6.2. Balance Inquiry- You can inquire available balance by following the steps below:

- Press <Menu> button, "PAYMENT" option is activated.
- Select "REPORT" and press <green> button.
- Select "Balance inquiry", Insert Card and press <green> button.
- Enter PIN and confirm by pressing <green> button.
- After completion, the POS generates a receipt indicating account balance

6.3. Short Statement- You can generate a Short Statement containing list of the last ten transactions by following the steps below

- Press <Menu> button, "PAYMENT" option is activated.
- Select "REPORT" and press <green> button.
- Select "Short Statement", Insert Card and press <green> button.
- Enter PIN and confirm by pressing <green> button.
- After completion, receipt is printed

7. ACCOUNT TRANSFER- to transfer fund from one account to another, please follow the following steps:

- Press <Menu> button, "PAYMENT" option is activated.
- Select "ACCOUNT TRANSFER" option and press <green> button.
- Insert card and Pin number press <green> button
- Enter the amount and confirm by pressing the <green> button.
- Enter the Account Number and press <green> button.
- After completion, receipt will be generated.

8. PIN CHANGE- cardholders can change their PIN by following the steps below:

- Press <Menu> button, "PAYMENT" option is activated.
- Select "PIN CHANGE" and press <green> button.
- Insert card and Enter OLD PIN
- Enter new PIN and confirm by pressing <green> button.

9. Settlement (End of day) – merchants are required to perform settlement or end of day once every 24 hrs. or once a day. The recommended time to perform settlement is 6:00 p.m. The purpose of performing settlement is to transfer the balance to merchant account. Unless settlement is done, merchant account cannot be credited. Please follow the following steps:

- Press <Menu> button, "PAYMENT" option is activated.
- Select "Settlement " option and press <green> button
- After completion, receipt will be generated.

- Step 1- Pull the rolling paper holder and open
- Step 2- insert the paper in to POS properly as shown figure 3

Fig. #3
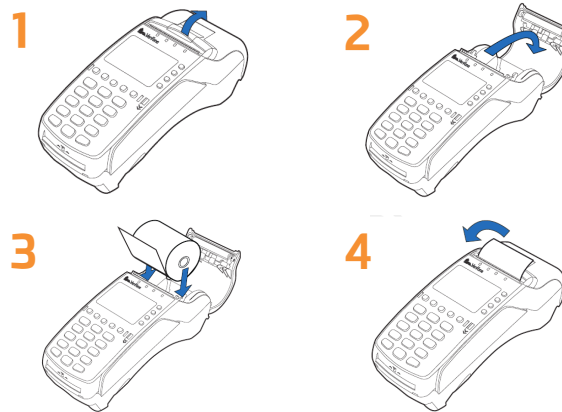
Additional Notes and Security Measures

- The Maximum purchase amount by the card holder at a merchant site for local card is ETB 50,000.00 (fifty thousand birr) per day. This limit can be revised by the bank any time, it is controlled by the system.
- Before executing any transaction please makes sure that the network indicator bar is full and connection is good.
- Success of transactions can only be confirmed if receipt is generated by the POS. always retain signed receipt for future reference, in case of any dispute.
- Chip cards: The card must remain inserted in the chip reader while transaction processing is in progress, and an instruction appears to remove the card.
- To print a copy of the receipt: If you want to print a copy, press the <green> button. If no button is pressed, a copy is automatically printed after 10 seconds.

Acceptance of POS is growing every day. All this makes POS an important deliver channel!

Direct Line for Merchant support:
+251118-722897 and +251118-721283

Point of Sell (POS) Merchant User Guide

Awash Bank is always endeavoring to provide modern and innovative payment services for its esteemed customers. POS (Point of Sale) is one of banking channels which cashless transaction is performed at business site. You can increase your sales and customer bases by accepting both local and international cards from those customers who prefer to pay by card than cash.

Accepting payments by cards has the following benefits:

1. It is secure since there is no exchange of physical cash between the buyer and seller
2. It is instant since it does not involve cash counting

POS can be connected by wireless GPRS or wired ADSL.

- You should not remove the POS from the deck if it is connected by ADSL since it will miss connection
- Always power POS whether used or not because if it is kept uncharged for a long time, the battery will die.

Using Awash POS, cardholders or customers can get the following services

1. Purchase (payment)
2. Account Transfer
3. Pre-Authorization service
4. Mini statement
5. Balance Inquire
6. Manual Entry
7. Receipt Reprint
8. PIN Change
9. Report
10. Void
11. Refund

Awash POS can Accept International and Local cards

1. International Cards

MasterCard   **Visa Card**   **UnionPay**

Awash POS can Accept All (PSS) Member Bank card

PREREQUISITES

All operations described in this guide are related to the payment application.

It is activated automatically when terminal is restarted or cards are used for transaction execution.

If the POS is inactive, please perform the following to activate it:-

Press <Menu> button, "PAYMENT" option is activated.

LIST OF MENUS ON THE POS

When you Press the Menu Button, list of the following menus will be displayed:

- Cash Back/Deposit
- Preauthorization
- Void
- Refund
- Report
- Settlement
- Manual Entry
- Adjustment
- Account Transfer
- PIN Change
- Mini Statement

HOW TO EXECUTE TRANSACTIONS

1. PURCHASE (SALE) TRANSACTIONS

By default the "PURCHASE/SALE" is ready for use in Merchant POS, you don't need to select the option.

- **Insert or swipe card.**

Depending on the type of card, the card must be slipped through the magnetic swipe reader, inserted into the chip card reader or tapped to the contactless reader. If the customer uses the wrong reader, for example chip reader for mag stripe card, he/she should be advised to use the proper reader.

- **Enter the amount and press the <green> button to confirm.** The amount is separated (e.g. Birr. Cents) with dot. The amount is displayed for the customer to read.
- **When using a card with an associated PIN, the customer is requested to enter the PIN** code (4 to 12 digits) and confirm by pressing the <green> button. When using a card without a PIN, only the amount must be confirmed.
- The transaction can be interrupted or cancelled by pressing the <red> button.
- **After the transaction is completed successfully, the POS generates two receipt,** Merchant copy and customer copy. Customer copy is given to the customer and the merchant must retain signed on Merchant Copy.

2. PREAUTHORIZATION TRANSACTIONS

Preauthorization is the process of authorizing and reserving funds for transaction. Such transaction is relevant for hotel booking and hospitalization where the customer is billed up on exit or completion.

For preauthorization to work:

- The card must be valid,
- The cardholder must have sufficient open-to-buy funds to cover the purchase amount and reserving the funds for completion.
- Press <Menu> button, "PAYMENT" option is activated.
- Select "PREAUTHORIZATION" and press "green" button.
- Again select "PREAUTHORIZATION" and press "green" button.
- Insert the card and enter the amount
- Then allow the customer to enter his/her PIN and confirm by pressing the <green> button.
- The POS will generate a receipt as confirmation of transaction.

3. CONFIRMATION - is a process of confirming the PRE-AUTHORIZED transaction within Ten days after Preauthorization transaction processed.

- Press <Menu> button, "PAYMENT" option is activated.
- Select "PREAUTHORIZATION" press <green> button.
- Then press "CONFIRMATION" button, enter Invoice Number and press <green> button.
- POS will generate a receipt confirming completion of transaction.

4. VOID - This action is required to cancel completed transaction with input error.

If the entered amount is wrong and receipt is generated, you can void the transaction before end of day processing by following the steps below.

- Press <Menu> button, "PAYMENT" option is activated.
- Select "VOID" from the menu
- Enter POS password and confirm by pressing the <green> button.
- Enter Invoice Number from the receipt and confirm by pressing <green> button, the amount of the previous transaction is displayed, and confirm by pressing <green> button.
- Cancelation is processed.
- Receipt is generated confirming the transaction.

5. REFUND - If the entered amount is wrong and receipt is generated, you can refund the transaction after end of day processing by following the step below.

- Press <Menu> button, "PAYMENT" option is activated.
- Select "REFUND" from the menu
- Enter the POS password and confirm by pressing the <green> button.
- Enter the amount that you want to refund, and confirm by pressing the <green> button.
- Enter the RRN (Reference number) from the receipt and confirm by pressing the <green> button, refund is processed.
- Up on completion, receipt is printed

6. REPORT- this is to print different reports like, total transactions made, short statement and balance inquiry.

To generate a report, follow the below steps:

- Select "REPORT" option and press "green" button, all options are activated.

6.1. Receipt Reprint- To reprint a receipt for the very last transaction processed.

Follow the following steps to reprint receipts:

- Press <Menu> button, "PAYMENT" option is activated.
- Select "RECEIPT REPRINT" and press <green> button.
- Enter Invoice Number and press <green> button, receipt will be reprinted