

FIRST CITIZENS BANK LIMITED

Electronic Banking Unit



Operational Procedures for
Mobile POS Terminal – Nomad WP2

The logo for mFirst, with 'm' in yellow and 'First' in green, both in a bold, italicized sans-serif font.

ELECTRONIC MERCHANT SERVICES

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



Table of Contents

- Installing Application 1
- Set Up of Application & Pairing of Device 2
- Processing a Sale / Purchase & Sending Receipts..... 3
 - Processing a Debit Card Transaction..... 3
 - Processing a Credit Card Transaction (Chip) 4
- Review of Transactions from App 5
- Processing a Void/Reversal (Android) 6
- Accessing Dashboard / Reconciliation..... 7
- FAQ 8
- Contact Information..... 9

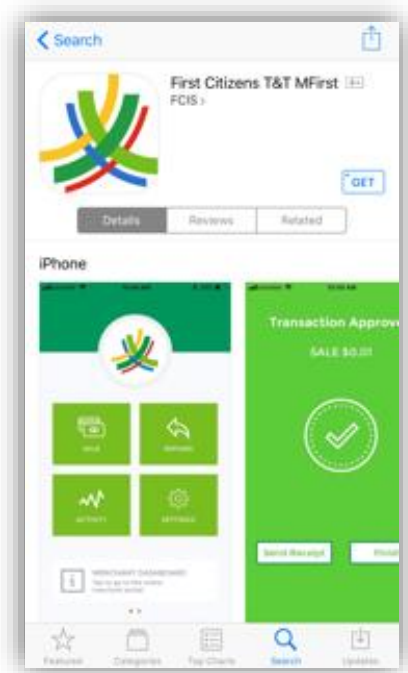


1

Installing First Citizens Mobile POS Application

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

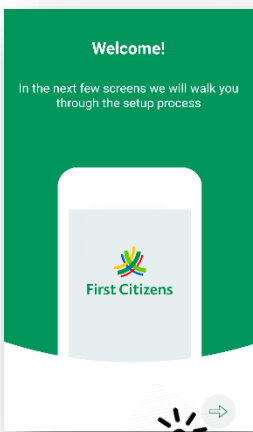
- Using the **App Store** search for **First Citizens T & T mFirst** App and install app as per instructions
 - Ensure that the mobile device is connected to a source of Internet ie. WiFi or Mobile Data



2

Set Up of Application

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



1 Welcome

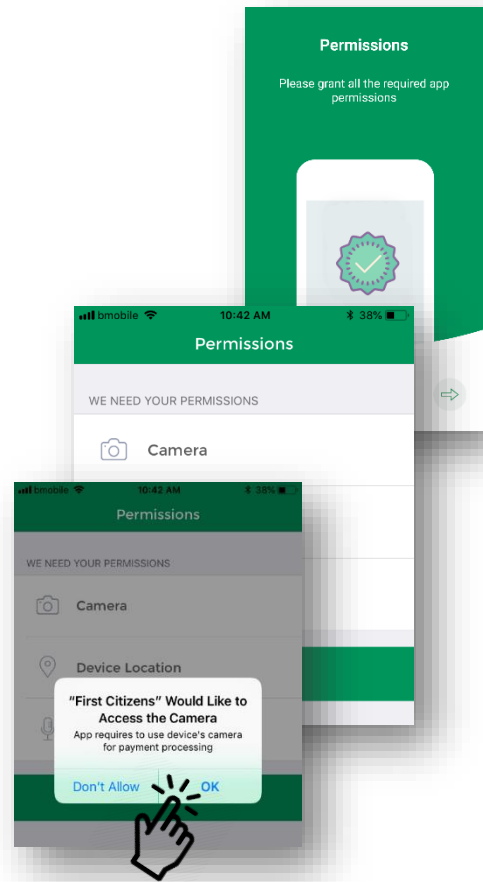
Touch the arrow to proceed to the next page

2 Permissions

Touch the arrow to proceed to the next page

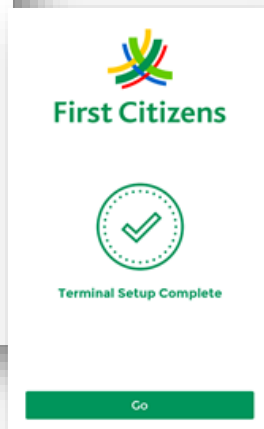
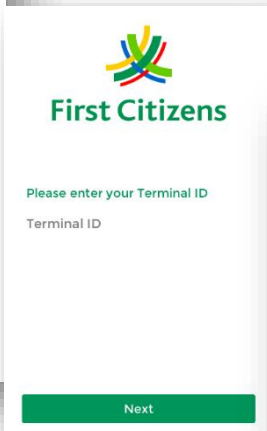
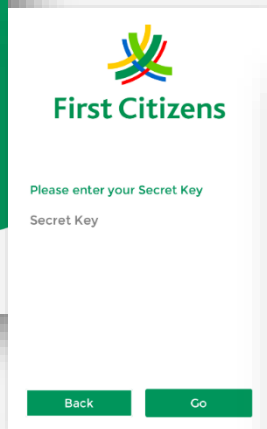
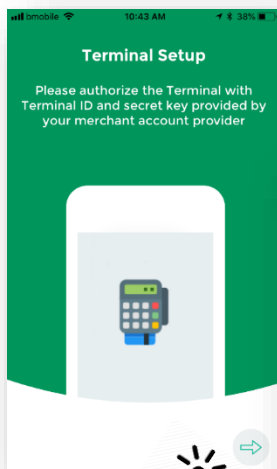
Select each item listed & click **OK** to grant permission

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

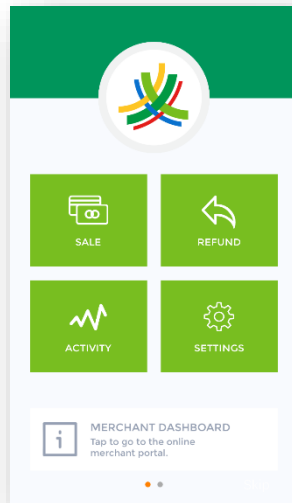
Touch **Skip** to proceed to the next page



5 Home Screen

Homepage appears on the screen

Sale / Activity / Refund / Settings

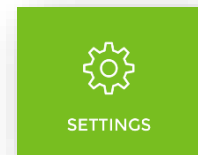
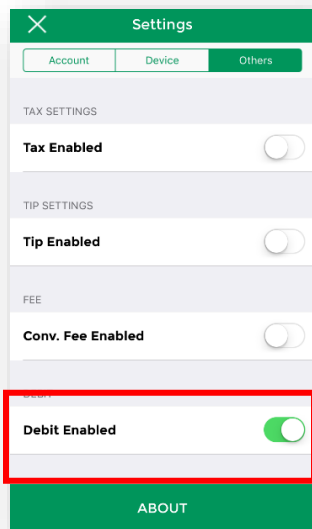


6 Confirm Debit Enabled

Select **Settings** Tile

Select **Others** Tab

Ensure that **Debit Enabled** is ON



7 Pair Device

Exit Application

Go to the mobile device's **Settings – Bluetooth Settings**



Power On Nomad WP2

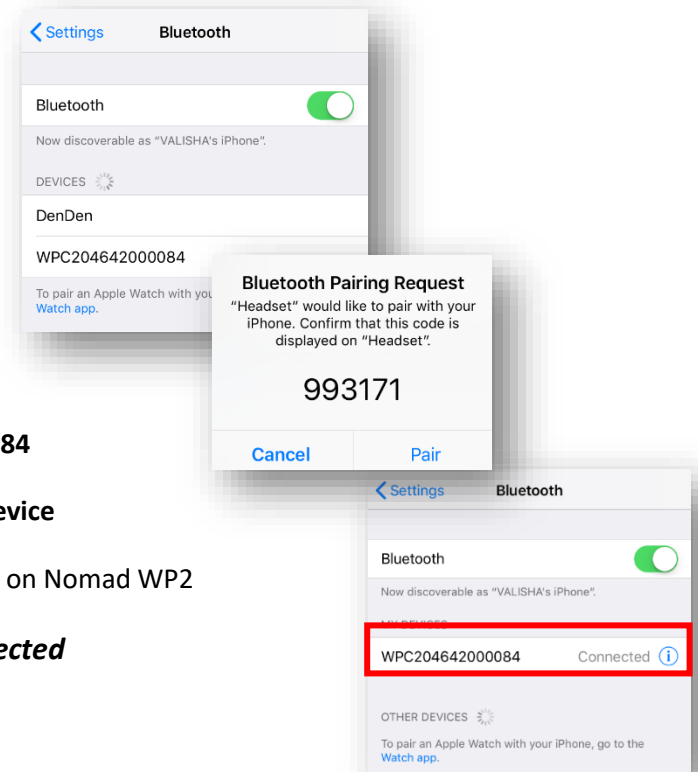
Bluetooth will automatically Turn On the device

Select the Device Serial to pair eg. **WPC204642000084**

Select **Pair** on mobile device

Enter to confirm on Nomad WP2

Connected



8 Connect Device in App

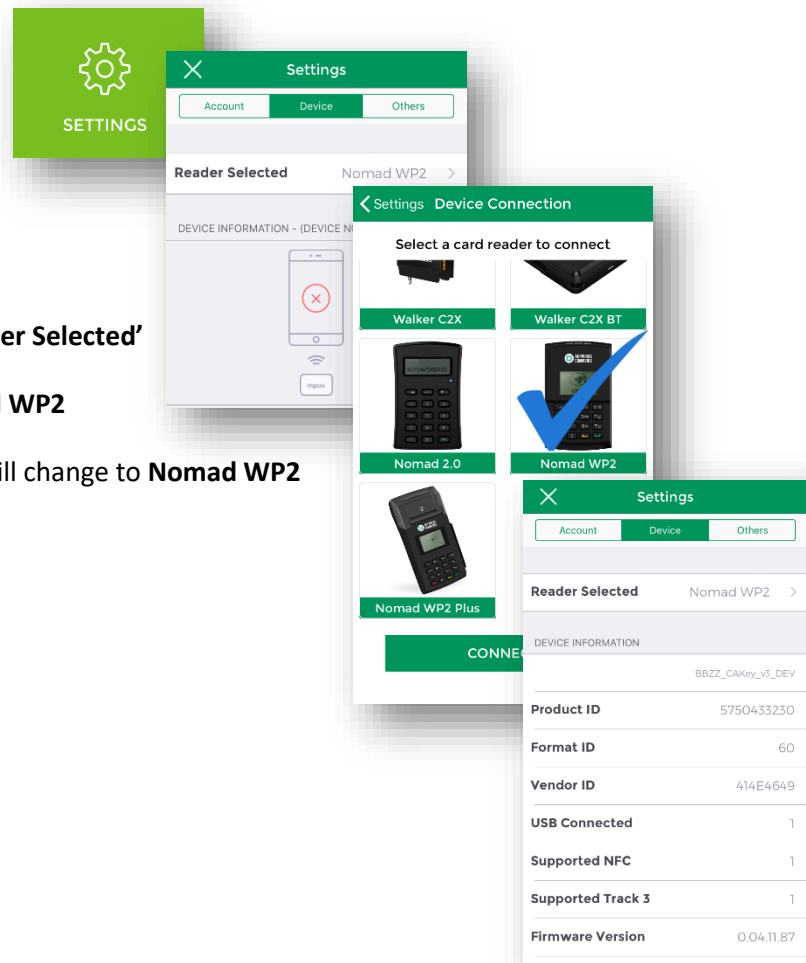
Open App – Go to **Settings**

Select **Device** tab

Select **arrow** next to the 'Reader Selected'

Scroll & Select **Nomad WP2**

Device Type will change to **Nomad WP2**



3

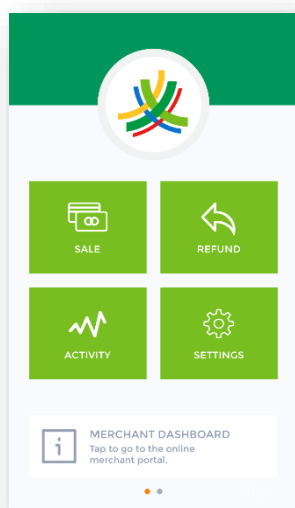
Processing a Sale / Purchase Transaction

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

PROCESSING A DEBIT CARD TRANSACTION

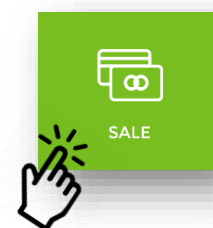
1 Home Screen

Open the POS Mobile Application



2 Select Sale

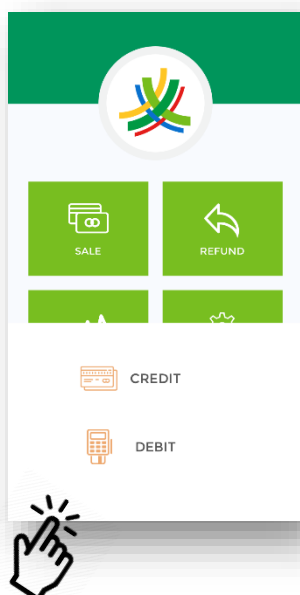
Select Sale Icon option on the screen



3 Select Debit

From the options that appear in the window at the bottom of the screen

Select **Debit**

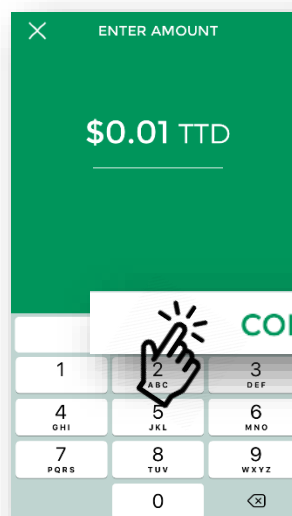


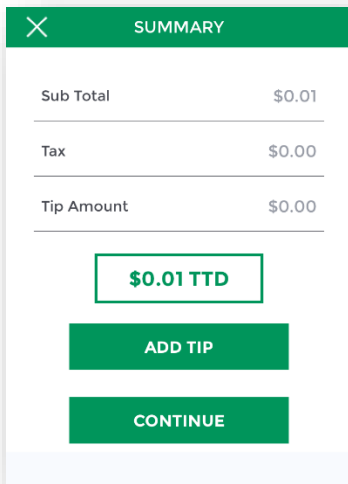
4 Enter Sale Amount

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

Using the available keypad

Select **Continue...**

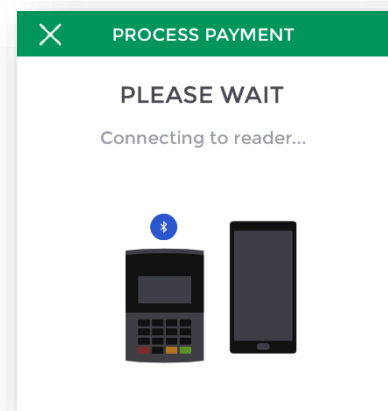




5 Confirm Transaction

View transaction details on **Summary** screen

Click **Continue** again upon confirmation



6 Connect Reader

Screen will appear reading **Connecting to reader**

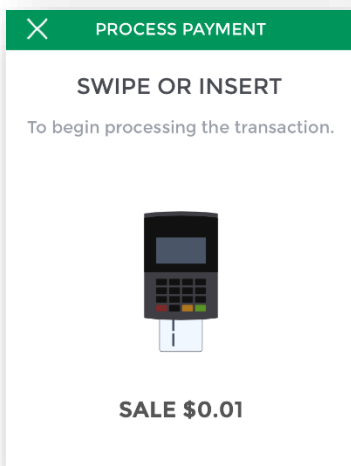


If not already powered on, **Power on the *Nomad WP2 Device***

Bluetooth will automatically Turn On the device

Ensure that Bluetooth is enabled on the mobile device

*When connected, the screen will change to read **Swipe or Insert***



7 Swipe Debit Card

Screen will appear reading **Swipe or Insert**

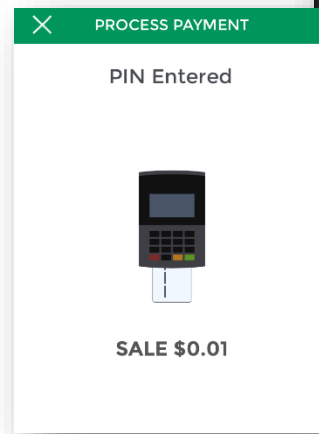
At the top of the reader,

Swipe Debit Magstripe card with the magstripe facing the **BACK** of the device



8 Customer Pin Entry

Allow the customer to enter their pin using the **Nomad WP2** Device
Press Green key on device to **Enter**



9 Select Savings / Chequing

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

1. Savings

2. Chequing

10 Transaction is Approved / Send Receipt

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

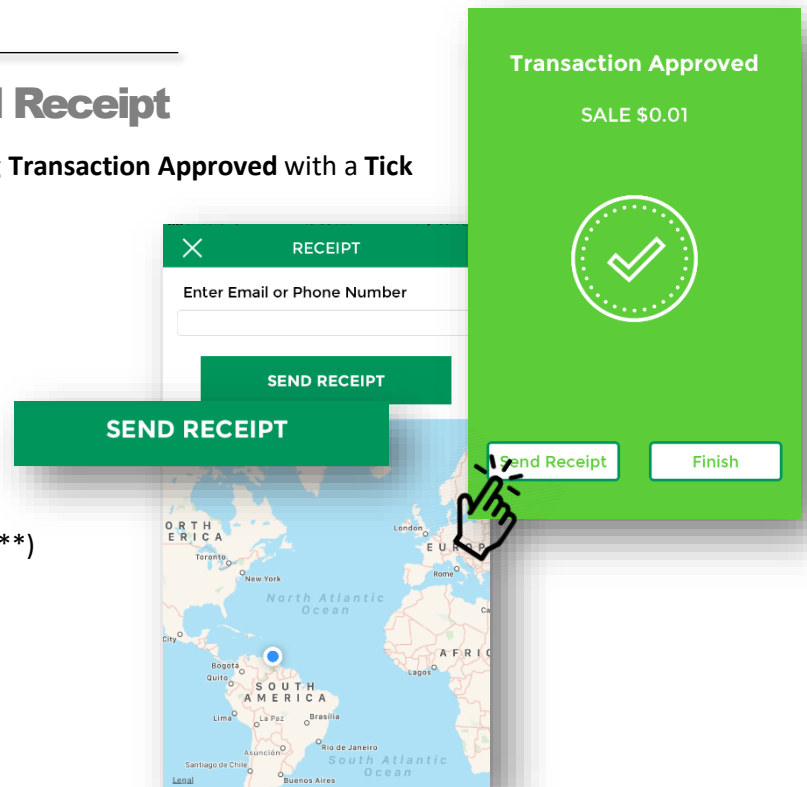
Option will also appear to allow you to send a receipt

Select **Send Receipt** to enter a destination

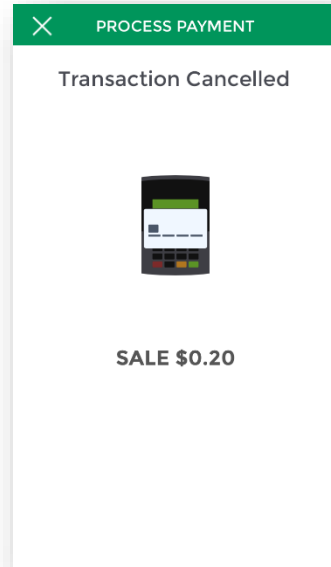
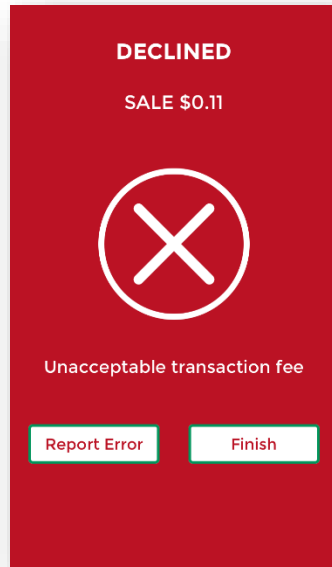
Receipt can be sent either via Email or Text message

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

Click **Send Receipt** to send



NB. If the transaction was not approved (an error occurred) or was cancelled; the screen will appear as follows:



4

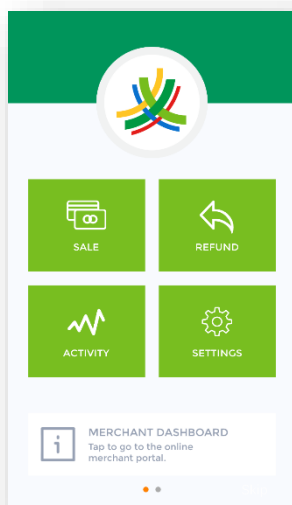
Processing a Sale/Purchase Transaction

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

PROCESSING A CREDIT CARD TRANSACTION (CHIP CARD)

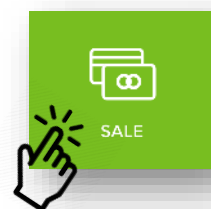
1 Home Screen

Open the POS Mobile Application



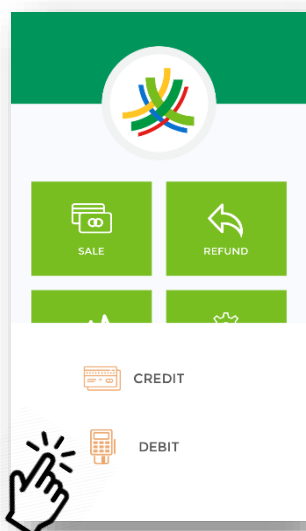
2 Select Sale

Select Sale Icon option on the screen



3 Select Credit

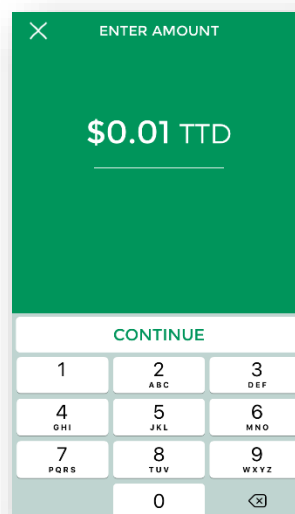
From the options that appear in the window at the bottom of the screen – **Select Credit**



4 Enter Sale Amount

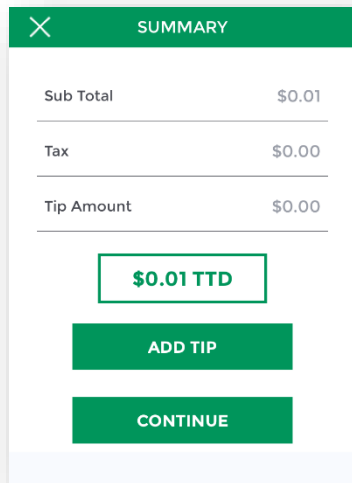
Enter the desired 'Sale Amount' to be processed on the screen that appears

Using the available keypad



5 Confirm Transaction

Select **Continue** to move Sale to Confirmation screen
Click **Continue** again upon confirmation



6 Connect Reader

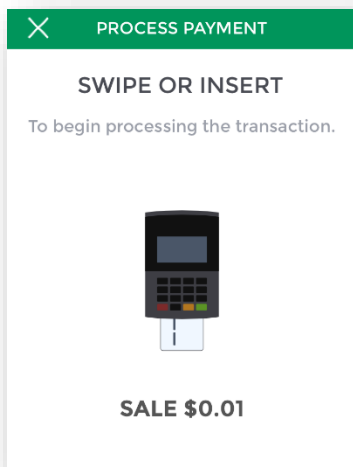
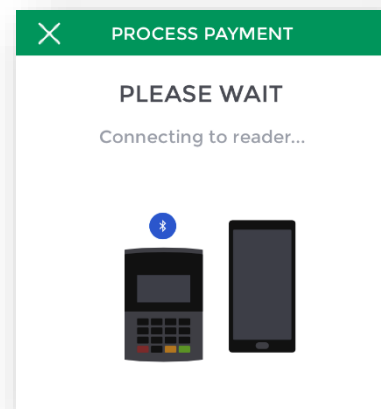
Screen will appear reading **Connecting to reader**



If not already powered on, **Power on the *Nomad WP2 Device***
Bluetooth will automatically Turn On the device

Ensure that Bluetooth is enabled on the mobile device

*When connected, the screen will change to read **Swipe or Insert***



7 Insert Chip Card

Screen will appear reading **Swipe or Insert**

At the bottom of the reader,

Insert Chip Card with chip facing upward

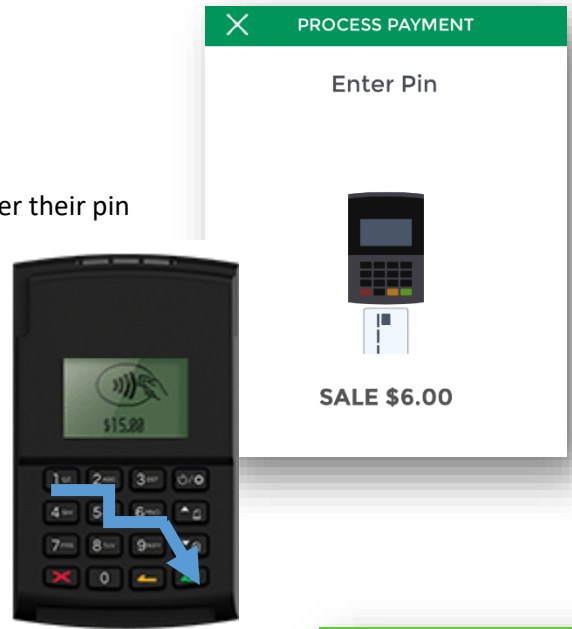


8 Customer Pin Entry

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

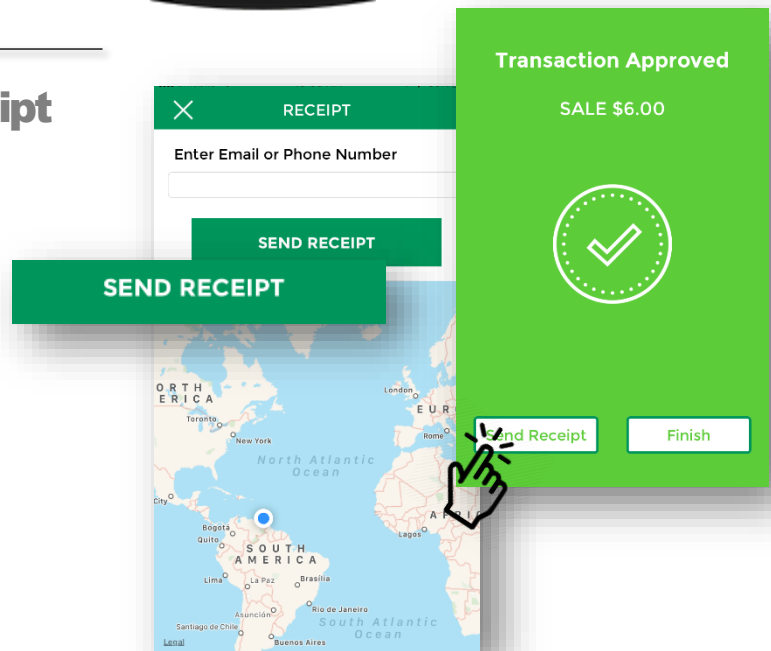
Option will also appear to allow you to send a receipt

Select **Send Receipt** to enter a destination

Receipt can be sent either via Email or Text message

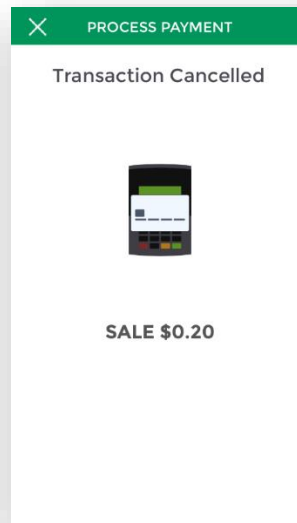
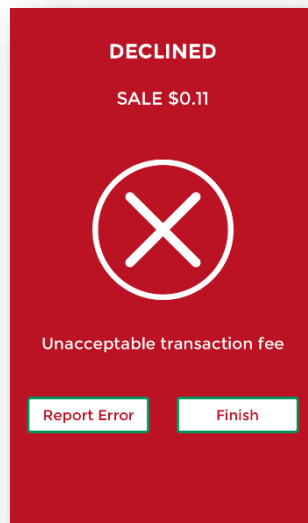
Enter the email address or mobile number (1-868-***-****)

Click **Send Receipt** to send



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

Eg.



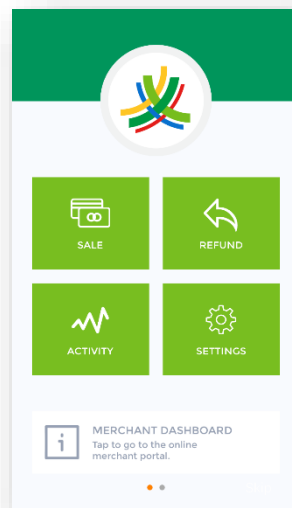
5

Reviewing Transactions

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

1 Home Screen

Open the POS Mobile Application



2 Select Activity

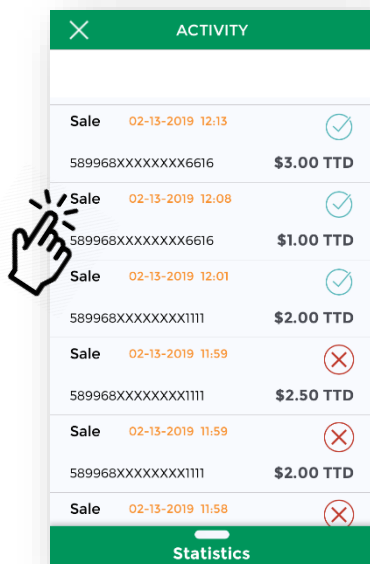
Select Sale Icon option on the screen



3 Summary

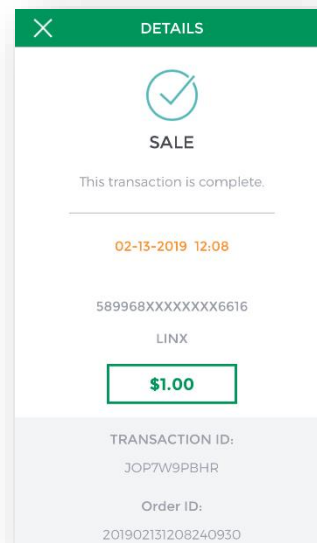
Transaction Summary screen will appear

Select a transaction



4 Transaction Details

Transaction details will appear on the screen



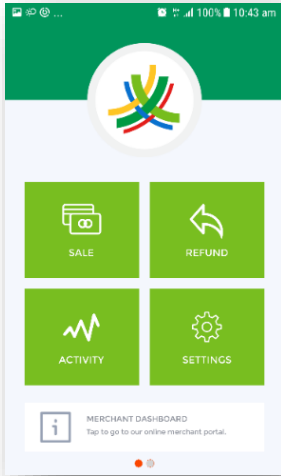
6

Void/Reversal Function

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

1 Home Screen

Open the POS Mobile Application



2 Select Activity

Select Sale Icon option on the screen

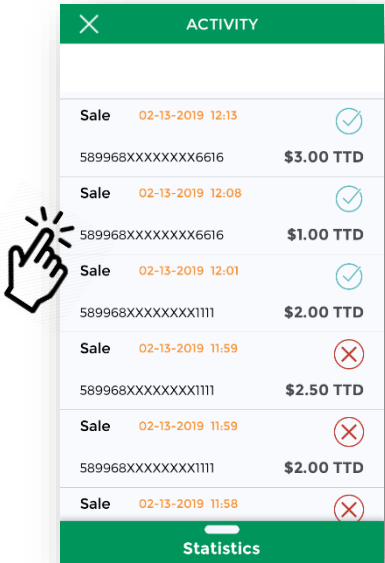


NOT



3 Summary

Transaction Summary screen will appear



Do NOT Select REFUND Option



Do NOT

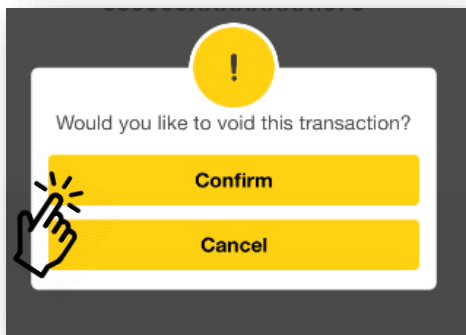
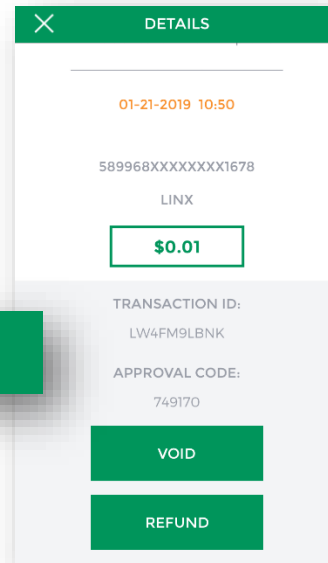
4 VOID Transaction

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

Select **VOID**



Select **Confirm**

Allow time for authorization

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

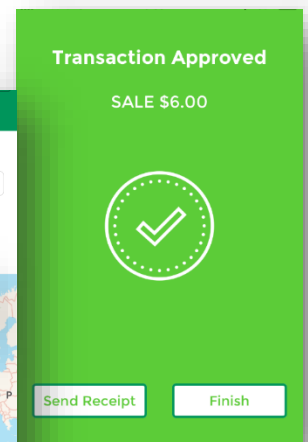
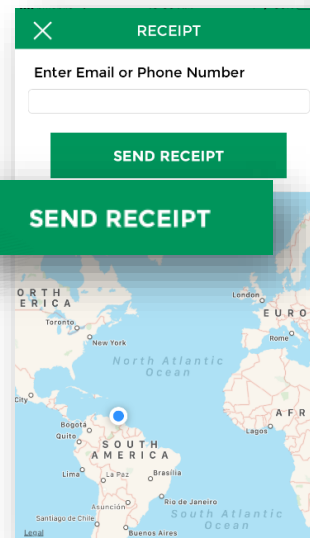
Options will also appear to allow you to send a receipt or Finish

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'**

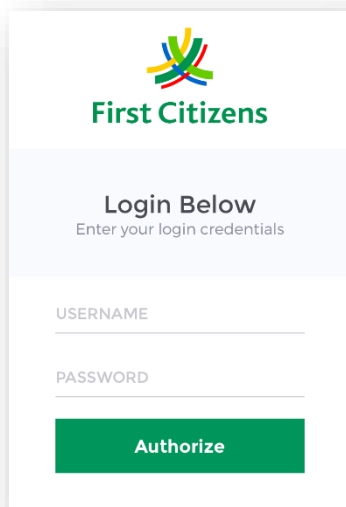


LOGGING IN TO APPLICATION

This sections shows merchants how to log into the application.

1 Open Application

Open the POS Mobile Application

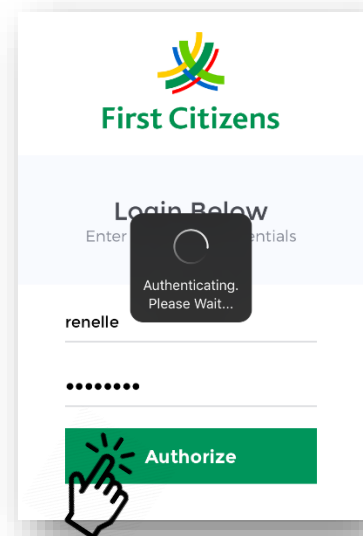


2 Log In

Enter **Username** (Sent via email upon installation of application)

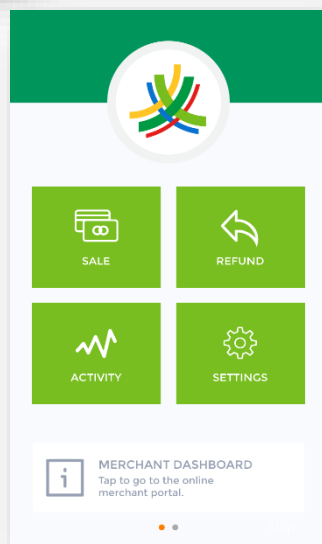
Enter your **Password** (Set by Merchant)

Select **Authorize**



3 Home Screen

POS Mobile Application will appear



8

ACCESSING DASHBOARD / RECONCILIATION

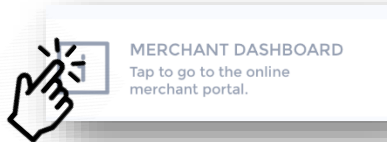
This sections shows merchants how to utilize the merchant portal to manage transactions and generate reports.

❖ Using your previously set up **Login credentials**, Log in to the dashboard via

1. The **secure Merchant page**

<https://payments.paymobilepos.com/merchant/selfcare>

2. Link on App home screen



• The required fields are as follows:

Merchant ID: 1234

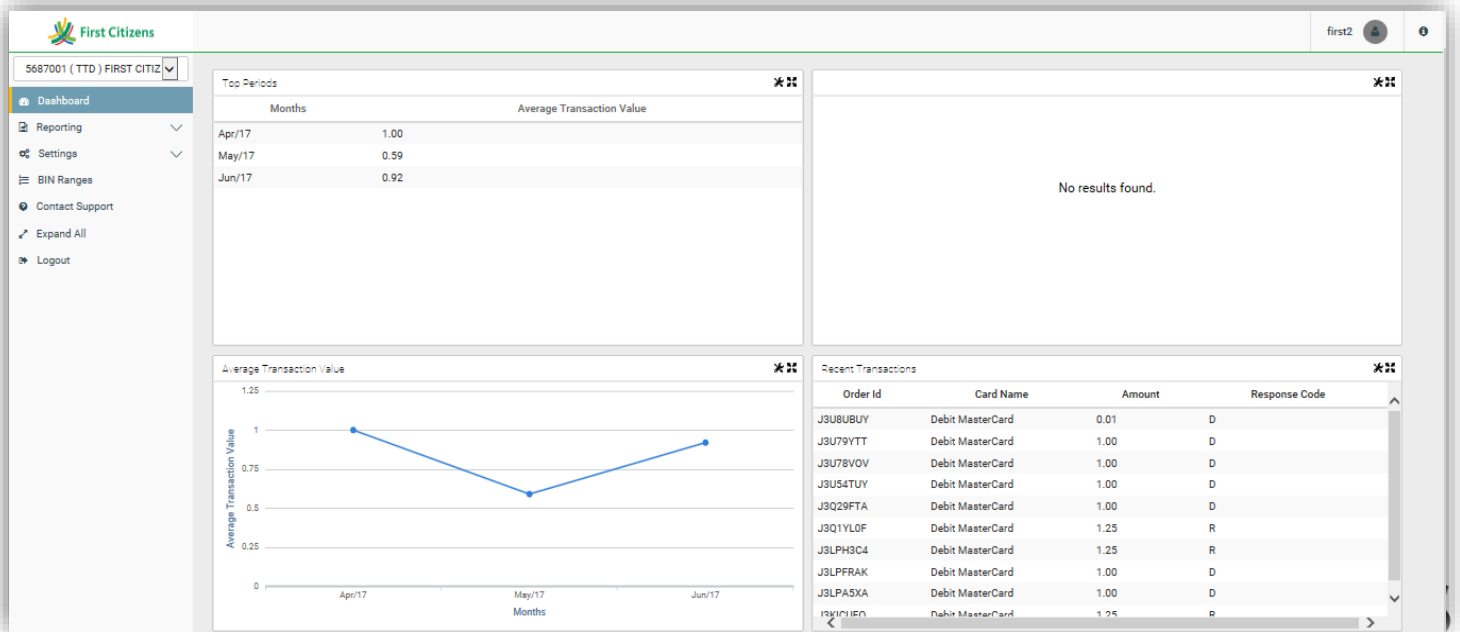
Username: jsmith

Password: *****

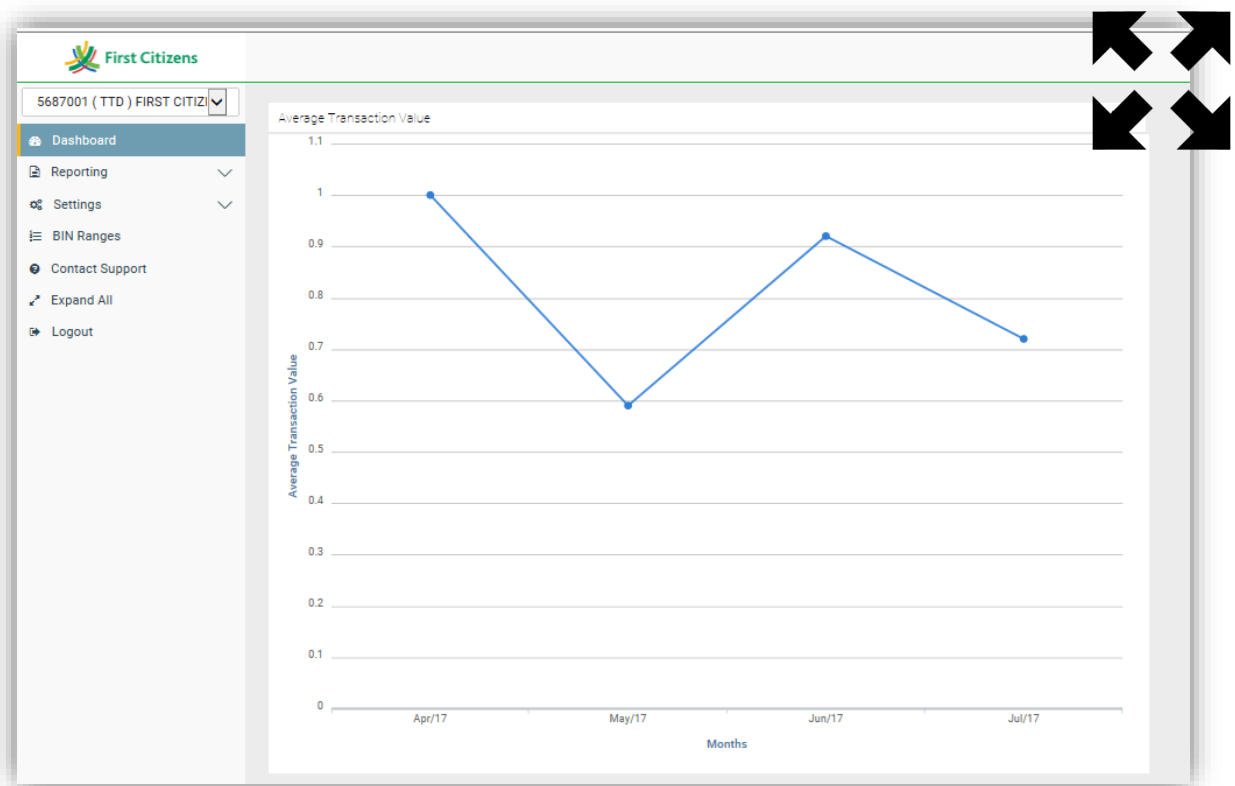
Note

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.



- ❖ 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 shows the settings panel 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)

A settings/tools icon (wrench and screwdriver) is located in the top right corner of the window.

- ❖ 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 with 'Reporting' selected. Under 'Reporting', there are two options: 'Open Batch' and 'Closed Batch'. The 'Closed Batch' option is selected. Below the menu, there is a 'SUBMIT' button. The main area displays a table of batch transactions with the following columns: Date, Sales, Voids, and Total Deposit.

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 First Citizens Transaction Details page. The left sidebar shows the 'Reporting' menu with 'Closed Batch' selected. The main area displays 'Batch Transactions' with an 'EXPORT TO CSV' button and a table of dates. Below the table, it shows 'Net Total (3 / 3)' with a value of 'TTD3.70'. The 'Transaction Details' section shows the following information:

Order ID: J2HQZFFF
 Unique Ref: LMGP7QRCV9
 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

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

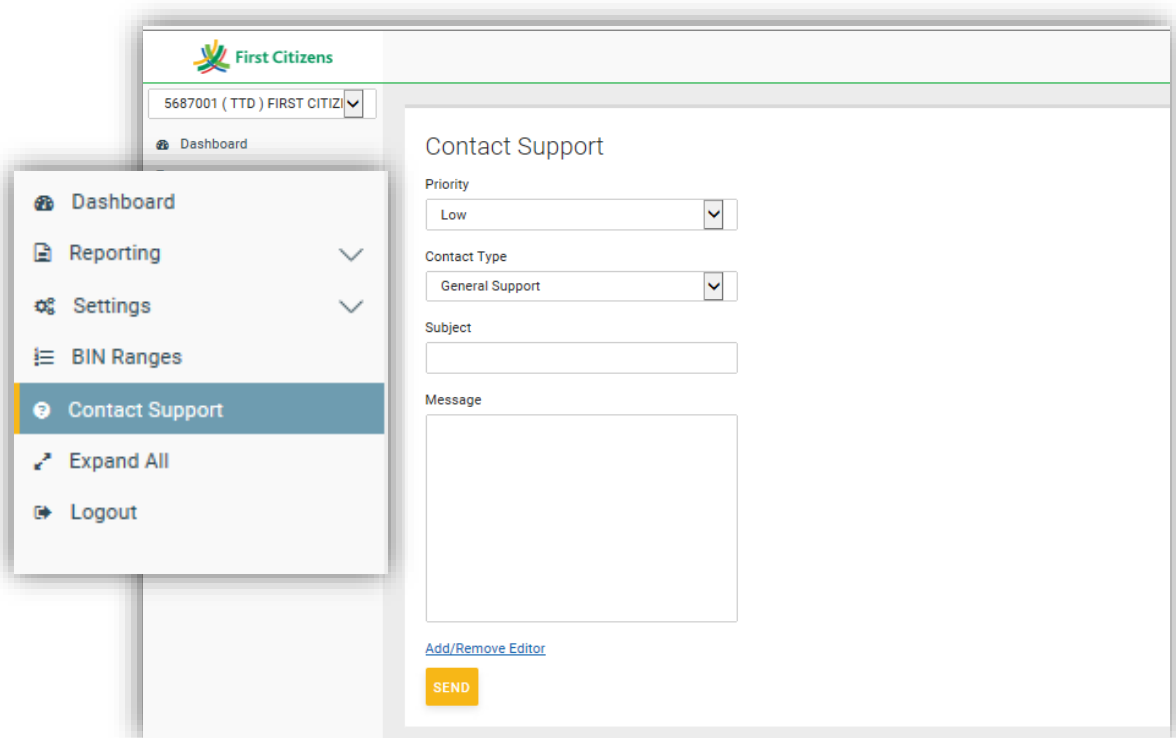
When viewing a transaction either of the following scenarios may apply

- 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 First Citizens logo is visible. Below it, the merchant's account information is shown as '5687001 (TTD) FIRST CITIZ' with a dropdown arrow. A 'Dashboard' link is also present. 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 for '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)