

INSTRUCTIONS

INSTRUCTION 1

INSTRUCTION ON CARDHOLDER SERVICE

1. GENERAL PROCEDURE FOR CASHIERS

1.1. take from the Cardholder a Card submitted for processing. Examine the Card visually and make sure the Card is genuine according to Payment Card Authenticity Signs (Instruction 2). Upon no signature of the Cardholder on the card (on the Cardholder signature panel), ask the customer to sign the Card;

1.2. pay attention to Cardholder's behavior to identify suspicious behavior in accordance with the Signs of Suspicious Customer Behavior (Instruction 2). If the Cardholder's behavior corresponds to the Signs of Suspicious Customer Behavior, ask the Cardholder to show the identity document, and make sure it is genuine in accordance with Identity Document Authenticity Signs (Instruction 2). Verify the surname and name of the Cardholder indicated on the Card with the details of the identity document. If available, verify the signature of the Cardholder in the identity document with the sample signature on the Card. Verify the identity of the Cardholder by the photo on the identity document. In the absence of an identity document, refuse the bearer of the international Card to conduct the transaction.

Attention: As requested by the Bank Authorization Center or the payment system, the cashier may keep the

Card until the circumstances are clarified.

1.3. if you have identified the signs that the Card or the identity document is forged, or if you have established the fact that the Card is being used by someone other than the Cardholder, take all reasonable measures to keep the Card and detain its holder as per the Instruction on Security Measures when Conducting Card Transactions.

2. PROCEDURE FOR CASHIERS DURING AUTHORIZATION VIA POS TERMINAL

2.1. use the POS terminal according to the POS Terminal Manual. Ask the Cardholder to confirm the Authorization amount by entering the PIN code on a dedicated keyboard, if this option is available in the POS terminal. The request passes to the Bank via communication channels. In case of successful completion of the transaction, the Device will print a receipt in two copies;

2.2. if PIN code is entered correctly and the amount of money on the Cardholder's current account is sufficient, the receipt will contain the Authorization code and transaction amount. If transaction is declined, follow para.4 hereof;

2.3. The Cardholder is required to sign the receipt if the transaction was conducted via POS terminal without entering the PIN code; in this case, the receipt will contain the signature block.

Upon transaction being conducted via POS terminal with PIN code entered, the Cardholder's signature is not required, which will also be indicated on the receipt;

2.4. verify the signatures on the receipt and on the Card;

2.5. verify the Card number and expiration date stated on the receipt with those of the Card presented;

2.6. give the Cardholder a copy of the receipt.

2.7. give the Cardholder the Card back;

2.8. give the Cardholder the identity document back, if you took it for verification.

2.9. give the Cardholder the merchandise.

NOTE: Genuine Cards presented for payment by true Cardholders may be demagnetized, and the information from the magnetic stripe of such Card will not be read, whereon a corresponding notification will appear on the display of the POS terminal.

It is not possible to get Authorization with such a Card. Recommend the Cardholder to contact the Issuing Bank to replace it;

2.10. Reporting:

- at the end of the business day, conduct the “Report” transaction on the POS terminal in accordance with the Terminal Manual;
- submit the summary sheet and all receipts as part of the daily report to the accounting department.

3. PROCEDURE FOR CASHIERS TO CANCEL TRANSACTIONS THROUGH THE POS TERMINAL

• the goods purchased/the services prepaid with the Card are returned/canceled in accordance with the Return and Refund Policy effective at your point of service;

• to cancel a transaction through the POS terminal, a reference number is required;

• the reference number is indicated in the transaction receipt.

3.1. verify the authenticity of the Card and the presented receipt issued to the Cardholder during the Authorization, as well as the identity of the bearer of the Card;

3.2. call a special function of the POS terminal – “Cancel”;

3.3. on the POS terminal keyboard, enter the amount (in the appropriate currency) to be refunded to the Cardholder;

3.4. once the transaction is completed, the corresponding receipt will be printed. Sign the receipt;

3.5. ask the Cardholder to sign the receipt;

3.6. verify the signatures on the receipt and on the Card;

3.7. give the Cardholder a copy of the receipt;

3.8. give the Cardholder the card back;

3.9. give the Cardholder the identity document back, if you took it for verification;

3.10. accept the merchandise;

3.11. at the end of the business day, submit all receipts as part of the daily report to the accounting department;

4. PROCEDURE FOR CASHIERS IN CASE OF DECLINED TRANSACTION

If transaction is declined, you may receive the following messages from operator of the Bank Authorization Center or the POS terminal:

4.1. “Decline” - return the Card to the customer and recommend that the customer contact the issuing bank to find out the reasons for the decline;

4.2. “Pick-up Card” - try to keep or retain the Card by all reasonable peaceful means, while observing security measures and following the Instruction on Security Measures when Conducting Card Transactions;

4.3. “Pick up. Fraud” - try to keep or retain the Card by all reasonable peaceful means and detain the bearer of the Card, while observing security measures and following the Instruction on Security Measures when Conducting Card Transactions;

For additional clarifications and in the event of situations not provided for hereby, you should contact the Manager of the Bank Branch Transaction Business Center.

HOTEL RESERVATION FOR CARDHOLDERS

The Reservation Service for Cardholders not only guarantees the provision of the ordered room to the customer, but also helps your hotel to avoid losses in case the customer does not appear. It is very important to adhere to the established sequence of actions when offering such services, otherwise customers will more often seek clarifications and file complaints.

Guaranteed Reservation

When accepting an order

1) ask the customer to provide the following details:

- Card number;
- expiration date of the Card;
- Cardholder's name (as stated on the Card);
- billing address and phone number.

2) inform the customer of:

- the room rate (including taxes);
- the exact name and address of the hotel;
- confirmation code of the guaranteed reservation (inform of the necessity to write the code down for later use).

3) be sure to clarify the following:

- the guaranteed reservation is kept until the check-out time of the day following the day of the scheduled check-in;
- the deadline for the customer to cancel the reservation is 18.00 on the day of the scheduled check-in*;
- **if the customer neither checks in nor cancels the reservation on time, he/she will be charged for 1 (one) day of stay (including taxes).**

** Note:*

If your hotel has a different cancellation deadline, notify the customer thereon by sending an additional message reminding him/her of the cancellation policy.

Additional notifications

If the customer requires a written confirmation of the reservation, be sure to indicate therein the following details:

- Card number;
- expiration date of the Card;
- Cardholder's name (as stated on the Card);
- room rate (including taxes) and other required information regarding hotel accommodation;
- hotel address;
- guaranteed reservation confirmation code;
- the rights and responsibilities of the customer under the Reservation Terms And Conditions;
- deadline (date and time) by which it is permitted to cancel the reservation at no charge.

When the customer cancels reservation

1. Give the reservation cancellation code. Inform of the necessity to write the code down for later use.
2. Write “cancellation” on the reservation form and write down the cancellation code given to the customer.

Upon request, provide a written confirmation of the cancellation, having specified the following details:

- Card number;
- expiration date of the Card;
- Cardholder’s name as stated on the Card;
- reservation cancellation code.

Reservation cancellation to be accepted by 18:00 on the day of the scheduled check-in, unless otherwise established by the hotel.

If the customer does not show - “No Show” procedure

If the customer has neither checked in nor canceled the preliminary reservation, you may draw up a bill for Card payment for one day of stay (including taxes). On the receipt in the signature block, write “No Show” and fill in all fields. Be sure to get authorization and write down the authorization code.

If reservation is changed

If, at the time the customer arrives, there are no available rooms of the guaranteed category, you have to provide the customer (at the expense of your hotel) with the following:

- a room at a similar hotel of the same class (or higher) for a period of one day;
- transport service to this hotel;
- transfer of all calls and messages for the customer to this hotel;
- a 3-minute telephone call.

NOTE 1: It should be borne in mind that as from “Pre-authorization” transaction, the amount may be blocked for no longer than 30 calendar days. Within the period specified, it is required to cancel the authorized amount, or conduct the “Settlement” transaction to write off funds (see next section). If funds are not written off after the specified period, please contact the bank for support.

It should be borne in mind that the MasterCard IPS prohibits the cancellation of authorization on its Cards after 24 hours have passed since the authorization was completed. If it is required to return funds to the customer, then it is necessary to conduct the “Settlement” transaction, then return the funds by conducting the “Refund” transaction, or call the bank for support.

NOTE 2: “Pre-authorization” can only be conducted through the terminal installed at the reception desk (payment for accommodation)

The “Settlement” transaction must be conducted through the same POS terminal the “Pre-authorization” transaction was conducted through!!!

In accordance with the IPS Rules, MCC codes for “Settlement” and “Pre-authorization” transactions cannot differ.

ADVANCED LODGING DEPOSIT

Payment Cards can also be used when your hotel requires an advance lodging deposit in order to guarantee the reservation. In doing so, however, it is important that you strictly adhere to the sequence of actions described below; otherwise, customers will more often seek clarification and file complaints.

1. When accepting an order

Ask the customer to provide the following details:

- Card number;
- expiration date of the Card;
- Cardholder's name (as stated on the Card);
- billing address and phone number;
- expected date of arrival and length of stay.

Inform the customer of the following:

- room rate (including taxes);
- amount of the advance lodging deposit, which will be blocked on the current account (**no more than the cost of 14-day accommodation**), and notify the customer that the amount of the deposit will be taken into account when issuing the final invoice, the reservation will be kept for a period determined by the amount of the advance lodging deposit;
- the exact name and address of the hotel;
- guaranteed reservation confirmation code (inform of the necessity to write the code down for later use).

Be sure to clarify the following:

- cancellation policy effective at your hotel, and notify the customer that in case of non-compliance with the policy, a part or all of the advance lodging deposit may be withheld;
- date and time by which it is permitted to cancel the reservation at no charge.

When filling in the advance lodging deposit form, be sure to indicate the following information:

- Card number, expiration date, and Cardholder's name;
- billing address and phone number;
- name and details of the hotel;
- scheduled date of arrival;
- reservation confirmation code;
- transaction date;
- authorization code;
- date and time by which it is permitted to cancel the reservation at no charge;
- amount of the advance lodging deposit (in the signature field, write "Advance Deposit").

Mail the customer a written reservation confirmation, with a copy of the form attached, within 3 business days.

The confirmation must include the following:

- cancellation policy effective at your hotel;
- rights and responsibilities of the customer under the advance lodging deposit terms and conditions;
- refund policy of the hotel.

If the advance lodging deposit is cancelled:

1. *give the customer the cancellation code. Inform of the necessity to write the code down for later use;*
2. *write "cancellation" on the reservation form and write down the reservation cancellation code given to the customer;*
3. *within 3 (three) business days, fill in the credit blank with the following details specified:*
 - Card number, expiration date, and Cardholder's name;
 - billing address and phone number;
 - name and details of the hotel;
 - scheduled check-in date;

- cancellation code;
- transaction date;
- amount of the advance lodging deposit (in the signature field, write “Advance Deposit”).

If the customer canceled the reservation within the period stipulated, the hotel must return to the customer the full amount of the advance lodging deposit.

Mail the customer a copy of the credit blank within 3 (three) business days.

Collect the credit blank along with other payment documents.

If reservation is changed upon an advance lodging deposit

If, at the time the customer arrives, there are no available rooms of the guaranteed category, you have to provide the customer (at the expense of your hotel) with the following:

- a room of a similar category at a hotel of the same class (or higher) for a period of one day;
- a room of the same category at a hotel of the same class, or higher, for a period of accommodation until a free room of the required category is available at your hotel;
- transport service to this hotel and back;
- transfer of all calls and messages for the customer to this hotel;
- two 3-minute telephone calls.

In addition, you must complete a credit blank for the full amount of the advance lodging deposit, and mail a copy thereof to the customer.

PRIORITY CHECK OUT/EXPRESS CHECK OUT

The priority check out service is a fast and convenient procedure for you and your customers, for it allows you to check out immediately, even during busy hours. The same service is called differently by VISA and MasterCard: “PRIORITY CHECK OUT SERVICE” - for VISA Cardholders, “EXPRESS CHECK OUT” - for MasterCard Cardholders.

When the customer checks in, ask whether the customer wants to make use of the priority/express check out service to pay for the accommodation, or if he/she prefers the usual method of payment:

- give the customer the Priority Check Out (for Visa International cards) or Express Check-Out (for MasterCard International cards) agreement form, which includes the name, address and phone number of the hotel, the name and surname of the Cardholder, the Card number, room number, home address and customer’s signature (forms attached);
- ask the customer to complete and sign it;
- make sure that you have made pre-authorization through the POS terminal;
- the signed agreement together with the pre-authorization receipt is kept in the guest folio until the customer has checked out.

When the customer returns the agreement form, make sure that:

- the agreement is signed;
- the postal address is indicated where to you can send a copy of the final invoice after the customer’s departure;
- the number of the customer’s Card specified in the Priority Check Out Agreement is the same as the number stated on the receipt.

After the customer has checked out

- calculate the total amount due from the customer, taking into account all his/her expenses during the stay at the hotel, including the bill from the restaurant, payments for communication services, etc.;
- complete the “Final Settlement” through the POS terminal;
- in the signature field, make a note “Priority Check-Out”/“Express Check-Out”;
- at the customer’s request, within 3 (three) business days after the check out, send him/her:
 - a copy of the receipt;
 - a detailed invoice for the services the hotel rendered;
 - an extra copy of the Priority/Express Check Out Agreement for cardholders.
- Keep a copy of the detailed invoice and the Priority/Express Check Out Agreement completed by the customer for 180 (days) of the priority/express check out.

POST-SETTLEMENT PAYMENTS (SIGNATURE ON FILE)

This procedure allows issuing additional invoices for small amounts payable by cardholders for room service, telephone communications, meals, minibar, after the customer departed.

Post-settlement payments can be processed within 90 days from the date of the initial transaction.

At the same time, it is important to follow the sequence of actions described below when invoicing for services the customer received earlier, otherwise customers will more often seek clarifications and file complaints.

When the customer checks in – explain the rules of your hotel regarding the additional amount of payment in case of extra costs occurring after the customer has checked out.

Post-settlement payments can be processed only with the written consent of the Cardholder.

When the customer checks out – if there are extra costs for room service, laundry, telephone, minibar, drinks, meals, taxi call, issue a separate receipt for additional payments, having written “Signature on file” in the signature field, upon customer’s consent to pay those expenses, which will become known after his/her departure from the hotel.

Mail the customer a copy of the receipt detailing the additional payments. If you do not do this, the customer can ask for clarification and possibly file a complaint.

Note: Keep documents confirming the reservation, advance deposits, priority/express check out and post-settlement payments for 180 days from the date of such transactions.

It is strictly forbidden to keep the data of payment cards in any form whatsoever. Payment card data includes: full Card number, security code (CVV2, CVC2, CSC4, CSC5), magnetic track data (Track 1/2), chip data, PIN code.

Priority Check-Out Agreement

(Merchant Name/Merchant Location)

Tel No _____

CASHIER, PLEASE CHECK ME OUT OF:

_____ ON _____
 Room number Departure Date

Guest Name (please print)

I authorize a charge to my Visa account for the amount of all costs incurred during my stay.

Cardholder Signature

Visa Card Account Number

Please send a copy of those checked below to the address indicated.

- ☐ Visa Transaction Receipt
☐ Hotel Bill
☐ Copy of this agreement

Please print:

Name _____

Company _____

Street _____

City _____ State/Province _____ Country _____

Mastercard International

Express Check-Out Agreement

(Merchant Name/Merchant Location)

Tel No _____

CASHIER, PLEASE CHECK ME OUT OF:

_____ ON _____

Room number

Departure Date

Guest Name (please print)

I authorize a charge to my account for the amount of all costs incurred during my stay.

Cardholder Signature

Card Account Number

Please send a copy of those checked below to the address indicated.

- ☐ Transaction Receipt
☐ Hotel Bill

☐ Copy of this agreement

Please print:

Name _____

Company _____

Street _____

City _____

State/Province _____

Country _____

Brief Instruction for branch specialists who train Merchant employees to serve holders of international cards of Visa, MasterCard, GO!Card, UnionPay, American Express, Diners Club International, Discover and JCB

- 1) make sure that the Card is not damaged and has not undergone any changes;
- 2) verify the Card validity period. Make sure that the Card is already valid and has not yet expired. Some Cards may only have the expiration date indicated;
- 3) verify the distinctive elements of the Card (all types of cards are embossed and have a raised surface, except for electronic cards).

Front of the Card:

- ✓ **Card number** – consists of 11-19 digits. Four digits (BIN) are imprinted under the embossed Card number, that must match the first four digits of the Card number.
- ✓ **Hologram (individual for each type of Card)**
- ✓ **Logo** – the Card must contain an international logo (**Visa, MasterCard, Go!Card, American Express, Diners Club, JCB**), which is placed on the front or back of the Card.
- ✓ **Card validity period (may be absent in electronic Cards)** – the date of the beginning and expiration of the Card validity period. On some Cards, only the expiration date may be indicated.
- ✓ **Name and surname of the Cardholder (may be absent in electronic Cards)**

Back of the Card:

- ✓ **Signature panel** – the Card is not valid unless signed! When cleared or erased, the panel reads **VOID**.
- ✓ **Three-digit CVV2 (Card Verification Value) code** – located on the signature panel, following the full or abbreviated Card number. The code and number of the Card are in reverse black italics.

If you have any doubts about the authenticity of the Card, or as to whether the Card belongs to the customer, perform the following actions:

- ***request the customer to present an identity document. Verify the surname and name on the Card with those on the identity document;***
- ***alternatively, contact the Bank Call Center. To ensure the confidentiality of the conversation, you can request for “Code 10” in the conversation with the Call Center service operator.***

INSTRUCTION 2

SIGNS OF AUTHENTIC, INVALID AND/OR FORGED CARDS AND IDENTITY DOCUMENTS, AND OF SUSPICIOUS CARDHOLDER BEHAVIOR

1) Below are some common outward signs of invalid and / or forged Cards, identity documents, as well as of suspicious Cardholder behavior

Signs of forged Cards:

- the Card delaminates when pressing on it from the edge (for example, with a fingernail);
- the edge of the Card is not white and not rounded;
- the embossed digits of the Card number (especially the hologram) have visible traces of other (former) digits;
- the signature panel shows traces of erasures where the signature is placed, or the panel does not have protective elements such as words “MasterCard” for MasterCard credit Cards, “VISA” for VISA cards, Diners Club pale blue logos for Diners Club cards, UnionPay logo for UnionPay cards;
- when conducting a transaction through the POS terminal, the Card number on the POS terminal receipt does not match the number of the Card;
- the last four digits of the Card number are embossed on the hologram partially, or not embossed on the hologram at all;
- the hologram, in whole or in part on the edges, is above the surface of the Card;
- the Gold (Premier) Card has a silver hologram, and vice versa, the VISA Classic, MasterCard Mass (Standard) or Business (Corporate), Platinum cards have a golden hologram;
- on the payment system logo (if located on the Card at the bottom right), there is the Card validity period or a stylized security icon embossed.

Signs of invalid cards:

- no Cardholder’s signature on the signature panel – it is required to ask the Cardholder to put a signature on the signature panel, and verify this signature with the sample signature on the Cardholder’s identity document;
- the Card’s validity period has not yet commenced (for example, today is 25 January 2013, the validity period commences in 02/13 - the Card shall be valid from 01 February 2013);
- the Card has expired (for example, today is 01 March 2013, the expiration date is 02/13, the Card expired on 28 February 2013 at 24:00);
- the Card is cracked, chipped, warped, embossed data is dented in part or in whole;
- on the front of the Card there is a text “Valid only in ...”. The Card is valid only on the territory of the country the name whereof is indicated in the text (for example, “Valid only in France”).

Outward signs of suspicious customer behavior:

- entering premises right after opening or before closing;
- nervousness and verbosity;
- a person takes the Card from the pocket rather than from the wallet;
- attempts to impact psychologically on an employee of a point of service (cashier, seller, waiter), for example, by saying something like: “I’m in a hurry ...”, “Why are you providing services so slowly? ...”, or a deliberate demonstration of solvency (excessive sophistication in dress, manners, excessive and ostentatious display of accessories, including a mobile device, deliberately loud conversation thereon, etc.);
- signing a POS terminal receipt in an unnatural manner (in a tense pose, or putting a signature in a diligent way, etc.);
- visiting only those departments or sections of the Enterprise point of service, wherefrom it is possible to leave the premises quickly.

Outward signs of invalid and/or forged identity documents:

- if the customer data page is laminated, the laminating layer must not peel off;
- the passport must not contain torn or pasted pages;
- on the last page (sometimes on other, adjacent pages) there must be a sample signature of the passport holder;
- on the passport pages for visa stamps, there must be a visa of the corresponding institution of the Ministry of Foreign Affairs;
- on the same (or adjacent) page with the passport holder’s data in the official language of the country, there must also be an English spelling of the name and surname of the Cardholder.

Customer identity documents:

- passport of a citizen of the Republic of Kazakhstan
- identity card of a citizen of the Republic of Kazakhstan;

- residence permit of a foreign national in the Republic of Kazakhstan;
- certificate of a stateless person;
- **international passport.** National passports of foreigners certify their identity on the territory of the Republic of Kazakhstan, if provided for by international agreements/treaties to which the Republic of Kazakhstan is a party. However, the national passports of foreigners cannot be used to conclude transactions on the territory of the Republic of Kazakhstan, since in order to conclude a transaction, an identity document must be presented by the owner;
- birth certificate.

According to Article 22.1 of the Republic of Kazakhstan Law “On Identity Documents” dated 29 January 2013, an identity document shall be invalid and shall be subject to surrender and replacement in the following cases:

1) absence of the following details: last name, first name, patronymic (if any), date and place of birth, citizenship status (except for the birth certificate), photograph (except for the birth certificate), issuing authority, date of issue, document number, validity period (except for the birth certificate);

absence of details, specified in subparagraphs 1), 2), 5), 6), 7) and 8) of paragraph 1 of Article 7 of this Law (except for the certificate of birth);

2) expiration date;

3) impossibility to identify the following: last name, first name, patronymic (if any), date and place of birth, citizenship status (except for the birth certificate), photograph (except for the birth certificate), issuing authority, date of issue, document number, validity period (except for the birth certificate), or the degree of document protection;

4) non-conformity to the legal status of the owner;

5) gender reassignment.

2) Outward authenticity signs for international credit cards of MasterCard International

International Credit Cards of MasterCard International have embossed details, i.e. the data is printed in a special way in relief printed symbols. On 01 January 2002, Europay International was dissolved, and absorbed into MasterCard International, for which reason the issue of Cards with the Eurocard logo discontinued.

The front of the Card contains the following:

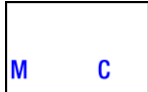


• – MasterCard System logo. The logo is placed in the upper or lower right corner of the Card. The logo is **required**. The logo of the MasterCard payment system – two red (left) and yellow (right) intersecting circles with MasterCard white wordmark on their background;

- the logo and name of the issuing bank are normally at the top of the front of the Card;



• – a hologram depicting two intersecting hemispheres “hovering” above the background with horizontal “MasterCard” inscription, located on the right of the Card (in the upper or lower part). A hologram is required. The hologram, together with the MasterCard System logo below or above the hologram, is enclosed by a rectangle with rounded corners. On MasterCard Mass, MasterCard Business, MasterCard Standard, World MasterCard, Platinum MasterCard, Corporate Programs Cards, the hologram is silver, on Gold MasterCard, World Signia MasterCard Cards – the hologram is golden;



• – in ultraviolet light, in the lower left corner on the front of the Card, a bluish letter “M” is displayed, and in the right corner, near the hologram, there is the letter “C”. This protection measure is mandatory;

- the edge of the Card must be white and rounded – U;



• – embedded integrated microcircuit (chip). Placed on the front of the Card, on the left, at approximately equal distance from the top and bottom of the Card. Currently, the Cards with a magnetic stripe only are gradually replaced by combined Cards (magnetic stripe and chip as carriers of identification information on the Card in electronic form). The chip on the Card is not yet mandatory.

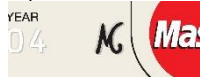
Embossed data:

• Card number. The MasterCard International System Credit Card number always starts with “5” and consists of 16 digits. The first four digits of the Card number must be the same digits as those printed below the embossed Card number on the front of the Card;



- – the last four digits of the Card number must be embossed on the hologram;

• expiration date of the Card;



• – a stylized security character: the “MC” letters stylized and merged into one, embossed in one line with the expiration date of the Card, space-separated on the right. This security character is not required for Cards that have been issued since June 2006.

The back of the Card contains the following:

- a magnetic stripe;



• – a Cardholder signature panel contains the element that repeats the word “MasterCard” at a 45-degree angle upwards from left to right in three colors – red, blue, yellow. Background is mandatory;

• the last four digits of the Card number, as well as the special code (consisting of three digits), printed in reverse italics with the use of engraved (indented) printing on the Cardholder signature panel. These numbers must be the same as those printed on the front of the Card, and may contain additional three digits on the right. This number on the signature panel is mandatory for Cards that have been issued since July 1998;

• Additional Information. As a rule, below the sample signature of the Cardholder, it is indicated that the Card is the property of the issuing bank and can only be used by the person whose name is printed on the front of the Card, and its illegal use is punishable by law. There is also the issuing bank address indicated, with a request to anyone who found it to send the Card to this address;

- MasterCard System logo – at the bottom of the Card. These logos on the back of the Cards are optional;



• – Cirrus, Mondex, Plus logos – these logos may appear on the back of MasterCard Cards

Mastercard PayPass Payment Cards (contactless cards)



MasterCard Payment Cards with the PayPass function can be processed through a contactless interface on POS terminals; in addition, they support Chip and Magnetic Stripe standard operating interfaces, which allows obtain services with such a Card on any Equipment. To pay for the purchase with a MasterCard payment Card equipped with PayPass, the owner only needs

to hold it near the POS terminal (max. distance is 10 centimeters). If the purchase price exceeds 10,000 (ten thousand) tenge, a PIN code is required. MasterCard PayPass Payment Card have a special MasterCard PayPass logo.

Security measures when conducting transactions with payment Cards.

When making a payment with a contactless payment Card, it is permitted to conduct a purchase transaction without the Cardholder entering a personal identification number (PIN code), if the transaction amount does not exceed 10,000 (ten thousand) tenge.

ATTENTION:

If the transaction amount exceeds 10,000 (ten thousand) tenge, the transaction must be conducted with the Cardholder entering the PIN code.

If the transaction amount exceeds 10,000 (ten thousand) tenge, the Cardholder must sign the receipt once the purchase transaction has been conducted.

It is possible to conduct a purchase transaction/cancel a transaction with a contactless payment Card. It is done in the contact mode through a POS terminal in the “PURCHASE” mode, as described above.

If the Cardholder presents a contactless payment Card for payment, it is required to offer the Cardholder to hold the contactless payment Card near the POS terminal (maximum distance to the reader is 10 centimeters).

The terminal establishes connection with the processing center followed by the message output about the current state of the connection process. The process ends with the output of the connection result. In this case, the display shows the response code and its letter decoding. Upon a positive response, the terminal automatically prints the first copy of the receipt of transaction and send an inquiry to print a second copy; this inquiry can either be confirmed or declined. If the terminal receives a negative response, the cashier is requested to print a certificate of the decline reason (the Cardholder may require for the certificate of the decline reason).

3) Outward authenticity signs for international credit cards of VISA International System

International Credit Cards of VISA International have embossed details, i.e. the data is printed in a special way in relief printed symbols

The front of the Card contains the following:



- the VISA System logo. The logo is placed in the upper or lower right corner of the Card. This logo is required. The VISA payment system logo – on a white background with a microprinted blue frame, there are three rectangles – the upper one is blue, the middle one is white with the “VISA” inscription in blue, the bottom one is gold. On VISA Cards issued by US banks, there is a ® symbol on the VISA logo next to the “VISA” word;



- – from 01 September 2005, Visa International system introduced new logos (trademarks) Visa, Visa Electron, and also made changes to the design of payment Cards, which have been issued after 01 September 2005;

- Visa International System payment Cards with previous design (including logos) continue being accepted for payment without changes during the entire period of their validity;

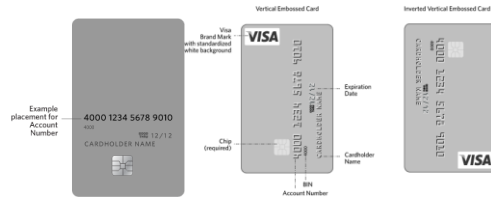
- the new Visa logo (brand) consists only of the word Visa (instead of the three-striped three-color flag with the word VISA on the white middle stripe) in two colors: golden and blue. Golden color is applied only in part of the letter V, the so-called VISA Gold color;

- when the logo is placed on a dark background, the blue color is replaced with white, the golden color remains;

- there is also an option of a one-color logo (on a white or dark background):



- – the new design of Visa International System payment Cards allows placing a logo in the upper left corner of the Card (innovation), while the Card must have a chip (embedded microcircuit), in addition to the potential placement of a logo in the upper right or lower right corners of the Card;



• in addition to the new design of Visa International payment Cards, a vertical arrangement of the Card number has been introduced, such vertical arrangement is provided for “VISA” logo as well, this type of Card is for chip (with embedded integrated microcircuit) Cards only;

• in ultraviolet light of the front of the Card, the image of a flying dove should be visible (the image is similar to that applied to the hologram, see below);

• logo and name of the issuing bank are normally located in the upper part on the front of the Card;



• a hologram with the image of a flying dove. The holographic image of the dove moves as you tilt the Card. The hologram is mandatory for the old design of Visa International payment Cards;

• the edge of the Card must be white and rounded – U;



• embedded integrated microcircuit (chip). Placed on the front of the Card, on the left, at approximately equal distance from the top and bottom of the Card. Currently, the Cards with a magnetic stripe only are gradually replaced by combined Cards (magnetic stripe and chip as carriers of identification information on the Card in electronic form). The chip on the Card is not yet mandatory.

Embossed data:

• VISA System Card number always starts with “4” and consists of 16 or 13 digits. With a 16-digit Card number, the number is grouped into four groups of four digits each (4000 0000 0000 0000), with a 13-digit Card number – there are also four groups with the last three groups containing three digits (4000 000 000 000). Currently, the issue of Cards with a 13-digit number has been discontinued, but such Cards may be in circulation;

• the first four digits of the Card number must be the same as those printed on the front of the Card, directly under the number. The four printed digits below the Card number are mandatory;



• – the last four digits of the Card number must be embossed on the hologram, except for Visa International payment Cards of a new design, which do not have the “Flying Dove” hologram;

• expiration date of the Card;



• a stylized security character – an embossed letter “V” (according to the VISA International standard), embossed on the right in one line and space-separated after the expiration date of the Card. The upper ends of the symbol have serifs. Such a security character is not mandatory for System Cards that have been issued since June 2006.

The back of the Card contains the following:

• a magnetic stripe;

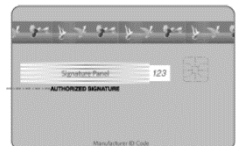


• a Cardholder/Card owner signature panel contains an element that repeats the word “VISA” at a 45-degree angle upwards from left to right in two colors – red and blue, or blue only. Background is mandatory;

• additional information;

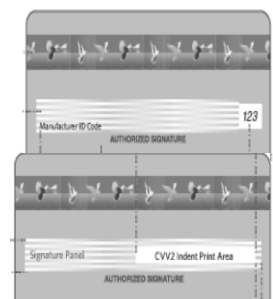
• in addition to the already-existing option for placing a three-digit special CVV2 code (on the signature panel), the CVV2 code can be placed on a separate “box”, to the right of the signature panel. The height the “box” should not exceed the height of the signature panel;

• in the absence of a chip, the signature panel and the “box” for CVV2 code “extend” to the right edge of the Card.



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Visa Electron - International Debit Cards. Visa Electron belongs to the Visa International System. Cards have details (Card number, name and surname of the Cardholder, Card expiration date), printed on the front of the Cards with indented (engraved) printing or laser engraving not allowing to obtain an imprint of these details in order to exclude manual imprinting.



The front of the Card contains the following:



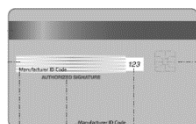
- **ELECTRON** – logos of the Visa Electron payment system. The logo may be placed either on the front or on the back of the Card. If placed on the front side, it must be located on the right of the Card, in the upper or lower corner. Visa Electron payment system logo – a blue rectangle on a white background with a blue frame (microprint). Inside the blue rectangle in the upper part there is the VISA logo, and in the lower part – the white Electron inscription;
- the logo and issuing bank are normally located at the top of the front of the Card;
- a hologram (flying dove). In ultraviolet light, an image of a flying dove is visible on the front of the Card. This protection measure is optional. It should be noted that upon a hologram on the Card, the ultraviolet image of a flying dove is mandatory;
- the number of the Visa Electron System Card always starts with “4” and consists of 16 digits. The front of the Card may not contain the entire Card number, but only the first 4 and last 4 digits of the Card number;
- the first four digits of the Card number must match the number printed on the front of the Card. The last four digits of the Card number must be imprinted on the hologram;
- expiration date of the Card;
- an inscription in English “*Electronic Use Only*”. The inscription is mandatory. It is normally placed on the front of the Card, but is allowed to be placed on the back. It is permitted to indicate such an inscription in another language, in addition to the inscription in English.

The back of the Card contains the following:

- a magnetic stripe;



- – a Cardholder signature panel contains an element that repeats the word “ELECTRON” at a 45-degree angle upwards from left to right in three colors – red, blue and yellow. Background is mandatory;



- – the CVV2 code on the back of the Visa Electron Card is permitted to be placed in the same way as for Visa credit Cards. The CVV2 code on Visa Electron Cards is mandatory in cases when the full (16-digit) Card number is printed on the front of the Cards.

Visa Electron Instant Issue

Front of the Card:

- an inscription “Electronic Use Only” must be printed on the front of the Card (may be present in other languages);
- the Visa Electron symbol must be present in the upper or lower right corner on the front of the Card;
- microprinting including the word “Electron” must be visible around the Visa Electron symbol;
- Card number. The first four digits of the number (“prefix”) must be printed on the front of the Card, the last four digits must also be present. Some issuing banks indicate the full Card number on the front side. The Cashier must check that the number indicated on the Card matches the number printed on the sales receipt;
- a hologram with the image of a dove / Card expiration date / Cardholder’s name. This information is optional and may not appear on the Instant Issue Card.



Back of the Card:

- signature panel must contain an element that repeats the word “Electron” printed diagonally. In an attempt to erase it, the word “Void” appears;
- signature. Does the signature on the Card match the signature on the sales receipt? If the cashier is not sure, it is required to ask the Cardholder to present an identity card (with a signature) and verify the signature again;
- since these Cards are not personalized (without the customer’s name), the phrase “Electron Visa Cardholder” is placed on the magnetic stripe in the first track instead of the name of the Cardholder.



Visa Electron ‘Social Cards’

Front of the Card

- name of the program, for example “Social Card”, “Student Card”, “College Student Card”, etc., may be indicated on the front of the Card;
- the Card must contain all the security elements of the Visa Electron product, including the Visa Electron symbol, microprinting, Card number, Cardholder’s name, expiration date, the “Electronic use only” inscription, etc.



Back of the Card

- shortened signature panel on the right side of the Card. The panel should contain an element that repeats the word “Electron” printed diagonally. In an attempt to erase it, the word “Void” appears;



- name of the Cardholder printed in Russian in the center of the back of the Card;
- barcode at the bottom of the back of the Card;
- the back of the Card may also contain a photo of the Cardholder, expiration date, social number, etc.

Visa Cards with Customized Design

- Visa system offers new Cards with customized design. The new design allows printing on the front side of the Card any image of the customer's choice. The Card contains all security elements as required by VIOR.



Visa Cards with Photo ID



- Cards with a photo on the back have been on the market for a while now. However, currently, new Cards are being issued with photos placed on the front of the Card. The new Citibank Card is one of those, having a photo of the Cardholder and a signature thereof on the front of the Card. In accordance with VIOR operating regulations, Citibank Cards contain all standard security elements.

Visa payWave Cards (contactless Cards)



Visa Payment Cards with the PayWave function can be processed through a contactless interface on the *Equipment*, they also support the standard Chip and Magnetic stripe interfaces, which allows obtaining services with such a Card on any Equipment. To pay for a purchase using a contactless method with a Visa payment Card equipped with PayWave, the owner only needs to hold it near the *Equipment*, or near an external reader (maximum distance is 10 centimeters). If the purchase price exceeds 10,000 (ten thousand)* tenge, a mandatory PIN code entry is required. Visa PayWave Payment Card is provided with a special Visa PayWave logo. The card contains all the protective elements as required by VIOR.

Security measures when conducting transactions with payment Cards.

When making a payment with a contactless payment Card, it is permitted to conduct a purchase transaction without the Cardholder entering a personal identification number (PIN code), if the transaction amount does not exceed 10,000 (ten thousand) tenge.

ATTENTION:

If the transaction amount exceeds 10,000 (ten thousand) tenge, the transaction must be conducted with Cardholder entering the PIN code.

If the transaction amount exceeds 10,000 (ten thousand) tenge, the Cardholder must sign the receipt once the purchase transaction has been conducted.

It is possible to conduct a purchase transaction/cancel a transaction with a contactless payment Card. It is done in the contact mode through a POS terminal in the "PURCHASE" mode, as described above.

If the Cardholder presents a contactless payment Card for payment, it is required to offer the Cardholder to hold the contactless payment Card near the POS terminal (maximum distance to the reader is 10 centimeters).

The terminal establishes connection with the processing center followed by the message output about the current state of the connection process. The process ends with the output of the connection result. In this case, the display shows the response code and its letter decoding. Upon a positive response, the terminal automatically prints the first copy of the receipt of transaction and sends an inquiry to print a second copy; this inquiry can either be confirmed or declined. If the terminal receives a negative response, the cashier is requested to print a certificate of the decline reason (the Cardholder may require for the certificate of the decline reason).

* The change of the amount of 5,000 to 10,000 tenge shall be effective upon the date of technical implementation.

4) Outward signs of authenticity of international debit Cards of the Cirrus / Maestro System

Cirrus / Maestro International Debit Cards belong to the MasterCard International System. Cards have details (Card number, name and surname of the Cardholder, Card expiration date) printed on the front of the Cards with indented (engraved) printing or laser engraving, not allowing to obtain an imprint of these details in order to exclude manual Authorization through the Imprinter. Cards can be combined – Maestro / Cirrus, Maestro only or Cirrus only. In the latter case, the use of Cirrus Cards is limited to ATMs.

The front of the Card contains the following:

- Maestro payment system logo, which is a registered trademark. The logo is placed in the upper or lower right corner of the Card. This logo is required. The Maestro logo consists of two blue (left) and red (right) intersecting circles with “Maestro” wordmark in white on their background. The logo may be absent on the front of the Card, in this case it is placed on the back of Maestro Cards at the bottom;
- the logo and name of the issuing bank – in the upper part of the front of the Card;
- an inscription in English “Electronic Use Only” indicative of the possibility to use this Card with electronic Equipment only (POS terminals, ATMs);
- Card details: (Card number, name and surname of the Cardholder, Card expiration date);
- Card number. The number of Maestro / Cirrus payment system Card starts with “6”, “5” or “2” and consists of 12-19 digits. The issuer may not print the Card number on the surface of the Card at all (as permitted by the standards of MasterCard International System);
- expiration date of the Card;
- name and surname of the Cardholder in English transcription, in the line below the expiration date of the Card;
- for Cirrus Cards (used only with ATMs), the Cirrus logo is placed on the front side, similar to the location of the Maestro logo.



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The back of the Card contains the following:

- a magnetic stripe;
- a Cardholder signature panel. The panel may either be white (with no inscriptions similar to that of MasterCard credit Cards) or have inscriptions designed at the discretion of the Card issuer (as permitted by the standards of MasterCard International System);
- other logos, which are trademarks of MasterCard International System indicative of the possibility to use this Card within the service network having Cards with these logos circulating, for instance:
- additional Information. Attention! The logos of Cirrus, Mondex on MasterCard credit cards (on the back side) are permitted.

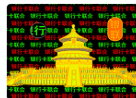
5) Outward signs of authenticity of international credit Cards of UnionPay International System.

International Credit Cards have embossed data, which is printed in a special way in relief printed symbols.



The front of the Card contains the following:

- a logo of the UnionPay System. The logo is located in the lower right corner of the Card. UnionPay logo – three parallel vertical stripes of red (left), blue (in the middle) and green (right) colors on a white background with a frame, the microprinted UnionPay inscription, and the image of two white hieroglyphs located on the background of the stripes. This logo is mandatory;
- a hologram depicting the Temple of Heaven on a dark background featuring horizontal red and green Chinese inscriptions line by line. The hologram bears the UnionPay stamp and a holographic magnifier. The hologram is placed together with the UnionPay System logo in the lower right corner, just above the logo. A hologram is optional.

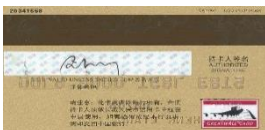


Embossed data:

- Card number. The UnionPay System Credit Card number may start with any digit from 1 to 9, consists of 16 digits, and is divided into 4 groups. Debit Card number may consist of 13 to 19 characters (18-character numbers are currently not used). The first four digits of the Card number must match those typographically printed just below the embossed Card number on the front;
- the last group of numbers must be embossed on the UnionPay hologram. Embossing of the Card number is mandatory for credit Cards and optional for debit Cards;
- expiration date of the Card. The expiration date of the credit Card must be embossed, including the date of issue and the expiration date, the debit card may only display the date of issue;
- a stylized security character – embossed letters CN located on the right side after the expiry date of the Card;
- Cardholder's name must be embossed only for credit Cards. It is also obligatory to write the abbreviation Mr. or Ms.



The back of the Card contains the following:



- a magnetic stripe;
- a Cardholder signature panel the background whereof contains an element that repeats an image of hieroglyphs at a 45-degree angle upwards from left to right in two colors. The background is required. For Credit Cards, the explanation “signature, not valid unless signed” must be in English and Chinese in any font next to the signature panel;
- additional information. As a rule, the following details are placed below the Cardholder signature

panel: issuing bank information, restrictions on Card use, hotline telephone number, etc.

6) Outward signs of authenticity of ALTYN Payment System local debit Cards

The front of the Card contains the following:



- a logo and issuing bank name – in the upper left corner;
- payment system logo – an image of a gold coin with an embossed “ALTYN” inscription – in the upper right corner.

Embossed data:

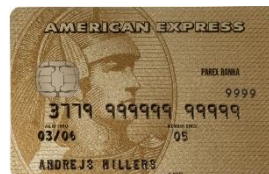
- Card number consisting of 16 digits;
- Card expiration date;
- Cardholder’s name and surname in English transcription are placed in the line below the expiration date of the Card.

The back of the Card contains the following:

- a magnetic stripe;
- a Cardholder signature panel the background whereof contains an element that repeats the word “ALTYN” at a 45-degree angle. The background is required;
- additional information: below the signature panel, there is information that the Card is the property of the issuing bank, and that it can only be used by the person it has been issued to and the name whereof is indicated on the front of the Card, that illegal use of the Card is prosecuted, and the issuing bank’s address;
- a logo of the ALTYN payment system – in the lower left corner – is required.

7) Outward signs of authenticity of AMERICAN EXPRESS payment system international credit Cards

International Credit Cards have embossed data, that is, the data is printed in a special way in relief printed symbols.



The front of the AMERICAN EXPRESS payment system credit Card contains the following:

- Card number. The Card number starts with 37 or 34 and consists of 15 digits. The number printed on the back of the Card must match the number on the front;
- CSC or Batch Code – a four-digit security code on the front side on the right above the American Express Card number;
- Cardholder’s name and surname;
- Expiration date of the Card – the date of validity and expiration of the Card;
- portrait of a centurion – similar to portraits on US banknotes.

7.2. The back of the Card contains the following:

- a magnetic data carrier;



- **Cardholder signature panel** – made of such material that when attempting to erase the printed wavy thin-layered background, it will look smeared or white.

All American Express Cards are distinguished by the presence of the company logo – **American Express Blue Box**. The logo remains unchanged regardless of the color and design of the Card.

8) Outward signs of authenticity of international credit Cards of Diner Club International payment system

The front side contains the following:

- Card number starts with “30”, “36”, “38”, “39” and consists of 14 digits divided into three groups, consisting of four, six and four digits, respectively. The number printed on the back of the Card must match the number on the front;
- Cardholder’s name and surname;
- expiration date of the Card – the validity and expiration date of the Card;
- Diners Club International logo;
- a special symbol – located one interval after the Card’s expiration date;

- security code – consists of two letters of the Latin alphabet and is located above the expiration date of the Card;
- membership stamp – consists of two digits that indicate the year of becoming a member of the Diners Club International system;
- code of franchise – consists of two letters that are assigned to each country, placed after the membership stamp.

The back contains the following:

- a magnetic data carrier;
- Cardholder signature panel;
- a three-digit CVV2 (Card Verification Value) code – located on the signature panel after the Card number;
- a hologram – a three-dimensional image of the Diners Club International trademark on an expanded world map.

If the Card has an inscription “Valid only in (country)”, i.e. “Valid only in (country name)”, it will not be accepted for payment.

Only after you have verified the authenticity of the Card and the identity of the Cardholder who presented the identity document, you can commence processing.

9) Outward signs of authenticity of DISCOVER payment system international credit Cards

The front side contains the following:

- The Card number is indicated on the front or back of the Card.
- The Card Number begins with “6” and consists of 16 digits, which must be distinct both in size and distance from each other.
- The Card may have a chip, as well as a magnetic stripe on the back. The inscription “Valid Thru” (expiration date) can appear both on the front and on the back of the Card in the month/year format, which means the last month of using the Card.

The name of the Cardholder and, if applicable, the name of the company, is indicated on the front or back of the Card.

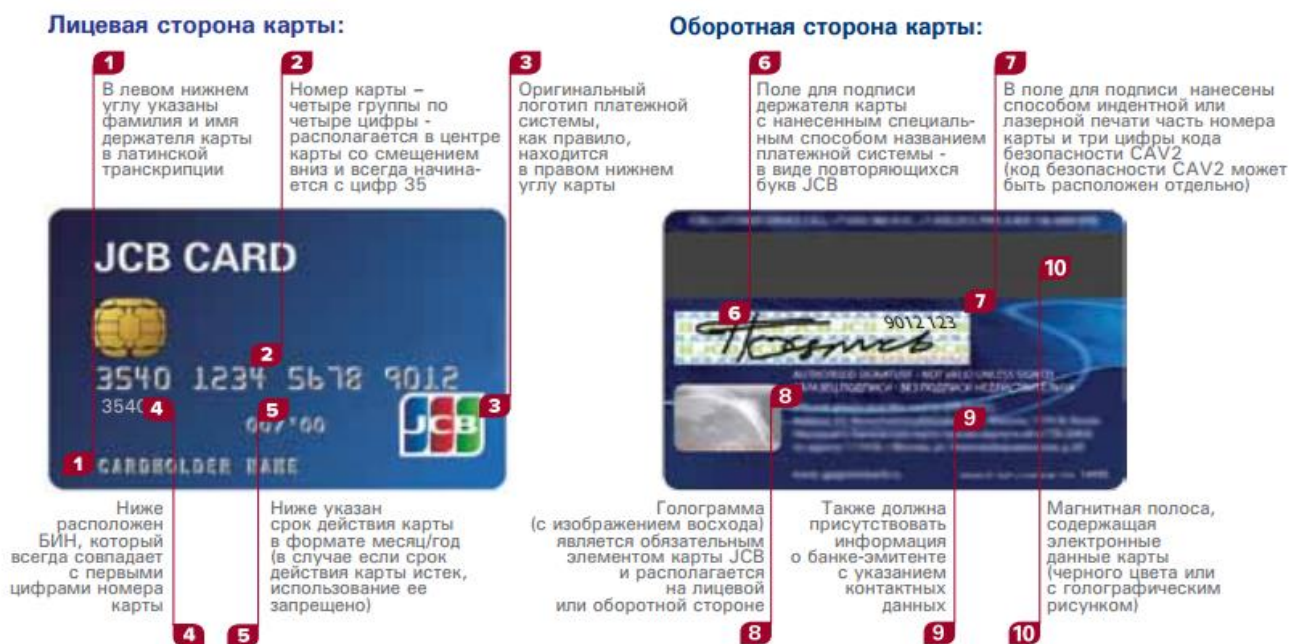
- Cards may contain a holographic magnetic stripe on the back of the Card OR a security hologram on the front or back of the Card.

The back contains the following:

- “DISCOVER” or “DISCOVER NETWORK” logos on the signature panel may be placed on the back of the Card.
- The Discover Acceptance trademark appears on the back of most cards, and may also appear on the front of the Card, along with other affiliated logos. The 3-digit Security Code (CID) is placed to the right of the signature (on the signature panel).

10) Outward signs of authenticity of JSB payment system international Cards
CARD IDENTIFICATION

- Make sure that there are no traces of forgery or damage to the Card (bends, melted areas, traces of changing the card number, obvious surface damage, etc.).
- Pay attention to the presence of a signature on the back of the Card, and the absence of traces of forged signature panel.
- In case of attempts to change the signature, the word “VOID” appears on the signature panel.
- If the signature on the Card (on the signature panel) differs from the signature on the payment document (sales receipt, invoice), be sure to ask the Cardholder to put the signature again and present an identity document.
- The signature on the Card must match the signature on the payment document (sales receipt, invoice). Upon no cardholder’s signature on the back of the Card, the Card is invalid and cannot be accepted for payment.
- After determining whether the Card belongs to the JCB payment system, make sure that the following mandatory elements are present:



CUSTOMER IDENTIFICATION

When accepting the Card, make sure of the following:

- verify whether the name indicated on the Card matches the person who presented it: gender of the customer, nationality;
- the signature on the back of the Card must match the signature on the payment document (sales receipt, invoice);
- in case of any doubts about the Card authenticity and the identity of the bearer, request a confirmation document.

CONDUCTING A TRANSACTION

- conduct a “Payment” transaction on the device your merchant has installed with the use of EMV chip or magnetic stripe, depending on the type of Card;
- ask the customer to enter the PIN code (PIN) and press the “Enter” button, if requested by the terminal or PIN pad;
- upon receipt of a positive authorization response in the absence of a PIN code request, print a receipt and hand it over to the customer for signing;
- compare the signature on the Card and the signature on the receipt – they must match;
- give the customer the merchandise, a copy of the receipt and the Card – the transaction has been successfully completed.



IMPORTANT

Remember that the Card must be presented by the person whose name and surname are indicated on the front of the Card. If you have any suspicions about the authenticity of the Card, whether it belongs to the bearer, as well as if you receive the appropriate code upon authorization, you should:

- Immediately retain (pick up) the Card;
- Write down the passport data of the Card bearer;
- Inform the acquiring bank support service.
- Report to law enforcement authorities.

The Card is subject to retention in the following cases:

- According to the corresponding message received during authorization.
- When the information of the identity document presented does not match that of the Card.
- When the number of the Card on its front does not match the one on the terminal receipt.
- In case of obvious forgery of the Card.

Most common codes of response

- 00 Transaction approved
- 01 Authorization declined, refer to the issuing bank
- 04 Pick-up card, at the request of the issuing bank
- 12 Invalid transaction, redo required
- 31 Issuer not found in the payment system
- 33 Expired card, pick-up
- 36 Restricted card, pick-up
- 41 Lost card, pick-up
- 43 Stolen card, pick-up
- 51 Insufficient funds
- 55 Incorrect PIN
- 91 No connection with the issuing bank – network error

* If responses are other than indicated codes, contact the acquiring bank.

11) Product description – Homebank Scan & Pay (mVisa)

Mobile QR-payments.

Website: <https://homebank.kz/pay>

A retail outlet has a special QR code to receive payments. The merchant displays the purchase amount. The consumer opens the Homebank application with a payment Card linked thereto. Then, through the Homebank Scan & Pay function, the consumer scans the QR code and enters the purchase amount. The application transfers money from consumer's payment card to merchant's account. The merchant receives an SMS notification with the amount sent by the consumer, and gives the merchandise.

QR-code is a two-dimensional image created as per the "Quick Response" algorithm and containing payment details compiled according to the "EMV QR Code Specification for Payment Systems" standard. Anyone holding any Visa Card can send payment to the merchant through such a QR code. You just need to have a special application for payment via QR code – Homebank.

For consumers

Benefits for consumers:

- to make a payment, it is enough to have a smartphone with Homebank application installed, you may keep a plastic Card in your wallet or at home;
- you can pay for services remotely without filling in the Card details;
- safe: the full Card number, the name on the Card and other details remain with you, the merchant sees only the first and last 4 digits of the Card number.

When making a payment through a QR code, no bank fee is charged.

For legal entities

Benefits for business:

- no need to acquire additional equipment;
- reduced fee for QR payments;
- QR code can be sent by mail, posted on the website or on social media;
- the payment amount and the last 4 numbers of the consumer's card are sent to the cashier via SMS.

To connect a retail outlet to QR payments, it is required to contact the bank. Current customers of the bank should contact their manager. The retail outlet must be legally registered and have a current bank account. Sole proprietors can open a special sole proprietorship payment card, along with a QR code. Purchase amounts paid through the QR code will be credited to this Card. The proprietor will be able to withdraw cash from the Card through an ATM for own needs and conduct other transactions.

Fees and tariffs:

- Bank fee for issuing a QR code – 0 tenge;
- Bank fee for the issue and annual maintenance of the sole proprietorship Card linked to the QR code – 0 tenge;
- Bank fee for withdrawal cash from a sole proprietorship card through an ATM – 0 tenge.

Daily limit for cash withdrawal: 700,000 tenge (may be increased).

Having received payment details, customers can make a bank transfer of money from their card account to the account of the entity. The transfer is made through a dedicated mobile application. The customer installs this application on the smartphone and links his/her card account thereto.

The application developer has to be PCI DSS-certified to store customer card data.

The technology is developed and supported by Visa international payment system from Visa, Inc. Application for payers – Homebank with Scan & Pay function from JSC Halyk Bank. JSC Halyk Bank, in compliance with general requirements for working with corporate customers, performs acquiring for those entities that accept payments through QR codes.

Additional information:

- website of Visa, Inc. representative office in the Republic of Kazakhstan – Visa Kazakhstan
- product description is on Homebank website (JSC Halyk Bank)

Instruction for consumers

Homebank Scan & Pay

Installation and setting

1. Install the Homebank application:

- iOS: open AppStore, find “Homebank”, and click “Get”.
- Android: open Play Market, find “Homebank”, and click “Install”.

2. Register in and log in to Homebank (through Homebank financial portal, or through Halyk Bank ATMs):

- enter your Homebank ID .
 - enter the password.
 - click “Log in”.
3. Click “Scan & Pay”.
4. Set up the Scan & Pay:
- read the slide show instruction.
 - set up a 4-digit mPin code*.
 - enter the confirmation code received via SMS to the trusted number.**
5. Allow the Homebank application access to the phone camera.

* mPin is required to confirm each payment via QR code.

** A trusted cell phone number can be set through the Bank’s ATM.

There it is! Your Visa Cards are available for making payments via Homebank Scan & Pay.

Making payments through QR code

1. open Homebank application on your smartphone.
2. press “Scan & Pay” – smartphone camera will activate.
3. point the camera towards the merchant’s QR code – you will be directed to the page requiring to enter the amount.
4. enter the amount, select the Card.
5. press “Pay”.

There it is! You have paid for your purchase – the merchant will now receive a payment notification.

INSTRUCTION 3

INSTRUCTION ON SECURITY MEASURES FOR CARD TRANSACTIONS

1. Terms used in this Instruction

- “Category 1” – a voice code word indicating the fact of Card fraud – allows an employee of the Merchant to report an incident to the Bank Authorization Center without arousing criminal’s

suspicion. The Bank Authorization Center employee will then inform and call the security service and/or law enforcement officers to the point of service.

- “Category 2” – a voice code word meaning “suspicious customer”.

2. Security measures for Payment Cards

The Merchant employee authorized to service the Cards (hereinafter referred to as the “cashier”) is obliged to ensure the safety of the Equipment and materials used to service the Cardholders, and, outside of working hours, keep copies of receipts, instructional materials for official use in a lockable metal cabinet or a safe located in a locked room.

The cashier must be aware of the following:

- Cards of which payment systems and which ones within the payment system are accepted for service;
- when making a payment using a contactless payment Card, it is allowed to conduct a purchase transaction without the Cardholder entering a personal identification number (PIN code), if the transaction amount does not exceed 10,000 (ten thousand) tenge;
- outward signs of invalid and/or forged cards regarding all Cards of payment systems accepted for service (Instruction 2);
- outward signs of invalid and/or forged identity documents (Instruction 2);
- outward signs of suspicious customer behavior (Instruction 2).

1) Actions taken by the cashier in case when the Card being used is issued in someone else’s name:

- keeps the Card in a place inaccessible to the customer, but does not take the Card out of the his/her sight;
- notifies the security officer of the point of service about what is happening;
- informs the customer that the Card presented by an unauthorized person is subject to retention;
- prepares the Certificate of Card Retention. One copy of the Certificate to be given to the customer;
- calls the Bank Authorization Center and informs about the fact of using the Card issued in a different name.

2) Actions taken by the cashier upon receipt from the Bank Authorization Center of a message “Pick Up”:

- keeps the Card in a place inaccessible to the customer, but does not take the Card out of the his/her sight;
- notifies the security officer of the point of service about what is happening;
- notifies the customer about retention of the Card;
- prepares the Certificate of Card Retention. One copy of the Certificate to be given to the customer;
- for all questions, invites the customer to contact his/her bank.

3) Actions taken by the cashier upon receipt from the Bank Authorization Center of a message “Pick Up – Fraud”:

- notifies the security officer of the point of service about what is happening;
- if the customer is within hearing of a telephone conversation, then the questions of an employee of the Bank Authorization Center are answered in monosyllabic words (for example, “Yes”, “No”, “Probably”);
- if possible, “stretches” the time of negotiations with the Bank Authorization Center;
- completes processing the POS terminal receipt, and tries to get the customer’s signature on the receipt;

- notifies the customer about Card retention;
- prepares the Certificate of Card Retention. One copy of the Certificate to be given to the customer;
- for all questions, invites the customer to contact his/her bank.

4) Actions taken by the cashier upon detection of the Card forgery and/or signs of customer's suspicious behavior:

- for any method of processing, calls the Bank Authorization Center by phone and says the established phrase "Category 1" ("Fraud") or "Category 2" ("Suspicious customer");
- the cashier further acts in the same way as in clauses 2.5.1 – 2.5.7, except for cases when, after verification at the request of "Category 2", the suspicions were not confirmed;
- in the event when the customer, who presented the forged Card, left the premises before the Card transaction is completed, notifies an employee of the Bank Authorization Center by phone.

INSTRUCTION 4

POS TERMINAL (PAX) MANUAL

Introduction

General Provisions

This document is for personnel working with POS terminals installed with the Merchant and used to conduct payment transactions with bank payment Cards (hereinafter referred to as "Cards"). The document is an instruction to use the application software "Caps 1.10".

The terminal consists of:

- 1) magnetic card reader;
- 2) smart card reader;
- 3) thermal printer;
- 4) liquid crystal screen;
- 5) keyboard;
- 6) PIN-PAD (PIN input device) (two solutions are possible: external PIN-PAD (a separate device) and internal one).

If the terminal cannot be used for technical reasons, the cashier must contact the manager of the Transaction Business Center of the Bank branch.

Each point of sale of goods/provision of services **must** have stickers, which indicate that this point of sale/service accepts Cards of the specified payment systems. Stickers are placed in prominent places (entrance doors, windows, counters, etc.).

In situations not provided for hereby, you should immediately contact the manager of the Transaction Business Center of the Bank branch.

ATTENTION! In the event of non-fulfillment or improper fulfillment of the provisions of this Instruction, the Merchant employee conducting transactions with Cards shall incur full financial liability in relation to the amounts of transactions, namely the cash given.

Basic terms

In this document, terms are used that have the following interpretation:

Authorization is a set of measures required to make a decision to prohibit or permit withdrawal of money with a plastic Card.

Cashier is a payment terminal operator.

Processing center is a center for processing non-cash payments.

Point of payment is a workplace of the payment terminal operator.

MANDATORY FEATURES OF CARDS

Sale of goods/provision of services is carried out **only** with Cards bearing the following logos (distinctive inscriptions):

Mastercard, VISA, VISA Electron, Cirrus/Maestro, Allyn, UnionPay, AMERICAN EXPRESS, DINERS CLUB, Discover, JCB MIP. All Cards are made of plastic, have a rectangular shape and same size. The Cards accepted for payments must have the following elements:

1. One of the logos
2. Card expiration date.
3. Signature panel with the personal signature of the Cardholder.

The Card should not have external damage (through holes, cuts, chips).

Start of Work

Connection Scheme

Before starting to work, the cashier must make sure that the payment terminal is connected to the 220 V power grid. After connecting to the power grid, a standard menu should appear on the terminal (except for terminals that do not provide automatic switching on, and there is a special button to switch it on)

Terminal standard menu:

1. Purchase
2. Cancel
3. Report
4. Installment
5. Receipt copy
6. Report copy
7. Administration menu

If a different menu is displayed on the POS terminal monitor, the cashier needs to contact the employees who provide technical support for the Equipment.

The cashier is obliged to carefully monitor all messages appearing on the screen of the payment terminal and perform the proposed actions.

ATTENTION! If you conducted transactions with Cards during the day, at the end of the day you MUST perform the “REPORT” transaction on the terminal. Otherwise, after a while, all your transactions will be automatically canceled.

“PURCHASE” operating mode



To start, the operator selects the required option (PURCHASE), using the cursor keys “DOWN”, “UP”, and pressing the “ENTER” key, or pressing the corresponding number key: “1 ... 9”.

- | | |
|-------|----------------------------|
| < > | – select transaction type; |
| ENTER | – continue; |
| 1...9 | – numeric keys; |
| ESC | – back to main menu. |

After selecting the type of transaction, the operator swipes the customer's Card on the reader or puts the card into the terminal with the chip forward, or enters the Card number and its expiration date manually (applies only to those specified by the Merchant in accordance with the Merchant Acquiring Rules).

PURCHASE >	
INSERT THE CARD:	
PURCHASE >	
AMOUNT	IN
[TENGE]:	

0...9 – numeric keys;
ENTER – continue;
ESC – back to main menu.

After entering the Card number, the operator selects the transaction currency using the keys of the alphanumeric keyboard (1 or 2).

1,2 – numeric keys;
ESC – back to main menu;

Note: currency is selected if the software configuration for the range of Cards, which includes this Card, supports two types of currency; otherwise this step is omitted. This note applies to other financial transactions as well.

After selecting the currency type, the operator enters the required amount using the alphanumeric keyboard.

0...9 – numeric keys;
ENTER – continue;
ESC – back to main menu.

ENTER PIN

After entering the required amount, the operator gives the customer a PIN keyboard to enter the PIN code (upon NURIT 8000, the operator gives the terminal to the customer to enter the PIN code). The customer enters the PIN code. If the terminal is not equipped with a PIN keypad, this message is not displayed.

CONNECTING...
 DATA EXCHANGE...

0...9 – numeric keys;
ENT – continue;
CLEAR – refuse to enter PIN code;
 After completing the above steps, the following messages alternate on the terminal screen:
 - connecting the host and the terminal;
 - data exchange between terminal and host.

After successful completion, the terminal automatically starts printing a receipt.

If transaction declined, a message will be displayed on the screen stating the reason for decline.

After successful completion, the terminal automatically starts printing a receipt with the completion code – **00**.

The customer is obliged to sign the receipts only in case of a successful transaction upon obtaining of the authorization code from the processing center.

Specifics of conducting transactions with contactless Cards

To accept contactless Cards (VISA payWave, MasterCard PayPass), the POS terminal is equipped with a separate contactless reader (contactless card reader), or the POS terminal has a built-in contactless card reader.

ATTENTION: It is possible to conduct a transaction without the Cardholder entering a personal identification number (PIN code) if the purchase amount does not exceed 10,000 (ten thousand) tenge.

If the transaction amount is more than 10,000 (ten thousand) tenge, the transaction must be conducted with the PIN code entered by the Cardholder.

It is possible to conduct a purchase transaction using a contactless payment Card in a contact mode through a POS terminal in the “PURCHASE” operating mode as described above.

When customer presents a contactless Card for payment (see the description of payment Cards in Instruction 2 “Signs of Authentic, Invalid and/or Forged Cards and Identity Documents, and of Suspicious Cardholder Behavior”), after the payment terminal has been connected to the 220V power grid and the message “Swipe the card” has displayed, it is required to offer the customer to hold the contactless Card near the contactless card reader (maximum distance to the reader is 10 cm).

The terminal connects with the processing center, accompanied by the output of messages about the current state of the connection process. The process ends with the output of the connection result. In this case, the display shows the answer code and its letter decoding. If a positive answer is received, the terminal automatically prints the first copy of the receipt for the transaction, and issues a request to print the second copy, this request can be confirmed or refused. If the terminal received a negative response to the request, the cashier is asked to print a certificate of the reason for the decline (it may be requested by the customer).

The customer is obliged to sign the receipts only in case of a successful transaction upon receipt of the authorization code from the processing center.

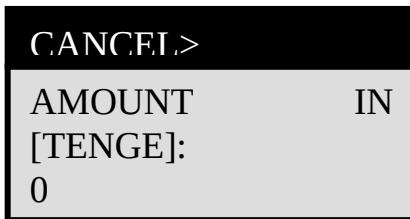
“CANCEL” operating mode



Cancellation and refund transactions are similar. The order in which these transactions are performed based on “Cancel” option is as follows: to start, the operator selects the required option (“CANCEL” or “REFUND”), using the cursor keys “DOWN”, “UP”, and pressing the “ENTER” key or pressing the corresponding numeric key: “1 ... 9”.

- < > – select transaction type;
- ENTER – continue;
- 1...9 – numeric keys;
- ESC – back to main menu.

After selecting the type of transaction, the operator swipes the customer's Card on the reader or puts the card into the terminal with the chip forward, or enters the Card number and its expiration date manually (applies only to those specified by the Merchant in accordance with the Merchant Acquiring Rules).



CONNECTING...
DATA EXCHANGE...

0...9 – numeric keys;

ENTER – continue;

ESC – back to main menu.

After entering the Card number, the operator selects the transaction currency using the keys of the alphanumeric keyboard (1 or 2)

1,2 – numeric keys;

ESC – back to main menu.

After selecting the currency type, the operator enters the required amount to cancel, using the keys of the alphanumeric keyboard. *Attention! When performing a "Cancel" transaction (depending on the terminal settings), you can enter an amount less than the original one (partial cancellation). In this case, the terminal will ask for confirmation to carry out such a transaction.*

0...9 – numeric keys;

ENTER – continue;

ESC – back to main menu.

After entering the amount, the operator enters "Reference Number" of the transaction using the alphanumeric keyboard. The "Reference Number" is indicated on the receipt.

0...9 – numeric keys;

ENTER – continue;

ESC – back to main menu.

After completing the above steps, the following messages alternate on the terminal screen:

- connecting the host and the terminal;

- data exchange between terminal and host.

After successful completion, the terminal automatically starts printing a receipt.

If transaction declined, a message will be displayed on the screen stating the reason for decline.

After successful completion, the terminal automatically starts printing a receipt with the completion code – **00**.

“Report” operating mode

To start, the operator selects the required option (REPORT), using the cursor keys “DOWN”, “UP” and pressing the “ENTER” key, or pressing the corresponding number key: “1 ... 9”.

TRANSACTION:	
<3.REPORT	>
4.RECEIPT COPY	
5.REPORT COPY	

ENTER – continue;
1...9 – numeric keys;
ESC – back to main menu.

The terminal will ask for a password to print the report.

The default password for all terminals is **“09”**.

As a result, the terminal will print a report of transactions conducted on this terminal.

“Installment” operating mode

This option is applicable only for Halyk Light cards.

To start, the operator selects the required option (Installment), using the cursor keys “DOWN”, “UP” and pressing the “ENTER” key, or pressing the corresponding number key: “1 ... 9”.

ENTER – continue;
1...9 – numeric keys;
ESC – back to main menu.

Select the appropriate value in the “CARD TYPE” menu, then press “Enter”

- select the appropriate “Installment” plan (to be checked with the Cardholder) and the desired term for the installment.
- select number of months
- the Cardholder must verify the term and amount of the installment plan on the receipt, and confirm by signing the receipt.

“Receipt copy” operating mode

To start, the operator selects the required option (RECEIPT COPY), using the cursor keys “DOWN”, “UP” and pressing the “ENTER” key, or pressing the corresponding number: “1 ... 9”.

TRANSACTION:	
3.REPORT	<
4.RECEIPT COPY>	
5.REPORT COPY	

< > – select transaction type;
ENTER – continue;
1...9 – numeric keys;
ESC – back to main menu.

As a result, the terminal will print a copy of the receipt of the last performed transaction.

“Report copy” operating mode

To start, the operator selects the required option (REPORT COPY), using the cursor keys “DOWN”, “UP” and pressing the “ENTER” key, or pressing the corresponding number key: “1 ... 9”.

TRANSACTION:
3.REPORT
4.RECEIPT COPY
< 5.REPORT COPY >

< >	– select transaction type;
ENTER	– continue;
1...9	– numeric keys;
ESC	– back to main menu.

As a result, the terminal will print a copy of the report on transactions performed on this terminal.

POS TERMINAL (INGENICO) MANUAL

INSTRUCTION FOR PAYMENT FOR HOTEL COMPLEX SERVICES VIA INGENICO TERMINALS

CONTENTS:

- I. Payment for services
- II. Transaction cancel and Refund
- III. Pre-authorization and Settlement
- IV. Cancel the Pre-authorization
- V. Report generation (closing the shift)
- VI. Specifics of processing American Express cards
- VII. Important information
- VIII. Copy of receipts
- IX. Annex: Authorization response codes

I. PAYMENT FOR SERVICES

Before conducting a transaction, the cashier is obliged to inspect the plastic Card.

The cashier is entitled to request from the customer an identity document to verify the name and the surname stated on the Card and a signature with the document provided by the customer.

Normally, the terminal is already in the payment mode and is pending for the amount to be entered, see the figure. (If the terminal is in another mode, press the “Cancel” button)

If it is necessary to delete the last digit, use the “←” button, to reset the entire amount, use the “Clear” button.

After entering the amount, press the green “ENTER” key

date	time
ENTER THE AMOUNT	

After the amount is entered, the terminal activates all card readers to insert a contact or a contactless Card. Chip Cards must be inserted into the chip card slot on the underside of the terminal. Cards supporting contactless technology can be held near the terminal screen or PIN-PAD. If there is no chip on the Card, the cashier must swipe the Card through the slot for

magnetic cards. If the terminal displays a message about the impossibility to read the Card or does not respond to swiping of the Card after several attempts, then the Card is demagnetized and unsuitable for use in devices of this type.

PayPass\PayWave technology allows you making payments with Visa\MasterCard payment Cards (supporting this technology) without physical contact of the Card with the terminal. Moreover, contactless payment for up to 10,000 tenge neither requires the customer's signature on terminal receipts nor requests for a PIN code. For this, a “contactless card reader” is used, which is built into the terminal or into an external PIN-PAD.

If the data from the Card was read correctly, the message “Card read. Remove the card” will appear.

If the message “Read error, please try again” appears on the card reader's screen, you need to hold the Card near the reader again for the data to be read correctly.

If the Card data was read incorrectly, the message “Insert the chip or swipe the card” will appear on the screen of the card reader and the terminal. The cashier must make the payment by contact method – by inserting the Card into the slot for chip cards or swiping it with a magnetic stripe at the bottom.

If a magnetic AMEX Card is used, then after entering the amount and swiping the Card, the terminal will ask you to enter the CSC (CVV) indicator located on the back or front of the Card consisting of 3-4 digits.

The cashier must press the corresponding number to proceed with the transaction.

VISA PAYMENT
CSC INDICATOR
0=DECLINE
1=PRESENT
2=UNREADABLE
3=NONE

After processing the Card, the terminal may request to enter the PIN code. The customer enters the four-digit PIN code and confirms it by pressing the “ENTER” button.

PIN-PAD	
KZT 250.00	
ENTER PIN	****
←	

Then the terminal connects with the bank to approve the transaction.

From this moment on, interrupting the transaction with “CANCEL” button or picking up the handset of the telephone parallel to the terminal (if connection is established via a telephone line) is STRICTLY FORBIDDEN!

Upon successful completion of the transaction, a corresponding message will appear on the terminal screen (Approved: 00) and the first copy of the receipt (for the cashier) will be automatically printed; then after pressing the “ENTER” button, the second copy of the receipt (for the customer) will be printed.

At this point, the transaction is considered completed successfully.

The cashier should ask the customer to sign the first copy of the receipt and compare the signature on the receipt with the signature on the Card. In case of unsuccessful authorization, the screen will display the transaction completion code with a decryption (for example, “Insufficient funds - code 51” or “Incorrect PIN - code 54”), a single copy of the receipt will be printed with the inscription “DECLINED”. (For details, see “ERROR CODES”)

II. TRANSACTION CANCEL AND REFUND

The “CANCEL” transaction is performed if the “PAYMENT transaction was conducted by error, for example, for the wrong amount during the work shift, or if the customer refuses the service.

To cancel, press the “UP” or “DOWN” arrow and select “Cancel payment” in the terminal menu.

The terminal will invite to enter the receipt number. In this example, the receipt number 123456 is entered.

ENTER THE NUMBER OF RECEIPT	
123456	
←	LETTERS

The cashier enters the receipt number of the transaction to be canceled. If such a transaction is found in the terminal log file, the screen will display a request to confirm the cancellation of the selected transaction.

The cashier must verify the receipt number of the transaction being canceled and confirm the cancellation.

CANCEL	
AMOUNT: KZT 250.00	
RECEIPT: 123456	
DO YOU WANT TO CANCEL?	
NO	YES

After that, the terminal connects with the bank. Upon successful completion of the transaction, a corresponding message will appear on the terminal screen (Approved: 00) and the first copy of the receipt (for the cashier) will be automatically printed; then after pressing the “ENTER” button, the second copy of the receipt (for the customer) will be printed.

At this point, the “CANCEL” transaction is considered successful.

The “REFUND” transaction is performed if the “PAYMENT” transaction was conducted by error, for example, for the wrong amount, or if the customer wants to return the goods, both in part and in full.

NOTE: Refunds are made only after the shift is closed.

Press the “UP or “DOWN” arrow and select “REFUND” in the terminal menu. A message will appear on the screen requesting to insert the Card. The Cashier inserts the Card into the slot for chip Cards, if the Card is chip, or swipes the Card, if the Card is magnetic.

The terminal will invite to enter the RRN number of the transaction (the number is indicated on the receipt)

In this example, the number is 123456789012

The cashier must enter the RRN of the original transaction to be canceled, and press the “ENTER” button

VISA	REFUND
ENTER RRN	
123456789012	
←	LETTERS

PARTIAL REFUND

a) Here is the example of a partial refund the purchase amount whereof was 250 tenge, and it is required to refund 100 tenge:

Enter in this field the full or partial refund amount
For example: 100 tenge:

The cashier must enter the refund amount and press the “ENTER” button

VISA REFUND	
AMOUNT OF REFUND	
	KZT 100.00
←	

After that, the terminal connects with the bank. Upon successful completion of the transaction, a corresponding message will appear on the terminal screen (Approved: 00) and the first copy of the receipt (for the cashier) will be automatically printed; then after pressing the “ENTER” button, the second copy of the receipt (for the customer) will be printed. At this point, the “REFUND” transaction is considered successful.

III. PRE-AUTHORIZATION/SETTLEMENT

Before conducting the transaction, the cashier is obliged to inspect the plastic Card, and, if necessary, request from the customer an identity document.

Normally, the terminal is in the “PAYMENT” mode, so it is required to press the “F1” key. After that, the terminal will offer to enter the amount to perform Pre-authorization.

Otherwise, if the terminal is in another mode, exit to the initial screen by pressing the Cancel key.

After selecting one of the steps, the terminal offered to enter the amount.

PRE-AUTHORIZATION

It is required to enter the amount.

In this example, the amount of 250 tenge is entered:

If necessary to delete the last digit, use the “←” button,
to reset the entire amount, use the “Clear” button.

After entering the amount, press the green “ENTER” key

date	time
ENTER THE AMOUNT	

PRE-AUTHORIZATION	
PRE-AUTH. AMOUNT	
	KZT 250.00
←	

Then, the request will appear to insert the Card.

PRE-AUTHORIZATION	
Insert the card	
←	

Chip Cards must be inserted into the chip card slot on the underside of the terminal. If there is no chip on the Card, the cashier must swipe the Card through the slot for magnetic cards. In case of successful reading of the Card, the terminal will request the amount to be paid. If the terminal displays a message about the impossibility to read the Card or does not respond to swiping of the

Card after several attempts, then the Card is demagnetized and unsuitable for use in devices of this type.

After inserting the Card, the terminal may ask for the PIN code. The customer enters his four-digit PIN code and confirms it by pressing the “ENTER” button.

PIN-PAD	
KZT 250.00	
ENTER PIN	****
←	

Then the terminal connects with the bank to approve the transaction.

From this moment on, interrupting the transaction with “CANCEL” button or picking up the handset of the telephone parallel to the terminal (if connection is established via a telephone line) is STRICTLY FORBIDDEN!

Upon successful completion of the transaction, a corresponding message will appear on the terminal screen (Approved: 00) and the first copy of the receipt (for the cashier) will be automatically printed; then after pressing the “ENTER” button, the second copy of the receipt (for the customer) will be printed.

At this point, the transaction is considered completed successfully.

The cashier should ask the customer to sign the first copy of the receipt and compare the signature on the receipt with the signature on the Card.

In case of unsuccessful authorization, the screen will display the transaction completion code with a decryption (for example, “Insufficient funds - code 51” or “Incorrect PIN - code 54”), a single copy of the receipt will be printed with the inscription “DECLINED”.

NOTE: It should be borne in mind that from the moment of “Pre-authorization” transaction, the amount can be blocked for no longer than 30 calendar days. Within the period specified, you must cancel the authorized amount, or conduct “Settlement” transaction for debiting funds (see next section). If the funds are not debited after the specified period, you should contact the bank for support.

SETTLEMENT

To select the step, press the “F4” key, after which the terminal will offer to insert the Card to perform the Settlement.

If you need to enter the Card details manually, then you need to immediately start entering the number on the numeric keypad. After entering the Card number, you must also enter the Card’s expiration date.

SETTLEMENT
INSERT THE CARD

Chip Cards must be inserted into the chip card slot on the underside of the terminal. If there is no chip on the Card, the cashier must swipe the Card through the slot for magnetic cards. In case of successful reading of the Card, the terminal will request the amount to be paid. If the terminal displays a message about the impossibility to read the Card or does not respond to swiping of the Card after several attempts, then the Card is demagnetized and unsuitable for use in devices of this type.

Next, a request for the amount will appear on the screen.

In this example, the amount of 250 tenge is entered:

If necessary to delete the last digit, use the “←” button,

to reset the entire amount, use the “Clear” button.

After entering the amount, press the green “ENTER” key

SETTLEMENT	
AMOUNT	
	KZT 250.00
←	

The terminal will offer to enter the RRN number of the transaction (see the AUTHORIZATION receipt)

In this example, the number is 123456789012

The cashier must enter the RRN of the original transaction to be canceled, and press the “ENTER” button

SETTLEMENT	
ENTER RRN	
	123456789012
←	LETTERS

Then the terminal connects with the bank to approve the transaction.

From this moment on, interrupting the transaction with “CANCEL” button or picking up the handset of the telephone parallel to the terminal (if connection is established via a telephone line) is STRICTLY FORBIDDEN!

Upon successful completion of the transaction, a corresponding message will appear on the terminal screen (Approved: 00) and the first copy of the receipt (for the cashier) will be automatically printed; then after pressing the “ENTER” button, the second copy of the receipt (for the customer) will be printed.

At this point, the transaction is considered completed successfully.

The cashier should ask the customer to sign the first copy of the receipt and compare the signature on the receipt with the signature on the Card.

In case of unsuccessful authorization, the screen will display the transaction completion code with a decryption (for example, “Insufficient funds - code 51” or “Incorrect PIN - code 54”), a single copy of the receipt will be printed with the inscription “DECLINED”.

IV. CANCEL THE PRE-AUTHORIZATION

It is permitted to cancel Pre-authorization within a month (30 days) after the Pre-authorization is completed.

Before conducting the transaction, the cashier is obliged to inspect the plastic Card, and, if necessary, request from the customer an identity document.

Normally, the terminal is in the “PAYMENT” mode, so it is required to press **UP** or **DOWN** arrow, and select “**Cancel auth.**”

After selecting one of the steps, the terminal will offer to insert the Card.

date	time
ENTER THE AMOUNT	

After selecting “Cancel auth.”. the terminal will offer to insert the

Cancel auth.

Card.

It is necessary to insert the chip Card into the slot for the chip, or swipe it with a magnetic stripe at the bottom (if the Card is magnetic)

INSERT THE CARD

The terminal will offer to enter the RRN number of the transaction (see the Pre-authorization receipt)

In this example, the number is 123456789012

The cashier must enter the RRN of the Pre-authorization to be canceled, and press the “ENTER” button

VISA		REFUND
ENTER RRN		
		123456789012
←	LETTERS	

Next, a request for the amount will appear on the screen.

In this example, the amount of 250 tenge is entered:

If necessary to delete the last digit, use the “←” button, to reset the entire amount, use the “Clear” button.

After entering the amount, press the green “ENTER” key

Cancel auth.	
AMOUNT	
	KZT 250.00
←	

Then the terminal connects with the bank to approve the transaction.

From this moment on, interrupting the transaction with “CANCEL” button or picking up the handset of the telephone parallel to the terminal (if connection is established via a telephone line) is STRICTLY FORBIDDEN!

Upon successful completion of the transaction, a corresponding message will appear on the terminal screen (Approved: 00) and the first copy of the receipt (for the cashier) will be automatically printed; then after pressing the “ENTER” button, the second copy of the receipt (for the customer) will be printed.

At this point, the transaction is considered completed successfully.

NOTE: It should be borne in mind that MasterCard IPS prohibits cancelling authorization on its Cards after 24 hours have elapsed from the moment of authorization. If it is required to return the funds to the customer, then in such cases it is necessary to perform the “Settlement” transaction, then return the funds by performing the “Refund” transaction, or contact the bank for support.

NOTE: The “Pre-authorization” transaction can be conducted only at the terminal installed at the reception (payment for accommodation).

The “Settlement” transaction must be conducted on the same POS terminal the “Pre-authorization” transaction was conducted on!!!

According to the rules of the IPS, MCC codes for the “Settlement” and “Pre-authorization” transactions cannot differ.

V. CLOSING THE SHIFT

This function is used to close the shift at the end of the cashier’s working day.

Before closing the shift, it is recommended to generate the interim summary report. To do this, press the “ENTER” button on the terminal keyboard, select “REPORTS”, then “TOTALS”. The

terminal prints out a report on the transactions conducted during the shift and on the total amount thereof. The cashier must ensure that the totals in this report match the totals of the receipts for the current shift.

Then, in order for the terminal to transmit information about the transactions conducted since the closing of the last shift to the bank's processing center, the following must be done:

To close the shift, the cashier must click the **“UP”** or **“DOWN”** arrow and select **“VERIFICATION”** in the terminal menu. When prompted for a password, enter four zeros - 0000.

The terminal summarizes all transactions conducted during the shift (in the current batch) and displays the totals for sales and refunds.

If results on the screen match the total amount of transactions conducted during the shift as per the available receipts, the cashier presses the **“ENTER”** button.

CURRENCY: KZT		
TOTAL PAYMENTS	2	
AMOUNT KZT 500		
TOTAL REFUNDS	1	
AMOUNT KZT 100		
NO		YES

For all questions, please contact the Call Center by phones:

+7 (727) 2590777 (authorization service). The Call Center operates 24/7.

VI. SPECIFICS OF PROCESSING AMERICAN EXPRESS CARDS

- 1. American Express Cards (AMEX)** are accepted for payment in the same way as all other Cards (for more details see the Instruction – Preventing the use of forged or invalid **American Express** cards)
- Upon successful completion of transaction conducted with American Express Cards (AMEX), a six-digit authorization code is indicated on receipts.

VII. ATTENTION, IMPORTANT INFORMATION!

- If the cashier **has doubts as to whether the Card belongs to the customer**, the cashier is entitled **to request from the customer an identity document**.
- Requirements for storage of receipts:** All copies of receipts must be kept for 210 (two hundred and ten) calendar days.

VIII. PRINTING A COPY OF A RECEIPT

There are several ways to print a copy of a receipt (for a cashier / customer):

- Press the **“ENTER”** button, then select **“Reports”** and then **“Copy of the receipt”** – press **“ENTER”**

The terminal will offer 3 options: **“Last”**, **“By receipt number”** and **“By RRN”**

- Last* – a copy of the receipt of the last executed transaction;
- By receipt number* – if you know the receipt number (6-digit XXXXXX), then you can find the transaction and print a copy of the receipts.
- By RRN* – if you know the RRN number (12-digit XXX XXX XXX XXX), then you can find the transaction and print a copy of the receipts.

Press the **“DOWN”** or **“UP”** arrow, then select **“Log file”**. Next, using the **BACK/FORWARD** arrows, find the required transaction and press the **“F”** button. Then select **“Copy of the receipt”**. After that, copies of receipts for the cashier/customer will be printed.

INSTRUCTION FOR THE USE OF *KEY ENTRY* TRANSACTIONS VIA INGENICO TERMINALS

To conduct the Key Entry transaction, it is enough to start entering the amount on the main screen and press the “ENTER” button

MAIN MENU		
ENTER THE AMOUNT		
MAIN MENU		
ENTER CARD DETAILS		
PAYMENT		
EXPIRATION DATE MMYY		
←		

After entering the amount, the screen will display the message “ENTER CARD DETAILS”

After that, it is enough to immediately enter the Card number.

The screen will display a request to enter the expiration date of the Card. Enter two digits of the month and two digits of the year of the Card’s expiration date, and press “ENTER”.

After that, the cashier will be asked to select the CSC input mode (CVV2). CSC (CVV2) is a three-digit code printed on the back of the Card on the signature panel. For American Express cards, instead of CVV2, you can enter the four-digit CSC code indicated on the front of the Card.

Upon a CSC code (CVV2), press number 1.
Upon no CVV2 on the Card, or if it is unreadable, press the corresponding number.

PAYMENT	
CSC INDICATOR 0 - DECLINE 1 – PRESENT 2 – UNREADABLE 9 – NONE	
	EXIT

In presence of CSC (CVV2), the terminal will ask you to enter this code.
Enter CSC (CVV2) and press “ENTER”.

PAYMENT	
ENTER CSC	
←	

The screen will display a request to enter the amount. Enter the amount and press “ENTER”.

PAYMENT	
AMOUNT	
←	ENTER

From this moment on, interrupting the transaction with “CANCEL” button or picking up the handset of the telephone parallel to the terminal (if any) is **STRICTLY FORBIDDEN!**

If, following authorization of the Card, a response was received about the **successful completion** of the transaction, a corresponding message will appear on the terminal screen, then the first copy will be automatically printed, followed by the second one.

PAYMENT
CODE 00 – APPROVED

At this point, the transaction is considered completed successfully.

INSTRUCTION FOR PAYMENT FOR GOODS/ SERVICES VIA INGENICO TERMINALS – Mobile Payment CONTENTS:

- I. Payment for goods
- II. Transaction cancel and Refund
- III. Mobile payment
- IV. Report generation (closing the shift)
- V. Specifics of processing American Express cards
- VI. Important information
- VII. Copy of receipts
- VIII. Annex: Authorization response codes

I. PAYMENT FOR GOODS AND SERVICES

Before conducting a transaction, the cashier is obliged to inspect the plastic Card.

The cashier is entitled to request from the customer an identity document to verify the name and the surname stated on the Card and a signature with the document provided by the customer.

Normally, the terminal is already in the payment mode and is pending for the amount to be entered, see the figure. (If the terminal is in another mode, press the “Cancel” button)

If it is necessary to delete the last digit, use the “←” button, to reset the entire amount, use the “Clear” button.

After entering the amount, press the green “ENTER” key

date	time
ENTER THE AMOUNT	

After the amount is entered, the terminal activates all card readers to insert a contact or a contactless Card. Chip Cards must be inserted into the chip card slot on the underside of the terminal. Cards supporting contactless technology can be held near the terminal screen or PIN-PAD. If there is no chip on the Card, the cashier must swipe the Card through the slot for magnetic cards. If the terminal displays a message about the impossibility to read the Card or does not respond to swiping of the Card after several attempts, then the Card is demagnetized and unsuitable for use in devices of this type.

PayPass\PayWave technology allows you making payments with Visa\MasterCard payment Cards (supporting this technology) without physical contact of the Card with the terminal. Moreover, contactless payment for up to 10,000 tenge neither requires the customer’s signature on terminal receipts nor requests for a PIN code. For this, a “contactless card reader” is used, which is built into the terminal or into an external PIN-PAD.

If the data from the Card was read correctly, the message “Card read. Remove the card” will appear.

If the message “Read error, please try again” appears on the card reader’s screen, you need to hold the Card near the reader again for the data to be read correctly.

If the Card data was read incorrectly, the message “Insert the chip or swipe the card” will appear on the screen of the card reader and the terminal. The cashier must make the payment by

contact method – by inserting the Card into the slot for chip cards or swiping it with a magnetic stripe at the bottom.

If a magnetic **AMEX** Card is used, then after entering the amount and swiping the Card, the terminal will ask you to enter the CSC (CVV) indicator located on the back or front of the Card consisting of 3-4 digits. The cashier must press the corresponding number to proceed with the transaction.

VISA PAYMENT
CSC INDICATOR
0=DECLINE
1=PRESENT
2=UNREADABLE
3=NONE

After processing the Card, the terminal may request to enter the PIN code. The customer enters the four-digit PIN code and confirms it by pressing the “ENTER” button.

PIN-PAD	
KZT 250.00	
ENTER PIN	*****
←	

Then the terminal connects with the bank to approve the transaction.

From this moment on, interrupting the transaction with “CANCEL” button or picking up the handset of the telephone parallel to the terminal (if connection is established via a telephone line) is STRICTLY FORBIDDEN!

Upon successful completion of the transaction, a corresponding message will appear on the terminal screen (Approved: 00) and the first copy of the receipt (for the cashier) will be automatically printed; then after pressing the “ENTER” button, the second copy of the receipt (for the customer) will be printed.

At this point, the transaction is considered completed successfully.

The cashier should ask the customer to sign the first copy of the receipt and compare the signature on the receipt with the signature on the Card.

In case of unsuccessful authorization, the screen will display the transaction completion code with a decryption (for example, “Insufficient funds - code 51” or “Incorrect PIN - code 54”), a single copy of the receipt will be printed with the inscription “DECLINED”. (For details, see “ERROR CODES”)

II. TRANSACTION CANCEL AND REFUND

The “CANCEL” transaction is performed if the “PAYMENT transaction was conducted by error, for example, for the wrong amount during the work shift, or if the customer refuses the service.

To cancel, press the “UP” or “DOWN” arrow and select “CANCEL” in the terminal menu.

The terminal will invite to enter the receipt number. In this example, the receipt number 123456 is entered.

ENTER THE NUMBER OF RECEIPT	
	123456
←	LETTERS

The cashier enters the receipt number of the transaction to be canceled. If such a transaction is found in the terminal log file, the screen will display a request to confirm the cancellation of the selected transaction.

The cashier must verify the receipt number of the transaction being canceled and confirm the cancellation.

CANCEL	
AMOUNT: KZT 250.00	
RECEIPT: 123456	
DO YOU WANT TO CANCEL?	
NO	YES

After that, the terminal connects with the bank. Upon successful completion of the transaction, a corresponding message will appear on the terminal screen (Approved: 00) and the first copy of the receipt (for the cashier) will be automatically printed; then after pressing the “ENTER” button, the second copy of the receipt (for the customer) will be printed.

At this point, the “CANCEL” transaction is considered successful.

The “REFUND” transaction is performed if the “PAYMENT” transaction was conducted by error, for example, for the wrong amount, or if the customer wants to return the goods, both in part and in full.

NOTE: Refunds are made only after the shift is closed.

Press the “UP” or “DOWN” arrow and select “REFUND” in the terminal menu. A message will appear on the screen requesting to insert the Card. The Cashier inserts the Card into the slot for chip Cards, if the Card is chip, or swipes the Card, if the Card is magnetic.

The terminal will invite to enter the RRN number of the transaction (the number is indicated on the receipt)

In this example, the number is 123456789012

The cashier must enter the RRN of the original transaction to be canceled, and press the “ENTER” button

VISA	REFUND
ENTER RRN	
123456789012	
←	LETTERS

PARTIAL REFUND

a) Here is the example of a partial refund the purchase amount whereof was 250 tenge, and it is required to refund 100 tenge:

Enter in this field the full or partial refund amount
For example: 100 tenge:

The cashier must enter the refund amount and press the “ENTER” button

VISA REFUND
AMOUNT OF REFUND
KZT 100.00
←

After that, the terminal connects with the bank. Upon successful completion of the transaction, a corresponding message will appear on the terminal screen (Approved: 00) and the first copy of

*the receipt (for the cashier) will be automatically printed; then after pressing the “ENTER” button, the second copy of the receipt (for the customer) will be printed.
At this point, the “REFUND” transaction is considered successful.*

III. MOBILE PAYMENT

Before conducting the transaction, the cashier is obliged to inspect the plastic Card, and, if necessary, request from the customer an identity document. After that, it is required to press the “UP” or “DOWN” arrow and select “PAYMENT” in the terminal menu.

Next, the screen will display a request to select a payment method. The cashier must select “NO”.

After that, a menu will appear, where it is necessary to select the required payment.

The cashier selects the required payment from the list

The terminal will request to enter payment details, for example, a phone number.

KCELL phone numbers must be 701XXXXXXX

BEELINE phone numbers must be 705XXXXXXX
or 777XXXXXXX

Tele2 phone numbers must be 707XXXXXXX

ALTEL phone numbers must be 700XXXXXXX

METHOD OF PAYMENT	
PAYMENT IN CASH?	
NO	YES
PAYMENTS	
00: BEELINE	
01: ALTEL	
02: KCELL	
03: Tele2	

PAYMENT	
KCELL	
ENTER PHONE NUMBER	
➔	
CANCEL	ENTER

Further, the cashier must enter the payment amount

Enter the amount of payment

PAYMENT	
ON ACCOUNT	
➔	
CANCEL	ENTER

Then the terminal connects with the bank to approve the transaction.

From this moment on, interrupting the transaction with “CANCEL” button or picking up the handset of the telephone parallel to the terminal (if connection is established via a telephone line) is STRICTLY FORBIDDEN!

Upon successful connection, the terminal will ask you to confirm the correct entry of the phone number.

The cashier must confirm that the phone number was entered correctly by pressing “YES” button

701XXXXXXX	

If the number was entered incorrectly, it is required to cancel the transaction by pressing “NO” button

CORRECT?

NO

YES

Upon successful completion of the transaction, a corresponding message will appear on the terminal screen (Approved: 00) and the first copy of the receipt (for the cashier) will be automatically printed; then after pressing the “ENTER” button, the second copy of the receipt (for the customer) will be printed.

At this point, the transaction is considered completed successfully.

The cashier should ask the customer to sign the first copy of the receipt and compare the signature on the receipt with the signature on the Card!

In case of unsuccessful authorization, the screen will display the transaction completion code with a decryption (for example, “Insufficient funds - code 51” or “Incorrect PIN - code 54”), a single copy of the receipt will be printed with the inscription “DECLINED”.

ATTENTION!!!

Performing CANCEL and REFUND transactions on mobile payments is FORBIDDEN!

IV. CLOSING THE SHIFT

This function is used to close the shift at the end of the cashier’s working day.

Before closing the shift, it is recommended to generate the interim summary report. To do this, press the “ENTER” button on the terminal keyboard, select “REPORTS”, then “TOTALS”. The terminal prints out a report on the transactions conducted during the shift and on the total amount thereof. The cashier must ensure that the totals in this report match the totals of the receipts for the current shift.

Then, in order for the terminal to transmit information about the transactions conducted since the closing of the last shift to the bank’s processing center, the following must be done:

To close the shift, the cashier must click the “UP” or “DOWN” arrow and select “VERIFICATION” in the terminal menu. When prompted for a password, enter four zeros - 0000.

The terminal summarizes all transactions conducted during the shift (in the current batch) and displays the totals for sales and refunds.

If results on the screen match the total amount of transactions conducted during the shift as per the available receipts, the cashier presses the “ENTER” button.

CURRENCY: KZT		
TOTAL PAYMENTS 2		
AMOUNT KZT 500		
TOTAL REFUNDS 1		
AMOUNT KZT 100		
NO		YES

For all questions, please contact the Call Center by phones:

+7 (727) 2590777 (authorization service). The Call Center operates 24/7.

V. SPECIFICS OF PROCESSING AMERICAN EXPRESS CARDS

1. **American Express Cards (AMEX)** are accepted for payment in the same way as all other Cards (for more details see the Instruction – Preventing the use of forged or invalid **American Express** cards)

2. Upon successful completion of transaction conducted with American Express Cards (AMEX), a six-digit authorization code is indicated on receipts.

VI. ATTENTION, IMPORTANT INFORMATION!

1. If the cashier **has doubts as to whether the Card belongs to the customer**, the cashier is entitled **to request from the customer an identity document**.
2. **Requirements for storage of receipts:** All copies of receipts must be kept for 210 (two hundred and ten) calendar days.

VII. PRINTING A COPY OF A RECEIPT

There are several ways to print a copy of a receipt (for a cashier / customer):

1. Press the **“ENTER”** button, then select **“Reports”** and then **“Copy of the receipt”** – press **“ENTER”**

The terminal will offer 3 options: **“Last”**, **“By receipt number”** and **“By RRN”**

- *Last* – a copy of the receipt of the last executed transaction;
- *By receipt number* – if you know the receipt number (6-digit XXXXXX), then you can find the transaction and print a copy of the receipts.
- *By RRN* – if you know the RRN number (12-digit XXX XXX XXX XXX), then you can find the transaction and print a copy of the receipts.

2. Press the **“DOWN”** or **“UP”** arrow, then select **“Log file”**. Next, using the **BACK/FORWARD** arrows, find the required transaction and press the **“F”** button. Then select **“Copy of the receipt”**. After that, copies of receipts for the cashier/customer will be printed.

INSTRUCTION FOR CONDUCTING MOTO TRANSACTIONS VIA INGENICO TERMINALS

To conduct a MOTO transaction, it is required to press **“ENTER”** to select **“TRANSACTIONS”**.

Then, in the menu of available transactions, select **“MAIL”**

The screen will display a request to enter the Card number.

Enter the Card number on the keyboard, and press **“ENTER”**.

The **“←”** button deletes the last character in the line, the **“Clear”** button deletes all characters entered

The screen will display a request to enter the expiration

MAIN MENU	
TRANSACTIONS	SETTINGS
TSPLUS	FUNCTIONS
BATCH	TESTS
REPORTS	
TERMINAL	
TRANSACTIONS	
Payment	Lodge
Refund	Pre-authorization
Balance	Cancel auth.
Chip card	MAIL
Cash	Settlement
MAIL	
CARD NUMBER?	
←	
MAIL	

date of the Card. Enter two digits of the month and two digits of the year of the Card's expiration date, and press "ENTER".

EXPIRATION DATE		MMYY
		

After that, the cashier will be asked to select the CSC input mode (CVV2). CSC (CVV2) is a three-digit code printed on the back of the Card on the signature panel. For American Express cards, instead of CVV2, you can enter the four-digit CSC code indicated on the front of the Card.

Upon a CSC code (CVV2), press number 1.
Upon no CVV2 on the Card, or if it is unreadable, press the corresponding number.

MAIL
CSC INDICATOR 0 – DECLINE 1 – PRESENT 2 – UNREADABLE 9 – NONE
EXIT

In presence of CSC (CVV2), the terminal will ask you to enter this code.
Enter CSC (CVV2) and press "ENTER".

MAIL
ENTER CSC


The screen will display a request to enter the amount. Enter the amount and press "ENTER".

MAIL
AMOUNT

ENTER

From this moment on, interrupting the transaction with "CANCEL" button or picking up the handset of the telephone parallel to the terminal (if any) is **STRICTLY FORBIDDEN!**

If, following authorization of the Card, a response was received about the **successful completion** of the transaction, a corresponding message will appear on the terminal screen, then the first copy will be automatically printed, followed by the second one.

MAIL
CODE 00 – APPROVED

At this point, the transaction is considered completed successfully.

INSTRUCTION FOR PAYMENT FOR GOODS/ SERVICES VIA INGENICO TERMINALS CONTENTS:

- I. Payment for goods
- II. Transaction cancel and Refund
- III. Report generation (closing the shift)
- IV. Specifics of processing American Express cards
- V. Important information
- VI. Copy of receipts

VII. Annex: Authorization response codes

I. PAYMENT FOR GOODS AND SERVICES

Before conducting a transaction, the cashier is obliged to inspect the plastic Card.

The cashier is entitled to request from the customer an identity document to verify the name and the surname stated on the Card and a signature with the document provided by the customer.

Normally, the terminal is already in the payment mode and is pending for the amount to be entered, see the figure. (If the terminal is in another mode, press the “Cancel” button)

If it is necessary to delete the last digit, use the “←” button, to reset the entire amount, use the “Clear” button.

After entering the amount, press the green “ENTER” key

date	time
ENTER THE AMOUNT	

After the amount is entered, the terminal activates all card readers to insert a contact or a contactless Card. Chip Cards must be inserted into the chip card slot on the underside of the terminal. Cards supporting contactless technology can be held near the terminal screen or PIN-PAD. If there is no chip on the Card, the cashier must swipe the Card through the slot for magnetic cards. If the terminal displays a message about the impossibility to read the Card or does not respond to swiping of the Card after several attempts, then the Card is demagnetized and unsuitable for use in devices of this type.

PayPass\PayWave technology allows you making payments with Visa\MasterCard payment Cards (supporting this technology) without physical contact of the Card with the terminal. Moreover, contactless payment for up to 10,000 tenge neither requires the customer's signature on terminal receipts nor requests for a PIN code. For this, a “contactless card reader” is used, which is built into the terminal or into an external PIN-PAD.

If the data from the Card was read correctly, the message “Card read. Remove the card” will appear.

If the message “Read error, please try again” appears on the card reader's screen, you need to hold the Card near the reader again for the data to be read correctly.

If the Card data was read incorrectly, the message “Insert the chip or swipe the card” will appear on the screen of the card reader and the terminal. The cashier must make the payment by contact method – by inserting the Card into the slot for chip cards or swiping it with a magnetic stripe at the bottom.

If a magnetic **AMEX** Card is used, then after entering the amount and swiping the Card, the terminal will ask you to enter the CSC (CVV) indicator located on the back or front of the Card consisting of 3-4 digits.

The cashier must press the corresponding number to proceed with the transaction.

VISA PAYMENT
CSC INDICATOR
0=DECLINE
1=PRESENT
2=UNREADABLE
3=NONE

After processing the Card, the terminal may request to enter the PIN code. The customer enters the four-digit PIN code and confirms it by pressing the “ENTER” button.

PIN-PAD
KZT 250.00
ENTER PIN



Then the terminal connects with the bank to approve the transaction.

From this moment on, interrupting the transaction with “CANCEL” button or picking up the handset of the telephone parallel to the terminal (if connection is established via a telephone line) is STRICTLY FORBIDDEN!

Upon successful completion of the transaction, a corresponding message will appear on the terminal screen (Approved: 00) and the first copy of the receipt (for the cashier) will be automatically printed; then after pressing the “ENTER” button, the second copy of the receipt (for the customer) will be printed.

At this point, the transaction is considered completed successfully.

The cashier should ask the customer to sign the first copy of the receipt and compare the signature on the receipt with the signature on the Card.

In case of unsuccessful authorization, the screen will display the transaction completion code with a decryption (for example, “Insufficient funds - code 51” or “Incorrect PIN - code 54”), a single copy of the receipt will be printed with the inscription “DECLINED”. (For details, see “ERROR CODES”)

II. TRANSACTION CANCEL AND REFUND

The “CANCEL” transaction is performed if the “PAYMENT transaction was conducted by error, for example, for the wrong amount during the work shift, or if the customer refuses the service.

To cancel, press the “UP” or “DOWN” arrow and select “CANCEL” in the terminal menu.

The terminal will invite to enter the receipt number. In this example, the receipt number 123456 is entered.

ENTER THE NUMBER OF RECEIPT	
123456	
←	LETTERS

The cashier enters the receipt number of the transaction to be canceled. If such a transaction is found in the terminal log file, the screen will display a request to confirm the cancellation of the selected transaction.

The cashier must verify the receipt number of the transaction being canceled and confirm the cancellation.

CANCEL	
AMOUNT: KZT 250.00	
RECEIPT: 123456	
DO YOU WANT TO CANCEL?	
NO	YES

After that, the terminal connects with the bank. Upon successful completion of the transaction, a corresponding message will appear on the terminal screen (Approved: 00) and the first copy of the receipt (for the cashier) will be automatically printed; then after pressing the “ENTER” button, the second copy of the receipt (for the customer) will be printed.

At this point, the “CANCEL” transaction is considered successful.

IF THE PAYMENT WAS MADE OFFLINE AND IN A CONTACTLESS MODE (THE RECEIPT WILL STATE “OFFLINE”, AND RRN WILL START WITH “0”), THE CANCELLATION CANNOT

BE MADE. IT IS REQUIRED TO CLOSE THE SHIFT AND MAKE REFUND ACCORDING TO THE INSTRUCTIONS).

IN SUCH CASES, THE POS TERMINAL WILL DISPLAY A MESSAGE ABOUT THE IMPOSSIBILITY TO CANCEL!!!

The “REFUND” transaction is performed if the “PAYMENT” transaction was conducted by error, for example, for the wrong amount, or if the customer wants to return the goods, both in part and in full.

NOTE: Refunds are made only after the shift is closed.

Press the “UP” or “DOWN” arrow and select “REFUND” in the terminal menu. A message will appear on the screen requesting to insert the Card. The Cashier inserts the Card into the slot for chip Cards, if the Card is chip, or swipes the Card, if the Card is magnetic.

PARTIAL REFUND

a) Here is the example of a partial refund the purchase amount whereof was 250 tenge, it is required to refund 100 tenge:

Enter in this field the amount to be returned to the Card.
(i.e. bonus account + card account).

In this example, we indicate: 125 tenge:

The cashier must enter the refund amount and press the “ENTER” button

VISA REFUND	
AMOUNT OF REFUND	
	KZT 100.00
←	

The terminal will invite to enter the RRN number of the transaction (the number is indicated on the receipt)

In this example, the number is 123456789012

The cashier must enter the RRN of the original transaction to be canceled, and press the “ENTER” button

VISA	REFUND
ENTER RRN	
	123456789012
←	LETTERS

After that, the terminal connects with the bank. Upon successful completion of the transaction, a corresponding message will appear on the terminal screen (Approved: 00) and the first copy of the receipt (for the cashier) will be automatically printed; then after pressing the “ENTER” button, the second copy of the receipt (for the customer) will be printed.

At this point, the “REFUND” transaction is considered successful.

III. CLOSING THE SHIFT

This function is used to close the shift at the end of the cashier’s working day.

Before closing the shift, it is recommended to generate the interim summary report. To do this, press the “ENTER” button on the terminal keyboard, select “REPORTS”, then “TOTALS”. The terminal prints out a report on the transactions conducted during the shift and on the total amount thereof. The cashier must ensure that the totals in this report match the totals of the receipts for the current shift.

Then, in order for the terminal to transmit information about the transactions conducted since the closing of the last shift to the bank’s processing center, the following must be done:

To close the shift, the cashier must click the “UP” or “DOWN” arrow and select “**VERIFICATION**” in the terminal menu. When prompted for a password, enter four zeros - 0000.

The terminal summarizes all transactions conducted during the shift (in the current batch) and displays the totals for sales and refunds.

If results on the screen match the total amount of transactions conducted during the shift as per the available receipts, the cashier presses the “**ENTER**” button.

CURRENCY: KZT		
TOTAL PAYMENTS	2	
AMOUNT KZT 500		
TOTAL REFUNDS	1	
AMOUNT KZT 100		
NO		YES

For all questions, please contact the Call Center by phones: +7 (727) 2590777 (authorization service). The Call Center operates 24/7.

IV. SPECIFICS OF PROCESSING AMERICAN EXPRESS CARDS

1. **American Express Cards (AMEX)** are accepted for payment in the same way as all other Cards (for more details see the Instruction – Preventing the use of forged or invalid **American Express** cards).

2. Upon successful completion of transaction conducted with American Express Cards (AMEX), a six-digit authorization code is indicated on receipts.

V. ATTENTION, IMPORTANT INFORMATION!

1. If the cashier **has doubts as to whether the Card belongs to the customer**, the cashier is entitled **to request from the customer an identity document**.

2. **Requirements for storage of receipts:** All copies of receipts must be kept for 210 (two hundred and ten) calendar days.

VI. PRINTING A COPY OF A RECEIPT

There are several ways to print a copy of a receipt (for a cashier / customer):

1. Press the “**ENTER**” button, then select “**Reports**” and then “**Copy of the receipt**” – press “**ENTER**”

The terminal will offer 3 options: “Last”, “**By receipt number**” and “**By RRN**”

- *Last* – a copy of the receipt of the last executed transaction;
- *By receipt number* – if you know the receipt number (6-digit XXXXXX), then you can find the transaction and print a copy of the receipts.
- *By RRN* – if you know the RRN number (12-digit XXX XXX XXX XXX), then you can find the transaction and print a copy of the receipts.

Press the “**DOWN**” or “**UP**” arrow, then select “Log file”. Next, using the **BACK/FORWARD** arrows, find the required transaction and press the “**F**” button. Then select “**Copy of the receipt**”. After that, copies of receipts for the cashier/customer will be printed.

INSTRUCTION FOR PAYMENT FOR GOODS/SERVICES VIA INGENICO TERMINALS with GO App

CONTENTS:

- I. Payment for goods and services using Cards issued by other banks
- II. Payment for goods and services using Cards
- III. Checking the bonus balance on Cards

- IV. Transaction cancel and Refund
- V. Report generation (closing the shift)
- VI. Specifics of processing American Express cards
- VII. Important information
- VIII. Copy of receipts
- IX. Annex: Authorization response codes

I. PAYMENT FOR GOODS AND SERVICES

Before conducting a transaction, the cashier is obliged to inspect the plastic Card.

The cashier is entitled to request from the customer an identity document to verify the name and the surname stated on the Card and a signature with the document provided by the customer.

Normally, the terminal is already in the payment mode and is pending for the amount to be entered, see the figure. (If the terminal is in another mode, press the “Cancel” button)

If it is necessary to delete the last digit, use the “←” button, to reset the entire amount, use the “Clear” button.

After entering the amount, press the green “ENTER” key

date	time
ENTER THE AMOUNT	

After the amount is entered, the terminal activates all card readers to insert a contact or a contactless Card. Chip Cards must be inserted into the chip card slot on the underside of the terminal. Cards supporting contactless technology can be held near the terminal screen or PIN-PAD. If there is no chip on the Card, the cashier must swipe the Card through the slot for magnetic cards. If the terminal displays a message about the impossibility to read the Card or does not respond to swiping of the Card after several attempts, then the Card is demagnetized and unsuitable for use in devices of this type.

PayPass\PayWave technology allows you making payments with Visa\MasterCard payment Cards (supporting this technology) without physical contact of the Card with the terminal. Moreover, contactless payment for up to 10,000 tenge neither requires the customer’s signature on terminal receipts nor requests for a PIN code. For this, a “contactless card reader” is used, which is built into the terminal or into an external PIN-PAD.

If the data from the Card was read correctly, the message “Card read. Remove the card” will appear.

If the message “Read error, please try again” appears on the card reader’s screen, you need to hold the Card near the reader again for the data to be read correctly.

If the Card data was read incorrectly, the message “Insert the chip or swipe the card” will appear on the screen of the card reader and the terminal. The cashier must make the payment by contact method – by inserting the Card into the slot for chip cards or swiping it with a magnetic stripe at the bottom.

If a magnetic **AMEX** Card is used, then after entering the amount and swiping the Card, the terminal will ask you to enter the CSC (CVV) indicator located on the back or front of the Card consisting of 3-4 digits.

The cashier must press the corresponding number to proceed with the transaction.

VISA PAYMENT
CSC INDICATOR
0=DECLINE
1=PRESENT
2=UNREADABLE
3=NONE

After processing the Card, the terminal may request to enter the PIN code. The customer enters the four-digit PIN code and confirms it by pressing the “ENTER” button.

PIN-PAD	
KZT 250.00	
ENTER PIN	****
←	

Then the terminal connects with the bank to approve the transaction.

From this moment on, interrupting the transaction with “CANCEL” button or picking up the handset of the telephone parallel to the terminal (if connection is established via a telephone line) is STRICTLY FORBIDDEN!

Upon successful completion of the transaction, a corresponding message will appear on the terminal screen (Approved: 00) and the first copy of the receipt (for the cashier) will be automatically printed; then after pressing the “ENTER” button, the second copy of the receipt (for the customer) will be printed.

At this point, the transaction is considered completed successfully.

The cashier should ask the customer to sign the first copy of the receipt and compare the signature on the receipt with the signature on the Card.

In case of unsuccessful authorization, the screen will display the transaction completion code with a decryption (for example, “Insufficient funds - code 51” or “Incorrect PIN - code 54”), a single copy of the receipt will be printed with the inscription “DECLINED”. (For details, see “ERROR CODES”)

II. PAYMENT FOR GOODS AND SERVICES USING BANK CARDS (with GO App)

Most of the Bank’s cards combine payment and bonus functions. The peculiarity of making payments with Bank Cards on the terminal is that after entering the amount and inserting the Card, the terminal offers to select – to pay either from a card account or from a bonus account.

The payment amount can be made partially from both accounts.

ATTENTION! IF THE CARD IS USED IN A CONTACTLESS MODE, THEN THE PARTIAL OR FULL PAYMENT WITH BONUSES IS NOT MADE.

after inserting the Card, the terminal may request to enter the PIN code. The customer enters the four-digit PIN code and confirms it by pressing the “ENTER” button.

PIN-PAD	
KZT 250.00	
ENTER PIN	****
←	

Next, the payment selection menu will appear on the screen:

REPAYMENT OF POOLS
Next step
GoCard Bonus

a) To make a payment from the card account, it is required to press the “Next step” button.

Then the terminal connects with the bank to approve the transaction.

From this moment on, interrupting the transaction with “CANCEL” button or picking up the handset of the telephone parallel to the terminal (if connection is established via a telephone line) is STRICTLY FORBIDDEN!

Upon successful completion of the transaction, a corresponding message will appear on the terminal screen (Approved: 00) and the first copy of the receipt (for the cashier) will be

automatically printed; then after pressing the “ENTER” button, the second copy of the receipt (for the customer) will be printed.

At this point, the transaction is considered completed successfully.

b) To make a payment from the bonus account, it is required to press the “GoCard Bonus” button (for example, when making a partial payment with bonuses and own money).

The customer’s bonus information will appear on the screen:

Enter the amount to be debited from the bonus account.

After that, the cashier must press the “ENTER” button

GoCard Bonus	
BALANCE:	KZT 1000.00
AMOUNT DUE:	KZT 250.00
	KZT 100.00
←	

Next, a menu will appear containing the information about payment made with bonuses:

REPAYMENT DETAILS
REPAID: KZT 100.00
CORRECT AMOUNT: KZT 150.00

To proceed, press any button,

the amount will be debited from bonus account

the remaining amount will be debited from card account.

Then in the menu that appears, press “Next Step” again

After completion, a payment confirmation menu will appear:

DO YOU CONFIRM REPAYMENT?	
CORRECT AMOUNT: KZT 150.00	
AMOUNT REPAID: KZT 100.00	
NO	YES

To complete transaction, press “YES”

To cancel transaction, press “NO”

Then the terminal connects with the bank to approve the transaction. Upon successful completion of the transaction, a corresponding message will appear on the terminal screen (Approved: 00) and the first copy of the receipt (for the cashier) will be automatically printed; then after pressing the “ENTER” button, the second copy of the receipt (for the customer) will be printed.

At this point, the transaction is considered completed successfully.

The receipts contain information about accrued and used bonuses, and the receipt for the customer displays the balance of bonuses before and after the transaction, additional information.

III. CHECKING THE BONUS BALANCE ON CARDS (with GO App)

It is possible to check the balance of the received bonuses using the terminal at the cash desk.

To check, the cashier must press the “ENTER” button. In the menu that appears, select the required function, then

GoCard	CARD BALANCE
--------	--------------

The terminal will offer to insert the Customer’s Card. Insert the Card into the chip card slot. Next, the device will establish a connection with the bank and, upon successful processing, should display a receipt with information about the bonus balance.

IV. TRANSACTION CANCEL AND REFUND

The “CANCEL” transaction is performed if the “PAYMENT” transaction was conducted by error, for example, for the wrong amount during the work shift, or if the customer refuses the service.

To cancel, press the “UP” or “DOWN” arrow and select “CANCEL” in the terminal menu.

The terminal will invite to enter the receipt number. In this example, the receipt number 123456 is entered.

ENTER THE NUMBER OF RECEIPT	
123456	
←	LETTERS

The cashier enters the receipt number of the transaction to be canceled. If such a transaction is found in the terminal log file, the screen will display a request to confirm the cancellation of the selected transaction.

The cashier must verify the receipt number of the transaction being canceled and confirm the cancellation.

CANCEL	
AMOUNT: KZT 250.00	
RECEIPT: 123456	
DO YOU WANT TO CANCEL?	
NO	YES

After that, the terminal connects with the bank. Upon successful completion of the transaction, a corresponding message will appear on the terminal screen (Approved: 00) and the first copy of the receipt (for the cashier) will be automatically printed; then after pressing the “ENTER” button, the second copy of the receipt (for the customer) will be printed.

At this point, the “CANCEL” transaction is considered successful.

The “REFUND” transaction is performed if the “PAYMENT” transaction was conducted by error, for example, for the wrong amount, or if the customer wants to return the goods, both in part and in full.

NOTE: Refunds are made only after the shift is closed.

Press the “UP” or “DOWN” arrow and select “REFUND” in the terminal menu. The screen will display a message “Amount of refund”.

In this field, enter the full amount of refund
For example: 100 tenge:

The cashier must enter the refund amount and press the “ENTER” button

VISA REFUND	
AMOUNT OF REFUND	
KZT 100.00	
←	

A message will appear on the screen requesting to insert the Card. The Cashier inserts the Card into the slot for chip Cards, if the Card is chip, or swipes the Card, if the Card is magnetic.

The terminal will invite to enter the RRN number of the transaction (the number is indicated on the receipt)

In this example, the number is 123456789012

VISA	REFUND
ENTER RRN	
123456789012	

The cashier must enter the RRN of the original transaction to be canceled, and press the “ENTER” button



LETTERS

PARTIAL REFUND

a) Here is the example of a partial refund for the Cards issued by other banks, the purchase amount whereof was 250 tenge, and it is required to refund 100 tenge:

In this field, enter the partial amount of refund
For example: 100 tenge:

The cashier must enter the refund amount and press the “ENTER” button

The terminal will prompt to enter the Go transaction number.
Since no bonus was received, press “NO”.

VISA	REFUND
AMOUNT OF REFUND	
	KZT 100.00
GoCard TRANSACTION	
ENTER GoCard NUMBER	
NO	YES

*After that, the terminal connects with the bank. Upon successful completion of the transaction, a corresponding message will appear on the terminal screen (Approved: 00) and the first copy of the receipt (for the cashier) will be automatically printed; then after pressing the “ENTER” button, the second copy of the receipt (for the customer) will be printed.
At this point, the “REFUND” transaction is considered successful.*

b) Here is the example of a partial refund on the Cards issued by JSC Halyk Bank, where the purchase of goods was made for 250 tenge with a bonus of 10% (25 tenge), and it is required to refund 100 tenge and bonuses. Total - 125 tenge.

NOTE: WHEN MAKING A FULL OR PARTIAL REFUND, BONUSSES / COUPONS RECEIVED AFTER THE PURCHASE ARE REFUNDED IN FULL!

Enter in this field the amount to be returned to the Card.
(i.e. bonus account + card account).
In this example, we indicate: 125 tenge:

The cashier must enter the refund amount and press the “ENTER” button

The terminal will prompt to enter the Go transaction number.
To return bonuses, press “YES”

The screen will display a message requesting to enter the

VISA	REFUND
AMOUNT OF REFUND	
	KZT 100.00
GoCard TRANSACTION	
ENTER GoCard NUMBER	
NO	YES
VISA	REFUND

“XLS TRX ID” number (the number is indicated on the receipt). In this example, the number 12345 is entered: To proceed, press “ENTER”	ENTER GoCard NUMBER	
	12345	
	←	LETTERS

After entering the “XLS TRX ID”, the bonuses received as a result of transaction will be returned to the Merchant.

In this field, it is required to indicate the amount which will be returned to customer’s card account.
 Indicate the amount: 100 tenge

VISA	REFUND
AMOUNT PAID	
KZT 100.00	
←	

Next, the cashier must press “ENTER”

NOTE: if the payment was made with bonuses only, do not indicate the amount in this field, i.e. keep it as 0.00 KZT.

After that, the terminal connects with the bank. Upon successful completion of the transaction, a corresponding message will appear on the terminal screen (Approved: 00) and the first copy of the receipt (for the cashier) will be automatically printed; then after pressing the “ENTER” button, the second copy of the receipt (for the customer) will be printed.

At this point, the “REFUND” transaction is considered successful.

V. CLOSING THE SHIFT

This function is used to close the shift at the end of the cashier’s working day.

Before closing the shift, it is recommended to generate the interim summary report. To do this, press the “ENTER” button on the terminal keyboard, select “REPORTS”, then “TOTALS”. The terminal prints out a report on the transactions conducted during the shift and on the total amount thereof. The cashier must ensure that the totals in this report match the totals of the receipts for the current shift.

Then, in order for the terminal to transmit information about the transactions conducted since the closing of the last shift to the bank’s processing center, the following must be done:

To close the shift, the cashier must click the “UP” or “DOWN” arrow and select “VERIFICATION” in the terminal menu. When prompted for a password, enter four zeros - 0000.

The terminal summarizes all transactions conducted during the shift (in the current batch) and displays the totals for sales and refunds.

If results on the screen match the total amount of transactions conducted during the shift as per the available receipts, the cashier presses the “ENTER” button.

CURRENCY: KZT	
TOTAL PAYMENTS	2
AMOUNT	KZT 500
TOTAL REFUNDS	1
AMOUNT	KZT 100
NO	YES

For all questions, please contact the Call Center by phones:

+7 (727) 2590777 (authorization service). The Call Center operates 24/7.

VI. SPECIFICS OF PROCESSING AMERICAN EXPRESS CARDS

1. American Express Cards (AMEX) are accepted for payment in the same way as all other Cards (for more details see the Instruction – Preventing the use of forged or invalid **American Express** cards).

2. Upon successful completion of transaction conducted with American Express Cards (AMEX), a six-digit authorization code is indicated on receipts.

VII. ATTENTION, IMPORTANT INFORMATION!

1. If the cashier **has doubts as to whether the Card belongs to the customer**, the cashier is entitled **to request from the customer an identity document**.

2. **Requirements for storage of receipts:** All copies of receipts must be kept for 210 (two hundred and ten) calendar days.

VIII. PRINTING A COPY OF A RECEIPT

There are several ways to print a copy of a receipt (for a cashier / customer):

1. Press the **“ENTER”** button, then select **“Reports”** and then **“Copy of the receipt”** – press **“ENTER”**

The terminal will offer 3 options: **“Last”**, **“By receipt number”** and **“By RRN”**

- *Last* – a copy of the receipt of the last executed transaction;
- *By receipt number* – if you know the receipt number (6-digit XXXXXX), then you can find the transaction and print a copy of the receipts.

- *By RRN* – if you know the RRN number (12-digit XXX XXX XXX XXX), then you can find the transaction and print a copy of the receipts.

2. Press the **“DOWN”** or **“UP”** arrow, then select **“Log file”**. Next, using the **BACK/FORWARD** arrows, find the required transaction and press the **“F”** button. Then select **“Copy of the receipt”**. After that, copies of receipts for the cashier/customer will be printed.

IX. AUTHORIZATION RESPONSE CODES

Table of system responses to authorization

Authorization code	Response	Outcome
00	Approved	Transaction Approved
01	Refer to card issuer	Declined
02	Refer to card issuer's special conditions	Declined
03	Invalid merchant	Declined
04	Pick up card	Pick Up Card
05	Do not honor	Declined
06	Error	Declined
07	Special condition	Pick Up Card
08	Honor with identification	Transaction Approved
12	Invalid transaction	Declined
13	Invalid amount	Declined
14	Invalid card number	Declined
15	No issuer	Declined
17	Customer cancellation	Declined
21	No action taken	Declined
28	File update file locked out	Declined
30	Format error	Declined
31	Bank not supported by switch	Declined
32	Completed partially	Declined

Authorization code	Response	Outcome
33	Expired card	Pick Up Card
36	Restricted card	Pick Up Card
37	Card acceptor call acquirer security	Pick Up Card
38	Allowable PIN tries exceeded	Pick Up Card
39	No credit account	Declined
41	Lost card	Pick Up Card
43	Stolen card	Pick Up Card
51	Insufficient funds	Declined
52	No cheque account	Declined
53	No savings account	Declined
54	Expired card	Declined
55	Incorrect PIN	Declined
57	Transaction not permitted to cardholder	Declined
58	Transaction not permitted to terminal	Declined
61	Exceeds withdrawal limit	Declined
62	Restricted card	Declined
64	Original amount incorrect	Declined
65	Exceeds withdrawal frequency limit	Declined
66	Acceptor contact acquirer's security department	Declined
67	Capture card	Pick Up Card
68	Response receive too late	Declined
75	PIN tries exceeded	Declined
76	Incorrect PIN. All tries exceeded	Declined
77	No action taken (incomplete data)	Rollback or repeat
78	No account	Declined
79	Already canceled when switched on	Declined
80	Network error	Declined
81	External network error	Declined
82	Time out in IEM	Declined
83	Transaction failed	Declined
86	PIN code cannot be used	Declined
88	Encryption error	Declined
89	Authentication error	Declined
91	Card issuer inoperative	Declined
92	Unable to route transaction	Network error
93	Cannot complete. Violation of the law	Declined
94	Duplicate transmission	Declined
96	System malfunction	Declined
119	unable to send encrypted message – SecurePay security methods were unable to encrypt the message	

OB – not to be processed

Q1 – Card authentication failed

EA – verification error – error in the length of the account number

EB – verification error – error in the verification digit

EB – verification error – error in CID format (= CVC2/CVV2)

N3 – cashback not available – the cashback service does not function (in European countries/payment systems)

N4 – issuer has exceeded the limit for funds withdrawal

NX – internal terminal error, such as no network route or reset of the IP address

Z1 – technical error of the terminal; if there is no PIN priority, the Card is not processed.

Z3 – impossible to send an authorization request online; rejected offline

1. If an error occurs:

- “CE” – Communication Error,
- “LC” – Lost Carrier,
- “Z3” – Communication error,
- “TO” – No response (Time-out),
- “PE” – XLS Processing Error,
- “UN”, “ND”, “77”, “96”

YOUR ACTIONS:

- you need to check the communication, check the dial tone on the phone, the balance on the SIM card

- connection wires

- Green button – TS plus – file download – green button.

- check the inscriptions “Ready to operate” or “No Connection” on the terminal screen

- restart the terminal

- if it does not help, you need to call your master (master, technician of a company or organization)

- only after all of the above, if the terminal issues the same error WE WILL CREATE AN APPLICATION

2. To eliminate this error, “perform pos in it for paym”:

Press “green button” – select “terminal” – green button – select “pos in it” – green button.

3. If the terminal displays an “INITIALIZE” error or the Gocard is not active, XLC processing error, IT IS REQUIRED TO PRESS

- THE “.” (DOT) SIGN – 6 – ENTER – INITIALIZATION – ENTER – Full update. Restart the terminal.

- THE “.” (DOT) SIGN – 66 – ENTER – INITIALIZATION – ENTER.

Or

Press the “green button” – select “terminal” – green button – select “Initialization” – enter. Restart the terminal.

In the case when the inscription “GOcard is not active” remains, after the initialization performed via function 66, press green button – continue.

*** ADMINISTRATOR password – XXX XXX**

4. Demo mode

Green button – TS plus – file download – green button. Restart the terminal.

In demo mode, all transactions will be completed and credited to the account, but after every 20th payment, the terminal will request closing the shift.

5. Error – CONTACT THE BANK

Green button – TS plus – file download – green button.

Do not restart the terminal.

6. If the terminal displays “LRL-expires”: Green button – TS plus – file download – green button

If this does not work, please contact your acquiring manager.

7. Error on the receipt – **cant open reset_ru**

It is required to press: THE “.” (DOT) SIGN – 6 – ENTER – **ADMINISTRATOR password*** –
INITIALIZATION – ENTER – Full update. No need to restart the terminal.

***ADMINISTRATOR password – XXX XXX**

If error elimination failed, an application is created.

8. Create an application for the following errors:

- cryptography error
- invalid terminal keys
- encryption error
- alert irruption
- security error”