

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 Mobile POS Terminal - Android



ELECTRONIC MERCHANT SERVICES

Terminal Operational Procedures Guide

First Floor, #62 Independence Square,
Port of Spain, Trinidad, W.I.
Tel: 62-FIRST – option 2, followed by option 2 again / 627-4POS
E-mail: pos@firstcitizenstt.com

Table of Contents

Installing Application 1

Set Up of Application & Pairing of Device 2

Processing a Transaction & Sending Receipts 3

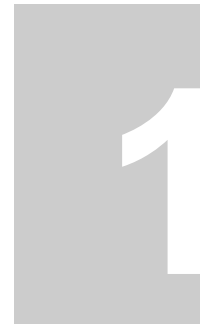
Review of Transactions from App 4

Processing a Void/Reversal (Android) 5

Accessing Dashboard / Reconciliation 6

FAQ 7

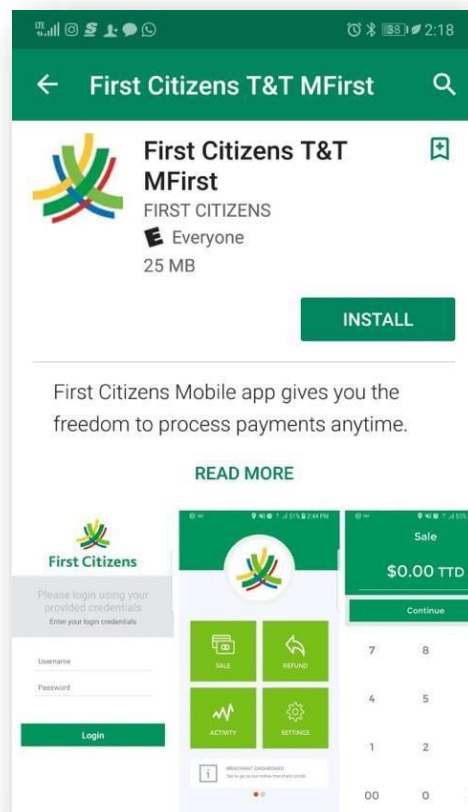
Contact Information 8



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

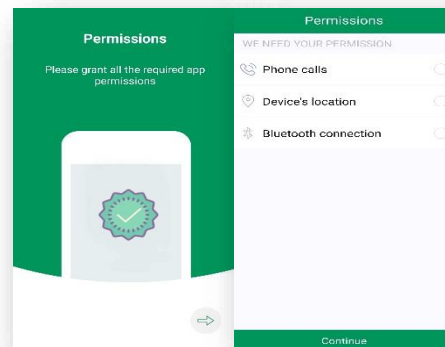
Set Up of Application

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

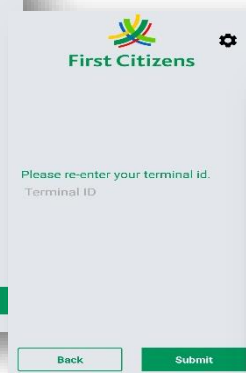
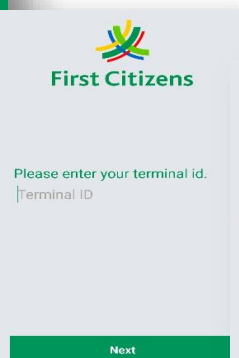
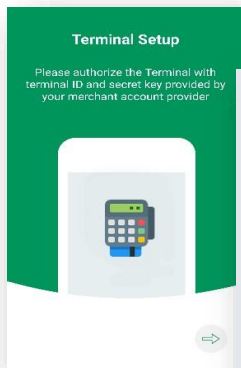


2 Permissions

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



Terminal Setup

Touch the arrow to proceed to the next page

Enter your **Terminal ID**

Re-enter your '**Terminal**

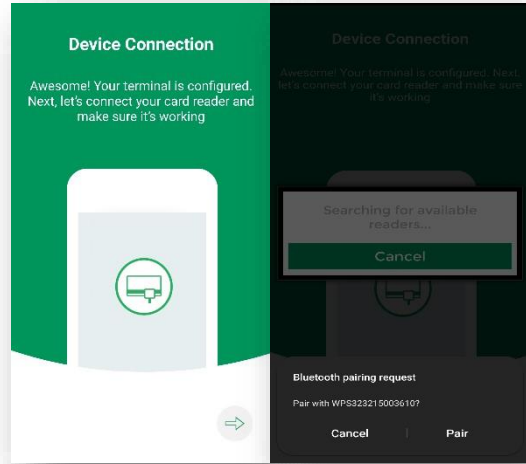
ID' *Provided by Bank*

Confirm your business information

4 Device Connection

Touch the arrow to proceed to the next page

After searching for the card reader, proceed to **Pair**



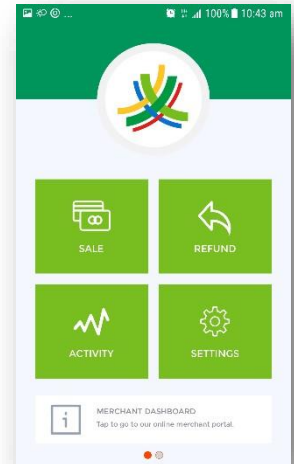
5 Good to Go

Touch the arrow to proceed to next page

6 Home Screen

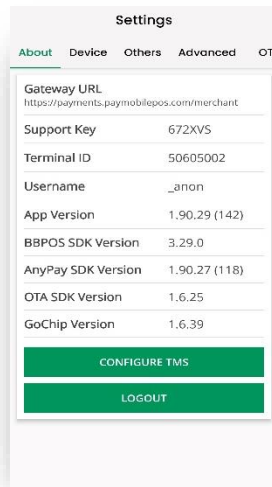
Homepage appears on the screen

Sale / Activity / Refund / Settings

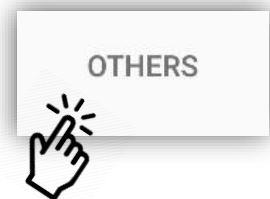
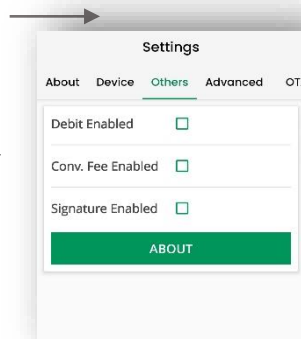
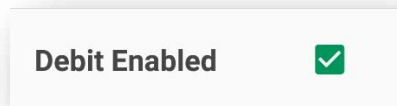


7 Enable Debit Setup

Select **Settings** Tile



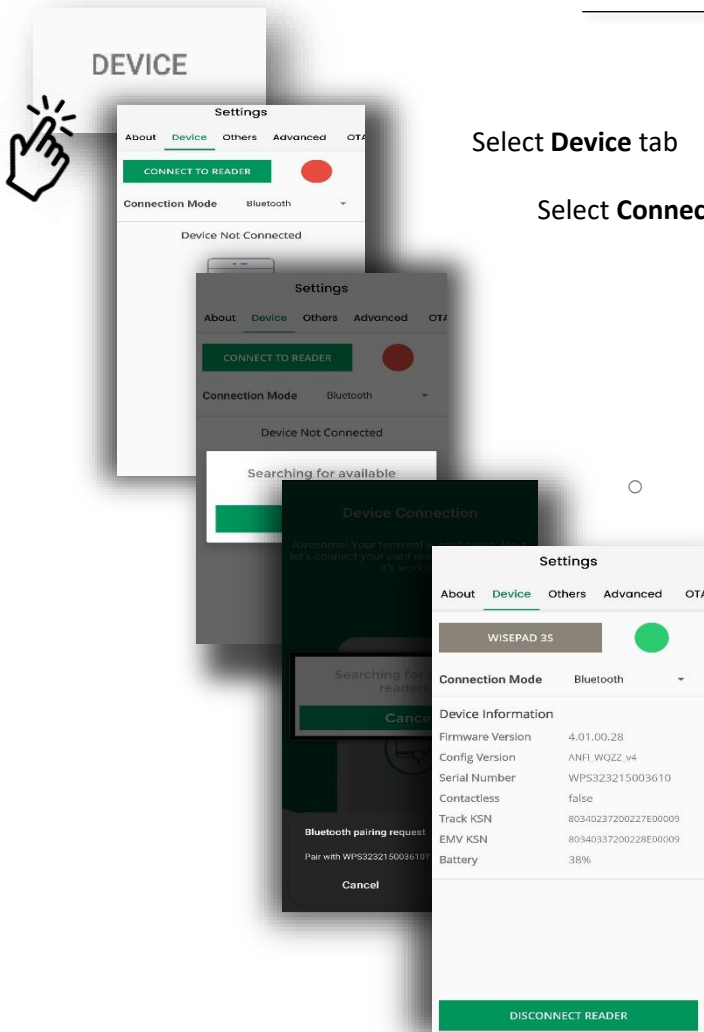
Select **Others** Tab Check box next to **Debit Enabled**



8 Connect Device

Select **Connect to Reader**

Power **ON** Nomad WP3 device



Select **Device** tab

Select **Connect to Reader**

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

Your device will search for the **available reader** and prompt the option to **Pair**

Select **Pair** and your mobile device is connected to your **WISEPAD 3S**

3

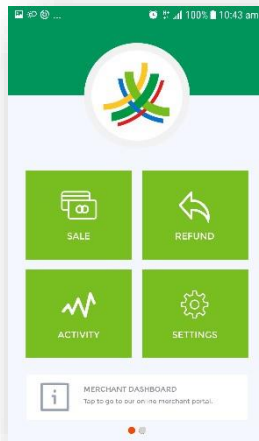
Processing a Sale / Purchase Transaction

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

PROCESSING A SALE

1 Home Screen

Open the POS Mobile Application

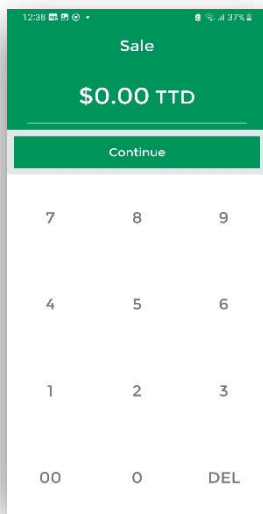


2 Select Sale

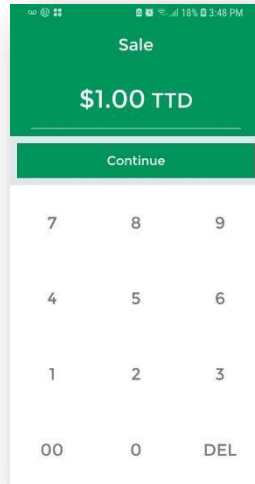
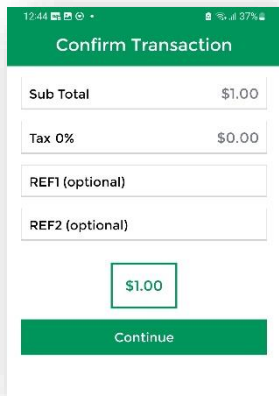
Select Sale Icon option on the screen



3 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

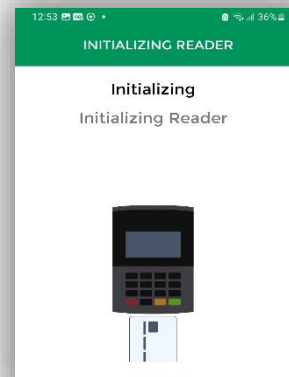


6 Initializing Reader

Screen will appear reading Initializing Reader

If not already powered on, **Power on** the *Nomad WP3 Device*

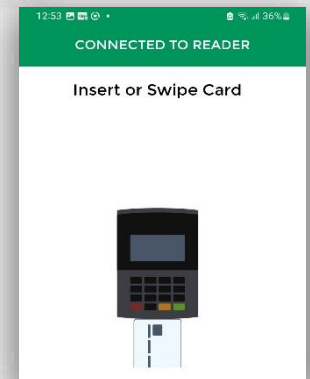
When on, the screen will change to read **Insert / Swipe Card**



7 Swipe/Insert Card

Screen will appear reading Insert or Swipe Card

1. At the top of the reader, Swipe Debit Magstripe card with Magstripe facing the **BACK** of the device
2. Insert Chip Cards



8 Customer Pin Entry

Allow the customer to enter their pin using the **Nomad WP3 Device**

Press Green key on device to **Enter**

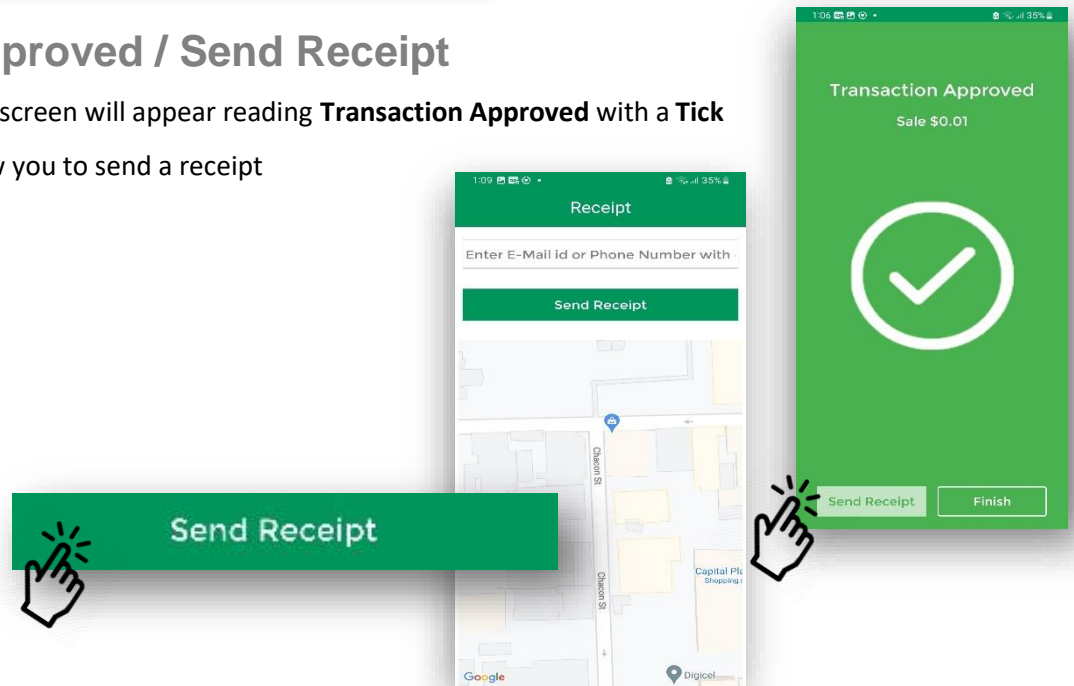


Upon successful Pin Entry,
the device will prompt the Customer to press one of the following

1. Chequing 2. Savings

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



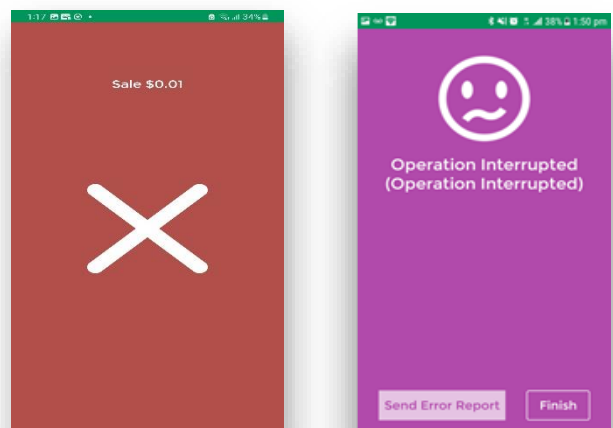
Select **Send Receipt** to enter a destination

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 **Emoji***



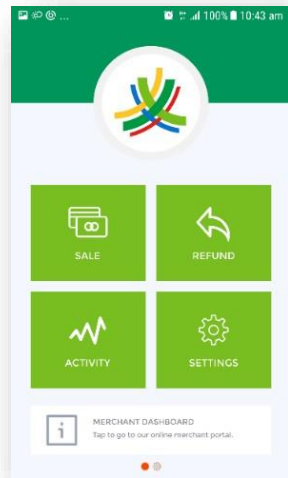
4

Reviewing Transactions

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

1 Home Screen

Open the POS Mobile Application



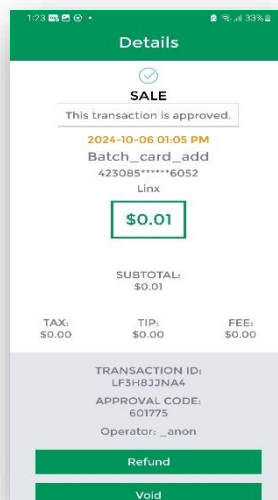
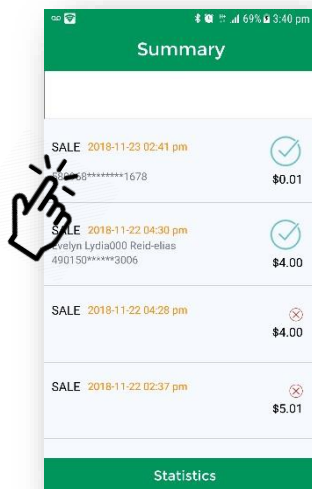
2 Select Activity

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

5

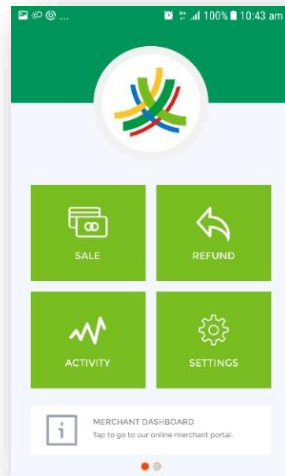
Void/Reversal Function

This section outlines the steps in voiding a transaction in an open batch (***i.e. transactions conducted before 7pm that day***) 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

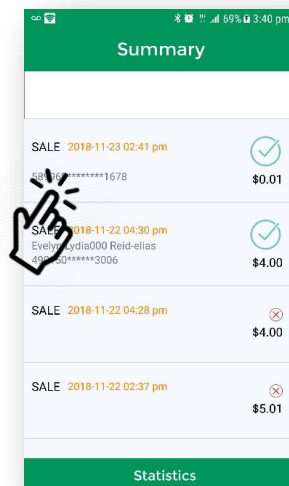


NOT



3 Summary

Transaction Summary screen will appear with



Do
NOT
Select
REFUND
Option

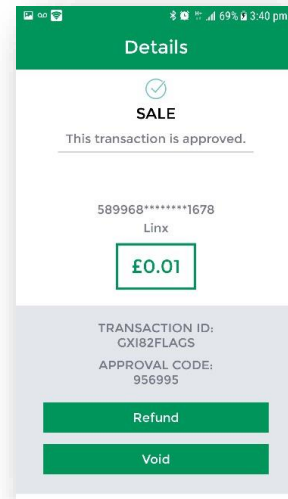
4 VOID Transaction

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

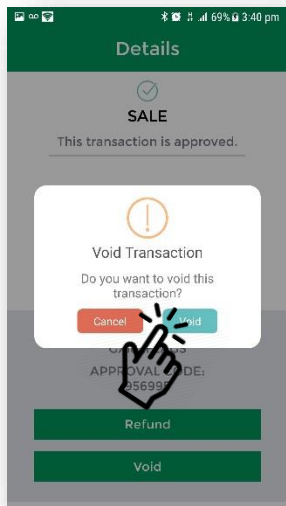
Transaction details will appear

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

Press **VOID**



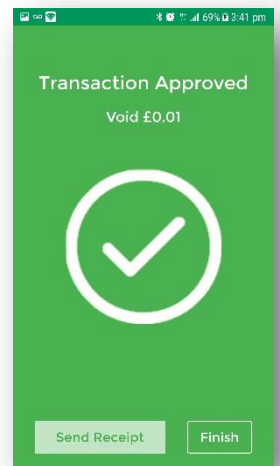
Do
NOT
Select
REFUND
Option



Select **VOID** again to confirm

Allow time for authorization

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



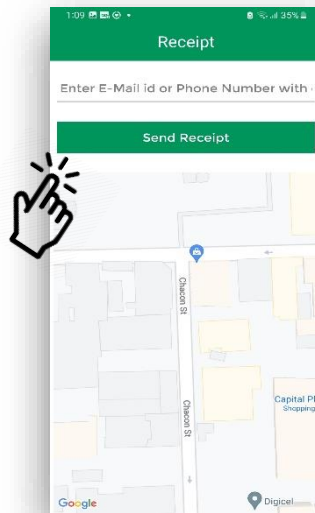
Options will also appear to allow you to send a receipt or Finish

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**'

6

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:

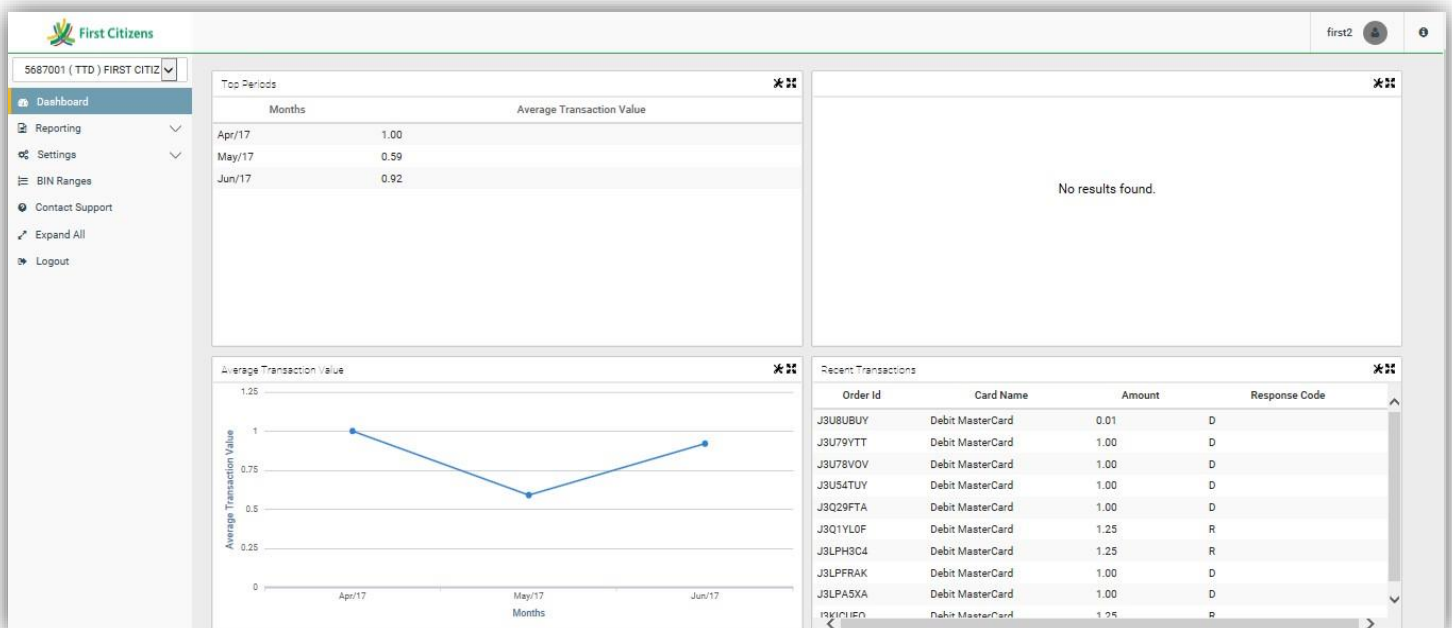
MerchantID: 1234
Username: jsmith **Password:**

Note

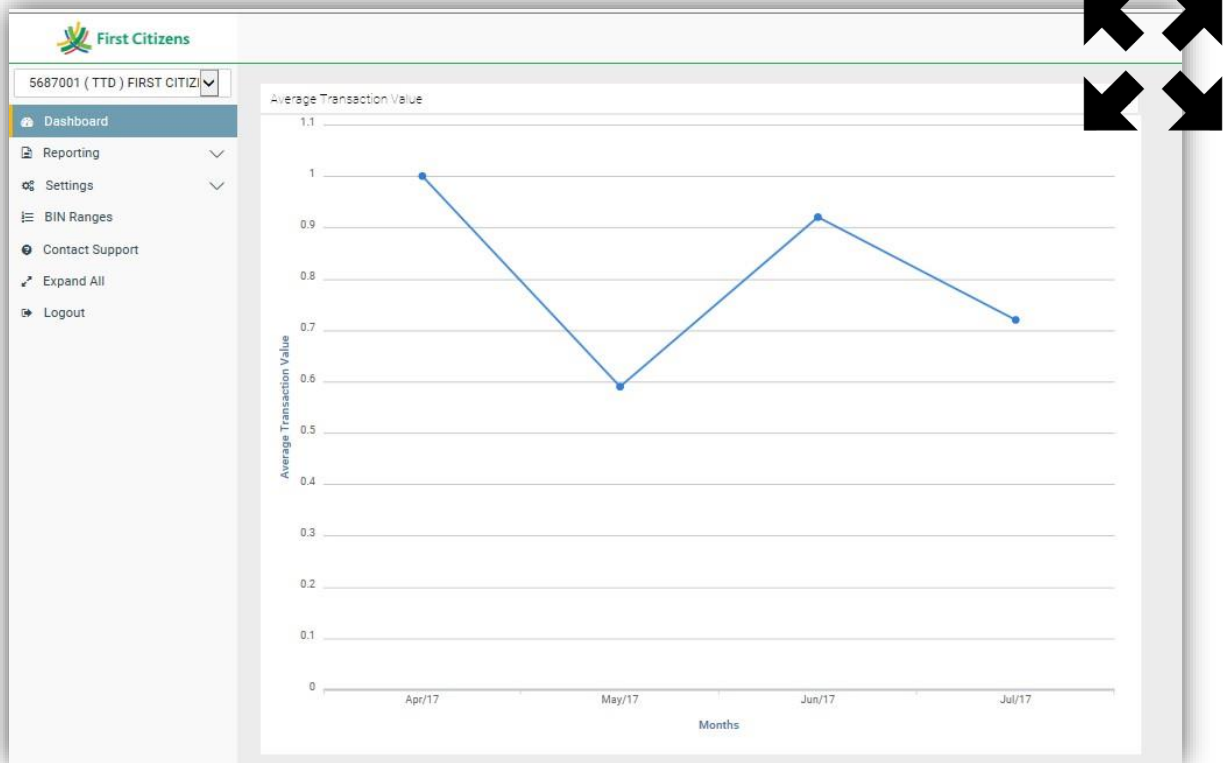
The security of the login credentials is essential to prevent unauthorized access to customer information and transaction history. Merchants also have the access to **VOID** transactions in the open batch by accessing the Dashboard remotely.

Avoid sharing your password with others.

- ❖ The Dashboard will appear as shown below.



- ❖ 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;

Field	Value
Request Type	Average Transaction Value
Start Date	4/24/17
End Date	7/15/17
Card Types	ALL
Operator	ANY
EDCC	Included
Preauth	Included
3D Secure	Both
Refund	Included
Voiced	Included

- ❖ 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. A sidebar on the left contains navigation options: Dashboard, Reporting (selected), Open Batch, Closed Batch, Settings, BIN Ranges, Contact Support, Expand All, and Logout. The main area displays a table of transactions for batch 5687001 (TTD) FIRST CITIZ. The table has columns for Date, Sales, Voids, and Total Deposit. A 'SUBMIT' button is visible above the table.

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
6/8/17 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 Reporting interface with the 'Batch Transactions' view selected. A table lists three transactions with their dates. Below the table, the 'Net Total (3 / 3)' is shown as TTD 3.70. An 'EXPORT TO CSV' button is present. A 'Transaction Details' modal is open, displaying the following information:

Transaction Details

- Order ID: J2HQZFFF
- Unique Ref: LMGF7QRCV9
- 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: 589958*****1004 / 0979
- Cardholder Name:
- Amount: TTD 1.20

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

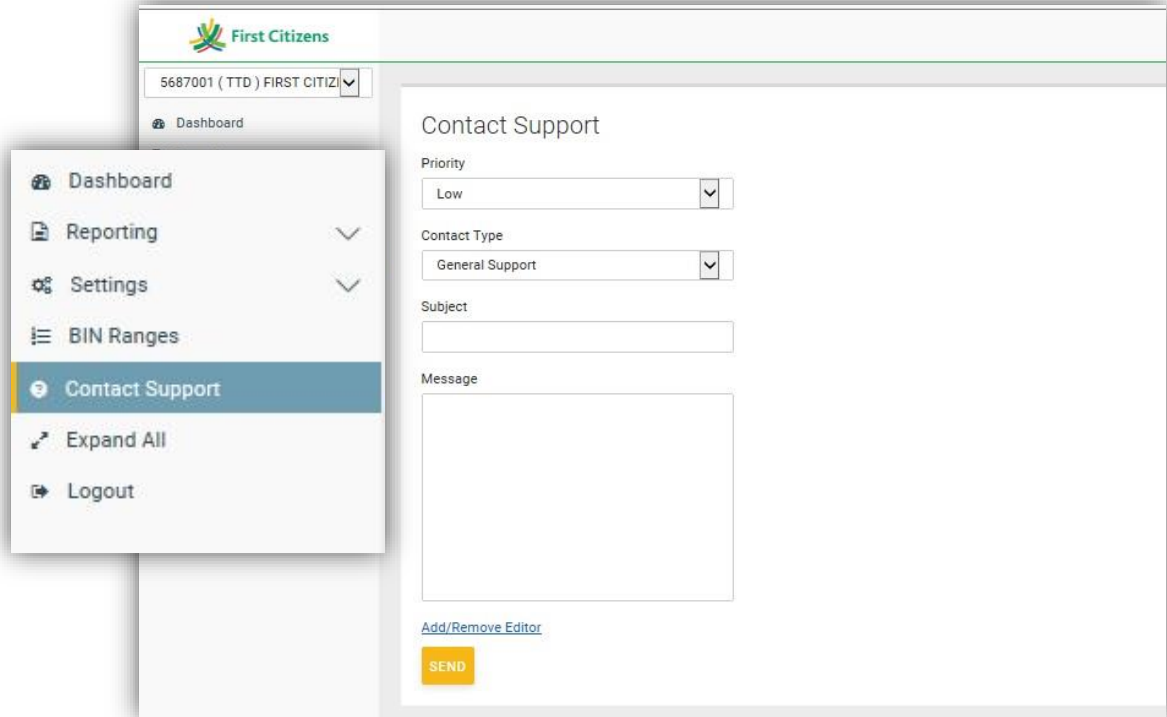
When viewing a transaction either of the following scenarios may apply:

- If the batch has already been **'Closed'**, the merchant can only view the transactions, resend receipts and/or print copies of the receipt
- 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 dashboard. At the top, the logo and the merchant's name '5687001 (TTD) FIRST CITIZI' are visible. A navigation menu is open, highlighting 'Contact Support'. The 'Contact Support' form includes a 'Priority' dropdown set to 'Low', a 'Contact Type' dropdown set to 'General Support', a 'Subject' text input field, and a 'Message' text area. A 'SEND' button is located at the bottom of the form. A link for 'Add/Remove Editor' is also present.

Note

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



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 via formal request to the bank.

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

❖ How can I prevent communication issues that can affect the performance of my Android phone or tablet that connects to the device?

For WIFI users, to prevent communication issues, you should choose a fast and stable internet service provider that offers adequate bandwidth and coverage for your business location.

For GPRS (Mobile/Cellular Data) users, to prevent communication issues, you should ensure that the device is operating in a good service coverage area.

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)