



User Guide

Welcome

Dear Valued Partner

Thank you for choosing Network International. This user guide will get you set up and trading on your new payment device, powered by N-Genius, our revolutionary payment platform.

In less than two decades, we have grown to service over 70,000 merchants in more than 55 countries. Our focus is to help every business, just like yours, reach its full potential through our world-class payments solutions and services.

But, it's not only our payment technology that will impress you. Each of our 1,400 dedicated employees is committed to providing you with outstanding customer service and support, whenever you need us.

We look forward to growing your business with you.

Always at your service,
The team at Network International.

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This box contains:

- Point-of-Sale Payment Device
- Cords and accessories





More than
meets the eye.

1. FOR SUPPORT

We are here to support you whenever you need us. Please have your Merchant ID when contacting our friendly help desk.

For direct assistance:

Contact our 24/7 help desk on 800 4448 (Toll Free)

For commercial relations:

Contact your dedicated Relationship Manager

For pre-Auth Release:

Email us at
NIpreAuth@network.ae

For general enquiries:

Email us at
MerchantHD@network.ae

To learn more:

www.network.ae

2. WHAT YOU SHOULD KNOW

2.1 Types of payments accepted

The N-Genius payment device allows you to accept payments from practically any customer:

Cards:

Credit, Debit, and Prepaid cards.

Transaction Options:

Chip and Pin, Magnetic Stripe, Contactless.

Card schemes:

Visa, Mastercard, American Express, JCB, UnionPay, Diners Club, Discover, Mercury, nSwitch.

Innovative payment methods:

Accept electronic wallets that use NFC or MST technologies, such as: Apple Pay, Samsung Pay and Emirates NBD Pay.

2.2 Payments and statements

- Settlement and payments are effected daily in your bank account.
- Statements are sent to you daily by email (terms & conditions apply).

2.3 Chargebacks and presentments

If a paying customer of yours disputes a transaction, the issuing bank may request a written explanation of the issue from them. You, as the merchant, may also have to provide a copy of the receipt for the related sales transaction.

If the customer's chargeback is valid, the disputed amount will be deducted from your account.

Under certain circumstances, you may be requested to provide necessary supporting documents for Network International to re-present the chargeback.

2.4 Fraud prevention

Suspicious behaviour:

While you're focused on helping your customers, others may be looking to help themselves. Always be on the lookout for this suspicious behaviour from customers paying by card:

- Purchasing high-value or large amounts of merchandise without any real concern for the size, style, colour, or prices of the items.
- Asking no questions, or refusing free delivery, on large items (e.g. heavy appliances or televisions) or high value purchases.
- Trying to distract or rush sales associates during a transaction.
- Making purchases either right when the store opens, or just before it closes.

Skimming:

Look out for:

- Anyone using an electronic device you're not familiar with, or not normally used in your day-to-day business activities.
- Anyone offering you compensation for recording account information.

2.5 Best Practice

Proper card swiping:

- Swipe the customer's card in one quick, smooth motion.
- Never swipe a card back and forth.
- Never swipe the card at an angle. This may cause a faulty reading.
- Do not swipe the card on your electronic cash register.

Proper card inserting:

- Never insert the card at an angle.
- If inserting the card, ensure the chipped side of the card enters the payment device, facing upward.

Staff training:

- Make sure your staff is aware of card acceptance procedures.
- Request training or best practice advice when you feel it's needed.
- Kindly contact your Relationship Manager or Network merchant help desk for more information.

Displayed messages:

- Always pay attention to the messages displayed on the terminal screen.

Terminal environment:

- Always make sure the terminal screen and the readers fonts are clean and easy to read.
- Remove any obstructions near the magnetic stripe and chip readers.

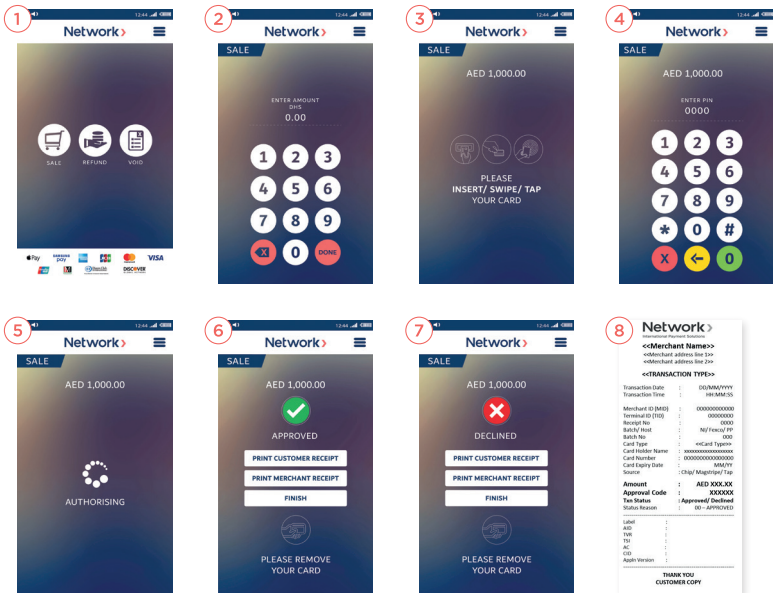
Technical difficulties:

- Always pay attention to the messages displayed on the terminal screen.

Let's get started

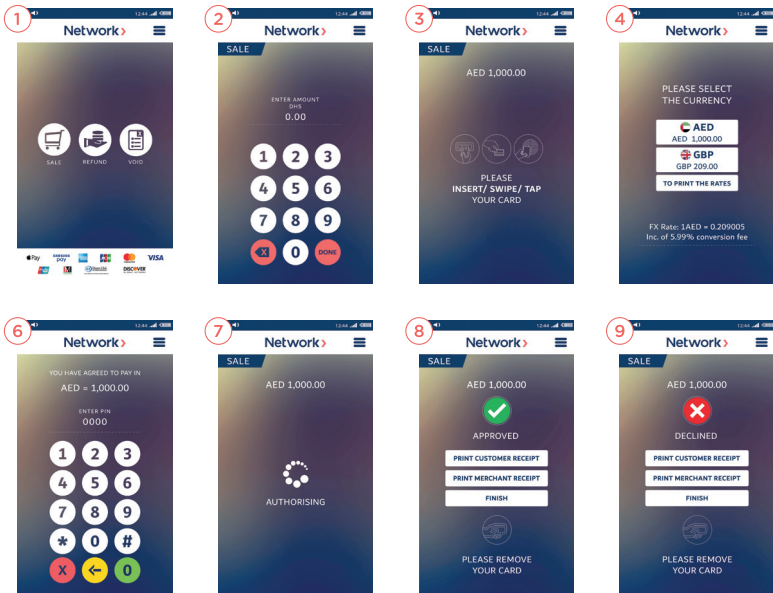
3. STEP-BY-STEP GUIDES

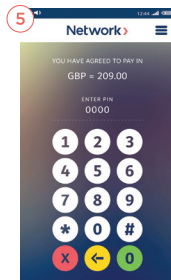
3.1 Sale



- ① Startup Screen when the device is switched on.
- ② You (the merchant) select the sale command and input the amount.
- ③ The customer is given the option to insert/swipe/tap their card.
- ④ At this stage, you prompt the customer to enter their PIN.
- ⑤ The terminal sends the transaction to Network for processing.
- ⑥ If the transaction is approved, the green tick is displayed with an option to print different receipts.
- ⑦ If the transaction is declined, an option to print different receipts is displayed.
- ⑧ The receipt will be printed as shown.

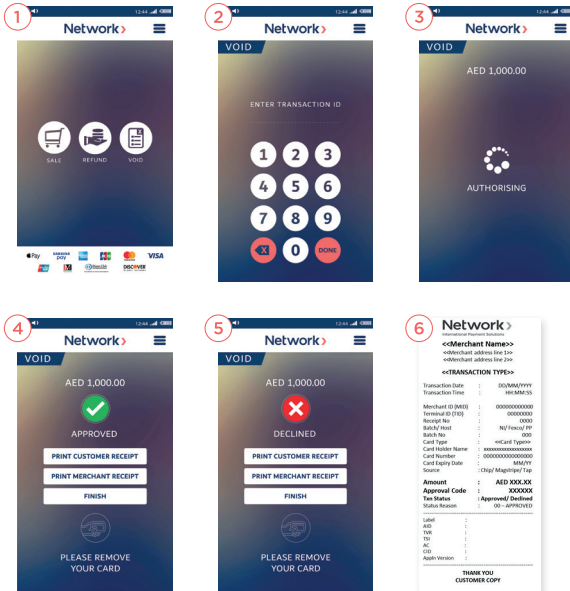
3.2 Dynamic Currency Conversion (DCC) sale





- ① Startup Screen when the device is switched on.
- ② You (the merchant) select the sale command and input the amount.
- ③ The customer is given the option to insert/swipe/tap their card.
- ④ For international cards and depending on the card scheme, the screen will display both the local currency and the currency where the card is issued.
- ⑤ If the card-holder opts for their home currency, this screen is displayed for them to enter their card PIN.
- ⑥ If the card-holder opts for the local currency this screen is displayed for them to enter their card PIN.
- ⑦ The terminal sends the transaction to Network for processing.
- ⑧ If the transaction is approved, the green tick is displayed with an option to print different receipts.
- ⑨ If the transaction is declined, the red cross is displayed with an option to print different receipts.
- ⑩ The receipt will be printed as shown.

3.3 Void



- ① Startup Screen when the device is switched on.
- ② You (the merchant) enter the transaction ID to be cancelled.
- ③ The terminal sends the transactions to Network for processing.
- ④ If the transaction is approved, the green tick is displayed with an option to print different receipts.
- ⑤ If the transaction is declined, the red cross is displayed with an option to print different receipts.
- ⑥ The receipt will be printed as shown.

3.4 Refund



- ① Startup Screen when the device is switched on.
- ② You (the merchant) selects the Refund command, and inputs the amount.
- ③ The customer is given the option to insert/swipe/tap their card.
- ④ At this stage, you prompt your customer to enter their PIN.
- ⑤ The terminal sends the transactions to Network for processing.
- ⑥ If the transaction is approved, the green tick is displayed with an option to print different receipts.
- ⑦ If the transaction is declined, the red cross is displayed with an option to print different receipts.
- ⑧ The receipt will be printed as shown.

If refund functionality is not available, contact your Relationship Manager for more information.

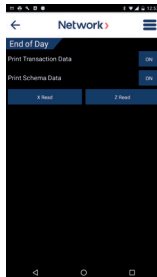
3.6 End of day



- ① From the main screen, click the drop-down menu at the top right of the action bar.

a. Two functions to do every day.

- i. X Read is print shift, but do not zero totals.
- ii. Z Read is print shift, and zero totals to end it.



b. The two button options are ON/OFF

- i. Transaction Data ON: includes transactions in report.
- ii. Scheme Data ON: gives totals broken down by scheme.

4. REFERRING A MERCHANT

If you know of a company that's ready to grow their business by accepting electronic payments, then let us know by calling your dedicated Relationship Manager.



For direct assistance:

Contact our 24/7 help desk
on 800 4448 (Toll Free)

For general enquiries:

Email us at
MerchantHD@network.ae

