VERIFONE ENGAGE POINT-OF-SALE TERMINAL MANUAL

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LOGON

- ➢ Select *Transactions* on the home screen or press 1 on the keypad
- ➢ Scroll down and select *Logon*
- ➢ Select *Debit* or press 2 on the keypad

Terminal will display a screen indicating that the logon was successful.

BALANCE INQUIRY (DEBIT ONLY)

MAGSTRIPE

CASHIER

- ➢ Select *Transactions* on the screen or press 1 on the keypad
- ➢ Navigate to and select *Balance*
- ➢ Select *Debit* or press 2 on the keypad
- ➢ Swipe the customer's card on the main terminal

Information will be sent to the PIN-pad, prompting for the account type to be selected.

CUSTOMER

- ➢ Select the account type on the screen or press 1 for Savings and 2 for Chequings
- ➢ Enter PIN and press the green key.

Balance will be displayed on the PIN-pad.

CHIP CARD

CASHIER

- ➢ Select *Transactions* on the screen or press 1 on the keypad
- ➢ Navigate to and select *Balance*
- ➢ Select *Debit* or press 2 on the keypad

Information will be sent to the PIN-pad, prompting for the card to be inserted.

CUSTOMER

- ➢ Insert card into the PN-pad's card reader
- ➢ Enter PIN and press the green key.
- ➢ Select the account type on the screen or press 1 for Savings and 2 for Chequing

Balance will be displayed on the screen.

LINX/DEBIT CARD SALE

CASHIER

- ➢ Select *Transactions* on the screen or press 1 on the keypad
- ➢ Select *Sale* or press 1 on the keypad
- ➢ Enter the sale amount
- ➢ Press OK on the screen or press the green key
- ➢ Confirm the amount by pressing OK or the green key

Information will be sent to the PIN-pad and the remainder of the transaction should be performed by the customer.

CUSTOMER

- ➢ Confirm the amount by pressing OK or the green key
- ➢ Insert card into card reader/tap card on PIN-pad screen/swipe card on terminal
- ➢ Select the account type on the screen or press 1 for Savings and 2 for Chequing
- ➢ Enter PIN and press the green key

Terminal will indicate that the transaction was successful and the receipt will begin printing. If the card was inserted, it should be removed from the external PIN-pad.

CASHIER

- ➢ Tear off the customer's copy and give to customer.
- ➢ Prompt will appear on the screen to print the merchant's copy. Press OK or the green key.
- ➢ Tear off the merchant's copy and maintain for 12 months.

LINX/DEBIT CARD SALE WITH TIP

- ➢ Select *Transactions* on the screen or press 1 on the keypad
- ➢ Select *Sale* or press 1 on the keypad
- ➢ Enter the sale amount
- ➢ Press OK on the screen or press the green key
- ➢ Confirm the amount by pressing OK or the green key
- ➢ Enter the server/cashier number and press OK or the green key

Screen will display "Enter Tip"

- ➢ Confirm by pressing OK or the green key
- ➢ Enter the tip amount and press OK or the green key

Information will be sent to the PIN-pad and the remainder of the transaction should be performed by the customer.

CUSTOMER

- ➢ Confirm the amount by pressing OK or the green key
- ➢ Insert or tap card on PIN-pad/swipe card on terminal
- ➢ Select the account type on the screen or press 1 for Savings and 2 for Chequings
- ➢ Enter PIN and press the green key

Terminal will indicate that the transaction was successful and the receipt will begin printing. If the card was inserted, it should be removed from the external PIN-pad.

CASHIER

- ➢ Tear off the customer's copy and give to customer.
- ➢ Prompt will appear on the screen to print the merchant's copy. Press OK or the green key.
- ➢ Tear off the merchant's copy and maintain for 12 months.

LINX/DEBIT CARD VOID

CASHIER

- ➢ Select *Transactions* on the screen or press 1 on the keypad
- ➢ Select *Void*
- ➢ Enter the password
- ➢ Press OK or the green key
- ➢ Enter the invoice number of the transaction to be voided

Amount from original transaction is displayed on the terminal.

- ➢ Once the amount is correct, press OK or the green key. If incorrect, press CANCEL or the red key.

Void receipt is printed.

- ➢ Tear off the customer's copy and give to the customer.
- ➢ Prompt will appear on the screen to print the merchant's copy. Press OK or the green key.
- ➢ Tear off the merchant's copy and maintain for 12 months.

CREDIT CARD SALE

CASHIER

> ➢ Select *Transactions* on the screen or press 1 on the keypad
>
> ➢ Select *Sale* or press 1 on the keypad
>
> ➢ Enter the sale amount
>
> ➢ Press OK on the screen or press the green key
>
> ➢ Confirm the amount by pressing OK or the green key

Information will be sent to the PIN-pad and the remainder of the transaction should be performed by the customer.

CUSTOMER

> ➢ Confirm if the amount shown on the screen is correct by pressing the green key.
>
> ➢ Insert or tap card on PIN-pad screen
>
> ➢ Enter PIN and press the green key

Terminal will indicate that the transaction was successful and the receipt will begin printing. If the card was inserted, it should be removed from the external PIN-pad.

CASHIER

> ➢ Tear off the customer's copy and give to customer.
>
> ➢ Prompt will appear on the screen to print the merchant's copy. Press OK or the green key.
>
> ➢ Tear off the merchant's copy and maintain for 12 months.

CREDIT CARD SALE WITH TIP

- ➢ Select *Transactions* on the screen or press 1 on the keypad
- ➢ Select *Sale* or press 1 on the keypad
- ➢ Enter the sale amount
- ➢ Press OK on the screen or press the green key
- ➢ Confirm the amount by pressing OK or the green key
- ➢ Enter the cashier/server number and press OK or the green key

Screen will display "Enter Tip"

- ➢ Confirm by pressing OK or the green key
- ➢ Enter the tip amount and press OK or the green key

Information will be sent to the PIN-pad and the remainder of the transaction should be performed by the customer.

CUSTOMER

- ➢ Confirm if the amount shown on the screen is correct by pressing the green key.
- ➢ Insert or tap card on PIN-pad screen
- ➢ Enter PIN and press the green key

Terminal will indicate that the transaction was successful and the receipt will begin printing. If the card was inserted, it should be removed from the external PIN-pad.

CASHIER

- ➢ Tear off the customer's copy and give to customer.
- ➢ Prompt will appear on the screen to print the merchant's copy. Press OK or the green key.
- ➢ Tear off the merchant's copy and maintain for 12 months.

CREDIT CARD REFUND

- Select *Transactions* on the screen or press 1 on the keypad
- Select *Refund*
- Enter the Refund password
- Enter the amount to be refunded
- Press OK or the green key
- Confirm the amount by pressing OK or the green key

Information will be sent to the PIN-pad and the remainder of the transaction should be performed by the customer.

CUSTOMER

- Confirm the amount by pressing OK or the green key
- Insert card into card reader or tap card on PIN-pad screen
- Enter PIN and press the green key

Terminal will indicate that the transaction was successful and the receipt will begin printing. If the card was inserted, it should be removed from the PIN-pad.

CASHIER

- Tear off the customer's copy and give to customer.
- Prompt will appear on the screen to print the merchant's copy. Press OK or the green key.
- Tear off the merchant's copy and maintain for 12 months.

TIP ADJUST

- ➢ Select *Merchant* or press 2 on the keypad on the home menu
- ➢ Select *Batch* from the Merchant menu or press 3 on the keypad
- ➢ Select *Adjust* or press 3 on the keypad
- ➢ Enter the Adjust password
- ➢ Select *Adjust Tip*
- ➢ Select *Credit*
- ➢ Enter the invoice number of the transaction to be adjusted
- ➢ Press OK or the green key
- ➢ Enter the new tip amount and press OK or the green key

Terminal will indicate that the tip adjust was approved, and the receipt should then be reprinted.

REPRINTING A TRANSACTION RECEIPT

OPTION 1:

- ➢ Select *Merchant* from the main menu, or press 2 on the keypad
- ➢ Select *Batch*, or press 3 on the keypad
- ➢ Select *Review*, or press 1 on the keypad
- ➢ Navigate, using the arrows on the screen, to the transaction you wish to reprint a receipt for
- ➢ Select *Reprint*

OPTION 2:

- ➢ Select *Merchant* from the main menu, or press 2 on the keypad
- ➢ Select *Batch*, or press 3 on the keypad
- ➢ Select *Find Invoice*, or press 2 on the keypad
- ➢ Select the acquirer
- ➢ Enter the invoice number
- ➢ Confirm the amount by pressing OK or the green key

PRINTING AN AUDIT REPORT

- ➢ Scroll down and select *Merchant,* or press 2 on the keypad
- ➢ Select *Reports,* or press 1 on the keypad
- ➢ Select *Audit,* or press 2 on the keypad
- ➢ Select *All,* or select the desired acquirer by pressing 1 for credit and 2 for debit

Audit report will be printed.

SETTLEMENT PROCEDURE

- ➢ Scroll down and select *Merchant*, or press 2 on the keypad
- ➢ Select *Settle*, or press 2 on the keypad
- ➢ Enter the User password and press OK and the green key
- ➢ Select *All,* or select the desired acquirer via the touch screen or by pressing 1 for credit and 2 for debit

Terminal will proceed to settle and print the settlement report.

LOADING PAPER

➢ Lift the black tab to open paper well

➢ Place paper roll into the well, with paper rolling from underneath the roll, leaving 1 inch out of the well.

➢ Close the lid until you hear a 'snap'.

A Print test is recommended after loading a new paper roll.

PRINT TEST

➢ Scroll down and select *Technical*, or press 3 on the keypad

➢ Enter the Technical password, i.e. six zero's (000000) and press OK or the green key

➢ Select *Tests*

➢ Select *Print*

Terminal will begin to print a ticket indicating "This is a printer test".

If there is a jam, simply open the paper well and adjust the paper roll then retry.

PINPAD TEST

This test can be done to ensure connectivity between the PINpad and terminal.

➢ Scroll down and select *Technical*, or press 3 on the keypad

➢ Enter the Technical password, i.e. six zero's (000000) and press OK or the green key

➢ Select *Tests*

➢ Select *PINPAD*

Once the PINpad is successfully connected, the terminal will indicate as such.

COMMUNICATION TEST

➢ Select *Transactions* on the home screen or press 1 on the keypad

➢ Scroll down and select *Logon*

➢ Select *Debit* or press 2 on the keypad

Terminal will display a screen indicating that the logon was successful.

TO RESET COMMUNICATION

- ➢ Press 1 and X key (red key) together
- ➢ Press Auto Launch on screen – top right hand side of screen
- ➢ Communication restored

GUIDELINE FOR INSPECTION OF POINT-OF-SALE DEVICES

Introduction

Point of Sale (PoS) devices are a prime target for attackers who want to gain illegal access to the cardholder data provided by paying customers, as such it is important to keep them protected. A daily PoS inspection helps to reduce the possibility of terminal tampering and prevent data loss.

PoS Equipment Protection

The following are some best practices that merchants should follow to protect their PoS devices:

∞ **Merchants should keep an up-to-date list of their PoS devices**, to effectively conduct inspections. This list should include all information available about each terminal such as:
  – Manufacturer make and model
  – Device serial number or unique identification
  – Device location (i.e., provide the address of the site or facility where the device is located, and specify whether the device is mobile or stationary: identifying markers that the device is placed next to).

∞ **Establish a routine for regular inspections and maintain a record of all findings and actions taken, should an incident occur.**

  The following simple steps can be taken to examine devices for signs of tampering:

  – Scrutinize devices for:
    ▪ scratches on the plastic covering, especially near seams and connection ports
    ▪ objects attached in front of or behind card swiper slots

- Examine the underside, the back and the front of the device for anything plugged into ports or attached to the terminal. Do this for all terminals and card readers at your business.
- Verify the authenticity of your PoS devices before attempting to install, replace or return.

∞ **Keep an eye out for suspicious behavior by**:
  - Verifying the identity of any third-party persons claiming to be repair or maintenance personnel, prior to granting them access to modify or troubleshoot devices.
  - Reporting suspicious behavior and indications of device tampering or substitution (for example, attempts by unknown persons to unplug or open devices) to appropriate personnel (e.g., your Bank).

∞ **Train your employees on PoS equipment tampering prevention. Foster an environment of vigilance so that your employees can recognize suspicious activity when they see it and report the activity accordingly**.

The following are examples of PoS Merchant Terminals that are currently in circulation by Republic Bank Ltd.

Verifone vx520

Pax A920 Pro

Verifone Engage V400C

Verifone VX675

Verifone Engage V400m

If you believe your merchant operation has been subject to device tampering, contact the Republic Bank Ltd hotline at 627-3348, available 24 hours / 7 days a week, for further information and guidance.