

FIRST CITIZENS BANK LIMITED

Electronic Banking Unit



Operational Procedures for EMV

Mobile POS Terminal

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**

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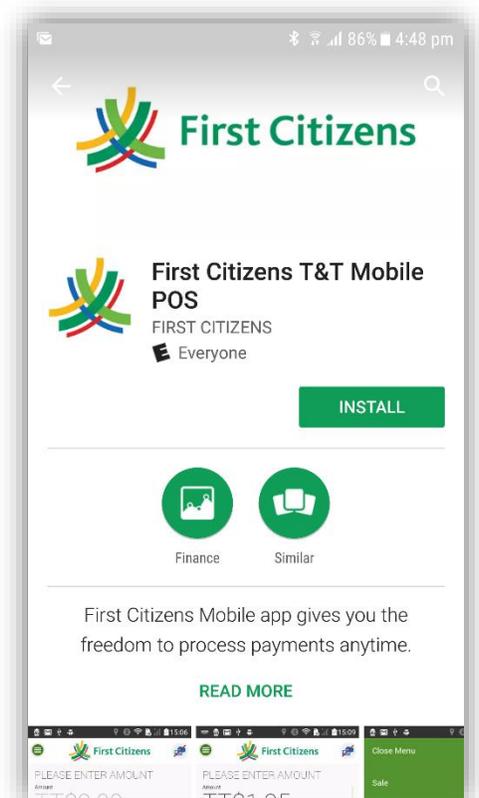
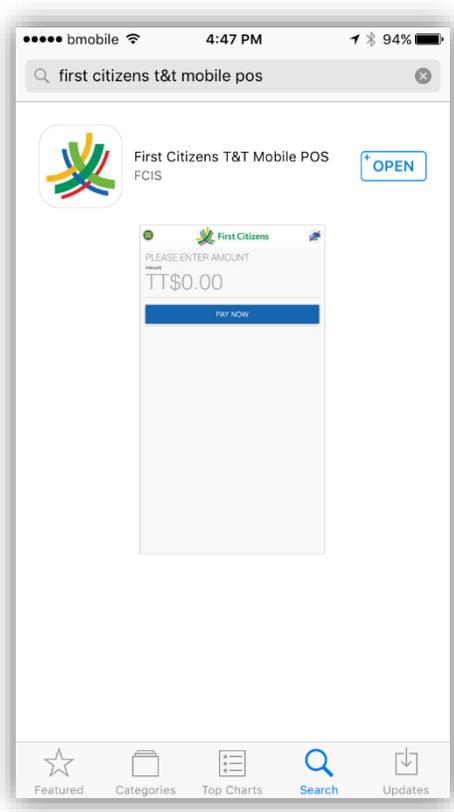
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1

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 or Google Play Store respectively search for **First Citizens T & T Mobile POS** App and install app as per instructions
 - Ensure that the mobile device is connected to a source of data coverage ie. WiFi or Mobile Data



2

Set Up & Pairing of Devices

This function is done when pairing the mobile point of sale device to a new mobile device.

- Open First Citizens Mobile Point of Sale Application

On this page, complete the following fields:

- Terminal ID – To be provided by Bank
- Secret – To be provided by Bank
- Application Language - English UK / US
- Currency – **TTD**
- Country Code – **Trinidad and Tobago**
- User Order ID ****Not required****

First Citizens

TERMINAL SETTINGS

Terminal Id
1111001

Secret
.....

Application language
English US

Currency
TT\$TTD

Country code
Trinidad_and_Tobago

Use Order Id

SHOW ADVANCED SETTINGS (REQUIR...)

SAVE SETTINGS

First Citizens

1111001

Secret
.....

Application language
English UK

Currency
TT\$TTD

Country code
Trinidad_and_Tobago

Use Order Id

Show Advanced Settings (Requires Login)

SAVE SETTINGS

- Ensure that the Bluetooth is enabled on the Mobile device and visibility is **‘Allowed’**
- Power on the AnywhereCommerce Nomad Device

Software number will flash across the screen and **‘StandBy’** will remain displayed on the screen

- Power on Bluetooth on the Nomad Device

Nomad device should read **“BT Pairing”**



- Select **‘Save Settings’** on the mobile device
- The mobile device then goes through a process of communicating and displays **‘Connecting to Host’**
- The mobile device will then automatically attempt to pair to the Nomad Device displaying the serial number of the Nomad Device
- Once the device is found, the Nomad device should read:

“Passkey *Code*** X Decline <-I Accept”**

Press  to Accept



- Once successful, the Nomad Device will display **‘Wisepad Ready’**

Note

If Bluetooth pairing is unsuccessful then refer to 1) Manual Pairing directions, or 2) Restart both the Application and the Nomad Device.



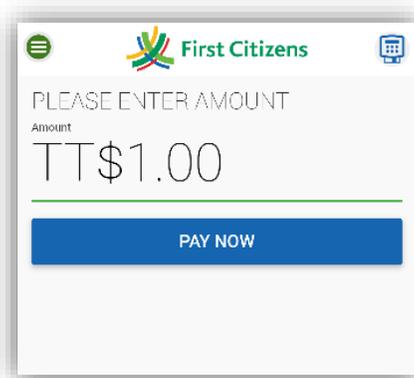
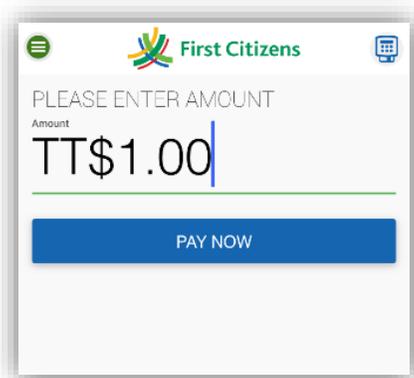
3

Processing a Sale/Purchase Transaction

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

PROCESSING A DEBIT CARD TRANSACTION

- Open the First Citizens Mobile POS Application on your mobile device
- Enter the **SALE AMOUNT** and then press the **'Pay Now'** on the application

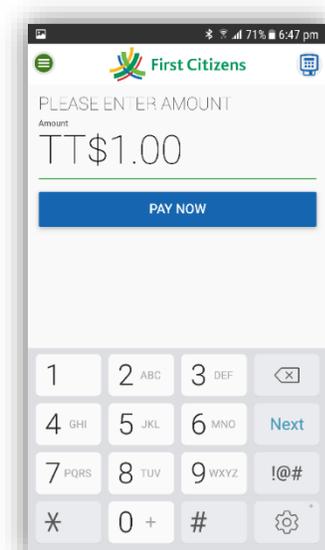
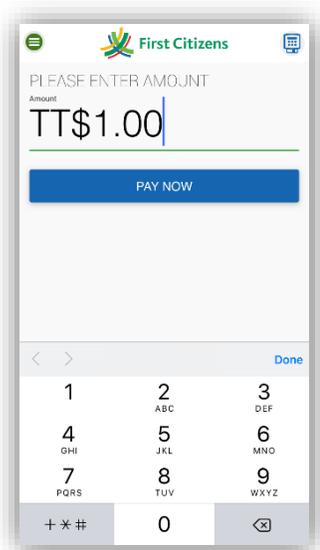


- The screen will display Account Selection: **'CREDIT', 'DEBIT'**, select **DEBIT**
- The screen will display Account Selection: **'SAVINGS', 'CHECKING'**, select the relevant account type
- Swipe the customer's card (from left to right) along the card reader on the top of the Nomad Device with the magstripe facing up and return the customer's card
- The customer will be prompted to enter their pin on the Nomad Device
- Once successful, the receipt captioned **'APPROVE'** will be displayed on the mobile device, scroll down and select **SEND RECEIPT** where you have the option of sending the receipt via text message, email or both.

4

PROCESSING A CREDIT CARD TRANSACTION (MAGSTRIP/NON-CHIP)

- Open the First Citizens Mobile POS Application on your mobile device
- Enter the **SALE AMOUNT** and then press the **'Pay Now'** on the application

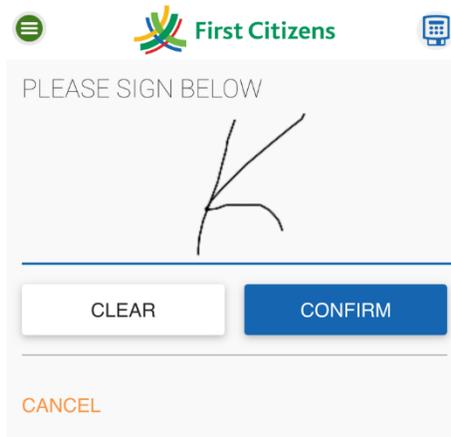


- The screen will display Account Selection: **'CREDIT'**, **'DEBIT'**, select **CREDIT**
- Swipe the customer's card (from left to right) along the card reader on the top of the Nomad Device with the magstripe facing up and return the customer's card
- Perform **SECURITY CHECKS** on the card presented by the customer

Note

1. Credit Card **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.

- The customer will be prompted to sign on the mobile device using their finger, where once the signature matches the merchant can confirm

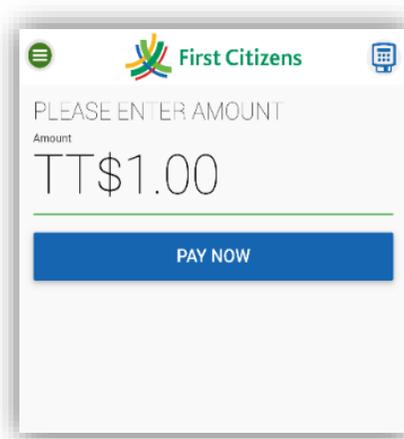
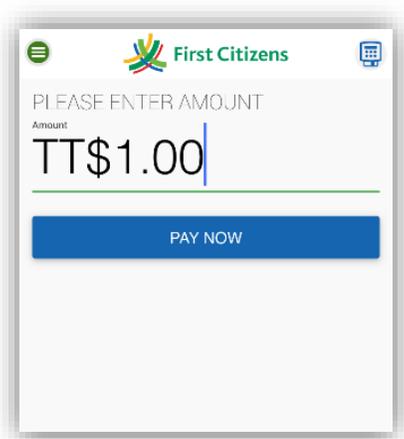


- Once successful, the receipt captioned **'APPROVE'** will be displayed on the mobile device, scroll down and select **SEND RECEIPT** where you have the option of sending the receipt via text message, email or both.

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PROCESSING A CREDIT CARD TRANSACTION (CHIP CARD)

- Open the First Citizens Mobile POS Application on your mobile device



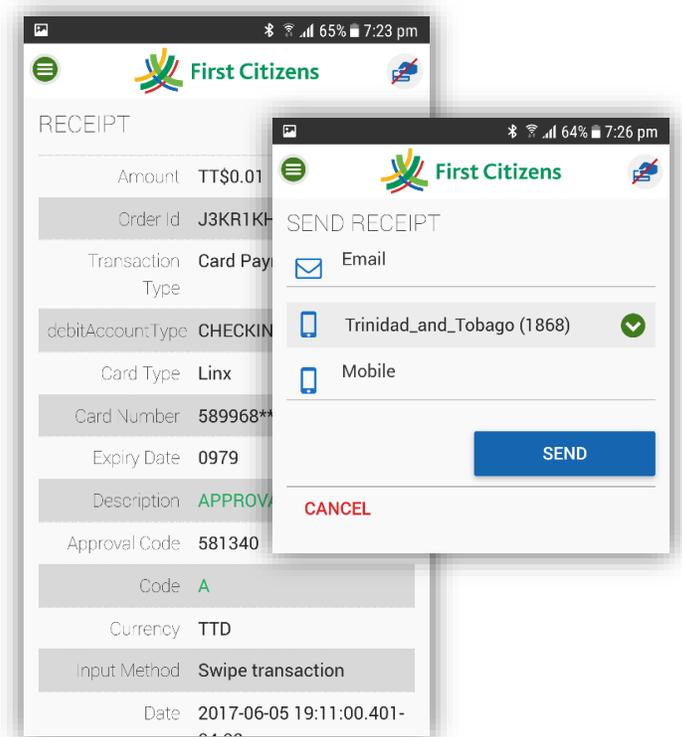
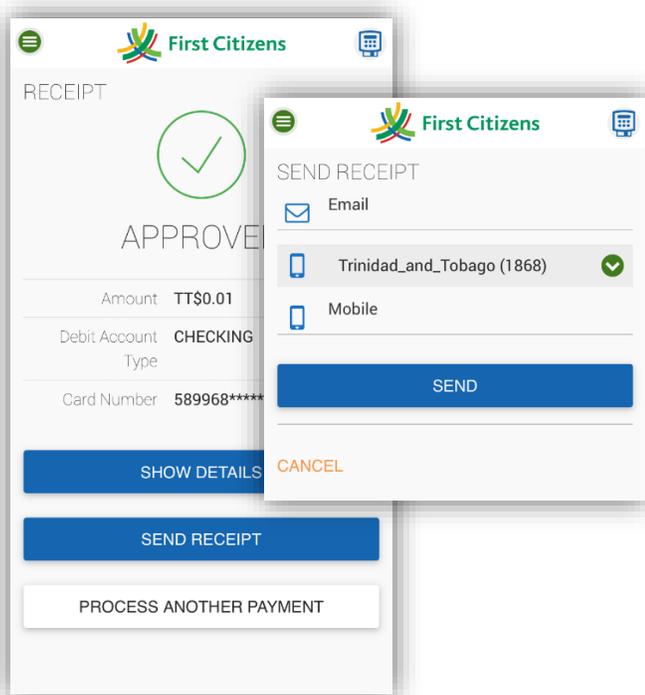
- Enter the **SALE AMOUNT** and then press the **'Pay Now'** on the application
- The screen will display Account Selection: **'CREDIT', 'DEBIT'**, select **CREDIT**
- Insert the customer's card at the bottom of the Nomad Device with the chip facing up and return the customer's card
- The customer will be prompted to enter their pin on the Nomad Device
- Once successful, the receipt captioned **'APPROVE'** will be displayed on the mobile device, scroll down and select **SEND RECEIPT**

6

Sending Receipts

This section outlines the steps in sending receipts to customers upon successfully processing a transaction.

- To send the receipt via:
 - EMAIL: Enter the customer's email address
 - TEXT: Change the country code to **Trinidad and Tobago** and enter the mobile number and select SEND



- To continue transactions select **PROCESS ANOTHER PAYMENT** or select **SALE** from the menu

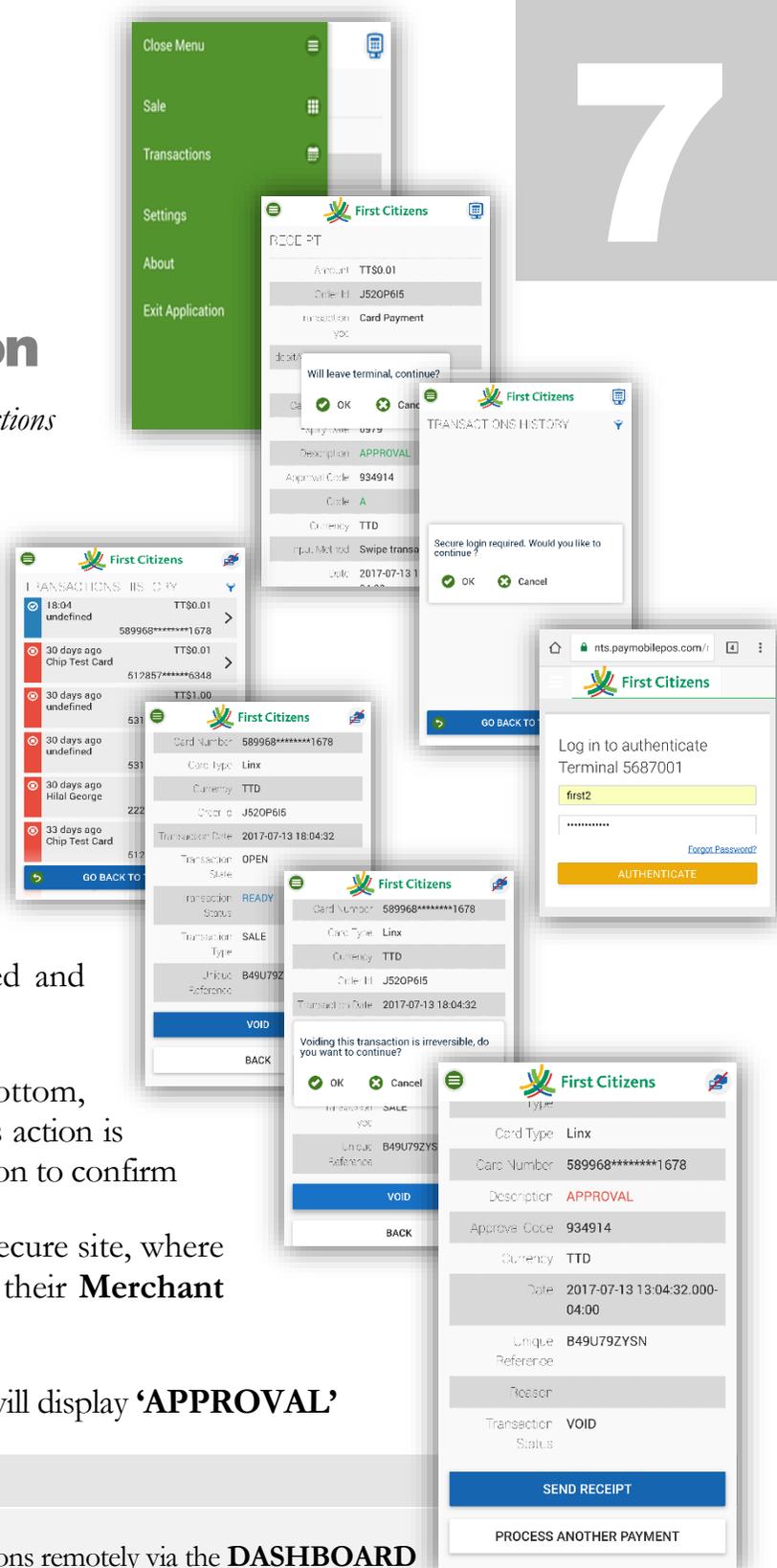
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Void/Reversal Function

This section outlines the steps in voiding a transaction in an open batch directly from the mobile device.

ANDROID MOBILE DEVICE

- Open the **FC Mobile POS App**
- Select the menu, then select **'TRANSACTIONS'**
- The mobile device will then prompt the merchant to leave the terminal application
- Select the transaction to be reversed and the details will be displayed
- Select the **'VOID'** option at the bottom, the merchant will be advised that this action is irreversible and will be giving the option to confirm
- The merchant will be directed to a secure site, where they will be required to login using their **Merchant ID & Username** credentials
- Upon completion the mobile device will display **'APPROVAL'**

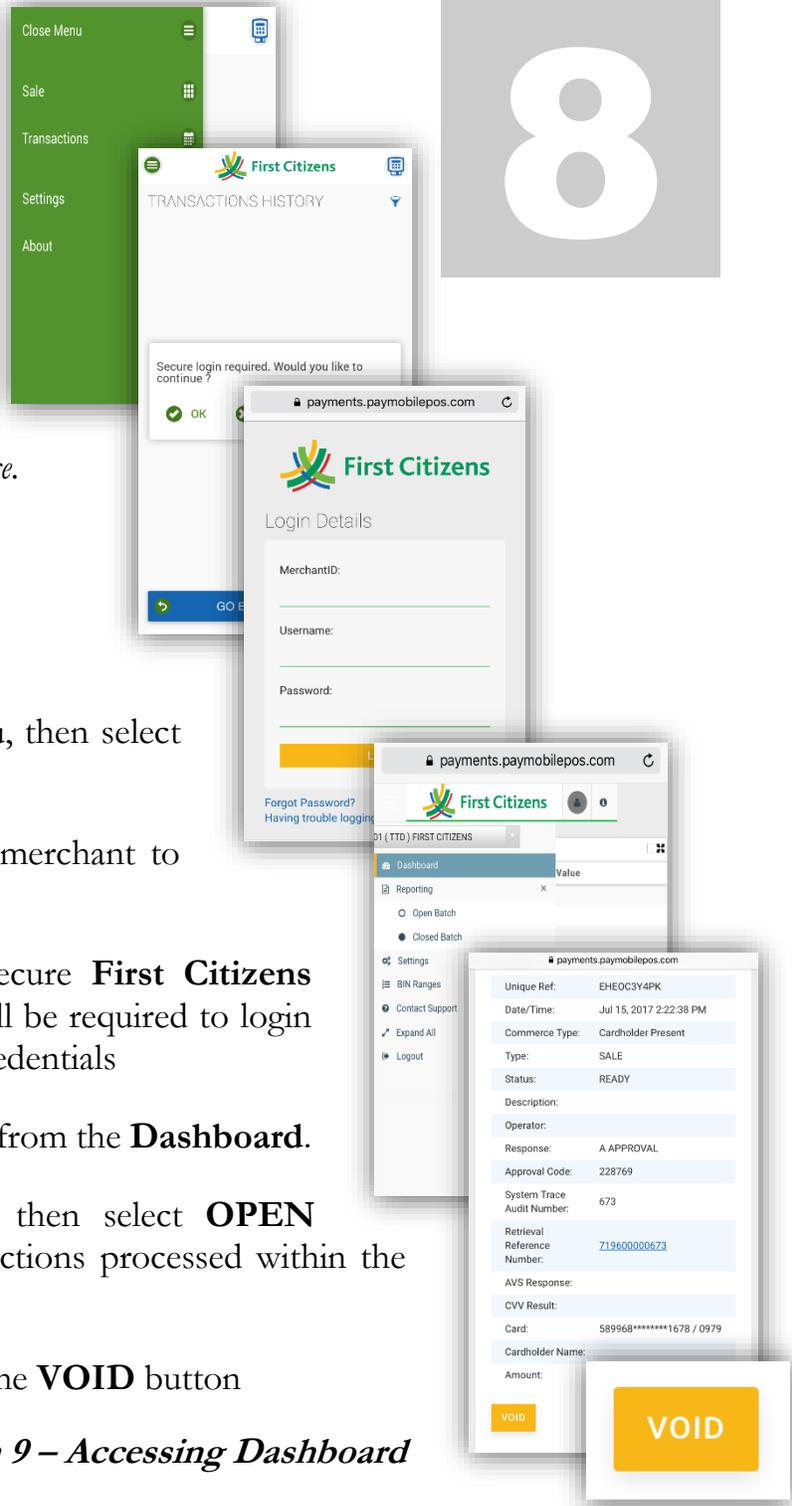


Note

All Merchants have access to **VOID** transactions remotely via the **DASHBOARD**

Only transactions completed before settlement @ 7pm daily can be **'VOIDED'** - **'OPEN BATCH'**

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Void/Reversal Function

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

IOS MOBILE DEVICE

- Open the **FC Mobile POS** App
- On an **IOS** mobile device, open the menu, then select **‘TRANSACTIONS’**
- The mobile device will then prompt the merchant to leave the terminal application
- The merchant will be directed to the secure **First Citizens Merchant System** website, where they will be required to login using their **Merchant ID & Username** credentials
- Merchants can then **VOID** the transaction from the **Dashboard**.
- Open the menu, click **REPORTING**, then select **OPEN BATCH**, where a listing of all the transactions processed within the batch will be shown
- Select the relevant transaction, then Click the **VOID** button

See Section 9 – Accessing Dashboard

Note

Only transactions completed before settlement @ 7pm daily can be **‘VOIDED’** - **‘OPEN BATCH’**



ACCESSING DASHBOARD

This sections shows merchants how to utilize the merchant portal to manage transactions and 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:

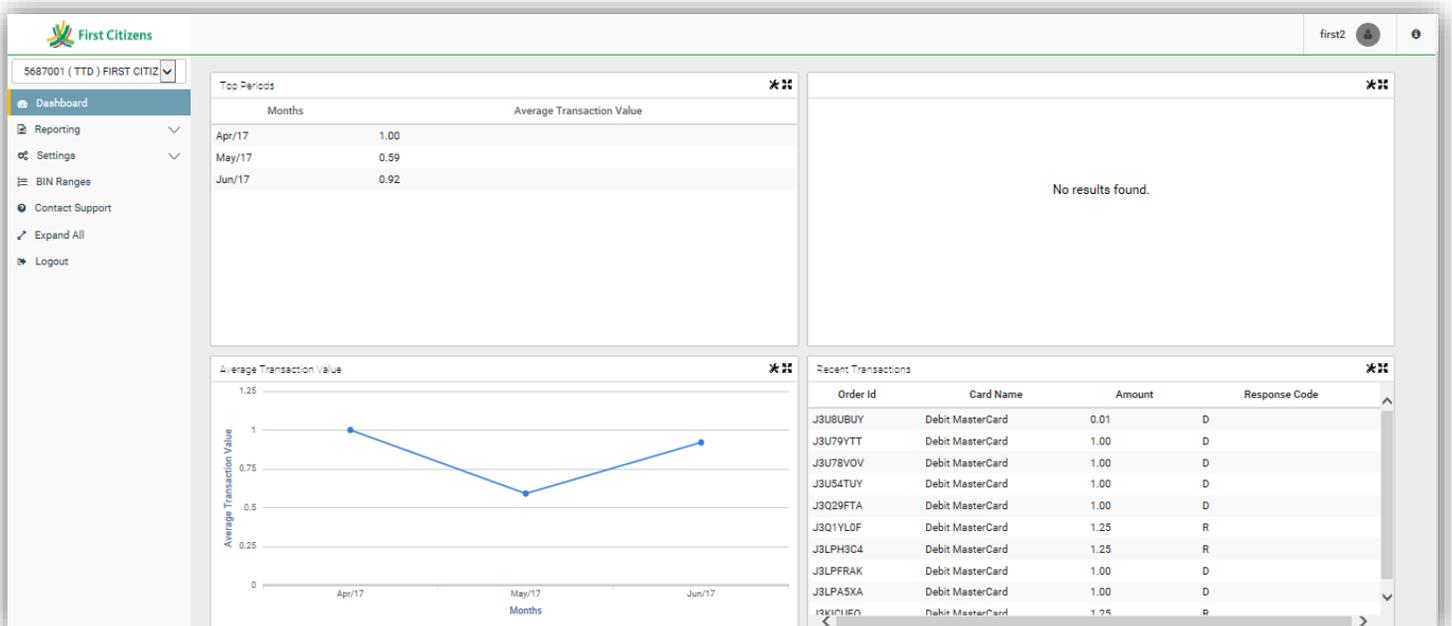
MerchantID: 1234
Username: jsmith
Password: *****

Note

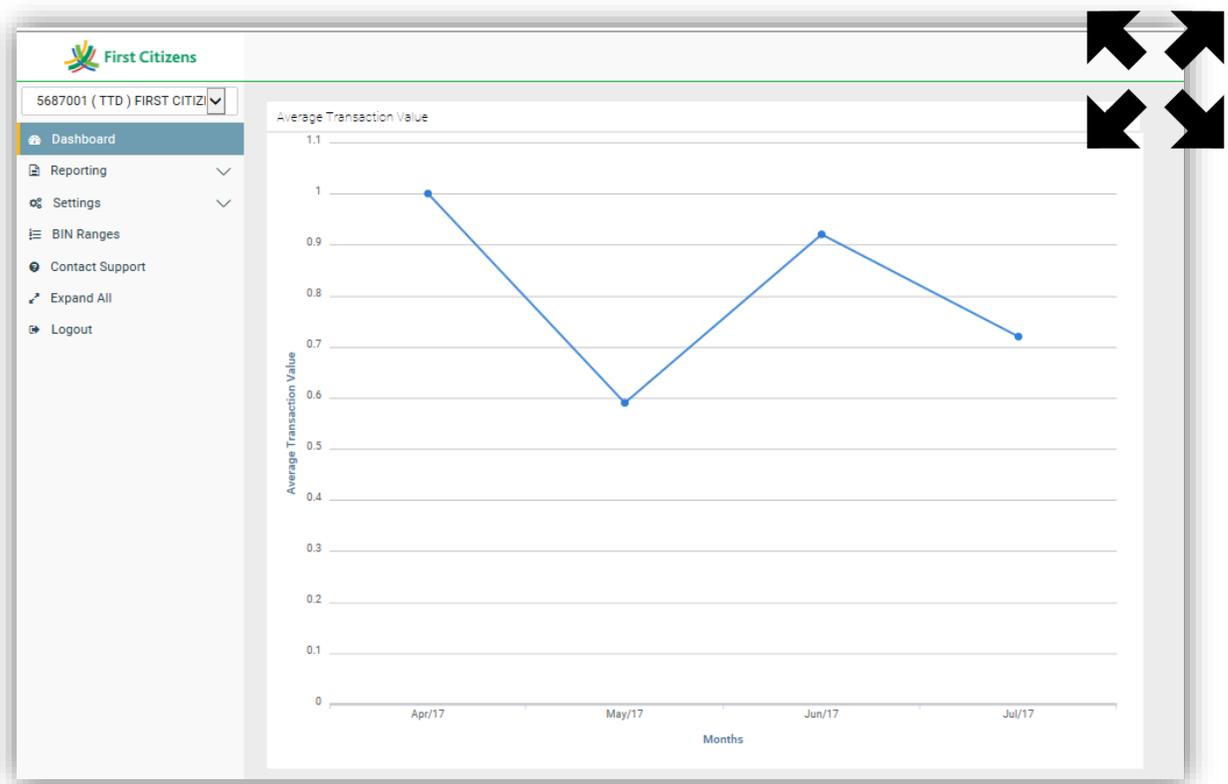
The security of the login credentials is essential to prevent unauthorized access to customer information and transaction history. Merchants also have the access to **VOID** transactions in the open batch by accessing the Dashboard remotely.

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;

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)

- ❖ 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 menu on the left is open, highlighting 'Reporting' and showing options for 'Open Batch' and 'Closed Batch'. The main area displays a table of transactions with 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
6/6/17 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 interface. A sidebar menu on the left is open, highlighting 'Reporting' and showing options for 'Open Batch' and 'Closed Batch'. The main area displays a 'Batch Transactions' table with an 'EXPORT TO CSV' button. Below the table, a 'Net Total (3 / 3)' is shown as TTD3.70. A 'Transaction Details' modal is open, showing detailed information for a transaction on May 9, 2017, including Order ID, Unique Ref, Date/Time, Commerce Type, Type, Status, Description, Operator, Response, Approval Code, System Trace Audit Number, Retrieval Reference Number, AVS Response, CVV Result, Card, Cardholder Name, and Amount. A 'Resend Cardholder Receipt' section is also visible at the bottom, with a text input field for the Cardholder Email.

Batch Transactions

EXPORT TO CSV

Date
5/9/17 12:06:11 PM
5/9/17 12:03:22 PM
5/9/17 11:27:04 AM

Net Total (3 / 3)
TTD3.70

Transaction Details

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: 71290000040
 AVS Response:
 CVV Result:
 Card: 589968*****1004 / 0979
 Cardholder Name:
 Amount: TTD1.20

Resend Cardholder Receipt
 Cardholder Email
 customer@firstcitizenatt.com

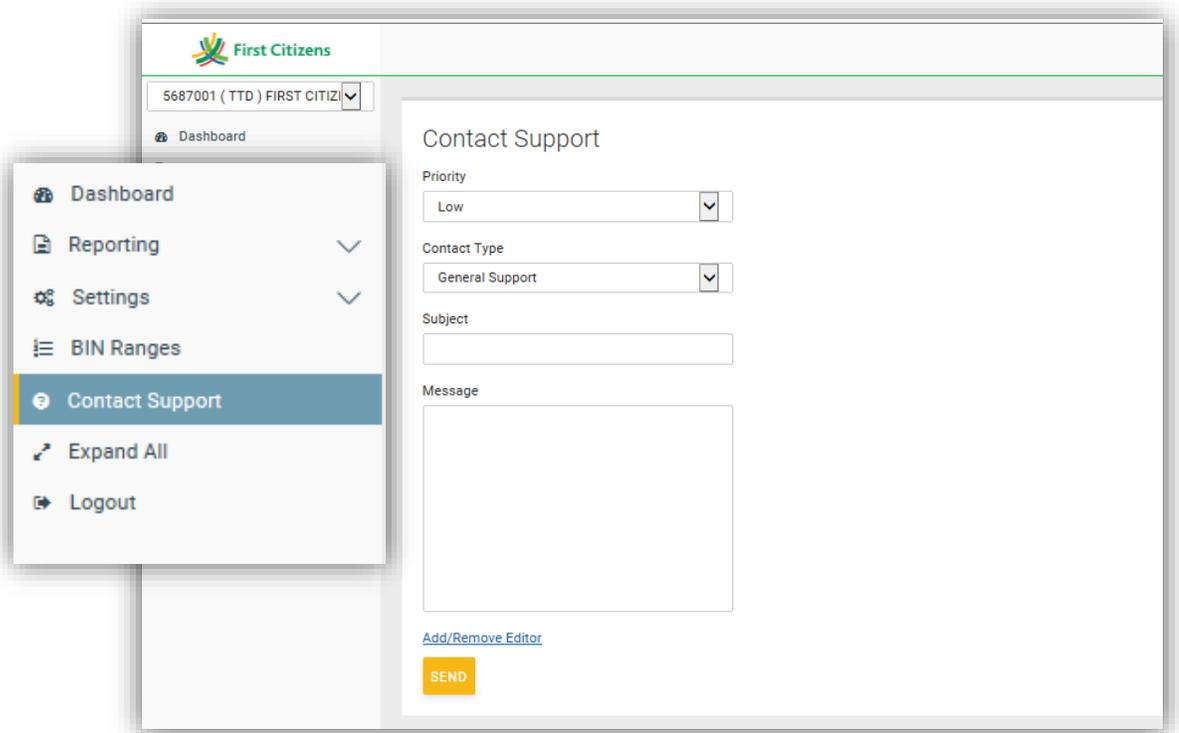
When viewing a transaction either of the following scenarios may apply

- 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.



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)
Authorisation 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)