

Profile Download

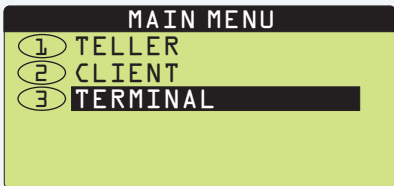
Profile download is the first important activity every TELLER should perform on their POS device EVERYDAY.

This activity connects the teller to the e-zwich system host to enable their POS device and teller card to be updated with the following important information before the start of business everyday:

- **Teller Profile** which includes the teller version number, slip message, teller financial institution, teller type and branch code.
- **Hot Card File**-information on cards that have been hot listed
- The latest **Wallets** which have been downloaded. This profile indicates which wallets on the client card can be used to transact with.
- Updates to the **fees** charged for transactions.
- **Transaction types** that a teller may perform.

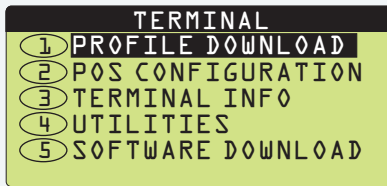
THE FOLLOWING IS HOW TO PERFORM A PROFILE DOWNLOAD

1



On the main menu, press 3 for **TERMINAL**

2

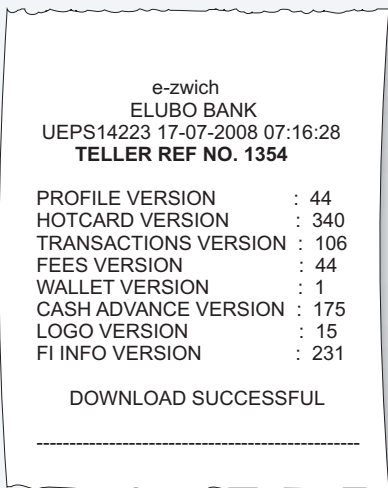


On the terminal menu, press 1 for **Profile Download**

3



The POS device connects online to the e-zwich system host and writes the latest version of profile information to the teller card



A slip is generated with a list of information downloaded

THINGS TO REMEMBER

- **Make sure your POS device is fully charged for the day.**
- **Make sure you have enough credit on your SIM card for online transactions**
- **Perform settlement (Teller Unload) at the close of business. (Please refer to Settlement Guide)**

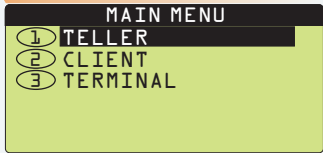
Load Funds - TELLER

At the start of each business day, funds are loaded to the Teller Card by the Teller. This transaction is also verified by the **Supervisor**.



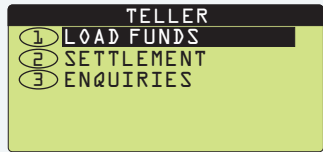
1

On the main menu, press 1 for Teller



2

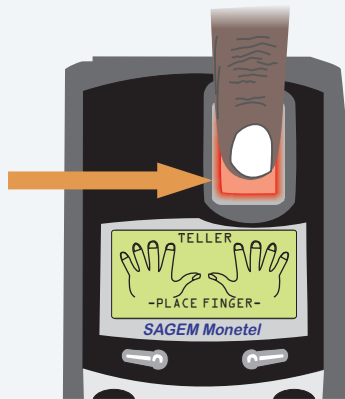
On the teller menu, press 1 for Load Funds



3

The POS will prompt for verification of the TELLER

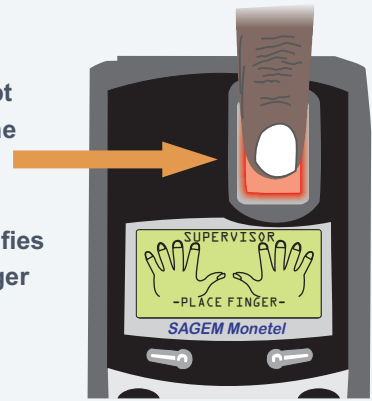
The Teller verifies by placing their finger on the "flashing" fingerprint Scanner



4

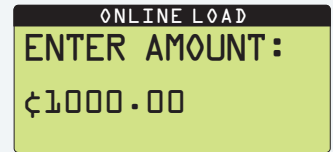
The POS will prompt for verification of the SUPERVISOR

The Supervisor verifies by placing their finger on the "flashing" fingerprint Scanner



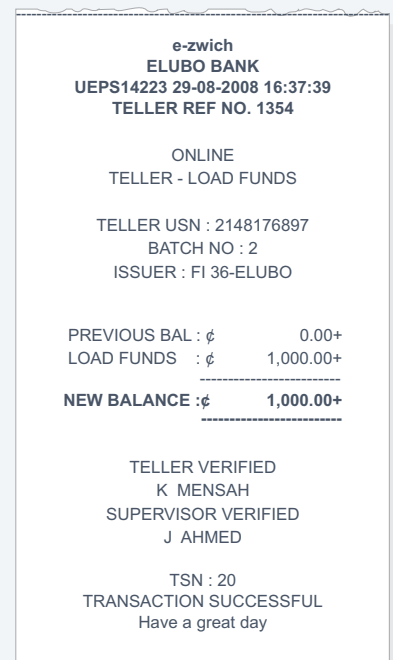
5

The Supervisor enters the required amount for loading and presses ENTER.



The POS device connects online to the System Host, updates any relevant information and loads the electronic funds to the teller card. A detailed slip prints and the screen reverts to the TELLER LOAD FUNDS menu.

● Eg. of Teller LOAD FUNDS Slip



Deposit Cash

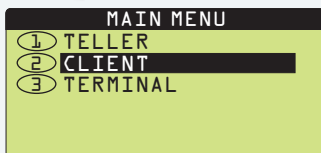
This function is to enable clients to deposit cash to their own smart cards. This transaction is performed offline.



1 Insert Client Card in the top slot of the POS with the chip facing upwards

2

On the main menu, press 2 for client



3

On the client menu, press 1 for Transactions



4

On the Transactions menu, press 1 for Cardholder



5

On the Cardholder menu Press 2 for deposit cash

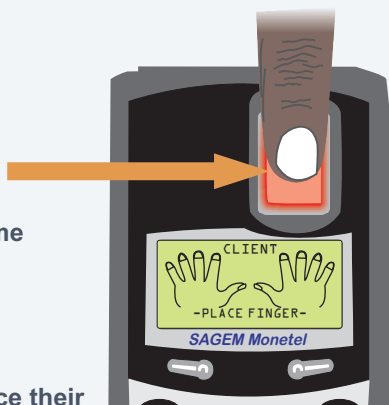


6

The POS will prompt for verification of the owner of the card. The cardholder's name is displayed.

Red light flashes on Fingerprint scanner

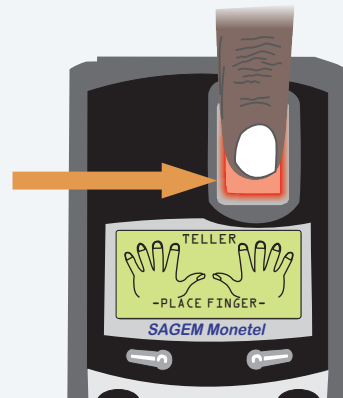
Let the customer place their Finger on the scanner to approve use of the card



7

The POS will prompt for verification of the TELLER

The Teller verifies by placing their finger on the "flashing" fingerprint Scanner



8

Select the wallet into which the funds are being deposited. Press 1 for primary or 2 for savings



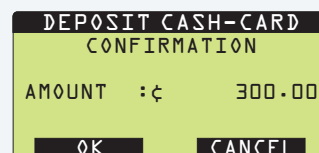
9

Enter the amount being deposited



10

Show screen to client to confirm amount to be deposited & press OK



- A receipt is generated
- Tear the receipt for your customer
- Press any key for your copy of the receipt

Draw Cash

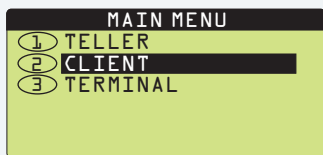


1

Insert Client Card in the top slot of the POS with the chip facing upwards

2

On the main menu, press 2 for client



3

On the client menu, press 1 for Transactions



4

On the Transactions menu, press 1 for Cardholder



5

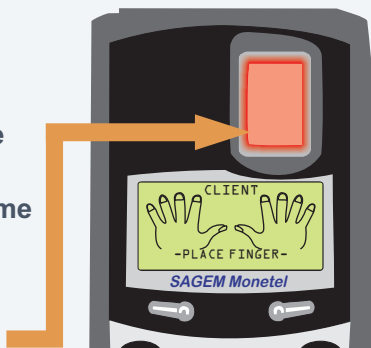
On the Cardholder menu Press 2 for draw cash



6

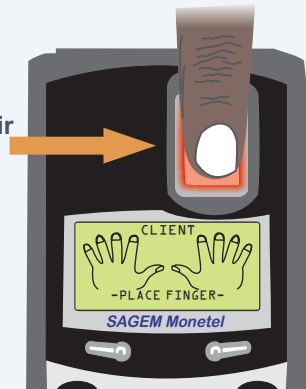
The POS will prompt for verification of the owner of the card. The cardholder's name is displayed.

Red light flashes on Fingerprint scanner



7

Let the customer place their Finger on the scanner to approve use of the card



USE OF CARD APPROVED!

8

Enter the amount to be drawn



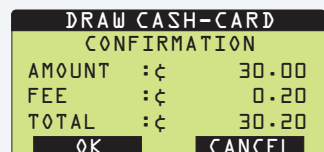
9

Press 1 to draw cash from primary wallet or Press 2 to draw cash from savings wallet



10

Show screen to client to confirm amount to be drawn & press OK



THE MONEY MOVES FROM CUSTOMER'S CARD TO YOUR TELLER CARD INSTANTLY

YOU CAN NOW GIVE THE CUSTOMER CASH IN RETURN

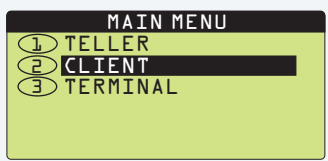
- A receipt is generated
- Now, tear the receipt for your customer
- Press any key for your copy of the receipt

Money Transfer - CARD 2 CARD

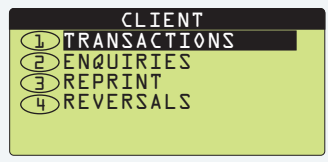


1 Insert Client Card in the top slot of the POS with the chip facing upwards

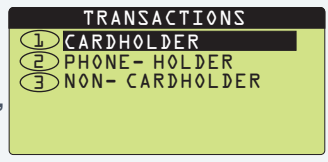
2 On the main menu, press 2 for client



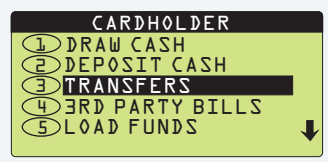
3 On the client menu, press 1 for Transactions



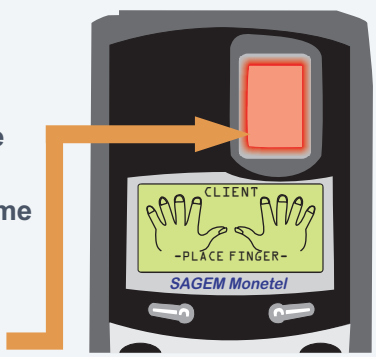
4 On the Transactions menu, press 1 for Cardholder



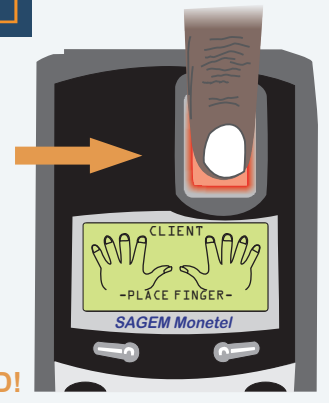
5 On the Cardholder menu Press 3 for Transfers



6 The POS will prompt for verification of the owner of the card. The cardholder's name is displayed. Red light flashes on Fingerprint scanner



7 Let the customer place their Finger on the scanner to approve use of the card

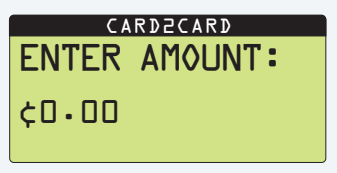


USE OF CARD APPROVED!

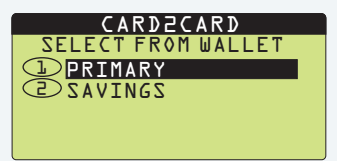
8 On the transfers menu, press 2 for Card2Card



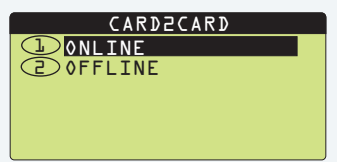
9 Enter the amount to be transferred



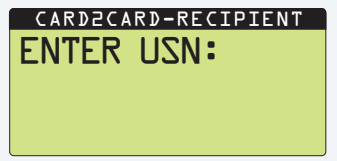
10 Press 1 to transfer from primary wallet or Press 2 to transfer from savings wallet



11 Press 1 to transfer online or Press 2 to transfer offline



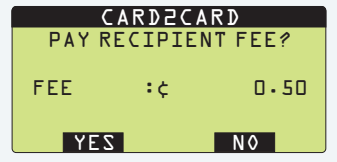
12 Enter recipient's USN



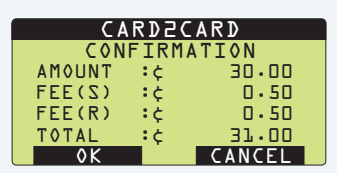
13 Re- enter recipient's USN



14 Let client confirm payment of recipient fee.



15 Show screen to client to confirm amount to be transferred & press OK



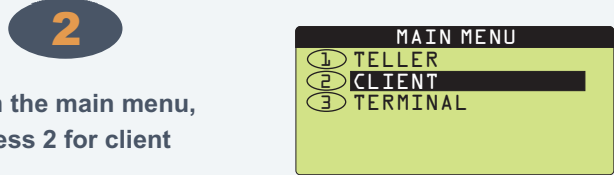
● Tear the receipt for the customer

Money Transfer - BANK 2 CARD

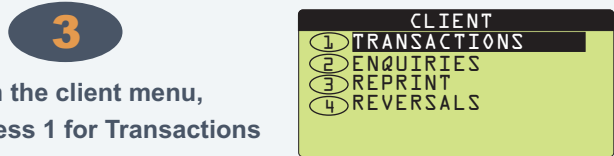
The BANK2CARD function is used to transfer money from a linked traditional bank account onto the e-zwich smart card account(Wallet) held at the same bank. This is an online transaction.



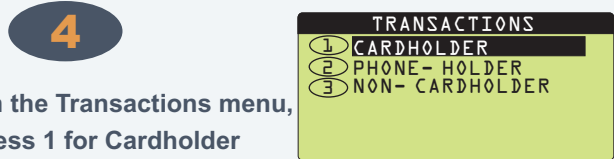
1 Insert Client Card in the top slot of the POS with the chip facing upwards



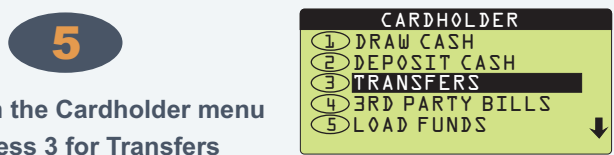
On the main menu, press 2 for client



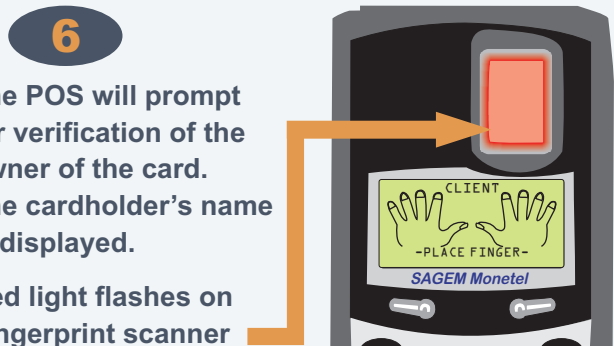
On the client menu, press 1 for Transactions



On the Transactions menu, press 1 for Cardholder



On the Cardholder menu Press 3 for Transfers



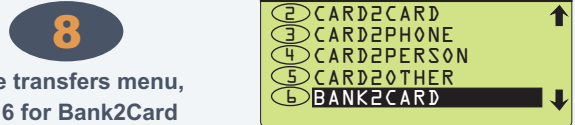
The POS will prompt for verification of the owner of the card. The cardholder's name is displayed.

Red light flashes on Fingerprint scanner

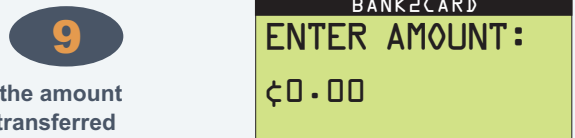


Let the customer place their Finger on the scanner to approve use of the card

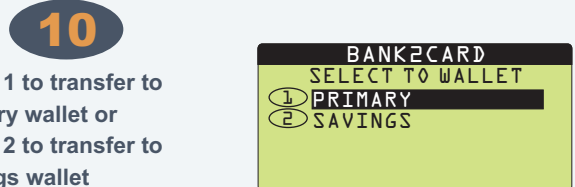
USE OF CARD APPROVED!



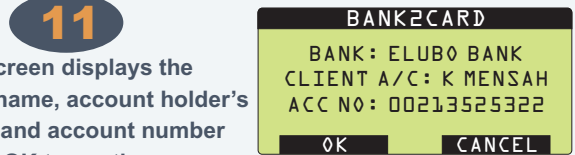
On the transfers menu, press 6 for Bank2Card



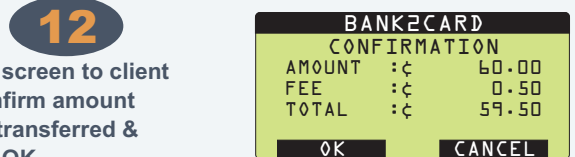
Enter the amount to be transferred



Press 1 to transfer to primary wallet or Press 2 to transfer to savings wallet



The screen displays the bank name, account holder's name and account number Press OK to continue



Show screen to client to confirm amount to be transferred & press OK



The POS Device connects online to the host to process the transaction.

A receipt is generated with details of the transaction

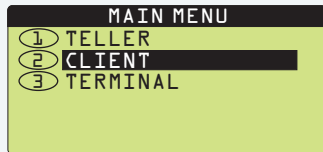
Transfer Cash

This function is used to transfer cash to the Unique Sequence Number (USN) of an e-zwich Smart Card Holder when the Smart Card Holder is not present. This is an online transaction.

The recipient performs an online autoloading and the funds -less the recipient fee- are transferred to the recipient's card.

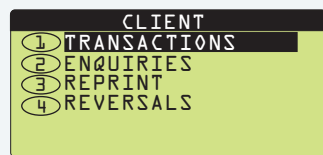
1

On the main menu, press 2 for client



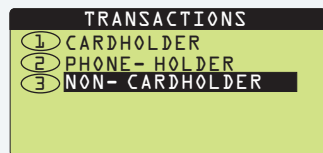
2

On the client menu, press 1 for Transactions



3

On the Transactions menu, press 3 for Non - Cardholder



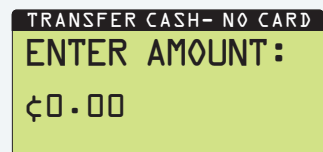
4

On the Non-Cardholder menu Press 1 for Transfer Cash



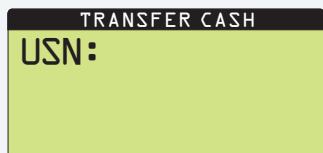
5

On the Transfer Cash menu enter the amount to be transferred



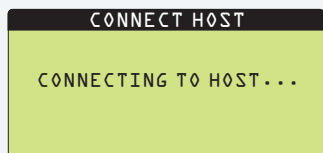
6

On the Transfer Cash menu enter the USN of recipient's card



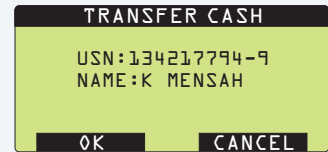
7

POS device connects online to validate recipient's details



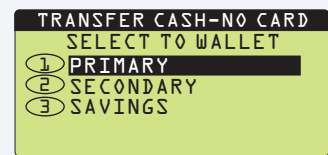
8

A confirmation screen displays recipient's USN and Name



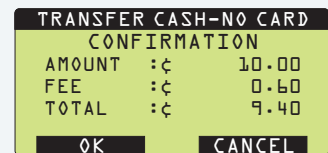
9

Select wallet to which payment is being made



10

Show screen to client to confirm amount to be transferred & press OK



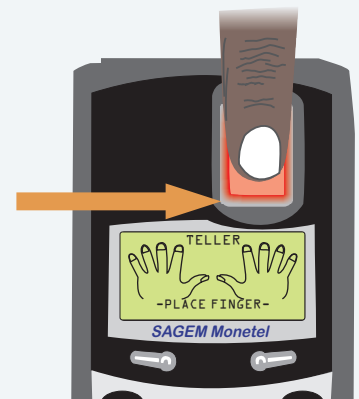
11

Enter sender's name and reference (optional) and press enter



12

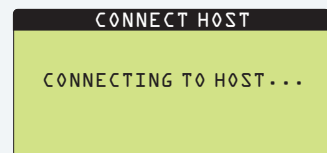
The POS will prompt for verification of the TELLER



The Teller verifies by placing their finger on the "flashing" fingerprint Scanner

13

POS device connects online to the host and generates a 10 digit code



A client receipt is generated with details of the transaction

Press any key for teller copy

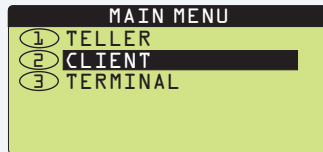
Load Funds- CLIENT

The Load funds function is used for loading salaries, wages, pension payments and money transfers to a recipient's smart card in the form of a 10-digit signature code. This encrypted code can only be loaded to the smart card USN for which it was created and can only be loaded once. It can be loaded either online or offline.



1 Insert Client Card in the top slot of the POS with the chip facing upwards

2
On the main menu, press 2 for client



3
On the client menu, press 1 for Transactions



4
On the Transactions menu, press 1 for Cardholder



5
On the Cardholder menu Press 5 for Load Funds



OFFLINE MANUAL

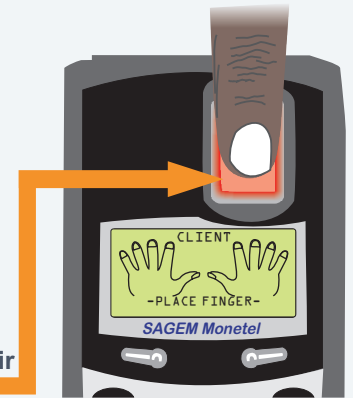
6
Press 1 for Offline Manual



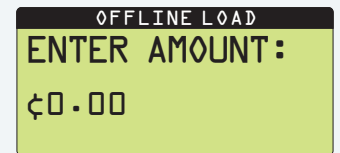
7
The POS will prompt for verification of the owner of the card. The cardholder's name is displayed.

Red light flashes on Fingerprint scanner

Let the customer place their Finger on the scanner to approve use of the card



8
Enter the exact amount to be loaded



9
Enter the recipient's 10 digit Code



- A Receipt is generated showing the previous balance on the card, funds loaded and the new balance.

ONLINE LOAD

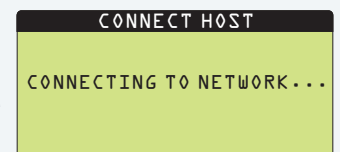
6
Press 2 for Online Load



7
The POS device will prompt For Client verification

(REFER TO STEP 7 UNDER OFFLINE MANUAL LOAD)

8
The POS device connects to the switch to validate the transaction.



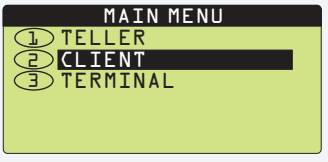
- A Receipt is generated showing the details of the transaction

3rd Party Bill Payment - One-Off Account

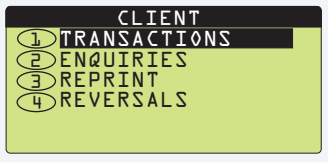


1 Insert Client Card in the top slot of the POS with the chip facing upwards

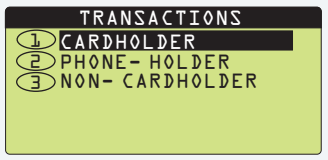
2
On the main menu, press 2 for client



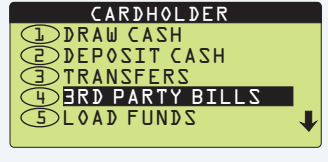
3
On the client menu, press 1 for Transactions



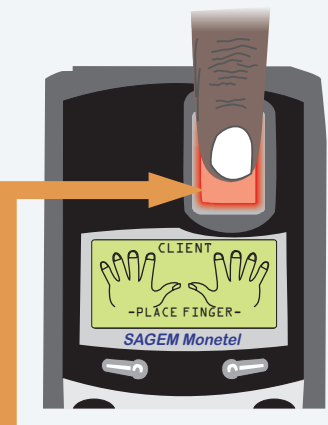
4
On the Transactions menu, press 1 for Cardholder



5
On the Cardholder menu Press 4 for 3rd Party Bills



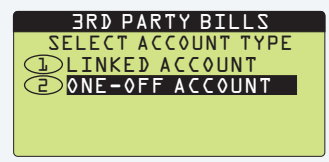
6
The POS will prompt for verification of the owner of the card. The cardholder's name is displayed.



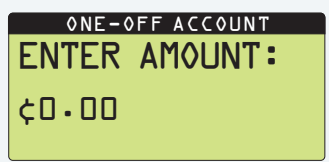
Red light flashes on Fingerprint scanner

Let the customer place their Finger on the scanner to approve use of the card

7
On the 3rd Party Bills menu, press 2 for one-off account



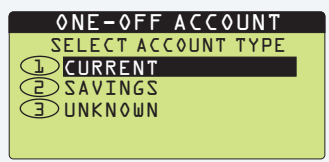
8
Enter the amount to be paid



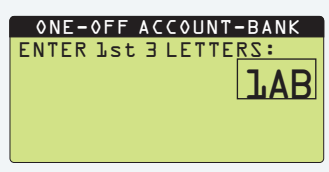
9
Press 1 to pay from primary wallet or Press 2 to pay from savings wallet



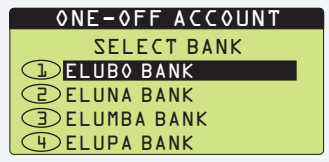
10
Press 1 or 2 or 3 to select account type to pay to



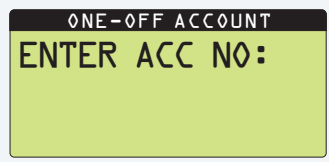
11
Enter the first three letters of the bank name and press ENTER



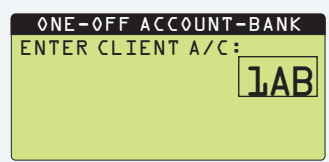
12
Select the relevant bank name from the list of banks and press ENTER.



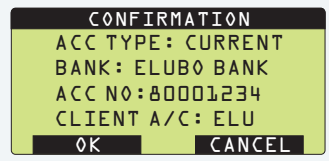
13
Enter 3rd party recipient's bank account number and press ENTER.



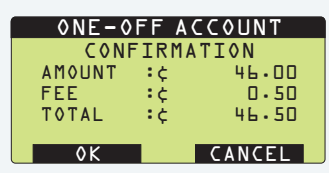
14
Enter the account number held with the 3rd Party Recipient and press ENTER



15
A confirmation screen displays the recipient's details



16
Let customer confirm amount to be paid and press OK



- A receipt is generated
- Tear the receipt for your customer

Balance Enquiry - Client

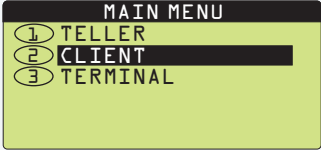
1

Insert Client Card in the top slot of the POS with the chip facing upwards



2

On the main menu, press 2 for client



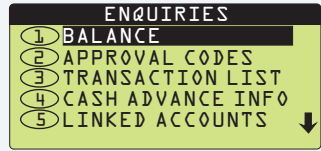
3

On the client menu, press 2 for Enquiries



4

On the enquiries menu, press 1 for Balance



5

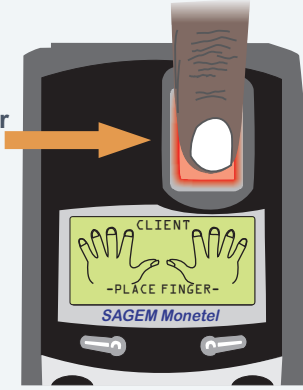
The POS will prompt for verification of the owner of the card. The cardholder's name is displayed.

Red light flashes on Fingerprint scanner



6

Let the customer place their Finger on the scanner to verify their ownership of the card

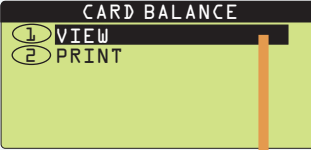


VERIFICATION COMPLETED!

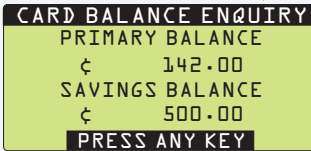
7

On the Card Balance menu, press 1 to view or press 2 to print.

If print is selected, a receipt is immediately generated with details of the account balance



View Mode



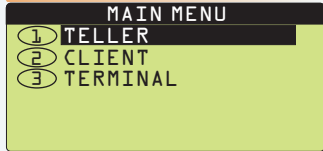
Enquiries - Card Balance

This function is used to view or print teller card balances, transaction lists and Teller card information.



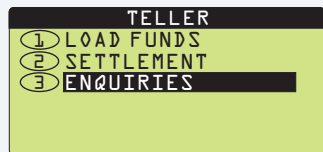
1

On the main menu, press 1 for Teller



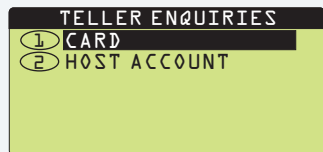
2

On the teller menu, press 3 for Enquiries



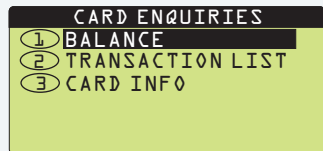
3

On the teller enquiries menu, press 1 for Card



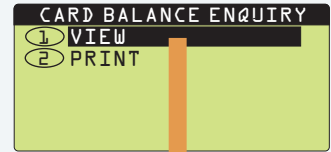
4

On the card enquiries menu, press 1 for Balance



5

On the Card balance enquiry menu, press 1 to view or 2 to print



VIEW MODE

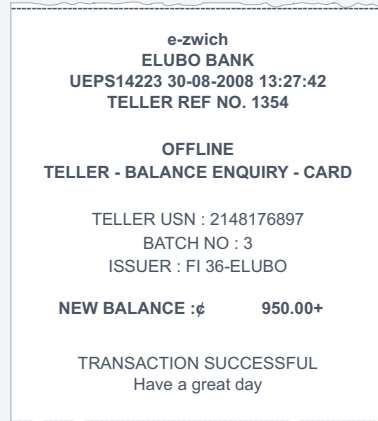
6

The screen displays the balance of electronic funds on the Teller card.



If print is selected, the POS device prints the balance slip.

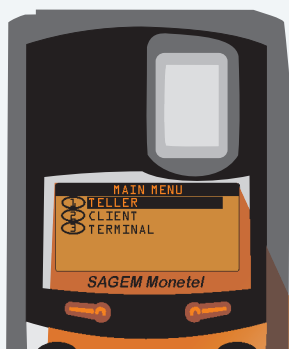
● Eg. of teller balance enquiry slip



Settlement - TELLER UNLOAD

At the close of business each day, the teller is required to settle all transactions for the day to the e-zwich system host. This settlement involves unloading the unused part of electronic money loaded at the start of day as well as stripping all transactions performed on the POS during the period to the host.

Information from settlement is vital for clearing and settlement of inter FI obligations.



FAILURE TO SETTLE AT THE END OF BUSINESS DAY IS THEREFORE A SERIOUS OMISSION WHICH MUST BE AVOIDED.

THE SETTLEMENT PROCESS

1

On the main menu, press 1 for teller

2

On the teller menu, press 2 for settlement

3

On the settlement menu, press 2 for settle bottom

4

The first part of settlement is an UNLOAD of previously Loaded e-money. A slip is generated after an unload is completed.

PLEASE DO NOT ABORT SETTLEMENT

5

WAIT PATIENTLY FOR THE PROCESS TO COMPLETE

6

The POS device compiles all transactions for settlement

- A settlement Slip is generated

TRANSACTION LIST (Optional)

- Press OK to print list of all transactions that occurred on the POS

NOTE

● Where a Teller may not have connectivity on their POS, they can settle their card from the top slot of another POS with better connectivity using this function.

● The Re-print function is used to reprint the last settlement slip

- The Settle Preview function is used to view all transactions that have taken place on the POS thus far without sending the data to the e-zwich system host.