

“I APPROVE”

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“ARMECONOMBANK” OJSC

**GUIDEBOOK OF SERVICING PAYMENT CARDS FOR
CASHIERS**

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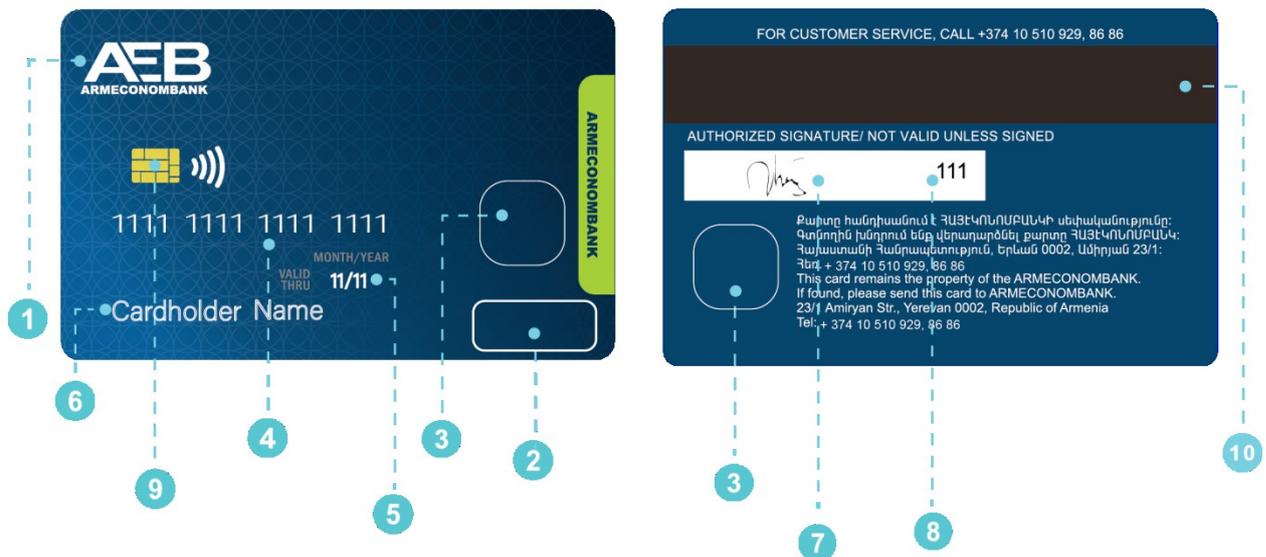
1. About the guidebook

The information required for servicing the cards of ARCA, MIR, VISA, Mastercard payment systems, the description of main functions and security rules is presented in this guidebook, as well as the detailed description of operating the appropriate model of POS terminal in Your trade and service point(TSP) is shown in this guidebook.

The Ingenico and SunMi POS terminals of “ARMECONOMBANK” OJSC (hereinafter-Bank) are servicing the cards with a magnetic tape and/or chip of ARCA, MIR, VISA and Mastercard payment systems (including VISA ELECTRON and Mastercard MAESTRO).

2. The main requisites of a payment card

The cards issued by different banks have different appearance, but those cards have mandatory requisites:



- Name of the issuing bank (1)
Name of the issuing bank is considered the necessary requisites
- Logo (2)
- Hologram (3)
- Card number (4)
- Card expiry date (5)
- Name surname of the cardholder (6)
- Signature field (7)
- The CVV2 code (8)
- The chip (9)
- The magnetic tape (10)

(2) The logotype of the card must be depicted on the front side of the card. The logos as per the payment cards are presented below:

Card of Mastercard payment system	
Masestro card of Mastercard payment system	
A card of VISA payment system	
VISA ELECTRON card of VISA payment system	
Card of ARCA payment system	
Card of MIR payment system	

Hologram (3)

- On cards of the Mastercard payment system, the hologram is depicted on the right side of the front of the card, above or below the logo of the payment system, or on the reverse side of the card, next to or below the signature strip (in this case, no hologram is placed on the front side);
- The hologram is depicted on cards of Visa International payment system in the form of a dove. The hologram must be located on the right side of the card, above the logo of the payment system. The mini hologram must be depicted only on the opposite side of Visa card below on the left or right or below the signature strip.

(4) The card number consists of 16 digits divided into 4 groups. Remember that the distance between the groups must be equal.

(5) The validity period of the card is depicted in month/year (MM/YY) format. The card is valid till the last calendar day of the corresponding month of the year inclusive specified in the card.

The expired cards are not serviced. In this case the cardholder shall apply to the issuing bank.

(6) The cardholder's name, surname is depicted in Latin letters and is usually printed on the bottom of the card. The existence of name, surname of the cardholder on Business cards is not mandatory.

(7) The cardholder's signature in the signature field is required. The card is serviced only by submitting a passport in case of the absence of signature(the card details are checked with the passport, the cardholders signs on the card as in the passport, then only the card is accepted for service).No corrections and deletions are allowed in the signature field.

(8) CVV2 code is a three digit number depicted on the signature field or on the white field following it.

(9) A chip is a microprocessor embedded in a card that contains information about the card and the cardholder. In case of servicing through an ATM the preference is given to the chip through a special receiver device for special chip cards installed on the POS terminal. In that case no transactions are implemented though a magnetic tape.

Transactions with chip cards are executed in 2 ways:

- *with an entry of a PIN code, if the message enter PIN(ENTER PIN) appears on the ATM screen, the customer is obliged to enter the PIN code and in that case the signature on the receipt is not required,*
- *Without entering the PIN code if no requirement of entering the PIN code has appeared on the terminal screen during the transaction and the transaction has been completed successfully, then the signature on the receipt is mandatory.*

(10) The magnetic tape should not be damaged (scratched, punctured and excessively worn).

3. Suspicious cards

If the payment card does not correspond to the basic requisites, the TSP employee undertakes to contact the appropriate employee of the Bank for further instructions. It is also extremely important to draw attention to the attitude of the card presenter to detect fraudulent or stolen cards. The given attitude may be also manifested with the below-mentioned features:

- indifference towards the price, quality, size, amount and range of the products to be purchased only the high price of the product and the possibility to easily realize it in the future is taken as a basis,
- nervous attitude when the cashier shows interest towards the authenticity of the card, carefully examines it. The cardholder tries to apply a psychological pressure on the cashier, confuse him/her,
- hastens the TSP employee when making a payment, distracts him/her attention,
- such a choice of the amount of the products to be bought, so that he/she may circuit the necessary requirement of applying the PIN code,
- the people accompanying the cardholder try to distract the cardholder,
- after making purchases, they come back once more to make several more transactions.

4. Actions of the Cashier when serving payment cards

4.1 Initial payment card verification:

The employee servicing the card takes the card from the cardholder

- checks the external damages of the card,
- availability of card incisions and the amount of card curvature,
- mechanical injury of the chip and/or magnetic tape,
- the presence of corrections on the cardholder's signature,
- the availability of forgery in numbers and letters (the digits must be tangible, the distance between the numbers should be of the same size)

In case of the existence of the above-mentioned injuries the card is not serviced

- makes sure that the card meets the standards of the payment system indicated on the card. The card that does not meet the standards of the payment system is considered invalid and is not served.
- verifies the card validity period.

4.2 Verification of the details of receipt with card details

The receipt displays 3 types of information:

about the service outlet,

- regarding the cardholder and the card,
- regarding the confirmation of transaction.

The information about the service point contains the identification number of the terminal- ID (the number of the ATM registered in the bank), the identification number of the service point (ID), name, address and phone.

The information about the cardholder and card includes the number of the card, name, surname of the cardholder, validity period of the card.

The information regarding the approval of transaction contains the number of receipt, the transaction amount, certification code (the table of certification codes is presented in Appendix 1) , the response code and reference code.

The cashier undertakes to verify in details and compare the name, surname, card number of the cardholder with the name, surname, card number of the cardholder and the validity period depicted on the receipt. In case of detected discrepancies, it is necessary to invalidate the operation and not provide the product or service to the Customer.

4.3 The cashier has a right to not serve the customer in case of a suspicious attitude, malicious and deliberate actions, as well as in case of a damaged card.

4.4 The cashier is obliged to make the confirmation of deeming invalid of the transaction (CANCEL) upon written or oral request of the Cardholder and immediately notify the Bank thereof,

4.5 In case of making payment with a card:

- While performing a transaction through a POS terminal with the use of a magnetic tape the client necessarily signs on receipt printed from POS terminal (both for PIN-authenticated transactions and PIN-less transactions). The customer should sign on one of the two signed receipts. The cashier should compare the signatures on the receipt and back of the card. If the signatures do not match, the cashier must print a copy of the receipt (see the instruction "PRINTING A COPY OF RECEIPT OR THE LAST COUPON" in the POS terminals operating procedure) and ask the

customer to sign it again. In case of a second inconsistency between the signatures the cashier should reject the customer and execute the “Invalid” transaction.

- during a transaction performed with a POS terminal using a chip carrier, if the transaction has been validated with a PIN, the customer's signature is not required on the receipt printed from the POS terminal, and if the transaction is being performed without the application of a PIN code, the customer's signature is required on the receipt.
- In case of performing transactions with contactless function the entry of a PIN code may not be required when implementing a transaction of up to AMD 20,000.

4.6 In cases of an absence of signature of the cardholder on the card, as well as in case of a suspicious attitude of the cardholder the cashier is obliged to require an identity document, otherwise the card is not serviced.

4.7 During “Confiscate the card” certification (see Appendix 1) the cashier should pay special attention to codes in which the message “Confiscate the card” is indicated. Upon seeing this message, the card should be confiscated and it is necessary to notify the Bank by completing the card seizure receipt (according to Appendix 2). If confiscation of the card threatens your safety, please do not confiscate it.

4.8 Remember that the rest of the codes except for the confirmation code 000 on the receipt mean that the transaction is rejected. It is necessary to find that code in the table of certification codes and respond to the customer.

5. Procedure of work with INGENICO POS terminals

	SALE	CANCEL	REFUND	PRE-CERTIFICATION	END OF PRE-CERTIFICATION
Non-chip card 	<p>Pass the card of the customer through a magnetic reader in case of a non-chip card (the magnetic strip of the card must be face down and towards the terminal). Enter the last 4 digits of the card (in case of a request).</p>				
Chip card 	<p>Use a chip reader for card reading in case of a chip card.</p>				
Contactless card 	<p>In case of a contactless card it is necessary to bring the card close to  (contactless) sign</p>				

OPERATION	Choose (SALE) operation and press the Green(ENTER) button	Select the INVALID/CANCEL and click the Green (ENTER) button	Choose REFUND operation enter the password of the Chief Cashier (is given by the bank) and click the Green (ENTER) button	Choose the “PRE-CONFIRMATION” and tap the Green (ENTER) button	Choose the operation “END OF PRE-CONFIRMATION” and click the Green (ENTER) button
(SALE) INVALID/CANCEL /REFUND -CONFIRMATION END OF PRE-CONFIRMATION					
NAME OF THE COUPON	-	Enter the coupon number of the cancelling operation	Enter the number of coupon of the returned operation	-	Enter the number of coupon of the pre-confirmation transaction
LINK	-	Enter the link of 12-digit number of operation (RRN), for which the present operation is performed	Enter the link of 12-digit number of operation (RRN), for which the present operation is performed	-	Enter the link of 12-digit number of operation (RRN), for which the present operation is performed
AMOUNT OF TRANSACTION 0.00 AMD	Enter the amount of transaction (the amount is entered in pennies, followed by pennies)	-	Enter the returned amount (the mentioned amount may not be exceeding the transaction amount, the entry is made in pennies, followed by pennies)	Enter the amount of transaction(the amount is entered in pennies, followed by pennies)	Enter the final amount of transaction (the amount is entered in pennies, followed by pennies)
ENTER THE PIN CODE	Offer the customer to enter the PIN code (in case of a request)			Offer the customer to enter the PIN code (in case of an inquiry)	

<p>GIVE THE COUPON TO THE CUSTOMER</p>	<p>In case of a successful transaction the first copy of the coupon is printed for the customer with «SALE Approved» message <u>(RESPONSE CODE -00 or Code -000, (The transaction is APPROVED).</u> As a result of clicking any button the second copy for TSP is printed.</p>	<p>In case of a successful transaction the first copy of the coupon is printed for the customer with «INVALID Approved» message <u>(RESPONSE CODE -00 or Code -000, (The transaction is APPROVED).</u> As a result of clicking any button the second copy for TSP is printed.</p>	<p>In case of a successful transaction the first copy of the coupon is printed for the customer with «REFUND Approved» message <u>(RESPONSE CODE -00 or Code -000, (The transaction is APPROVED).</u> As a result of clicking any button the second copy for TSP is printed.</p>	<p>In case of a successful transaction the first copy of the coupon is printed for the customer with «PRE-CONFIRMATION Approved» message <u>(RESPONSE CODE -00 or Code -000, (The transaction is APPROVED).</u> As a result of clicking any button the second copy for TSP is printed.</p>	<p>In case of a successful transaction the first copy of the coupon is printed for the customer with «END of PRE-CONFIRMATION is Approved» message <u>(RESPONSE CODE -00 or Code -000, (The transaction is APPROVED).</u> As a result of clicking any button the second copy for TSP is printed.</p>
<p>PRINTING OF THE COPY OF RECEIPT OR THE LATEST COUPON</p>	<p>Click <input checked="" type="checkbox"/> button, choose the option “LATEST COUPON” or “COUPON OF NUMBER” in the opened menu, then tap the Green (ENTER) button</p>				

6. Procedure of work with SUNNI POS terminals

	SALE	CANCEL	REFUND	PRE-CONFIRMATION	END OF PRE-CONFIRMATION
	Open the PANPADOS application				
	Choose the PosCashier option, enter the password, click the LOGIN button	Choose SeniorCashier option, enter the password, press LOGIN button			
OPERATION	Choose the <u>Sale</u> transaction	Choose <u>“INVALID”</u> operation	Choose the <u>“REFUND”</u> operation	Choose <u>“PRE-CONFIRMATION”</u>	Choose <u>“END OF PRE-CONFIRMATION”</u>
(SALE) /CANCEL /REFUND PRE-CONFIRMATION END OF PRE-CONFIRMATION					
NUMBER OF COUPON	-	Enter the number of coupon of the cancellable operation	-	-	Enter the number of coupon of pre-confirmation transaction
LINK	-		Enter the 12-digit number of transaction (RRN) , for which the present operation is carried out	-	Enter the 12-digit number of transaction (RRN) , for which the present operation is carried out
AMOUNT OF TRANSACTION 0.00 AMD	Enter the amount of transaction	-	Enter the refunded amount	Enter the amount of transaction	Enter the amount of transaction

	(the amount is entered in pennies followed by pennies) and click 		(the mentioned amount cannot exceed the amount of transaction, the entry is made in pennies, followed by pennies) and click the  button	(the amount is entered in pennies followed by pennies) and click  button	(the amount is entered in pennies followed by pennies) and click  button
 Non-chip card	In case of a non-chip card pass the card of the customer through a magnetic reader (the magnetic tape of the card must be face down and towards the terminal). Enter the last 4 digits of the card (in case of a request)				
 Chip card	Use a chip reader for card reading in case of a chip card (in accordance with the photo)				
 Contactless card	In case of a contactless card it is necessary to bring the card close to  (contactless) sign				
ENTER the PIN code	Offer the customer to enter the PIN code (in		Offer the customer to enter the PIN code (in	Offer the customer to enter the PIN code (in	

	case of an inquiry) and press the CONFIRM button		case of an inquiry) and press the CONFIRM button	case of an inquiry) and press the CONFIRM button	
GIVE THE COUPON TO THE CUSTOMER	In case of a successful transaction the copy of the customer is printed with the message “SALE Approved” <u>(RESPONSE CODE -00 or the Code -000.</u> To print the customer copy click the “YES” button	In case of a successful transaction the copy of the customer is printed with the message “INVALID Approved”_To print the customer copy click the “YES” button.	In case of a successful transaction the first copy for the customer is printed with the message “REFUND Approved” .To print the customer copy click the “YES” button.	In case of a successful transaction the first copy for the customer is printed with the message “The PRE-CONFIRMATION is Approved” .To print the customer copy click the “YES” button.	In case of a successful transaction the first copy for the customer is printed with the message “The END of PRE-CONFIRMATION is Approved” .To print the customer copy click the “YES” button.
PRINTING OF THE COPY OF RECEIPT OR THE LATEST COUPON	Enter the statement field, choose “THE LATEST COUPON or “COUPON OF THE NUMBER” option, then tap the printing sign 				

Table of certification codes

CODE	COMMENT	COMMENT
000	APPROVED:	Is approved
903	RE-ENTER TRANS.	Repeat the transaction
910	HOST NOT AVAIL.	The certifier is unavailable
103	CALL ISSUER	Call the Issuer Bank
120	NOT ALLOWED	is not allowed
909	CALL ISSUER	Call the Issuer Bank
119	SECURITY VIOLATION	Security Violation
903	RE-ENTER TRANS.	Repeat the transaction
913	INVALID TRANS	Invalid Transaction
904	FORMAT ERROR	Incorrect Format
095	RECONCILIATION ERROR	Error of sending the package
123	EXCDS WDRWL LTMT	Exceeding the daily limit of transactions
204	PICK-UP CARD	Confiscate the card
101	EXPIRED CARD	Expired card
106	PIN-TRIES EXCEED	Exceeding the attempts of PIN codes
106	PIN-TRIES EXCEED	Exceeding the attempts of PIN codes
208	PICK-UP CARD	Confiscate the card
209	PICK-UP CARD	Confiscate the card
203	PICK-UP CARD	Confiscate the card
001	HONR W/ID	ERROR
100	CARD DECLINED	The card is declined
202	INVALID CARD	Invalid card
103	BAD ISSUE DATE	Of the issuer PIN error
920	PIN ERROR	
907	HOST NOT AVAIL	The certifier is unavailable
940	CAPTURE CARD SPEC	Confiscate the card (Special cond.)
121	REQ AMOUNT RANGE	Error
101	DATES UNEQUAL	The period of the card does not match
202	INVALID CARD	Invalid card
111	INVALID CARD	Invalid card
117	INCORRECT PIN	Invalid PIN Code

005	UNABLE TO PROCESS	Unable to continue the oper.
110	INVALID AMOUNT	Invalid amount
206	DENY PIN CAPTURE	PIN error, confiscate
125	INVALID CARD	Invalid card
101	EXPIRED CARD	Expired card
111	INVALID CARD	Invalid card
101	EXPIRED CARD	Expired card
200	INVALID CARD	Invalid card
902	INVALID TRANS	Invalid transaction
903	RE-ENTER TRANS.	Repeat the transaction
903	RE-ENTER TRANS.	Repeat the transaction
902	INVALID TRANS	Invalid certification
902	RE-ENTER TRANS.	Repeat the transaction
116	INSUFFICIENT FUNDS	Insufficient funds
120	SECURITY VIOLATN	Security violation
123	EXCDS WDRWL LIMT	Exceeding the limit
111	INVALID CARD	Invalid card
104	CARD DECLINED	The card is declined
914	ORIG TRANS NOT FOUND	The original amount has not been found
111	NO CHECKING ACCT.	absence of card account
111	NO CARD RECORD	the card details are absent
100	WORM CARD	A problematic card
121	EXCDS WDRWL LIMT	Exceeding the limit
914	ORIG TRANS NOT FOUND	The real deal has not been found
109	INVALID MERCHANT	Invalid TSP
109	INVALID MERCHANT	Invalid TSP
109	INVALID TERMINAL	Invalid ATM
107	CALL ISSUER	Call the Issuer Bank
902	INVALID TRANS.	Invalid transaction
104	CAPTURE CARD SPEC	Confiscate the card (Special cond.)
111	INVALID CARD	Invalid card
909	INVALID TRANS.	Invalid transaction
204	PICK-UP CARD	Confiscate the card

Additional certification codes are available also for cards with a chip carrier

Y1	Offline approved- the transaction is approved without certification
Z1	Offline declined- the transaction is declined without a certification
Y2	Approval(after card-initiated referral)- the transaction is approved after contacting the Issuer Bank
Z2	Decline (after card-initiated referal) - the transaction is declined after contacting the

	Issuer Bank
Y3	Unable to go online, offline approved - unable to connect to the online system, the transaction is accepted without connection
N7	CVV2- invalid code entry
Z3	Unable to go online, offline declined - unable to connect to the online system, the transaction is declined without connection

**Receipt
about confiscation of the card**

Number of the card -----
Name, surname of the cardholder -----
Name of the bank issuing the card-----
Name, surname of the card issuer -----
Name of the service point -----
Date of confiscating the card -----
Reason for confiscation of the card -----

Servicing person-----
(signature) (name, surname)

In case of questions, issues or to receive other important information You may call at the below-mentioned numbers:

+374-10-510-910 (internal 9321)

Duty number of division for installing, servicing and attracting POS terminals

+374-99-01-28-76 (also Whatsapp & Viber)

Or apply through techcard@aub.am electronic address.