

PAYMENT TERMINAL

User Guide

PAX A80

(Prepared for UniCredit Bank Austria)



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2. Introduction

This document serves as a comprehensive introduction to the features and functionalities available to merchants utilizing the PAX A80 payment processing device. The PAX A80 terminal is designed to streamline transactions and enhance the customer experience through its multiple features and capabilities. In this guide, you will find a detailed summary of all functionalities available to merchants. Whether you are new to the PAX A80 or seeking to maximize its potential, this guide will equip you with the knowledge needed to operate the terminal efficiently.

3. General Safety Information

Please follow these precautions, applicable for terminal operation and storage:

- Please read this terminal's user's guide carefully, as well as all additional information provided during terminal installation.
- The terminal is intended only for operation by the person, who has been trained for its usage or by his supervision. Please retain all instructions that are part of the training for future reference.
- Do not remove any parts of the terminal (cables, screws, etc.). Do not repair the terminal yourself. Any interfering with the terminal, other than as described in this user's guide could cause permanent and irreversible damage of the terminal.
- For security reasons, the terminal has been designed with the goal of resisting tampering, in order to keep the confidential character of sensitive data, and to delete this data as soon as a tamper attempt is detected. In case of suspicion of third party tampering, please stop using the terminal immediately and contact your local support center.
- Do not place any steel materials into card readers.
- Do not place the terminal in wet locations. Care should be taken to ensure that the terminal is not dropped or liquids spilled into its openings. If the terminal is not working normally, do not repair the terminal yourself, but stop using the terminal.

Any improper maintenance, an accident or misuse of the safety instructions stated above could cause permanent damage to the terminal, and related costs will be incurred and will be the responsibility of the operating staff.

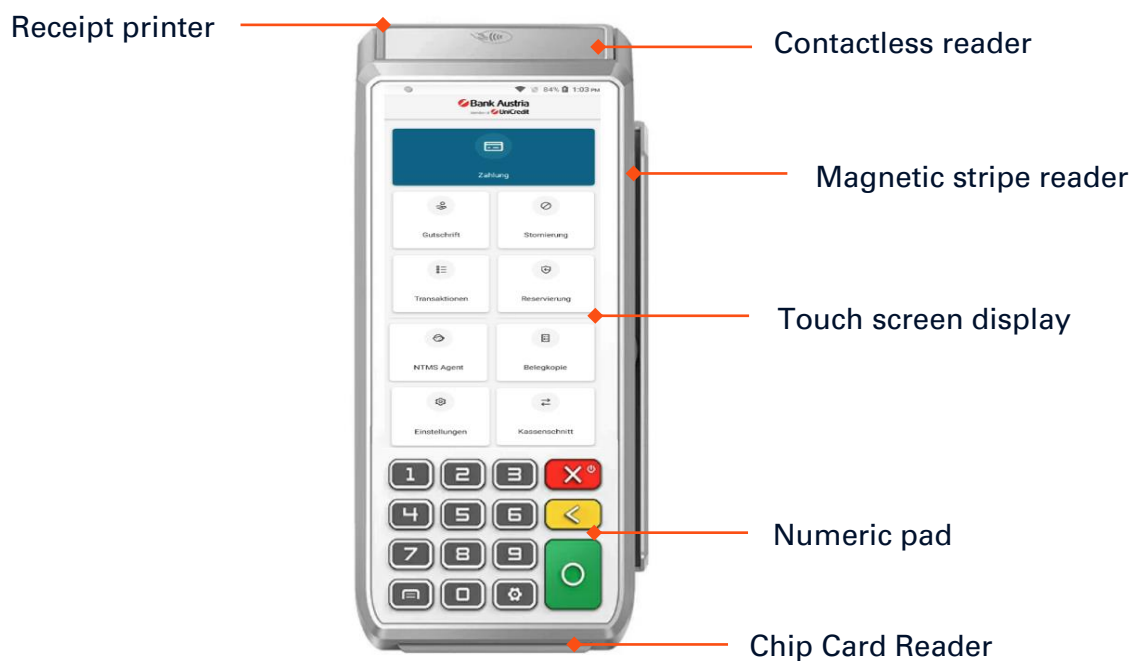
4. General Terminal Security Inspection

All users should adhere to the following as recommended best practice:

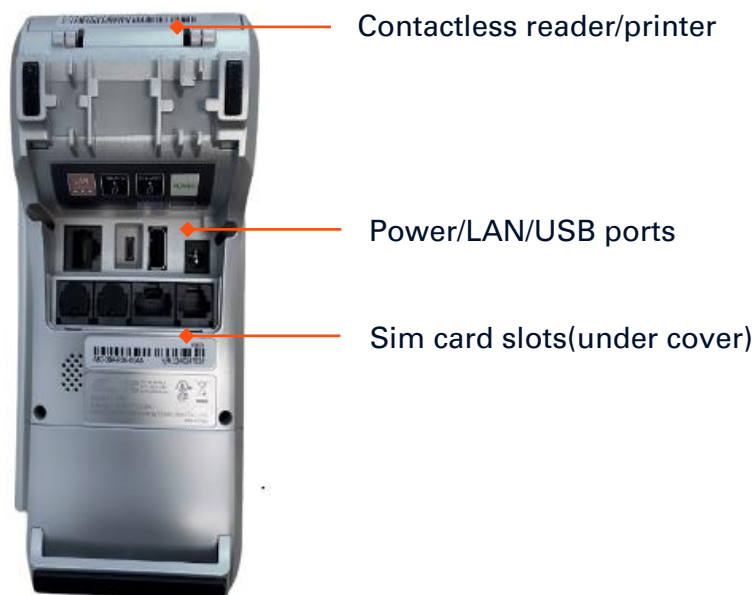
- Verify that the terminal looks like the images in this user guide, ensuring no obvious damage or tampering is evident.
- If the terminal is damaged, do not use it.
- Regularly check the terminal for any obvious foreign peripherals other than those found in the manufacture specification such as cameras and skimming equipment. If found, do not use it.
- Ensure that you verify the identity of any persons claiming to be repairing or providing maintenance to the terminal. Typically, this would have already been agreed prior to attendance.
- Do not install, replace, or return terminals without verification from the support team.
- Be aware of suspicious behaviour around terminals (for example, attempts by unknown persons to unplug or open the terminal casing).

5. PAX A80 Basic Characteristics

5.1. Terminal Layout (Front and Sides)



5.2. Terminal Layout (Back)



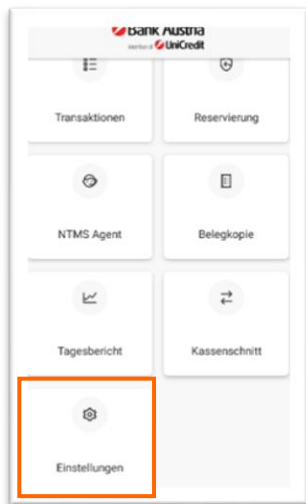
6. Transport Lock

New terminal is locked with the Transport Password after it is configured with the initial setup from terminal supplier. The password will be a eight-digit code and Bank will communicate this password internally to it's clients/merchants.

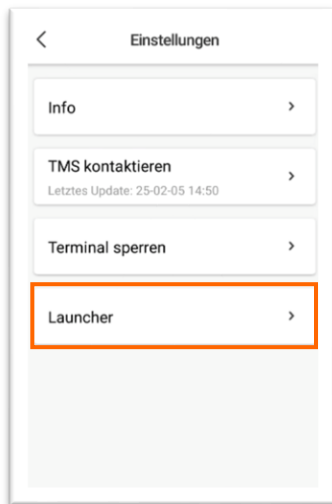
If no password has been received client should contact the Client support services of the Bank.

7. Terminal network connection

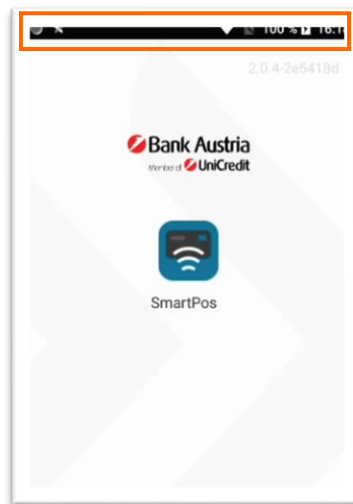
7.1. Connecting the terminal to the network using the WiFi



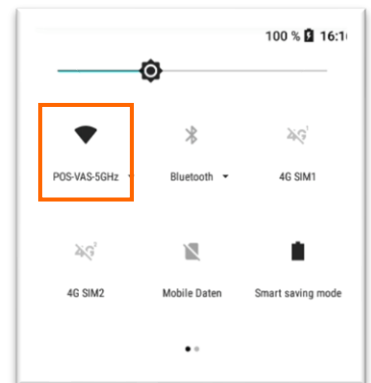
1. Select the settings menu and enter the password



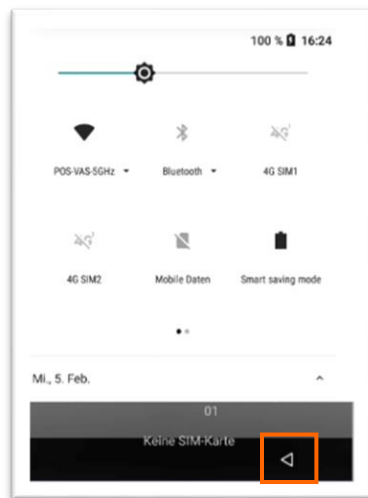
2. Select the Launcher option menu



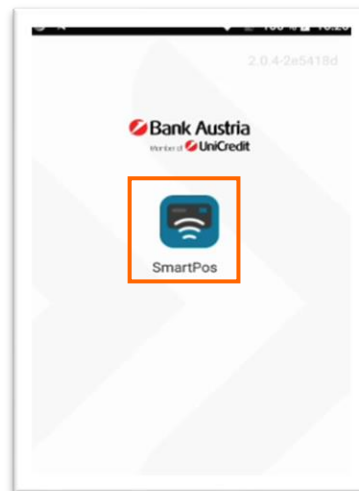
3. When moved to the terminal launcher screen use the drop down menu to go to the settings



4. Enter the WiFi settings and configure your WiFi network



5. After you have configured your WiFi, use the back navigation button to go to the Launcher screen



6. Select the SmartPos application

7.2. Connecting the terminal to the network using the Mobile connection

If setting up a mobile connection, the terminal SIM can be inserted by simply removing the back-cover casing as shown in image 3.2 titled 'Terminal Layout (Back)' above. Simply slide the unlock button from left to right and remove the casing. You can now insert the SIM into the SIM slot if one hasn't been previously provided. The terminal will connect to the mobile network automatically.

8. Basic Terminal Screen(Home screen)



- “Homescreeen” is the basic screen from which the client is running all the payment services and additional services configured on the terminal.
- “Company logo” is set on the Bank institution level and can not be changed for any other merchant logos
- “Primary service” is always a promoted service that is usually mostly used by the merchant
- “Secondary services and functions” are subsequent services that are going to be used by merchant

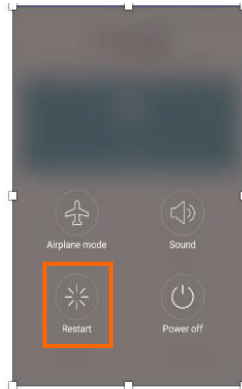
9. Restarting the terminal

To reboot the terminal, long press the physical keyboard button(X) .

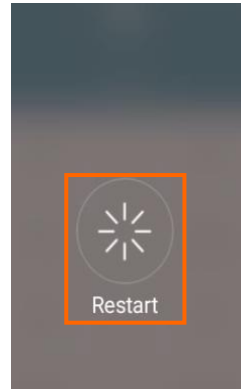
Use restart in the first instance if the terminal freezes.



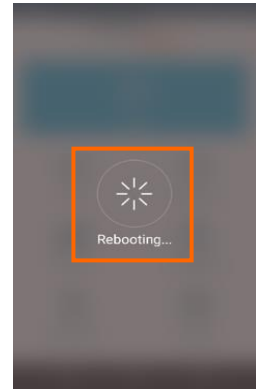
1. Press and hold the power button for three seconds



2. Select Restart



3. Confirm Restart



4. Terminal will restart

10. Payment Options

The below payment with chip and pin process refers to a standard online transaction.

10.1. Payment with Chip and PIN

1. Initiate the transaction. For instructions on how to initiate a payment please refer to section 10.1(Purchase transaction) of this user guide.
2. 'Insert' or 'present card' will be displayed on the screen.

Insert the payment card into the chip card reader as shown below to confirm a chip and pin transaction:



Once the payment card has been inserted, the terminal will connect and process the transaction.

3. Request that the cardholder enters the secure PIN and press the green enter key.
4. Once the correct PIN has been entered the terminal will continue to process the purchase transaction.
5. Once the payment transaction has been approved, the merchant receipt needs to be retained for a record of the payment transaction.
6. Remove the payment card and return to the cardholder, along with the cardholder receipt if requested. The payment transaction is now approved and completed.

10.2. Payment by Contactless

1. Initiate the transaction. For instructions on how to initiate a payment, please refer to section 10.1(Purchase transaction) of this user guide.
2. 'Insert' or 'present card' will be displayed on the screen.

Present the physical or tokenized(Wallets) card to the contactless reader located at the top of the terminal as follows:



3. Once the payment card has been presented, the terminal will connect and process the transaction.
4. Once the payment transaction has been approved, the merchant receipt will be printed.
5. The merchant receipt needs to be retained for records of the payment transaction.
6. Cardholder receipt will then be printed.
7. Return the payment card to the cardholder along with the cardholder receipt.
8. The payment transaction is now complete.

10.3. Payment by Magnetic Swipe

1. Initiate the transaction. For instructions on how to initiate a payment, please refer to section 10.1(Purchase transaction) of this user guide.
2. If the chip is unreadable, then 'present card' or 'use magnetic swipe reader' will be displayed on the screen. If you are prompted to use the magnetic swipe fallback, then swipe the payment card from left to right as shown below.

It is recommended that the chip and pin is used as the primary method.

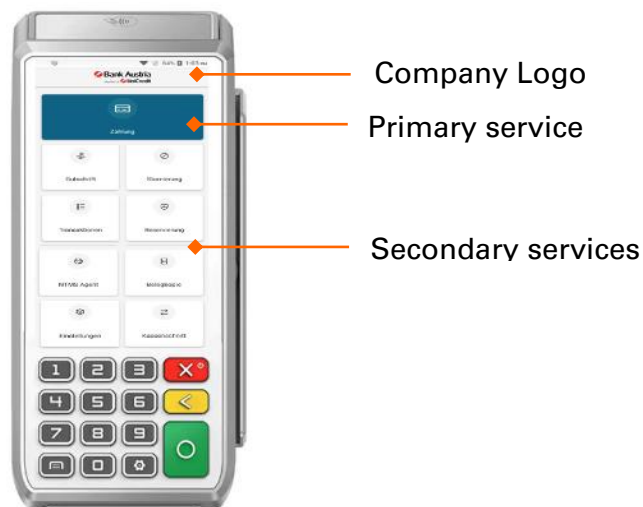


3. Once the payment card has been swiped, the terminal will connect and process the transaction.
4. The merchant receipt will be printed.
5. Review the signature and confirm if it matches the signature on the back of the payment card. The merchant receipt must be retained for a record of the payment transaction.
6. The payment transaction is now approved and completed. Ensure the payment card has been returned to the cardholder along with the cardholder receipt.

11. Payment services

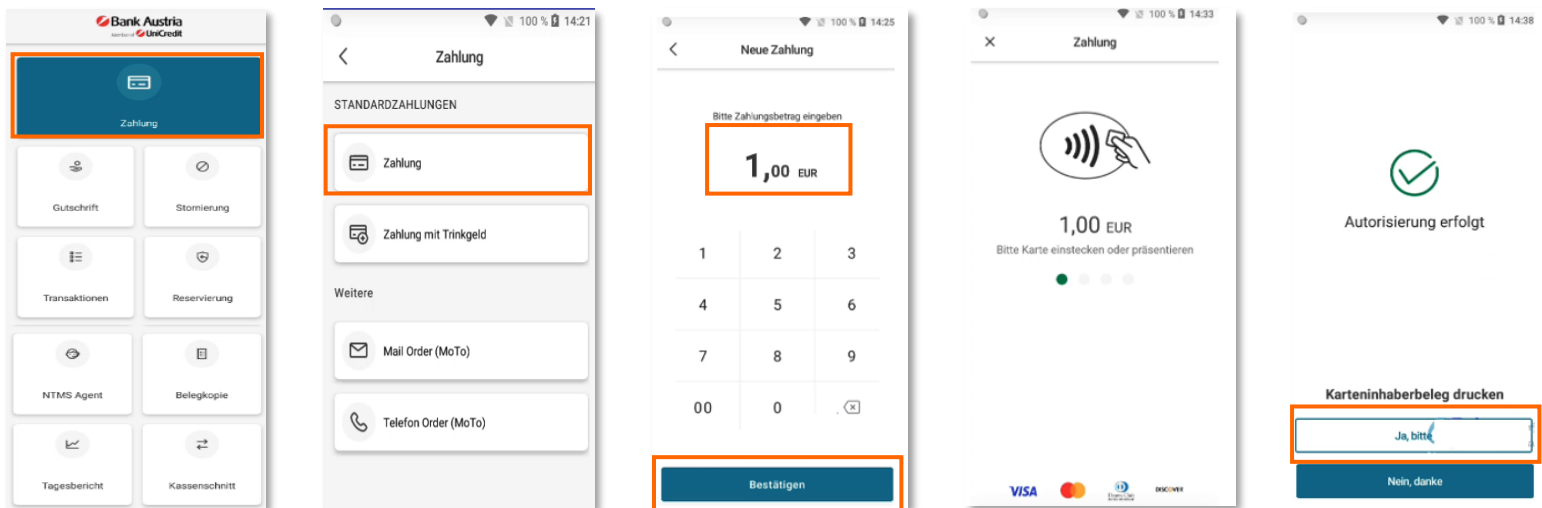
11.1. Payment service selection

The PAX A80 has a primary service set based on the configuration and can simply be selected to begin initiating a pre defined transaction type(e.g “Purchase”). All other payments types such as ‘Pre-Authorisation’, ‘Refund’ or ‘Cancellation’ can be found on the ‘Home screen’ menu as part of the secondary services. Secondary services are subject to the configuration of the terminal. Please refer to the screen below:



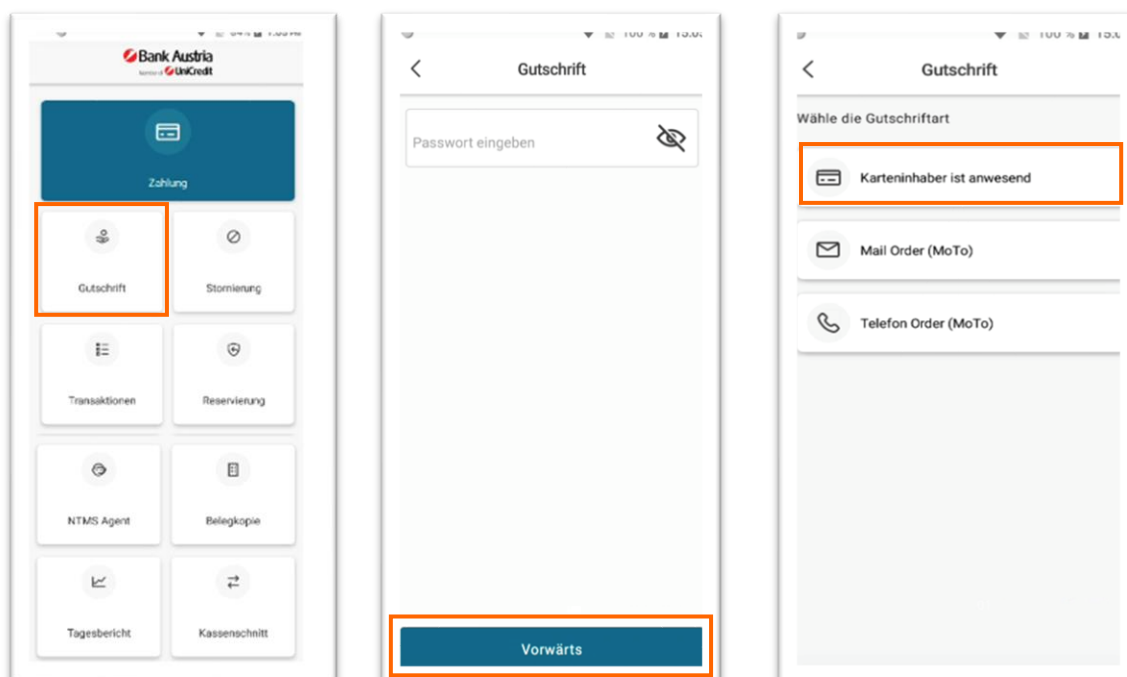
12. Performing a transactions

12.1. Purchase transaction

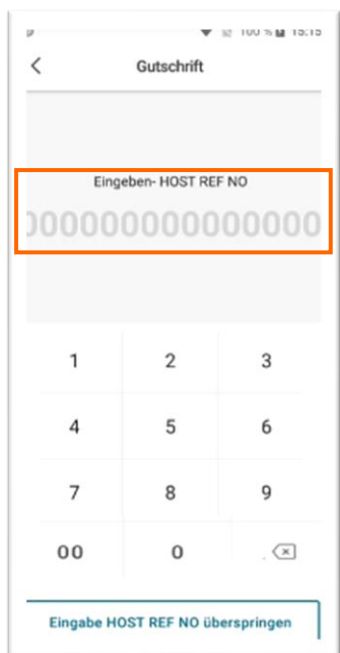


1. Select the 'Payment'
2. Select the subsequent transaction if available
3. Enter the amount and confirm
4. Present or insert the card
5. Select an option to print or not to print the receipt.

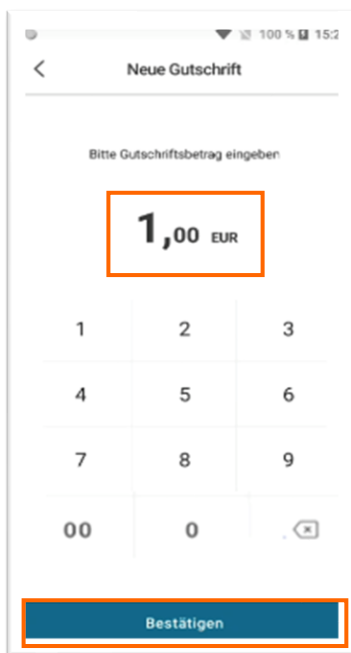
12.2. Linked refund transaction



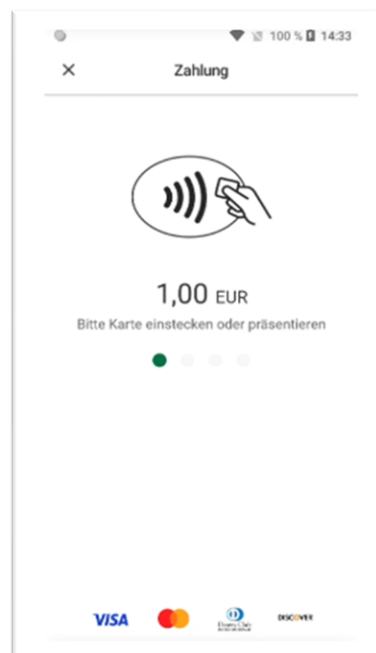
1. Select the 'Refund'
2. Enter the password and confirm
3. Select the subsequent transaction type



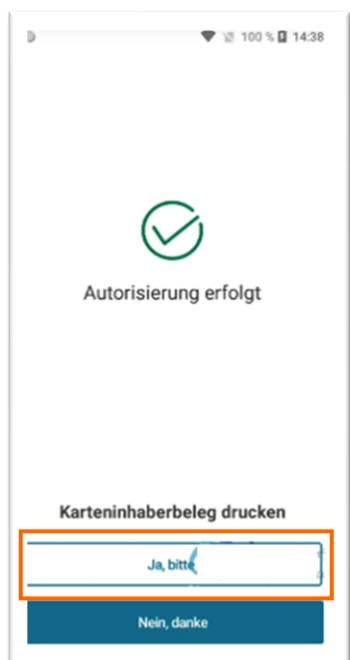
4. Enter the "Host reference number" to confirm which original transaction should be refunded



5. Enter the refund amount and confirm

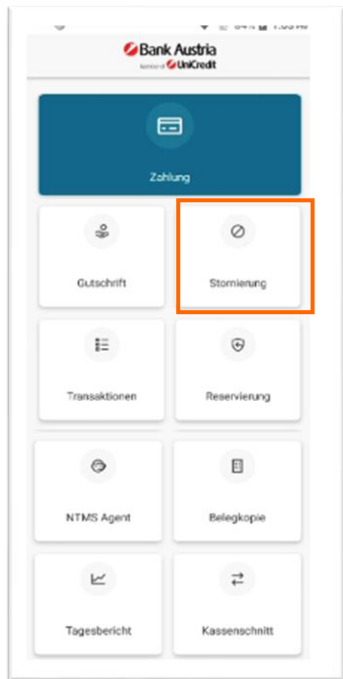


6. Present or insert the card

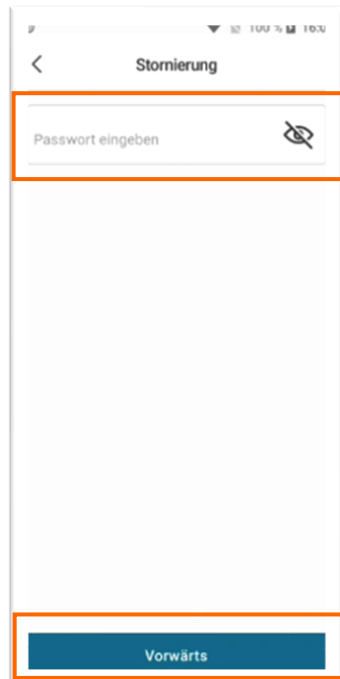


7. Select an option to print or not to print the receipt and wait for the transaction to be finished

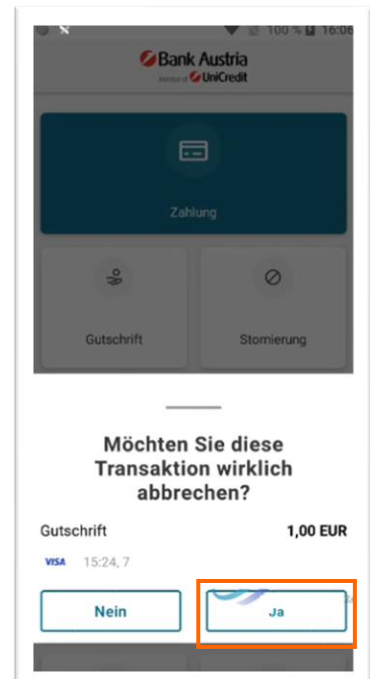
12.3. Cancellation of the last transaction



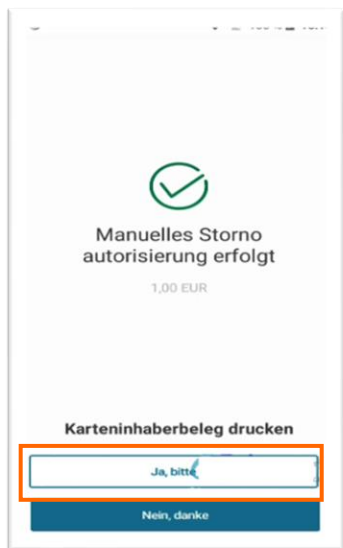
1. Select the 'Cancellation' transaction



2. Enter the password and confirm

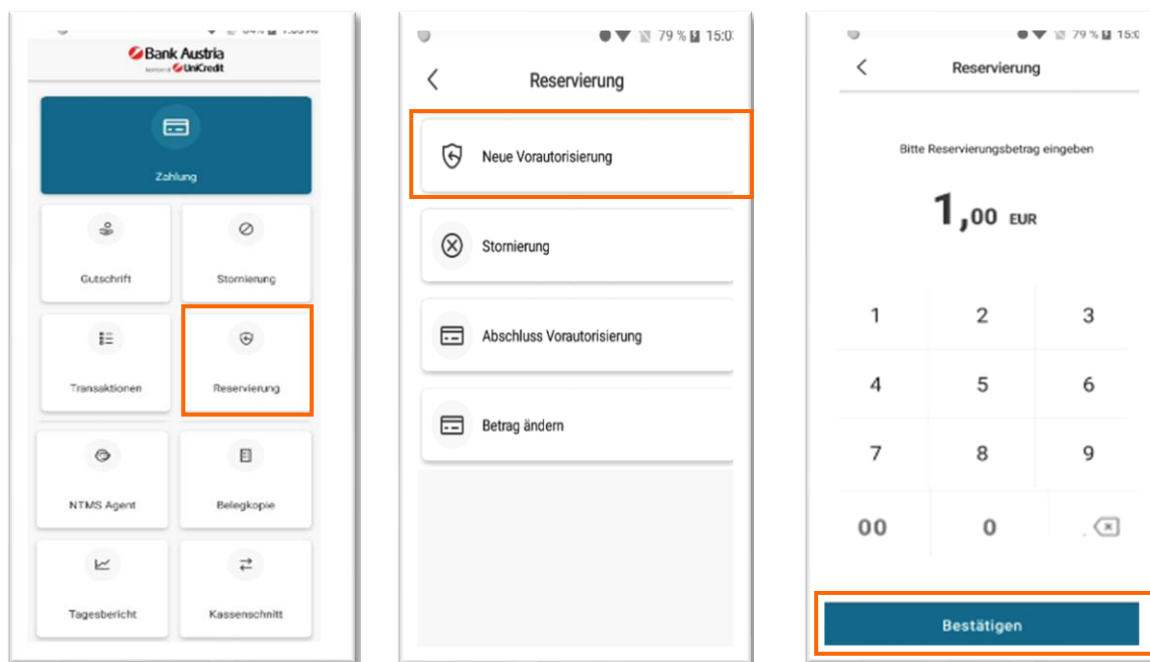


3. You will be asked to confirm the cancellation of the last transaction



4. Select an option to print or not to print the receipt and wait for the transaction to be finished

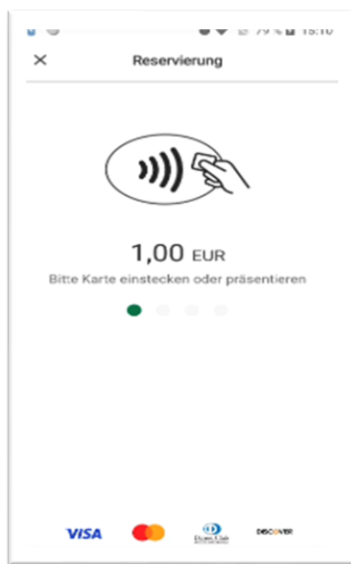
12.4. Pre-Authorisation transaction



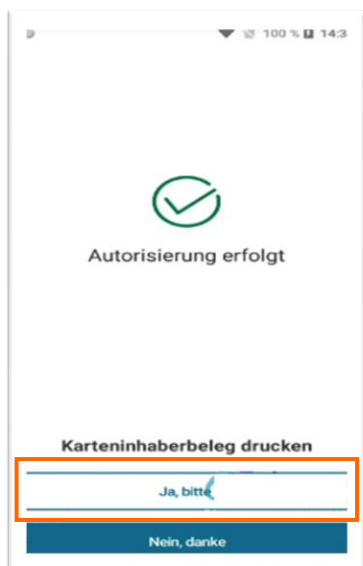
1. Select the 'Pre Authorisation' transaction

2. Select the 'New Pre Authorisation' from subsequent services

3. Enter amount and confirm

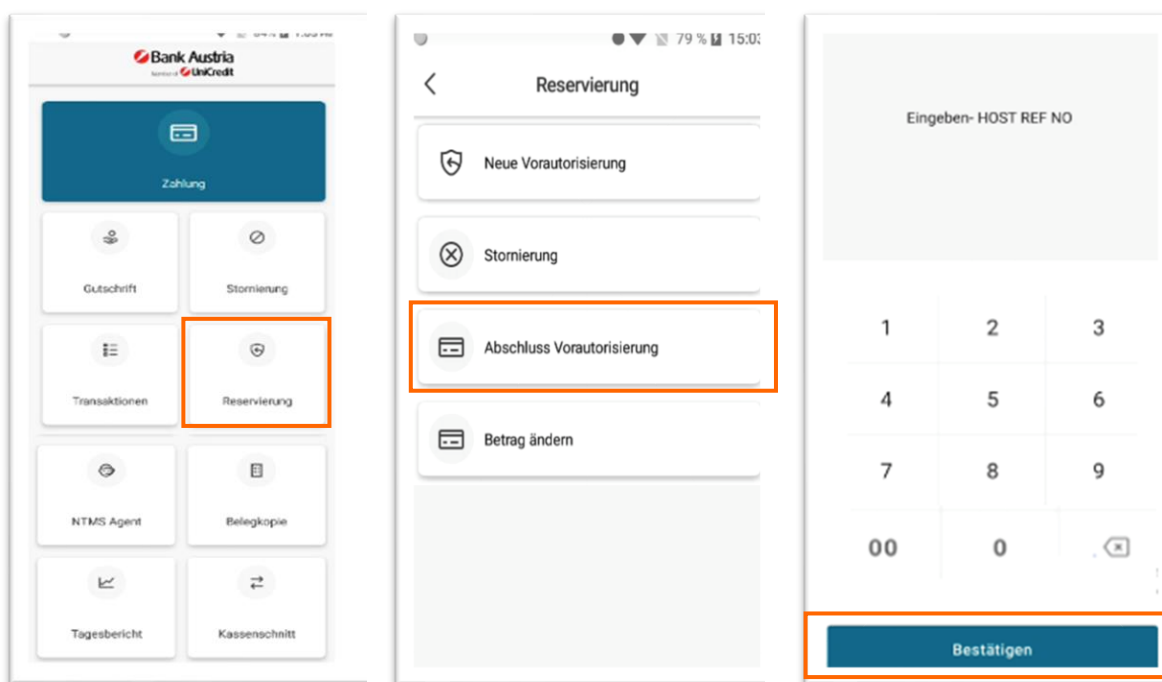


4. Present or insert the card



5. Select an option to print or not to print the receipt and wait for the transaction to be finished

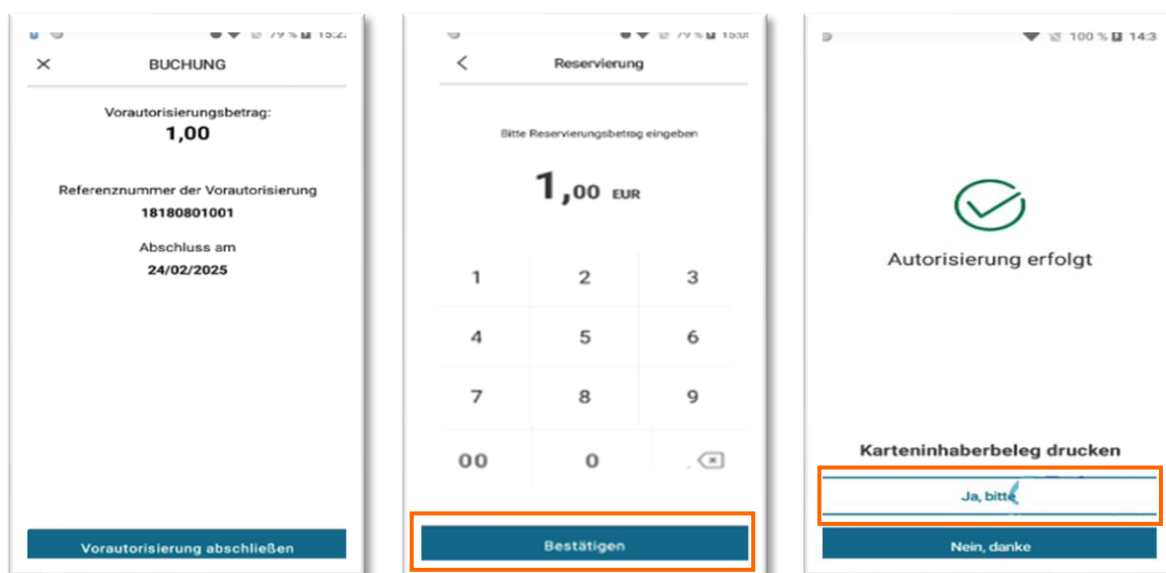
12.5. Pre Authorisation completion transaction



1. Select the 'Pre Authorisation' transaction

2. Select the 'Pre Authorisation completion' from subsequent services

3. Enter the 'Host reference' number from the original receipt and confirm



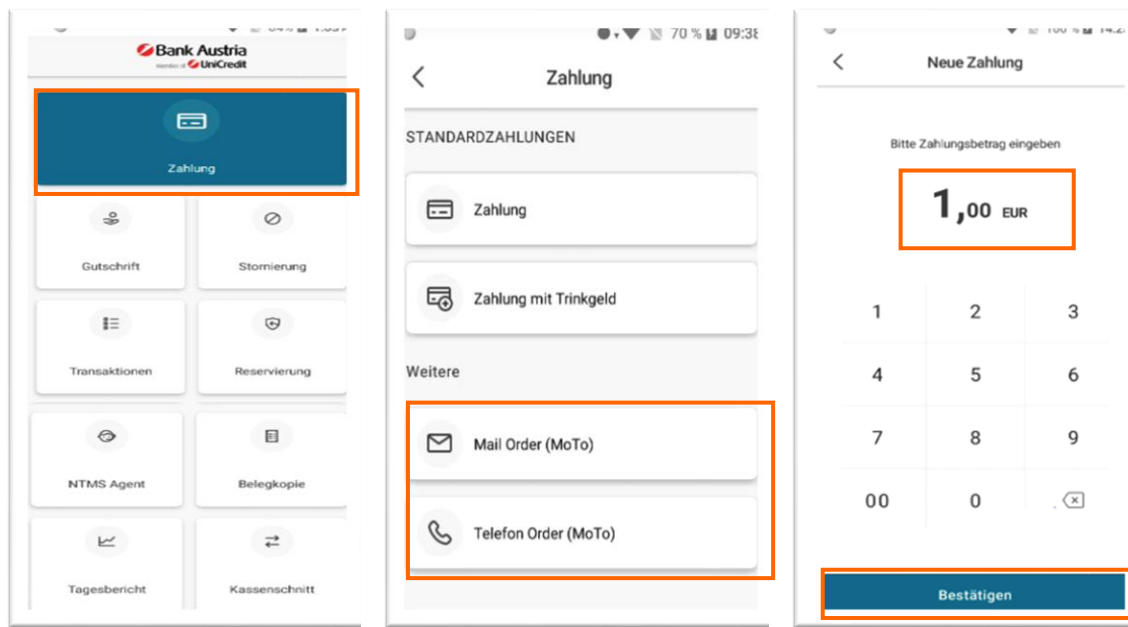
4. Make the final confirmation

5. Enter the amount and confirm

6. Select an option to print or not to print the receipt and wait for the transaction to be finished

12.6. Mail order and Telephone order transaction

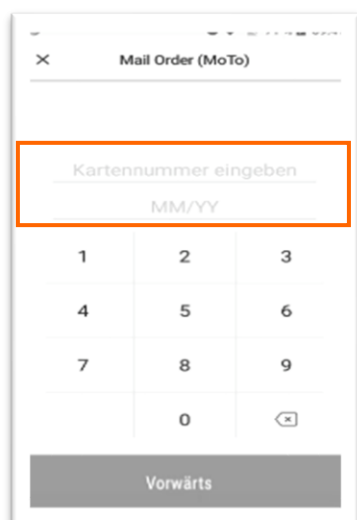
Mail Order and Telephone order are always present as a secondary service of the primary transaction type. Please follow the table below for more details.



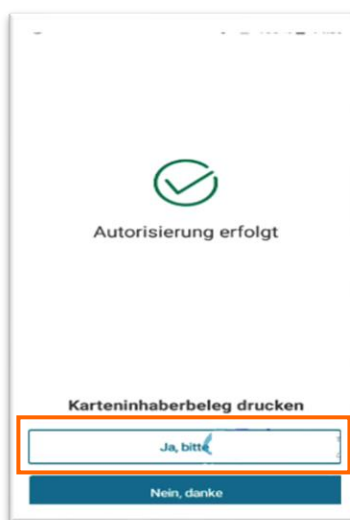
1. Select 'Payment' transaction type

2. Select 'Mail Order' or 'Telephone Order' transaction type

3. Enter amount and confirm



4. Manually enter the card number, expiration and confirm



5. Select an option to print or not to print the receipt and wait for the transaction to be finished

13. Additional services and functionalities

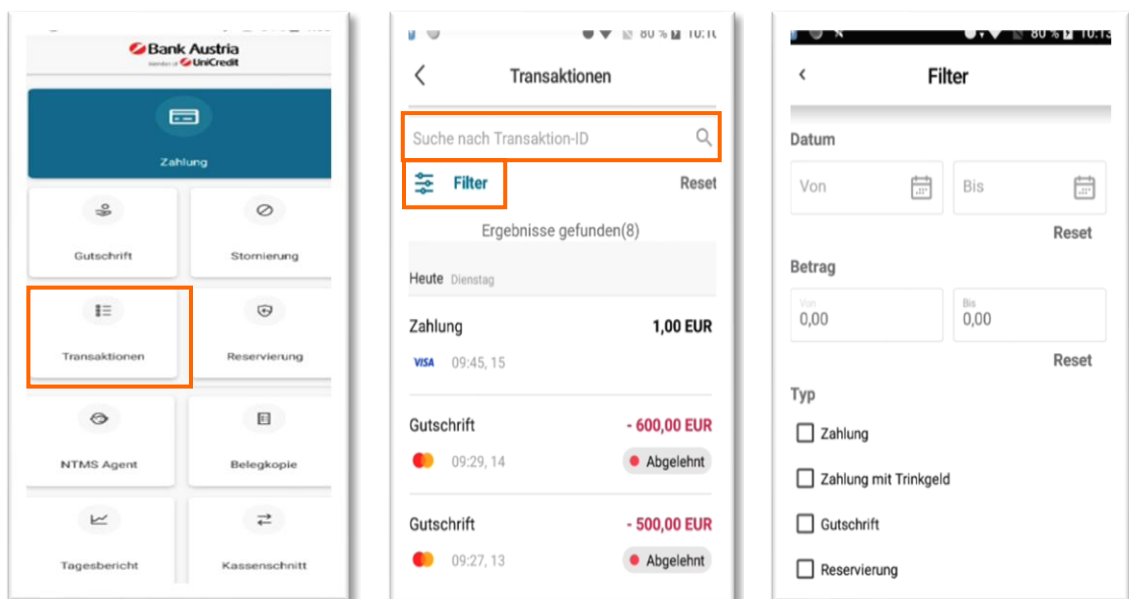
13.1. Transactions list

The Transactions list provides an overview of all transactions made on the POS device. Transactions remain visible on the device until the 'End of Day/Reconciliation' process is completed. Once this action is performed, the Transactions list will be cleared.

Transaction list services are:

- List for the transactions using the different searching methods
- Cancel the transactions from the transaction list(only the ones that have not been settled)
- Print the receipt copy

Transaction list and searching options

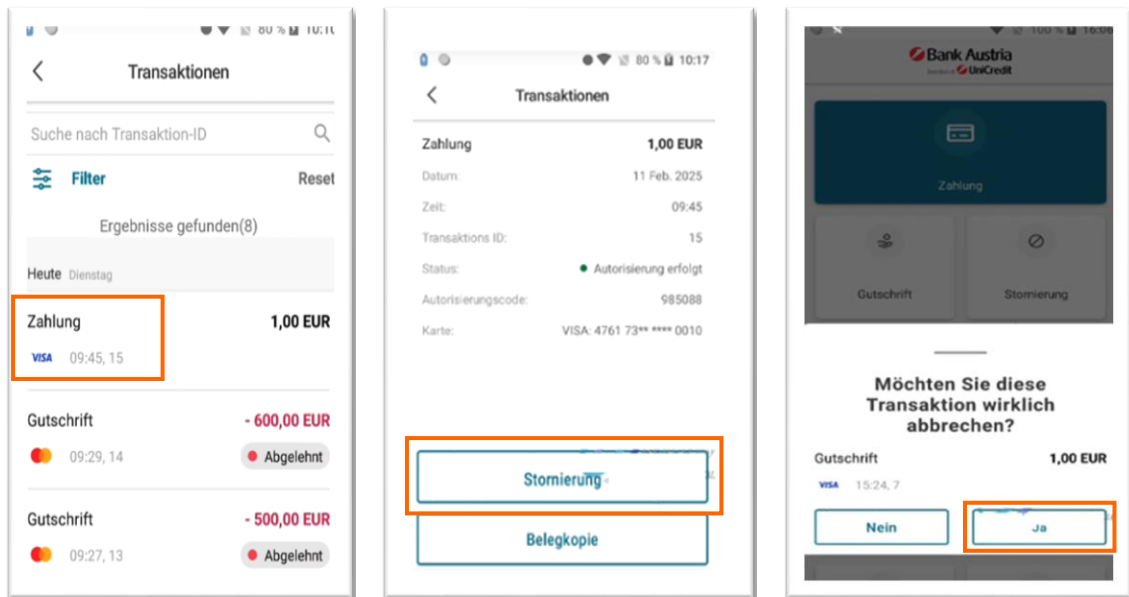


1. Select the 'Transaction list'

2. For more searching options either click on the 'Filter' or use the standard searching option method above the filter option

3. After selecting 'Filter' use the various searching conditions available

Transaction list and cancelation

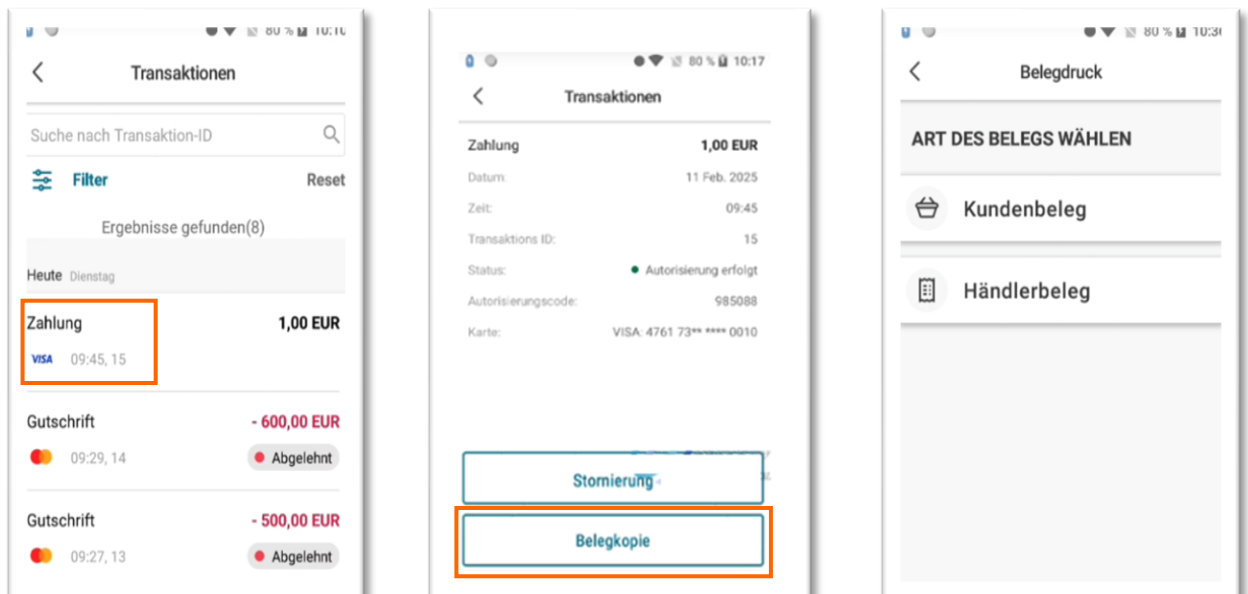


1. Select the transaction from 'Transaction list' you would like to cancel

2. Select 'Cancellation' type the password if applicable and confirm

3. Confirm the cancelation and wait for the transaction to be processed

Transaction list and receipt copy



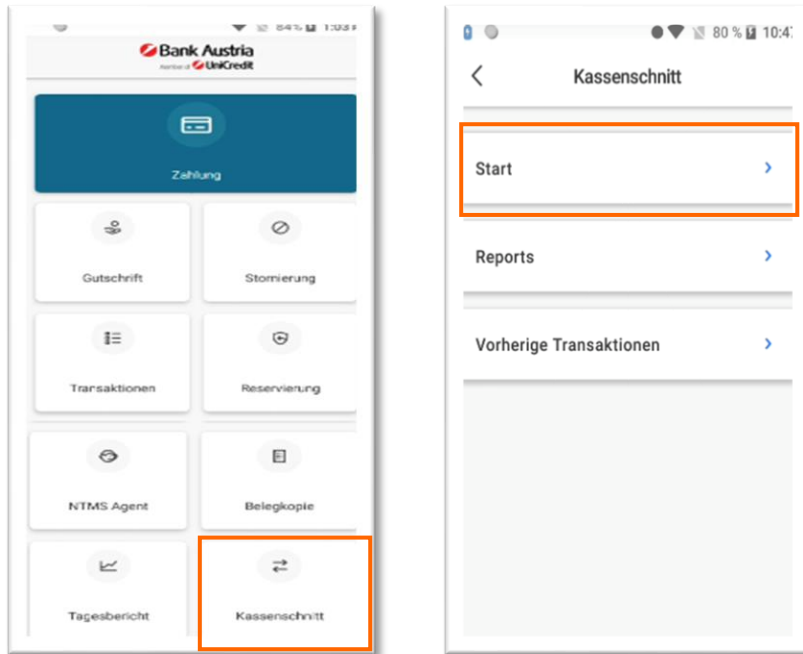
1. Select the transaction from 'Transaction list' for which you would like to have a receipt copy

2. Select 'Receipt copy'

3. Select an option which type of receipt you would like to print and wait for the receipt to be printed

13.2. Reconciliation

The PAX A80 provides a reconciliation service directly on the device. Please note that this service does not represent the transaction settlement and clearing within the bank's accounting systems. Instead, this option displays the End of Day totals to give merchants a better overview of their transactions.



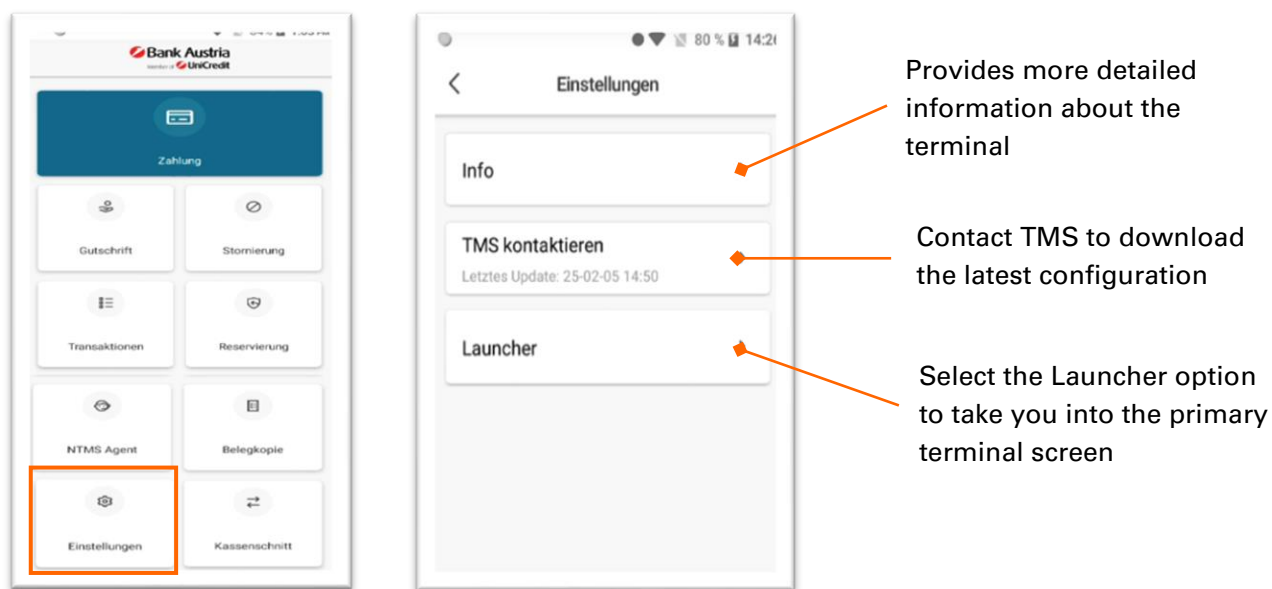
1. Select the 'Reconciliation' option and type the password

2. Select 'Start' and wait for the reconciliation to be processed and reconciliation receipt is being printed

13.3. Terminal settings

The terminal settings area is secured with password protection, ensuring a secure environment. This function on the terminal provides a range of services, including

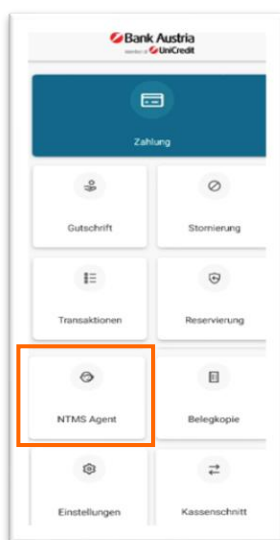
- Information about the payment terminal
- Contact Terminal management system(TMS)
- Launcher application



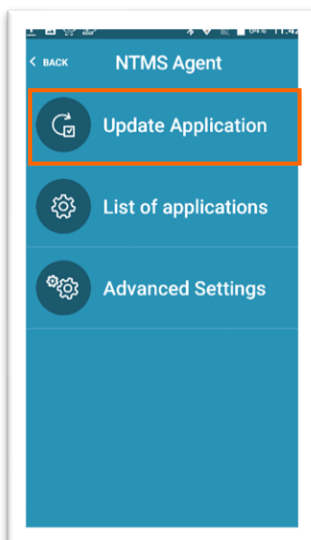
1. Select the 'Settings' and 2. Select applicable service
enter the password

13.4. Contact Terminal management system(TMS)

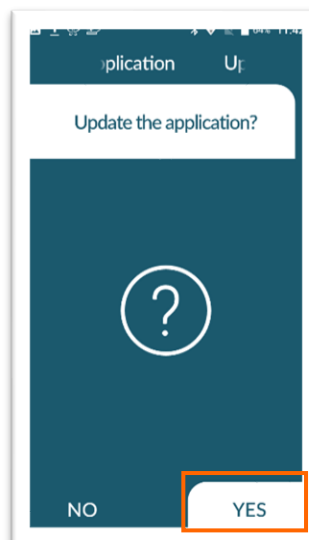
Occasionally your terminal may be required to manually call into the terminal management system in order to pick up the latest software updates. In order to do this follow the steps below:



1. Select NTMS Agent



2. Select 'Update Application'



3. Select yes to update the application and wait until you be redirected on the screen 1 in this table

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