



Inside Cash Management



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Your CIBC FirstCaribbean Management Team

Andre Delgado
*Associate Director,
Cash Management, Merchant
Services and Trade Finance*
andre.delgado@cibcfib.com
(246) 467-8842

Laura-Lynn Lawrence
*Senior Manager, Sales and
Performance, Cash Management
and Merchant Services*
laura-lynn.lawrence@cibcfib.com
(246) 467-8848

Richard Black
*Director, Payments and Cash
Management*
richard.black@cibcfib.com
(246) 367-2518

Trevor Torzsas
*Managing Director
Customer Relationship
Management and Strategy*
trevor.torzsas@cibcfib.com
(242) 302-6016



Editor's Note

Andre Delgado

**Associate Director, Cash Management,
Merchant Services and Trade Finance**

Dear Valued Clients

Happy Holidays! We welcome the holidays and wait in anticipation for the New Year!

2016 has been filled with many exciting regional cash management developments and we are pleased to have been able to share valuable information and tips with you.

We extend sincere thanks to you – not only as our partners but readers! Your business was at the heart of every edition created and we are proud that you were able to use what we shared to keep your business relevant and ahead of the competition!

In our final edition of Inside Cash Management for 2016, we will provide you with information on how you can protect your business from fraud. We will also share updates on our Epay/Evolve migration, our internet banking and web-based payroll tool enhancements and EMV Chip and PIN roll out. We have also featured another exciting piece on Trade Finance and updates from our partners American Express and Visa.

As we draw closer to a New Year, we renew our pledge to you to do our very best to continue to provide useful information in our upcoming editions. We also look forward to strengthening our relationship with you. This publication is created with you in mind and we invite you to offer feedback so that we can continue to raise the publication's standard.

Our Cash Management and the wider CIBC FirstCaribbean International Bank team wish you a successful and safe holiday and wonderful New Year!

Regards,

Andre Delgado
*Associate Director, Cash Management,
Merchant Services and Trade Finance*

Cash Management Solutions

E-Volve Implementation

We are changing our electronic payroll platform to a web-based service. The new service allows for more efficient processing as transactions will be completed online via our payments website, with an electronic token code authorization.

In preparation for the migration, follow the steps outlined in the checklist below:

✓ **Step one** - Complete the SFI Evolve application form and submit the form to your Relationship Manager or Branch Manager. (If you require assistance with completing the SFI Evolve application form, please contact your Relationship Manager or Branch Manager or contact a member of the Cash Management team.)

✓ **Step two** - Provide a sample data file used in your current process for verification of the file format.



After you complete these steps, we will register you for the new web based system and a member of our Cash Management team will contact you to complete set-up and training. *The SFI Authenticate 5.2 (E-pay) migration deadline is December 30, 2016.*

Internet Banking Enhancement

During the month of October, major improvements were made to provide additional functionality for Corporate Administrators and Third Party transfers or Beneficiary Maintenance functions.

Improvements at a glance:

- **Enhanced transaction reference details** – You now have the ability to view more transfer details as entered by the sender as well as the remitter's name
- **Corporate Administrator User Profile Amendments**
 - There are new options to view the full details of any user
- **Third Party Transfers/New Beneficiary features are:**
 - Ability to create shared beneficiaries
 - Ability to upload multiple beneficiaries
- **Reference Detail Format Change for Transfers**
More meaningful detail is now added to the reference information provided to the beneficiary's account when a Third Party Transfer is performed.
- **New Beneficiary features** – This includes assigning a short name/nickname for each beneficiary. Users can also perform searches based on the beneficiary's short name or nickname.

More enhancements to come....

We look forward to your involvement and encourage you to direct any feedback to the following teams:

- For Corporate Third Party Transfers / Beneficiary Maintenance: Relationship Managers, Branch Managers and Cash Management Team.

Merchant Services

Important reminder for the holiday season



Ensure the manual imprint is properly completed and signed by the cardholder

1. Carry out all normal checks of the card
2. Place the card face up on the imprinter
3. Place the sales voucher face up over the card, and operate the imprinter
4. Remove the sales voucher and card from the imprinter
5. Use a ballpoint pen to write the following details clearly:
 - The date
 - The amount of each item
 - The transaction total
 - Details of what was bought (the term 'goods' alone is not an acceptable description.)
6. If you are selling fuel, use the 'For Merchant Use Only' boxes on the sales voucher to record the vehicle registration number
7. Ask the cardholder to sign the sales voucher in the box provided. Hold the card and watch while the voucher is being signed
8. As is standard practice, check all best practices on card acceptance

We're reminding you how to protect yourself from Fraud: "When you swipe...swipe right!"

- Always swipe the card
- There are many different designs for credit and debit cards. Become familiar with the security features of major types of cards
- Make sure that the card is valid and has not expired
- Check the security features of the card
- Ensure that the card is signed
- Ask the cardholder to sign the transaction receipt, and check that their signature matches that shown on the back of the card
- Confirm that the last four digits of the cardholder number printed on the receipt match the last four digits of the embossed account number on the front of the card

Key entered

When using any type of electronic processing equipment, please ensure you have a manual imprinter for back up purposes, to use:

- When the system is down
- When the card magnetic strip is damaged
- In situations where CIBCFirstCaribbean has provided approval for mail or telephone orders

Refunds and exchanges

Be clear on your refund and exchange policies, and have adequate signage displaying your store policies to your clients. If you are unsure about the transaction, review the information provided. Get to know your customer by politely asking more questions to gain more information to substantiate what was already provided.

Trade Finance and You - By Kerry Jordan



Documentary Collections

We previously introduced you to Trade Finance and the different types of Letters of Credit. In this edition, let us examine **Documentary Collections** as a method of payment whereby parties attempt to move and exchange goods across the globe.

Documentary Collections, also referred to as *Bank Collections*, is a method of payment where the actual documents exchanged between banks play a pivotal role in completing transactions. These forms of documents – described either as “*enclosed drafts*” or “*bills of exchange*” - are used to assist in cross-border transactions to ensure parties gain control of the documents that represent the goods of exchange.

This form of doing international business, although similar to Letters of Credit, does not require the bank to pay the seller or exporter if the buyer decides that he/she no longer wants to buy the goods. *The role of the bank in this transaction is to simply present the documents to the buyer but not to ensure they are honoured.*

Documentary Collections nevertheless stand as a more secure alternative than an open account arrangement; sellers, buyers and banks continue to negotiate these undertakings and with some guidance and rules from international organizations such as the International Chamber of Commerce (ICC) continue to ensure that the framework for completing these types of transactions is adhered to and followed.



Kerry Jordan
Manager,
Trade Finance



Let's take a closer look at Documentary Collections

The seller's or buyer's bank plays the role of an agent for the documents in the transaction referred to as “draft” and “bill of exchange”. When the draft reaches the drawee, this form of exchange becomes a legal debt instrument. The documentary collection route dictates that the buyer pays or accepts the draft before they can gain control of the documents that prove their title to the goods.

Trade Finance and You

Documentary Collection Groups

Documents against payment (D/P)

- The bank notifies the buyer that the documents have arrived
- The seller's bank requests that the buyer pays the amount

Documents against acceptance (D/A)

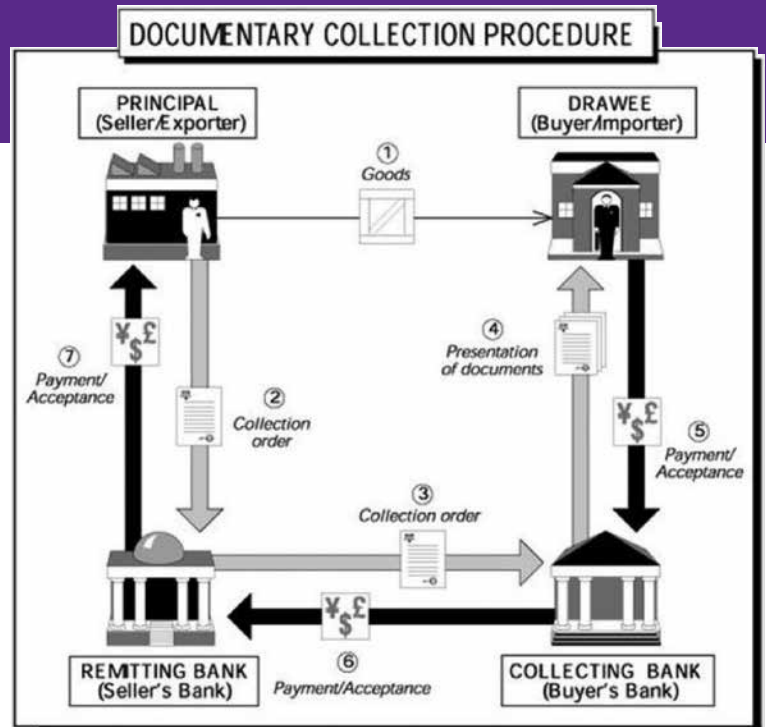
- Buyer is requested to accept a bill of exchange that accompanies the documents instead of payment
- Sellers risk is increased since they are handing over documents instead of receiving payment for their goods
- Buyer pays at a later stage

The general advantage of using documentary collections is simply that as a buyer you know and can confirm that the goods have been shipped and conversely the seller knows that the documents are not in the possession of the buyer until they have paid or accepted the bill of exchange. In most cases the documents referred to in this process are the transport documents.

The documentary collection procedure involves the step-by-step exchange of documents giving title to goods for either cash or a contracted promise to pay at a later time. The diagram above illustrates each numbered step.

1. The buyer and seller agree on the terms of sale of goods by: (a) specifying documentary collection as the means of payment; (b) naming a collecting/presenting bank (usually the buyer's bank); and (c) listing required documents. The exporter/seller (i.e., principal) ships the goods to the importer/buyer (i.e., drawee) and obtains a negotiable transport document (i.e., bill of lading) from the shipping firm/agent.

2. The seller prepares and presents (i.e., remits) a document package to his bank (i.e., the remitting



bank) consisting of: (a) a collection order specifying the terms and conditions under which the bank is to hand over documents to the buyer and receive payment; (b) the negotiable transport document (i.e., bill of lading); and (c) other documents (e.g., insurance document, certificate of origin, inspection certificate) as required by the buyer.

3. The remitting bank sends the documentation package by mail or by courier to the designated collecting/presenting bank in the buyer's country with instructions to present them to the buyer (i.e. drawee) and collect payment.

4. The presenting (i.e., collecting) bank: (a) reviews the documents making certain they are in conformity with the collection order; (b) notifies the buyer about the terms and conditions of the collection order; and (c) releases the documents once the payment conditions have been met.

5. The buyer: (a) makes a cash payment (by signing the draft), or if the collection order allows, signs an acceptance (i.e., promise to pay at a future date); and (b) receives the documents and takes possession of the shipment.

6. The collecting bank pays the remitting bank either with an immediate payment or at the maturity date of the accepted bill of exchange.

7. The remitting bank then pays the seller (i.e., principal)

Trade Finance and You

Documentary Collection Documents

Specified documents are required in order to avoid disputes under this type of facility and to ensure that the collection process isn't delayed:

- Draft/Bill of exchange, issued at sight
- Invoice or separate consular invoices
- Specifications and separate packing or weight lists
- Relevant transport documents
- Certificate of origin
- Health test or performance certificates
- Inspection certificates verify quality or quantity of goods
- Insurance documents



Documentary Collections Quick Tips:
There are benefits and risk when using Documentary Collections. Let's look at a few:

When to use it?

- Mature trading relationships, generally only for sea shipments and low country/political risk

Pros

- Generally more affordable than a Letter of Credit
- Process is simple and quicker

Cons

- Bank's involvement is limited
- Bank doesn't verify the documents

Summary

Documentary Collections can be beneficial to your business if used correctly with the right type of client and in the appropriate situation. Doing long distance business could be a long logistical challenge, however CIBC FirstCaribbean is willing to assist you our client.

Feel free to contact us if you are not sure which one is right for your business.

From American Express

How to Contact American Express to Service Your Account

2 Ways to Contact American Express:

Online

Manage your account online 24/7 by enrolling in Online Merchant Services on our website at

www.americanexpress.com/lacidc/omshome

For help with:

- o Viewing Transaction and Payment Detail
- o Name/Address/Phone Changes
- o Requesting & Receiving Electronic Statements
- o Customizing Account to Set Permissions & Users

Phone

If you need to speak with a Customer Care Professional directly or place an order for point-of-sale items, call us at:

In Aruba:
8 00-159 4

All Other IDC Markets:
1-8 00-297-2 639

Hours of Operations: M-F 9:00am-7:30pm EST

Technical Resources Available to You:

- o **Online Merchant Services (OMS) Support**
Assist with navigation, **registration** and general information on My Merchant Account/OMS tools.
1 866 690 2772 (M-F 8:00am-6:00pm EST)
 - o **Global Merchant Technologies Services (GMTS)**
Provides support for merchants directly connected to American Express for Authorizations & Secure File Transfers. Merchants using a terminal, software product or Third Party Processor will need to contact those designated support areas.
Barbados: 1-877-675-3365 (24/7)
Bahamas; Panama:
In US / Canada: 1 800 297 5555 (24/7)
Outside US / Canada: 1 602 794 9902 (24/7)
 - o **American Express Terminal Help Desk**
First level support for issues, supplies and software for American Express terminals or American Express shared terminals.
1 800 297 2639 (24/7)
- ### Other Resources:
- o **Data Security Operating Policy (DSOP)**
Questions about Data Security, compliance, documentation management and issues.
AmericanExpressComplianceESP@trustwave.com
 - o **Voice Authorizations**
Voice Authorization System issues or use of automated system to verify Cardmember information or if **fraud** is suspected.
800 528 2121 (24/7)

AMERICAN EXPRESS



ONLINE MERCHANT AND EMAIL DISPUTES SETUP

Online access set up call 1-866-690-2772

Website allows you to enroll in paperless statements, you can also request to do disputes by email this allows you to respond and process questions on charges more efficiently by email to the above mentioned email.

Online access link [Amex OMS Site](#)

- click enroll
- create a new user ID
- need Amex account number

Benefits of online access you can view and download your settlements in Excel and PDF format, this is compatible with QuickBooks, easy way to reconcile transactions.

Enroll to receive disputes by email

Send email to enroll.idc@aexp.com

Include the following information, we recommend using a distribution email that has at least 2 or more receivers in case person is away and is not able to receive emails for an extended time.

Merchant Account:

DBA:

Legal Name:

First email address:

Second email:

Email Access and response time

You can email us or respond to request.

SE_claims.idc@aexp.com

Query related to customer service maintenances, general request

es.international.idc@aexp.com :

Chargeback's handling, and contact

KYC@aexp.com :

updating merchant docs (AMEX initiated contact)

6050w@aexp.com :

W8BEN related matters and withholdings

4.4 Timelines and SLA

All queries related to SE claims/KYC/6050w must be responded within 7 days
All Maintenance requests must be answered within 3 days

- If SLA time is exceeded please resend and type escalation and cc me and I will reach out to appropriate manager

AMERICAN EXPRESS



From Discover



Holiday Spending Will Be Here Soon

Many of our cardholders will be planning trips and purchasing gifts this season. Make sure your customers have a positive in-store shopping experience is essential. It also underlines the value of offering all credit card brands, before customers decide to shop with you. Loyal cardholders receive benefits and look for their preferred card when shopping meaning that payment choice is critical in ensuring you capture spend from all customers. All major card brands offer signage to let customers know they are welcome at your business.

Know your customers



of Discover Cardholders look for signage before selecting a merchant*



of Discover Cardholders look for signage before paying*



of Discover Cardholders don't purchase or change spending behavior if card is not accepted*

Make the most of your sales by taking advantage of items such as window decals, counter stands and other materials with familiar card brand markings. Be sure that international customers have the opportunity to use the same cards when they travel as they do at home.

Make sure you are prepared to offer a seamless, familiar payment experience, post signage welcoming all payment types will improve the payment experience for all parties.

*C+R Research study of 1,814 Discover Cardholders, March, 2016, commissioned by DFS Services LLC
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EMV CHIP and PIN POS Updates



Welcome to the advanced way to pay. Now we can process Chip and PIN credit cards in four easy steps.

Step 1: Check

When someone hands you a credit card, check it for a chip.

Step 2: Insert

Ask your customer to insert their credit card into the point-of-sale machine and follow the prompts. The point-of-sale machine will then tell you how to complete the transaction.

Step 3: Ask

Following the machine's prompts, ask your customer to enter their PIN or to sign the receipt. Never enter the PIN on behalf of the customer. Once the number has been entered, ask the customer to press 'Enter' to complete the transaction.

Step 4: Wait

Wait for an "OK" to appear on the screen. The transaction is complete! Note: The card must remain inserted for the duration of the transaction.

If a credit card is declined it will be for exactly the same reasons as for magnetic stripe decline. You may need to ask the cardholder for another method of payment.



Chip Card Processing Tip Sheet Quick Reference

4 Simple Steps



Step 1
Check



Step 2
Insert



Step 3
Ask



Step 4
Wait

EMV CHIP and PIN POS Processing Guides



FirstCaribbean
International Bank

POS TERMINAL QUICK REFERENCE HOTEL GUIDE VX520 / VX820 Duet



AUTHORISATION ONLY (check in)

1. Press **F2** to select **FIN.TRANS.**
2. Use the Down Arrow to scroll to **AUTH ONLY**
3. Press **F1** to select **AUTH ONLY**
4. Insert Card or Swipe Card
5. Enter the "Last Four Digits" of card, press **ENTER**
6. Enter client arrival date format "MMDDYY", press **ENTER**
7. Enter Merchant "Ref No.", press **ENTER**
8. Enter the "Amount", press **ENTER**
9. Confirm total by selecting "YES"
10. Terminal will display "Dialing" ... "Processing"
11. Customer's receipt will be printed, tear receipt, press **F4** to print merchant copy.

CHECK-OUT

1. Press **F2** to select **FIN.TRANS.**
2. Use the Down Arrow to scroll to **CHECKOUT**
3. Press **F3** to select **CHECKOUT**
4. Enter "Trace Number" of the original Auth., press **ENTER**
5. Enter Departure date format "MMDDYY", press **ENTER**
6. Terminal will display amount "Enter New Amount", press **ENTER**
7. Verify the amount before selecting "YES"
8. The terminal will prompt if customer receipt is required, press "YES"
9. Press **F4** to print merchant copy

PURCHASE (gift shop)

1. From Main Menu Press **F1** to select **PURCHASE**
2. Select **CR**
3. Insert Card or Swipe Card
4. Enter the "Last Four Digits", press **ENTER**
5. Press "Number 2" to select "Gift Shop", press **ENTER**
6. Enter merchant "Ref No.", press **ENTER**
7. Enter "Amount", Press **ENTER** then select "YES"
8. Pass the terminal to customer if prompted. Customer may be required to enter a PIN
9. Terminal will display "Dialing" "Processing"
10. Customer's receipt will be printed, tear receipt, press **F4** to print merchant copy.

REFUND

(Credit Card Only) – Password Required

1. Press **F2** to select **FIN.TRANS.**
2. Press **F2** to select **REFUND**
3. Enter Password _____ press **ENTER**
4. Insert or Swipe Card
5. Enter the "Last Four Digits" and press **ENTER**
6. Five descriptors will display on terminal
Select the appropriate descriptor by selecting one of the numbers then press **ENTER**
7. Follow instructions on terminal

REPRINT RECEIPT

1. From the Main Menu, use the down arrow scroll key to scroll down to **BATCH**
2. Press **F4** to select **BATCH**
3. Press **F3** to select **REPRINT**
4. Select **LAST** for the last receipt Press **F1** or **TRACE NO.** press **F2**
5. Press **F1** for "Customer Copy" OR **F2** for "Merchant Copy"

VOICE AUTHORIZATION

To be used when a "referral" is received or during system "down" times

1. On the Main Menu screen, Press **F2** to select **FIN.TRANS.**
2. Press **F4** to select **VOICE AUTH**
3. Terminal will display "Please Insert or Swipe card" press **ENTER**
4. **ENTER** "Exp. Date" format MM/YY press **ENTER**
5. **ENTER** "authorisation number" and press **ENTER**
6. Five descriptors will display on terminal
Select the appropriate descriptor by selecting one of the numbers then press **ENTER**
7. Follow instructions on terminal

BATCH CLOSURE / SETTLEMENT

1. From the Main Menu Press **F4** to select **BATCH CLOSE**
2. Press **F1** to select **ALL HOSTS**
3. Select "YES" to print Batch Details

4. Terminal will display "Dialing" ... "Processing" ... "Batch Closed"
Batch close will be printed on the receipt.

RE-AUTHORISATION

1. Press **F2** to select **FIN.TRANS.**
2. Use the down arrow to scroll down to **RE-AUTH**
3. Press **F2** to select **RE-AUTH.**
4. Enter "Trace Number" of the original Auth then press **ENTER**
5. Enter the "New Amount"
6. Verify the amount before selecting "YES"
7. Terminal will display "Dialing" "Processing"
8. Customer's receipt will be printed, tear receipt
9. Press **F4** to print merchant copy

FALLBACK

A transaction can still be completed with a chip card, even if, the chip of the card is not working due to a fault on the chip or the terminal.

When a chip card is inserted into the terminal, an error may be displayed.

1. The Terminal will prompt for "Fallback to Mag-Stripe" Select "YES"
2. The Terminal will prompt to use "Mag Card Reader" "Please Swipe Card on Terminal" will be displayed
3. Remove card from terminal and swipe it in the Mag Card Reader
4. Follow terminal on screen instructions and proceed with transaction as normal.
5. **Please contact your representative if you are experiencing recurring problems accepting chip cards**

Merchant Services Support

Anguilla, Antigua, Barbados, BVI, Cayman, Dominica, Grenada, Jamaica, St. Kitts, St. Lucia, St. Vincent	
Trinidad and Turks and Caicos	1-800-744-1168
St. Maarten	1-844-362-0245
Curaçao	0-800-0247
Bahamas, Nassau	1-242-502-6835
The Bahamas Family Islands	1-242-300-2272

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EMV CHIP and PIN POS Processing Guides



FirstCaribbean
International Bank

POS TERMINAL QUICK REFERENCE RESTAURANT GUIDE VX520 / VX820 Duet



KEY EXCHANGE

1. From the Main Menu, use the down arrow key to scroll to **TERMINAL**
2. Then press **F3** to select **TERMINAL**
3. Press **F3** to select **KEY EXCHANGE**
4. Terminal will display "Dialing" ... "Processing" ... "Transaction Complete"
Press **(X – Red Key)** until you return to the Main Menu

REFUND

(Credit Card Only) – Password Required

1. Press **F2** to select **FIN.TRANS.**
2. Then, press **F2** to select **REFUND**
3. Enter Password _____, press **ENTER**
4. Insert or swipe Card
5. Enter the "Last Four Digits" and press **ENTER**
6. Five descriptors will display on terminal e.g. (Lodging, Gift Shop)
Select the appropriate descriptor by selecting one of the numbers then press **ENTER**
7. Follow instructions on terminal

VOID

(Debit or Credit Card) – Password Required

1. Press **F2** to select **FIN.TRANS.**
2. Use the down arrow key to scroll to **VOID**
3. Press **F2** to select **VOID**
4. Enter Password "_____", press **ENTER**
5. Enter "Trace No." for the transaction you are voiding from the transaction receipt, press **ENTER**
6. Follow terminal on screen instructions
7. Terminal will display "Dialing" ... "Processing" ... "Transaction Complete"

REPRINT

1. From the Main Menu, use the down arrow key to scroll to **BATCH**
2. Press **F4** to select **BATCH**
3. Press **F3** to select **REPRINT**
4. Press **F1** to select **LAST** for the last receipt issued OR **F2** for **TRACE NO.**
5. Press **F1** for "Customer Copy" OR **F2** for "Merchant Copy"
Receipt will be printed.

TIP ADJUSTMENT

1. Press **F2** to select **FIN.TRANS.**
2. Use the down arrow key to scroll to **CHECKOUT/TIP ADJ**
3. Press **F2** to select **CHECKOUT/TIP ADJ**
4. Enter "Trace No.", press **ENTER**
5. Select **AMOUNT** or **PERCENTAGE**
6. Enter Tip "Amount" or "Percentage", press **ENTER**
7. Follow terminal on screen instruction

VOICE AUTHORIZATION

To be used when a "referral" is received or during system "down" times

1. On the Main Menu screen, press **F2** to select **FIN.TRANS.**
2. Press **F4** to select **VOICE AUTH**
3. Insert or swipe card on terminal
4. Follow terminal on screen instructions

BATCH CLOSURE / SETTLEMENT

1. From the Main Menu press **F4** to select **BATCH CLOSE**
2. Press **F1** to select **ALL HOSTS**
3. Select **YES** (key below the "Yes") to print Batch Details
4. Terminal will display "Dialing" ... "Processing" ... "Batch Closed"
Batch close will be printed on the receipt.

FALLBACK

A transaction can still be completed with a chip card, even if the chip on the card is not working due to a fault on the chip or the terminal.

When a chip card is inserted into the terminal, an error maybe displayed.

1. The Terminal will prompt for "Fallback to Mag-Stripe" Select **YES**
2. The Terminal will prompt to use "Mag Card Reader" "Please Swipe Card on Terminal" will be displayed
3. Remove card from terminal and swipe it in the Mag Card Reader
4. Follow terminal on screen instructions and proceed with transaction as normal.
5. **Please contact your representative if you are experiencing recurring problems accepting chip cards**

Merchant Services Support

Anguilla, Antigua, Barbados, BVI, Cayman, Dominica, Grenada, Jamaica, St. Kitts, St. Lucia, St. Vincent	1-800-744-1168
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Curaçao	0-800-0247
Bahamas, Nassau	1-242-502-6835
The Bahamas Family Islands	1-242-300-2272

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EMV CHIP and PIN POS Processing Guides



FirstCaribbean
International Bank

POS TERMINAL QUICK REFERENCE MERCHANT GUIDE VX520 / VX820 Duet & VX680



VOICE AUTHORIZATION

To be used when a "referral" is received or during system "down" times

VX520/VX820

1. On the Main Menu screen, press **F2** to select **FIN.TRANS.**
VX680 Press **F1** to select **FIN.TRANS.**
2. Press **F4** to select **VOICE AUTH**
VX680 Press **F3** to select **VOICE AUTH**
3. Follow terminal on screen instructions.

VOID

(Debit or Credit Card) - Password Required

VX520/VX820

1. Press **F2** to select **FIN.TRANS.**
VX680 Press **F1** to select **FIN.TRANS.**
 2. Use the down arrow scroll key to scroll down to **VOID**
 3. Press **F2** to select **VOID**
VX680 press **F5** to select **VOID**
 4. Enter Password "_____" press **ENTER**
 5. Enter "trace No." for the transaction you are voiding from the transaction receipt
 6. Press **ENTER**
 7. Follow terminal on screen instructions
 8. Terminal will display "Dialing" ... "Processing" ... "Transaction Complete"
- NB: Voids can ONLY be completed prior to the Batch Closure.**

REFUND

(Credit Card Only) - Password Required

VX520/VX820

1. Press **F2** to select **FIN.TRANS.**
VX680 Press **F1** to Select **FIN.TRANS.**
2. Press **F2** to select **REFUND**
3. Enter Password "_____" Press **ENTER**
4. Terminal will prompt to "Insert or Swipe on Terminal"
5. Follow terminal on screen instructions. Terminal will display "Dialing" ... "Processing" ... "Transaction Complete"

OFFLINE SALE

(Credit Only Terminals)

VX520/VX820

1. On the Main Menu screen, press **F2** to select **FIN.TRANS.**
VX680 Press **F1** to select **FIN.TRANS.**
2. Press **F3** to select **OFFLINE SALE**
VX680 Press **F2** to select **OFFLINE SALE**
3. Follow terminal on screen instructions
Terminal will display "Dialing" ... "Processing" ... "Transaction Complete"

FALLBACK

A transaction can still be completed with a chip card, even if the chip on the card is not working due to a fault on the chip or the terminal.

When a chip card is inserted into the terminal, an error may be displayed.

1. The Terminal will Prompt for "Fallback to Mag-Stripe" Select **YES**
2. Terminal will prompt to use "Mag Card Reader"
"Please Swipe Card on Terminal" will be displayed
3. Remove card from terminal and swipe it in the Mag Card Reader
4. Follow terminal on screen instructions and proceed with transaction as normal.
5. **Please contact your representative if you are experiencing recurring problems accepting CHIP cards**

BATCH CLOSURE / SETTLEMENT

VX520/VX820

1. From the Main Menu press **F4** to select **BATCH CLOSE**
VX680 Press **F3** to select **BATCH CLOSE**
2. Press **F1** to select **ALL HOSTS**
VX680 Press **F0** to select **ALL HOSTS**
3. Select **YES** (Key below the "Yes") to print Batch Details
4. Terminal will display "Dialing" ... "Processing" ... "Batch Closed" Batch close will be printed on the receipt.

REPRINT

VX520/VX820

1. From the Main Menu, use the down arrow scroll key to scroll down to **BATCH**
2. Press **F4** to select **BATCH**
VX680 Press **F5** to select **BATCH**
3. Press **F3** to select **REPRINT**
VX680 Press **F2** to select **REPRINT**
4. Select **LAST** for the last receipt **F1** or **TRACE NO. F2**
VX680 Press **F0** for last receipt or **F1** for **TRACE NO.**
5. Press **F1** for "Customer Copy" OR **F2** for "Merchant Copy"
VX680 Press **F0** for "Customer Copy" or **F1** for "Merchant Copy"

KEY EXCHANGE

To be completed each day prior to use of the terminal (Debit Cards Only)

VX520/VX820

1. From the Main Menu, use the down arrow scroll key to scroll down to **TERMINAL**
2. Then Press **F3** to select **TERMINAL**; press **F3** to select **KEY EXCHANGE**
VX680 Press **F4** to select **TERMINAL**;
3. Press **F3** to select **KEY EXCHANGE**
VX680 Press **F2** to select **KEY EXCHANGE**
4. Terminal will display "Dialing" ... "Processing" ... "Transaction"
5. Press **(X - Red Key)** until you return to the Main Menu
NB: Failure to do this may result in inability to process debit transactions.

Merchant Services Support

Anguilla, Antigua, Barbados, BVI, Cayman, Dominica, Grenada, Jamaica, St. Kitts, St. Lucia, St. Vincent	
Trinidad and Turks and Caicos	1-800-744-1168
St. Maarten	1-844-362-0245
Curaçao	0-800-0247
Bahamas, Nassau	1-242-502-6835
The Bahamas Family Islands	1-242-300-2272

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Important Notices and Reminders

To our Merchants in St. Maarten



Merchant Technical Support

Dear Valued Clients:

CIBC FirstCaribbean is pleased to announce the introduction of **Merchant Technical Support** to all our merchants in St. Maarten from **October 1st, 2016**.

Merchant Technical Support will be provided by **Obersi Electronics (St. Maarten) NV**.

Please note that all of our Technical Support Teams or authorised CIBC FirstCaribbean employees must present official identification when visiting your location.

- Any amendments to the POS terminal must be completed by/or under the guidance of our Technical Support Team or your designated CIBC FirstCaribbean account manager
- Please contact your designated local Account Manager for any assistance or confirmation as required.

Customer Service Support/Helpdesk Number

Report technical matters, order paper rolls and Voice authorisations:

1-844-362-0245

Thank you for choosing CIBC FirstCaribbean

Important Notice

Key Entered Transactions

Dear Merchant,

We wish to advise of the following price change for key entered transactions, should there be a need to do so to facilitate card payments.

Effective October 14, 2016, we will be introducing a fee of 0.35%, in an effort to manage the high interchange cost and the support we provide in ensuring that your businesses are sufficiently protected.

Over the years Visa and MasterCard have introduced and promoted various improvements to transactions processed via their networks to facilitate more secure methods of card acceptance. Card Present (CP) merchant accounts are the most common because most sales are still done face-to-face. This type of transaction is considered to be safer than Card Not Present (CNP) transactions such as Mail Order/Telephone Order (MOTO). CNP payment card transactions are made where the cardholder does not physically present the card for a merchant's visual examination at the time that an order is given and payment effected. In most cases these key entered transactions form a small percentage of the total transactions conducted by merchants.

Though a legitimate way to process a purchase, key-entered transactions are associated with higher rates of fraud because normal security measures present in card-reading machines are not utilized. Because of the risk associated with CNP transactions, processing fees, as an industry standard, are typically charged at a higher rate.

We take this opportunity to remind you that CIBC FirstCaribbean provides a number of Point of Sale solutions that allow merchants to meet the Card Present requirements and more effectively reduce incidents of fraud. Our cash management officers will be happy to provide a refresher and help you review your business requirements.

Thank you for your continued support.

Regards,
CIBC FirstCaribbean
Merchant Support



Customer Service Support

*For all your technical needs
and voice authorisations*



CIBC FirstCaribbean	Tel Numbers
Anguilla, Antigua, Barbados, BVI, Cayman, Dominica, Grenada, Jamaica, St. Kitts, St. Lucia, St. Vincent, Trinidad, Turks and Caicos	1-800-744-1168
St. Maarten	1-844-362-0245
Curacao	0-800-0247
Bahamas, Nassau	1-242-502-6835
The Bahamas Family Islands	1-242-300-2272



Your Regional Cash Management Sales Specialist Team

COUNTRY	NAMES	TITLE	OFFICE TEL #	MOBILE TEL #
Anguilla	Kanhi Bailey	Cash Management Sales Specialist	721-542-3511 ext 230	721-520-7428
Antigua	Lennox Thomas	Cash Management Sales Specialist	268-480-5059	268-464-7897
The Bahamas	Trevor Torzsas	Managing Director, Customer Relationship Management and Strategy, Head Office	242-302-6016	242-424-1109
The Bahamas	Deidre Penn	Cash Management Sales Specialist	242-394-9919	242-424-1231
The Bahamas	Vanda Miller	Cash Management Sales Specialist	242-394-9922	242-424-7053
The Bahamas	Keith Neymour	Manager Sales, Cash Management and Merchant Services - Bahamas	242-302-6074	242-424-8483
Barbados	Richard Black	Director, Card Services & Cash Management, Marketing	246-367-2518	246-253-3826
Barbados	Laura-Lynn Lawrence	Senior Manager, Sales & Performance, Cash Management CRMS	246-467-8848	246-230-8942
Barbados	Kerry Jordan	Manager, Trade Finance, Cash Management CRMS	246-467-1868	246-233-1243
Barbados	Carlos Moore	Manager Sales, Cash Management and Merchant Services - Barbados	246-467-8847	246-243-9235
Barbados	Carlos Bignall	Cash Management Sales Specialist	246-467-1942	246-231-0272
Barbados	Keisha Jordan	Cash Management Sales Specialist	246-467-1556	246-243-6583
Cayman	Bruce Sigsworth	Manager Sales, Cash Management and Merchant Services - Cayman/ BVI	345-815-2232	345-916-3255
Curacao	Gilson Naaldijk	Corporate Manager	599-433-8481	599-685-4080
Dominica	Lennox Thomas	Cash Management Sales Specialist	268-480-5059	268-464-7897
Grenada	Kasha Ragbersingh	Manager Sales, Cash Management and Merchant Services - Bahamas	473-437-4027	473-409-3416
St. Kitts	Kasha Ragbersingh	Manager Sales, Cash Management and Merchant Services - Bahamas	473-437-4027	473-409-3416
Jamaica	Andre Delgado	Associate Director Cash Management, Merchant Services and Trade Finance	876-935-4710	876-322-1635
Jamaica	Rohan Dawkins	Manager Sales, Cash Management and Merchant Services - Bahamas	876-935-4753	876-832-7572
Jamaica	Karen Daley	Cash Management Sales Specialist	876-935-4706	876-313-2883
Jamaica	Wilfred Hermitt	Cash Management Sales Specialist	876-935-4752	876-909-4556
Jamaica	Myrie-Clennon, Petrolyn	Cash Management Sales Specialist	876-952-3702 ext 4007	876-322-0168
Jamaica	Chandelle A Thompson	Senior Business Analyst	876-935-4716	
St Lucia	Delia Charles-Compton	Cash Management Sales Specialist	758-456-2467	758-484-3171
St Maarten	Kanhi Bailey	Cash Management Sales Specialist	721-542-3511 ext 230	721-520-7428
St Vincent	Delia Charles-Compton	Cash Management Sales Specialist	758-456-2467	758-484-3171
Trinidad	Allister Dick	Credit Manager Corporate	868-628-4685 ext 6032	868-758-7086
Turks And Caicos	Deanna Gardiner	Cash Management Sales Specialist	649-941-1622	649-232-2641

Your Regional Implementation Team

COUNTRY	NAMES	TITLE	OFFICE TEL #	MOBILE TEL #
Bahamas	Brigitta Seymour	Manager, Implementation Cash Management & Merchant Services	242-302-6073	242-376-2510
Barbados	Gregory Simmons	Senior Implementation Officer, Cash Management & Merchant Services - Barbados	246-467-8846	246-231-1729
Jamaica	Damian Jones	Senior Officer, Implementation Cash Management & Merchant Services - Jamaica	876-935-4746	876-823-3624
Barbados	Jan Johnson	Senior Implementation Officer, Cash Management & Merchant Services - BVI & Cayman	246-367-2251	246-253-5035
Bahamas	Jason Knowles	Senior Officer, Implementation, Cash Management & Merchant Services - Bahamas & TCI	242-302-6080	242-424-4077



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International Bank

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