



# THE QUICK GUIDE FOR NEDBANK MERCHANTS

MAKE THINGS HAPPEN

**NEDBANK**



# Handy phone numbers

Merchant helpdesk	0860 114 966
Visa/MasterCard authorisation	0860 321 222
American Express® authorisation	0860 321 555
Diners Club authorisation	011 358 8500
CGS helpdesk	0860 6565 65
RCS helpdesk	0860 001 966
Vericheque helpdesk	021 405 5700
Bankfin Fleet Management authorisation	0860 102 121
First Auto authorisation	0861 102 090
NedFleet authorisation	031 336 2219
Stannic authorisation	0860 222 668



For easier transactions  
**keep this safe**

NedLink merchant number:

American Express® merchant number:

Diners Club merchant number:

MERCHANT HELPDESK NUMBER  
**0860 114 966**

MAKE THINGS HAPPEN

**NEDBANK**



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## MAGSTRIPE CREDIT CARDS

These cards are recognisable by the long black magnetic stripe on the back of the cards.

To transact with a magstripe card follow this process:

- 1 Swipe card to read the magstripe.
- 2 Type in the last 4 digits of the card number.
- 3 Select the type of transaction: SALE, REFUND or PRE-AUTH.
- 4 Merchant receipt printed.
- 5 Press ENTER to print the customer receipt.
- 6 Customer must sign the merchant receipt.
- 7 Compare signature on back of card with cardholder's signature on receipt.
- 8 Compare card number printed on merchant receipt with card number on the cardholder's card.



Long black magnetic stripe on the back of the cards.

These cards are recognisable by the following:

To transact with a smart card follow this process:

- 1 Insert card into chip reader. Do not remove the card for the duration of the transaction.
- 2 Select application, if applicable; eg CREDIT, CHEQUE or SAVINGS.
- 3 Select the type of transaction: eg SALE, REFUND or CASHBACK.
- 4 Type in the total amount due.
- 5 Request customer to type in his or her PIN. No customer signature is required if PIN is entered successfully.
- 6 Wait for the PIN to be verified.
- 7 Your NedLink device will authorise the transaction and issue a customer and merchant receipt. Provide customer receipt and return card.

Front side of the card has a silver/gold coloured microchip on the top left-hand side.



Back side of the card has a signature panel that is reduced in length.

## QUICK GUIDE TO USING NEDLINK SMART DEVICES

### BUTTONS

Red button (top)

Yellow button (middle)

Green button (bottom)

CLEAR/CANCEL

BACKSPACE

ENTER (confirm data)

### Menus

F1 MAIN MENU

1=Applications

(transaction processing)

2=Functions (setup)

F2 SETTLE

PRINT

MERCH MANAGE

F4 MANUAL ENTRY

During transaction selection – the F3 and F4 buttons are used to scroll through the menu options.

## THE NEDLINK DEVICE HAS THE ABILITY TO PROCESS THE FOLLOWING:

- Credit cards: MasterCard, Visa, American Express®, Diners Club.
- Debit cards: Maestro, Electron.
- Buy-aid cards: Koop-Krag, IEMAS, Pretorium Trust, Samba, Cape Consumer.
- RCS (Retail Credit Solutions): For guidance please refer to your training material supplied by RCS.



The operations guide for smart cards applies to all NedLink devices that have been enabled for EMV chip technology. If your NedLink device has not been enabled for EMV chip technology, accept smart cards and swipe them like magstripe cards.

## Smart cards

### Loading EMV profile

The EMV profile will be automatically loaded to the NedLink device. It's important to ensure that the profile was successfully loaded. If unsuccessful, no sales transactions can be processed.

Three sets of messages will be printed on the POS slip to indicate whether the profile was successfully loaded and at what time. For example, if the EMV profile was loaded at 12:00, the following messages will be printed on the receipt:

12.00	LOADING PROFILE
12.01	SUCCESSFUL
12.01	LOADING EMV PROFILE
12.01	SUCCESSFUL
12.01	LOADING EMV KEYS
12.01	SUCCESSFUL

### Manual loading of EMV profile

If there is a power failure or other such event, the EMV profile and keys must be manually loaded following these steps:

- 1 Insert your merchant card into the back of your NedLink device.
- 2 Press F1.
- 3 Press 2 for UTILITIES.
- 4 Press 2 for DOWNLOAD.
- 5 Press 1 for PROFILE.

## TRANSACTION PROCESSING

### Credit card transactions

#### Smart cards

To process transactions on a smart card please follow these steps:

- Insert smart card into the chip reader.
- Prompt displayed to select application, eg CREDIT, CHEQUE or SAVINGS, if applicable.
- Request your customer to choose the relevant application.
- Use the F-key on the PIN pad to scroll between the different applications and then press the green button to select the application.
- Choose your transaction from the following menu\*:  
1 - SALE, 2 - PRE-AUTH, 3 - REFUND.
- Press the number corresponding to the transaction, eg press 1 for sale.
- ENTER AMOUNT R0.00 prompt displayed. Type in the total amount due.
- AMNT: RXX.00 F2: YES F3: NO prompt displayed. Press F2 to confirm or F3 to correct a mistake on the total amount due.
- ENTER CLIENT PIN prompt displayed. Request your customer to type his or her PIN on the PIN pad and press ENTER.

\*The menu options may differ based on the functionalities available on the card.

- PIN OK prompt displayed. Please wait for PIN verification.
- WAITING FOR AUTH REPLY prompt displayed. Please wait for the processing to be completed.
- Duplicate receipts will be printed. Return smart card and customer receipt to the cardholder.

#### Magstripe cards

To process transactions on a magstripe card please follow these steps:

- Swipe magstripe card.
- LAST 4 DIGITS prompt displayed. Type in the last four digits of the card number and press ENTER.
- Choose your transaction from the following menu\*:  
1 - SALE, 2 - PRE-AUTH, 3 - REFUND.
- Press the number corresponding to the transaction, eg press 1 for sale.
- ENTER AMOUNT R0.00 prompt displayed. Type in the total amount due.
- If the transaction amount is below the floor limit, the transaction will be approved.
- If PRE-AUTH is selected, YES or NO prompt will be displayed. Press F3 for NO, if an authorisation code has not been telephonically obtained.

- Merchant receipt printed. Request the customer to sign the merchant receipt.
- Press ENTER to print customer receipt.
- Compare signature on back of cardholder's card with the signature on merchant receipt.
- Compare card number printed on the merchant receipt with card number on cardholder's card.
- Keep the signed merchant receipt safely.

Remember:

- Store receipts in a cool, dark place for three years.
- If the card number does not match the number on the receipt, call the Merchant helpdesk.
- If the sale transaction is unsuccessful, refer to the Pre-authorisation section.

### Refund transactions (credit cards)

#### Smart cards

- Insert smart card into the chip reader.
- Prompt displayed on PIN pad to select application, eg CREDIT, CHEQUE or SAVINGS, if applicable.
- Request your customer to choose the relevant application.
- Use the F-key on the PIN pad to scroll between

the different applications and then press the green button to select the application.

- Press 4 for REFUND (or the number that corresponds to REFUND) from the menu.
- MERCHANT PASSWORD prompt displayed on the PIN pad. A supervisor must type in the merchant password or swipe his or her supervisor card.
- ENTER AMOUNT R0.00 prompt displayed. Type in the refund amount. Press F2 to confirm or F3 to correct a mistake on the total amount due.
- REFUND SUCCESSFUL prompt will be displayed.

It is not necessary for customers to enter their PIN for a refund transaction.

#### Magstripe cards

If card is swiped for the refund transaction:

- Swipe magstripe card.
- LAST 4 DIGITS prompt displayed. Type in the last four digits of the card number and press ENTER.
- Press 4 for REFUND (or the number that corresponds to REFUND) from the menu.
- ENTER AMOUNT R0.00 prompt displayed. Type in the refund amount and press ENTER.
- MERCHANT PASSWORD prompt displayed.

## TRANSACTION PROCESSING

A supervisor must type in the merchant password or swipe his or her supervisor card.

- Refund slip printed.

### If a card number is manually entered for refund transaction:

- Press F4.
- Select 1 for credit, buy-aid or RCS cards; or
- Select 2 for garage or fleet cards.
- Type in the cardholder's card number and press ENTER.
- Type in the card's expiry date and press ENTER.
- Type in the CVV2/CVC2 number (last three digits on the back of the card) and press ENTER.
- Press 4 for REFUND (or the number that corresponds to REFUND) from the menu.
- ENTER AMOUNT R0.00 prompt displayed. Type in the refund amount and press ENTER.
- MERCHANT PASSWORD prompt displayed on the PIN pad. A supervisor must type in the merchant password or swipe his or her supervisor card.
- TAKE IMPRINT OF CARD prompt displayed.
- Refund slip printed.

Only applicable if loaded on your merchant profile. Remember to take an imprint of the cardholder's card.

## Debit card transactions

### Smart cards

To process transactions on a smart card please follow these steps:

- Insert smart card into chip reader.
- The following menu will be displayed on the PIN pad\*: CHEQUE, SAVINGS.
- Request your customer to choose the relevant application.
- Use the F-key on the PIN pad to scroll between the different applications and then press the green button to select the application. If there is no PIN pad, use the arrows on the NedLink device to highlight your selection.
- Choose your transaction from the following menu\*\*:  
1 - SALE, 2 - CASHBACK, 3 - COMBINED,  
4 - BALANCE ENQUIRY, 5 - REVERSAL.
- Press the number corresponding to the transaction, eg press 1 for sale.

\* If the smart card is a single-application card, the terminal will skip directly to the transaction menu.

\*\* The menu options may differ based on the functionalities available on the card.

## TRANSACTION PROCESSING

- ENTER AMOUNT R0.00 prompt displayed. Type in the total amount due.
  - AMNT: RXX.00 F2: YES F3: NO prompt displayed. Press F2 to confirm or F3 to correct a mistake on the total amount due.
  - ENTER CLIENT PIN prompt displayed. Request your customer to type in his or her PIN on the PIN pad and press ENTER.
  - PIN OK prompt displayed. Please wait for PIN verification.
  - WAITING FOR AUTH REPLY prompt displayed. Please wait for the processing to be completed.
  - Duplicate receipts will be printed. Return smart card and customer receipt to the cardholder.
- Swipe magstripe card.
  - Choose your transaction from the following menu\*:  
1 - SALE, 2 - CASHBACK, 3 - COMBINED,  
4 - BALANCE ENQUIRY, 5 - REVERSAL
  - Press the number corresponding to the transaction, eg press 1 for sale.
  - ENTER AMOUNT R0.00 prompt displayed. Type in the total amount due.
  - Select F1/F4 for CHEQUE or F2/F3 for SAVINGS account.
  - ENTER CLIENT PIN prompt displayed. Request your customer to type in his or her PIN and press ENTER.
  - AUTH IN PROGRESS prompt displayed. Please wait for the processing to be completed.
  - Merchant receipt will be printed. Press ENTER to print the customer receipt.
  - Return debit card and customer receipt to the cardholder.

If a reversal is selected, the NedLink device will prompt for merchant password and trace number. The trace number can be found on the original transaction slip. For further details refer to the Reversal transactions (debit cards) section.

### Magstripe cards

To process transactions on a magstripe card please follow these steps:

If a reversal is selected, the NedLink device will prompt for merchant password and trace number. The trace number can be found on the original transaction slip. For further details refer to the Reversal transactions (debit cards) section.

\* The menu options may differ based on the functionalities available on the card.

## TRANSACTION PROCESSING

### Reversal transactions (debit cards)

#### Smart cards

To process a reversal on a smart card please follow these steps:

- Insert smart card into chip reader.
- The following menu will be displayed\*:  
CHEQUE, SAVINGS.
- Request your customer to choose the relevant application.
- Use the F-key on the PIN pad to switch between the different applications and then press the green button to select the application.
- Press 5 for REVERSAL (or the number that corresponds to REVERSAL) from the menu.
- MERCHANT PASSWORD prompt displayed. A supervisor must type in the merchant password or swipe his or her supervisor card.
- TRACE NUMBER prompt displayed. Type in the trace number found on the original transaction slip.
- ENTER CLIENT PIN prompt displayed. Request your customer to type in his or her PIN and press ENTER.
- PIN OK prompt displayed. Please wait for PIN verification.

\*If the smart card is a single-application card, the terminal will skip directly to the transaction menu.

- WAITING FOR AUTH REPLY prompt displayed. Please wait for the processing to be completed.
- REVERSAL SUCCESSFUL prompt will be displayed.
- Duplicate receipts will be printed. Return smart card and customer receipt to the cardholder.

#### Magstripe cards

If card is swiped for the reversal:

- Swipe magstripe card.
- Press 5 for REVERSALS (or the number that corresponds to REVERSALS) from the menu.
- MERCHANT PASSWORD prompt displayed. A supervisor must type in the merchant password or swipe his or her supervisor card.
- TRACE NUMBER prompt displayed. Type in the trace number found on the original transaction slip.
- ENTER CLIENT PIN prompt displayed. Request your customer to type in his or her PIN and press ENTER.
- Reversal slip printed.

## Budget transactions (credit cards)

Local credit cardholders may have a budget option available where the transaction value is R300 or more. Follow these steps to facilitate a customer purchasing on budget:

### Smart cards

- Insert smart card into the chip reader.
- Select application on the PIN pad. Use the F-key on the PIN pad to scroll between the different applications and then press the green button to select the CREDIT application. Budget transactions may only be performed on credit cards.
- Press 1 for SALE (or the number that corresponds to SALE) from the menu.
- ENTER AMOUNT R0.00 prompt displayed. Type in the total amount due.
- AMNT: RXX.00 F2: YES F3: NO prompt displayed. Press F2 to confirm or F3 to correct a mistake on the total amount due.
- BUDGET PERIOD prompt displayed. Type in the number of months required. The customer may choose any period between 3 and 60 months. Type 6 for a six-month budget option.
- ENTER CLIENT PIN prompt displayed. Request your customer to type in his or her PIN on the PIN pad and press ENTER.

- PIN OK prompt displayed. Please wait for PIN verification.
- WAITING FOR AUTH REPLY prompt displayed. Please wait for the processing to be completed.
- Duplicate receipts will be printed. Return smart card and customer receipt to the cardholder.

### Magstripe cards

- Swipe magstripe card.
- LAST 4 DIGITS prompt displayed. Type in the last four digits of the card number and press ENTER.
- Press 1 for SALE (or the number that corresponds to SALE) from the menu.
- ENTER AMOUNT R0.00 prompt displayed. Type in the total amount due.
- BUDGET PERIOD prompt displayed. Type in the number of months required. The customer may choose any period between 3 and 60 months. Type 6 for a six-month budget option.
- WAITING FOR AUTH REPLY prompt displayed. Please wait for the processing to be completed.
- Duplicate receipts will be printed. Return card and customer receipt to the cardholder.

Please note that the budget option will only appear when the amount exceeds R300.

## TRANSACTION PROCESSING

### Smart/Magstripe cards

#### Manual transactions

Manual transactions allow you to process a card without swiping or inserting it into the chip reader. This function should be used with extreme caution and is only permissible if so stipulated in your contract and agreed to by Nedbank Limited. If approved, the manual transaction profile will be loaded onto your merchant profile. Remember, always take an imprint of the cardholder's card. Please note that your NedLink smart device requires a nine-digit authorisation code.

If telephone authorisation is obtained, follow these steps:

- Press F4.
- Select the type of card:
  - Press 1 for credit, buy-aid or RCS cards or
  - Press 2 for garage or fleet cards.
- ENTER CARD NUMBER prompt displayed. Type in the card number.
- EXP DATE (MMYY) prompt displayed. Type in expiry date in required format.
- Type in the CVV2/CVC2 number (last three digits on the back of the card) and press ENTER.

- 1 SALE/2 REFUND prompt displayed. Press 1 for SALE.
- ENTER AMOUNT R0.00 prompt displayed. Type in the total amount due.
- MERCHANT PASSWORD prompt displayed. A supervisor must type in the merchant password or swipe his or her supervisor card.
- PRE-AUTH YES or NO prompt displayed. Press F2 for YES if an authorisation code has been telephonically obtained.
- Type in the authorisation number.

If no authorisation was obtained, press F3 when the ENTER AUTH NO prompt is displayed. The transaction will go online for authorisation.

## Pre-authorisation

Pre-authorisation means that the transaction must be approved by the cardholder's bank. Your NedLink smart device requires a nine-digit authorisation code.

Please note that all pre-authorisations must be obtained from Nedbank Limited, irrespective of the financial service provider issuing the card.

PLEASE CALL prompt will be displayed where telephone authorisation is required. Keep the following numbers handy:

Visa/MasterCard authorisation	0860 321 222
American Express® authorisation	0860 321 555
Diners Club authorisation	011 358 8500

To proceed, a manual authorisation override a merchant password is required. When a supervisor card is issued, a PIN is also provided.

Your NedLink smart device will prompt for an authorisation code, 'ENTER AUTH NO'. Follow the prompt and key in the approval code from your telephone authorisation.

## Magstripe cards

PRE-AUTH YES OR NO prompt will be displayed.

If no authorisation code has been obtained, then select F3 for NO.

- The NedLink device will dial to Nedbank to obtain authorisation.
- There are four possible responses:
  - OKAY – means successful authorisation.
  - PLEASE CALL – means that the relevant authorisation number must be called.
  - DENY – means the transaction has been declined by the cardholder's bank.
  - REDO – means the transaction was corrupted. If this appears repeatedly, call the relevant authorisation number.

If authorisation has been obtained telephonically from the authorisation desk:

- At the prompt PRE-AUTH YES or NO, press F2 for YES.
- Enter the merchant password and enter the authorisation number received from the authorisation desk to complete the sale.

## TRANSACTION PROCESSING

### Fallback transactions

#### Smart cards

The magstripe may only be used where:

- the chip is damaged; or
- the NedLink device is malfunctioning.

Apply normal magstripe card acceptance rules for fallback transactions.

#### Use magstripe

The USE MAGSTRIPE prompt means the NedLink device is unable to read the chip on the smart card. In this situation you can 'fallback' to a magstripe transaction. Magstripe transactions will be processed online. When the USE MAGSTRIPE prompt is displayed, swipe the card like a magstripe card and follow the transaction flow of magstripe debit/credit card.

#### Error with customer PIN

If the customer has entered his or her PIN incorrectly, the ENTER CLIENT PIN prompt will be displayed. The customer has the option to reenter his or her PIN.

### Repeated errors with entering customer PIN

If the customer enters his or her PIN incorrectly three times, the customer does not have the option of reentering his or her PIN. The NedLink device will prompt WAITING FOR AUTH REPLY, which means the customer has been blocked from using his or her card. The transaction will go online to require the bank that issued the card to approve/decline the transaction. If declined, request the customer to pay using an alternative method, eg cash.

#### Declined transactions

A declined smart-card transaction cannot be reinitiated using the magstripe or any other means. Current operating procedures should then be followed for declines and failures, such as asking the customer to use an alternative method of payment.

### Reprint last transaction

To reprint the last successful transaction:

- Press F2.
- Select 2 for PRINT (or the number that corresponds with PRINT).
- Select 1 for REPRINT (or the number that corresponds with REPRINT).

If a transaction list is required:

- Press F2.
- Select 2 for PRINT (or the number that corresponds with PRINT).
- Select 2 for TRANSACTION LIST (or the number that corresponds with TRANSACTION LIST).

### Manual banking/settling

Settlement or banking from your NedLink device occurs automatically each evening. However, if the merchant card is full or the evening settlement failed, the following manual settlement process can be followed:

- Insert the merchant card into the chip reader.
- Press F1.
- Press 2 for FUNCTIONS (or the number that corresponds with FUNCTIONS).

- Press 3 for SETTLE (or the number that corresponds with SETTLE).
- MERCHANT PASSWORD prompt will be displayed.
- A supervisor must type in the merchant password.

All transactions performed since the last settlement will be processed. The NedLink device will print a settlement slip.

### Reprint transaction list

To print a transaction list:

- Press F2.
- Press 2 for PRINT.
- Press 2 for TRAN LIST.

All transactions processed since the last successful settlement will be printed.

## MERCHANT FUNCTIONS

### Change merchant password

To change a merchant password:

- Press F2.
- Press 3 for MERCH MANAGE.
- Type in the merchant password and press ENTER.
- Press 2 for MERCH PASSWD.
- Verify the new password and press ENTER.
- SUCCESSFUL prompt displayed.

### POS totals

- Press F2.
- Press 3 for MERCH MANAGE.
- Type in the merchant password and press ENTER.
- Press 1 for POS TOTALS.
- Select F2 for CARD TOTALS.
- Select F3 for TERMINAL TOTALS.

### Other merchant functions:

FUNCTION	USE
**CC REFUNDS	Allows refunds to be disabled or enabled at device level, using your merchant password.
**OPERATOR ID	Gives an audit trail of operators and the amount of sales processed.
**TABLE NUMBER	Allows the number of the table to be entered as part of a transaction and is also listed on the 'Tran List' when a settlement is completed.
**WAITER NO	Allows a waiter number to be entered during a transaction.
**REFERENCE CAPTURE	Allows an invoice, reservation or ticket number to be entered as part of a transaction. The reference number can consist of up to 13 digits and will allow for a maximum of 10 references to be captured per transaction.

\*\*Please note: These functions need to be activated on your merchant profile by Nedbank Limited.

## Restaurants/Hospitality

### Restaurant waiter audit

- Press F2.
- Press 2 for PRINT.
- Press WAITER AUDIT.

The NedLink device will print a list with each waiter's tips.

### Courtesy slip

This is applicable only if loaded on your merchant profile.

- Press F3.
- Type in the meal amount and press ENTER.
- Type in the waiter number and press ENTER.

The NedLink device will print a courtesy slip. Remember, a courtesy slip is not a sale; a sales transaction must still be processed.

## Automotive

### Workshop transaction processing

NedLink devices can be used to process spares, repairs, maintenance and other orders.

- Swipe the cardholder's card.
- LAST 4 DIGITS prompt displayed. Type in the last

- four digits of the card number and press ENTER.
- SELECT: SALE, REFUND prompt may be displayed. Select the relevant type of transaction.
- Press F3 to scroll down the product list: SPARES, TYRES, MAINT or OTHER. Type in the number corresponding to the product
- Type in the total amount due. Press ENTER.
- ANY MORE? prompt displayed. Select F2 for YES and F3 for NO.

#### IF YES:

- Use F3 to select another product.
- Continue with transaction following prompts.

#### IF NO:

- If a fleet card is presented, the device will request an odometer reading and whether the purchase was personal.
- SUCCESSFUL PRINTING SLIP prompt displayed. Merchant receipt will print. Press ENTER to print customer receipt.
- Request the cardholder to sign the merchant receipt.

PRE-AUTH YES/NO prompt may be displayed if authorisation is required. For all garage card transactions the NedLink device will go online for authorisation.

For refund or reversal transactions, the NedLink device will prompt for a merchant password. A reversal can

## SPECIALIST INDUSTRIES

only be effected against the last transaction and is available only for fleet cards.

### Forecourt transaction processing

- Swipe the cardholder's card.
- LAST 4 DIGITS prompt displayed. Type in the last four digits of the cardholder's card number and press ENTER.
- SELECTION: SALE, REFUND, REVERSAL prompt displayed. Select the relevant option.
- Select: LRP (Leaded replacement petrol), UNLEADED, DIESEL, SASOL or OIL using the F3 button to scroll down.
- Type in the litres and press ENTER.
- Type in the total amount due. Press ENTER.
- ANY MORE? prompt displayed. Select F2 for YES and F3 for NO.

#### IF YES:

- Use F3 to select another product.
- Continue with transaction following prompts.

#### IF NO:

- If a fleet card is presented, the device will request an odometer reading and whether the purchase was personal.
- SUCCESSFUL PRINTING SLIP prompt displayed. Merchant receipt will print. Press ENTER to print customer receipt.
- Request the cardholder to sign the merchant receipt.

PRE-AUTH YES/NO prompt may be displayed if authorisation is required. For all garage card transactions the NedLink device will go online for authorisation.

For refund or reversal transactions, the NedLink device will prompt for a merchant password. A reversal can only be effected against the last transaction and is available only for fleet cards.

### Change petrol prices (fuel price index)

This function should be used **each** time the fuel price changes and selected to effect or refresh the fuel range.

- By using the Nedbank index, the fuel price range set on the Nedbank system will apply.
- By using the custom index, you can set your own fuel price range.
- Press F2.
- Press 3 for MERCH MANAGE.
- Type in the merchant password and press ENTER.
- Press 3 for FUEL INDEX.
- Select: NEDBANK INDEX or CUSTOM INDEX
  - If NEDBANK INDEX is chosen, the values will be refreshed.
  - If CUSTOM INDEX is chosen, enter the minimum and maximum amount for: LRP (Leaded replacement petrol), unleaded, Sasol or diesel fuel. Then enter the minimum and maximum amount for oil. Press ENTER after each entry.

The third-party services listed below must be contracted directly with the relevant company. Your NedLink can accept the following cards and services offered by third parties:

### **Buy-aids cards:**

Koop-Krag, IEMAS, Pretorium Trust, Samba and Cape Consumer.

### **RCS cards:**

This is a private-label card and the allowed transactions are limited by the RCS group. The NedLink device will automatically allow or disallow the transaction.

### **NedLink Prepaid:**

Allows you to add prepaid functionality for the following prepaid airtime services:

- Cellular prepaid vouchers (Vodacom, MTN, Cell C)
- Fixed-line prepaid vouchers (Telkom)
- International prepaid calling cards (Globe, Worldcall)

### **Vericheque:**

Allows you to verify whether the customer has been loaded onto the ITC database because of any credit risks. This service does not guarantee any recoupment

of losses, but gives you the choice to accept or decline the customer's cheque.

### **CGS (CHEQUE GUARANTEE SERVICES):**

Obtain a guarantee for the cheque to be processed.

### **NEDLINK PREPAID**

To make a sale:

- Press F1.
- Press 1 for APPLICATIONS.
- Press 4 for OTHER.
- Press 2 for PREPAID.
- Press 1 for AIRTIME.

Select from:

- 1 – MTN
  - 2 – VODACOM
  - 3 – CELL C
  - 4 – TELKOM
  - 5 – WORLDCALL
- Type in your merchant password.
  - Select the appropriate value and confirm the transaction.

## THIRD-PARTY SERVICES

To **reprint** a transaction:

- Press F1.
- Press 1 for APPLICATIONS.
- Press 4 for OTHER.
- Press 2 for PREPAID.
- Press 2 for REPRINT.
- Type in the merchant password and press ENTER.
- Select the transaction to be reprinted and confirm.

Please note that only the last five transactions will be displayed for the reprint function.

To print a list of all transactions performed since the last settlement:

- Press F1.
- Press 1 for APPLICATIONS.
- Press 4 for OTHER.
- Press 2 for PREPAID.
- Press 3 for TRAN LIST.
- Type in the merchant password and press ENTER.

### VERICHEQUE

To verify a cheque:

- Press F1.
- Press 1 for APPLICATIONS.
- Press 4 for OTHER.

- Press 1 for CHEQUE.
  - Press 1 for VERICHQ.
  - Select 1 for ID number or 2 for COMPANY REG.
- Follow the prompts.

If you have any problems with a Vericheque transaction, contact the Vericheque helpdesk on **021 405 5700**.

### CGS (CHEQUE GUARANTEE SERVICES)

To obtain a guarantee for a cheque:

- Press F1.
- Press 1 for APPLICATIONS.
- Press 4 for OTHER.
- Press 1 for CHEQUE.
- Press 2 for CGS.

Follow the prompts.

If you have any problems processing a CGS transaction, contact the CGS helpdesk on **0860 6565 65**.

- Ensure that the card is present during a card transaction, unless you operate as a mail order, internet or telephone order merchant.
- No manual entry is allowed, unless the merchant has obtained the prior written consent of Nedbank Limited.
- Make an imprint of the card, if the number details are manually keyed into your NedLink device. Attach this slip to the EDC slip and keep these records for at least three years from the transaction date.
- Where signature is still the required cardholder verification method, always compare the signature on the card to the one on the sales slip.
- Do not process sales on behalf of another merchant.
- If a copy request is received to produce a voucher, respond in the specified time.
- If you are suspicious of a card/cardholder, force the transaction online or perform a card scan.

### Suspicious transactions

If you are suspicious of a smart card/cardholder and you would like to have the transaction processed online, follow these steps:

- Press 0.
- FORCE ONLINE F2 – YES. F3 – NO prompt will be displayed.

- Press F2.
- NEXTTRANS FORCED ONLINE prompt will be displayed. Continue with the transaction following the prompts. The transaction will be processed online by the card issuer.

### Card scan

#### Magstripe cards

Performing a card scan will inform you whether a card has been reported lost/stolen.

- Swipe magstripe card.
- LAST 4 DIGITS prompt displayed. Type in the last four digits of the card number and press ENTER.
- Press 1 for SALE (or the number that corresponds to SALE) from the menu.
- ENTER AMOUNT R0.00 prompt displayed. Press CANCEL.
- CARD SCAN SLIP prompt displayed. Press F2 for YES.
- Card scan slip will be printed.
- PROCEED WITH TRX prompt displayed. Press F2 for YES or F3 to cancel.

The card scan slip will be printed for you to retain. If the card has not been reported lost/stolen, the following message will be printed on the slip:

NO MATCHING DETAILS WERE FOUND IN THE HOT-CARD FILE FOR THE ABOVE CARD.

## TROUBLESHOOTING TIPS & FAQs

**SCREEN BLANK:** Ensure that the power cable is plugged in and the cables entering the white moxex connection are secure.

**PRINTING BLANK:** Insert a new tally roll feeding from the underside up. Check that your tally roll is single-ly paper.

**ERROR 41:** The NedLink device cannot pick up dial tone. Ensure that:

- the telephone cable is connected to the cream coupler at the back right-hand side of the device.
- the telephone line is operational by plugging a telephone into the line used by the device and dial a number.
- if a splitter box is used, the telephone cable of the device is plugged into the right-hand side.
- if there is a voice mail facility on the telephone line, all messages are deleted.

**ERROR 22/ RESET THE RADIO PAD:** Unclip the white power clip on the radio pad. Hold in the test button and reconnect the power. Allow the light to flicker three times, and the release the test button. If problems persist, contact Swiftnet on 0860 036 655 or 012 643 3900/3970.

**RESET THE NEDLINK DEVICE:** Disconnect the power and reconnect it.

### Smart cards

**What happens if the customer enters the wrong PIN?**

If the customer enters the incorrect PIN once or twice, he or she will be prompted to try again.

If the customer enters his or her PIN incorrectly three times consecutively, even if at separate locations, his or her card application will be blocked. In this situation direct your customer to contact his or her bank.

**What happens if the customer has forgotten his or her PIN?**

Customers who have forgotten their PIN have to contact their bank directly.

**What should I tell the customer who has forgotten his or her PIN or who has been blocked from using a card application?**

Request the customer to pay by using another payment method.

## Smart cards

PROMPT	WHAT DOES THE PROMPT MEAN?	NEXT STEP
USE CHIP READER	The card has a chip present; the smart card should not be swiped like a magstripe card.	Insert the smart card into the chip reader.
PROCESSING ERROR	The smart card has been removed from the chip reader before the transaction has been processed.	Reinsert the smart card and reinitiate the transaction.
CANCEL	The smart card has been removed from the chip reader before the transaction was completed or the cancel button was pressed.	Reinsert the smart card and reinitiate the transaction.
SELECTION • CREDIT • CHEQUE • SAVINGS	This means that the customer has more than one application linked to his or her smart card.	Request the customer to choose the relevant application.
SELECTION • SALE • CASHBACK • PRE-AUTH • REFUND • BALANCE ENQUIRY	Select the type of transaction based on whether it's a sale or refund, etc. A balance enquiry is not permissible on credit card applications.	Make the selection and wait for the transaction to be processed.
ENTER AMOUNT R0.00	Type in the total amount due.	Type in the total amount due from the customer.
AMNT: RXX.00 F2: YES F3: NO	Request for confirmation of the total amount entered.	Check for any errors in the entering of the digits and select F2 to confirm or F3 to decline.
ENTER CLIENT PIN	The customer is required to enter his or her four-digit PIN. Some banks may require a five-digit PIN to be entered.	Request the customer to enter his or her PIN and then ENTER.
PIN OK	The PIN is being authenticated.	Wait for authentication to be completed.
WAITING FOR AUTH REPLY	The transaction is being processed.	Wait for the processing to be completed.



**NEDBANK**

**MERCHANT HELPDESK NUMBER**

**0860 114 966**

[www.nedlink.co.za](http://www.nedlink.co.za)

Nedbank Ltd Reg No 1951/000009/06

We subscribe to the Code of Banking Practice of The Banking Association South Africa and, for unresolved disputes, support resolution through the Ombudsman for Banking Services. We are an authorised financial services provider.