Merchant Responsibilities

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1.   Introduction

This document describes the general responsibilities of the Merchant with respect to the Payment Terminals provided by Payter to assist Merchant in ensuring safe use, prevent fraud and compliance to related Scheme Rules;

2.   Receipt and Storage

On receipt of the Terminals the following responsibilities are expected from the merchant:

- Being available to accept delivery of the Payment Terminal at the designated address on the confirmed day of delivery. The risk of loss, theft, damage or destruction of the Payment Terminal passes to the Merchant when the Payment Terminal is offered for delivery at the Merchant designated location as specified in the order form or the RMA request form.
- Verify whether the shipment is complete and according to order.
- Verify whether the serial numbers of the Terminals are listed and match the serial number of the Terminals in the MyPayter Portal.
- Inspect the packaging and Terminals for visible damage to the housing
  - o   Do not use a damaged Terminal, report any damage per section 6.
- Create and maintain an inventory of the Terminals
- Store the Terminals in a secure location prior to deployment and control access to them.

3.   Deployment

Before deployment please perform the following:

- Install and configure Payment Terminals on site in accordance with the applicable installation and configuration instructions provided for the Payment Terminal. The applicable manual can be retrieved through your distributor.
- Check for visible damage to the housing
  - o   Do not use the Terminal if it is damaged or covered with a non-standard sticker, report any damage/tampering per section 6. For reference images, please check the Payter website, section downloads, P6X User manual PTR-40-10-ML-C-0003-03.
- Charge and or connect the Terminal to the Internet.
- Verify the Payter logo shows up after turning on the terminal.
  - o   Do not use the Terminal if the logo does not appear, report per section 6.
- Check whether an internet connection is established
- Verify whether the terminal(s) connect to the MyPayter portal; can be verified with the coordinator
- if applicable check whether the amounts are set correctly in the terminal
- After extended storage a test transaction is recommended
- When distributing the Terminals in your organisation update the inventory (list of Terminals) created upon receipt (section 2) with Terminal locations and personnel authorised to operate the Terminals
- Ensure proper training and instruction of all personnel operating the Terminals, enforcing compliance to the responsibilities laid out in this document.
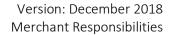
4.   Transactions and reconciliation

Payter or Distributor does not have access to the Customer's Merchant Account and that it is therefore the Customer's responsibility to reconcile the payments being made into the Customer's Merchant Account with the Transactions processed by the Payment Terminal and PSP Service. In the event that the Customer identifies a discrepancy they must notify Payter as soon as reasonably practical. Payter and the PSP will treat any such notification as a high priority problem.

Payter recommends to check your account and the MyPayter portal for transactions, connectivity of the Terminal and error messages.

5.   Usage and Management

Merchant must in operating and using the Payment Terminal:

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- Ensure that the Payment Terminal is kept and operated in a suitable environment (please check manual), used only for the purposes for which it is designed, and operated in a proper manner;
- Make no alteration to the Payment Terminal and not remove any component(s) from the Payment Terminal without the prior written consent of Payter;
- Not, without the prior written consent of Payter, allow any third party to use the Payment Terminal or submit Transactions via the Payment Terminal on behalf of a third party. The Payment Terminal may only be used by Merchant to submit Transactions to the PSP in its own name and for the business it registered for in the Merchant registration Process;
- Comply with the relevant usage manuals for the Payment Terminals, including in particular when applicable:
  - o The manual of the particular type of Payment Terminal;
  - o The Installation guide for Payment Terminals to ensure IP connectivity for the Payment Terminals to enable their proper functioning;

5.1 Security

For security reasons, Merchants and staff are advised to check Payment Terminal regularly for:
- Visible damage to the housing
  - o Do not use the Terminal if it is damaged or covered with a non-standard sticker. For reference images, please check the Payter website, section downloads, P6X User manual PTR-40-10-ML-C-0003-03.
- Unusual cables connected anywhere on the terminal
- Verify the Payter logo shows up after turning on the terminal.
- Verify the identity of any third-party persons claiming to be repair or maintenance personnel, prior to granting them access to modify or troubleshoot terminals.
- Do not install, replace, or return Terminals without verification.
- Be aware of suspicious behaviour around Terminals (for example, attempts by unknown persons to unplug or open the terminals).
- Report suspicious behaviour and indications of terminal tampering or substitution to appropriate personnel (for example, to a manager or security officer).

Merchants should use their terminal inventory to ensure that the location of all Terminals is known and to confirm that no Terminals have been lost, stolen or substituted. Payter recommends enforcing procedures to perform visual Terminal integrity inspections on a weekly basis as well as before and after storage of the Terminals.
In case of any doubts, do not use the terminal and contact Payter via the regular escalation channels.

- Follow the Scheme Rules in operating the Payment Terminals to submit point of Sale Transactions.
  For as far as applicable comply with PCI DSS security requirements imposed by the Card Schemes in handling and using Payment Terminals and on the acquirers' request fill out Self-Assessment Questionnaires ('SAQs') prescribed by the Scheme Owners under applicable PCI DSS regulations to confirm such compliance.

6.   Faulty, lost, stolen, or damaged/tampered Terminals

- In the event of loss, theft, damage, tampering or destruction of a Payment Terminal, Merchant must inform Payter or distributor immediately, and in no event later than 24 hours after discovery of the incident, by sending an email to support@payter.com . The notification must provide a complete description of the details of the incident, summarize all efforts undertaken and planned to investigate the incident and secure the information and terminals at issue, and identify appropriate contacts at Merchant who will be reasonably available to Payter.
- In the event of a hardware failure, please contact Payters' or the local distributor to obtain a Return Material Authorization (RMA) number.
- Merchant must ensure a central contact point manned by trained representatives of Merchant is made available for all end users of Payment Terminals to assist in performing the above tasks which such end users cannot perform themselves without assistance. Only such designated trained key representatives of Merchant may contact Payter or Distributor to receive support with respect to the Payment Terminals and the Services of Payter. For requesting support with respect to Payment Terminals such representative must use the current contact details to submit the support request by email or trouble ticketing tool, following the relevant procedures.

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