



User Guide

POS terminal
Vx 520/675

INTRODUCTION

You equipped your business with a state-of-the-art electronic bank card payment terminal – the Verifone Vx 520/675 POS terminal device. The Verifone Vx 520/675 POS terminal will be extremely useful for your sales or services. The POS terminal can be used to accept bank card payments based on your agreements with your service bank. The terminal will improve the quality of your services and increase your sales. Enjoy working with the terminal and thank you for your business.

Please, keep this manual. It will help you deal with some rarely used tasks.

Terminal components and general information



Verifone terminal



PinPad



AC adapter



Paper roll



Power cord

All terminals are equipped with the following components:

- 1.Merchant unit (the Vx 520/675 POS terminal) with an integrated printer;
- 2.Customer unit (the Verifone PP1000SE PinPad) with a cable (optional);
- 3.AC adapter with a power cord.



Caution!

Do not disconnect any individual components while the device is powered on!

This may cause damage to the device.



With the ProCredit Bank VISA Electron debit cards, you can:

- Use your funds in your country and abroad;
- Withdraw cash from any ATM in your country and abroad;
- Make deposits at ProCredit Bank self-service locations;
- Shop for products and services at stores in your country and online; Have your money available anytime;
- Save time paying electricity, phone, water, internet, cable, etc. bills without having to go to the bank;
- Apply for a second card for a family member, linked to your bank account.

BASIC COMPONENTS OF THE VERIFONE VX 520 UNIT:



- (1) Screen (graphic display);
- (2) Magnetic card reader;
- (3) IC (smart) card reader;
- (4) Keypad with:
 - a. programmable function keys;
 - b. cancel button [X];
 - c. back/delete button [←] ;
 - d. [ALPHA] button;
 - e. confirm button [↵];
 - f. twelve keys for alpha-numeric data entry;
- (5) Integrated thermal printing device;
- (6) Phone and interface ports.

BASIC COMPONENTS OF THE VERIFONE VX 675:

(5) Integrated thermal printer

Printer cover release mechanism

Serrated metal plate

(1) Terminal display

(a) Programmable function buttons

(2) Magnetic card reader

(4) Phone-style keypad

(b) Cancel button

(d) Joystick control: menu selection

(e) Enter button

(3) Smart card reader

(c) Back/delete button

- (1) Screen (graphic display);
- (2) Magnetic card reader;
- (3) IC (smart) card reader;
- (4) Keypad with:
 - a. programmable function keys;
 - b. cancel button [X];
 - c. back/delete button [←];
 - d. Joystick control: menu selection;
 - e. confirm button [↵];
 - f. twelve keys for alpha-numeric data entry;
- (5) Integrated thermal printing device;
- (6) Phone and interface ports.

PURCHASE

The PURCHASE transaction can be initiated in two ways:

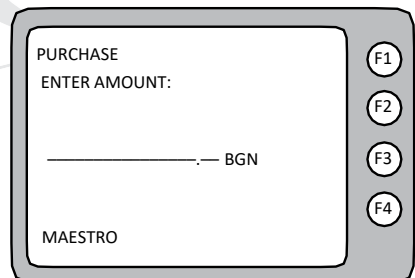
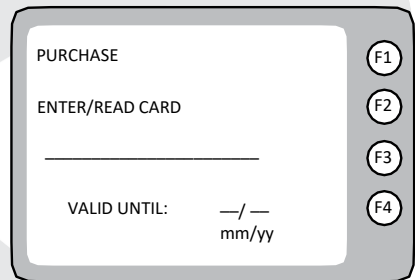
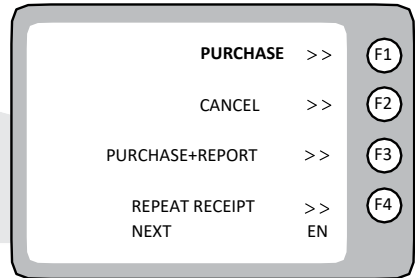
- By swiping a card through the magnetic reader or inserting an IC card into the IC reader while the terminal is in the ready state (one of the main menu screens is displayed);

By selecting the PURCHASE option from the corresponding main menu screen. In this case, the prompt to enter the card data will be displayed.

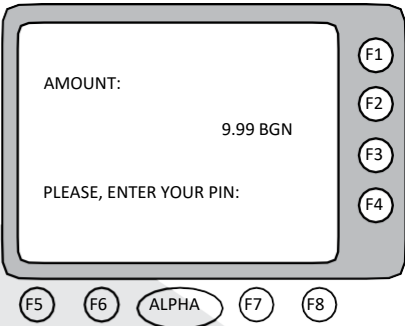
The card data can be entered by swiping a magnetic stripe card through the magnetic reader; inserting an IC card into the IC reader or by manually entering the card data.

After the card data are entered, the verifications required by the service bank are carried out. Depending on the configuration and the verification results, the transaction may either be terminated with the appropriate message or the merchant password may be required for confirmation.

After the card number is verified as valid and its type is determined, the terminal displays the prompt to enter the PURCHASE amount. The system checks whether the amount is within the limits allowed for this card type. If not, the transaction is terminated with an appropriate message. If the entered amount exceeds a limit set by the bank, then the terminal will ask to enter the last 4 digits of the card number.

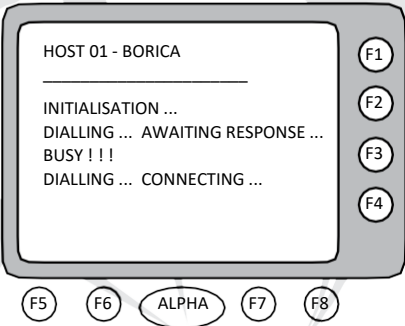
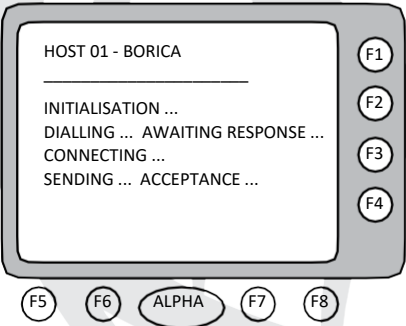


When the card has been read, depending on the configuration and the read card data, the terminal may ask to enter a PIN (Personal Identification Number). The PIN entry screen is displayed.

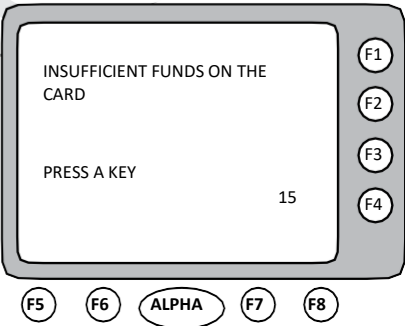
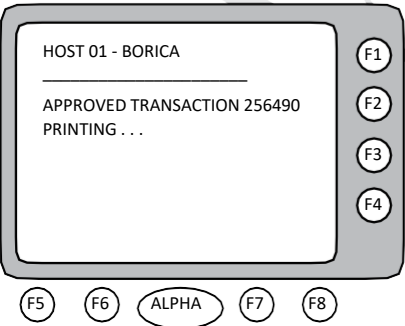


The terminal now has all the information it needs for this transaction and card type.

It will connect to the service bank and proceed with the transaction processing. The display will show the communication status. For an approved PURCHASE, a receipt is printed which needs to be signed by the customer to execute a legally binding contract. Most transactions executed on the terminal require an approval from the service bank. Therefore, after obtaining the required information, the terminal establishes a connection with the bank. While the communication is in progress, the current connection status is displayed.



If there is a serious communication problem, the terminal will terminate the transaction processing with the respective message.



Caution!

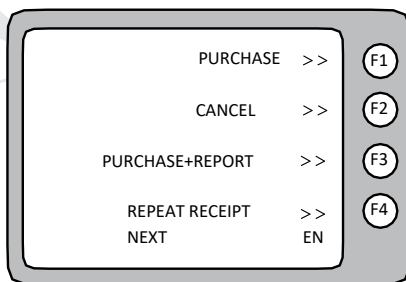
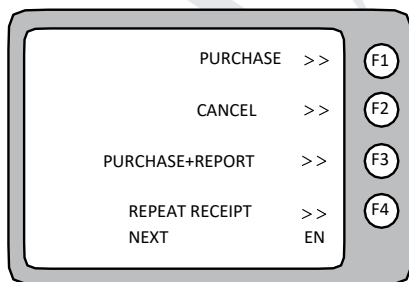
If the terminal generates a POS receipt with the text “CARD HOLDER SIGNATURE, PLEASE CHARGE MY ACCOUNT,” you will have to compare the signature on the back of the card with the one on the card holder’s ID. If the signatures match, you need to confirm by selecting “YES>>” on the POS terminal menu. If the signature is not confirmed within 60 seconds after the POS receipt is generated, the transaction will be automatically cancelled by the POS device.

Caution!

When working with IC cards, please, bear in mind that the transaction may be declined by the IC card, even if it was approved by the host. The operator must wait for the final decision of the terminal and the respective receipt. The transaction is approved only when the respective receipt is printed. If no receipt is printed, even because the printer is out of paper, the transaction will be declined.

PURCHASE WITH RECEIPTS PRINTED IN ENGLISH

If you wish the POS terminal to print receipts in English, before reading the card or selecting “PURCHASE,” press the F8 key (the rightmost purple key). The BG label will change to EN. Then, use the purchase function, as described above.



WORKING WITH POS TERMINALS ACCEPTING CONTACTLESS CARDS

How to proceed



1. If there is a contactless payment symbol on the face of the card, it can be used for contactless payments on your POS terminal.

2. Select the “Purchase” menu and enter the purchase amount. Select “Contactless payment: Yes.”

3. The card holder must place and hold the card on top of the POS terminal screen, while the terminal confirms that the transaction is successful.

4. Payments of up to BGN 50 can be made without entering a PIN code. Sometimes, as an additional security measure, the device may ask to enter a PIN code. Payments larger than BGN 50 require entering a PIN code.

CANCEL

The CANCEL function is used to cancel (reverse) an entered transaction on file.

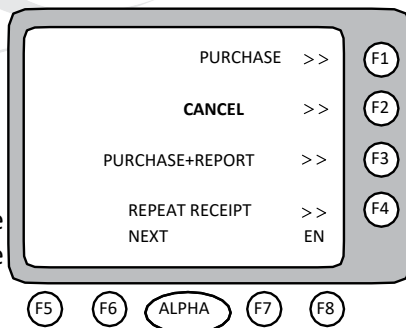
Caution!

For this transaction type, the terminal always requires a password: 0000 (four zeroes).

After entering the password, you need to select the type of transaction to be cancelled. The options are:

■ CANCEL

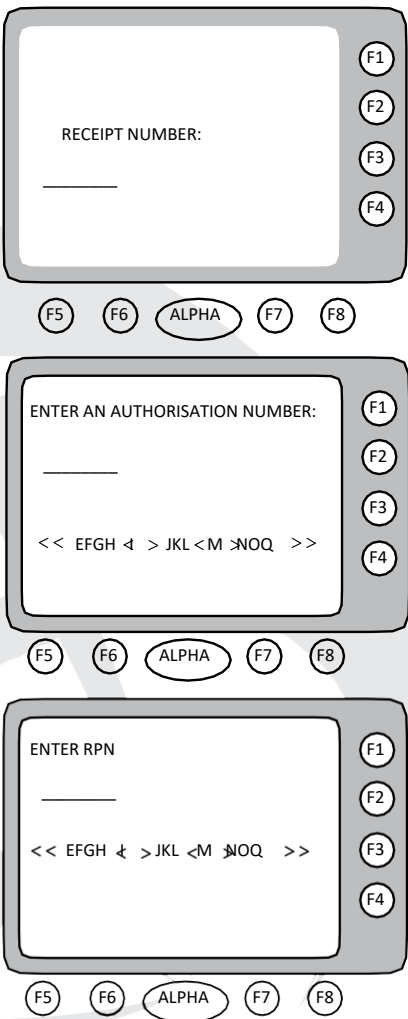
After selecting the type of transaction to be cancelled, the operator must enter the receipt number for the original transaction.



Then, the cancellation procedure is different, depending on whether the transaction to be cancelled is on the current file, or not.

■ If the transaction to be cancelled is on the current file, we need to enter manually the last four digits of the card (PAN) and then enter the amount to be cancelled. If the values do not match, the terminal will display “NO SUCH NUMBER” and terminate the procedure. If the selected transaction has already been marked as cancelled, the procedure will be automatically terminated with the “NO SUCH NUMBER” message. When the transaction is not allowed to be cancelled, the procedure will be terminated with an error and the message “NOT ALLOWED” will be displayed.

If the original transaction is valid, the device checks if the card type supports the “CANCEL” function. If the card does not support this function, the procedure is terminated with an error and the message “NOT ALLOWED” is displayed.



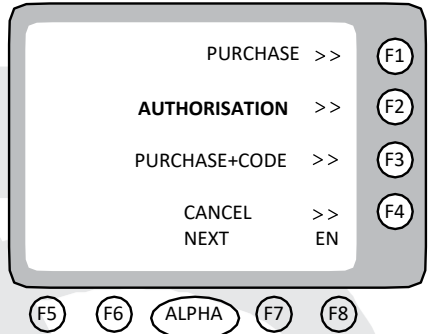
■ If the transaction to be cancelled is not on the current file, we need to enter the card data, the amount to be cancelled, the authorisation number and the RRN (Retrieval Reference Number). The authorisation number and the RRN are copied from the original receipt. The magnetic stripe must always be used for cancellations, even when the terminal is EMV activated.

Note!

A PURCHASE transaction is cancelled ONLINE, i.e. a request for approval by the host will be sent. In some cases, the authorisation centre may decline the CANCEL request for a PURCHASE.

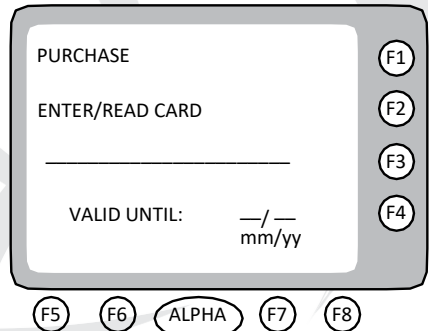
AUTHORISATION

AUTHORISATION is a type of transaction, where the merchant reserves (blocks) funds from the card holder's account in advance for an upcoming transaction, which may be completed within a period set by the bank. If this transaction is successfully completed, an authorisation code is issued, which may be used for a subsequent PURCHASE+CODE transaction.



The transaction is initiated by selecting the AUTHORISATION option from the main menu on the terminal. The card data entry screen is displayed.

The card data can be entered by swiping a magnetic stripe card through the magnetic reader; inserting an IC card into the IC reader or by manually entering the card data.



After the card data are entered, the verifications required by the service bank are carried out. Depending on the configuration and the verification results, the transaction may either be terminated with the appropriate message or the merchant password may be required for confirmation.

After the card number is verified as valid and its type is determined, the terminal displays the prompt to enter the AUTHORISATION amount. It must be greater than or equal to the amount of the upcoming PURCHASE+CODE. The system checks whether the amount is within the limits allowed for this card type. If not, the transaction is terminated with an appropriate message.

When the card has been read, depending on the configuration and the read card data, the terminal may ask to enter a PIN (Personal Identification Number). The PIN entry screen is displayed.

The terminal now has all the information it needs for this transaction and card type. The communication status will be displayed on the screen. For an approved AUTHORISATION, a receipt with the received authorisation code will be printed. The code will be used for the PURCHASE+CODE transaction.

PURCHASE + CODE

The PURCHASE+CODE transaction is used to complete a PURCHASE, following a previous AUTHORISATION transaction. It is similar to a PURCHASE transaction, the only difference being that the terminal will ask the operator to enter an authorisation code issued in a previous AUTHORISATION transaction and printed on the authorisation receipt.

The transaction is initiated by selecting PURCHASE+CODE from the menu. The card data entry screen is displayed.

After the card data are entered, the verifications required by the service bank are carried out. Depending on the configuration and the verification results, the transaction may either be terminated with the appropriate message or the merchant password may be required for confirmation.

After the card number is verified as valid and its type is determined, the terminal displays the prompt to enter the PURCHASE+CODE amount. It must be less than or equal to the amount of the previous AUTHORISATION. The device checks whether the amount is within the limits allowed for this card type and if it is not, the transaction is terminated with an appropriate message.

The next step is entering the authorisation code (authorisation number) received for the AUTHORISATION transaction.

The terminal now has all the information it needs for this transaction and card type. The communication status will be displayed on the screen.

For an approved PURCHASE+CODE, after the receipt is printed, it needs to be signed by the customer to execute a legally binding contract.

The CANCEL function is used to cancel (reverse) an entered transaction on FILE.

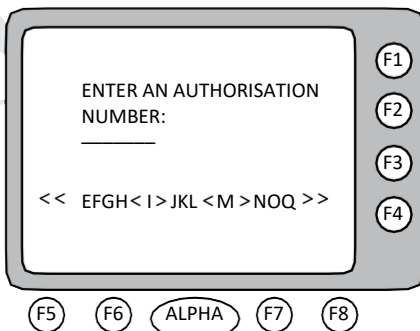
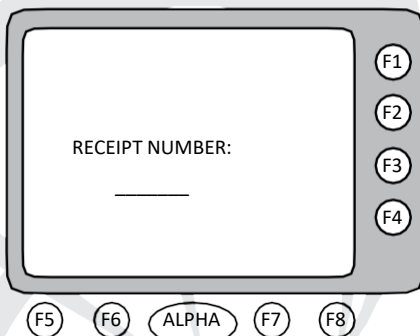
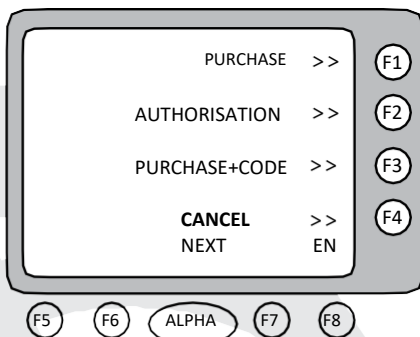
Note: For this transaction type, the terminal always requires a password: 0000 (four zeroes). After entering the password, you need to select the type of transaction to be cancelled. The options are:

- **CANCEL PURCHASE**
- **CANCEL AUTHORISATION**

After selecting the type of transaction to be cancelled, the operator must enter the receipt number for the original transaction.

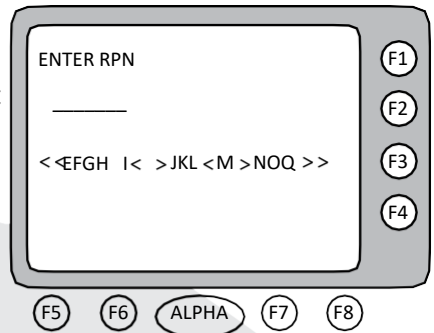
Then, the cancellation procedure is different, depending on whether the transaction to be cancelled is on the current file, or not.

- If the transaction to be cancelled is on the current file, we need to enter manually the last four digits of the card (PAN) and then enter the amount to be cancelled. If the values do not match, the terminal will display “NO SUCH NUMBER” and terminate the procedure. If the selected transaction has already been marked as cancelled, the procedure will be automatically terminated with the “NO SUCH NUMBER” message. When the transaction is not allowed to be cancelled, the procedure will be terminated with an error and the message “NOT ALLOWED” will be displayed.



If the original transaction is valid, the device checks if the card type supports the “CANCEL” function. If the card does not support this function, the procedure is terminated with an error and the message “NOT ALLOWED” is displayed.

- If the transaction to be cancelled is not on the current file, we need to enter the card data, the amount to be cancelled, the authorisation number and the RRN (Retrieval Reference Number).



The authorisation number and the RRN are copied from the original receipt. The magnetic stripe must always be used for cancellations, even when the terminal is EMV activated.

PURCHASE/PURCHASE+SERVICE

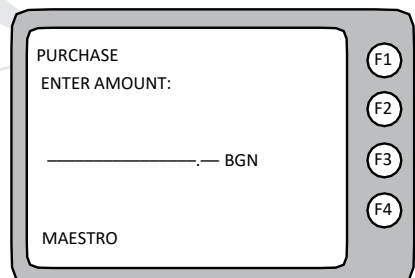
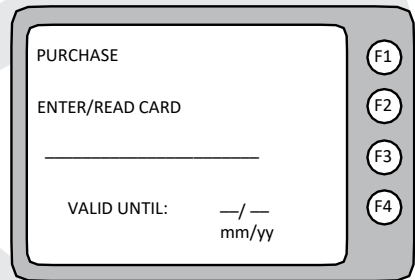
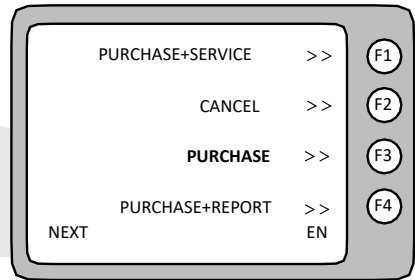
The PURCHASE/PURCHASE+SERVICE transaction may be initiated in two ways:

- By swiping a card through the magnetic reader or inserting an IC card into the IC reader while the terminal is in the ready state (one of the main menu screens is displayed);
- By selecting the PURCHASE/PURCHASE+SERVICE option from the corresponding main menu screen. In this case, the prompt to enter the card data will be displayed.

The card data can be entered by swiping a magnetic stripe card through the magnetic reader or by inserting an IC card into the IC reader.

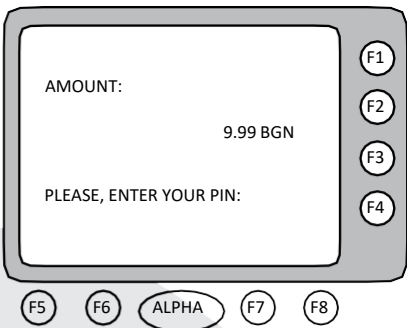
After the card data are entered, the verifications required by the service bank are carried out. Depending on the configuration and the verification results, the transaction may either be terminated with the appropriate message or the merchant password may be required for confirmation.

After the card number is verified as valid and its type is determined, the terminal displays the prompt to enter the PURCHASE amount. Enter the PURCHASE amount and then enter the SERVICE amount (cannot be greater than 20% of the PURCHASE amount). If the PURCHASE option is selected, no SERVICE amount will be required.



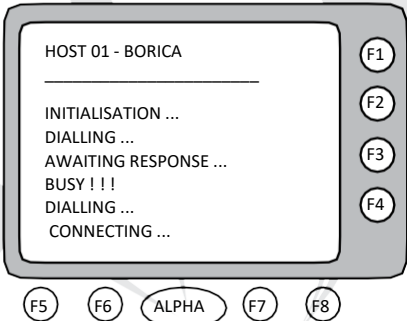
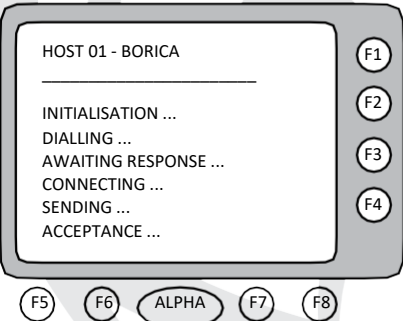
When the card has been read, depending on the configuration and the read card data, the terminal may ask to enter a PIN (Personal Identification Number). The PIN entry screen is displayed.

The terminal now has all the information it needs for this transaction and card type.

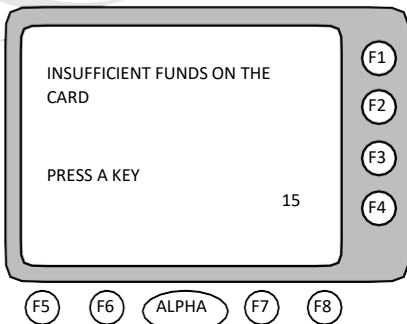
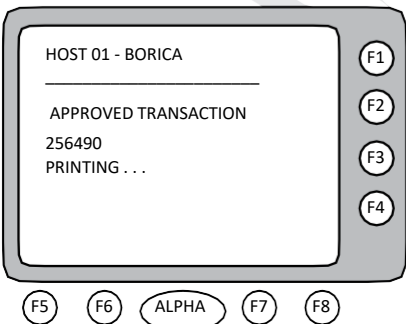


The display will show the communication status. For an approved PURCHASE, a receipt is printed which needs to be signed by the customer to execute a legally binding contract.

All transactions executed on the terminal require an approval from the service bank. Therefore, after obtaining the required information, the terminal establishes a connection with the bank. While the communication is in progress, the current connection status is displayed.



If there is a serious communication problem, the terminal will terminate the transaction processing with the respective message.



PURCHASE + REPORT

At this stage, this transaction type cannot be implemented and is not used.

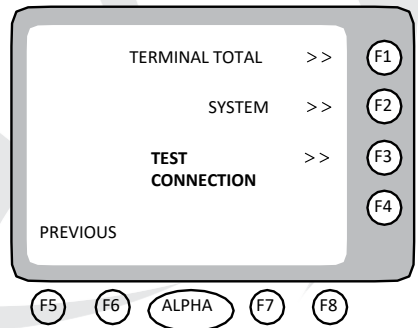
REPEAT RECEIPT

The COPY option is selected using the [ALPHA] button, while the terminal displays the main menu, or using the REPEAT RECEIPT function. When activated, the terminal prints a copy of the last printed receipt. ****REPEAT RECEIPT**** will be printed on the copy.

TEST CONNECTION

The TEST CONNECTION transaction is used to test the communication with the host and to clear a cold message.

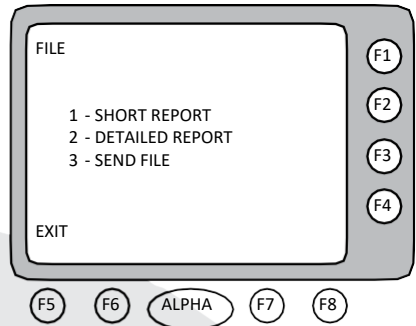
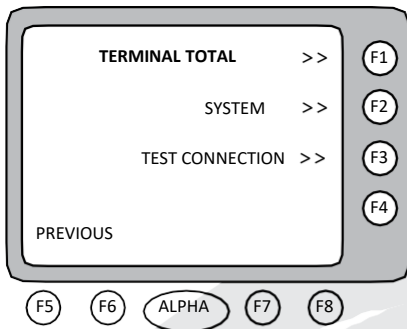
A “cold message” is information on a problem encountered while executing a previous transaction. This information is automatically exchanged between the terminal and the authorisation system at the first possible communication session.



If the terminal has a cold message, the “R” or “C” symbol appears in the top left corner of the display.

TERMINAL REPORTS

All terminal reports are selected using the TERMINAL TOTAL option from the main menu. They are available after entering a Merchant Password or Bank Password. The submenu looks as follows:



SHORT REPORT

Use this function to print the total number and amount of the transactions executed during the current financial period by card type. The records are totalled by pressing the [1] key labelled SHORT REPORT in the report menu. PRINTING... appears on the display. If no transactions have been executed on the terminal since the last closing, nothing will be printed. This prevents printing a blank report.

DETAILED REPORT

This function always requires entering an additional password and is used only by authorised bank maintenance personnel or an authorised service provider.

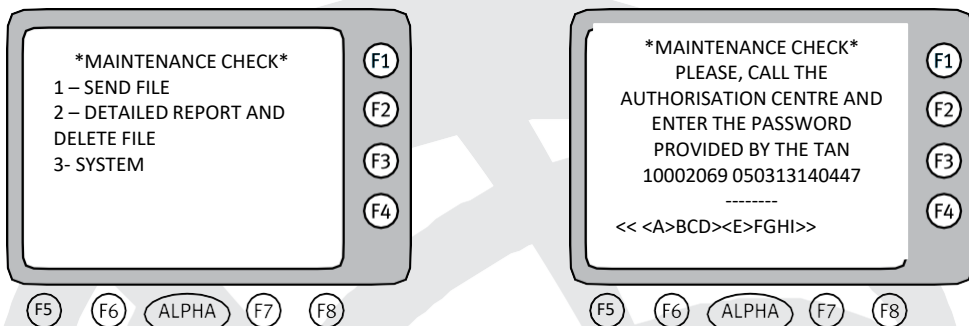
SEND FILE AND MAINTENANCE CHECK

The file sending procedure is initiated by pressing the [3] key labelled SEND FILE in the report menu. PRINTING... appears on the display and a SHORT REPORT is printed. If no transactions have been executed on the terminal since the last closing, nothing will be printed or sent. After printing the report, the terminal will connect to the service bank to close the terminal for the current day.

The terminal operator must keep all reports printed before, during and after the execution of the SEND FILE procedure. If any issues arise, these reports will allow to correctly process the current day transactions.

MAINTENANCE CHECK STATE

If there is a serious communication problem during the SEND FILE procedure, the terminal will enter the MAINTENANCE CHECK state:



If you select option 1, the terminal will try to resend the file. If the file is successfully sent, the terminal will return to the normal state you usually see.

If the attempt to resend the file fails again, please, make sure that the POS terminal is connected to the phone line!

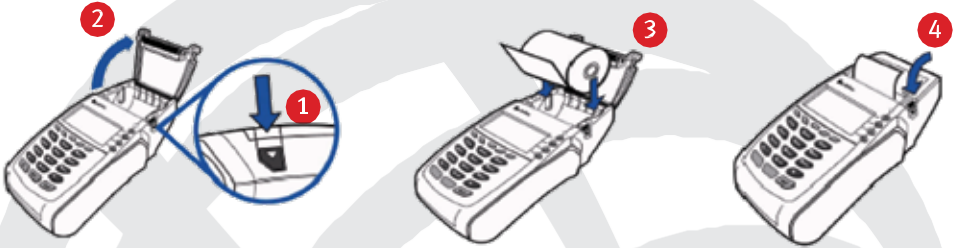
If you experience any difficulties, please, call 0 700 1 70 70.

LOADING THE PAPER ROLL

The Vx 520/675 terminal has an integrated thermal printing device. The printing device works with a 57 × 25 mm, single-ply paper roll. The printer cover release button and the printer status indicator are located in the upper right part of the terminal.

To load a paper roll into the integrated thermal printing device of the Vx 520/675 POS terminal, perform the following actions:

- 1) Press the release button;
- 2) Lift the cover;
- 3) Place the roll, leaving a longer end out;
- 4) Close the cover, leaving the end of paper out.



APPENDIX I : RECEIPTS PRINTED ON THE TERMINAL

Receipt
"PURCHASE"

* ТЪРГОВЕЦ *

СОФИЯ БЪЛГАРИЯ
АДРЕС
10002069

VISA
КАРТА No 4333-xxxx-xxxx-0376 01/04
/ MARIN BELEV /
ПРОЧЕТЕНА

* ПОКУПКА *

СУМА 1.34 BGN

ПОДПИС НА КАРТОДЪРЖАТЕЛЯ
МОЛЯ ЗАДЪЛЖЕТЕ МОЯТА СМЕТКА

AC 383418 No 010027 / RPN# 307100000021
008 / 000000000009 / D1 11:48:45

03/2003

БЛАГОДАРИМ ВИ
МОЛЯ ЗАПАЗЕТЕ РАЗЛИСКАТА ЗА СПРАВКА

AUTHORISATION CODE

RECEIPT
NUMBER

Receipt
CANCELLED PURCHASE

* ТЪРГОВЕЦ *

СОФИЯ
АДРЕС
10002069

БЪЛГАРИЯ

VISA
КАРТА No 4333-xxxx-xxxx-0376
ПРОЧЕТЕНА

01/09

** АНУЛИРАНЕ/ПОКУПКА **

СУМА1.34 BGN

ПОДПИС НА ТЪРГОВЕЦА

АС 383418 / No 010029 / RPN# 307100000023
008 / 000000000009 / D1

11:48:45

12/03/2003

БЛАГОДАРИМ ВИ
МОЛЯ ЗАПАЗЕТЕ РАЗПИСКАТА ЗА СПРАВКА

Receipt
SHORT REPORT

СВ. СОФИЯ 7
ПРИНТЕК - БЪЛГАРИЯ
1000 СОФИЯ
ТЕЛ. +359 - 2 - 9817353

ТЕРМИНАЛ: 10002069
17 : 24: 44

22/10/2002

BORICA

СУМИ ПО ТРАНЗАКЦИЯ

ФАЙЛ 008

ПОКУПКА00211.00 BGN
АНУЛИРАНЕ00110.00 BGN
ВЪЗСТАНОВЯВАНЕ0000.00 BGN

СУМИ ПО КАРТИ

MASTERCARD00411.00 BGN

СУМИ ПО КАРТИ

БАЛАНС11.00 BGN

APPENDIX B: ERROR MESSAGES

Error message	Meaning/possible cause
Wrong MAC	The encrypted checksum of the received message is incorrect. No MASTER keys have been loaded or the last loaded ones are invalid. Recommended action: Retry the transaction or use TEST CONNECTION. If the error persists, the keys must be loaded to the device by qualified personnel.
Wrong PIN!	A PIN-based transaction has been declined by the host system with the "Wrong PIN" code. Recommended action: Retry the transaction or re-enter the PIN. CAUTION: After several failed attempts, the card may be blocked.
Database error	Invalid parameters were read. Recommended action: Do not attempt anything and have the terminal checked by qualified personnel.
Invalid location	An invalid location number was entered.
MASTER KEY missing	The MASTER keys have not been loaded to the PinPad. Recommended action: The keys must be loaded to the device by qualified personnel.
Wrong password	The password entered by the operator is not valid. Recommended action: Call the authorisation centre.
Card prohibited	The used card is on the list of prohibited cards. Recommended action: The payment cannot be made using this card.

Busy	The terminal is unable to establish phone connection to the host system. The phone line is busy. Recommended action: Retry the transaction. If the error persists, notify the personnel responsible for the communications and/or the host system maintenance personnel.
Card expired!	The card is used past its validity period. Recommended action: The payment cannot be made using this card.
No more attempts	The terminal cannot establish connection with the host system and there are no more attempts allowed. Recommended action: Check the communication parameters.
Poor connection	The terminal is experiencing poor connection quality with the host system. The error appears when the message is resent. Recommended action: If the error persists, notify the personnel responsible for the communications and/or the host system maintenance personnel.
Too many wrong PINs!	The maximum number of attempts to re-enter the PIN for one card is exceeded. The transaction will be declined.
Modem error	Error during control of the integrated modem (no response from the modem). Recommended action: Call the service centre.
Not allowed	1.The selected operator function is not allowed for this card 2.The entered amount is less than the minimum transaction amount set by the bank. Recommended action: The payment cannot be made using this card or this amount.

Call for voice authorisation	The entered amount exceeds the maximum transaction amount set by the bank. Recommended action: Call the bank and follow its instructions.
Not in service	The terminal cannot recognise the used card. This card is not in service according to the set parameters. Recommended action: Check the parameters and/or contact the bank for more information on the cards supported by this device.
Invalid code!	The service code of the used card is invalid. Recommended action: The payment cannot be made using this card.
Invalid card number	The length of the card number does not match the card type. Recommended action: The payment cannot be made using this card.
Wrong LUHN digit!	The control number of the used card is invalid. Recommended action: The payment cannot be made using this card.
Invalid response	The response received from the communication with the host system is incorrectly formatted or contains incorrect values. Recommended action: Check the communication parameters and the phone line. Retry the transaction. If the error persists, contact the authorisation centre.
Invalid protocol!	The parameter for the protocol type for connection to the host system has an invalid value. Recommended action: Check and/or set the correct parameters.

No phone number!	The parameter for the phone number for the connection to the host system has an invalid value or is not set. Recommended action: Check and/or set the correct parameters.
Incorrect response	There was a formal error in the response from the host (different STAN, message type, missing field, etc.) Recommended action: Retry the transaction. If the error persists, contact the authorisation centre.
No ENQ!	During data exchange with the host system, the control symbol allowing data transmission was not received. Recommended action: Check the terminal and phone line parameters.
No connection	No message to the host can be created due to a configuration error. Recommended action: Do not attempt anything and have the terminal checked by the service centre.



With the ProCredit Bank VISA Classic credit cards, you can:

- Pay for goods and services at stores in your country, abroad and online; Book
- hotels and plane tickets;
- Pay electricity, phone, water, etc. bills at
- an ATM using the b-pay service.

INSTRUCTION FOR THE PROCESSING OF PAYMENTS MADE BY BANK CARDS BEARING BORICA, VISA AND MASTERCARD LOGOS

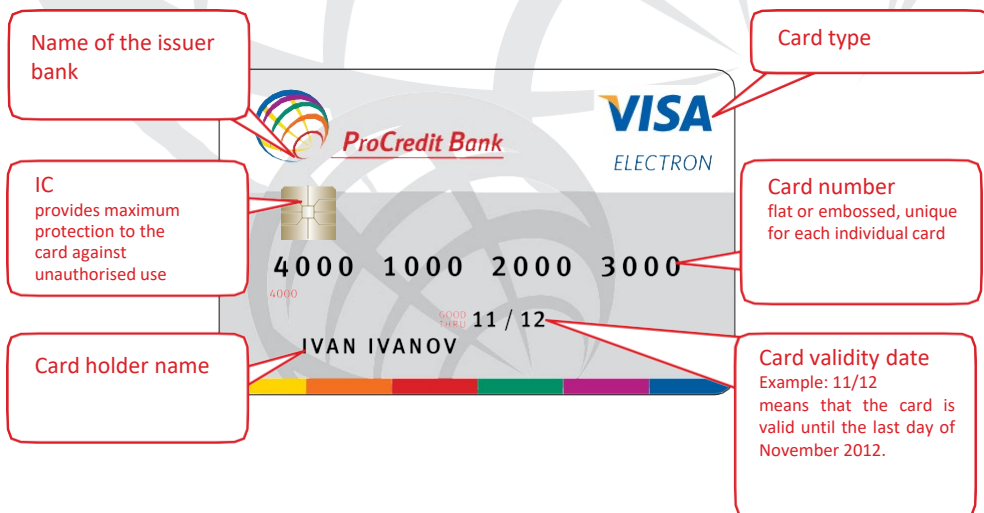
I. GENERAL CONCEPTS USED WHEN WORKING WITH BANK CARDS

- Bank card: a plastic card with electronically written information used to pay for goods and services at stores, restaurants, gas stations and other locations (merchants). Card holder: a natural person to whom a bank card is issued.
- Electronic POS terminal: a merchant device used for payments for goods and services with a bank card.
- PIN (Personal Identification Number): a secret code used for additional identification of the card holder. The PIN is a four-digit number. It is entered personally by the card holder using the keyboard of the POS terminal's PIN entry device to obtain confirmation for the payment. The PIN has the same effect as a signature under the law.
- Authorisation: the process of automatic bank card payment confirmations, provided by the National Card Operator, BORICA. BORICA (Banking Organisation for Card-Based Payments):
 - an organisation maintaining and developing the national card payment system.

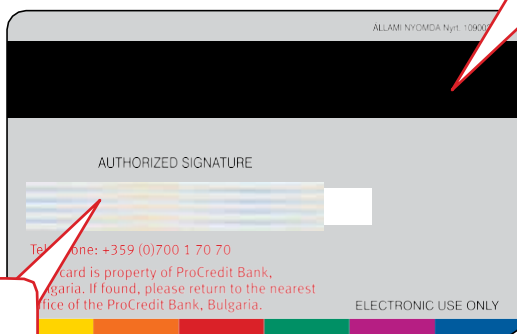
II. INFORMATION CONTAINED IN THE BANK CARD

Regardless of their design and colours, all bank cards contain the following general details and information

- on their faces (front side):



- on the back of the card:



Magnetic stripe
Contains information
on the card holder

Signature stripe
The card holder
places their signature here

III.CARD TYPES

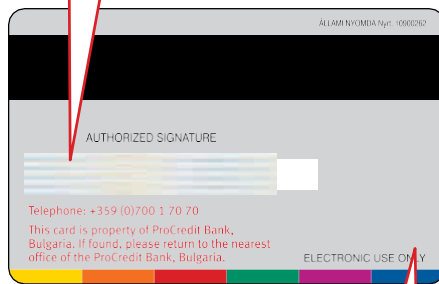
1. Debit cards

- Visa Electron



The VISA logo is
blue

The card number
always starts with the
digit "4"



The signature
stripe has blue and
light orange lines

The "Electronic Use
Only" text at the
bottom of the card

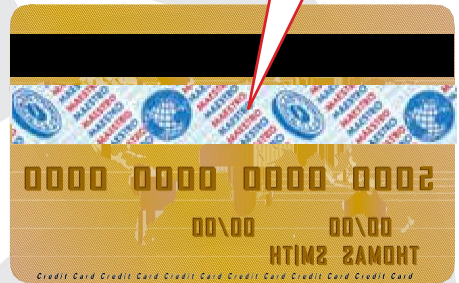
■ Maestro

The Maestro logo is printed in white on a background with a blue and a red circle. It is located in the top or bottom right corner of the card.

The signature stripe has the text “Maestro.”



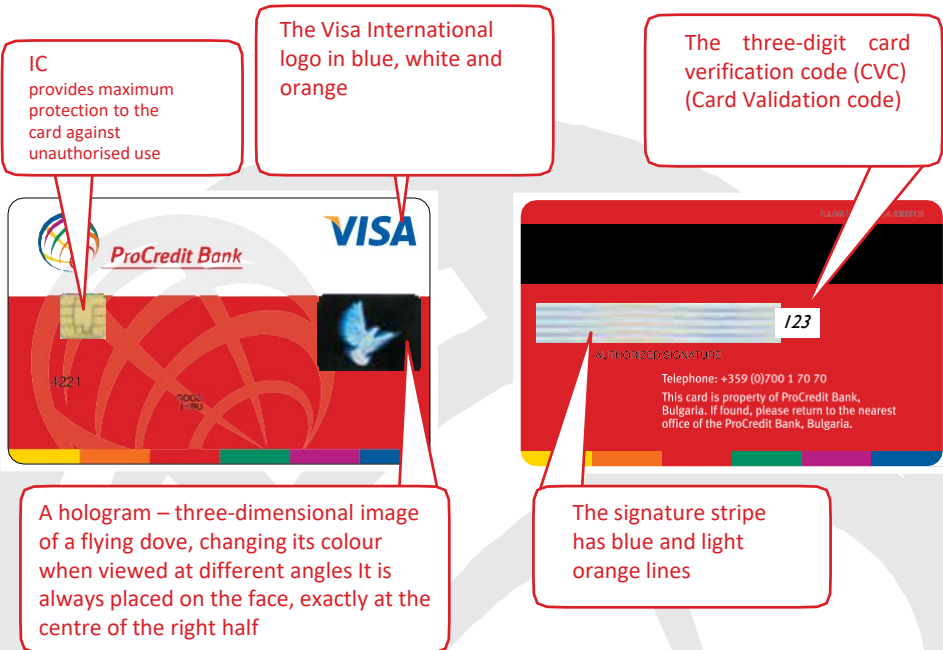
The card number always starts with the digit “5” or “6.”



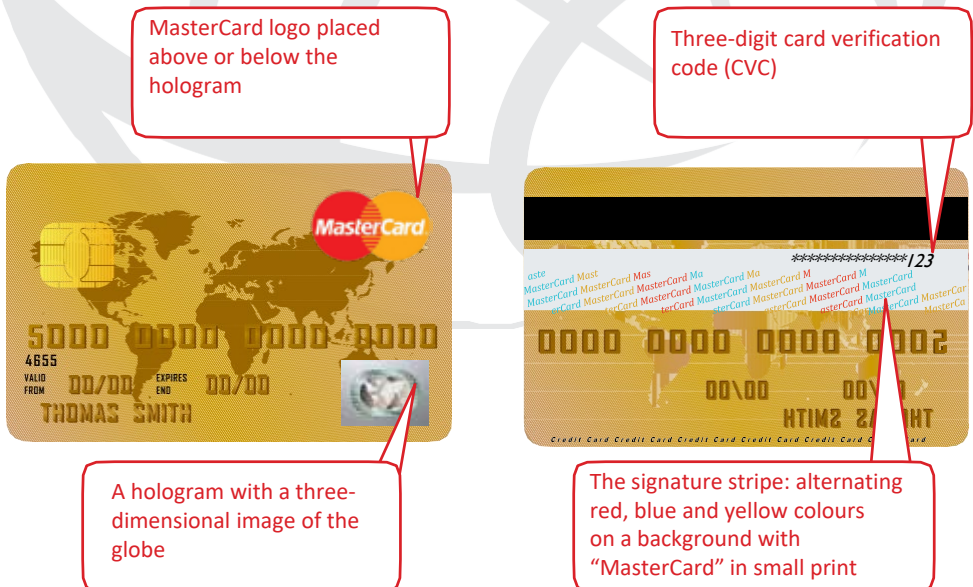
For the VISA Electron and Maestro debit cards:

- The Visa International or MasterCard logo may not be present.
- The first four digits of the card number are copied immediately below or above it.
- The validity date, card number and holder name are either printed or laser engraved.
- No symbols appear on the back of the card under ultraviolet light.

■ 2. VISA credit cards



■ MasterCard



For VISA and MasterCard credit cards:

- The validity date, card number and card holder name are embossed. The first four digits of the card number are copied immediately below or above it. Under ultraviolet light, on the VISA, a flying dove with spread wings appears on the face; on the MasterCard, the Latin letters M and C appear at both ends of the card.
Card holder's signature on the back of the card, must not have any signs of
- tampering such as scratches, erasure or another signature placed over the original one. If the signature is missing, the card holder must sign on the stripe before the official and the official must compare the signature with the ones on an ID and the payment receipt.
- The following information must be stamped on the signature stripe on the back of the cards:
 - card number (the same as the one on the face or just the last 4 digits of it) printed in an oblique font slanted to the left.
 - three-digit card verification code (CVC).

IV. WORK INSTRUCTIONS FOR ACCEPTING PAYMENTS USING BORICA, VISA AND MASTERCARD CARDS ON A POS TERMINAL

When processing payments on an electronic POS terminal, the merchant shall perform the following PROCEDURES:

- Verify all the required card features according to the general description of MasterCard or VISA cards.
– page 26-27;
- Request an ID from the card holder and verify that it is the same person, both on the ID and the card provided for payment. The name and the signature on the card must match the ones on the ID.
A payment is made when an authorisation code is received and the customer
- signatures on the receipt and the card match.

Important: When the customer signs the POS terminal receipt, the card must be placed face up. This is required to prevent the customer from looking at the signature on the stripe on the back of the card.

- The first copy of the receipt is kept at the company and the second copy is for the card holder. The card holder's POS terminal receipt, with the information on it (printed details, signature, recorded digits, etc.), must be identical to the merchant's receipt.
- The POS terminal receipts for all processed payments and any additional payment documents must be kept by the merchant and provided to the bank, upon request, within 2 business days.

V. IF YOU ENCOUNTER THE FOLLOWING SITUATIONS:

- If the presented card is past its validity date, the payment transaction for the goods and services must be declined.
- When a card is left at a store or another business:
 - the card must be kept for 48 hours in a safe place;
 - if the card holder comes looking for the card within this period, the card must be returned to the card holder upon verifying their ID and matching the signature on the card with the customer's signature placed on the card return record;
 - all cards not claimed within 48 hours must be returned to the issuer bank.
- When a card is held:
 - the terminal device prints a receipt with the "Pick Up The Card" message. One copy of the receipt is provided to the customer, the other copy must be delivered by the merchant to the bank.
 - the merchant delivers the held card and the POS terminal receipt to the bank with a handover record.
- If you encounter any problems with the terminal
 - When the confirmation request is not going through, check whether the terminal is powered on, all cables are securely connected to the appropriate ports and the card IC/stripe was correctly positioned in the terminal for reading.
 - Do not place any foods or drinks near the terminal. Do not place the terminal near any equipment deactivating the magnetic anti-shoplifting devices attached to the products.
 - Frequent powering on and off could result in problems with the POS device, which is why we recommend to power it off only at closing time.



For more information and assistance when working
with the POS terminal:

PROCREDIT BANK (BULGARIA) EAD 0 700 1 70 70

02/970 26 00 BORICA

www.procreditbank.bg

