

Common Terminology

- Cassette Close** A cassette close brings the totals in the cassette to zero. It will also tell the merchant the starting amount of the bills; bills dispensed, and bills remaining since the last cassette close. The cassette close will include a rejected bill as a dispensed bill because even though the bill is still in the machine, it is no longer in the cassette. The cassette close is not a means of balancing the bank statement; instead it provides the merchant with the status of cash-on hand in the machine. A cassette close can be done at any time during the day through the Administrative Functions screen, accessible only with the terminal's secure passcode.
- Day Close** The day close has two columns: the host total and terminal total. The host total is the amount that will settle back to your bank account; the terminal total is the amount that was actually dispensed from the machine. These two columns should always match. If the host total is higher than the terminal total, the cardholder has been charged for a transaction but did not receive the cash. If the terminal total is higher than the host total, a cardholder received cash but did not get charged. Either situation calls for an adjustment. If the host total and terminal total do not match, fax the day close receipt and journal tape for that day for that day to Cornerstone (1-866-345-9264).
- Debits to Your Account** Debits from your account are generally conducted based on a customer dispute, otherwise known as a chargeback. A charge back occurs when a customer files an dispute with the issuer of the card concerning a dispensing error during a transaction performed at your terminal. You will be notified of the dispute and provided with a specific amount of time to respond to that particular item. Should you fail to respond, the debit will stand. If you provide the journal tape from your machine which shows that the cardholder did receive funds, the debited amount of money will then be refunded back to your account.
- Dispute** If a customer using an ATM claims they did not receive the funds but were charged, they should be advised to call the card issuer (number is generally on the back of the credit or debit card) and dispute the transaction. An investigation will ensue and the amount will be returned to the customer until the investigation is concluded. **See Debits to Your Account.**
- Enter Quantity in the Cassette** After a cassette close, you need to enter the total number of bills in the cassette. The amount entered should be the total amount of bills remaining in the cassette and the bills being added. This is the starting quantity in the cassette. If this is not completed after a cassette close, the machine believes that it has no money and resets the starting

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amount of bills to zero. This will cause the machine to report negative numbers on the next trail cassette balance and/or close.

Master Key

ATM Master Keys are highly secure alphanumeric codes that allow an ATM Technician to program a terminal with the ATM Location and Account Information. This secure code is, by law, protected and extremely sensitive to ensure that ATM access is limited to only those whose background clearance and training allow them to securely access the ATM terminal while protecting against fraud.

Service Assurance Plan

Cornerstone offers a variety of extended warranty plans that are available for as low as \$23.95 per month, or \$.25 per transaction. Call a Merchant Advisor at 1-888-878-2615 to obtain more information.

Settlement

Settlement is the amount of funds withdrawn from an ATM that is returned to the designated account within 48 hours.

Surcharge

Surcharge is the transaction fee assessed to customers who withdraw funds from an ATM. This amount is paid out to the designated parties after a full month of processing.

Tamper Error

A tamper error is created when the ATM's sensitive computer mechanisms detect tampering or potential breaches in the computer's security systems and shuts down the ATM to protect the ATM Owner from fraudulent tampering and/or unauthorized access to the cash dispenser. Frequently unexpected surges in electricity create the tamper response which is reflected on the terminal as a tamper error. Please call Cornerstone at 1-888-878-2615 if this error is present. Service will be required to restore functionality to the terminal.

Trial Cassette Balance

The purpose of the trial cassette balance is to keep a running total of the starting amount of bills, number of bills dispensed and bills remaining since the last cassette close to maintain the integrity of the cash amount and detect breaches, or losses, in bills. The terminal will report the trial cassette balance through the Administrative functions (not accessible to customers, because it requires a secure passcode to enter). The trial cassette balance figure will include a rejected bill as a dispensed bill because even though the bill is still in the machine, it is no longer in the cassette. The cassette totals do not start over every time a trail cassette balance is done, only when a cassette close is done. The trial cassette balance is not a means of balancing the bank statement; it reports the status of the cash-on hand in the machine. A trial cassette balance can be done at any time during the day.

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UPS

Uninterrupted Power Source (UPS) is a sophisticated form of surge protector that is available from Cornerstone, or a hardware store, office supply store or electronic store, which protects the ATM from power surges which may create service problems.

Warranty

A new terminal warranty is typically one year from the date of purchase for parts and three months for service.