

The intelligent choice.

NOMAD EFT solution



BANKSERVAFRICA

NOMAD (BankservAfrica) INFORMATION

Nomad is an electronic payment system for credit cards, smart cards, debit cards and private label cards - enabling a merchant's point of sale (POS) system to handle the complexity of interfacing with various types of card readers, encryption and PIN (personal identification number) pads.

Through this integrated solution, more retailers will be given the chance to offer a basket of value added services at their POS counters such as airtime, gift cards, private label cards, assisted kiosks, electricity and mini ATM functionality e.g. cash back with purchase or cash withdrawal.

Electronic Payment Solutions

A leading provider of integrated payment processing solutions within southern Africa, this business unit facilitates card payments by providing intelligent technology through our Nomad product set to seamlessly interface point-of-sale (POS) devices with complex banking platforms, improving transaction security, allowing faster authorisation and settlement of transactions and simpler reconciliation.

BankservAfrica's electronic payment solutions provide secure, integrated solutions that allow a merchant to accept bank issued debit and/or credit card payments, whether based on traditional magstripe or chip (EMV) technology

NOMAD EFT Solution

Nomad offers a built in electronic payment option that works from within the IQ software. Electronic card payments are processed from within the point of sales screen using the pin pad device and the communications are sent in the background to the banking systems.

Data transfer is totally secure and all personal details are encrypted in line with international banking standards. No personal details or secure information gets stored in IQ or on your computers.

The daily cash up and reconciling procedures are greatly simplified and human error is reduced dramatically. Speed of transacting is also improved thus resulting in a more positive customer experience.

Other online services like selling airtime are also available using the Nomad system alongside IQ.

How to get started

1. Contact IQ Retail on 021 8800420 ask for Tharley or Angela or email info@iqretail.co.za .
2. Customer details are passed on to Deon Smit from Nomad (Bankserv Africa) who will contact client and make necessary arrangement for a site visit and quotation.
 - Quote and Bankserv Africa contract has been approved by customer.
 - Nomad submits documents and advises installation date.
 - Nomad will liaise with bank for correct pin pads.
 - Site readiness confirmed by Nomad.
 - Installation of Nomad hardware and Nomad software takes place with onsite training provided by Nomad.
 - Final sign off day by customer on Nomad installation and documentation.
3. If required there may be a requirement for the reseller to upgrade the IQ Retail system to latest version for Nomad integration

Nomad EFT solution

Pricing

Please refer to Deon Smit from Bankserve Africa as each quote will cater for your specific needs as a retailer.

You existing card processing commission rate from your bank will not be affected by using Nomad.

How long does the process take?

Approximately three weeks to go live once all documents are signed.

Who does the installation?

Nomad will be on site as well as your IQ reseller.

You will be responsible for the account of your IQ reseller. Nomad includes the installation fees as part of their quote to you.

What do I need?

Best practice requires a separate computer to load the software on. This would preferably be supplied by Nomad but can be supplied by your local hardware provider if required. This would need to be placed in your server room or in a secure office. Nomad will provide the specifications for this computer.

A KVM (keyboard Video Mouse) switch will be included in this requirement to save on space. A separate network switch is required to connect to your network.

Cabling would be required and is for the account of the client. Specifications will be provided by Nomad.

Communications are provided via an XLink or ConnectNet device and these integrate into the Nomad system. A separate service agreement will need to be concluded for these devices and services if not already on site. Nomad will assist and facilitate these arrangements.

Pin pads will be swapped out by your bank. Nomad will co-ordinate and facilitate this.

Refer to attached diagram for an idea of the architecture of the networking.

Support process

First contact to be directed to the Nomad Support Desk. Nomad support is included in their pricing.

Any IQ support queries are included for clients with an active IQ SUA. Clients without an IQ SUA will be billed for support per hour with costs as per our normal procedures.

Contract details

Deon Smit (Nomad queries only)
082 452 3608
deons@bankservafrika.com

Website

<http://www.bankservafrika.com/BSVAIntegratedServices/Electronicpaymentsolutions.aspx>

Instructions On Configuring NOMAD Airtime / Eft On Iq Enterprise:

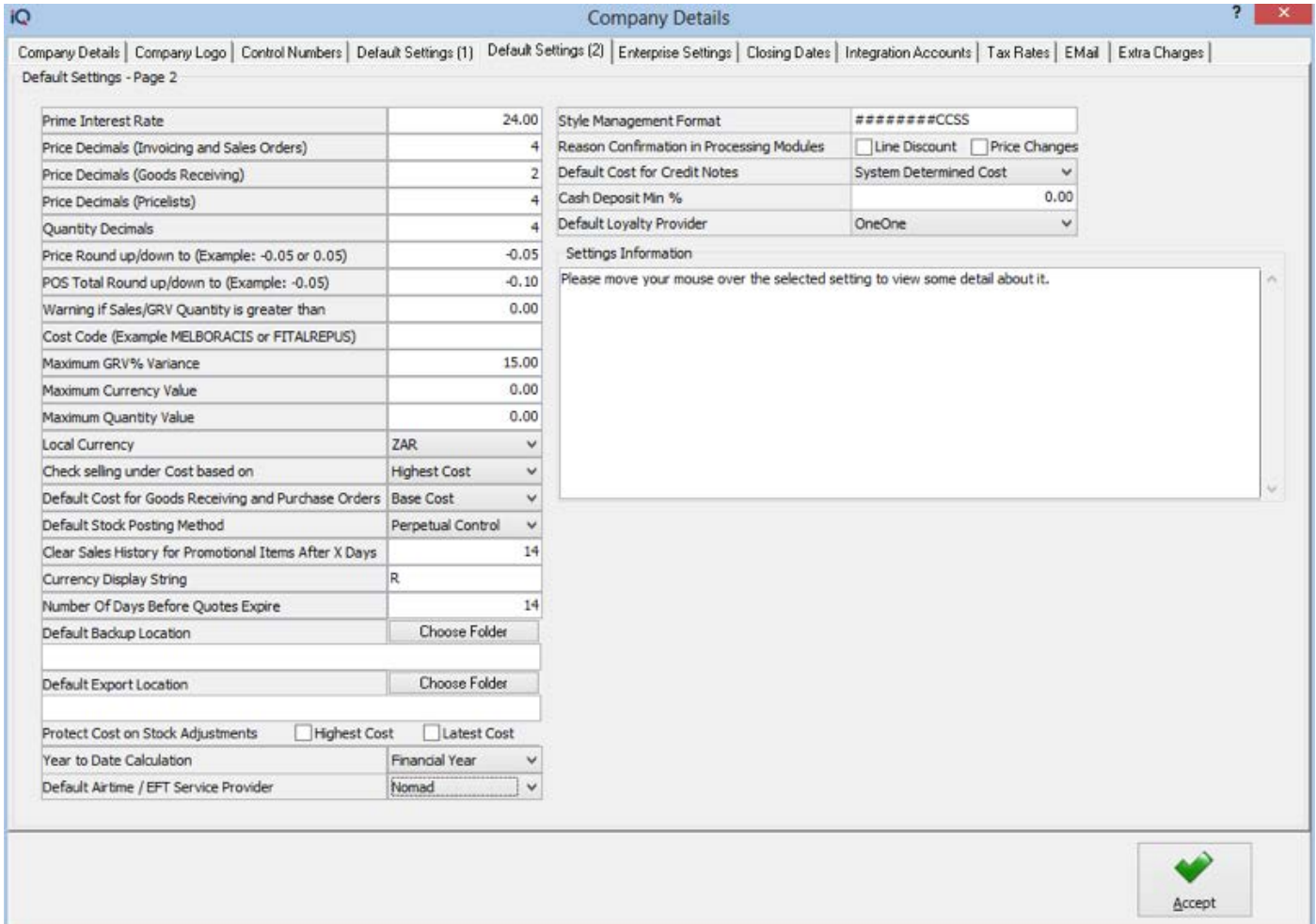
Step 1: Enabling Nomad Airtime / EFT

Go to "Utilities > Setup > Company Details"



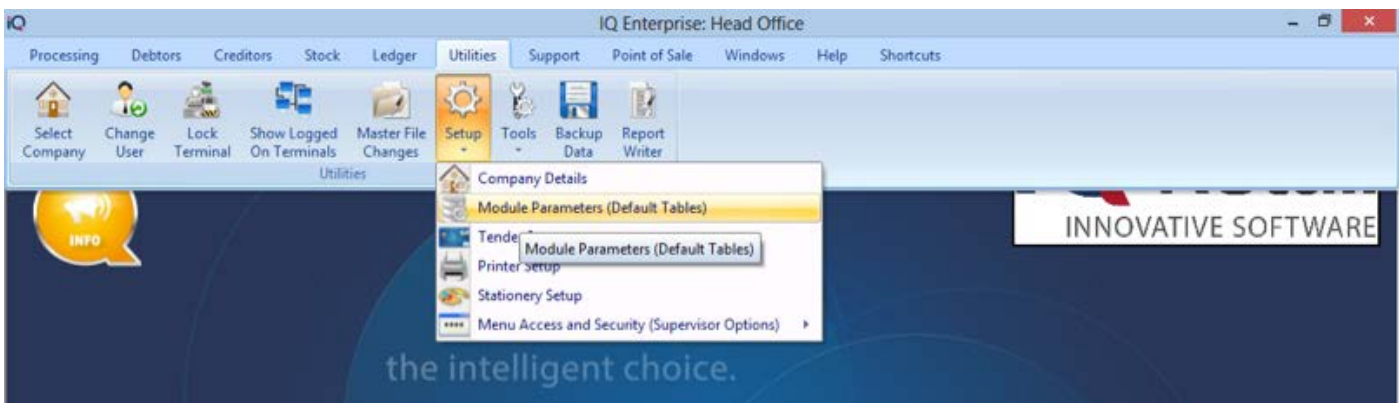
Nomad EFT solution

Then go to "Default Settings 2" and set the "Default Airtime / EFT Service Provider" to Nomad.

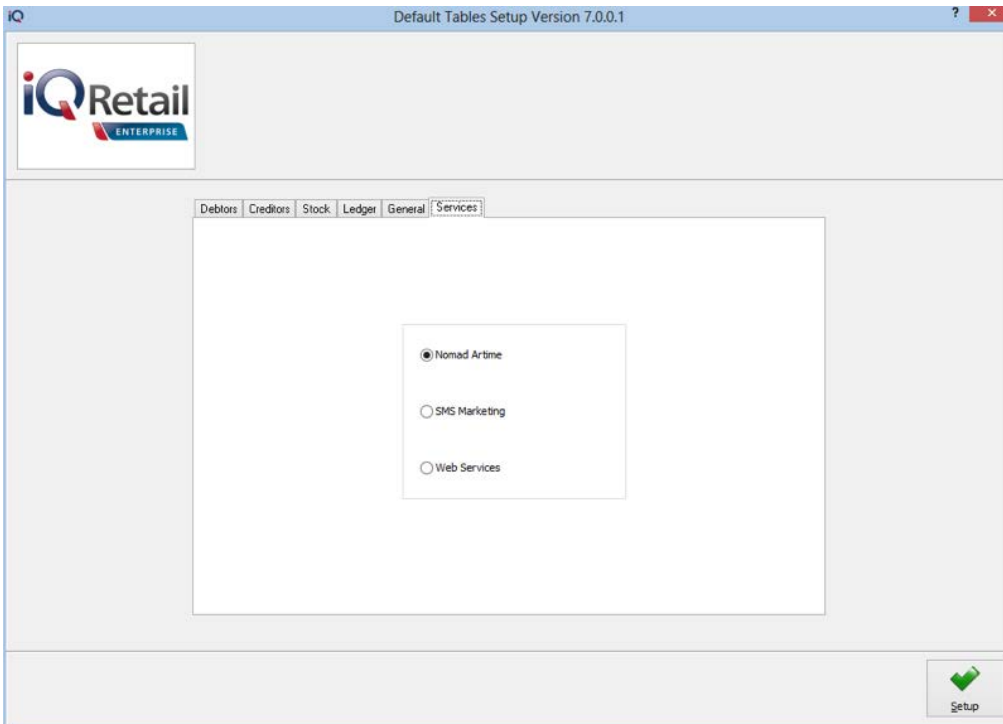


Step 2: Configuring Nomad Settings

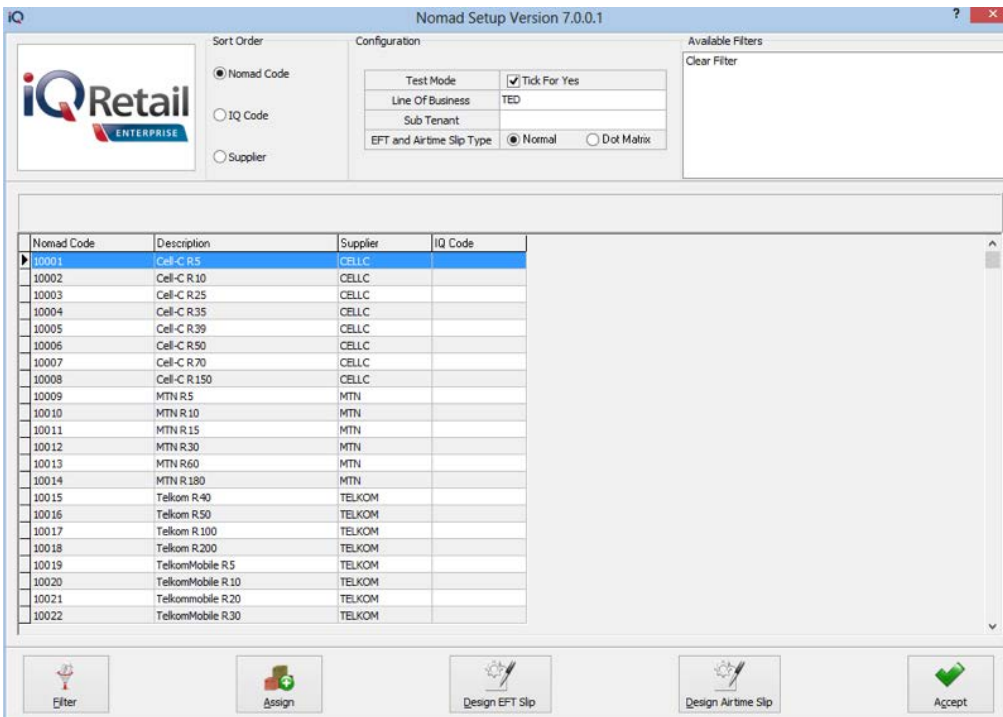
Go to Utilities > Setup > Module Parameters (Default Tables)



Nomad EFT solution



Then go to the "Services Tab" and click on "Nomad Airtime". Then click "Setup"

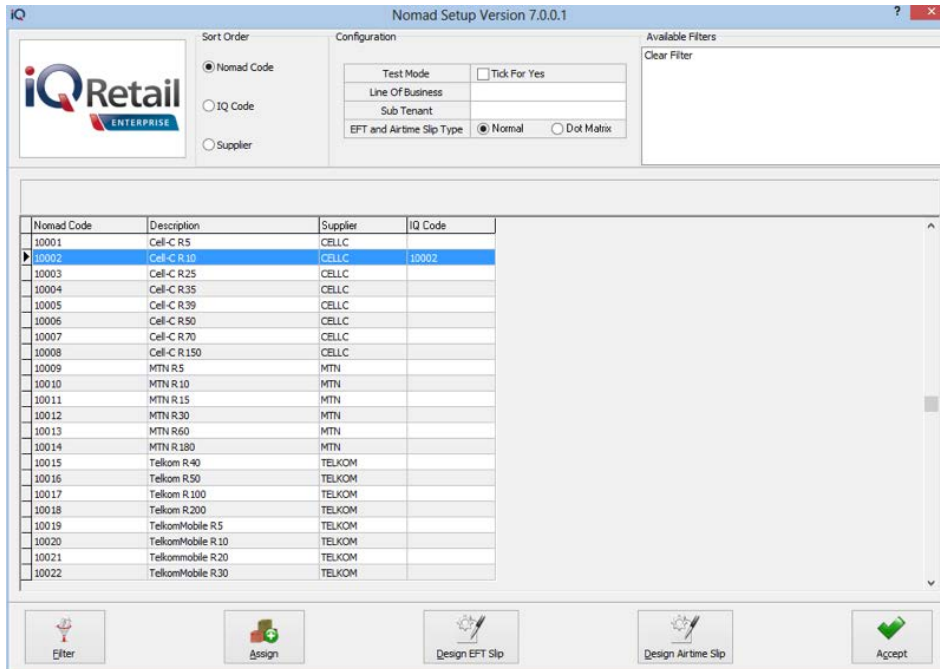


On the Following screen you can set Nomad Settings such as Test Mode, Line of Business, Sub Tenant and EFT and Airtime Slip Type. These settings should be configured by the Nomad Representative which installs Nomad on your system.

Nomad EFT solution

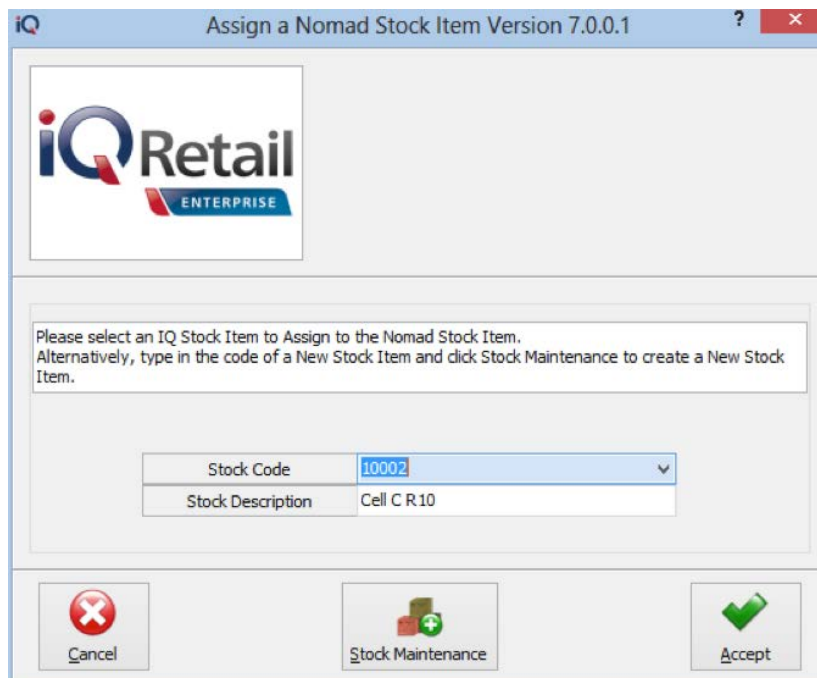
Step 3: Airtime Setup: Assigning IQ Stock Items to Nomad Airtime Items

In the Following screen (Utilities > Setup > Module Parameters (Default Tables) > "Services" > Nomad Airtime > Setup) you can Assign IQ Stock Items to Nomad Airtime Items. You will see a list of Available Airtime Items. To Assign an IQ Stock Item to a Nomad Airtime Item click on the Airtime Item and then Click "Assign".



You will then be presented with the following screen. In this screen you can select a Stock Item to assign to the Nomad Item. You can also access Stock Maintenance from this screen so that you can create or edit Stock Items without leaving the Setup Screen.

Please note that you can only Assign Non-Stock Items to Nomad Airtime Items.



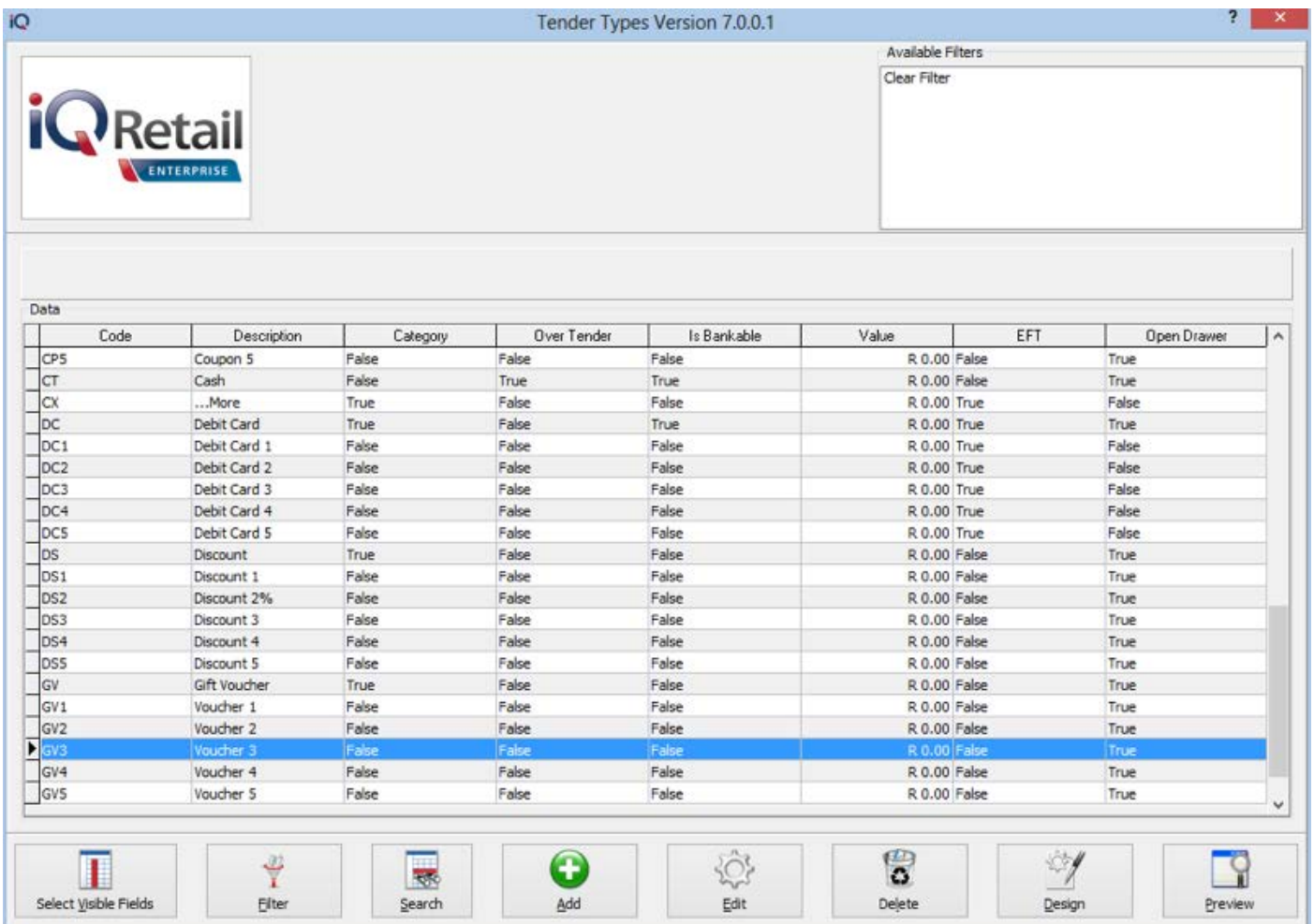
Nomad EFT solution

Step 4: EFT Setup: Enabling EFT for selected Tenders

Go to "Utilities > Setup > Tender Setup".



You will be presented with the following screen. Select the tender for which you want to Enable EFT and then click Edit.



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You will now be presented with the Tender Setup Screen.

iqRetail ENTERPRISE

Edit Tender Type Version 7.0.0.1

Tender Information
 Tender Code: GV3
 Tender Type: GV
 Tender Description: Debt Card

Over Tendering Options
 Allow Over Tender:
 Lowest Allowable Over tender (LALO): 0.00
 Highest Allowable Over tender (HALO): 0.00

X Report Options
 Is Bankable:
 Electronic Fund Transfer:

POS Options
 Ask for Expiry Date:
 Open Drawer:
 Fixed Value
 Fixed Percentage: 0.00
 Enable Nomad EFT Services:
 Use as OneOne Redeem Tender:

Ledger Options
 Tender Post Type: Post To Ledger Use as Stock Discount
 Ledger Account : Receipts: 3700.000.000.00
 Ledger Account : Payments: 3700.000.000.00

Accept

Should this tender require an EFT card to be swiped?

To Enable Nomad EFT for the Selected Tender Enable the "Enable Nomad EFT Services" option and click Accept. Do this for all tenders for which you want to enable Nomad EFT.

iqRetail ENTERPRISE

Edit Tender Type Version 7.0.0.1

Tender Information
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 Allow Over Tender:
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POS Options
 Ask for Expiry Date:
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 Fixed Percentage: 0.00
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 Use as OneOne Redeem Tender:

Ledger Options
 Tender Post Type: Post To Ledger Use as Stock Discount
 Ledger Account : Receipts: 3700.000.000.00
 Ledger Account : Payments: 3700.000.000.00

Accept

Should this tender require an EFT card to be swiped?

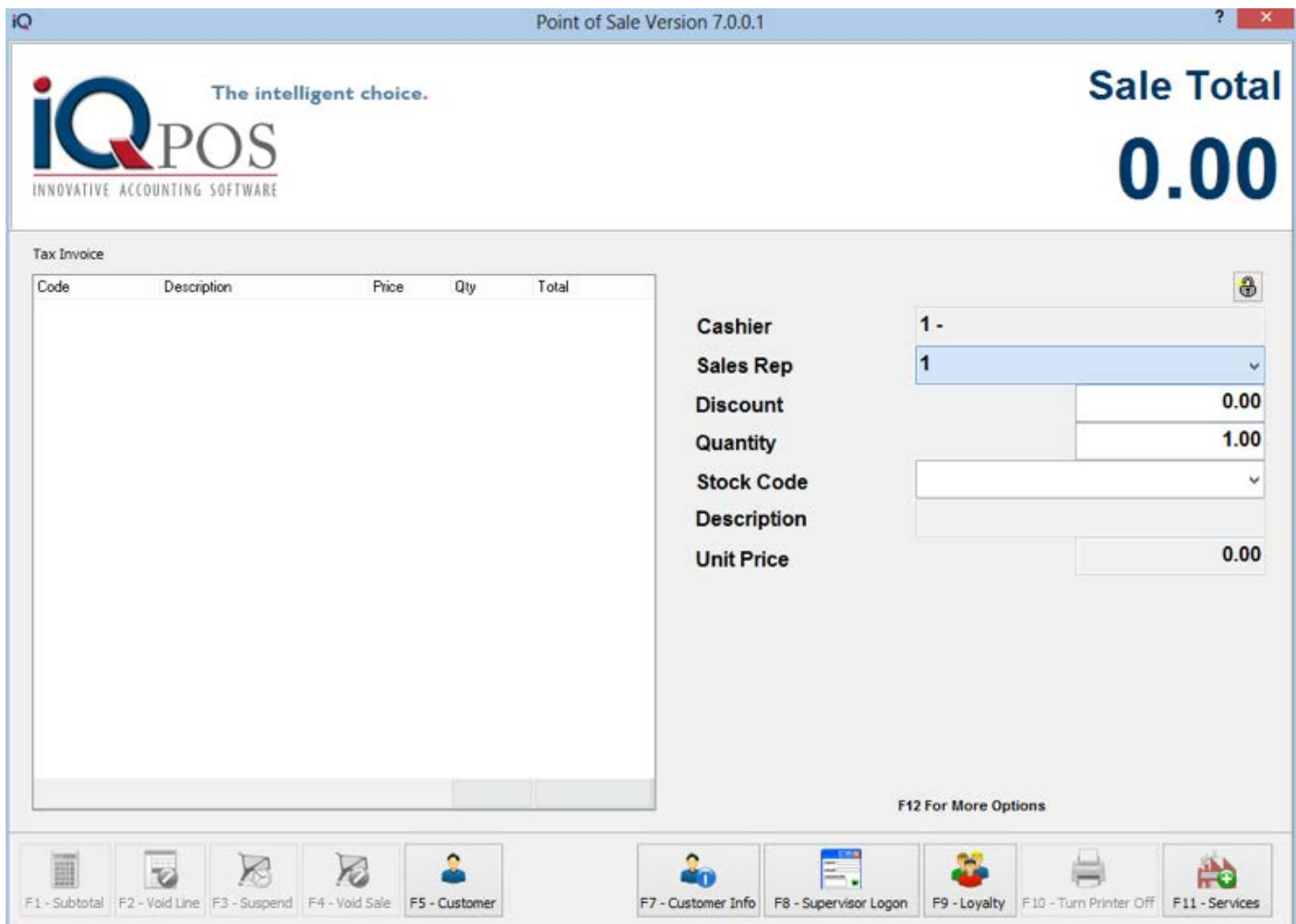
Nomad EFT solution

POINT OF SALE

Go to "Point Of Sale > Sales > Cash Sales":



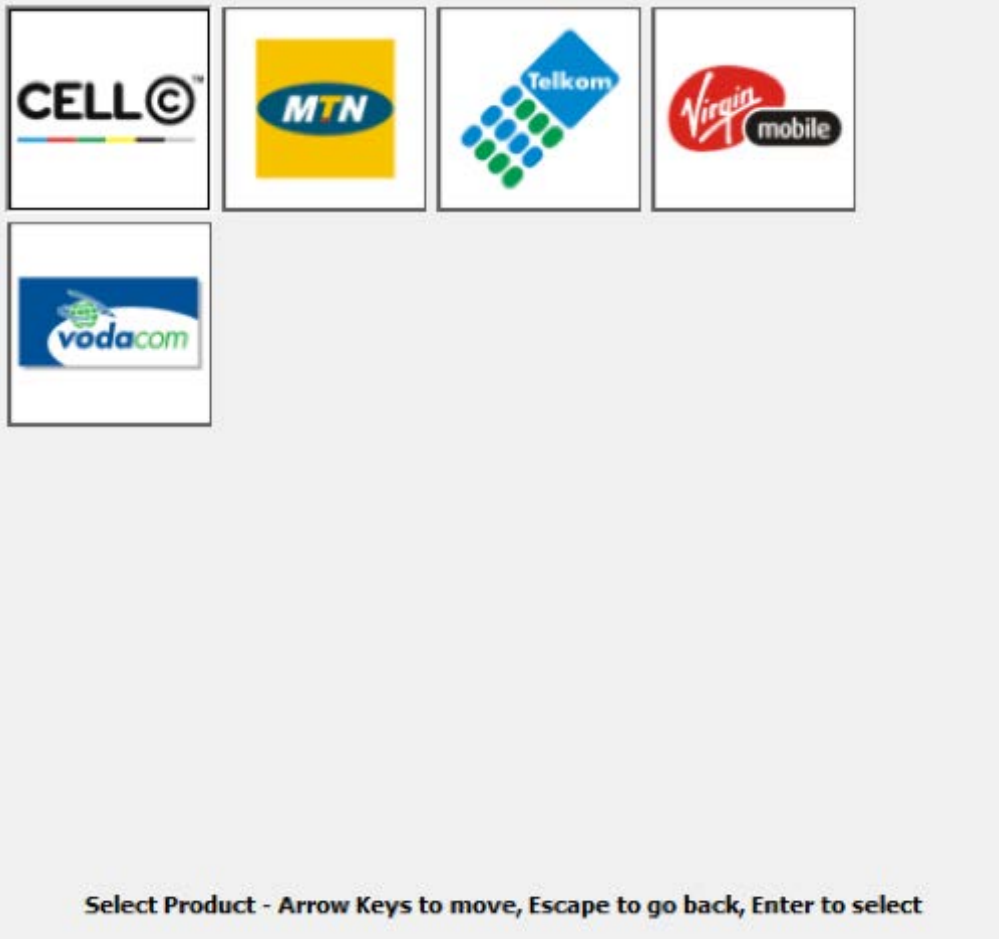
You will then see the main POS screen on which testing will commence:



Nomad EFT solution

Point of Sale

Go to "Point Of Sale > Sales > Cash Sales":

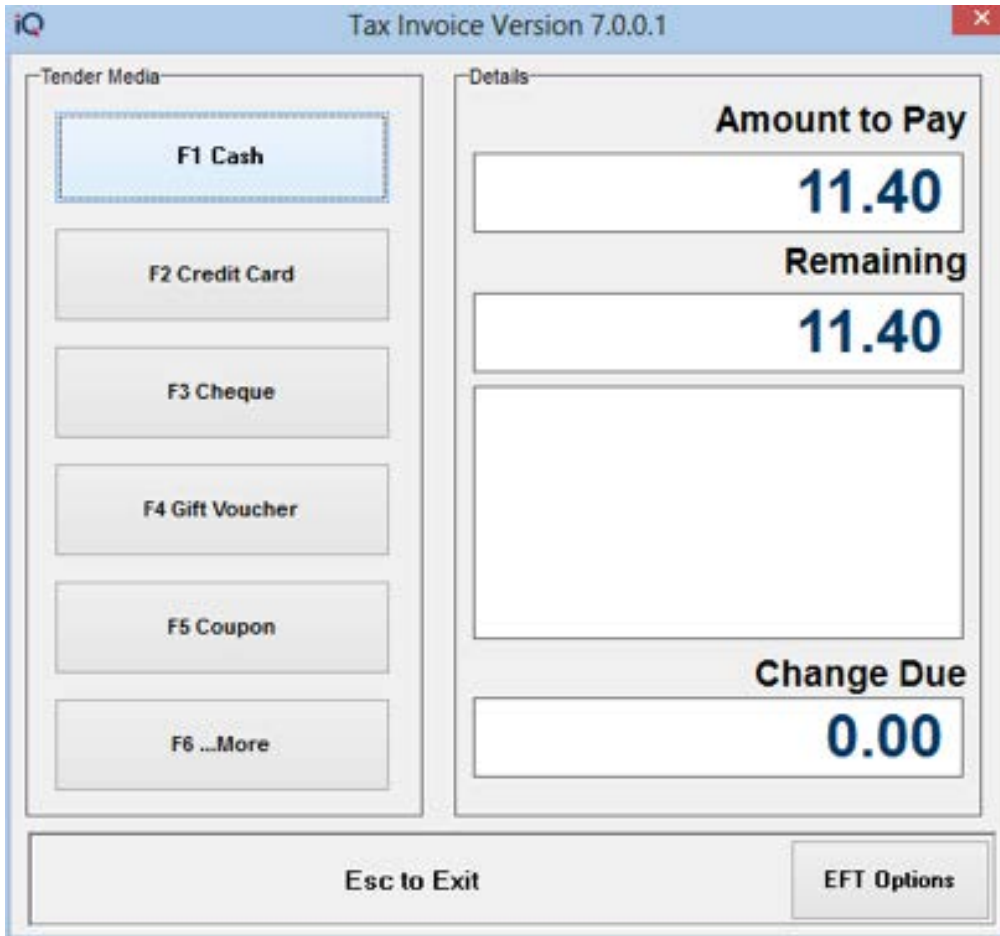


Selling airtime:

To access Airtime Stock Items either enter the IQ Item Code or click on "F11 - Services".

If you click on "F11 - Services" you will be presented with the following screen

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Using EFT:

You will only be able to use EFT Functionality on the on the IQ Tender screen. To reach the IQ Tender screen click on "F1 - Subtotal" after entering any stock item/s to be sold. You will then be presented with the following screen.

If you select a tender that was setup to use Nomad then IQ will automatically use Nomad EFT services and attempt to post the EFT transaction via Nomad.

Additional Notes:

- If you would like to setup a POS receipt printer please do so under "Point Of Sale > POS Setup > Hardware Setup". You can select an installed printer from the "POS Printer Port" option.

Contact Details

Telephone Line 1: +27 21 880 0420

Telephone Line 2: 0861 IQ INFO / 0861 47 4636
(Long Distance National Calls)

Fax: +27 21 880-0488

Email: info@iqretail.co.za

Address: IQ Retail (Pty) Ltd, First Floor
Rhino House, 23 Quantum Road
Technopark, Stellenbosch, 7600