



MERCHANT OPERATING GUIDE

ANZ POS Turbo™
and ANZ POS Mobile™ Terminals
Simple and Reliable Payment Solutions

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1. Welcome

We are pleased to welcome you as an ANZ Merchant and look forward to a long association with you.

This Operating Guide provides you with information on cards you can accept, ways to reduce fraud and what to do if errors or disputes are incurred. Clear and easy-to-follow instructions on how to process Transactions via your ANZ Terminal are provided by showing the terminal screen displays and instructions on what you need to do when you see these display screens.

Please take time to read this manual thoroughly and ensure that your staff read it too.

1.1 Merchant Agreement

Your ANZ Merchant Agreement contains valuable information and important requirements relating to operating procedures. Instructions in this Merchant Operating Guide form part of the ANZ Merchant Agreement and may be varied or replaced by ANZ at any time.

ANZ strongly recommends that you follow the security checks and procedures in this guide to assist in identifying and minimising fraudulent, invalid or unacceptable Transactions.

ANZ may conduct an investigation if a Transaction is believed to be fraudulent. The operators of the applicable card schemes may also conduct their own investigations.

Your Merchant Agreement outlines the circumstances in which you will be liable for such Transactions. If it is found that you have processed invalid or unacceptable Transactions, you may be liable for the value of those Transactions. Please refer to the General Conditions, ANZ Merchant Services for more details.

1.2 Important Contact Details

ANZ Merchant Services (24 hours/7 days a week): 1800 039 025 or merchant@anz.com

Online Stationery Ordering: anz.com/merchantconnect

Authorisation Centre:

- Credit Cards (Visa® and MasterCard®) 1800 999 205
- Charge Cards (Diners Club) 1800 331 112
- Charge Cards (American Express/JCB) 1300 363 614
- Debit Cards (Cheque/Savings Accounts) 1800 039 025

NOTE: Calls to 1800 numbers from a mobile phone will incur normal mobile phone charges.

1.3 Authorisation

Your terminal is designed to automatically seek Authorisation from the cardholder's Card Issuer while processing an Electronic Transaction.

Authorisation confirms that the card number is a valid card number and that there are sufficient funds in the account. Despite a Transaction being 'authorised', the merchant bears the risk that the customer is not the true cardholder.

Authorisation does not amount to verification that the Transaction is genuine nor does it authenticate the customer.

NOTE:

- Authorisation of the Transaction does not mean that the true cardholder has authorised the Transaction
- Authorisation does not protect the merchant from Chargebacks
- The bank, ANZ, cannot guarantee that a Transaction has been conducted by the true cardholder

Authorisation Declined

Where an Authorisation is declined, please seek an alternative method of payment.

If the customer cannot pay, the goods should be reclaimed. For goods that cannot be reclaimed (eg. food items, petrol etc), request photographic identification such as a Driver's Licence or take a description of the person and arrange with the customer to provide an alternative method of payment. If unsuccessful, report the incident to the Police.

1.4 Floor Limits

A Floor Limit is a dollar amount set for a particular type of card Transaction processed via your merchant facility. Please note, Floor Limits relate to all Transactions.

Your Letter of Offer outlines all Authorised Floor Limits that are specific to your business. Some of these limits are specific to your business or industry, please insert these Authorised Floor Limits in the appropriate spaces provided.

Authorised Floor Limits

Credit Card Floor Limits (including Visa® and MasterCard® Debit Transactions)

| | |
|------------------------------------|-----|
| Manual (Imprinter): | |
| Electronic Fallback: | |
| Internet: | \$0 |
| Mail Order & Telephone Order: | \$0 |
| All Other Electronic Transactions: | \$0 |

Please insert your Authorised Floor Limit

Please insert your Authorised Floor Limit

Debit Card Floor Limits (not including Visa® and MasterCard® Transactions)

- | | |
|---|-------|
| • Service stations, taxis/limousines, liquor and convenience stores | \$60 |
| • Supermarkets | \$200 |
| • All Other | \$100 |

Charge Card Floor Limits

Diners Club: _____ American Express: _____

NOTE: A \$0 Floor Limit applies to all Hand key Mail/Telephone Order and eCommerce Transactions.

You must phone the Authorisation Centre for Transactions over your Authorised Floor Limit using the above phone numbers (refer to section 1.2) to verify if the account has sufficient funds available to cover the transaction. If approval is not obtained for transactions above your Authorised Floor Limit, you risk the transaction being charged back.

When you contact the Authorisation Centre, a Transaction will be 'approved' or 'declined'. If declined, please advise the customer to contact the Card Issuer and seek an alternative method of payment.

NOTE: An alpha character may be provided as part of the approval code. Select the numeric key corresponding to the alpha character and press 'SAV' to scroll through options. Example: If character 'C' is required, select number '2' on the pinpad and press the 'SAV' key until you scroll to character 'C', then press ENTER.

NOTE: A Transaction may still be charged back despite being authorised by the Authorisation Centre.

1.5 Change of Business Details

Your ANZ Merchant Agreement describes various situations in which you must notify us of a change to your circumstances.

Please contact ANZ Merchant Services on 1800 039 025 if there are any changes to your:

- Business name and/or address
- Business type or activities including changes in the nature or mode of operation of your business
- Mailing address
- Ownership
- Bank/branch banking details
- Telephone or fax numbers.

Should your business be sold, cease to trade or no longer require an ANZ Merchant Facility, please contact ANZ Merchant Services on 1800 039 025.

The ANZ Merchant Services General Conditions sets out your obligations when your business is sold, ceases to trade or no longer requires an ANZ Merchant Facility.

You must ensure that all stationery, promotional material, Transaction Vouchers, Card Imprinters and equipment (including Electronic Terminals) is returned to ANZ, based on the closure instructions provided by ANZ Merchant Services.

Please Note: It is the authorised merchant's responsibility to ensure that the Merchant Facility is returned. Failure to do so, may result in the continual charge of Terminal Rental Fees until all equipment is returned in accordance with condition 16(iv) of the ANZ Merchant Services General Conditions.

2. Cards You Can Accept

Credit Cards

Cardholders can use credit cards (MasterCard® and Visa®) to access their credit card accounts. Cardholders can also access cheque and savings accounts where those accounts are linked to the credit card.

Cardholders can access these accounts through the ANZ terminal using their PIN (Personal Identification Number) or in certain circumstances, their signature.

Debit Cards

Cardholders possessing a debit card will use a PIN for verification in most circumstances.

NOTE: Debit Cards are not allowed to process Electronic Fallback, Paper Voucher or Manual transactions unless Authorisation has been obtained (refer to section 1.4 Floor Limits).

Charge Cards

Processing charge cards is essentially the same as processing credit card Transactions. To accept charge cards, you must have an agreement with the charge card Issuer (eg. Diners Club, American Express and JCB).

3. Merchant Cards

You have been provided with two Merchant Cards. These are designed to assist you with different tasks, including processing Refund Transactions and Manual Paper Voucher Transactions.

Always keep your Merchant Cards in a safe place.

It is important that the correct cards are used at all times.

Replacement Merchant Cards can be ordered from ANZ Merchant Services on 1800 039 025.

EFTPOS Merchant Card (Terminal ID Card)



- To Authorise a Refund Transaction, swipe through Magnetic Stripe Card Reader
- To exit Security Mode, swipe through Magnetic Stripe Card Reader
- To imprint your manual EFTPOS Merchant Summary Vouchers for cheque and savings Transactions
- As reference for your Terminal Identification Number (TID).

Merchant Summary Card (Merchant ID Card)



Your Merchant Summary Card is required when you imprint your Merchant Summary Voucher for Manual Credit Card Transactions and as a reference for your ANZ Merchant Identification Number (MID).

4. Equipment Maintenance

It is your responsibility to provide a clean operating environment for your terminal. Liquids and dust may damage the terminal components and can prevent it from operating. To order a Magnetic Stripe Card Reader Cleaner, please visit anz.com/merchantconnect or contact ANZ Merchant Services on 1800 039 025.

Its important to clean your terminal regularly to maintain its operating efficiency as you may be charged if it is damaged. The terminal and screen may be wiped clean using a damp cloth. Do not use abrasive materials. Use a soft brush to keep the keypad dust-free.

NOTE: Please do not tamper with or remove the terminal housing. Do not disconnect your terminal's power supply or communication line unless instructed to do so by ANZ Merchant Services.

5. Stationery

You have been supplied with an initial stock of stationery including:

- 6 x Paper Rolls (for electronic terminals only)
- 25 x Credit Card Summary Envelopes
- 25 x Credit Card Sales Vouchers
- 25 x Credit Card Refund Vouchers
- 25 x Merchant Summary Vouchers
- 25 x Cheque/Savings Summary Envelopes
- 25 x Cheque/Savings Sales Vouchers
- 25 x Cheque/Savings Refund Vouchers
- 25 x EFTPOS Summary Vouchers
- Magnetic Stripe Card Reader Cleaner

To re-order stationery, please visit anz.com/merchantconnect or contact ANZ Merchant Services on 1800 039 025. Please note that you are only allowed to use the stationery approved by ANZ.

6. Fraud Minimisation

Before Commencing any Transaction:

- Confirm that you are authorised to accept that particular card
- Check whether the card appears damaged or altered

How to Safeguard Against Fraud:

- Do not let anyone service or remove your terminal without viewing proper identification
- Do not allow equipment to be used by unauthorised persons
- Keep Merchant Cards secure from unauthorised use
- When making a manual imprint of a card, destroy the carbon (black) sheets
- Do not divulge cardholder information (eg. card names or numbers)
- Retain the card until you have completed the security checks and obtained Authorisation for the Transaction

Is Your Customer Acting Suspiciously?

- Appear nervous, overly talkative or in a hurry
- Arrive on closing time
- Try to rush you or distract you
- Carry the card loose or by itself
- Have no means of identification
- Make numerous purchases under your Authorised Floor Limit
- Make purchases without regard to size, quality or price of goods
- Ask to split Transactions into smaller amounts
- Ask for Transactions to be manually entered
- Sign the Voucher or Transaction Voucher slowly or unnaturally
- Do not locate your terminal under a security camera or any other CCTV device

If You Are Suspicious:

- Ask for photographic identification (eg. Driver's Licence or passport) and ensure that the details match the cardholder's name. Record the details on your copy of the Transaction Voucher

Please report all fraudulent activities to the Police immediately.

Split Ticket Transactions

A Transaction may be deemed invalid and charged back to you if, in ANZ's reasonable opinion, it relates to one or more purchases made in the same merchant establishment which have been split into two or more Transactions.

Fraud Minimisation for Credit Cards

The following checks are vital in helping you identify and minimise fraudulent credit card Transactions via your ANZ Merchant Facility.

Card Front:

- Ensure that the name on the card is appropriate to the customer. Identity theft may have occurred if you are presented with a card containing the name of a cartoon character, a feminine name on a card presented by a male or other questionable scenarios
- The printing on the card should look professional
- The card must have current validity dates (a card can only be used from the first day of the 'valid from' month to the last day of the 'until end' month)
- Cards should look 3-dimensional and contain familiar security features such as a hologram, signature panel and CVC2 (explanation to follow). It should not appear suspicious or be made of inferior material

Embossed Cards:

- The cardholder name and number should be raised and not flattened (unless it is a genuine unembossed card)
- The first four digits of the embossed number must match the pre-printed four digits on the card
- The embossing should be clear and even

Unembossed Cards:

- A cardholder name may or may not be included
- Can be used for electronic Transactions only
- The cardholder name and number are printed rather than raised

Signature:

- A signature should appear within the signature panel on the card
- The signature or signature panel should not appear to have been altered
- The customer's signature on the Transaction Voucher should match the signature on the card

Card Validation Code (CVC2):



The Card Validation security feature is activated in all ANZ POS Terminals when processing Mail Order and Telephone Order Transactions. To activate the CVC2 for other Transactions please contact ANZ Merchant Services on 1800 039 025. If activated, a new screen will appear when processing financial Transactions.

Card Validation Code.

Turn the cardholder's credit card over and locate the last 3-digits of the number printed on the signature panel. If the Transaction is initiated via mail, telephone or Internet, instruct the cardholder to locate and quote the 3-digits on the signature panel.

Terminal Display

VERIFICATION NO?

At this display screen, key in the Card Validation Code then press ENTER.

NOTE: American Express cards have a four digit code located on the front of the card. Diners Club cards have a three digit code on the reverse of the signature panel.

After Processing the Transaction:

- Check the card number details against those printed on the Transaction Record
- Ensure that 'Approved' or an approval number/code is printed on the Transaction Record.

Fraud Minimisation for Debit Cards

The following procedures are vital in helping you identify and minimise fraudulent debit card Transactions via your Merchant Facility.

Debit Transactions are to be processed by swiping the presented card and having the customer enter their PIN or signature depending on the debit card type.

Cards Left at Premises

From time to time customers may accidentally leave their debit or credit cards behind at your premises. To ensure any potential fraud is minimised and to better align with broader industry practices, a change to existing handling process is required.

Upon discovering a card left at your premises, you are to perform the following tasks:

- Retain the card in a safe place for a period of up to two business days;
- Hand the card to the customer claiming the card only after having established the claimant's identity by comparing signatures; and

- If the requisite two business days have passed, destroy the card.

Should the cardholder enquire about their missing card, instruct them to contact their issuing institution.

PCI DSS and Data Storage

What is the Payment Card Industry Data Security Standard (PCI DSS)?

PCI DSS is a set of standards implemented by the Card Schemes, MasterCard® – Site Data Protection (SDP), and Visa® – Account Information Security (AIS), to manage the risk to merchants of data breaches or hacker access. The standards apply to all merchants who store credit card data in any formation, have access to credit card details, or have systems which enable internet access to their company by the public.

Benefits to your business

- Ensuring the security of cardholder data can lessen the likelihood of a data breach being traced back to your business
- Your business will experience continued patronage due to customers' confidence in the secure storage of vital information
- Helps to identify potential vulnerabilities in your business and may reduce the significant penalties and costs that result from a data breach.

Failure to take appropriate steps to protect your customer's payment card details means you risk both financial penalties and cancellation of your merchant facility in the event of a data compromise.

Key areas of focus

PCI DSS covers the following six key principles:

- Build and maintain a secure network
- Protect cardholder data
- Maintain a vulnerability management program
- Implement strong access control measures
- Regularly monitor and test networks
- Maintain an information security policy

What you need to do

MasterCard® and Visa® have created a set of tools and resources to assist you to implement the PCI DSS. Visa®'s program is called Account Information Security (AIS). MasterCard®'s program is called Site Data Protection (SDP).

For more information on working towards PCI DSS compliance, visit the PCI Security Standards Council website at: pcisecuritystandards.org/index.shtml

Storage of prohibited cardholder data

As a merchant, it is vital to protect your customers as well as your business against misuse of credit & debit account information. It is essential that you do not store prohibited cardholder data after a transaction is completed.

Specific data such as a cardholder name, account number and the expiration date may be stored, but only if stored in accordance with the Payment Card Industry Data Security Standard (PCI DSS).

Prohibited cardholder data including magnetic stripe data (track data), and Customer Verification Value (CVV) must not be stored after a transaction is complete.

For more information into storage of prohibited data and processing procedures, please visit visa-asia.com/secured

Manual Debit Card Processing Procedure

If you are unable to process a debit Transaction online due to a terminal, communications or system failure, you may choose to process the Transaction using the Manual Paper Voucher system. Please report any terminal, communications and system failures to ANZ Merchant Services immediately and obtain Authorisation to process the debit Transaction manually.

Under no circumstances is a Debit Card Transaction to be processed as a Manual Transaction where the card's magnetic stripe is damaged or is unable to be read by the Electronic Terminal. If this occurs please seek an alternative payment method from the cardholder.

Before manually processing any other debit Transactions, you must swipe the cardholder's card through the terminal to check if the failure has been rectified.

NOTE: The correct Paper Voucher should be used for the type of card being used and account being accessed. Please ensure you are using the correct Vouchers before processing the Manual Transaction (for more information, please refer to section 15.1).

Authorisation must be obtained for all Transactions over your Authorised Floor Limit. (For more information on Authorised Floor Limits refer to section 1.4)

A Manual Debit Card Voucher is NOT to be prepared when the terminal error message indicates:

- Card damage
- Card error refer
- Card not accepted
- Invalid expiry date

Another form of payment should be requested in this case.

Terminal Security

Your ANZ EFTPOS terminal is equipped with a number of in-built innovative security features which are designed to protect your customers' information. By implementing the recommendations below, you can help protect your business, your customers and your reputation from credit and debit card fraud or misuse.

Recommendations

- Always ensure that terminals are secure and under supervision during operating hours (including any spare or replacement EFTPOS terminals you have)
- Ensure that only authorised employees have access to your EFTPOS terminals and are fully trained on their use
- When closing your store or kiosk, always ensure that your EFTPOS terminals are securely locked and not exposed to unauthorised access
- Never allow your EFTPOS terminal to be maintained, swapped or removed without advance notice from ANZ - be aware of unannounced service visits Only allow authorised ANZ personnel to maintain, swap or remove your EFTPOS terminal, and always ensure that security identification is provided
- Inspect your EFTPOS terminals on a regular basis, to ensure that the terminal casing is whole with external security stickers remaining unbroken and of a high print quality
- Ensure that there are no additional cables running from your EFTPOS terminal
- Make sure that any CCTV or other security cameras located near your EFTPOS terminal(s) can not observe Cardholders entering details

Important

Notify ANZ Merchant Services (24 hours / 7 days a week) on 1800 039 025 immediately if:

- Your EFTPOS terminal is missing
- You, or any member of your staff, is approached to perform maintenance, swap or remove your EFTPOS terminal without prior notification from ANZ and/or Security Identification is not provided
- Your EFTPOS terminal prints incorrect receipts or has incorrect details
- Your EFTPOS terminal is damaged or appears to be tampered with

7. Errors and Disputes

A Return and Correction (R&C) refers to a Voucher from a debit or credit card Transaction that cannot be processed consequently the Transaction is debited from your bank account and returned to you for correction.

7.1 Typical Causes of Return and Corrections

- Incorrect Vouchers used and incorrect additions on Merchant Summary Vouchers
- Incomplete information eg. card imprint cannot be read on the Voucher
- Banking of Vouchers from other Schemes eg. American Express

When you receive a R&C, an explanation will be given as to why it cannot be processed. Make sure you rectify the problem before re-submitting the Voucher for processing. Please ensure that the corrected Vouchers are submitted as soon as possible to ensure that the Issuing Bank does not reject them as a result of being banked out of time.

7.2 Chargebacks

Please refer to the General Conditions of your ANZ Merchant Agreement. You may be charged back for the value of a credit or debit (Schemes-issued) card sale where you have failed to follow the Bank's procedures as stated in this Merchant Operating Guide or in the General Conditions of your ANZ Merchant Agreement.

NOTE: You must retain information about a Transaction whether processed manually or electronically for a period of 30 months from the date of the Transaction or such other period required by Law or notified by ANZ.

Chargebacks can occur for a number of reasons:

- A Transaction has been processed using an invalid card ie. the card has expired or is not yet valid
- A sale over your Floor Limit is processed without Authorisation
- A split sale is processed using two or more Vouchers
- A credit Voucher was not processed for returned goods
- A sale is processed without the cardholder's authority

A Transaction can also be charged back to you if a cardholder disputes a Transaction and you are unable to produce copies of the relevant Transaction Vouchers.

NOTE: The examples given above are not an exhaustive list of the circumstances in which a Transaction may be charged back to you. Please refer to the General Conditions of your Merchant Agreement for further information on Chargebacks.

If you need assistance understanding a particular Return and Correction or Chargeback, please contact ANZ Merchant Services on 1800 039 025 (24 hours a day, 7 days a week).

8. ANZ POS Turbo

This Operating Guide provides everything you need to know about processing debit and credit Transactions using your ANZ POS Turbo terminal. This terminal is designed to accept payment using Magnetic Stripe and Chip Cards.

Please take time to read it thoroughly and ensure that your staff read it too.

8.1 Terminal Features

The ANZ POS Turbo terminal incorporates a backlit graphic screen with large graphic display, 18-key backlit keypad and thermal 'easy loading' printer.



8.2 Terminal Keypad

'SOFT-FUNCTION' KEYS – CHQ (Green), SAV (Green) and CR (Red)

These soft-function keys allow you to access the particular account type required. They are also used as function keys for special features such as security.

NUMBER KEYS (Black)

Use the number keys to enter in the Transaction amounts, Authorisation Numbers and when the hand key function is required.

ENTER (Green)

The ENTER key will turn the terminal on. It also confirms that all values and details (including signatures and PINs) are correct in the EFT portion of the purchase, cash-out (refer to section 12) and Refund Transactions (refer to section 13). It confirms that the Transaction can be sent to the Bank for verification and approval. It is also used to cycle forward through the soft-function key menus.

CANCEL (Red)

The CANCEL key is used to cancel the current function and return the terminal to the idle state. It is also used to cycle backwards through the soft-function key menus.

CLEAR (Yellow)

Press the CLEAR key to correct any invalid data entry. The CLEAR key will also cycle backwards through the Transaction steps if an error is made.

FUNC (Black)

Use the FUNC key to access the terminals function menus and Manual Hand key processing.

FEED (Black)

Use the FEED key to perform a 20mm paper feed.

8.3 Card Reader

Magnetic Stripe Card Reader

The card can be read via the Magnetic Stripe Card Reader located on the right hand side of the terminal.

The card can be read by swiping from the top to the bottom of the terminal (or vice versa), with the magnetic stripe facing down towards the terminal.

Use a regular movement to ensure a reliable card reading.



Chip Card Reader

Insert the Chip Card horizontally into the bottom of the terminal with the metal chip facing upwards. Leave the Chip Card in this position throughout the Transaction.

The Chip Card can be removed from the terminal when signature verification is required or as instructed by the terminal.



8.4 How to Load Printer Paper

- It is recommended that you switch off the terminal's power supply before loading paper
- Lift the paper compartment cover
- Remove the empty paper roll
- Drop in the new paper roll with the cut end of the roll protruding from underneath. No feeding of the paper through rollers is required
- Firmly close the cover, turn the terminal power on and press the paper FEED button

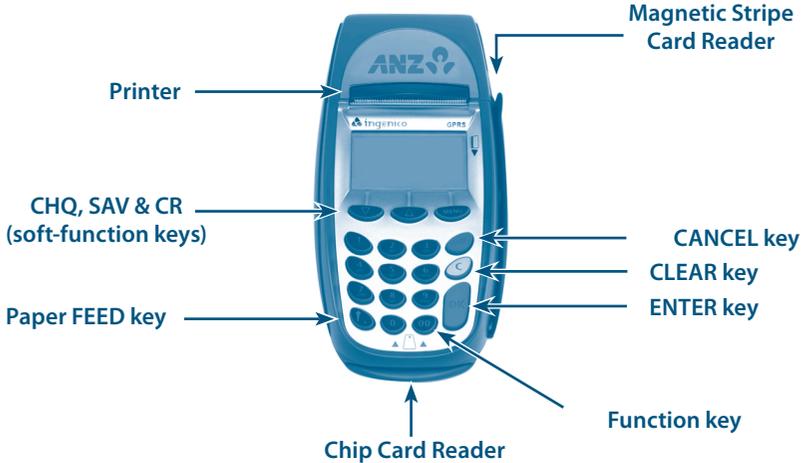


NOTE: Do not tamper with or remove the terminal housing.

9. ANZ POS Mobile

9.1 Terminal Features

The ANZ POS Mobile terminal incorporates the keypad and thermal printer. It also includes a battery charger to plug into the rear of the terminal.



9.2 Terminal Keypad

‘SOFT-FUNCTION’ KEYS – CHQ (Green), SAV (Green) and CR (Red)

These soft-function keys allow you to access the particular account type required. They are also used as function keys to access special features such as security.

NUMBER KEYS (black)

Use the number keys to enter in the amount of Transactions, authorisation numbers and when the hand key function is required.

ENTER (Green)

The ENTER key will turn the terminal on. It also confirms that all values and details (including signatures and PINs) are correct in the EFT portion of the purchase, cash out (refer to section 12) and refund Transactions (refer to section 13). It confirms that the Transaction can be sent to the Bank for verification and approval. It is also used to cycle forward through the soft-function key menus.

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Press the CLEAR key to correct any invalid data entry. The CLEAR key will also cycle backwards through the Transaction steps if an error is made.

FUNC (black)

Use the FUNC key to access the terminal's function menus and hand key processing.

FEED (black)

Use the FEED key to perform a paper feed from the printer.

9.3 Card Reader

Magnetic Stripe Card Reader

The card can be read via the Magnetic Stripe Card Reader located on the right hand side of the terminal.

The card can be read by swiping either from the top to the bottom of the terminal (or vice versa), with the magnetic-stripe pointing face-down towards the terminal.

Use a regular movement to ensure a reliable card reading.



Chip Card Reader

Insert the Chip Card horizontally into the bottom of the terminal with the metal chip facing upwards. Leave the Chip Card in this position throughout the Transaction.

The Chip Card can be removed from the terminal when signature verification is required or as instructed by the terminal.



9.4 How to Load Printer Paper

- Lift the paper compartment cover
- Remove the empty paper roll
- Drop in the new paper roll with the cut end of the roll protruding from underneath. No feeding of the paper through rollers is required
- Close the cover and press the paper FEED button

Paper
compartment
cover

Metal blade to
tear off paper



Note: Do not tamper with or remove the terminal housing.

9.5 Charge and Communication Connection Points

The ANZ POS Mobile has two connection points on the back of the terminal (below the printer cover).

The connection points include:

- Power Connector
- Serial Connector (for use by the manufacturer only)



Battery



The ANZ POS Mobile terminal features a 7.2 V / 1600 mAH Li-Ion (Lithium Ion) battery that will allow a minimum of 100 basic Transactions to be completed with one fully charged battery. A full charge of the battery will take up to 4 hours to complete.

The plug symbol shown on the upper left hand side of the display screen indicates that the device is connected into the power socket in the wall.

“Bar Scrolling” on the terminal’s display indicates that charging is in progress.

Before commencing a shift, it is important to fully charge the battery to ensure the maximum number of Transactions can be completed.

The terminal has a “power down” default of 10 minutes to help conserve battery life. The “power down” feature allows the terminal to switch off automatically after 10 minutes of inactivity. Timing can be altered by contacting ANZ Merchant Services on 1800 039 025.



Battery Charger Connection

9.6 SIM Card



A SIM Card is provided with your ANZ Mobile terminal. If your SIM Card cannot be read or has not been inserted, the following symbol will be displayed on your screen.

The symbol may also be displayed if the terminal is unable to find network coverage or is not connected to the network.

9.7 Safety

Your Mobile terminal uses GPRS (General Packet Radio Service) technology to provide high-speed data transmission. It is rare, but in some circumstances, GPRS technology may cause a risk of personal injury and/or damage to property.

As a result, you should note the following important warnings and always exercise caution in operating, storing and transporting your Mobile terminal.

In-Car Safety

Using your Mobile terminal while in a vehicle may interfere with the vehicle's electronic systems and, in some cases, may cause malfunctions in those electronic systems (eg. ABS anti-lock systems, fuel injection systems).

Although most electronic equipment is shielded from radio frequency energy, GPRS technology may affect some damaged or improperly shielded electronic equipment.

Please check with your vehicle manufacturer to determine if on-board electronic equipment is adequately shielded from radio frequency energy.

Medical Electronic Equipment

Please consult the manufacturer of any personal medical devices (such as pacemakers or hearing aids) to determine if they are adequately shielded from any external radio frequency energy.

You must turn off your terminal in health care facilities if instructed by any signs in the area.

Aircraft

Your Terminal must be turned off before boarding any aircraft unless given permission by the crew. The terminal should not be used in the air.

Children

Please store your terminal in a secure area. Children should not play with your Mobile terminal as they may injure themselves or damage the terminal.

Blasting Areas

To avoid potentially interfering with blasting operations, please turn your unit off when in a "blasting area" or in areas that state: "Turn off Two-Way Radio". As an example, construction crews often use remote control radio frequency devices to set explosives.

Potentially Explosive Atmospheres

Your terminal should be turned off when in any area with a potentially explosive atmosphere. It is rare, but in some cases, your terminal could generate sparks which may cause a fire risk or other hazard.

Examples of areas with a potentially explosive atmosphere include fuelling areas such as petrol stations, below decks on boats, fuel or chemical transfer or storage facilities and areas where the air contains chemicals or particles such as grain, dust or metal powders.

Please ensure that you do not transport or store flammable gas, liquid or explosives in the same compartment as your terminal.

Before using your terminal in a vehicle powered by liquefied petroleum gas (such as propane or butane), ensure that the vehicle complies with the relevant fire and safety Australian regulations.

10. Modes of Operation

10.1 Start Screen

Your ANZ terminal is ready to begin accepting Transactions.



10.2 Security Mode

Security Mode is used to prevent unauthorised use of the terminal when it is left unattended.

NOTE: Your EFTPOS Merchant Card must be used to exit Security Mode. Please ensure that the card is available prior to entering Security Mode.

How to Enter Security Mode



From the start screen, keep pressing ENTER until the 'Supervisor' screen is displayed.



Select XTRA from the menu by pressing the CHQ soft-function key.



Press 1 to enter Security Mode.



Press ENTER to confirm Security Mode is required.



This screen will display when the terminal is locked in Security Mode.

How to Exit Security Mode



Swipe your EFTPOS Merchant Card.
The start screen will be displayed to begin.

10.3 Training Mode

Training mode is an ideal tool for familiarising yourself and your staff with basic functions.

NOTE: Only magnetic stripe Transaction training is supported.

How to Enter Training Mode



Press the FUNC key.



Key in 9999 then press ENTER.



Press ENTER.



Transactions can be processed from this point (ie. initialisation, purchase, cash-out, refund, totals, settlement and the reprint last record function).

The merchant name and address for all Transaction Records is replaced with:

ANZ BANK

TRAINING ONLY

NOT A VALID TRANSACTION

The message lines at the bottom of the receipt will not be printed and the Terminal ID will always be 12345678901.

Log on, Transaction, totals, settlement and reprint receipt functions are available in training mode.

NOTE: Remember to exit Training Mode to process 'live' Transactions.

How to Exit Training Mode



Press the FUNC key.



Key in 9999 then press ENTER.



Press CLEAR. The start screen will be displayed to allow Transactions.

11. Processing a Sale

11.1 How to Process a Cheque or Savings Purchase Transaction (Applies to both Magnetic Stripe and Chip Cards)

Except in the case of purchases in separate departments within a retail outlet, you must include all items, goods and services purchased in a single Transaction for the total amount of such purchases, except in the case of a partial payment or delayed delivery situation. Please refer to the General Conditions, Section 6(iv) for further information on these exceptions.



Perform card security checks then insert or swipe the cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.



Key in the purchase amount then press ENTER.



Key in the cash amount using the numeric keys if cash-out is required. If not, just press ENTER. (Cash-out is not available from credit card accounts).



Verify the amount is correct and accept by pressing ENTER.



Select Account

Press CHQ key for cheque account or SAV key for savings account.

OR



Select Application*

Press the number on the keypad to make selection or scroll and press ENTER to select.

*Application names and order can vary depending on the Card that is used.



The selected account is displayed.



Have the cardholder enter their PIN then press ENTER.

PROCESSING
PLEASE WAIT

APPROVED

CUSTOMER COPY?
ENTER OR CLEAR

Please ensure that you check for approval of the Transaction before completing the sale.

Press ENTER to print the customer copy or CLEAR to return to the start screen.

NOTE: If the Transaction is rejected, the terminal displays an error message outlining the reason. Notify the customer, advise them to contact their Card Issuer and seek an alternative form of payment.

11.2 How to Process a Credit Purchase Transaction using a Magnetic Stripe Card



Perform card security checks then swipe the cardholder's card.

PURCHASE AMOUNT
\$600

Key in the purchase amount then press ENTER.

CASH OUT AMOUNT
\$0

Press ENTER. (Cash-out is not available from credit card accounts).

TOTAL AMOUNT
\$600

Verify the amount is correct and accept by pressing ENTER.

SELECT ACCOUNT
CHQ SAV CR

OR

PLEASE SELECT

PRESS 1 > VISA DEBIT

PRESS 2 > EFTPOS SAV

PRESS 3 > EFTPOS CHQ

Select Account

Press CR key for credit account.

Select Application*

Press the number 1 on the keypad to make selection or scroll and press ENTER to select.

*Application names and order can vary depending on the Card that is used.

CREDIT ACCOUNT

The selected account is displayed.

\$600.00 KEY PIN

Have the cardholder enter their PIN then press ENTER.

PROCESSING
PLEASE WAIT

The terminal status is displayed.

APPROVED

If the Transaction is approved, this screen is displayed and a customer copy is printed. Please check for approval of the Transaction before completing the sale. If rejected, the terminal displays an error message outlining the reason. Notify the customer, advise them to contact their Card Issuer and seek an alternative form of payment. If the Transaction is cancelled, the terminal will also print out a second merchant Transaction Record with "TRANSACTION CANCELLED TL" and "SIGNATURE ERROR" printed on the bottom of the receipt. No signatures are required.

NOTE: If ENTER, CLEAR or CANCEL are not pressed within one minute, the Transaction is assumed to be approved and the terminal will return to the start screen.

Signature Authorisation

The preferred method of card payment authorisation in Australia is PIN. However, in certain circumstances the terminal will prompt for a signature. In the cases, the terminal will display the following screens:

\$10.00 KEY PIN

Press ENTER here to bypass PIN for a signature.

NOTE: Only some cards will allow the terminal to bypass PIN. If only PIN is accepted, then the terminal will beep and this screen will remain until a PIN is created.

PROCESSING
PLEASE WAIT

Terminal status is displayed.

SIGNATURE
REQUIRED

If signature is required this is prompted.
Terminal prints a signature record.

SIGNATURE
VERIFIED?
ENTER=YES CLR=NO

If the signature is required for a Magnetic Stripe Card, this screen is displayed; or

REMOVE CARD
SIGNATURE
VERIFIED?
ENTER=YES CLR=NO

If the signature is required for a Chip Card, this screen is prompted.

For either one of the above screens, have the customer sign the receipt and compare it to the signature on the reverse of the customer's card. If the signatures match, press ENTER. If they do not, press the CANCEL or CLEAR key to abort the transaction.

TRANSACTION
APPROVED

If the transaction is approved, this screen is displayed and the Merchant Transaction Record is printed.

Please check for approval of the transaction before completing the sale. If rejected, the terminal displays an error message outlining the reason (please refer to section 18 Terminal Error Messages). Notify the customer, advise them to contact their Card issuer and seek an alternative form of payment.

CUSTOMER COPY?
ENTER=YES CLR=NO

Press ENTER to print the customer copy or CLEAR to return to the start screen. Hand the customer their copy of the Transaction Record and their card.

NOTE: If ENTER, CLEAR or CANCEL are not pressed within one minute, the transaction is assumed to be approved and the terminal will return to the start screen.

11.3 How to Process a Credit Purchase Transaction using a Chip Card

The process below provides a sample of a typical chip-based Transaction. Please be aware that there may be variances in the Transaction flow based on the card configuration chosen by the Card Issuer. Please ensure the terminal prompts are followed at all times and the cardholder is requested to interact with the terminal whenever applicable.



Perform card security checks then insert the cardholder's Chip Card into the Chip Card Reader at the bottom of the terminal. Leave the Chip Card inserted until the Transaction has been finalised.

PURCHASE AMOUNT
\$600

Enter the purchase amount then press ENTER.

CASH OUT AMOUNT
\$0

Press ENTER.
(Cash-out is not available from credit card accounts).

TOTAL AMOUNT
\$600

Verify the amount is correct and accept by pressing ENTER.

SELECT ACCOUNT
CHQ SAV CR

OR

PLEASE SELECT
PRESS 1 > VISA DEBIT
PRESS 2 > EFTPOS SAV
PRESS 3 > EFTPOS CHQ

Select Account

Press CR key for credit account.

Select Application*

Press the number 1 on the keypad to make selection or scroll and press ENTER to select.

*Application names and order can vary depending on the Card that is used.

CREDIT ACCOUNT

The selected account is displayed.

\$600.00 KEY PIN

Press ENTER.

PROCESSING
PLEASE WAIT

The terminal status is displayed.

APPROVED

If the Transaction is approved, this screen is displayed and a customer copy is printed. Please check for approval of the Transaction before completing the sale. If rejected, the terminal displays an error message outlining the reason. Notify the customer, advise them to contact their Card Issuer and seek an alternative form of payment. If the Transaction is cancelled, the terminal will also print out a second merchant Transaction Record with "TRANSACTION CANCELLED TL" and "SIGNATURE ERROR" printed on the bottom of the receipt. No signatures are required.

NOTE: If ENTER, CLEAR or CANCEL are not pressed within one minute, the Transaction is assumed to be approved and the terminal will return to the start screen.

Signature Authorisation

The preferred method of card payment authorisation in Australia is PIN. However, in certain circumstances the terminal will prompt for a signature. In the cases, the terminal will display the following screens:

| | |
|---|---|
| <p>\$10.00 KEY PIN</p> | <p>Press ENTER here to bypass PIN for a signature.</p> <p>NOTE: Only some cards will allow the terminal to bypass PIN. If only PIN is accepted, then the terminal will beep and this screen will remain until a PIN is created.</p> |
| <p>PROCESSING PLEASE WAIT</p> | <p>Terminal status is displayed.</p> |
| <p>SIGNATURE REQUIRED</p> | <p>If signature is required this is prompted. Terminal prints a signature record.</p> |
| <p>SIGNATURE VERIFIED? ENTER=YES CLR=NO</p> | <p>If the signature is required for a Magnetic Stripe Card, this screen is displayed; or</p> |
| <p>REMOVE CARD SIGNATURE VERIFIED? ENTER=YES CLR=NO</p> | <p>If the signature is required for a Chip Card, this screen is prompted.</p> <p>For either one of the above screens, have the customer sign the receipt and compare it to the signature on the reverse of the customer's card. If the signatures match, press ENTER. If they do not, press the CANCEL or CLEAR key to abort the transaction.</p> |
| <p>TRANSACTION APPROVED</p> | <p>If the transaction is approved, this screen is displayed and the Merchant Transaction Record is printed.</p> <p>Please check for approval of the transaction before completing the sale. If rejected, the terminal displays an error message outlining the reason (please refer to section 18 Terminal Error Messages). Notify the customer, advise them to contact their Card issuer and seek an alternative form of payment.</p> |
| <p>CUSTOMER COPY? ENTER=YES CLR=NO</p> | <p>Press ENTER to print the customer copy or CLEAR to return to the start screen. Hand the customer their copy of the Transaction Record and their card.</p> |

NOTE: If ENTER, CLEAR or CANCEL are not pressed within one minute, the transaction is assumed to be approved and the terminal will return to the start screen.

Additional Screens Associated with a Chip Card Transaction

Alternative screens that you may also see during a chip Transaction are as follows:

INSERT CARD

The terminal requires the Chip Card to be inserted during the Transaction.

CHIP CARD NOT SUPPORTED

Displays when there are no applications on the Chip Card supported by the terminal. If magnetic stripe fallback is supported the terminal will prompt to swipe the card.

REMOVE CARD
USE MAG STRIPE

Remove the card from the Chip Reader and swipe it through the Magnetic Stripe Card Reader.

APPLICATION <NAME>

<NAME> represents the card scheme. Visa® CREDIT, MasterCard® or AMEX are the different applications that a Transaction may use.

USE APPLICATION?
<NAME>
ENTER=YES CLR=NO

The cardholder presses ENTER to confirm application selection.

12. Processing a Cash-Out Only Transaction

Customers may request cash-out (with or without making a purchase) by debiting their cheque or savings account. Cash-out is NOT available from credit card accounts.

Cash-out is only available if this Transaction type has been enabled on the terminal otherwise the option will not appear on the display. To remove this option, you must call ANZ Merchant Services.



Perform card security checks then press ENTER.



Scroll through to ANZ EFTPOS screen by pressing ENTER and then select CASH by pressing the SAV soft-function key.



Key in the cash-out amount then press ENTER.



Verify the amount is correct and accept by pressing ENTER.



Swipe or insert the cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.



Select Account

Select the appropriate account type (CHQ key for cheque or SAV key for savings).

OR



Select Application*

Press the number on the keypad to make selection or scroll and press ENTER to select.

*Application names and order can vary depending on the Card that is used.



The selected account is displayed.

\$600.00 KEY PIN

Have the customer enter their PIN then press ENTER.

PROCESSING
PLEASE WAIT

APPROVED

If the Transaction is approved, this screen is displayed and a customer copy is printed. Please check for approval of the Transaction before completing the sale. If rejected, the terminal displays an error message outlining the reason.

Notify the customer, advise them to contact their Card Issuer and seek an alternative form of payment. If the Transaction is cancelled, the terminal will also print out a second merchant Transaction Record with "TRANSACTION CANCELLED TL" printed on the bottom of the receipt.

Press ENTER to print a customer copy or CLEAR to return to the start screen.

CUSTOMER COPY?
ENTER OR CLEAR

13. Processing a Refund Transaction

Refunds are easy to process if a customer returns goods purchased from you.

A Refund should only be processed to the same card that was used in the original sales Transaction. Refund is only available if this Transaction type has been enabled on the terminal otherwise the option will not appear on the display.

NOTE: If a Refund Transaction is performed on an international card, please advise the cardholder that the refund amount displayed on their statement may vary from the purchase amount due to the changes in currency exchange rates. For more information on processing international card payments, please refer to the 'Customer Preferred Currency' section 17.3.

How to Process a Cheque or Savings Refund Transaction



Perform card security checks then press ENTER.



Scroll through to ANZ EFTPOS screen by pressing ENTER and then select RFND by pressing the CR soft-function key.



Swipe your EFTPOS Merchant Card (refer to section 3 for more information).



Key in the refund amount then press ENTER.



Verify the amount is correct and accept by pressing ENTER.



Swipe or insert the cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.

SELECT ACCOUNT
CHQ SAV CR

OR

PLEASE SELECT
PRESS 1 > VISA DEBIT
PRESS 2 > EFTPOS SAV
PRESS 3 > EFTPOS CHQ

Select Account

Press CHQ key for cheque or SAV key for savings.

Select Application*

Press the number on the keypad to make selection or scroll and press ENTER to select.

*Application names and order can vary depending on the Card that is used.

The selected account is displayed.

CHEQUE ACCOUNT

Have the customer enter their PIN then press ENTER.

\$600.00 KEY PIN

PROCESSING
PLEASE WAIT

If the Transaction is approved, this screen is displayed and the merchant Transaction Record is printed.

APPROVED

Please check for approval of the Transaction before completing the refund. If rejected, the terminal will display an error message outlining the reason. Check the message in the Terminal Error Messages section (section 18) and advise the cardholder as appropriate.

CUSTOMER COPY?
ENTER OR CLEAR

Press ENTER to print a customer copy or CLEAR to return to the start screen. Hand the customer their copy of the Transaction Record and their card.

How to Process a Credit Refund Transaction (including Chip Card Refunds)

Perform card security checks then press ENTER.



PUR ANZ EFTPOS CASH RFND

Scroll through to ANZ EFTPOS screen by pressing ENTER and then select RFND by pressing the CR soft-function key.

SWIPE MERCHANT CARD

Swipe your EFTPOS Merchant Card (refer to section 3 for more information).

REFUND AMOUNT \$600.00?

Key in the refund amount then press ENTER.

TOTAL AMOUNT \$600.00?

Verify the amount is correct and accept by pressing ENTER.

SWIPE OR INSERT CARD

Swipe or insert the cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.

SELECT ACCOUNT CHQ SAV CR

OR

PLEASE SELECT
PRESS 1 > VISA DEBIT
PRESS 2 > EFTPOS SAV
PRESS 3 > EFTPOS CHQ

Select Account

Press CR key for credit account. Please note that for contactless transactions account selection will not be presented.

Select Application*

Press the number 1 on the keypad to make selection scroll and press ENTER to select.

*Application names and order can vary depending on the Card that is used.

The selected account is displayed.

CREDIT ACCOUNT

\$600.00 KEY PIN

Have the cardholder enter their PIN then press ENTER.

PROCESSING PLEASE WAIT

APPROVED

If the Transaction is approved, a customer Transaction Record will be printed. Please check for approval of the Transaction before completing the Refund. Hand the customer their copy of the Transaction Record and their card. If rejected, the terminal will display an error message outlining the reason (please refer to section 18). Notify the customer and advise them to contact their Card Issuer.

Signature Authorisation

The preferred method of card payment authorisation in Australia is PIN. However, in certain circumstances the terminal will prompt for a signature. In the cases, the terminal will display the following screens:

\$10.00 KEY PIN

Press ENTER here to bypass PIN for a signature.

NOTE: Only some cards will allow the terminal to bypass PIN. If only PIN is accepted, then the terminal will beep and this screen will remain until a PIN is created.

PROCESSING
PLEASE WAIT

Terminal status is displayed.

SIGNATURE
REQUIRED

If signature is required this is prompted.
Terminal prints a signature record.

SIGNATURE
VERIFIED?
ENTER=YES CLR=NO

If the signature is required for a Magnetic Stripe Card, this screen is displayed; or

REMOVE CARD
SIGNATURE
VERIFIED?
ENTER=YES CLR=NO

If the signature is required for a Chip Card, this screen is prompted.

For either one of the above screens, have the customer sign the receipt and compare it to the signature on the reverse of the customer's card. If the signatures match, press ENTER. If they do not, press the CANCEL or CLEAR key to abort the transaction.

TRANSACTION
APPROVED

If the transaction is approved, this screen is displayed and the Merchant Transaction Record is printed.

Please check for approval of the transaction before completing the sale. If rejected, the terminal displays an error message outlining the reason (please refer to section 18 Terminal Error Messages). Notify the customer, advise them to contact their Card issuer and seek an alternative form of payment.

CUSTOMER COPY?
ENTER=YES CLR=NO

Press ENTER to print the customer copy or CLEAR to return to the start screen. Hand the customer their copy of the Transaction Record and their card.

NOTE: If ENTER, CLEAR or CANCEL are not pressed within one minute, the transaction is assumed to be approved and the terminal will return to the start screen.

Additional Screens you may see for Chip Card Processing

REMOVE CARD

Displayed if card needs to be removed.

INSERT CARD

The terminal needs to process the Transaction as a Chip Transaction. Please insert the Chip Card into the Chip Card Reader at the bottom of the terminal.

CHIP CARD NOT SUPPORTED

Displays when there are no applications on the chip supported by the terminal. If magnetic stripe fallback is supported, the terminal will prompt to swipe the card.

SWIPE CARD

Remove the card from the Chip Card Reader and use the Magnetic Stripe Card Reader instead.

APPLICATION <NAME>

<NAME> represents the card scheme. Visa® CREDIT, MasterCard® or AMEX are the different applications that a Transaction may use.

USE APPLICATION?
<NAME>
ENTER=YES CLR=NO

The cardholder presses ENTER to confirm application selection.

REMOVE CARD
SIGNATURE VERIFIED?

Remove the card from the terminal and compare it to the signature on the signature record. If the signatures match, press ENTER. If not, press the CANCEL or CLEAR key to abort the Transaction.

14. Electronic Fallback (EFB) Processing

Electronic Fallback Processing (EFB) allows you to process Transactions using your terminal when:

- A communications time-out occurs
- The number the terminal dials is busy or
- The Card Issuer is not available

The Transactions are stored in the terminal and are trickle-fed for processing once the terminal communications lines are restored. If your terminal is rendered inoperable, you will be able to continue processing Transactions using the Imprinter for Manual Processing (refer to section 15.1).

Please note that it is at the Card Issuer's discretion as to whether they allow Transactions to be processed on that card whilst a terminal is offline. Many Card Issuers do not allow for processing of debit cards when a terminal is offline due to the inability to check for a PIN.

You will know the terminal is offline when the following occurs:

- The terminal will request an Authorisation Number before processing a Transaction. You will need to call the appropriate Authorisation Centre for a manual authorisation
- The letters EFB are printed on the Merchant Copy of the Transaction Record.

For each Transaction, the terminal will check to see if it is online again. Once online, the stored Transactions will trickle through for processing on the back of other Transactions.

The terminal has the capacity to store 100 EFB Transactions. For any EFB Transactions attempted thereafter, the terminal will display an "EFB DISALLOWED" message.

If a card is swiped, you **MUST** phone for Authorisation if an Authorisation Code is requested via the terminal (refer to section 1.3).

NOTE: When processing a Chip Transaction in Fallback mode, the Chip Card may choose to decline the Transaction as it may have specific protection software programmed onto its chip. Please request an alternative method of payment.

How to Process a Cheque or Savings Purchase Transaction in EFB



Perform card security checks then swipe or insert the cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.



Key in the purchase amount then press ENTER.



Key in the cash amount using the numeric keys if cash-out is required. If not, just press ENTER. (Cash-out is not available from credit card accounts).

TOTAL AMOUNT?
\$600.00

Verify the amount is correct and accept by pressing ENTER.

SELECT ACCOUNT
CHQ SAV CR

Select CHQ for cheque account or SAV for savings account.

CHEQUE ACCOUNT

The selected account is displayed.

\$600.00 KEY PIN

Have the customer enter their PIN then press ENTER.

PROCESSING
PLEASE WAIT

Depending on why the terminal has entered EFB mode, this or the following screen will be displayed.

SENDING REVERSAL

The terminal is testing its connection to the host. If it is still offline, the following will be displayed.

AUTH CODE?

If the Transaction amount exceeds your EFB Floor Limit, this screen will be displayed. Phone the Authorisation Centre. Key in the Authorisation Number and press ENTER. (Please refer to section 1.3 for more information on gaining Authorisation).

SIGNATURE
REQUIRED

Have the customer sign the merchant copy signature record and compare it to the signature on the reverse of the customer's card. The customer copy is printed.

APPROVED

If the signatures match, press ENTER. If they do not, press the CANCEL or CLEAR key to abort the Transaction. If the Transaction is approved, the following screen is displayed and the customer copy is printed.

CUSTOMER COPY?
ENTER OR CLEAR

Please check for approval of the Transaction before completing the sale. Press ENTER to print a customer copy or CLEAR to return to the start screen. If the Transaction is cancelled, the terminal will also print out a second Transaction Record. It is the same as a normal customer receipt where no signature is required except that "TRANSACTION CANCELLED TL" and "SIGNATURE ERROR" are printed on the bottom of the receipt.

NOTE: If ENTER or CANCEL are not pressed within one minute, the Transaction is assumed to be approved and the terminal will return to the start screen.

How To Process a Credit Purchase Transaction in EFB



Perform card security checks then swipe or insert the cardholder's card. Chip cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.



Key in the purchase amount then press ENTER.



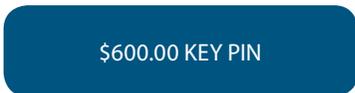
Press ENTER (cash-out is not available from credit card accounts).



Verify the amount is correct and accept by pressing ENTER.



Select CR for credit account.



Have the cardholder enter their PIN if known then press ENTER or if the card allows just press ENTER.



Depending on why the terminal has entered EFB mode, this screen or the following screen will be displayed.



The terminal is testing its connection to the host. If it is still offline, the following screen will be displayed.



If the Transaction amount exceeds your EFB Floor Limit, this screen will be displayed. Phone the Authorisation Centre. Key in the Authorisation Number and press ENTER. (Please refer to section 1.3 for more information on gaining Authorisation). The terminal will print a signature record. Have the customer sign this and compare it to the signature on the reverse of the customer's card.



If the signatures match, press ENTER. If they do not, press the CANCEL or CLEAR key to abort the Transaction.

APPROVED

CUSTOMER COPY?
ENTER OR CLEAR

Please check for approval of the Transaction before completing the sale. If rejected, the terminal will display an error message outlining the reason. Check the message in the Terminal Error Messages section (section 18) and notify the cardholder as appropriate. Press ENTER to print the customer copy or CLEAR to return to the start screen. If the Transaction is cancelled, the terminal will also print out a second Transaction Record which is the same as a normal customer receipt where no signature is required except that "TRANSACTION CANCELLED TL" and "SIGNATURE ERROR" are printed on the bottom of the receipt.

NOTE: If ENTER or CANCEL are not pressed within one minute, the Transaction is assumed to be approved and the terminal will return to the start screen.

Additional Screens Associated with a Chip Card Transaction

REMOVE CARD

Displayed if card needs to be removed.

INSERT CARD

The terminal needs to process the Transaction as a Chip Transaction. Please insert the Chip Card into the Chip Card Reader at the bottom of the terminal.

CHIP CARD NOT SUPPORTED

Displays when there are no applications on the Chip supported by the terminal. If Magnetic Stripe fallback is supported, the terminal will prompt to swipe the card.

REMOVE CARD
USE MAG STRIPE

Remove the card from the Chip Card Reader and use the Magnetic Stripe Card Reader instead.

APPLICATION <NAME>

<NAME> represents the card scheme. Visa® CREDIT, MasterCard® or AMEX are the different applications that a Transaction may use.

USE APPLICATION?
<NAME>
ENTER=YES CLR=NO

The cardholder presses ENTER to confirm application selection.

Clearing Electronic Fallback Transactions

This function can only be used when the terminal is online and should be used to force through EFB Transactions before:

- The terminal reaches its limit of approximately 100 stored EFB Transactions
- The final online Transactions for that day (which means EFB Transactions will not automatically trickle through)
- Terminals are swapped to another location in the same store, for example from one lane to another in a supermarket.

NOTE: Pre-Authorisation, Authorisation Completion and Cancellation of Authorisation Transactions can only be processed when the terminal is online.

When re-connected, EFB Transactions will trickle through for processing on the back of other Transactions.

ANZ strongly recommends that you clear all EFB Transactions prior to Settlement.

While the terminal is clearing EFB Transactions, you can press CANCEL and process normal online Transactions at any time. The remaining or unfinished EFB Transactions are then processed on the back of these online Transactions.

NOTE: If the terminal is rendered inoperable and needs to be swapped out, you will be unable to clear Transactions using the method described below. You **MUST** call ANZ Merchant Services on 1800 039 025 for advice on how to retrieve and redeem your stored EFB Transactions.



A star on the display screen represents a stored EFB Transaction.
Press FUNC key.



Key in the number '88'.



The terminal displays the number of EFB Transactions stored in the terminal. Press ENTER.



Press ENTER.



The stored EFB Transactions are being sent to be processed.

15. Manual Transaction Processing

15.1 Paper Voucher Processing

If you are unable to process Transactions electronically due to terminal failure, please report the failure to ANZ Merchant Services immediately and obtain Authorisation to process Transactions manually. You must not use two or more sales vouchers to avoid Authorisation calls.

NOTE: Use the correct Paper Voucher for the type of card being used and account being accessed. Please record your Floor Limits in section 1.4 of this of this guide and obtain Authorisation for all Transactions over these Floor Limits.

Customers can only access their credit card account by using their credit card.

Manually Processing Credit Card Transactions (Embossed Cards Only)

| For Purchases | For Refunds |
|---|---|
| <ul style="list-style-type: none">• Perform security checks described in the Fraud Minimisation section of this guide (section 6)• Imprint the customer's card onto the Sales Voucher• Remove the cover sheet plus the attached carbon and destroy• Check that the imprinted details are clear• Complete the Voucher and enter the final amount• Have your customer sign the Voucher• Compare the signature on the Voucher with that on the card. If they do not match, do not complete the Transaction and seek an alternative form of payment. Call the Authorisation Centre on 1800 999 205 (select option 2) <p>NOTE: Seek Authorisation for all purchases over your Floor Limit. Cardholder must be present when gaining authorisation.</p> <ul style="list-style-type: none">• If the Transaction is approved, record the Authorisation Number on the Voucher• If the Transaction is declined, seek an alternative method of payment and advise the customer to contact their Card Issuer• When the Transaction is in order, hand the customer the customer copy (yellow) of the Voucher and their card• Retain the Merchant copy for your records and the Bank copy for banking | <p>If a Refund is required on a Transaction that has not been deposited to ANZ, you must (if obtained) cancel the Authorisation. Please contact the appropriate Authorisation Centre (Please refer to section 1.2).</p> <p>You must only give a Refund by means of a Transaction Voucher, a Credit Note issued by you or an exchange of goods and not in cash or by cheque.</p> <p>To process a Refund using a Transaction Voucher (Credit Voucher), you should:</p> <ul style="list-style-type: none">• Perform security checks described in the Fraud Minimisation section of this guide (section 6)• Imprint the customer's card onto the Credit Voucher (Embossed Cards Only)• Remove the cover sheet and its attached carbon and destroy• Check that the imprinted details are clear• Complete the Voucher• Sign the Voucher to authorise the Refund. <p>You must process the refund to the credit card that was used for the original purchase (if possible, check the card number on the original Sales Voucher)</p> <ul style="list-style-type: none">• Hand the customer the customer copy (yellow) of the Voucher and their card• Retain the Merchant copy for your records and the Bank copy for banking <p>Any merchant charges relating to the original purchase will be refunded.</p> |

4564 6339 9999 9995 55 12906

07/94 06/97 **C**
MR SIMON L CLARKE

420297 4
979 018 613 4
20 03 2 1352 3
SAILBOARD INN
SYDNEY NSW

| Authorisation No. | Day | Month | Year |
|-------------------|-----|-------|------|
| 030970 | 04 | 01 | 96 |

City, Description
1 Board
1 Wetsuit
1 Fin

| Dollars | Cents |
|---------|-------|
| 875 | 00 |
| 199 | 00 |
| 127 | 00 |

Dept: **Sales**
Total SA 120100

Cardholder's Signature: *SL Clarke*

I acknowledge receipt for services and goods and liability for charges as recorded hereon.

Bank Copy — Sales

Example of a Sales Voucher

5430 4889 9999 9995 66 25226

3048 04/94 — 03/97M
MR ALLAN W SCOTT

479186 8
979 562 337 0
48 04 1 0473 7
KAPINSKY DESIGNS
ALBERT PARK VIC

| Day | Month | Year |
|-----|-------|------|
| 28 | 08 | 96 |

City, Description
1 Roll of silk

Less Credit Vouchers
Damaged merchandise

Date of original sale: *180896*

| Total SA |
|----------|
| 250000 |

Merchant's Signature: *Melanie Kapinsky*

I acknowledge receipt for goods and services declined and credit accepted as recorded hereon.

Bank Copy — Credit

Example of a Credit Voucher

Banking Manual Credit Card Transactions

To receive value for your credit card Transactions, you must deposit the Bank copies (white) of Vouchers with a completed credit card Merchant Summary Voucher within three business days of the date of the Transactions.

Preparing Your Deposit

- If possible, produce an adding machine tape showing the value of each Sales and Credit Voucher and the total value of the Vouchers (or write up to 8 Voucher values directly on the Merchant Summary)
- No more than 50 Vouchers can be banked with any one Merchant Summary Voucher
- Imprint your ANZ Merchant Summary Card on a Merchant Summary Voucher
- Complete the Voucher

Place into your Merchant Summary envelope:

- Bank copies of all Sales and Credit Vouchers
- Bank copy of Merchant Summary Voucher
- Adding machine tape (if any)

Do not pin, staple, clip or fold the envelope contents.

NOTE: Do not include cheques, cash or other card scheme Vouchers eg. American Express, Diners Club or JCB as ANZ cannot process these card types.

- Complete your normal bank deposit slip. Record the net amount of your credit card Merchant Summary on the last line of the cheque listing and add it to the total of cheques
- Merchants with an ANZ account, please deposit your Merchant Summary envelopes at any ANZ branch. For merchants without an ANZ account, the Merchant Summary envelope should be mailed to Not for Value Merchant Envelopes, Settlement & Control Team, Level 5B, 833 Collins St Docklands VIC 3008

Full merchant number is to be imprinted on Merchant Summary

| 561057 4011 108902 8 | | 22 16102 | | | | | | | | | | | | | | | | | | | | | |
|---|--------------|---|-------|--------------|--------------|---------|-------|----------------|---|----|----|----------------------|---|----|----|-------------------------|--|-----------------|--|--|--|----------|--|
| DURRELLS BISTRO SOUTHPORT QLD | | <input type="checkbox"/> List vouchers below or supply adding machine tape <input type="checkbox"/> Important <input type="checkbox"/> Copy this box if credit value is greater than sales | | | | | | | | | | | | | | | | | | | | | |
| 108902 8 979 568 437 6 48 04 2 0478 5 DURRELLS BISTRO SOUTHPORT QLD | | <table border="1"> <thead> <tr> <th>Voucher type</th> <th>No. of Items</th> <th>Dollars</th> <th>Cents</th> </tr> </thead> <tbody> <tr> <td>Sales Vouchers</td> <td>6</td> <td>27</td> <td>18</td> </tr> <tr> <td>Less Credit Vouchers</td> <td>1</td> <td>15</td> <td>00</td> </tr> <tr> <td colspan="2">Merchant Summary</td> <td colspan="2">Total SA</td> </tr> <tr> <td colspan="2">Merchant's Signature <i>B Durrell</i></td> <td colspan="2">27 18 00</td> </tr> </tbody> </table> | | Voucher type | No. of Items | Dollars | Cents | Sales Vouchers | 6 | 27 | 18 | Less Credit Vouchers | 1 | 15 | 00 | Merchant Summary | | Total SA | | Merchant's Signature <i>B Durrell</i> | | 27 18 00 | |
| Voucher type | No. of Items | Dollars | Cents | | | | | | | | | | | | | | | | | | | | |
| Sales Vouchers | 6 | 27 | 18 | | | | | | | | | | | | | | | | | | | | |
| Less Credit Vouchers | 1 | 15 | 00 | | | | | | | | | | | | | | | | | | | | |
| Merchant Summary | | Total SA | | | | | | | | | | | | | | | | | | | | | |
| Merchant's Signature <i>B Durrell</i> | | 27 18 00 | | | | | | | | | | | | | | | | | | | | | |
| Total \$ 27 18 00 | | <small>This form and the vouchers herein are legible and undamaged in any material respect.</small> | | | | | | | | | | | | | | | | | | | | | |

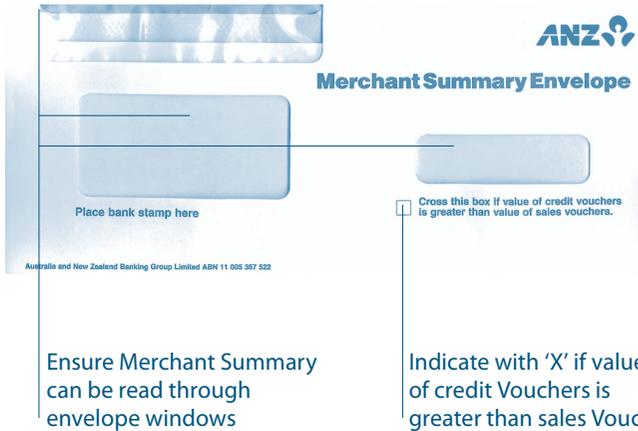
Example of a Merchant Summary Voucher

NOTE: Make sure that the envelope contains only credit card Vouchers.

Envelopes Which Have a Credit Value

When the value of credits are greater than sales, enter an 'x' in the box on front of Merchant Summary envelope.

When you bank the Vouchers, hand the teller cash or cheque(s) to the value of the net credit amount.



MasterCard®



Visa®



Diners Club



AMEX



JCB

Manually Processing Cheque or Savings Account Transactions

Use the paper EFTPOS Transaction Voucher to manually process debit or credit card Transactions to cheque or savings accounts. The account selected must be linked to the card.

- Perform security checks as described in the Fraud Minimisation section of this guide (section 6)
- Imprint customer's card on appropriate Transaction Voucher

| For Purchases | For Refunds |
|--|---|
| <p>Use an EFTPOS Transaction Voucher for cheque and savings account purchases.</p> <p>Complete:</p> <ul style="list-style-type: none">• Date and time• Customer name (if not clearly imprinted)• Account type CHQ or SAV• Amount and description of purchase• Amount of cash out• Total amount of Transaction• Cardholder to sign Voucher <p>Seek authorisation for a purchase Transaction over your Floor Limit from the appropriate Authorisation Centre eg. cheque and savings account purchase Transactions over Floor Limit must be authorised by ANZ Merchant Services (please refer to section 1.2). Record the Authorisation Number on the Voucher.</p> | <p>Use an EFTPOS Refund Voucher for cheque and savings account refunds.</p> <p>Complete:</p> <ul style="list-style-type: none">• Date and time• Customer name (if not clearly imprinted)• Account type CHQ or SAV• Reason for refund• Date of original purchase• Total amount of Transaction• Merchant to sign Voucher |

Compare the signature on the Voucher with that on the card. If the signatures match, complete the Transaction. When the Transaction is complete, give the customer their copy of the Voucher and their card.

Banking Manual Cheque and Savings Account Transactions

To receive value for your Manual Transactions, you must deposit the Bank copies (white) of the EFTPOS Transaction Vouchers with a completed EFTPOS Summary Voucher within three bank business days of the date of the Transactions.

Preparing Your Deposit

- Produce an adding machine tape showing the value of each Transaction and Refund Voucher plus the total value of the Vouchers (or write up to 10 Voucher values directly on the EFTPOS Summary Voucher)
- Imprint the EFTPOS Merchant Card on your EFTPOS Summary Voucher
- Complete the Voucher. If the value of refunds is greater than purchases, enter a minus sign and circle the amount

Place Into Your EFTPOS Merchant Summary Envelope

- Bank copy of the EFTPOS Merchant Summary Voucher (must be at the front)
- Bank copies of all Transaction and Refund Vouchers
- Adding machine tape (if any). No more than 50 Vouchers can be banked with any one EFTPOS Merchant Summary Voucher

Do not pin, staple or clip envelope contents. Make sure the envelope only contains Transaction and Refund Vouchers.

NOTE: Do not include cheques, cash or other card scheme Vouchers eg. American Express, Diners Club or JCB as ANZ cannot process these card types.

- Complete your normal bank deposit slip. Record the total amount of your EFTPOS Merchant Summary on the last line of the cheque listing and add it to the total of cheques
- Deposit at any ANZ branch
- If the value of refunds is greater than purchases, hand the teller cash or cheque(s) to the value of the net credit amount (do not include in your deposit)

15.2 Hand key (Manual Entry) Processing

If the terminal cannot read a card when it is swiped, ANZ recommends that you use a Paper Voucher to process the Transaction, otherwise you can choose to manually key credit card details using the Pinpad (provided you have approval from ANZ).

NOTE: The risk of hand keying rests with the Merchant. Performing card security checks can minimise any potential financial loss.

You cannot hand key debit cards for sales Transactions.

When you hand key credit card details, we recommend that you seek a form of photographic identification eg. A current Driver's Licence and record the details including licence number and expiry date. Make an imprint of the credit or debit card using your Imprinter and record these details on the back of your copy of the Sales Voucher.

You may only hand key credit card details for Mail/Telephone Order and eCommerce Processing if authorised by ANZ.

Processing a Hand key Transaction With A Cardholder Present (Credit Cards only)



Perform card security checks then press ENTER.



Select PUR by pressing the CHQ soft function key.



Key in the purchase amount then press ENTER.



Press ENTER. (Cash-out is not available from credit card accounts).



Verify the amount is correct and accept by pressing ENTER.



Press the FUNC key to manually key the card details.



Key in the customer's credit card number then press ENTER.



Key in the expiry date on the credit card then press ENTER.

SELECT TYPE
CUST MOTO ECOM

Select CUST by pressing the CHQ soft-function key.

CREDIT ACCOUNT

The following screens will be displayed.

VERIFICATION NO?

Key in the Card Validation Code then press ENTER.

\$600.00 KEY OK

Press ENTER.

PROCESSING
PLEASE WAIT

APPROVED

Please check for approval of the Transaction before completing the sale. If rejected, the terminal will display an error message outlining the reason (refer to section 18). Notify the customer and advise them to contact their Card Issuer.

CUSTOMER COPY?
ENTER OR CLEAR

Press ENTER to print a customer receipt or Press CLEAR to return to the start screen.

APPROVED

NOTE: If you select CUST, you are required to also take an imprint of the credit card. Ask the Cardholder for photo ID and record the details on the back of the imprinted Voucher. Keep the Voucher with your merchant copy of the Transaction in case of a Chargeback claim.

16. Mail, Telephone and eCommerce Order Processing

For merchants authorised by ANZ to process Mail Order, Telephone Order, Electronic and Recurring payments, the terminal will request that you identify the 'source' and the 'nature' of the Transaction.

NOTE: You are liable for any disputed Transactions. The cardholder may dispute Transactions for any reason. To minimise disputes, you should keep the following records of each mail, telephone or eCommerce order:

- Cardholder's name (as it appears on the card)
- Cardholder's address (not a PO Box)
- Cardholder's signature (if mail order)
- Type of card (MasterCard® and Visa®)
- Card number
- Card valid from/to dates
- Authorised dollar amount(s) to be debited
- Period that standing authority is valid
- Contact telephone number
- Details of the goods or services required
- Transaction date

When the Transaction has been processed, promptly dispatch the goods.

NOTE: You must retain information about a Transaction whether processed manually or electronically for a period of 30 months from the date of the Transaction or such other period required by Law or notified by ANZ.

16.1 How to Process a Mail Order Transaction (Credit Cards only)



From this screen, keep pressing ENTER until the ANZ EFTPOS PUR CASH RFND screen appears.



Select PUR by pressing the CHQ soft-function key.



Key in the purchase amount then press ENTER.



Press ENTER (cash-out is not available from credit card accounts).



Verify the amount is correct and accept by pressing ENTER.

SWIPE OR INSERT CARD

Instead of swiping or inserting the card at the SWIPE OR INSERT CARD prompt, press the FUNC key to manually key the card details.

CARD NUMBER:

Key in the customer's credit card number then press ENTER.

EXPIRY DATE <MMYY>:

Key in the expiry date on the credit card then press ENTER.

SELECT TYPE
CUST MOTO ECOM

To process a Mail Order, select MOTO by pressing the SAV soft-function key.

SELECT TYPE
MAIL TEL

Select MAIL by pressing the CHQ soft-function key.

SELECT MOTO TYPE
SNG INST RCUR

Select the 'nature' of the Transaction:

SNG – Single payment, press the CHQ soft-function key

INST – Instalment payment, press the SAV soft-function key**

RCUR – Recurring payment, press the CR soft-function key***

Credit account will automatically be selected.

CREDIT ACCOUNT

PROCESSING
PLEASE WAIT

APPROVED

Please check for approval of the Transaction before completing the sale. If rejected, the terminal will display an error message outlining the reason (Please refer to section 18). Notify the customer and advise them to contact their Card Issuer.

CUSTOMER COPY?
ENTER OR CLEAR

Press ENTER to print a customer receipt or press CLEAR to return to the start screen.

APPROVED

16.2 How to Process a Telephone Order Transaction (Credit Cards only)



From this screen, keep pressing ENTER until the ANZ EFTPOS screen is displayed.



Select PUR by pressing the CHQ soft-function key.



Key in the purchase amount then press ENTER.



Press ENTER (cash-out is not available from credit card accounts).



Verify the amount is correct and accept by pressing ENTER.



Instead of swiping or inserting the card at the SWIPE OR INSERT CARD prompt, press the FUNC key to manually key the card details.



Key in the customer's credit card number then press ENTER.



Key in the expiry date on the credit card then press ENTER.



To process a Telephone Order, select MOTO by pressing the SAV soft-function key.



Select TEL by pressing the SAV soft-function key.



Select the 'nature' of the Transaction:

SNG – Single payment, press the CHQ soft-function key

INST – Instalment payment, press the SAV soft-function key**

RCUR – Recurring payment, press the CR soft-function key***

CREDIT ACCOUNT

Credit account will automatically be selected.

VERIFICATION NO?

Key in the Card Validation Code then press ENTER.

PROCESSING
PLEASE WAIT

APPROVED

Please check for approval of the Transaction before completing the sale. If rejected, the terminal will display an error message outlining the reason (refer to section 18). Notify the customer and advise them to contact their Card Issuer.

CUSTOMER COPY?
ENTER OR CLEAR

ENTER to print a customer receipt or press CLEAR to return to the start screen.

APPROVED

- ** Installment Transactions are Transactions with a fixed installment amount and fixed term with a pre-determined expiry date and period. These Transactions usually represent mail order goods with installment terms.
- *** Recurring Transactions occur where a merchant has an ongoing signed authority to process Transactions against a cardholder's credit card account. Signed authority is required to be able to process a Transaction as recurring. If you misrepresent a Transaction as recurring, you may face a fine or other consequences (including, but not limited to, a Chargeback of that Transaction). All recurring Transactions must be authorised.

16.3 How to Process an eCommerce Order Transaction (Credit Cards only)

eCommerce Transactions are card Transactions that are initiated by the cardholder via the Internet.



From this screen, keep pressing ENTER until the ANZ EFTPOS screen is displayed.



Select PUR by pressing the CHQ soft-function key.



Key in the purchase amount then press ENTER.



Press ENTER (cash-out is not available from credit card accounts).



Verify the amount is correct and accept by pressing ENTER.



Instead of swiping or inserting the card at the SWIPE OR INSERT CARD prompt, press the FUNC key to manually key the card details.



Key in the customer's credit card number then press ENTER.



Key in the expiry date on the credit card then press ENTER.



To process an eCommerce Order, select ECOM by pressing the CR key.



Select the 'nature' of the Transaction:

SNG – Single payment, press the CHQ soft-function key

INST – Instalment payment, press the SAV soft-function key**

RCUR – Recurring payment, press the CR soft-function key***

CREDIT ACCOUNT

Credit account will automatically be selected.

VERIFICATION NO?

Key in the Card Validation Code then press ENTER.

PROCESSING
PLEASE WAIT

APPROVED

Please check for approval of the Transaction before completing the sale. If rejected, the terminal will display an error message outlining the reason (please refer to section 18). Notify the customer and advise them to contact their Card Issuer.

CUSTOMER COPY?
ENTER OR CLEAR

Press ENTER to print a customer receipt or press CLEAR to return to the start screen.

APPROVED

** Instalment Transactions are Transactions with a fixed installment amount and fixed term with a pre-determined expiry date and period. These Transactions usually represent mail order goods with installment terms.

***Recurring Transactions occur where a merchant has an ongoing signed authority to process Transactions against a cardholder's credit card account. Signed authority is required to be able to process a Transaction as recurring. If you misrepresent a Transaction as recurring, you may face a fine or other consequences (including, but not limited to, a Chargeback of that Transaction). All recurring Transactions must be authorised.

17. Optional Features

17.1 Tip@Terminal (Tip with PIN) Transactions

A Tip Transaction allows a specified Tip amount to be added to a Credit Purchase Transaction.

This functionality allows the cardholder to retain possession of their card at all times. The PIN is input directly in to the terminal. For international cards and a small minority of cards, a signature can be accepted as a form of verification.

Tipping is only available if it has been enabled on the terminal otherwise the option will not appear on the display.

A server identification number (between 1-20) can be allocated to differentiate service personnel for the purposes of reporting or Tip allocation.

NOTE: Due to Credit Card Scheme requirements, the Tip amount must be equal to or less than 15% (20% for restaurants) of the purchase Transaction amount. To increase your Tip limit, please contact ANZ Merchant Services on 1800 039 025.

How to Process a Tip@Terminal (Tip with PIN) transaction



Perform card security checks, please refer to section 6 Fraud minimisation for further information.

PURCHASE AMOUNT?
\$10.00

Key in the purchase amount then press ENTER.

SERVER ID?
01

Key in the Server ID then press ENTER.

TOTAL AMOUNT? \$10.00
TIP AMOUNT? 0.00

Key in the TIP amount and verify the total amount then press ENTER.

PRESENT CARD
AMT \$10.00



Tap, Insert or Swipe cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader. Contactless cards are to be tapped on to the screen. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Reader.

SELECT ACCOUNT
CHQ SAV CR

Select the appropriate account type (CHQ key for cheque, SAV key for savings, CR key for credit).

CREDIT ACCOUNT

The selected account is displayed.

\$10.00 KEY PIN

Have the cardholder enter their PIN then press ENTER.

NOTE: Verification may not be required for contactless transactions.

PROCESSING
PLEASE WAIT

Terminal status is displayed.

TRANSACTION
APPROVED

Please check for approval of the Transaction before completing the sale. If rejected, the terminal displays an error message outlining the reason. Notify the customer, advise them to contact their Card Issuer and seek an alternative form of payment. If the Transaction is cancelled, the terminal will also print out a second merchant Transaction Record with "DECLINED TL" and "SIGNATURE ERROR" printed on the bottom of the receipt. No signatures are required.

CUSTOMER COPY?
ENTER OR CLEAR

Press ENTER to print the customer copy or CLEAR to return to the start screen. Hand the customer their copy of the Transaction Record and their card.

NOTE: If ENTER, CLEAR or CANCEL are not pressed within one minute, the Transaction is assumed to be approved and the terminal will return to the start screen.

Signature Authorisation

The preferred method of card payment authorisation in Australia is PIN. However, in certain circumstances the terminal will prompt for a signature. In the cases, the terminal will display the following screens:

\$10.00 KEY PIN

Press ENTER here to bypass PIN for a signature.

NOTE: Only some cards will allow the terminal to bypass PIN. If only PIN is accepted, then the terminal will beep and this screen will remain until a PIN is created.

PROCESSING
PLEASE WAIT

Terminal status is displayed.

SIGNATURE
REQUIRED

If signature is required this is prompted.
Terminal prints a signature record.

SIGNATURE
VERIFIED?
ENTER=YES CLR=NO

If the signature is required for a Magnetic Stripe Card, this screen is displayed; or

REMOVE CARD
SIGNATURE
VERIFIED?
ENTER=YES CLR=NO

If the signature is required for a Chip Card, this screen is prompted.

For either one of the above screens, have the customer sign the receipt and compare it to the signature on the reverse of the customer's card. If the signatures match, press ENTER. If they do not, press the CANCEL or CLEAR key to abort the transaction.

TRANSACTION
APPROVED

If the transaction is approved, this screen is displayed and the Merchant Transaction Record is printed.

Please check for approval of the transaction before completing the sale. If rejected, the terminal displays an error message outlining the reason (please refer to section 18 Terminal Error Messages). Notify the customer, advise them to contact their Card issuer and seek an alternative form of payment.

CUSTOMER COPY?
ENTER=YES CLR=NO

Press ENTER to print the customer copy or CLEAR to return to the start screen. Hand the customer their copy of the Transaction Record and their card.

NOTE: If ENTER, CLEAR or CANCEL are not pressed within one minute, the transaction is assumed to be approved and the terminal will return to the start screen.

Additional Screens Associated with a Chip Card Transaction

REMOVE CARD

Displayed if card needs to be removed.

INSERT CARD

The terminal needs to process the Transaction as a Chip Transaction. Please insert the Chip Card into the Chip Card Reader at the bottom of the terminal.

CHIP CARD NOT SUPPORTED

Displays when there are no applications on the chip supported by the terminal. If magnetic stripe fallback is supported, the terminal will prompt to swipe the card through the Magnetic Stripe Card Reader.

REMOVE CARD
USE MAG STRIPE

Remove the card from the Chip Card Reader and use the Magnetic Stripe Card Reader instead.

APPLICATION <NAME>

<NAME> represents the card scheme. Visa® CREDIT, MasterCard® or AMEX are the different applications that a Transaction may use.

USE APPLICATION?
<NAME>
ENTER=YES CLR=NO

The cardholder presses ENTER to confirm application selection.

How to Print a Tip Totals Report

The Tip Totals report lists all Tip Transactions and Tip totals for each server made since the last Settlement.



From this screen, keep pressing ENTER until TIPPING is displayed.



Select TOTL by pressing the CR soft-function key to produce a Tip Totals report.



When printing has completed, the terminal returns to the Tipping menu. Press CLEAR to return to the start screen.

How to Print a Server Tip Report

The Server Tip report lists all the Tip Transactions and a Tip totals for the selected server made since the last Settlement.



From the start-up screen, keep pressing ENTER until TIPPING is displayed.



Select SERV to produce a Server Tip report by pressing the SAV soft-function key.



If SERV is selected, this screen is displayed. Key in your two-digit server ID then press ENTER. The server ID number must be between 1 and 20. Enter 01 if no server ID is allowed.



The terminal will print out a copy of the selected report.



When the printing has completed, the terminal returns to the Tipping menu. Press CLEAR to return to the start screen.

17.2 Pre-Authorisation

A merchant who operates a Hotel, Car Rental or Cruise Line business can process a Pre-Authorisation Transaction. Access to Pre-Authorisation menu screens (PRE AUTH) will be available to approved merchants within these specific industry groups.

Pre-Authorisation authorises a transaction that will be completed at a later time. These Transactions can only be performed on credit card accounts.

Some examples are listed below to assist in estimating your Pre-Authorisation amount:

Example 1: A hotel may estimate Transaction amounts based on:

- Cardholder's intended length of stay at check-in time
- Room rate
- Applicable tax
- Service charge rates
- Other allowable charges eg. mini-bar and telephone calls.

Example 2: A Car Rental Company may estimate Transaction amounts based on:

- Cardholder's intended car rental period
- Rental rate
- Applicable tax
- Mileage rates
- Other allowable charges eg. petrol and extra mileage.

It is important to estimate Pre-Authorisation amounts accurately as cardholder funds are placed on hold. The completion amount should be within 15% of the Pre-Authorisation Transaction. If the completion amount varies by greater than 15%, the terminal will display an 'AMOUNT NOT MATCHED' screen. In this instance, process a completion transaction to the value of the Pre-Authorisation and then complete another purchase transaction for the difference.

The Card Issuer determines the number of days the cardholder's funds remain on hold. As a guide, the funds may be held between 4 and 10 days for Australian banks but may be longer for overseas banks.

If the terminal goes offline during Pre-Authorisation, you will receive a declined error message as Pre-Authorisation Transactions are not processed when the terminal is offline. Please contact the appropriate Authorisation Centre (please refer to section 1.2) for a manual authorisation and complete the transaction using Manual Processing. An Authorisation number must be recorded.

How to process a Pre-Authorisation Transaction



Perform card security checks and keep pressing ENTER until the PRE-AUTH screen is displayed.



Select AUTH by pressing the CHQ soft-function key.



Key in the amount to be authorised then press ENTER.



Swipe or insert the customer's card or press FUNC to hand key card details. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.



If hand keyed, key in the card number then press ENTER.



Key in the expiry date then press ENTER.



Credit account will automatically be selected.



Have the cardholder enter their PIN then press ENTER.



The terminal prints out a single copy of the Pre-Authorisation record.



Please ensure that the Transaction is approved before completing the Authorisation. Return the card to the customer. If rejected, the terminal will display an error message outlining the reason (please refer to section 18). Notify the customer and advise them to contact their Card Issuer.

CUSTOMER COPY
ENTER OR CLEAR

Press ENTER to print a customer copy or CLEAR to return to the start screen.

The terminal has the capacity to store approximately 1,000 Pre-Authorisation Transactions. For any Pre-Authorisation Transactions attempted thereafter, the terminal will display a "TRANSACTION CANCELLED TT SYSTEM ERROR" message. To process further Pre-Authorisation Transactions, you will need to clear some of the stored Pre-Authorisations by performing Completion Transactions.

Additional Screens Associated with a Chip Card Transaction

REMOVE CARD

Displayed if card needs to be removed.

INSERT CARD

The terminal needs to process the Transaction as a Chip Transaction. Please insert the Chip Card into the Chip Card Reader.

CHIP CARD NOT SUPPORTED

Displays when there are no applications on the chip supported by the terminal. If magnetic stripe fallback is supported, the terminal will prompt to swipe the card through the Magnetic Stripe Card Reader.

REMOVE CARD
USE MAG STRIPE

Remove the card from the Chip Card Reader and use the Magnetic Stripe Card Reader instead.

APPLICATION <NAME>

<NAME> represents the card scheme. Visa® CREDIT, MasterCard® or AMEX are the different applications that a Transaction may use.

USE APPLICATION?
<NAME>
ENTER=YES CLR=NO

The cardholder presses ENTER to confirm application selection.

How to Perform an Authorisation Value enquiry



You may check the total value of funds placed on hold prior to completing a Pre-Authorisation Transaction.

PREAUTH
ENQ

Perform card security checks and keep pressing ENTER until the 'PRE-AUTH' screen is displayed. Select ENQ by pressing the CR soft-function key.

SWIPE OR INSERT CARD

Swipe or insert the customer's card or press FUNC to hand key card details. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.

CARD NUMBER:

For a Hand key Transaction, key in the card number then press ENTER.

EXPIRY DATE <MMYY>:

Key in the expiry date then press ENTER.

CREDIT ACCOUNT

Credit Account will automatically be selected and displayed.

PROCESSING
PLEASE WAIT

AMOUNT ON HOLD
\$600.00

The total value of funds on hold will be displayed for 30 seconds or until a key is pressed. The terminal will return to the following display screen or press CANCEL to return to the start screen.

How to Complete a Pre-Authorisation Transaction

When you have calculated the final bill for your customer, you need to complete the sale with a final payment. It is recommended that you complete an imprinted sales Voucher with an itemised bill and obtain the customer's signature. This is to protect you in the event that your customer disputes the Transaction. The Voucher should be retained for a period of 30 months or other period as required by Law or stated by ANZ.

The completion should be within 15% of the Pre-Authorisation Transaction. If the completion varies by greater than 15%, the terminal will display an 'AMOUNT NOT MATCHED' screen. In this instance, process a completion transaction to the value of the Pre-Authorisation and then complete another purchase transaction for the difference.

You must send your completion within three days of the Pre-Authorisation.

NOTE: The examples above act as a guide only. Please remember that Pre-Authorisation places cardholder funds on hold for a time determined by the Card Issuer.

These rules relate to the Visa® International Scheme. MasterCard® Scheme rules around lodging, cruise line, and vehicle rental states that the pre-authorisation completion amounts should be within 15% of the Pre-Authorisation Transaction. If the completion amount varies by greater than 15%, you must request a secondary authorisation for the additional amount.



Perform card security checks and keep pressing ENTER until the PRE-AUTH screen is displayed.



Select COMP by pressing the SAV soft-function key.



Key in the purchase amount then press ENTER.



Swipe or insert the customer's card or press FUNC to hand key card details. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.



For a Hand key Transaction, key in the card number then press ENTER.



Key in the expiry date then press ENTER.



Credit account will automatically be selected and displayed.



Press ENTER.



The terminal prints out the merchant copy of the Completion of Pre-Authorisation record.



Have the customer sign the merchant copy signature record and compare it to the signature on the reverse of the customer's card. The customer copy is printed.



Press ENTER if the signatures match, if not press CANCEL to abort the Transaction. If the Transaction is approved a customer Transaction Record will be printed.

APPROVED

Once approved, hand the customer their copy of the Transaction Record and return their card. If rejected, the terminal will display an error message outlining the reason (please refer to section 18). Notify the customer and advise them to contact their Card Issuer.

Cancellation of a Pre-Authorisation Transaction (on ANZ Australian-issued cards)

A Pre-Authorisation Transaction reduces the available funds on a cardholder's credit card account. If a customer does not proceed with a sale after Authorisation has been obtained, you should cancel the Pre-Authorisation as soon as possible.

You can cancel a Pre-Authorisation on ANZ Australian-issued cards which have been previously authorised through an ANZ Turbo or ANZ Mobile terminal. Where more than one Pre-Authorisation has been performed, one or all Transactions may be cancelled. You cannot cancel a Pre-Authorisation on non-ANZ cards. Only a cardholder can instruct the Card Issuer to remove the hold on funds in their account.



Perform card security checks then keep pressing ENTER until the 'PRE-AUTH' screen is displayed.



Select CNCL by pressing the CR soft-function key.



Select ONE by pressing the CHQ soft-function key.



Key in the six-digit number next to the REFERENCE NUMBER located on the Pre-Authorisation record then press ENTER.



Key in the amount of the original Pre-Authorisation then press ENTER.



Key in the Authorisation Number (refer to the successful Authorisation Transaction Record-next to APPROVED).



Swipe or insert the cardholder's card, or press FUNC to hand key card details. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.

CARD NUMBER:

The following two screen instructions only apply to Hand key Transactions.

EXPIRY DATE <MMYY>:

Key in the card number then press ENTER.

CREDIT ACCOUNT

Key in the expiry date then press ENTER.

\$600.00 KEY OK

Credit account will automatically be selected and displayed.

PROCESSING
PLEASE WAIT

Press ENTER.

CUSTOMER COPY

The terminal prints out a merchant copy of the Cancellation of Pre-Authorisation Transaction Record.

Cancellation of all Pre-Authorisation Transactions (on ANZ Australian-issued cards)



Perform card security checks then keep pressing ENTER until the 'PRE-AUTH' screen is displayed.



Select CNCL by pressing the CR soft-function key.



Select ALL by pressing the SAV soft-function key.



Swipe or insert the customer's card or press FUNC to hand key card details.



Key in the card number then press ENTER.



Key in the expiry date then press ENTER.



Credit account will automatically be selected and displayed.



Press ENTER.



The terminal prints out a merchant copy of the Cancellation of Pre-Authorisation Transaction Record.

17.3 Customer Preferred Currency

Customer Preferred Currency (CPC) has been activated on ANZ POS Turbo and ANZ Mobile terminals for eligible merchants who deal with overseas credit cardholders within selected merchant categories.

This optional feature is offered in association with The WorldPay Limited and allows merchants to offer overseas MasterCard® and Visa® credit cardholders the option of converting Australian currency purchases into a customer's card billing currency at the time of purchase.

CPC may help to reduce the confusion that can be associated with overseas Transactions for both you and your customers.

How it Works

CPC identifies the credit card's country of issue and offers the cardholder the option of paying for the goods or services in their billing currency at the time of purchase.

The exchange rate and price in the cardholder's billing currency are displayed on the terminal making the process for currency conversion easier for both you and your customers by processing transactions in currencies which are familiar to your customers.

CPC complies with operating requirements for credit cards issued by MasterCard® and Visa®.

Your settlement is unaffected with funds continuing to settle into your account in Australian Dollars.

Currencies Available

| | | | | | |
|-----|------------------|-----|---------------------|-----|--------------------|
| CAD | Canadian Dollars | HKD | Hong Kong Dollars | SEK | Swedish Krona |
| CHF | Swiss Franc | JPY | Japanese Yen | SGD | Singapore Dollars |
| DKK | Danish Krone | MYR | Malaysian Ringgit | THB | Thai Bhat |
| EUR | Euro | NOK | Norwegian Kroner | USD | US Dollars |
| GBP | Pounds Sterling | NZD | New Zealand Dollars | ZAR | South African Rand |

* Available currencies may vary from time to time.

Requirements before Commencing a Transaction

Customer Preferred Currency can prove to be a valuable tool for your customers when completing transactions outside their home country. To use CPC, you must ensure that:

1. Your EFTPOS terminal will be automatically configured to recognise when an international MasterCard®, or Visa® card, is initiated
2. If “Acceptance Rate” comes up on the terminal, the cardholder must be informed that CPC is optional and has a choice of currencies between the customer’s local currency and Australian dollars
3. The transaction amount will contain a 2.5% exchange rate mark-up
4. The cardholder has acknowledged that the merchant will conduct the CPC services.

NOTE: Exchange rate mark-up is payable to ANZ and WorldPay. Please do not impose any additional requirements or charges on the cardholder to process the transaction in the card’s local currency.

Card Not Present

- Disclose the following to the cardholder:
 - Total Transaction amount in Australian Dollars
 - Exchange rate
 - Total Transaction amount in the selected overseas currency (ie. the cardholder’s billing currency)
- Provide a receipt that:
 - Confirms that the cardholder agrees to use CPC
 - Records the overseas currency agreed between the cardholder and merchant
 - Records the exchange rate utilised by the merchant to complete the Transaction
 - Confirms that the cardholder’s selection is final

How to process a CPC Transaction



Perform card security checks then swipe or insert the cardholder’s card. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.



Key in the purchase amount in Australian dollars then press ENTER.



Press ENTER (cash-out is not available from credit card accounts).



Verify the amount is correct then accept by pressing ENTER.

SELECT ACCOUNT
CHQ SAV CR

Select CR for credit card account.

CREDIT
ACCOUNT

The selected account is displayed.

\$600.00
KEY PIN

Have the cardholder enter their PIN if known then press ENTER or if the card allows just press ENTER.

| | |
|--------------|--------|
| EXCH | 0.6406 |
| EUR | 384.36 |
| ACCEPT RATE? | |
| ENTER=YES | CLR=NO |

When this screen appears, you must offer the cardholder the choice to accept CPC or to pay in Australian Dollars. To accept CPC, the Cardholder should press ENTER (YES). To decline CPC, the Cardholder should press CLEAR (NO) and the Transaction will continue in Australian dollars.

PROCESSING
PLEASE WAIT

APPROVED

Please ensure that you check for approval of the Transaction before completing the sale.

CUSTOMER COPY?
ENTER OR CLEAR

Press ENTER to print the customer copy or CLEAR to return to the start up screen. If the Transaction is rejected, the terminal will display an error message outlining the reason (please refer to section 18). Notify the customer, advise them to contact their Card Issuer and seek an alternative form of payment. If the Transaction is approved, a customer copy is printed.

APPROVED

Additional Screens Associated with a Chip Card Transaction

REMOVE CARD

Displayed if card needs to be removed.

INSERT CARD

The terminal needs to process the Transaction as a Chip Transaction. Please insert the Chip Card into the Chip Card Reader at the bottom of the terminal.

CHIP CARD NOT SUPPORTED

Displays when there are no applications on the Chip supported by the terminal. If magnetic stripe fallback is supported, the terminal will prompt to swipe the card through the Magnetic Stripe Card Reader.

REMOVE CARD
USE MAG STRIPE

Remove the card from the Chip Card Reader and use the Magnetic Stripe Card Reader instead.

APPLICATION <NAME>

<NAME> represents the card scheme. Visa® CREDIT, MasterCard® or AMEX are the different applications that a Transaction may use.

USE APPLICATION?
<NAME>
ENTER=YES CLR=NO

The cardholder presses ENTER to confirm application selection.

18. Terminal Error Messages

Most messages are self-explanatory. Some may require assistance from ANZ Merchant Services. When contacting ANZ Merchant Services, please ensure you have your Merchant Identification or Terminal Identification number available.

If an error message appears on the terminal but is not listed below, please call ANZ Merchant Services for assistance.

Magnetic Stripe Card Processing

ACCOUNT TYPE
ERROR

The account selected is not available. Press CLEAR and ask the cardholder to select another account.

TRAN CANCELLED
CARD ERROR REFER

The Issuing Bank has rejected the card. Refer the cardholder to the Issuer and request an alternative method of payment.

TRAN CANCELLED
CARD EXPIRED

The card is no longer valid. Refer the cardholder to the Issuer and request an alternative method of payment.

CARD MUST BE
SWIPED

A card number for a debit card account (CHQ or SAV) cannot be manually entered. Press CLEAR then swipe the card through the Magnetic Stripe Card Reader. Follow the display screen prompts.

CARD
NOT ACCEPTED

The ANZ network does not accept this card. Refer the cardholder to the Issuer and request an alternative method of payment.

CARD NUMBER
INVALID

Card number keyed incorrectly. Press CLEAR then re-key the card number.

INVALID
EXPIRY DATE

The "expiry" date entered is not the correct format. Press CLEAR and re-key the date in the format "mmyy" eg. 1206.

TRAN CANCELLED
INVALID TRANSACTION

An invalid Cash-out or Refund Transaction has been attempted where the Transaction type has been disabled. Please contact ANZ Merchant Services.

NO LINE

The telephone cable has been disconnected or the line is not operational. Check the connection points are inserted correctly and whether the line is operational. Re-try the Transaction. If this fails, revert to Manual Processing and seek authorisation for the Transaction from the appropriate Authorisation Centre.

GPRS NO SIGNAL

A mobile signal cannot be detected. Please move to a site with a better signal.

GPRS SIM ERROR

An invalid SIM has been detected. Press ENTER to retry or CANCEL to cancel the Transaction.

TRAN CANCELLED
NOT AUTHORISED

Amount exceeds authorised limit or usage with that card. Refer the cardholder to their Issuer and request an alternative method of payment.

PIN INCORRECT
PLEASE TRY AGAIN

The customer PIN was keyed incorrectly. Advise the customer to re-enter their PIN.

TRAN CANCELLED
PIN ERROR REFER

The customer has incorrectly keyed the PIN three times. Refer the cardholder to their Issuer and request an alternative method of payment.

TIP AMOUNT
EXCEEDS LIMIT

If the Tip amount exceeds 20% of the purchase Transaction amount, the terminal displays this screen and returns to the 'RECALL NO?' prompt. Press CANCEL to return to Tipping menu. Enter the recall number of the original purchase Transaction and enter a Tip amount equal to or less than 20% of the original Transaction amount.

If the terminal also has stored Electronic Fallback (EFB), a star (*) is displayed.



Chip Card Processing

TRAN CANCELLED
CARD REMOVED

Displayed if the card is removed before the Transaction is completed. Please ensure that the card remains in the terminal during the Transaction process.

CHIP CARD NOT SUPPORTED

Displays when there are no applications on the chip supported by the terminal. If magnetic stripe fallback is supported, the terminal will prompt to swipe the Chip Card, alternatively request another method of payment.

TRAN CANCELLED
CARD BLOCKED

Displayed if the card has been blocked by the Issuing Bank. Refer the cardholder to the Issuer and request an alternative method of payment.

CHIP APPLICATION NOT
ACCEPTED

Refer the cardholder to the Issuer and request an alternative method of payment.

TRAN CANCELLED TRACK 2
MISMATCH

The Transaction has been declined as details on the chip and card do not match. Refer the cardholder to the Issuer and request an alternative method of payment.

19. Settlement

Settlement transfers the value of the day's EFTPOS Transactions to your bank account.

When you initiate Settlement between 6:00am and 9:00pm (AEST), ANZ accounts will be updated for credit and debit card Transactions overnight and the funds will be available the next banking day (non-ANZ bank accounts will be updated within 2-3 working days). American Express, Diners Club and JCB will credit your bank account separately with the total of their Transactions a few days later.

The terminal cannot be used while Settlement is being processed so it is a good idea to initiate settlement during a quiet period.

It is strongly recommended that Settlement be performed at the same time each day.

ANZ automatically performs Settlement for you if it has not been completed by 9:00pm (AEST). After ANZ has automatically settled, the terminal will print the Settlement report at the time you next perform a Transaction.

Remember to clear all EFB Transactions and print your reports prior to Settlement.

How to initiate manual settlement



From this screen, keep pressing ENTER until the ANZ EFTPOS screen is displayed.



Select SETL by pressing the CR soft-function key.



Select Sub Totals (SUB) by pressing the CHQ soft-function key or Summary Totals (SUMM) by pressing the SAV soft-function key.



The terminal dials ANZ.



If you select SUB, this screen displays. The terminal will generate a totals report prior to completing Settlement.



If you select SUMM, this screen displays. The terminal will generate a summary report prior to completing Settlement.



SETTLEMENT

INITIALISING
PLEASE WAIT

INIT APPROVED

20. Print Totals

The **Sub Totals** report lists the total number and amount of all Transactions made since the last Settlement by card type. This report does include American Express, Diners Club and JCB total.

The **Summary Totals** report lists the total number and amount of credit and debit card Transactions made since the last by Transaction type. This does not include American Express, Diners Club or JCB totals.

The Last **Settlement Totals** report lists the amounts credited to your bank account at the last Settlement period.

The **Shift Totals** report lists the total number and amount of credit and debit card Transactions made since the last shift closure by Transaction type. It does not include American Express, Diners Club or JCB totals.

Refer to Transaction Reports section for diagram examples of Totals reports.

How to Print a Totals Report



Keep pressing ENTER until the ANZ EFTPOS screen is displayed.



Select TOTL, by pressing the CHQ soft-function key.



Select SUB to produce a Sub Totals report, by pressing the CHQ soft-function key.

Select SUMM to produce a Summary Totals report, by pressing the SAV soft-function key.

Select LAST to produce a Last Settlement Summary Totals report, by pressing the CR soft-function key.

The terminal will print out a copy of the selected report.



How to Print a Shift Report

If your business operates over an extended trading period and you have a shift process in place, you may find the Shift Report useful to provide information on the Transactions performed during each shift.

This operates independently from your Settlement period. When you close off your shift, the Shift Total report will automatically print. You may also print the running total of your current shift without closing the Shift Transactions.

How to Start and Close a Shift



From the start-up screen, keep pressing ENTER until the ANZ EFTPOS screen is displayed.



Select TOTL by pressing the CHQ soft-function key.



Press ENTER.



Select SHFT by pressing the CHQ soft-function key.

CLOSE SHIFT
ENTER OR CLEAR

Press ENTER to close off your last shift and print the Shift Total Report.

DIALLING

PROCESSING
PLEASE WAIT

APPROVED

A new shift will begin.

How to Print Previous and Current Shift Totals

01/01/2010 12:08
ANZ SWIPE OR
INSERT
CARD

From the start-up screen, keep pressing ENTER until the ANZ EFTPOS screen is displayed.

TOTL ANZ EFTPOS
DETL SETL

Select TOTL by pressing the CHQ soft-function key.

SUB TOTALS
SUMM LAST

Press ENTER.

SHIFT TOTALS
SHFT LAST

Select LAST by pressing the SAV soft-function key to print the previous Shift Totals.

LAST SHIFT
TOTALS?

DIALLING

PROCESSING
PLEASE WAIT

APPROVED

Or

SHFT TOTALS
 LAST

Select SHFT by pressing the CHQ soft-function key.

 CLOSE SHIFT
ENTER OR CLEAR

Press CLEAR to print the current Shift Total and continue accumulating Transactions within the current shift.

DIALLING

PROCESSING
PLEASE WAIT

APPROVED

21. Reprint the Last Record

This function is provided for the operator to reprint when the terminal runs out of paper or a paper jam occurs.

To Reprint the Last Customer Transaction Record



From the start-up screen, keep pressing ENTER until the ANZ EFTPOS screen is displayed.



Scroll through the menu screens to the following screen by pressing ENTER.



Select COPY by pressing the CR soft-function key.

The format of the reprinted receipt or report is exactly the same as the original with the addition of the text ****DUPLICATE COPY**** printed at the top.

22. Transaction Detail Report

The Transaction Detail report lists the card number, Transaction reference number and Transaction amount for each Transaction for the Settlement date displayed.



From the start-up screen, keep pressing ENTER until the ANZ EFTPOS screen is displayed.



Select DETL by pressing the SAV soft-function key.



To print a Transaction Detail report for the Settlement date displayed, press ENTER.

To select the previous Settlement date, press CLEAR. To select the next previous Settlement date, press CLEAR again.

Press CLEAR a third time to revert to original Settlement date.

The terminal then prints out a Detail report for the Settlement period that is currently being displayed.



Transaction Records for Magnetic Stripe Cards

Purchase Transaction Record – No Signature Required



Merchant Copy

XYZ Merchant
890 ABC St
MELBOURNE 3000

| | | |
|-------------|----------------|----------|
| TERMINAL ID | 09993000101 | |
| Visa | CR | |
| 7187 | 0511 | |
| PUR | AUD | \$600.00 |
| AID | A0000000001234 | |
| APSN 000 | C12345 | ATC 1234 |
| APPROVED | A123456 | |

01/01/10 15:00 S001234



Customer Copy

XYZ Merchant
890 ABC St
MELBOURNE 3000

| | | |
|-------------|----------------|----------|
| TERMINAL ID | 09993000101 | |
| Visa | CR | |
| 7187 | 0511 | |
| PUR | AUD | \$600.00 |
| AID | A0000000001234 | |
| APSN 000 | C12345 | ATC 1234 |
| APPROVED | A123456 | |

01/01/10 15:00 S001234

Purchase Transaction Record – Signature Required



Merchant Copy
XYZ Merchant
890 ABC St
MELBOURNE 3000

TERMINAL ID 09993000101
Visa CR
7187 0511

PUR AUD \$600.00

SIGNATURE

ANZ SmartPay

AID A000000001234
APSN 000 C05642 ATC 0012
APPROVED A123456

01/01/10 15:00 S0123456

PLEASE RETAIN FOR
YOUR RECORD



Customer Copy
XYZ Merchant
890 ABC St
MELBOURNE 3000

TERMINAL ID 09993000101
Visa CR
7187 0511

PUR AUD \$600.00

ANZ SmartPay

AID A000000001234
APSN 000 C05642 ATC 0012
APPROVED A123456

01/01/10 15:00 S0123456

PLEASE RETAIN FOR
YOUR RECORD



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

| | |
|------------------|-------------|
| TERMINAL ID | 00013005007 |
| Visa | CR |
| 9999999999999999 | 1212 |

| | |
|----------------------|------------------|
| PRE AUTH AUD | \$25.80 |
| TRANSACTION CURRENCY | SGD |
| EXCH. RATE | 1.2943 |
| TOTAL | SGD 33.39 |

APPROVED **AUTH: 282099**
STAN: 005212
23/01/12 11:06

I HAVE BEEN OFFERED A CHOICE OF CURRENCIES FOR PAYMENT, INCLUDING THE MERCHANT'S LOCAL CURRENCY. I ACKNOWLEDGE THE CURRENCY CONVERSION SERVICE IS CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5% COMMISSION/FEE \$0.00

[] I AGREE TO THE INFORMATION ABOVE



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

| | |
|-------------|-------------|
| TERMINAL ID | 00013009847 |
| Visa | CR |
| 7897 | |

| | |
|----------------------|------------------|
| PRE AUTH AUD | \$25.80 |
| TRANSACTION CURRENCY | SGD |
| EXCH. RATE | 1.2943 |
| TOTAL | SGD 33.39 |

APPROVED **AUTH: 282099**
STAN: 005212
23/01/12 11:06

MESSAGE LINE 1
MESSAGE LINE 2

I HAVE BEEN OFFERED A CHOICE OF CURRENCIES FOR PAYMENT, INCLUDING THE MERCHANT'S LOCAL CURRENCY. I ACKNOWLEDGE THE CURRENCY CONVERSION SERVICE IS CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5% COMMISSION/FEE \$0.00

[] I AGREE TO THE INFORMATION ABOVE

PLEASE RETAIN FOR YOUR RECORD

Transaction Records for Chip Cards

Purchase Transaction Record – No Signature Required

| | | |
|--|----------------|-------|
| Merchant Copy | | |
| XYZ Merchant 890 ABC St Melbourne 3000 | | |
| EFTPOS | | |
| TERMINAL ID | 09993000101 | |
| REFERENCE NO | 002176 | |
| CARD NUMBER | | |
| 0010 | | |
| Visa | CR | |
| Visa CREDIT | | |
| AID | A0000000031010 | |
| APSN 000 | ATC 0010 | |
| PURCHASE | \$600.00 | |
| TOTAL AUD | \$600.00 | |
| 13/04/10 | C00002 | 10:30 |
| APPROVED | 00513 | |
| PLEASE RETAIN FOR YOUR RECORD | | |

| | | |
|--|----------------|-------|
| Customer Copy | | |
| XYZ Merchant 890 ABC St Melbourne 3000 | | |
| EFTPOS | | |
| TERMINAL ID | 09993000101 | |
| REFERENCE NO | 002176 | |
| CARD NUMBER | | |
| 0010 | | |
| Visa | CR | |
| Visa CREDIT | | |
| AID | A0000000031010 | |
| APSN 000 | ATC 0010 | |
| PURCHASE | \$600.00 | |
| TOTAL AUD | \$600.00 | |
| 13/04/10 | C00002 | 10:30 |
| APPROVED | 00513 | |
| PLEASE RETAIN FOR YOUR RECORD | | |

Other Transaction Records

Initialisation

| | |
|--|-------------|
| XYZ Merchant 890 ABC St MELBOURNE 3000 | |
| ANZ INITIALISATION | |
| TERMINAL ID | 09993000101 |
| REFERENCE NO | 00225141 |
| 13/03/10 | 14:29 |
| APPROVED | 123456 |
| GREETING MESSAGE | |

Cash-Out

| | |
|--|--------------|
| XYZ Merchant 890 ABC St MELBOURNE 3000 | |
| EFTPOS | |
| TERMINAL ID | 09993000101 |
| REFERENCE NO | 002089 |
| CARD NO 0958 | |
| DEBIT CARD AC | CHQ |
| CASH OUT | \$600.00 |
| TOTAL | AUD \$600.00 |
| 13/03/10 | 14:29 |
| APPROVED | 123456 |
| PLEASE RETAIN FOR YOUR RECORD | |
| APPROVED | 123456 |

Refund

| | |
|--|--------------|
| XYZ Merchant 890 ABC St MELBOURNE 3000 | |
| EFTPOS | |
| TERMINAL ID | 09993000101 |
| REFERENCE NO | 002089 |
| CARD NO 0958 | |
| DEBIT CARD AC | CHQ |
| **REFUND** | \$600.00 |
| TOTAL | AUD \$600.00 |
| 13/03/10 | 14:29 |
| APPROVED | 123456 |
| PLEASE RETAIN FOR YOUR RECORD | |
| APPROVED | 123456 |

EFB Transaction Record

Merchant Copy
 XYZ Merchant
 890 ABC St
 Melbourne 3000

EFTPOS

TERMINAL ID 09983000101
 RECALL NO 9999

CARD NUMBER 0958
 DEBIT CARD AC CHQ

PURCHASE \$600.00
 TOTAL AUD \$600.00

-----SIGNATURE

EFB X0
 13/03/10 10:29

APPROVED 123456

GREETING MESSAGE

'EFB' printed below the signature line identifies the Transaction.

Authorisation Only

Merchant Copy
 XYZ Merchant
 890 ABC St
 Melbourne 3000

EFTPOS
 AUTHORISATION

TERMINAL ID 12345678901
 REFERENCE NO 026315

CARD NUMBER 0502
 4564809999999999
 Visa CR

PURCHASE \$600.00
 TOTAL AUD \$600.00

** NOT FOR VALUE **

13/03/10 10:29

APPROVED 123456

GREETING MESSAGE

Number beside 'Approved' on Transaction Record is the authorisation number.

Mail, Telephone, eCommerce and Hand key Transactions

Merchant Copy
 XYZ Merchant
 890 ABC St
 Melbourne 3000

EFTPOS

TERMINAL ID 12345678901
 REFERENCE NO 026315

CARD NUMBER 0958
 Visa CR

PURCHASE \$600.00
 TOTAL AUD \$600.00

SINGLE ECOMMERCE

13/03/10 14:47

APPROVED 123456

GREETING MESSAGE

SINGLE ECOMMERCE indicates the source and nature of the Transaction.

Transaction Reports

Summary Totals Report

| | | |
|--|-------------|------|
| XYZ Merchant 890 ABC St MELBOURNE 3000 | | |
| ANZ EFTPOS SUMMARY TOTAL | | |
| TERMINAL ID | 09993000101 | |
| REFERENCE NO | 002216 | |
| PUR | \$194.50 | 0007 |
| CASH | \$25.00 | 0001 |
| RFUD | \$7.00 | 0002 |
| TOTAL | \$212.50 | 0010 |
| 13/03/10 | 14:29 | |
| APPROVED | 123456 | |

Failed Summary Totals

| | | |
|--|-------------|--|
| XYZ Merchant 890 ABC St MELBOURNE 3000 | | |
| ANZ EFTPOS SUMMARY TOTAL | | |
| TERMINAL ID | 09993000101 | |
| REFERENCE NO | 002216 | |
| 13/03/10 | 14:29 | |
| TRANSACTION CANCELLED xx error message | | |

(xx indicates an error response code)

Transaction Detail Report

| | | | |
|---|-------------|------------|-------|
| XYZ Merchant 890 ABC St MELBOURNE 3000 | | | |
| ANZ EFTPOS DETAIL REPORT AS AT 23/08/02 | | | |
| TERMINAL ID | 09993000101 | | |
| 45640 | 561057 | 992 PUR V1 | |
| 23/08 | 10:23 | \$35.00 | |
| 45640 | 561057 | 831 PUR DC | |
| 23/08 | 10:29 | \$100.00 | |
| TIP | | \$10.00 | |
| 45640 | 561057 | 992 RFD V1 | |
| 23/08 | 12:06 | \$35.00 | |
| TOTAL | \$110.00 | | 0002 |
| 23/08/10 | | | 14:29 |

Sub Totals Report

| | | |
|--|-------------|------|
| XYZ Merchant 890 ABC St MELBOURNE 3000 | | |
| ANZ EFTPOS SUMMARY TOTAL | | |
| TERMINAL ID | 09993000101 | |
| REFERENCE NO | 002216 | |
| PUR | \$194.50 | 0007 |
| CASH | \$25.00 | 0001 |
| RFUD | \$7.00 | 0002 |
| AMEX | \$0.00 | |
| DINERS | \$0.00 | |
| TOTAL | \$212.50 | 0010 |
| 13/03/10 | 14:29 | |
| APPROVED | 123456 | |

Failed Summary Totals

| | |
|--|-------------|
| XYZ Merchant 890 ABC St MELBOURNE 3000 | |
| ANZ EFTPOS SUMMARY TOTAL | |
| TERMINAL ID | 09993000101 |
| REFERENCE NO | 002216 |
| 13/03/10 | 14:29 |
| TRANSACTION CANCELLED xx error message | |

(xx indicates an error response code)

Transaction Detail Report

| | | |
|---|-------------|------|
| XYZ Merchant 890 ABC St MELBOURNE 3000 | | |
| ANZ EFTPOS DETAIL REPORT AS AT 23/08/02 | | |
| TERMINAL ID | 09993000101 | |
| 45640 561057 992 PUR V1 | | |
| 23/08 10:23 | \$35.00 | |
| 45640 561057 831 PUR DC | | |
| 23/08 10:29 | \$100.00 | |
| TIP | \$10.00 | |
| 45640 561057 992 RFD V1 | | |
| 23/08 12:06 | \$35.00 | |
| TOTAL | \$110.00 | 0002 |
| 23/08/10 | 14:29 | |

Settlement

| | |
|--|-------------|
| XYZ Merchant 890 ABC St MELBOURNE 3000 | |
| ANZ SETTLEMENT | |
| TERMINAL ID | 09993000101 |
| REFERENCE NO | 002216 |
| 13/03/10 | 14:29 |
| APPROVED | 00 |

Settlement Previously Taken

| | |
|--|-------------|
| XYZ Merchant 890 ABC St MELBOURNE 3000 | |
| ANZ SETTLEMENT | |
| TERMINAL ID | 09993000101 |
| REFERENCE NO | 002216 |
| 13/03/10 | 14:29 |
| TRANSACTION CANCELLED | |
| SETTLEMENT ALREADY TAKEN | |
| | 2 |

Settlement Failure

| | |
|--|-------------|
| XYZ Merchant 890 ABC St MELBOURNE 3000 | |
| ANZ SETTLEMENT | |
| TERMINAL ID | 09993000101 |
| REFERENCE NO | 002216 |
| 13/03/10 | 14:29 |
| TRANSACTION CANCELLED | |
| xx error message | |

(xx indicates an error response code)

Last Settlement Totals

XYZ Merchant
890 ABC St
MELBOURNE 3000

ANZ EFTPOS
LAST SETTLEMENT TOTALS
AS AT DD/MM/YY

| | |
|--------------|-------------|
| TERMINAL ID | 09993000101 |
| REFERENCE NO | 002216 |

| | | |
|-------|----------|------|
| PUR | \$600.00 | 0001 |
| CASH | \$0.00 | 0000 |
| RFND | \$0.00 | 0000 |
| TOTAL | \$600.00 | 0001 |

| | |
|----------|-------|
| 13/03/10 | 14:29 |
| APPROVED | 00 |

Last Settlement Totals Failure

XYZ Merchant
890 ABC St
MELBOURNE 3000

ANZ EFTPOS
LAST SETTLEMENT TOTALS

| | |
|--------------|-------------|
| TERMINAL ID | 09993000101 |
| REFERENCE NO | 002216 |

TRANSACTION CANCELLED
xx error message

(xx indicates an error response code)

Training Mode

ANZ BANK
**** TRAINING ONLY ****
NOT A VALID TRANSACTION

Settlement in Training Mode

ANZ BANK
**** TRAINING ONLY ****
NOT A VALID TRANSACTION

ANZ SETTLEMENT

| | |
|--------------|-------------|
| TERMINAL ID | 12345678901 |
| REFERENCE NO | 000000 |

| | |
|----------|-------|
| 12/10/10 | 16:30 |
| APPROVED | 97 |

Server Tip Report

| | | |
|---|--------------|--|
| XYZ Merchant 890 ABC St MELBOURNE 3000 | | |
| ANZ EFTPOS SERVER TIP REPORT AS AT 23/04/10 | | |
| TERMINAL ID | 09993000101 | |
| SERVER ID | 01 | |
| RECALL# | TIP AMOUNT | |
| 1234 | \$10.00 | |
| 1301 | \$5.00 | |
| TOTAL | \$15.00 0002 | |
| 23/04/10 | 12:05 | |

Tip Totals Report

| | | |
|---|--------------|--------------|
| XYZ Merchant 890 ABC St MELBOURNE 3000 | | |
| ANZ EFTPOS TIP TOTALS REPORT AS AT 23/04/10 | | |
| TERMINAL ID | 09993000101 | |
| SERVER# | RCL# | TIP AMOUNT |
| 01 | 1234 | \$10.00 |
| 01 | 1301 | \$5.00 |
| 01 | | \$15.00 0002 |
| 02 | 1350 | \$12.00 |
| 02 | | \$12.00 0001 |
| TOTAL | \$27.00 0003 | |
| 23/04/10 | 13:10 | |

Shift Total Report

| | | |
|--|-------------|------|
| XZY Merchant 890 ABC St MELBOURNE 3000 | | |
| ANZ EFTPOS SHIFT TOTALS | | |
| TERMINAL ID | 09993000101 | |
| REFERENCE NO | 002216 | |
| PUR | 600.00 | 0000 |
| CASH | 60.00 | 0000 |
| RFND | 20.00 | 0000 |
| TOTAL | 680.00 | 0000 |
| 26/05/10 | 17:03 | |
| APPROVED | 00 | |

Last Shift Total Report

| | | |
|--|-------------|-------|
| XZY Merchant 890 ABC St MELBOURNE 3000 | | |
| ANZ EFTPOS LAST SHIFT TOTALS | | |
| FROM | 28/05/10 | 08:20 |
| TERMINAL ID | 09993000101 | |
| REFERENCE NO | 002217 | |
| PUR | 1200.00 | 0000 |
| CASH | 60.00 | 0000 |
| RFND | 10.00 | 0000 |
| TOTAL | 1270.00 | 0000 |
| 28/05/10 | 17:03 | |
| APPROVED | 00 | |

23. Filing and Retention of Transaction Records and Vouchers

Please make sure you retain your copies of manual credit card, cheque and savings account Transaction Vouchers, Transaction Records and all MOTO Transaction Records and associated order details in a secure place for a period of 30 months from the date of the Transaction or such other period required by Law or notified by ANZ.

For easy retrieval of Vouchers and Transaction Records, it is recommended to file them in date order.

Check your Vouchers and Transaction Records against your monthly ANZ Merchant Statement.

Ensure all Vouchers and Transaction Records are destroyed after 30 months, preferably by shredding or tearing into small pieces.

ANZ POS Turbo and ANZ POS Mobile

Instructions appearing in this Merchant Operating Guide form part of your Merchant Agreement and may be varied or replaced by ANZ at any time.

