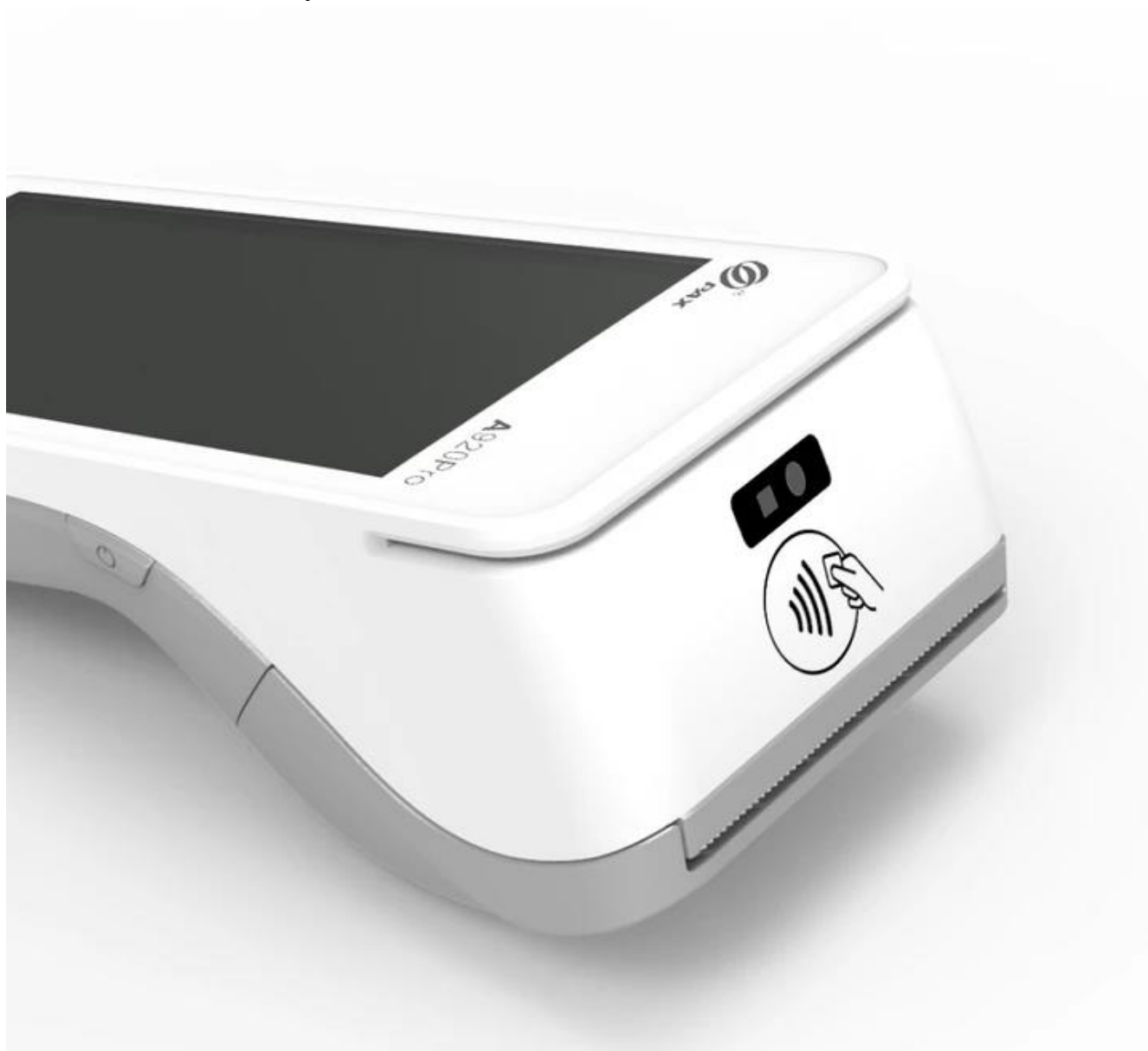


PAYMENT TERMINAL USER GUIDE

PAX A920Pro

(Prepared for UniCredit Bank Austria)



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1. Introduction

This document serves as a comprehensive introduction to the features and functionalities available to merchants utilizing the PAX A920Pro payment processing device. The PAX A920Pro 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 A920Pro or seeking to maximize its potential, this guide will equip you with the knowledge needed to operate the terminal efficiently.

2. 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 persons trained for its usage or under their 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 is designed with the goal of resisting tampering, 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.

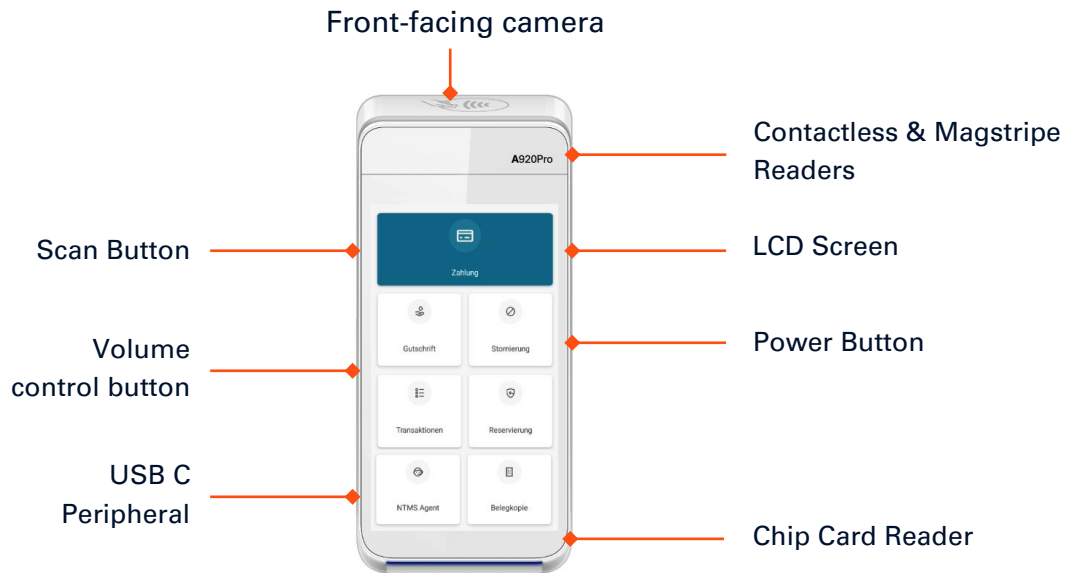
3. General Terminal Security Inspection

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

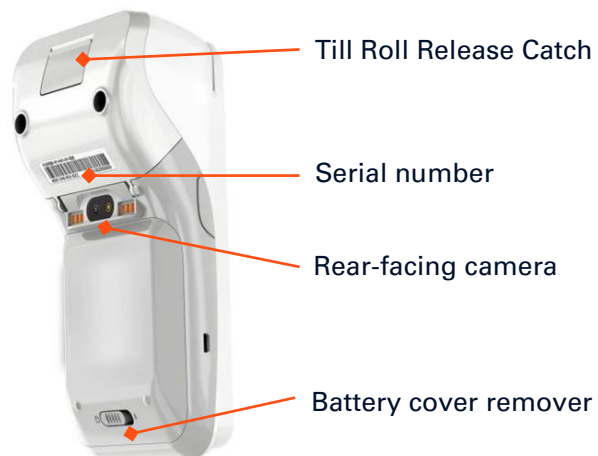
- Verify that the terminal looks like the images in this user guide, ensuring no obvious damage or tampering is evident.
- If the terminal is damaged, do not use it.
- Regularly check the terminal for any obvious foreign peripherals other than those found in the manufacture specification such as cameras 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).

4. PAX A920Pro Basic Characteristics

4.1. Terminal Layout (Front and Sides)



4.2. Terminal Layout (Back)



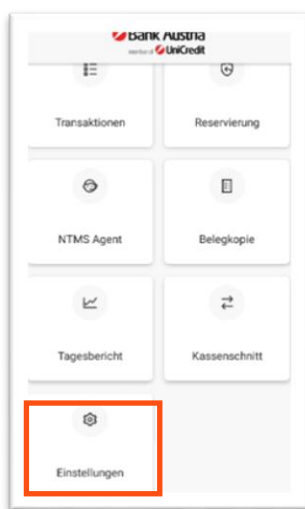
5. Transport Lock

During initial setup, new terminals are locked with a Transport Password by the terminal supplier. The password is a eight-digit code and will be communicated to end users by the bank.

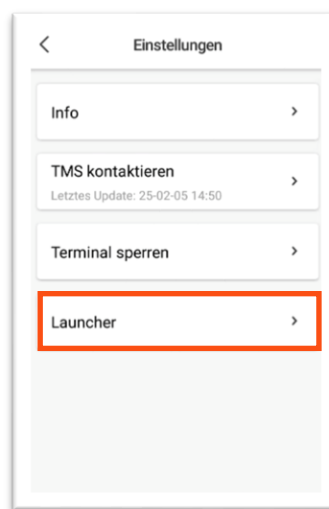
Note: If no password has been received, end users must contact the Client support services of the Bank.

6. Terminal Network Connection

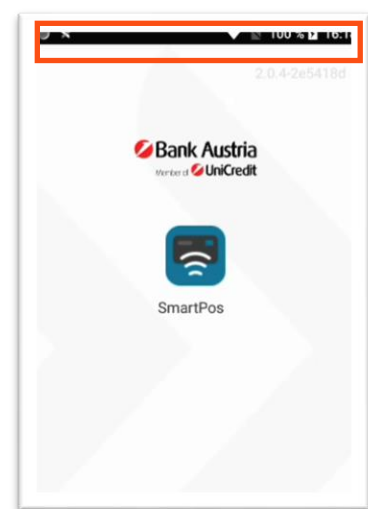
6.1. Connecting the terminal to the network using the Wi-Fi



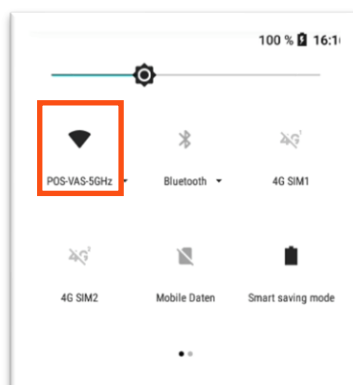
1. Select the settings (gear icon) menu and enter the password.



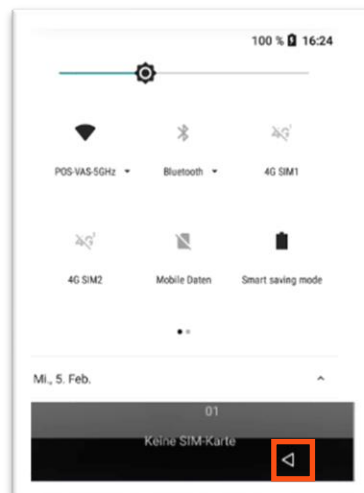
2. Select the **Launcher** option menu.



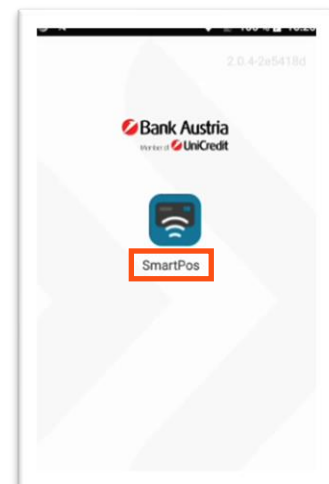
3. When moved to the terminal launcher screen use the drop down menu to go to the settings.



4. Enter the WiFi settings and configure your WiFi network.



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



6. Select the SmartPos application.

6.2. Accepting Android Permissions

When the PAX A920 Pro tries to use mobile data for the first time (or after inserting a new SIM), **Android may display a pop-up permission dialog** asking to allow mobile data access.

If you **do not accept this permission**, the device **won't be able to use mobile data**, which could prevent payment processing or other online functions.

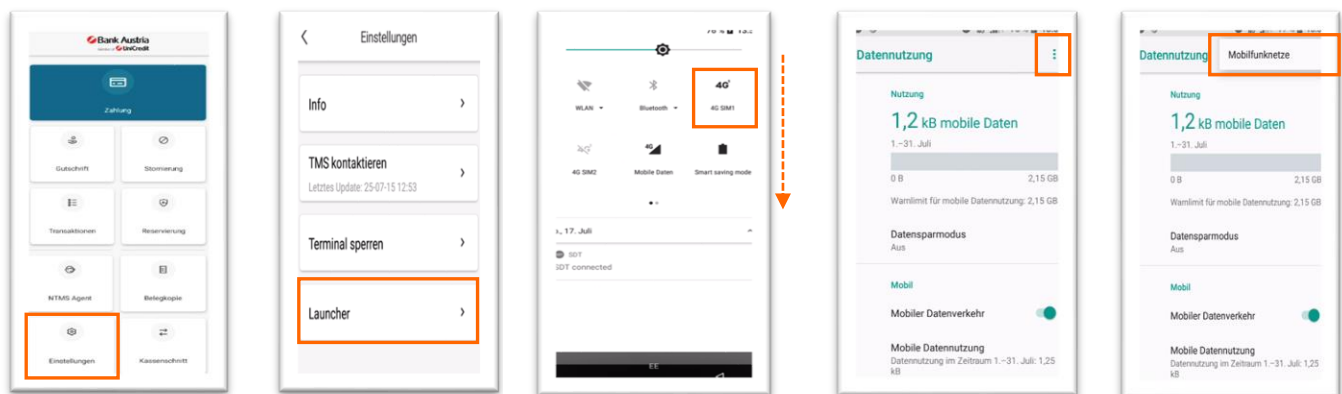
6.3. Connecting the terminal to the network using the Mobile connection

If setting up a mobile connection, the terminal SIM can be inserted by simply removing the back-cover casing. 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.

6.4. APN Settings (Access Point Name)

If your PAX A920 Pro device is using mobile data, you typically don't need to adjust APN settings, as most SIM cards work with Android's default configuration. However, if your mobile network provider has given you a specific APN - often the case for private VPNs, custom networks, or certain carriers, you may need to enter it manually in the device's mobile network settings. This ensures proper connectivity and secure data route.

6.5. Accessing APN



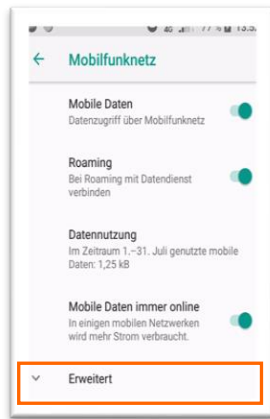
1. Go into the setting menu and input the password. By default, it should be 9876

2. Select Launcher.

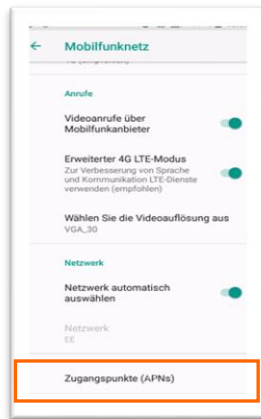
3. Pull down the status bar then long press the 4G icon.

4. Click on the three dot to enter the mobile settings.

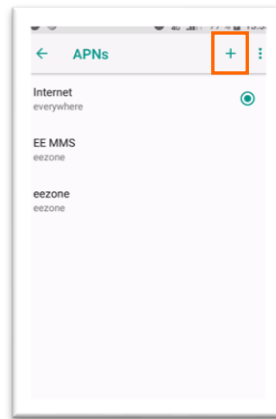
5. Select Mobilfunknetze.



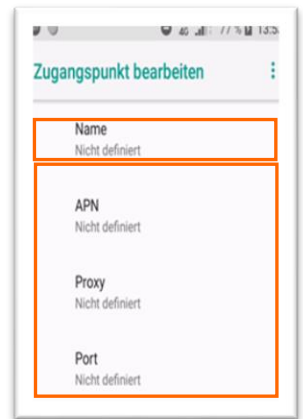
6. Select Erweitert



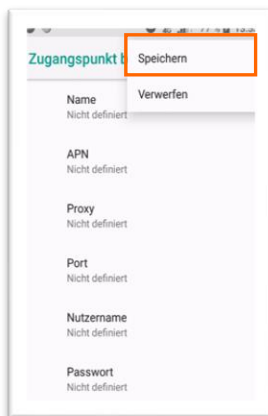
7. Select Zugangspunkte (APNs).



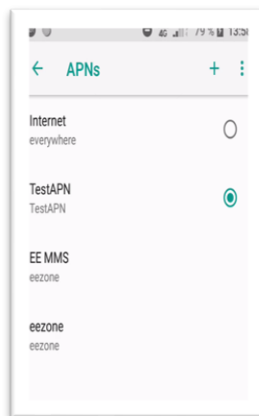
8. Select the Plus (+) sign to add a new APN.



9. Now give your APN a name, then fill in the rest of the APN settings with the information provided by your network operator.



10. Save the APN settings. Speichern becomes available after pressing the three dots menu.

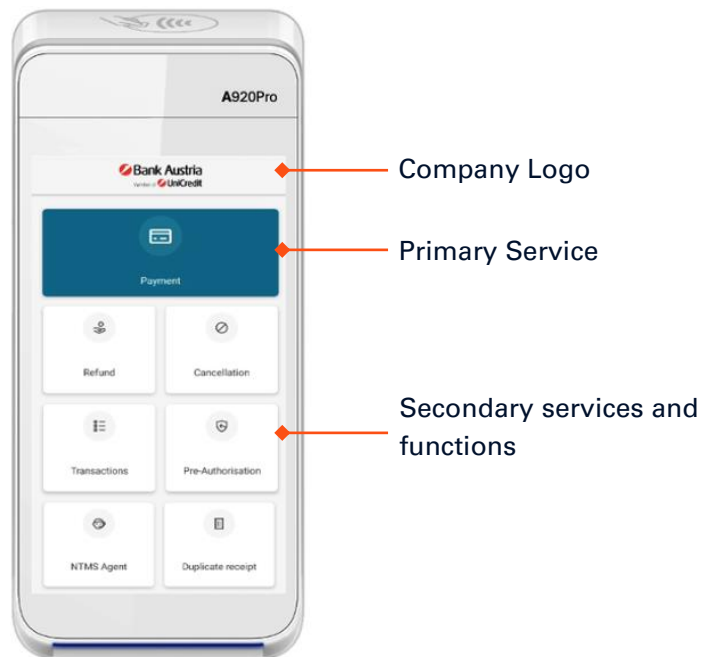


11. Last step is to select the saved APN and use the back button return to the launcher screen

7. Sim Settings / Sim PIN Code

The PAX A920 Pro does not support entering or disabling a SIM PIN through the terminal itself. If the SIM card has a PIN enabled, the device will not be able to connect to the mobile network. To avoid this, please ensure the SIM PIN is disabled before inserting the SIM into the terminal. This must be done using a regular mobile phone or another device. If you're unsure how to disable the SIM PIN, contact your mobile network provider for assistance.

8. Basic Terminal Screen (Home screen)



- “Home screen” is the basic screen from which the user is running all the payment services and additional services configured on the terminal.
- “Company logo” is set on the Bank institution level and cannot be changed.
- “Primary service” is always a promoted service that usually reflects the most used item.
- “Secondary services and functions” are subsequent services that can be used by merchant.

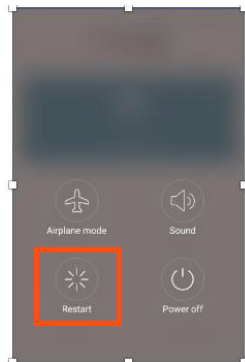
9. Restarting the terminal

To reboot the terminal, long press the small power button found on the right-hand side of the terminal.

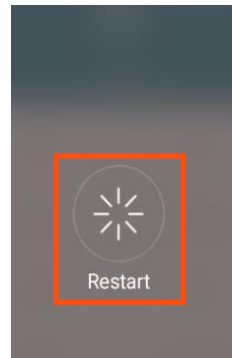
Use restart in the first instance if the terminal freezes.



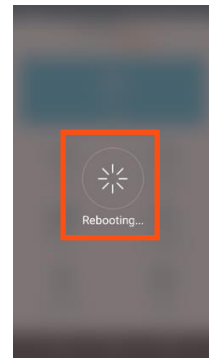
1. Press and hold the power button for three seconds.



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' 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 their 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' is displayed.

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



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.

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

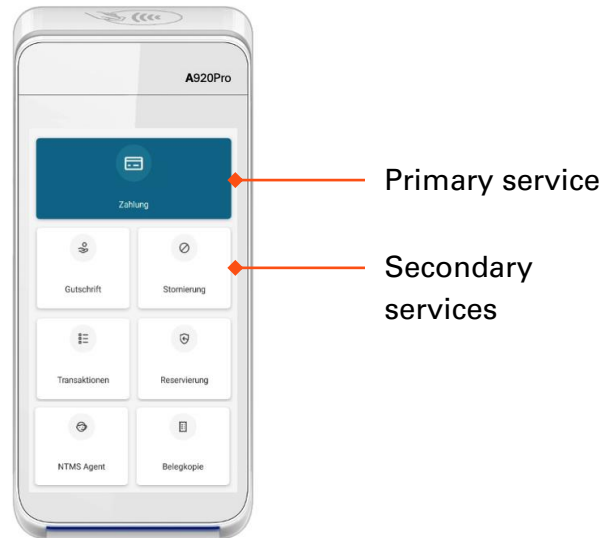


3. Once the payment card has been swiped, the terminal will connect and process the transaction.
4. The merchant receipt will be printed.
5. Review the signature and confirm if it matches the signature on the back of the payment card. The merchant receipt must be retained for a record of the payment 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

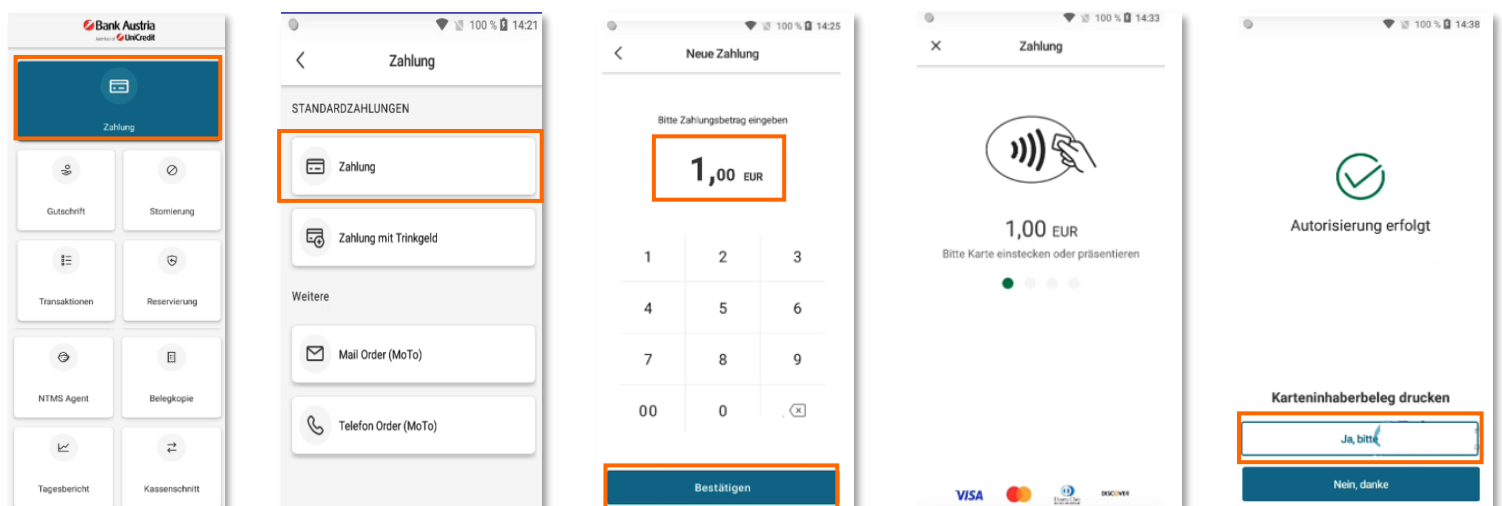
11.1. Payment service selection

The PAX A920Pro 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 payment 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 transaction

12.1. Purchase transaction



1. Select the 'Payment'.

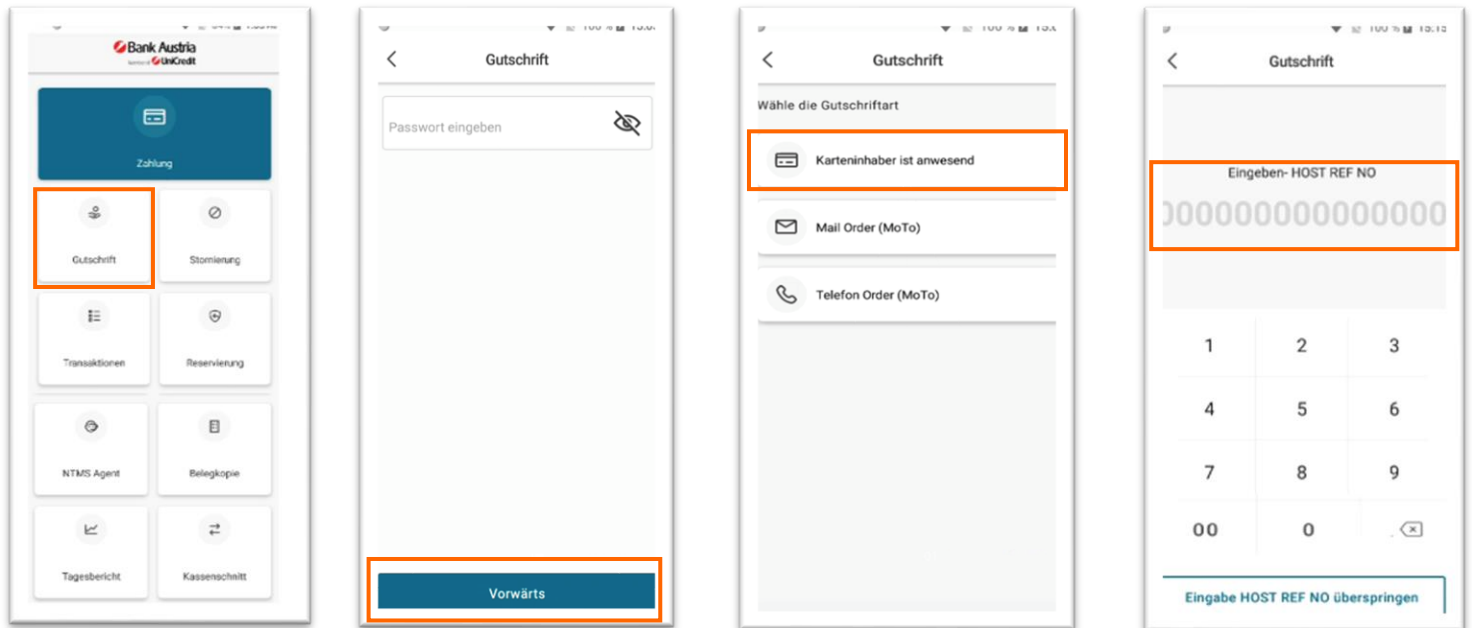
2. Select the subsequent transaction if available.

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

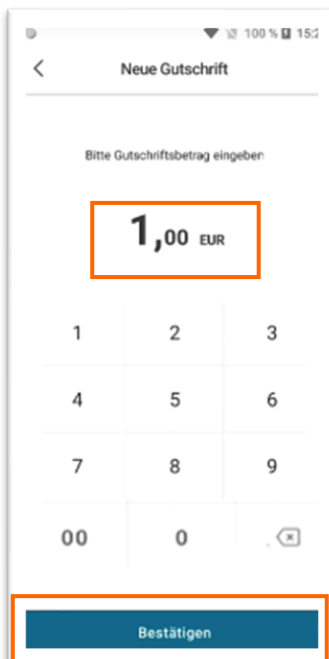


1. Select the 'Refund'.

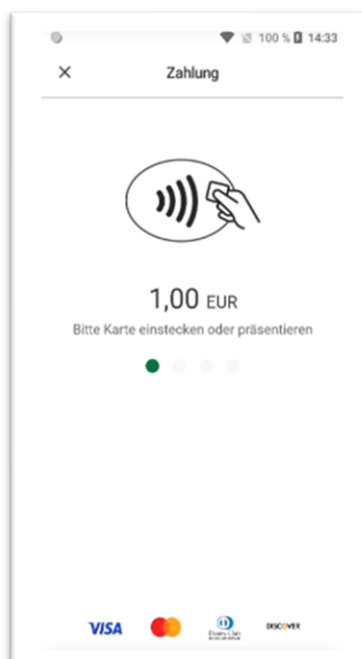
2. Enter the password and confirm.

3. Select the subsequent transaction type.

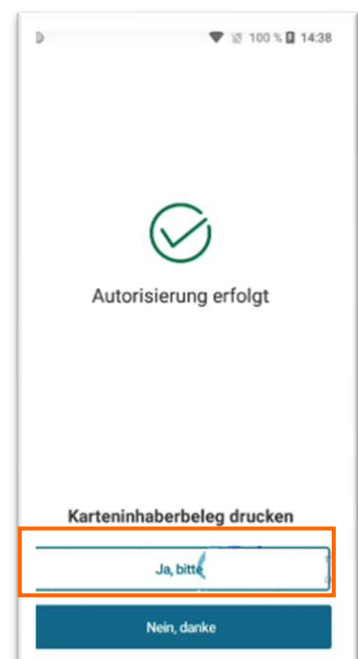
4. Enter the "Host reference number" to confirm which original transaction should be refunded.



5. Enter the refund amount and confirm.

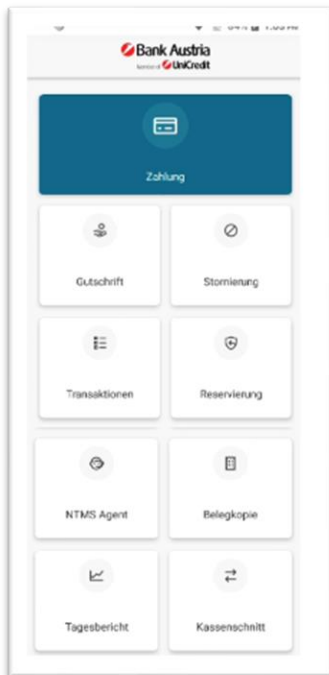


6. Present or insert the card.

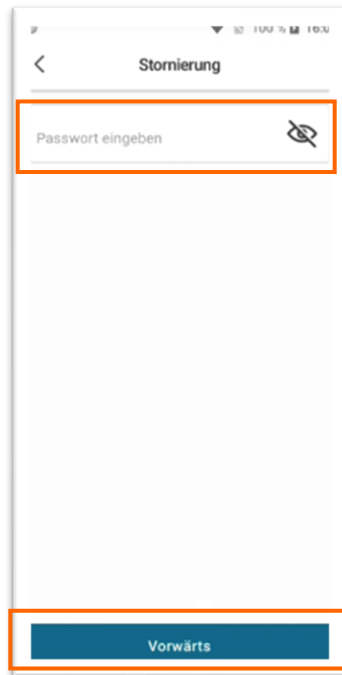


7. Select an option to print or not to print the receipt and wait for the transaction to be finished.

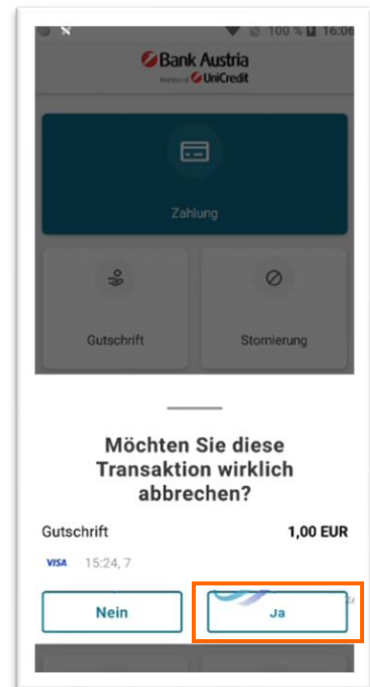
12.3. Cancellation of the last transaction



1. Select the 'Cancellation' transaction.



2. Enter the password and confirm.

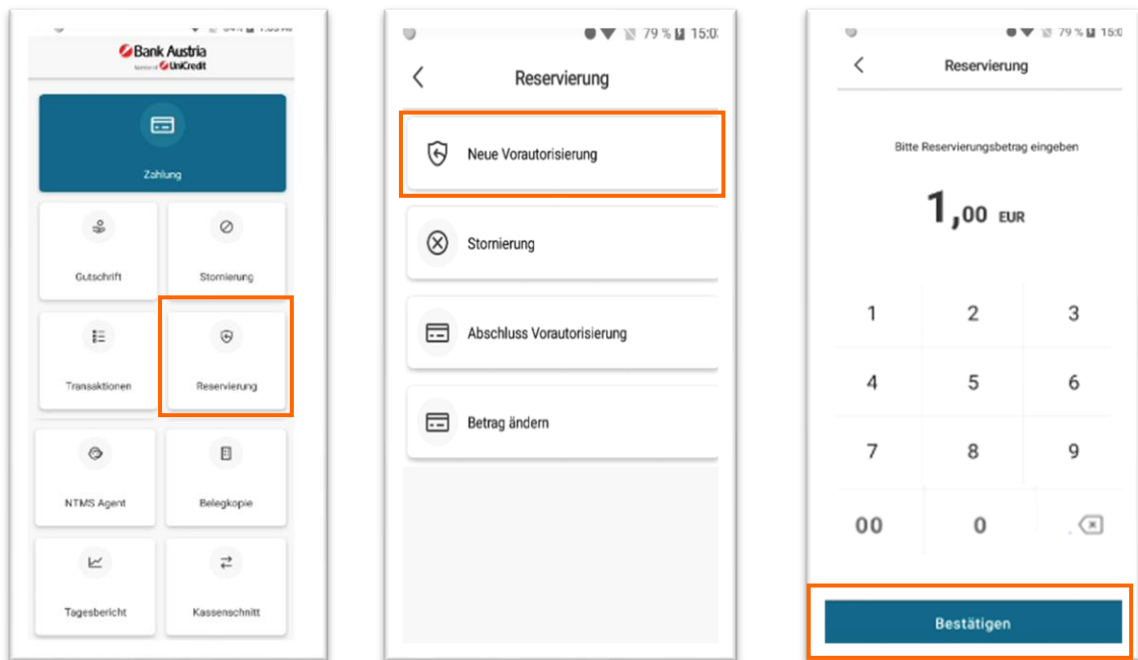


3. You will asked to confirm the cancellation of the last transaction.



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

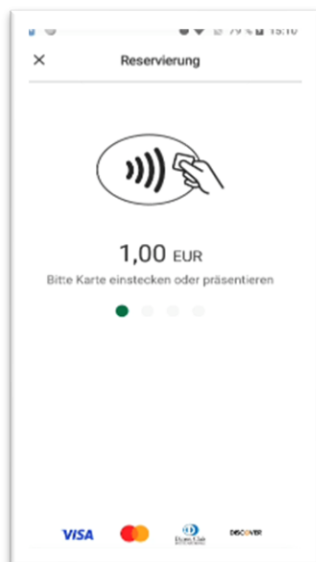
12.4. Pre-Authorisation transaction



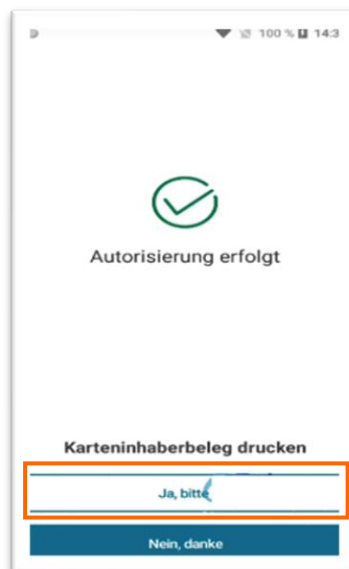
1. Select the 'Pre Authorisation' transaction.

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

3. Enter amount and confirm.

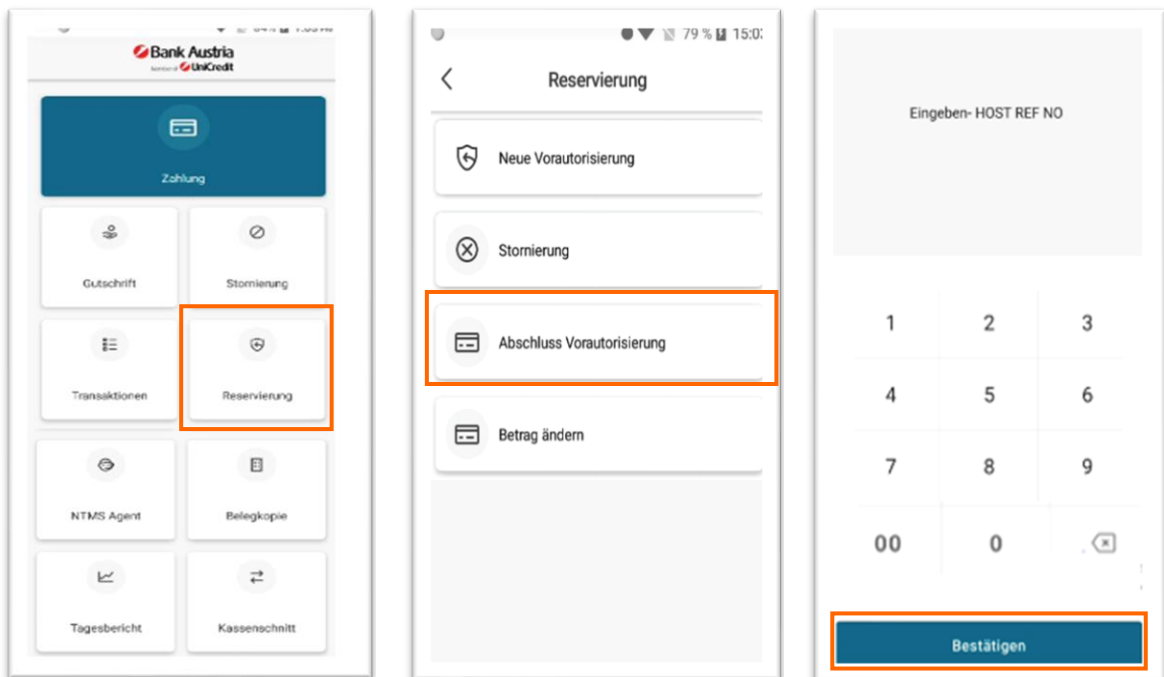


4. Present or insert the card.



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

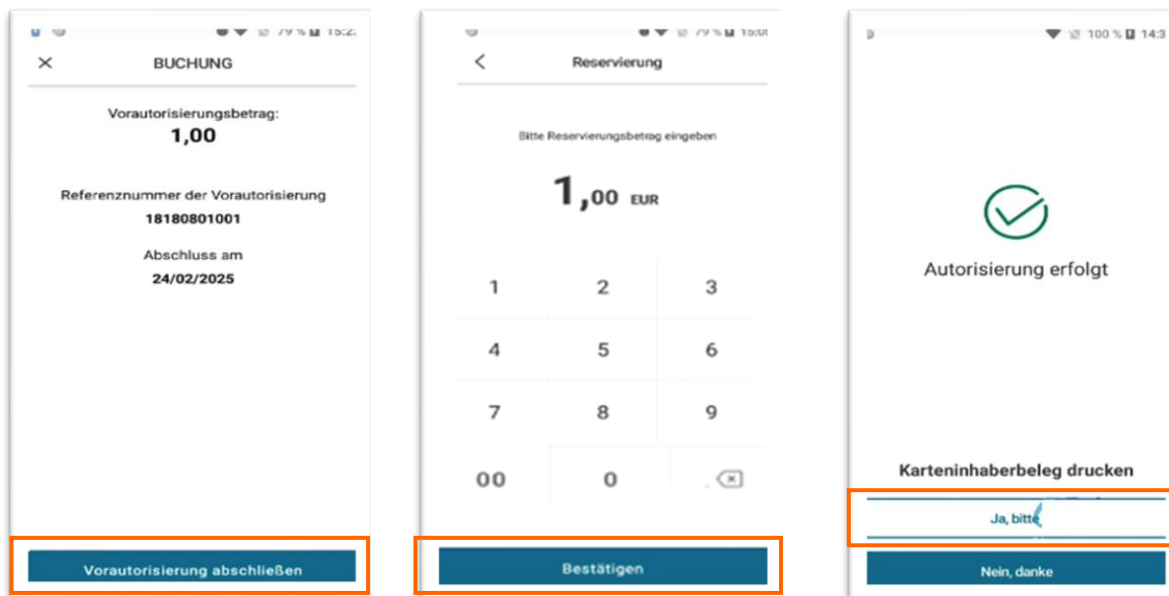
12.5. Pre Authorisation completion transaction



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.



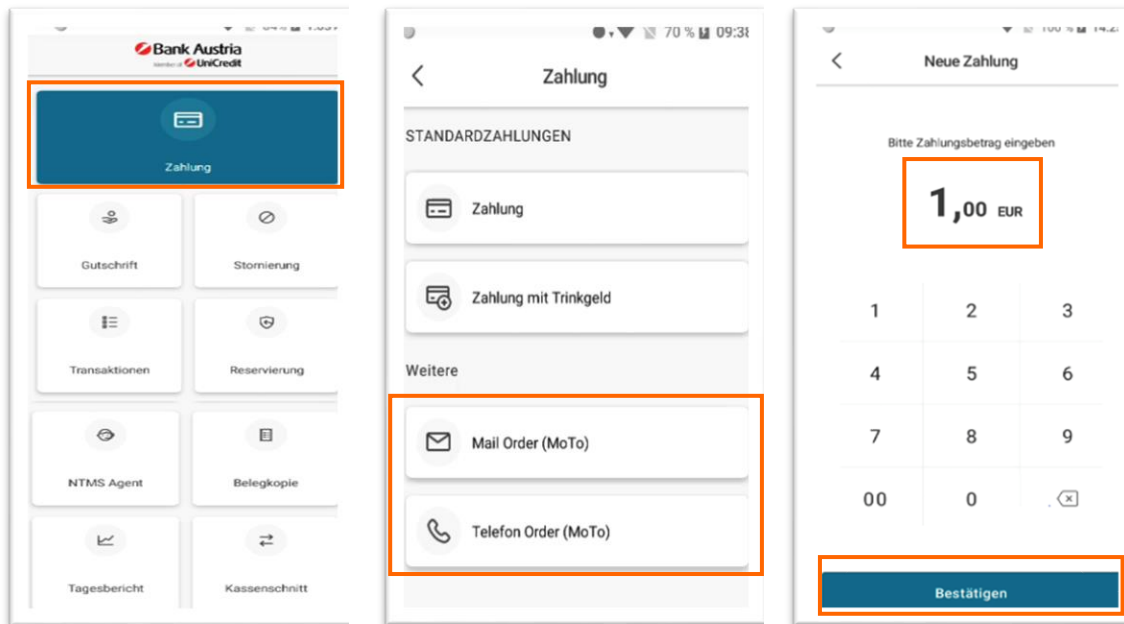
4. Make the final confirmation.

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

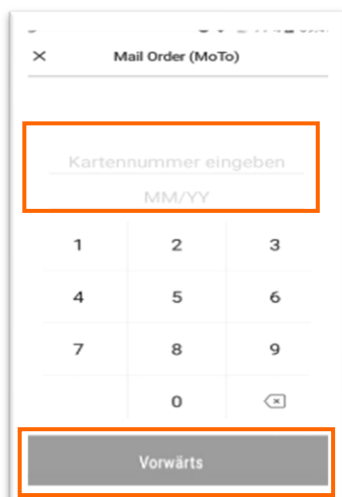
Mail Order and Telephone order are always present as a secondary service of the primary transaction type. Please follow the table below for more details.



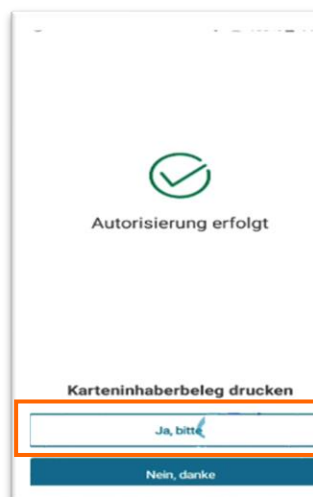
1. Select 'Payment' transaction type.

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

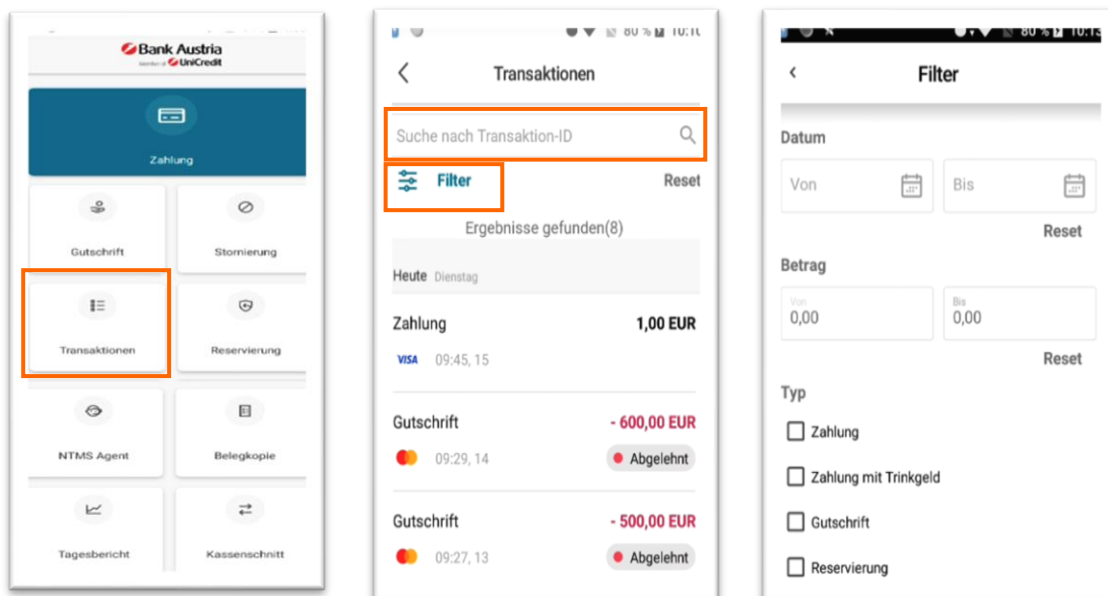
13.1. Transactions list

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

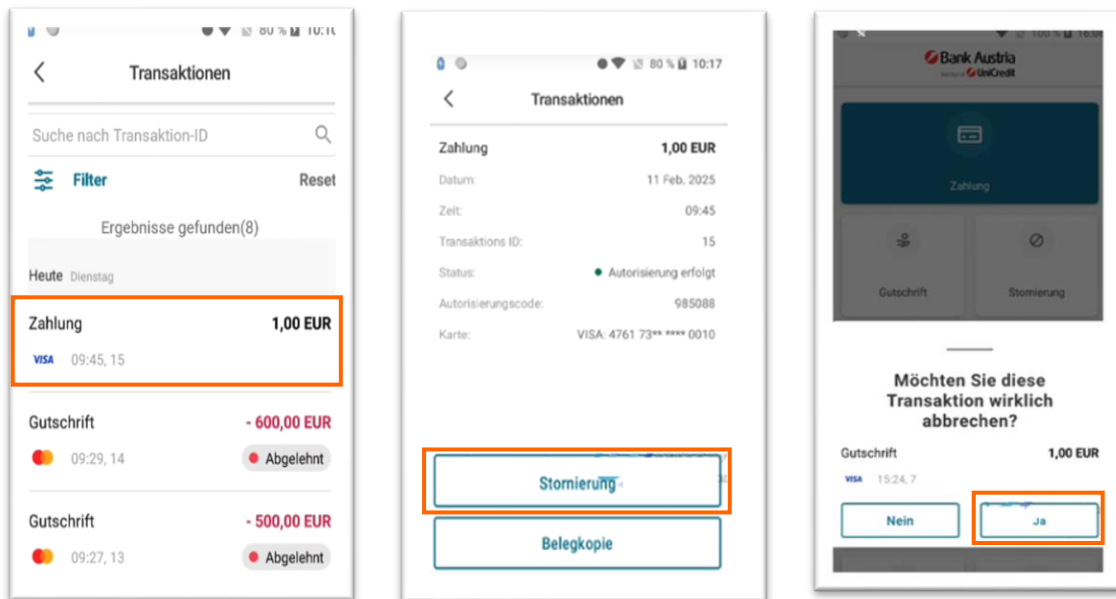


1. Select the 'Transaction list'.

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

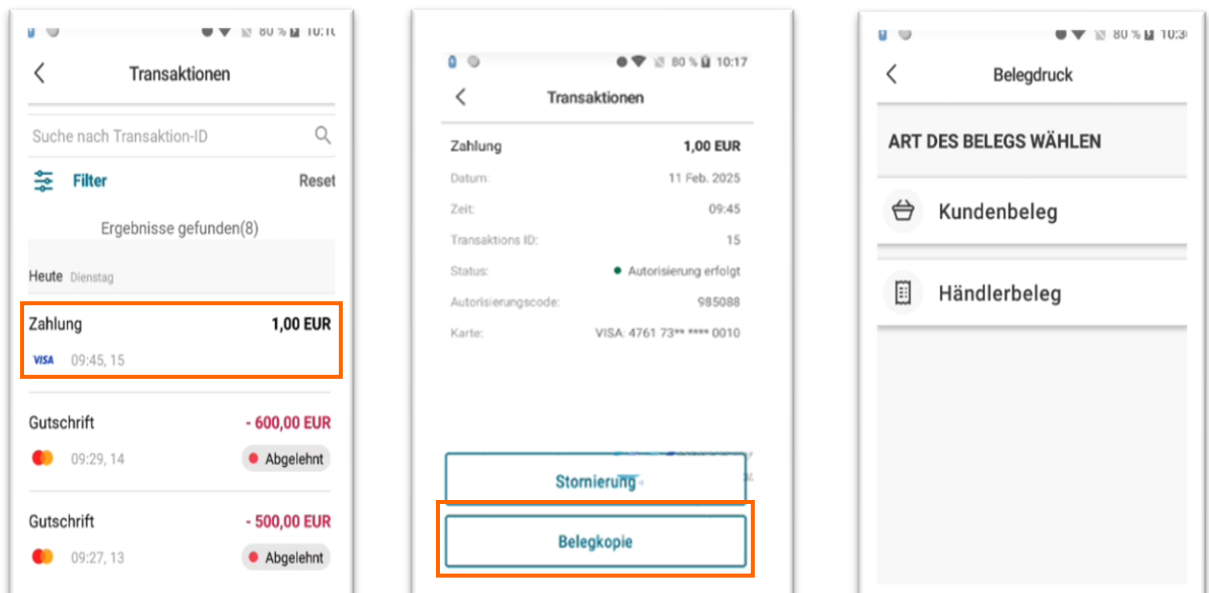
3. After selecting 'Filter' use the various searching conditions available.

Transaction list and cancelation



1. Select the transaction from 'Transaction list' you would like to cancel.
2. Select 'Cancelation' type the password if applicable and confirm.
3. Confirm the cancelation and wait for the transaction to be processed.

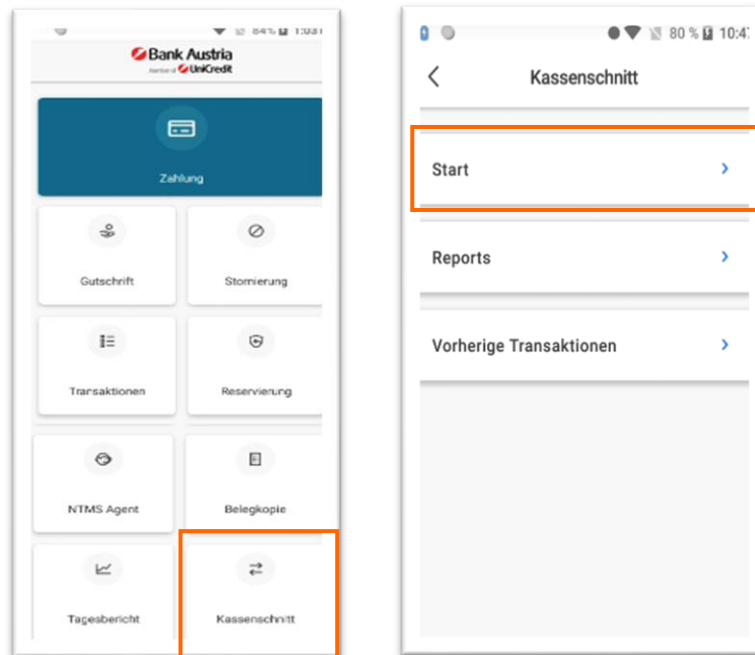
Transaction list and receipt copy



1. Select the transaction from 'Transaction list' for which you would like to have a receipt cop.
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 A920Pro 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,

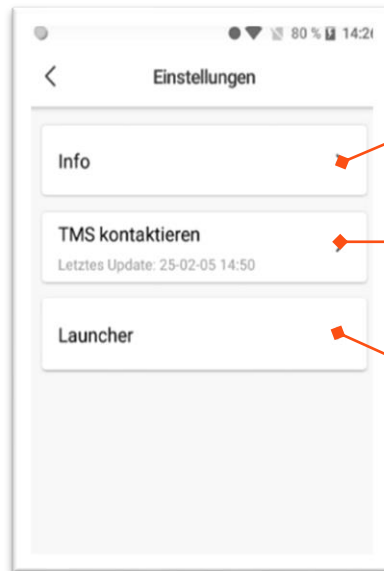
13.3. Terminal settings

Terminal settings is a password protected function on the terminal and offers these services:

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



1. Select the 'Settings' and enter the password.



Provides more detailed information about the terminal.

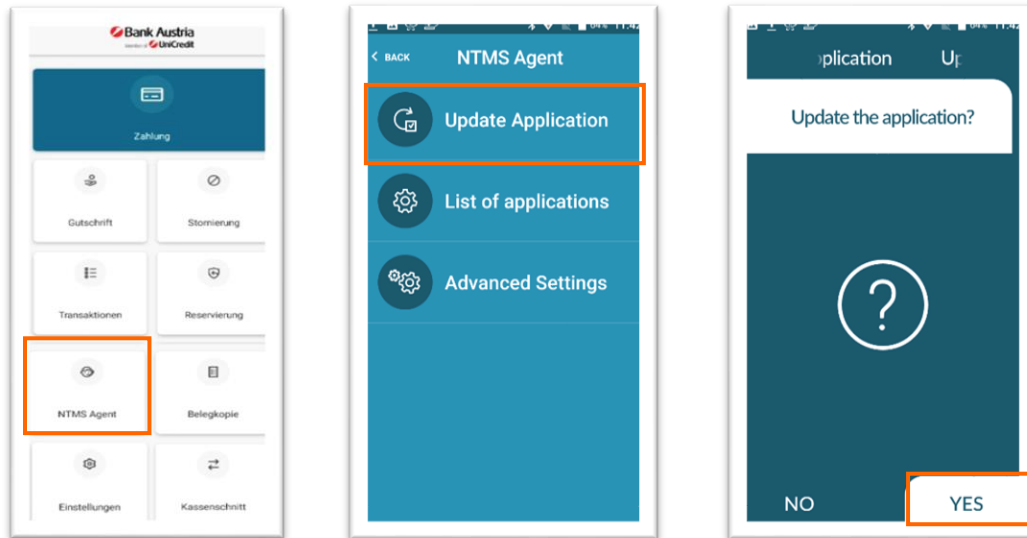
Selecting Contact TMS will download the latest configuration to the terminal

Select the Launcher option to take you into the primary terminal screen

2. Select applicable service.

13.4. Contact Terminal management system (TMS)

Occasionally your terminal may require a manual call into the terminal management system to pick up the latest software updates. 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 are returned to the screen shown in step 1.

14. Customer receipt

The PAX A920Pro terminal can provide paper receipts to cardholders.

Example of the paper receipt for a "Sale" transaction:

```

BATCH: 000001          BELEG-NR: 000037
DATUM: 20/03/2025      UHRZEIT: 14:57:52
APPL VERS: 1.19.0

POS ID : UA000055
VU-NR: 000102012010025

ZAHLUNG
VISA                      EXP: **/**
ICC
4761 73** **** 00
PAN SEQ NR : 01
VISA CREDIT
HOST REF NO: 18181249725

BETRAG                    45,00    EUR

OFFLINE PIN

AUTORISIERUNG ERFOLGT
AUTORISIERUNGSCODE 148092

AID          : A0000000031010
APP NAME     : VISA CREDIT
TVR          : 0000000000
AC INFO      : 40
TSI          : E000
AC

DANKE, DAS SIE WIEDER BESUCHEN.
PROCESSED BY UNICREDIT BANK
AUSTRIA
<HÄNDLERBELEG>

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