كريدي مَكس
CrediMax

MERCHANT REFERENCE GUIDE

www.credimax.com.bh

CREDIMAX PROFILE

CrediMax B.S.C. © is the first and leading Credit Card Issuer and Acquirer in the Kingdom of Bahrain, providing high quality products and services for its Cardholders and Merchants. Established 20 Years ago, CrediMax holds the majority of market share in Issuing and Acquiring as well as E-Commerce Business.

CrediMax has gradually transformed itself from simple card operations to a robust "indigenous" brand taking lead in the payment marketplace.

Driven by its prime objective of "Helping Going Cashless", CrediMax continues to provide state of the art and latest technology enabling merchants and service providers drive incremental business and meet the needs of the customers.

X 990

- Wireless
- Contactless
- Light Weight
- Touch Screen
- 4G LTE

VX 680

- Wireless
- Contactless
- Heavy Duty
- Touch Screen

VX 520

- Wireless
- Contactless
- Heavy Duty

TYPE OF CREDIMAX
MACHINES

PURCHASE TRANSACTIONS STEPS

PURCHASE TRANSACTIONS STEPS

1. TAP THE SCREEN

choose "Sales" then key in the amount and press "Enter"

2. INSERT CARD

Swipe / Insert / Mobile or Smart Watch tap / QR Code the card and ask the customer to key in the PIN code and if the amount is more than BD 50 for the contact less transaction.

**3. WAIT**

Wait 2 to 3 seconds for the transaction approval response

4. RECIEPT

- Upon transaction approval, tear off the receipt "Merchant Copy" (To be signed by customer if required) for your own records
- Ask the customer if he/she requires the receipt before clicking on "Enter" for "Customer Copy"

Note: Verify the customer's signature on the receipt against his card (at the back)

CARD TAP

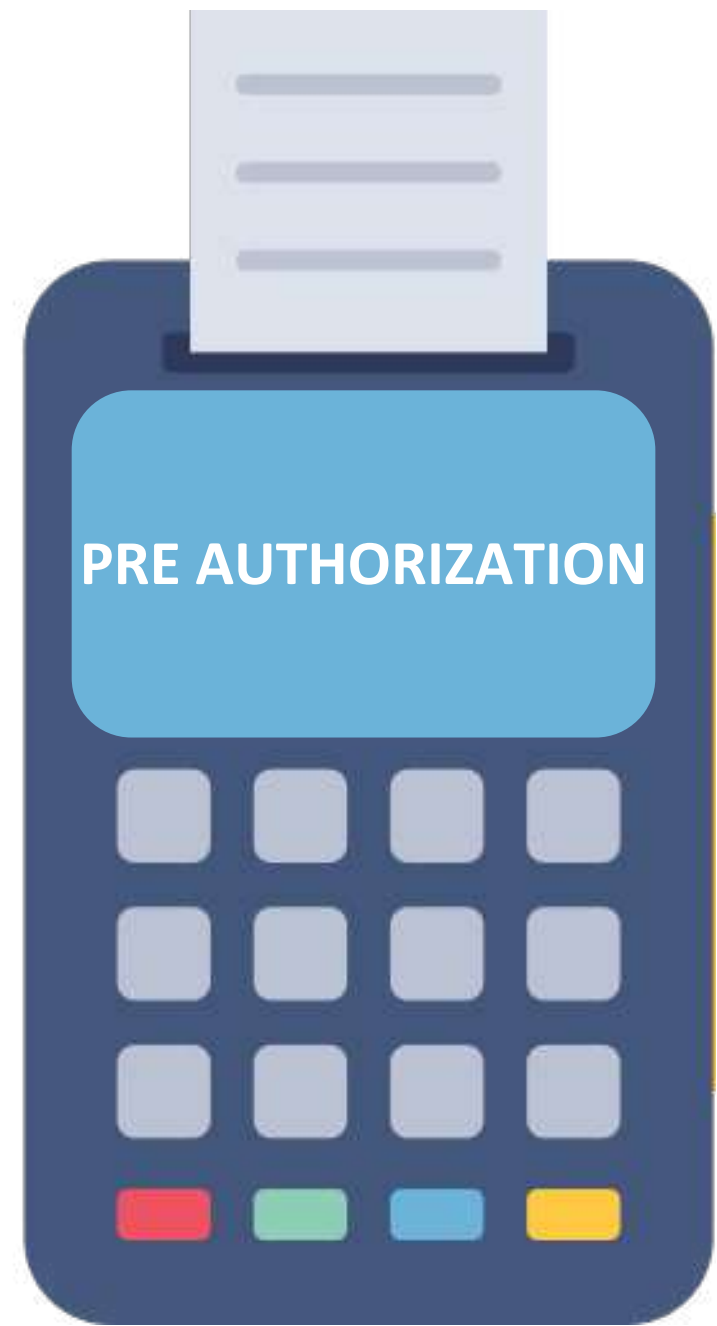MOBILE TAP

WATCH TAP
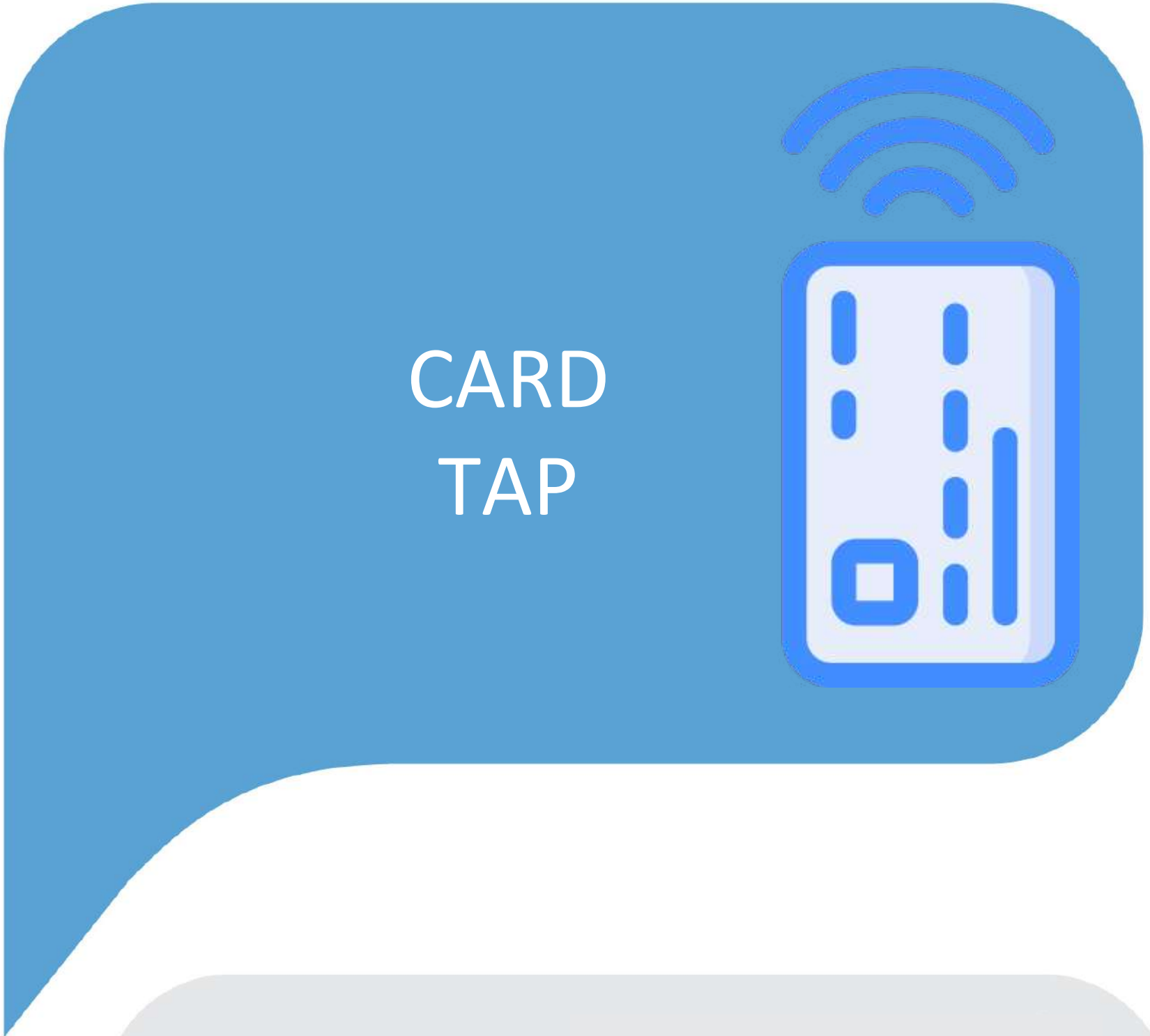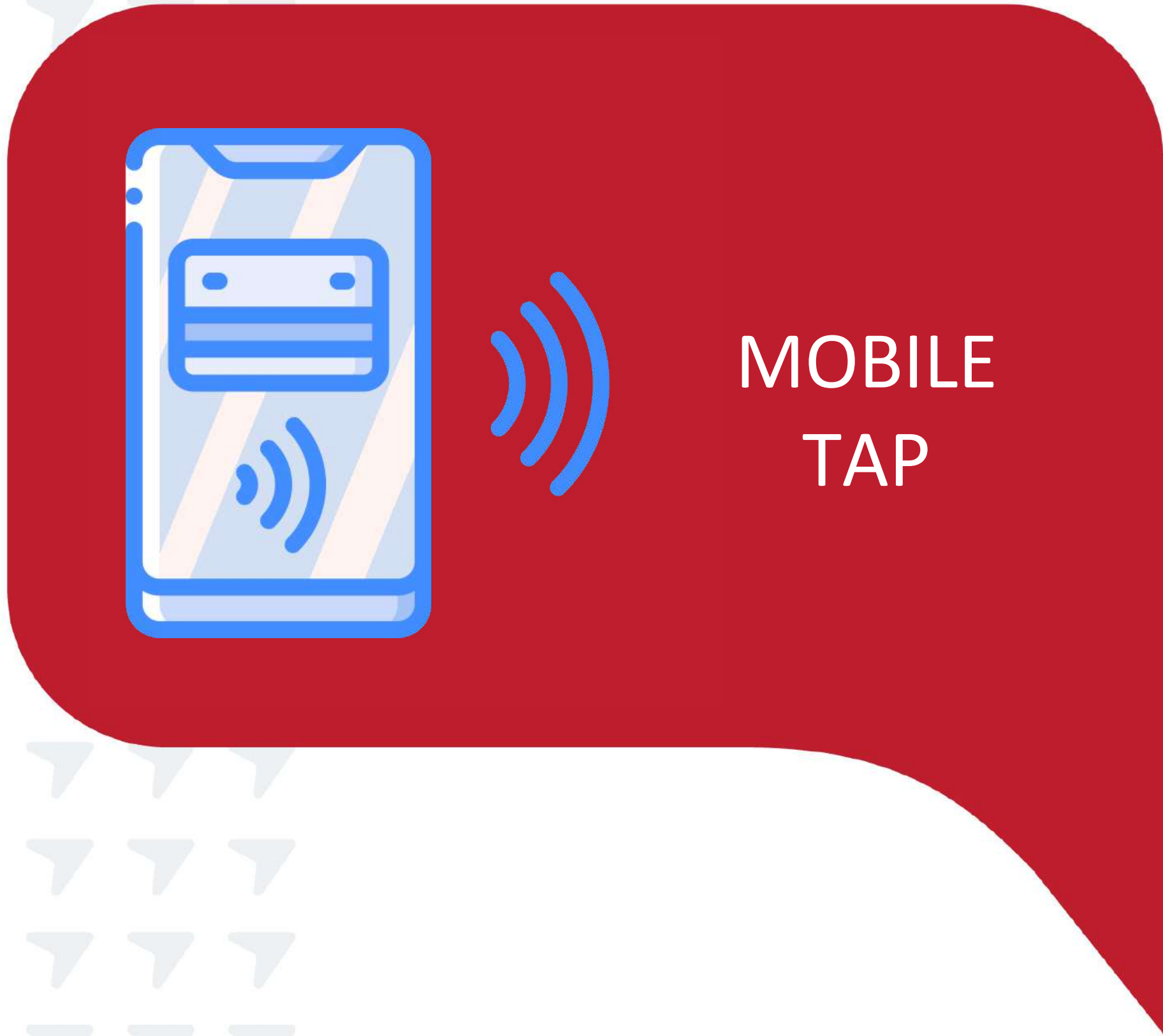
CARD PAYMENT
METHODS

Pre-Authorization (Reserved Amount & Completion) Transaction On Credit Card Only

PRE-AUTHORIZATION (RESERVED AMOUNT & COMPLETION)
TRANSACTION ON CREDIT CARD ONLY

Reserve Amount

1. TAP THE SCREEN

Tap the screen then press o "Pre Authorization"

2. INSERT CARD

Insert / Swipe / Tap the card if available or manually enter the card number and expiry date then enter the receipt number and enter the amount and press "Enter"

3. WAIT

Wait 2 to 3 seconds for the transaction approval response
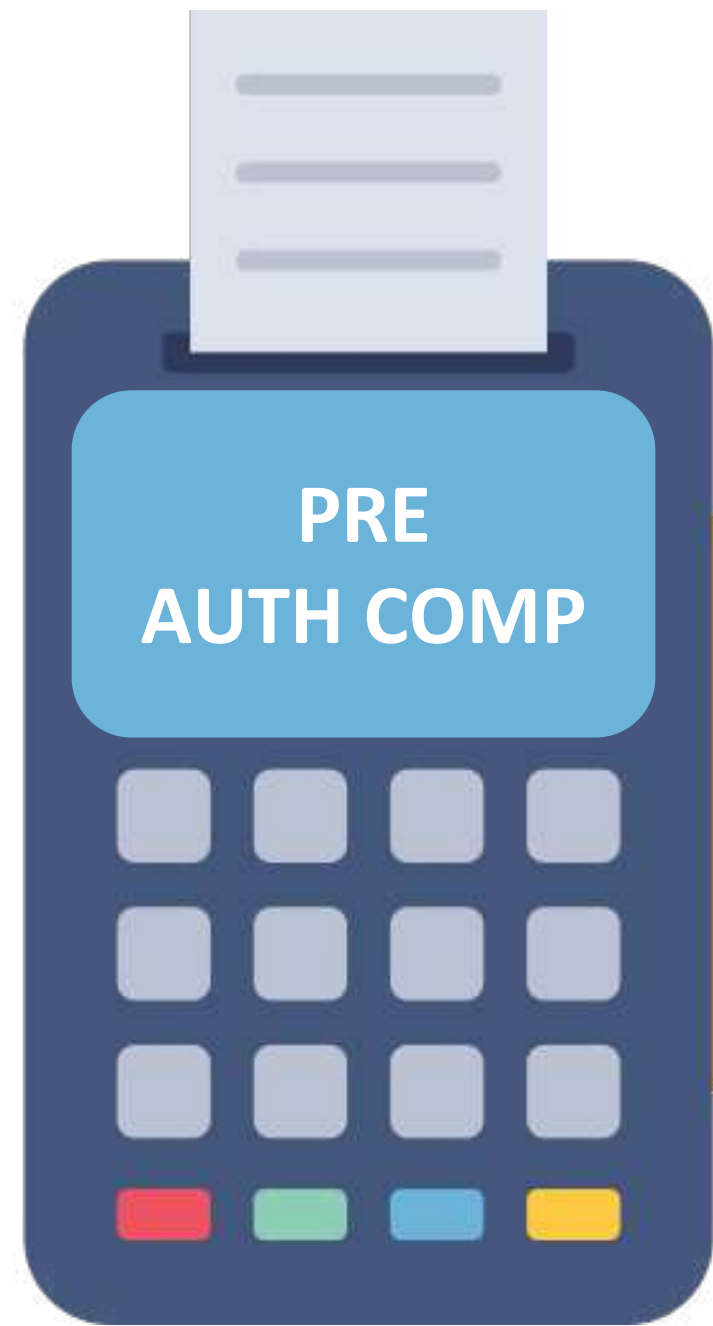
4. RECIEPT

- Once approved, an "Authorization Code" will be generated and a receipt will be printed
- Keep the receipt to complete the transaction upon customer check out

Note: Verify the customer's signature on the receipt against his card (at the back)

PRE-AUTHORIZATION (RESERVED AMOUNT & COMPLETION)
TRANSACTION ON CREDIT CARD ONLY

Completion

1. TAP THE SCREEN

Tap the screen and choose "Pre- Auth Comp."

2. INSERT CARD

Insert / Swipe / Tap (card or Mobile) or key-in the card number and the expiry date if the card physically available then enter the receipt number and then key in the amount and press "Enter"

3. AUTHORIZATION

Key in the "Authorization Code" (Refer to previous slide) and press "Enter"

4. RECIEPT

- Upon transaction approval, remove the receipt "Merchant Copy" for your own records
- Ask the Cardholder if he requires the receipt before clicking on "Enter" for "Customer Copy"

Note: Verify the customer's signature on the receipt against his card (at the back)

TIPS FOR
RESTAURANTS TRANSACTIONS
(CREDIT CARD ONLY) STEPS

TIPS FOR RESTAURANTS
(CREDIT CARD ONLY)

TIPS

BD 0.500

1. TAP THE SCREEN

Press menu and choose (Tips).

2. ENTER AMOUNT

- Enter the "Tip Amount" and press "Enter"
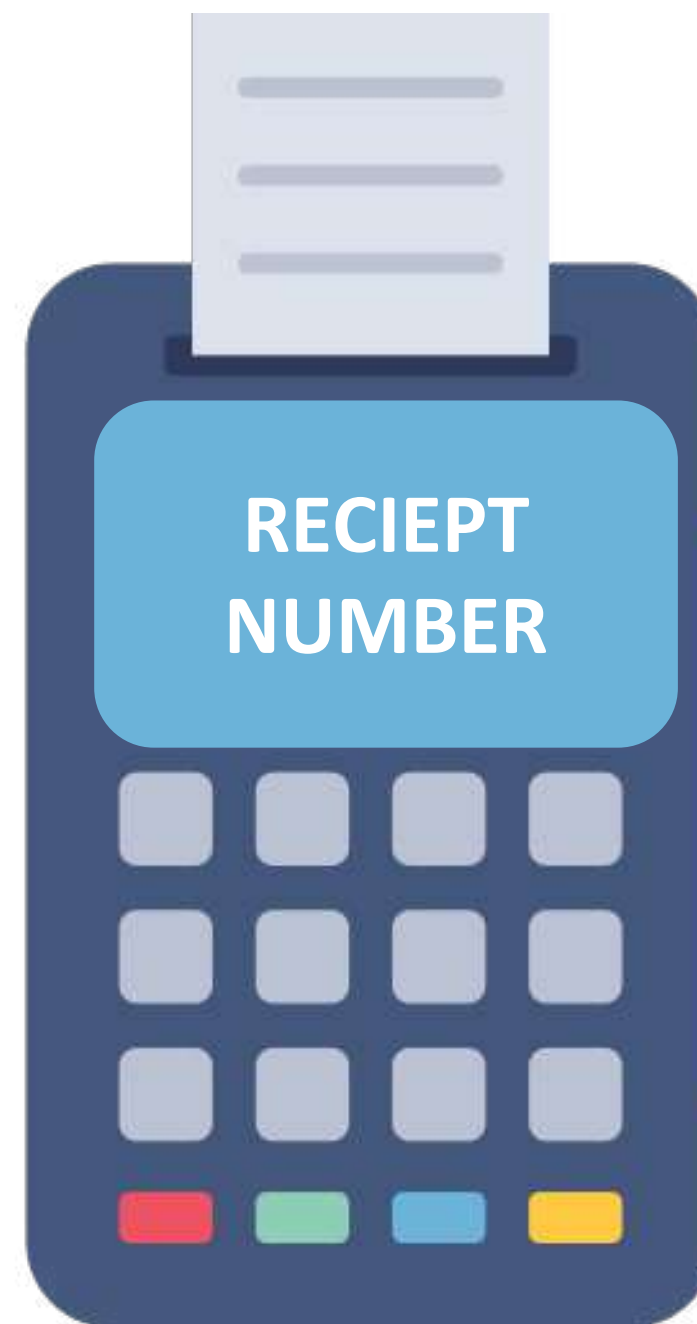- Enter the total amount (Tips + Bill Amount) and press "Enter"

3. RECIEPT

- Wait for the receipt to print out.
- Tear off the receipt.
- Keep the original copy and press "Enter" for Cardholder's copy (If needed).
- If Cardholder add tips please follow the next slide.

TIPS FOR RESTAURANTS
(CREDIT CARD ONLY)

TIPS COMP

RECIEPT NUMBER

BD 0.500

1. TAP THE SCREEN

After you complete the Sales Transaction, tap on the screen and choose "Tips Comp."

2. ENTER RECEIPT NUMBER

Enter the Receipt Number and press "Enter"

3. ENTER AMOUNT

- Enter the "Tip Amount" and press "Enter"
- Enter the total amount (Tips + Bill Amount) and press "Enter"
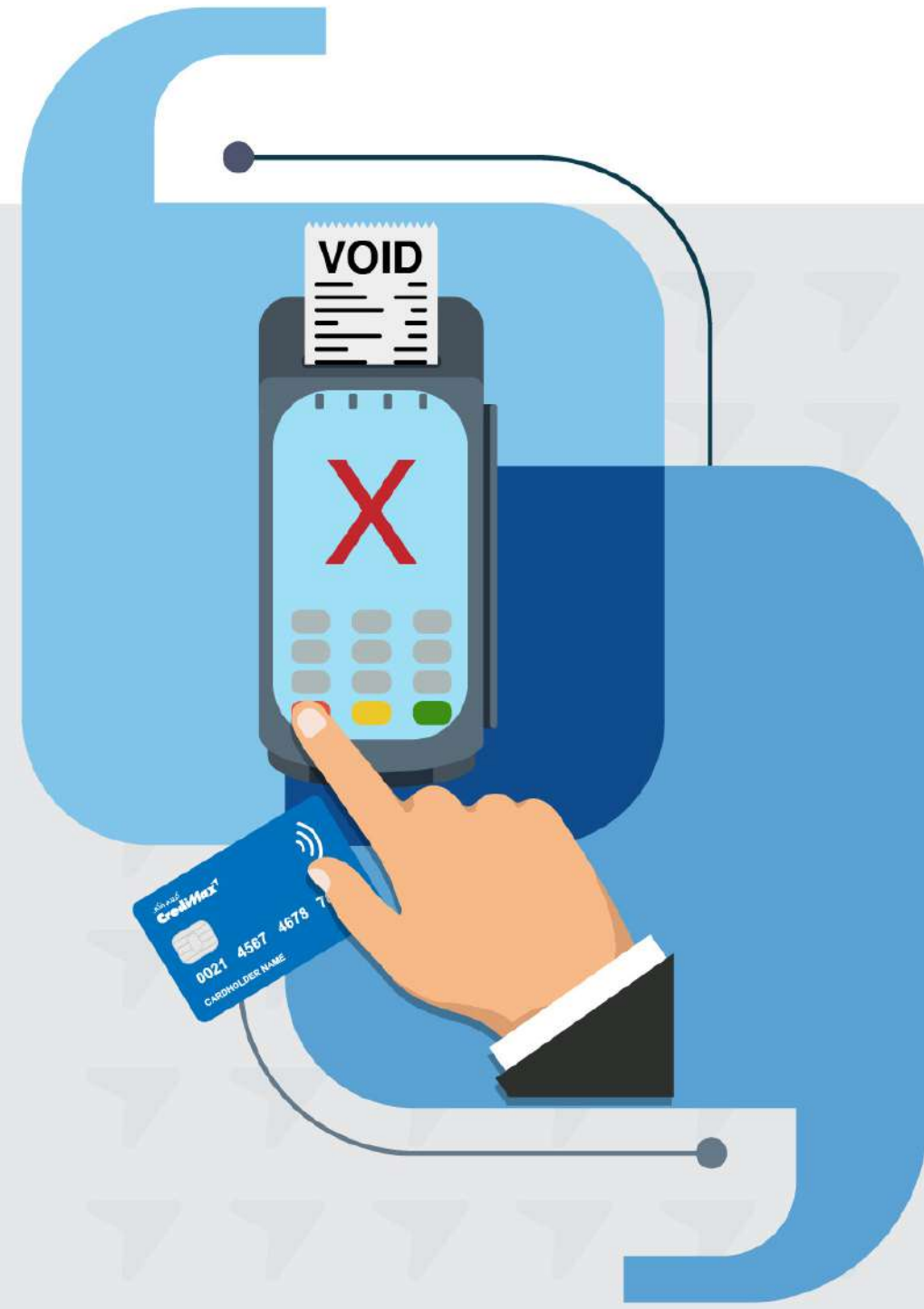
TIPS FOR RESTAURANTS
(CREDIT CARD ONLY)

4. WAIT

Wait 2 to 3 seconds for the transaction approval response

5. RECIEPT

- Upon transaction approval, remove the receipt "Merchant Copy" for your own records and ask the cardholder to sign if present

- Ask the Cardholder if he requires the receipt before clicking on "Enter" for "Customer Copy"

VOID TRANSACTIONS
(CREDIT CARD ONLY) STEPS

VOID TRANSACTIONS
(CREDIT CARD ONLY) STEPS

VOID

RECEIPT NUMBER

1. TAP THE SCREEN

Tap the screen then press o "Void"

2. RECIEPT NUMBER

- **For VX 520 & VX 680 (POS):**

Key in the Receipt Number and press "Enter" then key in the Amount and press "Enter"

- **For X990 (POS):**

Key in the receipt number and press 'Enter' then your transaction will appear in the screen and press 'Enter'.
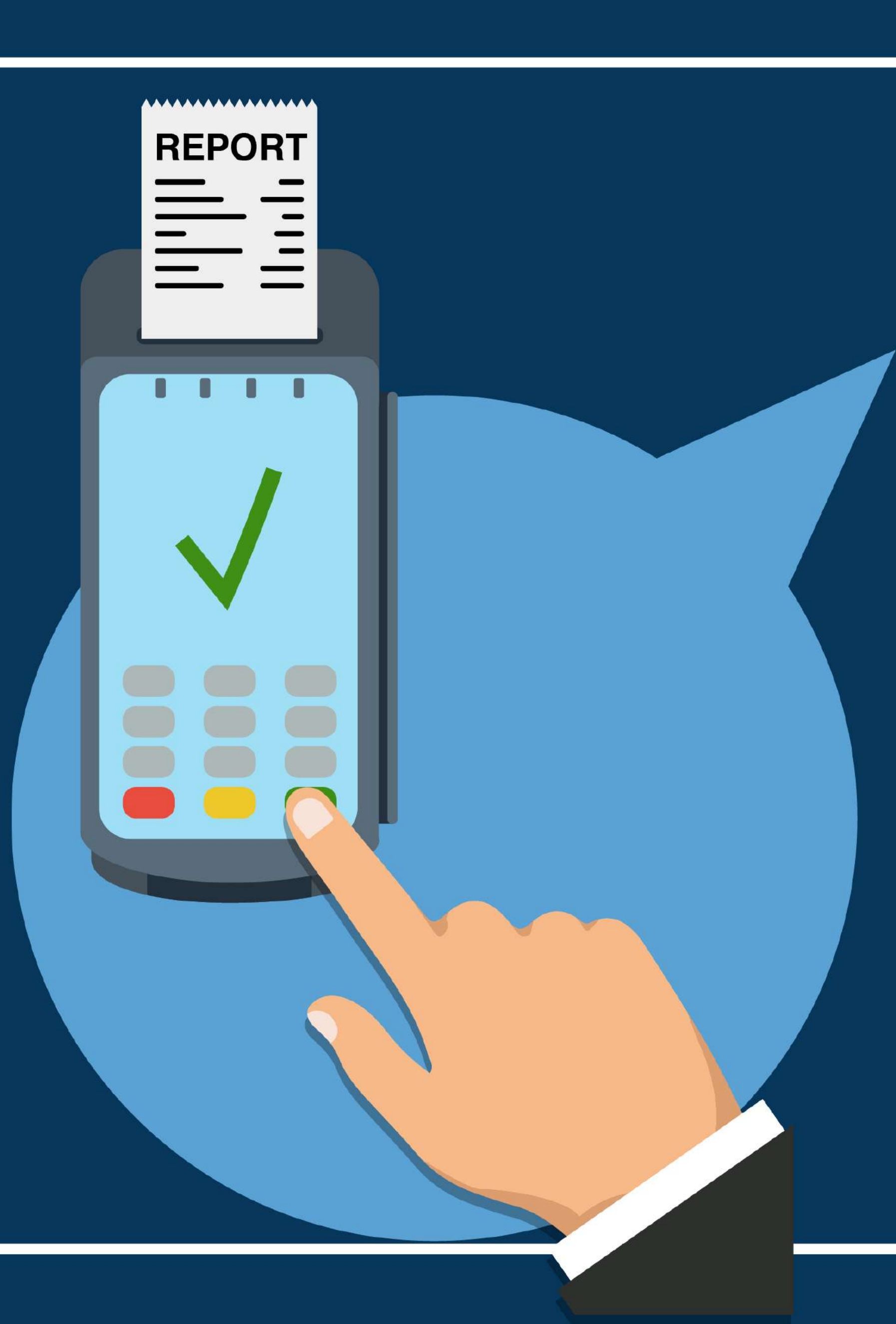
3. WAIT!

Wait 2 to 3 seconds for the transaction approval response

4. RECIEPT

- Upon transaction approval, remove the receipt "Merchant Copy" for your own records
- Ask the Cardholder if he requires the receipt before clicking on "Enter" for "Customer Copy

Note: Verify the customer's signature on the receipt against his card (at the back)

TRANSACTION REPORT STEPS

TRANSACTION REPORT STEPS

1. TAP THE SCREEN

Tap the screen then press on "Report"

2. REPORT

F1/ Choose Card-Wise (Total amount of cards type)

F3/ Choose User-Wise (Full details of the transactions)

F4 / Choose Seq.-Wise (Full details of the transactions).
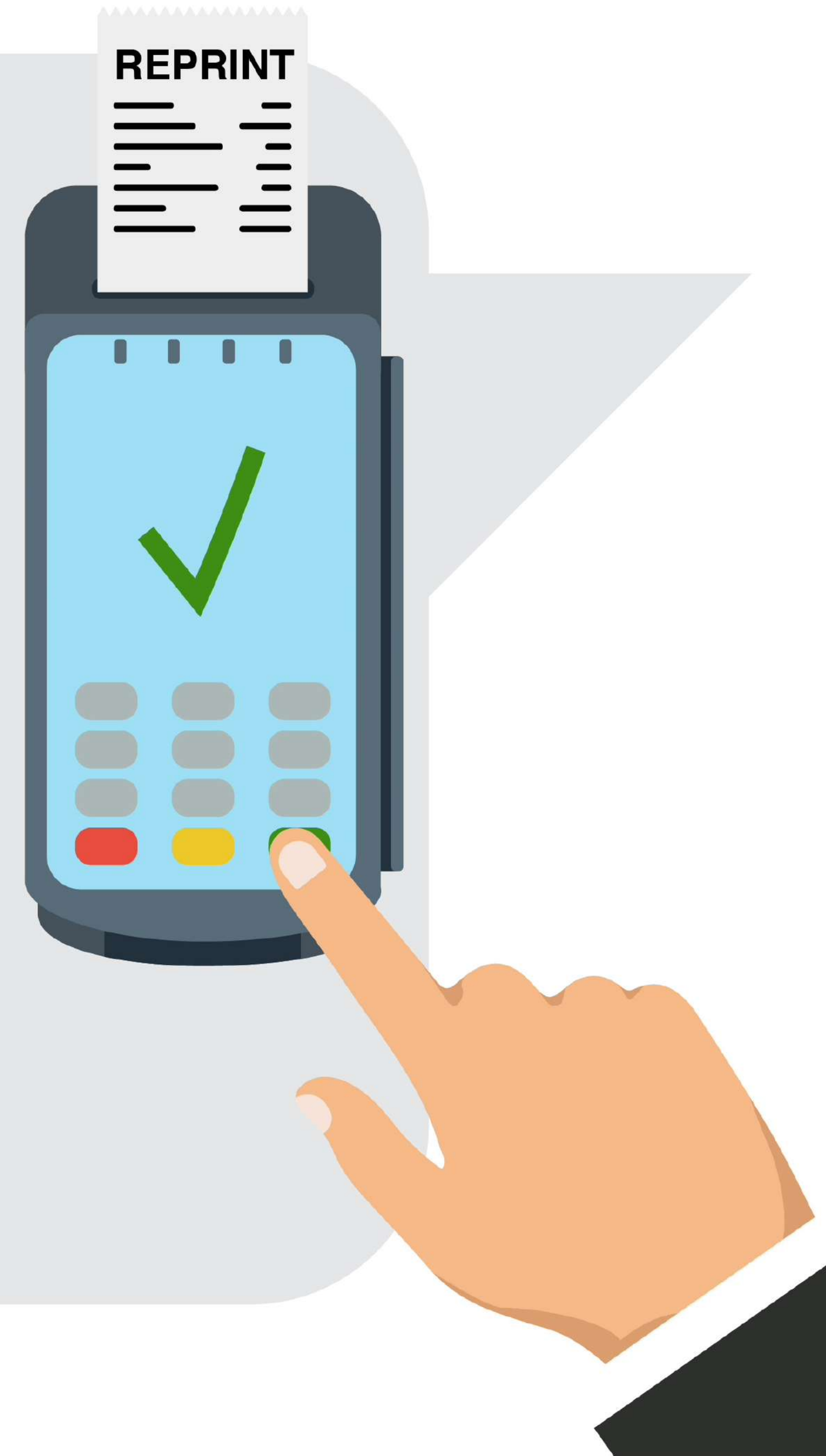
Press "Enter" to confirm

3. WAIT!

Wait 2 to 3 seconds for the Report to be printed

REPRINT

A Sales Transaction Receipt Steps

REPRINT

If the first copy is not available, please follow the steps to print the Report - User-Wise or Seq-wise (Please see previous slide).

Then obtain the Receipt Number which is the first four-digit number next to the card number

REPRINT

RECEIPT NUMBER

1. TAP THE SCREEN

If first receipt is available, then tap the screen and press on "Reprint"

2. RECIEPT NUMBER

- For VX 520 & VX 680 (POS):

Key in the Receipt Number and press "Enter" then press "Enter" again to confirm the action

- **For X990 (POS)**

Key in the Receipt Number and

press "Enter" then key in the

Amount and press "Enter"

3. WAIT!

Wait 2 to 3 seconds for the receipt to be printed

4. RECIEPT

Tear off the receipt "Merchant Copy" (To be signed by customer if required) for your own records
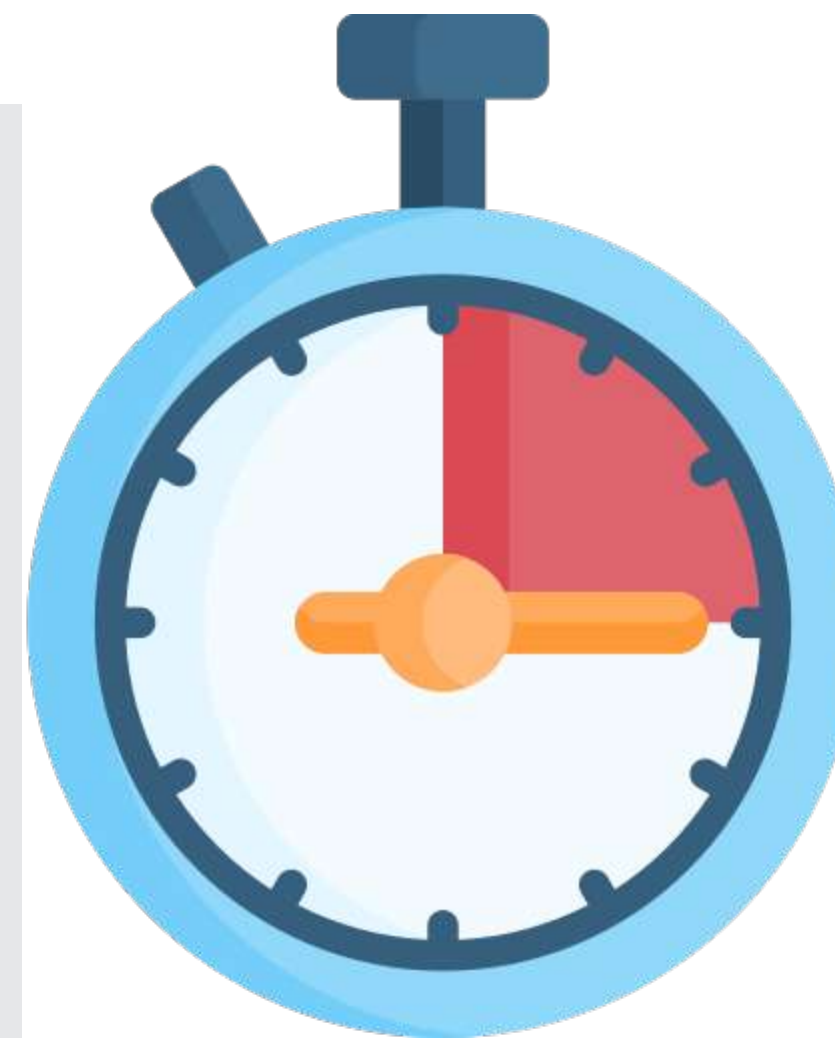
TRANSACTION BATCH UPLOAD STEPS

TRANSACTION BATCH UPLOAD STEPS

1. TAP THE SCREEN

Tap the screen then press on "Upload" then Press "Enter" to confirm the request
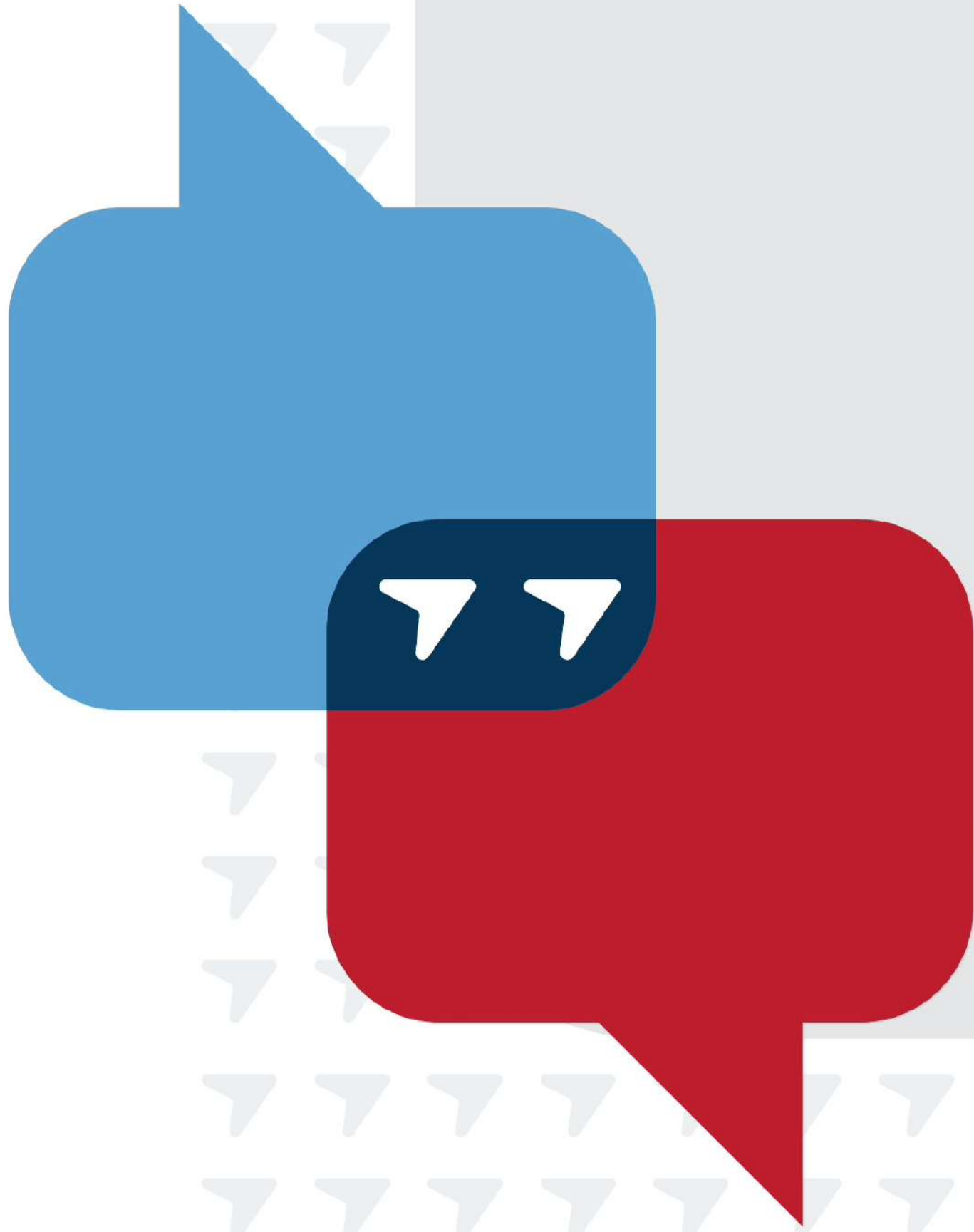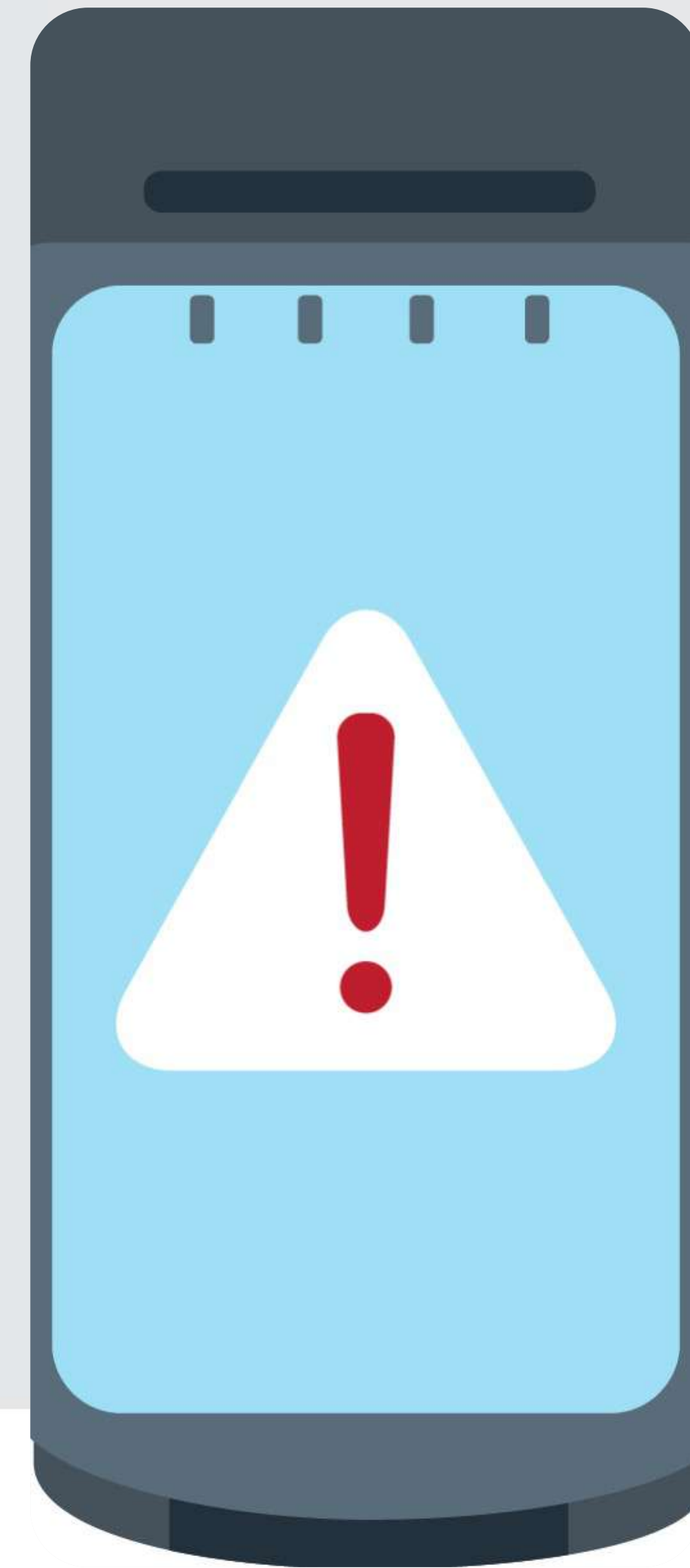
2. WAIT!

Wait 2 to 3 seconds for the receipt to be printed

3. ACCEPTED

- To ensure a successful Upload, make sure the term "**Accepted**" is printed at the end of the Report

- If you do not see the term "**Accepted"** please repeat the above steps again

POS TERMINAL ERROR RESPONSES

1. CARD REMOVED

This means the card has been either removed before the POS has completed the process or slightly moved. You should check if the transaction has been successful or not with our Authorization Centre 17117116 before doing the transaction again

2. NOT AUTHORIZE

This means that the POS did not accept this transaction from the issuer bank. You can try again to do the transaction

3. NO RESPONSE / COMMUNICATION ERROR OR DECLINE

This means that there was no response from the cardholder's issuer Bank; i.e. cardholder's Bank system is down or delayed. You can try again to do the transaction

4. PICK UP CARD

This means that the card has been flagged by the issuer bank as either stolen or lost. You should pick up the card from the cardholder securely and safely and send it to CrediMax main office – Merchant Department
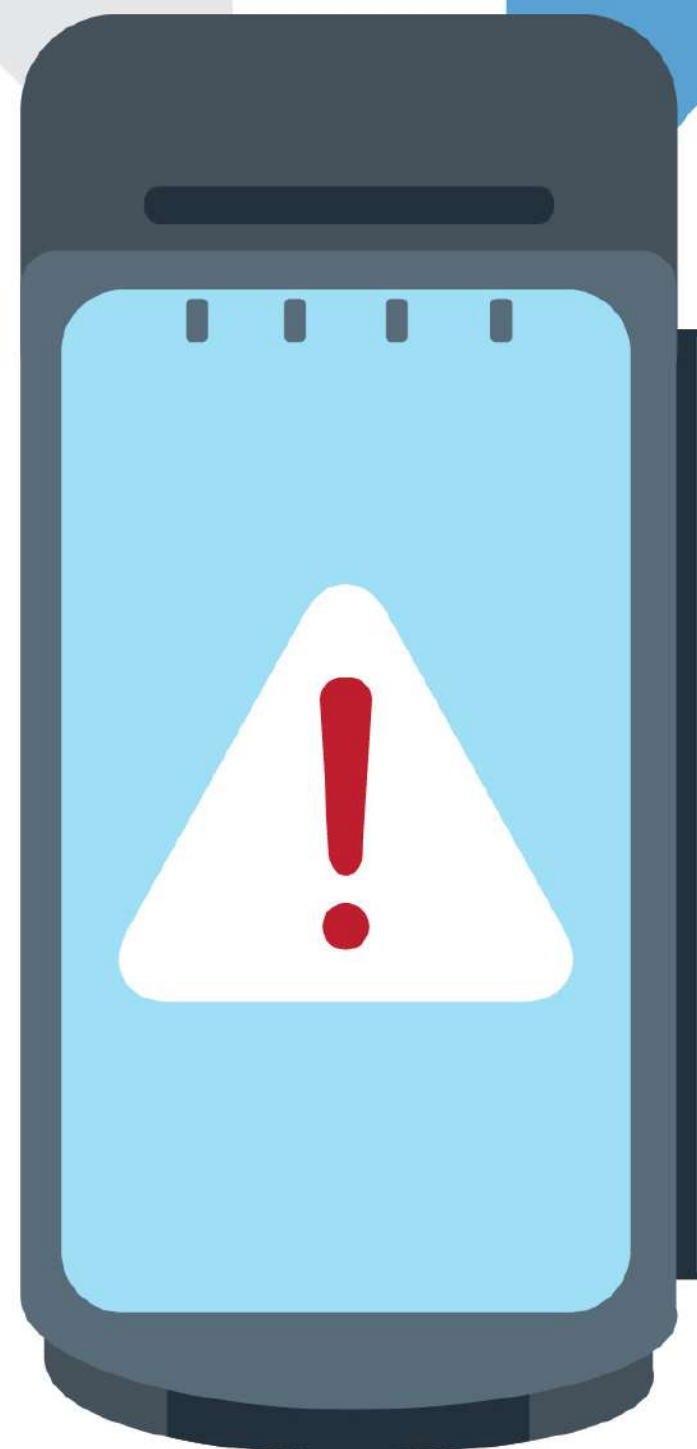
6. UCL ERROR

This mean there is no signal (network) from your telecom provider or POS issue. Remove the battery and put it back then try again.

7. MUST DO UPLOAD

This means that the Batch Upload was not successful and must be uploaded again. If successful the term "Accepted" will appear at the bottom of the report.

8. SOCKET FAILED / NO INTERNET

This mean your POS chip not working or a system failure. No internet means you need to check if the Wi-Fi/ Flight mode/ Bluetooth is enabled then you must enable it.

(Please refer back to your telecom provider to check the status).
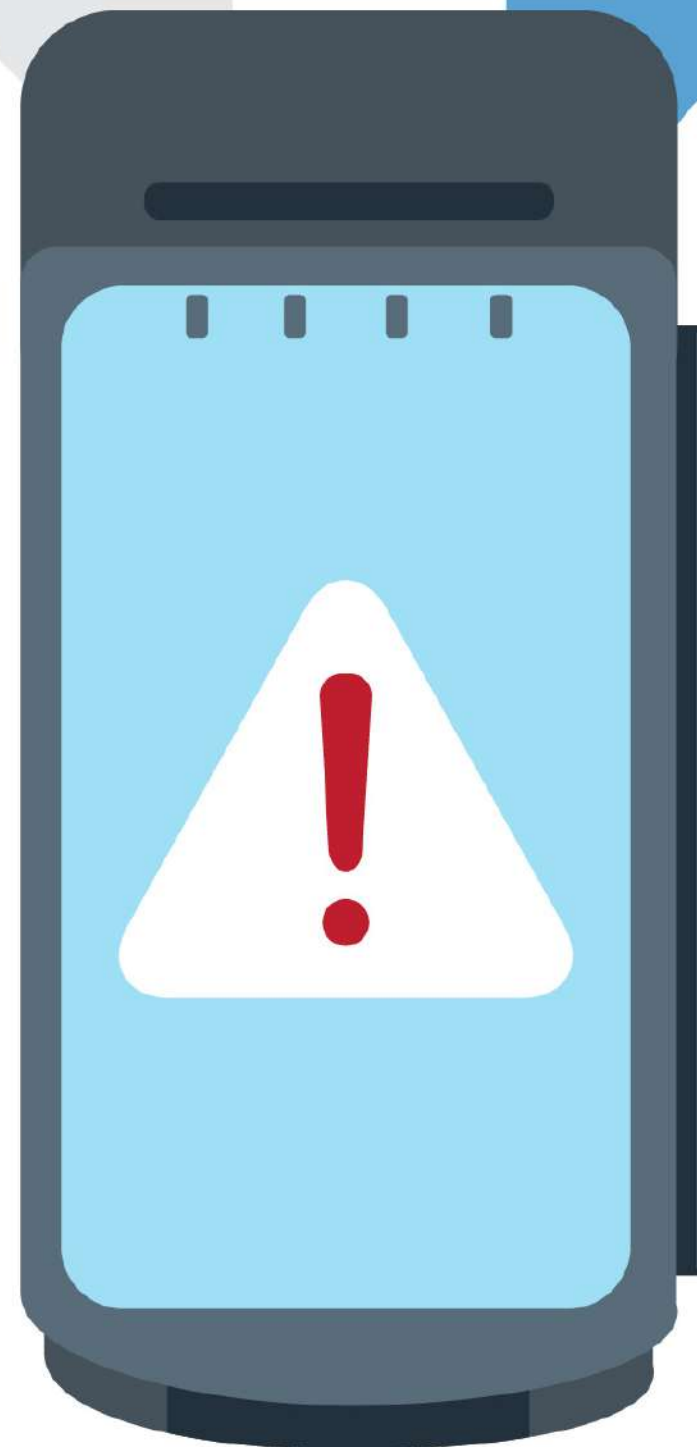
POS TERMINAL
GUIDELINE

POS TERMINAL MAINTENANCE

CHARGING

Ensure charging the POS terminal for a full day 6 - 8 hours before first usage. Always remove the charger from POS terminal when the battery is full

PAPER ROLL

The paper roll cover must be closed to be able to use the functions and print

VISIBILITY

Keep the POS terminal in visible location for easy access to both yourself and the customer

POS TERMINAL MAINTENANCE

SECURITY

Make sure the POS terminal is positioned in a secure place to avoid any kind of damage, such as falling of the counter, dropping it from your hand etc.

PAPER ROLL

Make sure there is sufficient paper roll in the machine when doing transactions / batch upload

ASSISTANCE

Should you need any kind of assistance, the CrediMax Contact Person is mentioned on the POS terminal

IMPORTANT & USEFUL TERMINAL TIPS

1. You can view all your account information on our Merchant eStatement portal

2. To receive daily payments and ensure timely account reconciliation, make sure to upload the batch on a daily basis at the end of each day

3. The Refund, Void and Tip "Pre-Auth" transactions are only for Credit Cards

4. To ensure a successful Upload, make sure the term "**Accepted**" is printed at the end of the Report

CARD PAYMENT

PARTNERS

POS TERMINAL MAINTENANCE

VERIFICATION

Verify mail order transactions with CrediMax Authorization Centre on 17117116 before processing

SPLIT TRANSACTIONS

Split transactions are not allowed as per CBB Rules and Regulations.

ENTER PIN

Cardholder should only enter the PIN when using POS machine. Make sure that the transaction was successful before the customer leave the premises

POS TERMINAL MAINTENANCE

APPROVAL CODE

Do not use offline feature without first obtaining the "Approval Code" from CrediMax Authorization Center on 17117116

AVOID TAKING CARD

Avoid taking the customers card to do the transaction and instead ask him/her to insert/swipe/tap directly

IMPORTANT & USEFUL RISK TIPS

CARD SIGNATURE

The Card number and signature on the card matches those on the signed slip

VALIDITY

Make sure the card is intact and valid and signature stripe (at the back of the card) has not been tampered with or looks damaged and/or has a dull finish or blurred patchy printing

PERSONAL ID

Ask the cardholder to present some personal identification to check against the card in terms of name, age, gender and nationality should you suspect any behavior

IMPORTANT & USEFUL RISK TIPS

CUSTOMER INFO

Never store the customers card information for any reason. The POS receipt (Merchant Copy) is sufficient enough to use in case of follow ups or inquiries / complaints

RECORDS

Keep records of all your POS slips for up to 18 months for reference

1. If you are suspicious about a cardholder in any way, please contact the CrediMax Authorization Centre immediately on 17117116 and state **"Code 10"**

2. Stay calm while the Authorization staff member asks you a few questions related to the cardholder and the transaction

3. You are only required to reply back stating "Yes" or "No"

4. The Authorization staff member will then guide you with action steps to take based on their findings

5. To avoid fraud, pay attention to the cardholder's behavior

6. If you suspect behavior follow code 10 steps

Code

10

CrediMax

0021 4567 4678 7800   12/21

CARDHOLDER NAME