Comfy

by

worldline
e-payment services

Merchant Operating Guide

User guide

The Merchant Operating Guide forms part of your Merchant Agreement, so please read it carefully and keep it in a safe place for future reference. If you have any questions about our service or this guide, please contact us directly on the number below.

Worldline Customer Service Centre: 24/7

+372 626 4777

posservice@worldline.ee

About Comfy

Comfy is a payment solution that makes it possible for any merchant to accept card payments anywhere.

The solution is available for both businesses and individuals who have an agreement with a bank for payment card acceptance services.

The Solution consists of a free app "Comfy" for your Android or iOS device as well as the D200 Card Reader device.

What is the D200 Card Reader?

The D200 Card Reader is a pocket size, stylish designed payment card acceptance hardware device that connects to the payment app "Comfy" which runs on the Android or iOS operating system smart device via a Bluetooth connection.

The D200 Card Reader is in line with payment Card Security Industry (PCI) standards and has valid Visa, MasterCard and American Express certifications.

The D200 Card Reader accepts magnetic stripe, smart card contactless Visa, Visa Electron, MasterCard, Maestro, and American Express debit, credit and business card transactions. Chip transactions are verified by the customer's PIN entry on the D200 Card Reader keyboard.

The D200 Card Reader has a built-in battery that can be charging either via USB cable or through the dock. A fully charged battery will keep the D200 Card Reader running for up to 8 hours or for up to 200 transactions.

Preconditions that must be met to permit the use of Comfy

- You should sign an Agreement with the Bank for card acceptance and terminal rent services;

- After signing an agreement with your bank, the Worldline service team will contact you and will agree the time and date for Comfy delivery

- Comfy account credentials from Worldline will be delivered by email and SMS, indicated in the payment card acceptance contract

- You should possess an Android/iOS Smartphone or tablet with an Internet connection and Bluetooth which will be paired with the D200 Card Reader.

- You should read the chapter "General information for card payment acceptance" at the end of this manual;

1. **Turn ON/OFF button**
2. **Magnetic strip card reader**
3. **USB slot for recharge cable**
4. **Chip card reader**
5. **Keypad touch buttons**
6. **Display**
7. **Main menu button**

D200 terminal keypad - touch buttons

To navigate through your D200 device, the main function buttons are:

X Cancels the entry (CANCEL button)

O Approves the entry (ENTER button)

< Deletes the entry

How to get started with Comfy?

1. Download the Comfy app

Open Google Play or App Store application on your smartphone or tablet and search for "Comfy":

STEP 1

Results will be presented for apps. Find Worldline's app with the icon.

STEP 2

Tap the application and then the Install button. The Installer will prompt you for permission, press the accept button and the installation will continue.

STEP 3

Once the download and installation are complete, you can tap the Open button in the Play Store listing, or tap the icon from the notification tray to open your app. Alternatively, the app will be accessible by tapping the Apps icon at the bottom of your home screen, if an icon hasn't already been put on your home screen.

2. Charge your D200 card reader

Charge the D200 card reader by connecting the provided USB cable with a USB source (e.g. your computer).

The D200 card reader displays the Battery Power status as a number of bars. There are number of factors that can affect the rate of battery drainage, for example:

- The length of time off the charger

- The time before sleep mode is activated

- The time between transactions

Please check the battery status prior to initiating any action on the terminal. Should it indicate 'very low' (no bars) or 'no power' you should recharge the battery.

Do not use any other external cables other than the specified and/or supplied ones. Ensure that the cable is properly routed to prevent damage or accidental contact. This device is intended for use when supplied with power from a low voltage external power supply.

3. Login to your Comfy account

STEP 1

Login to the app with the credentials provided by Worldline by email and SMS. If you haven't received any, please call the Worldline Customer Service Center.

STEP 2

During the first login, you will be asked to change your initial password to a new one. Additionally the application will ask permission to use device storage.
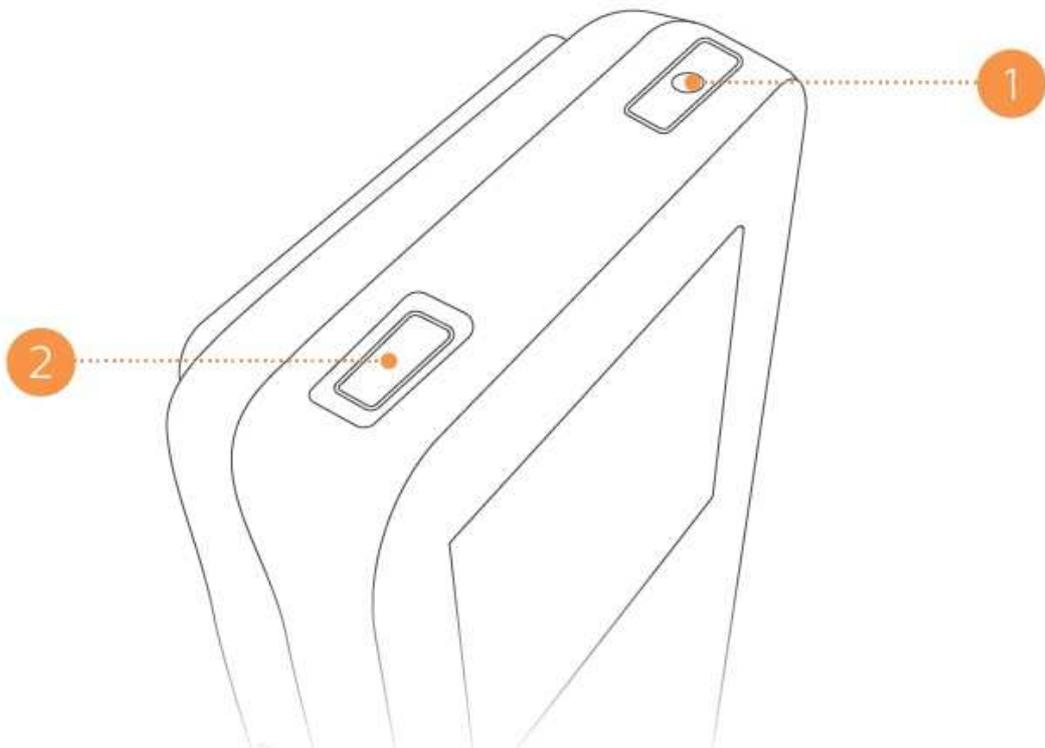
Username

Password

Sign in

Forgot password?

4. Connect the D200 card reader with your smartphone

Follow your mobile phone or tablet instructions to ensure that your smartphone or tablet is connected to a WiFi or mobile network and the mobile data is switched on.

Follow your mobile phone or tablet instructions to switch on Bluetooth, if necessary please turn the Bluetooth connection off and on again to refresh nearby device list.

Android

STEP 1

Switch on the card reader by pressing the [1] ON/OFF power button on the top-right of the device.

9

STEP 2

D200 Card Reader will display "No connection to the sale system", press the top-left button. In the opened Menu select BLUETOOTH and press the ENTER button [O]

STEP 3

Check that the Bluetooth settings of the smartphone or tablet include a list of nearby devices (e.g., FDM2…). If necessary, turn the Bluetooth off and back on again.

STEP 4

Pairing requests will appear on the screen of the smartphone or tablet and the D200 card reader.

Make sure that the pairing code on the phone's/tablet's screen conforms to the code on the display of the D200 card reader. In case the smart device cannot find the terminal when searching for available devices, repeat the search. If it still does not work, restart both the terminal and the smart device.

STEP 5

Tap "Yes" on both devices to confirm the pairing.

STEP 6

Open the Comfy app, login and wait for 10-20 seconds until all three connection indicators light up green and the display of the D200 card reader says "Ready". If the pairing is not successful, completely close the app, then open it and login again.

STEP 1

Turn on the card reader by pushing the Power On/Off button on the top right of the device.

STEP 2

The D200 card reader's display will read "No connection to the sale system"; press the button on the top left. Choose "BLUETOOTH" from the opened menu and tap the confirmation button.

STEP 3

Make sure that the pairing mode selected is iOS. If the mode displayed is "BR/EDR", use the confirmation key to first choose "Deactivate" and then "BLUETOOTH MODE". Select "ACTIVATE BLE (APPLE)", confirm the selection, then tap "Connect". After tapping the confirmation button, the Bluetooth has been activated in the card reader.

STEP 4

Open the previously downloaded Comfy app on the phone and log in with the data sent to you by Worldline Estonia in an e-mail and text message. If you have not received the login information, please call the Worldline Estonia customer service.

STEP 5

A field to enter the code appears on the screen of the phone/tablet. As the pairing code, enter the passkey displayed on the screen of the D200 card reader. Wait for 10-20 seconds until all three connection indicators light up green in the Comfy app and "Ready" appears on the display of the D200 card reader.

Now you are all set and can start accepting card payments.
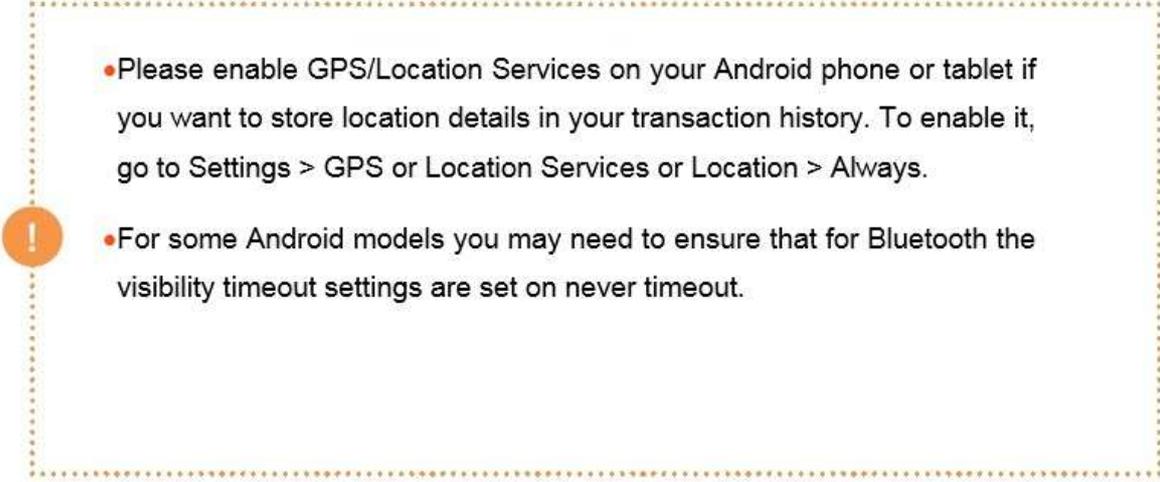
- Please enable GPS/Location Services on your Android phone or tablet if you want to store location details in your transaction history. To enable it, go to Settings > GPS or Location Services or Location > Always.

- For some Android models you may need to ensure that for Bluetooth the visibility timeout settings are set on never timeout.

5. How to connect a smartphone to the D200 Card Reader if the devices are already paired?

Simply switch on the D200 Card Reader with the top-right power button.

Open the Comfy application and login.

It will take up to 20 seconds until the D200 card reader connects to your smartphone/tablet. When the connection is completed, the D200 Card Reader shows "READY" on the screen.

How to make card payments?

There are two ways to accept card payment on Comfy: Quick Sales and Basket Sales

1.How to accept payment using Quick Sales?

This is the fastest and simplest way to accept card payments with your Comfy.

Note: By using this function you will not be able to use your product Catalog, nor create a Basket to add, calculate and review the products or services you sell. The Quick Sales function is programmed to accept only card payments.

To perform Quick Sales follow these steps:

STEP 1

Select the Quick Sales function on the main menu

STEP 2

Enter the amount for the transaction (in EUR) on your smartphone/tablet and tap on PAYMENT.

STEP 3

Hand over the D200 Card Reader to the customer and ask him/her to tap the contactless device, insert the chip card or swipe the magnetic stripe card and then enter the PIN code.

When cardholder signature is required, please ask cardholder to sign on mobile device screen. Proceed with [Continue] button and compare signature on mobile device screen and cardholders card, press the corresponding button [Yes]/[No].
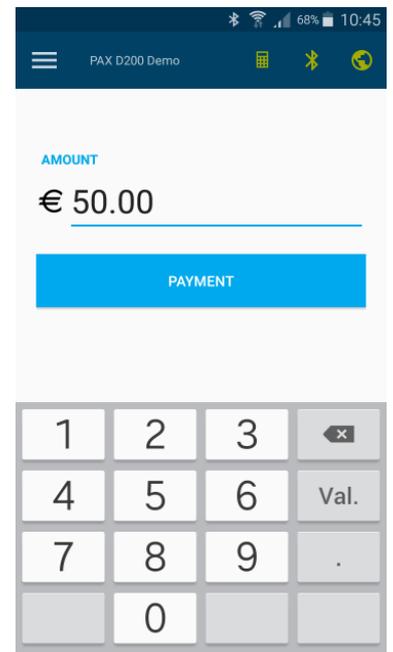
STEP 4

Check the Comfy application screen (on your mobile or tablet) and ensure that the payment is approved.

STEP 5

Tell the customer that a transaction receipt in digital format is available, ask if customer wants a digital receipt. Tap the RECEIPT button on your smartphone/tablet. Ask the customer to provide an email address. Enter the customer data and tap the button to send a digital receipt.

You can also print the receipt if your smartphone is connected to an external printer that supports AirPrint. By pressing OPEN RECEIPT and through the SAVE button you can initiate the external Printer app.

A copy of the receipt will always be stored and you can open it anytime with the TRANSACTION function on the main app Menu.
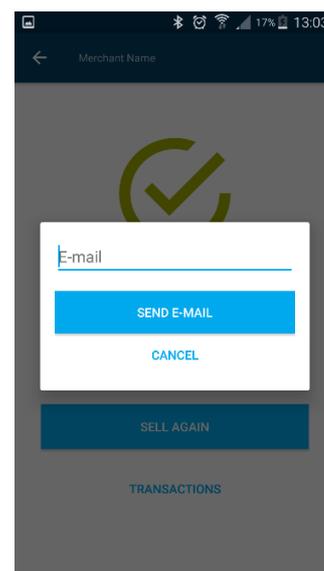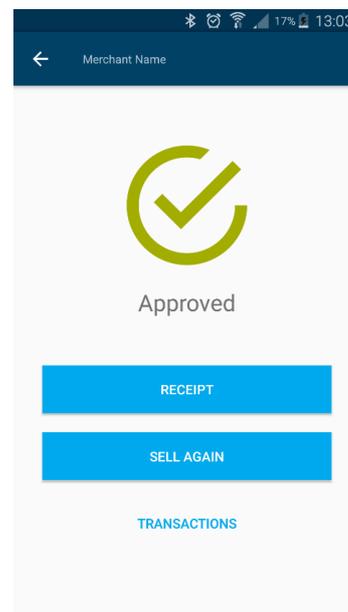
- If the terminal instructs you to get a signature from the cardholder, please write the transaction details on paper and ask the cardholder to sign it.
- If the customer refuses to provide an email address but still requests a transaction receipt, please write the transaction details manually on a paper receipt.

2. How to accept payment using Basket Sales?

Basket Sales allows you to be more organized in your daily sales operations. With this function you can add your products from your product Catalog and set quantities that automatically calculate the total amount for payment. It also makes it easier to keep track of all your sales thereafter.

With Basket sales you can process both card payments and cash payments.

To accept payment with Basket Sales do the following steps:

STEP 1

Select the Basket Sales function on the main menu.

STEP 2

Tap the [+] button and choose the product the client wants to purchase.

STEP 3

Set the product quantity and price as required.

STEP 4

Repeat steps 1 and 2 until all products are added. The tap the START PAYMENT button.
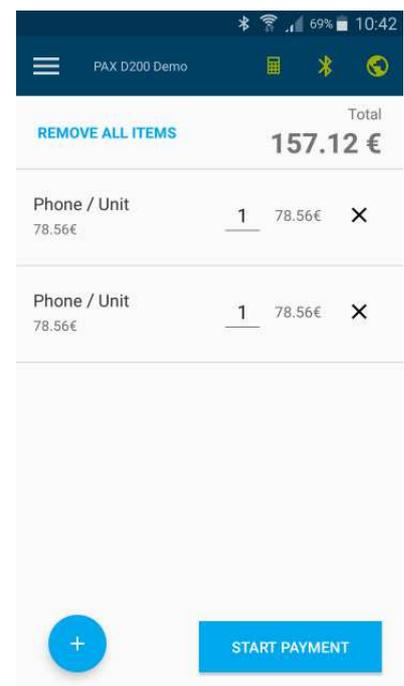
STEP 5

Select the payment method your customer prefers – Cash or Card Payment.

STEP 6

For card payments, hand over the D200 Card Reader to the customer and ask him/her to tap the contactless device, insert a chip card or swipe a magnetic stripe card and then enter the PIN code.

If cardholder's signature is required, please ask cardholder to sign on mobile device screen. Proceed with [Continue] button and compare signature on mobile device screen and cardholders card, press the corresponding button [Yes]/[No]
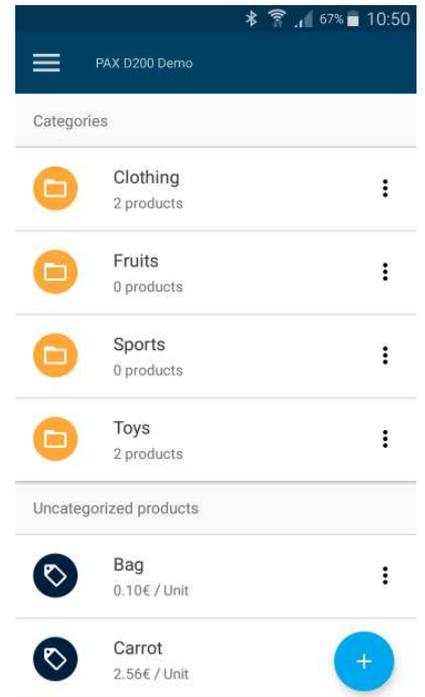
STEP 7

Check the Comfy application screen (on your mobile or tablet) and ensure that the payment is approved.
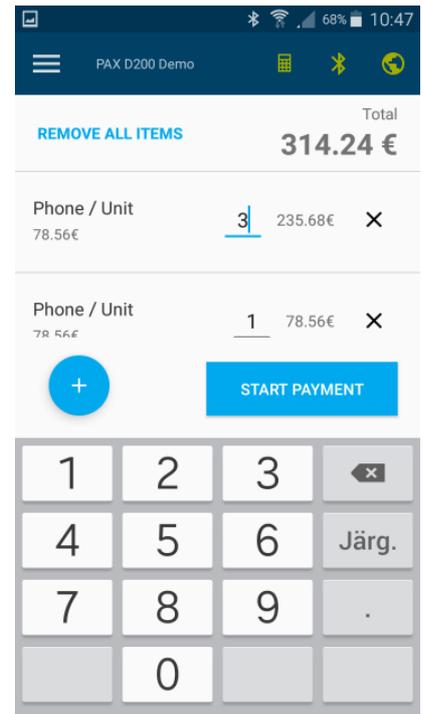
STEP 8

Tell your customer that a transaction receipt in digital format is available, ask if the customer would like to receive a digital receipt. Tap the RECEIPT button on your smartphone/tablet. Ask customer to provide an email address. Enter the customer data and tap the button to send a digital receipt.

You can also print the receipt if your smartphone is connected to an external printer that supports AirPrint. By pressing OPEN RECEIPT and through the SAVE button you can initiate the external Printer app.
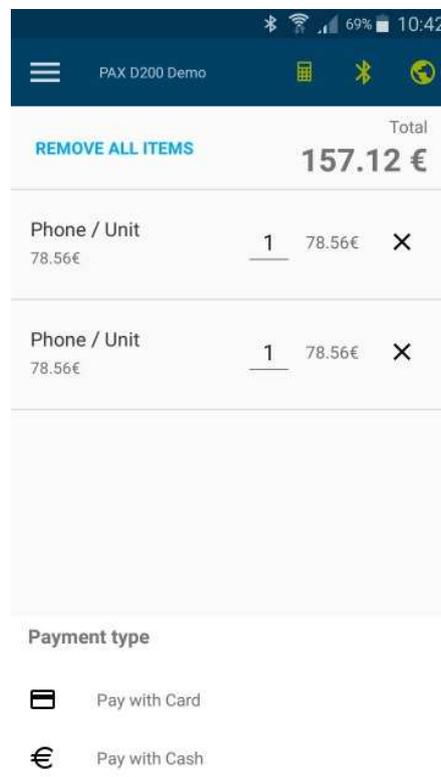
If the customer refuses to provide an email address but still requests a transaction receipt, please write the transaction details manually on a paper receipt.

3.What to do if a card transaction is declined?

If the payment is declined, you should not provide goods/services to the customer, as the payment could not be completed. Tell the customer that the transaction was declined and ask the customer to pay with another card or by other means (cash).

Please have reference to the most frequent decline codes below.

01 Decline. The customer's bank (Card Issuer) has indicated that there is a problem with the card. Ask the cardholder to pay with a different card or in cash and recommend the customer to contact the bank.

02 Decline. The customer's bank (Card Issuer) has indicated that there is a problem with the card. Ask the cardholder to pay with a different card or in cash, and recommend the customer to contact their bank. It is strongly advised that the customer should call the Worldline Customer Service center to clarify the reason as to why the card was declined.

04 Pick–up card.

41 Pick–up, lost card

43 Pick–up, stolen card

Inform the cardholder that customer's bank (Card Issuer) has declined the transaction and instructed you to retain the card that the cardholder has not paid for the purchase, ask the cardholder to pay with another card or in cash and that you will not return the card to the cardholder. Retain the card only if it is safe to do so.

05 Decline. The customer's bank (Card Issuer) indicated that there is a problem with the card. Ask the cardholder to pay with a different card or in cash.

58 Acquirer not supported by switch. Record the card type. Ask the cardholder to pay with a different card or in cash. Contact the bank with which you have a contract for card acquisition and inform them that you were unable to process a transaction with the specific card type.

51 Decline, insufficient funds. Inform the cardholder that he does not have sufficient funds in his/her card account to complete the purchase. Ask the cardholder to pay with another card or in cash.

57 Transaction not allowed. Inform the cardholder that the transaction cannot be completed because Card Issuer has not authorized the transaction with this particular card, recommend the cardholder to contact bank. Ask the cardholder to pay with another card or in cash.

61 Decline, Transaction limit exceeded. Inform the cardholder that the transaction cannot be completed because the credit limit on the card would be exceeded, recommend the cardholder to contact the bank. Ask the cardholder to pay with another card or in cash.

75 Decline, blocked PIN. Ask cardholder to pay with a different card or in cash and recommend the customer to contact the bank. It is strongly advised to call the Worldline Customer Service center and request Code 10 authorization

91 Card issuer unavailable.

92 Cannot route transaction

96 System error

There is a technical problem with the authorization systems. Ask the cardholder to pay with a different card. If transactions cannot be processed with any card, call the Worldline Customer Service center and act according to given instructions. You may attempt to reprocess the transaction later.

Z3 Communication error, CE Communication error,

LC Communication error, TO Communication error, ND Communication error

Reboot the terminal and try to reprocess the transaction. If the error recurs, check the internet connection to your smartphone/tablet. If the internet connections is OK, contact the Worldline Customer Service Center and report the problem.

If the terminal shows other response codes that are not listed above and you are not sure about the transaction outcome, please contact the Worldline Customer Service Center.
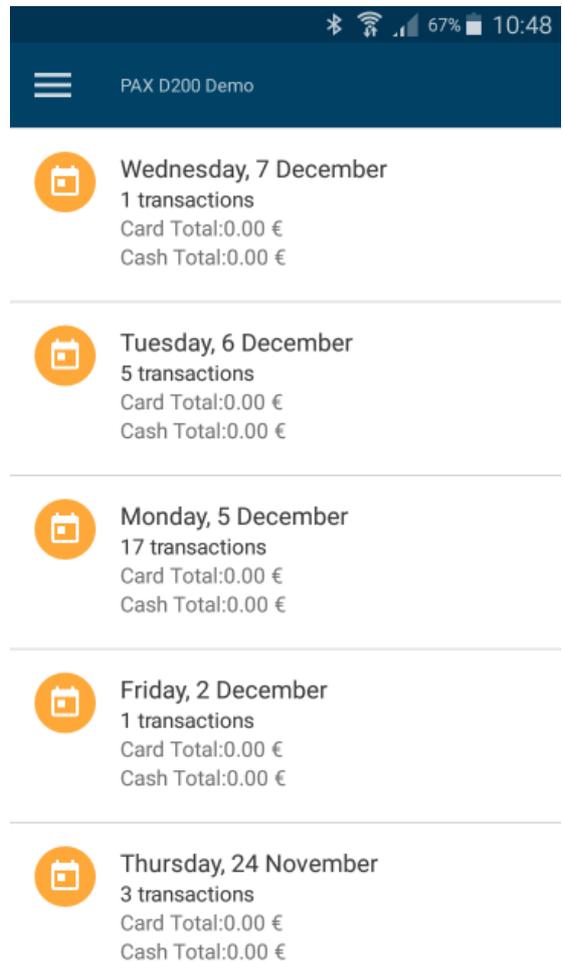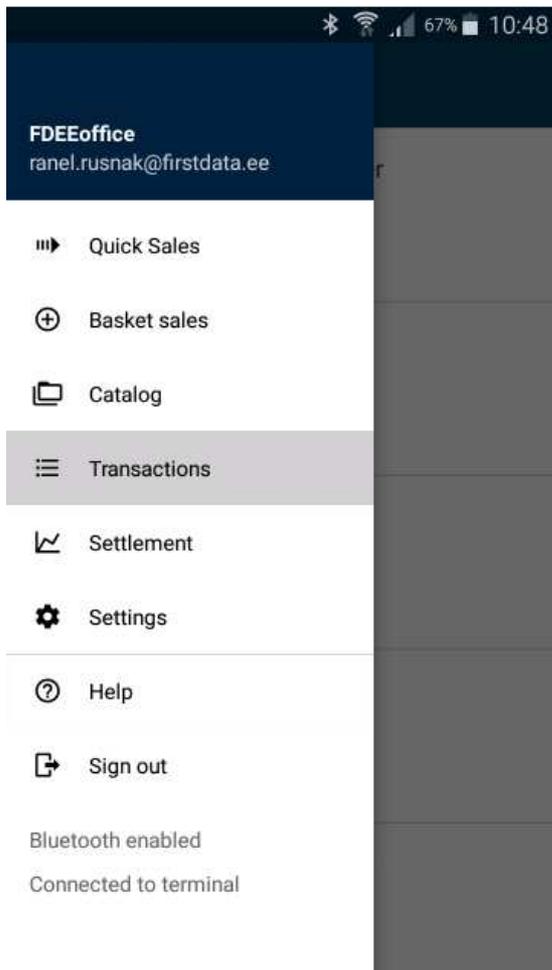
4.How to cancel a transaction?

If you:

- have charged your customer for the wrong amount

- the customer returns purchased goods/rejects service before you have sent the transaction to the bank

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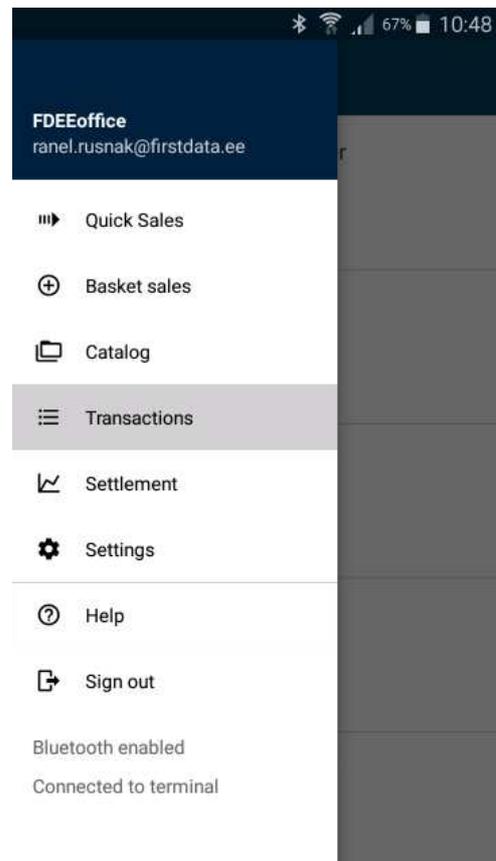
- If the customer returns the purchased goods after the transaction has been sent to the bank for the payment, you can process a refund request through the web based Merchant Portal, if you have access. For more information, call the Worldline Customer Service Center.
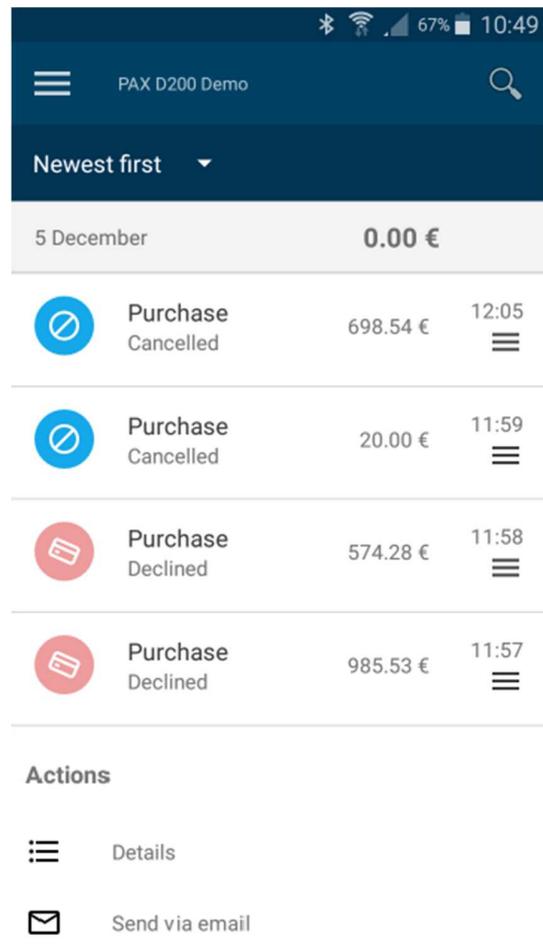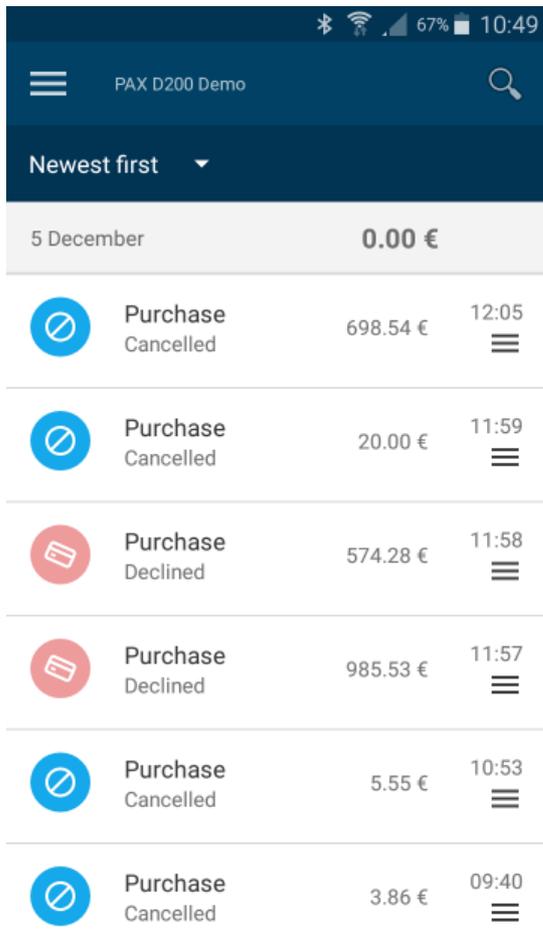
STEP 1

Tap on TRANSACTIONS press TRANSACTION;

STEP 2

Tap on the first icon (the current day)

STEP 3

Find the transaction you want to cancel and tap on transaction

STEP 4

Tap CANCEL TRANSACTION button

How to create products in Catalog?

You are able to create a product CATALOG that contains all the different products or services that you sell or provide. This accelerates the sales process, by using the Basket Sales method.

You can group similar products together in folders - Category. Give your Category an appropriate name and add as many products as you wish.

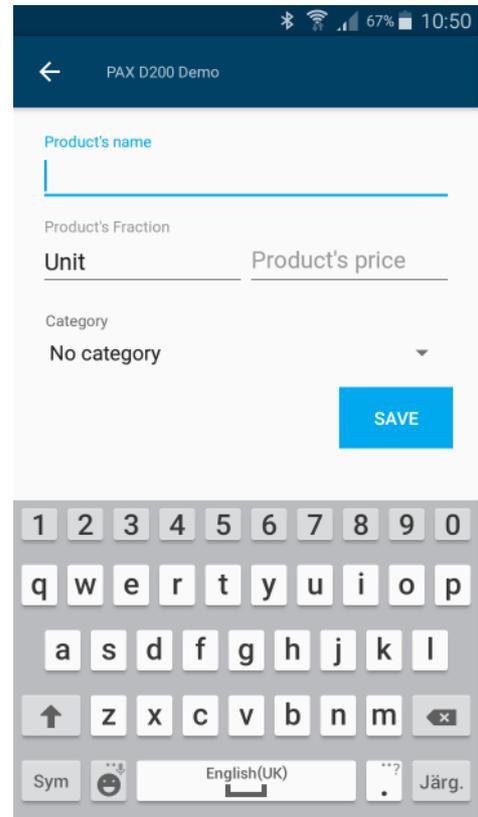**To add products or categories, please follow the steps below:**

STEP 1

Tap CATALOG in the main menu. Tap the [+] button. Then select the product or product category name you want to create.
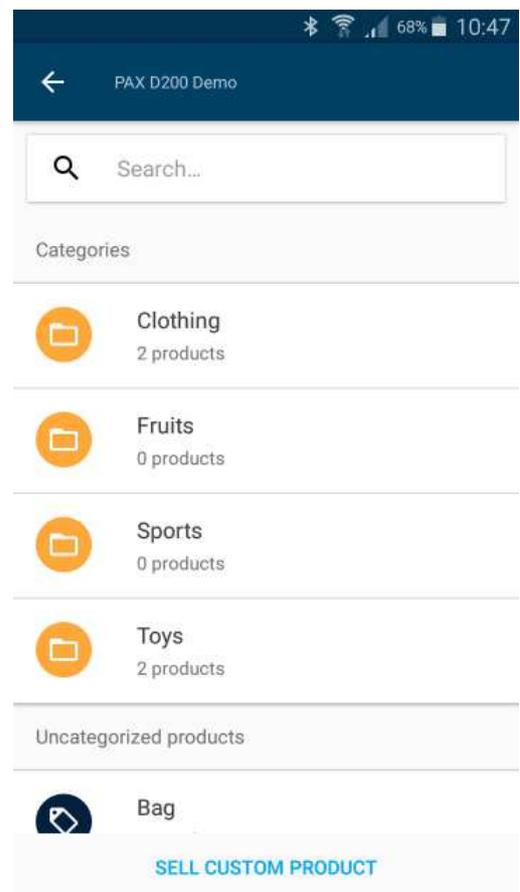
STEP 2

Write the name of the product, enter the price, product's fraction (e.g. units, kg, pair, liters etc.), select the category and press SAVE

If you want to delete or edit a created product, just simply press three dots on the product tab.

How to view the transactions which have been made?

You can view all the transactions you have processed in the Comfy application. This gives you a quick overview of your sales totals, as well as declined and canceled transactions made with card payments and cash.

In the transactions history you will find receipts, transaction details, an indication of the location where a sale was made, which products were sold and which transactions were cancelled and all recently processed transactions.

STEP 1

Tap on TRANSACTIONS in the main menu. The Comfy application will present a list by settlement days with a transaction summary, including total transaction numbers and the total sales value of card and cash payments.
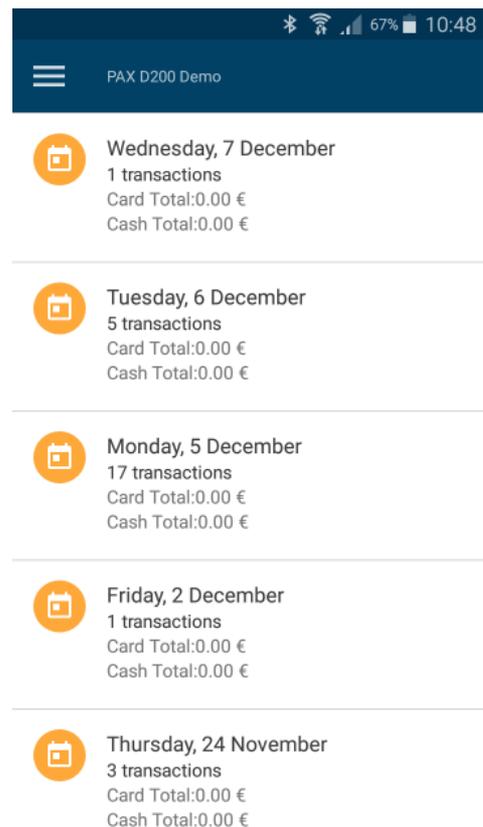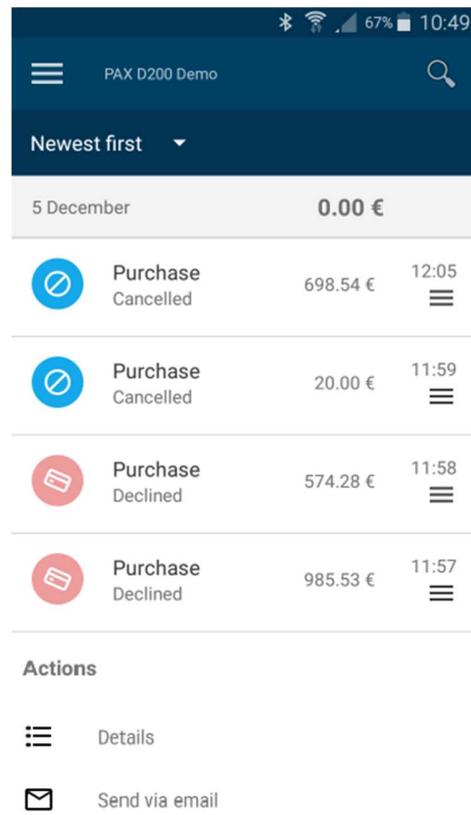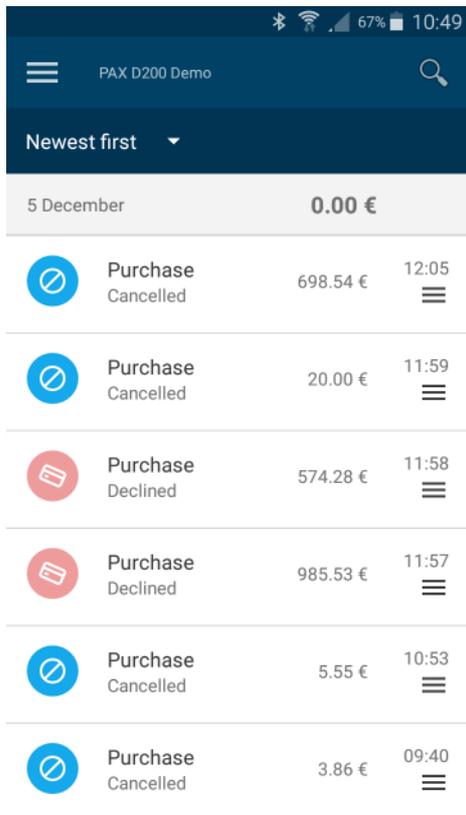
STEP 2

Tap the business day you want to review. The Comfy application will present all the transactions on that specific day. You can filter the list for your needs.

STEP 3

To view the details of a transaction, tap on a particular transaction and on the pop-up menu tap on the button DETAILS.

STEP 4

To view the transaction receipt, tap on a particular transaction and in the pop-up menu tap on the button Receipt

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.........................................
        Kontaktivaba kaardimakse kviitung
TERMINALI ID:
REG:
MasterCard (Contactless)
************8182
FAIL: 000002                    KVIITUNG:
KUUPÄEV: 26.06.2018          KELLAAEG: 09:30
RRN: 000000000000                      T: 1
MASTERCARD
AID: A0000000041010          CVMR: 1F0302
TC: B5EC8559930A8C23             CID: 80
TSI: 0000                 TVR: 0000008000
CISBase PX v1.0.1                 fdltxt.CII
```

Ostmine

```
SUMMA                            0.05 €
```

KINNITATUD

```
        Autoris. nr: 634261
         Säilitage kviitung
        väljavõtte kontrolliks!
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How to send transactions to the Bank for settlement?

You should send transactions to the bank once in every 24 hours for settlement at the bank. You will normally receive funds into your account on the next business day after the day you sent a transaction for settlement.
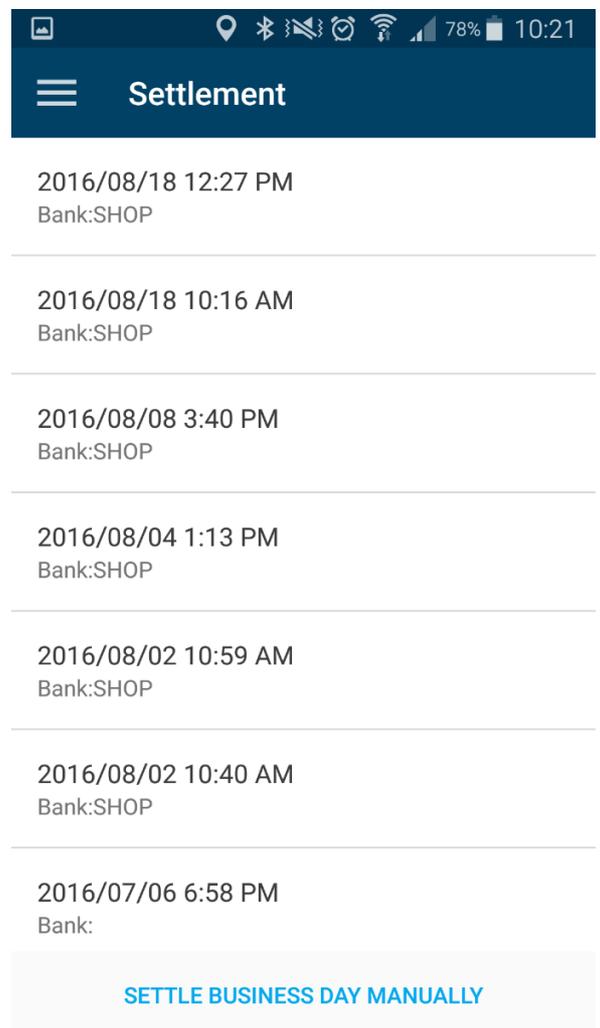
STEP 1

Tap SEND TRANSACTIONS in the main menu and you will see the list of sent transactions

STEP 2

To send a transaction to the bank tap the SEND TRANSACTIONS button at the bottom of the screen.

STEP 3

Wait while the transaction is sent – a confirmation message will appear on the Comfy application (smartphone/tablet screen)

Your transactions are automatically saved, so you are able to send or print the transactions report file if your smartphone is connected to an external printer that supports AirPrint. By opening the sent transaction report and pressing the SAVE button you will initiate any external app from your list of further actions.

You can also set up a date and time to automatically send transactions to the Bank for payment in the app SETTINGS by pressing AUTOMATIC TRANSACTION SENDING.

> - Settlement needs to be done once every 24 hours, otherwise, you will not be able to process new card payments you will receive funds in to your Bank account, only when transactions have been sent to the Bank.

What is an Easy login PIN code?

Using the Comfy throughout the day with your Username and Password credentials could be cumbersome. An easier login procedure is the PIN-based authentication to your Comfy app. This security and easy usability feature allows you to quickly login to your account by typing a 4 digit authentication pin.

You can enable Easy login in app SETTINGS.	**Settings** **Easy login** Ability to sign in with only a PIN **Change PIN** **Application language** English **Your Country** Latvija **Receipt language** English **Auto Settlement time** Time when transactions will be settled **Backup** Last backup: 2016/08/18 1:41 PM **Initialize terminal**

How to change the app language?

You can change the application user interface in to any of the following languages: Latvian, Lithuanian, Estonian and English. Simply go to the app SETTINGS and press APPLICATION LANGUAGE.	
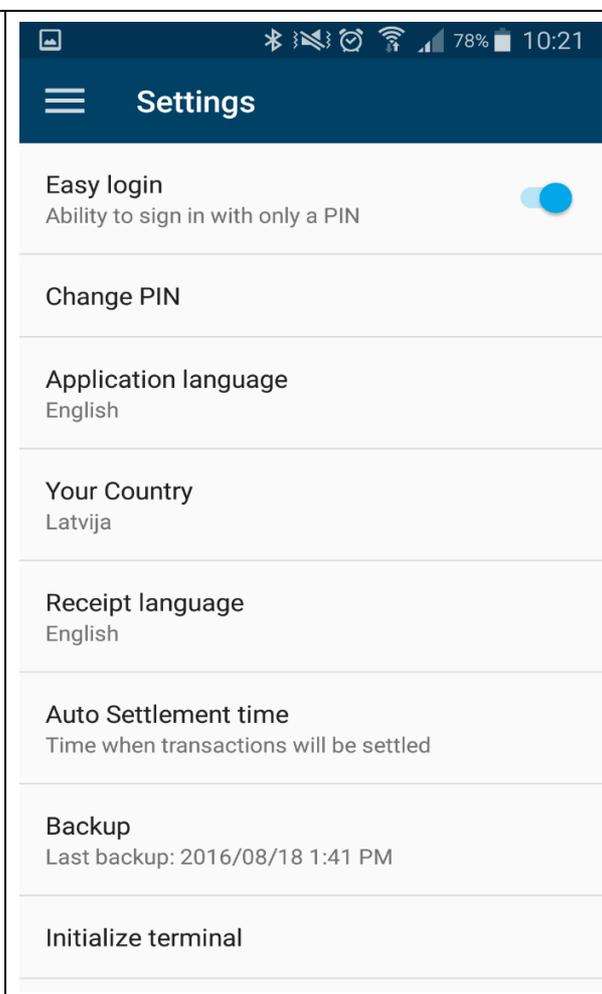
How to update the D200 card reader software?

In order to update the D200 card reader software and parameters you should press UPDATE CARD READER in application SETTINGS. Before proceeding please ensure that your D200 Card reader is connected to your application. Also please ensure that all transactions processed on that day have been sent to the bank before updating.

What to do if I have changed my smartphone?

If you have changed your smartphone or re-installed the Comfy app for other reasons, please login to your account and press the BACKUP button in application SETTINGS. This will download all your transaction history and the product catalog from the Comfy server.	**Settings** Easy login Ability to sign in with only a PIN Change PIN Application language English Your Country Latvija Receipt language English Auto Settlement time Time when transactions will be settled Backup Last backup: 2016/08/18 1:41 PM Initialize terminal
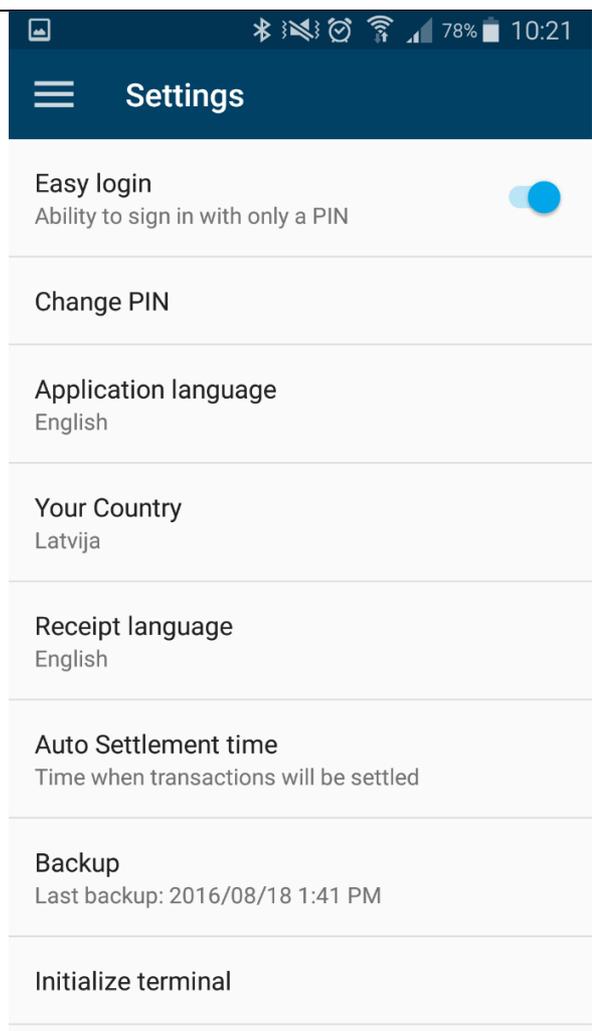
What to do if I have forgotten my password?

If you have forgotten your Comfy account password, please call the Worldline Customer Service Center. We will ask several security questions for authentication and we will send you an initial password by SMS.

What to do if I have forgotten my PIN code?

If you have forgotten your Comfy PIN code, please login using your original credentials (username and password). Then you can change your PIN code in application SETTINGS.

Safety and Maintenance

The D200 Card Reader complies with the same security requirements as the card acceptance terminals in regular retail stores.

The Comfy application stores no card data. The D200 Card Reader deals with all the card data – encrypts the data and sends it directly to the Worldline processing center – compliant with the Payment Card Industry Data Security Requirements.

If your D200 Card Reader goes missing, is stolen or has been replaced – immediately contact the Worldline Customer Service Center.

Please keep your D200 Card Reader general safely instructions:

- *Use only the provided AC adapter. There might be a risk of explosion and fire or other device damage if other adapters are used.*
- *Never expose your D200 Card Reader to extreme temperatures. There is a risk of explosion and fire. Switch off the D200 Card Reader immediately if it starts to emit smoke, unusual odors or noises and contact Worldline technical support.*
- *You shall not attempt to repair the D200 Card Reader. The D200 Card Reader may be repaired only by Worldline service specialists.*
- *Do not allow foreign matter to fall into the D200 Card Reader. Penetration of foreign objects may lead to fire or shock.*
- *Only operate your D200 Card Reader with the accessories supplied. The use of other accessories may lead to malfunction.*
- *Do not expose the D200 Card Reader to extreme weather conditions such as rain, hail, strong sunlight or snow.*
- *Do not insert any objects that do not meet the specified purpose into the openings on the casing or the card slots of the D200 Card Reader. This will cause damage to the card reader.*
- *Keep D200 Card Reader out of reach of children to prevent swallowing of any parts by children, causing injury to children or others, or damage to the objects themselves.*
- *The D200 Card Reader does not contain any serviceable parts. By opening the D200 Card Reader you render the warranty null and void.*
- *Do not drop, knock or shake the device. Rough handling will render D200 Card Reader inoperable and will render the warranty null and void.*

Safety information for the battery pack

- *Only use the provided battery pack. Do not expose the battery pack to temperatures below -20°C or above 70°C. Never short-circuit the battery terminals – there is a risk of explosion!*
- *Only use the provided charger. Do not apply pressure to the battery. Do not disassemble, puncture or damage the battery.*

Maintenance

Do not use harsh chemicals, cleaning solvents, or strong detergents to clean the device. Do not use compressed air to clean the unit or its components or to remove dust. Make sure that you do not scratch the touch screen surface. Make sure that you keep the charging contacts clean.

IMPORTANT! GENERAL INFORMATION FOR CARD PAYMENT ACCEPTANCE

1. *The card number, the card expiration date and the cardholder name are confidential information which must be adequately protected. The cardholder data is processed by Card Reader – a secure device which must also must be protected and maintained. Detailed requirements on the necessary safeguards are available at the internet resource: https://www.pcisecuritystandards.org/security_standards/pci_dss.shtml*

2. *A merchant is strictly forbidden to discriminate against customers. Every customer is serviced, regardless of their age, gender, or nationality in accordance with the requirements of these rules, laws, regulations and other relevant documents.*

3. *A contract between a merchant and the bank about payment card acceptance may set specific and/or additional requirements that must be complied by a merchant to identify the cardholder and/or the transaction. A merchant should develop internal procedures reflecting these requirements and make them available to all relevant staff and ensure that these requirements are fulfilled.*

4. *If the bank or Worldline employees make requests to the company for documents (email, fax, letter, etc.), this indicates that the customer has disputed the transaction. The response to these requests must be fulfilled within a specified time, providing all requested information in a format of the highest possible quality, otherwise the company may suffer a financial penalty. Incoming document requests and responses to them shall be registered in the company's records. The requirements specified in paragraph 1 of the Provisions shall be observed.*

5. *If you are suspicious about a card or a cardholder at any time during a transaction you must call the Worldlime Customer Support Center and request a Code 10 authorization.*

   A Code 10 authorization request alerts the card issuer to suspicious activity — without alerting the customer. During a Code 10 call, you may be asked for transaction details. Your call will be transferred to the card issuer's special operator who will provide instructions on any necessary action.

   When the operator picks up, say, "I have a code 10 Authorization Request," and then follow these steps:

   - *Stay calm to avoid alarming the person who presented the card.*
   - *Keep the card in question in hand to address any questions with respect to it.*
   - *Answer the operator's questions in a normal tone, with a simple "yes" or "no."*
   - *Follow the operator's instructions.*
   - *For your staff's safety, do not, under any circumstances, confront or try to apprehend the customer.*
   - *If it becomes necessary to notify the police, the operator will do so while youwait on the line.*

6. *In cases where the representatives of the State Police are conducting a criminal investigation which has been initiated due to a suspected unlawful use of payment cards, and the State Police have arrivd at the company in order to remove the terminal receipts as material evidence:*
   a) *request the representatives of the police to provide copies of removed terminal receipts ;*
   b) *store the copies of any thus provided receipts together with the Police Act in the records department of the Company.*

7. *If video surveillance (CCTV) systems are in operation in a merchant's premises, ensure that at the time when the cardholder enters a PIN code, the PIN entry device is not captured by CCTV.*

8. *Submit the recovered cards together with the Transaction receipts and / or Code 10 authorization check codes to Worldline Latvia (Riga, 37 Dzirnavu Street, LV–1010), in person or by sending by registered mail (in this case, add a brief description of the event and provide your contact information).*

9. *Submit the recovered cards to the nearest branch of the bank with which the contract of card acceptance is concluded.*

10. *Check the payment card in accordance with the "Payment Card verification rules". This requirement does not apply when the customer pays with a contactless device.*

11. *Perform the Transaction. Make sure that the Transaction has been approved and the authorization code is present on the receipt. Ensure that the amount of the Transaction which is printed on the receipt corresponds to the actual purchase amount.*

12. *If the D200 Card Reader promptsterminal instructs you to take a handwritten signature from a cardholder:, please write the transaction details on paper and request the cardholder to sign it.*

13. *If everything is correct, return the payment card to the customer.*

For any queries and for further information, please contact

Worldline Customer Service Centre: 24/7

+372 626 4777

posservice@worldline.ee