



A relationship you can bank on.

**The purpose of this document is to facilitate user for POS terminal operations.**

The document below will give a brief view of all the menus and details of performing transactions.



# POS

Easy to follow  
guide for your  
POS terminal

**Sell on the go or on  
your premises.**

Displace cash with a safer,  
more efficient way to pay.

There are three ways your  
customers can pay:

 **Contactless**

 **Chip and PIN**

 **Magstripe**



Welcome onboard, this guide has been designed to help you understand and make the most of your experience with CreditBank PNG POS terminals. This guide will provide you with the necessary information you need to use the POS terminal effectively and securely.

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## Overview

Give your business the ability to process money transfers and payment settlement easily electronically between you and your customers with terminals that go with your business wherever you go. Never miss a sale because the customer is short on cash.

Funds are quickly deposited into your account. Customers quickly get off the queue and into their day. Everyone wins.

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## Getting started

### What is in the box

Your POS terminal package has the following:

- ✓ 1x POS terminal
- ✓ 1x AC power adapter
- ✓ 1x USB cable

If any of these items are missing, contact our Merchant Support team on +675 308 5500.

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## Turning your POS terminal on

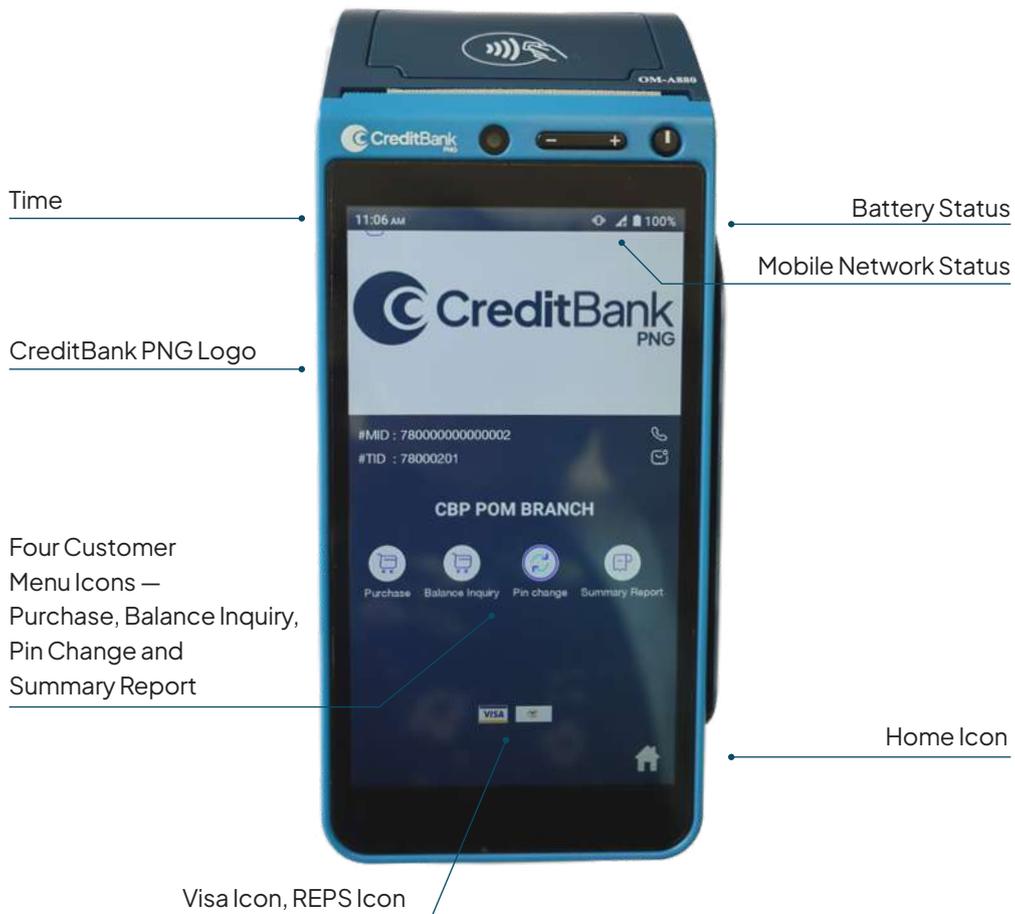
- ✓ Ensure that the POS terminal is connected to an efficient source of power.
- ✓ Ensure that the terminal is fully charged before you switch on.
- ✓ To switch on the terminal, press and hold down the power  button on the device until it turns on.
- ✓ Ensure there is a receipt roll inside the terminal.
- ✓ Ensure the terminal has network connectivity.

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## Familiarise yourself with your POS terminal



## Check that the home screen displays the following



## Placing a receipt roll

- ✓ Open the roll compartment on the top of the terminal.
- ✓ Position the roll and carefully place in the compartment.
- ✓ Ensure the gloss side of the paper inwards and the softer side faces the screen.
- ✓ Once loaded, feed some paper out and close the compartment.



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## Purchase only

- ✔ Press 'Purchase'.
- ✔ Enter the sale amount.
- ✔ Get the cardholder to either insert, swipe, or tap to pay.
- ✔ Prompt the cardholder to enter their PIN.
- ✔ Transaction successful.
- ✔ Print receipt (customer copy and merchant copy).
- ✔ Issue receipt.
- ✔ Keep the merchant receipt copy for your records.

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## Purchase + cashback

- ✔ Press 'Purchase'.
- ✔ Enter the sale amount.
- ✔ Enter 'Cash out' amount.
- ✔ Select 'Pay'.
- ✔ Get the customer to Tap to Pay if using a VISA or Swipe if domestic debit card.
- ✔ Prompt the customer to enter the PIN.
- ✔ Transaction Successful.
- ✔ Print receipt (customer copy and merchant copy).
- ✔ Issue receipt.

Always check the receipt to confirm the transaction has been approved before completing the transaction. Retain your copy of the terminal receipts for a minimum of 18 months.

**Note:** Applicable to CreditBank PNG and domestic cards.

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## Balance enquiry

- ✔ Select the Balance Enquiry tab or icon.
- ✔ Get the cardholder to swipe or insert their card.
- ✔ Follow prompts.
- ✔ Press 'Enter' to view balance.

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## Summary report

- ✔ This report contains the number of transactions or payments done on the terminal at any given time.
- ✔ The summary reports consist of:
  - Merchant name and address,
  - Date, time,
  - Merchant ID (MID), terminal ID (TID) and batch number.

**Note:** Total credits are captured when customer performs a Void transaction or Refund transaction, Total debits are captured when customer performs a Purchase, Purchase +Cash back, Pre-Auth Completion and Cash Advance.



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## Void transaction

This occurs when a cardholder makes a mistake, duplicate transaction or upon customer request

- ✔ Press 'Home' key from the customer menu.
- ✔ Select 'Void' from the list.
- ✔ Enter invoice number.
- ✔ Amount and card number will be displayed on the terminal for confirmation.
- ✔ Press 'Confirm' to proceed.
- ✔ Transaction voided.
- ✔ Print receipt copy (merchant copy).
- ✔ Print receipt copy (customer copy).

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## Refund transaction

- ✔ This occurs when a customer asks for a refund on the return of goods or services purchased using their card.
- ✔ Ensure the customer provides the original copy of the payment receipt.
- ✔ Press 'Home' key from the customer menu.
- ✔ Select 'Refund' from the list.
- ✔ Enter the amount and the RRN number.
- ✔ Tap the card and the terminal will show refund success in the terminal.
- ✔ Print receipt (merchant copy).
- ✔ Print receipt (customer copy).

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## Making a settlement report

A settlement report is taken at every end of day. This report settles the payments at the terminal so that it is processed in the system to be credited to the merchant account.

- ✔ Press 'Home' key from the customer menu.
- ✔ Select the 'Settlement Tab'.
- ✔ Select 'Yes' to print the Detailed report.
- ✔ Your printout copy should consist of:
  - Merchant name and address
  - Date, time,
  - MID (merchant ID), TID (terminal ID) and batch number.
  - Report title: **Summary Report Visa**.
  - End of report
- ✔ Select 'Print' to print a copy of this report.

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## Printing receipts

For every transaction, it is advisable to print receipts and keep a copy for your records.

You can run a duplicate receipt or run a Reprint of the receipt:

- ✔ Duplicate Receipt captures only the latest transaction receipt copy.
- ✔ Press 'Home' key from the customer menu.
- ✔ Select the 'Duplicate Tab'.
- ✔ Select 'Printer' labelled as Duplicate.
- ✔ The receipt is displayed on the screen.
- ✔ Select 'Customer' to print customer copy.
- ✔ Select 'Merchant' to print merchant copy.



## Troubleshooting

When you encounter any issues while using the POS terminal, try these troubleshooting steps:

- ✓ Check if the machine is properly connected to a power source.
- ✓ Ensure the network status is on and the mobile carrier name is displayed.
- ✓ If the network is not showing, switch off the machine and power on again.
- ✓ If the touch screen is not responding, switch the terminal off for a about 10 seconds and switch on again.
- ✓ Paper jam or receipt not printing, check if there is receipt paper in the terminal. If not replace the receipt roll. If there is a jam open the paper compartment and place the paper correctly and print again.
- ✓ Ensure the card is inserted correctly.
- ✓ Clean your card to remove any dirt or debris.

If the issue persists, contact CreditBank PNG Merchant Support or Contact Centre on **+675 3085500**.

## Security measures

- ✓ You are responsible for the safe keeping of the POS terminal and any transactional activities performed on the terminal.
- ✓ if lost, stolen or damaged, ensure that you contact the Merchant Support Team immediately.
- ✓ Ensure terminal is securely stored to avoid tampering or theft.
- ✓ Ensure that your staff, and those operating the POS terminal do not link any confidential information of your customers (account balance, PIN Numbers).
- ✓ You are not allowed to assign your terminal to a third party without authorisation of CreditBank PNG.

## Smart POS terminal

Give your business the ability to easily electronically process payments between you and your customers with terminals that go with your business wherever you go.



Connects with Wi-Fi or 4G



5.5 inch touch screen



Built in receipt printer



Contactless card reader



Camera 5 mega pixel with flash



2600mAh battery



## Call us:

If you have any queries, contact the following team for assistance:

### Merchant Support Contact

☎ 308 5500

✉ [merchantsupport@creditbank.com.pg](mailto:merchantsupport@creditbank.com.pg)

### Contact Centre

☎ 308 5500

✉ [contactus@creditbank.com.pg](mailto:contactus@creditbank.com.pg)