

# MERCHANT USER GUIDE





EPS Company (Hong Kong) Limited

易辦事（香港）有限公司（“EPS Company”），

established in 1984, is currently a consortium of 20 major banks in Hong Kong. Its mission is to provide greater convenience for customers and merchants via wider use of electronic fund transfers.

#### EPS COMPANY MEMBER BANK LIST

- Bank of China (Hong Kong) Limited
- Bank of Communications, HK Branch
- China Construction Bank (Asia)
- China Merchants Bank Company Limited
- Chiyu Banking Corporation Limited
- Chong Hing Bank Limited
- Citibank (Hong Kong) Limited
- China CITIC Bank International Limited
- Dah Sing Bank Limited
- DBS Bank (Hong Kong) Limited
- Fubon Bank (Hong Kong) Limited
- Hang Seng Bank Limited
- HSBC
- ICBC (Asia)
- Nanyang Commercial Bank Limited
- OCBC Wing Hang Bank Limited
- Shanghai Commercial Bank Limited
- Standard Chartered Bank (Hong Kong) Limited
- The Bank of East Asia Limited
- Wing Lung Bank Limited

# Thank you for joining EPS service

EPS Company strives to provide services of the highest quality to both merchants and customers. This user guide contains detailed information regarding operational procedures for merchants when using EPS service.

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# EPS TRANSACTION PROCEDURES

Once EPS POS terminals are installed, merchants can accept debit cards or credit cards with ATM functions issued by 20 EPS member banks. Operation flow as below:



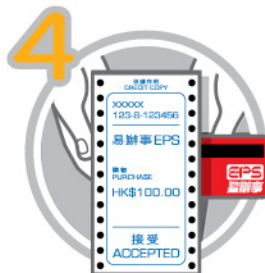
Take a general assessment of the information printed on both sides of the card. Swipe card through the card reader.



Enter transaction amount. Cardholder confirms amount and chooses debit account (if more than one account).



Cardholder must enter PIN for all EPS transactions and input "ENTER".



Transaction completed and EPS receipt is printed with "ACCEPTED" for accepted transaction. Then, pass the EPS receipt and return the card to cardholder.

# EPS RECEIPT SAMPLE



EPS receipts are printed out for all transactions conducted through EPS terminals. If it is a rejected transaction, a reject code and the reject reason will be stated on the EPS receipt.

Moreover, the EPS terminal also reprints receipts for account reconciliation, lists the total transaction amount and transaction records to help merchants increase operation efficiency.

銀行 / 商戶存根 BANK / MERCHANT COPY	
BILL NO.	SALES STAFF.
MERCHANT NAME TESTING TERMINAL	
TERMINAL NO. 123456	
MERCHANT NO. 123456789	
CARD TYPE/NUMBER 123456789012***678	
A/C INDICATOR : 001	
TX. <b>易辦事 EPS</b> EXPIRY	
BATCH NO. 消費 SALE ISN/ TRACE NO. 019506	
DATE/ TIME JAN 03, 20XX 11 : 42	
REF. NO. APP. CODE	
A/C : 123456***001	
VALUE DAY : JAN 03	
TOTAL H.K. DOLLAR HKD857.40	
接受 ACCEPTED	
I ACKNOWLEDGE SATISFACTORY RECEIPT OF RELATIVE GOODS/SERVICES.	
多謝您使用EPS THANK YOU FOR USING EPS	
X CARDHOLDER SIGNATURE	<b>NO REFUND</b>
<small>THE ISSUE OF THE CARD IDENTIFIED ON THIS ITEM IS AUTHORIZED TO PAY THE AMOUNT SHOWN AS TOTAL UPON PROPER PRESENTATION. I PROMISE TO PAY SUCH TOTAL (TOGETHER WITH ANY OTHER CHARGES DUE THEREON) SUBJECT TO AND IN ACCORDANCE WITH THE AGREEMENT GOVERNING THE USE OF SUCH CARD.</small>	

EPS receipt details

- Merchant name
- Terminal number
- Merchant number
- Card number
- Debit account indicator number
- Input sequence number
- Transaction date/time
- Debit account number
- Transaction amount credited to merchant's designated bank
- Transaction amount

# EPS RECEIPT | ACCEPTED/REJECTED TRANSACTION

## Accepted transaction

When a transaction is completed, the word "ACCEPTED" will be printed on the EPS receipt.

銀行 / 商戶存根 BANK / MERCHANT COPY	
BILL NO.	SALES STAFF.
MERCHANT NAME TESTING TERMINAL	
TERMINAL NO.	123456
MERCHANT NO.	123456789
CARD TYPE/NUMBER 123456789012***678 A/C INDICATOR : 001	
TX	易辦事 EPS
EXPIRY	
DATE/NO.	消費 SALE ISN/ TRACE NO. 019506
DATE/TIME	JAN 03, 20XX 11 : 42
REF. NO.	APP. CODE
A/C : 123456***001 VALUE DAY : JAN 03	
TOTAL	H.K. DOLLAR HKD857.40
<b>接受</b> <b>ACCEPTED</b>	
I ACKNOWLEDGE SATISFACTORY RECEIPT OF RELATIVE GOODS/SERVICES.	
多謝您使用EPS THANK YOU FOR USING EPS	
X CARDHOLDER SIGNATURE <b>NO REFUND</b>	
<small>THE ISSUE OF THE CARD IDENTIFIED ON THIS ITEM IS AUTHORIZED TO PAY THE AMOUNT SHOWN AS TOTAL UPON PROPER PRESENTATION. I PROMISE TO PAY SUCH TOTAL TOGETHER WITH ANY OTHER CHARGES DUE THEREON SUBJECT TO AND IN ACCORDANCE WITH THE AGREEMENT GOVERNING THE USE OF SUCH CARD.</small>	

## Rejected transaction

If the word "REJECTED" is printed on the EPS receipt, this is a rejected transaction. The merchant must state the reason and suggest the cardholder to use another payment method.

銀行 / 商戶存根 BANK / MERCHANT COPY	
BILL NO.	SALES STAFF.
MERCHANT NAME XXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXX 不 接受 XXXXXX XXXXXXXX REJECTED XXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXX	
CARD TYPE/NUMBER 123456789012***678 A/C INDICATOR : 002	
TX	易辦事 EPS
EXPIRY	
DATE/NO.	消費 SALE ISN/ TRACE NO. 019509
DATE/TIME	JAN 03, 20XX 11 : 42
REF. NO.	APP. CODE
A/C : 123456***001 VALUE DAY : JAN 03	
TOTAL	H.K. DOLLAR HKD857459.00
<b>轉賬超過限額</b> <b>\$42 AMOUNT EXCEED LIMIT</b>	
MERCHANT NAME EPS TESTING TERMINAL EPS TESTING TERMINAL	
I ACKNOWLEDGE SATISFACTORY RECEIPT OF RELATIVE GOODS/SERVICES.	
TERMINAL NO.	123456
MERCHANT NO.	123456789
X CARDHOLDER SIGNATURE <b>NO REFUND</b>	
<small>THE ISSUE OF THE CARD IDENTIFIED ON THIS ITEM IS AUTHORIZED TO PAY THE AMOUNT SHOWN AS TOTAL UPON PROPER PRESENTATION. I PROMISE TO PAY SUCH TOTAL TOGETHER WITH ANY OTHER CHARGES DUE THEREON SUBJECT TO AND IN ACCORDANCE WITH THE AGREEMENT GOVERNING THE USE OF SUCH CARD.</small>	

Reject reason

Reject reason code

(please refer to reject code summary on page 22)

# EPS RECEIPT | REPRINT TRANSACTION

Merchants can also reprint any EPS transaction receipts when necessary.

However, once the settlement procedure has been performed, merchants cannot reprint any transaction before settlement.

Reprint accepted  
transaction receipt

Reprint rejected  
transaction receipt

銀行 / 商戶存根  
BANK / MERCHANT COPY

BILL NO.	SALES STAFF.
MERCHANT NAME	TESTING TERMINAL
TERMINAL NO.	123456
MERCHANT NO.	123456789

CARD TYPE/NUMBER  
123456789012\*\*\*678  
A/C INDICATOR : 001

**REPRINT**

TX 易辦事 EPS EXPIRY  
DATE/NO. 消費 SALE ISN/ TRACE NO. 019506  
DATE/TIME JAN 03, 20XX 11 : 42  
REF. NO. APP. CODE

A/C : 123456\*\*\*001  
VALUE DAY : JAN 03

TOTAL H.K. DOLLAR HKD857.40

**接受**  
ACCEPTED

I ACKNOWLEDGE SATISFACTORY RECEIPT OF RELATIVE GOODS/SERVICES.

多謝您使用EPS  
THANK YOU FOR USING EPS

X CARDHOLDER SIGNATURE **NO REFUND**

THE ISSUE OF THE CARD IDENTIFIED ON THIS ITEM IS AUTHORIZED TO PAY THE AMOUNT SHOWN AS TOTAL UPON PROPER PRESENTATION. I PROMISE TO PAY SUCH TOTAL TOGETHER WITH ANY OTHER CHARGES DUE THEREON SUBJECT TO AND IN ACCORDANCE WITH THE AGREEMENT GOVERNING THE USE OF SUCH CARD.

銀行 / 商戶存根  
BANK / MERCHANT COPY

BILL NO.	SALES STAFF.
MERCHANT NAME	XXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXX 不 接受 XXXXXX XXXXXX REJECTED XXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXX
TERMINAL NO.	123456
MERCHANT NO.	123456789

CARD TYPE/NUMBER  
123456789012\*\*\*678  
A/C INDICATOR : 002

**REPRINT**

TX 易辦事 EPS EXPIRY  
DATE/NO. 消費 SALE ISN/ TRACE NO. 019509  
DATE/TIME JAN 03, 20XX 11 : 42  
REF. NO. APP. CODE

TOTAL H.K. DOLLAR HKD857459.00  
轉賬超過限額  
542AMOUNT EXCEED LIMIT

MERCHANT NAME  
EPS TESTING TERMINAL  
EPS TESTING TERMINAL

I ACKNOWLEDGE SATISFACTORY RECEIPT OF RELATIVE GOODS/SERVICES.

TERMINAL NO. 123456  
MERCHANT NO. 123456789

X CARDHOLDER SIGNATURE **NO REFUND**

THE ISSUE OF THE CARD IDENTIFIED ON THIS ITEM IS AUTHORIZED TO PAY THE AMOUNT SHOWN AS TOTAL UPON PROPER PRESENTATION. I PROMISE TO PAY SUCH TOTAL TOGETHER WITH ANY OTHER CHARGES DUE THEREON SUBJECT TO AND IN ACCORDANCE WITH THE AGREEMENT GOVERNING THE USE OF SUCH CARD.

The word "REPRINT" will appear on the EPS reprinted transaction receipt



# EPS RECEIPT | TRANSACTION TOTAL/RECORD

To ensure transaction accuracy, merchants shall perform day-end settlement to check the total number of transactions made and the total terminal transaction amount against the EPS Company host on daily basis. Should any discrepancies occur, merchants shall call EPS Merchant Services Hotline at 2721 0566 for assistance.

## Transaction total

銀行 / 商戶存根  
BANK / MERCHANT COPY

BILL NO.	SALES STAFF.
MERCHANT NAME	TESTING TERMINAL
TERMINAL NO.	123456
MERCHANT NO.	123456789

CARD TYPE/NUMBER

交易總額  
TRANSACTION TOTAL

TX	EXPIRY
DATE/NO.	TRACE NO.
DATE/TIME	JAN 03, 20XX 12 : 01
REF. NO.	APP. CODE

易辦事機數  
EPS TERMINAL TOTALS

COUNT	SALE	TOTAL
0002		HKD423.00

I ACKNOWLEDGE SATISFACTORY RECEIPT OF RELATIVE GOODS/SERVICES.

X CARDHOLDER SIGNATURE

**NO REFUND**

THE ISSUE OF THE CARD IDENTIFIED ON THIS ITEM IS AUTHORIZED TO PAY THE AMOUNT SHOWN AS TOTAL UPON PROPER PRESENTATION. I PROMISE TO PAY SUCH TOTAL TOGETHER WITH ANY OTHER CHARGES DUE THEREON, SUBJECT TO AND IN ACCORDANCE WITH THE AGREEMENT GOVERNING THE USE OF SUCH CARD.

## Transaction record

銀行 / 商戶存根  
BANK / MERCHANT COPY

BILL NO.	SALES STAFF.
MERCHANT NAME	TESTING TERMINAL
TERMINAL NO.	123456
MERCHANT NO.	123456789

CARD TYPE/NUMBER

交易記錄  
TRANSACTION RECORD

TX	EXPIRY
DATE/NO.	TRACE NO.
DATE/TIME	JAN 03, 20XX 12 : 02
REF. NO.	APP. CODE

ISN	BRAND	AMOUNT
019541	EPS	HKD98.00
019542	EPS	HKD325.00
TOTAL		HKD423.00

I ACKNOWLEDGE SATISFACTORY RECEIPT OF RELATIVE GOODS/SERVICES.

X CARDHOLDER SIGNATURE

**NO REFUND**

THE ISSUE OF THE CARD IDENTIFIED ON THIS ITEM IS AUTHORIZED TO PAY THE AMOUNT SHOWN AS TOTAL UPON PROPER PRESENTATION. I PROMISE TO PAY SUCH TOTAL TOGETHER WITH ANY OTHER CHARGES DUE THEREON, SUBJECT TO AND IN ACCORDANCE WITH THE AGREEMENT GOVERNING THE USE OF SUCH CARD.

The total from yesterday's settlement up until now

# EPS RECEIPT | RECAP & SETTLEMENT

In order to ensure transaction accuracy, we are now advising our merchants to perform settlement on a daily basis.

Simply follow the recap procedure below for recap function:

1. Press the "SETTLE" button / Select "SETTLE" function according to your terminal user guide of operation manual
2. Select EPS (please go to point 3 if not applicable)
3. Enter password
4. The Recap receipt will be printed out

After recap, the receipt should print with "TOTALS MATCH".

## Totals match

銀行 / 商戶存根  
BANK / MERCHANT COPY

BILL NO.	SALES STAFF.
MERCHANT NAME	TESTING TERMINAL
TERMINAL NO.	123456
MERCHANT NO.	123456789

CARD TYPE/NUMBER

核賬 RECAP

TX	EXPIRY
DATE/NO.	ISN/TRACE NO.
019543	019543
DATE/TIME	JAN 03, 20XX 12 : 03
REF. NO.	APP. CODE

易辦事中心數  
EPS HOST TOTALS

COUNT	----	SALE	----	TOTAL
0002				HKD423.00

核對無誤  
TOTALS MATCH

I ACKNOWLEDGE SATISFACTORY RECEIPT OF RELATIVE GOODS/SERVICES.

X CARDHOLDER SIGNATURE

**NO REFUND**

THE ISSUE OF THE CARD IDENTIFIED ON THIS ITEM IS AUTHORIZED TO PAY THE AMOUNT SHOWN AS TOTAL UPON PROPER PRESENTATION. I PROMISE TO PAY SUCH TOTAL TOGETHER WITH ANY OTHER CHARGES DUE THEREON, SUBJECT TO AND IN ACCORDANCE WITH THE AGREEMENT GOVERNING THE USE OF SUCH CARD.

銀行 / 商戶存根  
BANK / MERCHANT COPY

BILL NO.	SALES STAFF.
MERCHANT NAME	TESTING TERMINAL
TERMINAL NO.	123456
MERCHANT NO.	123456789

CARD TYPE/NUMBER

核賬 RECAP

TX	EXPIRY
DATE/NO.	ISN/TRACE NO.
019543	019543
DATE/TIME	JAN 03, 20XX 12 : 03
REF. NO.	APP. CODE

易辦事機數  
EPS TERMINAL TOTALS

BRAND	----	COUNT	----	SALE	----	TOTAL
VALUE DAY						JAN 03
EPS		0002				HKD423.00

END OF REPORT

I ACKNOWLEDGE SATISFACTORY RECEIPT OF RELATIVE GOODS/SERVICES.

X CARDHOLDER SIGNATURE

**NO REFUND**

THE ISSUE OF THE CARD IDENTIFIED ON THIS ITEM IS AUTHORIZED TO PAY THE AMOUNT SHOWN AS TOTAL UPON PROPER PRESENTATION. I PROMISE TO PAY SUCH TOTAL TOGETHER WITH ANY OTHER CHARGES DUE THEREON, SUBJECT TO AND IN ACCORDANCE WITH THE AGREEMENT GOVERNING THE USE OF SUCH CARD.

"EPS HOST TOTALS" matched with "EPS TERMINAL TOTALS"

# EPS RECEIPT | RECAP & SETTLEMENT

If the "EPS HOST TOTALS" does not match the "EPS TERMINAL TOTALS" or the receipt is printed with "RECAP TOTAL MISMATCH", please call EPS Merchant Services Hotline at 2721 0566 for assistance.

Recap total mismatch

銀行 / 商戶存根  
BANK / MERCHANT COPY

BILL NO. SALES STAFF.

MERCHANT NAME  
TESTING TERMINAL

TERMINAL NO. 123456  
MERCHANT NO. 123456789

CARD TYPE/NUMBER  
**核賬 RECAP**

TX EXPIRY  
BATCH NO. ISN/ TRACE NO. 019560  
DATE/ TIME JAN 03, 20XX 13 : 49  
REF. NO. APP CODE

易辦事中心數  
EPS HOST TOTALS

COUNT ---- SALE ---- TOTAL  
0000 ---- HKD0.00

**核對錯誤  
517 RECAP TOTAL MISMATCH**

I ACKNOWLEDGE SATISFACTORY RECEIPT OF RELATIVE GOODS/SERVICES.

X CARDHOLDER SIGNATURE **NO REFUND**  
THE ISSUE OF THE CARD IDENTIFIED ON THIS ITEM IS AUTHORIZED TO PAY THE AMOUNT SHOWN AS TOTAL UPON PROPER PRESENTATION. I PROMISE TO PAY SUCH TOTAL TOGETHER WITH ANY OTHER CHARGES DUE THEREON SUBJECT TO AND IN ACCORDANCE WITH THE AGREEMENT GOVERNING THE USE OF SUCH CARD.

銀行 / 商戶存根  
BANK / MERCHANT COPY

BILL NO. SALES STAFF.

MERCHANT NAME  
TESTING TERMINAL

TERMINAL NO. 123456  
MERCHANT NO. 123456789

CARD TYPE/NUMBER  
**核賬 RECAP**

TX EXPIRY  
BATCH NO. ISN/ TRACE NO. 019560  
DATE/ TIME JAN 03, 20XX 13 : 49  
REF. NO. APP CODE

易辦事機數  
EPS TERMINAL TOTALS

BRAND ---- COUNT ---- SALE ---- TOTAL  
VALUE DAY JAN 03  
EPS 0002 **HKD430.00**

I ACKNOWLEDGE SATISFACTORY RECEIPT OF RELATIVE GOODS/SERVICES.

X CARDHOLDER SIGNATURE **NO REFUND**  
THE ISSUE OF THE CARD IDENTIFIED ON THIS ITEM IS AUTHORIZED TO PAY THE AMOUNT SHOWN AS TOTAL UPON PROPER PRESENTATION. I PROMISE TO PAY SUCH TOTAL TOGETHER WITH ANY OTHER CHARGES DUE THEREON SUBJECT TO AND IN ACCORDANCE WITH THE AGREEMENT GOVERNING THE USE OF SUCH CARD.

銀行 / 商戶存根  
BANK / MERCHANT COPY

BILL NO. SALES STAFF.

MERCHANT NAME

VALUE DAY JAN 04  
EPS 0002 **HKD320.00**

VALUE DAY JAN 05  
EPS 0003 **HKD600.00**

END OF REPORT

I ACKNOWLEDGE SATISFACTORY RECEIPT OF RELATIVE GOODS/SERVICES.

X CARDHOLDER SIGNATURE **NO REFUND**  
THE ISSUE OF THE CARD IDENTIFIED ON THIS ITEM IS AUTHORIZED TO PAY THE AMOUNT SHOWN AS TOTAL UPON PROPER PRESENTATION. I PROMISE TO PAY SUCH TOTAL TOGETHER WITH ANY OTHER CHARGES DUE THEREON SUBJECT TO AND IN ACCORDANCE WITH THE AGREEMENT GOVERNING THE USE OF SUCH CARD.

"EPS HOST TOTALS" is not matched with the "EPS TERMINAL TOTALS"

# EPS RECEIPT | RECAP & SETTLEMENT

If merchants do not perform EPS settlement in 7 consecutive days, a rejected code of “550 PLEASE SETTLE 請聯絡易辦事” will be displayed on the terminal screen and EPS receipt when a new EPS transaction is performed. Merchants must perform the EPS recap function immediately (please refer to P.6 for reference). The terminal will resume normal once the recap is finished.

## EPS receipt with reject code 550

銀行 / 商戶存根 BANK / MERCHANT COPY	
BILL NO.	SALES STAFF.
MERCHANT NAME XXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXX 不 接受 XXXXXX XXXXXXXX 不 接受 XXXXXX TERMINAL NO. REJECTED XXXXXX XXXXXXXX MERCHANT NO. XXXXXXXXXXXXXXXXXXXX	
CARD TYPE/NUMBER 123456789012***678 A/C INDICATOR : 002	
TX 易辦事 EPS	EXPIRY
DATE/ NO. 消費 SALE ISN/ TRAC NO. 019509	
TIME JAN 03, 20XX 11 : 42	
REF. NO.	APP. CODE
TOTAL	H.K. DOLLAR HKD500.00
請聯絡易辦事 550 PLEASE "SETTLE"	
MERCHANT NAME EPS TESTING TERMINAL EPS TESTING TERMINAL	
I ACKNOWLEDGE SATISFACTORY RECEIPT OF RELATIVE GOODS/SERVICES.	
TERMINAL NO. 123456	
MERCHANT NO. 123456789	
X CARDHOLDER SIGNATURE	NO REFUND
<small>THE ISSUE OF THE CARD IDENTIFIED ON THIS ITEM IS AUTHORIZED TO PAY THE AMOUNT SHOWN AS TOTAL UPON PROPER PRESENTATION. I PROMISE TO PAY SUCH TOTAL TOGETHER WITH ANY OTHER CHARGES DUE THEREON SUBJECT TO AND IN ACCORDANCE WITH THE AGREEMENT GOVERNING THE USE OF SUCH CARD.</small>	

# CUP MERCHANT POINTS TO NOTE



CUP cards are issued by local financial institutions in Mainland China. EPS merchants now accept CUP cards through their EPS point-of-sale terminals. Every valid CUP card bears the China UnionPay logo.

銀行 / 商戶存根 BANK / MERCHANT COPY	
BILL NO.	SALES STAFF.
MERCHANT NAME	TESTING TERMINAL
TERMINAL NO.	123456
MERCHANT NO.	123456789
CARD TYPE/NUMBER	123456789012***678
TX.	中國銀聯 China UnionPay
TX.	EXPIRY
BATCH NO.	消費 SALE ISN/
DATE/TIME	JAN 03, 20XX 11 : 48
REF. NO.	APP. CODE
VALUE DAY	: JAN 04
TOTAL	H.K. DOLLAR HKD99.00
ACQUIRER	: NNNNNNNN
I ACKNOWLEDGE SATISFACTORY RECEIPT OF RELATIVE GOODS/SERVICES.	
X CARDHOLDER SIGNATURE	NO REFUND

THE ISSUE OF THE CARD IDENTIFIED ON THIS ITEM IS AUTHORIZED TO PAY THE AMOUNT SHOWN AS TOTAL UPON PROPER PRESENTATION. I PROMISE TO PAY SUCH TOTAL (TOGETHER WITH ANY OTHER CHARGES DUE THEREON) SUBJECT TO AND IN ACCORDANCE WITH THE AGREEMENT GOVERNING THE USE OF SUCH CARD.

## CUP receipt details

- Merchant name
- Terminal number
- Merchant number
- Card number
- Input sequence number
- Transaction date/time
- Transaction amount credited to merchant's designated bank
- Transaction amount
- Cardholder signature

# CUP MERCHANT POINTS TO NOTE

## How to prevent fraud



To examine all security features of CUP cards with care.



When performing CUP transactions, check whether the card number on the transaction receipt is exactly matched with the card number embossed on the card.



Beware of any abnormal behavior from cardholders, for example:

- Very casual when shopping or spending, without considering the goods selection or does not care about the price, just hoping to complete the transaction quickly.
- Visit the shops which sell valuables frequently for variety of luxury goods in a rush manner.
- Purchase in bulk order on high cost fashion items but no fitting trial is required.
- Cardholder is holding several CUP cards when performing transactions. When one card cannot be successfully processed, cardholder switches to another CUP card at once.
- If authorization cannot be obtained for the CUP transaction, cardholder may request merchant to separate all individual payment.
- In the process of signing, cardholder looks flustered and is always looking around.
- Cardholder has to look back the signature specimen on the card panel when signing on the receipt or his/her motion to sign is very slow.

## Important notes to CUP Merchants

- Only successful CUP transaction sales receipts will be printed out.
- According to the requirements of the CUP, regardless of debit or credit card, the cardholder must sign on the sales slip. Cardholder's signature on the sales slip must be exactly matched with the signature on the back of his/her CUP card panel. CUP issuing bank may raise a chargeback if **NO** cardholder signature on the sales slips. If no cardholder's signature on the back of the card, the cardholder must sign immediately before any transaction to be processed. If cardholder refuses to sign on both the sales slip and the card panel on the back of the card, merchants can refuse to accept the transaction in order to avoid any potential financial losses.
- All CUP merchant sales receipts must be retained for not less than two years (from the transaction date). Merchants (all CUP Merchants, also applicable to terminated CUP Merchants) are required to hand in the CUP transaction receipts at a designated period of time if requested by EPS.
- CUP merchants are not allowed to impose extra transaction fee or refuse to accept CUP cards for any transactions under normal circumstances.
- Transaction limit cannot be laid down considerably before accepting CUP card transactions.
- No cash advance or refund can be made during CUP transactions processing.
- Authorization must be obtained through CUP terminal for each transaction.
- All CUP transactions including debit cards and credit cards must be a swipe card transaction.
- If the cardholder's identity or CUP card authenticity is in doubts, merchants should not accept the CUP cards for transactions.
- If merchant terminates EPS service contracts, service contracts of CUP will also be terminated.
- Due to the rigorousness of China UnionPay card verification, once any irregular CUP transactions are found, CUP Company at any time is entitled to refuse to pay the CUP merchants in whole or in part payment. If EPS Company has paid that irregular transactions and the timing of payments are within 180 days from the transaction date, EPS Company reserves the right at any time to claim immediate refund from the CUP merchants. CUP transaction slips must also be retained not less than two years for future checking purposes. Moreover, EPS Company also reserves the right at any circumstances which deem appropriate to receive a chargeback fee.
- If you have any questions, please call the China UnionPay 24-hour customer service hotline 800 967 222 or EPS hotline 2721 0566.

# CUP RECEIPT | ACCEPTED/CANCELLED TRANSACTION

## Accepted transaction

A CUP transaction receipt will be printed for accepted transactions only.

銀行 / 商戶存根 BANK / MERCHANT COPY	
BILL NO.	SALES STAFF.
MERCHANT NAME TESTING TERMINAL	
TERMINAL NO.	123456
MERCHANT NO.	123456789
CARD TYPE/NUMBER 123456789012***678	
中國銀聯 China UnionPay	
TX.	EXPIRY
BATCH NO. 消費 SALE ISN/	TRACE NO. 019507
DATE/TIME JAN 03, 20XX 11 : 48	
REF. NO.	APP. CODE
VALUE DAY : JAN 04	
TOTAL	H.K. DOLLAR HKD99.00
ACQUIRER : NNNNNNNN	
I ACKNOWLEDGE SATISFACTORY RECEIPT OF RELATIVE GOODS/SERVICES.	
X CARDHOLDER SIGNATURE	
NO REFUND	
<small>THE ISSUE OF THE CARD IDENTIFIED ON THIS ITEM IS AUTHORIZED TO PAY THE AMOUNT SHOWN AS TOTAL UPON PROPER PRESENTATION. I PROMISE TO PAY SUCH TOTAL TOGETHER WITH ANY OTHER CHARGES DUE THEREON SUBJECT TO AND IN ACCORDANCE WITH THE AGREEMENT GOVERNING THE USE OF SUCH CARD.</small>	

The cardholder is required to sign on the receipt for verification

### TIPS

CUP Merchant should keep the "Bank/Merchant Copy" of CUP transactions for at least 2 years. Merchants must present the receipts to EPS when requested.

## Cancelled transaction

A CUP transaction can be cancelled through the terminal upon agreement between the merchant and the cardholder.

銀行 / 商戶存根 BANK / MERCHANT COPY	
BILL NO.	SALES STAFF.
MERCHANT NAME TESTING TERMINAL	
TERMINAL NO.	123456
MERCHANT NO.	123456789
CARD TYPE/NUMBER 123456789012***678	
中國銀聯 China UnionPay	
TX.	EXPIRY
BATCH NO. 消費撤銷 SALE ISN/VOID ISN/	TRACE NO. 019507 019508
DATE/TIME JAN 03, 20XX 11 : 48	
REF. NO.	APP. CODE
VALUE DAY : JAN 04	
TOTAL	H.K. DOLLAR HKD99.00
ACQUIRER : NNNNNNNN	
I ACKNOWLEDGE SATISFACTORY RECEIPT OF RELATIVE GOODS/SERVICES.	
X CARDHOLDER SIGNATURE	
NO REFUND	
<small>THE ISSUE OF THE CARD IDENTIFIED ON THIS ITEM IS AUTHORIZED TO PAY THE AMOUNT SHOWN AS TOTAL UPON PROPER PRESENTATION. I PROMISE TO PAY SUCH TOTAL TOGETHER WITH ANY OTHER CHARGES DUE THEREON SUBJECT TO AND IN ACCORDANCE WITH THE AGREEMENT GOVERNING THE USE OF SUCH CARD.</small>	

### TIPS

A transaction cannot be performed under the following conditions:

- Cancelled amount does not match the actual transaction amount
- Settlement procedure has been performed
- EPS system cut-off already
- CUP system cut-off already
- Cancelled transaction performed in another terminal (not the same as actual transaction)
- A different CUP card was used to perform the cancelled transaction

# CUP RECEIPT | REPRINT TRANSACTION

Merchants can also reprint any EPS transaction receipts when necessary.

However, once the settlement procedure has been performed, merchants cannot reprint any transaction before settlement.

Reprint accepted  
transaction receipt

Reprint cancelled  
transaction receipt

銀行 / 商戶存根  
BANK / MERCHANT COPY

BILL NO.	SALES STAFF.
MERCHANT NAME TESTING TERMINAL	
TERMINAL NO.	123456
MERCHANT NO.	123456789

CARD TYPE/NUMBER  
123456789012\*\*\*678

**REPRINT**

中國銀聯 China UnionPay

TX.	EXPIRY
BATCH NO.	TRACE NO.
消費 SALE ISN/	019507
DATE/TIME	
JAN 03, 20XX	11 : 48
REF. NO.	APP. CODE

VALUE DAY : JAN 04

TOTAL                      H.K. DOLLAR                      HKD99.00

ACQUIRER : NNNNNNNN

I ACKNOWLEDGE SATISFACTORY RECEIPT OF RELATIVE GOODS/SERVICES.

X CARDHOLDER SIGNATURE                      **NO REFUND**

THE ISSUE OF THE CARD IDENTIFIED ON THIS ITEM IS AUTHORIZED TO PAY THE AMOUNT SHOWN AS TOTAL UPON PROPER PRESENTATION. I PROMISE TO PAY SUCH TOTAL TOGETHER WITH ANY OTHER CHARGES DUE THEREON SUBJECT TO AND IN ACCORDANCE WITH THE AGREEMENT GOVERNING THE USE OF SUCH CARD.

銀行 / 商戶存根  
BANK / MERCHANT COPY

BILL NO.	SALES STAFF.
MERCHANT NAME TESTING TERMINAL	
TERMINAL NO.	123456
MERCHANT NO.	123456789

CARD TYPE/NUMBER  
123456789012\*\*\*678

**REPRINT**

中國銀聯 China UnionPay

TX.	EXPIRY
BATCH NO.	TRACE NO.
消費撤銷 SALE ISN/ VOID ISN/	019508
DATE/TIME	
JAN 03, 20XX	11 : 48
REF. NO.	APP. CODE

VALUE DAY : JAN 04

TOTAL                      H.K. DOLLAR                      HKD99.00

ACQUIRER : NNNNNNNN

I ACKNOWLEDGE SATISFACTORY RECEIPT OF RELATIVE GOODS/SERVICES.

X CARDHOLDER SIGNATURE                      **NO REFUND**

THE ISSUE OF THE CARD IDENTIFIED ON THIS ITEM IS AUTHORIZED TO PAY THE AMOUNT SHOWN AS TOTAL UPON PROPER PRESENTATION. I PROMISE TO PAY SUCH TOTAL TOGETHER WITH ANY OTHER CHARGES DUE THEREON SUBJECT TO AND IN ACCORDANCE WITH THE AGREEMENT GOVERNING THE USE OF SUCH CARD.

The word "REPRINT" would appear on the reprinted transaction receipt



# CUP RECEIPT | TRANSACTION TOTAL/RECORD

To ensure transaction accuracy, merchants shall perform day-end settlement to check the total number of transactions made and the total terminal transaction amount against the EPS Company host on daily basis. Should any discrepancies occur, merchants shall call EPS Merchant Services Hotline at 2721 0566 for assistance.

## Transaction total

銀行 / 商戶存根  
BANK / MERCHANT COPY

BILL NO.	SALES STAFF.		
MERCHANT NAME	TESTING TERMINAL		
TERMINAL NO.	123456		
MERCHANT NO.	123456789		

CARD TYPE/NUMBER

**交易總額**  
TRANSACTION TOTAL

TX.	EXPIRY		
BATCH NO.	TRACE NO.		
DATE/TIME	JAN 03, 20XX 12 : 02		
REF. NO.	APP. CODE		

易辦事機數  
EPS TERMINAL TOTALS

COUNT	SALE	TOTAL
0001	----	HKD857.40

中國銀聯機數  
CUP TERMINAL TOTALS

COUNT	SALE	TOTAL
0002	----	HKD1464.50

I ACKNOWLEDGE SATISFACTORY RECEIPT OF RELATIVE GOODS/SERVICES.

X CARDHOLDER SIGNATURE **NO REFUND**

THE ISSUE OF THE CARD IDENTIFIED ON THIS ITEM IS AUTHORIZED TO PAY THE AMOUNT SHOWN AS TOTAL UPON PROPER PRESENTATION. I PROMISE TO PAY SUCH TOTAL (TOGETHER WITH ANY OTHER CHARGES DUE THEREON) SUBJECT TO AND IN ACCORDANCE WITH THE AGREEMENT GOVERNING THE USE OF SUCH CARD.

## Transaction record

銀行 / 商戶存根  
BANK / MERCHANT COPY

BILL NO.	SALES STAFF.		
MERCHANT NAME	TESTING TERMINAL		
TERMINAL NO.	123456		
MERCHANT NO.	123456789		

CARD TYPE/NUMBER

**交易記錄**  
TRANSACTION RECORD

TX.	EXPIRY		
BATCH NO.	TRACE NO.		
DATE/TIME	JAN 03, 20XX 12 : 03		
REF. NO.	APP. CODE		

ISN	BRAND	AMOUNT
019526	EPS	HKD857.40
019527	CUP	HKD1234.50
019528	CUP	HKD230.00
TOTAL		HKD2321.90

I ACKNOWLEDGE SATISFACTORY RECEIPT OF RELATIVE GOODS/SERVICES.

X CARDHOLDER SIGNATURE **NO REFUND**

THE ISSUE OF THE CARD IDENTIFIED ON THIS ITEM IS AUTHORIZED TO PAY THE AMOUNT SHOWN AS TOTAL UPON PROPER PRESENTATION. I PROMISE TO PAY SUCH TOTAL (TOGETHER WITH ANY OTHER CHARGES DUE THEREON) SUBJECT TO AND IN ACCORDANCE WITH THE AGREEMENT GOVERNING THE USE OF SUCH CARD.

The total from yesterday's settlement up until now

# CUP RECEIPT | RECAP & SETTLEMENT

In order to ensure transaction accuracy, we are now advising our merchants to perform settlement on a daily basis. Simply follow the recap procedure below for recap function:

1. Press the "SETTLE" button / Select "SETTLE" function according to your terminal user guide of operation manual
2. Select EPS (please go to point 3 if not applicable)
3. Enter password
4. The Recap receipt will be printed out. After recap, the receipt should print with "TOTALS MATCH".

**Totals match**

銀行 / 商戶存根  
BANK / MERCHANT COPY

BILL NO.	SALES STAFF.
MERCHANT NAME	TESTING TERMINAL
TERMINAL NO.	123456
MERCHANT NO.	123456789

CARD TYPE/NUMBER

**核賬 RECAP**

TX.	EXPIRY
BATCH NO.	TRACE NO. 019529
DATE/TIME	ISN/ NO. 12 : 04
REF. NO.	APP. CODE

易辦事中心數  
EPS HOST TOTALS

COUNT	----	SALE	----	TOTAL
0003				HKD2321.90
COUNT	----	VOID	----	TOTAL
0002				HKD150.00

**核對無誤  
TOTALS MATCH**

I ACKNOWLEDGE SATISFACTORY RECEIPT OF RELATIVE GOODS/SERVICES.

X CARDHOLDER SIGNATURE **NO REFUND**

THE ISSUE OF THE CARD IDENTIFIED ON THIS ITEM IS AUTHORIZED TO PAY THE AMOUNT SHOWN AS TOTAL UPON PROPER PRESENTATION. I PROMISE TO PAY SUCH TOTAL TOGETHER WITH ANY OTHER CHARGES DUE THEREON SUBJECT TO AND IN ACCORDANCE WITH THE AGREEMENT GOVERNING THE USE OF SUCH CARD.

銀行 / 商戶存根  
BANK / MERCHANT COPY

BILL NO.	SALES STAFF.
MERCHANT NAME	TESTING TERMINAL
TERMINAL NO.	123456
MERCHANT NO.	123456789

CARD TYPE/NUMBER

**核賬 RECAP**

TX.	EXPIRY
BATCH NO.	TRACE NO. 019529
DATE/TIME	ISN/ NO. 12 : 04
REF. NO.	APP. CODE

易辦事機數  
EPS TERMINAL TOTALS

BRAND	----	COUNT	----	SALE	----	TOTAL
VALUE DAY						JAN 03
EPS	0001					HKD857.40

I ACKNOWLEDGE SATISFACTORY RECEIPT OF RELATIVE GOODS/SERVICES.

X CARDHOLDER SIGNATURE **NO REFUND**

THE ISSUE OF THE CARD IDENTIFIED ON THIS ITEM IS AUTHORIZED TO PAY THE AMOUNT SHOWN AS TOTAL UPON PROPER PRESENTATION. I PROMISE TO PAY SUCH TOTAL TOGETHER WITH ANY OTHER CHARGES DUE THEREON SUBJECT TO AND IN ACCORDANCE WITH THE AGREEMENT GOVERNING THE USE OF SUCH CARD.

銀行 / 商戶存根  
BANK / MERCHANT COPY

BILL NO.	SALES STAFF.
MERCHANT NAME	
VALUE DAY	JAN 05
CUP	0002
	HKD1464.50

BRAND	----	COUNT	----	VOID	----	TOTAL
VALUE DAY						JAN 03
CUP	0001					HKD100.00

VALUE DAY	JAN 04
CUP	0001
	HKD50.00

END OF REPORT

I ACKNOWLEDGE SATISFACTORY RECEIPT OF RELATIVE GOODS/SERVICES.

X CARDHOLDER SIGNATURE **NO REFUND**

THE ISSUE OF THE CARD IDENTIFIED ON THIS ITEM IS AUTHORIZED TO PAY THE AMOUNT SHOWN AS TOTAL UPON PROPER PRESENTATION. I PROMISE TO PAY SUCH TOTAL TOGETHER WITH ANY OTHER CHARGES DUE THEREON SUBJECT TO AND IN ACCORDANCE WITH THE AGREEMENT GOVERNING THE USE OF SUCH CARD.

"EPS HOST TOTALS" matched with "EPS TERMINAL TOTALS"

# CUP RECEIPT | RECAP & SETTLEMENT

If the "EPS HOST TOTALS" does not match the "EPS TERMINAL TOTALS" or the receipt is printed with "RECAP TOTAL MISMATCH", please call EPS Merchant Services Hotline at 2721 0566 for assistance.

## Recap total mismatch

銀行 / 商戶存根 BANK / MERCHANT COPY	
BILL NO.	SALES STAFF.
MERCHANT NAME TESTING TERMINAL	
TERMINAL NO.	123456
MERCHANT NO.	123456789
CARD TYPE/NUMBER <b>核賬 RECAP</b>	
TX.	EXPIRY
BATCH NO.	TRACE NO. 019660
DATE/TIME	ISN/ 13 : 49
JAN 03, 20XX	
REF. NO.	APP. CODE
易辦事中心數 EPS HOST TOTALS	
COUNT	---- SALE ---- TOTAL
0000	HKD0.00
COUNT	---- VOID ---- TOTAL
0000	HKD0.00
<b>核對錯誤 517 RECAP TOTAL MISMATCH</b>	
I ACKNOWLEDGE SATISFACTORY RECEIPT OF RELATIVE GOODS/SERVICES.	
X CARDHOLDER SIGNATURE	<b>NO REFUND</b>
<small>THE ISSUE OF THE CARD IDENTIFIED ON THIS ITEM IS AUTHORIZED TO PAY THE AMOUNT SHOWN AS TOTAL UPON PROPER PRESENTATION. I PROMISE TO PAY SUCH TOTAL TOGETHER WITH ANY OTHER CHARGES DUE THEREON SUBJECT TO AND IN ACCORDANCE WITH THE AGREEMENT GOVERNING THE USE OF SUCH CARD.</small>	

銀行 / 商戶存根 BANK / MERCHANT COPY	
BILL NO.	SALES STAFF.
MERCHANT NAME TESTING TERMINAL	
TERMINAL NO.	123456
MERCHANT NO.	123456789
CARD TYPE/NUMBER <b>核賬 RECAP</b>	
TX.	EXPIRY
BATCH NO.	TRACE NO. 019660
DATE/TIME	ISN/ 13 : 49
JAN 03, 20XX	
REF. NO.	APP. CODE
易辦事機數 EPS TERMINAL TOTALS	
BRAND	---- COUNT ---- SALE ---- TOTAL
VALUE DAY	JAN 03
EPS 0001	HKD50.00
I ACKNOWLEDGE SATISFACTORY RECEIPT OF RELATIVE GOODS/SERVICES.	
X CARDHOLDER SIGNATURE	<b>NO REFUND</b>
<small>THE ISSUE OF THE CARD IDENTIFIED ON THIS ITEM IS AUTHORIZED TO PAY THE AMOUNT SHOWN AS TOTAL UPON PROPER PRESENTATION. I PROMISE TO PAY SUCH TOTAL TOGETHER WITH ANY OTHER CHARGES DUE THEREON SUBJECT TO AND IN ACCORDANCE WITH THE AGREEMENT GOVERNING THE USE OF SUCH CARD.</small>	
銀行 / 商戶存根 BANK / MERCHANT COPY	
BILL NO.	SALES STAFF.
MERCHANT NAME	
VALUE DAY	JAN 04
CUP 0001	HKD413.70
EPS 0005	HKD1263.40
VALUE DAY	JAN 06
EPS 0003	HKD1263.40
VALUE DAY	JAN 07
CUP 0001	HKD611.50
VALUE DAY	JAN 08
EPS 0002	HKD767.50
BRAND	---- COUNT ---- VOID ---- TOTAL
VALUE DAY	JAN 05
CUP 0001	HKD100.00
VALUE DAY	JAN 06
CUP 0001	HKD50.00
END OF REPORT	
I ACKNOWLEDGE SATISFACTORY RECEIPT OF RELATIVE GOODS/SERVICES.	
X CARDHOLDER SIGNATURE	<b>NO REFUND</b>
<small>THE ISSUE OF THE CARD IDENTIFIED ON THIS ITEM IS AUTHORIZED TO PAY THE AMOUNT SHOWN AS TOTAL UPON PROPER PRESENTATION. I PROMISE TO PAY SUCH TOTAL TOGETHER WITH ANY OTHER CHARGES DUE THEREON SUBJECT TO AND IN ACCORDANCE WITH THE AGREEMENT GOVERNING THE USE OF SUCH CARD.</small>	

"EPS HOST TOTALS" is not matched with "EPS TERMINAL TOTALS"

## CUP RECEIPT | RECAP & SETTLEMENT

If merchants do not perform EPS settlement in 7 consecutive days, a rejected code of "550 PLEASE SETTLE 請聯絡易辦事" will be displayed on the terminal screen when a new CUP transaction is performed. Merchants must perform the EPS recap function immediately (please refer to P.6 for reference). The terminal will resume normal once the recap is finished.

Displayed on the terminal screen



# CUT-OFF TIME AND SETTLEMENT | EPS SYSTEM

## EPS cut-off time and settlement

- Daily cut-off at 7:00pm from Mondays to Fridays (except Saturdays, Sundays and HKSAR statutory holidays).
- For EPS transactions approved by the relevant member bank before cut-off, merchant's designated bank will be credited at the end of the business day.
- For EPS transactions approved after cut-off, the merchant's designated bank will be credited at the end of the next business day.
- Business day is from Mondays to Fridays (except Saturdays, Sundays and HKSAR statutory holidays).
- When typhoon no. 8 and black storm signal is hoisted in Hong Kong, EPS system cut-off will follow the procedures of HKICL for settlement handling.

### Reference table

	MON	TUE	WED	THU	FRI	SAT	SUN	MON
EPS transactions 00:01 - 19:00 (Daily cut-off: Mondays to Fridays at 7:00pm)	F1	F3	F5	F7	F9	F11	F13	
EPS transactions 19:01 - 24:00	F2	F4	F6	F8	F10	F12	F14	
Merchant's designated bank will be credited at the end of the business day	F1	F2 F3	F4 F5	F6 F7	F8 F9			F10 F11 F12 F13 F14

Note: "F" represents the approved transactions during the designated period

# CUT-OFF TIME AND SETTLEMENT | CUP SYSTEM

## CUP cut-off time and settlement

- Daily cut-off from Mondays to Sundays at 11:00pm.
- For CUP transactions approved by the relevant member bank before cut-off, merchant's designated bank will be credited one business day after the end of the business day (merchant settlement: business day +1).
- Business day excludes Saturdays, Sundays, HKSAR statutory holidays and during 3 China Golden Holiday periods (Chinese New Year, Labour Day and National Holiday).
- When typhoon no. 8 and black storm signal is hoisted in Hong Kong, CUP system cut-off will follow the procedures of HKICL for settlement handling.

### Reference table

	MON	TUE	WED	THU	FRI	SAT	SUN	China Golden Holiday							
	MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT	SUN	MON
<b>CUP transactions 00:01 - 23:00</b> (Daily cut-off: Mondays to Sundays at 11:00pm)	C1	C3	C5	C7	C9	C11	C13	C15	C17	C19	C21	C23	C25	C27	C29
<b>CUP transactions 23:01 - 24:00</b>	C2	C4	C6	C8	C10	C12	C14	C16	C18	C20	C22	C24	C26	C28	
<b>Merchant settlement</b> (business day +1)		C1	C2	C4	C6										C8   C27

Note: "C" represents the approved transactions during the designated period

# CUT-OFF TIME AND SETTLEMENT | EPS / CUP STATEMENT

Before the 10th of each month, EPS Company would send statement to merchants. Merchants can check all last month's transaction details. EPS transactions and CUP transactions would also be printed on the same statement.

**SAMPLE ONLY**

## 月結單 STATEMENT

OUR REF : EPSCO

THE MANAGER

MONGKOK KLN  
ATTN : MR

Transaction amount  
From the first day  
at 00:00 till the last day  
at 24:00 of every month

商戶名稱 Merchant name		ABC Company Ltd	
商戶號碼 Merchant number		001234500	
發票日 Issue date	服務月份 Service month	07 Jan 20XX Dec 20XX	
到期日 Payment due date	總收費 Total charges	14 Jan 20XX \$3,335.00	
付款方法 Payment method		Autopay	

分店 Store(s)	終端機編號 Terminal no.	交易筆數 Transaction count	交易金額 Transaction amount	收費率 Charge rate	最低收費 Min. charge	通訊費 Comm. fee	收費金額 Charge amount
G/F FIFE ST MGK	501 001	23	320,000.00	X%	X.XX EPS	X.XX TOTAL	X.XX 3,260.00
EPS transaction details							
CHINA UNIONPAY CO. CUP	501 001	1	3,000.00	X%	X.XX CUP	X.XX TOTAL	X.XX 75.00
CUP transaction details							
提早退機費 Early return charge							0.00
其他費用 Other charges							0.00
總收費 Total charges							3,335.00

頁 Page 01/01

以上收費將於 14 Jan 20XX 在閣下之銀行戶口 004-123-123456001 經自動轉賬繳付。  
The above charges will debited from your bank account 004-123-123456001 on 14 Jan 20XX .

FOR ENQUIRES, PLEASE CALL OUR EPS MERCHANT HOTLINE AT 27210566.  
TO ENSURE OUR SERVICE QUALITY, OUR CONVERSATION WITH MERCHANTS MAY BE RECORDED.

**注意事項 Remark:**

自動轉賬的商戶，請確保支賬戶口於到期日前一個工作天有足夠金額。  
Please ensure that there is sufficient fund in your bank account one working day before the payment due date.

# IRREGULAR TRANSACTIONS HANDLING PROCEDURES

## Refund to cardholder from merchant

If the cardholder requests the merchant to refund the irregular transaction amount or when the merchant discovers that the transaction amount does not match the total after account reconciliation.

The merchant should send the refund amount by cheque<sup>1</sup> with letter to notify EPS Company<sup>2</sup> within 14 days after the transaction date.

The letter should include the following information:

- Merchant name
- Refund amount
- Contact person
- Fax number
- Merchant number
- Transaction date
- Contact telephone number
- Refund reason

Upon receipt of the letter with information verified by EPS Company, this will be passed to the related bank. After the cheque<sup>1</sup> has been cleared, the cardholder will receive the refund amount within 5 working days.

**Should the cardholder request their card issuing bank to claim the merchant for the irregular transaction amount:**

EPS Company<sup>2</sup> will pass the information to the merchant to check against their records and reply to EPS Company within 2 working days.

If refund is necessary, the merchant should send cheque<sup>1</sup> to EPS Company<sup>2</sup>. After the cheque has been cleared, the cardholder will receive the refund amount within 5 working days.

### Note:

<sup>1</sup> Cheque in the name of "EPS Company (Hong Kong) Limited"

<sup>2</sup> EPS Company address: 13/F, HSBC Building, 82-84 Nathan Road, Tsimshatsui, Kowloon

\* Administrative charge of irregular transaction handling is HK\$50 which is not refundable and non-transferable

## Refund to merchant

If the merchant requests EPS Company to claim refund from the cardholder:

The merchant should send a letter and an administrative charge (HK\$50)\* to EPS Company<sup>2</sup> with the following information:

- Letter with company chop and signature
- Transaction invoice or receipt copy
- Merchant representative signature
- EPS receipt copy
- Reason of claim

Upon receiving the request within 3 working days, EPS Company will send the letter to the related bank to claim the refund amount. A copy will also be sent to the merchant for reference. A decision will be received from the bank within 5 working days in which the merchant will be notified as well.



# SECURITY TIPS

## Proper EPS terminal management and usage

At all times, merchants must keep the terminal in a safe place, use it properly and treat it as your cash register.

- Both the terminal and PIN pad should be locked in a drawer when the cashier is away from the register or before the shop is closed.
- Ensure that if CCTV is installed in-store, it is not aimed at the terminal PIN pad when customer enters PIN. The CCTV recording tape should be kept for at least 1 month.
- No unauthorized parties are allowed to repair, maintain or take away the terminal.
- Reconfirm if terminal service has been arranged for the company and verify the identity of the terminal technician by checking his staff ID upon arrival.
- Check the terminal daily for any unusual device (e.g. skimmer) being attached and if there are any signs or traces of tampering. If in doubt, please call EPS Merchant Service Hotline at 2721 0566.
- If you are approached by any paper suppliers claimed to be representing from EPS Company, please take precaution to avoid any losses.

## Note for performing EPS/CUP transactions

At all times, please follow our guidelines and steps for performing EPS transactions.

- When receiving a card presented by the cardholder, the merchant should make a general assessment of whether the information printed on the card is consistent with the cardholder (e.g. nationality, gender).
- Beware if any side of the card seems abnormal.
- The cashier should process payment with the customer witnessing the whole payment process, particularly with the card always in the customer's sight.
- Give the PIN pad to the customer when entering the PIN.
- The cashier should not look at the PIN pad while the customer is entering PIN. Also, the cashier should distract people from surrounding the customer while entering PIN.
- During the payment process, handle the card with care.
- CUP Merchant should keep the "Bank/Merchant Copy" of CUP transactions for at least 2 years. Merchants must present the receipts to EPS when requested.

### TIPS

To ensure transaction accuracy, merchants shall perform day-end settlement to check the total number of transactions and the total amount of the terminal record against the EPS Company host system on a daily basis. Should any discrepancies occur, the merchant shall call EPS Company for verification.

# REJECT TRANSACTION CODE SUMMARY

If a transaction is rejected, a reject transaction code (see table) will be printed on the receipt for reference.

CODE	DISPLAYED TEXT	DESCRIPTION
400-404/410/413/414/427/428	CONTACT EPS 27210566	Please retry. If same reject code is replied, call EPS Merchant Services Hotline and ask for other means of payment.
405/409/411/412	ERROR, PLEASE RETRY	
415/420	REFER TO BANK	Refer to card issuing bank.
416/421	BANK OFFLINE	Please retry. If same reject code is replied, ask for other means of payment.
417	INVALID ACCOUNT	Account is cancelled.
418	WRONG A/C SELECTION	Account selection is wrong, please retry.
419	CARD EXPIRED	Debit card expired.
422	REF BANK FOR REASON	Refer to bank for reject reason and use other means of payment.
423	CYCLE LIMIT EXCEEDED	Transaction limit is exceeded.
424	PIN RETRY EXCEEDED	PIN error exceeds limit.
425	INCORRECT BANK PIN	BANK PIN incorrect, please retry.
426	ERROR, PLEASE RETRY	Please retry. If same reject code is replied, call EPS Merchant Services Hotline and ask for other means of payment.
500-504/506/509/512-515/ 520/522/523/527/530-534/538	ERROR, PLEASE RETRY	
505/528/529	CONTACT EPS 27210566	Please retry. If same reject code is replied, call EPS Merchant Services Hotline and ask for other means of payment.
510	INVALID CANCEL ISN	
516	PAN NOT NUMERIC	
507	INVALID CCY CODE	Invalid transaction currency code. Please call EPS Merchant Services Hotline immediately.
508	TERMINAL DEACTIVATED	Please call EPS Merchant Services Hotline immediately.
517	RECAP TOTAL MISMATCH	Please call EPS Merchant Services Hotline.
519	INVALID EPS SUPP VER	Invalid EPS support version. Please retry. Call EPS Merchant Services Hotline if same reject code is replied.
524	CANCELLATION ERROR	Cancellation error. Please call EPS Merchant Services Hotline.
525	TX ALREADY CANCELLED	Transaction already cancelled.
526	CANCEL ISN ERROR	Cancel ISN error.
535	CARD ERROR	Please retry. If same response is received for 3 times, ask for another card or other means of payment.
536	BANK TIME-OUT	Please retry.
537	SYS NOT SUP THIS CRD	That debit card cannot be used.
539	TER NOT SUP THIS CRD	Transaction not supported by merchant. Ask for other means of payment.
541	PEK ERROR	Security data is out sync with EPS Merchant Services Hotline, please retry after automatic recovery.
542	AMOUNT EXCEED LIMIT	Transaction amount exceeds limit, use other means of payment.
550	PLEASE SETTLE	Contact EPS 2721 0566.
551	CONTACT EPS 27210566	Contact EPS 2721 0566.
557	INVALID CASHBACK AMT	Invalid Cashback Amount.
575	CONTACT EPS 27210566	Cashback Transaction not supported by Merchant.
596	REFERRAL NOT FOUND	Referral not found.
900/902	EPS BUSY, PLS RETRY	Please retry. If same reject code is replied, ask for other means of payment.
901	BANK BUSY, PLS RETRY	
918-959	CALL CARD CENTRE	Ask for other means of payment and tell cardholder to refer to the card issuing bank for reason.
960-999	REFER TO BANK	
Other reject codes		Please call EPS Merchant Services Hotline.

# TROUBLESHOOTING

The merchant should check the EPS terminal for the following:

TROUBLE	ACTION / REMEDY
No display	Check all the connectors between the AC main and the power socket of the base unit are connected. Make sure the AC main voltage is available.
No printout	Make sure paper is loaded properly.
Date and time displayed are wrong	This may be caused by a prolonged period of non-use of the terminal. The date and time will be synchronized when a transaction is made. If the data displayed is still wrong, call for maintenance.
Network failure	Check the phone line is properly connected or not, then retry again.
Line busy	Check the network connectors, and try again.

# EPS ON-LINE PROMOTION PLATFORM

EPS merchants can promote their products and provide special offers to EPS users through our free on-line platform – EPS Offers. Simply send the information stated below to [marketing@eps.com.hk](mailto:marketing@eps.com.hk)

- Merchant ID (9 digits)
- Merchant Name
- Promotion details
- Company Logo (image should be in jpg format, 800x600, under 150Kbtes)
- Promotion Period
- Outlet address and telephone no.
- Contact person & telephone number
- Email address

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### Offers of the Month

XXXX Jewellery Co	XXXX Jewellery Co EPS payment for at least HK\$10,000 can redeem Mrs Fields Cookie Coupon	XXXX Travel	XXXX Travel EPS payment for at least HK\$3,000 can redeem St. Honor Cake Coupon
-------------------	--	-------------	--

Details Details

### Year Round Offers

Fashion & Accessories Cosme& Beauty Jewellery & Watch Electrical & Digital products Kids Others

[Terms & Conditions](#)

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#### Note:

- EPS Company will notify the merchant by email within 4 working days whether the application is successful or not
- When a promotion occurs, the details will be automatically uploaded to the EPS website. For enquiries: please call 2733 0571

# ORDERING OF EPS PROMOTION MATERIALS AND EPS RECEIPTS

- **For EPS Stands & Stickers**  
Please call EPS Merchant Services Hotlines at 2721 0566 for FREE
- **For EPS Receipts**  
Please refer to the information below

Ordering Hotline	2381 0488
Service Centre	Media Courier Co Ltd. Room 4, 4/F, Fuk Hong Industrial Building, 60-62 Tong Mi Road, Mongkok, Kowloon
Business Hours	9:00am - 6:00pm (Mondays to Fridays) 9:00am - 1:00pm (Saturdays) Closed on Sundays & HKSAR Statutory Holidays
Price	For 2 ply - HK\$9.00 per pad For 3 ply - HK\$10.00 per pad Thermal Paper - HK\$9.00 per roll
Conditions of Services	<ul style="list-style-type: none"><li>● Free delivery will be provided for order of 10 rolls or above</li><li>● HK\$15.00 delivery fee will be charged for any order below 10 rolls</li><li>● Payment must be made by cash</li><li>● Delivery will be made within 3 working days from the date of order placement (for Discovery Bay, Lantau Island, Lamma Island, Peng Chau and Cheung Chau, delivery will be made once a week)</li></ul>

## TIPS

EPS Company would not authorize any paper suppliers to approach merchants and cross-sell terminal sales slips. Beware of any paper suppliers who approach you claiming to be a representative from EPS Company. Please take the necessary precautions to avoid any loss.

For operation enquiries or service request, please call EPS Merchant Services Hotline at 2721 0566 during the following hours:

**HOTLINE SERVICE HOURS**

Mondays to Fridays : 9:00am to 10:00pm  
Saturdays : 9:00am to 7:00pm  
Sundays & HKSAR Statutory Holidays : 10:00am to 7:00pm

\* HKSAR Statutory Holidays excluding 1st, 2nd and 3rd day following Chinese New Year day