

MERCHANT GUIDE

Profile Download

- On the main menu, Press 4 for TERMINAL
- On the terminal menu, press 1 for Profile Download
- The POS device connects online to the e-zwich system host and writes the latest version of profile information to the merchant card.

Settlement (Send Money to Bank)

- On the main menu, press 1 for merchant
- On the merchant menu, press 2 for settlement
- On the settlement menu, press 2 for settle bottom

Sale Transaction

- Insert Client Card in the top slot of the POS with the chip facing upwards
- On the main menu, press 2 for client
- On the main menu, press 1 for Transactions
- On the Transactions menu, press 1 for Cardholder
- On the Cardholder menu, press 1 for sale
- The POS will prompt for verification of the owner of the card. The cardholder's name is displayed. Red light flashes on Fingerprint scanner
- Red light flashes on Fingerprint scanner
- Let the customer place their Finger on the scanner to approve use of the card
- Enter the amount to be paid
- Show screen to client to confirm amount to be paid & press OK

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- Press 1 to pay from primary wallet or press 2 to pay from savings wallet

Money Transfer- CARD 2 CARD

- Insert Client Card in the top slot of the POS with the chip facing upwards
- On the main menu, press 2 for client
- On the client menu, press 1 for Transactions
- On the Transactions menu, press 1 for Cardholder
- On the Cardholder menu, press 4 for Transfers
- The POS will prompt for verification of the owner of the card. The cardholder's name is displayed. Red light flashes on Fingerprint scanner
- Let the customer place their Finger on the scanner to approve use of the card
- On the transfers menu, press 2 for Card 2 Card
- Enter the amount to be transferred
- Press 1 to transfer from primary wallet or Press 2 to transfer from savings wallet
- Press 1 to transfer online or Press 2 transfer online
- Enter recipient's USN
- Re-enter recipient's USN
- Let client confirm payment of recipient fee
- Show screen to client to confirm amount to be transferred & press OK

Draw Cash

- Insert Client Card in the top slot of the POS with the chip facing upwards

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- On the main menu, press 2 for client
- On the client menu, press 1 for Transactions
- On the Transactions menu, press 1 for Cardholder
- On the Cardholder menu, press 2 for draw cash
- The POS will prompt for verification of the owner of the card. The cardholder's name is displayed. Red light flashes on Fingerprint scanner
- Let the customer place their Finger on the scanner to approve use of the card
- Enter the amount to be drawn
- Press 1 to draw cash from primary wallet or Press 2 to draw cash from savings wallet
- Show screen to client to confirm amount to be drawn & press OK

Reversals

- Insert Client Card in the top slot of the POS with the chip facing upwards
- On the main menu, press 2 for client
- On the client menu, press 4 for Reversals
- On the reversals menu, press 1 for sale or press 2 for draw cash
- A confirmation screen displays the reversal amount which includes the original transaction fee .Press OK or CANCEL

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- The POS will prompt for verification of the owner of the card. The cardholder's name is displayed. Red light flashes on Fingerprint scanner
- Let the customer place their Finger on the scanner to approve use of the card
- The POS will prompt you for a supervisor PIN .Enter the 8-digit Supervisor PIN and press Enter(Default PIN is 00000000)

The POS device briefly displays the following message:

PLEASE WAIT

- A receipt is generated
- Tear the receipt for your customer
- Press any key for your copy of the receipt

3rd Party Bill Payment- Linked Account

- Insert Client Card in the top slot of the POS with the chip facing upwards
- On the main menu, press 2 for client
- On the client menu, press 1 for Transactions
- On the Transactions menu, press 1 for Cardholder
- On the Cardholder menu, press 4 for 3rd Party Bills
- The POS will prompt for verification of the owner of the card. The cardholder's name is displayed. Red light flashes on Fingerprint scanner

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- Let the customer place their Finger on the scanner to approve use of the card
- On the 3rd Party Bills menu, press 1 for linked account
- Enter the amount to be drawn
- Press 1 to draw cash from primary wallet or Press 2 to draw cash from savings wallet
- Press 1 or 2 or 3 to select the linked account to pay to
- Let customer confirm account details and press OK
- Let customer confirm amount to be paid and press OK
 - A receipt is generated
 - Tear the receipt for your customer

3rd Party Bill Payment- Linked Account

- Insert Client Card in the top slot of the POS with the chip facing upwards
- On the main menu, press 2 for client
- On the client menu, press 1 for Transactions
- On the Transactions menu, press 1 for Cardholder
- On the Cardholder menu, press 4 for 3rd Party Bills
- The POS will prompt for verification of the owner of the card. The cardholder's name is displayed. Red light flashes on Fingerprint scanner

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- Let the customer place their Finger on the scanner to approve use of the card
- On the 3rd Party Bills menu, press 2 for one-off account
- Enter the amount to be Paid
- Press 1 to draw cash from primary wallet or Press 2 to draw cash from savings wallet
- Press 1 or 2 or 3 to select the account type to pay to
- Enter the first three letters to the bank name and press ENTER
- Select the relevant bank name from the list of banks and press ENTER
- Enter 3rd party recipient's bank account number and press ENTER
- Enter the account number held with the 3rd party Recipient and press ENTER
- A confirmation screen displays the recipient's details
- Let customer confirm amount to be paid and press OK
 - A receipt is generated
 - Tear the receipt for your customer

Load Funds

- Insert Client Card in the top slot of the POS with the chip facing upwards

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- On the main menu, press 2 for client
- On the client menu, press 1 for Transactions
- On the Transactions menu, press 1 for Cardholder
- On the Cardholder menu, press 6 for load funds

OFFLINE MANUAL

- Press 1 for Offline Manual
- The POS will prompt for verification of the owner of the card. The cardholder's name is displayed. Red light flashes on Fingerprint scanner
- Enter the exact amount to be loaded
- Enter the recipient's 10 digit code
 - A Receipt is generated showing the previous balance on the card, funds loaded and the new balance

ONLINE LOAD

- Press 2 for Online Load
- The POS device will prompt for client verification. The cardholder's name is displayed. Red light flashes on Fingerprint scanner
- The POS device connects to the switch to validate the transaction
 - A Receipt is generated showing the details of the transaction

Balance Enquiry

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- Insert Client Card in the top slot of the POS with the chip facing upwards
- On the main menu, press 2 for client
- On the client menu, press 2 for Enquiries
- On the enquiries menu, press 1 for Balance
- The POS will prompt for verification of the owner of the card. The cardholder's name is displayed. Red light flashes on Fingerprint scanner
- Let the customer place their Finger on the scanner to verify their ownership of the card
- On the Card balance menu,
- Press 1 to view or press 2 to print. If print is selected, a receipt is immediately generated with details of the account balance