

# **CARD PAYMENT GUIDELINE (POS)**

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## MAIN CONTENTS

### I. POS STRUCTURE

**POS** ( Point of Sale): which device is provided by Payoo to convinience store, shop, apartment, supermarket,.. who have a signed contract with Payoo. On the POS machine, cashier can do bill payment, top up payment, buy pre-paid card or pay for any product of the shop. POS equipments, has to include:



POS machine



Contactless Terminal

- POS machine
- ADSL line (internet is always **available**)
- Adapter (electric is always **available**)
- **Contactless terminal (R50): use for Paypass card**

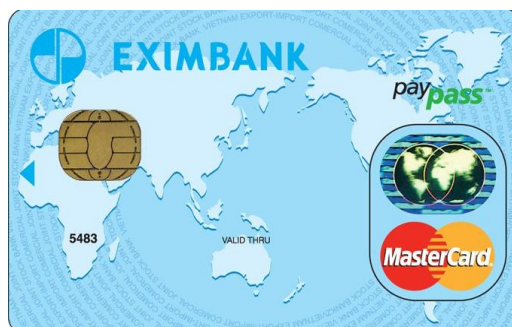
### II. CARDS INTRODUCTION AND GUIDELINE

#### II.1. CARDS INTRODUCTION

Currently, this POS does not support swipe card if this is also a chip card. These are 3 kinds of cards which is the POS supporting:

- 1. International card:** the card is accepted to use oversea such as: Visa, Master, JCB, UnionPay.
- 2. Master Card Paypass:** PayPass is the proximity payments program from MasterCard Worldwide. It allows cardholders to make payments without having to hand over, dip or swipe a payment card . To make a payment, the cardholder simply taps their PayPass card onto a PayPass terminal if the maximum total payment amount is **900.000 VND**, if the much more amount, cardholder has to insert card into the POS.

This is the Paypass card form Eximbank - Viet Nam.



#### TERMS OF USE

- Contactless terminal has to connect to the POS machine before you do any payment. If not, you can not do any payment on it.
  - The customer does not need to give their Paypass card to cashier if the maximum total payment amount is 900.000 VND or less than, they have to tap the card on Contactless terminal interface. With the other amounts, the cashier has to insert this card into the POS machine.
  - If the maximum total amount is **10.000** VND or less than, POS machine will not print the receipts, it only shows **approval code** from the bank on the monitor.
- 3. Domestic card:** is a local card that you can only use inside your country, can not use overseas.

## II.2. HOW TO USE THESE CARD

- 1. Master card Paypass:** PayPass transactions are carried out by the cardholder; therefore, the card does not need to be given to the cashier (as the below terms of use). The cardholder has to tap the card onto contactless terminal within 3 seconds so that the terminal can read the card's information.
- 2. Chip card:** Visa chip cards have an embedded microchip that is virtually impossible to copy and, in most cases, works with a customer signature. The chip is integrated all card's information. The cashier has to turn up the card and keep it straight then insert card into the POS machine.



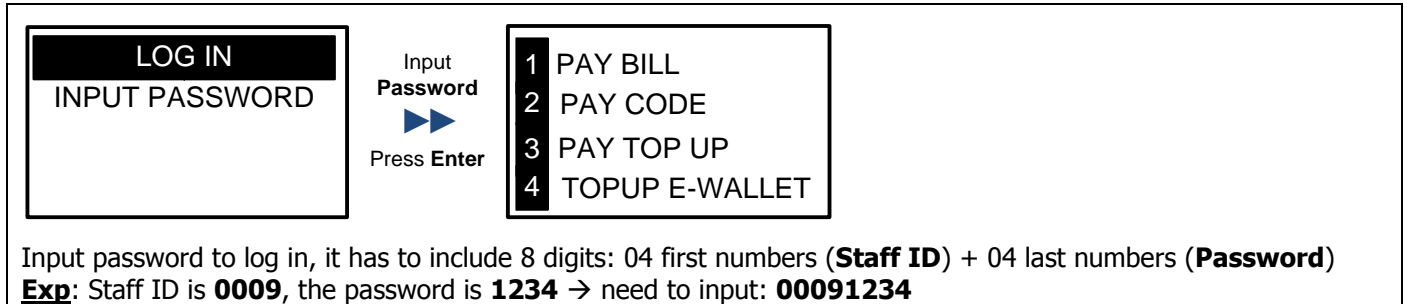
- 3. Magnetic card/ Swipe card:** is the card with a band of magnetic material embedded into resin on the back of the card. The magnetic stripe is read by physical contact and swiping past a reading head.



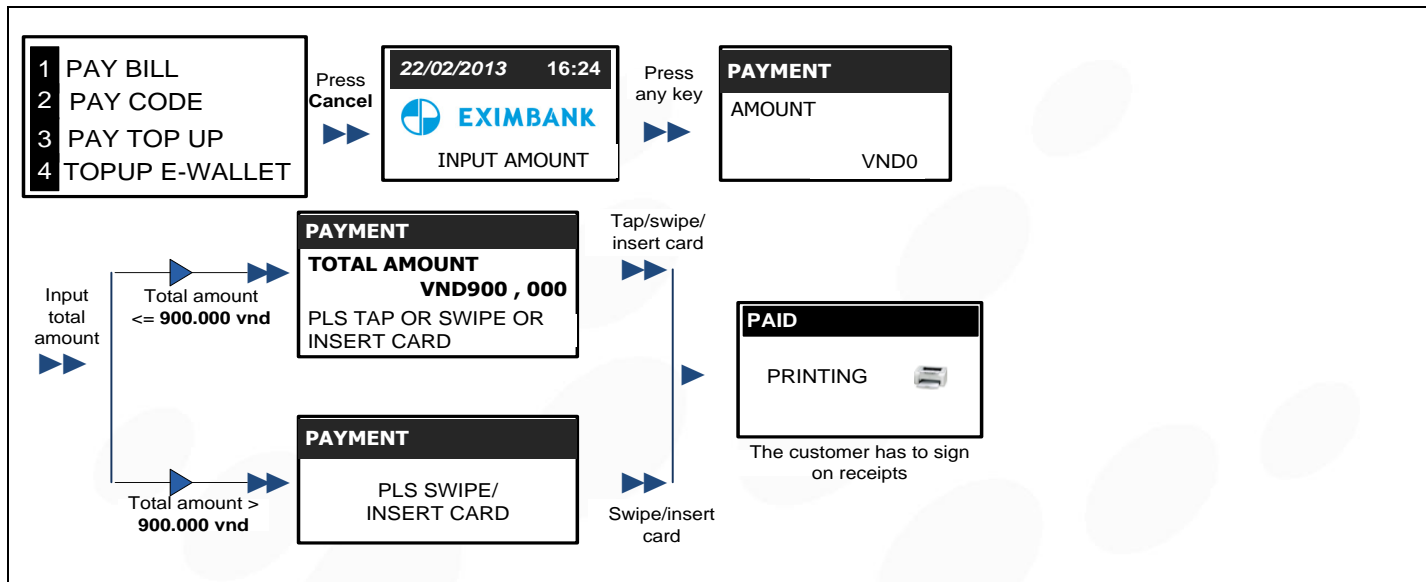
**Note:** The customer has to sign on the first and the second receipt, cashier has to give the third receipt to customer.

### III. INSTRUCTIONS

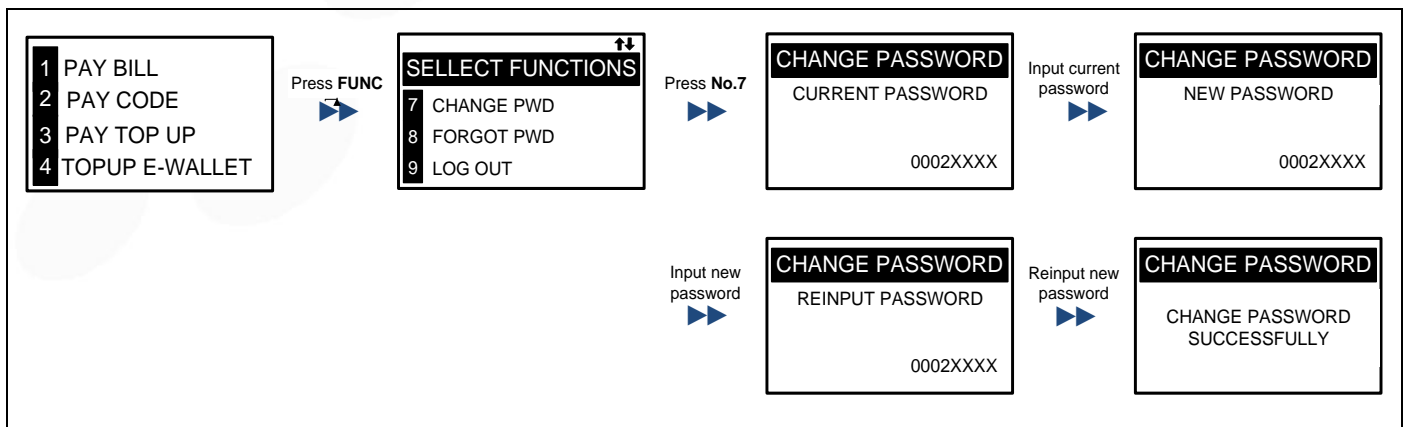
#### III.1 LOG IN TO POS MACHINE



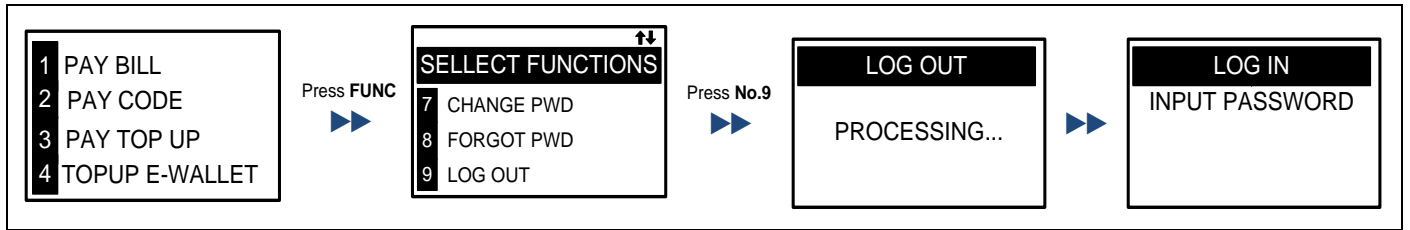
#### III.2. PAY FOR A PAYMENT



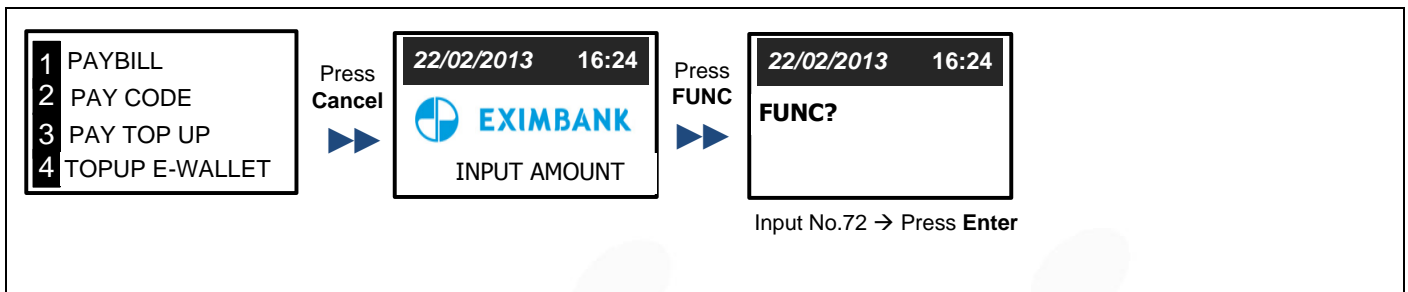
#### III.3. CHANGE PASSWORD



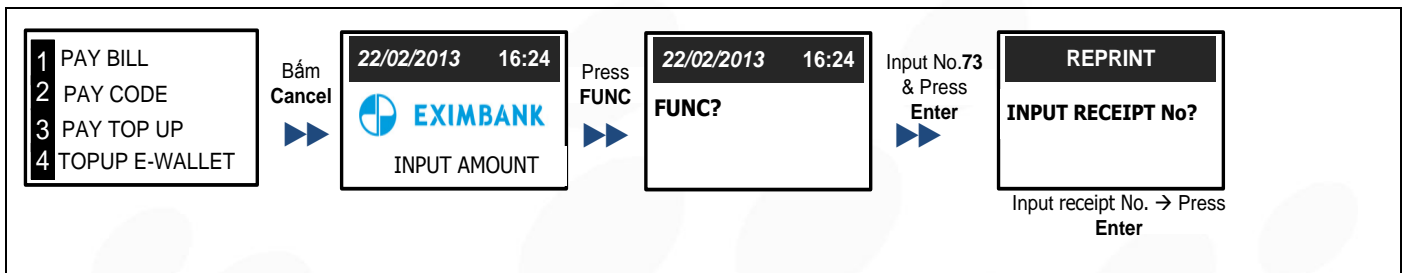
### III.4. LOG OUT



### III.5. REPRINT LAST TRANSACTION



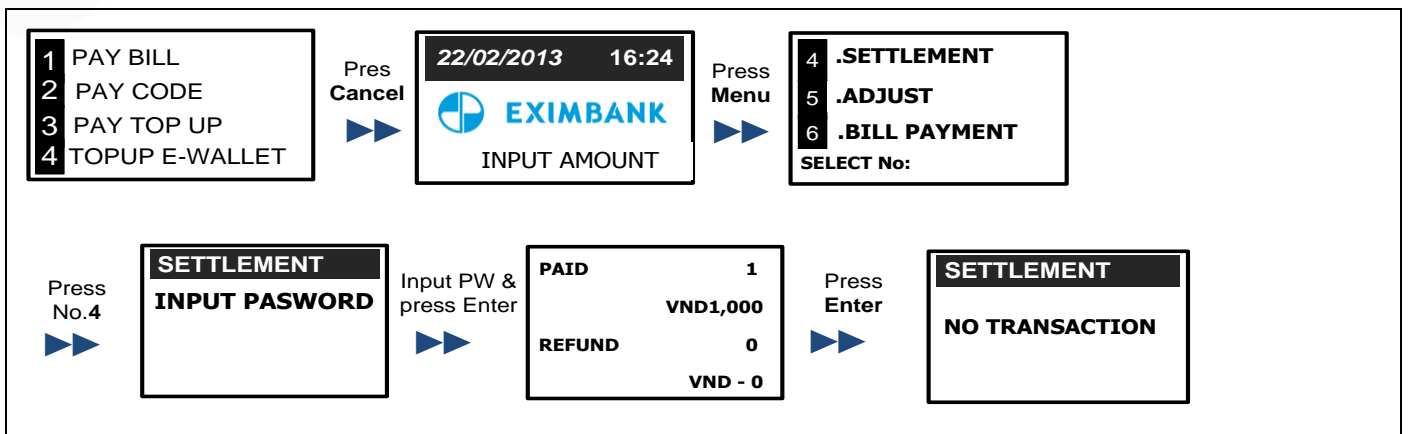
### III.6. REPRINT ANY TRANSACTION



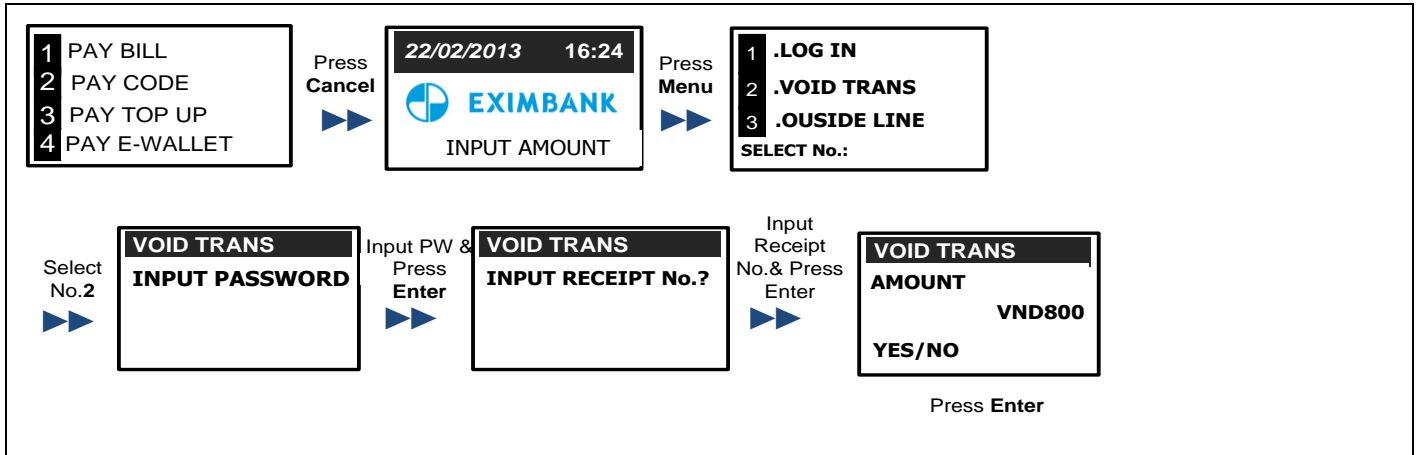
### III.7. STATISTICAL



### III.8. SETTLEMENT



### III.9. VOID TRANSACTION



### IV. FAQ

No.	NOTICE	DESCRIPTION(s)	DIRECTION
1	CARD READ ERROR (*)	The card is taken out while processing	Re-input the card to POS machine and perform again. If this notice shows again, please give advice to customer to contact their issuer bank.
2	EXPIRED CARD	The card is expired	Reject card
3	DO NOT HONOUR	- The card does not active yet; - The card is locked by requirement; - The card is locked by the bank because the cardholder infringes payment rule(s). - Insufficient amount	Reject card and give advice to customer to contact their issuer bank.
4	INSUFFICIENT FUN	- Insufficient amount; - Insufficient number of transactions	Please give advice to customer to contact their issuer bank.
5	LOST CARD LC	The card is losen	Reject card and keep it to return to the bank (if requirement)
6	PLS CALL BANK	The card is locked by the bank because of the prevention of risks	Reject card and give advice to customer to contact their issuer bank.
7	PICK UP CARD	The card has to be return to the issuer bank	Reject card and keep it to return to the bank (if requirement)
8	PLS INSERT CARD (*)	Cashier swipes a card which has microchip and magenic strip.	Insert this card into the chip reader and perform again.
9	STOLEN CARD CC	The card is stolen.	Reject card and keep it to return to the bank (if requirement)
10	USE MAGSTRIPE FALLBACK(*)	The reader can not read the card or the microchip or the chip reader has error.	Try again. If this notice shows again, please swipe card if it is also a magenic strip card.
11	LINE READY ?	The connection is not ready	Please check the connection into POS machine or the Reader.
12	INVALID MERCHANT	The Merchant is not registered yet	Please contact to Acquirer bank (Eximbank)
13	INCORRECT PIN CODE 55	The pin code has just inputt is incorrect	Please re-input the exactly pin code.

14	INVALID MESSAGE 96	The Merchant is not active yet	Please contact to Payoo
15	NO ACK	The connection is not good enough or not ready yet	Please check the connection into POS machine or the Reader.
16	HOST LINE BUSY	The issuer server or the connection to POS is busy.	Try it again.
17	TIME OUT	The processing is time out.	Try it again.
18	WRONG FORMAT CODE 81	The Pinpad key is not finished loading or Pinpad has error.	Please contact to Payoo.
19	INVALID CARD	The issuer bank or the firmware of Eximbank has error	The cardholder has to callH to issuer bank to check their card (such as: the card is locked, insufficient amount,..). If the card is normal active, please contact to Payoo.

(\*): only appears on chip card.

## V. CONTACT INFORMATIONS

### - POS guideline, please contact:

+ **Ms Yến** – Training Manager: **0938 025 797** or email: [yen.luu@vietunion.com.vn](mailto:yen.luu@vietunion.com.vn)/  
[training@vietunion.com.vn](mailto:training@vietunion.com.vn)

+ **Mr Tú** – Trainer: **0987 997 998** or email: [tu.vo@vietunion.com.vn](mailto:tu.vo@vietunion.com.vn)

- Get to know about the transaction or another informations, please contact to Hotline (**1900 54 54 78**) or send an email to [support@payoo.com.vn](mailto:support@payoo.com.vn)

- Hotline's working time (**1900 54 54 78**):

+ **Monday – Friday**: From 8AM to 9PM

+ **Saturday & Sunday**: From 8AM to 7PM