# Contents

1. Welcome 4  
   1.1 Merchant Agreement 4  
   1.2 Important Contact Details 4  
   1.3 Authorisation 5  
   1.4 Floor Limits 5  
   1.5 Change of Business Details 7  
2. Cards You Can Accept 8  
3. Merchant Cards 9  
4. Equipment Maintenance 10  
5. Stationery 10  
6. Fraud Minimisation 11  
7. Errors and Disputes 17  
   7.1 Typical Causes of Return and Corrections 17  
   7.2 Chargebacks 17  
8. ANZ POS Turbo 18  
   8.1 Terminal Features 18  
   8.2 Terminal Keypad 18  
   8.3 Card Reader 19  
   8.4 How to Load Printer Paper 20  
9. ANZ POS Mobile 21  
   9.1 Terminal Features 21  
   9.3 Card Reader 22  
   9.4 How to Load Printer Paper 22  
   9.5 Charge and Communication Connection Points 23  
   9.6 SIM Card 23  
   9.7 Safety 24  
10. Modes of Operation 26  
   10.1 Start Screen 26  
   10.2 Security Mode 26  
11. Processing a Sale 29  
   11.1 How to Process a Cheque or Savings Purchase Transaction (Applies to both Magnetic Stripe and Chip Cards) 29  
   11.2 How to Process a Credit Purchase Transaction using a Magnetic Stripe Card 30  
   11.3 How to Process a Credit Purchase Transaction using a Chip Card 32  
12. Processing a Cash-Out Only Transaction 36  
13. Processing a Refund Transaction 38  
14. Electronic Fallback (EFB) Processing 43  
15. Manual Transaction Processing 49
15.1 Paper Voucher Processing 49
15.2 Hand key (Manual Entry) Processing 55

16. Mail, Telephone and eCommerce Order Processing 57
   16.1 How to Process a Mail Order Transaction (Credit Cards only) 57
   16.2 How to Process a Telephone Order Transaction (Credit Cards only) 59
   16.3 How to Process an eCommerce Order Transaction (Credit Cards only) 61

17. Optional Features 63
   17.1 Tip@Terminal (Tip with PIN) Transactions 63
   17.2 Pre-Authorisation 68
   17.3 Customer Preferred Currency 76

18. Terminal Error Messages 80
19. Settlement 83
20. Print Totals 84
21. Reprint the Last Record 88
22. Transaction Detail Report 89
23. Filing and Retention of Transaction Records and Vouchers 113
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)

<table>
<thead>
<tr>
<th>Method</th>
<th>Authorised Floor Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manual (Imprinter):</td>
<td>Please insert</td>
</tr>
<tr>
<td>Electronic Fallback:</td>
<td>Please insert</td>
</tr>
<tr>
<td>Internet:</td>
<td>$0</td>
</tr>
<tr>
<td>Mail Order &amp; Telephone Order:</td>
<td>$0</td>
</tr>
<tr>
<td>All Other Electronic Transactions:</td>
<td>$0</td>
</tr>
</tbody>
</table>
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.

It’s 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

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.

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 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

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.

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.

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.
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.

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 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.
The selected account is displayed.

Have the cardholder enter their PIN then press ENTER.

The terminal status is displayed.

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.
  - Terminal status is displayed.

- **PROCESSING PLEASE WAIT**
  - If signature is required this is prompted.
  - Terminal prints a signature record.

- **SIGNATURE REQUIRED**
  - If the signature is required for a Magnetic Stripe Card, this screen is displayed; or
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.

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.

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.

Enter 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 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.

The selected account is displayed.

Press ENTER.

The terminal status is displayed.

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:

- **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.

- **Terminal status is displayed.**

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

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

- **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.**

- **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.**

- **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

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

<table>
<thead>
<tr>
<th>Screen Description</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INSERT CARD</strong></td>
<td>The terminal requires the Chip Card to be inserted during the Transaction.</td>
</tr>
<tr>
<td><strong>CHIP CARD NOT SUPPORTED</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>REMOVE CARD USE MAG STRIPE</strong></td>
<td>Remove the card from the Chip Reader and swipe it through the Magnetic Stripe Card Reader.</td>
</tr>
<tr>
<td><strong>APPLICATION &lt;NAME&gt;</strong></td>
<td>&lt;NAME&gt; represents the card scheme. Visa® CREDIT, MasterCard® or AMEX are the different applications that a Transaction may use.</td>
</tr>
<tr>
<td><strong>USE APPLICATION? &lt;NAME&gt; ENTER=YES CLR=NO</strong></td>
<td>The cardholder presses ENTER to confirm application selection.</td>
</tr>
</tbody>
</table>
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).

The selected account is displayed.

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.
Have the customer enter their PIN then press ENTER.

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.
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.

1. Scroll through to ANZ EFTPOS screen by pressing ENTER and then select RFND by pressing the CR soft-function key.
2. Swipe your EFTPOS Merchant Card (refer to section 3 for more information).
3. Key in the refund amount then press ENTER.
4. Verify the amount is correct and accept by pressing ENTER.
5. 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.
How to Process a Credit Refund Transaction (including Chip Card Refunds)

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
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.

Have the cardholder enter their PIN then press ENTER.
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:

- **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.

- **Terminal status is displayed.**

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

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

- 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.

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

- SWIPE CARD

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

- USE APPLICATION?
  - <NAME>

- REMOVE CARD
  - SIGNATURE VERIFIED?
  - The cardholder presses ENTER to confirm application selection.
  - 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).
Verify the amount is correct and accept by pressing ENTER.

Select CHQ for cheque account or SAV for savings account.

The selected account is displayed.

Have the customer enter their PIN then press ENTER.

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

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

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.

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.
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)

<table>
<thead>
<tr>
<th>For Purchases</th>
<th>For Refunds</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Perform security checks described in the Fraud Minimisation section of this guide (section 6)</td>
<td></td>
</tr>
<tr>
<td>• Imprint the customer’s card onto the Sales Voucher</td>
<td></td>
</tr>
<tr>
<td>• Remove the cover sheet plus the attached carbon and destroy</td>
<td></td>
</tr>
<tr>
<td>• Check that the imprinted details are clear</td>
<td></td>
</tr>
<tr>
<td>• Complete the Voucher and enter the final amount</td>
<td></td>
</tr>
<tr>
<td>• Have your customer sign the Voucher</td>
<td></td>
</tr>
<tr>
<td>• 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)</td>
<td></td>
</tr>
<tr>
<td>NOTE: Seek Authorisation for all purchases over your Floor Limit. Cardholder must be present when gaining authorisation.</td>
<td></td>
</tr>
<tr>
<td>• If the Transaction is approved, record the Authorisation Number on the Voucher</td>
<td></td>
</tr>
<tr>
<td>• If the Transaction is declined, seek an alternative method of payment and advise the customer to contact their Card Issuer</td>
<td></td>
</tr>
<tr>
<td>• When the Transaction is in order, hand the customer the customer copy (yellow) of the Voucher and their card</td>
<td></td>
</tr>
<tr>
<td>• Retain the Merchant copy for your records and the Bank copy for banking</td>
<td></td>
</tr>
</tbody>
</table>

For Refunds

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).

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.

To process a Refund using a Transaction Voucher (Credit Voucher), you should:

• 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.

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)

• 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

Any merchant charges relating to the original purchase will be refunded.
Example of a Sales Voucher

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

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.
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

<table>
<thead>
<tr>
<th>For Purchases</th>
<th>For Refunds</th>
</tr>
</thead>
<tbody>
<tr>
<td>Use an EFTPOS Transaction Voucher for cheque and savings account purchases.</td>
<td>Use an EFTPOS Refund Voucher for cheque and savings account refunds.</td>
</tr>
<tr>
<td><strong>Complete:</strong></td>
<td><strong>Complete:</strong></td>
</tr>
<tr>
<td>• Date and time</td>
<td>• Date and time</td>
</tr>
<tr>
<td>• Customer name (if not clearly imprinted)</td>
<td>• Customer name (if not clearly imprinted)</td>
</tr>
<tr>
<td>• Account type CHQ or SAV</td>
<td>• Account type CHQ or SAV</td>
</tr>
<tr>
<td>• Amount and description of purchase</td>
<td>• Reason for refund</td>
</tr>
<tr>
<td>• Amount of cash out</td>
<td>• Date of original purchase</td>
</tr>
<tr>
<td>• Total amount of Transaction</td>
<td>• Total amount of Transaction</td>
</tr>
<tr>
<td>• Cardholder to sign Voucher</td>
<td>• Merchant to sign Voucher</td>
</tr>
</tbody>
</table>

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.

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 CUST by pressing the CHQ soft-function key.

The following screens will be displayed.

Key in the Card Validation Code then press ENTER.

Press ENTER.

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.

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

**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.
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.

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

### SELECT TYPE
- **CUST**
- **MOTO**
- **ECOM**

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.

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.

Press ENTER to print a customer receipt or press CLEAR to return to the start screen.
### 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 will automatically be selected.

Key in the Card Validation Code then press ENTER.

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.

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

** 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 will automatically be selected.

Key in the Card Validation Code then press ENTER.

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.

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

** 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 into 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.

Key in the purchase amount then press ENTER.

Key in the Server ID then press ENTER.

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

REMOVE CARD
USE MAG STRIPE

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:

<table>
<thead>
<tr>
<th>Example 1: A hotel may estimate Transaction amounts based on:</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Cardholder’s intended length of stay at check-in time</td>
</tr>
<tr>
<td>• Room rate</td>
</tr>
<tr>
<td>• Applicable tax</td>
</tr>
<tr>
<td>• Service charge rates</td>
</tr>
<tr>
<td>• Other allowable charges eg. mini-bar and telephone calls.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Example 2: A Car Rental Company may estimate Transaction amounts based on:</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Cardholder’s intended car rental period</td>
</tr>
<tr>
<td>• Rental rate</td>
</tr>
<tr>
<td>• Applicable tax</td>
</tr>
<tr>
<td>• Mileage rates</td>
</tr>
<tr>
<td>• Other allowable charges eg. petrol and extra mileage.</td>
</tr>
</tbody>
</table>

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

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

2. Select AUTH by pressing the CHQ soft-function key.

3. Key in the amount to be authorised then press ENTER.

4. 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.

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

6. Key in the expiry date then press ENTER.

7. Credit account will automatically be selected.

8. Have the cardholder enter their PIN then press ENTER.

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

10. 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.
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?**
  - 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.

- **SWIPE OR INSERT CARD**
  - 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 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.

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.
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.

1. Perform card security checks then keep pressing ENTER until the ‘PRE-AUTH’ screen is displayed.
2. Select CNCL by pressing the CR soft-function key.
3. Select ONE by pressing the CHQ soft-function key.
4. Key in the six-digit number next to the REFERENCE NUMBER located on the Pre-Authorisation record then press ENTER.
5. Key in the amount of the original Pre-Authorisation then press ENTER.
6. Key in the Authorisation Number (refer to the successful Authorisation Transaction Record next to APPROVED).
7. 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.
<table>
<thead>
<tr>
<th>Description</th>
<th>Instructions</th>
</tr>
</thead>
<tbody>
<tr>
<td>CARD NUMBER:</td>
<td>Key in the card number then press ENTER.</td>
</tr>
<tr>
<td>EXPIRY DATE &lt;MMYY&gt;:</td>
<td>Key in the expiry date then press ENTER.</td>
</tr>
<tr>
<td>CREDIT ACCOUNT</td>
<td>Credit account will automatically be selected and displayed.</td>
</tr>
<tr>
<td>$600.00 KEY OK</td>
<td>Press ENTER.</td>
</tr>
<tr>
<td>PROCESSING PLEASE WAIT</td>
<td></td>
</tr>
<tr>
<td>CUSTOMER COPY</td>
<td>The terminal prints out a merchant copy of the Cancellation of Pre-Authorisation Transaction Record.</td>
</tr>
</tbody>
</table>
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

<table>
<thead>
<tr>
<th>CAD</th>
<th>Canadian Dollars</th>
<th>HKD</th>
<th>Hong Kong Dollars</th>
<th>SEK</th>
<th>Swedish Krona</th>
</tr>
</thead>
<tbody>
<tr>
<td>CHF</td>
<td>Swiss Franc</td>
<td>JPY</td>
<td>Japanese Yen</td>
<td>SGD</td>
<td>Singapore Dollars</td>
</tr>
<tr>
<td>DKK</td>
<td>Danish Krone</td>
<td>MYR</td>
<td>Malaysian Ringgit</td>
<td>THB</td>
<td>Thai Bhat</td>
</tr>
<tr>
<td>EUR</td>
<td>Euro</td>
<td>NOK</td>
<td>Norwegian Kroner</td>
<td>USD</td>
<td>US Dollars</td>
</tr>
<tr>
<td>GBP</td>
<td>Pounds Sterling</td>
<td>NZD</td>
<td>New Zealand Dollars</td>
<td>ZAR</td>
<td>South African Rand</td>
</tr>
</tbody>
</table>

* 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 CR for credit card account.

The selected account is displayed.

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

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.

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

REMOVE CARD
USE MAG STRIPE

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

USE APPLICATION?
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

<table>
<thead>
<tr>
<th>Error Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACCOUNT TYPE ERROR</td>
<td>The account selected is not available. Press CLEAR and ask the cardholder to select another account.</td>
</tr>
<tr>
<td>TRAN CANCELLED CARD ERROR REFER</td>
<td>The Issuing Bank has rejected the card. Refer the cardholder to the Issuer and request an alternative method of payment.</td>
</tr>
<tr>
<td>TRAN CANCELLED CARD EXPIRED</td>
<td>The card is no longer valid. Refer the cardholder to the Issuer and request an alternative method of payment.</td>
</tr>
<tr>
<td>CARD MUST BE SWIPED</td>
<td>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. The ANZ network does not accept this card. Refer the cardholder to the Issuer and request an alternative method of payment.</td>
</tr>
<tr>
<td>CARD NOT ACCEPTED</td>
<td>Card number keyed incorrectly. Press CLEAR then re-key the card number.</td>
</tr>
<tr>
<td>CARD NUMBER INVALID</td>
<td>The “expiry” date entered is not the correct format. Press CLEAR and re-key the date in the format “mmyy” eg. 1206.</td>
</tr>
<tr>
<td>INVALID EXPIRY DATE</td>
<td>An invalid Cash-out or Refund Transaction has been attempted where the Transaction type has been disabled. Please contact ANZ Merchant Services.</td>
</tr>
<tr>
<td>TRAN CANCELLED INVALID TRANSACTION</td>
<td>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.</td>
</tr>
<tr>
<td>NO LINE</td>
<td></td>
</tr>
</tbody>
</table>
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.
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 totals.

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

A new shift will begin.

How to Print Previous and Current Shift Totals

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

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

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
Visa CR
9991

PUR AUD $600.00
TIP AUD $10.00
TOTAL AUD $610.00

APPROVED AUTH: 696542
STAN: 005458
20/02/11 09:46

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
Visa CR
9991

PUR AUD $600.00
TIP AUD $10.00
TOTAL AUD $610.00

APPROVED AUTH: 696542
STAN: 005458
20/02/11 09:46

MESSAGE LINE 1
MESSAGE LINE 2
PLEASE RETAIN FOR YOUR RECORD
Purchase with Tip@Terminal Transaction Records – Signature Required

MERCHAND COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
Visa CR
9991

PUR AUD $600.00
TIP $10.00
TOTAL AUD $610.00

----- Signature -----

APPROVED AUTH: 704014
STAN: 005499
20/02/11 11:51

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
Visa CR
9991

PUR $600.00
TIP $10.00
TOTAL AUD $610.00

APPROVED AUTH: 704014
STAN: 005499
20/02/11 11:51

MESSAGE LINE 1
MESSAGE LINE 2
PLEASE RETAIN FOR YOUR RECORD
CPC Purchase MasterCard® Transaction Records

**MERCHAND COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID 00013005007  
MasterCard CR  
7898

PUR AUD $39.80  
TRANSACTION CURRENCY EUR  
EXCH. RATE 0.6406  
TOTAL EUR 25.50

-------------------------------

SIGNATURE

APPROVED AUTH: 698245
STAN: 005471  
20/02/12 10:43

I HAVE CHOSEN NOT TO USE THE MasterCard CURRENCY CONVERSION PROCESS AND AGREE THAT I WILL HAVE NO RECOURSE AGAINST MasterCard CONCERNING THE CURRENCY CONVERSION OR ITS DISCLOSURE.

EXCH. RATE MARK UP 2.5%

[ ] I AGREE TO THE INFORMATION ABOVE

**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID 00013005007  
MasterCard CR  
7898

PUR AUD $39.80  
TRANSACTION CURRENCY EUR  
EXCH. RATE 0.6406  
TOTAL EUR 25.50

APPROVED AUTH: 698245
STAN: 005471  
20/02/12 10:43

MESSAGE LINE 1

MESSAGE LINE 2

I HAVE CHOSEN NOT TO USE THE MasterCard CURRENCY CONVERSION PROCESS AND AGREE THAT I WILL HAVE NO RECOURSE AGAINST MasterCard CONCERNING THE CURRENCY CONVERSION OR ITS DISCLOSURE.

PLEASE RETAIN FOR YOUR RECORD

EXCH. RATE MARK UP 2.5%

[ ] I AGREE TO THE INFORMATION ABOVE
CPC Purchase Visa® Transaction Records

MERCHAND COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
Visa CR
7897

PUR AUD $35.80
TRANSACTION CURRENCY SGD
EXCH. RATE 1.2943
TOTAL SGD 46.34

APPROVED AUTH: 280758
STAN: 005191
20/02/11 10:43

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

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
Visa CR
7897

PUR AUD $35.80
TRANSACTION CURRENCY SGD
EXCH. RATE 1.2943
TOTAL SGD 46.34

APPROVED AUTH: 280758
STAN: 005191
20/02/11 10:43

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
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
### Transaction Records for Chip Cards

**Purchase Transaction Record – No Signature Required**

<table>
<thead>
<tr>
<th>Merchant Copy</th>
<th>Customer Copy</th>
</tr>
</thead>
<tbody>
<tr>
<td>XYZ Merchant</td>
<td>XYZ Merchant</td>
</tr>
<tr>
<td>890 ABC St</td>
<td>890 ABC St</td>
</tr>
<tr>
<td>Melbourne 3000</td>
<td>Melbourne 3000</td>
</tr>
</tbody>
</table>

**EFTPOS**

<table>
<thead>
<tr>
<th>Terminal ID</th>
<th>09993000101</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reference No</td>
<td>002176</td>
</tr>
</tbody>
</table>

**Card Details**

<table>
<thead>
<tr>
<th>Card Number</th>
<th>Visa</th>
<th>CR</th>
</tr>
</thead>
<tbody>
<tr>
<td>0010</td>
<td>Visa</td>
<td>CR</td>
</tr>
</tbody>
</table>

**AID**

<table>
<thead>
<tr>
<th>AID</th>
<th>A00000000031010</th>
</tr>
</thead>
<tbody>
<tr>
<td>APSN</td>
<td>000</td>
</tr>
<tr>
<td>ATC</td>
<td>0010</td>
</tr>
</tbody>
</table>

**Amount Details**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount (AUD)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchase</td>
<td>$600.00</td>
</tr>
<tr>
<td>Total AUD</td>
<td>$600.00</td>
</tr>
</tbody>
</table>

**Date & Time**

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>13/04/10</td>
<td>10:30</td>
<td>C00002</td>
</tr>
</tbody>
</table>

**Approval**

| Approval Code | 00513 |

**Please Retain for Your Record**
<table>
<thead>
<tr>
<th><strong>Merchant Copy</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>XYZ Merchant</strong></td>
</tr>
<tr>
<td><strong>890 ABC St</strong></td>
</tr>
<tr>
<td><strong>Melbourne 3000</strong></td>
</tr>
<tr>
<td><strong>EFTPOS</strong></td>
</tr>
<tr>
<td><strong>TERMINAL ID</strong></td>
</tr>
<tr>
<td><strong>REFERENCE NO</strong></td>
</tr>
<tr>
<td><strong>CARD NUMBER</strong></td>
</tr>
<tr>
<td><strong>Visa</strong></td>
</tr>
<tr>
<td><strong>Visa CREDIT</strong></td>
</tr>
<tr>
<td><strong>AID</strong></td>
</tr>
<tr>
<td><strong>APSN 000</strong></td>
</tr>
<tr>
<td><strong>PURCHASE</strong></td>
</tr>
<tr>
<td><strong>TOTAL AUD</strong></td>
</tr>
<tr>
<td><strong>SIGNATURE</strong></td>
</tr>
<tr>
<td><strong>13/04/10</strong></td>
</tr>
<tr>
<td><strong>APPROVED</strong></td>
</tr>
<tr>
<td><strong>PLEASE RETAIN FOR YOUR RECORD</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Customer Copy</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>XYZ Merchant</strong></td>
</tr>
<tr>
<td><strong>890 ABC St</strong></td>
</tr>
<tr>
<td><strong>Melbourne 3000</strong></td>
</tr>
<tr>
<td><strong>EFTPOS</strong></td>
</tr>
<tr>
<td><strong>TERMINAL ID</strong></td>
</tr>
<tr>
<td><strong>REFERENCE NO</strong></td>
</tr>
<tr>
<td><strong>CARD NUMBER</strong></td>
</tr>
<tr>
<td><strong>Visa</strong></td>
</tr>
<tr>
<td><strong>Visa CREDIT</strong></td>
</tr>
<tr>
<td><strong>AID</strong></td>
</tr>
<tr>
<td><strong>APSN 000</strong></td>
</tr>
<tr>
<td><strong>PURCHASE</strong></td>
</tr>
<tr>
<td><strong>TOTAL AUD</strong></td>
</tr>
<tr>
<td><strong>13/04/10</strong></td>
</tr>
<tr>
<td><strong>APPROVED</strong></td>
</tr>
<tr>
<td><strong>PLEASE RETAIN FOR YOUR RECORD</strong></td>
</tr>
</tbody>
</table>
Purchase with Tip@Terminal Transaction Records – No Signature Required

MERCHAND COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005006
Visa CR
8804

PUR $600.00
TIP $10.00
TOTAL AUD $610.00

Visa CREDIT
AID A0000000031010
APSN 00 C00002 ATC 0099
APPROVED
STAN: 005362
17/02/12 16:06
AUTH: 497491

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005006
Visa CR
8804

PUR $600.00
TIP $10.00
TOTAL AUD $610.00

Visa CREDIT
AID A0000000031010
APSN 00 C00002 ATC 0099
APPROVED
STAN: 005362
17/02/12 16:06
AUTH: 497491

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD
99– 100
Purchase with Tip@Terminal Transaction Records – Signature Required

---

**MERCHAND COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

<table>
<thead>
<tr>
<th>TERMINAL ID</th>
<th>00013005006</th>
</tr>
</thead>
<tbody>
<tr>
<td>Visa</td>
<td>CR</td>
</tr>
<tr>
<td>8804</td>
<td></td>
</tr>
</tbody>
</table>

| PUR     | AUD  | $600.00 |
| TIP     | AUD  | $10.00  |
| TOTAL   | AUD  | $610.00 |

---

**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

<table>
<thead>
<tr>
<th>TERMINAL ID</th>
<th>00013005006</th>
</tr>
</thead>
<tbody>
<tr>
<td>Visa</td>
<td>CR</td>
</tr>
<tr>
<td>8804</td>
<td></td>
</tr>
</tbody>
</table>

| PUR     | AUD  | $600.00 |
| TIP     | AUD  | $10.00  |
| TOTAL   | AUD  | $610.00 |

---

**MESSAGE LINE 1**
**MESSAGE LINE 2**

PLEASE RETAIN FOR YOUR RECORD
Chip Refund Transaction - No Signature Required

Merchant Copy

XYZ Merchant
890 ABC St
Melbourne 3000

TERMINAL ID    00013009811
Visa                   CR
7187

** REFUND ** AUD      $600.00
APPROVED            A005132
01/01/10   15:00    S000123

Customer Copy

XYZ Merchant
890 ABC St
Melbourne 3000

TERMINAL ID    00013009811
Visa                   CR
7187

** REFUND ** AUD      $600.00
APPROVED            A005132
01/01/10   15:00    S000123
Mercant Copy
XYZ Merchant
890 ABC St
Melbourne 3000

TERMINAL ID 00013009811
Visa CR 7187
** REFUND ** AUD $600.00

---------------------------------------------
SIGNATURE
ANZ SmartPay
AID A000000001234
APSN 000
APPROVED A005132
01/01/10 15:00 S000123

Customer Copy
XYZ Merchant
890 ABC St
Melbourne 3000

TERMINAL ID 00013009811
Visa CR 7187
** REFUND ** AUD $600.00

ANZ SmartPay
AID A000000001234
APSN 000
APPROVED A005132
01/01/10 15:00 S000123

PLEASE RETAIN FOR YOUR RECORD
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
<table>
<thead>
<tr>
<th>MERCHANT COPY</th>
</tr>
</thead>
<tbody>
<tr>
<td>XYZ MERCHANT</td>
</tr>
<tr>
<td>890 PARK ST</td>
</tr>
<tr>
<td>MELBOURNE 3000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CUSTOMER COPY</th>
</tr>
</thead>
<tbody>
<tr>
<td>XYZ MERCHANT</td>
</tr>
<tr>
<td>890 PARK ST</td>
</tr>
<tr>
<td>MELBOURNE 3000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>TERMINAL ID</th>
<th>00013005007</th>
</tr>
</thead>
<tbody>
<tr>
<td>Visa</td>
<td>CR</td>
</tr>
<tr>
<td>0010</td>
<td></td>
</tr>
</tbody>
</table>

| PUR AUD     | $25.80      |
| TRANSACTION CURRENCY | USD       |
| EXCH. RATE    | 0.7792     |
| TOTAL USD    | 20.10      |

<table>
<thead>
<tr>
<th>SIGNATURE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Visa CREDIT</td>
</tr>
<tr>
<td>AID</td>
</tr>
<tr>
<td>APSN 01</td>
</tr>
</tbody>
</table>

**APPROVED**

| STAN: 005495 |
| AUTH: 703708 |

**MESSAGE LINE 1**

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.

**MESSAGE LINE 2**

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

[ ] I AGREE TO THE INFORMATION ABOVE

PLEASE RETAIN FOR YOUR RECORD
Pre-Authorisation Transaction - No Signature Required

Merchant Copy

XYZ MERCHANT
890 ABC ST
MELBOURNE 3000

EFTPOS

TERMINAL ID    00013009811
REFERENCE NO        004521
Visa                    CR
5413330039010012      0912
PRE AUTH AUD         $600.00

-------------------------------------------------------------------------------------
SIGNATURE

ANZ SmartPay

AID    A000000001234
APSN  000   C05642    ATC  0012
APPROVED            A005132

01/01/10   15:00    S000123

Customer Copy

XYZ MERCHANT
890 ABC ST
MELBOURNE 3000

EFTPOS

TERMINAL ID    00013009811
REFERENCE NO        004521
Visa                    CR
5413330039010012      0912
PRE AUTH AUD         $600.00

ANZ SmartPay

AID    A000000001234
APSN  000   C05642    ATC  0012
APPROVED            A005132

01/01/10   15:00    S000123
THANK YOU FOR
YOUR CUSTOM
Other Transaction Records

Initialisation

<table>
<thead>
<tr>
<th>XYZ Merchant</th>
</tr>
</thead>
<tbody>
<tr>
<td>890 ABC St</td>
</tr>
<tr>
<td>MELBOURNE 3000</td>
</tr>
<tr>
<td>ANZ INITIALISATION</td>
</tr>
<tr>
<td>TERMINAL ID</td>
</tr>
<tr>
<td>REFERENCE NO</td>
</tr>
<tr>
<td>13/03/10</td>
</tr>
<tr>
<td>APPROVED</td>
</tr>
<tr>
<td>GREETING MESSAGE</td>
</tr>
</tbody>
</table>

Cash-Out

<table>
<thead>
<tr>
<th>XYZ Merchant</th>
</tr>
</thead>
<tbody>
<tr>
<td>890 ABC St</td>
</tr>
<tr>
<td>MELBOURNE 3000</td>
</tr>
<tr>
<td>EFTPOS</td>
</tr>
<tr>
<td>TERMINAL ID</td>
</tr>
<tr>
<td>REFERENCE NO</td>
</tr>
<tr>
<td>CARD NO</td>
</tr>
<tr>
<td>DEBIT CARD AC</td>
</tr>
<tr>
<td>CASH OUT</td>
</tr>
<tr>
<td>TOTAL</td>
</tr>
<tr>
<td>13/03/10</td>
</tr>
<tr>
<td>APPROVED</td>
</tr>
<tr>
<td>PLEASE RETAIN FOR YOUR RECORD</td>
</tr>
<tr>
<td>APPROVED</td>
</tr>
</tbody>
</table>

Refund

<table>
<thead>
<tr>
<th>XYZ Merchant</th>
</tr>
</thead>
<tbody>
<tr>
<td>890 ABC St</td>
</tr>
<tr>
<td>MELBOURNE 3000</td>
</tr>
<tr>
<td>EFTPOS</td>
</tr>
<tr>
<td>TERMINAL ID</td>
</tr>
<tr>
<td>REFERENCE NO</td>
</tr>
<tr>
<td>CARD NO</td>
</tr>
<tr>
<td>DEBIT CARD AC</td>
</tr>
<tr>
<td><strong>REFUND</strong></td>
</tr>
<tr>
<td>TOTAL</td>
</tr>
<tr>
<td>13/03/10</td>
</tr>
<tr>
<td>APPROVED</td>
</tr>
<tr>
<td>PLEASE RETAIN FOR YOUR RECORD</td>
</tr>
<tr>
<td>APPROVED</td>
</tr>
</tbody>
</table>
EFB Transaction Record

Merchant
Copy
XYZ Merchant
890 ABC St
Melbourne 3000
EFTPOS
TERMINAL ID 09993000101
RECALL NO 9999
CARD NUMBER 0958
DEBIT CARD AC CHQ
PURCHASE $600.00
TOTAL AUD $600.00
-----------------------------SIGNATURE
EFB                                          XO
13/03/10   10:29
APPROVED 123456
GREETING MESSAGE

Authorisation Only

Merchant
Copy
XYZ Merchant
890 ABC St
Melbourne 3000
EFTPOS
AUTHORISATION
TERMINAL ID 12345678901
REFERENCE NO 026315
CARD NUMBER 4564809999999999 0502
Visa CR
PURCHASE $600.00
TOTAL AUD $600.00
** NOT FOR VALUE **
13/03/10 10:29
APPROVED 123456
GREETING MESSAGE

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.

Number beside ‘Approved’ on Transaction Record is the authorisation number.

‘EFB’ printed below the signature line identifies the Transaction.
### Summary Totals Report

<table>
<thead>
<tr>
<th>XYZ Merchant</th>
<th>890 ABC St</th>
</tr>
</thead>
<tbody>
<tr>
<td>MELBOURNE 3000</td>
<td></td>
</tr>
<tr>
<td>ANZ EFTPOS</td>
<td></td>
</tr>
<tr>
<td>SUMMARY TOTAL</td>
<td></td>
</tr>
</tbody>
</table>

| 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

<table>
<thead>
<tr>
<th>XYZ Merchant</th>
<th>890 ABC St</th>
</tr>
</thead>
<tbody>
<tr>
<td>MELBOURNE 3000</td>
<td></td>
</tr>
<tr>
<td>ANZ EFTPOS</td>
<td></td>
</tr>
<tr>
<td>SUMMARY TOTAL</td>
<td></td>
</tr>
</tbody>
</table>

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

| 13/03/10       | 14:29   |

TRANSACTION CANCELLED

xx error message

(xx indicates an error response code)
Sub Totals Report

<table>
<thead>
<tr>
<th>XYZ Merchant</th>
<th>890 ABC St</th>
<th>MELBOURNE 3000</th>
</tr>
</thead>
<tbody>
<tr>
<td>ANZ EFTPOS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>SUMMARY TOTAL</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TERMINAL ID</td>
<td>09993000101</td>
<td></td>
</tr>
<tr>
<td>REFERENCE NO</td>
<td>002216</td>
<td></td>
</tr>
<tr>
<td>PUR</td>
<td>$194.50</td>
<td>0007</td>
</tr>
<tr>
<td>CASH</td>
<td>$25.00</td>
<td>0001</td>
</tr>
<tr>
<td>RFUD</td>
<td>$7.00</td>
<td>0002</td>
</tr>
<tr>
<td>AMEX</td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td>DINERS</td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td>$212.50</td>
<td>0010</td>
</tr>
</tbody>
</table>

13/03/10 14:29
APPROVED 123456

Failed Summary Totals

<table>
<thead>
<tr>
<th>XYZ Merchant</th>
<th>890 ABC St</th>
<th>MELBOURNE 3000</th>
</tr>
</thead>
<tbody>
<tr>
<td>ANZ EFTPOS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>SUMMARY TOTAL</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TERMINAL ID</td>
<td>09993000101</td>
<td></td>
</tr>
<tr>
<td>REFERENCE NO</td>
<td>002216</td>
<td></td>
</tr>
<tr>
<td>13/03/10</td>
<td>14:29</td>
<td></td>
</tr>
<tr>
<td>TRANSACTION CANCELLED</td>
<td>xx error message</td>
<td></td>
</tr>
</tbody>
</table>

(xx indicates an error response code)

Transaction Detail Report

<table>
<thead>
<tr>
<th>XYZ Merchant</th>
<th>890 ABC St</th>
<th>MELBOURNE 3000</th>
</tr>
</thead>
<tbody>
<tr>
<td>ANZ EFTPOS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>DETAIL REPORT</td>
<td>AS AT 23/08/02</td>
<td></td>
</tr>
<tr>
<td>TERMINAL ID</td>
<td>09993000101</td>
<td></td>
</tr>
</tbody>
</table>

| 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 2
SETTLEMENT ALREADY TAKEN

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
12345678901
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

XYZ 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

XYZ 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.

Australia and New Zealand Banking Group Limited ABN 11 005 357 522. F/ENSO2440B 03/10