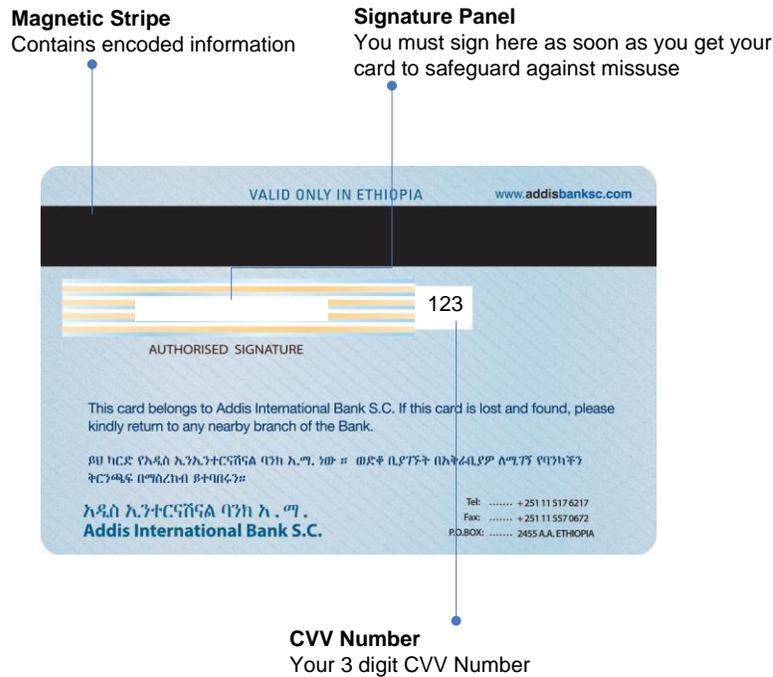
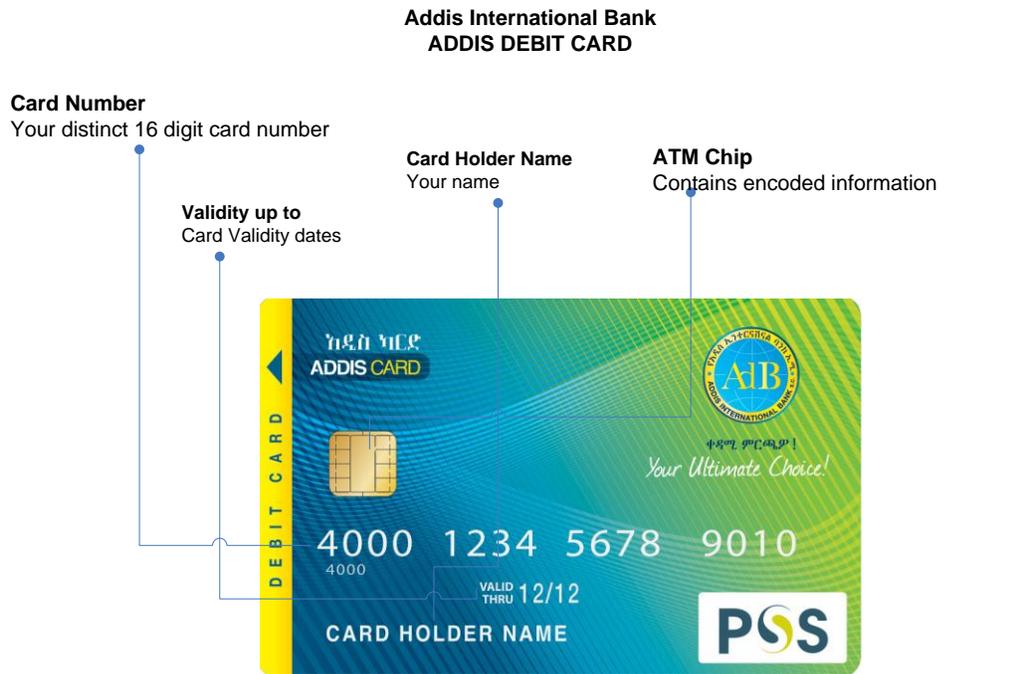




# GENERAL ATM and POS USER GUIDELINE

October 2014

## 1. Know About Your Card



## 2. Caring for Your Addis Card

- The Chip and black magnetic strip on the front and back of your debit card respectively contains important information about your card and needs careful handling. Do not keep your card in an area where there is continuous magnetic field, such as on the top of your TV set or near any electrical appliance.
- Avoid scratching the chip and magnetic stripe
- Do not keep two cards with the magnetic strips/chip together
- Do not bend the card
- Keep your card away from heat and direct sunlight

### 3. Using Addis Card on ATM

#### a. Cash Withdrawal

- **Step 1:** Insert your card into the ATM at the slot indicated.
- **Step 2:** The ATM will prompts you to key your PIN (Personal Identification Number). Please take care to key in the correct PIN. After the PIN input, the ATM process the information and if is found correct, guides you step by step for conducting transactions. If the wrong PIN is entered three times, the Card will be de-activated for the rest of the day.
- **Step 3:**Select “Yes” if you want print out receipt and Select “Cash Withdrawal” from the menu
- **Step 4:**Select account if more than one account is defined/linked to your card
- **Step 5:** Enter the amount to withdraw
- **Step 6:** The ATM will supply the cash and print the slip if selected Yes in step 3. At the same time an SMS message will be send to your mobile phone.
- **Step 7:** if you have no further transaction, please collect your card. The card should be collected as soon as it is rejected or else it will be retained by the ATM.

**b. Fast Cash**

This is the same as cash withdrawal but you are not required to put the amount you want to withdraw. Instead, the system has predefined amount like 500, 1,000, 1, 500, 2,000 etc. therefore you will select from the predefined amount.

- **Step 1:** Insert your card into the ATM at the slot indicated.
- **Step 2:** Enter your PIN
- **Step 3:** Select **Yes** if you want print out receipt
- **Step 4:** Select the amount you want to withdraw from the predefined amount list
- **Step 5:** The ATM will supply the cash and print the slip if selected Yes in step 3. At the same time an SMS message will be send to your mobile phone.
- **Step 7:** if you have no further transaction, please collect your card.

**c. Fund Transfer**

This is the service where your want to transfer fund from one account to another account

- **Step 1:** Insert your card into the ATM at the slot indicated.
- **Step 2:** Enter your PIN
- **Step 3:** Select **Yes** if you want print out receipt
- **Step 4:** Select **Fund Transfer** from other services menu
- **Step 5:** select the account from which and to which you want to transfer money
- **Step 6:** if balance available, the system displays the transfer of fund and print out receipt as required.

**d. Balance Cheque**

This is the service that enables you to check/know your balance

- **Step 1:** Insert your card into the ATM at the slot indicated.
- **Step 2:** Enter your PIN
- **Step 3:** Select **Yes** if you want print out receipt
- **Step 4:** Select **Balance Inquiry** from other services menu
- **Step 5:** The system displays the balance
- **Step 6:** The system prints out receipt.

**e. Mini Statement**

This is the service that enables you to get your last 5 transaction occurred in your account

- **Step 1:** Insert your card into the ATM at the slot indicated.
- **Step 2:** Enter your PIN
- **Step 3:** Select **Yes** if you want print out receipt
- **Step 4:** Select **Mini Statement** from other services menu
- **Step 5:** The system displays/prints the receipt.

**f. Money Send**

This is the service that enables you to send money to non card holder

- **Step 1:** Insert your card into the ATM at the slot indicated.
- **Step 2:** Enter your PIN
- **Step 3:** Select **Yes** if you want print out receipt
- **Step 4:** Select **Money Send** from other services menu
- **Step 5:** select the account from which you want to transfer money
- **Step 6:** Enter the receiver mobile and other detail information

- **Step 6:** if balance available, the system displays the transfer of fund and print out receipt as required. At same time send SMS message to the sender and receiver. Sender will receive security code and transaction id. The sender will communicate the receiver these information so that the receiver will get the cash at the ATM outlet using Money Receive services

#### g. Money Receive

This is the service that enables non card holder to receive money

- **Step 1:** Select Money Receive from other services menu.
- **Step 2:** The ATM will prompts you to key the transaction id/reference number and mobile number
- **Step 3:**Select “Yes” if you want print out receipt
- **Step 4:**The system verifies the transaction and supply cash if all input information are correct
- **Step 5:** The print the slip if selected Yes in step 3. At the same time an SMS message will be send to your mobile phone.

#### h. PIN Change

This is the service that enables you to change your PIN

- **Step 1:** Select “PIN Change” from other services menu.
- **Step 2:** The ATM will prompts you to key in your old and new PIN. The new PIN should be entered twice for conformation
- **Step 3:**The system checks for correctness of the input information and displays “PIN changed successfully” if all inputs are correct

### 4. Using Addis Card on POS

**POS:** A Point Of Sale terminal (POS) is a computerized device that provides the customers with access to financial transactions in a public space. The POS terminal is

directly managed by the merchant or the responsible branch staff. The customer is identified by a card that contains a unique card number and some security information. POS can be installed on different merchant site for making sales/payment transactions. Similarly a POS can also be installed at Bank branches for withdrawal/cash advance transactions.

In general this document is used as an operation user guide which focuses on how to use the POS terminal to process transaction.

### 1. POS Terminal Parts



---

### PREREQUISITES

- Please Make sure that power is supplied to the POS

- The network cable must be connected for dial up POSs and for the wireless POSs make sure that it has a good network.
- Please check that the POS have enough receipt paper and it is properly inserted
- Push the <F> button. “PSS APPLICATION” option is activated.
- Select “PSS APPLICATION” Push the <green> button. Option is activated.
- Before processing transactions with payment card, merchant staffs must make sure that the card is genuine to their best knowledge referring to the General Card Security Features Check up Guideline

### **CASH ADVANCE**

1. By default the “Cash Advance” is ready, Insert the card.
2. Enter the amount and confirm with the <green> button. The amount is separated (e.g. Birr.cents) with dot.
3. Depending on the type of card, the card must be swiped 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 his or her card, that person is instructed to use the proper reader.
4. The amount is displayed for the customer to confirm. When using a card with an associated PIN, the customer is instructed to enter the PIN code (4 to 12 digits) and confirm with the <green> button. When using a card without a PIN, only the amount must be confirmed. The transaction can be interrupted by pressing the <red> button.

### **VOID**

1. Push the <F> button. “PSS APPLICATION” option is activated.

2. "VOID" is activated.
3. Enter the terminal's password and confirm with the <green> button.
4. Enter Invoice Number from the receipt confirm with the <green> button, the amount of the previous transaction is displayed, and confirm it with the <green> button.
5. Cancellation is processed.
6. Receipt is printed

### **RECEIPT REPRINT**

Helps to reprint copy of previous transaction receipt

1. Push the <F> button. "PSS APPLICATION" option is activated.
2. Select "RECEIPT REPRINT" push "green" button.
3. Enter Invoice Number push "green" button.
4. Receipt is printed

### **REPORT**

In this option you can print different reports like NUMBER of TOTAL TRANSACTION made, LOG, SHORT STATEMENT and BALANCE INQUIRY. To activate all this inquires:

1. Select "REPORT" option push "green" button
2. All options are activated.

### **DAILYSETTLEMENT (EOD)**

During the daily settlement, all processed transactions are delivered and closed out. During the daily settlement, all amounts are credited. It is a mandatory requirement that daily settlement should be performed at least once a day so that the Bank will credit the merchant accordingly – the best time is after the Branch (5:00PM) has closed.

1. Push the <F> button. "PSS APPLICATION" option is activated.
2. Select the "SETTLEMENT" option then push the "green" button.

**MONEY RECEIVE**

1. Push the <F> button. “PSS APPLICATION” option is activated.
2. Select “MONEY RECEIVE” push “green’ button.
3. Enter “IDENTIFIER” or “REFERENCE NUMBER” push “green” button.
4. Enter “CODE” push “green” button.
5. Receipt is printed

**ACCOUNT TRANSFER**

1. Push the <F> button. “PSS APPLICATION” option is activated
2. Select “ACCOUNT TRANSFER” option and push “green” button.
3. Insert the card and enter the amount and confirm with the <green> button.
4. Enter the Account Number and push “green” button.
5. Enter PIN and confirm with “green” button.
6. Receipt is printed.

**PIN CHANGE**

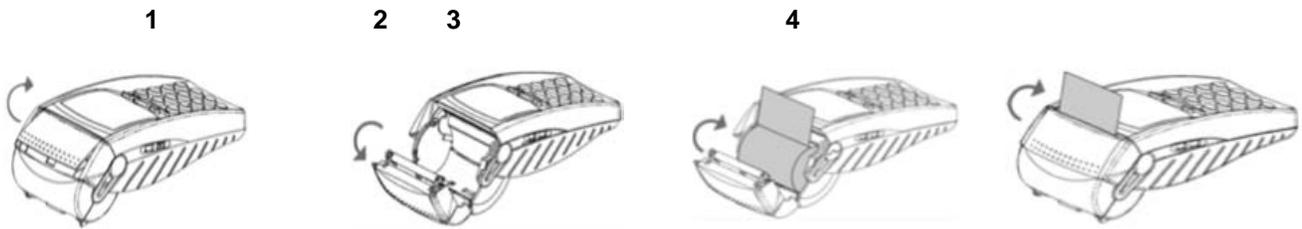
1. Push the <F> button. “PSS APPLICATION” option is activated.
2. Select “PIN CHANGE” and push “green” button.
3. Insert the card and Enter OLD PIN
4. Enter new PIN and confirm with “green” button.

**NOTE: -**

- Payments are processed and, when appropriate, authorized online.
- Chip Cards: The card must remain inserted in the chip reader during the transaction until the instructions appear to remove the card.
- Receipt is printed out. Please follow the terminal’s instructions: If the customer’s signature is necessary, request that he or she provide one.

- To print a copy of the receipt: Push the <green> button. To not print a copy of the receipt: Push the <red> button. If no button is pushed, a copy is automatically printed after 10 seconds.

## 2. CHANGING PAPER ROLL



## 5. General Guideline or Tips

Below are some useful tips for the safety of your card and precautions to be taken to prevent misuse/fraud

- You can use your Addis Card at any of the ATM labeled with PSS logo
- Sign the back of your card (signature panel) as soon as possible
- Use your new card at the ATM immediately to change the system generated PIN
- Never use a PIN that can be easily guessed, e.g. your birthday or telephone number
- Please do not write your PIN on the card or anywhere
- Please keep the PIN secret and do not disclose the PIN to anybody including family member or your banker. In case the PIN is divulged, change the PIN immediately
- Giving your card and disclosing PIN to someone is like giving a blank signed cheque
- Please refrain from taking help from any stranger at the ATM location
- Never let anyone see you enter your PIN
- Beware of “Shoulder Surfing”. i.e. shield your PIN from onlookers by using your body. Once you complete your transaction, check to ensure that you have your card and receipt and then leave immediately
- Do not allow any other person to stand nearby when you are transacting on the ATM and similarly, maintain a distance if anybody is already using the ATM
- Please keep a separate note of your card number and associated account number. These particulars will be necessary for blocking the card in case of loss of the card
- Be alert if you find signs of any external fittings or loss wiring at the ATM, report to the bank and use another ATM

- You may contact us at our 24x7 contact center number 251-115-176217

## 6. Taking Care of Your Card

- Your card is important and must be kept safety
- The card must not be kept near a TV
- Store your card in a secure place where you will immediately know if it is missing
- Store your card safely so that the chip and magnetic strip does not get damaged
- Never leave your card unattended, e.g. in your car, in a hotel room or at work

## 7. Do You Know....?

- You can get cash from PSS member banks ATMs anywhere anytime
- You can check your account balance at the ATM/POS
- You can print the last few transactions of your account through ATM/POS
- You can transfer funds from your account to another at anywhere anytime

Please note that the Bank bears no liability for the unauthorized use of the card and the card holder must assume full responsibility for all use of the card.