

FIRST CITIZENS BANK LIMITED

Electronic Banking Unit



Operational Procedures for
Mobile POS Terminal – Nomad WP2



ELECTRONIC MERCHANT SERVICES

Terminal Operational Procedures Guide

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E-mail: pos@firstcitizenstt.com**

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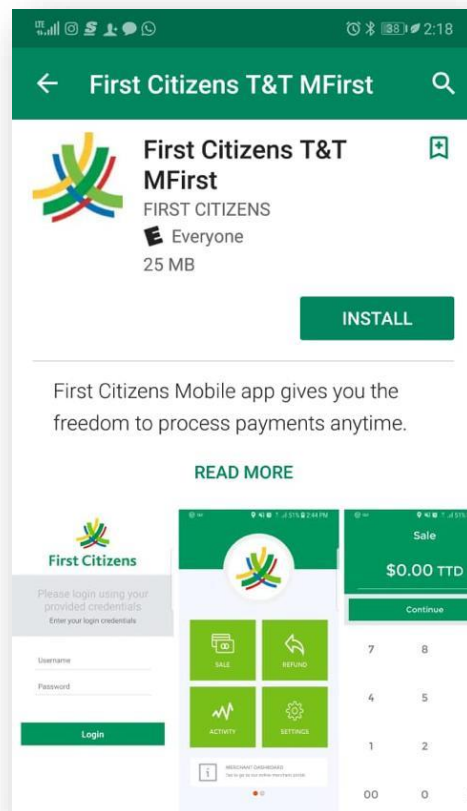
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Installing First Citizens Mobile POS Application

This process installs the application on the cellular device that you intend to pair the Nomad Device.

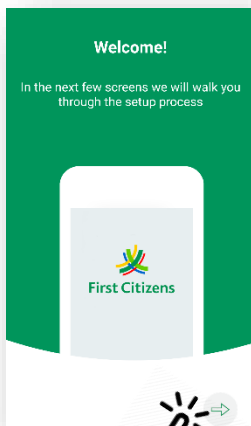
- Using the **Google Play Store** search for **First Citizens T & T mFirst** App and install app as per instructions
 - Ensure that the mobile device is connected to a source of Internet ie. WiFi or Mobile Data



2

Set Up of Application

This function is done after the initial install of the application on the Mobile device.



1 Welcome

Touch the arrow to proceed to the next page

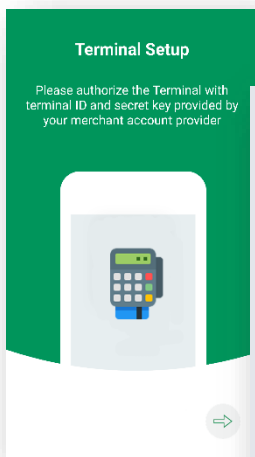
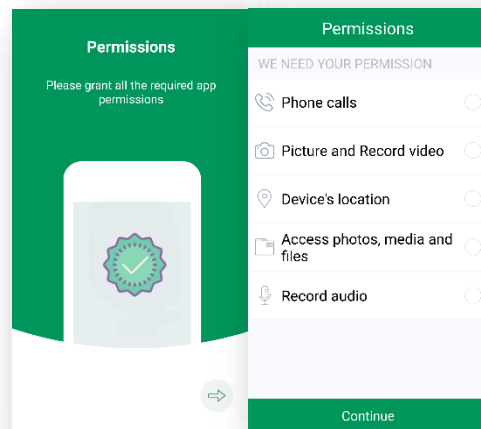


2 Permissions

Touch the arrow to proceed to the next page

Select each item listed & click allow to grant permission

Click continue to proceed to next page



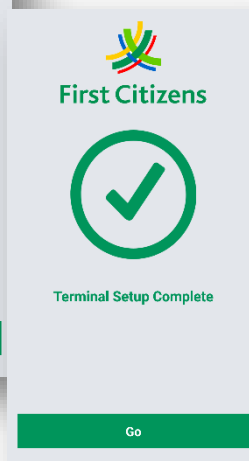
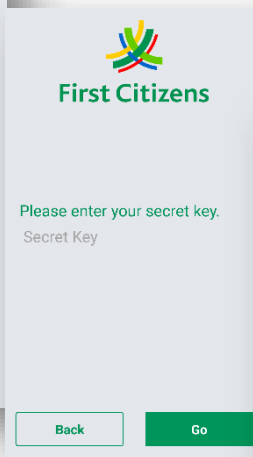
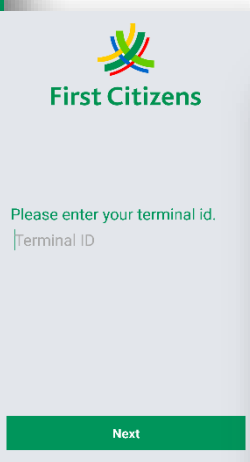
3 Terminal Setup

Touch the arrow to proceed to the next page

Enter your **Terminal ID**

Enter your **'Secret Key'**

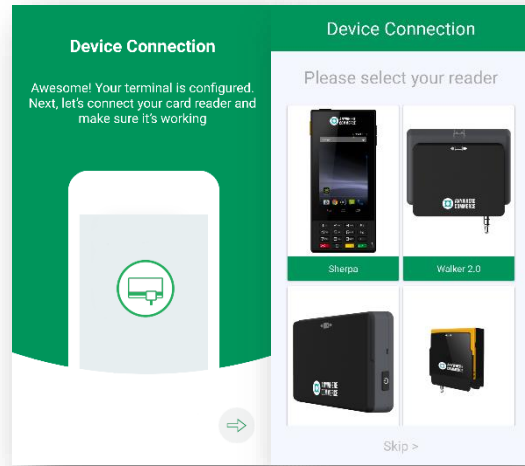
Provided by Bank



4 Device Connection

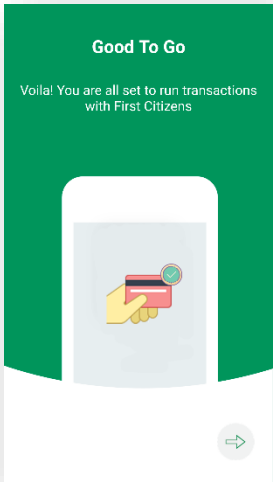
Touch the arrow to proceed to the next page

Touch **Skip** to proceed to the next page



5 Good to Go

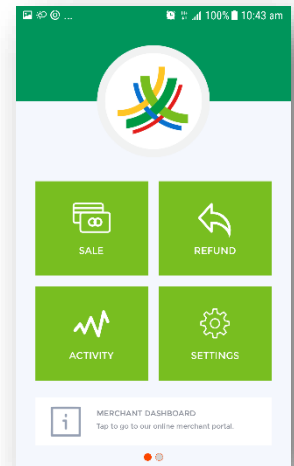
Touch the arrow to proceed next page



6 Home Screen

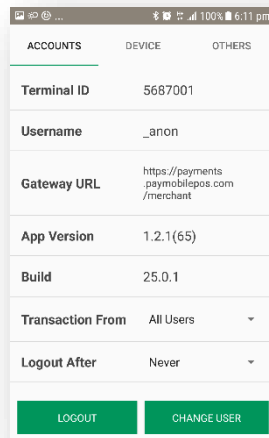
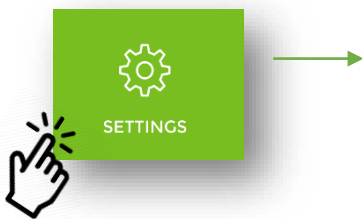
Homepage appears on the screen

Sale / Activity / Refund / Settings

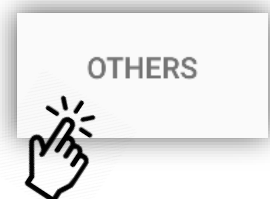
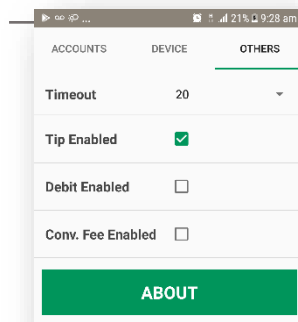
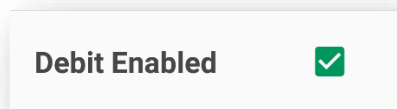


7 Enable Debit Setup

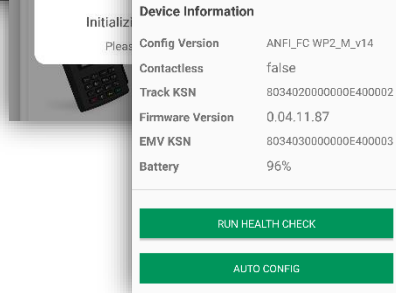
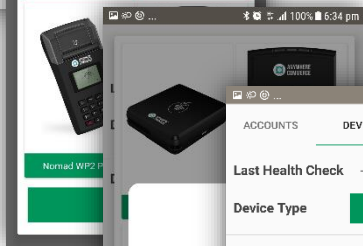
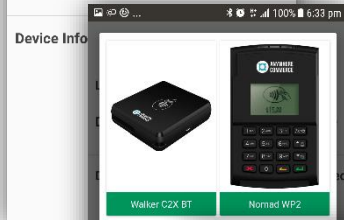
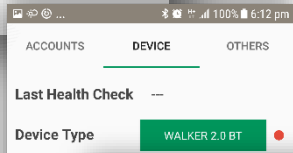
Select **Settings** Tile



Select **Others** Tab Check box next to **Debit Enabled**



DEVICE



8 Connect Device

Select **Device** tab

Select **Device Type** bottom

Scroll & Select **Nomad WP2**

Power **ON** Nomad WP2 device



- *Bluetooth will automatically Turn On on the device*
- *Ensure that the Bluetooth on the mobile device is On & visible*

Type will change to **Nomad WP2** Device

3

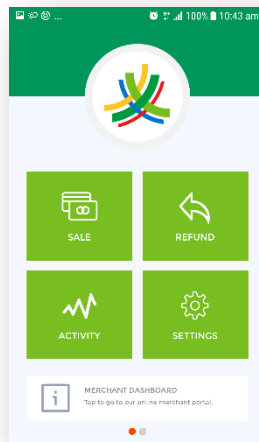
Processing a Sale / Purchase Transaction

This function allows you to process transactions via the Mobile App.

PROCESSING A DEBIT CARD TRANSACTION

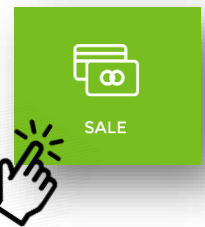
1 Home Screen

Open the POS Mobile Application



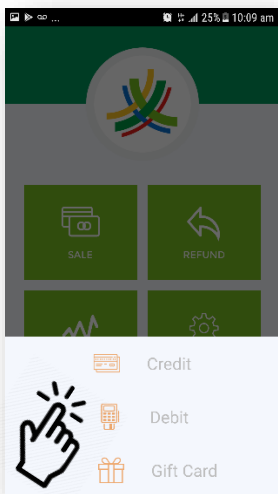
2 Select Sale

Select Sale Icon option on the screen



3 Select Debit

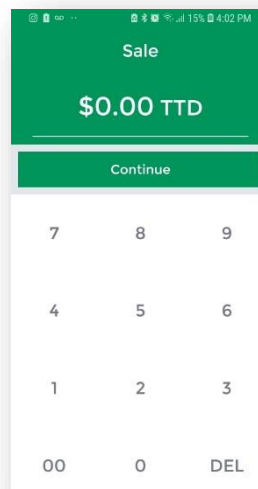
From the options that appear in the window at the bottom of the screen – **Select Debit**



4 Enter Sale Amount

Enter the desired 'Sale Amount' to be processed on the screen that appears

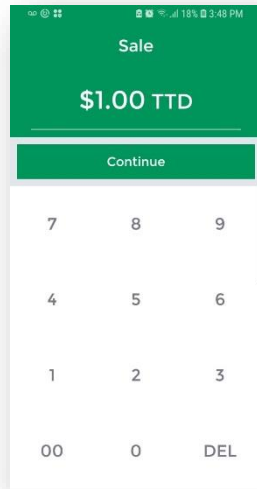
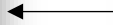
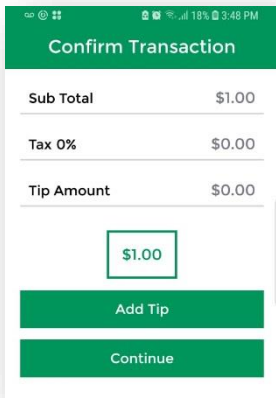
Using the available keypad



5 Continue to Confirm Transaction

Select **Continue** to move Sale to Confirmation screen

Click **Continue** again upon confirmation

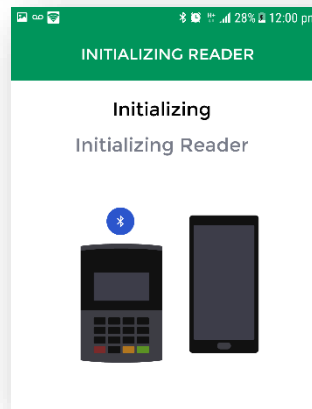


6 Initializing Reader

Screen will appear reading Initializing Reader

If not already powered on, **Power on** the *Nomad WP2 Device*

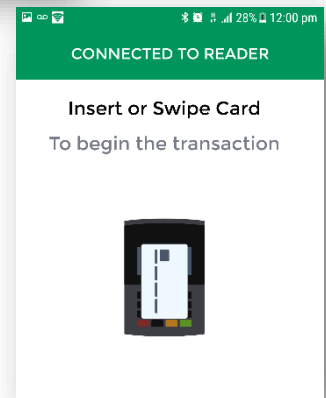
When on, the screen will change to read **Insert / Swipe Card**



7 Swipe Debit Card

Screen will appear reading Insert or Swipe Card

Swipe Debit Magstripe card with the Magstripe facing the back of the device at the top of the device to swipe onto the reader



8 Customer Pin Entry

Allow the customer to enter their pin using the **Nomad WP2 Device**

Press Green key on device to **Enter**



9 Savings / Chequing

Upon successful Pin Entry,
the device will prompt the Customer to press one of the following

1. Savings 2. Chequing

10 Transaction Approved / Send Receipt

Once successfully processed, a screen will appear reading **Transaction Approved** with a Tick

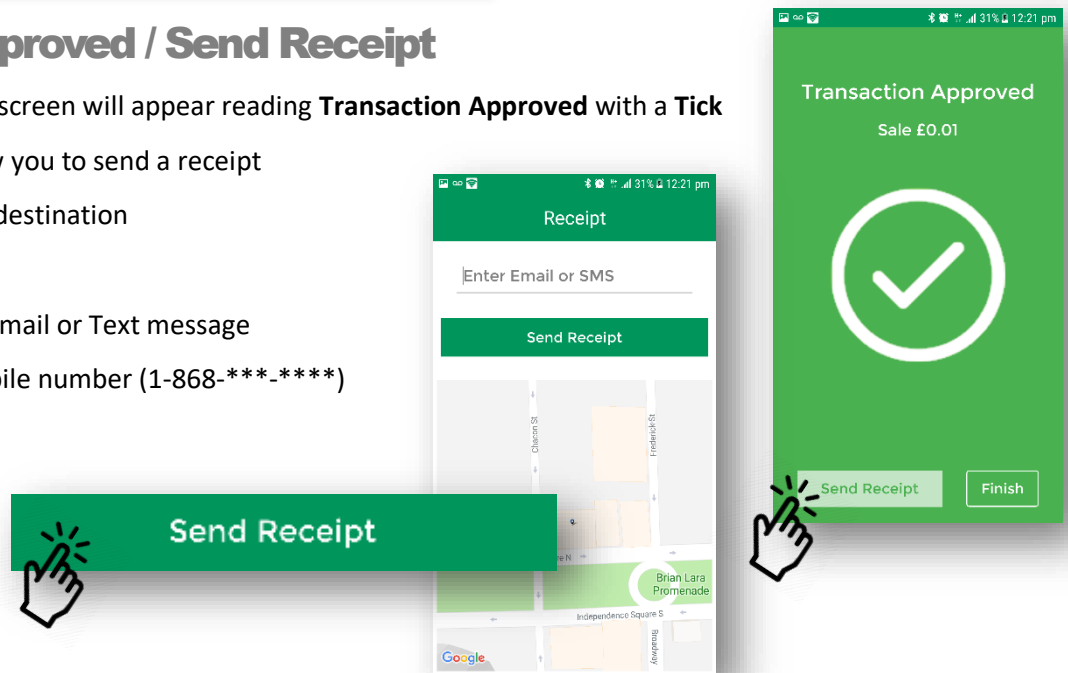
Option will also appear to allow you to send a receipt

Select **Send Receipt** to enter a destination

Receipt can be sent either via Email or Text message

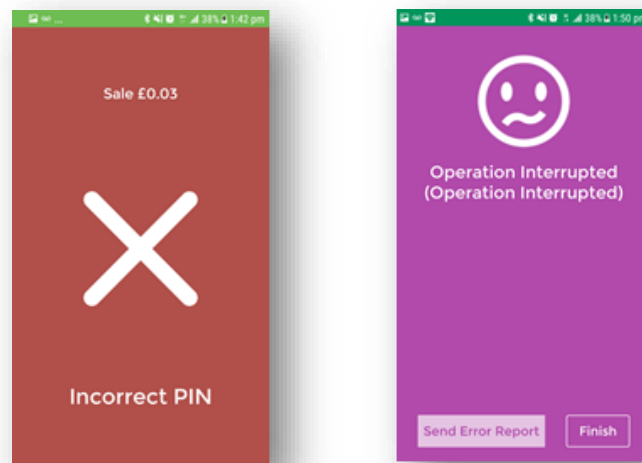
Enter the email address or mobile number (1-868-****-****)

Click **Send Receipt** to send



*NB. If the transaction was not approved; an error will appear with a **Large X or Emjoi***

Eg.



4

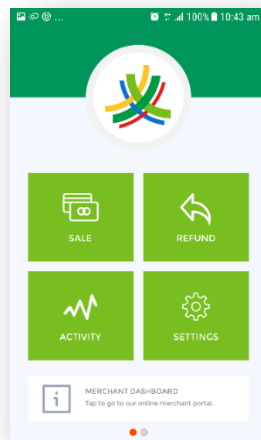
Processing a Sale/Purchase Transaction

This function allows you to process transactions via the Mobile App.

PROCESSING A CREDIT CARD TRANSACTION (CHIP CARD)

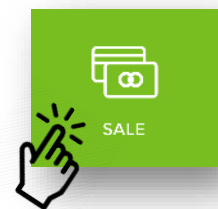
1 Home Screen

Open the POS Mobile Application



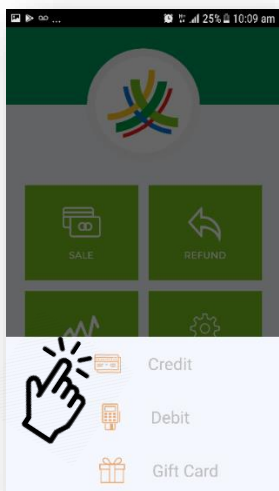
2 Select Sale

Select Sale Icon option on the screen



3 Select Credit

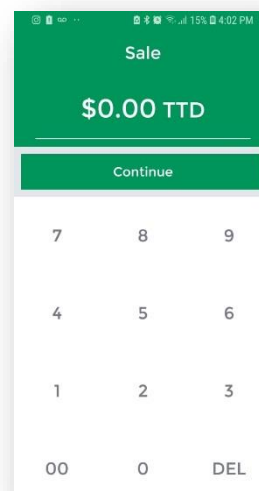
From the options that appear in the window at the bottom of the screen – **Select Credit**



4 Enter Sale Amount

Enter the desired 'Sale Amount' to be processed on the screen that appears

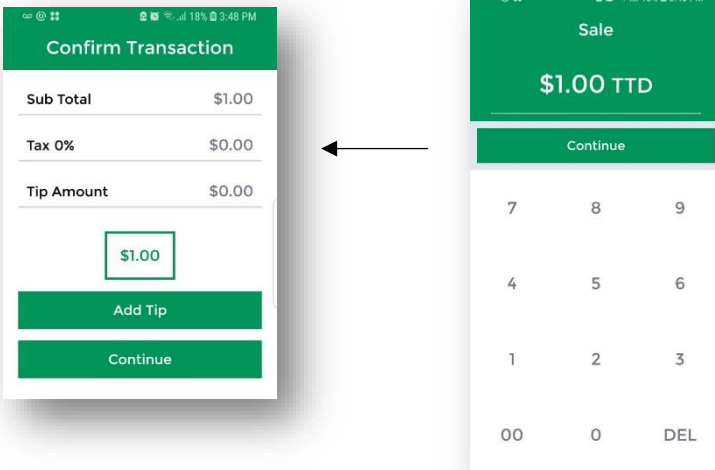
Using the available keypad



5 Continue to Confirm Transaction

Select **Continue** to move Sale to Confirmation screen

Click **Continue** again upon confirmation

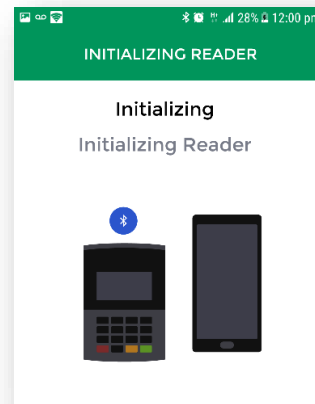


6 Initializing Reader

Screen will appear reading Initializing Reader

If not already powered on, **Power on** the *Nomad WP2 Device*

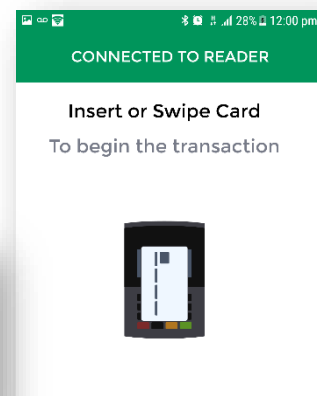
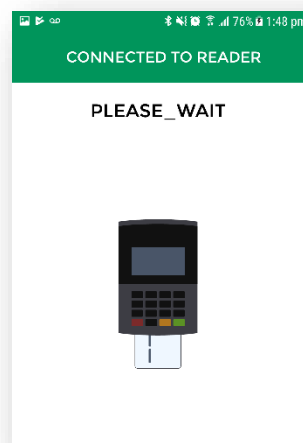
When on, the screen will change to read **Insert / Swipe Card**



7 Insert Chip Card

Screen will appear reading Insert or Swipe Card

Insert Chip Card with chip facing upward into the bottom of the device to swipe onto the reader

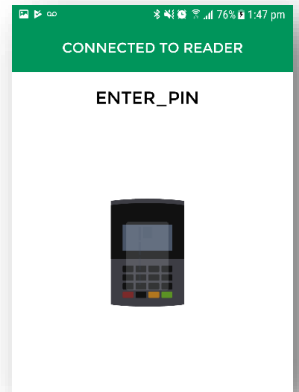


8 Customer Pin Entry

Screen will appear prompting the merchant to allow the customer to enter their pin

Allow the customer to enter their pin using the **Nomad WP2** Device

Press Green key on device to **Enter**



9 Transaction Approved / Send Receipt

Once successfully processed, a screen will appear reading

Transaction Approved with a Tick

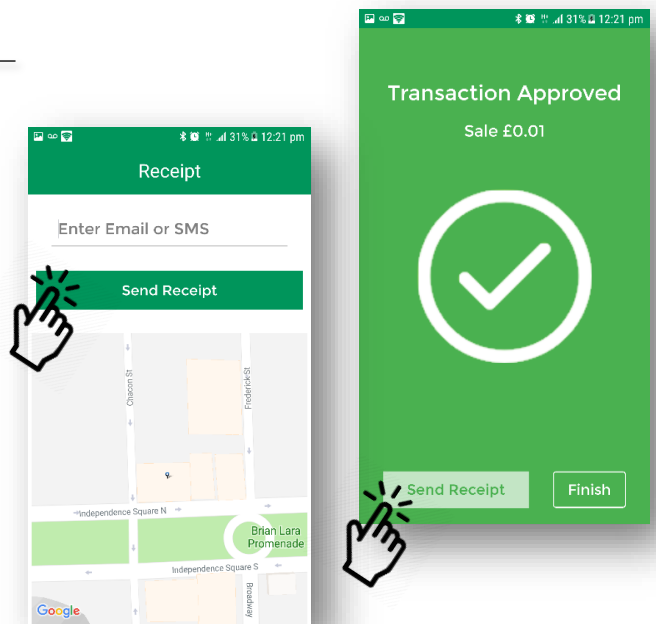
Option will also appear to allow you to send a receipt

Select **Send Receipt** to enter a destination

Receipt can be sent either via Email or Text message

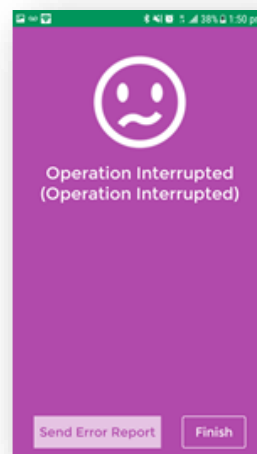
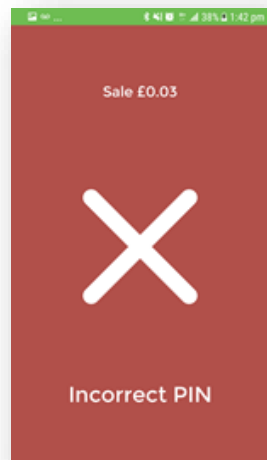
Enter the email address or mobile number (1-868-***-****)

Click **Send Receipt** to send



*NB. If the transaction was not approved; an error will appear with a **Large X** or **Emoji***

Eg.



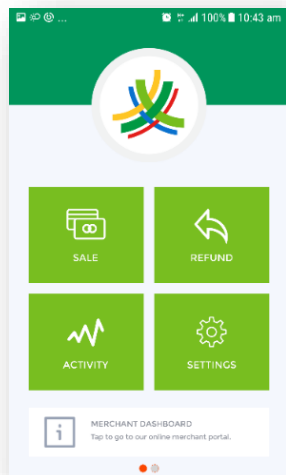
5

Reviewing Transactions

This section outlines the steps to review previously completed / attempted transactions

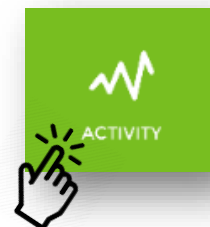
1 Home Screen

Open the POS Mobile Application



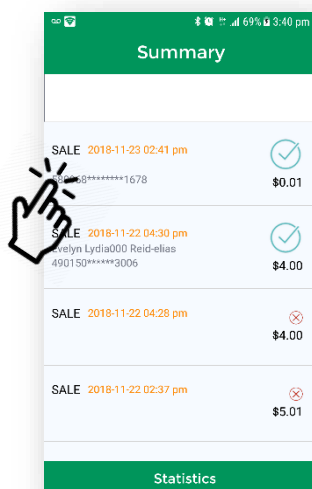
2 Select Activity

Select Sale Icon option on the screen



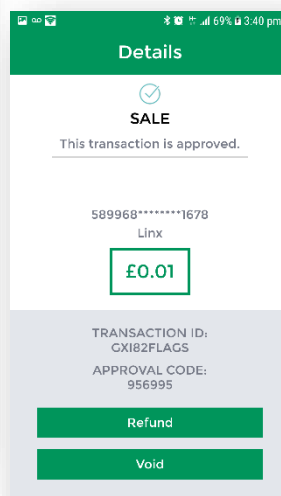
3 Summary

Transaction Summary screen will appear with



4 Transaction Details

Select a particular transaction to view the details



6

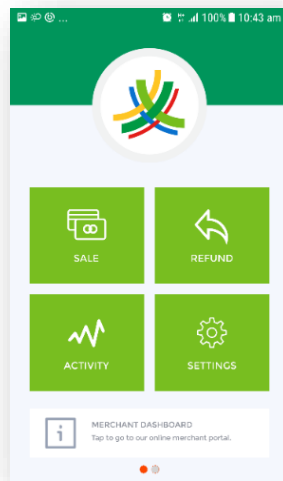
Void/Reversal Function

This sections outlines the steps in voiding a transactions in an open batch directly from the mobile application

ANDROID MOBILE DEVICE

1 Home Screen

Open the POS Mobile Application



2 Select Activity

Select Sale Icon option on the screen

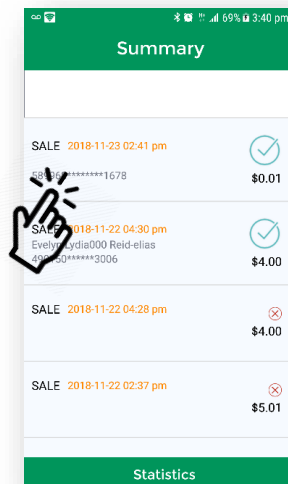


NOT



3 Summary

Transaction Summary screen will appear with



Do
NOT
Select
REFUND
Option

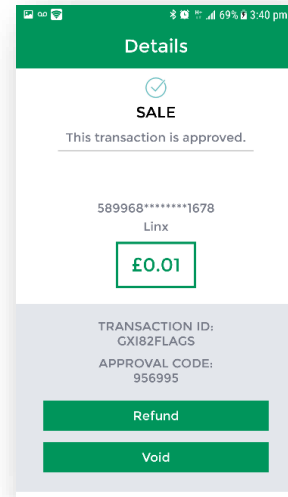
4 VOID Transaction

Select a particular transaction you wish to **VOID**

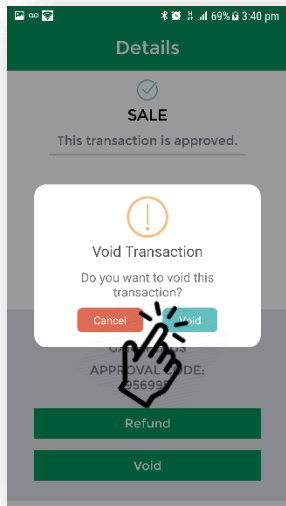
Transaction details will appear

Verify that the details match that of the transaction you wish to void

Press **VOID**



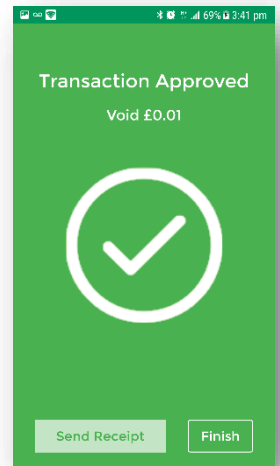
Do
NOT
Select
REFUND
Option



Select **VOID** again to confirm

Allow time for authorization

Upon Authorization a screen **Transaction Approved** will appear



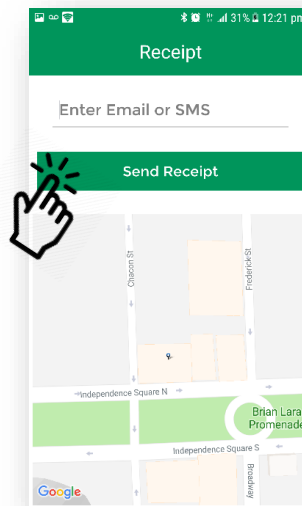
Options will also appear to allow you to send a receipt or Finish

Select **Send Receipt** to enter a destination

Receipt can be sent either via Email or Text message

Enter the email address or mobile number (1-868-***-****)

Click **Send Receipt** to send



Note

All Merchants have access to **VOID** transactions remotely via the **DASHBOARD**

Only transactions completed before settlement @ 7pm daily can be **'VOIDED'** - **'OPEN BATCH'**



ACCESSING DASHBOARD / RECONCILIATION

This sections shows merchants how to utilize the merchant portal to manage transactions and generate reports.

- ❖ Using your previously set up **Login credentials**, Log in to the dashboard through the secure **Merchant page** <https://payments.paymobilepos.com/merchant/selfcare>

- The required fields are as follows:

MerchantID: 1234
Username: jsmith
Password: *****

Note

The security of the login credentials is essential to prevent unauthorized access to customer information and transaction history. Merchants also have the access to **VOID** transactions in the open batch by accessing the Dashboard remotely.

Avoid sharing your password with others.

- ❖ The Dashboard will appear as shown below.

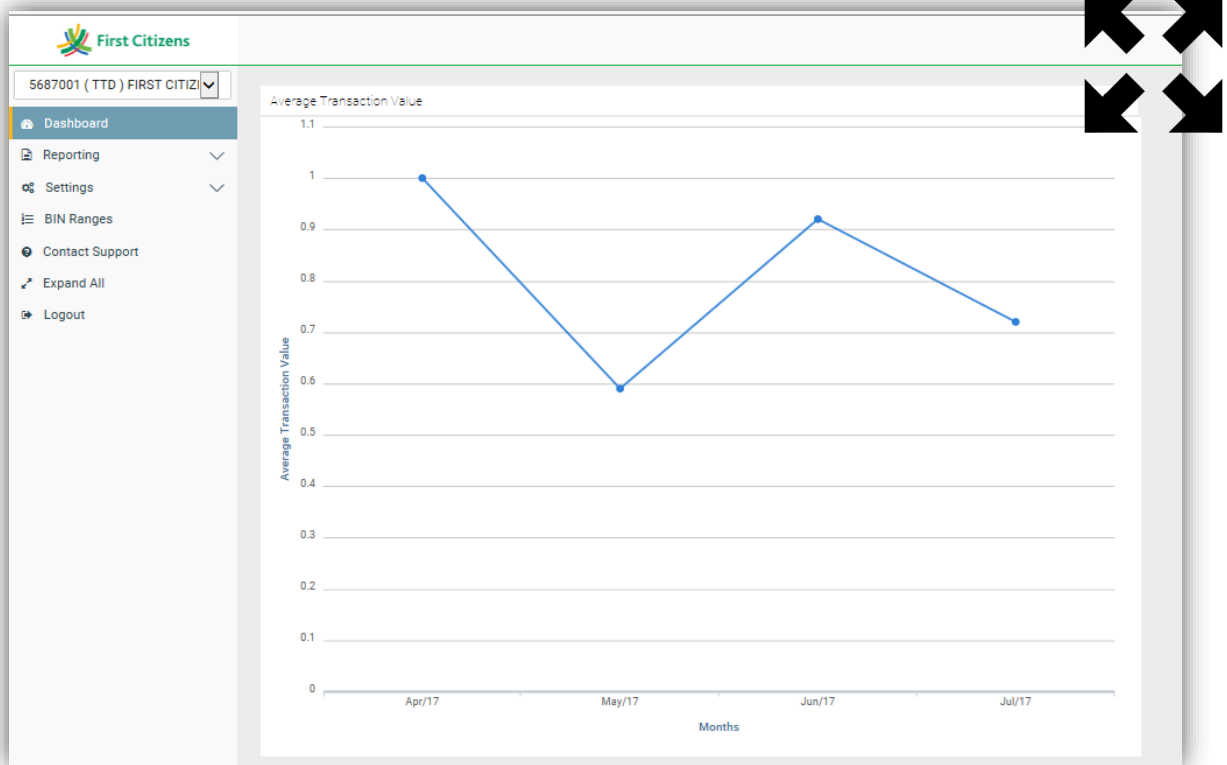
The screenshot displays the First Citizens merchant dashboard. The top navigation bar includes the First Citizens logo and a user profile icon labeled 'first2'. The left sidebar contains a menu with options: Dashboard, Reporting, Settings, BIN Ranges, Contact Support, Expand All, and Logout. The main dashboard area is divided into several sections:

- Top Periods:** A table showing Average Transaction Value for the months of April, May, and June 2017.
- Average Transaction Value:** A line graph showing the Average Transaction Value for the months of April, May, and June 2017.
- Recent Transactions:** A table listing recent transactions with columns for Order Id, Card Name, Amount, and Response Code.
- No results found:** A large empty area with the text 'No results found.'

Months	Average Transaction Value
Apr/17	1.00
May/17	0.59
Jun/17	0.92

Order Id	Card Name	Amount	Response Code
J3U8UBUY	Debit MasterCard	0.01	D
J3U79YTT	Debit MasterCard	1.00	D
J3U78VOV	Debit MasterCard	1.00	D
J3U54TUY	Debit MasterCard	1.00	D
J3Q29FTA	Debit MasterCard	1.00	D
J3Q1YL0F	Debit MasterCard	1.25	R
J3LPH3C4	Debit MasterCard	1.25	R
J3LPPFRK	Debit MasterCard	1.00	D
J3LPASXA	Debit MasterCard	1.00	D
J3K1CHEN	Debit MasterCard	1.25	R

- ❖ By clicking the expansion symbol in the corner of each window, the section will expand showing relevant information clearer on a large scale



- ❖ By clicking the settings/tools icon merchants have the option to edit the criteria for each section as seen below;

The screenshot displays the settings for the 'Average Transaction Value' report. The settings are as follows:

- Request Type: Average Transaction Value
- Start Date: 4/24/17
- End Date: 7/15/17
- Card Types: ALL (selected), Visa Credit, MasterCard, Debit MasterCard, Visa Debit
- Operator: ANY
- EDCC: Included
- Preauth: Included
- 3D Secure: Both
- Refund: Included
- Voided: Included
- Declined: (not visible)

- ❖ In the menu, by clicking the drop down arrow next to **REPORTING**, merchants can access either the 'Open batch' or any of the 'Closed batches'

The following is displayed for selection:

The screenshot shows the First Citizens Reporting interface. On the left, a navigation menu is open, highlighting 'Reporting' with sub-options for 'Open Batch' and 'Closed Batch'. The main area displays a search bar and a table of transactions. The table has columns for Date, Sales, Voids, and Total Deposit. A 'SUBMIT' button is visible below the search options.

Date	Sales	Voids	Total Deposit
6/12/17 7:00:00 PM	(0) TTD 0.00	(0) TTD 0.00	TTD 0.00
6/9/17 7:00:00 PM	(0) TTD 0.00	(0) TTD 0.00	TTD 0.00
6/6/17 7:00:00 PM	(0) TTD 0.00	(0) TTD 0.00	TTD 0.00
6/5/17 7:00:00 PM	(0) TTD 0.00	(0) TTD 0.00	TTD 0.00
6/2/17 7:00:00 PM	(0) TTD 0.00	(1) TTD 0.01	TTD 0.00
5/26/17 7:00:00 PM	(1) TTD 1.00	(0) TTD 0.00	TTD 1.00
5/15/17 7:00:00 PM	(10) TTD 5.57	(0) TTD 0.00	TTD 5.57
5/11/17 5:31:00 AM	(2) TTD 2.00	(1) TTD 1.05	TTD 2.00
5/10/17 5:31:00 AM	(3) TTD 3.70	(0) TTD 0.00	TTD 3.70
5/5/17 5:31:00 AM	(1) TTD 1.00	(2) TTD 3.00	TTD 1.00
5/4/17 5:31:00 AM	(4) TTD 4.00	(0) TTD 0.00	TTD 4.00

- By selecting the desired date, Merchants can view detailed transaction information

The screenshot shows the 'Batch Transactions' page with an 'EXPORT TO CSV' button. A modal window titled 'Transaction Details' is open, displaying the following information:

Transaction Details

- Order ID: J2HOZFFF
- Unique Ref: LMGPTQRCV9
- Date/Time: May 9, 2017 12:06:11 PM
- Commerce Type: Cardholder Present
- Type: SALE
- Status: COMPLETE
- Description:
- Operator:
- Response: A APPROVAL
- Approval Code: 304773
- System Trace Audit Number: 40
- Retrieval Reference Number: 712900000040
- AVS Response:
- CVV Result:
- Card: 589968*****1004 / 0979
- Cardholder Name:
- Amount: TTD1.20

Below the details, there is a 'Resend Cardholder Receipt' section with a 'Cardholder Email' field containing 'customer@firstcitizenatt.com'.

When viewing a trans

- a. If the batch has already been **'Closed'**, the merchant can only view the transactions, resend receipts and/or print copies of the receipt
- b. If the batch is **'Open'**, the merchant has the option to **VOID** transactions, view, resend receipts and/or print copies of the receipt

Note

The Process of resending/re-printing a transaction's receipt is the same for Debit Transactions, Credit Card (Magstrip/Non-Chip) Transaction and Credit Card (Chip Card) Transactions.

- ❖ In the menu, by clicking **CONTACT SUPPORT**, merchants can contact the website developers directly regarding technical issues with the website itself.

The screenshot displays the First Citizens merchant portal interface. At the top, the logo and name 'First Citizens' are visible. Below the logo, there is a dropdown menu showing '5687001 (TTD) FIRST CITIZ' and a 'Dashboard' link. A navigation menu is open on the left, listing 'Dashboard', 'Reporting', 'Settings', 'BIN Ranges', 'Contact Support' (highlighted in blue), 'Expand All', and 'Logout'. The main content area is titled 'Contact Support' and contains the following fields: 'Priority' (set to 'Low'), 'Contact Type' (set to 'General Support'), 'Subject' (empty text box), and 'Message' (empty text area). At the bottom of the form, there is a link 'Add/Remove Editor' and a yellow 'SEND' button.

Note

For Technical assistance for the Nomad Device and other Mobile Point of Sale issues, utilize the contact information given by the bank.



FAQ

❖ **How to settle the device with the transactions at the end of the day?**

Settlement occurs **automatically daily** at **7:00pm**. All transactions processed after settlement will be settled next day with the subsequent settlement.

❖ **Will the application or device work without internet or data access?**

No, the device processes transactions from commands given through the application. The application utilizes the internet or data to connect with the host in order to process transactions.

❖ **Can the device be charged using a car charger?**

Yes, the device is charged using any USB adaptable outlet.

❖ **Is there a daily number of transactions limit?**

No, merchants can process as many transactions as required daily. However, at inception a limit per transaction will be established.

❖ Where on the mobile device is the transaction information stored?

Transactions and all customer account information is not stored on the mobile device. This information can only be accessed through secure login on the secure First Citizens Merchant System web portal.

❖ Can I void transactions complete days or weeks prior?

No, only transactions processed in the open batch (unsettled batch) can be voided or reversed. In a situation where such a reversal is required, the merchant must send an email First Citizens to officially request a the reversal of the transaction,

❖ Can I resend receipts to customers from transactions processed days or weeks prior?

Yes, any receipt for a transaction (approved, voided or declined) can be resent via email at any time. The receipt can even be sent to a different email address than initially entered.

❖ Can I received notifications every time a transaction is completed?

Yes, this can be enabled by the bank upon request. Email notifications will be sent each time a transaction is processed.

❖ If the mobile device's security is compromised can my transactions be tampered with?

No, the information can only be accessed using your secure log in credentials. Any transactions completed using your Terminal ID and Secret will automatically credit your account. Credentials can be changed vie formal request to the bank.

- Avoid sharing your credentials
- Avoid saving your credentials on your mobile device



Contact Information

Contact	Contact Number
Officer number	627-4POS (627-4767) (Call for paper rolls and technical assistance)
Authorization Department 24/7	623-2460
Call Center – between 6am -10pm, 7 days a week	62 FIRST (623-4778)
E-mail	pos@firstcitizenstt.com (Email for paper rolls and technical assistance)