POS MERCHANT FAQ GUIDE

SUPPORT & CONTACT INFORMATION

For technical support, settlement inquiries, POS device malfunction, or urgent matters, please contact:

Finabank POS Service Center (UCC)
Telephone number: 1910
Address: Dr. Sophie Redmondstraat 252a
Opening Hours: Monday – Friday, 08:00 – 16:00

GETTING STARTED

1. **How do I apply for a POS device?**
   If you already have a business account, submit your request through your Relationship Manager or a Finabank Branch. Please refer to our terms and requirements on our website: Finabank Business Account Terms and Requirements.
   If you do not yet have a business account, first complete the Account Opening Application Form and submit it at a Finabank Branch.

2. **How do I request an additional POS device?**
   Contact your Relationship Manager or visit a Finabank Branch.

3. **What fees apply to Visa / Mastercard transactions?**
   A fee of 5% applies to every Visa / Mastercard transaction.

4. **Is the transaction fee deducted from my settlement?**
   Yes. The settlement amount is therefore credited after deduction of the 5% Visa / Mastercard transaction fee.

ACCEPTING PAYMENTS

5. **How can I view my POS transactions / Settlement total?**
   The total settlement amount can be viewed via Online Banking (Finabank Corporate). Individual transaction details are available on your POS device report or your settlement slip.

Please note the difference between:

- Settlement total (credited to your account), and individual transactions (listed on your settlement report).

6. **Which account options are available for BNETS (local debit) transactions?**
   You can select either CHECKING or SAVINGS. Confirm the preferred account with the customer before they enter their PIN.

7. **Which Visa and Mastercard types can I accept?**
You can accept both Debit and Credit versions of Visa and Mastercard. All Visa and Mastercard transactions must be processed via chip (insert) or contactless (tap).

8. **How do I accept a BNETS (local debit) payment?**
    1. Select the SRD logo
    2. Select SALE
    3. Enter the amount
    4. Choose CHECKING or SAVINGS
    5. Swipe the card (magnetic stripe facing inward)
    6. Customer enters PIN
    7. Receipt prints automatically

    Watch the Local Card (BNETS) Payment Guide in this video: Pay with Local Card (BNETS)

9. **How do I accept a Visa or Mastercard payment?**
    1. Select the USD logo
    2. Select SALE
    3. Enter the amount
    4. Tap the card (contactless), or
    5. Insert (dip) the card for chip transactions

    Note: For transactions above USD 100, the card must be inserted and PIN entered.
    Watch the Visa / Mastercard Payment Guide in this video: Pay with VISA / Mastercard

    Visa and Mastercard transactions can be processed in two ways:
    - **Contactless (Tap):** Hold the card, smartphone, or smartwatch against the contactless symbol on the top of the POS device for 3 seconds.
    - **Chip / Dip (Insert):** Insert the card with the chip facing upward into the card slot on the right-hand side of the POS device.

    Important:
    Swiping with a Visa or Mastercard is not allowed. Transactions processed due to swiping result in merchant liability in case of dispute.
    Watch the Visa / Mastercard Payment Guide in this video: Pay with VISA / Mastercard

10. **Does the customer receive a receipt?**
Yes. A receipt prints automatically after each successful transaction. You may print an additional copy if required.
Watch the Local Card (BNETS) Payment Guide: Pay with Local Card (BNETS)
Watch the Visa / Mastercard Payment Guide: Pay with VISA / Mastercard

11. What happens if internet connection drops during a transaction?

If the connection drops:

1. Do not immediately retry the transaction.
2. Restart your POS device.
3. Check the transaction history on the POS device.
4. Confirm with the customer whether their account was debited.
5. If unclear, contact the POS Unit UCC at 1910 before retrying.

This helps prevent duplicate transactions.

12. What should I do if a transaction is declined?

If a transaction is declined:

- Advise the customer to contact their issuing bank.
- Do not attempt multiple retries.

13. What if a transaction is double-debited?

If a transaction is double-debited:

- Advise the customer to contact their issuing bank.
- Do not refund in cash. Issuing banks typically reverse duplicate transactions automatically after investigation.

SETTLEMENTS & PAYOUTS

14. When is settlement performed?

Settlement is automatically performed at the time selected during onboarding. Manual settlement may be performed at any time. Requests to change the automatic settlement time may be submitted through your Relationship Manager or a Finabank Branch.

15. How do I perform a manual settlement?

1. Select Settlement
2. Review transaction overview
3. Select Start Settlement
4. The POS device prints the settlement report

Watch the Local Card (BNETS) Payment Guide in this video: Pay with Local Card (BNETS)

16. When will settlement be credited to my account?

Settlement timing depends on the card type.

BNETS Transactions:

- If settlement is performed before 14:30 on a business day, settlement is credited the same day.
- After 14:30 the settlement is credited the next business day after 15:00.
- Settlements performed on weekends or public holidays are processed on the next working day.

Visa & Mastercard Transactions:
Visa and Mastercard transactions are processed through International Clearing Systems. Settlement may take up to 30 business days.

17. I do not see my settlement credited. What should I check?

Verify the following:

1. Confirm settlement was performed
2. Confirm time of settlement (before or after 14:30)
3. Confirm it was a business day
4. Review your settlement slip
5. If the expected processing time has passed, contact your Relationship Manager or visit a Finabank Branch.

18. What should I do if I am unable to perform a settlement?

If you are unable to complete a settlement:

- Verify the POS device has an active internet connection.
- Confirm no previous settlement is still in progress.
- Restart the POS device and attempt settlement again.

If the issue persists, contact the Finabank POS Service Center (UCC) at 1910.

19. Can I obtain a detailed transaction report?

Yes. After performing settlement:

- Select Report

20. What is a chargeback?

A chargeback occurs when a customer disputes a transaction with their issuing bank.
If this happens:

- The issuing bank initiates the chargeback.
- The merchant may be requested to provide proof (signed receipt, transaction slip, settlement record).
- Funds may be temporarily debited during investigation.

Failure to provide the required documentation may result in financial liability to the merchant.

AUTHORIZATIONS, VOIDS & REFUNDS

Watch the Visa / Mastercard Payment Guide in this video: Pay with VISA / Mastercard

21. How do I obtain my Admin password?

To request your Admin password, you can send an email to: digitalpayments@finabanknv.com. After verifying your information, you will receive further instructions.

22. When should I use "Void"?

- A Void is used to cancel a transaction before settlement has been performed.
- A Void can only be performed before settlement. Once settlement is completed, a refund must be processed instead.

23. How do I process a void?

Steps to process a Void:

1. Select the USD logo
2. Select More
3. Select Void
4. Select the transaction from the list
5. Confirm the cancellation

Watch the Visa / Mastercard Payment Guide in this video: Pay with VISA / Mastercard

24. When should I use "Refund"?

- A Refund is used to return funds to the customer after a transaction has been processed.
- A Refund is required once settlement has been completed.
- Refunds must always be processed to the original card used for the payment.

25. How do I process a refund?

Steps to process a Refund:

1. Select the USD logo
2. Select More
3. Select Refund
4. Enter the Admin Password
5. Enter the transaction amount
6. Enter the reference number (as shown on the transaction slip)
7. Enter the original transaction date
8. Customer must tap or dip (insert) the original card
9. Confirm the transaction

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26. What is a Pre-Authorization?

A Pre-Authorization allows you to reserve a specified amount on a customer's card without immediately charging it. This is commonly used for hotels, rentals, or security deposits. The reserved amount will be blocked but not yet transferred to the merchant.

27. How do I process a Pre-Authorization?

Steps to process a Pre-Authorization:

1. Select the USD logo
2. Select Authorization
3. Select Pre-Authorization
4. Enter the amount to be reserved
5. Customer taps or dips (inserts) the card
6. Confirm

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28. What is Completion?

A Completion finalizes a previously reserved Pre-Authorization amount. This step converts the reserved amount into a charge.

29. How do I complete a Pre-Authorization?

Steps to complete a Pre-Authorization:

1. Select the USD logo
2. Select Authorization
3. Select Completion
4. Customer taps or inserts (dips) the card
5. Enter the original Pre-Authorization transaction date
6. Enter the Pre-Authorization number
7. Enter the reserved amount
8. Confirm

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30. How do I cancel a Pre-Authorization (Pre-Authorization Void)?

If the reserved amount is no longer required, you must cancel the Pre-Authorization before completion. This releases the reserved amount back to the cardholder.

Steps to process a Pre-Authorization Void:

1. Select the USD logo
2. Select Authorization
3. Select Pre-Authorization Void
4. Enter the Admin Password
5. Customer taps or inserts (dips) the card
6. Enter the original Pre-Authorization transaction date
7. Enter the Authorization number
8. Enter the reserved amount
9. Confirm

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31. **What is a Completion Void?**

A Completion Void is used when a completed Pre-Authorization must be cancelled before settlement. This option is only available if settlement has not yet been completed. If settlement has already been completed, a refund must be processed instead.

32. **How do I process a Completion Void?**

Steps to process a Completion Void:

1. Select the USD logo
2. Select Authorization
3. Select Completion
4. Enter the Admin Password
5. Enter the trace number
6. Confirm

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TROUBLESHOOTING & SUPPORT

33. **The swipe function does not work with a BNETS card. What should I do?**

First, repeat the standard BNETS transaction procedure to ensure the card is being used correctly.

If the issue continues:

- Check the condition of the card's magnetic stripe.
- Restart the POS device.

If the transaction still cannot be processed, contact the Finabank POS Service Center (UCC) at 1910.

34. **The POS device is not processing payments. What should I do?**

- Check signal strength indicator on screen.
- Confirm correct payment method (tap/dip/swipe where applicable).
- Restart the POS device.
- Confirm customer has sufficient balance.

If the issue persists, contact the Finabank POS Service Center (UCC) at 1910.

35. **Why does a transaction sometimes take longer than usual?**

Transaction delays are typically caused by network connectivity issues.

- Verify signal strength.
- Restart the POS device.
- Wait 1–2 minutes before retrying the transaction.

Avoid immediately repeating the transaction, as this may result in duplicate processing.

36. **The POS device is frozen or unresponsive. What should I do?**

- Check battery level.
- Hold power button for 5–10 seconds to restart.
- Reconnect charger if necessary.

37. The device is damaged. What should I do?

Contact the Finabank POS Service Center (UCC) at 1910.

The POS device must be returned for inspection.

- If damage is due to technical defect: Repair/replacement at no cost.
- If damage is due to misuse: Merchant liability may apply as per terms and requirements.

38. What should I do if my POS device is lost or stolen?

Immediately contact the POS Unit UCC at 1910.

- The POS device will be blocked.
- Replacement procedure will be initiated.
- Merchant liability may apply.

Immediate reporting is required to limit liability.

CANCELLATION

39. How can I terminate my POS agreement?

Cancellation requests must be submitted through your Relationship Manager or a Finabank Branch.

Upon receipt of your request, you will receive further instructions regarding:

- Notice period.
- Final settlement.

The POS device must be returned to the Finabank POS Service Center (UCC) to complete the termination.

IMPORTANT COMPLIANCE & FRAUD GUIDANCE

To ensure the security of your transactions and maintain the integrity of our payment services, please adhere to the following card scheme regulations. Note that non-compliance with these rules may result in financial liability or the termination of POS services.

- **Customer Authorization:** All transactions should be processed only with the explicit authorization of the customer.
- **Transaction Integrity:** Avoid splitting a single sale into multiple smaller transactions to bypass PIN limits.
- **Processing Method:** Visa and Mastercard transactions must be processed via chip (insert) or contactless (tap). To protect against liability in the event of a dispute, do not use the swipe function for these international cards.
- **Refund Verification:** When processing a refund, verify that the original card used for the purchase is physically present. Refunds without an original transaction are not allowed.
- **Record Keeping:** It is essential to retain all transaction receipts. These documents are required to provide proof and resolve any potential disputes or chargebacks.