

## **Equipment Operating Manual**

### **For Point-of-Sale (POS) Devices Issued in the UAE by Mashreqbank**

#### **psc/Neopay**

### **Introduction**

This is the Equipment Operating Manual ("**Manual**") referred in the clause 4.5 of the Section C, of the Payment Application Form and Agreement between the Merchant and Mashreqbank psc ("**Merchant Agreement**"). This Manual supersedes any previously issued manuals by the Bank for the operation of the Equipment.

Unless the context otherwise requires, capitalized terms shall have the meaning given to them in this Manual or as defined in the Merchant Agreement.

Each Merchant is obliged to fully comply with the requirements of this Manual in relation to the usage of the Equipment.

### **Purpose and Scope**

This Manual outlines the operational and security requirements for all Merchants using Equipment (i.e. Point-of-Sale (POS)) devices issued by the Bank in the United Arab Emirates (UAE) pursuant to the Merchant Agreement. These requirements are also in accordance with regulatory directives issued by the Central Bank of the UAE (CBUAE).

Pursuant to the clause 4.5 of the Section C of the Merchant Agreement, each Merchant must operate the Equipment as per this Manual. Adherence to this Manual is a material condition for the continued usage of the Equipment by the Merchant.

## **Geographic Restriction on Usage**

Equipment issued by the Bank must not be used outside the UAE under any circumstances.

Any transactions processed outside UAE territory will be considered a material breach of this Manual and of the Merchant Agreement.

## **Deployment and Relocation**

Equipment must be operated only at the business premises mentioned in the Merchant Agreement.

Equipment must not be moved, relocated, or deployed to any new location unless prior written authorization of the Bank is obtained.

Mobile deployment (e.g., for delivery or events) must also be explicitly approved/aligned by the Bank and should be within UAE limits.

## **Device Integrity and Security**

Merchants must not alter, adjust, or tamper with Equipment in any way.

Any suspected damage or malfunction must be reported immediately to 800 4700.

## **Access Control**

Only authorized personnel of the Merchant may operate or access the Equipment.

Sharing credentials, operating the device by unauthorized individuals, or leaving devices unattended and exposed is strictly prohibited.

## **Software Policy**

The installation of third-party applications on the Equipment is strictly prohibited.

Any software change or enhancement must be requested and aligned with Mashreqbank psc IT support team.

## **Prohibition on VPN and Similar Tools**

The use of Virtual Private Networks (VPNs) or any other application that allows the redirection of data over shared or public networks is strictly forbidden.

All communication from Equipment must occur over the approved, secure networks provided or authorized by the Bank.

## **Non-Compliance and Penalties**

Violation of any provision in this manual may result in termination of POS services & Regulatory reporting to the Central Bank of the UAE.

## **Support and Contact**

For any issues related to the Equipment, please contact your designated relationship manager or below:

Phone: 8004700

Email: [mbmerchant@mashreq.com](mailto:mbmerchant@mashreq.com)