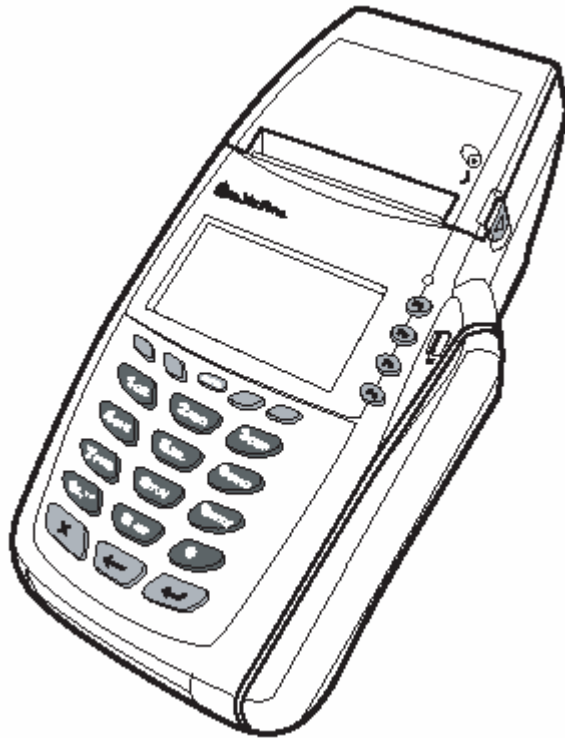


**POS terminal
Vx510
Instructions for use**



Index

1. Introduction.....	3
2. Storage requirements of terminal.....	4
3. Used terms	5
4. Card reading terminal and it's components.....	6
5. Functions of terminal	9
6. Purchase with smart card	10
7. Purchase with magnetic card	12
8. Offline purchase.....	13
9. Returning of transaction.....	15
10. Data transmission	17
11. Voiding	18
12. Other statements.....	19
13. Last receipt's copy.....	21
14. Error messages.....	22
14.1. Screen messages.....	22
14.2. Messages on receipt.....	23
14.3. Rejections of unsuccessful card authorisation	24
15. Reloading the paper of terminal.....	25
Card's safety features.....	26
Authorisation "Code 10"	28

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, intended 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

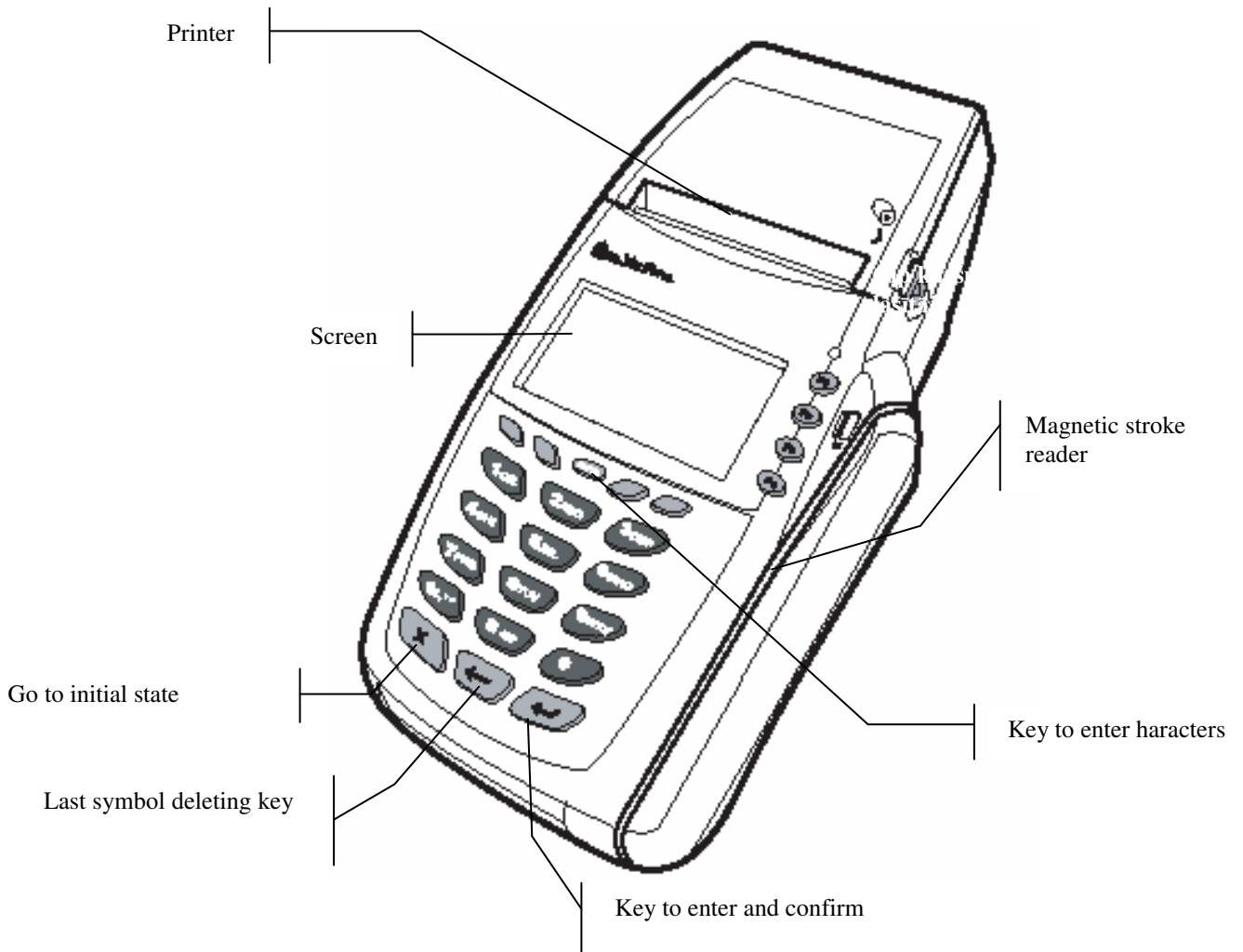
POS terminal 'VX510' is an electronic device, which must be stored according to instructions of electronic equipment storage:

1. Terminal must be located at a dry place, without allowance of any kind of liquid appearing 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.

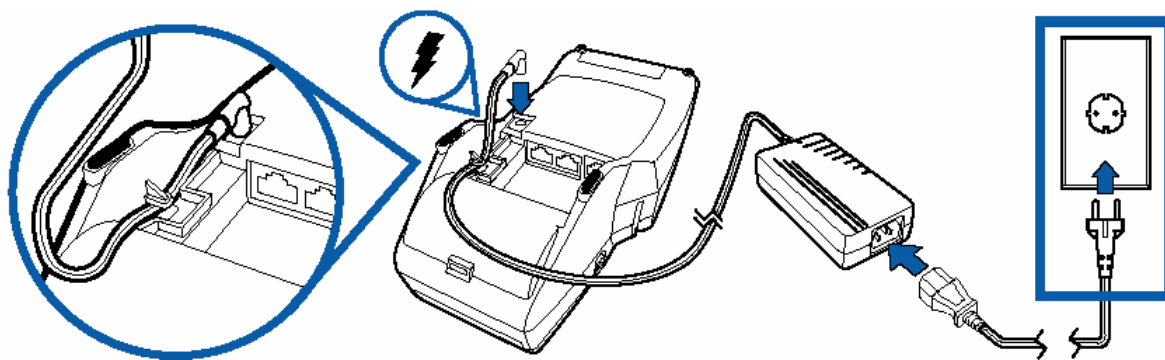
3. Used terms

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 <i>dynamic password</i> , 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 identifier, 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.

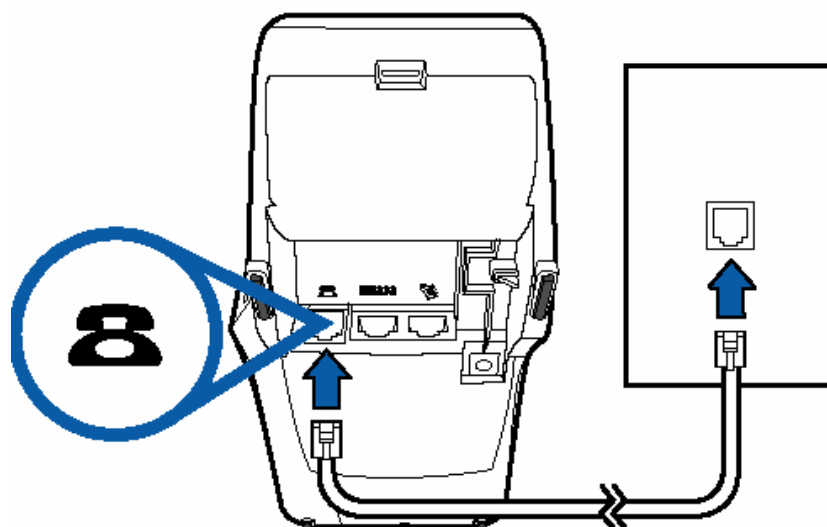
4. Card reading terminal and it's components



Picture 1. Terminal's view from top



Picture 2. Connecting the terminal to power source



Picture 3. Connecting the terminal to phone line

The terminal consists of 4 essential parts:

SCREEN
CARD READER

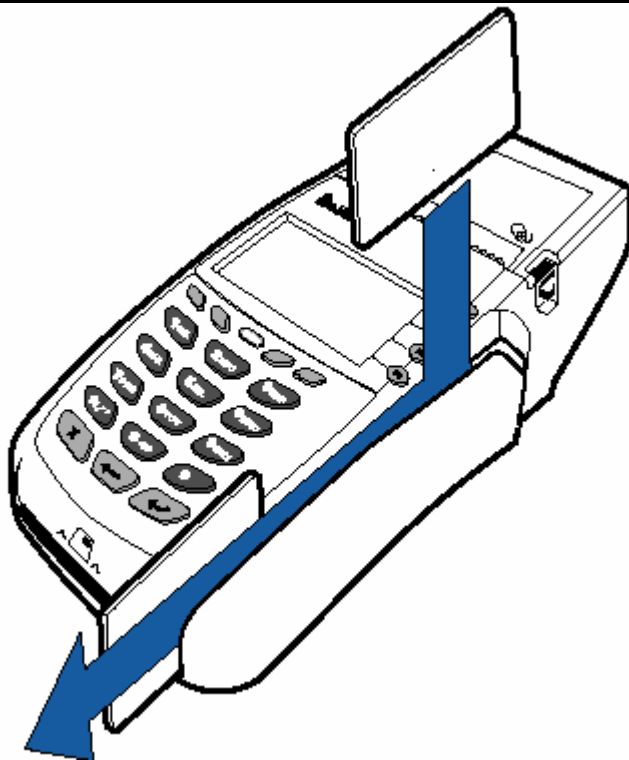
Available to display several lines of graphical information.
Read the card during pulling it through reader's aperture Card should be pulled through reader, by pressing it evenly and moving from on end of terminal to another. There is no importance of pull direction Card's magnetic track must be pointed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

KEYBOARD

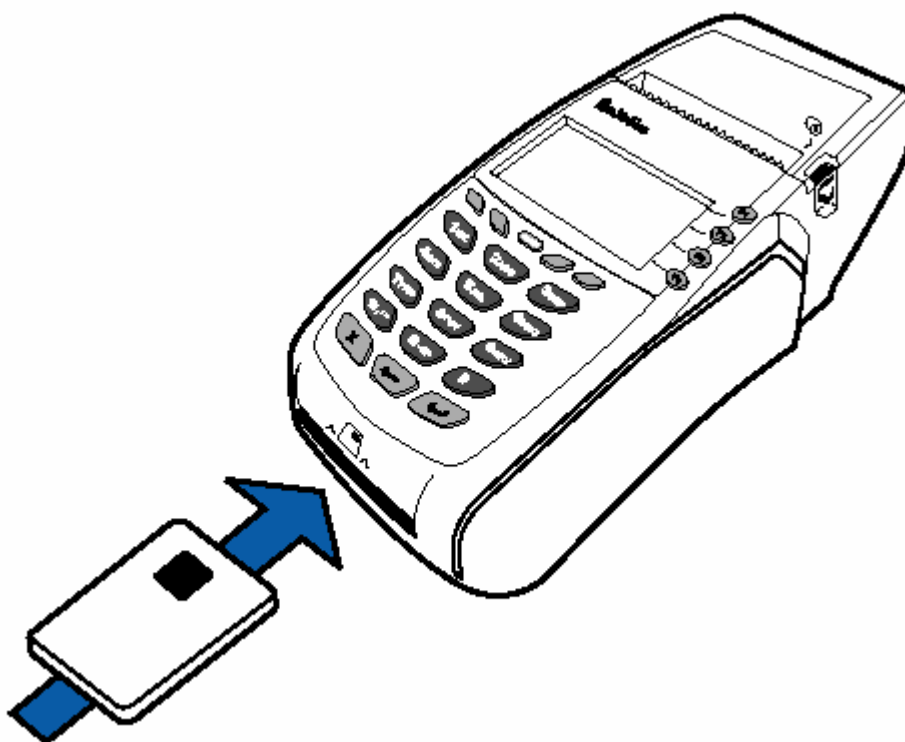
Essential keys:
[X] – allows to go to initial state from any situation, except cases during operation processing by terminal.
[←] – clear from screen last entered symbol By pressing it again, you can clear all incorrectly entered symbols and enter it correctly. Errors may be corrected only before pressing **[↵]** 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 charater 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

1.	Data Time Menu READY FOR TRANSACTION Pull card	F1 F2 F3 F4	Insert card into chip card reader of the terminal (see device (Picture 5.) with chip upwards. Card processing is going on.
2.	Purchase Enter amount LVL 1.00	F1 F2 F3 F4	Transaction amount must be entered, then pressed [↵] key.
4.	 LVL 1.00 Processing going on	F1 F2 F3 F4	After entering of transaction amount, merchant must give the terminal to client, for entering client's PIN.
5.	 ENTER PIN	F1 F2 F3 F4	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.
6.	Please wait.... Calling... Transaction confirmed.	F1 F2 F3 F4	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 two copies of receipt will be printed. As a result of unsuccessful operation will be printed one copy of receipt with explanation of rejection .

Bank

POINT TS
 BIĶERNIEKU 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:0000000000 TSI:E800 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
 BIĶERNIEKU IELA 1
 RĪGA
 TEL. 7508315
 DATE: 10/12/2002 TIME: 12:45
 VISA
 4652410004215723
PURCHASE
 AMOUNT: LVL 10.00

DECLINED
Transaction declined

Term.:POINT004 Reciept:0012 File:001
 TVR:0000000000 TSI:E800 AIP:5C00 Code:0Y1
 Program: OMNI_EMV ver:1.02

Receipt of rejected transaction

Attention!!!
Receipt of confirmed transaction
do not have a signature field
because PIN entered by consumer
works as confirmation.

8. Offline purchase

Procedure of performing the operation:

- 1

READY FOR TRANSACTION pull card

 Press a key [F1] –Menu.

- 2

Returning F2
Offline F3
Purchase (manual) F4

 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 [↵]. To find out a dynamic password, must call to technical assistance No. (phones indicated at “*introduction*”).

- 4

Pull card Or enter Card number

 Pull card through card reader and go to step 5 or enter the card number with keyboard and press [↵].

- 5

Valid to? (MMGG)

 If card number was entered manually, enter validation term, printed on the card, too, and press [↵].

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 123456
--

 Enter authorization number (four digits) which you receive during a pre-authorisation, and press [↵]. Use key [←], to alter incorrectly entered digit.

- 5

Offline purchase Enter amount Ls 0.00

 Enter the amount of money, then press key [↵].

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.

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	

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".

9. Returning of transaction

Procedure of performing the operation:

- | | | | | | | | | |
|-------------------|--|--|-----------|------------------|-----------|-------------------|-----------|---|
| 1 | READY FOR TRANSACTION
pull card | Press a key [F1] –Menu. Menu, shown at step 2, will be displayed on the screen. | | | | | | |
| 2 | <table border="0" style="width: 100%;"> <tr> <td style="text-align: right;">Returning</td> <td style="text-align: right;">F2</td> </tr> <tr> <td style="text-align: right;">Offline purchase</td> <td style="text-align: right;">F3</td> </tr> <tr> <td style="text-align: right;">Purchase (manual)</td> <td style="text-align: right;">F4</td> </tr> </table> | Returning | F2 | Offline purchase | F3 | Purchase (manual) | F4 | With keys [F2], [F3], [F4] is possible to select a required operation. To make <i>returning</i> , key [F2] must be pressed. |
| Returning | F2 | | | | | | | |
| Offline purchase | F3 | | | | | | | |
| Purchase (manual) | F4 | | | | | | | |
| 3 | Enter dynamic password

**** | Must be entered dynamic password and pressed [↵]. To find out a dynamic password, must call to technical assistance No. (phones indicated at “ <i>introduction</i> ”). | | | | | | |
| 4 | Pull card
Or enter
Card number | Card must be pulled through or number entered with terminal keys. | | | | | | |
| 5 | Returning

Enter amount
Ls 0.00 | Enter the amount of money, then press key [↵]. | | | | | | |
| 6 | Last 4 digits | 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.

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

- | | | |
|---|---------------------------|--|
| 7 | Calling...
Connecting_ | During terminal’s calling to authorisation center and card verification, the following messages may be displayed on the screen |
| 8 | Printing a copy... | As a result of successful transaction a two copies of the receipt will be printed. |

Bank	
POINT TS Bīķernieku iela 1. RIGA TEL. 7552222	
Date 03/03/2002 Time 10:10:12	
Maestro 6762521000686048 VALID TO 02/06	
Returning AMOUNT: Ls 0.30	
----- signature	
Term.: PNT00007 Receipt 001 File:0002 D@1 Authorisation code: 999999	
Program: OMNI_EMV ver:1.03	
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 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

<div style="text-align: right; padding-right: 10px;"> Send F2
 Reciept's F3
 Journal's F4 </div> | Lights up and appears until meny key is pressed.
[F2] – daily statement sending and printing;
[F3] – printing all transactions by cards ocured during a day;
[F4] – printing daily statement.
In this section described pressing a key [F2]. |
| 4 | Send statement

<div style="text-align: right; padding-right: 10px;"> All F2
 Center No. 1 F3
 Center No. 2 F4 </div> | Offered choice [F2], [F3] and [F4] by pressing
[F2] – all transactions printed, refered to bothto 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		
Bikernieku iela 1.		
RIGA		
TEL. 7552222		
Date 03/03/2002 Time 10:10:12		
STATEMENT		

CARD'S TYPE		

VISA		
	QUANTITY	AMOUNT
Pirkums	1	0.30
	-----	-----
TOTAL	1	0.30
Maestro		
	QUANTITY	AMOUNT
Purchase	1	50.00
	-----	-----
Total	1	50.00

ALL CARDS		
	QUANTITY	AMOUNT
LVL	2	60.00
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 (four digits) or press [X] to decline and return to terminal's main screen. |
| 4 | Voiding the purchase
Enter amount
Ls 0.00 | |
| 5 | Calling...
Connecting_ | 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 | 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 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
[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		
Biķernieku 1.		
RIGA		
TEL. 7552222		
03/03/2002 Time 12:38:13		
Statement		

PROCESSED TRANSACTIONS		
7084120100006972	0026	
Purchase Ls:	15:47	58.00
7084120100006972	0027	
Voiding of	15:52	58.00
transaction Ls:		
7084120100007004	0028	
Purchase Ls:	16:33	50.00

5.

READY FOR TRANSACTIONPull card

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.

- | | | |
|---|--|--|
| 1 | READY FOR TRANSACTION
Pull card | Press a key [Receipt's copy], key is located at the top row of keyboard. |
| 2 | Receipt's copy
Last receipt F2
Receipt's copy F3 | Press F2 , to print a copy of last receipt. Terminal will print a copy of last receipt (unsuccessful 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. |
| 3 | Number of receipt? 12 | 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.



- | | | |
|---|---------------------------------|--|
| 3 | READY FOR TRANSACTION Pull card | After printing of receipt on the terminal's screen will be displayed date and time – terminal is ready for next operation. |
|---|---------------------------------|--|

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:

Operation disabled	Message appears when current function is disabled on this terminal.
INVALID CARD	Message appears after pulling card through terminal reader, or after validity term entering on terminal keyboard, when the card's validity term is over.
Card do not served	Message appears after pulling card through terminal reader, when terminal is unable to serve this type of card.
NO ANSWER... BUSY... TIME LIMIT	Messages appears, when calling problems exists. Call for technical specialist.
CALLING... CONNECTING... SENDING DATA RECEIVING DATA	Messages appears during modem's making a connection.
NOT CORRECT	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.
TRANSACTION NOT FOUND	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.
No paper	Message appears, when there is no paper in the terminal. Insert paper.
Card reading error.	Message appears after pulling card through terminal reader, when terminal is unable to read information from magnetic stroke. Try again.

14.2. Messages on receipt

In case of unsuccessful communication terminal may print respective messages:

No answer	It means, that the centre do not sent answer to card authorisation. Repeat operation again!
Carrier signal interrupted	It means, that communication problems appears during authorisation session. Repeat operation again!
No COM	It means, that the authorisation center do not answer on address of authorisation center. Call Processing center!
REJECTED	Authorisation declined. Try again or follow to corresponding explanation on this or next chapter.

Incorrect data received	Problems with data exchange session, try again, if this persists, call the card service center.
Wrong answer received	
Answer not received	
CR answer only	
No answer	
NAK 3 times	
Cannot open modem	
Cannot initialise modem	
Modem's time limit	
No answer	
Busy	

14.3. Rejections of unsuccessful card authorisation

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

Code	Reason of authorisation rejection
100	<ul style="list-style-type: none"> ✓ Decline, PIN locked, 3x incorrectly entered ✓ 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. ✓ Card is new and must be activated on ATM
105	Declined, call issuer bank
106	PIN code locked. 3 x incorrectly entered.
107	<ul style="list-style-type: none"> ✓ Decline, call card issuer. ✓ 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)
108	Decline, call card issuer. Same as 107.
116	Decline, no enough funds
119	Not allowed transaction for this card
120	No contract concluded about serving of these cards
121	Decline, transaction limit exceeded
124	No contract about accepting this card
125	Card's validity term expired
200	Take away the card
208	Take away, lost card
209	Take away, stolen card
2xx	Take away the card
908	Unable to address request, system error
9xx	Unable to process operation, system error

_____ : **Merchant's password**

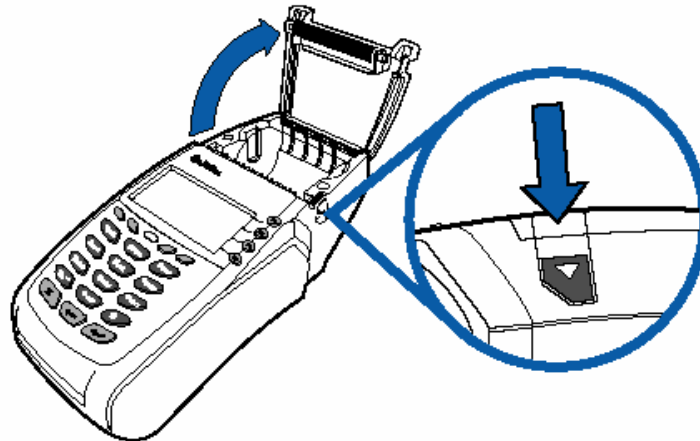
15. Reloading the paper of terminal

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

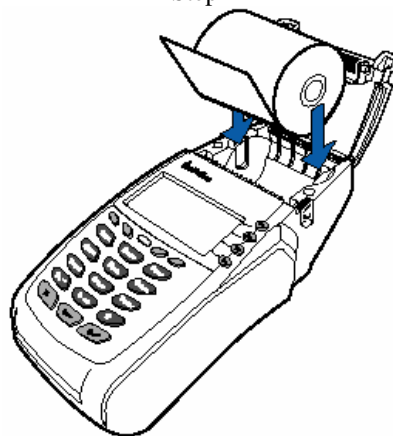
When red stripes appears on receipt, this means that the paper remains for few receipts only. Therefore a new paper roll must be ready beforehand, to change the used one.

How to insert a new roll:

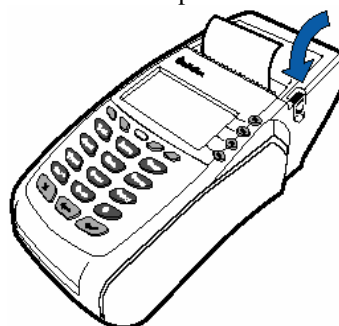
1. Terminal must be switched on.
2. Open the cover over a paper roll by pressing down the button at the right side of terminal.
3. Remove old paper roll.
4. Take a new paper roll and insert it according to paper's insertion scheme, which figured on the terminal's cover.
5. Close the cover, which hides paper roll.



Step 1












Step 2



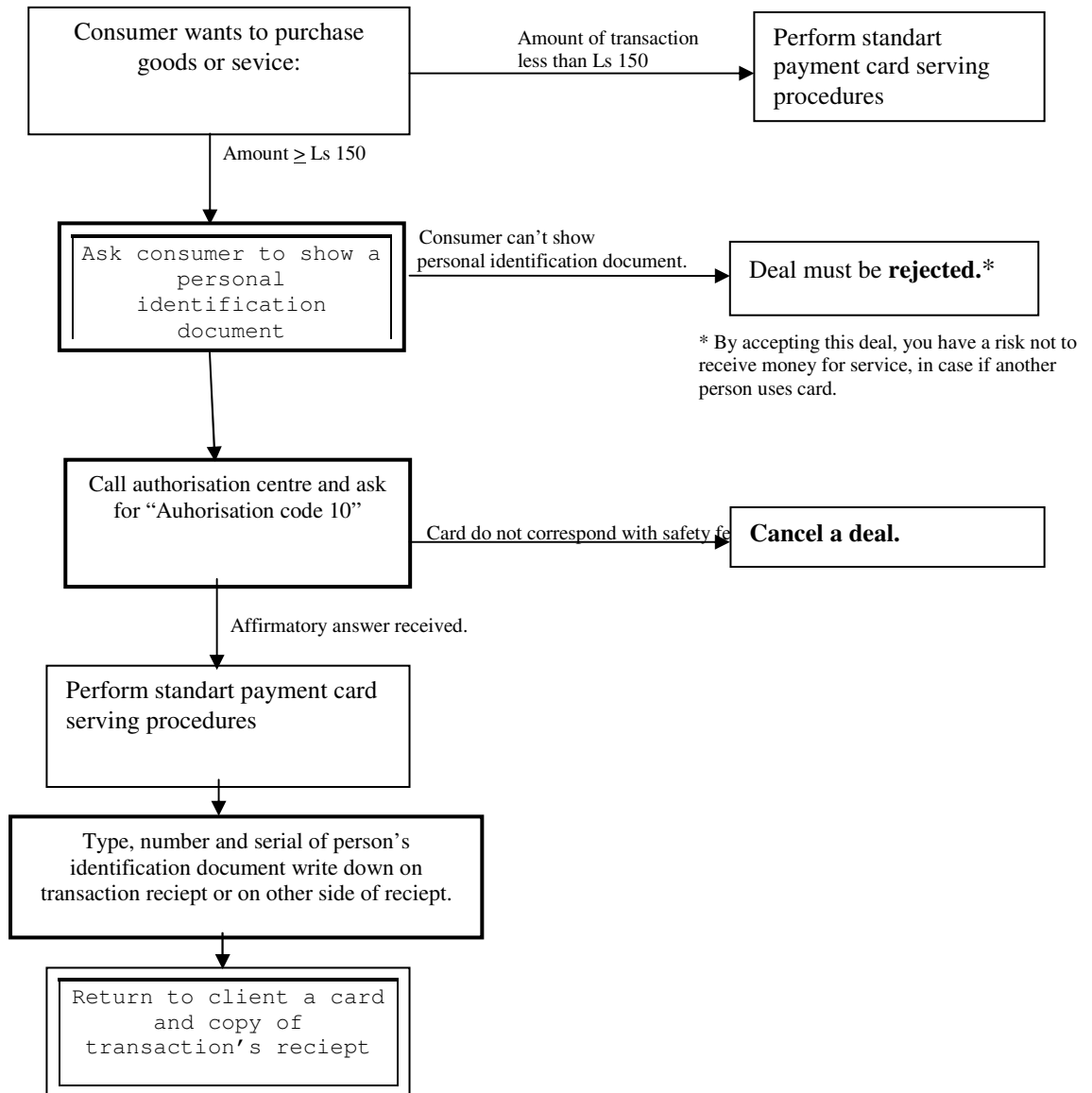
Step 3

Card's safety features

Feature					
1.	Are the first four card's number digits (printed into card's plastic) conforming to embossed (with relief) card's number?	Are the first four card's number digits (printed into card's plastic) conforming to card's number?	Are the first four card's number digits (printed into card's plastic) conforming to embossed card's number?	Are the first four card's number digits (printed into card's plastic) conforming to embossed card's number?	Are the first four card's number digits (printed into card's plastic) conforming to embossed card's number?
2.	Are the card's number conforms to the same card's number, printed on purchase receipt?	Are the card's number conforms to the same card's number, printed on purchase receipt?	Are the card's number conforms to the same card's number, printed on purchase receipt?	Are the card's number conforms to the same card's number, printed on purchase receipt?	Are the card's number conforms to the same card's number, printed on purchase receipt?
3.	Are the card's number, user's name and surname, validity term is embossed?	Are the card's number, user's name and surname, validity term are indent printed, no embossed?	Are the card's number, user's name and surname, validity term is embossed?	Are the card's number, user's name and surname, validity term are indent printed, no embossed?	
4.	Are there introduced inclined (relief) safety symbol V? 	Are the inscription "Electronic use only" is introduced into material of card?	Are there introduced inclined (relief) safety symbol MC? 	Are the inscription "Electronic use only" is introduced into material of card?	
5.	Are the hologram - Flying pigeon picture ir three-dimensional and it changes colour, while turning card in different angle against light? Are the last four digits of cart printed on hologram?	Are the hologram - Flying pigeon picture ir three-dimensional and it changes colour, while turning card in different angle against light? Are the last four digits of cart printed on hologram?	Are at hologram is pictured two hemispheres of Earth and it is three-dimensional? Are the last four digits of cart printed on hologram?		
6.	Are around VISA logo is micro printing text, which include the first 4 digits of card's number? Are the picture is fine?	Are around VISA logo is micro printing text, which include the first 4 digits of card's number? Are the picture is fine?	Must be pictured 6 pair coverage lines at  logo	Are around VISA Electron logo is micro printing text and picture is fine?	Must be pictured 6 pair coverage lines at logo 
7.	Is client's signature on other card's side (signature must be compared with signature on receipt)? Is inclined inscription on signature field: •VISA• (blue and golden colours, image <u>must not be foggy</u>)? Is the card's number and three-digit code CVV2 <u>imprinted</u> on signature field?	Is client's signature on other card's side (signature must be compared with signature on receipt)? Is inclined inscription on signature field: •VISA• (blue and golden colours, image <u>must not be foggy</u>)? Is the card's number and three-digit code CVV2 <u>imprinted</u> on signature field?	Is client's signature on other card's side (signature must be compared with signature on receipt)? Is inclined inscription on signature field: MasterCard (three colours, image <u>must not be foggy</u>)? Is the card's number and three-digit code CVC2 <u>imprinted</u> on signature field?	Is client's signature on other card's side (signature must be compared with signature on receipt)? Is inclined inscription on signature field: Electron (three colours, image <u>must not be foggy</u>)?	Is client's signature on other card's side (signature must be compared with signature on receipt)?
8.	When viewing card on UV light, is the flying pigeon image visible at card's middle part?	When viewing card on UV light, is the flying pigeon image visible at card's middle part?	When viewing card on UV light, are the symbols "M" and "C" visible?		

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 Authorisaton center phone numbers:
7444543 or 7444544