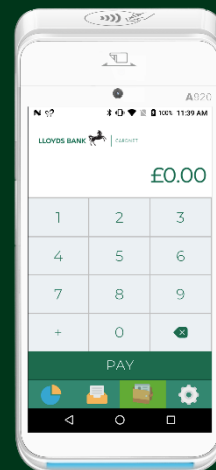![Lloyds Bank logo]

CARDNET

Cardnet Terminal

Getting Started: Cardnet Terminal Set-Up Guide

All the information you need to use your Cardnet Terminal including a Troubleshooting guide, and guides for the Merchant Portal tool and PCI DSS compliance, have been emailed to you.

Should you be unable to resolve any issue or answer any questions you may have after consulting this document, further support is available via **CardnetTerminal@lloydsbank.co.uk**.

SETTING UP

What's in the box?

PAX A920 device   +   Micro USB and adaptor   +   Till Roll

CHARGING UP YOUR PAX A920

To be able to charge your battery, first remove the protective plastic strip from the battery connectors:

1. Push the battery cover slide latch (at the back of the card reader) to the right to open, and remove the battery case cover (lift from bottom)
2. Lift out the battery (lift from the bottom)
3. Remove the battery protective strip from the battery connectors (this is important)
4. Re-insert the battery and casing, pushing back the cover slide latch to the left

To charge the card reader, plug the micro USB connector to the micro USB port on the left side of the terminal.

TURNING ON

To turn the device on press the power button on the right hand side of the device.

Once turned on, please go to the pre-installed Lloyds Bank Cardnet app (right) and follow the steps below. Please do not attempt to connect via the Settings app.
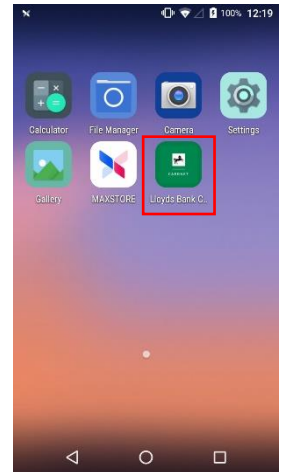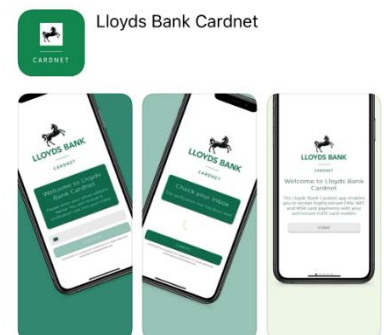
CONNECTING

- Use the touch screen to bring the settings bar down from the top of the screen. You must pull it all the way down until the settings appear in full with icon names
- Select the Wi-Fi name (below the Wi-Fi icon)
- Select the toggle switch to enable Wi-Fi
- Once the list of available Wi-Fi networks appear, select your desired secure and password protected network
- When your card reader has successfully connected to the network, it will confirm this action by displaying "connected" below the network name
- We recommend at this stage to also activate your SIM card as this requires the terminal to be connected to a secure password protected WiFi

LLOYDS BANK CARDNET APP

The device comes with the Lloyds Bank Cardnet app installed.

You will be prompted to select your language, primary currency (£GBP) and set a password for refunds.

Once you have set your password you are ready to accept card payments.

Activating SIM Connection:

- Your device comes with a 4G SIM card pre-installed
- To activate the SIM card you'll first need to complete the steps above to connect to a secure password protected WiFi network
- Once connected open the Lloyds Bank Cardnet app
- Select the settings tab found on the bottom right
- From this menu select 'Configuration' and then 'Activate SIM'
- This will then activate your 4G SIM card – please note this takes one working day to complete and you will receive a confirmation email to your registered email address once this is complete

(Please note, the settings within the Lloyds Bank Cardnet app are different to the PAX settings on the device. In order to activate the SIM you will need to be connected to a secure password protected WiFi)
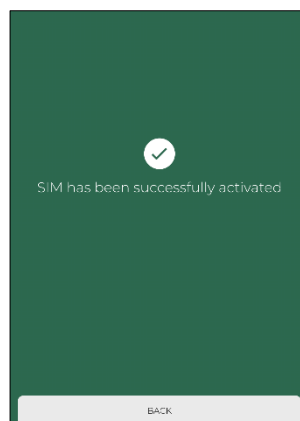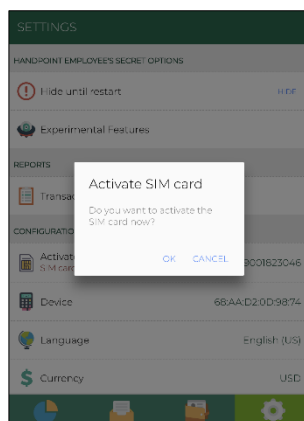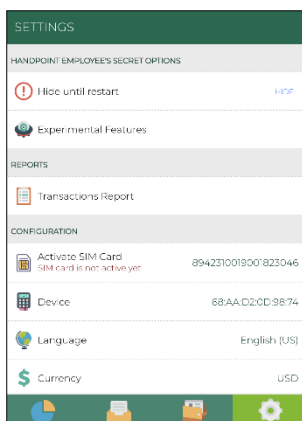
Getting Started: Taking Payments

TAKING A PAYMENT USING THE LLOYDS BANK CARDNET APP

On the third tab with the wallet icon (highlighted right), you'll see a keypad and you'll be able to enter in the total charge or add up individual items and then press 'PAY'.

The device will then give you payment methods 'Card' or 'Cash' to select from.

Select the 'Card' option and you will see a screen prompting you to insert, swipe or tap the card.
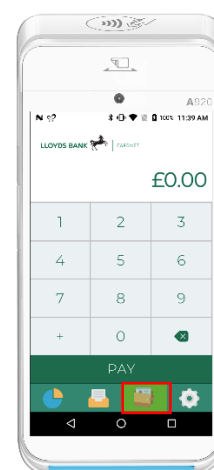
TRANSACTIONS

Performing a transaction with Chip & PIN

When prompted insert the customer's chip card into the slot on the bottom of the card terminal with the chip facing upwards. Then follow instructions provided on-screen.

Performing a contactless transaction

To read a contactless card it must be positioned in close proximity to the card terminal with its centre over the contactless symbol at the top of the device. Once detected the four lights will illuminate on the card reader. Then follow instructions provided on-screen.

Performing a magnetic stripe transaction

You may be prompted to read a presented card by means of the magnetic stripe.

The magnetic stripe reader is a slot positioned on the top of the card terminal. Swipe the card through the slot from left to right in a smooth motion. Then follow instructions provided on-screen.

Performing an over-the-phone (manual entry) transaction

To switch to manual entry and perform an over-the-phone transaction, follow the screenshots below. First, press the double arrow button in the bottom right. Then select 'manual entry' from the payment method options. Put in the amount and then press the light green 'manual entry' button, where you'll be taken to a screen to input the card details. Press continue to process the payment.
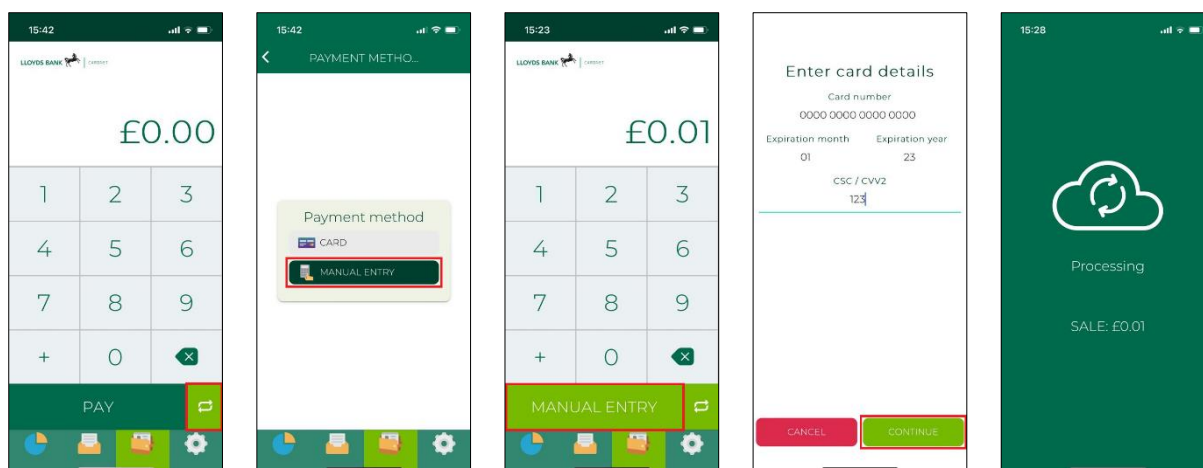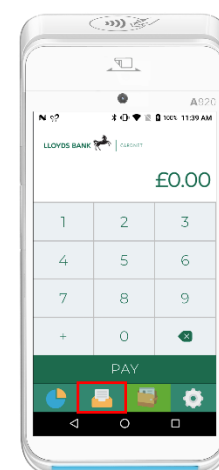
Failed Transactions

Should a payment fail to process, first check the transaction history section on the Lloyds Bank Cardnet App to confirm there is not a processed transaction showing. If there is no record of the successful transaction, then ask the customer to try again or to use a different card. Should the issue continue, refer to the Trouble Shooting guide on the Cardnet Terminal Customer Hub.

Getting Started: Other Features

REFUNDS & REVERSALS

To perform a refund or reversal you must go into the transaction app (highlighted red in the image to the right). Press on the transaction you want to refund or reverse. You'll then go into a screen showing the transaction, with the options 'reversal' and 'refund' shown underneath in red. Press the button you require and follow the instructions provided on-screen.

VIEW RECENT TRANSACTIONS

The 'transactions' button highlighted above will also give you a summary of all your recent transactions – including any voided or declined. Using the calendar icon in the top right hand corner you can filter by date to find a specific transaction.

RECEIPTS

You can also use the recent transactions section to re-print customer receipts. Click on the transaction and above the 'reversal' and 'refund' buttons you will find two options – 'customer receipt' and 'merchant receipt' which you can use to re-print. You will be given the option to either print the receipt or send via email.

To change your receipt paper:

- On the back of the card reader, pull down the paper lid release leaver and take the whole lid casing away
- Remove the paper roll by simply pulling it out of the slot

- Use a roll of thermal receipt paper 2 1/4" x 50'
- Insert the new thermal paper roll in the same slot with the glossy side of the paper sheet facing out the top
- Pull out around 2 inches of the paper sheet and close the close over it, until the lid snaps into place
- Tear off any excess paper
- Now your card reader is ready to produce receipts after a transaction

ANALYTICS

Offering real-time insights on your card payments the analytics tab (highlighted red in the image to the right) allows you to analyse business performance viewing total card sales, sales by card type and filtering by dates.

SETTINGS

Using the settings tab (highlighted red in the image to the right) you can customise your solution as follows:

- **Device** – allows you to manually update the software on your terminal
- **Language** – chooses the language of the app
- **Refund / Reversal Password** – allows you to change the password
- **Payment Options** – enable or disable different payment options such as the option to print receipts automatically
- **Account Options** – allows you to delete your account
- **FAQ** – links you to further support
- **Kiosk Mode** – restrict device access to taking payments only

KIOSK MODE

If you have multiple users taking payments on the device, you can restrict access on the device so without the password, users are only able to take payments, and not for example adjust settings or process refunds.

To enable Kiosk mode please go to the settings tab shown in the section above.

From settings go to Security Options, and then adjust the slide under 'Kiosk Mode' to the on setting. You will be prompted to enter your merchant password to enable Kiosk Mode, and from there the only screen accessible without the merchant password will be the payment tab.