FIRST CITIZENS BANK LIMITED

Electronic Banking Unit

Operational Procedures For EMV

POS Terminal

Verifone VX820 Duet

Terminal Operational Procedures Guide

First Floor, #62 Independence Square,
Port of Spain, Trinidad, W.I.
Tel: 623-2460 / 62-FIRST / 625-DPOS
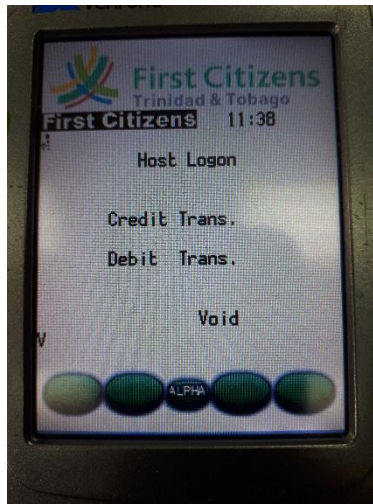E-mail: pos@firstcitizenstt.com

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Processing the LOGON Function

This function is done at the start of the day or at the start of a shift, depending on the business practices conducted.

- The terminal should be on its **'Home Screen'** which reads:

  - Host Logon

  - Credit Trans

  - Debit Trans

  - Void

- Select **'Host Logon'** - This is done by selecting the phrase **'Host Logon'**

- The terminal then goes through a process of communicating and upon completion prompts

  'Host Logon - Approved'

- Press **'Cancel'** *(red key)* to exit to the First Citizens display and revert to the 'Home Screen'

Note

1. The communication process prior to approval shows: **Processing… → Approved**

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Processing a Sale/Purchase Transaction

PROCESSING A DEBIT CARD TRANSACTION

- Swipe the customer's card along the card reader on the right hand side of the terminal with the magstripe facing inside

- Enter **SALE AMOUNT** and then press the **'ENTER'** key (**Green Key**)

- The customer confirms the amount by selecting either of the following:

  Yes
  No

- The screen will read '**ACCOUNT TYPE',** prompting the customer to select either of the following options:

  Chq
  Sav

- The terminal's screen then reads **'PIN + GREEN KEY'**; the customer must enter their PIN at this time and press the **'ENTER'** key (**Green Key**).

- The terminal then goes through a process of communicating and upon completion prompts **'APPROVED'**

- The terminal generates a receipt automatically. (**This is the merchant's copy**)

- The screen then reads **'Print Cust Copy'** , prompting the merchant to select

  Yes
  No

- The second receipt is generated once **'Yes'** is selected

- The terminal then reads **'Return Customer Card'**

- Press **'Cancel'** (**red key**) to revert to the **'Home Screen'**

PROCESSING A CREDIT CARD TRANSACTION (MAGSTRIP/NON-CHIP)

- Perform **SECURITY CHECKS** on the card presented by the customer

- Swipe the customer's card along the card reader on the right hand side of the terminal with the magstripe facing inside

- Enter the last four (4) digits of the credit card number, and then press the **'ENTER'** key

- Enter **SALE AMOUNT** and then press the **'ENTER'** key

- The terminal then goes through a process of communicating and upon completion prompts **'APPROVED'**

- The terminal generates a receipt automatically. (**This is the merchant's copy, which the customer MUST sign and should be similar to what is on the ID they presented**)

- The screen then reads **'Print Cust Copy'** , prompting the merchant to select

> **Yes**
> **No**

- The second receipt is generated once **'Yes'** is selected

- The terminal then reads **'Return Customer Card'**

- Press **'Cancel'** (**red key**) to revert to the **'Home Screen'**

Note

1. The **Security Checks** involve: (a) Checking the Card Number, (b) Verifying the Printed Number, (c) Checking the Hologram, (e) Checking the Logo (f) Verifying the Expiry Date, (g) Verifying Name on Card is SAME on Valid Photo ID, (h) Verifying Signature is similar to what is on Valid Photo ID

2. The last (4) four digits of the Credit Card Number are on the front of the Credit Card presented.

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PROCESSING A CREDIT CARD TRANSACTION (CHIP CARD)

- Insert the customer's card into the slot as follows:

- Enter **SALE AMOUNT** and then press the **'ENTER'** key

- The terminal's screen then reads **'Enter Pin'**; the customer must enter their PIN at this time.

- The terminal then goes through a process of communicating and upon completion prompts **'APPROVED'**

- The terminal generates a receipt automatically. (***This is the merchant's copy***)

- The screen then reads **'Print Cust Copy'** , prompting the merchant to select

  > **Yes**
  > **No**

- The second receipt is generated once **'Yes'** is selected

- The terminal then reads **'Return Customer Card'**

- Press **'Cancel'** (***red key***) to revert to the **'Home Screen'**

Processing a Balance Inquiry Transaction

This function is done on Debit Cards only

- On the Home Screen, select **'Debit Trans'**.

- Select the option **'Bal. Inquiry'**

- In the **'Bal. Inquiry'** menu, the terminal screen reads **'Account # :'**

- Swipe the customer's card along the card reader on the right hand side of the terminal with the magstripe facing inside.

- The screen will read '**ACCOUNT TYPE:',** prompting the customer to select either of the following options:

    Chq
    Sav

- The terminal's screen then reads **'Pin + Green Key'**; the customer must enter their PIN at this time and then press the **'ENTER'** key (**Green Key**).

- The terminal then goes through a process of communicating and upon completion prompts **'APPROVED'** and displays the customer's available account balance.

- After the customer has seen their balance, they should press the **'CANCEL'** key (**Red Key**) to close the transaction.

Void/Reversal Function

- Select the option **'VOID'**

- The terminal prompts for **'PASSWORD'** entry. Enter the password **'1'**

- The terminal prompts '**INVOICE NUMBER'**. This is found on the transaction receipt titled as **'Ref. Num'.**

- Enter the digits of the invoice number (e.g. 0005)

- The transaction is displayed on the terminal's screen, and prompts the merchant to select

> **Yes**
> **No**

- Once '**YES**' is selected, the display screen reads '**Confirm Amount'**

- The merchant confirms the amount by selecting

> **Yes**
> **No**

- The terminal then goes through a process of communicating and upon completion prompts **'APPROVED'**

- The terminal generates a receipt automatically. This is the merchant's copy.

- The screen reads **'Print Cust Copy'** , prompting the merchant to select

> **Yes**
> **No**

- The receipt is generated once **"Yes"** is selected and then reads **'Return Customer Card'**

- Press "**Cancel"** (*red key*) to revert to the '**Home Screen'**

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1. The Process of Voiding/Reversing a transaction is the same for Debit Transactions, Credit Card (Magstrip/Non-Chip) Transaction and Credit Card (Chip Card) Transactions.

2. A transaction can only be voided from the terminal once the batch has not been settled.

3. If a Void/Reversal is required after the batch has been settled, the merchant has to contact the Bank for this to be done. (See contact information in Section 13 of the manual).

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REPRINT FUNCTION

- Select the second green key on the display screen from the left.

- The following options are displayed for selection:

  - ***Last Receipt***

  - ***Any Receipt***

❖ *Either of the following scenarios will apply:*

   a. If '**Last Receipt**' is selected, a copy of the last successful transaction processed at the terminal will be printed.

   b. If '**Any Receipt'** is selected:

      - The terminal prompts '**INVOICE NUMBER'**.

      - When **'Ref. Num'** entered, the reprint is generated with the word **'Duplicate'** at the top.

      - The terminal automatically reverts to the '**Home Screen'** after printing the receipt.

Note

4. The Process of reprinting a transaction is the same for Debit Transactions, Credit Card (Magstrip/Non-Chip) Transaction and Credit Card (Chip Card) Transactions.

Running the Audit Report

- Select the third green key on the display screen from the left. This is the first key after the **'ALPHA'** key (*green key in the middle*).

- The following options are displayed for selection:

  - ***Totals Report***
  - ***Detail Report***
  - ***Card Summary***
  - ***Unadjst Report***

- Select any option for the desired report.
- The terminal automatically reverts to the **'Home Screen'** after printing the report.

End of Day Settlement Function

This is the process where daily transactions are credited to the account. It is done at the end of the business day or at the end of a shift according to the merchant's business practice.

- Select the **fourth or last green key** on the terminal's display screen on the far right.

- The display screen prompts **'Password'**. The password **'1'** is entered at this time.

- The day's sales total is displayed on the screen. The terminal reads **'Enter to confirm'**

- Once enter is pressed, the report starts to print while the terminal then goes through a process of communicating and upon completion **Waiting for response -> Deleting batch -> Batch deleted.**

- The end of the report is printed showing **'Settle Success'.**

Solutions to Common Errors

1. The terminal may after a period of inactivity or if the (*) pressed, may cause the following to be displayed:


   - Should the above be displayed, press the **'F2'** key which is next to First Citizens.

   - The terminal will return to the **'Home Screen'** where transactions are processed.

2. ***Using the wrong type of cable in the wrong port*** – (for example, an Ethernet cable in the RS232 port) might severely damage the device. Please follow design labeling for cord placement.
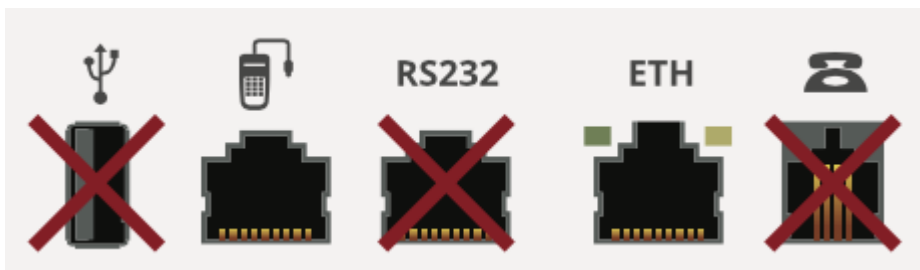
3. **Loading Paper** – Paper finished – install new roll or reload existing roll.

- Lift the printer cover up.
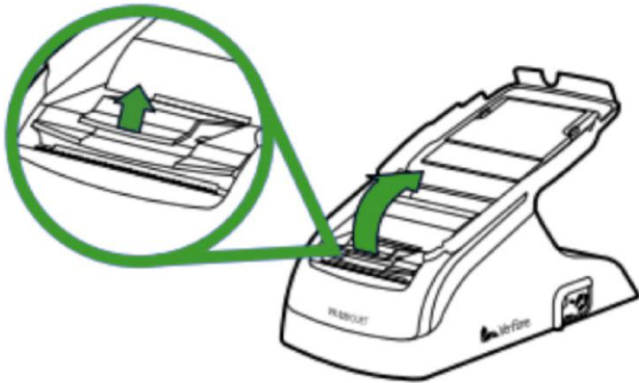
- Lift the paper tray, and remove any partial roll of paper.
- Hold the roll so that the paper feeds from the bottom of the roll.
- Press the paper roll into the printer tray.

- Pull the paper up past the glue residue on the paper roll.
- Close the paper roll cover by gently pressing on the cover until it clicks. Allow a small amount of paper past the glue residue to extend outside of the printer cover.
- Tear the paper off against the serrated strip in the printer.

❖ If the device prints blank receipts, insert the paper roll the other way around.

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1. TAMPERING WITH TERMINALS

- Verify the identity of any third-party person claiming to be repair or maintenance personnel, prior to granting them access to modify or troubleshoot devices.

- Do not install, replace, or return devices without verification

- Be aware of suspicious behavior around devices (for example, attempts by unknown persons to unplug or open devices)

- Report suspicious behavior and indications of device tampering or substitution to appropriate personnel (for example, to a manager or security officer)

Contact Information

Contact	Contact Number
Office numbers	627-4POS (627-4767) (Call for paper rolls and technical assistance)
Authorisation 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)