![First Citizens logo]

FIRST CITIZENS BANK LIMITED

Electronic Banking Unit

Operational Procedures for
EMV/Contactless POS Terminal
Verifone V400 series

Terminal Operational Procedures Guide

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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.

- On the touch screen, scroll to the option '**MERCHANT'** and select by tapping on the icon

- In the '**MERCHANT'** menu, scroll down and select the option - number 7 (**LOGON**) by tapping '**LOGON'** on the screen

- The terminal then goes through a process of communicating and upon completion prompts **'APPROVED'**.
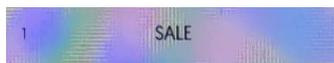
Processing a Sale/Purchase Transaction

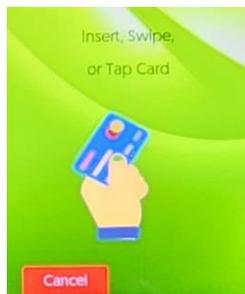## PROCESSING A DEBIT CARD TRANSACTION (MAGSTRIP/NON-CHIP, CHIP CARD & CONTACTLESS)

- On the touch screen, select the option '**TRANSACTIONS'** by tapping on the icon

- In the '**TRANSACTIONS'** menu, select the option - number 1 (**SALE**) by tapping '**SALE'** on the screen

- Enter the **SALE AMOUNT** and then press **'OK'** on the screen or the **'Green Key'** on the keypad

- The merchant confirms the sale amount by pressing **'OK'** on the screen or the **'Green Key'** on the keypad

- The customer **Swipe, Insert or Tap** their card depending on **(1)** the type of card used, or **(2)** the preference of the type of transaction

- The customer the confirms the sale amount by pressing **'OK'** on the screen or the **'Green Key'** on the keypad

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- The customer then selects the preferred account type by tapping the screen options or selecting on the keypad **1** or **2** to the matching options on the screen

1	CHEQUING
2	SAVING

- If the screen then reads **'PLEASE 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 screen then reads **'Print Copy'**. At this time the merchant press **'OK'** on the screen or the **'Green Key'** on the keypad to print the copy of the receipt.
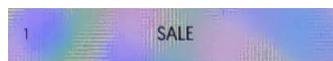
Processing a Sale/Purchase Transaction

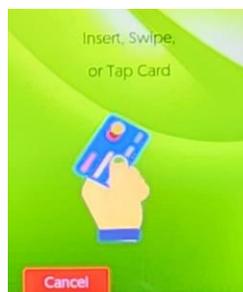**PROCESSING A CREDIT CARD TRANSACTION (MAGSTRIP/NON-CHIP, CHIP CARD & CONTACTLESS)**

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Note

1. **Security Checks** must be conducted for all Magstrip/Swipe transactions. These checks require the merchant to: (a) Verify the Card Number, (b) Verify the Printed Number, (c) Verify the Hologram, (d) Verify the Signature, (e) Verify the issuer 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 Balance Inquiry Transaction

This function is done on Debit Cards only

- On the touch screen, select the option 'TRANSACTIONS' by tapping on the icon

- In the 'TRANSACTIONS' menu, select the option - number 3 (BALANCE) by tapping 'BALANCE' on the screen

- The customer **Swipe, Insert or Tap** their card depending on **(1)** the type of card used, or **(2)** the preference of the type of transaction
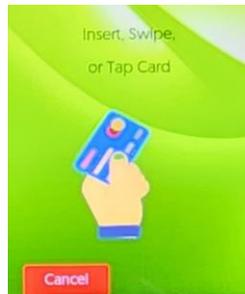
- The customer the confirms the sale amount by pressing **'OK'** on the screen or the **'Green Key'** on the keypad

- The customer then selects the preferred account type by tapping the screen options or selecting on the keypad **1** or **2** to the matching options on the screen

1	CHEQUING
2	SAVING

- The screen then reads the customer's **BALANCE**. After which the customer cancels the transaction by pressing **'CANCEL'** on the screen or the **'Red Key'** on the keypad

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Void/Reversal Function

- On the touch screen, select the option '**TRANSACTIONS'** by tapping on the icon

- In the '**TRANSACTIONS'** menu, select the option - number 2 (**VOID**) by tapping '**VOID'** on the screen

- The terminal prompts **'INVOICE TICKET'**.

- The merchant enters the digits of the invoice number and presses **'OK'** on the screen or the **'Green Key'** on the keypad

- Then they press **'OK'** on the screen or the **'Green Key'** on the keypad to confirm the amount to be voided

- 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 Copy'**. At this time the merchant press **'OK'** on the screen or the **'Green Key'** on the keypad to print the copy of the receipt.

Note

1. The Process of Voiding/Reversing a transaction is the same for both Debit and Credit Card Transactions

REPRINT FUNCTION

- On the touch screen, scroll to the option '**MERCHANT'** and select by tapping on the icon

- In the '**MERCHANT'** menu, select the option - number 3 (**BATCH**) by tapping '**BATCH'** on the screen

- Select the option – number 2 (**FIND INVOICE**) by tapping **'FIND INVOICE'** on the screen

- The terminal then goes through a process of communicating and upon completion prompts **'APPROVED'**.

- The terminal prompts **'INVOICE TICKET'**.

- The merchant enters the digits of the invoice number and presses **'OK'** on the screen or the **'Green Key'** on the keypad

- The transaction is displayed on the screen and the customer copy of the receipt is printed

Note

1. The Process of reprinting a is the same for both Debit and Credit Card Transactions

Running the Audit Report

- On the touch screen, scroll to the option '**MERCHANT'** and select by tapping on the icon

- In the '**MERCHANT'** menu, select the option - number 1 (**REPORTS**) by tapping '**REPORTS'** on the screen

- Select the option – number 2 (**DETAILS**) by tapping **'DETAILS'** on the screen

- An audit print of all the transactions conducted on the terminal after the last **SETTLEMENT** will be printed

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.

- On the touch screen, scroll to the option '**MERCHANT'** and select by tapping on the icon

- In the '**MERCHANT'** menu, select the option - number 2 (**SETTLE**) by tapping **'SETTLE'** on the screen

- At the completion of the **SETTLEMENT** process the terminal will print a statement in three (3) parts-

    1. **TOTAL REPORT**

    2. **DETAIL REPORT ,and**

    3. **TOTAL SETTLEMENT**

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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) - 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/