

FIRST CITIZENS BANK LIMITED

Electronic Banking Unit



Operational Procedures for EMV

GPRS Wireless Terminal

VeriFone VX680

ELECTRONIC MERCHANT SERVICES

Terminal Operational Procedures Guide

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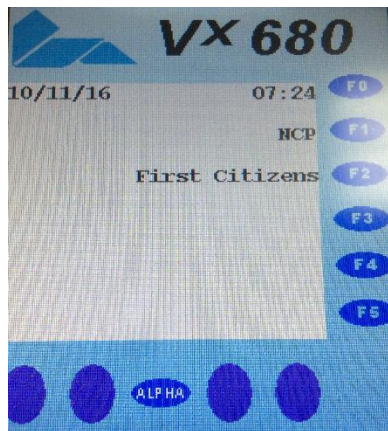
Turning the Terminal On

This process turns the terminal on

- Press and hold the **Green/Enter Key** until the Terminal Screen is lit and Terminal is powered on



- When the following screen appears, Select the **'First Citizens'** Application - This is the **'F2'** key



Note

1. The **F2** key is the **third** key on the right of the terminal's screen

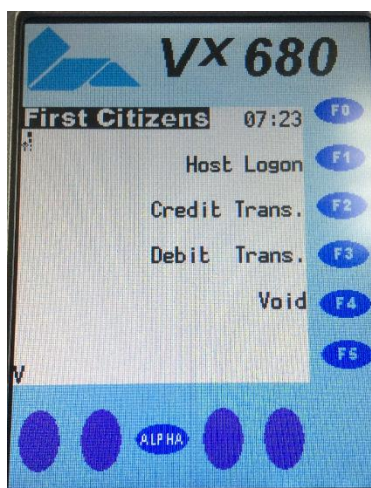
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Processing the Host LOGON Function

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 the **'Host Logon'** key - This is the **'F1'** key
- 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 **F1** key is the **second** key on the right of the terminal's screen
2. 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 pressing either of the following: **F1 – Yes** or **F2 – No**
- The screen will read **'ACCOUNT TYPE'**, prompting the customer to select either of the following options:

Chq	F1
Sav	F2

- The terminal's screen then reads **'PIN + GREEN KEY'**; 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
 - F1 – Yes**
 - F2 – No**
- The second receipt is generated once **'F1 – 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*)
- The screen then reads **'Print Cust Copy'** , prompting the merchant to select
 - F1 – Yes**
 - F2 – No**
- The second receipt is generated once **'F1 – 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, (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.

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PROCESSING A CREDIT CARD TRANSACTION (CHIP CARD)

- Perform **SECURITY CHECKS** on the card presented by the customer
- 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
 - F1 – Yes
 - F2 – No
- The second receipt is generated once **'F1 – Yes'** is selected
- The terminal then reads **'Return Customer Card'**
- Press **'Cancel'** (*red key*) to revert to the **'Home Screen'**

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Processing a Balance Inquiry Transaction

This function is done on Debit Cards only

- On the Home Screen, select **'Debit Trans'** by pressing the **'F3'** key.
- Select **'Bal. Inquiry'** by selecting the **'F2'** key
- 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	F1
Sav	F2

- The terminal's screen then reads **'Pin + Green Key'**; the customer must enter their PIN at this time.
- The terminal then goes through a process of communicating and upon completion prompts **'APPROVED'** and displays the customer's available account balance.



Void/Reversal Function

- Select the **'VOID'** option. (this is **F4** key)
- The terminal prompts for **'PASSWORD'** entry. Enter the password **'1'**
- The terminal prompts **'INVOICE NUMBER'**. This is found on the transaction slip as **'Ref. Num'**.
- Enter the digits of the invoice number
- The transaction is displayed on the terminal's screen, and prompts the merchant to select
 - F1 – Yes**
 - F2 – No**
- Once **'YES'** is selected, the display screen reads **'Confirm Amount'**
- The merchant confirms the amount by selecting
 - F1 – Yes**
 - F2 – 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
 - F1 – Yes**
 - F2 – 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.

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REPRINT FUNCTION

- Select the second purple key on the display screen from the left.
- The following options are displayed for selection:
 - *Last Receipt – F1*
 - *Any Receipt – F2*
- ❖ *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

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.

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Running the Audit Report

- Select the third purple key on the display screen from the left. This is the first key after the **'ALPHA'** key (*blue key in the middle*).
- The following options are displayed for selection:
 - **Totals Report - F1**
 - **Detail Report - F2**
 - **Card Summary- F3**
 - **Unadjst Report- F4**
- Select any **'Hot Key'** 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 company's business practice.

- Select the **fourth or last purple 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'**.

Turning the Terminal Off

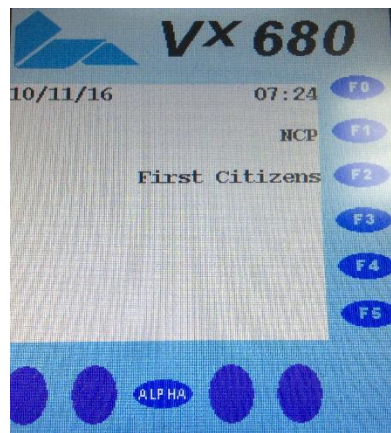
This process turns the terminal off

- Press and hold the **Red/Cancel Key** until the terminal powers down and turns off.



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. **Printer Error** – Paper finished – install new roll or reload existing roll.

Note**1. TAMPERING WITH TERMINALS**

- Verify the identity of any third-part 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
Authorisation Department 24/7	623-2460
Call Center – between 6am -10pm	62 FIRST (623-4778)
Greville Rogers (Technical Officer)	678-4365
Julius Williams (Technical Officer)	788-5648
Joel Bharat (Technical Officer)	737-1157
Ravi Ramdhanie (Technical Officer)	737-1156
Marcus Thomas (Technical Officer)	497-7114
David Ollivierra (Senior Operations Officer)	678-7339
Office Cell Phone (Mon-Thu: 8am-4pm & Fri: 8am-5pm)	790-4814 (Call for paper rolls and technical assistance)
E-mail	pos@firstcitizenstt.com