EFTPOS Now terminal user guide.

An easy-to-follow guide to using your terminal.

You've got questions?
We've got time to talk.

**Merchant Support Centre and
online stationery orders**

🖥 **bankofmelbourne.com.au/merchantsupport**

Merchant Helpdesk

Service, Sales and Support, Terminal Difficulties,
Stationery Orders.

📞 **1300 603 266**
 (available 24 hours a day, 7 days a week).

 Handy hint: Have your Merchant and Terminal
 numbers ready so we can assist you promptly.

🖥 **bankofmelbourne.com.au/eftposnow**

Credit Card Authorisation

📞 **1300 301 831**

Contents.

1   Introducing your EFTPOS Now terminal.

What this guide will cover.

This user guide will help you become familiar with the EFTPOS Now terminal. You'll find all the details of the terminal's features and the simple operational steps to help deliver fast and secure payment processing for your business.

Your terminal's features.

Your EFTPOS Now terminal enables online transactions to be processed for Debit Cards (Savings and Cheque accounts), Credit Cards (Visa®, Mastercard® and China UnionPay™) and Charge Cards (American Express®, Diners Club and JCB). It's important to note that if you'd like to accept American Express, Diners Club or JCB cards, you'll need to enter separate agreements with them.

EFTPOS Now enables you to process:

- Purchases
- Purchases with Cash Out for Debit Cards
- Refunds
- Mail/Telephone Order (MOTO approved merchants only)
- Cash Out transactions for Debit Cards
- Purchases with Tip
- Pre-Authorisation and Completion transactions, including an extended range of transactions offered by Visa®, Mastercard® and UnionPay™ (approved merchants only)

American Express® is a registered trademark of American Express Company. Visa® is a registered trademark of Visa International Service Association. Mastercard® is a registered trademark of Mastercard International Incorporated. China UnionPay is a trademark of China UnionPay Co., Ltd.

1.1   Merchant responsibility for equipment and materials provided.

Any hardware or equipment and any unused stationery and promotional materials supplied by Westpac Banking Corporation (the Bank), remain the property of the Bank.

In addition:

- You must not sell, assign or in any way compromise them.
- You can't give them to a third party or give access to a third party.
- You must make sure that the terminals are covered by your business or contents insurance.

Terminals must not be relocated without prior authorisation.

Terminals must be located where cardholders can use the touch screen without the risk of other people seeing them key in their PIN (Personal Identification Number).

1.2   Cancellation of the facility.

If your merchant facility is cancelled for any reason, you need to return the equipment and materials to us. You must return all equipment and materials within five business days of our request. Fees and charges will continue to be charged until the equipment is returned to the Bank as instructed.

To organise the return, call our Merchant Helpdesk:

1300 603 266 (available 24 hours a day, 7 days a week).

1.3   Damaged, lost, or stolen equipment.

If equipment is damaged, lost or stolen, you'll be charged for its replacement.

1.4   Merchant receipts.

You need to retain all printed merchant receipts in a secure manner for reconciliation and instances of terminal failure. Refer to the Merchant Business Solution Card Acceptance by Business Terms and Conditions for more information.

You must provide cardholders with a receipt unless they request otherwise.

1.5   EFTPOS stationery.

Stationery can be ordered by phone or online. Orders are normally delivered within five business days, so it's important to place your orders before running your stocks too low.

Ordering stationery online.

Log on to

bankofmelbourne.com.au/merchant-stationery

and click on the 'Order now' button, which will direct you to the stationery order page and enter the following details :
- Merchant Number (MID).
- Trading Address Postcode.

Then select your stationery items and quantities and follow the prompts.

Ordering stationery by phone.

Call the Merchant Helpdesk 1300 603 266 (available 24 hours a day, 7 days a week).

Follow the prompts and use your phone keypad to enter the following details:

• Your stationery items and quantities; followed by

• your Merchant Number (MID); and

• your Trading Address Postcode.

2   Let's get your new terminal started.

This guide will assist you to setup your terminal and start processing secure payments for your business.

2.1   Terminal layout.

Get to know your terminal and its features.

USB-C charging port

Status bar

Magnetic stripe reader

Contactless card reader

Navigation bar

Paper compartment door

Headphone jack

Power/Accessibility mode button

Volume buttons

Chip card reader

Front camera

Charging indicator LED

Touch screen

Paper roll
compartment

Microphone

Rear camera

Torch/Camera flash

Battery cover

Speaker

Power socket

Power LED

Bluetooth LED

Pairing button

RS232

USB A

Ethernet

Micro USB

2.2   Important icons and navigation.

Status icons

Bluetooth enabled

Bluetooth enabled, connected to base

Aeroplane mode

Mobile signal

Wi-Fi

SIM Card

Battery level

Battery charging

Notification icons

Warning/Attention

Important information

Download/Update in progress

Quick settings icons

App launcher

Torch

Auto rotate

Edit

Settings

Navigation keys

Recent apps

Home/Payment app

Back

Menu

More options

Expand

Collapse

Add reference

Important: you can return to the payment app (amount-entry screen) at any time by pressing the Back ⬑ and/or Home 🏠 keys.

2.3   Installing the paper receipt roll.

1. Open the paper roll compartment by holding the terminal base securely and lifting the sides of the paper compartment door upwards and back.

2. Remove any partially used or empty paper roll from the compartment.

3. Place a new roll in the compartment. Ensure that the paper end is feeding under the roll and towards the terminal screen.

4. Pull the end of the paper above the paper compartment door.

5. Close the paper compartment door until it clicks securely back into position.

6. Tear off and discard any surplus paper.

Important: The paper roll is thermal-sensitive and will only print on one side.

2.4   Charging your terminal.

Your terminal arrives charged and ready for use.

Ensure the base of your terminal is connected to a power source and place your terminal on the base. The terminal will automatically turn on.

The charging symbol 🔋 will be displayed at the top of the screen. The charging indicator LED (see Terminal layout) will be orange while the terminal is charging.

When the terminal is fully charged the charging indicator LED will be green.

2.5   Turning your terminal on and off.

To turn on: Hold the Power button (see Terminal layout) down for approximately 3 seconds until the terminal turns on.

To turn off: Hold the Power button down for approximately 1 second until you are prompted with the Power off/Restart Message. Select the 'Power off' option, and the terminal will shut down.

2.6   Terminal maintenance.

To keep your terminal software up to date, the Bank will automatically download any updates to your terminal on a regular basis. Allow these updates to be completed fully, so your terminal always has the latest configuration and software. Make sure that your terminal is turned on and has connectivity to the Bank.

Generally, this download will occur overnight and will take a minute or two. However, a full software download can take up to 15 minutes (depending on the connection type used in the terminal).

If your terminal is unable to connect to the Bank at its scheduled time, it will automatically try again at a later stage.

2.7   Terminal activation.

If your terminal has been installed by a technician your terminal will already be activated ready for use. If your terminal has been sent to you by satchel you will need to activate your terminal before you can use it.

📞   Call the Merchant Helpdesk on 1300 603 266 to activate your terminal
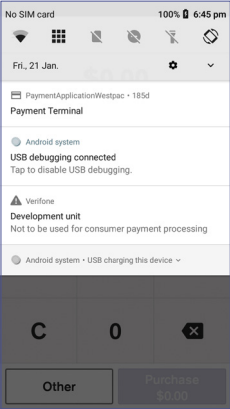   (available 24 hours a day, 7 days a week).

3   Network configuration.
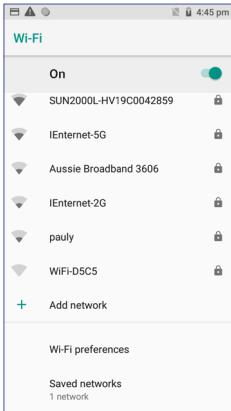
3.1   Wi-Fi connectivity.

Icon	Description
	Wi-Fi is disabled.
	Wi-Fi 4 bars (Strongest Signal)
	Wi-Fi network being referenced is password protected.
	The terminal is connected to the Wi-Fi access point but does not have a connection to the internet. This means that you need further authentication to get access or there could be a problem with the Wi-Fi router's connection.
	The terminal has detected Wi-Fi networks but isn't connected to any presently.

Wi-Fi can be set up from the Status Bar at the top of the touch screen.

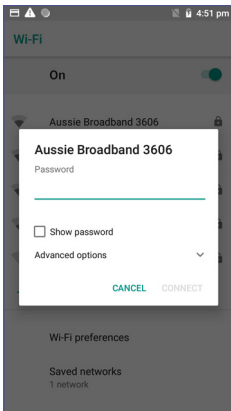**To access the Wi-Fi settings from the Status Bar.**

Terminal Screen	Next Step
	1. Swipe down from the top of the screen to view the status icons. **2.** Press and hold the Wi-Fi icon. The Wi-Fi settings will open.

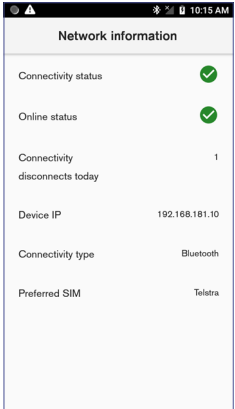| Terminal Screen	Next Step
□ ▲ ◎ 🔋 📶 4:45 pm **Wi-Fi** 　**On**　　　　　　　　● ▽　SUN2000L-HV19C0042859　🔒 ▽　IEnternet-5G　　　　　🔒 ▽　Aussie Broadband 3606　🔒 ▽　IEnternet-2G　　　　　🔒 ▽　pauly　　　　　　　🔒 ▽　WiFi-D5C5　　　　　🔒 +　Add network 　Wi-Fi preferences 　Saved networks 　1 network	**3.** Turn Wi-Fi 'On'. **4.** Select your network from the list of available networks.
□ ▲ ◎ 🔋 📶 4:51 pm **Wi-Fi** 　**On**　　　　　　　　● ▽　Aussie Broadband 3606　🔒 **Aussie Broadband 3606** Password _____ ☐ Show password Advanced options　　　　∨ 　　CANCEL　CONNECT 　Wi-Fi preferences 　Saved networks 　1 network	**5.** Enter the network password and select **CONNECT**. **6.** Press the home button ⌂ to navigate back to the amount–entry screen.

3.2   Ethernet connectivity.

Connect the ethernet cable to the base. Plug one end of the ethernet cable to the port labelled with the 品 icon on the terminal base.

Plug the other end of the ethernet cable into a free LAN port on your router.

Tip: If your terminal is configured correctly, once your base is successfully connected to your router, the terminal doesn't need to be on the base to take payments.

To confirm your terminal has successfully connected to ethernet, use the following steps:

Terminal Screen	Next Step
Network information Connectivity status ✅ Online status ✅ Connectivity disconnects today 1 Device IP 192.168.181.10 Connectivity type Bluetooth Preferred SIM Telstra	1. Swipe down from the top of the screen and select the **App Launcher** ⚎ 2. Select the **Diagnostics App** 🛠 3. Select **Network Information**. 4. Confirm Connectivity status has a green tick. 5. Confirm Online status has a green tick. 6. Confirm Connectivity type is Bluetooth. 7. Press the home button 🏠 to navigate back to the amount-entry screen.
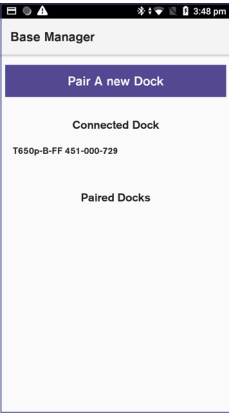
Important: Your terminal and base must be successfully paired, to enable ethernet connectivity (Refer to section 3.4 Pairing the terminal and base for bluetooth).

3.3   Mobile connectivity.

Your terminal will automatically connect to an available 3G or 4G network – so you can start processing transactions.

Note: To confirm you have a mobile signal, check the icon in the Status Bar at the top of the screen.

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3.4   Pairing the terminal and base for bluetooth.
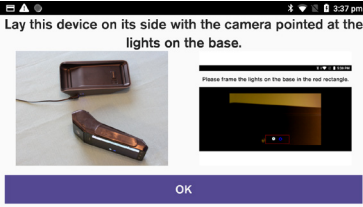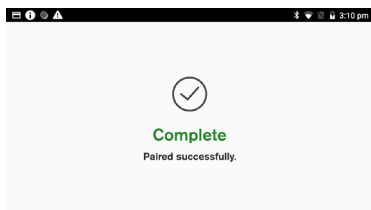
Terminal Screen	Next Step
	1. Swipe down from the top of the screen and select the **App Launcher** ⊞ 2. Select the **Base Control App** ✎ 3. The Base Manager menu will be displayed on the screen. In the menu, select **Pair a new Dock**. Bluetooth will be automatically enabled.
	4. Connect the power cable to the base unit. 5. The white and blue lights will both light up and remain steady for a few seconds before the white light starts blinking. 6. Wait until the white light stops blinking and remains steady. 7. Press and release the Pairing Button on the base and check that the blue light on the side of the base is blinking. 8. Select **OK** on the terminal.
	9. Lay the device on its side and point the camera to the lights on the base. 10. Select **OK** on the terminal.
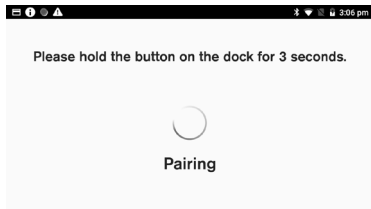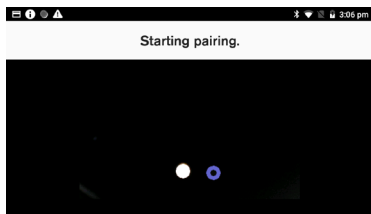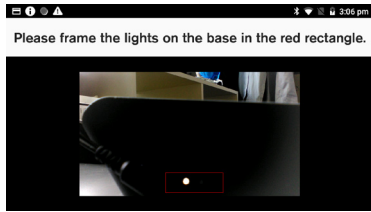
Terminal Screen	Next Step
Please frame the lights on the base in the red rectangle.	**11.** Use the camera to align the lights on the base within the red rectangle (while the terminal is still laying on its side). **12.** If the terminal detects any movement, the screen will display 'Please Hold Still' to allow the pairing process to work. **Note:** The terminal needs to remain steady and still and the pairing lights should be well within the red rectangle. You can do this by laying the base and terminal on a flat, clear surface, making sure there are no bright lights behind the base.
Starting pairing.	**13.** The 'Starting Pairing' screen will be displayed for approximately 20 seconds.
Please hold the button on the dock for 3 seconds. Pairing	**14.** Press and hold the Pairing Button on the base for 3 seconds. **15.** Wait for the base pairing to be completed. **Note:** If the Pairing Button is not held long enough, you'll get an error message that reads 'Failed – Unable to pair with base'.
Complete Paired successfully.	**16.** The 'Complete' screen will be displayed when the terminal has been successfully paired to the base.
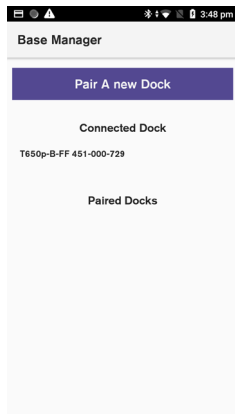
Terminal Screen	Next Step
Base Manager Pair A new Dock **Connected Dock** T650p-B-FF 451-000-729 **Paired Docks**	**17.** The device will display 'Connected Dock' to confirm the successful pairing. **18.** Select the home button 🏠 at the bottom of the terminal. This button will return you to the amount-entry screen to begin transactions.

3.5   Terminal heartbeat.

Your terminal is configured to regularly connect to the Bank. This connection is known as a heartbeat.

The innovative heartbeat technology sends pulse inquiries to your terminal, creating a network of constant communication. There are three types of heartbeats:

Regular - scheduled hourly.

Maintenance - scheduled everyday between midnight and 6:00 am, Sydney time (e.g, terminal software updates).

Manual - forces configuration changes to take effect immediately.

You aren't generally required to complete any heartbeats. The terminal automatically completes the heartbeat on a regular basis and will pick up any configuration changes at that time.

If you've requested an update or change to your terminal, you can either wait for the regular heartbeat or complete the manual heartbeat yourself. Swipe down from the top of the screen and select App Launcher > Diagnostics App > Verifone Cloud > VHQ heartbeat – Request heartbeat. A green tick will be displayed for a successful heartbeat connection.

4   Passcode management.

Your terminal has the ability to limit and protect transactions and functionality such as refund, MOTO (Mail Order and Telephone Order), settlements and more, by using passcodes. The passcode levels available are Manager and Cashier.

The passcode requirements are as follows:
- You can't repeat the same digit more than 3 times.
- You can't enter digits in sequential order (e.g, ,1,2,3).
- The Manager passcode must be 6 characters in length.
- The Cashier passcode must be 6 characters in length.
- Cashier and Manager passcodes can't be the same.

4.1   How to set up your manager/cashier passcode.

Use this process if you haven't setup your passcodes during your terminal installation.

1. Select the menu icon ☰ located at the top left of the amount-entry screen.

2. Select **Settings**.

3. Select **Security**.

4. The 'Passcode requirements' screen will be displayed, select **OK**.

5. The 'Enter Admin passcode' screen will be displayed. The owner or authorised contact will need to contact the Merchant Helpdesk to get the current Admin passcode.

6. Enter the Admin passcode and press **Enter**.

7. Enter the new Manager passcode and press **Enter**.

8. Re-enter the new Manager passcode and press **Enter**.

9. You will now be prompted to set up a Cashier passcode.

10. Enter the new Cashier passcode and press **Enter**.

11. Re-enter the new Cashier passcode and press **Enter**.

4.2   How to change your passcodes.

Use this process if you need to change your Manager passcode or change or reset your Cashier passcode.

Note: The Manager passcode is required to change both the Manager passcode and the Cashier passcode.

1. Select the menu icon ☰ located at the top left of the amount-entry screen.

2. Select **Settings**.

3. Select **Security**.

4. Enter the current Manager passcode and press **Enter**.

5. Select **Passcode management**.

6. Select **Manager** or **Cashier**.

7. Enter the current Manager passcode and press **Enter**.

8. Enter the new Manager or Cashier passcode and press **Enter**.

9. Re-enter the new Manager or Cashier passcode and press **Enter**.

4.3   How to reset your manager passcode.

Use this process if you've forgotten your Manager passcode.

1.   Select the menu icon ☰ located at the top left of the amount-entry screen.

2.   Select **Settings**.

3.   Select **Security**.

4.   Select the More options icon ⋮ at the top right of the screen.

5.   Select **Switch to Admin**.

6.   Contact the Merchant Helpdesk to get the current Admin passcode.

7.   Enter the Admin passcode and press **Enter**.

8.   Enter the new Manager passcode and press **Enter**.

9.   Re-enter the new Manager passcode and press **Enter**.

5   Terminal management.

Your terminal will enter sleep mode at various times when not in use. Sleep mode is a power-saving mode and will generally activate after 1 minute of inactivity. In sleep mode, the terminal will display the screensaver if connected to power. If the terminal isn't connected to power, the screen will turn off.

5.1   How to exit sleep mode.

- If the terminal is on the base or connected to power, the screen saver will activate during sleep mode. To wake the terminal, tap the screen or lift the terminal from the base or disconnect the power. The terminal will be ready for you to enter a payment amount.

- When waking the terminal for the first time in the morning or after a reboot, you'll need to swipe up from the bottom of the screen to access the payment App.

- If the terminal isn't connected to power, the screen will turn off during sleep mode. To wake the terminal, press and release the power button. The terminal will be ready for you to enter a payment amount.

Note: You can put the terminal into sleep mode at any time by pressing and releasing the power button.

6   Processing transactions.

6.1   Contactless tap transactions.

The EFTPOS Now terminal supports contactless transactions.

The contactless reader is located at the top of the screen above the paper compartment door.

Instructions:
1. When prompted by the terminal, position the contactless card over the paper compartment door.

2. Wait for the confirmation 'beeps' before removing the card.

6.2   Chip card transactions.

The EFTPOS Now terminal supports chip card transactions.

The chip card reader is located at the bottom of the terminal.

Instructions:
1. Position the chip card with the chip facing upward and towards the terminal.

2. Insert the chip card into the chip card reader slot in a smooth, continuous motion (pushing it in as far as it can go).

3. The card should remain inserted in the terminal until the transaction is complete, and the terminal prompts you to remove it.

4. If there's an error with reading the chip on the card, the terminal may prompt you to swipe the card.

6.3   Magnetic stripe transactions.

The EFTPOS Now terminal supports magnetic stripe card transactions.

The magnetic stripe reader is located on the right-hand side of the terminal.

Instructions:

1. Position the magnetic stripe card in the card reader with the stripe facing inward, towards the touch screen.

2. To ensure a proper read of the magnetic stripe card, insert the magnetic stripe card at the top of the card reader slot.

3. Swipe the card smoothly through the magnetic card reader.

4. If there is no response from the terminal, or if a CARD ERROR message is displayed, swipe the card again. You may need to swipe faster or slower.

5. If you swipe a chip card, the terminal may prompt you to insert the card instead.

6.4   Cancelling a transaction.

You can cancel a transaction at any point by pressing the Cancel button. However, it's important to remember that you need to press the Cancel button before 'Authorising' is displayed on the screen for the transaction.

6.5   CCV security codes.

6.5.1   What is a CCV?

CCV security codes are a way to lessen the risk of fraud and chargeback when the cardholder is not physically present.

A CCV security code is printed on the card but does not appear on receipts. When you key in the CCV code, a check is made that the code matches the card number. This gives the merchant greater assurance that the customer is in possession of the card.

CCV
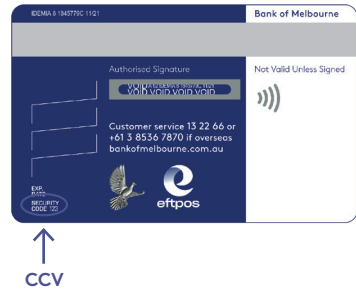
Note: CCV (Card Check Value) is also known as CVV and CVC.

6.5.2   Where can I find the CCV security code?

Some cards, such as Mastercard and Visa, have a three-digit CCV printed on the signature panel on the card's reverse side. There may be other numbers before the CCV – in that instance, the last three digits on the signature panel are the CCV.

Other cards, such as American Express, have a four-digit CCV on the front of the card, above the account number.
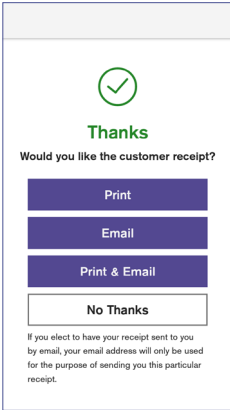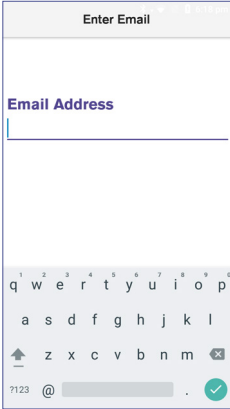
Some cards don't have a CCV.

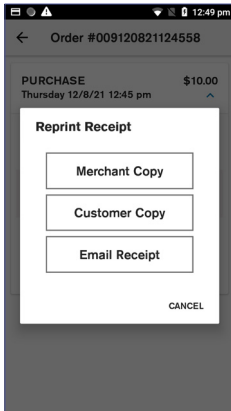### 6.5.3   Should I save CCV security codes?

No, never store the CCV codes as they must remain confidential. You should not write them down or save them electronically. Doing so might lead to misuse of the information and put your business at risk. CVV codes should only be used with the initial transaction for authorisation but **never** stored for future transactions.

6.6   Email receipts.

The terminal offers cardholders the option to receive a copy of their receipt via email; this helps deliver a more sustainable, eco-friendly payment experience.

Terminal Screen	Next Step
	1. At the end of a transaction, cardholders are offered several options on how they'd wish to receive their receipt. **2.** Cardholders can request their receipt to be printed, by selecting **Print**, to be emailed, by selecting **Email** or be both printed and emailed, by selecting **Print & Email**. **3.** If no receipt is required select **No Thanks**, or if no option is selected, the terminal will return to the amount-entry screen.
	4. If a cardholder chooses to receive their receipt by email, they will be prompted to enter an email address. **5.** After entering the email address, press the **green tick** – the receipt will be emailed to the cardholder and the terminal will return to the amount-entry screen.

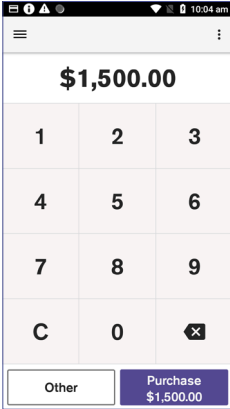| Terminal Screen	Next Step
 PURCHASE — $10.00 Thursday 12/8/21 12:45 pm **Reprint Receipt** Merchant Copy Customer Copy Email Receipt CANCEL	If an email receipt is not received by the cardholder, you can request a duplicate receipt to be printed or emailed by searching through the Transaction History. **6.** Select the menu ☰ icon located at the top left of the amount-entry screen. **7.** Select **Transaction History**. The Transaction History will be displayed. You can scroll up and down the screen to see more transactions. To match a specific transaction, use the date, time, or transaction amount. Alternatively you can select the magnifying glass at the top right of the screen and use the search function. To find a specific transaction or receipt, enter the last 4 digits of the card used, or the STAN displayed on the receipt. STAN is a six-digit ID number found on the receipt. **8.** Select the required transaction. **9.** Select **RECEIPT**. **10.** Select **Merchant Copy** or **Customer Copy** or **Email Receipt**.

Note: Any email address or data collected is not retained for future use and is not recorded anywhere.

6.7   Processing a purchase transaction.

Terminal Screen	Next Step
$1,500.00 keypad screen	**1.** From the amount-entry screen, use the touch screen to enter the purchase amount. (e.g, $1500 = 150000). **Important:** If a correction is required, press **C** to clear the value or press ⊗ to remove the last number entered. **2.** Select **Purchase**.
Insert · Swipe · Tap screen, Total $1,500.00, Cancel	**3.** The terminal will prompt the cardholder to tap, insert or swipe their card or payment-enabled device (e.g, phone, smart watch, or wearable device). **Important:** The position of the card reader for tap transactions is above the paper compartment door.

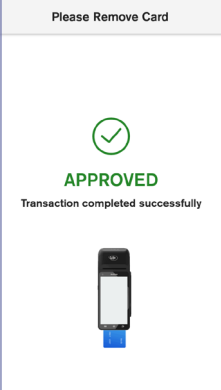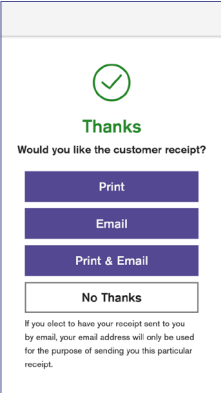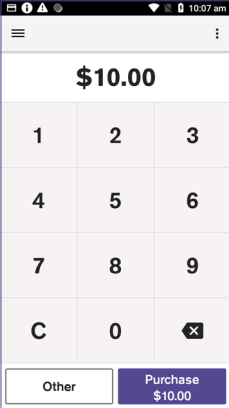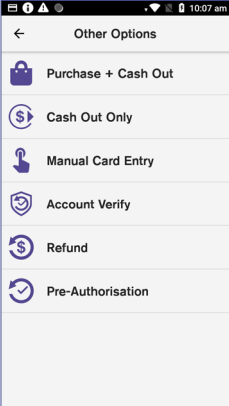| Terminal Screen	Next Step
Select Account **Total** **$1,500.00** Cheque Savings Credit Cancel	**4.** If the cardholder has chosen to insert or swipe their card, the terminal will prompt them to select the account type or application they want to use. **Important:** The terminal will only display the available application or accounts for their card.
Enter PIN or Press Enter to Bypass **Total $1,500.00** 1 QZ · 2 ABC · 3 DEF 4 GHI · 5 JKL · 6 MNO 7 PRS · 8 TUV · 9 WXY C · 0 Cancel · Enter	**5.** The cardholder will be required to enter their Personal Identification Number (PIN). **Important:** If the cardholder doesn't wish to enter a PIN, you can skip (Bypass) this step for certain card types by leaving the PIN blank and pressing **Enter**.
Enter Signature Sign Here Total: $1,500.00 I agree to pay the above total amount according to my card issuer agreement. **AMEX** card ending in **6105**. Authorisation number **231096** Clear · Done	The cardholder will need to provide a signature to authorise the transaction. They'll need to sign directly on the screen using their finger and will be prompted to return the terminal to you for verification. You'll be prompted to approve or decline the signature. If the signature matches the one on the back of the card, select **Yes, Approve** or select **No** to cancel the transaction. **Note:** If the cardholder requires to re-enter their signature, select **Clear**.

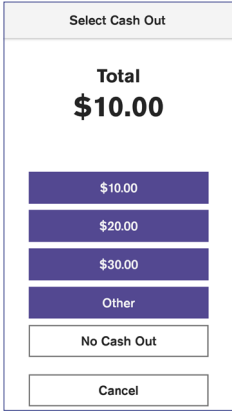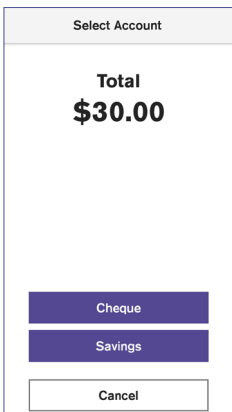| Terminal Screen	Next Step
Please Remove Card ✓ **APPROVED** Transaction completed successfully	**6.** Once the transaction has been processed, the terminal screen will display whether the transaction has been approved or declined.
✓ **Thanks** Would you like the customer receipt? Print Email Print & Email No Thanks If you elect to have your receipt sent to you by email, your email address will only be used for the purpose of sending you this particular receipt.	**7.** The terminal will print a merchant copy of the receipt (if the cardholder signed, the signature will be on this copy). **8.** The terminal will prompt for a customer copy of the receipt to be printed or emailed. For further information on emailing receipts refer to section 6.6.

Important: Always check the receipt to confirm the transaction has been approved.

6.8   Processing a purchase + cash out transaction.

If enabled, your terminal can process purchase with cash out transactions, available from cheque or savings accounts only.

You may enable or disable the cash out feature by contacting the Merchant Helpdesk.

Terminal Screen	Next Step
	1. From the amount-entry screen enter the purchase amount (e.g, $10.00 = 1000). **Note:** If a correction is required, press C to clear the value or press ⌫ to remove the last number entered. **2.** Select **Other**.
	3. Select **Purchase + Cash Out**.

Terminal Screen	Next Step
Select Cash Out **Total** **$10.00** $10.00 $20.00 $30.00 Other No Cash Out Cancel	**4.** Select the Cash Out amount from the pre-set options displayed on the screen or select **Other** to enter a different amount.
≡ Insert · Swipe · Tap **Total** **$30.00** Cancel	**5.** The terminal will prompt the cardholder to tap, insert, or swipe their card or payment-enabled device (e.g, phone, smart watch, or wearable device). **Note:** The position of the card reader for tap transactions is above the paper compartment door.
Select Account **Total** **$30.00** Cheque Savings Cancel	**6.** If the cardholder has chosen to insert or swipe their card, the terminal will prompt them to select the account type or application they want to use (Cheque or Savings options only). **Important:** The terminal will only display the available application or accounts for their card.

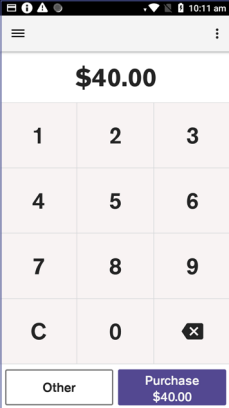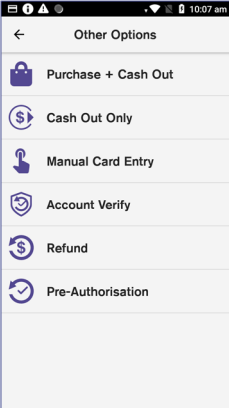| Terminal Screen	Next Step
Enter PIN **Total $30.00** ● ● ● ● **1** QZ **2** ABC **3** DEF **4** GHI **5** JKL **6** MNO **7** PRS **8** TUV **9** WXY **C** **0** Cancel Enter	**7.** The cardholder will be required to enter their Personal Identification Number (PIN).
Please Remove Card ✓ **APPROVED** Transaction completed successfully	**8.** Once the transaction has processed, the terminal screen will display whether the transaction has been approved or declined. **Important:** If a chip card was inserted and is yet to be removed, a prompt will appear to remove the card. The terminal will beep as a reminder if the card isn't removed.
✓ **Thanks** Would you like the customer receipt? Print Email Print & Email No Thanks If you elect to have your receipt sent to you by email, your email address will only be used for the purpose of sending you this particular receipt.	**9.** The terminal will print a merchant copy of the receipt. **10.** The terminal will prompt for a customer copy of the receipt to be printed or emailed. For further information on emailing receipts refer to section 6.6.
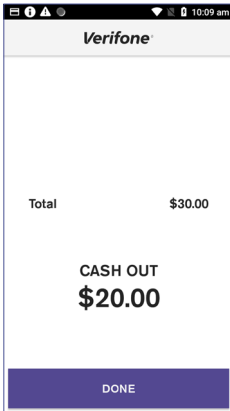
Terminal Screen	Next Step
  Verifone Total $30.00 **CASH OUT** **$20.00** DONE	**11.** The Cash Out confirmation screen will be displayed. **12.** Select **Done** once the cash has been provided to the cardholder.

Important: Always check the receipt to confirm the transaction has been approved.

6.9   Processing a cash out only transaction.

If enabled, your terminal can process Cash Out transactions, available from cheque or savings accounts only.

You may enable or disable the Cash Out feature by contacting the Merchant Helpdesk.

Terminal Screen	Next Step
	1. From the amount-entry screen enter the Cash Out amount (e.g, $40.00 = 4000). **Note:** If a correction is required, press **C** to clear the value or press ⊗ to remove the last number entered. **2.** Select **Other**.
	3. The Other Options menu will be displayed. Select **Cash Out Only**.

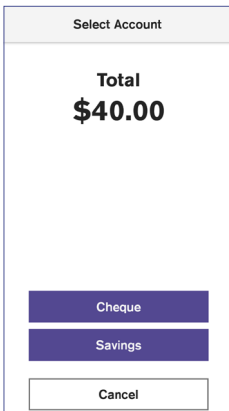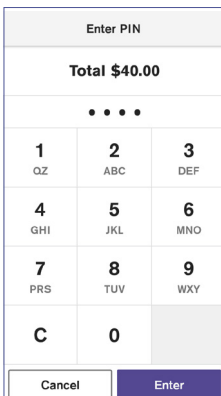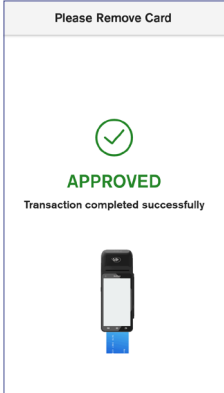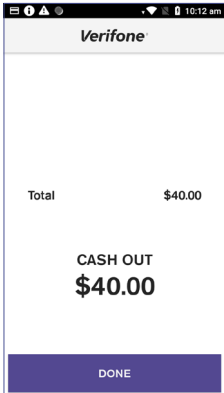| Terminal Screen	Next Step
Insert · Swipe · Tap Pay G Pay SAMSUNG Pay **Total** **$40.00** Cancel	**4.** The terminal will prompt the cardholder to tap, insert, or swipe their card or payment-enabled device (e.g, phone, smart watch, or wearable device). **Note:** The position of the card reader for tap transactions is above the paper compartment door.
Select Account **Total** **$40.00** Cheque Savings Cancel	**5.** If the cardholder has chosen to insert or swipe their card, the terminal will prompt them to select the account type or application they want to use (Cheque or Savings options only). **Important:** The terminal will only display the available application or accounts for their card.
Enter PIN **Total $40.00** • • • • 1 QZ 2 ABC 3 DEF 4 GHI 5 JKL 6 MNO 7 PRS 8 TUV 9 WXY C 0 Cancel Enter	**6.** The cardholder will be required to enter their Personal Identification Number (PIN).

Terminal Screen	Next Step
Please Remove Card ✓ **APPROVED** Transaction completed successfully	**7.** Once the transaction has processed, the terminal screen will display whether the transaction has been approved or declined. **Note:** If a chip card was inserted and is yet to be removed, a prompt will appear to remove the card. The terminal will beep as a reminder if the card isn't removed. **8.** The terminal will print a merchant copy of the receipt. **9.** The terminal will prompt for a customer copy of the receipt to be printed or emailed. For further information on emailing receipts refer to section 6.6.
Verifone Total $40.00 **CASH OUT** **$40.00** DONE	**10.** The Cash Out confirmation screen will be displayed. **11.** Select **Done** once the cash has been provided to the cardholder.

Important: Always check the receipt to confirm the transaction has been approved.

6.10 Processing a refund transaction.

If enabled, your terminal can process refund transactions. A refund transaction is used to reverse a purchase that has previously been processed.

A refund transaction should allow any amount below or equal to the Daily Refund Limit. To find out your Daily Refund Limit or if you wish to perform a refund transaction over the Daily Refund Limit, simply contact the Merchant Helpdesk.
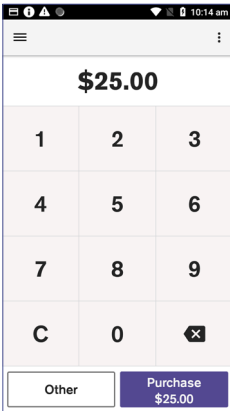
You can process a refund transaction for any of the following:

- returned goods purchased that are accepted under your Returns Policy
- services that are terminated or cancelled
- incorrect amount charged (price adjustment).

You must not:

- offer or provide a cash refund when the original purchase was made using a debit or credit card
- make a refund to a card that was not used for the original purchase transaction

If you initiate an invalid refund, as described above and the cardholder disputes the original purchase transaction, you may be liable for a Chargeback claim. This would result in the Bank debiting your merchant account for the original purchase transaction and additional fees. A Chargeback reverses a transaction made on a debit or credit card. If you initiate a refund on an international card, you'll need to inform the cardholder that the refund amount appearing on their account statement may be different from the amount on the original purchase transaction. This is due to a potential variation in the exchange rates used on each transaction.
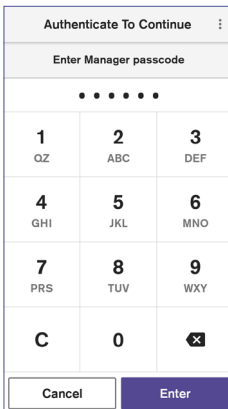
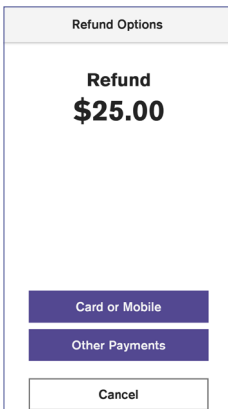| Terminal Screen	Next Step
	1. From the amount-entry screen, enter the refund amount (e.g, $25 = 2500). **Note:** If a correction is required, press **C** to clear the value or press ⌫ to remove the last number entered. **2.** Select **Other**.
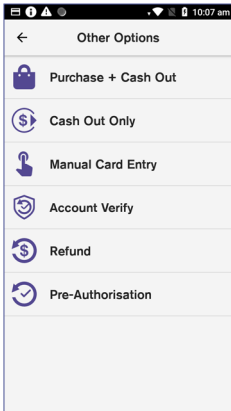
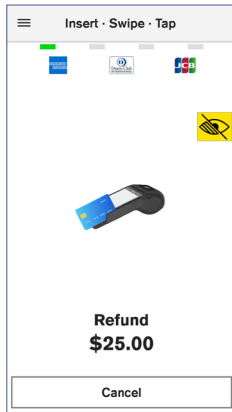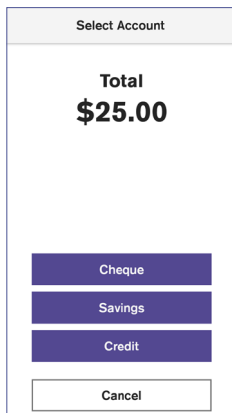| Terminal Screen	Next Step
	3. Select **Refund**.
	4. Enter the Manager passcode. **Important:** Refer to section 4 if passcodes haven't been set up. **5.** Press **Enter**.
	6. Select **Card or Mobile**.

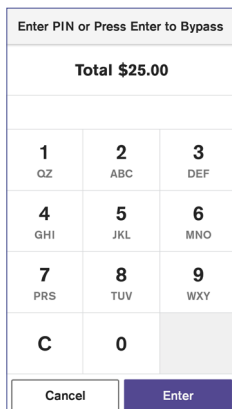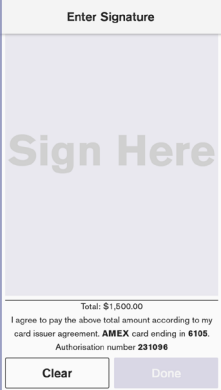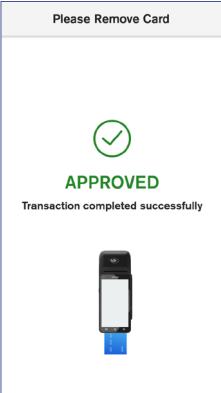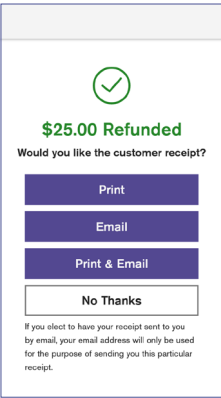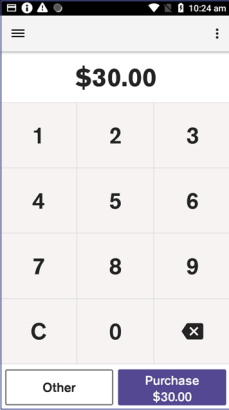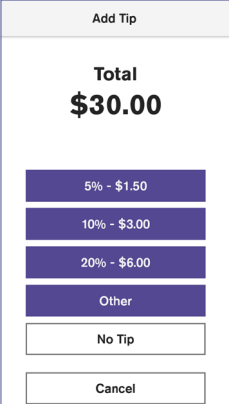| Terminal Screen	Next Step
Insert · Swipe · Tap **Refund** **$25.00** Cancel	**7.** The terminal will prompt the cardholder to tap, insert, or swipe their card or payment-enabled device (e.g, phone, smart watch, or wearable device). **Important:** The position of the card reader for tap transactions is above the paper compartment door.
Select Account **Total** **$25.00** Cheque Savings Credit Cancel	**8.** If the cardholder has chosen to insert or swipe their card, the terminal will prompt them to select the account type or application they want to use. **Important:** The terminal will only display the available application or accounts for their card.
Enter PIN or Press Enter to Bypass **Total $25.00** 	1 QZ	2 ABC	3 DEF
4 GHI	5 JKL	6 MNO
7 PRS	8 TUV	9 WXY
C	0	| Cancel	Enter	**9.** The cardholder will be required to enter their Personal Identification Number (PIN). **Important:** If the cardholder doesn't wish to enter a PIN, you can skip (Bypass) this step for certain card types by leaving the PIN blank and pressing **Enter**. The cardholder will need to provide a signature to authorise the transaction. They'll need to sign directly on the screen using their finger and will be prompted to return the terminal to you for verification. You'll be prompted to approve or decline the signature. If the signature matches the one on the back of the card, select **Yes, Approve** or select **No** to cancel the transaction. **Note:** If the cardholder requires to re-enter their signature, select **Clear**.

Terminal Screen	Next Step
Enter Signature **Sign Here** Total: $1,500.00 I agree to pay the above total amount according to my card issuer agreement. **AMEX** card ending in **6105**. Authorisation number **231096** Clear / Done	**Important:** If the cardholder doesn't wish to enter a PIN, you can skip (Bypass) this step for certain card types by leaving the PIN blank and pressing Enter. The cardholder will need to provide a signature to authorise the transaction. They'll need to sign directly on the screen using their finger and will be prompted to return the terminal to you for verification. You'll be prompted to approve or decline the signature. If the signature matches the one on the back of the card, select **Yes, Approve**.
Please Remove Card ✓ **APPROVED** Transaction completed successfully	**10.** Once the transaction has processed, the terminal screen will display whether the transaction has been approved or declined. **Important:** If a chip card was inserted and is yet to be removed, a prompt will appear to remove the card. The terminal will beep as a reminder if the card isn't removed. **11.** The terminal will print a merchant copy of the receipt.
✓ **$25.00 Refunded** Would you like the customer receipt? Print Email Print & Email No Thanks If you elect to have your receipt sent to you by email, your email address will only be used for the purpose of sending you this particular receipt.	**12.** The terminal will prompt for a customer copy of the receipt to be printed or emailed. For further information on emailing receipts, refer to section 6.6.

Important: Always check the receipt to confirm the transaction has been approved.

6.11   Processing a purchase transaction with tip.

If enabled, your terminal can process purchases with tip transactions.

You may enable or disable the tipping feature by contacting the Merchant Helpdesk.

Terminal Screen	Next Step
	1. From the amount-entry screen, enter the purchase amount, (e.g, $30.00 = 3000). **Note:** If a correction is required, press **C** to clear the value or press ⊗ to remove the last number entered. 2. Select **Purchase**.
	3. The cardholder will be prompted to select a tip amount. They can choose a pre-defined amount, enter a custom amount by selecting **Other** or opt not to add a tip by selection **No Tip**.

Terminal Screen	Next Step
Insert · Swipe · Tap Total **$33.00** Cancel	**4.** The terminal will prompt the cardholder to tap, insert, or swipe their card or payment-enabled device (e.g, phone, smart watch, or wearable device). **Important:** The position of the card reader for tap transactions is above the paper compartment door.
Select Account **Total** **$33.00** Cheque Savings Credit Cancel	**5.** If the cardholder has chosen to insert or swipe their card, the terminal will prompt them to select the account type or application they want to use. **Important:** The terminal will only display the available application or accounts for their card.

Terminal Screen	Next Step
Enter PIN or Press Enter to Bypass **Total $33.00** 1 QZ 2 ABC 3 DEF 4 GHI 5 JKL 6 MNO 7 PRS 8 TUV 9 WXY C 0 Cancel Enter	**6.** The cardholder will be required to enter their Personal Identification Number (PIN). **Important:** If the cardholder doesn't wish to enter a PIN, you can skip (Bypass) this step for certain card types by leaving the PIN blank and pressing **Enter**. The cardholder will need to provide a signature to authorise the transaction. They'll need to sign directly on the screen using their finger and will be prompted to return the terminal to you for verification. You'll be prompted to approve or decline the signature. If the signature matches the one on the back of the card, select **Yes, Approve** or select **No** to cancel the transaction. **Note:** If the cardholder requires to re-enter their signature, select **Clear**.
Enter Signature **Sign Here** Total: $1,500.00 I agree to pay the above total amount according to my card issuer agreement. **AMEX** card ending in **6105**. Authorisation number **231096** Clear Done	**Important:** The cardholder signature option is provided on the screen, and the cardholder can use their finger to sign directly on the screen. Once they've signed, you'll be prompted to Approve or Decline the signature. If the signature matches the signature on the back of the card, select **Yes, Approve**.
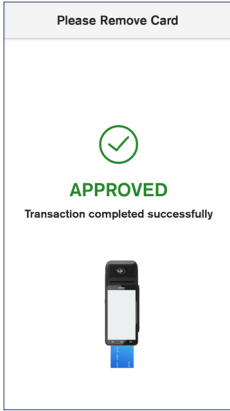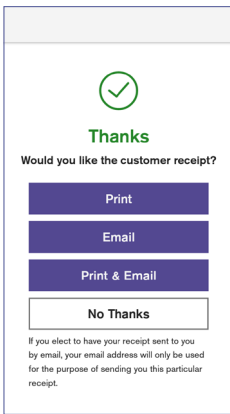
Terminal Screen	Next Step
Please Remove Card ✓ **APPROVED** **Transaction completed successfully**	**7.** Once the transaction has been processed, the terminal screen will display whether the transaction has been approved or declined. **Note:** If a chip card was inserted and is yet to be removed, you'll be prompted to remove the card. The terminal will beep as a reminder if the card isn't removed.
✓ **Thanks** **Would you like the customer receipt?** Print Email Print & Email No Thanks If you elect to have your receipt sent to you by email, your email address will only be used for the purpose of sending you this particular receipt.	**8.** The terminal will prompt for a customer copy of the receipt to be printed or emailed. For further information on emailing receipts, refer to section 6.6.

Tips can also be added on a purchase transaction with a Cash Out component.

Important: Always check the receipt to confirm the transaction has been approved.
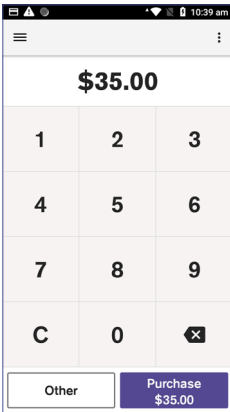
6.12   Processing a mail order/telephone order (MOTO) transaction.

Transactions initiated by mail or telephone are known as MOTO (Mail Order or Telephone Order) transactions. MOTO transactions can be processed on credit and charge cards. You have the option to either add passcode security to all MOTO transactions or just to MOTO transactions over $100.

For more information on how to register as a MOTO merchant, contact the Merchant Helpdesk.

Important:

- Until you are registered as a MOTO merchant, you must not process MOTO transactions.
- An authorisation of a MOTO transaction only establishes that the funds are available in the cardholder's account and that the card has not been reported lost or stolen. It doesn't guarantee that the person whose name appears on the card is making the purchase or that the purchase will not be subject to a chargeback.
- You will be liable for all Chargebacks on MOTO transactions.
- You must retain all merchant receipts for at least 18 months from the transaction date.
- When performing MOTO transactions, you may be prompted for the Cashier passcode.

Terminal Screen	Next Step
	1. From the amount-entry screen, enter the purchase amount, (e.g, $35.00 = 3500). **Note:** If a correction is required, press **C** to clear the value or press ⌫ to remove the last number entered. **2.** Select **Other**.
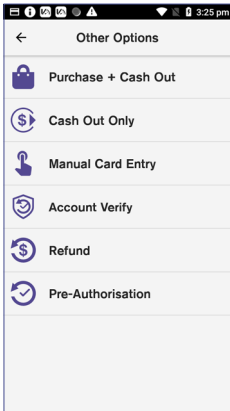
Terminal Screen	Next Step
	3. Select **Manual Card Entry**.
	4. Select **Mail Order** or **Phone Order**.
	5. Enter the card number. **Important:** The terminal will only display the first 6 digits of the card to maintain customer security. **6.** Select **Enter**. **Important:** The first 6 digits and the last 4 are now visible. **Important:** If a correction is required select the ⌫ **7.** Select **Confirm**.
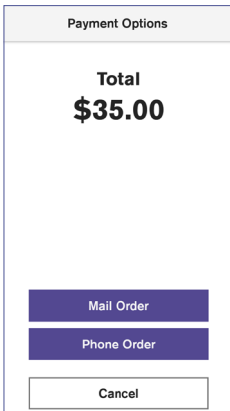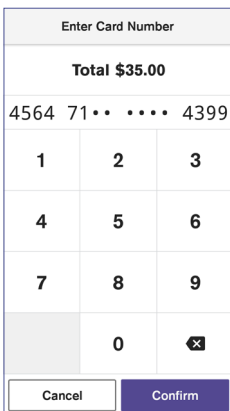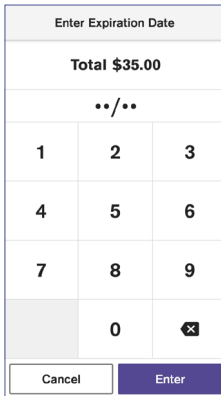
Terminal Screen	Next Step
Enter Expiration Date **Total $35.00** ••/•• 1 2 3 4 5 6 7 8 9 0 ⌫ Cancel Enter	**8.** Enter the card expiration date in the format MM/YY. **Important:** If a correction is required select the ⌫ **9.** Select **Enter**.
Select Bypass Reason No CVV on Card CVV not Readable Unspecified Cancel	**10.** If Mail Order was selected at step 4, proceed to step 12. If Phone Order was selected at step 4, proceed to the next step. **11.** Enter the CVV and select **Enter**, or if no CVV is present, select **Enter**. Select the reason for no CVV.
✓ **APPROVED** Transaction completed successfully	**12.** Once the transaction has been processed, the terminal will display whether the transaction has been approved or declined. **Note:** If the transaction is declined, the terminal will beep and display an error message giving the reason.
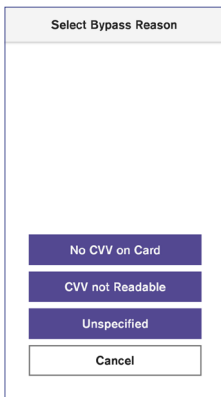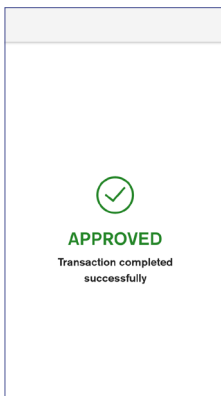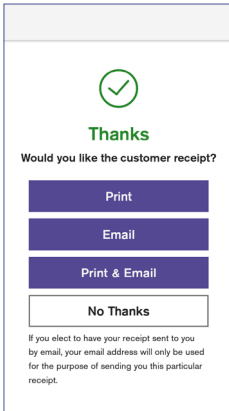
Terminal Screen	Next Step
	13. The terminal will prompt for a customer copy of the receipt to be printed or emailed. For further information on emailing receipts, refer to section 6.6.

Important: Always check the receipt to confirm the transaction has been approved.
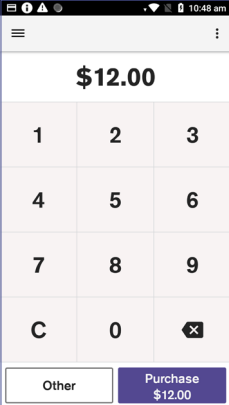
6.13 Processing a purchase transaction with a surcharge.

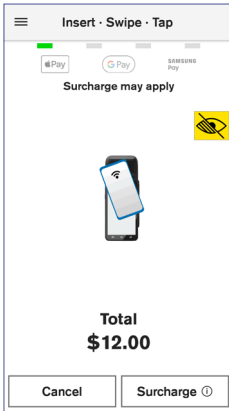The surcharge feature is optional. You may enable or disable this feature by contacting the Merchant Helpdesk.

Surcharge provides the ability to add an additional processing fee to the transaction. Surcharge may be a fixed value or a percentage value and can be added to credit cards, debit cards and charge cards.

Surcharge rates cannot exceed the Cost of Acceptance of the transaction. Cost of Acceptance information can be found on your Merchant Statement.

Note: Surcharge is applied to the purchase component of transactions only. This means if a purchase transaction also has Cash Out and/or a Tip, the surcharge is calculated on the purchase amount only. In addition, a surcharge will apply to MOTO transactions and Pre-Authorisation transactions (quoted at Pre-Authorisation and added at Completion).

Terminal Screen	Next Step
	1. From the amount-entry screen, enter the purchase amount, (e.g, $12.00 = 1200). **Note:** If a correction is required, press **C** to clear the value or press ⊗ to remove the last number entered. **2.** Select **Purchase**.

Terminal Screen	Next Step
Insert · Swipe · Tap Pay G Pay SAMSUNG Pay **Surcharge may apply** **Total** **$12.00** Cancel Surcharge ⓘ	**3.** If the surcharge value is identical for all card types, it will be added to the purchase amount and displayed on the Present Card screen. An on-screen message will be displayed indicating a surcharge value has been applied. **4.** When various card types carry different surcharge values, the 'Surcharge may apply' message will be displayed on the Present Card screen. The cardholder can select **Surcharge (i)** to preview the applicable surcharge amounts for the various card types.
Applicable Surcharge | Card Type	Amount
AMEX	$0.99
DEBIT	$1.00
DINERS	$1.22
JCB	$5.00
MASTERCARD	$1.50
MASTERCARD DEBIT	$2.00
UNIONPAY	$1.00
UNIONPAY DEBIT	$1.20
VISA	$2.00
VISA DEBIT	$3.00 | **Accept** Cancel Transaction	**5.** Once the cardholder has previewed the applicable surcharge amount on the screen, they will need to select **Accept** or **Cancel Transaction**. **6.** The cardholder can either tap, insert, or swipe their credit card. If the cardholder has tapped their card, proceed to step 9. If the cardholder has chosen to insert or swipe their card, proceed to the next step.
Select Account **Total** **$12.00** Cheque Savings Credit Cancel	**7.** If the cardholder has chosen to insert or swipe their card, the terminal will prompt them to select the account type or application they want to use. **Important:** The terminal will only display the available application or accounts for their card.
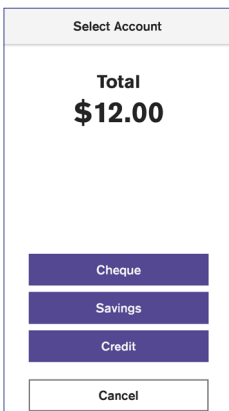
Terminal Screen	Next Step
Confirm Surcharge **Total** **$13.00** **Includes Surcharge of** **$1.00** Accept Cancel	**8.** The Confirm Surcharge screen will be displayed. The cardholder will be required to confirm the surcharge amount.
Enter PIN or Press Enter to Bypass **Total $13.00** 1 QZ · 2 ABC · 3 DEF 4 GHI · 5 JKL · 6 MNO 7 PRS · 8 TUV · 9 WXY C · 0 Cancel · Enter	**9.** The cardholder will be required to enter their Personal Identification Number (PIN). **Important:** If the cardholder doesn't wish to enter a PIN, you can skip (Bypass) this step for certain card types by leaving the PIN blank and pressing **Enter**. The cardholder will need to provide a signature to authorise the transaction. They'll need to sign directly on the screen using their finger and will be prompted to return the terminal to you for verification. You'll be prompted to approve or decline the signature. If the signature matches the one on the back of the card, select **Yes, Approve** or select **No** to cancel the transaction. **Note:** If the cardholder requires to re-enter their signature, select **Clear**.

Terminal Screen	Next Step
Authorising… **DEBIT** **$13.00** Includes Surcharge of **$1.00**	**10.** The terminal will process the transaction. **11.** The screen will display the total amount along with the surcharge.
Please Remove Card ✓ **APPROVED** **Transaction completed successfully**	**12.** The terminal will process the transaction and then display either approved or declined. **13.** If a chip card was inserted and is yet to be removed, the terminal will prompt the cardholder to remove the card from the chip card slot.
✓ **Thanks** Would you like the customer receipt? Print Email Print & Email No Thanks If you elect to have your receipt sent to you by email, your email address will only be used for the purpose of sending you this particular receipt.	**14.** The terminal will print a merchant copy of the receipt (if the cardholder signed, the signature will be on this copy). **15.** The terminal will prompt for a customer copy of the receipt to be printed or emailed. For further information on emailing receipts, refer to section 6.6.

Important: Always check the receipt to confirm the transaction has been approved.

7   Processing pre-authorisation.

7.1   Pre-authorisation.

The Pre-Authorisation feature is optional. You may enable or disable this feature by contacting the Merchant Helpdesk.

A Pre-Authorisation is used to reserve funds on a card for a sale to be processed at a later time. Car rental companies and hotels/motels most commonly use this function. The funds are not debited from the cardholder's account until the final payment is processed. A Pre-Authorisation completion must be performed to process the final payment.

Note:
- Pre-Authorisation transactions can only be performed on credit cards and charge cards and only where you have been authorised to do so.
- It's important that the Pre-Authorisation receipt is retained to enable you to complete the Pre-Authorisation easily.
- Pre-Authorisations will be held on the customer's card for a period of up to 31 days unless the Pre-Authorisation is completed or cancelled. The length of time funds are held, varies by card scheme, and may depend on the rules set by the cardholder's issuing bank.
- Retain the record of the Merchant receipt. This contains the RRN that will be required for the Completion transaction at a later stage.
- Refer to the table below for the actions you can perform on a Pre-Authorisation transaction, by scheme.

Transaction Type	Visa	Mastercard	UnionPay	American Express	JCB	Diners Club	Domestic Debit (Sav/Chq)
Pre-Authorisation	✓	✓	✓	✓	✓	✓	✗
Pre-Authorisation Complete	✓	✓	✓	✓	✓	✓	✗
Pre-Authorisation Adjust (Top Up and Partial Cancel)	✓	✓	✗	✗	✗	✗	✗
Pre-Authorisation Cancel	✓	✓	✓	✗	✗	✗	✗
Pre-Authorisation Extend	✓	✓	✗	✗	✗	✗	✗
Account Verify	✓	✓	✗	✗	✗	✗	✗
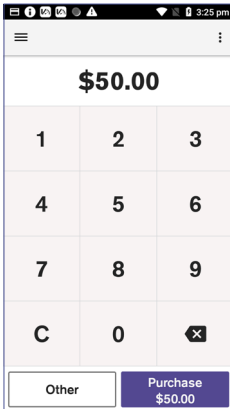
Terminal Screen	Next Step
	1. From the amount-entry screen, enter the Pre-Auth amount (e.g, $50 = 5000). **Note:** If a correction is required, press **C** to clear the value or press ⌫ to remove the last number entered. 2. Select **Other**.
	3. The Other Options menu will be displayed. 4. Select **Pre-Authorisation**.
	5. From the Payments Options screen, select **Card or Mobile** or **Other Payments** if entering card manually.
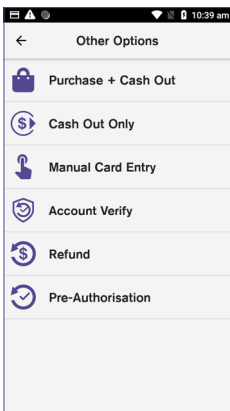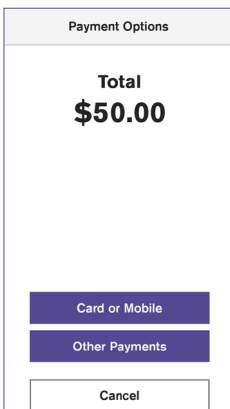
Terminal Screen	Next Step
Insert · Swipe · Tap Total **$50.00** Cancel	**6.** The terminal will prompt the cardholder to insert or swipe. **7.** The cardholder is then prompted to select an application or account type for their specific card.
Enter PIN or Press Enter to Bypass **Total $50.00** **1** QZ **2** ABC **3** DEF **4** GHI **5** JKL **6** MNO **7** PRS **8** TUV **9** WXY **C** **0** Cancel Enter	**8.** The cardholder will be required to enter their Personal Identification Number (PIN). **Important:** If the cardholder doesn't wish to enter a PIN, you can skip (Bypass) this step for certain card types by leaving the PIN blank and pressing **Enter**.
Enter Signature **Sign Here** Total: $1,500.00 I agree to pay the above total amount according to my card issuer agreement. **AMEX** card ending in **6105**. Authorisation number **231096** Clear Done	**9.** The cardholder will need to provide a signature to authorise the transaction. They'll need to sign directly on the screen using their finger and will be prompted to return the terminal to you for verification. You'll be prompted to approve or decline the signature. You will be prompted to approve or decline the signature. **10.** If the signature matches the one on the back of the card, select **Yes, Approve**.
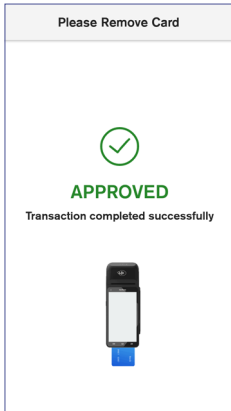
Terminal Screen	Next Step
Please Remove Card ✓ **APPROVED** Transaction completed successfully	Once the transaction is processed, the terminal will display whether the transaction has been approved or declined. **Important:** If a chip card was inserted and is yet to be removed, a prompt will appear to remove the card. The terminal will beep as a reminder if the card isn't removed.
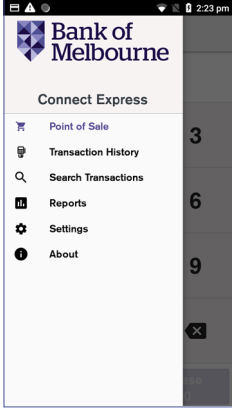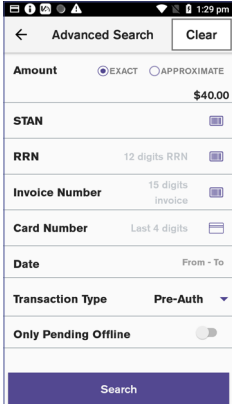
7.2   Pre-authorisation completion.

A Pre-Authorisation completion is used to charge the cardholder and remove the reserved/held funds from an earlier Pre-Authorisation transaction (this includes any adjustments that may have been processed).

A Pre-Authorisation completion can be processed in one of two ways:

1.   Using the RRN from the Pre-Authorisation transaction receipt.

2.   Using Search Transactions > Advanced Search function to browse. The terminal can search the Pre-Authorisation transaction from the last 14 days.

7.2.1   Pre-Authorisation Completion.

Terminal Screen	Next Step
	1. Select the menu icon ☰ located at the top left of the amount-entry screen. 2. Select **Search Transactions** then **Advanced Search**.
	3. Tap in the RRN field and enter the RRN from receipt. 4. Tab down to the Transaction Type field by pressing the green arrow and select **Pre-Auth**. 5. Select **Search.** 6. Select the Pre-Auth displayed on the screen to view and confirm details.

Terminal Screen	Next Step
	7. Depending on the card type used, you'll be presented with the following options to alter the Pre-Auth transaction. • Receipt • Cancel • Complete • Extend • Adjust **Important:** If the amount of the final completion is less than the subtotal displayed on the terminal, you'll need to release the difference in the amount to the cardholder by performing a **Pre Auth – Adjust** prior to performing your completion. **8.** Select **Complete**.
	9. You will be presented with the option to complete the Pre-Auth. – You will need to select **Same Amount** and then **Submit**. **Important:** Terminal will display the 'Maximum Complete Amount'. The transaction can't exceed this amount. The terminal will display whether the transaction has been approved or declined.

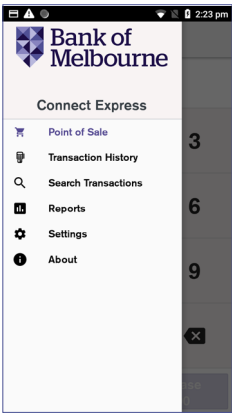| Terminal Screen	Next Step
	10. The terminal will print a merchant copy of the receipt. It will then prompt the cardholder to select how they wish to receive their customer copy of the receipt, (e.g, printed or emailed). For further information on emailing receipts, refer to section 6.6.
	11. Once the completion has been finalised, you will be returned to the Order Detail screen where the transaction history can be viewed. **Important:** No extended Pre-Auth options will be available once Completion is done.

7.3   Pre-authorisation cancellation.

A Pre-Authorisation cancellation is used to fully cancel a Pre-Authorisation that is no longer required.

A Pre-Authorisation cancellation can be processed in one of two ways:

1.   Using the RRN from the Pre-Authorisation transaction receipt.

2.   Using the Search Transactions > Advanced Search function to browse the Pre-Authorisation transaction from the last 14 days.

Terminal Screen	Next Step
	1. Select the menu icon ☰ located at the top left of the amount-entry screen. 2. Select **Search Transactions** then **Advanced Search**.
	3. Tap in the RRN field and enter the RRN from receipt. 4. Tab down to the Transaction Type field by pressing the green arrow and select **Pre-Auth**. 5. Select **Search**. 6. To view and confirm details, select the Pre-Auth displayed on the screen.

Terminal Screen	Next Step
	7. Depending on the card type used, you'll be presented with the following Pre-Auth functions.
	• Receipt
	• Cancel
	• Complete
	• Extend
	• Adjust
	8. Select **Cancel**.
	9. Select reason for cancellation.
	10. Select **Submit**.
	The terminal will display whether the transaction has been approved or declined.
	11. The terminal will print a merchant copy of the receipt.
	It will then prompt the cardholder to select how they wish to receive their customer copy of the receipt, (e.g, printed or emailed).
	Note: For further information on emailing receipts, refer to section 6.6.

Terminal Screen	Next Step
	12. Once the cancellation has been finalised, you will be returned to the Order Detail screen, where you can view the transaction history.

7.4   Pre-authorisation – adjust (top up/partial cancellation).

Pre-Authorisation Adjust is used to increase or decrease the value of the original Pre-Authorisation transaction, where the expected value of the final transaction may be higher or lower than the initial Pre-Authorised amount.

The expiry date of the original Pre-Authorisation transaction processed on a Mastercard will also be extended.

A Pre-Authorisation Adjust can be processed in one of three ways:

1. Using the RRN from the Mastercard Pre-Authorisation transaction receipt, within 30 days of the original Pre-Authorisation transaction.

    (**Note:** The 30-day expiry may vary if a Pre-Authorisation extend has been performed).

2. Using the RRN from the Visa Pre-Authorisation transaction receipt, within 1 day, 7 days or 30 days (depending on the type of business you have and how your Pre-Authorisation is processed) of the original Pre-Authorisation transaction.

    (**Note:** The 1 day, 7 days or 30 days expiry may vary if a Pre-Authorisation extend has been performed).

3. Using the Search Transactions > Advanced Search function to browse. The terminal can search the Pre-Authorisation transaction for 14 days. (**Note:** If the pre-authorisation transaction is no longer present, use the RRN to complete the transaction).

Terminal Screen	Next Step
	1. Select the menu icon ☰ located at the top left of the amount-entry screen. 2. Select **Search Transactions** then **Advanced Search**.

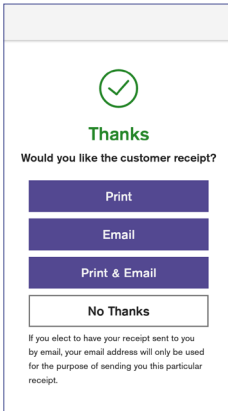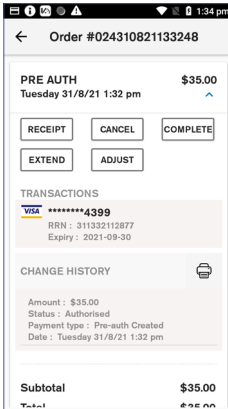| Terminal Screen	Next Step
	3. Tap in the RRN field and enter the RRN from receipt.
	4. Tab down to the Transaction Type field by pressing the green arrow and select **Pre-Auth**.
	5. Select **Search**.
	6. Select the Pre-Auth displayed on the screen to view and confirm details.
	7. Depending on the card type used, you'll be presented with the following options to alter the Pre-Auth transaction). • Receipt • Cancel • Complete • Extend • Adjust **8.** Select **Adjust** to increase or decrease the Pre-Authorisation amount.
	9. Tap in the subtotal field to change the Pre-Authorisation amount. **10.** Enter the new amount. **11.** Confirm that the subtotal is correct and select **Submit**. **12.** The terminal will display whether the transaction has been approved or declined.

Terminal Screen	Next Step
Thanks Would you like the customer receipt? Print Email Print & Email No Thanks If you elect to have your receipt sent to you by email, your email address will only be used for the purpose of sending you this particular receipt.	**13.** The terminal will print a merchant copy of the receipt. **14.** It will then prompt the cardholder to select how they wish to receive their customer copy of the receipt (e.g, printed or emailed). For further information on emailing receipts, refer to section 6.6.
1:34 pm ← Order #024310821133248 PRE AUTH $35.00 Tuesday 31/8/21 1:32 pm RECEIPT CANCEL COMPLETE EXTEND ADJUST TRANSACTIONS VISA ********4399 RRN : 311332112877 Expiry : 2021-09-30 CHANGE HISTORY Amount : $35.00 Status : Authorised Payment type : Pre-auth Created Date : Tuesday 31/8/21 1:32 pm Subtotal $35.00 Total $35.00	**15.** Once the Adjust (increase/decrease) has been finalised you will be returned to the Order Detail screen where the transaction history can be viewed.

7.5   Pre-authorisation Extend.

Pre-Authorisation Extend is used to increase the number of days that the Pre-Authorisation is in effect, up to a further 30 days. The value of the original Pre-Authorisation is not changed.

A Pre-Authorisation Extend can be processed in one of three ways:

1.   Using the RRN from the Mastercard Pre-Authorisation transaction receipt, within 30 days of the original pre-authorisation transaction.
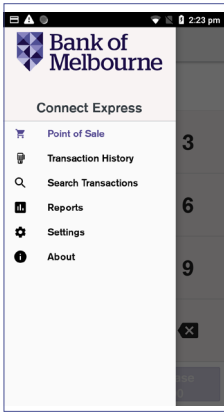
   (**Note:** The 30-day expiry may vary if a Pre-Authorisation extend has been performed).

2.   Using the RRN from the Visa Pre-Authorisation transaction receipt, within 1 day, 7 days or 30 days (depending on the type of business you have and how your Pre-Authorisation is processed) of the original Pre-Authorisation transaction.

   (**Note:** The 1 day, 7 days or 30 days expiry may vary if a Pre-Authorisation extend has been performed).

3.   Using the Search Transactions > Advanced Search function to browse. The terminal can search the Pre-Authorisation transaction for 14 days.

   (**Note:** If the Pre-Authorisation transaction is no longer present, use the RRN to complete the transaction).

Terminal Screen	Next Step
	1. Select the menu icon ☰ located at the top left of the amount-entry screen. 2. Select **Search Transactions** then **Advanced Search**.

Terminal Screen	Next Step
	3. Tap in the RRN field and enter the RRN from receipt. **4.** Tab down to the Transaction Type field by pressing the green arrow and select **Pre-Auth**. **5.** Select **Search**. **6.** To view and confirm details, select the Pre-Auth displayed on the screen.
	7. Depending on the card type used, you'll be presented with the following options to alter the Pre-Auth transaction). • Receipt • Cancel • Complete • Extend • Adjust
	8. Select **Extend**. **9.** Select **Submit**.

Terminal Screen	Next Step
	10. The terminal will print a merchant copy of the receipt (if the cardholder signed, the signature will be on this copy). **11.** The terminal will prompt for a customer copy of the receipt to be printed or emailed. For further information on emailing receipts, refer to section 6.6.
	12. After the Pre-Authorisation operation has finished, the Order detail is shown. **13.** Depending on the performed Pre-Auth changes and their outcomes, there can be a different set of allowed operations. The change history will be updated accordingly. If any value is not yet known (and is still being processed), the screen will display 'To be updated'.

7.6   Account verify.

The account verify function is used to confirm the validity of a card only. No transaction value is processed for this function. No funds are reserved on the card.

Terminal Screen	Next Step
$0.00 keypad screen with "Other" and "Purchase $0.00" buttons	**1.** From the amount-entry screen select **Other**.
Other Options screen: Purchase + Cash Out, Cash Out Only, Manual Card Entry, Account Verify, Refund, Pre-Authorisation	The Other Options will be displayed. **2.** Select **Account Verify** from the menu.
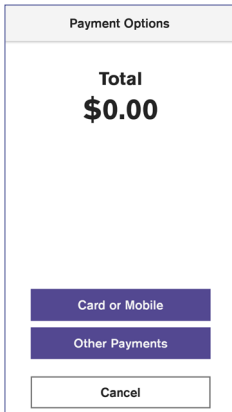
Terminal Screen	Next Step
Payment Options **Total** **$0.00** Card or Mobile Other Payments Cancel	3. Select **Card or Mobile** option if using card. 4. Select **Other Payments** if you are manually entering the card details.
☰ Insert · Swipe · Tap **Total** **$0.00** Cancel	5. The terminal will prompt the cardholder to tap, insert, or swipe their card or payment-enabled device (e.g, phone, smart watch, or wearable device). **Note:** The position of the card reader for tap transactions is over the paper compartment door. 6. If the cardholder has chosen to insert or swipe their card, the terminal will prompt them to select their account.
Enter PIN or Press Enter to Bypass **Total $0.00** • • • • 1 QZ 2 ABC 3 DEF 4 GHI 5 JKL 6 MNO 7 PRS 8 TUV 9 WXY C 0 Cancel Enter	7. The cardholder will be required to enter their Personal Identification Number (PIN). **Note:** If a chip card was inserted and is yet to be removed, a prompt will appear to remove the card. The terminal will beep as a reminder if the card isn't removed.
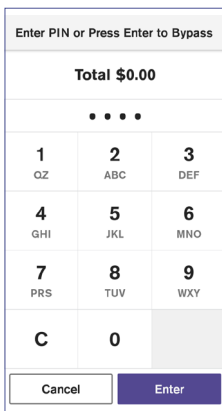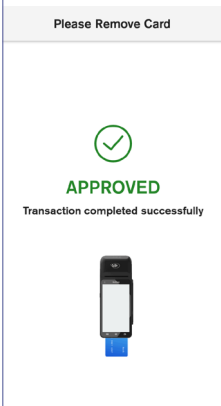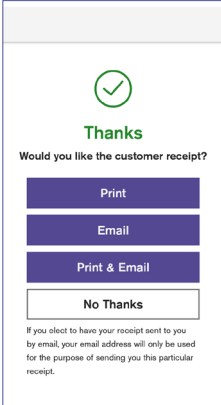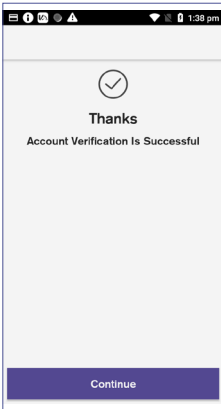
Terminal Screen	Next Step
Please Remove Card ✓ **APPROVED** Transaction completed successfully	**8.** The terminal will connect to the Bank and begin processing the transaction. **9.** Once the transaction has been processed, the terminal screen will display whether the transaction has been approved or declined.
✓ **Thanks** Would you like the customer receipt? Print Email Print & Email No Thanks If you elect to have your receipt sent to you by email, your email address will only be used for the purpose of sending you this particular receipt.	**10.** The terminal will print a merchant copy of the receipt (if the cardholder signed, the signature will be on this copy). **11.** The terminal will prompt for a customer copy of the receipt to be printed or emailed. For further information on emailing receipts, refer to section 6.6.
⊟ ❶ Ⓜ ◎ ⚠ ▼ ◲ ▯ 1:38 pm ✓ **Thanks** Account Verification Is Successful Continue	**12.** Thanks is displayed on the terminal. **13.** Select **Continue** to return to the home screen.

8   Settlement totals.

Settlement is the process that's completed so you can be paid for your transactions.

8.1   Auto settlement.

The terminal will automatically settle every day at your nominated auto settlement time. A default auto settlement time will be assigned if you haven't chosen an auto settlement time.

The terminal must be turned on to complete an auto settlement. If your terminal can't complete an auto settlement, we'll conduct the settlement on your behalf.

If you wish to change your auto settlement time, contact the Merchant Helpdesk.

8.2   Manual settlement.

You may perform a manual settlement at any time throughout the day – before the auto settlement occurs. However, settlements cannot be processed between 9:30 pm and 11:00 pm (Sydney time).

1.   Select the menu icon ☰ located at the top left of the amount-entry screen.

2.   Select **Settings**.

3.   Select **Account**.

4.   Select **Settlement**.

5.   Select **Settle Now**, this will trigger the manual settlement.

6.   The settlement report will be displayed on the screen and printed.

Important: You can only perform a settlement once a day, before 9:30 pm (Sydney time). A settlement done after 11:00 pm will be processed as a settlement for the next day.

8.3   Settlement history.

You may view or print any previous settlement report, for the last 14 days.

1.   Select the menu icon ☰ located at the top left of the amount-entry screen.

2.   Select **Reports**.

3.   Select **Settlement History**.

4.   Select required date.

5.   The requested settlement will be displayed on the screen. Select **Print**, if required.

8.4   Settlement enquiry.

1. Select the menu icon ≡ located at the top left of the amount-entry screen.

2. Select **Reports**.

3. Select **Settlement Enquiry**.

4. The current settlement totals (since your last settlement) will be displayed on the screen. Select **Print**, if required.

9   Shift totals.

Shift totals are accessed using the Shift Totals App. Shift totals are generally used to track transactions and tips during a specific time frame – for example, in a restaurant during the lunch shift or dinner shift. This function is independent to settlement totals.

The shift totals report displays the value of transactions, tips, and surcharge for the shift period. Shift totals can be viewed and printed multiple times per day with or without resetting them.

There is only a single shift at any one time – once a new shift has started, the previous shift gets closed.

9.1   How to start a shift.

Terminal Screen	Next Step
	1. Swipe down from the top of the screen and select the App Launcher ⋮⋮⋮ **2.** Select the **Shift Totals App** 📘 **3.** Select **New shift**.

Terminal Screen	Next Step
	4. Select **Yes** to start a new shift or **No** to cancel.
	Important: This screen is displayed if there's a previous shift that started (as starting a new shift will clear any previous totals). **5.** Select **Yes** to start a new shift or **No** to cancel. **6.** If you selected **Yes** to start a new shift, you will be offered the option to print a receipt for the shift totals. Select **Yes** to print a receipt (containing the current shift totals) or press **No** to skip this step.
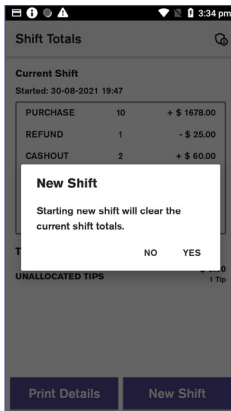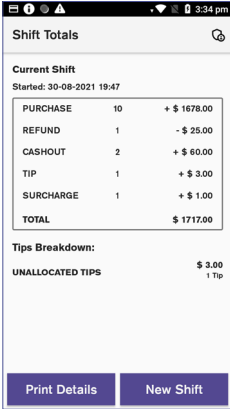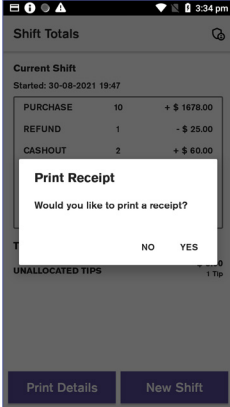
9.2   Shift report.

Terminal Screen	Next Step
	1. From the amount-entry screen, swipe down with your finger. Select the **App Launcher** ▦ and then select **Shift Totals**. 2. The current shift report will be displayed on the screen. The date and time that the current shift was started will also be displayed. The report will contain the transaction, tip, and surcharge totals.
	3. Select **Print** to print details of the shift. 4. A new shift can also be started from this screen. **Important:** Starting a new shift will clear the current shift totals but will not affect your settlement totals.

10   Transaction reports.

Transaction reports enable you to search for transactions, get the transaction history or reprint receipts for up to 14 days after a transaction is processed.

Important: A transaction may also be referred to as an Order.

10.1   Reprint receipts.

You can search, view, reprint or email receipts for transactions processed in the past 14 days.

1.   Select the menu icon ☰ located at the top left of the amount-entry screen.

2.   Select **Transaction History**.

3.   The transaction history will be displayed and organised by transaction date and time.

4.   You can scroll up and down the screen to locate the required transaction.

5.   Select the required transaction.

6.   Select **RECEIPT**.

7.   Select **Merchant Copy**, **Customer Copy** or **Email Receipt**.

10.2   Transaction history.

You can view or print a history of your transactions for the past 14 days.

1.   Select the menu icon ☰ located at the top left of the amount-entry screen.

2.   Select **Transaction History**.

3.   The transaction history will be displayed and organised by transaction date and time.

4.   You can scroll up and down the screen to locate the required date.

5.   Select the printer icon next to the required date to view an expanded transaction history for that day.

6.   Select **Print** if required.

10.3 Transaction search.

You can search transactions using advanced search options.

1.   Select the menu icon ☰ located at the top left of the amount-entry screen.

2.   Select **Search Transactions**.

There are 3 ways a search can be performed.

Search bar.

- Enter the last 4 digits of the card, or the full STAN in the search bar. STAN is a six-digit ID number found on the receipt.
- All transactions that meet the search criteria will be displayed.
- Select the required transaction.
- Select **RECEIPT**.
- Select **Merchant Copy**, **Customer Copy** or **Email Receipt**.

Card search.

- Select the card icon in the search bar.
- Tap, insert, or swipe the card to start the search.
- Select the required transaction.
- Select **RECEIPT**.
- Select **Merchant Copy**, **Customer Copy** or **Email Receipt**.

Advanced search.

- Select **Advanced Search**.
- Search criteria includes amount, date range or transaction type and more.
- Use the onscreen keypad to enter the values.
- Press the green arrow to move to the next field.
- Press the green tick to finish entering the search criteria.
- Select **Search**
- Select the required transaction.
- Select **RECEIPT**.
- Select **Merchant Copy**, **Customer Copy** or **Email Receipt**.

11 Navigator – accessibility and assistance.

Navigator provides accessibility, assistance and a PIN entry solution for cardholders who may have accessibility or assistance needs when using a touch-screen terminal. It enables vision impaired and other cardholders, who may require assistance, to enter their PIN independently and securely.

An accessibility chime will be played periodically at the Present Card screen to enable the cardholder to identify that the terminal has the Navigator function available.

Navigator has three modes:

- **Assistance mode** – supports colour-vision impaired and low vision cardholders, or cardholders who may require further assistance to process their transactions. The terminal screen has a larger font size and provides different colour contrast options and audio prompts during the transaction. The PIN entry keypad is full screen, and the numbers are displayed in large font and full colour.
- **Accessibility mode** – supports cardholders who are blind or have low vision. The terminal provides step-by-step audio instructions throughout the transaction, along with tactile markers positioned around the edge of the touch screen. The tactile markers assist cardholders in navigating the position of the numbers on the PIN entry keypad. The terminal has three tactile markers positioned across the top and bottom of the screen, representing the position of the columns of the keypad, and four markers positioned down the left and right of the screen representing the position of the rows of the keypad. The PIN entry keypad is full screen, and the screen is blank for security.
- **Training mode** – can be used by you and your staff or cardholders. It provides a simulated and guided step-by-step audio walkthrough of the Navigator function.
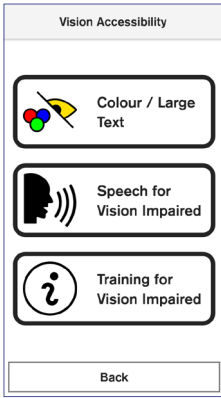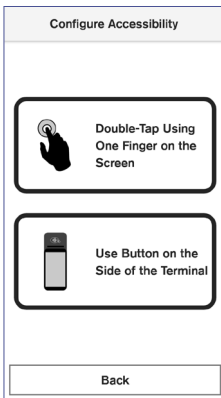
11.1 Accessibility mode.

To activate Accessibility mode, you or the cardholder can either:

- Double-tap anywhere on the Present Card screen.
- Tap the yellow Navigator (Accessibility/Assistance) icon on the Present Card screen and then tap **Speech for Vision Impaired**.
- Press the power button (off/on) – this button doubles as the Accessibility button.

Note: To assist orientation with the touch screen, your terminal has tactile markers positioned around the screen to guide vision impaired cardholders.

To process a Purchase transaction in Accessibility mode:

Terminal Screen	Next Step
Insert · Swipe · Tap Total **$10.00** Cancel	1. From the amount-entry screen, enter the purchase amount, (e.g, $10.00 = 1000). **Note:** If a correction is required, press **C** to clear the value or press ⊗ to remove the last number entered. 2. Select **Purchase**. 3. Activate accessibility mode by double-tapping the screen, tapping the yellow navigator icon or pressing the power button. 4. If the yellow Navigator icon is used to activate Accessibility mode, proceed to the next step. Or proceed to step 7.
Vision Accessibility Colour / Large Text Speech for Vision Impaired Training for Vision Impaired Back	5. Select **Speech for Vision Impaired**.
Configure Accessibility Double-Tap Using One Finger on the Screen Use Button on the Side of the Terminal Back	6. Double-tap the terminal screen or press the power button on the side.

Terminal Screen	Next Step
  Insert · Swipe · Tap **Total** **$10.00** Cancel	**7.** When this mode is activated, the total amount and the prompt to present the card will be vocalised (i.e. *"The total amount is... please present your card."*). **Important:** To increase the volume of the voice prompts, use the volume buttons located on the left side of the terminal. Alternatively the cardholder may connect headphones to the terminal using the headphone jack on the left side of the terminal. **8.** The terminal will prompt the cardholder to tap, insert or swipe their card or payment-enabled device (e.g, phone, smart watch, or wearable device). **Important:** The position of the card reader for tap transactions is above the paper compartment door.
  Select Account **Total** **$10.00** **Savings**	**9.** Account selection can be done by swiping left or right to reveal the next account option. Each option is vocalised. When the correct option is heard, the cardholder uses the selection method they have chosen to select the correct account or application (e.g, by pressing the power button or by double-tapping the terminal screen).
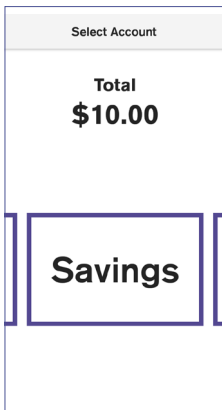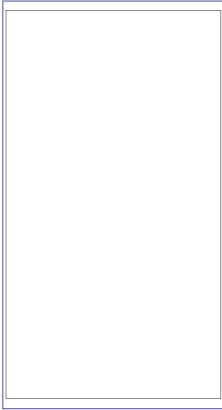
Terminal Screen	Next Step
	10. The cardholder will be prompted to enter their PIN using voice prompts. The screen appears blank, but there is a virtual keypad similar to a telephone that can be used to enter a PIN. **Note:** The keypad shown below is an example only and will not be displayed on the screen. **11.** We recommend that the cardholder orients themselves by starting at the corner of the screen. The terminal will beep as the cardholder drags their finger along each number. This allows the cardholder to count the number of beeps heard and work out the number their finger is on. The cardholder then selects the required number using the chosen method selected at the Present Card screen (e.g, by pressing the power button or by double-tapping the terminal screen). The cardholder repeats this for each number of their PIN and then locates OK to enter the PIN.
Please Remove Card **APPROVED** Transaction completed successfully	**12.** The audio prompts will communicate the current transaction step to the cardholder. Once the transaction has been processed, the terminal screen will display whether the transaction has been approved or declined. **13.** Audio prompts will also inform the customer that the payment is completed and to remove the card if it's still inserted. **14.** The cardholder can then select their preferred receipt option.
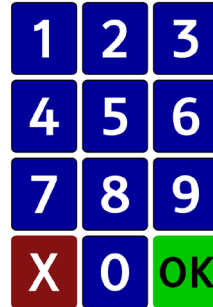
11.2   Assistance mode.
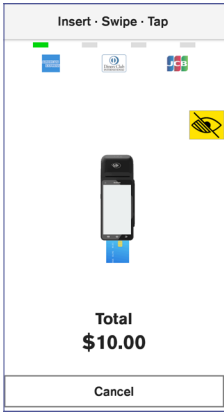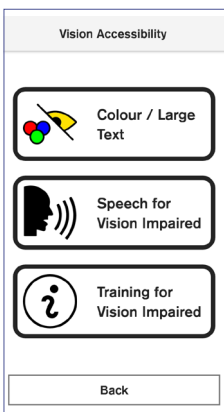
To activate assistance mode, you or the cardholder can:
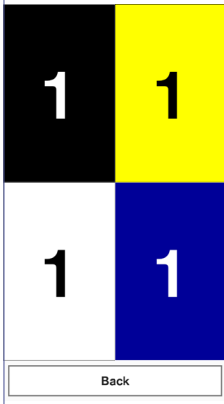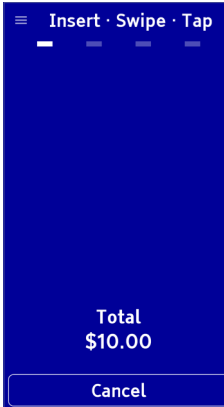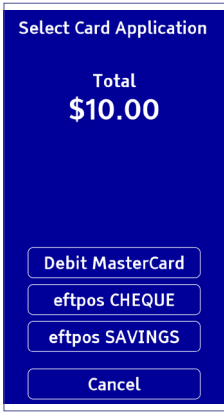
- Tap the yellow Navigator eye (Accessibility/Assistance) icon on the Present Card screen and then tap **Colour/Large Text**.
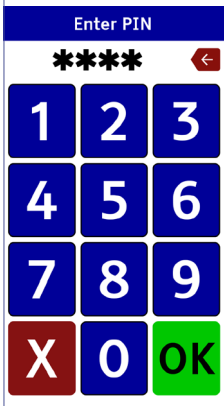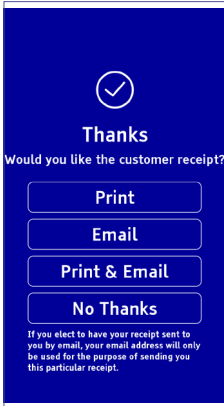
There are four different colour combinations provided.

Important: When assistance mode is activated, all remaining screens in the current transaction payment flow will utilise the selected colours, contrast, and magnification.

To process a Purchase transaction in Assistance Mode:

Terminal Screen	Next Step
Insert · Swipe · Tap Total **$10.00** Cancel	**1.** From the amount-entry screen, enter the purchase amount, (e.g, $10.00 = 1000). **Note:** If a correction is required, press **C** to clear the value or press ⊗ to remove the last number entered. **2.** Select **Purchase**. **3.** Activate assistance mode by tapping the yellow navigator icon.
Vision Accessibility Colour / Large Text Speech for Vision Impaired Training for Vision Impaired Back	**4.** Select **Colour/Large Text**.

Terminal Screen	Next Step
1 **1** **1** **1** Back	**5.** The cardholder is prompted to select the contrast colour that best assists them by tapping on one of the four colour options on the screen.
☰ **Insert · Swipe · Tap** **Total** **$10.00** Cancel	**6.** The screens for the current transaction will continue to show the colour option that was selected. Screen prompts will be read aloud and the keypad will be optimised to improve visibility for colour-vision impaired and low vision cardholders. **Important:** To increase the volume of the voice prompts, use the volume buttons located on the left side of the terminal. Alternatively, the cardholder can connect the headphones to the terminal using the headphone jack on the left side of the terminal.
Select Card Application **Total** **$10.00** Debit MasterCard eftpos CHEQUE eftpos SAVINGS Cancel	**7.** If the cardholder has chosen to insert or swipe their card, the terminal will prompt them to select the account type or application they want to use. **Important:** The terminal will only display the available application or accounts for their card.

Terminal Screen	Next Step
Enter PIN ******** 1 2 3 4 5 6 7 8 9 X 0 OK	**8.** An audio prompt will prompt the cardholder to enter their PIN.
Thanks Would you like the customer receipt? Print Email Print & Email No Thanks If you elect to have your receipt sent to you by email, your email address will only be used for the purpose of sending you this particular receipt.	**9.** Once the transaction has been processed, the terminal screen will display whether the transaction has been approved or declined. **Important:** If the card was inserted and is yet to be removed, the terminal will continue to beep until the card is removed. **10.** The cardholder can then select their preferred receipt option.

12 Electronic fall back.

Electronic Fall Back (EFB) is the ability to continue performing transactions on the terminal, even when communication with the Bank for online approval has been lost or the card issuer is unavailable.

- EFB functionality is only available when enabled on the terminal, and only for allowed card types.
- Your Merchant Letter of Offer contains your debit and credit floor limits.

During EFB mode, transactions are processed and stored offline by the terminal. After communication has been restored, the terminal will forward the stored transactions to the Bank for processing. When processing in EFB mode, some differences apply to normal online processing, including:

- For credit card transactions that are over your credit card floor limit, you will be required to enter an authorisation number which you can get by calling 1300 301 831. Alternatively ask your customer for an alternative means of payment.
- Signature capture is required on all EFB transactions regardless of the account selection or whether a PIN was entered. The terminal will process the transaction in accordance with the EFB floor limits and other validation settings.
- Debit card transactions exceeding your debit card floor limit will be declined (when selecting Cheque or Savings). Ask your customer for an alternate means of payment.
- Please ensure the terminal remains turned ON during all EFB processing.

Remember: You must not 'split' a sale in order to avoid getting authorisation.

12.1 Authorisation number required.

The 'Phone for Authorisation Required Continue?' prompt will be displayed when communication has been lost and the amount of the transaction is over the floor limit (credit cards only).

You must call the authorisation centre to get an authorisation number for the transaction.

You must complete the transaction on the terminal at the time of getting the authorisation number, and you must enter the authorisation number during the transaction and confirm the transaction is approved.

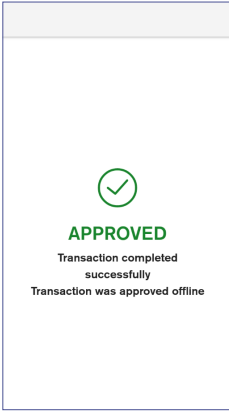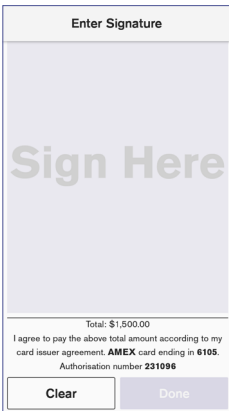| Terminal Screen	Next Step
PURCHASE **Total** **$200.01** **Phone for Authorisation Required** **Continue?** No Yes	1. If the 'Phone for Authorisation Required Continue?' prompt is displayed, select **Yes** to continue the transaction or **No** to cancel the transaction.
Authenticate To Continue ⋮ Enter Cashier passcode • • • • • • 1 QZ 2 ABC 3 DEF 4 GHI 5 JKL 6 MNO 7 PRS 8 TUV 9 WXY C 0 ⌫ Cancel Enter	2. Enter the Cashier passcode and select **Enter**. **Note:** to switch between the Manager and Cashier passcode, select the More options icon ⋮ **Important:** The transaction will be declined if **Cancel** is selected.
PURCHASE **Total** **$200.01** **Enter Auth Code** [ ] **Call : 1300301831** Cancel Enter	3. Phone 1300 301 831 to get authorisation for the transaction. If approved, you will be provided with a 6-digit authorisation code. 4. Tap in the 'Enter Auth Code' box. A keyboard will appear at the bottom of the screen. 5. Enter your code and select the **green tick** located bottom right of the keyboard. 6. Select **Enter**.

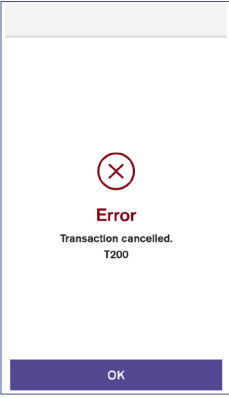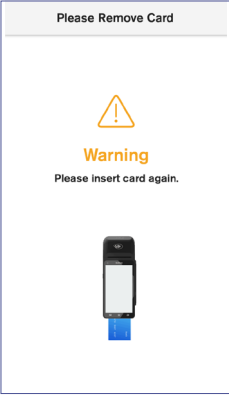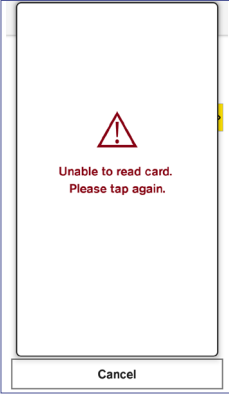| Terminal Screen	Next Step
APPROVED Transaction completed successfully Transaction was approved offline	**7.** The terminal will display the transaction as approved offline.
Enter Signature Sign Here Total: $1,500.00 I agree to pay the above total amount according to my card issuer agreement. **AMEX** card ending in **6105**. Authorisation number **231096** Clear Done	**Important:** The cardholder will need to provide a signature to authorise the transaction. They'll need to sign directly on the screen using their finger and will be prompted to return the terminal to you for verification. You'll be prompted to approve or decline the signature. If the signature matches the one on the back of the card, select **Yes, Approve** or select **No** to cancel the transaction. **Note:** If the cardholder requires to re-enter their signature, select **Clear**.

13   Glossary.

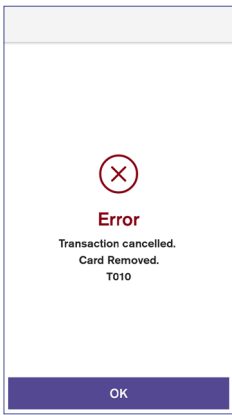|	
Charge Card	American Express, Diners Club or JCB card.
Credit Card	Visa, Mastercard® or China UnionPay International
CCV Number (Card Check Value) or CVV Number (Card Verification Value)	An additional security feature used in transactions where the cardholder is not present (e.g, MOTO).
Debit Card	A card that gives the customer access to a Cheque or Savings account. The customer must be present when accessing these account types.
Electronic Fall Back (EFB)	The ability to continue performing transactions on the terminal when the communication with the Bank's host system has been lost.
Merchant ID	An 8-digit number issued to get an authorisation code for credit card transactions. This number is unique to your terminal, and can be found on any of the following: • A receipt printed on your terminal. • Your Merchant Statement.
Manager/Cashier Passcode	A Manager passcode is required for refunds and certain terminal functions. A Cashier passcode is required for staff and other authorised personnel to operate the device. Keep your passcodes secure, so only authorised personnel can access these functions.
MOTO (Mail Order or Telephone Order)	Transactions initiated by mail or telephone are known as MOTO. *This is only available for approved merchants and on credit cards.*
PAN (Primary Account Number)	The unique payment card number (typically for Credit or Debit cards) that identifies the issuer and the particular cardholder account.
PIN (Personal Identification Number)	A number used as a security access code for EFTPOS transactions.
RRN (Record Retrieval Number)	The record retrieval number is an invoice number found on your terminal receipt.

14   Troubleshooting.

14.1   Hardware faults.

Hardware Faults	Action
Blank Screen – the terminal isn't turning on.	1. Ensure that the battery charge state is not below the critically low level. The terminal will not work if there's insufficient charge remaining in the battery. 2. Connect terminal to a power source for at least 5 minutes. 3. Hold the power button down for approximately 3 seconds until the terminal turns on. 4. If the problem persists, call the Merchant Helpdesk.
The touch screen isn't responding.	1. Turn off the terminal for 10 seconds. 2. Turn the terminal on again. 3. Retry the transaction. 4. If the problem persists, call the Merchant Helpdesk.
Paper/Printing Faults	1. Remove the paper roll from the compartment to check that there's no paper caught. 2. If the existing receipt roll is damaged in any way, replace it with a new roll. 3. Paper rolls are thermal-sensitive and will only print on one side. Make sure the paper roll is loaded correctly. 4. Check that the paper compartment door is closed securely. 5. If the problem persists, call the Merchant Helpdesk.

14.2 Common errors.

Terminal Screen	Next Step
Error Transaction cancelled. T200 OK	If you press the CANCEL button at any point during the processing of a transaction, on either the • Cash Out selection screen, • Add Tip screen, • Present Card screen, • Surcharge screen, or • Account Selection screen, you will get an error message. If required, retry the transaction. **Important:** There's no other way to cancel a transaction once it's been completed. Refer to section 6.10 for details on how to perform a Refund transaction.
Please Remove Card **Warning** Please insert card again.	If a card is inserted incorrectly or the terminal can't read the chip data, a warning message will appear on the screen. This prompts the cardholder to insert the card again.
Unable to read card. Please tap again. Cancel	If the terminal can't read the tap or the card was tapped incorrectly, the screen will display an 'Unable to read card, please tap again' error message. This prompts the cardholder to tap the card again.

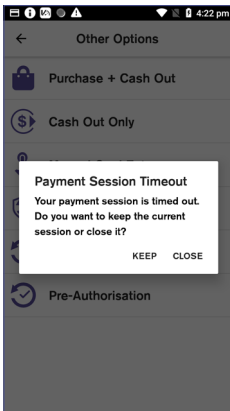| Terminal Screen	Next Step
Please Remove Card ⚠️ **Warning** The chip cannot be read. Please swipe instead.	If the inserted card is not read or is faulty then a warning message will appear on the screen. This will prompt the cardholder to swipe the card instead. **Note:** The terminal will prompt to swipe the card up to three times if the terminal fails to read the chip card.
⚠️ **Unable to read card.** **Please swipe again.** Cancel	If a faulty card is swiped, then the 'Unable to read card' message will appear. This prompts the user to swipe the card again.
⊗ **Error** Transaction cancelled. Card Removed. T010 OK	An error message will appear on the screen if the inserted card is removed early–before the transaction is completed. If required, re-attempt the transaction.
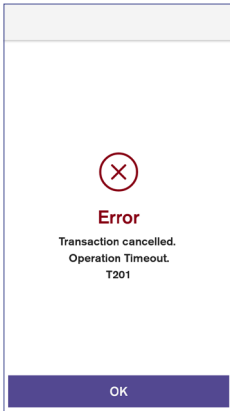
Terminal Screen	Next Step
	The following 'Operation Timeout' screen will appear when no activity is detected within the allowed response time. The transaction will automatically get cancelled due to the delay in response.
	Press **OK**.
	If required, re-attempt the transaction.
	The payment session will time out after a certain period if no activity is detected.
	Press **Keep** to continue or **Close** to return to the amount-entry screen. The value will reset to zero.

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Bank of Melbourne

You've got questions?
We've got time to talk.

**Merchant Support Centre and
online stationery orders**

🖥 **bankofmelbourne.com.au/merchantsupport**

Merchant Helpdesk

Service, Sales and Support, Terminal Difficulties,
Stationery Orders.

📞 **1300 603 266**
(available 24 hours a day, 7 days a week).

Handy hint: Have your Merchant and Terminal
numbers ready so we can assist you promptly.

🖥 **bankofmelbourne.com.au/eftposnow**

Credit Card Authorisation

📞 **1300 301 831**