User manual
CCV Budget

Malfunctions caused by non-compliance with the user manual are not covered by the service agreement.

The definition of service provided by CCV and the conditions that apply to this service provision are described in the 'General Terms and Conditions of CCV Holland BV, dated August 2012' and the service leaflet of the corresponding product. These documents have already been included in the offer.

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1 INTRODUCTION

1.1 The CCV Budget payment terminal

The VX 520 payment terminal allows you to process transactions with payment cards as well as coupons and membership cards. The payment terminal is future-proof and meets the latest national security requirements and the EMV standard.

The EMV standard was developed by the credit card companies Europay, Mastercard, Visa and JCB to prevent payment card fraud. Since an EMV chip is implemented in the payment cards instead of a magnetic strip, transactions are more secure.

1.2 The parties that make it possible to perform transactions

This manual frequently refers to or speaks of parties involved in the performance of transactions. Below you will find a list of these parties.
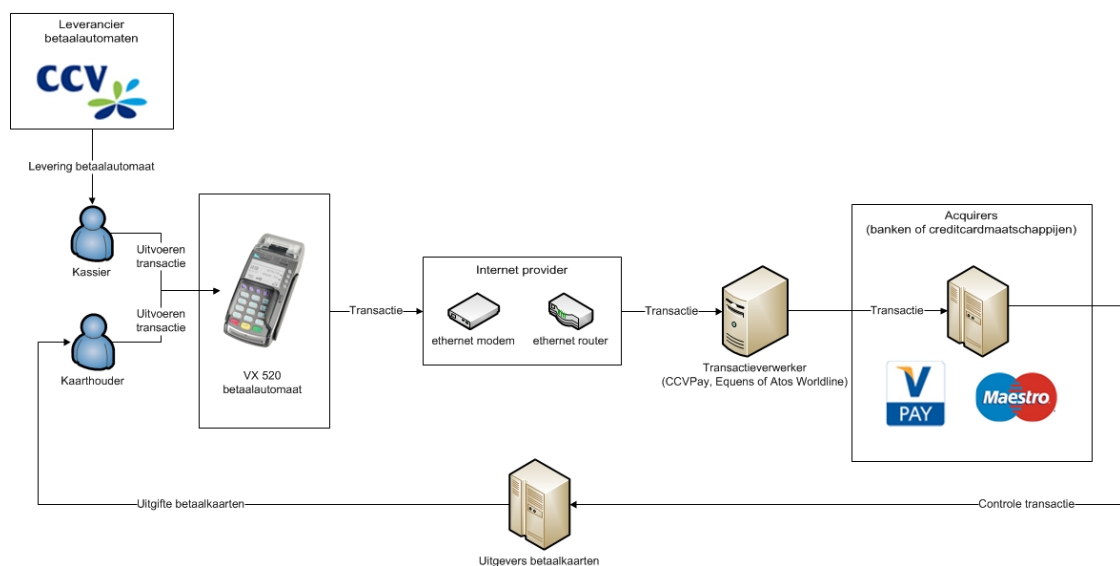
Party	Explanation
Payment terminal supplier	You purchased a payment terminal from a payment terminal supplier (in this case CCV).
Cashier	As a cashier, you are the one operating the payment terminal during the performance of transactions.
Cardholder	The cardholder is the person who is charged a transaction amount for a product or service. During the performance of a transaction, the cardholder also operates the terminal.
Internet provider	Your transactions are sent to a transaction processor via an Ethernet connection. For an Ethernet connection, you enter into a contract with an Internet provider.
Transaction processor	The transaction processor forwards the received transactions to acquirers (banks or credit card companies) for further processing.
Acquirer	The acquirer verifies with the issuer of the payment card whether the transaction with the payment card used may be processed.
Payment card issuer	The issuer of payment cards is usually a bank or financial institution. The payment cards are used by cardholders to perform transactions.

2 INSTALLATION OF THE PAYMENT TERMINAL

2.1 Components supplied

If the payment terminal was delivered to you as a plug & play package, you have received the following components.

Overview of the components supplied		
1	The VX 520 payment terminal	The payment terminal is operated both by you and by the cardholder when performing transactions.
2	Power cable	The power cable is used to connect the payment terminal to an outlet (230 volts).
3	Ethernet cable	You connect the Ethernet cable to the payment terminal and a communication module (Ethernet modem or Ethernet router).

You can find more information on connecting the equipment in section 2.3.

2.2 Installation requirements

The Dutch Payments Association is an organisation that focuses, among other things, on the security of electronic payments. To increase this security, the Dutch Payments Association has established guidelines for the installation of payment terminals and the use of the card reader.

2.2.1 Installation of the payment terminal

- Install the payment terminal in such a way that the cardholder can shield it with his or her hand or body when entering the PIN code. To this end, comply with the following dimensions when installing the terminal horizontally:
  - o Place the terminal at a height between 80 cm and 120 cm. You may only deviate from this if a special arrangement guarantees complete protection when entering the PIN code.
- Entering the PIN code must be invisible when watching from a rise, via mirrors, cameras, or in any other way.
- During the transaction, the keyboard of the terminal must be arranged such that the cardholder has enough privacy when entering the PIN code. This would make it (reasonably) impossible for third parties to see the PIN code.
- The payment terminal is equipped with a privacy shield. The cardholder can use this shield to cover the keyboard when entering the PIN code. Should your payment terminal not be equipped with a privacy shield, please contact the CCV Service Centre.

2.2.2 Use of the card reader

Make sure that the payment card is always visible to the cardholder. To this end, let the cardholder insert the card into the chip card reader or swipe it through the magnetic card reader. Is this impossible for practical reasons? Then show the cardholder how you insert the card into the chip card reader or swipe it through the magnetic card reader.

2.2.3 Environmental factors

Environmental factors may affect the operation of the equipment. Take this into account when installing the equipment. Your payment terminal can operate under the following environmental factors:
- The ambient temperature is between 0 °C and 40 °C
- The relative humidity is between 5% and 90%

Avoid:
- Shocks and vibrations
- Direct sunlight or objects that produce heat
- Excessive heat or dust
- Oil and dirt
- Water or condensation
- Placing the equipment near objects that produce excessive power fluctuations and/or electromagnetic fields

2.3   Connecting the equipment

If the payment terminal was delivered to you as a plug & play package, you must connect it yourself. Connect the equipment as described in the example table below.

Should the equipment be disconnected temporarily to be placed at a different location? Then also connect the equipment as described in the table below.

Connecting the VX 520	
1	Push the tab back and slide the cover back to remove it.
2	Use the power cable to connect the payment terminal to an outlet.

Connecting to an outlet (230 volts)

Connecting the VX 520		
3	Use the Ethernet cable to connect the payment terminal to a communication module (Ethernet modem or Ethernet router).	Connecting to an Ethernet modem/Ethernet router
4	Replace the cover.	
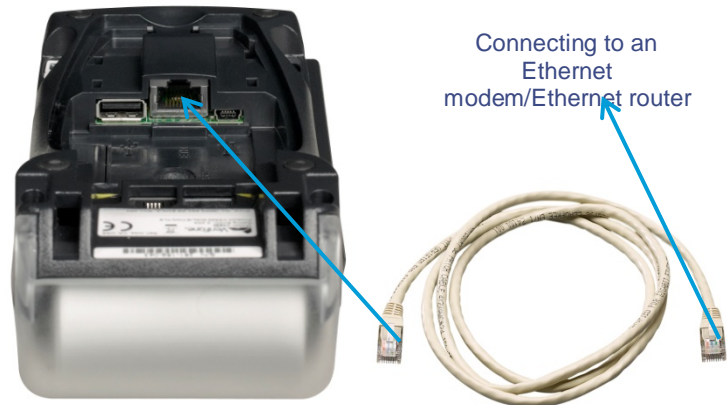
2.4 Setting up communication

Your payment terminal must be able to communicate over the Internet. This is necessary to forward transactions to an acquirer for further processing, but also to communicate with the CCV Terminal Management System. For instance, new software can be installed on your terminal by communicating with the Terminal Management System.

2.4.1 Getting an Internet subscription

Your payment terminal is connected to a data communication link (for example, a cable or ADSL) via the Ethernet connection. For a data communication link, you can take out a subscription from an Internet provider. You can choose between a Dutch Payments Association-certified data communication link (Pin over IP), or a non-certified data communication link (public Internet).
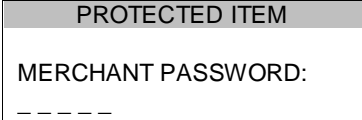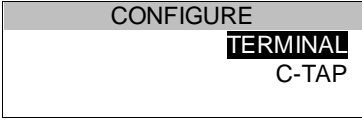
A certified data communication link offers the best guarantee of a high availability and good service. Therefore, we recommend you opt for a certified data communication link. A current list of certified providers of certified data communication links can be found on the website of the Dutch Payments Association (www.betaalvereniging.nl).

Please note: would you like to have your payment terminal communicate via a non-certified data communication link (public Internet)? Then please contact the CCV Service Centre to have the communication set up.

2.4.2 Setting a static IP address

Please note: you will receive the information for setting the data communication link from your Internet provider! Is this information not known to you? Then please contact your Internet provider.

To set a static IP address for your payment terminal, please perform the following actions:

Screen of the VX 520		Action
10:09 SALE ➡ 01.06.12 OTHER TRX ➡	1	Press the purple function key below the symbol 🔲 to open the menu.
MAIN MENU DISPLAY INFO MERCHANT MENU SERVICE MENU	2	Select MERCHANT MENU.
PROTECTED ITEM MERCHANT PASSWORD: _ _ _ _ _	3	Enter the merchant password (by default 99999) and confirm with <OK>.
MERCHANT MENU REPORTS FUNCTIONS CONFIGURE	4	Select CONFIGURE.
CONFIGURE TERMINAL C-TAP	5	Select TERMINAL.
TERMINAL COMMUNICATION MERCHANT PASSWORD E-JOURNAL	6	Select COMMUNICATION.

Screen of the VX 520		Action
COMMUNICATION SELECT MODEM TCP/IP	7	Select TCP/IP.
TCP/IP RESET ALL (DHCP) STATIC IP ADDRESS IP ADDRESS DNS1	8	Select STATIC IP ADDRESS.

Please note: during the following actions, you can enter the IP address, subnet mask and gateway using the numeric keypad and <Alpha> key (see subsection 3.3.1).

TCP/IP TERMINAL IP ADDRESS SUBNET MASK GATEWAY	9	Select TERMINAL IP ADDRESS.
TERMINAL IP ADDRESS _____0.0.0.0	10	Press <CORR>, enter the IP address and confirm with <OK>.
TCP/IP TERMINAL IP ADDRESS SUBNET MASK GATEWAY	11	Select SUBNET MASK.
SUBNET MASK _____0.0.0.0	12	Press <CORR>, enter the subnet mask and confirm with <OK>.
TCP/IP TERMINAL IP ADDRESS SUBNET MASK GATEWAY	13	Select GATEWAY.
GATEWAY _____0.0.0.0	14	Press <CORR>, enter the gateway and confirm with <OK>.
TCP/IP TERMINAL IP ADDRESS SUBNET MASK GATEWAY	15	Press <STOP> repeatedly until you are back at the home screen.
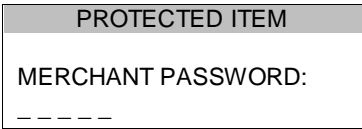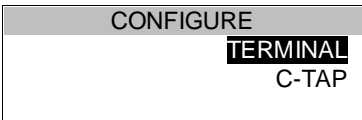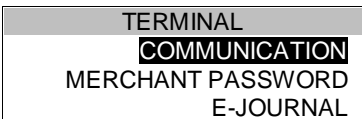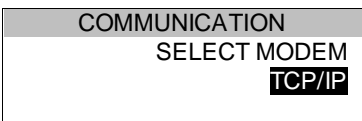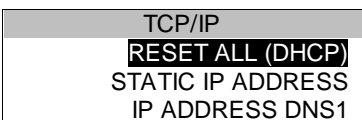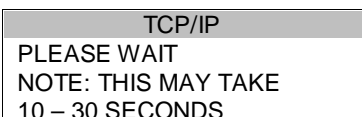
Please note: after setting the communication, always check whether you have set the data communication link correctly! To this end, you can test the communication links of the payment terminals (see subsection 2.4.4).

2.4.3 Setting a dynamic IP address
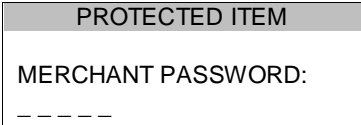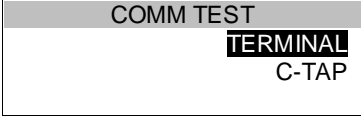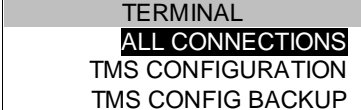
Does your payment terminal not work with a static IP address, but a static IP address has been set? Then please perform the following actions to remove the static IP address:

Screen of the VX 520		Action
10:09 SALE ➥ 01.06.12 OTHER TRX ➥	1	Press the purple function key below the icon ▤ to open the menu.
MAIN MENU DISPLAY INFO **MERCHANT MENU** SERVICE MENU	2	Select MERCHANT MENU.
PROTECTED ITEM MERCHANT PASSWORD: _ _ _ _ _	3	Enter the merchant password (by default 99999) and confirm with <OK>.
MERCHANT MENU REPORTS FUNCTIONS **CONFIGURE**	4	Select CONFIGURE.
CONFIGURE **TERMINAL** C-TAP	5	Select TERMINAL.
TERMINAL **COMMUNICATION** MERCHANT PASSWORD E-JOURNAL	6	Select COMMUNICATION.
COMMUNICATION SELECT MODEM **TCP/IP**	7	Select TCP/IP.
TCP/IP **RESET ALL (DHCP)** STATIC IP ADDRESS IP ADDRESS DNS1	8	Select RESET ALL (DHCP) and then press <STOP>.
TCP/IP PLEASE WAIT NOTE: THIS MAY TAKE 10 – 30 SECONDS	9	Wait between 10 and 30 seconds and press <STOP> repeatedly until you are back at the home screen.

Please note: after setting the communication, always check whether you have set the data communication link correctly! To this end, you can test the communication links of the payment terminals (see subsection 2.4.4).

2.4.4 Testing the communication links

To test the communication links of your payment terminal, please perform the following actions:

Screen of the VX 520

Action

10:09 SALE ➡️ **01.06.12** OTHER TRX ➡️	1 Press the purple function key below the icon 🖹 to open the menu.
MAIN MENU DISPLAY INFO **MERCHANT MENU** SERVICE MENU	2 Select MERCHANT MENU.
PROTECTED ITEM MERCHANT PASSWORD: _ _ _ _ _	3 Enter the merchant password (by default 99999) and confirm with <OK>.
MERCHANT MENU FUNCTIONS CONFIGURE **DIAGNOSIS**	4 Scroll to and select DIAGNOSIS.
DIAGNOSIS **COMM TEST**	5 Select COMM TEST.
COMM TEST **TERMINAL** C-TAP	6 Select TERMINAL.
TERMINAL **ALL CONNECTIONS** TMS CONFIGURATION TMS CONFIG BACKUP	7 Select ALL CONNECTIONS

After all connections have been tested, a report will be printed. Please see the next page for an example of such a report. Check in the report whether all connections are working properly.

```
                CCV Holland B.V.
               Westervoortsedijk 55
                 6827AT Arnhem


COMM TEST
ALL CONNECTIONS

DATE:                      01/06/2012 10:09:15

TMS TERM-ID:                         CLS01
IP CONFIGURATION:                  DYNAMIC
TERMINAL IP ADDRESS:            192.1685.214
SUBNET MASK:                   255.255.255.0
GATEWAY:                         192.168.5.1
IP ADDRESS DNS1:                 192.168.5.1
IP ADDRESS DNS2:                     0.0.0.0


TERMINAL

TMS INSTALLATION
194.104.96.44:15000
CONNECTION: OK - TCP/IP SESSION: OK

TMS CONFIGURATION
194.104.96.44:15001
CONNECTION: OK - TCP/IP SESSION: OK

ZONTALK SERVER
194.104.96.44:15002
CONNECTION: OK - TCP/IP SESSION: OK

C-TAP

CCV host
194.104.96.43:10000
CONNECTION: OK - TCP/IP SESSION: OK

Equens host
82.195.48.7:50496
CONNECTION: OK - TCP/IP SESSION: OK

CTAP Scheme 52800001
82.195.48.7:50496
CONNECTION: OK - TCP/IP SESSION: OK

CTAP Scheme 52800002
194.104.96.43:10000
CONNECTION: OK - TCP/IP SESSION: OK

              REPORT END
```

TMS Terminal ID: Your payment terminal is registered on the CCV Terminal Management System under

An overview of all tested connections.

- Result OK: the connection is working properly
- Result NOK: the connection is not working

Section 8.3 describes which actions you can perform yourself in case the payment terminal has problems communicating.

3 WORKING WITH THE PAYMENT TERMINAL

3.1 Overview of the payment terminal

Components of the VX 520 payment terminal		
1	Printer cover	Underneath this cover is the thermal printer that prints the receipts and reports.
2	Printer knob	Pull the knob back to unlock the printer cover.
3	Screen	The messages appear on the screen while performing operations with the payment terminal.
4	Privacy shield	The protective shield around the keyboard. Using this protective shield and his or her hand, the cardholder can shield the keys of the terminal while entering the PIN code.
5	Chip card reader	The cardholder can insert a payment card with EMV chip into the chip card reader when performing the transaction (see section 3.6).
6	Magnetic card reader	The cardholder can insert a payment card with magnetic strip into the magnetic card reader when performing the transaction (see section 3.6).

3.2 Operating the payment terminal

Keys of the VX 520 payment terminal		
1	Grey function keys	Select menu options that appear on the screen.
2	Purple function keys	The middle function key serves as <ALPHA> key (see 3). Above the other purple function keys, function symbols can be displayed (see section 3.3.1). Press the purple function key below a symbol to perform the indicated function.
3	<ALPHA> key	Press the purple <ALPHA> key to convert entered digits to letters and punctuation (see subsection 3.2.1).
4	Numeric keys	Press the numeric keys to enter numbers. For example, to enter a transaction amount. The cardholder can use the numeric keys to enter a PIN code.
5	<*> key	Punctuation marks that you can enter by pressing the <ALPHA> key have been programmed under this key (see subsection 3.2.1).
6	<#> key	Punctuation marks that you can enter by pressing the <ALPHA> key have been programmed under this key (see subsection 3.2.1).
7	<STOP> key	Abort an action (for example, a transaction) Return to a previous menu. By pressing <STOP> repeatedly, the terminal returns to the home screen.
8	<CORR> key	Correct entered numbers, letters and/or punctuation marks. Correct entered numbers, letters and/or punctuation marks.
9	<OK> key	Confirm the entered information or an action.

A number of keys of the payment terminal have been provided with symbols in relief for the blind and visually impaired.

Key	Symbol in relief
<5>	A full stop (.)
<STOP> key	A cross (X)
<CORR> key	A vertical bar (|)
<OK> key	A circle (O)

3.2.1 Entering letters

On the numeric keypad of your payment terminal you will only see digits. Under the numeric keys and the <*> and <#> keys, however, letters and punctuation marks have been programmed. You can enter these by pressing the <ALPHA> key.

First press a numeric key, then the <*> key or the <#> key and then the <ALPHA> key. Which letter or punctuation mark appears depends on the number of times you press the <ALPHA> key (see table below).

	<ALPHA> key													
	1x	2x	3x	4x	5x	6x	7x	8x	9x	10x	11x	12x	13x	14x
1	Q	Z	.	q	z	1								
2	A	B	C	a	b	c	2							
3	D	E	F	d	e	f	3							
4	G	H	I	g	h	i	4							
5	J	K	L	j	k	l	5							
6	M	N	O	m	n	o	6							
7	P	R	S	p	r	s	7							
8	T	U	V	t	u	v	8							
9	W	X	Y	w	x	y	9							
0	-	space	+	0										
*	,	'	"	(	)	<	>	[	]	_	{	}	~	*
#	!	?	:	;	@	=	&	/	\	%	$			^	#

For example, if you want to enter the word PIN, you can do so as follows:

P   Press 7 and then the <ALPHA> key once
I   Press 4 and then the <ALPHA> key three times
N   Press 6 and then the <ALPHA> key twice

3.3 The menu of the payment terminal

The VX 520 payment terminal features a menu that you can use to perform actions. To open the main menu, press the purple function key below the symbol .

The screen displays up to eight lines. The upper line (above the line) always indicates the name of the menu you are currently using.

Besides the lines are grey function keys (F1, F2, F3 en F4). You can use these keys to select a menu option.

Please note: function key <F1> does not have an active function and will not be used in practice!

It is possible that a menu has more menu options than can be displayed on the screen. In this case, scroll arrows will appear on the bottom line of the screen.

Symbols to display menu options can also appear on the bottom line of the screen.
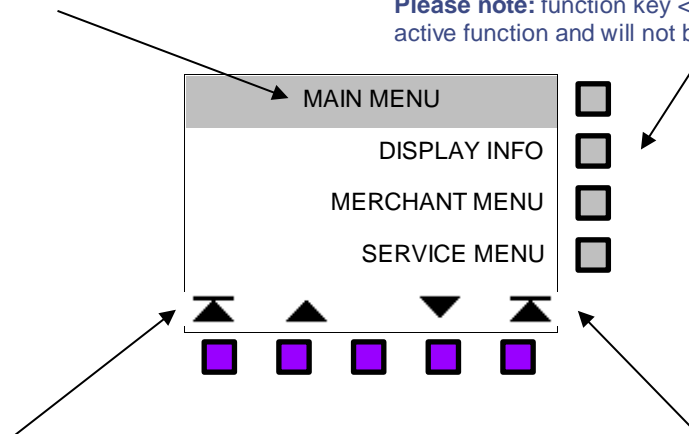
If a menu option is displayed, you can press the purple function key below the menu option to select it.

3.3.1 Symbols for menu options

Symbol	Function
	Open the main menu.
	This symbol indicates that the day has not yet been opened. Press the function key below this symbol to open the day (see subsection 3.5.1).
	This symbol indicates that the day has been opened. Press the function key below this symbol to close the day (see subsection 3.5.2).
	Print a copy of the receipt of the last transaction performed. This function is available for five minutes after performing the transaction. After this time, the copy of the receipt will be deleted from the payment terminal.
	The menu options are not displayed at the same height as a function key. This arrow indicates the function key you should press to select the menu option.
	Scroll to the first line of a menu.
	Scroll up one line.
	Scroll down one line.
	Scroll to the last line of a menu.

3.4   Merchant password

Access to the merchant menu of the payment terminal is password-protected. You should also enter this merchant password to perform some actions, such as performing the activation of the terminal.

Please note: the merchant password is set by default to 99999. To avoid abuse of your payment terminal by third parties, we recommend you change the merchant password!

To change the merchant password, perform the following actions:
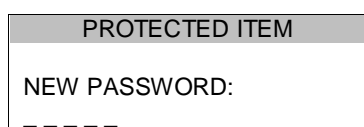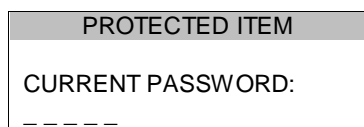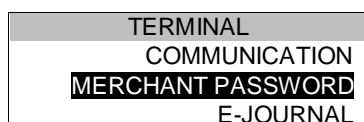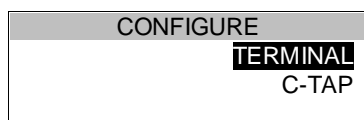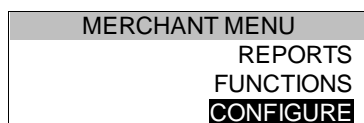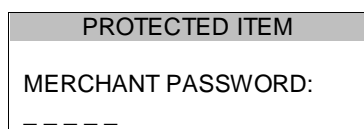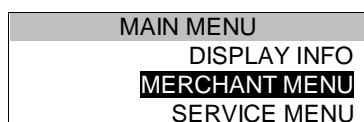
Screen of the VX 520		Action
10:09 SALE ➨ **01.06.12** OTHER TRX ➨	1	Press the purple function key below the symbol to open the menu.
MAIN MENU DISPLAY INFO MERCHANT MENU SERVICE MENU	2	Select MERCHANT MENU.
PROTECTED ITEM MERCHANT PASSWORD: _ _ _ _ _	3	Enter the merchant password (by default 99999) and confirm with <OK>.
MERCHANT MENU REPORTS FUNCTIONS CONFIGURE	4	Select CONFIGURE.
CONFIGURE TERMINAL C-TAP	5	Select TERMINAL.
TERMINAL COMMUNICATION MERCHANT PASSWORD E-JOURNAL	6	Select MERCHANT PASSWORD
PROTECTED ITEM CURRENT PASSWORD: _ _ _ _ _	7	Enter the current password and confirm with <OK>.
PROTECTED ITEM NEW PASSWORD: _ _ _ _ _	8	Enter a new five-digit password and confirm with <OK>.
	9	Press <STOP> repeatedly until you are back at the home screen.

3.5 Start-up and shutdown of the payment terminal

Your payment terminal must always be connected to the power and should therefore never be disconnected from the power outlet. The payment terminal will automatically be switched on and cannot be switched off.

Please note: at the start of the day you should perform an activation of the terminal before you can perform any transactions! At the end of the day you should perform a deactivation of the terminal.

3.5.1 Performing an activation of the terminal

At the start of the day you should perform activation of the terminal. This will open a new period for the financial reports. In these reports, the transactions you perform are recorded. To perform an activation of the terminal, please perform the following actions:
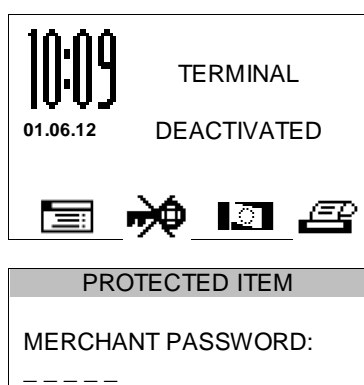
Screen of the VX 520	Action
10:09 TERMINAL **01.06.12** DEACTIVATED	1 Press the purple function key below the symbol.
PROTECTED ITEM MERCHANT PASSWORD: _ _ _ _ _	2 Enter the merchant password (by default 99999) and confirm with <OK>.

3.5.2 Performing a deactivation of the terminal

At the end of the day you should perform a deactivation of the terminal. The period for the financial transactions will then be closed, and the reports are printed out. To perform a deactivation of the terminal, please perform the following actions:

Screen of the VX 520	Action
10:09 SALE → **01.06.12** OTHER TRX →	1 Press the purple function key below the symbol.
PROTECTED ITEM MERCHANT PASSWORD: _ _ _ _ _	2 Enter the merchant password (by default 99999) and confirm with <OK>.

The day is concluded and the payment terminal will automatically print the financial reports. Which reports are printed depend on the settings of your payment terminal. You can change the settings of your payment terminal yourself (see section 6.4).

Please note: there is a possibility that the printing paper roll runs out of paper while printing the reports. Should this happen, replace the printing paper roll and print the reports again.

3.6   The use of payment cards

The way a cardholder should insert the payment card depends on the payment card.

A payment card with EMV chip must be inserted into the chip card reader. The card must be inserted in the card reader with the chip facing up and toward the terminal.

A payment card with a magnetic strip must be swiped through the magnetic card reader. The card should be swiped through the magnetic card reader with the magnetic strip facing down and toward the terminal.

3.7   Placing a printing paper roll

Perform the actions below to place a new printing paper roll. Always do this carefully! The cut edge is sharp and the printer may be hot.

1.   Open the cover of the printer. This is done by pulling back the printer knob and sliding the printer cover backwards. If present, remove the previous printing paper roll.

2.   Place a printing paper roll as indicated in the picture. Make sure that a part of the paper of the roll sticks out and close the printer cover. Now tear off the protruding paper along the cut edge.

4 PERFORMING TRANSACTIONS

4.1 Overview of the different types of transactions

The table below shows the types of transactions you can perform. For each type of transaction it is described in which situation this should be performed.

Overview of the types of transactions	
Sale	A cardholder pays with a payment card.
Cancellation.	Cancels a previously performed transaction.
Cash advance	A cardholder withdraws money at a point of sale.
Reservation	Reserve a certain amount for a determined period of time.
Sale after reservation	Perform a sale based on a previously performed reservation.
Refund	Refund money to the cardholder if an item is returned.
Sale referral	This is a transaction for which you enter an authorisation code that you obtained through a telephone reservation.
Cash advance after referral	A cardholder withdraws money at a point of sale. During this transaction, a reservation that you obtained through a telephone authorisation code must be entered.
Card check	Check with the card issuer whether the payment card is still valid.
Extra reservation	Increase the previously reserved amount.

4.1.1 Which transactions can I perform with a payment card?

Your payment terminal supports multiple types of transactions. The ones you can perform depend on:
- the payment card of the cardholder;
- the acquirer.

Please note: contact your acquirer if you are unable to perform the transaction you want with a certain type of payment card!

To check which transactions an acquirer allows for a payment card, you can print an acquirer parameter report. The actions to be performed to this end are described on the next page.

Perform the following actions to print an acquirer parameter report:
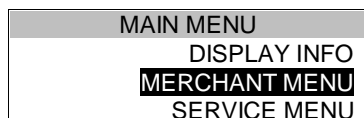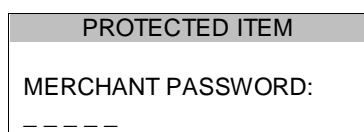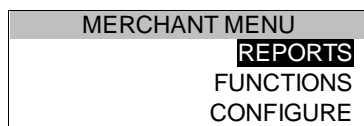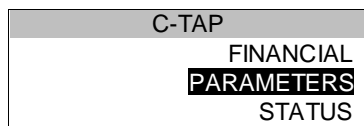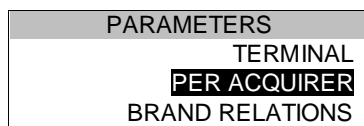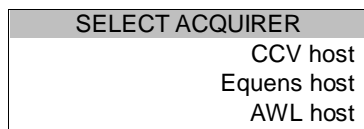
Screen of the VX 520		Action
10:09 SALE ➡ 01.06.12 OTHER TRX ➡	1	Press the purple function key below the symbol ▭ to open the menu.
MAIN MENU DISPLAY INFO **MERCHANT MENU** SERVICE MENU	2	Select MERCHANT MENU.
PROTECTED ITEM MERCHANT PASSWORD: _ _ _ _ _	3	Enter the merchant password (by default 99999) and confirm with <OK>.
MERCHANT MENU **REPORTS** FUNCTIONS CONFIGURE	4	Select REPORTS.
REPORTS TERMINAL **C-TAP**	5	Select C-TAP.
C-TAP FINANCIAL **PARAMETERS** STATUS	6	Select PARAMETERS.
PARAMETERS TERMINAL **PER ACQUIRER** BRAND RELATIONS	7	Select PER ACQUIRER.
SELECT ACQUIRER CCV host Equens host AWL host	8	Select the desired transaction processor. The acquirer parameter will now be printed.

Please see the next page for an example of an acquirer parameter report.

```
              ** C-TAP ACQUIRER **
              PARAMETER REPORT

                              ** CCV host **

TMS TERM-ID:                  PKB5
DATE:                 01/06/2012 10:09:45

ACQUIRER TERM-ID:             CT370054
ACQUIRER ID:                  52600007
ACQUIRER PARAM ID:            52600007

C-TAP IP ADDRESS:             194.104.96.42
C-TAP TCP PORT:               10000
CONNECTION TIMEOUT:           45 SEC.

BRAND NAME:                   VISA
CARD BRAND PARAM ID:          00000007
MERCHANT ID:                  455600707815
MCC:                          3314
VOICE REFERRAL NO:        0000021206500600
ALLOWED SERVICES:             B480
  -                        CANCELLATION
  -                           REFUND
  -                     SALE AFTER RESERV.
  -                        RESERVATION
  -                           SALE
  -                       SALE REFERRAL
  -                      CANCEL LAST TRX
MAX % TIP:                     20
MAX AMOUNT TIP:               10000
              ACCOUNT NUMBERS
ACCOUNT LABEL:                  -
ACC. No:                        -

              REPORT END
```

- The TMS Terminal ID of the payment terminal.
- The date and time on which the report is printed

- CARD NAME: name of the payment card.
- MERCHANT ID: the registration number for the payment card.

- Under ALLOWED SERVICES, you can see which types of transactions the acquirer allows for the payment card.
- MAX % EXTRA: the maximum percentage of the transaction amount a cardholder may tip.
- MAX AMOUNT EXTRA: the maximum amount a cardholder may tip.

The example above shows which types of transactions the acquirer allows you to perform with the VISA payment card (if the payment card of the cardholder supports this). With this payment card:

- sales, cancellations, refunds, reservations, sales after reservations, and sales after referrals may be performed. The last transaction may also be cancelled;
- the cardholder is allowed to tip during a transaction. The tip amount in this example may not exceed 20% of the transaction amount and not exceed € 10,000.

4.2   Entering a tip during a transaction

A tip can be added to a transaction amount. This is only possible if allowed by the acquirer. During the performance of a transaction, the following message will appear on the display of the payment terminal.
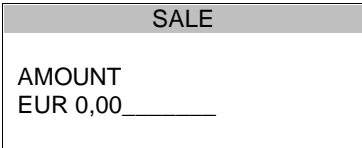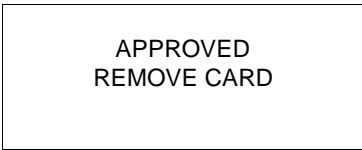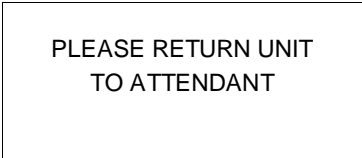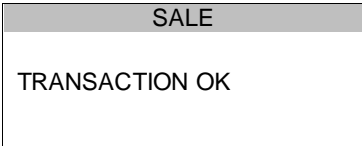
```
                10,00 EUR
ADD EXTRA           +OK
EXTRA?          0,00 EUR
```

4.3   Sale

You perform a sale if a cardholder pays you with a payment card.
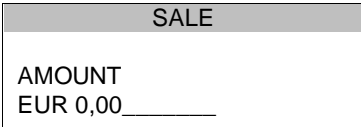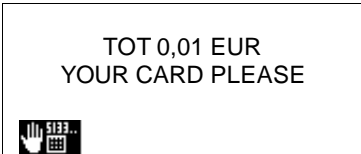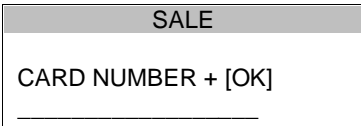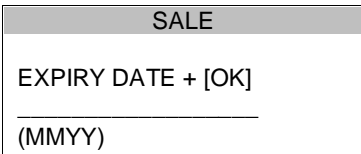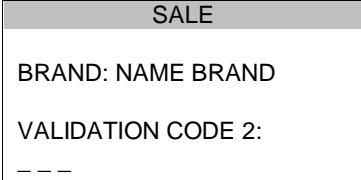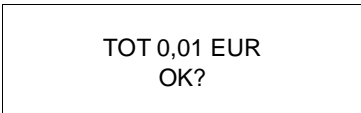
Performing a sale goes as follows:

Screen of the VX 520		Action
10:09 SALE OTHER TRX 01.06.12	1	Select SALE.
SALE AMOUNT EUR 0,00_____	2	Enter the amount and confirm with <OK>. Now hand the terminal to the cardholder.
TOT 0,01 EUR YOUR CARD PLEASE	3	The cardholder inserts the card into the chip card reader or swipes it through the magnetic card reader.
SALE TOT 0,01 EUR ENTER PIN +OK PIN _____	4	The cardholder enters the PIN code and approves the transaction with <OK>.
APPROVED REMOVE CARD	5	The cardholder removes the card.
PLEASE RETURN UNIT TO ATTENDANT	6	The cardholder hands you back the terminal. Now press <OK>.
SALE TRANSACTION OK	7	The sale was successful.

4.3.1 Perform a manual credit card transaction

You can perform a manual credit card payment. Since you enter the payment card information manually, no card needs to be inserted during this transaction.

Performing a manual credit card payment goes as follows:

Screen of the VX 520		Action
10:09 SALE ➡ 01.06.12 OTHER TRX ➡	1	Select SALE.
SALE AMOUNT EUR 0,00_____	2	Enter the amount and confirm with <OK>.
TOT 0,01 EUR YOUR CARD PLEASE	3	Press the purple function key below the symbol.
SALE CARD NUMBER + [OK] _____	4	Enter the card number and confirm with <OK>.
SALE EXPIRY DATE + [OK] _____ (MMYY)	5	Enter the expiry date and confirm with <OK>.

Please note: you may need a CVC2 code while performing the transaction. This is a three-digit code. It can usually be found on the back of the payment card.

SALE BRAND: NAME BRAND VALIDATION CODE 2: _ _ _	6	Enter the CVC2 code and confirm with <OK>. Press <OK> if no CVC2 code is indicated on the card.
TOT 0,01 EUR OK?	7	Press <OK> to approve the manual credit card transaction.

Screen of the VX 520	Action
PLEASE RETURN UNIT TO ATTENDANT	8 Press <OK>.
SALE TRANSACTION OK PRESS OK TO CONTINUE	9 The manual credit card transaction was successful. Tear off the copy of the receipt and press <OK>.

Please note: are you performing a transaction with a credit card without a chip (the cardholder does not need to enter a PIN code)? In that case, two copies of the receipt are printed automatically immediately after the transaction. One copy is for the cardholder and one copy is for your records. Make sure the cardholder signs the copy of the receipt intended for your records for approval.

4.4 Cancellation

To cancel a previously performed transaction, you can perform a cancellation.

Please note: to cancel the previously performed transaction you will need an authorisation code. This code is printed on the copy of the receipt of the transaction you wish to cancel. Please see the next page for an example of a copy of the receipt with an authorisation code.

Performing a cancellation goes as follows:

Screen of the VX 520	Action
10:09 SALE ➡ 01.06.12 OTHER TRX ➡	1 Select OTHER TRX.
TRANSACTION CANCELLATION RESERVATION SALE AFTER RESERV.	2 Select CANCELLATION
PROTECTED ITEM MERCHANT PASSWORD: _ _ _ _ _	3 Enter the merchant password (by default 99999) and confirm with <OK>.
CANCELLATION AMOUNT EUR 0,00_____	4 Enter the amount and confirm with <OK>.
CHOOSE CANCELL. TYPE SALE CASH ADVANCE RESERVATION	5 Select the type of transaction you wish to cancel.

CANCELLATION	
AUTHORISATION CODE _____	6 Enter an authorisation code and confirm with <OK>.
TOT 0,01 EUR YOUR CARD PLEASE	7 The cardholder inserts the card into the chip card reader or swipes it through the magnetic card reader.
CANCELLATION TOT 0,01 EUR OK?	8 The cardholder presses <OK> to approve the transaction.
APPROVED REMOVE CARD	9 The cardholder removes the card.
PLEASE RETURN UNIT TO ATTENDANT	10 The cardholder hands you back the terminal. Now press <OK>.
CANCELLATION TRANSACTION OK	11 The cancellation was successful.

Journal

CCV Holland B.V.
Westervoortsedijk 55
6827 AT Arnhem

Terminal: CT380071
Merchant: 423600707814

Period: 2166
Transaction: 00000002

MASTERCARD (A00002301)
Card: xxxxxxxxxxxx6015
Card Sequence Nr.: 00
Valid thru: 30/04/14

RESERVATION
Date: 01/06/2012 10:09
Auth. code: 425544 ◄──────────────── Authorisation code

Total: **EUR 0,01**

**RESERVATION
AUTHORISED**
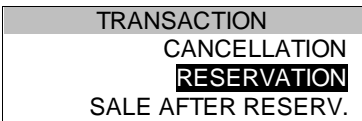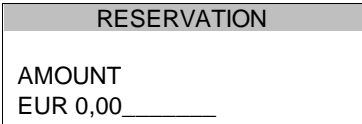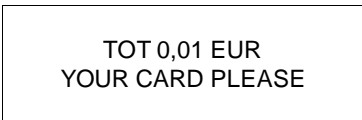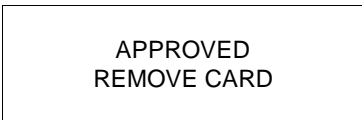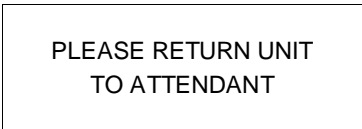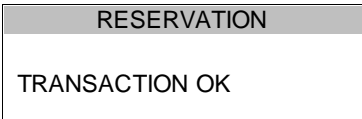
4.5   Reservation

To reserve an amount for a determined period of time, you can perform a reservation.

Please note: The amount you can reserve and the duration of the period for which you can reserve the amount may vary per acquirer and payment card!

Performing a reservation goes as follows:

Screen of the VX 520	Action	
10:09 SALE ➡ 01.06.12 OTHER TRX ➡	1	Select OTHER TRX.
TRANSACTION CANCELLATION RESERVATION SALE AFTER RESERV.	2	Select RESERVATION.
RESERVATION AMOUNT EUR 0,00_____	3	Enter the amount and confirm with <OK>.
TOT 0,01 EUR YOUR CARD PLEASE	4	The cardholder inserts the card into the chip card reader or swipes it through the magnetic card reader.
RESERVATION TOT 0,01 EUR ENTER PIN +OK PIN _____	5	The cardholder enters the PIN code and approves the transaction with <OK>.
APPROVED REMOVE CARD	6	The cardholder removes the card.
PLEASE RETURN UNIT TO ATTENDANT	7	The cardholder hands you back the terminal. Now press <OK>.
RESERVATION TRANSACTION OK	8	The reservation was successful.

Please note: to actually perform the payment at a later time based on the previously performed reservation, you will need an authorisation code! This code is printed on the copy of the receipt that is printed after performing the reservation. Please see section 4.4 for an example of a copy of the receipt with an authorisation code.

4.6 Sale after reservation

If you have reserved an amount of money for a determined period through a reservation, you can perform the actual payment at a later time.

Performing a sale after reservation goes as follows:
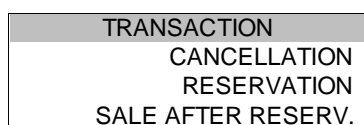
Screen of the VX 520		Action
10:09 SALE ➡ **01.06.12** OTHER TRX ➡	1	Select OTHER TRX.
TRANSACTION CANCELLATION RESERVATION SALE AFTER RESERV.	2	Select SALE AFTER RESERV..
SALE AFTER RESERV. AMOUNT EUR 0,00_____	3	Enter the amount and confirm with <OK>.
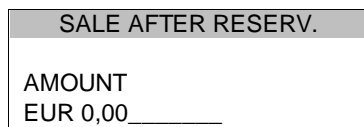
Please note: to perform this transaction you will need an authorisation code! This code is printed on the copy of the receipt of the reservation you performed previously. Please see section 4.4 for an example of a copy of the receipt with an authorisation code. The code may consist of numbers and letters. In subsection 3.2.1 you will find more information on entering letters.
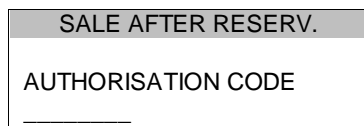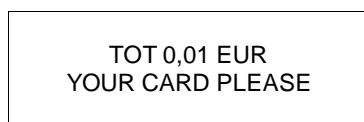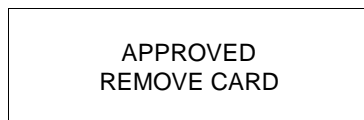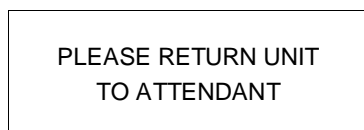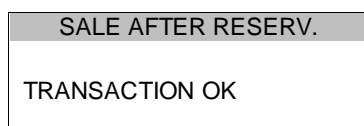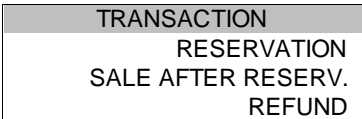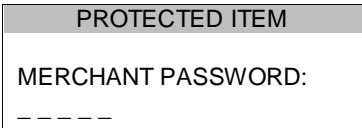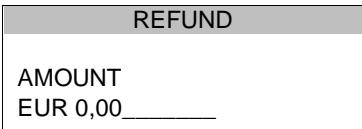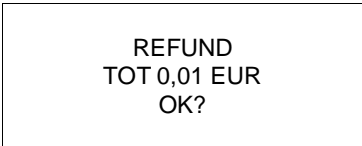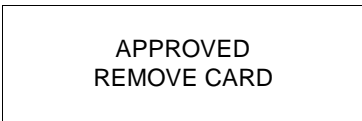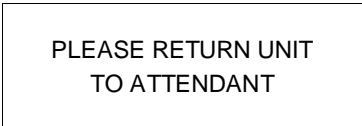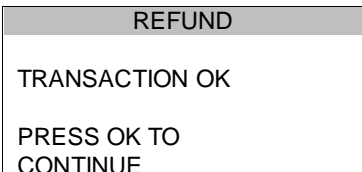
Screen of the VX 520		Action
SALE AFTER RESERV. AUTHORISATION CODE _____	4	Enter an authorisation code and confirm with <OK>.
TOT 0,01 EUR YOUR CARD PLEASE	5	The cardholder inserts the card into the chip card reader or swipes it through the magnetic card reader.
SALE TOT 0,01 EUR OK?	6	The cardholder presses <OK> to approve the transaction.
APPROVED REMOVE CARD	7	The cardholder removes the card.
PLEASE RETURN UNIT TO ATTENDANT	8	The cardholder hands you back the terminal. Now press <OK>.
SALE AFTER RESERV. TRANSACTION OK	9	The sale after reservation was successful.

4.7   Refund

You perform a refund if a product is returned and you wish to return money to the cardholder. Performing a refund goes as follows:

Screen of the VX 520		Action
10:09 SALE ➥ 01.06.12 OTHER TRX ➥	1	Select OTHER TRX.
TRANSACTION RESERVATION SALE AFTER RESERV. REFUND	2	Scroll to and select REFUND.
PROTECTED ITEM MERCHANT PASSWORD: _ _ _ _ _	3	Enter the merchant password (by default 99999) and confirm with <OK>.
REFUND AMOUNT EUR 0,00_____	4	Enter the amount and confirm with <OK>.
TOT 0,01 EUR YOUR CARD PLEASE	5	The cardholder inserts the card into the chip card reader or swipes it through the magnetic card reader.
REFUND TOT 0,01 EUR OK?	6	The cardholder presses <OK> to approve the transaction.
APPROVED REMOVE CARD	7	The cardholder removes the card.
PLEASE RETURN UNIT TO ATTENDANT	8	The cardholder hands you back the terminal. Now press <OK>.
REFUND TRANSACTION OK PRESS OK TO CONTINUE	9	The refund was successful. Tear off the copy of the receipt for the customer and press <OK>.

The second copy of the receipt will now be printed. Make sure the cardholder signs the copy of the receipt and keep it for your records.

5 PAYMENT CARDS

On your payment terminal, you can accept various payment cards. For each payment card you wish to accept, you need to conclude a contract with an acquirer. The acquirer is the party making it possible to perform transactions with payment cards on your payment terminal.

It is up to you with which acquirers you conclude a contract. For instance, you can switch to another acquirer who charges lower fees. This can be done at any moment. To this end, you need to link a type of card, for example MasterCard, to the transaction processor of your choice.

5.1 View settings for payment cards

To check which payment cards you can accept on your payment terminal and to which acquirers they are linked, you can print a Brand relation report.

If you have changed any settings for the payment cards, we recommend you always print and check a Brand relation report.

To print a Brand relation report, please perform the following actions:
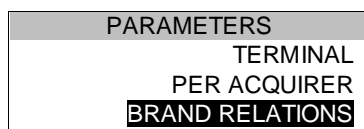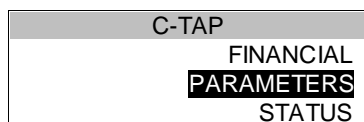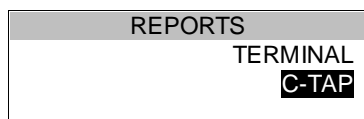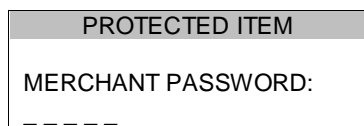
Screen of the VX 520		Action
10:09 SALE ➜ 01.06.12 OTHER TRX ➜	1	Press the purple function key below the symbol to open the menu.
MAIN MENU DISPLAY INFO MERCHANT MENU SERVICE MENU	2	Select MERCHANT MENU.
PROTECTED ITEM MERCHANT PASSWORD: _ _ _ _ _	3	Enter the merchant password (by default 99999) and confirm with <OK>.
MERCHANT MENU REPORTS FUNCTIONS CONFIGURE	4	Select REPORTS.
REPORTS TERMINAL C-TAP	5	Select C-TAP.
C-TAP FINANCIAL PARAMETERS STATUS	6	Select PARAMETERS.
PARAMETERS TERMINAL PER ACQUIRER BRAND RELATIONS	7	Select BRAND RELATIONS. The Brand relation report will now be printed. Please see the next page for an example of a Brand relation report.

```
                ** C-TAP **
             RELATION REPORT

TMS TERM-ID:                    1234567890
DATE:                    01/06/2012 10:09:20

APPLICATION VERSION:                  09.17

             CARD BRAND TABLE

                  ** CCV **

ACQUIRER TERM-ID:                   CT003298

BRAND          MERCHANT ID:           REL.

-------------------------------------------------

Maestro        20633731               YES

VPAY           20466832               YES

VISA           1234                    NO

Mastercard     1234                    NO


              ** Equens host **

ACQUIRER TERM-ID:                   CT042298

BRAND          MERCHANT ID:           REL.

-------------------------------------------------

VISA           4567                   YES

Mastercard     4567                   YES

               ** AWL NL **

ACQUIRER TERM-ID:

BRAND          MERCHANT ID:           REL.

-------------------------------------------------

Maestro        1234                    NO

VPAY           1234                    NO


               REPORT END
```

TMS Terminal ID: Your payment terminal is registered on the CCV Terminal Management System under

Date and time on which you printed the report.

Transaction processor CCV.

The different types of payment cards. Per card, the registration number (also called Merchant ID) is indicated. You can also see whether the card is linked to the transaction processor.

Transaction processor Equens.

The different types of payment cards. Per card, the registration number (also called Merchant ID) is indicated. You can also see whether the card is linked to the transaction processor.

Transaction processor Atos Wordline.

The different types of payment cards. Per card, the registration number (also called Merchant ID) is indicated. You can also see whether the card is linked to the transaction processor.

5.2 Change settings for payment cards

The table below shows the various changes that you can make for payment cards and the information you will need thereto. It also mentions the subsection which provides a comprehensive instruction for the implementation of the change.

Change	Required information	Subsection
Accepting a payment card	• The registration number of the acquirer • The transaction processor (CCV, Equens or Atos Worldline)	5.2.1
Stop accepting a payment card	No information is required to implement this change.	5.2.2
Accepting a payment card via another acquirer and the current transaction processor	• The registration number of the acquirer • The current transaction processor (CCV, Equens or Atos Worldline)	5.2.3
Accepting a payment card via another acquirer and another transaction processor	• The registration number of the acquirer • The new transaction processor (CCV, Equens or Atos Worldline)	5.2.1

5.2.1 Adding a payment card

Please note: to implement this change you will need the registration number of the payment card. You should also know which transaction processor will process the transactions. Is this information not known to you? Then please contact your acquirer!

To add a payment card, please perform the following actions:

Screen of the VX 520		Action
	1	Press the purple function key below the symbol ▤ to open the menu.
MAIN MENU DISPLAY INFO **MERCHANT MENU** SERVICE MENU	2	Select MERCHANT MENU.
PROTECTED ITEM MERCHANT PASSWORD: _ _ _ _ _	3	Enter the merchant password (by default 99999) and confirm with <OK>.
MERCHANT MENU REPORTS FUNCTIONS **CONFIGURE**	4	Select CONFIGURE.
CONFIGURE TERMINAL **C-TAP**	5	Select C-TAP.
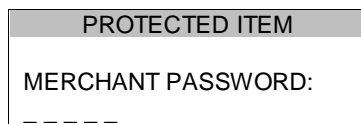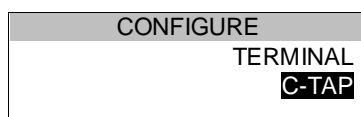
Screen of the VX 520		Action
CONFIGURATION EDIT RELATIONS	6	Select EDIT RELATIONS.
SELECT ACQUIRER CCV host Equens host AWL NL host	7	Select the transaction processor (CCV, Equens or Atos Worldline) to which you want to link the payment card.
EDIT RELATIONS ADD BRAND DELETE BRAND CHANGE MERCHANT ID	8	Select ADD BRAND.
ADD BRAND UnionPay VISA Maestro	9	Select the card you want to add to the payment terminal.

The message at action 10 only appears if the payment card is already linked to a transaction processor. Otherwise, the message shown at action 11 will appear.

Screen of the VX 520		Action
ADD BRAND BRAND ALREADY HAS A RELATION WITH: NAME PROCESSOR DISC RELATION? NO = [STOP] / YES = [OK]	10	Press <OK> to add the card to the new transaction processor.
ADD BRAND MERCHANT ID: _____1234	11	Press the <CORR> key.
ADD BRAND MERCHANT ID: _____ (1234)	12	Enter the registration number you received from the acquirer and confirm with <OK>.
ADD BRAND UnionPay VISA Maestro	13	Press <STOP> repeatedly until you are back at the home screen. An acquirer parameter session will now be started.
	14	After the acquirer parameter session is completed, a receipt is printed. Check whether the change was implemented successfully (see section 5.3).
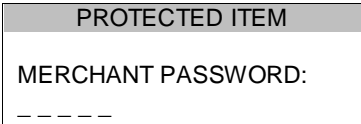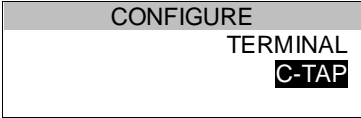
5.2.2 Removing a payment card

Please note: perform a deactivation of the terminal (see subsection 3.5.2) before removing a payment card!

To remove a payment card, please perform the following actions:

Screen of the VX 520		Action
SALE ➡ **OTHER TRX** ➡ (10:09 01.06.12)	1	Press the purple function key below the symbol to open the menu.
MAIN MENU DISPLAY INFO MERCHANT MENU SERVICE MENU	2	Select MERCHANT MENU.
PROTECTED ITEM MERCHANT PASSWORD: _ _ _ _ _	3	Enter the merchant password (by default 99999) and confirm with <OK>.
MERCHANT MENU REPORTS FUNCTIONS CONFIGURE	4	Select CONFIGURE.
CONFIGURE TERMINAL C-TAP	5	Select C-TAP.
CONFIGURATION EDIT RELATIONS	6	Select EDIT RELATIONS.
SELECT ACQUIRER CCV host Equens host AWL NL host	7	Select the transaction processor (CCV, Equens or Atos Worldline) to which the card you want to remove is linked.
EDIT RELATIONS ADD BRAND DELETE BRAND CHANGE MERCHANT ID	8	Select DELETE BRAND.
DELETE BRAND UnionPay VISA Maestro	9	Select the payment card you want to remove.
	10	Press <STOP> repeatedly until you are back at the home screen. An acquirer parameter session will now be started.

If the card is removed successfully, a receipt will be printed with the message: 'ACQUIRER PARAMETER SESSION SUCCESSFUL'. Does the receipt say 'ACQUIRER PARAMETER SESSION UNSUCCESSFUL'? Then please contact the CCV Service Centre.

5.2.3   Changing the registration number of a payment card

Please note: perform a deactivation of the terminal (see subsection 3.5.2) before changing the registration number of a payment card!

To change the registration number of a payment card, perform the following actions:
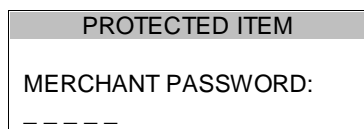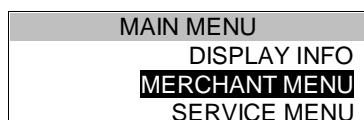
Screen of the VX 520		Action
10:09 SALE ➡ **01.06.12** OTHER TRX ➡	1	Press the purple function key below the symbol 🔲 to open the menu.
MAIN MENU DISPLAY INFO MERCHANT MENU SERVICE MENU	2	Select MERCHANT MENU.
PROTECTED ITEM MERCHANT PASSWORD: _ _ _ _ _	3	Enter the merchant password (by default 99999) and confirm with <OK>.
MERCHANT MENU REPORTS FUNCTIONS CONFIGURE	4	Select CONFIGURE.
CONFIGURE TERMINAL C-TAP	5	Select C-TAP.
CONFIGURATION EDIT RELATIONS	6	Select EDIT RELATIONS.
SELECT ACQUIRER CCV host Equens host AWL NL host	7	Select the transaction processor (CCV, Equens or Atos Worldline) to which the payment card you want to change is linked.
EDIT RELATIONS ADD BRAND DELETE BRAND CHANGE MERCHANT ID	8	Select CHANGE MERCHANT ID.

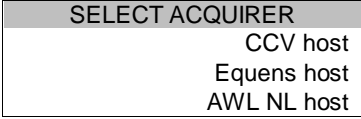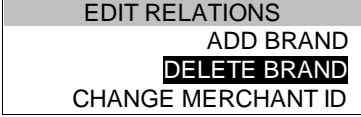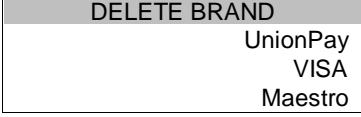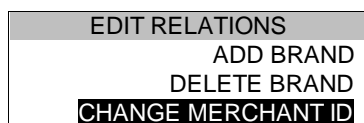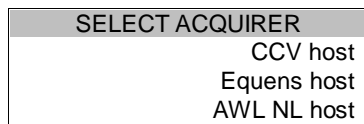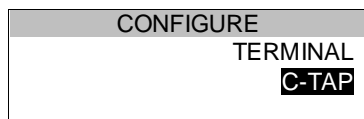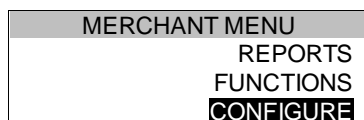| Screen of the VX 520		Action
CHANGE MERCHANT ID UnionPay VISA Maestro	9	Select the payment card for which you want to change the registration number. Only the cards that are linked to the selected transaction processor will be shown.
MERCHANT ID MERCHANT ID: _____1234	10	Press the <CORR> key.
MERCHANT ID MERCHANT ID: _____ (1234)	11	Enter the registration number you received from the acquirer and confirm with <OK>.
CHANGE MERCHANT ID UnionPay VISA Maestro	12	Press <STOP> repeatedly until you are back at the home screen. An acquirer parameter session will now be started.
	13	After the acquirer parameter session is completed, a receipt is printed. Check whether the change was implemented successfully (see section 5.3).

5.3 Check whether the changes for the payment cards were implemented successfully

After making a change for the payment cards, one of the receipts below will be printed. Check this to see whether the payment card was added successfully or whether the registration number was changed correctly.

```
              * ACQUIRER *
          * PARAMETER SESSION *
            ** SUCCEEDED **

DATE:                          01/06/2012 10:09:45

ACQUIRER TERM-ID:                        CT360341
ACQUIRER ID:                             52800009

                                         CCV host
ACQUIRER PARAMETER ID:                   00000003
CARD BRAND:                            VISA (2002)
   MERCHANT ID:                        4556313520
   ALLOWED SERVICES:                         B480
   CARD BRAND PARAMETER ID:              00000004
CARD BRAND:                      MasterCard (2003)
   MERCHANT ID:                       455600707814
   ALLOWED SERVICES:                         B480
   CARD BRAND PARAMETER ID:              00000007

NEXT UPDATE:                   01/07/2012 05:22:00

              REPORT END
```

This receipt is printed if the change was implemented successfully. In this example, the VISA and MasterCard payment cards can be processed by transaction processor CCV.

```
              * ACQUIRER *
          * PARAMETER SESSION *
            ** SUCCEEDED **

DATE:                          01/06/2012 10:09:45

ACQUIRER TERM-ID:                        CT360341
ACQUIRER ID:                             52800009

                                         CCV host
ACQUIRER PARAMETER ID:                   00000003
CARD BRAND:                            VISA (2002)
   MERCHANT ID:                        4556313529
   ALLOWED SERVICES:                         0000
   CARD BRAND PARAMETER ID:             000000004
ALLOWED SERVICES NOT VALID, CHECK
MERCHANT ID FOR VISA
CARD BRAND:                      MasterCard (2003)
   MERCHANT ID:                       455600707814
   ALLOWED SERVICES:                         B480
   CARD BRAND PARAMETER ID:             000000007

NEXT UPDATE:                   01/07/2012 05:22:00

              REPORT END
```

This receipt is printed if the change was not implemented successfully. In this example, the VISA card was not added correctly or the registration number was not changed correctly. The following message will appear: 'ALLOWED SERVICES NOT VALID'.

Please note: was the changing of the registration number for the payment card or the adding of the payment card unsuccessful? The (new) registration number may not yet be known to the transaction processor. Check with the acquirer whether the registration number has already been activated. Is this the case? Then check whether you entered the registration number correctly. You can print and check a Brand relation report for this (see subsection 5.1).

6 FINANCIAL REPORTS

6.1 The different types of reports

Your payment terminal keeps record of the number of transactions performed during a certain period (a day or a shift). This period starts after you perform the activation of the terminal. If you perform a deactivation of the terminal, the period finishes. The following reports will be printed automatically.

Financial reports	
E-journal	If the E-journal is printed, a copy of the receipt of each transaction performed during a period will be printed.
	Please note: this report is only printed if the E-journal feature on the payment terminal is enabled (see subsection 6.4.1).
Total report	A total report is a report of the daily totals of all transactions you performed during a period, per type of transaction and type of card.

6.2 Automatically printing reports at a deactivation of the terminal

If you perform a deactivation of the terminal (see subsection 3.5.2), the reports are printed automatically. Which reports are printed depends on the settings of your payment terminal.

6.3 Interim printing of reports

Would you like to print a report before the end of a period? The following subsections describe per report how to print them.

6.3.1 Total report

To print a total report before the end of the period, please perform the following actions:
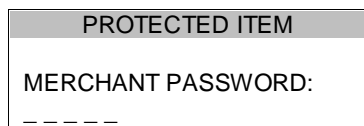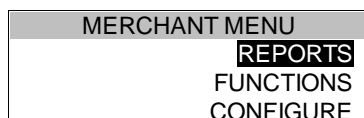
Screen of the VX 520		Action
10:09 SALE ➡ 01.06.12 OTHER TRX ➡	1	Press the purple function key below the symbol 🖳 to open the menu.
MAIN MENU DISPLAY INFO **MERCHANT MENU** SERVICE MENU	2	Select MERCHANT MENU.
PROTECTED ITEM MERCHANT PASSWORD: _ _ _ _ _	3	Enter the merchant password (by default 99999) and confirm with <OK>.
MERCHANT MENU **REPORTS** FUNCTIONS CONFIGURE	4	Select REPORTS.
REPORTS **TERMINAL** C-TAP	5	Select TERMINAL.

Screen of the VX 520

TERMINAL
FINANCIAL
PARAMETERS

Action

6   Select FINANCIAL.

FINANCIAL
E-JOURNAL
CURRENT PERIOD

7   Select CURRENT PERIOD.

CURRENT PERIOD
GENERAL REPORT
PER ACQUIRER

8   Select GENERAL REPORT. The total report will now be printed.

```
           CCV Holland B.V.
          Westervoortsedijk 55
            6827 AT Arnhem

DATE:               01/06/2012  10:09:20

           TOTAL REPORT
           INTERIM TOTALS

TMS TERM-ID:                      CSL003
PERIOD ID:                             2
PERIOD START:       01/06/2012  10:01:16
PERIOD END:                    STILL OPEN


==================================

           EFT TOTALS

                     #TRX         EUR
SALE:                   5        0,05
CANCELLATION SALE:      1       -0,01
REFUND:                 1       -0,01
                    --------    --------
TOTAL:                           0,03

==================================

               CCV

Maestro              #TRX         EUR
SALE:                   2        0,02
                    --------    --------
TOTAL:                           0,02

VPAY                 #TRX         EUR
SALE:                   1        0,01
                    --------    --------
TOTAL:                           0,01

MasterCard           #TRX         EUR
SALE:                   2        0,02
CANCELLATION SALE:      1       -0,01
REFUND:                 1       -0,01
                    --------    --------
TOTAL:                           0,00


==================================

           REPORT END
```

The date and time on which you printed the total report.

The TMS Terminal ID of the payment terminal and information on the period to which the report relates.

Overview of all transactions performed, specified per transaction type.

Overview of all transactions performed that are processed by transaction processor CCV.

The different transaction types performed are specified per type of payment card.

6.3.2 E-journal

Please note: after printing, the E-journal will be deleted!

To print the E-journal before the end of the period, please perform the following actions:
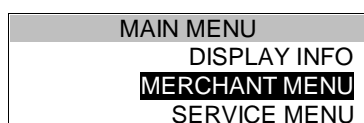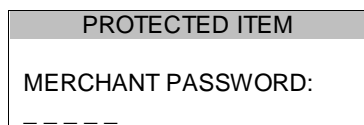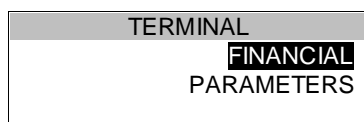
Screen of the VX 520		Action
10:09 SALE ➥ **01.06.12** OTHER TRX ➥	1	Press the purple function key below the symbol ▭ to open the menu.
MAIN MENU DISPLAY INFO MERCHANT MENU SERVICE MENU	2	Select MERCHANT MENU.
PROTECTED ITEM MERCHANT PASSWORD: _ _ _ _ _	3	Enter the merchant password (by default 99999) and confirm with <OK>.
MERCHANT MENU REPORTS FUNCTIONS CONFIGURE	4	Select REPORTS.
REPORTS TERMINAL C-TAP	5	Select TERMINAL.
TERMINAL FINANCIAL PARAMETERS	6	Select FINANCIAL.
FINANCIAL E-JOURNAL CURRENT PERIOD	7	Select E-JOURNAL. The E-journal will now be printed. Please see the next page for an example of the E-journal.
FINANCIAL E-JOURNAL PRINTED AGAIN? [STOP] / [OK]	8	Press <STOP> once the E-journal has been printed.
E-JOURNAL E-JOURNAL IS DELETED	9	The following message will appear on the screen: 'E-JOURNAL IS DELETED'.
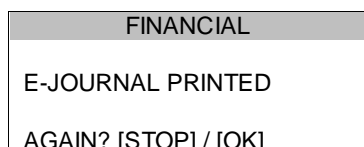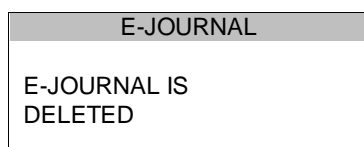
```
                   CCV Holland B.V.
                  Westervoortsedijk 55
                    6827 AT Arnhem

                     E-JOURNAL
Date:                          01/06/2012 10:09:20
TMS TERM-ID:                              CSL001
=======================================
                      JOURNAL:

Terminal: CT380071
Merchant: 423600707814

Period: 2166
Transaction: 00000002

MASTERCARD (A00002301)
Card: xxxxxxxxxxxx6015
Card Sequence Nr: 00
Valid thru: 30/04/14

SALE
Date: 01/06/2012 10:05:15
Auth. code: 180813

Total:                              EUR 0,01

                   YOU HAVE PAID
ACQUIRER ID                        67300110
TRANSACTION TERMINAL TREATMENT RES.   0000
=======================================
                      JOURNAL

Terminal: CT380071
Merchant: 423600707814

Period: 2166
Transaction: 00000003

MASTERCARD (A00002301)
Card: xxxxxxxxxxxx6015
Card Sequence Nr: 00
Valid thru: 30/04/14

CANCELLATION
Date: 01/06/2012 10:08:15
Auth. code: 180813

Total:                              EUR 0,01
                   CANCELLATION
                    AUTHORISED
ACQUIRER ID                67300110
TRANSACTION TERMINAL TREATMENT RES.   0000
=======================================
                END OF E-JOURNAL
```

The date and time on which you printed the E-journal and the TMS Terminal ID of the payment terminal.

The receipt of the sale performed.

The receipt of the cancellation performed.

6.4 Change settings for reports

The E-journal feature is activated on your payment terminal by default. As a result, your payment terminal will print one receipt after performing a transaction by default. The second receipt (the copy of the receipt for your records) is temporarily stored in the memory of the payment terminal. After performing a deactivation of the terminal, all the copies of the receipts will be printed automatically.
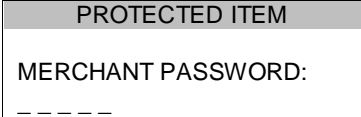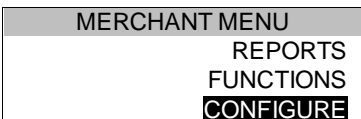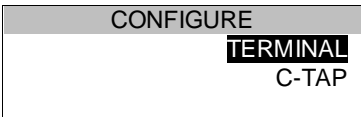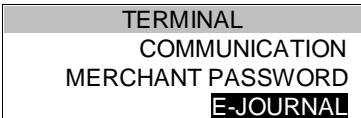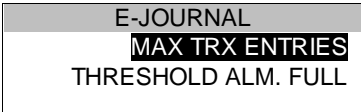
You can enable or disable the E-journal feature as desired. The following subsections provide an extensive instruction on enabling or disabling the E-journal.

6.4.1 Enabling the E-journal

To enable the E-journal you should:
- set the maximum number of transactions to be stored in the E-journal;
- set the number of transactions after which you want to receive a warning that the E-journal is almost full.

Perform the following actions to enable the E-journal:

Screen of the VX 520		Action
10:09 SALE ➡ 01.06.12 OTHER TRX ➡	1	Press the purple function key below the symbol 🔲 to open the menu.
MAIN MENU DISPLAY INFO **MERCHANT MENU** SERVICE MENU	2	Select MERCHANT MENU.
PROTECTED ITEM MERCHANT PASSWORD: _ _ _ _ _	3	Enter the merchant password (by default 99999) and confirm with <OK>.
MERCHANT MENU REPORTS FUNCTIONS **CONFIGURE**	4	Select CONFIGURE.
CONFIGURE **TERMINAL** C-TAP	5	Select TERMINAL.
TERMINAL COMMUNICATION MERCHANT PASSWORD **E-JOURNAL**	6	Scroll to and select E-JOURNAL.
E-JOURNAL **MAX TRX ENTRIES** THRESHOLD ALM. FULL	7	Select MAX TRX ENTRIES.

Screen of the VX 520		Action
E-JOURNAL MAX TRX ENTRIES 0 (0)	8	Press the <CORR> key.
E-JOURNAL MAX TRX ENTRIES ___ (0)	9	Enter the number of transactions you wish to store in the E-journal and confirm with <OK>.

Please note: you can store maximum 500 transactions in the E-journal.

E-JOURNAL MAX TRX ENTRIES THRESHOLD ALM. FULL	10	Select THRESHOLD ALM. FULL.
E-JOURNAL THRESHOLD ALM. FULL 0 (0)	11	Press the <CORR> key.
E-JOURNAL THRESHOLD ALM. FULL ___ (0)	12	Enter the number of transactions after which you want to receive a warning on the payment terminal that the E-journal is almost full and confirm with <OK>.
E-JOURNAL CHANGE E-JOURNAL SUCCESSFUL	13	If the E-journal is enabled, the following message will appear on the screen: 'CHANGE E-JOURNAL SUCCESSFUL'.
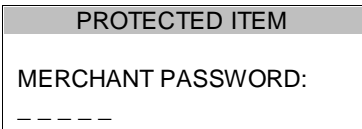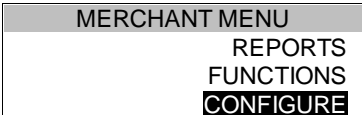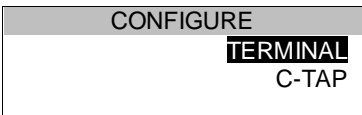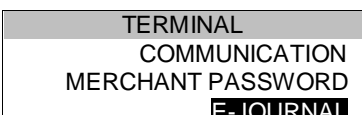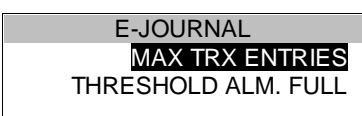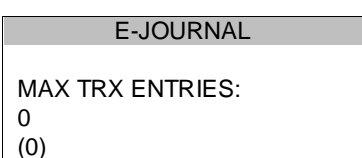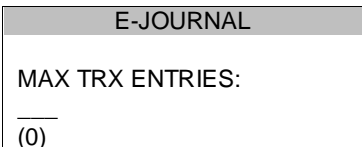
6.4.2 Disabling the E-journal

To disable the E-journal, you should set the maximum number of transactions to be stored in the E-journal to 0.Perform the following actions to disable the E-journal:

Screen of the VX 520		Action
10:09 SALE �é **01.06.12** OTHER TRX ➤	1	Press the purple function key below the symbol ▤ to open the menu.
MAIN MENU DISPLAY INFO MERCHANT MENU SERVICE MENU	2	Select MERCHANT MENU.
PROTECTED ITEM MERCHANT PASSWORD: _ _ _ _ _	3	Enter the merchant password (by default 99999) and confirm with <OK>.
MERCHANT MENU REPORTS FUNCTIONS CONFIGURE	4	Select CONFIGURE.
CONFIGURE TERMINAL C-TAP	5	Select TERMINAL.
TERMINAL COMMUNICATION MERCHANT PASSWORD E-JOURNAL	6	Scroll to and select E-JOURNAL.
E-JOURNAL MAX TRX ENTRIES THRESHOLD ALM. FULL	7	Select MAX TRX ENTRIES.
E-JOURNAL MAX TRX ENTRIES: 0 (0)	8	Press the <CORR> key.
E-JOURNAL MAX TRX ENTRIES: ___ (0)	9	You can now enter the maximum number of transactions to be stored in the E-journal. Enter the number 0 and confirm with <OK> to disable the E-journal.

If the E-journal is disabled, the following message will appear on the screen: 'CHANGE E-JOURNAL SUCCESSFUL'. If the message: 'E-JOURNAL NOT DELETED / DELETE OR PRINT FIRST' appears, you must first print the E-journal (see subsection 6.3.2) or delete it (see section 6.5).

6.5   Deleting the E-journal

You can also delete the E-journal without printing it.

Perform the following actions to delete the E-journal:
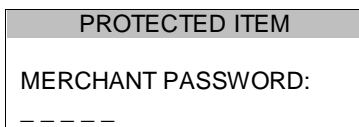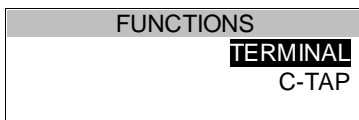
Screen of the VX 520		Action
10:09 SALE ➡ 01.06.12 OTHER TRX ➡	1	Press the purple function key below the symbol ▤ to open the menu.
MAIN MENU DISPLAY INFO **MERCHANT MENU** SERVICE MENU	2	Select MERCHANT MENU.
PROTECTED ITEM MERCHANT PASSWORD: _ _ _ _ _	3	Enter the merchant password (by default 99999) and confirm with <OK>.
MERCHANT MENU REPORTS **FUNCTIONS** CONFIGURE	4	Select FUNCTIONS.
FUNCTIONS **TERMINAL** C-TAP	5	Select TERMINAL.
TERMINAL CONTACT TMS RESTART TERMINAL **DELETE E-JOURNAL**	6	Scroll to and select DELETE E-JOURNAL.
PROTECTED ITEM MERCHANT PASSWORD: _ _ _ _ _	7	Enter the merchant password (by default 99999) and confirm with <OK>.
E-JOURNAL E-JOURNAL IS DELETED	8	The E-journal has been deleted.
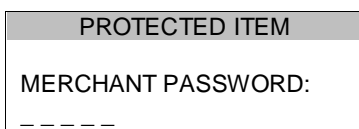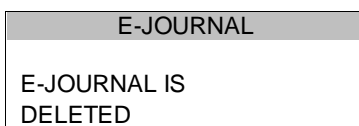
7   OPTIONAL FEATURES

7.1   Overview of the optional features

On your payment terminal, you can use optional features. Some of these features can be activated via the CCV Service Centre, while other features are only available if allowed by an acquirer.

Feature	Description	Availability
Dynamic Currency Conversion	Dynamic Currency Conversion provides your foreign customers with the ability to pay in their own currency.	If allowed by the acquirer
Transaction attribute	While performing a transaction you can add an attribute to the transaction, for example, a number or description. The attribute will appear on the copy of the receipt.	Activation only via the CCV Service Centre
Employees	The Employees feature provides insight into the transactions your employees perform during a shift. • After the deactivation of the terminal, a report is printed in which the totals of the transactions performed are specified per employee. • The name of the employee performing the transaction appears on the copy of the receipt. • The employee can print a personal report of the transactions he or she performed.	Activation only via the CCV Service Centre

7.2   Instruction cards for optional features

You can find instruction cards for optional features on our website www.ccv.nl, Service, Manuals.

8 MAINTENANCE AND FAILURES

8.1 Maintenance to the payment terminal

To extend the service life of the equipment, it is advisable to clean the payment terminal periodically. This depends on the number of transactions you perform and the environment in which the terminal is located.

For example, you may notice that the card readers have problems reading the payment cards. If this is the case, use the special cleaning cards to clean the card readers.

A special cleaning kit is available for the cleaning of the payment terminal. The kit contains:

- antistatic and antibacterial cleaning pads;
- a cleaning card for the chip card reader;
- a cleaning card for magnetic stripe reader.

Chapter 9 describes how you can order the cleaning kit and other supplies.

8.1.1 Cleaning of the payment terminal

To clean the payment terminal, please perform the following actions:

Wipe the casing, keyboard and screen of the terminal clean with a cleaning pad. Pay extra attention to the keys. Like a keyboard or telephone, for example, the keys may contain a lot of bacteria after a certain period of use.

8.1.2 Cleaning of the chip card reader

To clean the chip card reader of the payment terminal, please perform the following actions:

1. Insert the cleaning card into the chip card reader of the payment terminal.

2. Fix the grey-black part of the card with one hand as shown in the picture. Then slide the transparent slider back and forth a number of times with your other hand.

8.1.3 Cleaning of the magnetic card reader

To clean the magnetic card reader of the payment terminal, please perform the following actions:

Swipe the cleaning card in a straight way and with a constant speed through the magnetic card reader of the payment terminal. The cleaning card has two cleaning strips on both sides. For the best result, swipe the card through the magnetic stripe reader twice without turning it over.

8.2 Periodic version check of the software

Your payment terminal periodically communicates with the CCV Terminal Management System for a version check. This is done automatically during the night. The software version of your terminal is then checked. If a new software version is available, your terminal will be updated to this new version. After a successful version check, a receipt will be printed with the message 'CONFIGURATION SUCCESSFUL'.

Please note: make sure that the Ethernet connection and the plug of the external power are always connected correctly. Should this not be the case, the version check cannot be performed.

8.3 What to do in case of a failure?

This section describes which actions you can perform yourself in case of a failure of the payment terminal.

Problems with reading payment cards:

- As a test, try to perform a transaction for € 0.01 with another payment card. Preferably use a card from another bank. If this transaction is successful, the payment card of the cardholder may be defect. If this transaction is unsuccessful, there may be a problem with the card reader of the payment terminal.
- Reset the payment terminal by interrupting the power supply for 15 seconds.

In case of communication problems:

- Reset the payment terminal by interrupting the power supply for 15 seconds.
- Check whether the Ethernet cable is properly connected to the terminal and the modem or router. Also check whether the connectors of the payment terminal and the Ethernet cable are damaged.
- Test the communication links of the payment terminals (see subsection 2.4.4).
- Do you suspect that your terminal is not connected? Please contact your Internet service provider to check your connection and your subscription.
- Does the connection work properly and the aforementioned actions did not solve the failure? Then please contact the CCV Service Centre for technical support.

Please note: make sure you have the TMS Terminal ID or the payment terminal code at hand. This will enable our employees to help you faster. Read how you can find this information on the following page.

8.3.1 Looking up the TMS Terminal ID and the payment terminal code

The TMS Terminal ID is the number under which your payment terminal is registered on the CCV Terminal Management System. You can look up the TMS Terminal ID in your payment terminal yourself.

To look up the TMS Terminal ID, perform the following actions:

Screen of the VX 520		Action
10:09 SALE ➡ 01.06.12 OTHER TRX ➡	1	Press the purple function key below the symbol [symbol] to open the menu.
MAIN MENU DISPLAY INFO MERCHANT MENU SERVICE MENU	2	Select DISPLAY INFO.
DISPLAY INFO CUSTOMER SERVICE TERMINAL COMMUNICATION	3	Select TERMINAL.
TERMINAL TMS TID:　　　CSL001 CONF TYPE:　　V520NLSW CONF VERS.:　　09.24 SOFTW VERS.:　　09.24 PINPAD VERS.:　　0322 01/06/2012　　10:09:20	4	Write down the TMS Terminal ID (in this example (CSL001).
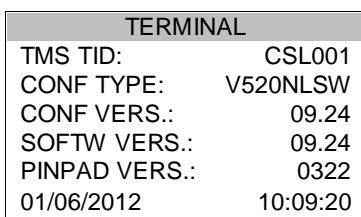
If you cannot look up the TMS Terminal ID, you may also refer to the payment terminal code of the payment terminal. You can find the payment terminal code on the copies of the transaction receipts.

Payment terminal code
(in this example 573201)

```
                Journal

             CCV Holland B.V.
            Westervoortsedijk 55
               6827AT Arnhem

Terminal: CT380071
Merchant: 423600707814

Period: 2166
Transaction: 00000002

MASTERCARD (A00002301)
Card: xxxxxxxxxxxx6015
Card Sequence Nr: 00
Valid thru: 30/04/14

SALE
Date: 01/06/2012 10:09
Auth. code: 425544

Total:                    0,01 EUR

          YOU HAVE PAID
```
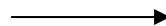
9 ACCESSORIES FOR THE PAYMENT TERMINAL
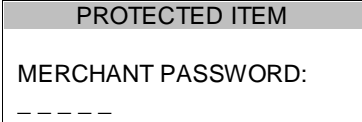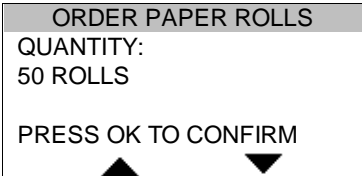
9.1 Ordering accessories

Would you like to order accessories for your payment terminal? You can do this in the following ways:

- via the Internet: www.ccv.nl, Web shop
- by telephone: +31 (0)88 228 9849
- via the payment terminal (only printing paper rolls)

9.2 Ordering printing paper rolls via the payment terminal

Would you like to order printing paper rolls? This can also be done via the payment terminal. To order printing paper rolls via your payment terminal, please perform the following actions:

Screen of the VX 520		Action
10:09 SALE OTHER TRX 01.06.12	1	Press the purple function key below the symbol to open the menu.
MAIN MENU MERCHANT MENU SERVICE MENU ORDER PAPER ROLLS	2	Scroll to and select ORDER PAPER ROLLS.
PROTECTED ITEM MERCHANT PASSWORD: _ _ _ _ _	3	Enter the merchant password (by default 99999) and confirm with <OK>.
ORDER PAPER ROLLS QUANTITY: 25 ROLLS PRESS OK TO CONFIRM	4	Use the purple function keys below the symbols ▲ and ▼ to adjust the number of rolls you want to order.

Please note: you can order printing paper rolls in packages of 25 units. 200 printing paper rolls is the maximum per order!

ORDER PAPER ROLLS QUANTITY: 50 ROLLS PRESS OK TO CONFIRM	5	Press <OK>to confirm your order. A receipt will be printed with the confirmation of your order.

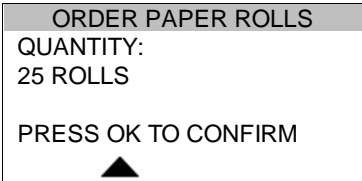By ordering printing paper rolls via your payment terminal, you authorise CCV to automatically charge the amount of the order to the account number known to us. After placing the order, it will be delivered to the location where the terminal is located. Check the receipt that is printed after placing the order whether the address information matches the actual address.

10   GLOSSARY

Term	Meaning
Registration number acquirer	The registration number of a payment card You need this number, also called Merchant ID, to accept a payment card on your payment terminal.
Acquirer	A payment service provider or a bank that receives and processes transactions. This party also provides data for the acceptance of transactions.
Acquirer parameter session	A communication session with the acquirer host to retrieve acquirer parameters for the payment terminal. These parameters determine the types of cards your terminal will accept and how the terminal handles these types of cards.
Authorisation code	A unique code that you must enter during the performance of the transaction types: cancellation, sale after reservation, sale referral, extra reservation and cash advance after referral.
Dutch Payments Association	An association that organises the collective tasks in the national payment system for its members. The members of the Payments Association are providers of payment services in the Dutch market: banks, payment service providers and electronic money institutions. The Payments Association coordinates the common tasks of the members in the area of infrastructure, standards and joint product characteristics. These are focused on an optimised effective, safe, reliable and efficient payment system.
CVC2 code	A three-digit code applied on the back or front of a payment card for security purposes.
Dynamic IP address	An automatically assigned IP address that may change over time.
Ethernet connection	A connection used to connect devices within a network. Your payment terminal is connected to the Internet connection via the Ethernet connection.
EMV standard	An international standard for payments and cash advances with payment cards.
E-journal	A financial report that contains copies of the receipts of all transactions performed during a period.
Internet provider	An organisation that provides facilities to individuals and/or companies with a computer or other device to connect to the Internet.
Cardholder	The person who is charged money by you for a product and/or service and who pays for this with a payment card.
Brand relation report	A report that shows what types of payment cards you can accept with your payment terminal and to which transaction processor(s) these cards are linked.
Merchant password	The password that protects the access to the merchant menu, and that must be entered during the performance of certain operations.
Terminal Management System	System for managing and maintaining payment terminals.
TMS Terminal ID	A unique identification number for a payment terminal that serves as a key to access the CCV Terminal Management System.

Term	Meaning
Total report	A financial report showing the total amounts of all transactions that were performed during a period, specified per transaction processor, type of payment card and transaction type.
Transaction processor	The party to which the transactions are offered according to the Common Terminal Acquirer Protocol. The transaction processor then sends the transactions offered to the correct acquirer.
Static IP address	A set IP-address that will not change over time.

11 CONTACT DETAILS

11.1 Telephone numbers CCV

CCV Service Centre (for failures and ordering supplies)   +31 (0)88 228 9849
Ordering supplies via the Internet: www.ccv.nl, Web shop
CCV Sales department   +31 (0)88 228 9870

11.2 Opening hours CCV

CCV business hours:
Monday to Friday   8.30 AM – 5 PM

CCV Service Centre:
Monday to Friday   7 AM – 10 PM
Saturday   8 AM – 6 PM
Sunday   9 AM – 5.30 PM

Note 24-hour service only for urgent failures.

11.3 General address details CCV

CCV Holland B.V.
PO Box 9226
6800 KH Arnhem, the Netherlands

T   +31 (0)88 228 9911
F   +31 (0)88 228 9900
E   info@nl.ccv.eu
I   www.ccv.nl

11.4 Telephone numbers acquirers

European Merchant Services (EMS)   +31 (0)20 660 3120
B+S Card Service   +31 (0)20 427 8344
American Express   +31 (0)20 504 8333
Bank Card Company (BCC)   +32 22 05 87 87
China UnionPay   +31 (0)30 283 7333
Citibank   +31 (0)20 651 4211
ConCardis   +31 (0)20 794 8630
Diners Club   +31 (0)20 654 5500
JCB   +31 (0)30 283 7333
OmniPay   +31 (0)30 283 7333
PaySquare   +31 (0)30 283 7333
YourGift Cards   +31 (0)10 240 9259