



SS14/16 ATM

Training Guide

20020003







Look out for the  for new information

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How to contact us

If you need support, please contact the
PayPoint ATM Help Desk on 0800 389 5175

my.paypoint.com



Introduction

Thank you for choosing an SS14/16 ATM from PayPoint

This booklet will provide you with all the information you need to train your staff to operate the ATM, and it provides you with some operational tips and trouble shooting advice too. Please ensure that you understand how to correctly fill and operate the ATM to maximise your earning potential and to meet the needs of your customers.

Your ATM provides a service to Bank and Building Society cardholders, making your store an integral part of the retail banking sector.

Stocking your ATM

- Providing a reliable service to your customers will mean they always get their cash from your ATM and will visit repeatedly.
- Always fill the ATM each morning with a **minimum** of £600 for a surcharge ATM and £1,500 for a non surcharge ATM.
- Experience has shown that customers withdraw more cash on a Thursday, Friday and Saturday.
- You will need to increase your daily cash fill as your ATM becomes more established.
- Always empty the cash at the end of every day.
- Always leave the ATM door open to show that it is empty overnight.
- Ensure your staff know how to operate the ATM.

Promote your ATM service

- Ensure your ATM Point of Sale materials are in good condition and are prominently displayed.
- During opening hours, always display your 'Cash Machine Here' pavement sign.
- Encourage your customers to use the ATM rather than giving them 'Cashback' at the till.



Introduction

Maintenance of your ATM

- Keep your ATM screen and cabinet clean and easy to access at all times.
- Always complete the Start of Day and End of Day procedures **EVERY DAY**.
- As soon as you become aware of any fault, report it immediately to the PayPoint **Help Desk on 0800 389 5175**
- If you have reported a fault which is then resolved ahead of the engineer attending then please phone the PayPoint ATM Help Desk to cancel the call.

Your local environment – keep us informed

Protect your transaction volumes – let us know if there has been a change in your local environment, for example, new ATMs being installed near to your store or ATMs being removed from your local area, which may cause changes in your transaction volumes.

We want to help you achieve the best for your store, your customers and your profitability.

Note checkers

LINK oversee the ATM network in the United Kingdom and as such ATM deployers like PayPoint and their retailers who operate the ATMs are required to follow LINK operating practices.

One of these practices supports the Bank of England initiative to reduce fraud and underpin customer confidence in the UK ATM Network by checking bank notes used to stock the ATM. This can be done easily with a Bank of England approved notechecker.

For details of compliant note checkers, please contact PayPoint on **0330 400 0000***. Older ATM deployments will also need to comply and PayPoint will notify retailers when they are required to start authenticating notes. (Irish and Scottish notes currently don't need checking.)

You will be required to check all notes using the note checker before stocking the ATM.

*Call charges

0330 & 0345: Calls to 03 numbers will cost no more than calling a standard geographic number starting with 01 or 02 from your fixed line or mobile and may be included in your call package dependent on your service provider. Please consult your phone provider for confirmation on your call allowances and charges. Calls may be monitored or recorded for training and compliance purposes.

Admin & accounting

Settlement and banking procedures

- Each day you should carry out a Start and End of Day procedure.
- The End of Day procedure must be completed before midnight for PayPoint to reimburse your ATM credits three working days later.
- You have been provided with a balance sheet pad to record all cash put in and taken out of the ATM daily.
- The cash dispensed through the ATM is referred to as 'ATM credits'. As part of Single Daily Settlement, these credits will be offset against your debits and credits for your other PayPoint products.

The Single Daily Settlement cycle



- PayPoint will confirm the cash values dispensed by your ATM on the settlement report via my.paypoint.com and/or via your terminal.

Admin & accounting

You will receive one debit or credit into your bank account according to the timetable below.

Day of customer transaction	Daily monies - Debited/credited transaction to your account* on the following ...
MONDAY	THURSDAY
TUESDAY	FRIDAY
WEDNESDAY	MONDAY
THURSDAY	TUESDAY
FRIDAY	WEDNESDAY
SATURDAY	WEDNESDAY
SUNDAY	WEDNESDAY

*Or the next working day following any bank holiday(s).

- Commission for all successful transactions will be paid into your account weekly with other commission payments.
- Details of ATM commission will be found on your ATM self-billing invoice, which is available at www.mypaypoint.com. You will only be paid the commission on transactions once a successful End of Day has been completed.
- Where applicable, customers do not pay a surcharge if the full amount of money requested is not received. This is referred to as a 'partial transaction' and no commission is earned for these transactions. This will be recorded on your ATM self-billing invoice as a 'zero value' transaction.

Admin & accounting

ATM balancing sheet

Date	Print counts receipt (start of day)				Clear cash (end of day)				Dispensed	Physical count of money left in atm				Dispensed	Difference	Merchant settle
	What you put in the ATM				What the receipt says is left in the ATM					Cash count of what is left in ATM						
	£10 cassette	£20 cassette	Reject tray	Print count/ Cassette summary report receipt total	£10 cassette	£20 cassette	Reject tray	Print count/ Cassette summary report receipt total	Receipt total	Cash left in £10 cassette	Cash left in £20 cassette	Cash in reject tray	Count total	Total cash dispensed from ATM		Merchant settle/ Cutover Z receipt amount
	-	-	-	A+B+C	-	-	-	E+F+G	D-H	-	-	-	J+K+L	D-M	N-I	-
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
Sample	200	800	0	1000	20	20	70	110	890	20	20	70	110	890	0	890

Please complete your ATM balancing sheet every day.

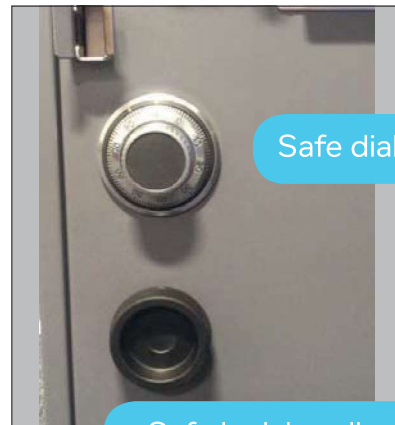
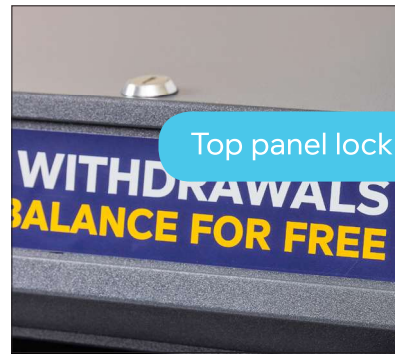
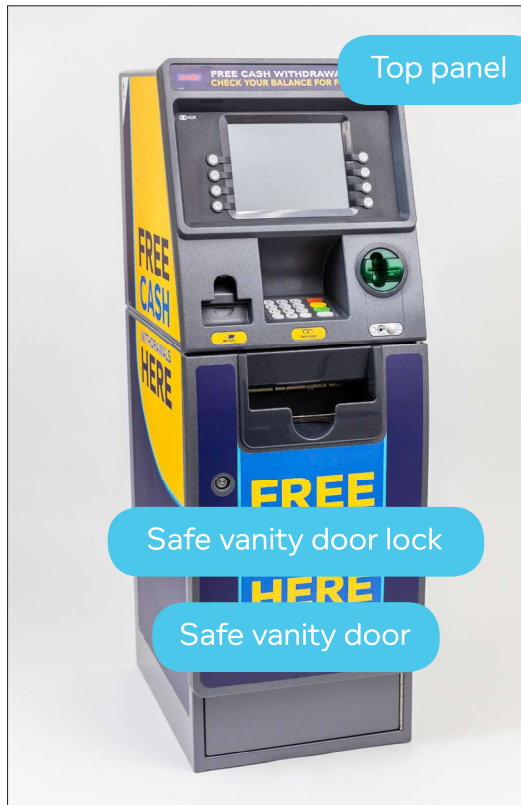
This is a contractual requirement as part of your PayPoint ATM agreement.

- You must start a new line every day to record the amount of cash put in and out of the ATM on a daily basis.
- A balancing sheet, including the physical counts, will be required in case of a customer Link claim (page 31).
- Keep all records for the ATM in a safe place.
- We provide you with an initial pad of balance sheets, additional supplies are available on request.
- You must keep all records for six (6) years.



Knowing your ATM

Opening the cabinet panels and safe





Knowing your ATM

Accessing the admin functions

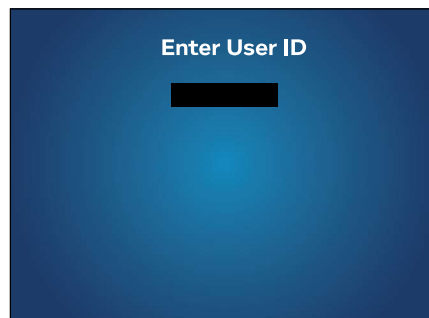
Insert the key in the top panel lock and turn it clockwise



Open the top section by pulling it forward and then close it and wait 5 seconds



When prompted, enter your 8-digit User ID and password using the keypad.
NB. User ID and password are the same and are your **ATM ID Number**



When prompted, enter your 8-digit password using the ATM keypad

Top tip

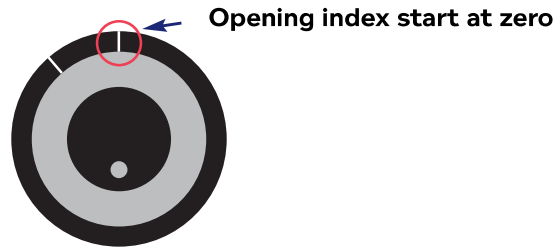
If you do not navigate through the user login within 90 seconds then the screen will return back to the in service screen.







Knowing your ATM

Opening the safe door

1. To open the Safe you must know the three number combination.
2. Concentrate on being as accurate as you can.
3. Always stop with your number on the Opening Index.
4. Always start with the dial turned to zero.



Stage	Direction	Number of times you pass your number	Stop when you get to your number this time	Instruction
1	Left or Anti-clockwise 	3	4th	Turn the dial past the first number of your combination three times and stop with this number on the Opening Index on the fourth turn
2	Right or clockwise 	2	3rd	Turn the dial past your second number twice and stop with this number on the Opening Index on the third turn
3	Left or anti-clockwise 	1	2nd	Turn the dial past your third number once and stop with this number on the Opening Index on the second turn
4	Right or clockwise 			Turn the dial until it stops moving

Knowing your ATM



- To open the safe door, turn the safe handle anticlockwise (to the left).
- To close the safe door, turn the safe handle clockwise (to the right).
- Spin the safe dial a few times to secure the safe.
- Pull the safe handle to test it is closed and secure.

You must leave the safe door open and remove cassettes overnight.

Tips

- As long as you have not gone too far past your number you can often carry on.
- E.g. If your number is 22 and you have stopped between 22 and 23 carry on, it should work, however, if you went to 23 you have gone too far and will have to restart.
- You can't turn the dial backwards to compensate for missing your number, you need to start again.
- Don't give up if it goes wrong the first time - try again.
- If it still goes wrong, spin the dial left (anticlockwise) or right (clockwise) twice to clear any numbers, walk away and take a break from it and try again later.
- You may need to practice this process a few times to be confident.

Start of Day procedure

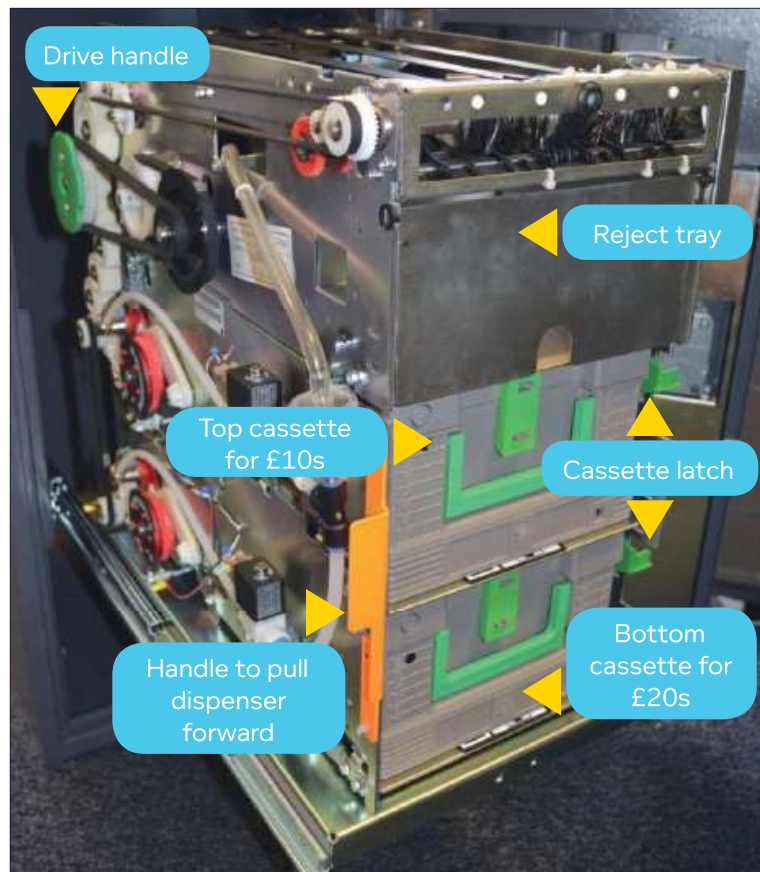
There are three key steps to the Start of Day procedure:

Step 1 - Load cash in cassettes

Step 2 - Cash admin

Step 3 - Test cash

You need to do this **EVERY DAY**.





Start of Day procedure

Step 1 - Load cash in cassette



Lift the cassette latch to remove the cassette



Open the cassette by lifting the latch up then pulling the top towards you



Prepare good quality notes - free from folds, rips and sticky tape - and place them in the cassette



£10 go in the top cassette and £20 go in the bottom cassette. **Please note: If they are placed incorrectly you risk the ATM dispensing the wrong notes.**



Close the cassette and press the catch in place



Insert the cassette in the dispenser, pushing it until it clicks

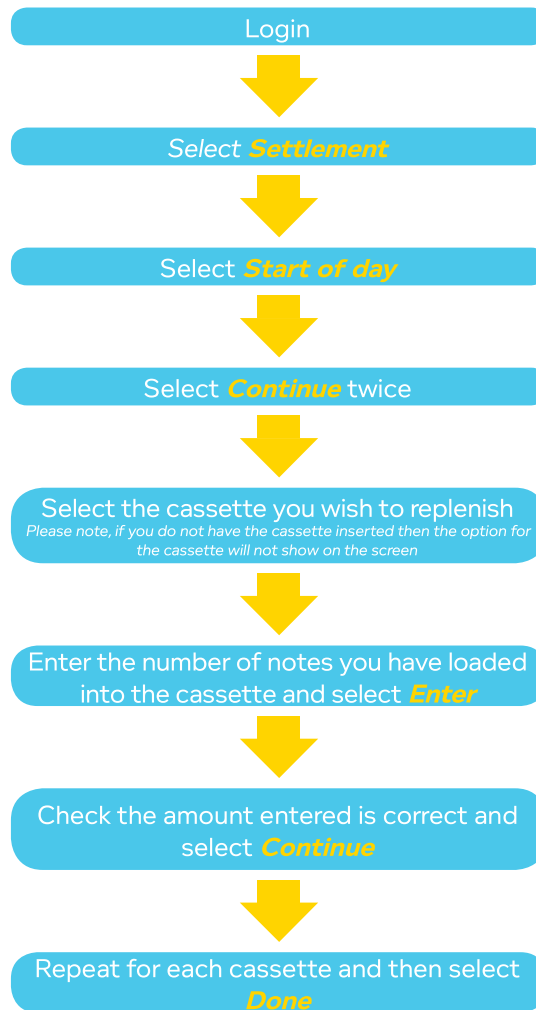
Top tip

You must use the £10 lid for the £10 cassette and likewise for the £20 cassette.

Start of Day procedure



Step 2 - Cash admin





Start of Day procedure

A successful replenishment is indicated by the message:

'Printing machine totals please take your receipt'

A print out will be produced that confirms the values you have entered.

Date	:	21/05/18	-----	Today's date
Time	:	10:17:00	-----	Current time
Terminal ID	:	0000000050	-----	Terminal ID of this ATM
£10 NOTES		NUMBER		VALUE
Cassette(s)		00050	£	500
+ Reject Bin		00000	£	0
= Total in ATM		00050	£	500
Dispensed		00000	£	0
= Total		00050	£	500
			-----	No. of £10 notes in the cassette
			-----	Estimated number of notes rejected
			-----	Total number of £10 notes in the ATM
			-----	No. of £10 notes dispensed
			-----	Total number of £10 notes
£20 NOTES		NUMBER		VALUE
Cassette(s)		00100	£	2000
+ Reject Bin		00000	£	0
= Total in ATM		00100	£	2000
Dispensed		00000	£	0
= Total		00100	£	2000
			-----	No. of £20 notes in the cassette
			-----	Estimated number of notes rejected
			-----	Total number of £20 notes in the ATM
			-----	No. of £20 notes dispensed
			-----	Total number of £20 notes

Start of Day procedure

Step 3 - Test cash

Follow the instructions on the Test Cash screen, ensuring the cassettes are correctly inserted into the dispenser. Close and secure the safe door.

Select **Continue** to carry out a dispense test



If the test is successful, the results screen should show Diagnostics Passed.

Select **Return**

NB. If the diagnostic test shows warning or fatal, please see the dispenser trouble shooting section of this guide.

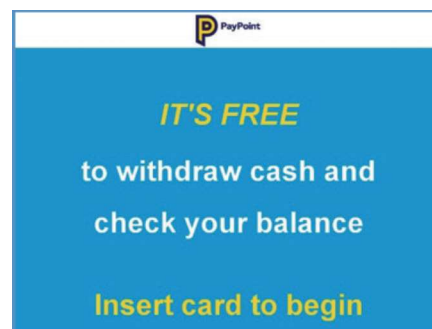
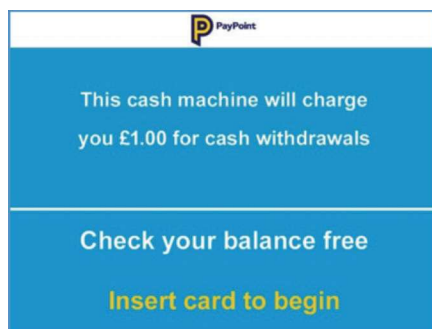
Diagnostic Passed

Media Dispenser - - Healthy
Retain Bin - - Healthy
SLOT1:GBP 10- - Healthy
SLOT1:GBP 20- - Healthy

Device Error History (6)

Return (8)

The next screen should indicate a successful test cash. Select **Back to Menu**, then **Back** and then select **Exit** to complete the process

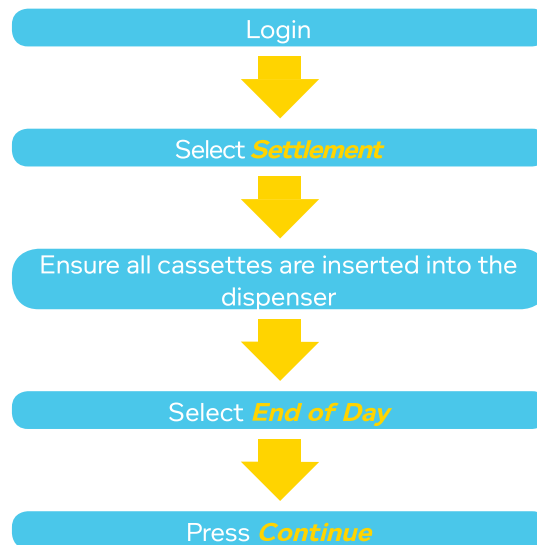


The machine is now ready for service, check the safe door has been properly secured.



End of Day procedure

At the end of every day, you need to complete the End of Day procedure in order to be credited for the cash withdrawals that have taken place.



You will now see the following message "All local transaction counts have been cleared. **Press (8) to continue**". A receipt will now print with your Local Totals (please see an example n the following page).

End of Day procedure



Date	:	17/05/18	-----	Today's date
Time	:	21:40:00	-----	Current time
Terminal ID	:	0000000050	-----	Terminal ID of this ATM
END OF DAY (LOCAL)				
BUSINESS DAY START	:	16/05/18 22:00:00	-----	Date & time of last settlement
BUSINESS DAY END	:	17/05/18 21:40:00	-----	Current date & Time
£10 NOTES	NUMBER	VALUE		
TOTAL IN ATM	103	£ 1030	-----	£10 notes left in the ATM
DISPENSED	03	£ 30	-----	£10 notes dispensed
START TOTAL	106	£ 1060	-----	£10 notes entered at Start of Day
£20 NOTES	NUMBER	VALUE		
TOTAL IN ATM	11	£ 220	-----	£20 notes left in ATM
DISPENSED	4	£ 80	-----	£20 notes dispensed
START TOTAL	15	£ 300	-----	£20 notes entered at Start of Day



Select **Continue** Twice

Top tip

All cassettes must be present during the End of Day procedure otherwise the start total will not be populated. The receipt will show "CASSETTE 1" or "2 NOT PRESENT".

However your settlement totals will be correct and unaffected.

Date	:	17/05/18	
Time	:	21:40:00	
Terminal ID	:	0000000050	
END OF DAY (LOCAL)			
BUSINESS DAY START	:	16/05/18 22:00:00	
BUSINESS DAY END	:	17/05/18 21:40:00	
£10 NOTES	NUMBER	VALUE	
TOTAL IN ATM	103	£ 1030	
DISPENSED	03	£ 30	
START TOTAL	00000	£	
CASSETTE 1 NOT PRESENT			
£20 NOTES	NUMBER	VALUE	
TOTAL IN ATM	11	£ 220	
DISPENSED	4	£ 80	
START TOTAL	00000	£	
CASSETTE 2 NOT PRESENT			



End of Day procedure

INQUIRY NUM:	000012	----- No. of balance enquiries
CASH WITHDRAWN		
NUM:	000004	----- No. of cash withdrawals
AMT:	£110.00	----- Value of cash withdrawals
REVERSED		
NUM:	000001	----- No. of reversals
AMT:	£30.00	----- Value of reversals

Top tip

These values indicate your settlement amount

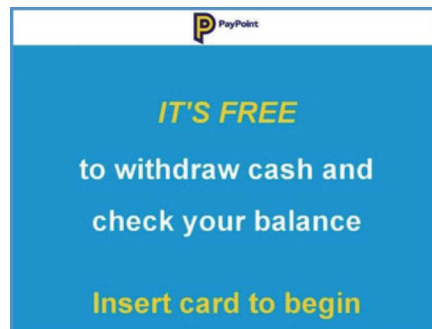
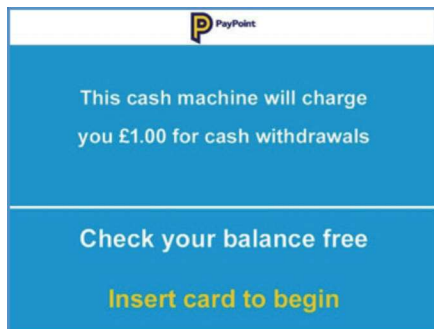
You can now remove all notes from cash cassette and reject bin.

Select *Continue*



The cash counts have now been cleared

The ATM will now automatically return into service.

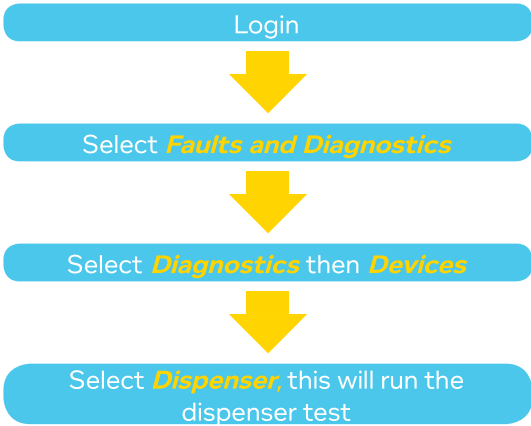


You can now remove your cassettes and empty your ATM of all physical cash.
Always leave the ATM empty and safe door open overnight

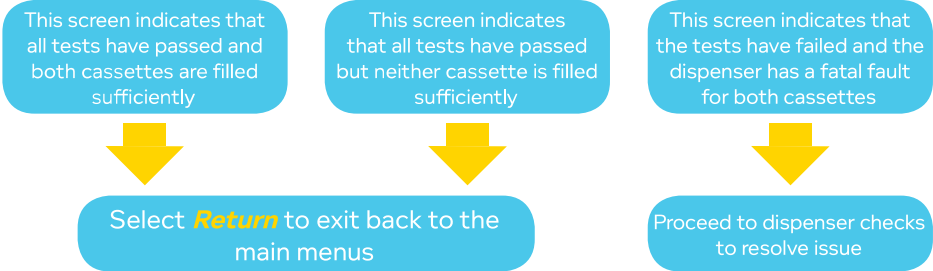


Trouble shooting

Dispenser test



The screen will now display the results of the test :-

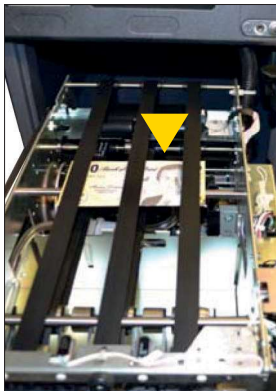




Trouble shooting

Clearing note jams

If a note jam occurs, go into the Managers Menu and select **Financial Replenishment**, then select **Test Cash**. If this doesn't resolve the error, you will need to manually remove jammed notes from the dispenser.



Pull the dispenser out using the green handle or orange handle on the left-hand side



Look for notes where the arrows show (see left)



Turn the green drive handle **anti-clockwise** to free any notes



Carefully, remove notes and place in the reject tray



Put the dispenser back in place with cassettes inserted



Complete a Test Cash

If problems persist please contact the PayPoint ATM Help Desk





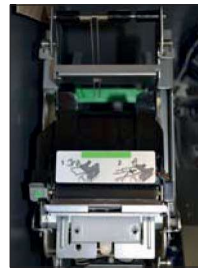
Trouble shooting

Replacing the paper roll

Locate the printer on the left-hand side



SS14



SS16

Remove the old roll core and keep the green spindle



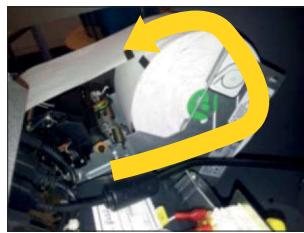
Insert the new roll on the green spindle ensuring it has a clean, straight edge on the roll



Trouble shooting

Receipt printer test

Place the new roll into the slot
in the printer mechanism



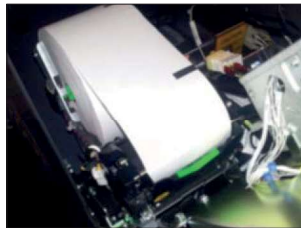
SS14



SS16



Insert the end of the new roll into the slot indicated by the green
sticker, the printer senses the paper and auto-feeds the roll through



SS14



SS16



A successful auto feed will result in a printout showing the
message



Printer OK

This completes the paper loading

Please note: your PayPoint terminal receipt rolls will not work in your
ATM. New receipt rolls can be ordered through the Contact Centre via
email contactus@paypoint.com.



Trouble shooting

Receipt printer test

Login



Select *Faults and Diagnostics*



Select *Diagnostics* then *Devices*



Select *Receipt Printer*



The receipt printer should now produce a test receipt that looks like this:

RCPT: Printer Self Tested

Select *Return* to exit the menu

If problems persist please contact the PayPoint ATM Help Desk

23



Trouble shooting

Clearing a paper jam

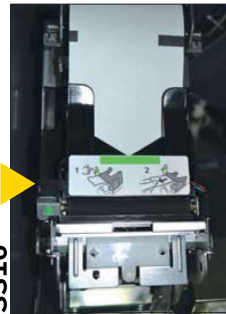
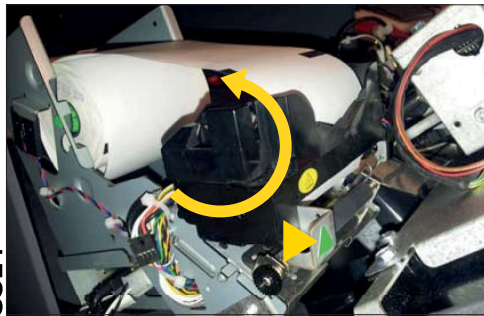
Open the front panel of the ATM to access the printer



Remove the printer roll



Push up on the metal lever that is marked with a green triangle



The black plastic section of the printer will now hinge backwards, remove any paper debris



Hinge the black plastic section back into position and push it home so the metal lever clicks into place



Reload the printer roll



The printer should now produce a test print



Trouble shooting

Communications test

Login
Select **Configuration**



Select **VPN**



Select **Test VPN**
The VPN connection will be tested and show either a connected or no network connectivity screen

State : connected

No network connectivity

```
Line# Line Details
40 >> notice: Establishing VPN - Activating VPN adapter ...
41 >> notice: Establishing VPN - Configuring system ...
42 >> notice: Establishing VPN ...
43 >> state: Connected
44 VPN> >> notice: Connected to PPGNET
45 VPN> goodbye ...
46 >> note: VPN Connection is still active.
47
48
```

(7) ▲

Press cancel or (0) to return to the Menu

```
Line# Line Details
40 help version exit
41
42 For help with the specific command, try help (command)
43
44 VPN> >> No Network Connectivity
45 VPN> .....
46 12:38:38.67 03/08/2018
47 Starting new VPN session at 12:38:45:67 03/08/2018
48
```

(7) ▲

Press cancel or (0) to return to the Menu

The above screen indicates a successful connection on the VPN with PayPoint. The machine can now be put back in to service.

The above indicates the VPN is not connected. Please follow the ATM offline trouble shooting on the next page.



To exit the test press **Cancel** twice



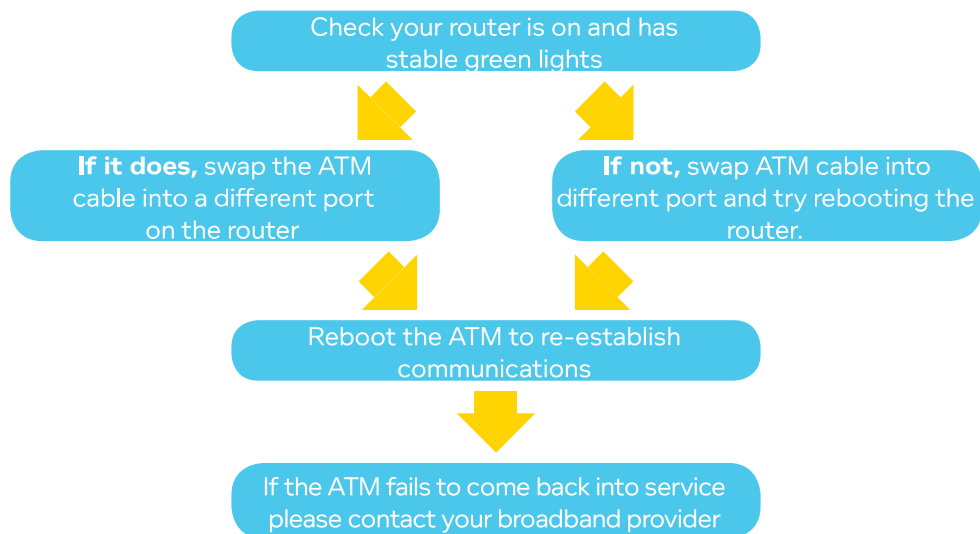
Select **Back** then **Exit**

Trouble shooting

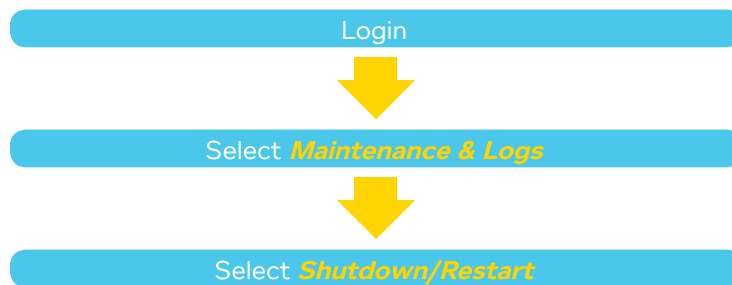


ATM offline

If your test VPN check shows 'No network connectivity', please do the following:



Rebooting the ATM



If problems persist please contact the PayPoint ATM Help Desk



Trouble shooting

Card reader test

Login



Select **Faults and Diagnostics**



Select **Diagnostics** then **Devices**



Select **Card Reader**



At the next screen follow the instructions and insert and then remove a known bank card into the ATMs card reader



The next screen should display a string of numbers below the Track 2: this indicates a successful read from the cards MagStripe. It is not possible to test the reading of the chip

Card Track Data

Track 1:
Track 2:
078771234561234567-151221010123456789
Track 3:

Return (8)



Select **Continue** and then **Return** to exit the menu

If problems persist please contact the PayPoint ATM Help Desk



Trouble shooting



Keyboard test

Login



Select *Faults and Diagnostics*



Select *Diagnostics* then *Devices*



Select *Keyboard* from the Device Reset menu



At the next screen follow the instructions and test the keyboard keys individually. The key pressed will be indicated on the screen.



When you have finished testing the keyboard press *Cancel* twice to exit the test.

Processing Diagnostics

Press any key. Press cancel twice to exit

8 Pressed



Select *Return* to exit the menu

If problems persist please contact the PayPoint ATM Help Desk



Operational tips

Recommended security measures

As a PayPoint ATM Retailer you have a duty to maintain the highest levels of security throughout every aspect of your operational procedures. Once the ATM has been installed at your site you have a responsibility to both yourself and your staff to always follow these security measures.

Ensure you have adequate insurance to cover the ATM.

1. Cash Removal and Replenishment for Self Fill ATMs

- Fill the ATM with sufficient cash for one day only.
- Remove cash from the ATM at the end of trading to a safe or lock box on the premises. This should be done with the premises locked and when customers are not in the store. Leave the door to the ATM open when the premises are not operational.
- Replace cash into the ATM with the premises locked and customers excluded prior to opening for the next period of trading.
- Place notices prominently around the perimeter of the store stating that it holds no cash when the premises are closed.

2. Servicing of ATMs

In the event of an ATM needing to be serviced, the cash will need to be removed for the engineers.

The cash should be temporarily transferred to a locked safe of adequate cash security rating whilst the service is being undertaken.

If an engineer is booked for a fault but you manage to resolve the issue. Please call to Contact Centre to cancel the engineer call.



Operational tips

3. Closed circuit television

It is good practise to have CCTV within your store. However, the ATM keypad should not be overlooked by the camera.

- Notify PayPoint immediately if the keypad has been tampered with.

4. Notification of changes to business details

It is important that we maintain accurate records of your business details. You must notify the PayPoint Contact Centre immediately of proposed changes to any of the following:

- Ownership of business – Sale/Transfer/Legal Status/Close of Business
- Trading name
- VAT registration details
- Postal address
- Telephone number
- Bank account details
- Opening hours
- Temporary closure - alterations to premises

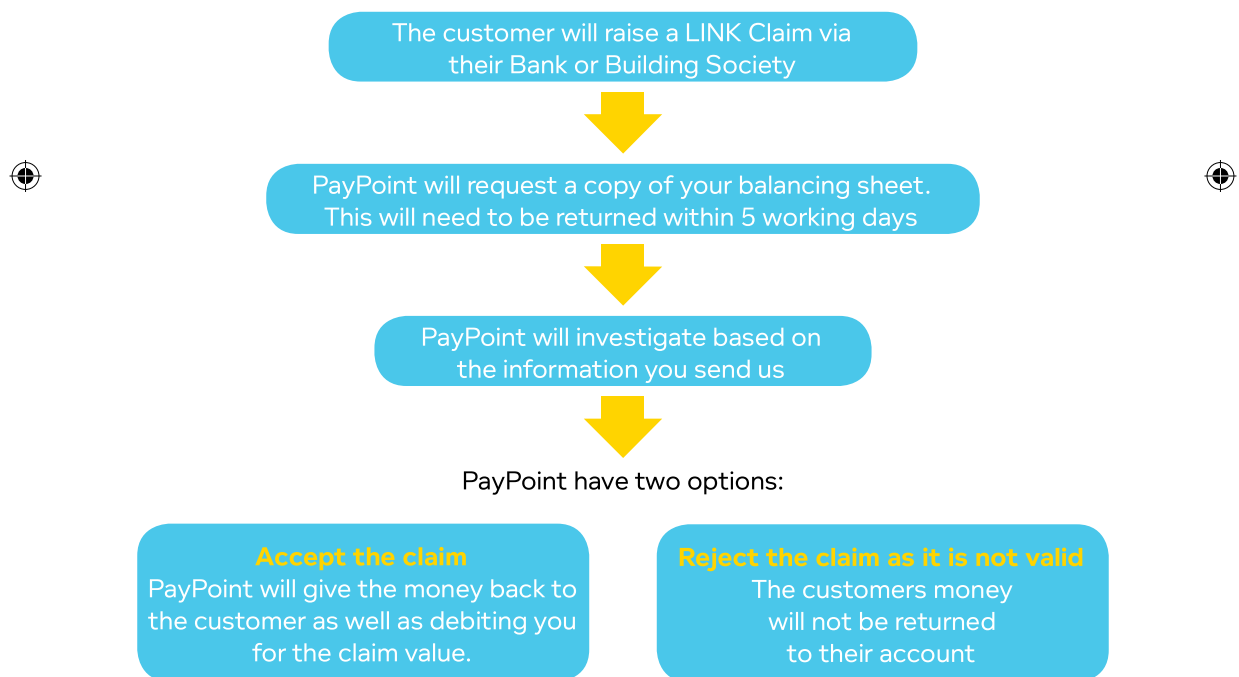
We require confirmation in writing, giving 28 days notice to make these changes. Written notice should be addressed to:

Retail Operations Team, PayPoint, 1 The Boulevard, Shire Park, Welwyn Garden City, Herts AL7 1EL.

Operational tips

5. Transaction discrepancies

- ATMs may not always dispense some or all of the cash for various reasons, including:
 - The customer has insufficient funds.
 - The customer's card is not valid or has the incorrect PIN.
 - The ATM is not stocked sufficiently with cash.
 - There has been an ATM malfunction.
- In all cases the customer will be able to check their balance on the ATM. In most cases the transaction reverses back immediately or within 24 hours.
- If they still believe their account has been debited with more money than they received from the ATM, they will need to contact their bank.



Please note it is likely that we will have already overpaid you for this transaction.

These actions are necessary in order for any claim to be processed in accordance with LINK Rules.

***Do not pay any monies from your own funds.
Always direct customers to their Bank or Building Society.***





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