Officer	Contact Number
Officer number	627-4POS (627-4767) - Non-functional terminals
Authorization Department 24/7	623-2460 - Security and fraudulent suspected matters
E-mail	pos@firstcitizenstt.com –for general point of sale enquiries (e.g. Non-functional terminals) settlements@firstcitizenstt.com – for settlement issues
Paper roll request	https://www.firstcitizensgroup.com/tt/merchant-support/

First Citizens

FIRST CITIZENS BANK LIMITED

Electronic Banking Unit

Operational Procedures for EMV/Contactless POS Terminal

Verifone VX 520-H

Terminal Operational Procedures Guide

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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.

- On left bottom hand of the terminal's home screen, a downward pointing arrow is shown, press the corresponding purple key. This is the first purple key under the terminal's screen on the left.

- The option **'Function'** is displayed.

- Select the **'F2'** key

- The terminal prompts **'Enter Function'**

- Enter **'93'** then press the 'ENTER' key (**Green key**)

- The terminal prompts **'PASSWORD'**

- Enter the four (4) digit password, then press the **'ENTER'** key (**Green key**)

- The option **'HYPERCOM'** is displayed, select the **'F2'** key

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

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

Processing a Sale/Purchase Transaction

PROCESSING A <u>DEBIT CARD</u> TRANSACTION (MAGSTRIP/NON-CHIP)

- 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 sale amount by pressing either if the following:

YES	**F2**
NO	**F3**

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

SAVINGS	**F2**
CHEQUING	**F3**

- The screen then reads **'PLEASE ENTER PIN'**; the customer must enter their PIN at this time.

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

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

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

COPY	**F2**
EXIT	**F3**

PROCESSING A <u>DEBIT CARD</u> TRANSACTION (CHIP CARD)

- Insert the customer's card into the chip reader of the pin pad/terminal.

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

- The customer confirms the sale amount by pressing either if the following:

YES	**F2**
NO	**F3**

- The screen then reads **'ENTER PIN'**; the customer must enter their PIN at this time

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

SAVINGS	**F2**
CHEQUING	**F3**

- 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 Copy'** , prompting the merchant to select

COPY	**F2**
EXIT	**F3**

PROCESSING A <u>DEBIT CARD</u> TRANSACTION (CONTACTLESS)

- Select the last purple key on the right hand side beneath the display screen to initiate a contactless transaction

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

- The merchant confirms the sale amount by pressing either if the following:

YES	**F2**
NO	**F3**

- When the following screen appears place the card no more 2 inches above the screen to read the card.

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

SAVINGS	**F2**
CHEQUING	**F3**

- 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 Copy'** , prompting the merchant to select

COPY	**F2**
EXIT	**F3**

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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**)

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

COPY	**F2**
EXIT	**F3**

Note

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

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

PROCESSING A <u>CREDIT CARD</u> TRANSACTION (CHIP CARD)

- Insert the customer's card into the chip reader of the pin pad/terminal.

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

- The customer confirms the sale amount by pressing either if the following:

  YES   **F2**
  NO   **F3**

- The 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 Copy'** , prompting the merchant to select

  COPY   **F2**
  EXIT   **F3**

PROCESSING A CREDIT CARD TRANSACTION (CONTACTLESS)

- Select the last purple key on the right hand side beneath the display screen to initiate a contactless transaction

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

- The merchant confirms the sale amount by pressing either if the following:

YES	**F2**
NO	**F3**

- When the following screen appears place the card no more 2 inches above the screen to read the card.

- 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 Copy'** , prompting the merchant to select

COPY	**F2**
EXIT	**F3**

Processing a Balance Inquiry Transaction

This function is done on Debit Cards only

- On the Home Screen, select **'NEW TRANS'** by pressing the **'F2'** key.

- On left bottom hand of the terminal's home screen, a downward pointing arrow is shown, press the corresponding purple key. This is the first purple key under the terminal's screen on the left.

- Select the option **'Balance'** by selecting the **'F1'** key

- The terminal screen reads **'TYPE/INSERT OR SWIPE THE CARD'**

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

- The pin pad will read **'SELECT ACCOUNT',** prompting the customer to select either of the following options:

SAVINGS	**1**
CHEQUING	**2**

- The pin pad screen then reads **'PLEASE 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 Copy'** , prompting the merchant to select

COPY	**F2**
EXIT	**F3**

Void/Reversal Function

- On the Home Screen, select **'Batch'** by pressing the **'F3'** key.

- On left bottom end the terminal's home screen, a downward pointing arrow is shown, press the corresponding purple key. This is the first purple key under the terminal's screen on the left.

- Select the option **'VOID'** by pressing the **'F4'** key

- The terminal prompts **'Enter Invoice Number'**.

- Enter the digits of the invoice number and press the **'ENTER'** key

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

> **YES   F2**
> **NO   F3**

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

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

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

> **COPY   F2**
> **EXIT   F3**

Note
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.

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REPRINT FUNCTION

- On the Home Screen, select **'Reports'** by pressing the **'F4'** key.

- Select the option **'Reprint'** by pressing the **'F4'** key

- Select the second purple key under the display screen from the left.

- The following options are displayed for selection:

  - *   **Last   – F2**

  - *   **Invoice –F3**

❖ *Either of the following scenarios will apply:*

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

   b. If **'Invoice'** is selected:

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

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

Note

2.   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

- On the Home Screen, select **'Reports'** by pressing the **'F4'** key.

- Select the option **'Audit'** by pressing the **'F2'** key

- The options **'All' and 'By Acq.'** are displayed. Select **'All'** by pressing the **'F2'** key

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 company's business practice.

- On the Home Screen, select **'Batch'** by pressing the **'F3'** key.

- Select the option **'Settle'** by pressing the **'F2'** key

- The options **'All' and 'By Acq.'** are displayed. Select **'All'** by pressing the **'F2'** key

- The terminal prompts to confirm the Sales Total

  YES   F2
  NO   F3

- The terminal prompts to confirm the Refunds Total

  YES   F2
  NO   F3

- The terminal then goes through a process of communicating and upon completion prompts **'Settlement Successful'** and generates a printed receipt automatically.

Note

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

Officer	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)