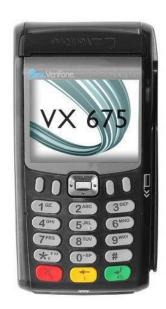| Officer	Contact Number
Officer number	627-4POS (627-4767) - Non-functional terminals
Authorization Department 24/7	623-2460 - Security and fraudulent suspected matters
E-mail	pos@firstcitizenstt.com –for general point of sale enquiries (e.g. Non-functional terminals) settlements@firstcitizenstt.com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

FIRST CITIZENS BANK LIMITED

Electronic Banking Unit

Operational Procedures for EMV/Contactless POS Terminal

Verifone VX 675

Terminal Operational Procedures Guide

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Terminal

1. **To Power On Terminal**

   Press and hold down Enter Key (Green Key) until screen comes on. If the terminal not in use for a prolonged period of time it will automatically power off. To reactivate press any key.

2. **To Power off Terminal**

   Press and hold down hold down Cancel Key (Red Key) until shutting down timer appears.

3. **To Charge the Terminal**

   Insert power cord connection into power slut at side of terminal and plug into power source. Terminal should be placed on charger for at least 3 hours per day or on till the battery icon on the home screen is green

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.

- At the bottom left hand side of the display screen, a downward pointing arrow is shown, press the corresponding key below (**this is the 1ˢᵗ key on the left beneath the display screen**).

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

- Press the 'ENTER' key (**Green 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, press the 'ENTER' key (**Green 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 DEBIT CARD 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 using the Navigation Pad and selecting either **YES** or **NO** and then pressing the '**ENTER'** key

- The customer, using the Navigation Pad and selects either **SAVINGS** or **CHEQUING** to choose their account type and then presses the '**ENTER'** key

- The screen then reads **'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 merchant, using the Navigation Pad and selects either **COPY** or **EXIT** to get a copy of the receipt

PROCESSING A DEBIT CARD TRANSACTION (CHIP CARD)

- Insert the customer's card into the chip reader of the pin pad or terminal depending on what is being used

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

- The customer confirms the sale amount using the Navigation Pad and selecting either **YES** or **NO** and then pressing the '**ENTER'** key

- The customer, using the Navigation Pad and selects either **SAVINGS** or **CHEQUING** to choose their account type and then presses the '**ENTER'** key

- The screen then reads **'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 merchant, using the Navigation Pad and selects either **COPY** or **EXIT** to get a copy of the receipt

PROCESSING A DEBIT CARD TRANSACTION (CONTACTLESS)

- Select the last 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 customer confirms the sale amount using the Navigation Pad and selecting either **YES** or **NO** and then pressing the '**ENTER'** key

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

- The customer, using the Navigation Pad and selects either **SAVINGS** or **CHEQUING** to choose their account type and then presses 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 merchant, using the Navigation Pad and selects either **COPY** or **EXIT** to get a copy of the receipt

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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 merchant, using the Navigation Pad and selects either **COPY** or **EXIT** to get a copy of the receipt

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 CREDIT CARD TRANSACTION (CHIP CARD)

- Insert the customer's card into the chip reader of the pin pad or terminal depending on what is being used

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

- The customer confirms the sale amount using the Navigation Pad and selecting either **YES** or **NO** and then pressing the '**ENTER'** key

- 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 merchant, using the Navigation Pad and selects either **COPY** or **EXIT** to get a copy of the receipt

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 customer confirms the sale amount using the Navigation Pad and selecting either **YES** or **NO** and then pressing the '**ENTER'** key

- 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 merchant, using the Navigation Pad and selects either **COPY** or **EXIT** to get a copy of the receipt

Processing a Balance Inquiry Transaction

This function is done on Debit Cards only

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

- At the bottom left hand side of the display screen, a downward pointing arrow is shown, press the corresponding key twice (***this is the 1st key on the left beneath the display screen***).

- The option **'Balance'** is displayed. Press the '**ENTER'** 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 customer, using the Navigation Pad and selects either **SAVINGS** or **CHEQUING** to choose their account type and then presses the '**ENTER'** key

- 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 customer's balance is displayed of the terminal screen.

Void/Reversal Function

- Using the Navigation Pad, scroll down to select **'BATCH'** and press the **'ENTER'** key.

- At the bottom left hand side of the display screen, a downward pointing arrow is shown, press the corresponding key once (***this is the 1st key on the left beneath the display screen***).

- Using the Navigation Pad, scroll down to select **'VOID'** and press the **'ENTER'** key.

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

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

- The customer confirms the sale amount using the Navigation Pad and selecting either **YES** or **NO** and then pressing the '**ENTER'** key

- The transaction is displayed on the terminal's screen, and using the Navigation Pad the merchant can either select **YES** or **NO** and then pressing the '**ENTER'** key

- 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 merchant, using the Navigation Pad and selects either **COPY** or **EXIT** to get a copy of the receipt

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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

- Using the Navigation Pad, scroll down to select **'REPORTS'** and press the **'ENTER'** key.

- Scroll to **'Reprint'** by pressing the **'ENTER'** key.

- The terminal displays the options **'LAST'** of **'INVOICE'**. Using the Navigation Pad select the desired option and press the '**ENTER'** key

❖ *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

- Using the Navigation Pad, scroll down to select **'REPORTS'** and press the **'ENTER'** key.

- Select the option **'Audit'** and then press the **'ENTER'** key.

- The options **'All' and 'By Acq.'** are displayed. Select **'All'** and press the **'ENTER'** 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.

- Using the Navigation Pad, scroll down to select **'BATCH'** and press the **'ENTER'** key.

- Select the option **'Settle'** and press the **'ENTER'** key.

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

- The terminal prompts to confirm the Sales Total. Using the Navigation Pad select the desired option and press the '**ENTER'** key

- The terminal prompts to confirm the Refunds Total. Using the Navigation Pad select the desired option and press the '**ENTER'** key

- 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)