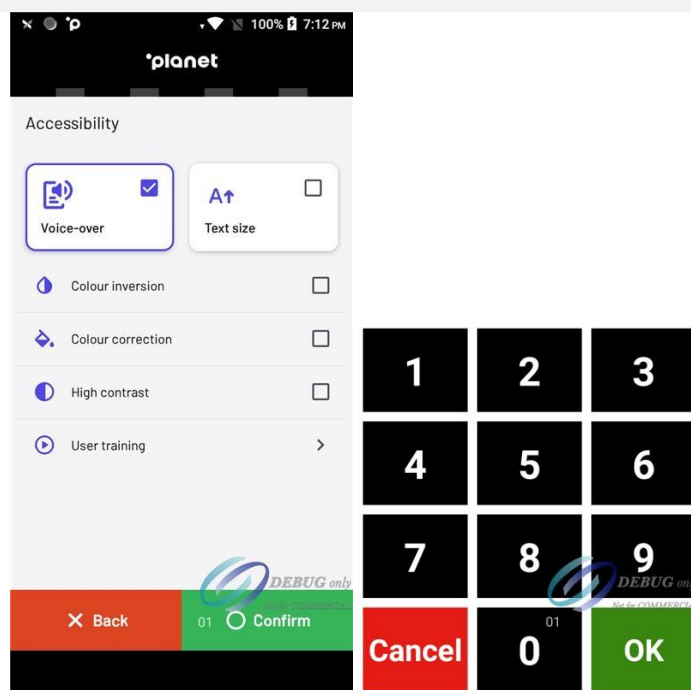
Once voice-over is activated:

- The device provides clear, spoken instructions guiding the customer through the payment steps (card usage, reader location, payment amount, and PIN entry using the on-screen keypad).
- The terminal uses audio beeps technology to support navigation of the on-screen keypad.

- After each digit entry, the terminal says “One/Two/Three/Four digit(s) entered.” to help track progress and know when PIN entry is complete.
- For security reasons, PIN digits are not spoken aloud.
- If the user taps outside the on-screen keypad area, voice instructions are provided to guide them.
- Cancel and Ok buttons are spelt out.
- Audio feedback confirms whether the PIN and transaction were accepted or declined, for example, “Transaction approved, remove card.”

This mode ensures the customer can complete the transaction independently, with minimal assistance.

i After a transaction is completed or cancelled, the terminal will automatically reset any selected accessibility mode options.



Figure

6 Voice-over feature and on-screen keypad.

15.2 Tactile screen sticker

To further support accurate PIN entry, a tactile sticker is included with the A920 Standalone as part of UK Finance's approved accessibility package.

- This tactile guide is designed to be placed around the touchscreen bezel.
- It provides physical reference points so that blind or partially sighted customers can more easily find and press the correct keys.
- The RNIB recommends placing this sticker on the devices.

This tactile aid complements the audio and visual guidance, creating a multi-sensory payment experience.