

#### **CONTENTS**

I. Components of a VeriFone POS terminal	3
1. Elements of the terminal	3
2. Useful tips for proper operation of the terminal	5
II. Accepting payments at a POS terminal upon purchase of goods and	
services	6
1. Payments with contactless bank cards	6
2. "Purchase by installments" carried out through contactless bank card	
payment or chip/magnetic stripe reading	8
3. Payments through chip or magnetic stripe reading	9
3.1. Checking the card prior to performing a transaction	9
3.2. Performing the operation	
"Purchase of goods/services with a card"	10
3.3. Performing the operation "Purchase + cashback"	10
3.4. Checking details after performing a transaction	11
3.5. Transactions with merchants that operate as	
casinos/gambling halls/exchange offices	13
4. Cancelling the operation	
"Purchase and Cancellation of purchase + cashback"	. 13
III. Accepting card-not-present payments with merchants that	
operate as hotels, tourist agencies and rent-a-car companies	. 14
1. Booking via "Authorization" with merchants that operate	
as tourist agencies and hotels	. 15
2. Authorization for merchants that operate as rent-a-car services	. 17
<ol><li>Booking via an "Advance deposit" for merchants that operate as touris</li></ol>	
agencies and hotels	
IV. PLUS Programme	
1. Purchase with points	
2. Cancellation of a "Purchase with points" operation	
3. Balance statement for checking points upon a request by a client	
V. Messages at POS terminal	
1. Notes	
2. Daily report	
3. Test connection	
VI. Attachments	
1. Refund/reversal form	
2 Card recovery form	30

## I. COMPONENTS OF A VERIFONE POS TERMINAL

#### 1. Flements of the terminal

#### VeriFone Omni V200



#### VeriFone Omni V240M



### VeriFone Omni V200

## Contactless PIN-PAD





#### VeriFone Omni V240M





## 2. Useful tips for proper operation of the terminal

- DO NOT rearrange the POS terminals and the PIN-PAD devices configured with them.
- Use only the chargers provided at the installation of the terminals.

## Put the paper roll as shown:





If "No paper" message appears, you have to open the cover of the paper compartment and to put the new paper roll by pulling the paper towards the screen so that it sticks out after you close the cover.

### Payment at the POS terminal may be performed in one of the following ways:



- waving the contactless card/ phone with a NFC technology or an accessory for payment over the POS terminal at the specified place/ PIN-PAD; (1)
  - sliding the magnetic stripe of the card through the magnetic stripe reader: (2)
- reading the chip card in the chip reader of the terminal. (3)



# II. ACCEPTING PAYMENTS AT POS TERMINAL UPON PURCHASE OF GOODS AND SERVICES

#### 1. Payments with contactless bank cards

The contactless card is identical with the standard debit and credit bank cards. The additional element that distinguishes a contactless card is the presence of at least one of the following **special symbols on the face of the card**:







## Mastercard contactless bank card

Visa contactless bank card







A contactless payment is also possible to be made with a phone or an accessory (for instance, a bracelet or a keyring), which allows the customer, by adding his/her card to Wallet mobile application to initiate a payment from a smart phone with a NFC technology or an accessory for payment with an integrated card chip and to perform a contactless payment fast, easily and securely at the POS terminal.



In the case of contactless payments, the card remains with the client during the payment.

#### The payment with a contactless card is performed in the followin way:

• The employee enters the amount of the purchase:

 The customer waves his/her card, at the designated area, over the POS terminal or over the contactless reader connected to it:



- After successful reading of the card, the POS terminal (or the reader connected to it) will give a sound and light signal.
- The POS terminal prints a receipt with the familiar requisites certifying successful payment, which receipt is kept by the merchant.
- The employee provides a copy of the receipt only upon the client's request.

- •
- Usually, if the payment with a contactless card is < than BGN100, a PIN code and/or a signature is not required. However, in some cases it may be required. Please, read the messages appearing on the display! The transaction is successful if the POS device prints a receipt with a 6-character authorisation code.
- 2. "Purchase by installments" carried out through contactless bank card payment or chip/magnetic stripe reading
- •
- "Purchase by installments" is available under the following conditions:
- 1. Amount ≥ BGN 100
- 2. The transaction can be carried out only with Visa Classic Shopping credit card issued by UniCredit Bulbank

N₂	"PURCHASE BY INSTALLMENTS" FOR A CLIENT WITHOUT POS CASH DESK CONNECTION	IT "PURCHASE BY INSTALLMENTS" FOR A CLIENT WITH POS CASH DESK CONNECTION						
1	The employee shall select "Purchase by installments"	The POS cash desk system sends						
2	The employee shall enter the amount	to the POS device						
3	The cardholder shall touch the card against the POS terminal/against the contactless reader connected to it and tap the card on the contactless symbol or the chip is read							
4	- Select "Purchase by installments" Yes/No							
5	Select the number of purchase installments on "Number of Installments" screen							
6	The amount and number of monthly installments will be displayed. Confirm/reject purchase by installments							
7	The cardholder shall enter a PIN for confirmation							
8	If another receipt is requested, the employee shall press:							
9	If another receipt is requested, the employee shall press yellow button							

## 3. Payments through chip or magnetic stripe reading.

## 3.1. Checking the card prior to performing a transaction:

Prior to proceedings with a payment at the POS terminal, the employee at the merchant outlet checks the authenticity of the card and the availability of the following protective elements:

- Logo and/or hologram of the card organization Visa/ Mastercard/V PAY/ Maestro/Visa Electron;
- 2. Bank issuing the card;
- 3. Card number:
- Name on the card\* of an individual card holder or a company;
- 5. Validity of the card;
- 6. Signature\*\* of the card holder, if there is a signature field on the back of the card.

\*Some prepaid cards might not have the card holder's name on them. \*\*The V PAY cards do not have a signature field.

#### **EXAMPLE**





None of the elements mentioned above should be additionally sticked on the card. If there is such an element, if any of elements mentioned above is missing or if the card is broken, the card must not be accepted for payment.



#### 3.2. Performing the operation "Purchase" of goods or services with a card:

- 1. S/he enters the amount of the purchase;
- 2. The employee reads the chip or magnetic stripe of the card;
- 3. The card holder enters PIN code if such is required;
- 4. The transaction is successful if the terminal prints a receiptthat contains a 6-character authorization code.

## 3.3. Performing the operation "Purchase + cashback"

The operation "Purchase + cashback" enables the customer to simultaneously make a payment with a card and receive cash.



- The employee chooses the menu "Purchase + cashback" from the home screen;
- 2. S/he enters the amount to be paid with the card;
- S/he enters also the amount to be received as cash, which may not exceed BGN 50.

The transaction "Purchase + cashback" may be authorized only partially. In such case only the purchase can be completed, without cashback. The receipt contains the message "The cash is refused by the issuing bank".



The service "Purchase + cashback" is not offered if there is no purchase.

3.4. Checking details after a transaction is performed at a POS terminal



The employee compares the details on the receipt from the POS terminal with those on the provided bank card, which details must be the same:

- 1. the last 4 digits of the card number;
- 2. the brand of the card Visa, Mastercard, Maestro, V PAY;
- 3. the name of the card holder it must be identical to that on the card.



- If any of the said details do not coincide, the transaction is rejected, the good/service is not provided to the customer and the payment is cancelled.
- Signature of the cardholder on the receipt from the POS terminal is not required if the receipt has the message "No signature required!" on it.

#### The employee at the merchant outlet may request an ID document if:

- 1. the amount of the purchase is several times higher than the average amount of a purchase at the merchant outlet;
- the customer presents many and different cards, the attempts for payment with which are unsuccessful because of insufficient funds, exceeded limit, wrong PIN code, Lost/ Stolen card or Pick-up;
- If the message "Pick-up" appears, the employee takes away the card and fills in a "Card pick up form" in duplicate. The card and the form are handed over to the Relationship Manager.

## 3.5. Payments with cards at merchant outlets that operate as casinos/gambling halls/exchange offices.



Mandatory: on the face of the original receipt from the POS terminal, prior to completion of the payment, the employee writes down the following details:

- 1. In cases when a payment was made via a Mastercard card without entering a PIN code.
- The first 4 digits of the card number.
- Type and number of the identification document (e.g. passport, driver's licence)
- The card holder's name.
- The word "withdrawal".
- · Signature of the employee.
- In cases when a payment was made via a Mastercard card and a PIN code was entered:
- The first 4 digits of the card number.
- Type of the identification document (e.g. passport, driver's licence), without writing down its number.
- The word "withdrawal".
- · Signature of the employee.
- 3. In cases of payments via a Visa card:
- The first 4 digits of the card number.
- Type of the identification document (e.g. passport, driver's licence), without writing down its number.
- The word "withdrawal".
- Signature of the employee.



Signature of the cardholder on the receipt from the POS terminal is not required if the receipt has the message "No signature required!" on it.

4. Cancellation of the operation "Purchase / Purchase + cashback"

The operation "Cancellation" is performed in case of entering of wrong details upon purchase or in case the customer is dissatisfied with the good/service and wants refund.



## 4.1. In case of cancellation, the employee performs the following actions:

1. S/he chooses menu "Cancellation" from the home screen;

2. S/he enters password 0000;

S/he choose's "Cancellation of purchase"/"Cancellation of purchase + cashback";

4. S/he enters the number of the receipt;

5. S/he enters the last 4 digits of the customer's card;

S/he enters the amount of the "Purchase":

In case of cancellation of "Purchase + cashback", the employee enters also the amount of the "Cashback";

8. The POS terminal prints a receipt with an authorization code if the "Cancellation" is successful.

The receipt is then signed by the merchant / the employee and is given to the customer.

The employee may keep a copy of the receipt.



When the "Cancellation" is performed after the reporting period for the day, an authorization code (AC) and an RRN code (page 22), which are written on the receipt, have to be entered.

In case of impossibility for "Cancellation of purchase" at the terminal, the merchant fills in and sends to its Relationship Manager a "Reversal/Refund" form (which can be found on page 30), in which it is indicated the partial or the full amount which should be refunded to the customer.

## III. ACCEPTING CARD-NOT-PRESENT PAYMENTS

Card-not-present payments can be performed by the merchant in 2 different ways, for which the customer has given his/her consent in advance:

- through "Authorization" an amount from the customer's card is only blocked in advance;
- through "Advance deposit" an amount from the card is charged in advance.

## In all cases of card-not present payments it should be known that:

- 1. All receipts from the POS terminal with the reservations are kept by the merchant for a period of 13 months from the date of the transaction;
- 2. An amount charged from a card is refunded only to the card from which it was taken:
- 3. Card details received from www.booking.com or any other booking system are not guaranteed. The same have not been checked and in case of subsequent disputes, the responsibility lies solely with the merchant. Especially risky is the use of such details for an advance deposit for the entire stay:
- 4. Payments with manual entering of details are highly risky and may be lost by the merchant in case of disputing: We recommend that the merchants initially take only authorization and then, upon arrival of the customers, read the card physically;
- 5. In case of an unusual situation or doubts about acceptance of card payment, you have to inform your Relationship Manager or to contact the Call Centre of the Bank.
- 1. Booking via "Authorization" with merchants that operate as tourist agencies and hotels.

In this kind of operation, the merchant blocks an amount from the customer's card in order to guarantee future payment. The amount must not exceed the amount of the booking confirmed by the customer.



■ The merchant receives card details through a "Charge form" signed by the customer or from a booking system in which it participates, after which it enters them in the POS terminal by:

- 1. choosing the function "Authorization" from the terminal and entering the required details;
- 2. keeping the receipt from the POS:
- 3. confirming the customer's booking and informing him/her of the terms and conditions and ways for cancellation if cancellation becomes necessary.



### 1.1. Upon the customer's arrival to the merchant outlet theemplovee has to:

- 1. check the booking, the saved dates and the amount blockedfrom the customer's card through the "Authorization";
- 2. read physically the customer's card, which was used for the "Authorization", and for this purpose chooses the function "Purchase + code" and follows the messages on the display:
- 3. request PIN and/or signature, if such are necessary as confirmation;
- 4. keep the receipt from the POS terminal and give a copy to the customer.



The amount is credited to the account of the merchant only after successful completion of the operation through the function "Purchase + code".

- 1.2. In case there are services for which the customer has not paid (mini bar; etc.), the merchant may charge the customer's card if it fulfills with the following requirements:
  - 1. to notify the customer in writing about the amounts owed by him/her (within 10 days after the customer has checked out of the hotel):
  - 2. to wait for the customer's reply for 10 days, after which the merchant may charge the card by:



- choosing from the menu of the POS terminal the function "Purchase" and entering the required card details;
- keeping the receipt from the terminal, the correspondence with the customer and the available documents related to the payment for a period of 13 months;
- notifying the card holder about the charged amount and sending him/her a copy of the receipt.



In case of non-fulfillment of contractual clauses, in case of damages, etc., within 10 days the merchant sends a notification to the customer together with an official document - an expert opinion from an insurance agent, an offer for performing repairs etc.

1.3. If the customer does not show up, the merchant may charge a penalty (NO SHOW) in an amount that corresponds to the price for a one-night stay for which purpose s/he has to:



- 1. choose the function "Purchase + code" from the terminal;
- 2. use the details from the receipt with "Authorization";
- 3. manually fill in the signature field of the receipt with "Noshow" and keep the receipt;
- 4. the merchant sends a copy of the receipt to the customer and informs him/her about the charged penalty.
- "Authorization" with merchants that operate as rent-a-caragencies.

In this kind of operation the merchant blocks an amount from the customer's card in order to guarantee the rent of a car by using the function "Authorization". The amount must not exceed the amount of the booking confirmed by the customer.

The merchant receives card details through a "Change form" signed by the customer, after which the merchant enters them at the terminal by:



- choosing the function "Authorization" from the terminal and entering the required details;
- 2. keeping the receipt from the POS terminal;
- confirming the booking of the customer and informing him/ her about the terms and conditions for cancellation and for delivery of the car.
- 2.1. Upon delivery of the car, the employee at the agency:



- 1. checks the number of days and the amount blocked from the customer's card through "Authorization";
- 2. reads physically the customer's card, which was used for the "Authorization":
- chooses the function "Purchase + code" and follows the messages from the POS terminal;

- 4. requests PIN and/or signature, if such are necessary, an keeps the receipt:
- 5. gives to the customer a copy of the receipt from the terminal as well as the respective documents for use of the car.



The amount is credited to the account of the merchant. only after successful completion of the operation through the function "Purchase + code".

- 2.2. In case of non-fulfillment of contractual clauses, in case of damages caused to the car, fines, etc., the merchant may charge the customer's card by fulfilling the following requirements:
  - 1. within 10 days after the car has been returned, the merchant has to send to the customer a notification and an official document (an expert opinion from an insurance agent, a licensed service-station, a statement of violation, etc.) about the damages caused by the customer and the amounts payable by him/her.
  - 2. It has to wait for the customer's response for 10 days, afterwhich it may charge the card for which purpose it has to:



- choose from the menu of the POS terminal the function "Purchase" and enter the required card details, following the messages of the POS terminal;
- keep the receipt from the POS terminal, as well as the respective documents for the caused damages for a period of 13 months from the date of the transaction;
- send to the customer a copy of the receipt for the amount charged from the customer's card.

2.3. In case the customer does not show up within the agreed deadlines, s/he may be charged with a penalty the amount of one-day's rent for a car if this is provided for in the general terms and conditions; for this purpose the merchant has to:



- 1. use the details from the receipt with "Authorization" and charge a penalty;
- choose the function "Purchase + code" and follow the messages of the POS terminal;
- 3. on the receipt from the terminal the employee has to write "No show", to keep it and to send a copy of it to the customer.
- 3. Booking via "Advance deposit" with merchants that operate as tourist agencies and hotels.

The merchant has to specify with the customer in advance what amount will be charged from his/her card for the booking - the whole amount or only part of it as a guarantee. For more information please refer to Instructions in Case of Hotel Room Bookings, Advance Deposit.



With this function the card can be charged with <u>an advance payment for not more than 14 nights.</u> The amount is transferred to the merchant's account within a few business days.

The merchant receives card details through a "Charge form" signed by the customer or from a booking system, after which he enters them at the terminal by:



- choosing the function "Purchase" from the terminal and entering the required details;
- entering the amount of the advance deposit the full or partial amount of the reservation;
- upon successful transaction, the POS terminal prints a receipt and its field for signature of the card holder is filled in with the text "Advance deposit";
- POS receipt is kept and the reservation is confirmed to the customer.
- 3.1. When the customer checks out of the hotel, the employee there checks the reservation the number of nights and the amount charged from the customer's card.

- If the number of nights of the stay is the same as the number for which the customer has paid, the employee does not proceed to charging the card.
- If the number of nights of the stay exceeds the number for which the customer has paid, the employee arranges with the customer the way of payment of the difference - by physical reading of the card or in cash.
- If the number of nights is less than the number for which the customer has paid, the employee cancels/ reverses the payment through the function "Cancellation of purchase" by following the messages of the POS terminal. The card is read physically and charged for the actual number of nights used by the customer.



In case of impossibility for "Cancellation of purchase" at the terminal, the merchant fills in and sends to its Relationship Manager a "Reversal/Refund" form (which can be found on page 30), in which it indicates the partial or the full amount which should be refunded to the customer.

After completion of the operations, the merchant keeps a copy of the receipt from the terminal, gives a copy of it to the customer together with the documents/invoice issued to the customer for his/her stay.

- 3.2. In case there are services used by the customer during his/ her stay but not paid by him/her (mini bar, caused damages, etc.), the merchant may charge the customer's card if it fulfills the following requirements:
  - 1. to notify the customer in writing about the amounts owed by him/her (within 10 days from check-out);
  - 2. to wait for the customer's reply for 10 days, after which it may charge the card for which purpose it:



- chooses the function "Purchase":
- enters the details required by the POS terminal by following the messages on the display:
- keeps the receipt from the POS terminal and the correspondence with the customer:
- notifies the customer about the amount charged from his/ her card.

# 3.3. If the customer fails to show up, the merchant may charge a penalty by:

- keeping the entire advance payment (depending on the terms and conditions agreed on with the customer);
- 2. charging a penalty for the customer's failure to show up for only 1 night "No show":
- informing the customer about the charged amount andsending him/her a copy of the receipt.

#### IV. PLUS PROGRAMME

"PLUS" loyalty programme of UniCredit Bulbank consists in building up a partnership aimed at increasing payments with bank cards at the merchant's POS terminals, as cardholders (holders of all card products of UniCredit Bulbank for individuals) automatically accumulate points on the basis of a percentage of the purchase value, which percentage is set by the merchant, and use these points in merchant outlets in the PLUS Programme.

## 1. Purchase with points

When a particular number of points is accumulated, the client has the right to purchase a product or a service with an equal number of points equivalent to the value of the product (1 point = 1 stotinka). The transaction takes place only via contact reading of the card's chip data.

## The payment with points is made in the following way:



- The salesperson selects from the start screen menu "Loyalty&Payments", "Purchase with points".
- Enters the number of points equivalent to the purchase value (for instance, BGN 19.90 = 1990 PTS).
- Reads the card always through the CHIP reader.
- The cardholder enters the PIN code.
- The POS terminal prints out a receipt with the usual details, confirming the successful payment, which the merchant must keep.
- The sales person shall give a second copy of the receipt only at the request of the client.



## The salesperson shall ask the client to sign the receipt

## The salesperson shall take actions for checking the card before making the transaction (section II. 2.1. p.9)

#### 2. Cancellation of a "Purchase with points" operation

The operation "Cancellation of a purchase with points" is done in case of entered wrong purchase data or when the client is dissatisfied with the product/ service and wishes to receive his/her money back.

## The cancellation of a payment with points is done in the following way:



- The salesperson selects from the start screen menu "Lovalty&Payments", "CNCL.PRCHS.PTS".
- Enters the number of the receipt.
- Enters the last 4 digits of the client card.
- Enters the purchase points.
- The POS terminal prints out a receipt with an authorization code when the "Cancellation" is successful.
- The receipt is then signed by the merchant / salesperson and is given to the client.
- The salesperson must keep a copy of the receipt.

When the "Cancellation" takes place after the reporting period for the day, an authorization code (AC) and a RRN code (p.26), which are written on the POS receipt, must be entered.

#### Balance statement for checking points upon a request by a client

The points balance is a function that is performed only when the client request so. A receipt with information on the available balance of the client accumulated so far is printed out.



- The salesperson selects from the start screen menu "Loyalty&Payments", "Loyalty Balance".
- Reads the card always through the CHIP reader.
- The cardholder enters the PIN code.
- The POS terminal prints out a receipt, indicating the number of points, which is given to the client.

#### V. MESSAGES ON POS TERMINAL

If a transaction cannot be performed, the POS terminal may display various kinds of messages for mistake, such as:

MESSAGE	MEANING	ACTION			
PICK UP (4)	The card is blocked and declared to be taken away by the issuing bank	The transaction cannot be performed. The card has to be taken away.			
Call referral (01)	Card blocked	The transaction cannot be performed. The customer has to contact the issuing bank for information.			
Declined / invalid card (14)	Unsuccessful transaction	The customer has to pay with			
Transaction declined (05)	Offsuccession transaction				
Insufficient funds (51)	Payment limit exceeded	manner			
3 wrong PIN codes (55)	Unsuccessful transaction				

MESSAGE	MEANING	ACTION		
No connection	Communication problem			
Problems with cash register printer				
No available MASTER KEYS	Software problem			
Verification	Unsent daily report	The merchant has to contact the Call Centre.		
TAMPER				
Mistake PIN PAD	Software problem			
Security alarm				
For	all POS transactions with point	ts		
Technical Problem. Invalid format of the authorization message or a problem with its processing (12)	Technical Problem	The merchant must		
The merchant is either not active or not subscribed for the programme (58)	Temporary you cannot accept purchases with points	contact the Call Centre		
The card does not exist (14)	Unsuccessful transaction	Cancel the payment with points and suggest an ordinary payment		
The client is excluded or his/her status does not permit to spend points (57)	Unsuccessful transaction	Cancel the payment with points and suggest		
The number of points is higher than the available number of points of the client (51)		an ordinary payment		
Original transaction for payment with points not found or the points for cancellation of the authoriza- tion do not match the points used in the payment (12)	Unsuccessful transaction	Check again the data entered for cancellation of a payment with points		

## 1. Types of receipts from the POS terminal:



In order to print out the POS receipts in English, prior to performing the relevant transaction you have to press the keyboard key "\* " and this will change the language to "EN". After the transaction is completed, the POS terminal automatically switches itself back to printing in Bulgarian.

## 1.1. Receipt "Purchase":

Information on the merchant outlet:

- 1 Name of the merchant outlet
- Address and phone number
- 3 Terminal number

Card details:

- 4 Type of card
- 5 Card number Client name (optional).
- 6 Transaction details: Amount/points
- Information about "Purchase by installments", number of installments and due date



## 1.2. Receipt "Cancellation":

Information on the merchant outlet. Card details.

- Transaction details:
- 1 Signature of the merchant
- 2 Authorization code
- 3 RRN number

## Cancellation of purchase

## Cancellation of purchase + cashback

## Cancellation of purchase with points







## 1.3. Receipt "Report":

#### Transaction details:

- 1 Transaction amounts.
- Card amounts
- 3 Balance
- 4 Balance points

#### Balance amount



#### Balance points



#### 2. Daily report and sending a file

## 2.1. Daily report

The daily report covers all transactions performed via the POS terminal for the respective day and is generated automatically.

## For manual generation, the merchant chooses for:

SHORT REPORT	DETAILED REPORT					
"Green key" for continuing to the next page						
Chooses from the menu "AMOUNT AT THE TERMINAL"						
Enters password "0000"						
From the keyboard chooses "1" - Short report From the keyboard chooses "2" - Detailed repor						
Enters password "1111"						
The POS terminal prints a report						

## 2.2. Sending a file

The file is sent automatically, according to the preset time.



For manual sending, the merchant chooses:

- 1. "AMOUNT AT THE TERMINAL":
- 2. PASSWORD "0000":
- 3. "SENDING A FILE" by pressing key "3" of the keyboard;

In case the POS terminal cannot automatically complete the procedure "Sending a file", it switches to "Verification" mode and the merchant has to contact the Call Centre.

#### 3. Test connection

In case of a communication problem with the POS terminal, you can use the function "TEST CONNECTION" from the main menu in order to check whether the POS terminal is properly connected.

## Enjoy using the POS terminal!

## REVERSAL/REFUND

ı		До/ То:										
i		Относно/ Reversal/Refund за приети плащания с карти Visa и Mastercard/						V	ISA			
ı		Regarding: Reversal/Refund for accepted payments with Visa and Mastercard card					rcard cards:		M	laster	Card	
Референция/ Reference:Опис				ис №/ ory №		Дата/ Da						
ı		Наименов	ание на Кли Merchant									
ı		EUK/UIC:						TID				
Į					ат се от Клиента/					_		
					eversal/Refund 3 Reversal/Refund f							
		а сума/ Tot inal device	al amount:		/във в	алутат	а на терми	нала/in the	curre	enc	y of P(	OS
ı	N₂	Дата на	поръчка	Номе	р на карта (посоч	ват (	Оторизацио	нен		ZVM	а за	
		<b>(дд/м</b> Orde	m/rrrr)/ er date m/yyyy)	се по	следните 4 цифр lumber of the card (last 4 digits)	и)/	<b>код/</b> uthorization	E	възстановяване/ nount to be refunded			
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ľ	2											
ľ	3											
ı	4											
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ı	7											
ı	8											
l	9					_						
l	10					_						
l	11					-						
ł	12					-						
ı	14					-						
ı	15											
i	16											
i	17											
i	18											
ı	19											
	20											
I	Упъл	номощено	лице				Търговски					
		на клие outhorized pe	ента/			Commo	сътрудник/ ercial support:					
ı		дпис/ Signa					c/ Signature:	-	1, 1			
		,,			едаване в УниКр of submission to Ui	едит Б	улбанк АД/				Ħ	

## **CARD RECOVERY FORM**

Today(dd/mm/yy)								
Me, the undersign	Me, the undersigned							
		(name of the merchant's employee)						
occupying a position of				at				
						(name of the merchant)		
at retail outlet								
situated in								
certify that a Visa/Master Card, Maestro card No	1							
with an expiration date		and a cardl name	nolder					
Has been picked ( the following reas		□ "Pick up" response; □ missing/not matching security features; □ after Code 10 authorization; □ other:						
(Employee's signature) (Cardholder's signature)								

## Hey there! I am Mr. Plus!

**PLUS** 



1. Pay with a card



2. Gather points







3. Purchase with points







