POS terminal
Vx510
Instructions for use
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1. Introduction

This document is designed for users of card reading POS terminal (thereafter - ‘terminal’). In this manual you can find all information necessary to use efficiently possibilities of the terminal, as well as suggestions for actions in case of different problem situations.

Terminal is an electronic device, intented for automation of card payments within various types of enterprises.

To make a payment with card, using terminal, seller must perform only a few operations:

✓ check card visually;
✓ pull the card through the reader
✓ enter amount of transaction;
✓ register the deal correctly;
✓ compare the number on card with number on the receipt;
✓ compare the client’s signatures on the receipt and the card;
✓ in case if amount of transaction exceeds 150 Ls, ask for the client’s documents and call to authorisation center, and report “Code 10”.

Terminal automatically perform the following operations:

✓ check if enterprise accepts this type of cards;
✓ check card’s validity term;
✓ check if card is not in the STOP list;
✓ perform the authorisation, if the transaction exceeds the limit of authorisation

As a result of verification the deal receipt is printed automatically, and the transaction is stored into terminal’s memory. During the session of data transmission the terminal automatically transmits accumulated deals to card payment’s center.

If you have uncertainties or issues, which is not described in this manual – call the authorisation center service department by phone number indicated on your terminal.
2. Storage requirements of terminal

POS terminal ‘VX510’ is an electronic device, which must be stored according to instructions of electronic equipment storage:

1. Terminal must be located at dry place, without allowance of any kind of liquid appears on keyboard, card magnetic stripe reader or printer.

2. Air temperature of the room, where the terminal is stored, must not exceed 40°C, as well as must not fall below 0°C.

3. The cover of terminal must be cleaned regularly with clean, dry, soft cloth without any chemical cleaners. Only the special cleaner on alcohol basis, intended for electronic equipment cleaning, will be permitted.

4. Opening the cover of terminal by yourself is prohibited.
3. Used terms

Card
rectangular plastic card with magnetic track, served as non-cash payment instrument within locations of trade and services, which are concluded a contract of card acceptance.

Smart card
rectangular plastic card with integrated microchip, served as non-cash payment instrument within locations of trade and services, which are concluded a contract of card acceptance.

Transaction
payment for purchase or service.

Voided transaction
invalidation of payment for purchase or service.

Dynamic password
numerical code, which is preventing some terminal operations from unknown users To find out dynamic password, you must call to POINT.

Authorisation
checking of card’s validity and paying capacity. As a result of authorisation card’s issuing bank or it’s agent assigns authorisation code and reserves at client’s account amount required for payment. If the transaction is rejected, amount should no be reserved. If the card is in the stop-list, may be issued an instruction to no serve the client or to take away the card.

Authorisation code
unique identificator, assigned for each authorisation. It is a combination of numbers and/or characters.

STOP-list
list of cards, invalid for payments, including numbers of stolen and lost cards.

Data transmission
Sending the data, accumulated during a day, to the processing centre.

Application
A program, recorded at card’s microchip, ensuring data exchange with EMV POS terminal and processing of these data.

Merchant’s password
Numerical code, preventing card from unauthorised use from unknown users.

Offline purchase
Terminal performs a transaction without calling to authorisation centre.

Cash back transaction
Cash back to client, after the sending of statement. This operation may not exist, if bank states it.
4. Card reading terminal and it’s components

Picture 1. Terminal’s view from top
The terminal consists of 4 essential parts:

**SCREEN**
Available to display several lines of graphical information.

**CARD READER**
Read the card during pulling it through reader’s aperture Card should be pulled through reader, by pressing it evenly and moving from on end of terminal to another. There is no importance of pull direction Card’s magnetic track must be pointed to left side of the terminal. (See Picture 5)

**KEYBOARD**
Essential keys:
- **[X]** – allows to go to initial state from any situation, except cases during operation processing by terminal.
- **[←]** – clear from screen last entered symbol By pressing it again, you can clear all incorrectly entered symbols and enter it correctly. Errors may be corrected only before pressing **[↓]** or "green key".
- **[alpha]** – allow to enter characters (i.e, to enter authorisation code). To enter characters, at first must be pressed numeric key, on which required character is indicated. Then must be pressed key **[alpha]**, until required character is displayed on the screen.
- **[↓]** - "green key", by pressing that entering the number of section, amount, authorisation code and password will be confirmed. It is also used to execute different terminal functions.

**PRINTER**
There is built-in thermal printer within terminal, which prints one copy of the receipt. In most operations the first copy is bank’s or enterprise’s copy. Paper roll is hidden under the plastic cover, which may be pushed up when changing the paper.
Picture 4. Magnetic card reading

Picture 5. Smart card reading
5. Functions of terminal

Terminal have the following functions:

- purchase with magnetic card;
- voiding the purchase;
- returning of purchase;
- offline purchase;
- data sending to centre. (Data must be sent manually);
- printing a copy of receipt;
- printing of statements.
# 6. Purchase with smart card

<table>
<thead>
<tr>
<th>Step</th>
<th>Instructions</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Insert card into chip card reader of the <strong>terminal</strong> (see device (Picture 5.) with chip upwards. Card processing is going on.</td>
</tr>
<tr>
<td>2.</td>
<td>Transaction amount must be entered, then pressed <code>[J]</code> key.</td>
</tr>
<tr>
<td>4.</td>
<td>After entering of transaction amount, merchant must give the terminal to client, for entering client’s PIN.</td>
</tr>
<tr>
<td>5.</td>
<td>Client enters into terminal his/her code and press green confirmation button. If the client makes a mistake during entering PIN, it is possible to clear incorrectly entered numbers by pressing yellow button, or break the operation by pressing red button.</td>
</tr>
<tr>
<td>6.</td>
<td>After entering PIN and its confirmation, terminal will start to process transaction and different messages will be displayed on the terminal screen. As a result of successful transaction <strong>two copies</strong> of receipt will be printed. As a result of unsuccessful operation will be printed <strong>one copy</strong> of receipt <strong>with explanation of rejection</strong>.</td>
</tr>
</tbody>
</table>
Bank

POINT TS
BIKERNIEKU IELA 1
RĪGA
TEL. 7508315
DATE: 10/12/2002  TIME: 12:45
VISA
4652410004215723
PURCHASE
AMOUNT: LVL 10.00

Term.:POINT004 Reciept:0012 File:001
TVR:00000000000 TSI:R800 AIP:5C00 Code:0Y1
TC:2C2000008AE36638
Program: OMNI_EMV ver:1.02

THANK YOU
LET'S COME AGAIN
Receipt of confirmed transaction

Bank

POINT TS
BIKERNIEKU IELA 1
RĪGA
TEL. 7508315
DATE: 10/12/2002  TIME: 12:45
VISA
4652410004215723
PURCHASE
AMOUNT: LVL 10.00

Term.:POINT004 Reciept:0012 File:001
TVR:00000000000 TSI:R800 AIP:5C00 Code:0Y1
TC:2C2000008AE36638
Program: OMNI_EMV ver:1.02

Transaction declined

Attention!!!
Receipt of confirmed transaction
  do net have a signature field
because PIN entered by consumer
  works as confirmation.
7. Purchase with magnetic card

Procedure of performing the operation:

1. **READY FOR TRANSACTION**
   - Pull card through card reading aperture.

2. **Purchase**
   - Enter amount Ls 0.00
   - If amount of transaction exceeds defined safety limit, then this step will be executed. Enter last 4 digits of card’s number, then press `[J]`.

3. **Calling...**
   - Connecting_
   - During terminal’s calling to authorisation center and card verification, the following messages may be displayed on the screen

4. **Printing a copy...**
   - As a result of successful transaction a two copies of the receipt will be printed.

---

**Bank**

SIA “POINT”
RAINA BULV. 1-1A
RIGA
TEL. 7251111
Date 03/03/2003   Time 11:39:35

MASTERCARD
5460439999999999
VALID TO 02/06
Purchase
AMOUNT:LVL 15.00

-----------------------------
signature

Term: POINT004 Receipt 0003 File 002
Authorisation code: 108958
Program: OMNIHBEMV VER:1.36

Thank you
Let’s come again

**Bank**

SIA “POINT”
RAINA BULV. 1-1A
RIGA
TEL. 7251111
Date 03/03/2003   Time 11:39:35

MASTERCARD
5460439999999999
VALID TO 02/06
Purchase
AMOUNT:LVL 15.00

DECLINED

Communication error

Term: POINT004 Receipt 0003 File 002
Program: OMNI_EMV VER:1.02

Thank you
Let’s come again

After printing, the receipt must be given to client for signing. Signature on the receipt must be compared with signature on the card mandatory.

If rejection appears on the receipt instead of authorisation code, see ‘Rejections of card authorisation’ to clarify the reason of rejection. If any messages, not described in this chapter, appears on the screen or printer, see chapter "Error messages".
8. Offline purchase

Procedure of performing the operation:

1. **READY FOR TRANSACTION**
   - Press a key [F1] – Menu.

   - With keys [F2], [F3], [F4] is possible to select a required operation. To make offline purchase, key [F3] must be pressed.

3. **Enter dynamic password:**
   - Must be entered dynamic password and pressed [J]. To find out a dynamic password, must call to technical assistance No. (phones indicated at “introduction”).

4. **Pull card**
   - Pull card through card reader and go to step 5 or enter the card number with keyboard and press [J].

5. **Valid to? (MMGG)**
   - If card number was entered manually, enter validation term, printed on the card, too, and press [J].
   - If card pulled through terminal’s reader, terminal requires to enter last four digits from card’s number, printed on the card, to avoid operations with false cards.

4. **Please enter authorization number**
   - Enter authorization number (four digits) which you receive during a pre-authorisation, and press [J]. Use key [→], to alter incorrectly entered digit.

5. **Offline purchase**
   - Enter the amount of money, then press key [J].

During this time terminal is printing merchant data and amount on the receipt.

6. **Printing a copy...**
   - As a result of successful transaction a **two copies** of the receipt will be printed.
After printing, the receipt must be given to client for signing. Signature on the receipt must be compared with signature on the card mandatory.

If rejection highlights instead of authorisation code, see ‘Rejections of unsuccessful card authorisation’ to clarify the reason of rejection. If any messages, not described in this chapter, appears on the screen or receipt, see chapter “Error messages”.

Bank
POINT TS
Biķernieku iela 1.
RIGA
TEL. 7552222

DATE 15/05/2003 TIME 14:24:15

MASTERCARD
5460439999999999
VALID TO 03/02

Offline purchase
AMOUNT:Ls 150.00

---------------------------
signature

Term.: PNT00007 Receipt 001 File:0002 D@1
Authorisation code: 999999

Thank you
Let’s come again
## 9. Returning of transaction

Procedure of performing the operation:

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>READY FOR TRANSACTION pull card</td>
<td>Press a key [F1] – Menu. Menu, shown at step 2, will be displayed on the screen.</td>
</tr>
<tr>
<td>2</td>
<td>Returning F2 Offline purchase F3 Purchase (manual) F4</td>
<td>With keys [F2], [F3], [F4] is possible to select a required operation. To make returning, key [F2] must be pressed.</td>
</tr>
<tr>
<td>3</td>
<td>Enter dynamic password ****</td>
<td>Must be entered dynamic password and pressed [→]. To find out a dynamic password, must call to technical assistance No. (phones indicated at &quot;introduction&quot;).</td>
</tr>
<tr>
<td>4</td>
<td>Pull card Or enter Card number</td>
<td>Card must be pulled through or number entered with terminal keys.</td>
</tr>
<tr>
<td>5</td>
<td>Returning Enter amount Ls 0.00</td>
<td>Enter the amount of money, then press key [→].</td>
</tr>
<tr>
<td>6</td>
<td>Last 4 digits</td>
<td>Enter last four digits of card’s number and press [→]. Use key [←] to alter incorrectly entered digit. Step 6 may be omitted, if Bank gives such permission.</td>
</tr>
</tbody>
</table>

During this time terminal is printing merchant data and amount on the receipt.

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>7</td>
<td>Calling... Connecting_</td>
<td>During terminal’s calling to authorisation center and card verification, the following messages may be displayed on the screen</td>
</tr>
<tr>
<td>8</td>
<td>Printing a copy...</td>
<td>As a result of successful transaction a <strong>two copies</strong> of the receipt will be printed.</td>
</tr>
</tbody>
</table>
After printing, the receipt must be given to client for signing.
Signature on the receipt must be compared with signature on the card mandatory.

If rejection highlights instead of authorisation code, see 'Rejections of unsuccessful card authorisation’ to clarify the reason of rejection. If any messages, not described in this chapter, appears on the screen or receipt, see chapter "Error messages".
10. Data transmission

Data accumulated during a day the terminal automatically send to card processing center. If the session of data transmission is successful and the sent data match with accumulated at card’s center, the statement is printed. If automatic data transmission fails, it must be repeated as described below.

1. READY FOR TRANSACTION
   - Pull card
   - Press a key [Statements]. Key is located at the top row of keyboard.

2. Enter merchant’s password
   - Enter merchant’s keyword and press key [ ].

3. Statements
   - Send [F2]
   - Receipt’s [F3]
   - Journal’s [F4]
   - Lights up and appears until meny key is pressed.
   - [F2] – daily statement sending and printing;
   - [F3] – printing all transactions by cards occurred during a day;
   - In this section described pressing a key [F2].

4. Send statement
   - All [F2]
   - Center No. 1 [F3]
   - Center No. 2 [F4]
   - Offered choice [F2], [F3] and [F4] by pressing
   - [F2] – all transactions printed, refered to both the authorization center
   - [F3] – all transactions printed, which refers to authorization center 1
   - [F4] – printed transactions center 2

5. Calling...
   - Connecting_
   - During calling and statement sending the following messages may be displayed on the screen.

---

Bank
POINT TS
Bikerniek u iela 1.
RIGA
TEL. 7552222
Date 03/03/2002   Time 10:10:12

STATEMENT
-------------------------
CARD’S TYPE

-------------------------
VISA

<table>
<thead>
<tr>
<th>Quantity</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pirkums</td>
<td>1</td>
</tr>
<tr>
<td>Maestro</td>
<td>1</td>
</tr>
<tr>
<td>Purchase</td>
<td>1</td>
</tr>
</tbody>
</table>

TOTAL

<table>
<thead>
<tr>
<th>Quantity</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>0.30</td>
</tr>
<tr>
<td>50.00</td>
<td>1</td>
</tr>
</tbody>
</table>

ALL CARDS

<table>
<thead>
<tr>
<th>Quantity</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>LVL</td>
<td>2</td>
</tr>
</tbody>
</table>

STATEMENT SENT
Term.:POINT004 Reciept:0012 File:001

If, for any reason, statement was not printed successfully – i.e., check don’t going out, paper jams, etc., it is possible to make a last receipt copy, including also statement copy (see page 21)
11. Voiding

Voiding of purchase may be processed only if voiding transaction is still located at the terminal’s memory and not sent to card’s processing center. Transaction voiding is available only if match all of the card, receipt number and amount. Procedure of performing the operation:

1. READY FOR TRANSACTION
   Pull card
   Press a key [Voiding]. Key is located at the top row of keyboard.

2. Enter merchant’s password
   Enter merchant’s keyword and press key [\].

3. Number of receipt? 46
   Last receipt number appears on the screen, if you want to void it, press [\]. To void other transaction, press corresponding receipt number (pour digits) or press [X] to decline and return to terminal’s main screen.

4. Voiding the purchase
   Enter amount
   Ls 0.00
   Enter merchant’s keyword and press [\].

5. Calling...
   Terminal is calling to authorisation center. During calling different messages may be displayed on the screen The receipt for voided transaction is printed.

Bank

SIA “POINT”
Biķernieku. 1
RIGA
TEL. 7552222
Date 03/032002 Time 11:39:35

Maestro
6762521000686048
VALID TO 02/06

Voiding of purchase
AMOUNT: LVL 0.26

Term: POINT004 Receipt 0003 File 002
Authorisation code 011987
Program: OMNI EMV ver:1.03

Thank you
Let’s come again
12. Other statements

Before the sending of daily statement it is possible to print two types of statements: Receipt’s statement and Journal statement.

Receipt’s statement contains all transactions occurred during a day in chronological order.
Journal statement contains all transactions occurred during a day, grouped by card’s type

Procedure of performing the operation:

1. **READY FOR TRANSACTION**
   - Pull card

2. **Enter merchant’s password**
   - Enter merchant’s keyword and press key [\-\-\-].

3. **Statements**
   - Send F2
   - Receipt’s F3
   - Journal F4

Lights up and appears until menu key is pressed.

- [F2] – daily statement sending and printing
- [F3] – printing all transactions by cards occurred during a day
- [F4] – printing daily statement

In this section described pressing a key [F3] and [F4]

If the statement type [F4] ‘Journal’ selected, after pressing a key [F4] is printed statement by card’s type:

```
Bank
POINT TS
Bikernieku 1.
RIGA
TEL. 7552222
Date 03/03/2002   Time 15:02:32
Statement
---------------------------------
CARD’S TYPE
---------------------------------
VISA
Purchase 1  10.00
TOTAL 1  10.00
MAESTRO
Purchase 1  50.00
Total 1  50.00
---------------------------------
ALL CARDS
QUANTITY    AMOUNT
2            60.00
```
If the type of statement [F3] ‘Receipt’s statement’ was selected, the following statement will be printed:

**Bank**

POINT TS
Bikernieku 1.
RIGA
TEL. 7552222
03/03/2002 Time 12:38:13

**Statement**

----------------------------

**PROCESSED TRANSACTIONS**

<table>
<thead>
<tr>
<th>Date/Time</th>
<th>Transaction Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>7084120100006972 0026</td>
<td>Purchase Ls:</td>
<td>58.00</td>
</tr>
<tr>
<td>7084120100006972 0027</td>
<td>Voiding of transaction Ls:</td>
<td>58.00</td>
</tr>
<tr>
<td>7084120100007004 0028</td>
<td>Purchase Ls:</td>
<td>50.00</td>
</tr>
</tbody>
</table>

5. **READY FOR TRANSACTION**

After printing of statement on the terminal’s screen will be displayed date and time – terminal is ready for next operation.
13. Last receipt’s copy

After every transaction is possible to print a copy of receipt. Receipt’s copy differs from original only with a word ‘COPY’ followed by the name of transaction.

<table>
<thead>
<tr>
<th>Step</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td><strong>READY FOR TRANSACTION</strong> Pull card</td>
</tr>
<tr>
<td>2</td>
<td>Receipt’s copy Last receipt <strong>F2</strong> Reciept’s copy <strong>F3</strong></td>
</tr>
<tr>
<td>3</td>
<td>Number of receipt? 12</td>
</tr>
</tbody>
</table>

Press a key [Receipt’s copy], key is located at the top row of keyboard.
Press **F2**, to print a copy of last receipt. Terminal will print a copy of last receipt (unsuccesful too!) or a copy of statement. Operations described at step 3 will not performed.
Press **F3**, to print a copy for previously performed operation, as described at step 3.
Terminal displays number of last receipt on the screen. If another receipt’s copy is required, then with yellow key clear the number, displayed on the screen, and enter required one.

**ATTENTION!!!**
It is possible to obtain a copies only for transactions, performed after statement sending. *After sending the statement all transactions are deleted from terminal’s memory.*

---

**Bank**

POINT TS
Bikerniekus 1.
RIGA
TEL. 7552222

DATE: 03/03/2002    TIME: 10:10:12

**Fuel card**
5460439999999999
VALID TO 02/06

**PURCHASE**

**AMOUNT:** Ls 10.12

........................
signature

TERM.: XXXXXXXX RECEIPT 0002 FILE 001 D@1
Authorisation code: 999999

**Thank you**
Let’s come again

---

<table>
<thead>
<tr>
<th>Step</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>READY FOR TRANSACTION</strong> Pull card</td>
</tr>
<tr>
<td>3</td>
<td>After printing of receipt on the terminal’s screen will be displayed date and time – terminal is ready for next operation.</td>
</tr>
</tbody>
</table>
14. Error messages

Messages on terminal may be divided into two groups depending on output type: screen and printing.

14.1. Screen messages

Screen messages are the following:

<table>
<thead>
<tr>
<th>Message Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operation disabled</td>
<td>Message appears when current function is disabled on this terminal.</td>
</tr>
<tr>
<td>INVALID CARD</td>
<td>Message appears after pulling card through terminal reader, or after validity term entering on terminal keyboard, when the card’s validity term is over.</td>
</tr>
<tr>
<td>Card do not served</td>
<td>Message appears after pulling card through terminal reader, when terminal is unable to serve this type of card.</td>
</tr>
<tr>
<td>NO ANSWER... BUSY... TIME LIMIT</td>
<td>Messages appear when calling problems exist. Call for technical specialist.</td>
</tr>
<tr>
<td>CALLING... CONNECTING... SENDING DATA RECEIVING DATA</td>
<td>Messages appear during modem’s making a connection.</td>
</tr>
<tr>
<td>NOT CORRECT</td>
<td>Message appears, when entered data (i.e., password, or last 4 digits) are not correct, or number printed on card do not match with card number written on magnetic stroke.</td>
</tr>
<tr>
<td>TRANSACTION NOT FOUND</td>
<td>Message appears on attempt to void transaction, if any of entered transaction data (transaction serial number, card number or amount) does not match data of these transactions, stored onto terminal’s memory, or the transaction is already voided.</td>
</tr>
<tr>
<td>No paper</td>
<td>Message appears, when there is no paper in the terminal. Insert paper.</td>
</tr>
<tr>
<td>Card reading error</td>
<td>Message appears after pulling card through terminal reader, when terminal is unable to read information from magnetic stroke. Try again.</td>
</tr>
</tbody>
</table>
### 14.2. Messages on receipt

In case of unsuccessful communication terminal may print respective messages:

<table>
<thead>
<tr>
<th>Message</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>No answer</td>
<td>It means, that the centre do not sent answer to card authorisation. <strong>Repeat operation again!</strong></td>
</tr>
<tr>
<td>Carrier signal interrupted</td>
<td>It means, that communication problems appears during authorisation session. <strong>Repeat operation again!</strong></td>
</tr>
<tr>
<td>No COM</td>
<td>It means, that the authorisation center do not answer on address of authorisation center. <strong>Call Processing center!</strong></td>
</tr>
<tr>
<td>REJECTED</td>
<td>Authorisation declined. Try again or follow to corresponding explanation on this or next chapter.</td>
</tr>
<tr>
<td>Incorrect data received</td>
<td>Problems with data exchange session, try again, if this persists, call the card service center.</td>
</tr>
<tr>
<td>Wrong answer received</td>
<td></td>
</tr>
<tr>
<td>Answer not received</td>
<td></td>
</tr>
<tr>
<td>CR answer only</td>
<td></td>
</tr>
<tr>
<td>No answer</td>
<td></td>
</tr>
<tr>
<td>NAK 3 times</td>
<td></td>
</tr>
<tr>
<td>Cannot open modem</td>
<td></td>
</tr>
<tr>
<td>Cannot initialise modem</td>
<td></td>
</tr>
<tr>
<td>Modem’s time limit</td>
<td></td>
</tr>
<tr>
<td>No answer</td>
<td></td>
</tr>
<tr>
<td>Busy</td>
<td></td>
</tr>
</tbody>
</table>
### 14.3. Rejections of unsuccessful card authorisation

<table>
<thead>
<tr>
<th>Code</th>
<th>Reason of authorisation rejection</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Decline, call card issuer (Hansabanka)</td>
</tr>
<tr>
<td>02</td>
<td>Decline, call card issuer (Hansabanka)</td>
</tr>
<tr>
<td>04</td>
<td>Take away the card</td>
</tr>
<tr>
<td>05</td>
<td>Decline, pin locked or card, if magnetic</td>
</tr>
<tr>
<td>15</td>
<td>Unable to address request, system error</td>
</tr>
<tr>
<td>41</td>
<td>Take away, lost card</td>
</tr>
<tr>
<td>43</td>
<td>Take away, stolen card</td>
</tr>
<tr>
<td>51</td>
<td>Decline, no enough money</td>
</tr>
<tr>
<td>58</td>
<td>No contract, or disconnected</td>
</tr>
<tr>
<td>61</td>
<td>Decline, transaction limit exceeded</td>
</tr>
<tr>
<td>9x</td>
<td>Unable to process operation, system error</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Code</th>
<th>Reason of authorisation rejection</th>
</tr>
</thead>
<tbody>
<tr>
<td>100</td>
<td>Decline, PIN locked, 3x incorrectly entered</td>
</tr>
<tr>
<td></td>
<td>In case of foreign American Express card and amount greater than 50 Ls, must call to First Data Latvia to receive authorisation code for offline transaction. To obtain dynamic password, call to Point.</td>
</tr>
<tr>
<td></td>
<td>Card is new and must be activated on ATM</td>
</tr>
<tr>
<td>105</td>
<td>Declined, call issuer bank</td>
</tr>
<tr>
<td>106</td>
<td>PIN code locked, 3x incorrectly entered.</td>
</tr>
<tr>
<td>107</td>
<td>Decline, call card issuer.</td>
</tr>
<tr>
<td></td>
<td>For some cards at first authorisation or, if the strongest check is required, transaction is confirmed only after oral authorisation, which may be performed by call to First Data Latvia. When call, you must spell merchant’s ID from receipt, after this enter authorisation code on terminal (on terminal appears invitation to enter code)</td>
</tr>
<tr>
<td>108</td>
<td>Decline, call card issuer. Same as 107.</td>
</tr>
<tr>
<td>116</td>
<td>Decline, no enough funds</td>
</tr>
<tr>
<td>119</td>
<td>Not allowed transaction for this card</td>
</tr>
<tr>
<td>120</td>
<td>No contract concluded about serving of these cards</td>
</tr>
<tr>
<td>121</td>
<td>Decline, transaction limit exceeded</td>
</tr>
<tr>
<td>124</td>
<td>No contract about accepting this card</td>
</tr>
<tr>
<td>125</td>
<td>Card’s validity term expired</td>
</tr>
<tr>
<td>200</td>
<td>Take away the card</td>
</tr>
<tr>
<td>208</td>
<td>Take away, lost card</td>
</tr>
<tr>
<td>209</td>
<td>Take away, stolen card</td>
</tr>
<tr>
<td>2xx</td>
<td>Take away the card</td>
</tr>
<tr>
<td>908</td>
<td>Unable to address request, system error</td>
</tr>
<tr>
<td>9xx</td>
<td>Unable to process operation, system error</td>
</tr>
</tbody>
</table>

_ _ _ _ : Merchant’s password
15. Reloading the paper of terminal

Terminal is using **special thermal paper** only.

When red stripes appears on receipt, this means that the paper remains for few receipts only. Therefore a new paper roll must be ready beforehand, to change the used one.

How to insert a new roll:
1. Terminal must be switched on.
2. Open the cover over a paper roll by pressing down the button at the right side of terminal.
3. Remove old paper roll.
4. Take a new paper roll and insert it according to paper’s insertion scheme, which figured on the terminal’s cover.
5. Close the cover, which hides paper roll.
Card’s safety features
<table>
<thead>
<tr>
<th>Feature</th>
<th>VISA Smooth</th>
<th>MasterCard</th>
<th>Visa Electron</th>
<th>Maestro</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Are the first four card’s number digits</td>
<td>Are the first four card’s number digits</td>
<td>Are the first four card’s number digits</td>
<td>Are the first four card’s number digits</td>
<td>Are the first four card’s number digits</td>
</tr>
<tr>
<td>(printed into card’s plastic) conforming to</td>
<td>(printed into card’s plastic) conforming to card’s number?</td>
<td>(printed into card’s plastic) conforming to embossed card’s number?</td>
<td>(printed into card’s plastic) conforming to embossed card’s number?</td>
<td>(printed into card’s plastic) conforming to embossed card’s number?</td>
</tr>
<tr>
<td>embossed (with relief) card’s number?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Are the card’s number conforms to the</td>
<td>Are the card’s number conforms to the same card’s number, printed on purchase receipt?</td>
<td>Are the card’s number conforms to the same card’s number, printed on purchase receipt?</td>
<td>Are the card’s number conforms to the same card’s number, printed on purchase receipt?</td>
<td>Are the card’s number conforms to the same card’s number, printed on purchase receipt?</td>
</tr>
<tr>
<td>same card’s number, printed on purchase</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>receipt?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Are the card’s number, user’s name and</td>
<td>Are the card’s number, user’s name and surname, validity term is embossed?</td>
<td>Are the card’s number, user’s name and surname, validity term is embossed?</td>
<td>Are the card’s number, user’s name and surname, validity term is embossed?</td>
<td>Are the card’s number, user’s name and surname, validity term is embossed?</td>
</tr>
<tr>
<td>surname, validity term is embossed?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Are there introduced inclined (relief)</td>
<td>Are the inscription “Electronic use only” is</td>
<td>Are there introduced inclined (relief) safety</td>
<td>Are the inscription “Electronic use only” is</td>
<td></td>
</tr>
<tr>
<td>safety symbol V?</td>
<td>introduced into material of card?</td>
<td>symbol MC?</td>
<td>introduced into material of card?</td>
<td></td>
</tr>
<tr>
<td>5. Are the hologram - Flying pigeon picture</td>
<td>Are the hologram - Flying pigeon picture is</td>
<td>Are at hologram is pictured two hemispheres of</td>
<td>Are at hologram is pictured two hemispheres of</td>
<td></td>
</tr>
<tr>
<td>ir three-dimensional and it changes colour,</td>
<td>three-dimensional and it changes colour, while</td>
<td>Earth and it is three-dimensional? Are the</td>
<td>Earth and it is three-dimensional? Are the</td>
<td></td>
</tr>
<tr>
<td>while turning card in different angle against</td>
<td>turning card in different angle against light?</td>
<td>last four digits of cart printed on hologram?</td>
<td>last four digits of cart printed on hologram?</td>
<td></td>
</tr>
<tr>
<td>light? Are the last four digits of cart</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>printed on hologram?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Are around VISA logo is micro printing</td>
<td>Must be pictured 6 pair coverage lines at logo</td>
<td>Are around VISA Electron logo is micro printing</td>
<td>Are around VISA Electron logo is micro printing</td>
<td>Must be pictured 6 pair coverage lines at logo</td>
</tr>
<tr>
<td>text, which include the first 4 digits of</td>
<td></td>
<td>text and picture is fine?</td>
<td>text and picture is fine?</td>
<td></td>
</tr>
<tr>
<td>card’s number? Are the picture is fine?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Is client’s signature on other card’s side</td>
<td>Is client’s signature on other card’s side</td>
<td>Is client’s signature on other card’s side</td>
<td>Is client’s signature on other card’s side</td>
<td>Is client’s signature on other card’s side</td>
</tr>
<tr>
<td>(signature must be compared with signature</td>
<td>(signature must be compared with signature on</td>
<td>(signature must be compared with signature on</td>
<td>(signature must be compared with signature on</td>
<td>(signature must be compared with signature on</td>
</tr>
<tr>
<td>on receipt)? Is inclined</td>
<td>receipt)? Is inclined on signature field:</td>
<td>receipt)? Is inclined on signature field:</td>
<td>receipt)? Is inclined on signature field:</td>
<td>receipt)? Is inclined on signature field:</td>
</tr>
<tr>
<td>inscription on signature field:</td>
<td>VISA (blue and golden colours, image must not</td>
<td>MasterCard (three colours, image must not</td>
<td>MasterCard (three colours, image must not</td>
<td>MasterCard (three colours, image must not</td>
</tr>
<tr>
<td>VISA (blue and golden colours, image must</td>
<td>be foggy) Is the card’s number and</td>
<td>be foggy) Is the card’s number and</td>
<td>be foggy) Is the card’s number and</td>
<td>be foggy) Is the card’s number and</td>
</tr>
<tr>
<td>not be foggy)? Is the card’s number and</td>
<td>three-digit code CV2 imprinted on signature</td>
<td>three-digit code CV2 imprinted on signature</td>
<td>three-digit code CV2 imprinted on signature</td>
<td>three-digit code CV2 imprinted on signature?</td>
</tr>
<tr>
<td>three-digit code CV2 imprinted on signature</td>
<td>field?</td>
<td>field?</td>
<td>field?</td>
<td></td>
</tr>
<tr>
<td>field?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. When viewing card on UV light, is the</td>
<td>When viewing card on UV light, is the flying</td>
<td>When viewing card on UV light, are the symbols</td>
<td>When viewing card on UV light, are the symbols</td>
<td></td>
</tr>
<tr>
<td>flying pigeon image visible at card’s middle</td>
<td>pigeon image visible at card’s middle?</td>
<td>“M” and “C” visible?</td>
<td>“M” and “C” visible?</td>
<td></td>
</tr>
<tr>
<td>part?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Authorisation “Code 10”

Authorisation “Code 10” must be used since September 1, 2002, if amount of transaction exceeds Ls 150, as well as in case of any suspicions, by calling to 24 hours numbers of Authorisation centre: 7444543 or 7444544. Authorisation “Code 10” is a security measure, which helps you to verify authenticity of card. Salesperson calling to bank’s authorisation phone numbers and asking: “Please, authorisation – Code 10”. Questions asked by bank’s employee must be answered with Yes and No.

If you have suspicions about transaction, card or behaviour of card’s user, please call 24 h Authorisation center phone numbers: 7444543 or 7444544