

POS Troubleshooting Tips

1 I am facing GPRS & Network Issues

- Ensure battery level is above 30%.
- Move the machine where there is good network reception and restart. Wait for the network connection.
- If there is no network connection after following these steps, please call our Help Desk for support on **600 599 979**.

2 My machine is shutting down

- Check the battery level and ensure it is above 30%.
- If the machine is shutting down even when charged, log a call with our Help desk on **600 599 979** to upgrade your POS application to the latest version.

3 My machine is not printing

- Check if paper roll cover is fitted correctly.
- Ensure paper roll is inserted correctly.
- Check the battery level and ensure it is above 30%.
- If the machine is still not printing, please log the issue with our Help Desk by calling **600 599 979**.

4 My machine is slow while transacting / keeps on hanging

- Turn off the device.
- Remove the battery and re-insert.
- Charge the machine for 15 to 20 minutes.
- Turn on the device and move it to an area with good network coverage.
- If the issue persists, call our Helpdesk on **600 599 979**.

5 My machine indicates that it has been tampered with

- Reboot the device.
- If the machine is still displaying a 'tampered' alert, then turn it off and please call our Help Desk on **600 599 979**.

6 I am unable to Generate the Z-report

- Ensure that the battery level is above 30%.
- Move the machine where there is good network coverage and restart; wait for the network connection.
- Try printing the Z-report
- If the machine is still not printing, then please call our Help Desk on **600 599 979**.

How to Initiate a Refund Request

1 How can I request a refund?

You can request for a refund through your POS terminal/s, our Ecommerce Payment Gateway, or via email.

Forward your email requests to contact@SIBPay.ae with an attached completed pre-formatted Excel file with the following details:

- > Date of Transaction
- > Merchant ID (MID)
- > Card Number
- > Auth Code
- > Transaction Amount
- > Refund Amount

Note 1: Any error in the details provided can result in a delay or rejection of the refund.

Note 2: Refunds should be processed through the same card on which the original transaction took place & the amount should be partial or equivalent to the sales transaction amount.

Note 3: If your POS terminal is enabled for refund then you can complete the refund through your device by selecting the 'Refund' option.

Note 4: You can raise AMEX card -related requests directly to the AMEX team.

2 Am I allowed to process a refund amount higher than the sales transaction?

You can process refunds for a partial amount or equivalent to the sales transaction amount only.

3 What if the customer requests for cash instead of a refund on the card?

Please inform the customer that refunds have to be processed through the same card on which the original transaction took place. Refunds using cash are not allowed.

4 My customer's card has been replaced, how would he/she get refunds on the new card?

Your customer will need to contact his/her bank and provide them an Acquirer Reference Number (ARN). You can find the ARN number in your statement.

5 How long does it take to process a refund?

- a. The average turnaround time for a terminal-posted refund is two (2) working days.
- b. The average turnaround time for manually-posted refund requests is two (2) working days for up to 20 requests. The time may vary depending on:
 - The number of requests
 - All details provided are correct
 - Details are in the requested format

6 How would I know if a refund has been processed?

Refunds posted to your account will reflect on your merchant statement the day after posting. You can find the reference ARN number in your statement.

Note: The ARN is not available for CUP & Maestro card refunds. Kindly inform the customer/cardholder to check on the refund with his/her respective Bank.

7 When will cardholders receive their refund?

The refund amount will be credited to the card subject to the balance in your Merchant ID and clearing from the respective Payment Schemes.

If your Merchant ID has a negative balance (receivables are higher than processed sales) and is offset through alternative channels other than incoming sales volumes, then a Credit Adjustment will be shown on your merchant statement.

8 What does the negative amount in the Holdover cell on my statement mean?

If your sales volume or the balance on your Merchant ID is insufficient for the refunds posted, then your Merchant ID will reflect a negative (holdover) balance that will show on your statement.

This means that any refund processed by Network International will not reach the Payment Schemes for cardholder settlement.

9 I do not have enough sales to balance the refund

If you do not have sufficient balance to cover your refunds, then we recommend:

- Please advise us in advance if you are expecting more sales on the next day
- Pay the extra amount to Network International's account and confirm with us by sharing the deposit slip
- Contact your Relationship Manager for the next steps

10 I have requested a refund erroneously, what should I do?

Refund processing is done through an automated system, so double-check before requesting. Network International will not be responsible for processing refunds you raise erroneously or for any associated charges.

Your Statement Charges Explained

1 I have been charged a 'Fall below fee', however we may revisit this.

If your total sale for the previous month was less than AED 20,000 then a fall below fee/ volume shortfall fee stated in your application form/agreement is charged to your Merchant ID.

For further clarification or queries, please send an email to contact@SIBPay.ae or contact your Sales Manager.

2 Why has my account been credited with a lower settlement amount than what I was expecting?

Check that if there is any holdover or outstanding value showing on your statement (e.g. previous outstanding of Refund, Rental or Fee/Chargeback Hold or Fraud Management Unit Hold).

Check to see if any fee for other value-added services has been applied to your account as part of your agreement. These could be:

Fall below Fee: If the total sale for the previous month was less than AED 20,000 then a fall below fee is charged as per the terms

Terminal Rent: Monthly/Yearly rent of the point of sale (POS) device as per your agreed set up terms

Statement Fee: Fee for providing daily statements

Smart View Fee: Smart View Performance Dash Board provides you with invaluable card transaction analyses. Key performance metrics can help you make informed decisions to improve profitability and run operational activities more effectively

Smart Bundle Fee: Smart Bundle is a bundled payment plan that covers your various card processing services and resources we provide – so you won't have to worry about multiple fees and charges

Fixed Fee: Under fixed fee you will pay just one fixed monthly fee covering:

- Merchant service
- Transaction fees
- Refund fees
- Smart Bundle package

For every AED 10,000 processed, a monthly fee of AED 229 + VAT is charged.

If you wish to opt out of any of these services then please send an email to contact@SIBPay.ae for further assistance or clarification.

3 I see a rounding off difference in my VAT invoice

VAT calculation is an automated process and rounding off numbers will give a minimal difference due to the volume of your transactions. Kindly note that whether you round off or not, the 5% VAT commission will be applicable at the transaction level.

You may refer to the Daily Summary Advice report and tax invoice when you have to file a claim for VAT from the Federal Tax Authority.

For further clarification, please send an email to contact@SIBPay.ae

4 I have been charged for POS rent but as per my agreement it was a one-time payment

Please check if you have an additional POS machine. If yes, then the first POS machine was provided based on One-time Payment but the second POS machine is provided on rental basis. Fees and Charges may increase or decrease as per page 2 (Fees & Charges) of your agreement

Please contact your Sales Manager for further details. If you need to talk to our Contact Centre you can call **600 599 979**.

5 I have been charged additional fees or charges but I was not made aware of this when signing the agreement

All fees are detailed in your merchant agreement and you can also find details of these in the 'My Statement Explained FAQ'.

The Fees and Charges may be increased or decreased as per the provisions of page 2 (Fees & Charges) of your agreement.

If there are any changes to your Fees and Charges, we will send you an advance notice of fourteen (14) days or as per the applicable law.

Please contact your Sales Manager for further details. If you need to talk to our Contact Centre you can call **600 599 979**.

6 My commission charges have increased, why?

The Fees and Charges may be increased or decreased as per the provisions of page 2 (Fees & Charges) of your agreement.

If there are any changes to your Fees and Charges, we will send you an advance notice of fourteen (14) days or as per the applicable law.

Please contact your Sales Manager for further details. If you need to talk to our Contact Centre you can call **600 599 979**.

7 How to update my TRN in my VAT invoice

To update TRN, pls send a copy of VAT certificate and 12 Digits MID by email to contact@SIBPay.ae.

8 How my VAT invoice look?

Sample invoice for your reference.



TAX INVOICE

To: ABC COMPANY
OMNI BLDG. PO BOX
XXXX DUBAI UAE

From: NETWORK INTERNATIONAL LLC
23RD STREET, OPP. AL SALAM
MOSQUE AL BARSHA 2
P.O.BOX 4487
DUBAI
UNITED ARAB EMIRATES

Tax Registration Number:
111111111111

Tax Registration Number:
111111111111

Kind Attn:
Tax Invoice No: MID_11102020_13997
Invoice Period: 01-10-2020 to 10-10-2020

Tax Invoice Date: 11/Oct/2020

Description	Amount (AED)	VAT (5%) (AED)	Total (incl.VAT) (AED)
Fee charged based on volume (MSF)	3730.83	186.57	3917.4
Fee charged based on number of transactions	0	0	0
Terminal Rent	0	0	0
Setup Fee/Onboarding Fee	0	0	0
MIS Fee	0	0	0
Fallback Fee	0	0	0
Chargeback Fee	0	0	0
Statement Fee	0	0	0
Fixed Monthly Fee	0	0	0
Smart Bundle Fee	0	0	0
Other Fees	0	0	0
Total	3730.83	186.57	3917.4

MID: 001XXXXXXXXX

Exchange Rate 1 (AED/AED)
The exchange rates are benchmarked for VAT invoice reporting only.
The VAT is charged on every transaction at a rate of 5%, rounded to the nearest fil as per Article (61) of Cabinet Decision No. (52) of 2017 on the Executive Regulations of the Federal Decree-Law No (8) of 2017 on Value Added Tax.
This is a computer generated invoice. Requires no signature.

Sales Customer Response Guide



1 I am not getting a response from my Sales Manager

Please contact your Sales Manager with details of your issue. You can also contact our Call Centre on **600 599 979**.

2 I don't know who my Sales Manager is

Your Sales Manager's contact details will be on your Welcome Letter. Contact our Call Centre at **600 599 979** for the details.

3 I want to change/update my Bank account

Please send your request to your Sales Manager at least fourteen (14) days in advance along with the below listed documents from your registered email address for our review.

- > Letter on your company letterhead mentioning MID and signed and stamped by the authorised signatory
- > Copy of Valid Trade License (*If the legal name and name on the POS machine are different)
- > IBAN Proof (Bank Letter/Bank Statement)
- > NOC from bank with MID details (*if the account is hypothecated)

4 I want to update my company information (Email address and Contact information)

Please send an email from the email address registered with us to your Sales Manager along with a copy of your valid Trade License.

Pre-Authorization FAQs

1 How can I request for a pre-authorization release?

Please forward your email requests to contact@SIBPay.ae. in the pre-formatted Excel file with the following details:

- > Date of pre-auth
- > Merchant ID (MID)
- > Card number
- > Auth code
- > Card type
- > Pre-auth release amount

2 Where do I send pre-authorization release requests for Amex cards?

You may contact the Amex scheme for pre-authorization on Amex cards.

3 How long does it take for a pre-authorization amount to be released by the Issuer Bank?

The pre-authorization amount on a card is usually released by the Issuer Bank within 30 days.

4 Can I do pre-authorization on a Maestro Card?

No, the pre-authorization transaction is not supported on Maestro Cards.

GET HELP

You can find help and support for the most common queries in the support guides mentioned in your Welcome letter.

If you cannot find the answer to your query, then refer to the contact details below:

If you still require further support, then please contact the following:

If you need to refund a customer -
email **contact@SIBPay.ae**.

If you have a financial query -
email **contact@SIBPay.ae**.

If you have an e-commerce query -
email **ecomonboarding@SIBPay.ae**

To add a service -
Contact your Sales Manager, their details can be found in your Welcome Letter

To raise a complaint -
call **600 599 979**

If you wish to give feedback regarding our services then please feel free to send an email to our Merchants Service Team at **contact@SIBPay.ae**.

QR Code