MANUAL
VERIFONE VX520

Telia

MANUAL

VeriFone VX520

Telia

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1.1 Important

1.2 Terminal structure

NOTE If these instructions are not followed and the terminal is damaged, the warranty will void!

- Protect the power cord and modem. If they are damaged, they are not to be used anymore.

- The terminal is not waterproof or dustproof, and it is intended for indoor use only.

- If the terminal is exposed to water or dust, the warranty will void.

- Do not use the terminal next to water or moist areas.

- Do not use below 0°C degrees.

- Never place anything inside the chip slot or connection ports that is not meant there. This might seriously damage the terminal.

- If the terminal is damaged, contact Point's maintenance service. Never try to fix the terminal by yourself.

- Use only appropriate paper with the terminal's printer. Poor quality paper can jam the printer and generate excessive paper dust.

- Never use thinner, trichloroethylene or ketone-based solvents – they may cause deterioration of plastic or rubber parts. Do not spray cleaners or other solutions directly onto the keypad.

- Always shut down the terminal before removing the battery.

- Disconnecting the power during a transaction may cause transaction data files not yet stored in the terminal's memory to be lost.

- The terminals Li-ion battery is hazardous waste. Do not dispose of the battery with combustible wastes. The battery should be recycled with other hazardous wastes or delivered to the terminal supplier for disposal.

INTERNAL THERMAL PRINTER

PRINTER DOOR LATCH

SERRATED METAL STRIP

SWIPE READER

TERMINAL DISPLAY

F1-F4-KEYS

ALPHA-KEY

LILA1-4-KEYS

KEYPAD

ENTER KEY

CANCEL KEY

CLEAR KEY

CHIP CARD READER
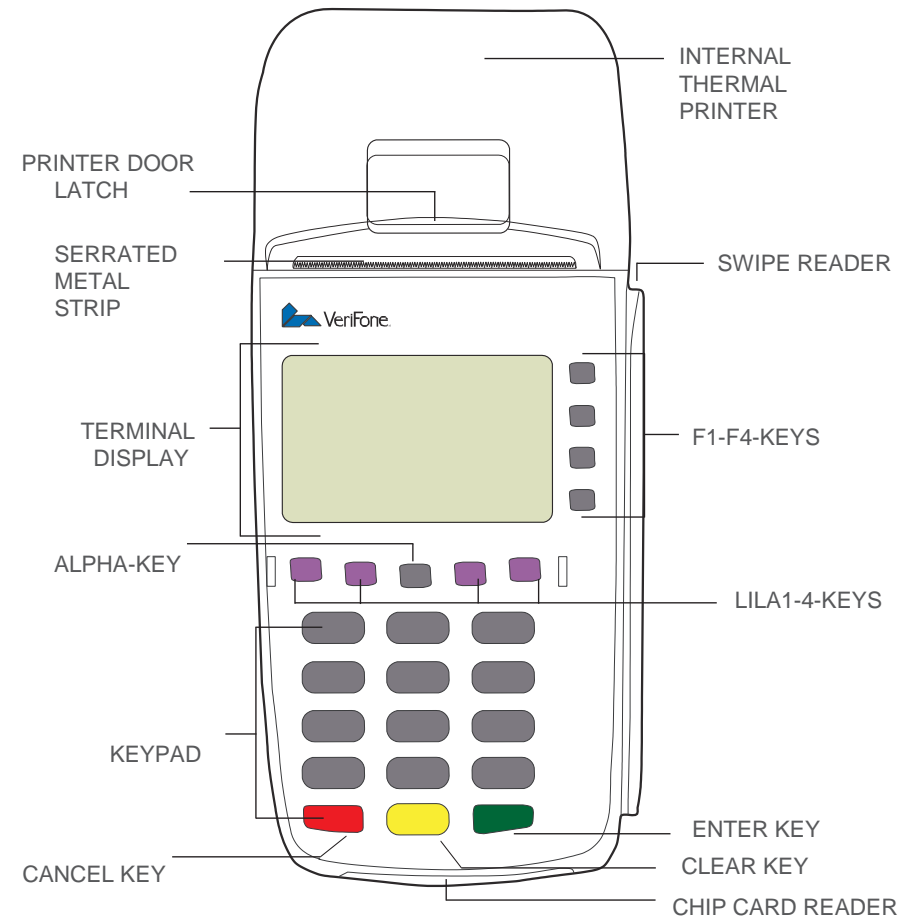
1.3 Connecting the cables

1.3.1 Connecting the power cord

Connect the adapter to the main power cord, the power cord to the power supply and the plug to an electrical outlet. The adapter is connected into the left port at the bot- tom of the terminal.
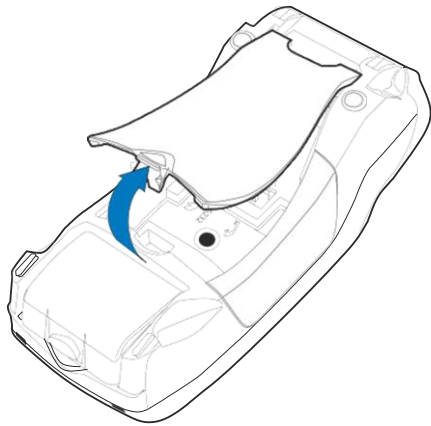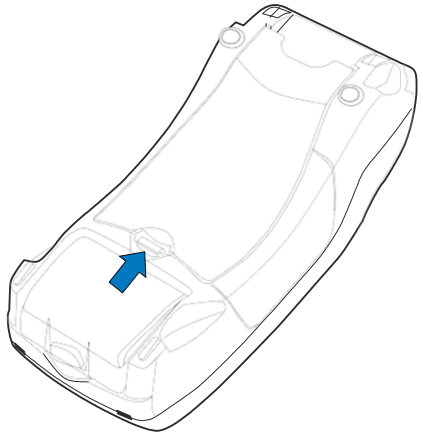
In order to access the connection ports, remove the cover.

1.3.2 Connecting the Ethernet cable
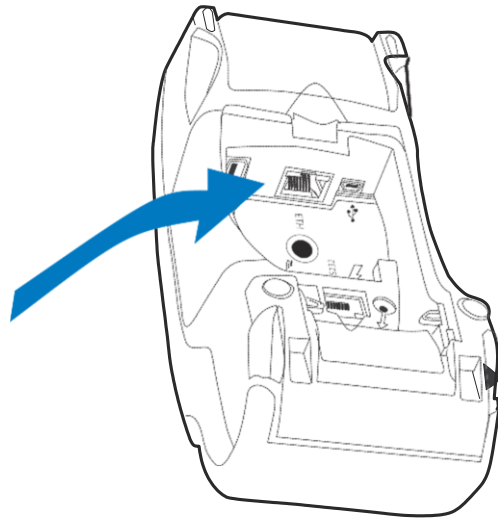
Connect the Ethernet cable to the ETH port at the bottom of the terminal.
Connect the other end of the cable either to a broadband modem or a plug.

1.4 Battery

During normal use, the battery should be loaded if the indicator shows 1 bar or less. The terminal starts charging the battery when it is connected to the power cord. When the battery is charging, the LED indicator blinks orange. When the battery is fully charged the LED light turns green. When the battery is almost empty the light turns red. The terminal can be connected to the power cord at all times; this does not affect the battery. It is recommended to keep the terminal connected to the power cord dur- ing night time. This will charge the battery so that it is fully charged at the start of the next work day, and also ensure the success of any automatic batch sendings during the night.

The battery is installen by placing it in the battery compartment and pressing it downwards.
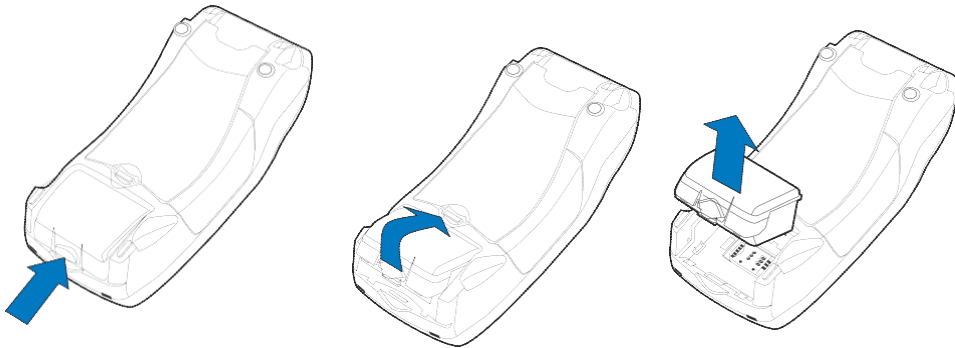
To remove the battery, press the locking tab and pull the battery out from the com-partment.

1.5 SIM card

Terminals which use a GPRS connection have a SIM card. Before inserting the SIM card into the terminal, disable the PIN code query.

The SIM card operator's APN information is entered to the GPRS APN menu in the ter- minal. By default, the APN information is set to INTERNET; change this if needed.
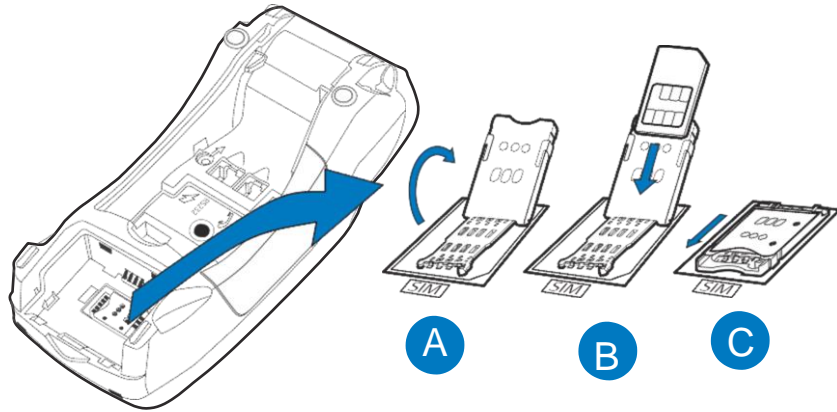
The SIM card is placed beneath the battery so that the chip is facing down and the fol- ded corner points downwards.

1.6 Changing the paper

1. Pull the printer cover's eject button upwards, so that the cover opens.
2. Remove the old paper roll from the printer tray.
3. Place the new paper roll such that the paper moves from the bottom of the roll to-wards the front edge.
4. Pull the loose end of the paper past the metal teeth to extend outside.
5. Close the printer cover.
6. The terminal states "PAPER INSERTED PRESS ANY KEY". Press any key to continue.
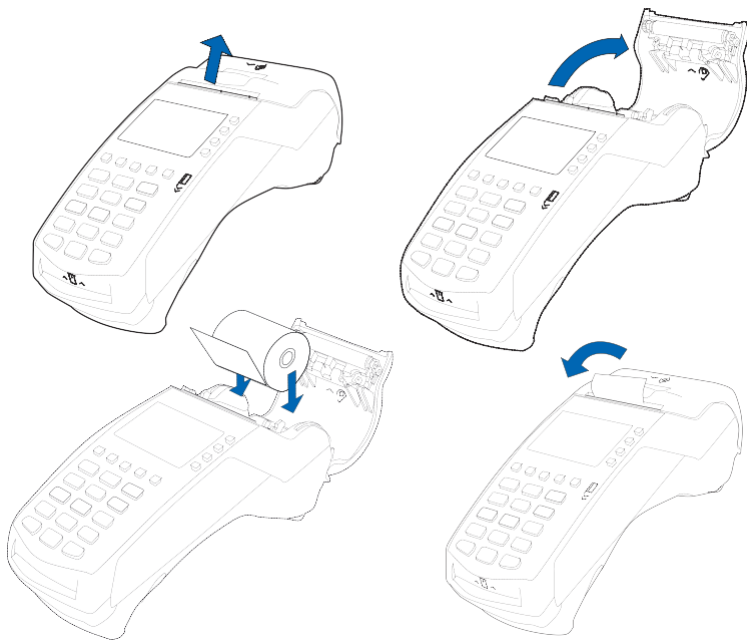
1.7 Using the menus

You can navigate in the menus with the LILA1 and LILA2 buttons. To accept a function, press the Enter button. You can get back to a previous menu with the Cancel button. To return to the main menu, press Cancel a few times. To choose an option in the menus, use the F1-F4 buttons.

1.8 Letters and special characters

To insert letters and special characters, press the key with the desired character once, and after that press the ALPHA button until the appropriate character appears. To switch capital letters into lower case letters, press LILA3.

1 = Q Z .	2 = A B C	3 = D E F	4 = G H I	5 = J K L
6 = M N O	7 = P R S	8 = T U V	9 = W X Y	* = , ' "
0 = - space +	# = ! : ; @ = & / \ % $ _			

1.9 Terminal start-up and shutdown

The terminal is switched on by pressing the Enter key for a while or by connecting it to the power cord. To shut down the terminal, press the Cancel key until the terminal shuts down.

NOTE The terminal will not shut down, if the power cord is connected.

1.10 Testing the connection

Press LILA 1, Enter and choose SEND BATCH F2. The screen states DIALING. If the terminal connects successfully, the text CONNECTED appears on the screen. A white bar and the text RECEIVING are then displayed on the screen. The bar turns gradually black as the batch sending progresses. The terminal downloads the blacklist and other required card information files from the bank.

After this, the terminal is ready for use.

If the blacklist has not been downloaded to the terminal's memory, you can test the connection by switching on the terminal.
The screen states BLACKLIST MISSING UPDATE THE BLACKLIST? Press Enter, and the terminal connects to the bank and downloads the blacklist and other required card information files.

If the connection is not working, see section 6 TROUBLESHOOTING for further information.

1.11 PA-DSS standard

The purpose of the PA-DSS standard is to help software suppliers develop such payment solutions according to the PCI-DSS requirements that do not save forbidden card information such as the CVV2 or the PIN code.

Companies must use such solutions for card payment processing that are approved according to the PCI-DSS standard.

For the latest version of the Point PA-DSS Implementation Guide, go to http://www.point.fi/manuals

2.1 Terminal settings

To go to the terminal's Settings menu, press LILA4 and Enter. Select EDIT F4.
Some of the listed settings are explained in later sections. The sections are marked in brackets.

BATCH TIME (2.3)	Batch sending time
CASHIER NUMBER (2.4)	Terminal's cashier number
TCP/IP PARAMETERS	DHCP / FIXED IP
LANGUAGE	Terminal's language (FIN/SWE/ENG)
EXTRA AMOUNT (5.4)	Extra amount settings
CASH RECEIPT (5.1)	YES / NO
POWER OPTIONS (2.7)	Terminal's power settings
AUTH. MANDATORY (5.6)	YES/ NO
TIME SETTINGS (2.5)	Time and date settings
VAT (5.5)	YES / NO
PREAUTHORIZATION (5.7)	YES / NO
SOUND (2.8)	ON / OFF
AUDIT LOG IP (2.9)	

2.2. Parameter printing

1. Press LILA4 and press Enter.
2. Choose PRINT F2 and PARAMETERS F2.
   - The terminal prints out a parameters list, which shows the technical settings of the terminal. Keep the list safe.

2.3 Batch time

The terminal will send a batch automatically if you have set a sending time. The sending time can be any time. We recommend that the time should be after the closing time of your business. Even hours are not recommended (e.g. 2100).

If you do not wish to use the automatic sending time, set the time to be 9999. The batches must then be sent manually.

To set a sending time, choose BATCH TIME F2 from the EDIT menu. Type the desired sending time on the screen with four digits (e.g. 0315).

2.4 Cashier number

If you have more than one terminal, it is important to specify each terminal by its cashier number. The cashier number is printed on every receipt so that it is always easy to detect which transaction has been done with which terminal.

1. Press LILA4 and Enter.
2. Choose EDIT F4.
3. Choose CASHIER NUMBER F3.
Type the cashier number that you want for the terminal with three digits (e.g. 001).

2.5 Time and date settings

1. Press LILA4 and Enter.
2. Choose EDIT F4.
3. Scroll down with LILA2 and select TIME SETTINGS F4.
4. Choose ADJUST CLOCK F2.
Select the information you want to change, enter the new values and press Enter.

2.6 Static IP address

If the terminal uses a LAN or WLAN connection with static IP addresses, the addresses must be defined in the terminal's settings.

1. Press LILA4 and Enter.
2. Select EDIT F4 and TCP/IP PARAMETERS F4
3. Choose FIXED IP F3.
   Active IP address = IP address of the terminal
   Default gateway = Default gateway
   SUBNET MASK = Subnet mask

2.7 Power options

1. Press LILA4 and Enter.
2. Select EDIT F4.
Scroll down with LILA2 and select POWER OPTIONS F2.

Shut down timer = Time after which the terminal automatically shuts down. The time is indicated in seconds (e.g. 180 = 3 min.) The terminal does not shut down if it is connected to the power cord. Also, if the sleep timer is enabled, the terminal will not shut down. If you want to disable the shut down timer, set the value to be 0.
Online bat percent = minimum battery life that the terminal requires to work. This is indicated in percentage (e.g. 20).

2.8 Sounds

To mute the button sounds, select SOUND F2 from the EDIT menu and choose OFF F3.

2.9 Audit Log IP

With the Audit Log IP function, your payment terminal sends log information to a desired IP address. The terminal logs include error and update information, etc. from the payment terminal.

To input a desired IP address, select the Settings icon from the screen and press Enter. Choose Edit, and navigate down with the arrow icon and select Audit Log IP. Input the IP address; to get a dot, press 1 repeatedly until the correct character is displayed.

3.1 Downloading applications

NOTE The terminal should be kept still and connected to the power cord during the entire download process. It is not advis- able to download e.g. in a moving vehicle. This might disrupt the download. Send potential batches from the terminal before downloading. To send a batch, press LILA1, Enter and choose SEND BATCH F2.

1. Press LILA4 and Enter.
2. Scroll down with LILA2 and choose APP. DOWNLOAD F3.
3. Select APP + PARAMS F2 or ONLY APPLICATION F3.

The application is downloaded to the terminal. A white bar appears on the screen, gradually turning black as the download progresses.

NOTE Parameters must be downloaded to the terminal after the application download has ended. Instructions for parameter downloading are given below.

3.2 Parameter downloading

1. Press LILA4 and Enter.
2. Choose DOWNLOAD F3.
3. Choose FROM LOADPOINT F2.
4. Choose PHONE F3.

The parameters are downloaded to the terminal. A white bar appears on the screen, gradually turning black as the download progresses. The terminal prints out the text "SUCCESSFUL PARAMETERS DOWNLOAD".

NOTE After downloading the parameters, the terminal must con- nect to the bank. Press LILA1, Enter and choose SEND BATCH F2.

4.1 Transactions

4.1.1 Chip card transactions

1. ENTER AMOUNT: Type the precise amount, including cents, and press Enter.
2. INSERT/SWIPE OR PRESENT CARD: Insert a card into the chip reader located at the front of the terminal, with the chip side facing up.
3. CREDIT / DEBIT: The customer selects the payment method.
4. ENTER PIN: The customer types the PIN code and presses Enter.

NOTE You can bypass the PIN code by pressing Enter. In this case the responsibility for the transaction is yours.

5. The terminal prints out the merchant's receipt and asks whether to print the cus- tomer's receipt. Press Enter if you wish to print out the customer's receipt. Other- wise, press Cancel.
6. If the PIN code was entered, the customer does not need to sign the receipt. The terminal will remind you to check the customer's ID, if the transaction amount ex- ceeds €50.00 (depending on the card used). Press Enter, check the ID and write the last 4 digits of the social security number and the identity card type on the re- ceipt.
7. REMOVE CARD: Take the card from the chip card reader.

NOTE The card must be in the reader during the entire transac- tion. Otherwise the transaction is cancelled.
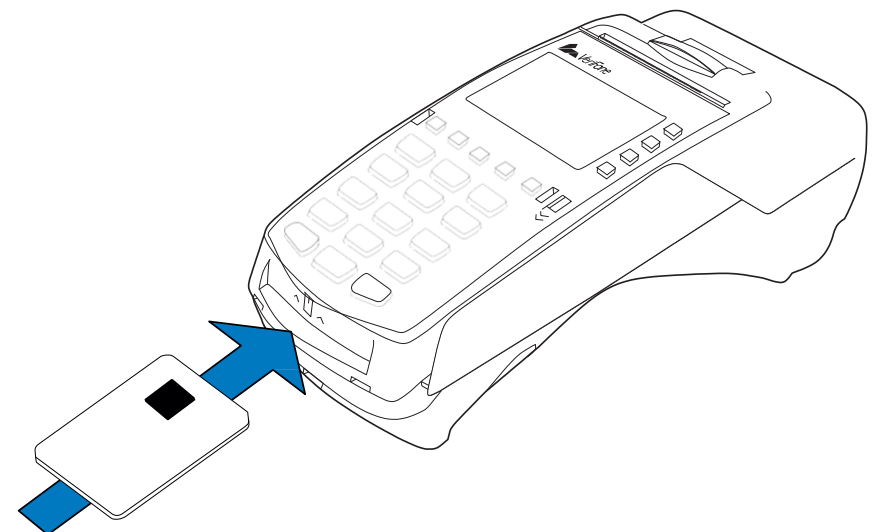
4.1.2 Swipe card transactions

1. ENTER AMOUNT: Type the precise amount, and press Enter.
2. INSERT/SWIPE OR PRESENT CARD: Swipe the card through the magnetic
   card reader.
3. CREDIT / DEBIT: Choose the payment method
    • The terminal prints out the merchant's receipt and asks whether to print the
      customer's receipt. Press Enter if you wish to print out the customer's re-
      ceipt. Otherwise, press Cancel.
    • The terminal will remind you to check the customer's ID, if the transaction
      amount exceeds €50.00 (depending on the card used). Press Enter, check
      the ID and write the last 4 digits of the social security number and the iden-
      tity card type on the receipt.
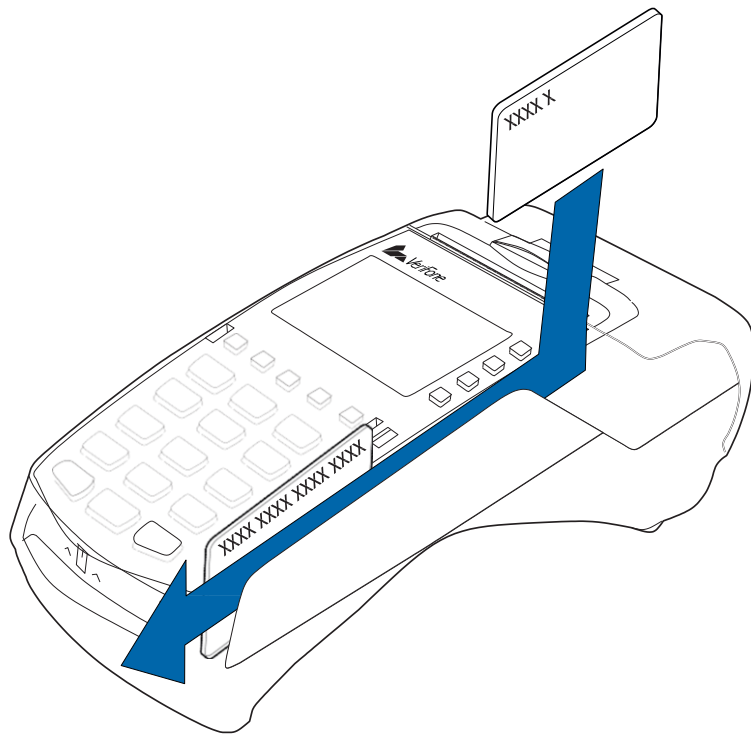
4.1.3 Contactless card transactions

1. ENTER AMOUNT: Type the precise amount, and press Enter.
2. INSERT/SWIPE OR PRESENT CARD: Place the card on top of the display.
3. CREDIT / DEBIT: Choose the payment method
    • The terminal prints out the merchant's receipt and asks whether to print the
      customer's receipt. Press Enter if you wish to print out the customer's re-
      ceipt. Otherwise, press Cancel.
    • Contactless cards have a floor limit for contactless transactions, defined
      by the card company. When the limit is reached, the terminal automatically
      asks you to use the chip reader and do a chip card transaction.

NOTE Reversal of a contactless card transaction is not possible, if it
has not been authorized. In these cases the terminal will state NOT
ALLOWED. If you wish to void an unauthorized transaction, you
should use the refund function (4.1.8).
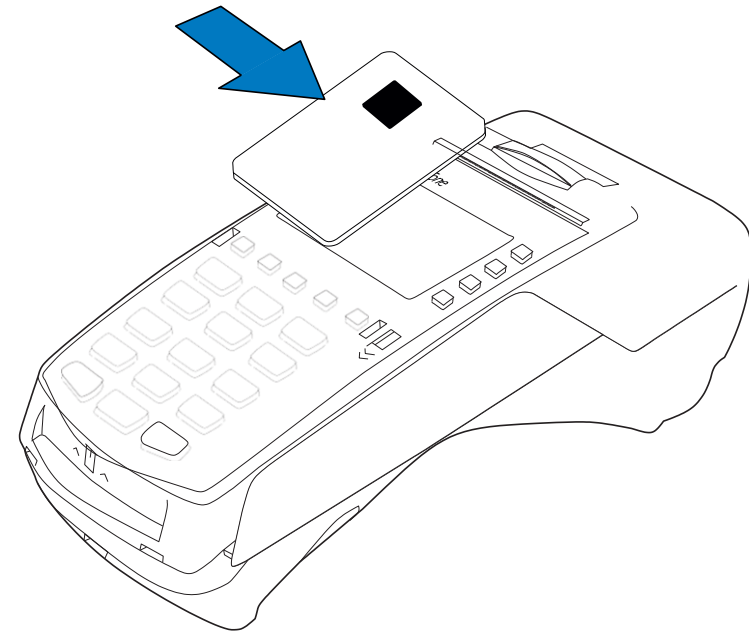
4.1.4 Reversal

NOTE Only a transaction that is still in the terminal's memory can be reversed.

1. Press MENU F1 and select REVERSAL F2.
2. ENTER RECEIPT NUMBER: The terminal suggests the number of the last transaction. Accept by pressing Enter. Otherwise, type the wanted receipt number and press Enter.
3. PLEASE INSERT OR SWIPE CARD: Insert the card into the chip reader or swipe the card
     • The terminal states CANCELLATION APPROVED, prints out the merchant's receipt and asks whether to print out the customer's receipt. Press Enter if you wish to print out the customer's receipt. Otherwise, press Cancel.
4. TRANSACTION DOESN'T EXIST: The receipt number you typed is incorrect or the transaction has been sent forward from the terminal.

4.1.5 External void

With the external void function you can void a transaction that has been made with another terminal. This requires that the terminals should be linked to the Point reporting service.

1. Select MENU F1, scroll down with LILA2 and choose EXTERNAL VOID F3
2. ENTER RECEIPT NUMBER: Type the transaction's receipt number. This you will find on the receipt.
3. INPUT SN: Enter the serial number of the terminal with which the transaction has been made. The serial number is located at the back side of the terminal, next to the bar code after initials S/N.
4. TRANSACTION TIME HHMM?: Type the time of the transaction (hours: minutes). This you will find on the receipt.
5. PLEASE INSERT CARD: Insert the card that the transaction has been made with into the chip reader.
     • The terminal establishes a connection and voids the transaction.
     • The terminal states CANCELLATION APPROVED.

NOTE External voids cannot be performed without the card that the transaction has been made with.

The terminal prints out the merchant's receipt and asks whether to print the customer's receipt. Press Enter if you wish to print out the customer's receipt. Otherwise, press Cancel.

4.1.6 Manual entry

1. Select MENU F1 and choose MANUAL ENTRY F3.
2. CARD NUMBER: Type the card number and press Enter.
3. EXPIRY DATE: Type the card's expiry date and press Enter.
4. CREDIT / DEBIT: Choose the payment method.
5. ENTER AMOUNT: Type the complete amount and press Enter.
6. DIAL YES / NO: If you want the terminal to make an automatic authentication for the transaction, choose YES

NOTE Manually entered transactions must be authenticated.

If you bypass the authentication by choosing NO, the terminal will prompt for an authentication code. Call to the authorization centre and ask for an authentication code. Key in the code given to you and press Enter. You can bypass this by typing 9999. In this case the responsibility for the transaction lies with the company.

The terminal prints out the merchant's receipt and asks whether to print the customer's receipt. Press Enter if you wish to print out the customer's receipt. Otherwise, press Cancel.

The terminal will remind you to check the customer's ID, if the transaction amount exceeds €50.00 (depending on the card used). Press Enter, check the ID and write the last 4 digits of the social security number and the identity card type on the receipt.

NOT ALLOWED: The transaction is not allowed with the type of card used.

4.1.7 Receipt copy

1. Press MENU F1, scroll down with LILA2 and choose PRINT COPY F4.
2. RECEIPT NUMBER: The terminal suggests the number of the last transaction. Accept by pressing Enter. Otherwise, type the wanted receipt number and press Enter.
3. The terminal prints out a copy.

4.1.8 Refund

You can make a refund at any time. If you need to cancel a transaction on the same day, use the REVERSAL function.

NOTE It is not allowed to make a refund to a bank card.

1. Press MENU F1 and choose REFUND F4.
2. ENTER AMOUNT: Type the complete amount and press Enter.
3. PLEASE INSERT OR SWIPE CARD: Insert the card into the chip reader or swipe the card.
4. CREDIT / DEBIT: Choose the payment method.
   - The terminal prints out the merchant's receipt and asks whether to print the customer's receipt. Press Enter if you wish to print out the customer's receipt. Otherwise, press Cancel.
   - If the PIN code was entered, the customer does not need to sign the receipt. The terminal will remind you to check the customer's ID, if the transaction amount exceeds €50.00 (depending on the card used). Press Enter, check the ID and write the last 4 digits of the social security number and the identity card type on the receipt.
   - Refund without a card: Press F1 when the terminal asks you to insert the card. The terminal asks for the card number and expiry date. The terminal will state NOT ALLOWED if the card does not allow manual entry.

4.1.9 Cash back

In Cash back transactions customers can withdraw cash during a card transaction.

1. Press MENU F1 and choose Cash back.
2. Payment amount: Type the transaction amount and press Enter.
3. Cash back amount: Type the cash back amount and press Enter.
4. Insert card: The customer inserts the card into the chip reader.
5. Input PIN: The customer types the PIN code and presses Enter.
   - The terminal authorizes the transaction and prints out the receipts. Check the customer's ID. Both receipts require the customer's and the merchant's signatures.
   - Cash back transactions are specified on batch reports such that the cash back amount is on a separate line, and the purchase amounts are added to the credit card amounts.

NOTE A cash back transaction is allowed only in connection with a card payment transaction and must always be done with a chip card and verified by a PIN code. The transaction must always be authoritized.

4.2 ONLINE TRANSACTIONS

4.2.1 General information on online transactions

Online batch is a function which sends information on each payment transaction to the real-time database of the Point reporting service. This is to prevent the loss of information from the payment terminal. In connection with the next manual or automatic transaction transmission, the transactions stored in the database change status in the Point reporting service and are automatically sent to the recipient.

The CONDITIONAL option is available for terminal devices using GPRS. If an offline transaction is made (the card is not verified), the terminal will not transmit the transaction in real time. When a verified transaction is carried out, the terminal transmits the transaction in real time and also sends any transactions that have been in queue.

4.2.2 Online batch

Online batch settings enable you to choose the maximum sum and number of trans-actions in the terminal memory. When the maximum is reached, the terminal transmits the transactions forward.

- ONLINE QUEUE AMOUNT = The maximum sum of the transactions in queue. When this amount is reached, the terminal sends all the transactions in queue (e.g. 2,000 euros).

- ONLINE QUEUE COUNT = The maximum number of the transactions in queue. When this number is reached, the terminal sends all the transactions in queue (e.g. 20).

The largest possible sum is €999999.99. The largest possible number of items is 40.

4.3 Reports and bank connection

4.3.1 Print batch

1. Press LILA1 and Enter.
2. Choose PRINT BATCH F3.

The terminal prints out a report of the current day's transactions. Different card types are grouped separately on the receipt. The terminal resets the report after sending the batch from the terminal.

4.3.2 Monthly report

The monthly report can also be used as a shift report. The terminal collects infor-mation about the transactions on the report until the monthly report is reset.

NOTE The report must always be printed before resetting.

Printing the monthly report:
1. Press LILA1 and Enter.
2. Select MONTHLY REPORT F4.
3. Select again MONTHLY REPORT F2.
   - The terminal prints out the report.

Resetting the monthly report:
1. Press LILA1 and press Enter.
2. Select MONTHLY REPORT F4.
3. Select RESET REPORT F3.
   - The terminal resets the report.

4.3.3 Send Batch

The terminal automatically sends the batch, if you have specified a sending time in the settings. You can also send the batch manually, for example if automatic batch send-ing has not succeeded.

NOTE The automatic batch sending does not work, if the terminal is turned off.

1. Press LILA1 and Enter.
2. Choose SEND BATCH F2.
   - The terminal prints out the report and connects to Point reporting. The ter-minal sends the transactions, retrieves the necessary files: return report, EMV keys, AID and BIN tables, and the blacklist.
   - If the batch sending is ok, the text "BATCH SENDING OK" is printed on the report. This text is not printed if there are no transactions on the report.

NOTE The merchant has the duty to check that the accounting is correct with a "LÄHETYSERÄRAPORTTI" report and a "MAK-SUPÄÄTEPALAUTE" report.

4.3.4 Blacklist

The terminal updates the blacklist automatically during the batch sending.
You can al- so download the blacklist manually if it is missing from the terminal.

1. Press LILA4 and Enter.
2. Choose DOWNLOAD F3.
3. Choose BLACKLIST F3 and select FULL F2 or UPDATE F3.

FULL = Terminal downloads the full blacklist
UPDATE = Terminal updates the blacklist

The terminal connects to Point reporting and downloads the blacklist from the bank.
The terminal prints out to the receipt the number of cards on the blacklist.

4.3.5 Report explanations

The batch report lists all card transactions by card type. After this list,
the report shows a summary of the payment transactions.

- SENT TO TCS: The total sum and number of transactions that are
  sent to Point reporting as online transactions

- NOT SENT TO TCS: The total sum and number of transactions
  that have not been sent to Point reporting as online transactions.

- TOTAL: The total sum and number of all the transactions in
  the terminal's memory.

- BATCH SENDING OK: The batch sending is ok.

- FEEDBACK: Information on the previous batch sending.
  This report is received only if it has been formed at the bank. It is never
  sent on weekends and bank holidays or if the terminal has not been in use.

- AID TABLE, BIN TABLE and KEYS: These are updated if the bank
  has updated them.

- BLACKLIST: This shows the number of cards on the blacklist.

4.3.6 Issue report

The terminal forwards all transactions from its memory to Point reporting. From this service the batches are forwarded daily to a chosen bank or credit card company. If any problems occur during the forwarding of the batches, the terminal prints out information about the situations on an issue report. In order to save paper, the terminal prints out 20 issues at most.

Below is a list of all the issue types that can be printed on the issue report, and also the actions that will fix the problem. The issue report is printed from the terminal during batch sending until the issues have been acknowledged or fixed. The term "batch receiver" refers to the bank or credit card company to which the batch is forwarded from Point reporting.

NOTE Once an issue has been acknowledged, it cannot be sent again. Acknowledging an issue is always the responsibility of the Merchant.

- PENDING = The batch is waiting to be forwarded to a receiver
  Actions = No actions required. The batch will be automatically forwarded.

- OLD TRANSACTIONS = Over 20-day old transactions have been sent to Point reporting.
  Actions = The batch can be forwarded, contact customer service. If the transactions have already been processed through other means, the issues can be acknowledged from the terminal.

- SENT TO BANK FAILED = Sending of the batch to the receiver has failed.
  Actions = Contact the batch receiver (bank / credit card company) and check why the sending has failed. Contact customer service if the batch must be sent again. If the batch has been processed in the bank, the issue can be acknowledged from the terminal.

- NOT SENT, CONTAINS DUPLICATES = The batch has not been sent forward because it contains duplicate material.
  Actions = Contact your own bank and check the duplicates that the batch contains. Contact customer service if the batch must be sent again. If the batch has been processed through other means, the issue can be acknowledged from the terminal.

- SENT TO BANK, REPORT OVERDUE = The batch has been forwarded to the receiver, but the report has been delayed.
  Actions = Contact the batch receiver and confirm that the batch has been successfully received. Acknowledge the issues from the terminal.

- ALL REJECTED = The batch has been rejected by the receiver.
  Actions = Contact the batch receiver and check why the batch has been rejected. Contact customer service if the batch must be sent again. If the batch has already been processed through other means, the issue can be acknowledged from the terminal.

- PARTLY REJECTED = Some of the transactions that the batch contains have been rejected by the receiver.
  Actions = Contact the batch receiver and check why the batch has been partially rejected. When the batch has been processed, the issue can be rejected from the terminal.

- MISMATCH IN PAYMENT = The batch sum does not match with the bank statement.
  Actions = Contact your bank and acknowledge the issue from the terminal.

- PAYMENT OVERDUE = Payment to the bank account has been delayed.
  Actions = Contact your own bank and acknowledge the issues from the terminal.

4.3.7 Issue acknowledgment

1. Press LILA1 and Enter.
2. Press LILA2 and choose ISSUE REPORT F2.
3. Select ACKNOWLEDGE ISSUE F3.
4. ISSUE ID: Type in the four-digit number that is next to the issue and press Enter.

The terminal connects to Point reporting, acknowledges the issue and displays the text ISSUE ACKNOWLEDGED.

If the acknowledgment fails, the screen displays COULD NOT ACKNOWLEDGE ISSUE.

NOTE Once an issue has been acknowledged, it cannot be sent again. Acknowledging an issue is always the responsibility of the Merchant.

4.4 Authorization notifications

When a transaction is declined at the authorization centre, a declining code is printed on the receipt. This code tells you the reason why the transaction has been declined. The transaction is declined based on a notification given by the bank or the credit card company.

000-099	Accepted
000	Accepted
001	Check ID
002	Accepted for partial amount
003	Accepted (VIP)
005	Accepted, account type defined by the card provider
006	Accepted for partial amount, account type defined by the card provider
007	Accepted, chip update

100-199	Declined, card removal not needed
100	Declined
101	Card is no longer valid
102	Suspected card counterfeit
103	Cashier, call recipient
104	Limited card
105	Cashier, call recipients' security department
106	Exceeds the allowed number of PIN code attempts
107	Cashier, call the card provider
108	Cashier, check the card provider's special terms and make a manual authorization
109	False payment recipient's identifier
110	False amount
111	False card number
112	PIN code required
113	Commission not accepted
114	False account type
115	Required action not supported
116	Not enough allowance
117	False PIN
118	Unknown card
119	Transaction is not allowed for card holder
120	Transaction is not allowed for payment terminal
121	Exceeds withdrawals floor limit
122	Security violation
123	Exceeds withdrawals time limit (too often)
124	Crown violation
125	Card is not valid yet
126	False PIN block
127	False PIN length
128	False PIN key synchronization
129	Suspected abuse

200-299	Declined, card removal needed
200	Declined
201	Card expired
202	Suspected card counterfeit
203	Cashier, contact the recipient
204	Limited card
205	Cashier, contact recipients' security department
206	Exceeds the allowed number of PIN code attempts
207	Special situation
208	Extinct card
209	Stolen card
210	Suspected abuse

300	Successful
306	Unsuccessful
307	Unsuccessful, form fault

400	Declined. Accepted revocation of authorization, try again

900-999	System error, authorization not successful
902	False transaction
903	Do the transaction again 904 Form fault, try again
905	Unable to route the transaction to recipient
906	Temporary usage brake in the card provider's system
907	No connection to the card provider
908	Unable to route the message 909 System error
910	Unable to connect to the card provider
911	Unable to connect to the card provider
912	Card provider not available
913	Dual transaction sending
914	The original transaction cannot be traced
915	Control error, card provider's system temporarily unavailable 916 MAC error
917	MAC synchronization error
918	Data transfer keys not available
919	Error in encryption key synchronization 920 Security program error, try again
921	Security program error, no transaction 922 Unknown message number
923	Transaction is being processed 930 Payment terminal error, date error

1Z3	Unable to connect to authorization centre, try again 0Y1 Offline accepted, no authorization
0Y3	Offline accepted, unsuccessful authorization 1Z1 Offline declined

5.1 Cash receipt

Cash receipt is used when a customer pays with cash and you want to print a receipt from the terminal. Cash receipts are also indicated on batch reports.

Cash receipt is activated in the EDIT menu (2.1).

Making a cash receipt sale:
1. Press MENU F1.
2. Scroll down with LILA2 and choose CASH RECEIPT F3.
3. Select CASH RECEIPT SALE F2.
4. ENTER AMOUNT: Enter the total amount and press Enter.
5. VAT RATE %: Select the VAT rate.
   - The terminal prints out the merchant's receipt and asks whether to print the customer's receipt. Press Enter if you wish to print out the customer's receipt. Otherwise, press Cancel.

Voiding a cash receipt sale:
1. Press MENU F1.
2. Scroll down with LILA2 and choose CASH RECEIPT F3.
3. Choose CASH RECEIPT VOID F3.
4. ENTER AMOUNT: Enter the total amount and press Enter.
   - The terminal prints out the merchant's receipt and asks whether to print the customer's receipt. Press Enter if you wish to print out the customer's receipt. Otherwise, press Cancel.

5.2 Extra amount

Extra amount is used for example in restaurants when a customer wishes to leave a tip for the waiter.

The Extra amount function is activated from the EDIT menu (2.1).

Extra amount options:
No = Extra is not in use.
Only before = Extra amount is given during the transaction.
Only after = Extra amount is printed on the receipt and it is entered afterwards into the terminal.
Unrestricted = The terminal prompts for extra during the transaction and also prints an extra line on the receipt.

NOTE If the card in use is a chip card, you can give the extra amount only during the transaction.

Entering the extra amount afterwards:

The receipt has an amount marked on the EXTRA line. This amount should be entered manually into the terminal during the same day as the transaction.

1. Press F1 and LILA 2 three times.
2. Select EXTRA AMOUNT F2.
3. RECEIPT NUMBER: The terminal suggests the number of the last transaction. Accept by pressing Enter. Otherwise, type the wanted receipt number and press Enter.
4. EXTRA: Enter the amount and press Enter.

The terminal prints out the merchant's receipt and asks whether to print the customer's receipt. Press Enter if you wish to print out the customer's receipt. Otherwise, press Cancel.

5.3 VAT

VAT is activated from the EDIT menu (2.1).
When a transaction is being made, the terminal prompts you to choose a VAT rate for the transaction. Select the rate from the screen. The terminal prints out the VAT rate on the receipt.

5.4 Mandatory authorization

Mandatory authorization is activated from the EDIT menu (2.1). When the mandatory authorization is activated, the terminal automatically authenticates all transactions regardless of the amount or the card type.

5.5 PREAUTHORIZATION

Preauthorization is activated from the EDIT menu (2.1).

With the preauthorization function, the merchant can check the card's functionality. This is useful for example in car rentals or hotels.

1. Press F1 and LILA2 three times.
2. Choose PREAUTHORIZATION F3.
3. PLEASE INSERT OR SWIPE CARD: Insert the card into the chip reader or swipe the card.
4. CREDIT / DEBIT: Choose the payment method.
5. ENTER AMOUNT: The terminal suggests 1 EUR. Press Enter.
6. ENTER PIN: If the card is a chip card, the customer enters the PIN code and presses Enter
   - The terminal connects to the authorization center, makes a provision and reverses it.
   - The terminal prints out the merchant's receipt and asks whether to print the customer's receipt. Press Enter if you wish to print out the customer's receipt. Otherwise, press Cancel.

5.6 Invoice

The invoice works in the same way as a cash receipt, except that the text INVOICE is printed on the receipt instead of CASH RECEIPT.

Making an invoice:
1. Press F1 and LILA2 twice.
2. Choose INVOICE F2.
3. Choose INVOICE F2 again.
4. ENTER AMOUNT: Enter the total amount and press Enter.
   - The terminal prints out the merchant's receipt and asks whether to print the customer's receipt. Press Enter if you wish to print out the customer's receipt. Otherwise, press Cancel.

Voiding an invoice:
1. Press F1 and LILA2 twice.
2. Choose INVOICE F2.
3. Choose VOID INVOICE F3.
4. ENTER AMOUNT: Enter the total amount and press Enter.
   - The terminal prints out the merchant's receipt and asks whether to print the customer's receipt. Press Enter if you wish to print out the customer's receipt. Otherwise, press Cancel.

5.7 Multiuser version

The multiuser version allows several users to process transactions with one terminal such that batches can be sent to various bank accounts. In order to update your terminal to this version, please contact Point.

Printing the user list

1. Select LILA4, press Enter and choose Print.
2. Select Users.
3. The terminal prints a list of the terminal users. This list shows the user numbers, receipt texts and merchant numbers.

Multiuser transactions

1. Enter amount: Type the transaction amount and press Enter.
2. User number: Type your user number and press Enter.
3. Please insert or swipe card: Insert the chip card to the reader or swipe the card.
4. CREDIT / DEBIT: Choose the payment method.
5. ENTER PIN: The customer types the PIN code and presses Enter.

The terminal prints out the merchant's receipt and asks whether to print the customer's receipt. Press Enter if you wish to print out the customer's receipt. Otherwise, press Cancel.

The terminal prompts you to check the customer's ID, if the transaction amount exceeds €50.00 (depending on the card used). Press Enter, check the ID and write the last 4 digits of the social security number and the identity card type on the receipt.

Multiuser reports

Daily and monthly multiuser reports are similar to normal reports, except that the multiuser reports specify every user's transactions separately.

5.8 Product version

Product version allows you to define products in your terminal. Details of the sold products are then printed on the receipts. This function can replace receipts from cash registers. In order to activate the product version function, please contact Point.

5.8.1. Forming VAT groups

Select LILA4, press Enter and choose Edit.
Navigate down with the LILA2 button and select Edit VAT group

The display shows the following:
a) Add VAT group.
b) Edit VAT group.
c) Remove VAT group.

a) Add VAT group
VAT group: Type the group's number (0-99) and press Enter.
VAT%: Type the VAT rate and press Enter.
The display shows the group number and VAT rate. Accept the group by pressing Enter, cancel with the Cancel button.
Add next VAT: If you wish to add a new group, press Enter. Otherwise press Cancel.

b) Edit VAT group
VAT group: Type the group's number and press Enter.
VAT: Type a new VAT rate and press Enter.
The display shows the group number and VAT rate. Accept the group by pressing Enter, cancel with the Cancel button.
Edit next VAT: If you wish to edit another group, press Enter. Otherwise press Cancel.

c) Remove VAT group

NOTE You cannot remove a VAT group if products have been defined for the group. The products must be removed first.

VAT Group: Type the group number and press Enter.
The terminal asks you to confirm the removal of the VAT group.
To accept, press Enter. Otherwise press Cancel.
Delete next VAT: If you wish to remove another group, press Enter. Otherwise, press Cancel.

5.8.2. Forming product groups

Select LILA4, press Enter and choose Edit.
Navigate down with the LILA2 button and select Edit products.
The display shows the following:
a) Add product.
b) Edit product.
c) Remove product.

a) Add product
Product id: type the product's number (0-99) and press Enter.
Product name: Type the product name and press Enter. For letters, first press a number key, the press the ALPHA button (middle of the LILA buttons) repeatedly until the correct character is on the screen. For a lowercase letter, press LILA3.
VAT group: Type the VAT group number and press Enter.
Price: Type the price for the product and Enter. If the product does not have a fixed price, type 0.
The display shows the product name, VAT group and the price. Accept this by pressing Enter, cancel with the Cancel button.
Add next product: If you wish to add another product, press Enter. Otherwise, press Cancel.

b) Edit product
Product id: Type the product's number and press Enter.
Product name: Change the name of the product if needed and press Enter.
VAT group: Change the VAT group if needed and press Enter.
Price: Change the price if needed and press Enter.
The display shows the product name, VAT group and the price. Accept this by pressing Enter, cancel with the Cancel button.
Edit next product: If you wish to edit another product, press Enter. Otherwise, press Cancel.

c) Remove product

⚠ NOTE You cannot remove a product that is included in trans- actions being processed, or if you have not sent the batch concerned.

Product id: Type the products number and press Enter.
The display shows the product name, VAT group and the price. Accept the removal by pressing Enter, cancel with the Cancel button.
Delete next product: If you wish to remove another product, press Enter. Otherwise, press Cancel.

5.8.3. Product and VAT group lists

To print product or VAT group lists, select LILA4, press Enter and choose Print. VAT groups: select Print VAT groups
Product groups: select Print products

5.8.4. Product transaction

Press the star (*) button (below 7)
Product id: Type the product's number and press Enter.
Units: Type the number of units and press Enter.
Price per unit: Type the price for the product and press Enter. If the product has a fixed price, this will be shown on the screen. The price can be changed if needed.
The terminal shows the total number of units and the total price for the transaction.
Press Enter.

The following options are displayed:
a) Cash receipt – Choose this, if the customer pays in cash.
b) Make a payment? – Choose this, if the customer uses a payment card.
c) Add next product? – Choose this, if you wish to sell multiple products.

The terminal prints out the receipts.

5.8.5. Reversal of a product transaction

Press MENU F1 and select Cash receipt.
Choose Cash receipt void
Add products: Press Enter and type the product number.
Units: Type the number of units and press Enter.
Price per unit: Type the price for the product and press Enter. If the product has a fixed price, this will be shown on the screen. The price can be changed if needed.
The terminal shows the total number of units and the total price for the transaction.
Press Enter.

The following options are displayed:
a) Make a payment? – The terminal prints out the receipt.
b) Add next product? – Choose this, if you wish to reverse multiple products.

The terminal prints out the receipts.

⚠ NOTE If the transaction has been made with a payment card, the card transaction must also be reversed.

5.8.6. Product reports

Report printing:

Select LILA1, press Enter and choose Product report.
Choose Daily report.

The terminal prints out a report that lists the products sold, the number of products,
the total amounts of the products sold and the total amount per VAT group.

Resetting the report:
The terminal collects transactions on the report until the report is reset.
The report can be reset at any time.

Select LILA1, press Enter and choose Product report.
Choose Daily report and select Reset report.
Choose Yes.

The terminal prints out a product report and resets the report.

6.1 Notifications on the screen

NO SIM CARD	The terminal does not have a SIM card inside or the SIM card is not properly in place. See instructions (1.5)
NO BATTERY	Check that the battery is firmly locked in place. The terminal cannot establish a connection or print receipts without the battery.
BLACKLIST MISSING	The blacklist is missing from the terminal. See instructions for downloading the blacklist (4.3.4).
USE MAG CARD	The terminal cannot read the card's chip. Use the magnetic strip reader.
USE CHIP	The card has an EMV chip. Use the chip reader.
PIN LOCKED	The PIN code of the card has been locked. It can be unlocked by contacting the card provider or by using the card on an ATM.
APPLICATION LOCKED	The application on the card is locked. The card holder has to contact the card provider.
JÄSENLIIKENUMERO PUUTTUU	The card is not included in the terminal's card selection. It cannot be used. Also, the terminal may not have the AID and BIN tables. Send the batch from the terminal (instructions 4.3.3).
SERVICE NOT ALLOWED FOR THIS CARD PRODUCT	The card in use is not included in the terminal's card selection. It cannot be used.
NOT ALLOWED	The card in use does not allow the desired transaction. For example manual entry with a Visa Electron card is not allowed.
WRONG CARD	Check that the card in use is a correct card for the required transaction.
TRANS NOT FOUND	The transaction is not in the terminal's memory, check the receipt number.
MAX LIMIT EXCEEDED	The amount of the transaction exceeds the maximum limit of the card in use.
WRONG PIN	The customer has entered a wrong PIN code.
DOWNLOAD NEEDED	The program needs to be downloaded to the terminal. Contact customer service.
TAMPERING DETECTED	The terminal has suffered a blow or a power surge and has gone into a security lock mode. Contact customer service.

6.2 Notifications on the receipt

CONNECTION ERROR = There is a problem in the connection. See section 6.3.

BATCH SENDING ERROR = There is a problem in the connection. See section 6.3.

"PYYTÄMÄÄNNE AINEISTOA EI OLE" = The bank does not have information on the pre- vious batch sending process ready.

"TAPAHTUMATIEDOSTO PUUTTUU" = The bank does not have information on the pre- vious batch sending process ready.

ERROR FILE NOT EXISTENT =The bank does not have information on the previous batch sending process ready.

OTA YHTEYS NEUVONTAAN =Contact the bank.

6.3 Other exceptions

CONNECTION PROBLEM = Switch the terminal off and on and try to connect again. Check that the SIM card is properly placed in its slot.

TERMINAL DOES NOT READ CARDS = Switch the terminal off and on and try again. The chip card reader might also be unclean. Clean the reader with a cleansing card and try again.

POWER IS OFF = Switch on the terminal by pressing the Enter button for a while or by connecting the power cord. The battery might also be empty and require charging.

6.4 Service

PLEASE NOTE: Never try to repair the terminal by yourself – always send it to a repair shop. If you suspect or know that the terminal is broken or damaged, contact Telia's technical corporate customer service.

If Telia's technical corporate customer service asks you to send the device to a repair shop, do as follows:

1. Pack the terminal so that it is well protected during the transport.

2. Enclose a note explaining what the suspected fault is and whether there are any payment transactions in the terminal's memory, and also give your contact details.

3. You need not send any cables with the terminal unless you want them to be checked as well.

4. Send the terminal to the repair shop by mail. The postage is paid by the sender Telia Payment Terminal equipment is maintained by Point Transaction Systems Oy.

Repair shop address:
Point Transaction Systems Oy / Huolto Vanha
Nurmijärventie 62 D
01670 Vantaa

Processor: processor	400 MHz ARM11, 32-bit RISC
Memory:	160 MB (128 MB Flash, 32 MB SDRAM) standard, can extend up to 500 MB.
Display:	128 x 64 pixel graphical (white backlit) LCD with back-lighting; supports up to 8 lines x 21 characters
Swipe card reader:	Triple track (tracks 1, 2, 3), high coercivity, bi-directional
Chip card reader:	ISO 7816, 1.8V, 3V, 5V; synchronous and asynchronous cards EMV Approved
SAM-card readers:	3 Security Access Modules (SAMs)
Keypad:	3 x 4 numeric backlit keypad, plus 8 soft-function keys and 4 screenaddressable keys
Peripheral Ports:	Ethernet- (10/100BaseT), telco- , RS-232- and USB 2.0-ports.
Connection:	GPRS, LAN or WLAN
Printer:	Integrated thermal with graphics capabilities, 18 lines per second, 24 or, 32 columns. Paper roll width 57mm, diameter 40 mm.
Security:	3DES, Master/session and DUKPT key management; PED approved, SSL, WPA
Battery:	1800 mA lithium-Ion Smart
Physical:	Length 20.3 cm, max width 8.7 cm, height 6.2 cm

CUSTOMER SERVICE:

Telia Corporate Customer Service	020 693 693
Telia Technical Customer Service Technical problems	020 693 693
About Telia Payment Terminal Service	telia.fi/maksupaate

ORDERS FOR ACCESSORIES:

• Online	telia.fi/maksupaate/hallinta
• By telephone (Point Transaction Systems Oy)	09 477 433 44 (Mon to Fri 8am to 4pm)

AUTHORIZATION CENTERS:

American Express	0800 114 646
Diners Club	0800 955 55
Luottokunta	09 696 4646
Debit cards	0100 3100

BANKS:

Handelsbanken	010 444 2545
Nordea	0200 672 10
OP Pohjola	0100 051 51
Danske Bank	0600 125 25
Säästöpankit / Aktia / Pop-pankki	0100 4050
Ålandsbanken	020 429 2910

8.1 How to return the payment terminal

If you want to stop using your Telia Payment Terminal service, terminate it in writing at Telia.fi at www.Telia.fi/yhteydenotto under "Liittymä- ja palvelumuutokset".

Return the payment terminal to the address below.

Point Transaction Systems Oy Laitepalautus / Telia
Vanha Nurmijärventie 62
01670 Vantaa

Telia Corporate Customer Service

020 693 693