

MANUAL LEAFLET

1. TERMS AND DEFINITIONS

- 1.1. Authorization** - the permission of the Bank on performance of Card Transaction. Authorization is divided on Voice (with use of telephone communication) and Automated (with use of electron system)
- 1.2. Pre-authorization** (pre-authorization) – the permission of the Bank on performance of financial (payment) transaction before its performance. The procedure of pre-authorization is devoted for reservation of the volume of funds on card-account, ensuring the payments of goods (services). The blocking of funds on card account is performed for 14 (fourteen) calendar days and terminated automatically, if the completion of pre-authorization is not conducted.
- 1.3. Pre-authorization request-** this operation blocks funds on Card-account of card holder, but does not participate in financial settlements. The amount of this operation is estimated one.
- 1.4. Completion of pre-authorization** - payment, performed in accordance with the previously approved payment (pre-authorization). This operation conducts debiting of funds from the Card-account of the card holder. The amount of this transaction is final one and complies with the amount of the actual obligations of card holder on payment for goods (services).
- 1.5. Return of the purchase amount** – the return of the amount of purchase to the card of the customer on the decree of the Company. It is performed by acquiring bank on the basis of application from the Company on return of the purchase. Herewith the return of the amount of the transaction is conducted from the settlement account of the company.
- 1.6. Card holder-**the customer of the bank, individual, including the individual authorized by legal entity- card holder, entitled to perform operations with the use of card on the basis of the Agreement with issuer.
- 1.7. Card account** – banking account (settlement account), opened in the Bank, the Customer manages it using VISA Card, MasterCard, China Union Pay and/or ELCARD.
- 1.8. End of shift on POS-terminal-** unloading of final reports on successful transactions, conducted for a certain period.
- 1.9. Application on return of the purchase amount** - application/ decree from Company on return of the amount of purchase, paid earlier by the customer with use of banking card, from settlement account of the Company on the card of the customer.
- 1.10. Card** - international banking card VISA, MasterCard, China Union Pay and/or national payment card Elcard, tool to access to funds via POS-terminals or other devices, which contains information, allowed to perform the payment for goods, cash withdrawal and the card operations, provided by Bank. Card can be used both abroad (despite the card Elcard), and on the territory of Kyrgyz Republic. The card is issued by Bank for use of the card holder and is property of the Bank. The card is valid till the end of the month and year specified on it. Transactions cannot be performed with the cards, which the period of validity is over or the period of Validity has not occurred yet. The Card could be Main and Supplementary, from now on referred in the Agreement as “Card” or correspondently “Main Card” and “Supplementary Card”.
- 1.11. Cancel of the transaction** - the cancel of the transaction if the original transaction and the cancel are performed in one and the same shift, the cancel of the operation is possible only for the purchase on which the closure of the shift has not performed yet.
- 1.12. Acquiring operational day-** time period of the bank during which the operations and settlements are performed. The period starting from 4 p.m. of the previous banking working day to 4 p.m. of the next banking working day. Depending on the technical processing operations there might be a deviation of the start and end of the operational day for 1 hour.
- 1.13. POS-terminal-** electronic device, which allows to read information from the magnetic stripe or chip of the card and to communicate the connection with the bank for the implementation of the authorization with the aim of performance of the operations on the banking card. Results of performed authorization are registered as a message on the screen and printing of several copies of the check. POS-terminal unlike ATM is being served by a cashier.
- 1.14. PIN -code** - Personal Identification Number, 4-digit, the secret code assigned to the card holder and intended for its identification during card operations through POS-terminals.
- 1.15. Authorized payment** - payment performed by using the Card, if at the time of performance of payment the Card was not blocked, its validity has not expired, and the Card was used for the performance of payment of by its true Holder. Unauthorized payment is a payment performed with the violation of authorized payment requirements. Unauthorized payments are also payments performed by using counterfeit cards.
- 1.16. Stop-list-**a list of card numbers, which are not accepted for service. The Stop List is a list of lost or stolen cards, which eliminates the possibility of unauthorized or malicious use.
- 1.17. Merchant fee (bank fee for service)** - the amount of fee retained from the current account of the Organization, for processing of transactions through the POS- terminal. The amount of merchant fee includes sales tax at the rate established in accordance with the legislation of KR.
- 1.18. Trade and service enterprises, enterprise** - a legal entity or a private entrepreneur, acting on the basis of the certificate and /or patent, who signed an agreement with the Bank for the installation of POS-terminal to accept cashless payments for the goods and services with the use of banking payment cards and electronic wallet ELSOM.

1.19. Check (check) - a paper document generated by the terminal, ATM or other device during performance of the transaction using the card, it is the basis for the processing of settlements on transactions and is a confirmation of the transaction.

1.20. Acquirer - commercial bank, which received a permit for conduction of acquiring, owner of a network of peripheral devices, providing the authorizations or transactions through its peripheral devices according to the technology and regulations of the correspondent payment systems and legislation of the Kyrgyz Republic.

1.21. Acquiring - the activity of the banking institution, including the contractual relationship with the enterprises on installation of POS terminals for receipt the payments of payment cards for goods and services, as well as ensuring the settlement on card transactions executed by cardholders.

1.22. Issuer - The Bank, which conducts the issue of the cards.

1.23. Chargeback - return of the payment. The amount that is deducted from the seller's account by the request of card holder. If the rightness of the card holder is proved, and the procedure on customer service on the card according to the contract was disrupted by the point of sale, the amount of payment will be charged from the seller's account. Customers and retail outlets, often using chargeback, can get into the black list. Chargeback is to be initiated by the issuer after completion of the transaction by acquirer.

1.24. The equipment includes: POS terminal that reads the information from the magnetic stripe and/or chip located on the card, PIN pad, if it is provided separately from the POS terminal;

1.25. The material – the materials include: the roll paper for printing checks from POS-terminals, promotional materials of the Bank, other consumables required for installation of the equipment, determined by the Bank;

1.26. Contactless payment - a transaction carried out by reading information by a peripheral device from a card or other remote service tool at a close distance using wireless data transmission technology (NFC (Near field communication) or others);

1.27 Suspicious transaction- a transaction which contains signs of suspicious behavior of the client. Signs of suspicious client behavior are reflected in Chapter 6;

1.28. Identification – checking the appearance of the card presented when paying for goods and/or services in order to determine its authenticity and validity on the basis of Chapters 6 and 7.

1.29. EL QR is a QR code of a single standard that allows to accept payments from other financial instruments (mobile applications, electronic wallets) that have the ability to scan a QR code

1.30. Unconfirmed payments - the **UNCONFIRMED PAYMENTS** section contains all transactions paid by the client using EL QR and a 5-digit agent code.

1.31. The main wallet is a virtual and/or physical number, used to view statements by hierarchy.

1.32. Sub-wallet is a virtual and/or physical number used to accept payments for goods and services.

2. REGISTRATION OF TRANSACTIONS AND PROCEDURES OF MUTUAL SETTLEMENTS OF THE PARTIES

2.1. At the end of the shift the Company should unload the terminal (short report and verification of results), so that all the transactions conducted during the operational day, were sent to the settlement account of the enterprise within the period specified in this Agreement.

2.2. On the basis of the data on successfully conducted transactions during the operational day, received by the Bank in electronic form after the end of the shift on POS terminals, the Bank within two business days on cards issued in KICB, and three banking days on cards issued by other banks shall perform crediting of the money on payment for goods / services on the settlement account of the Company. Bank without approval of the Company debits merchant fee.

2.3. Using POS-terminals, authorization (confirmation) is performed via POS-terminal. Confirmation code is on the terminal and is printed on the check.

2.4. When using POS-terminals money paid for goods/services is to be debited from the account of card holder.

2.5. When using POS-terminals during service of the client the Company shall give one copy of the check to the cardholder and shall keep the second copy.

2.6. The Bank is not responsible for the delay in payments in the event that the delay is caused by the untimely notification / non-notification by the Company on changes in bank details.

2.7. The Bank is not responsible for the delay in payments in the event that the delay is caused by the untimely uploading of POS-terminal (shift closing-verification of outcomes) by the employees of the Company.

2.8. In the case of the other write-offs from the settlement account of the Company, other than the merchant for transactions related to the servicing of payment cards, the Bank not later than the day following the day of writing-off informs the Company in written form concerning the amount and the reason for write-off.

2.9. By the request of the cardholder in the Company, the employee of the company must explain to the card holder service conditions, including rules for pre-authorization services, notify the card holder on the procedure of the cancellation of the operation in order to prevent debit account for the amount of the penalty for refusal of purchase services / goods, completion pre-authorization (14 (fourteen) calendar days).

2.10. In case of pre-authorization the transaction amount is calculated by the company's employees on the basis of the following factors:

a) Cost of services / goods taking into account relevant taxes and fees according to the legislation of the Kyrgyz Republic;

b) Estimated cost of potential expenses on provision of services / goods 3.17. When calculating of the transaction amount of the pre-authorized request, it is necessary to take into account that from the date of the transaction request of pre-authorized request till the date of preauthorization completion should not pass more than 14 (fourteen) calendar days.

2.11. Pre-authorization on a mandatory basis is conducted with the participation of the card and the cardholder via POS-terminal installed in the Company, a check on the operation of pre-authorized request is not signed by the Cardholder.

2.12. If the card holder, who reserved the services/goods by the card wants to refuse from the services / goods, Company is obliged to cancel the reservation of services / goods.

2.13. Conducting of the transaction of pre-authorization completion:

The amount of the transaction of pre-authorization completion shall not exceed the amount of the transaction of pre-authorized request on card more than 15% (fifteen). If the amount of the transaction of pre-authorization completion exceeds the amount of pre-authorization amount, it is necessary:

a) To perform a standard purchase transaction on the amount of liabilities of the card holder and to perform cancellation of the pre-authorization transaction, or

b) To perform a transaction of pre-authorization completion for the amount of the transaction of pre-authorized request plus 15 % (fifteen), and the remainder of the amount of liabilities of cardholder to conduct a standard purchase operation:

2.14. Transaction of pre-authorization completion for a particular transaction of a pre-authorized request can be successfully performed only once.

In case of the absence of the possibility of the transaction completion for some technical reasons (hardware-related reasons, etc.), instead of transaction of pre-authorization completion, the standard operation of purchase on the same amount is to be performed, and pre-authorized request is to be canceled in accordance with the procedure described above.

3. PROCESSING OF TRANSACTION CANCELLATION AND TRANSACTION RETURN

3.1. In case if the customer cancels or refuses from the services/goods of the Company, paid with the Card, Company processes an operation "transaction cancellation" with the use of POS- terminal, if the cancellation of the operation is performed on the day of conducting of the original transaction and before the "closure of shift on POS-terminal".

3.2. In case if the customer cancels or refuses from the services/goods of the Company, paid with the Card, Company processes an operation "closure of shift on POS-terminal", the Company conducts a return of the purchase by sending a written application to the Bank in accordance with Annex №4.

The application on return shall be signed by the director or the chief accountant of the Company, and sealed with the stamp of the Company (if any). A copy of the check and other supporting documents for the initial transactions must be attached to the application on return of purchase. Terms of consideration of the application on return of purchase - 10 business days from the moment of the submission to the Bank.

3.3. The cancellation of the transaction of pre-authorization completion:

The cancellation of the transaction of pre-authorization completion is performed in case of a wrong (e.g. incorrect amount) successful completion of the relevant transaction of preauthorized request. The process of canceling the transaction of pre-authorization completion is similar to the standard procedure for the cancellation of the payment transaction.

After the cancellation of preauthorization, repeated conducting of preauthorization is impossible.

If the customer still has a debt, after the cancellation of the transaction of pre-authorization completion, it is necessary to implement a standard purchase transaction in the amount of customer's obligations.

4. The INSTRUCTION OF CASHIER OF THE POINT OF SALE ON ACCEPTANCE OF PAYMENT CARDS FOR PAYMENT ON POS- TERMINALS OF MODEL ASINO A90

4.1. The start of the work.

POS-terminal of model ASINO A90 has the following function buttons:



- Button of cheque control printing;



- Button of turning on/turning off/re-starting of terminal;

The scheme of the connection

Before the start of the work the cashier shall be sure that the POS terminal is connected to the electricity supply network of 220 V by means of power block.

After the connection of POS terminal to the network 220 V is performed its automatic testing. If all tests are successfully completed, the message should appear on the terminal screen:

Enter amount

If there is no message, the cashier is obliged to call a specialist of the Bank, servicing POS terminals.

≡ PAYMENT		
Enter amount		
0.00 KGS		
1	2	3
4	5	6
7	8	9
C	0	◀
Continue		

4.2. The work with POS-terminal

All actions of the operator are divided into two types:

1. The operations with the payment card

- The payment for goods;
- The cancellation of the operation “payment for goods” (return of the funds to the customer’s card, before performance of the operation “the verification of the results”).

2. Service operations

- intermediate report (printed list of operations, which received a positive authorization code)
- reconciliation of the results (printing messages on the coincidence of the results of + intermediate report on the completion of reconciliation of results, all the data on transactions for the shift are canceled, and therefore it is necessary to request all the necessary copies of the checks for a shift till the moment of the reconciliation of the results, reconciliation of the results is performed the end working shift on its closure)
- review the checks archive (print any copies of the check for the shift)
- print the copy of the last check
- reconciliation archive (it contains a list of 10 last reconciliation of results).


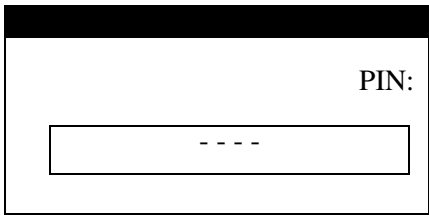
ATTENTION!!! All requested copies should be printed before the operation “RECONCILIATION OF THE RESULTS”

Note: To cancel the operation, “payment for goods” is possible only before the conducting the operation “Completion of day”, unloading terminal

If the customer applies to sale point for the return of the operation after the performance of operation “Reconciliation of results”, after loading of POS terminal, sale point should apply to the bank with a written statement from the customer and cover letter from TSC with the specification of all the details of the operation.


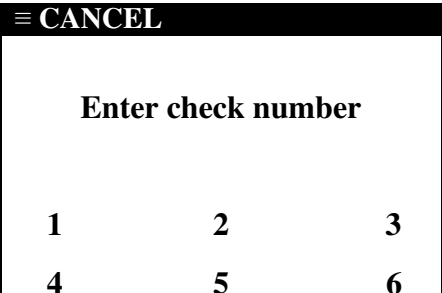
4.3. The payment of the goods on card with chip, magnet stripe and contactless





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Enter amount																									
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<p>ATTENTION: If after inserting the card into the chip reader of POS- terminal on screen of POS- terminal appears the message “PLEASE USE CHIP READER OF MAGNETIC CARD”, this means that the information from chip carrier could not be read. In this case, it is needed to roll the card on the magnetic strip and perform the payment for goods according to instruction given below.</p>	
	<p>In the menu that appears, enter the payment amount for the goods. Make sure that the purchase amount you entered is correct, click the “Continue” button (otherwise click “X”).</p>
	<p>- Ask the customer to enter PIN-code (for inter the PIN-code 3 attempts are given), in any case it is impossible to look at how the customer enters the PIN-code, because PIN-code is confidential information and only the card holder can know it. After entering the PIN-code by the customer, press the button Enter, and if the PIN-code is entered correctly POS-terminal will display a message "PIN CHECKED", then POS- terminal makes a connection to the processing center. The process concludes with the result of the connection, and printing of the check.</p>
<p>In case of positive response POS-terminal prints 2 checks (there are records “payment for goods” and “approved” on the checks). Give both check to the customer for the signing, than compare the signature of the customer on check and on card (if the signature do not match the cashier is obliged to refuse the customer to pay for goods on the card), if the signatures match, sign them by yourself and give one copy of the check to the customer.</p> <p>In case of negative response POS-terminal appears the message on the screen “Rejection in performance” and prints one check (there is no message on <u>the reason of rejection</u> and <u>code of the response</u> of Processing Center). On negative response the payment for goods by card is not performed.</p>	

- **ATTENTION:** If the customer 3 times incorrectly entered PIN-code, POS terminal makes a connection to the processing center. The process concludes with the output of result of the connection, and printing of check . In this case, whatever the result (positive or negative) request the identity document, to ensure that the customer is the true owner of the card and avoid receiving a stolen payment card. If the customer would not the true owner of the card, take steps to withdraw the card. If the customer will be the true owner of the card and at the same POS-terminal has given a positive response with the printing of 2 checks, it means that the operation “Payment for goods” was successful and you can give the goods to the customer.

4.4. The cancellation of the payment for goods with the chip card, with magnetic stripe of contactless cards

	<p>Using the ≡ button, select the “Cancel” operation and click it.</p>
	<p>Place the card near the lid or any other device that supports contactless payment or insert the card into the chip reader (horizontal slot on the left side of the POS terminal) or swipe the card through the magnetic stripe reader (horizontal slot between the screen and the lid of the POS terminal to select an operation by a card.</p>

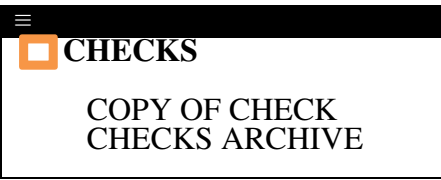





	<p>7 8 9</p> <p>C 0 </p> <p style="text-align: center; border: 1px solid black; padding: 5px;">Continue</p>	
	<p> CANCEL</p> <p style="text-align: center;">Enter check number</p> <p>1 2 3</p> <p>4 5 6</p> <p>7 8 9</p> <p>C 0 </p> <p style="text-align: center; border: 1px solid black; padding: 5px;">Continue</p>	<p>Enter the number of check of payment for goods, that you want to cancel and press the button Continue.</p> <p>For example: CHECK No: 3, where 3 – number f check for cancellation.</p>

If the transaction payment for the goods that you cancel was performed in the shift that has not yet closed, the POS terminal will automatically find in its memory the amount of canceled operation, and will make a connection to a processing center. The process concludes with the output of the result of the connection, and printing check. If the payment operation for the goods that you cancel, it has been made in a shift that is already closed it is necessary to apply to the Bank.

In case of positive response POS-terminal prints 2 check (on checks there are writings "cancel", "approved", "response code 00"). The cashier gives both checks to the customer for signing, then signs it and gives one copy of the check to the customer.


In case of negative response POS- terminal appears the message on the screen “Operation was already rejected”. Negative response may be in case of incorrect enter of a check, or if rejection is made on a non-appropriate card. Try again.

4.5 The copy of the last check

	<p>Using the  button, select the “CHECKS” operation and press it.</p>
	<p>Confirm printing a copy of the check by clicking the “COPY OF CHECK” button; the POS terminal will print a copy of the last check in two copies. Or cancel printing a copy of the check by pressing the “ESC - NO” button to exit to the main menu.</p>
	<p>When you select the “CHECKS ARCHIVE” menu, it is possible to receive a copy of any check for a shift, if the check, a copy of which you need, is available in a shift that has not yet been closed, but if the check is requested for a closed shift, then it is impossible to obtain a copy of this check.</p> <p>When you click the “CHECKS ARCHIVE” button, a list of all checks will appear; to select the required receipt, use (up)  (down)  buttons.</p>

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4.6 Short report (intermediate report)



	<p>Using the ☰ button, select the “REPORTS” operation and press “INTERMEDIATE REPORT”.</p> <p>POS terminal will print a list of all successful transactions for a shift with specification of a card number, check number and transaction amount.</p>
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4.7 Reconciliation of the results

ATTENTION: Before conducting of the operation, "the reconciliation of results " it is necessary to print all necessary reports including the "intermed. report".

Reconciliation of the results necessary to perform **every day at the end of the work shift** to verify the processing center of the performed transactions on the cards, cleaning memory of POS terminal and closing shifts. This is necessary in order to occur the crediting of funds to the company from transactions with cards and to the operation of the shift is not reflected in the next shift and added up to it.

ATTENTION: If on the reconciliation of the results the message “The results do not match” appears, you should compare all the check amounts with the reconciliation of the results and if everything is correct, wait 3-5 business days before a refund; if there is no refund, contact the bank with an application for a disputed transaction and provide the checks with successful payments for which payment failed

	<p>Using the ☰ button, select the “REPORTS” operation and press “VERIFICATION OF RESULTS”.</p> <p>POS terminal will make a connection to the Processing center, will print the reconciliation of results with the short report. POS-terminal will close a shift and delete from the memory all operations for a shift.</p>
	<p>To print a report on reconciliation of results for the last 10 days, you need to select an operation in the main menu using the ☰ button “REPORTS” and click on “ARCHIVE OF RECONCILIATIONS”.</p>

ATTENTION: if the cashier does not perform the reconciliation of the results at the end of the work shift, on the account of the enterprise for the next day does not enroll funds from card transactions. Funds from the card transactions fall on account of the company only after the performance of the reconciliation of the results. If the reconciliation of the results will not complete within 30(thirty) calendar days from the date of the performance of the operation to a chip card, the money for this transaction will not have been transferred to the company's account.

The company carries a whole responsibility for late enrollment or non-enrollment of funds on the account of the company on transactions with cards due to delays in the implementation or non-implementation within 30(thirty) calendar days from the moment of performance on cards transactions of the reconciliation of results by the company's cashier.

4.8 Abnormal termination of connection to the Bank's processing center

If the communication error occurred when dialing a number – COMMUNICATION ERROR, NO CONNECTION TO HOST, etc. (before the transfer of the request to the Bank's processing center), it is needed to try to perform the operation again by reloading the terminal.

1. If an error occurs due to failures and voltage drops, it is possible that the information on the operation, done at the time of the voltage drops and correspondently reloads or a shutdown of POS terminal is remained in the POS terminal's memory. Print a copy of the last check for correct calculation with the customer.

Note: Be careful to make sure that this is the very same operation, match: the time of the operation and the time indicated on the check; card number and the card number specified on the check; amount requested and amount specified in the check. Otherwise, follow the instructions listed below.

2. If failure occurred on sending a response from the processing center, it is possible to write-off the customer's account specified in the transaction amount without the supporting documents.
In this situation:

A cashier must call the Bank by phone +996 (312) (553) (774) 620 101 or the Authorization Center by phone: + 996 (312) 627 230, 637 696 and to inform the number of your terminal, customer card number, the required amount and the approximate time of the operation. In Authorization Center you will inform reference number (Ref No), if the operation was performed in the processing center. Then the cashier in the usual manner shall perform return of funds to the customer's card (cancel the transaction payment for the goods)

Leaflet for a cashier

Enter the card	<p>Chip card/contactless device or card: Place the card near the lid or any other device that supports contactless payment or insert the card into the chip reader of the POS terminal (horizontal slot on the left side of the POS terminal) or), message appears: Payment for goods Transaction canceled</p> <p>Magnetic cards: Swipe the card on POS terminal through the magnetic stripe reader (horizontal slot between the screen and the lid of POS terminal), message appears: Payment for goods Transaction canceled</p>
Payment for goods Transaction canceled	With the help of the buttons ≡ select the correct operation then Enter
Payment for goods	It is necessary to press "PAYMENT", and enter the amount (the decimal point is set automatically), press "Continue". After that, the customer enters the PIN code and performs dial and connect to the processing center in case of a successful connection to the POS-terminal prints a check.
Transaction canceled*	Performed at the same manner as "CANCEL", but a number of the check is entered instead of the amount

Working regime

Closure of day (performed if during the day were any operations)

	On the main menu of the terminal with the help of buttons ≡ press the button "REPORTS" and choose "RECONCILIATION OF RESULTS". Then the dial-up is carried out, connection to the center and the closing of the day.
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Additional operations (performed on the necessity to print copies of the reports, may be performed unlimited number of times during the operational day)

Intermediate report * Copy of the check * Checks archive * Archive of reconciliations *	The enter in the menu is conducted as on the close of the day. With the help of buttons ≡ select necessary operation, press it and by the type of sorting print the necessary amount of copies
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ATTENTION!!! Marked * operations can be made only before the closing of the day.

5. INSTRUCTIONS FOR A CASHIER OF A SALE POINT WHEN ACCEPTING PAYMENT CARDS FOR PAYMENT BY POS TERMINAL OF MODEL PAX D210/S90/S80

5.1 Beginning of work

POS-terminal of model PAX D210, S90, S80 Shas the following function keys:

CANCEL

- button «CANCEL», return to initial condition;

< CLEAR

- button «Correction», editing of entered data;

ENTER

- button «Enter», conformation of actions;



- button of turning on/off of terminal, on some models of terminal it is combined with button «CANCEL».

Connection scheme

Before starting work, the cashier must make sure that the POS terminal is connected to a 220 V power supply via a power supply, or is installed on a base station.

OPERATION:	
< 1. PAYMENT	>
2. CANCEL	
3. INTERMED. REPORT	
4. RECONCILIATION OF RESULTS	

After connecting the POS terminal to a 220 V network, it is automatically tested. If all tests are successful, a message should appear on the terminal screen:

1. Payment

2. Cancel

3. Intermediate report

4. Reconciliation of results

If there is no message, the cashier is obliged to call a Bank specialist servicing POS terminals.

5.2 Work with POS terminal

All operator's actions are divided into two types:

1. Transactions with the client's payment card:

- payment for goods;
- cancellation of the "payment for goods" operation (return of money to the client to the card, before performing the "Reconciliation of Results" operation).

2. Service operations:

- intermediate report (a list of transactions for which a positive authorization code was received is printed);
- reconciliation of results (printing a message about matching the results + a short report, upon completion of the reconciliation of the results, all data on operations for the shift are canceled, and therefore, it is necessary to request all necessary copies of checks for the shift before the reconciliation of the results, the reconciliation of the results is done in at the end of the work shift at its closure);
- viewing the database (printing any copy of the check for the shift);
- printing a copy of the last check;
- a copy of the report (printing the last "reconciliation of results" report).

The "alpha" key is used to enter the amount after the decimal point.

ATTENTION!!! All required copies must be printed before the "RECONCILIATION OF RESULTS" operation

Note: Cancellation of the "Payment" operation is possible only before the "Reconciliation of Results" operation is carried out, i.e. unloading the terminal.

If a client contacts a sale point to carry out a return transaction after the "Reconciliation of results" operation, If for some reason the report does not come out, there is a "Reconciliation Archive" item, where you can print the last 10 reconciliations of the results, i.e. after unloading the POS terminal, the sale point must contact the Bank with a written application from the client and a covering letter from the TSE indicating all the details of the transaction.

5.3 Payment for goods using a card with a chip, with a magnetic stripe

<div style="border: 1px solid black; padding: 5px; text-align: center;"> <p>OPERATION:</p> <p>< 1. PAYMENT > 2. CANCEL 3. INTERMED. REPORT 4. RECONCILIATION OF RESULTS</p> </div>	<p>Place the card near the lid or any other device that supports contactless payment or insert the card into the chip reader (horizontal slot on the front side of the POS terminal below the keyboard) or swipe the card through the magnetic stripe reader (vertical slot on the right side of the POS terminal) to select an operation by a card.</p> <p>Using the buttons ^ (up) and v (down), select the “Payment” operation (the “Payment for goods” operation when swiping a card through a POS terminal is selected by default) and click the “Enter” button.</p>
<p>ATTENTION: If after inserting the card into the chip reader of POS- terminal on screen of POS- terminal appears the message “PLEASE USE CHIP READER OF MAGNETIC CARD”, this means that the information from chip carrier could not be read. In this case, it is needed to roll the card on the magnetic strip and perform the payment for goods according to instruction given below.</p>	
<div style="border: 1px solid black; padding: 5px; text-align: center;"> <p>1. PAYMENT></p> <p>AMOUNT IN [KGS]:</p> <p>0.00</p> </div>	<p>In the menu that appears, enter the payment amount for the goods.</p> <p>Make sure that the purchase amount you entered is correct, click the “Enter” button (otherwise click “Cancel”).</p>
<div style="border: 1px solid black; padding: 5px; text-align: center;"> <p>ENTER PIN CODE:</p> <p>----</p> </div>	<p>Ask the customer to enter PIN-code (for inter the PIN-code 3 attempts are given), in any case it is impossible to look at how the customer enters the PIN-code, because PIN-code is confidential information and only the card holder can know it. After entering the PIN-code by the customer, press the button Enter, then POS- terminal makes a connection to the processing center. The process is ended by displaying the result of the connection, and printing of the check.</p>
<p>In case of positive response POS-terminal prints 2 checks (there are records “payment” and “approved” on the checks). Give both check to the customer for the signing, than compare the signature of the customer on check and on card (if the signature do not match the cashier is obliged to refuse the customer to pay for goods on the card), if the signatures match, sign them by yourself and give one copy of the check to the customer.</p> <p>In case of negative response POS-terminal appears the message on the screen “Rejection in performance” and prints one check (there is message on the check with a <u>reason of rejection</u> and <u>code of the response</u> of Processing Center). In case of negative response the payment for goods by card is not performed.</p>	

ATTENTION: If the customer 3 times incorrectly entered PIN-code, POS terminal makes a connection to the processing center. The process concludes with displaying the result of the connection, and printing of check . In this case, whatever the result (positive or negative) request the identity document, to ensure that the customer is the true owner of the card and avoid receiving a stolen payment card. If the customer would not the true owner of the card, take steps to withdraw the card. If the customer will be the true owner of the card and at the same POS-terminal has given a positive response with the printing of 2 checks, it means that the operation “Payment for goods” was successful and you can give the goods to the customer.

5.4. The cancellation of the payment for goods with the chip card, or with any contactless device or magnetic stripe

<div style="border: 1px solid black; padding: 5px; text-align: center;"> <p>OPERATION:</p> </div>	<p>In main menu, using the buttons ^ (up) and v (down), select the “Cancel” operation and click the “Enter” button.</p>
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<p>2. CANCEL 3. < INTERMED. REPORT > 4. RECONCILIATION OF RESULTS 5. COPY OF CHECK</p>	
<p>1. CANCEL> ENTER CARD:</p>	<p>Place the card near the lid or any other device that supports contactless payment or insert the card into the chip reader (horizontal slot on the front side of the POS terminal below the keyboard) or swipe the card through the magnetic stripe reader (vertical slot on the right side of the POS terminal) to select an operation by a card.</p>
<p>2. CANCEL> CHECK NUMBER:</p>	<p>Enter the number of the payment check for the goods you want to cancel and press the “Enter” button. The check number is indicated on the check after the “/” sign.</p> <p>For example: CHECK 10/3, where 3 is the number of the check to cancel.</p>

If the transaction “payment for the goods” that you cancel was performed in the shift that has not yet closed, the POS terminal will automatically find in its memory the amount of canceled operation, and will make a connection to a processing center. The process is ended by displaying the result of the connection, and printing check. If the “payment” operation that you cancel, has been made in a shift that is already closed it is necessary to apply to the Bank.

In case of positive response POS-terminal prints 2 check (on checks there are writings "cancel", "approved", “response code 00”). The cashier gives both checks to the customer for signing, then signs it and gives one copy of the check to the customer.

In case of negative response POS- terminal appears the message on the screen “Operation was already rejected”. Negative response may be in case of incorrect enter of a check, or if rejection is made on a non-appropriate card. Try again.

5.5 Copy of last check

<p>OPERATION: 2. CANCEL 3. INTERMED. REPORT 4. RECONCILIATION OF RESULTS 5. <COPY OF CHECK ></p>	<p>In main menu, using the buttons ^ (up) and v (down), select the “Copy of check” operation and click the “Enter” button.</p>
<p>PRINT COPY <ENTER-YES, ESC-NO></p>	<p>Confirm printing a copy of the check by pressing the “Enter” key, the POS terminal will print a copy of the last check in two copies. Or cancel printing a copy of the receipt by pressing the “Cancel” key to exit to the main menu.</p>
<p>ОПЕРАЦИЯ: 3. INTERMED. REPORT 4. RECONCILIATION OF RESULTS 5. COPY OF CHECK 6. <DB REVIEW></p>	<p>When you select the “DB Review” menu, it is possible to obtain a copy of any check for a shift, if the check, a copy of which you need, is available in a shift that has not yet been closed, but if the check is requested for a closed shift, then it is impossible to obtain a copy of this check.</p> <p>When you press the “Enter” key, a list of all checks will appear; to select the required check, use the ^ (up) и v (down) keys.</p>

5.6 Short report (intermediate report)

<p>ОПЕРАЦИЯ:</p>	
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<p>2. CANCEL 3.<INTERMED. REPORT> 4. RECONCILIATION OF RESULTS 5. COPY OF CHECK</p>	<p>In main menu, using the buttons ^ (up) and v (down), select the "Intermed. report" operation and click the "Enter" button.</p> <p>POS terminal will print a list of all successful transactions for a shift with specification of a card number, check number and transaction amount.</p>
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5.7 Reconciliation of the results

ATTENTION: Before conducting of the operation, "the reconciliation of results " it is necessary to print all necessary reports including the "intermed. report".

Reconciliation of the results necessary to perform **every day at the end of the work shift** to verify the processing center of the performed transactions on the cards, cleaning memory of POS terminal and closing shifts. This is necessary in order to occur the crediting of funds to the company from transactions with cards and to the operation of the shift is not reflected in the next shift and added up to it.

<p>OPERATION: 2. CANCEL 3. INTERMED. REPORT 4. <RECONCILIATION OF RESULTS> 6. COPY OF CHECK</p>	<p>In main menu, using the buttons ^ (up) and v (down), select the "Reconciliation of results" operation and click the "Enter" button.</p>
<p>PRINT REPORT <ENTER-YES, ESC-NO></p>	<p>Confirm printing a report by pressing the "Enter" key, POS terminal will make a connection to the Processing center, will print the reconciliation of results with the short report. POS-terminal will close a shift and delete from the memory all operations for a shift. Or cancel printing a copy of the receipt by pressing the "Cancel" key to exit to the main menu.</p>
<p>OPERATION: 4. RECONCILIATION OF RESULTS 5. COPY OF CHECK 6. DB REVIEW 7. <COPY OF REPORT></p>	<p>To print a report on reconciliation of results for the previous day, you need to select an operation in the main menu using the buttons ^ (up) and v (down), select the "Copy of report" operation and click the "Enter" button.</p>
<p>PRINT COPY <ENTER-YES, ESC-NO></p>	<p>Confirm printing a copy of the report by pressing the "Enter" key, the POS terminal will print a copy of the last report. Or cancel printing the report by pressing the "Cancel" key to exit to the main menu.</p>

ATTENTION: if the cashier does not perform the reconciliation of the results at the end of the work shift, on the account of the enterprise for the next day does not enroll funds from card transactions. Funds from the card transactions fall on account of the company only after the performance of the reconciliation of the results. If the reconciliation of the results will not complete within 30(thirty) calendar days from the date of the performance of the operation to a chip card, the money for this transaction will not have been transferred to the company's account.

The company carries a whole responsibility for late enrollment or non-enrollment of funds on the account of the company on transactions with cards due to delays in the implementation or non-implementation within 30(thirty) calendar days from the moment of performance on cards transactions of the reconciliation of results by the company's cashier.

5.8 Abnormal termination of connection to the Bank's processing center

If the communication error occurred when dialing a number – COMMUNICATION ERROR, NO CONNECTION TO HOST, etc. (before the transfer of the request to the Bank's processing center), it is needed to try to perform the operation again by reloading the terminal.

1. If an error occurs due to failures and voltage drops, it is possible that the information on the operation, done at the time of the voltage drops and correspondently reloads or a shutdown of POS terminal is remained in the POS terminal's memory. Print a copy of the last check for correct calculation with the customer.

Note: Be careful to make sure that this is the very same operation, match: the time of the operation and the time indicated on the check; card number and the card number specified on the check; amount requested and amount specified in the check. Otherwise, follow the instructions listed below.

2. If failure occurred on sending a response from the processing center, it is possible to write-off the customer's account specified in the transaction amount without the supporting documents.

In this situation:

A cashier must call the Bank by phone +996 (312) (553) (774) 620 101 or the Authorization Center by phone: + 996 (312) 627 230, 637 696 and to inform the number of your terminal, customer card number, the required amount and the approximate time of the operation. In Authorization Center you will inform reference number (Ref No), if the operation was performed in the processing center. Then the cashier in the usual manner shall perform return of funds to the customer's card (cancel the transaction payment for the goods)

ATTENTION! If you make transaction to pay for goods and a “Cancel” message appears on the display screen and a check is printed with the inscription “a copy of the previously performed transaction.” This means that the terminal performed the same operation with this card no more than 10 minutes earlier. If the operation must be performed using this card, then either wait 10 minutes, or change the payment amount to 1 KGS/1 USD and carry out the operation.

Leaflet for a cashier

Enter the card	<p>Chip card: Insert the card into the chip reader of the POS terminal (horizontal slot on the front side of the POS terminal below the keyboard), message appears: Payment Cancel</p> <p>Magnetic cards: Swipe the card on POS terminal through the magnetic stripe reader (horizontal slot on the right side of POS terminal), message appears: Payment Cancel</p>
Payment for goods Transaction canceled	With the help of the buttons ^ (up) и v (down) select the correct operation then Enter
Payment for goods	It is necessary to press “Enter”, and enter the amount (the decimal point is set automatically), press “Enter”. After that, the customer enters the PIN code and performs dial and connect to the processing center in case of a successful connection to the POS-terminal prints a check.
Transaction canceled*	Performed at the same manner as “ Payment for goods ”, but a number of the check is entered instead of the amount

Working regime

Closure of day (performed if during the day were any operations)

	On the main menu of the terminal with the help of buttons ^ (up) и v (down) select “ RECONCILIATION OF RESULTS ” and press “Enter”. Then the dial-up is carried out, connection to the center and the closing of the day.
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Additional operations (performed on the necessity to print copies of the reports, may be performed unlimited number of times during the operational day)

Intermediate report * Copy of the check * DB review * Copy of report *	With the help of buttons using the buttons ^ (up) and v (down), select the necessary operation, press “Enter” and print the necessary amount of copies
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ATTENTION!!! Marked * operations can be made only before the closing of the day.

6 INDICATION OF AUTHENTICITY, INVALIDITY, AND/OR COUNTERFEITING OF CARDS AND IDENTITY DOCUMENTS, AS WELL AS SUSPICIOUS CUSTOMER BEHAVIOR.

Some general external characteristics of invalid and/or counterfeit cards.

6.1. Counterfeit cards:

- The card is stratified when pressing on it from the side (for example, when pressing with a nail);
- End (cut) of card is not white, cut form is not concave;
- Visible remaining traces (especially - on the hologram) of other (former) numbers on the embossed card number digits;
- The panel with the sample signature has erasure traces in place where a signature is placed on;
- After the transaction in automated mode, card number written on the POS-terminal receipt does not coincide with the actual card number.
- The last four digits of the card are embossed on the hologram partially or wholly not a hologram;
- Edges of hologram of the card extend above the surface - all or partially;
- Card expiration date, or a stylized protection symbol is embossed on a payment system logo (if it is located on the bottom right side of the card);
- The card should not have visible features of the card number removal and the application of new (counterfeit), using:
 - Smoothing of the main number and embossing of the new one;
 - Cutting off the main number and sticking another one;
 - When embossing a new number, the background of the hologram around the numbers becomes distorted, and on the reverse side of the card on the background of the new number old number can be seen. When cutting the embossed number and gluing it on the reverse side of the new card the old number still can be seen.

6.2. Invalid cards:

- the absence of a cardholder's signature on the panel for the signature sample;
- the start date of the card's validity has not occurred yet (for example, today is the 25th of January, 2023, the start date is 02/23 - the card is valid from the 1st of February, 2023);
- validity period of the card has expired (for example, today is the 1st of March, 2023, the validity is 02/23 - the card has expired on the 28th of February, 2023 at 00:00 a.m.);
- card has cracks, chippings, dents, embossed data partially or completely dented;
- front side of the card has the text «Valid only in ...». The card is valid only in the country, which is mentioned in the text (for example, «Valid only in France»).

ATTENTION!!! When reading the card through an electronic terminal, cashier is obliged to compare the card number shown on display of the terminal and card number printed on the receipt, with the number on the front of the card. The numbers have to match!!! In case of discrepancy between the numbers - the card is counterfeit and should be confiscated!!!

6.3. Checking the customer signature:

- Checking the authenticity of customer signature. Stripe for signature is on the back of the card under the magnetic stripe and outside the "inverse" embossed card features (card number, expiration date, name, surname of the holder).
- Compare the signature on the strip with the client's signature on a merchant slip or check. If the signatures do not match, you cannot execute the transaction. In this case, you must ask for an identity card, which has a signature and photo, or call the voice authorization center for instructions.
- Pay attention the presence in the signature strip – there are only the last 4 digits of the card number and three-digit CVV2 (also with a slope to the left. **A card without of the client's signature sample on stripe for signature should not be accepted!**
- It is necessary to check for signs of features, that indicate counterfeiting of cards, such as:
 - discoloration of the panel of signature strip (the panel has a white background, without printing inscriptions), for that fraudsters apply a thin layer of white paint;
 - panel is glued, for that a thin layer of paper is glued over the main panel;
 - presence of the VOID word, which appears when you try to delete the original signature of the card holder.

6.4. External signs of suspicious behavior of customers.

- Coming to the premises immediately after its opening or before closing;
- Manifestation of nervousness and verbosity;
- Extraction of the card from the pocket, not from the wallet;
- Attempts to exert psychological effect on the cashier (for example, words such as "I'm in a hurry ..." "Why is there such a slow service ...?" or deliberate demonstration of the presence of a mobile communication device, keeping a deliberately loud conversation on it, etc.);

- Signing slip or POS-terminal check in an unnatural manner (in a tense posture or writing a signature in a painstaking manner, etc.);
- Going to only those departments or sections of companies where you can quickly leave the room;
- If you have any other suspicions about the customer, contact authorization center or your acquiring bank. Be polite at the same time and use common sense, since the law-abiding might have a reasonable cause to behave anyhow.

7 EXTERNAL SIGNS OF AUTHENTICITY OF INTERNATIONAL (LOCAL) CREDIT (DEBIT) CARDS OF PAYMENT SYSTEM.

7.1 After determining whether the card belongs to one of the payment systems, make sure that the following required elements are present:

7.1.1 For VISA Int. cards:

the following should be on the front side of the card:

- “VISA” logo with “VISA” written on a white stripe. The logo is located in the upper right corner of the card or in the upper left corner of the card;



- card number, expiration date, client’s name,
- a rectangular hologram with a dove on the front side, in the place where the last 4 digits of the full Visa card number are embossed (may be absent or be on the back of the card)
- VISA card number starting with the number “4” and consisting of 16 digits: "4XXX XXXX XXXX XXXX";
- all data on the front side of the card is embossed (pressed out);
- after the validity period, the protective letter V can be embossed.

on the back of the card there are:



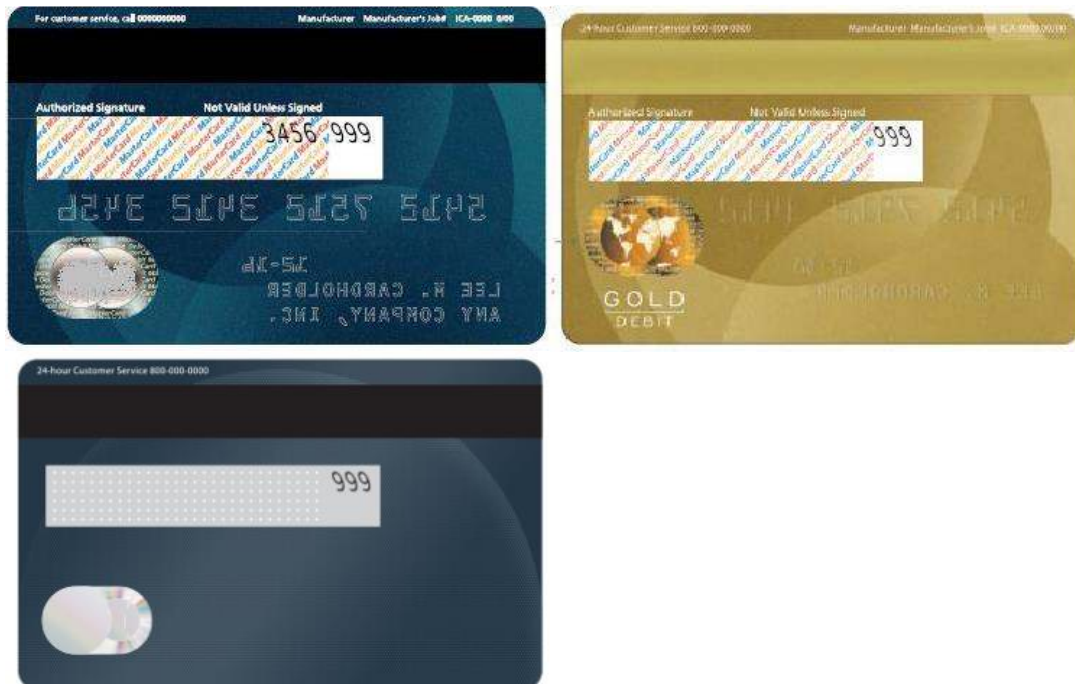
- a magnetic stripe (can be holographic), located at the top of the card, soldered into the plastic, not glued on. On non-embossed cards, the magnetic stripe may be located at the bottom. The holographic magnetic stripe contains parallel vertical and horizontal lines, the image of a flying dove, between the horizontal lines there is a micro font in the form of the repeating word “VISA”;
- standard signature strip, including repeating horizontal lines of white and blue, or developed by the issuing bank;
- in the signature field - a clear (not erased, not smeared) signature of the card holder;
- in the signature field – part of the card number and three digits of the CVV security code are printed or lasered (the CVV security code is located separately);
- signature strip – ultraviolet element in the form of multiple “VISA” inscriptions.

7.1.2 For Mastercard cards:

on the front side of the card there are:



- the MasterCard logo, which consists of two intersecting circles in red and yellow;
 - a MasterCard hologram in the form of a three-dimensional image of the intersecting earth's hemispheres against the background of repeating multicolor MasterCard text visible to the naked eye (can be located on the front or back of the card);
 - embossed card number, starting with the number "5" and consisting of 16 digits: "5XXX XXXX XXXX XXXX".
 - printed BIN of the bank;
 - embossed card expiration date: for example, 09/23;
 - personal data of the card holder (name, surname), applied by embossing.
- on the back of the card there are:



- magnetic strip soldered into plastic, not glued;
- in the signature field - a clear (not erased, not blurred) signature of the card holder;
- in the signature field - slanted text of the repeated words MasterCard, written in blue, red and gold/yellow;

- in the signature field - three digits of the CVC security code are printed on a separate white stripe.

7.1.3 For UnionPay cards:

on the front side of the debit card there are:



- UnionPay logo, made in the form of the UnionPay inscription;
- hologram: only on credit cards (on the front or back side);
- embossed card number, which consists of 16 digits;
- embossed card expiration date;
- embossed cardholder's name.

UnionPay logos:

- previous:



- new:



- in English language



The previous logo may be placed on the cards issued at an earlier date. There may also be cards with logos of two payment systems (Dual-Brand):



on the back of the card there are:

- magnetic strip soldered into plastic, not glued;
- below the magnetic stripe in the signature field - a clear (not erased, not blurred) signature of the card holder.

7.1.1 For ELCART cards

on the front side of the debit card there are:

- Elcart logo, made in the form of the Elcart inscription;
- embossed card number, which consists of 16 digits;
- embossed card expiration date;
- embossed cardholder name.

ELCART logo:



on the back of the card there are:

- magnetic strip soldered into plastic, not glued;
- below the magnetic stripe in the signature field - a clear (not erased, not blurred) signature of the card holder.

8. INSTRUCTIONS ON SAFETY SERVICE OF CARDS IN THE SALE TERMINALS

A banking card is the property of the issuing bank and is used to pay for services and goods or cash withdrawals by only legitimate cardholder, whose name is on the front of the card, and there is a signature on the signature sample panel and if the data in identification documents coincide with card data.

8.1. The invalid transaction with the card means:

- Use or attempt to use cards with someone else's name;
- The use of counterfeit cards or counterfeit the card;
- Application of additional symbols / records to the card – a counterfeiting the slip;
- Use instead of a card a plastic (white plastic) with embossed data on it taken from authentic card;

8.2. The following guidelines will ensure your financial security when accepting cards:

- Check the validity period;
- Make sure that the card meets the standards of this payment system, and its use is not limited to one country indicated on card (for example: valid only in ...). REMEMBER that authorization code can be obtained by this card, but the operation will not be paid and you will take the financial responsibility for the transaction;
- Make sure that the card is not damaged;
- Check the extra labels glued on the card - remove them;
- Check the signature on the card holder - card is not served without a signature.
- Make sure that the signature on the slip / receipt of electronic terminal corresponds to the sample signature on the card.
- Ensure that the number, card expiration date, full name on the slip (check on electronic terminal full name may not be) the same data is presented on card - probably a mismatch in the case of counterfeit magnetic stripe card.
- Before the end of the transaction registration, when there is any suspicion, the card and the documents must be, if possible, outside the reach of the client.
- In case of receiving a message from the Authorization Center “card in the stop list”, the operation will not be successful.

8.3. Safety precautions when working with the cards.

- Cash desk or point of sale specialist, approved for maintenance of card transactions (hereinafter - "the cashier"), is obliged to ensure the safety of equipment and materials used for servicing cardholders. In the non-working hours imprinters, slips, instructional materials for internal use only to keep in an enclosed metal cabinet or safe which should be located in the closed premises.
- The cashier is obliged to know:
- Cards of which payment systems can be accepted for processing;
- External features of invalidity and/or counterfeit of all card payment systems, that can be accepted (item - 6);
- External features of invalidity and/or counterfeit of identity documents (Item - 6);

- External features of suspicious behavior of customers (item 6).

The cashier's actions in case of determination of the fact of use of the card for someone else's name:

- Keeps the card in an inaccessible place for the client, in this case does not take the card away from the view of the client;
- If necessary, informs about the events security officer at the point of sale;
- Notifies the client that the card presented by unauthorized person is subject to seizure;
- Prepares Act of card confiscation. A copy of the Act must be given to the client;
- Calls to the Banking Cards Department and informs about the fact the card was used on someone else's name;

The cashier's actions in case of receiving a message from the center of authorization «Pick Up»- «Confiscate the card»

- Keeps the card in an inaccessible place for the client, in this case he/she does not take the card away from the view of the client;
- If necessary, informs about the events security officer at the point of sale;
- Notifies the client on a card seizure;
- Prepares Act of card seizure in a free form. A copy of the Act must be given to the client;
- For all questions offers the customer to contact their bank.

The cashier's actions in case of receiving a message from the Center for authorization «Pick Up - Fraud»- «Seize the card - Fraud»:

- Ask for identification document. In determining whether there's a fact of using the card of someone else's name or counterfeit card, take all actions to enable the detention of illegal card holder (if necessary, notify about the events security officer or police officers, as well as make a call to the bank with the message "code 10").
- If the customer is within a hearing distance, responds to the questions of Bank specialist shortly (for example, "Yes", "No", "Maybe");
- Shuffles as long as possible the negotiations with the Bank;
- Prepares a slip or check of POS-terminal and tries to get the customer's signature on the slip;
- Notifies the client that the card must be confiscated;
- Prepares Act of card confiscation. A copy of the Act must be given to the client;
- For all questions offers the customer to contact their bank.

The cashier's actions in case of detecting counterfeit cards, and/or detecting signs of suspicious customer behavior:

- In any method of service calls by telephone to authorization center and tells the phrase "Code 10";
- Further acts similarly according to the previous paragraphs, except where suspicions were not confirmed after verification;
- In case the client who presented a counterfeit card left the room before transaction completion, cashier informs the bank specialist by phone.

8.4. If the card confiscation seems to be unsafe, the cashier must return the card to the customer and refuse to perform the transaction.

8.5. In all cases of payment cards submission at point of sales, it is necessary to request an identification document in conducting transactions, exceeding the amount of 10 000 (ten thousand) KGS.

When accepting payment by cards, the cardholder refuses to provide supporting identification documents. Party-2 has the right to refuse to service this cardholder and is obliged to notify the Bank accordingly giving a full information.

8.6. Client identification documents.

For **residents** of the Kyrgyz Republic:

- Passport (a foreign passport is not a document identifying the client);
- Identification document;
- Military ID for military personnel;

For **non-residents** of the Kyrgyz Republic:

- National passport;
- Diplomatic passport;

8.7. External signs of invalidity and/or falsification of identity documents.

- If the customer data page is laminated, the lamination layer must not peel off;
- There should be no torn or glued pages in the passport;
- On the last page (sometimes on other adjacent pages) there must be a sample signature of the passport holder;
- On the pages of the passport of non-residents reserved for visa marks, there must be a visa from the relevant institution of the Ministry of Foreign Affairs with the valid visa;
- On the same (or adjacent) page with the passport holder's data in the official language of the country there must also be an English version of the owner's first and last name.

8.8. When you ask to show documents, if possible, take a photocopy or record data on the front side of the electronic terminal check.

ATTENTION! Confiscated or found card (in Bishkek) shall be referred to the Banking Card Department within 3 (three) days from the date of its confiscation or finding. Delivery period of cards to the Banking Card Department is determined by the possibility of sending the card, but not later than 30 calendar days from the date of confiscation of the card.

Instructions
«Action plan in case if the customer submitted Visa card, Mastercard, UnionPay, Элкарт»

Issues that require attention	Actions
Do card numbers match?	Swipe the card through the terminal. Card number on the terminal or on the check must match the card number on the card. If not, call the Banking Card Department by Phone numbers: +996 312 620 101 or + 996-312-976797
Is card signed?	If panel for signature sample is empty, ask the customer to sign it. Then check with the valid ID, for example a passport. If the customer refuses to sign the card, do not accept the card for payment.
Do signatures match?	Compare the signature on the receipt with the signature on the card. If the signatures do not match, ask additionally for an identity card. If the signature on the card or check does not match the signature on the identity card, make a call to the Banking Card Department +996 312 620 101 or + 996-312-976797
Do you have any suspicions that the card is counterfeit?	While you are processing the transaction, pay attention to the signs of the authenticity of the card. If so, make a call to the Banking Card Department +996 312 620 101 or + 996-312-976797
Card cannot be processed?	Perhaps the chip is not working. Check the condition of the terminal. Compare signatures and verify the authenticity of the card carefully. Follow transaction processing procedures in case of malfunctioning chip, for example, use a magnetic strip.

9. CLAIM SETTLEMENT

9.1. If clients have any claims (complaints) regarding the functioning of Elsom system, Party-2 shall contact the Elsom customer support service by phone +996 (553) 620101, 0 (312) 620101
 Support service hours: 24/7.

9.2. In case if clients have any claims (complaints) regarding the services provided by Party-2, clients can address them to the ELSOM customer support service. The responsible specialist of the Bank shall transfer the claim to Party-2. The validity of the client's complaint is established by both Parties based on the results of an internal investigation, which is jointly conducted by the Parties for each fact of receipt of a complaint from clients. Failure of Party-2 to participate in the internal investigation, including that expressed in the form of the Bank's failure to receive a response from Party-2 regarding the nature of a customer's complaint within 3 (three) business days from the date of its receipt from Party-1, then it is considered that the Party -2 admitted its guilt on the facts specified in the complaint.

9.3. If, based on the results of an internal investigation conducted by the Parties, Party-2 is found guilty, the Bank shall withhold from the amount due to Party-2 for the previous Reporting Period the amount debited from the client's electronic wallet and reimburses this amount to the client. Also, the Bank shall not pay Party-2 the amount due to it if the services were not provided properly by Party-2.

9.4. In case if any claims are brought against the Bank in connection with complaints about the quality of services provided by Party-2, Party-2 shall undertake to take part in the legal process on the Bank's side, and in case of a decision to recover funds from the Bank, Party-2 shall undertake to compensate the Bank damage in full no later than 5 (five) working days from the date of receipt of the Bank's demand, confirmed by documents: a copy of the writ of execution and a copy of the payment order. At the same time, compensation for damage by Party-1 to the Bank in the case described in this paragraph is made on the condition that the Bank properly, in advance, in writing, notifies Party-2 of the existence of a dispute and of the filing of claims against the Bank.