

FIRST CITIZENS BANK LIMITED

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Electronic Banking Unit



Operational Procedures For EMV

POS Terminal

Verifone VX520

ELECTRONIC MERCHANT SERVICES

# **Terminal Operational Procedures Guide**

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# 1

## 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.*

- The terminal should be on its **'Home Screen'** which reads:
  - Host Logon
  - Credit Trans
  - Debit Trans



- Select the **'Host Logon'** key - This is the **'F2'** key
- The terminal then goes through a process of dialing 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 F2 key is the **second** key on the right of the terminal's screen
2. The communication process prior to approval shows: **Processing... → Approved**

# 2

## 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 merchant 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:

|            |           |
|------------|-----------|
| <b>Chq</b> | <b>F1</b> |
| <b>Sav</b> | <b>F2</b> |

- 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 dialing 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'**

# 3

## 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.

# 4

## 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'**

## Processing a Balance Inquiry Transaction

*This function is done on Debit Cards only*

- On the Home Screen, select **‘Debit Trans’** by pressing the **‘F4’** key.
- Select **‘Bal. Inquiry’** by selecting the **‘F3’** key
- The terminal screen reads **‘Swipe or Enter Account#’**
- 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
- 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’**



# 6

## Void/Reversal Function

- 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.



- The option **'VOID'** is displayed at the top right of the display screen
- Select the **'F1'** 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 dialing and upon completion prompts **'APPROVED'**.
- The terminal generates a receipt automatically. This is the merchant's copy.

# 7

- 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'**

## **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.

# 8

## REPRINT FUNCTION

- Select the second purple key under the display screen from the left.
- The following options are displayed for selection:
  - *Last Receipt – F2*
  - *Any Receipt – F3*
- ❖ *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 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.

## 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 – F2**
  - **Detail Report – F3**
  - **Card Summary – F4**
- Select **'F2'**. The report prints when selected.
- The terminal automatically reverts to the **'Home Screen'** after printing the report.

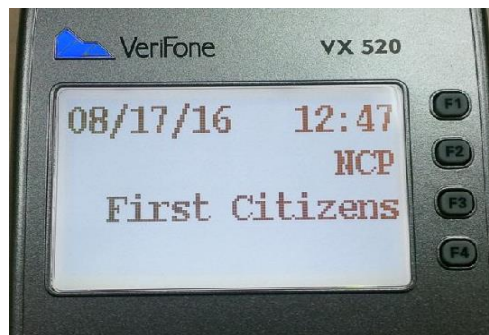
## End of Day Settlement Function

*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** under 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 dialing and upon completion **Analyzing response -> Deleting batch -> Batch deleted.**
- The end of the report is printed showing **'Settle Success'**.

## 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 '**F3**' key which is next to First Citizens.
  - The terminal will return to the '**Home Screen**' where transactions are processed.
2. **Terminal stuck on Dial Primary or Dial Secondary** – This may be a phone line issue. Confirm that the phone line connected to the terminal is active i.e. can make a call.
  3. **Printer Error** – Paper finished – install new roll or reload existing roll.

4.

**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

| Contact  | Contact Number   |
|--|--|
| Office numbers                                 | 627-4POS (627-4767)<br>(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   | <a href="mailto:pos@firstcitizenstt.com">pos@firstcitizenstt.com</a><br>(Email for paper rolls and technical assistance) |