Merchant Trading Name: _____

Merchant Identification Number: _____

Terminal Identification Number: _____

ANZ CONTACTLESS EFTPOS MERCHANT OPERATING GUIDE

ANZ

Contents

1. Welcome

We are excited to provide you with an ANZ Contactless EFTPOS payment solution - a Simple, Fast and Reliable way to process EFTPOS transactions.

This ANZ Contactless EFTPOS Merchant Operating Guide (Guide) provides you and your staff with information on how to operate ANZ Contactless EFTPOS. This Guide should be read in conjunction with your ANZ Merchant Operating Guide and Letter of Offer and forms part of your Merchant Agreement with ANZ.

This Guide contains clear and easy-to-follow instructions on how to process Contactless transactions using your ANZ Contactless Terminal.

This Guide provides you with information on cards you can accept, ways to help reduce fraud and what to do if errors or disputes occur. Clear and easy-to-follow instructions on how to process transactions using your ANZ Contactless Terminal are provided. As your Point of Sale (POS) system may lead the transaction, instructions in this Guide may refer you to your POS manual. Please take time to read this Guide thoroughly and ensure that your staff read it too.

2. Merchant Operating Guide

Your ANZ Merchant Operating Guide contains valuable information and important requirements relating to the operating procedures for your Terminal. Instructions in this Guide form part of your ANZ Merchant Operating Guide and may be changed or replaced by us in accordance with the terms of the merchant agreement. Together, the Guide and the ANZ Merchant Operating Guide forms part of your merchant agreement with ANZ.

3. Important Contact Details

ANZ Merchant Services (24 hours/7 days a week): 1800 039 025 or merchant@anz.com Online Stationery can be ordered online via anz.com/merchantconnect

Authorisation Centre:
- Credit Cards (Visa and MasterCard®): 1800 999 205
NOTE: Calls to 1800 numbers from a mobile phone will incur normal mobile phone charges.

4. Authorisation

For some Contactless transactions, your ANZ Terminal will automatically seek Authorisation from the cardholder's Card Issuer while processing a transaction. Authorisation confirms that there are sufficient funds or credit in the cardholder's account to fund the transaction. Please note that not all transactions are Authorised by the Card Issuer.

Authorisation does not amount to verification that the transaction is genuine nor does it authenticate the customer. For more information on Authorisation, please refer to the ANZ Merchant Services General Conditions or your Merchant Operating Guide.

NOTE: Contactless Authorisation
- **Contactless Authorisation does not protect the merchant from being liable for the cost of any Chargebacks**
- **ANZ cannot guarantee that a transaction has been conducted by the true cardholder and authorisation of a Contactless transaction is not a warranty or representation by ANZ that the true cardholder authorised the transaction.**

5. Authorisation Declined

Where a Contactless Authorisation is declined, the customer's Contactless card should be inserted into the card reader and the transaction processed with PIN or Signature verification. If the card is again 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.

6. 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 or industry.

7. Cards you can accept

Your ANZ Contactless Terminal will only process MasterCard and Visa credit and debit cards that are Contactless enabled and display the MasterCard payPass or Visa payWave symbol.

Contactless Credit Cards

Cardholders can use Contactless enabled credit cards (MasterCard and Visa) to access their credit card accounts. In some cases Cardholders may be required to provide a PIN (Personal Identification Number) or signature to verify a transaction.

Contactless Debit Cards

Contactless debit cards give cardholders access to funds held in linked cheque or savings accounts, but cannot be used to access funds from credit card accounts. PIN or signature may be required to verify a transaction.

Please Note:
Tipping and pre-authorisation transactions still require you to swipe or insert the customer's card in order to complete the transaction. You are unable to tap the customer's card to complete these transactions.

8. Equipment Maintenance

It is your responsibility to provide a clean operating environment for your ANZ Contactless Terminal. Liquids and dust may damage the Terminal components and can prevent it from operating.

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

9. Fraud Minimisation

How to Help Safeguard Against Fraud:
• Do not let anyone service or remove your ANZ Contactless 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).

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.

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
• For MasterCard and Visa transactions, call the Authorisation Centre on 1800 999 205 (select option 1)
• You may be asked a series of 'YES' or 'NO' questions to help the operator determine whether you should proceed with the transaction.

NOTE: Never place yourself at risk - your safety comes first. Please report all fraudulent activities to the Police immediately.

10. Common Contactless Errors:

Terminal Error Messages – Contactless Card Processing

Terminal Error Message	Solution
USE ONE CARD PLEASE TRY AGAIN (CTLESS ERR 21 – USE ONE CARD)	Multiple cards presented – Ensure that only one card is presented and it is presented within 4cm of the Contactless Terminal reader, follow the prompt and try again
CONTACTLESS NOT AVAILABLE (CTLESS ERR 22 – READ ERROR)	Card tapped incorrectly – follow the prompt and try again
TIMEOUT EXPIRED (CTLESS ERR 25 – NO CARD DETECTED)	Contactless transaction timed out – follow the prompt and try again
CONTACTLESS NOT AVAILABLE (CTLESS ERR 26 – TRAN NOT ALLOWED)	Transaction not allowed– e.g. Card blocked or Card Data Error – follow the prompt for next action
TRAN CANCELLED CHIP DECLINED	Contactless transaction declined by card – please seek alternative payment

11. Chargebacks

Please refer to the ANZ Merchant Services General Conditions which form part of your Merchant Agreement with ANZ. In certain circumstances, you may be liable for transactions which are charged back by the cardholder.

You will not be liable for the value of a Contactless transaction that is charged back by a cardholder if you correctly followed the ANZ Terminal prompts. Please note that this exception does not apply for transactions processed by swiping or inserting a Contactless card.

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.

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 ANZ Merchant Services General Conditions which form part 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).

12. Processing Contactless Transactions

Step 1.

Enter the purchase amount into your Point of Sale (POS) System.

Step 2.

The purchase amount is displayed on your ANZ Terminal for the customer to verify.

Step 3.

Customer should tap their Contactless card within 4cm of the ANZ Contactless Terminal reader.

Step 4.

Follow the Terminal prompts to complete the transaction.

Step 5.

Ask the customer if they would like a copy of the transaction receipt. If so, print out a copy by following the prompts on your ANZ Terminal/POS system.

13. Processing Refunds

Refunds are easy to process if a customer returns goods purchased from you. A Refund must only be processed to the same card that was used in the original sales transaction.
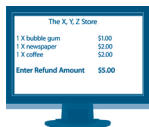
NOTE:
If a Refund Transaction is performed on an international card, please advise the cardholder that the refund amount displayed on their statement may vary from the purchase amount due to the changes in currency exchange rates. For more information on processing international card payments, please refer to the 'Customer Preferred Currency' section of your ANZ Merchant Operating Guide.

Refunds are processed through a standard swipe, insert or tap method.

Step 1.

Initiate the transaction through your Point of Sale (POS) system.

Step 2.

Swipe, insert or tap the cardholder's card onto the ANZ Terminal. (Magnetic Stripe cards are to be swiped through the Magnetic Stripe Card Reader whereas Chip Cards are to be inserted and left in the Chip Card Reader).

Magnetic swipe

Chip card inserted

Step 3.

For Swipe or Insert processing: Select CR for credit account. Have the cardholder enter their PIN if known then press ENTER or simply press ENTER if no PIN is required. A signature record is printed if a PIN has not been entered. Have the customer sign this and compare it to the signature on the reverse of the customer's card. If the signatures match, select YES on your Point of Sale system or ANZ Terminal. If they don't match, select NO to decline the transaction.

If the transaction is approved, the Point of Sale system will print a customer Transaction Receipt.

Step 4.

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. Notify the customer and advise them to contact their Card Issuer).

```
        XYZ MERCHANT
         890 ABC ST
       MELBOURNE 3000

TERMINAL ID          00013008720

VISA                          CR
8804

*REFUND*            AUD  $5.00

VISA CREDIT
AID              A0000000031010

APPROVED          AUTH: 515119

STAN: 004835
03/11/11 09:59

       PLEASE RETAIN FOR
         YOUR RECORD
```

14. Troubleshooting Guide

Q. The ANZ Contactless Terminal is not responding when a customer taps their Contactless card.

A. Ensure that there is one or more lights illuminated on the ANZ Contactless Terminal. Ensure that the card presented is a Visa or MasterCard Contactless card. If the ANZ Contactless Terminal is still not functioning, you can choose to process the Transaction normally by swiping or inserting the customer's card through the ANZ Terminal. If the problem persists, please contact ANZ Merchant Services on 1800 039 025.

Q. One or more lights on the ANZ Contactless Terminal do not light up when processing a Contactless card transaction.

A. Please ensure that all the connections and cables are plugged in correctly. Please reboot the Terminal by pressing FUNC, 8, 6, ENTER, ENTER on your ANZ Terminal pinpad. If the ANZ Contactless Terminal is still not displaying any lights please contact ANZ Merchant Services on 1800 039 025.

Q. Contactless card presented reverted to swipe or insert option.

A. Please follow the pinpad instructions as not all Contactless cards are processed in the same way. If you have further questions regarding this matter please contact ANZ Merchant Services on 1800 039 025.

Q. The ANZ Contactless Terminal displays 'Processing' for longer than 20 seconds.

A. Please allow the ANZ Terminal to time out and process the transaction again. Please follow your pinpad instructions. If you continue to experience this problem, please contact ANZ Merchant Services on 1800 039 025.

Q. Some Contactless card transactions require a PIN or Signature whilst others don't.

A. This is normal card behavior due to varying Contactless limits on cards. Please always follow pinpad instructions when processing Contactless transactions.

Q. Why are some Contactless cards not accepted by the ANZ Contactless Terminal?

A. Not all cards are Contactless enabled. Please ensure that the card presented is Contactless enabled by checking that it is branded with either Visa payWave or MasterCard payPass.

Q. Why isn't Contactless enabled for functions that the normal ANZ Terminal can process?

A. The ANZ Contactless Terminal cannot process pre-authorisation, tipping and CPC transactions. The ANZ Contactless Terminal is designed to process a quick and convenient purchase of smaller ticket items and as such does not support functionalities that require longer processing times.

15. ANZ Contactless Receipts

Purchase Transaction Record – Signature Required

(Merchant copy)	(Customer Copy)
XYZ MERCHANT	XYZ MERCHANT
890 ABC ST	890 ABC ST
MELBOURNE 3000	MELBOURNE 3000
TERMINAL ID 00013008720	TERMINAL ID 00013008720
VISA CR	VISA CR
8804	8804
PUR AUD $101.00	PUR AUD $101.00
	VISA CREDIT
	AID A0000000031010
--	APSN 00 P08086 ATC 0001
SIGNATURE	
	APPROVED AUTH: 995391
VISA CREDIT	STAN: 004825
AID A0000000031010	02/11/11 17:37
APSN 00 P08086 ATC 0001	
	PLEASE RETAIN FOR
APPROVED AUTH: 995391	YOUR RECORD
STAN: 004825	
02/11/11 17:37	

Contactless Purchase - Offline (*after APPROVED)

```
          XYZ MERCHANT
           890 ABC ST
         MELBOURNE 3000

TERMINAL ID        00013008720
VISA                         CR
8804

PUR                  AUD  $1.00

VISA CREDIT
AID              A0000000031010
APSN 00      P--Y18 ATC 0080

APPROVED*
REC NO:0016
02/11/11 17:09

        PLEASE RETAIN FOR
          YOUR RECORD
```

Contactless Purchase - Online

```
          XYZ MERCHANT
           890 ABC ST
         MELBOURNE 3000

TERMINAL ID        00013008720
VISA                         CR
8804

PUR                AUD  $101.00

VISA CREDIT
AID              A0000000031010
APSN 00      P00002 ATC 0083

APPROVED         AUTH: 960447
STAN: 004823
02/11/11 17:21

        PLEASE RETAIN FOR
          YOUR RECORD
```

Refund Transaction Record

```
          XYZ MERCHANT
           890 ABC ST
         MELBOURNE 3000

TERMINAL ID        00013008720
VISA                         CR
8804

*REFUND*             AUD  $5.00

VISA CREDIT
AID              A0000000031010

APPROVED         AUTH: 515119
STAN: 004835
03/11/11 09:59

        PLEASE RETAIN FOR
          YOUR RECORD
```

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