

Worldline Move 5000

Merchant Operating Guide

Migration

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1. Welcome

We are excited to welcome you as an ANZ Worldline Payment Solutions Merchant and look forward to a long association with you. This Merchant Operating Guide provides you with information on payment cards you can accept, ways to reduce fraud and what to do if errors or disputes occur. Easy-to-follow instructions on how to process transactions via your ANZ Worldline Payment Solutions Terminal are provided. Take time to read this guide thoroughly and ensure your staff read it too.

1.1 MERCHANT AGREEMENT

Your ANZ Worldline Payment Solutions Merchant Agreement contains valuable information and important requirements relating to operating procedures. Unless otherwise defined, Capitalised terms used in this Merchant Operating Guide have the same meaning given to them as in the ANZ Worldline Payment Solutions Migration General Conditions (Migration General Conditions). ANZ Worldline Payment Solutions strongly recommends that you follow the security checks and procedures in this guide to assist in identifying and minimising fraudulent, invalid or unacceptable transactions. ANZ Worldline Payment Solutions may conduct an investigation if a transaction is believed to be fraudulent. The operators of the applicable card schemes may also conduct their own investigations. Your Merchant Agreement outlines the circumstances in which you will be liable for such transactions. If it is found that you have processed invalid or unacceptable transactions, you may be liable for the value of those transactions. Please refer to the Migration General Conditions for more details.

1.2 IMPORTANT CONTACT DETAILS

ANZ Worldline Payment Solutions (24 hours a day/7 days a week): 1800 039 025 or merchants-ms-au@worldline.com

Online Stationery Ordering:
anzworldline.com.au/merchant-support

1.3 AUTHORISATION

Your terminal is designed to automatically seek authorisation from the cardholder's card issuer while processing an electronic transaction.

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

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

- Authorisation of the transaction does not mean that the true cardholder has authorised the transaction
- Authorisation does not protect the merchant from chargebacks
- ANZ Worldline Payment Solutions cannot guarantee that a transaction has been conducted by the true cardholder.

Authorisation Declined

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

A single transaction limit of \$5000 USD may apply to UPI transactions on restricted merchant categories.

1.4 FLOOR LIMIT

Refer to your Merchant Agreement for further information on Floor Limits that may apply.

1.5 CHANGE OF BUSINESS DETAILS

The Migration General Conditions describe various situations in which you must notify us of a change to your circumstances.

Please visit <https://anzworldline.com.au/en/home/merchant-support.html> to complete and submit the respective form or contact ANZ Worldline Payment Solutions on 1800 039 025 if there are any changes to your:

- Legal entity name
- Business name
- Address(es) where you carry on business
- Business type or activities including changes in the nature, scope, type or mode of operation of your business
- Mailing address
- Ownership
- Bank/branch banking details
- Telephone or fax numbers
- Industry
- Email address.

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

The Migration General Conditions set out your obligations when your business is sold, ceases to trade or no longer requires an ANZ Worldline Payment Solutions Merchant Facility.

You must ensure that all stationery, promotional material, transaction vouchers, card imprinters and equipment (including electronic terminals) are returned to ANZ Worldline Payment Solutions, based on the closure instructions

provided by ANZ Worldline Payment Solutions.

Please note that it is the authorised merchant's responsibility to ensure that the Merchant Facility is returned. Failure to do so, may result in the continual charge of Terminal Rental Fees until all equipment is returned in accordance with condition 18(iv) of the Migration General Conditions.

2. Cards You Can Accept

2.1 CREDIT CARDS

Cardholders can use credit cards (Visa®, Mastercard® and , subject to eligibility and relevant limits, UnionPay International).

to perform transactions through the ANZ Worldline Payment Solutions terminal on their credit card accounts.

Cardholders can also access cheque and savings accounts where those accounts are linked to the credit card. Cardholders can access these accounts through the ANZ Worldline Payment Solutions terminal using their Personal Identification Number (PIN) and in certain circumstances, their signature. Cardholders can also use their contactless card or smartphone to make the purchase by tapping the terminal's contactless reader. For contactless transactions under a certain purchase value, PIN or signature may not be required to verify a transaction.

2.2 DEBIT CARDS

Cardholders possessing a debit card will use a PIN for verification in most circumstances. A signature may also be requested. Cardholders can also use their contactless card or smartphone to make the purchase by tapping the terminal's contactless reader. For contactless transactions under or equal to a certain purchase value, PIN or signature may not be required to verify a transaction.

2.3 CHARGE CARDS

To accept charge cards, you must have an agreement with the charge card issuer (e.g. Diners Club, American Express and JCB).

3. Passwords

To restrict access to certain PINpad functions and processing of transactions, a default merchant password has been set on the terminal. Access to the below functions cannot proceed until a valid password is entered when prompted by the Worldline Move 5000 terminal. Please note passwords only apply to Worldline Move 5000 standalone terminals.

- Refund
- Mail order/telephone order (MOTO), if enabled
- Hand key (manual).

Each terminal you have will have a password and it is your responsibility to keep your password

secure and share with authorised staff only. Unauthorised access to this password can result in unauthorised refund and MOTO/Hand key transactions via your Merchant Facility resulting in financial loss to your business.

To protect against fraud and prevent any unauthorised use:

- For each terminal, change your merchant password periodically, ideally at least every six months and/or after an authorised staff member has left your business
- Ensure only you and your authorised employees have access to your Worldline Move 5000 terminals and passwords

- When processing transactions that require passwords, ensure there are no customers observing while you are entering your password
- Protect all passwords against unauthorised use
- Never save your password in an easily accessible location.

ANZ Worldline Payment Solutions will use your contact details for all the ongoing password related communications. To ensure you receive all the necessary communications, it is your responsibility to contact ANZ Worldline Payment Solutions to keep these details up to date for each of your site.

3.1 FORGOTTEN PASSWORD

If you have forgotten your Password, please contact ANZ Worldline Payment Solutions on 1800 039 025 any time, 7 days a week, to request a password reset.

Note: ANZ Worldline Payment Solutions will validate the caller by performing certain checks as advised as part of your onboarding. Should you require a staff member to request a password reset on your behalf, please ensure they have been provided with the relevant information.

4. Equipment Maintenance

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

To prevent a fire, power units and cords should be inspected regularly. If any damage to the power units and cords are found on your terminal, please contact ANZ Worldline Payment Solutions on 1800 039 025 for assistance. It is important to clean your terminal regularly to maintain its operating efficiency as you may be charged if it is damaged. The terminal and

screen may be wiped clean using a damp cloth. Do not use abrasive materials. Use a soft brush to keep the keypad dust-free.

- Please do not tamper with or remove the terminal housing
- Do not place the stickers on the terminals
- Do not disconnect your terminal's power supply or communication line unless instructed to do so by ANZ Worldline Payment Solutions.

5. Stationery

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

- 4 x Paper rolls (for terminals only)
- 1 x Door sticker (cards accepted)
- 1 x Fraud Minimisation, Data Security and Chargeback Guide
- Migration General Conditions – provided electronically at anzworldline.com.au/migration-general-conditions

- 1 x Chargeback Reference Guide
- 1 x Terminal Quick Reference Guide (QRG) – provided electronically at anzworldline.com.au/pos-move-qrg.

To re-order stationery, please visit anzworldline.com.au connect or contact ANZ Worldline Payment Solutions on 1800 039 025. Please only use the stationery approved by ANZ Worldline Payment Solutions.

6. Fraud Minimisation

Before commencing any transactions, please take time to read through the Fraud Minimisation, Data Security and Chargeback Guide at anzworldline.com.au/en/home/merchant-support.html for further detailed fraud information to assist you in protecting your business.

6.1 CARD PRESENT CARD CHECKLIST

How to Safeguard Against Fraud:

- Do not let anyone service or remove your terminal without viewing proper identification
- Do not allow equipment to be used by unauthorised persons
- Keep Merchant Cards secure from unauthorised use
- Do not divulge cardholder information (e.g. card names or numbers)
- Retain the card until you have completed the security checks and obtained Authorisation for the transaction
- Do not locate your terminal under a security camera or any other CCTV device.

Be alert for customers acting suspicious or who:

- Appear nervous, overly talkative or in a hurry
- Arrive on closing time
- Try to rush you or distract you
- Carry the card loose or by itself
- Have no means of identification
- Make numerous purchases under your Authorised Floor Limit
- Make purchases without regard to size, quality or price of goods
- Ask to split transactions into smaller amounts
- Ask for transactions to be manually entered
- Sign the voucher or transaction voucher slowly or unnaturally.

If you are suspicious of a transaction, it is recommended you:

- Ask for photographic identification (e.g. driver's licence or passport) and ensure the details match the cardholder's name.

Remember:

- Don't risk it: If you remain suspicious about the transactions, refund the credit transaction and ask your customer for a direct deposit or some other form of payment (particularly for large value sales)
- Please report all fraudulent activities to the police immediately.

Split Ticket Transactions

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

Chip Card Processing

Chip cards are embedded with a security microchip that provides further protection to assist in decreasing the risk of fraudulent transactions and chargeback disputes. As with any other transaction, a degree of caution must also be exhibited when processing chip card transactions. For Card Present Transactions, look at the card and if there is a chip, always:

- insert the card into the chip reader at the first instance and follow the prompts; or
- in the case of a contactless transaction enable a contactless card to be read by your Electronic Terminal, otherwise swipe or insert it following any prompts including those indicating the need for a PIN and/or a signature.

If:

- The terminal displays "Insert Chip" when the card is swiped through the terminal and the card in question does not have a chip on it, do not proceed with the transaction
- The terminal displays "Insert Chip" and the chip, when inserted, cannot be read by the terminal, do not proceed with the transaction.

6.2 FRAUD MINIMISATION FOR CREDIT CARDS

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

Before commencing any transaction

- Confirm you are authorised to accept that particular card

- Check whether the card appears damaged or altered.

Check on the front of the card that:

- The printing on the card should look professional
- The card must have current validity dates (a card can only be used from the first day of the 'valid from' month to the last day of the 'until end' month)
- Cards should look 3-dimensional and contain familiar security features such as a hologram, signature panel and Card Validation Codes such as; CVC, CVC2, CVV2 or CID which are the 3 or 4 digit number on the nominated card
 - It should not appear suspicious or be made of inferior material.

Note: Some UnionPay cards may be issued with zeros or no expiry date. These cards may still be valid.

Embossed Cards

The cardholder name and number is raised and not flattened, unless it is a genuine un-embossed card.

The embossing should be clear and even.

Unembossed Cards

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

Check the signature during the transaction:

- A signature should appear within the signature panel on the card
- The signature or signature panel should not appear to have been altered
- The customer's signature on the transaction voucher matches the signature on the card if a PIN is not used.

Card Validation Code (CVC2)

The card validation security feature is activated in all Worldline Move 5000 terminals when processing mail order and telephone order transactions.

Card Validation Code

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

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

If the card validation code has been bypassed (press <OK> or <ENTER> rather than entering CVC) the following screen will be displayed.

When the transaction has been processed, check:

- The card number details against those printed on the transaction record
- The trading name and address details are correct
- Ensure that 'Approved' or an approval number/code is printed on the transaction record.

6.3 FRAUD MINIMISATION FOR DEBIT CARDS

The following procedures are vital in helping you identify and minimise fraudulent debit card transactions via your merchant facility.

Debit transactions are to be processed by swiping or inserting the presented card and having the customer enter their PIN or, in certain circumstances, their signature.

6.4 CARDS LEFT AT PREMISES

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

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

- Retain the card in a safe place for a period of up to two business days
- Hand the card to the customer claiming the card only after having established the claimant's identity by comparing signatures and viewing valid identification
- If the requisite two business days have passed, destroy the card
- Should the cardholder enquire about their missing card, instruct them to contact their issuing institution.

7. Handling Cardholder Information Securely and PCI DSS

You are responsible for the security of all cardholder and transaction information you receive, process or store.

Businesses store credit card details for various purposes. While sometimes this is necessary to support legitimate business practices, storage of card data can lead to theft of customer information and significant impact to your business. ANZ Worldline Payment Solutions recommend card data is never stored on your systems.

7.1 PCI DSS – PAYMENT CARD INDUSTRY DATA SECURITY STANDARD

The PCI DSS is a global security standard developed by Visa®, Mastercard®, AMEX and other card schemes to ensure consistent security standards for all organisations that store, process or transmit cardholder information.

Visa® and Mastercard® require all ANZ Worldline Payment Solutions merchants to be compliant with PCI DSS.

PCI DSS covers the following principles:

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

What are the Benefits of PCI DSS Compliance?

PCI DSS compliance may assist your business in protecting payment card data and minimising risk of theft of cardholder information or compromise of your business systems.

Maintaining a PCI DSS compliance program could help your business identify potential vulnerabilities and may reduce the financial penalties and remediation costs from a data breach.

Validating PCI DSS Compliance

To validate compliance with PCI DSS, your business must complete the following validation tasks:

1) Annual PCI DSS Assessment

The self-assessment questionnaire (SAQ) is a free assessment tool used to assess compliance

with the PCI DSS standards. There are 4 different SAQs, covering a variety of payment processing environments, available to download from the PCI SSC website at:

https://www.pcisecuritystandards.org/document_library/?document=understanding_the_saqs_for_pci_dss_3

Compliance assessments may also be performed by completing an onsite audit with an independent PCI-approved Qualified Security Assessor (QSA). PCI maintains a list of PCI-approved QSAs at:

https://listings.pcisecuritystandards.org/assessors_and_solutions/qualified_security_assessors

2) Quarterly Network Vulnerability Scans

If your business accepts payments via the internet or has any electronic storage of cardholder or transaction information, then quarterly network vulnerability scanning is required to ensure compliance with PCI DSS.

An external vulnerability scan enables your business to assess your level of security from potential external threats.

PCI-approved scanning tools are used to generate traffic that tests your network equipment, hosts, and applications for known vulnerabilities. The scan is intended to identify vulnerabilities so they can be corrected.

ANZ Worldline Payment Solutions provides a complimentary PCI DSS Compliance Program to our merchants, including PCI-approved network vulnerability scanning – please email pci-compliance-ms-au@worldline.com or contact ANZ Worldline Payment Solutions on 1800 039 025 to request access to our PCI DSS program.

7.2 SECURING TRANSACTION RECORDS

In general, no cardholder data should be stored unless it is strictly for use within the business and absolutely necessary.

However, if you have authority from ANZ Worldline Payment Solutions to process MOTO, eCommerce or manual payments you may be required to store cardholder data and transaction records. Please ensure all paper and electronic records containing cardholder data are secured (e.g. locked filing cabinet), these may include: MOTO order forms, merchant copies of manual transactions, or pre-authorisation transactions.

Where storage of cardholder data is required, you must ensure both the type of cardholder data retained, and the method used to store it is compliant with PCI DSS and ANZ Worldline Payment Solutions requirements.

Here are a few simple guidelines:

- Never email credit card numbers or request your customers provide their credit card number by email
- Ensure you process eCommerce transactions with security codes (for e.g., CVV2/ CVC2), but do not store these codes after they have been authorised
- Keep cardholder data storage to a minimum, only what is necessary for business or legal needs
- Once a transaction is processed, obscure all digits except the first six and last four digits of the credit card number (e.g. 1234 56XX XXXX 7890) on all paper and electronic records
- Store cardholder data in a secure environment with strict controls and restricted access
- Use strong passwords which are changed at least every 90 days for all administrator roles and users with access your customer's card details
- Avoid storing cardholder data on PC's, laptops or mobile phones
- Do not store your customer's card details online or unencrypted on your computer
- Securely dispose of cardholder data as soon as its use has expired. PCI DSS recommends shredding, pulping, incinerating or other methods which make it impossible to reconstruct the cardholder data. ANZ Worldline Payment Solutions requires you keep transaction records for 30 months minimum
- Under no circumstances should sensitive information be stored; this information includes security codes (for e.g. CVV2, CVC2), PIN or magnetic stripe data.

The following sources provide guidance on card data storage:

- Refer to the Migration General Conditions condition 30 for 'Information collection, storage and disclosure'
- For more information, visit the PCI Security Standards Council website at <https://www.pcisecuritystandards.org/>.

7.3 CHARGEBACKS

A chargeback is the term used for debiting a merchant's bank account with the amount of a transaction that had previously been credited, in the circumstances outlined below. Chargebacks can have a financial impact on your business. It is important that you are fully aware of your obligations, the processes involved and possible outcomes. Please take time to carefully read through the Fraud Minimisation, Data Security and Chargeback guide at anzworldline.com.au.

You may be charged back for the value of a credit or debit card sale where you have failed to follow the procedures as stated in the Migration General Conditions.

Note: You must retain information about a transaction whether processed manually or electronically for a period of 30 months from the date of the transaction or such other period required by card schemes, Law or notified by ANZ Worldline Payment Solutions.

Chargebacks can occur for a number of reasons including a scenario where a cardholder or their issuing bank justifiably disputes liability for the transaction for any reason or where the merchant fails to comply with its obligations under the Merchant Agreement in connection with the transaction.

A chargeback will also occur if a retrieval request is left unanswered or returned out of time by the merchant or if the supporting documentation supplied to the issuing bank is not acceptable. In most cases, the value of the disputed transaction will be automatically debited from the merchant's account.

Chargebacks can occur for a number of reasons, including:

- Processing errors
- Unauthorised use of a card
- Unauthorised transactions
- Invalid card account number
- Transaction exceeds floor limit
- Card details not imprinted on the sales voucher
- Incorrect transaction amount
- Expired card
- Transactions performed on a lost or stolen card
- Illegible details on the sales voucher
- Failing to respond to a retrieval request
- Merchandise not received by purchaser or wrong goods sent.

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

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

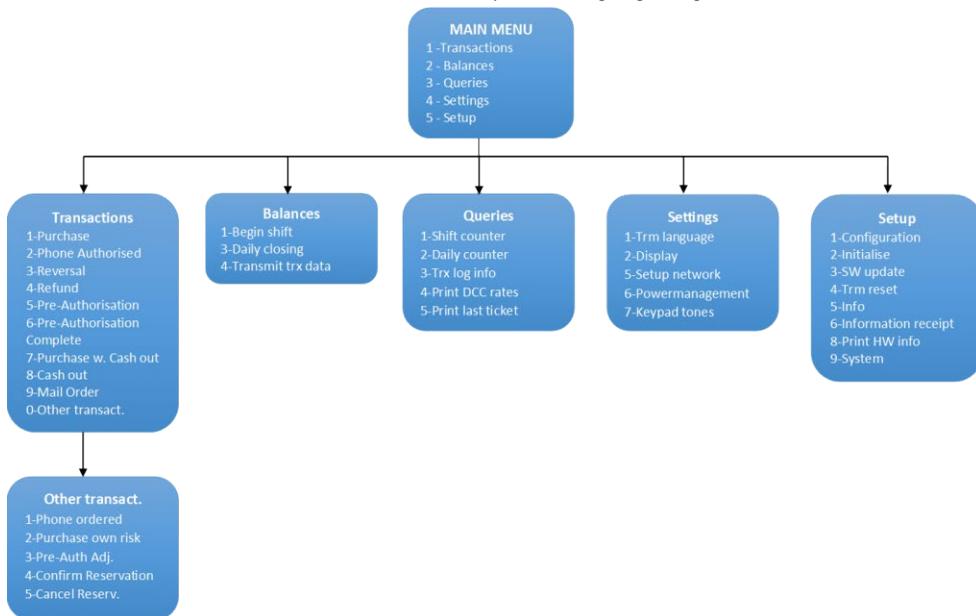
8. Worldline Move 5000 Terminal

This Merchant Operating Guide provides important information you need to know about processing debit and credit transactions using your Worldline Move 5000 terminal. This terminal is designed to accept payments using contactless, magnetic stripe and chip cards as well as smartphones and wearables.

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

8.1 WORLDLINE MOVE 5000 TERMINAL MENU STRUCTURE

Below is the Worldline Move 5000 menu structure to assist you with navigating through the terminal



8.2 TERMINAL FEATURES

The Worldline Move 5000 terminal incorporates a large colour touch screen, 16 function keys, a magnetic stripe card reader, a chip card reader, a built-in contactless reader and a fast thermal 'easy loading' printer capable of printing at a speed of up to 30 lines per second.

WORLDLINE MOVE 5000 TERMINAL



8.3 WORLDLINE MOVE 5000 BASIC FUNCTIONS

- **POWER ON:** Hold <OK> button for 3 seconds. Some models have <ENTER> instead of <OK>
- **POWER OFF:** Remove terminal from powered base or direct power and hold down the <FUNC> and <CLEAR> buttons together for 3 seconds.

Note: If the terminal is placed back on a powered base, the terminal will turn on.

- If the terminal is in sleep mode (the screen is dark), press <OK> or <ENTER> to wake up (home screen).

8.4 TERMINAL KEYPAD

NUMBER KEYS

Use the number keys to enter in the transaction amounts, authorisation numbers and hand key transactions.



Use the <MENU> key to access the Worldline Move 5000 terminal menu.



The <OK> or <ENTER> key validates input selection and information. The <OK> or <ENTER> key is also used to power on the terminal.



The <CANCEL> key is used to cancel the current function and return the terminal to the home screen.



Press the <CLEAR> key to correct any invalid data entry. Also, if no transaction in progress, pressing on the <CLEAR> key will provide terminal TID and IP address.



The <FUNC> key provides you access to the power management: backlight and standby options.



Press the <PAPER FEED> key to advance the paper a few centimetres.

8.5 CARD READER

Magnetic Stripe Card Reader

A card can be read via the magnetic stripe card reader located on the right-hand side of the terminal.

A card can be read by swiping from the top to the bottom of the terminal with the magnetic stripe facing down towards the terminal. Use a regular movement to ensure a reliable card reading.

Chip Card Reader

Insert the chip card horizontally into the bottom of the terminal with the metal chip facing upwards. Leave the chip card in this position throughout the transaction.

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

Contactless Reader

Tap the contactless-enabled card, smartphone or wearable within 4cm of the contactless reader on the Worldline Move 5000 terminal.

All four LEDs at the top of the terminal screen will be illuminated from the time the card reader is activated, until completion of the contactless transaction.

When the contactless card is presented, the other three LED indicators will be quickly illuminated in sequence at different stages of the 'contactless' transaction processing until all four are lit.

When all four status lights are illuminated, the terminal will emit an audible tone signalling the transaction has been successfully completed.

The LED will revert to flashing at regular intervals after completion of the transaction and terminal returns to the home screen.

8.6 HOW TO LOAD PRINTER PAPER

- Open the paper compartment by lifting the catch located at the rear of the terminal and pull the cover to the rear of the terminal
- Insert the paper roll into the compartment
- Pull the paper up to the top of the terminal
- Maintain the paper and close the cover
- Press simultaneously on both upper corners of the paper compartment, as shown by red arrows below, until it clips into position.

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

8.7 BATTERY

When does the battery need to be charged?

- On initial start-up, it is important to charge the battery until it is fully charged
- Before commencing a shift, make sure the battery is completely charged to ensure the maximum number of transactions can be completed
- When used daily, the terminal recharges its battery each time it is placed on its base and is connected to the main power outlet on the wall.

8.8 HOW THE BATTERY CAN BE CHARGED

8.8.1 USING THE BASE

If the battery symbol has a small lightning bolt above it, it is charging.

8.8.2 USING THE MICRO USB CHARGER

The USB connector on your Worldline Move 5000 terminal is located on the left side.

Insert the Micro USB cable into the USB socket on the terminal.

Connect the USB connector into the computer's USB port.

8.8.3 USING THE TERMINAL POWER SUPPLY (THE TERMINAL IS OFF THE BASE)

Connect the terminal power supply unit to the terminal connector located on the left side of the terminal.

Connect the power supply unit to the power supply mains network.

If the battery symbol has a small lightning bolt above it, it is charging.

8.8.4 POWER JACK DIRECTLY TO THE TERMINAL

Connect power supply unit to the dedicated power jack on the left side of the terminal.

Connect the power supply unit to the power supply mains network.

If the battery symbol has a small lightning bolt above it, it is charging.

8.9 SIM CARD

A SIM card is provided with your Worldline Move 5000 terminal. If your SIM card cannot be read or has not been inserted the terminal will display No SIM.

8.10 SAFETY

You should note the following important warnings and always exercise caution in operating, storing and transporting your Worldline Move 5000 terminal.

In-Car Safety

Using your Worldline Move 5000 terminal while in a vehicle may interfere with the vehicle's electronic systems and, in some cases, may cause malfunctions in those electronic systems, e.g. ABS anti-lock systems, fuel injection systems.

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

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

Medical Electronic Equipment

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

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

Aircraft

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

Breach of these safety rules may result in legal action and/or a ban on later access to the network services.

Children

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

Blasting Areas

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

Potentially Explosive Atmospheres

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

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

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

9. Processing A Sale

9.1 PROCESSING SALE

To perform card security checks, please refer to Section 6, Fraud Minimisation for further information.

1

Key in the purchase amount and press **<OK>** or **<ENTER>** (in some models the green key is OK and in other its ENTER)

Note: If tipping is enabled, the terminal will prompt to enter tip amount

2

Allow the customer to key in tip amount in AUD and press **<OK>** or **<ENTER>** .If customer does not want to tip, they can bypass by pressing **<OK>** or **<ENTER>**

Note: If surcharges apply, they will show here

3

Verify the sale + tip amount is correct (without the surcharges) and accept by pressing **<OK>** or **<ENTER>**

4

Have the customer tap, insert, or swipe their card on 'PRESENT CARD' screen – For Swipe or Insert card processing allow the customer to select account type

5

If prompted, have the customer enter their PIN

6

The terminal will display a **Transaction OK** or **Transaction DECLINED** message. If the transaction has been declined, notify the customer, advise them to contact their card issuer and provide an alternative form of payment

7

Transaction is approved and merchant receipt is printed

8

Press **<1>** to print the customer copy or **<2>** to return to the home screen.

9.2 PROCESSING A SALE WITH CASH OUT

Cash Out is not supported on contactless

To perform card security checks, please refer to Section 6 Fraud Minimisation for further information.

1

Press **<MENU>**



2

Select Transactions

3

Select Purchase w Cash Out

4

Key in the total amount (purchase + Cash Out) and press **<OK>** or **<ENTER>**

5

Key in Cash Out amount and press <OK> or <ENTER>

6

Verify the amount is correct and accept by pressing <OK> or <ENTER>

Note: The total 'sale plus cash' amount is displayed on the PRESENT CARD screen. If surcharges apply, they will show as well

7

Have the customer insert or swipe their card. Chip cards are to be inserted and left in the chip card reader. Magnetic stripe cards are to be swiped through the magnetic stripe card reader

Note: Cash Out is not supported on contactless card processing

8

Have the customer select the account by pressing the number keys to select **CHQ** or **SAV**

9

Have the customer enter their PIN then press <OK> or <ENTER>

10

The terminal will display a Transaction OK or Transaction DECLINED message. If the transaction has been declined, please notify the customer, advise them to contact their card issuer and provide an alternative form of payment

11

Transaction is approved and merchant receipt is printed

12

Press <1> to print the customer copy or <2> to return to the home screen.

9.3 PROCESSING A CASH OUT TRANSACTION

Cash Out is not supported on contactless.

To perform card security checks, please refer to Section 6 Fraud Minimisation for further information.

1

Press <MENU>



2

Select Transactions

3

Select Cash Out

4

Key in the amount and press <OK> or <ENTER>

5

Have the customer insert or swipe their card. Chip cards are to be inserted and left in the chip card reader. Magnetic stripe cards are to be swiped through the magnetic stripe card reader

Note: Cash Out is not supported on contactless card processing

6

Have the customer select the account by pressing the number keys to select **CHQ** or **SAV**

7

Have the customer enter their PIN then press **<OK>** or **<ENTER>**

8

The terminal will display a Transaction OK or Transaction DECLINED message. If the transaction has been declined, please notify the customer, advise them to contact their card issuer and provide an alternative form of payment

9

Transaction is approved and merchant receipt is printed

10

Press **<1>** to print the customer copy or **<2>** to return to the home screen.

10. Surcharge

The Reserve Bank of Australia (**RBA**) introduced Standard No 3 of 2016 (the “**RBA Standard**”) on 1 September 2016 for Large Merchants (as defined in the RBA Standard) and on 1 September 2017 (for other relevant merchants). The objective of the RBA Standard is to promote efficiency and competition in the Australian payments system. It includes surcharging regulations for merchants who accept certain card scheme payments and choose to surcharge their customers for the cost of doing so.

Permitted surcharge costs are listed in the RBA Standard and include fees paid to the merchant’s acquirer such as merchant service fees, card transaction processing fees and certain other observable costs paid to third parties for services directly related to accepting particular types of cards.

If you plan to surcharge, you should ensure that you and your staff are fully aware and informed of the detailed provisions of the RBA Standard. Compliance with the RBA Standard is your responsibility as a merchant.

A full copy of the RBA Standard (Standard No 3 of 2016) is available on the RBA website.

How much to surcharge?

Calculating the amount to surcharge is the responsibility of the merchant. Under the surcharging regulations, the amount you can surcharge customers (e.g. at the time of payment), must be limited to the reasonable cost to accept that card type transactions during a 12

month period which ended not more than 13 months ago. You will be able to use the information on your ANZ Worldline Payment Solutions Statement to assist you.

In addition to acquirer fees, the surcharging regulations allow specific other costs to be recovered from a payment surcharge if they directly relate to the card type being surcharged. These costs may include:

- fraud prevention services
- direct gateway costs
- any terminal costs paid to a provider other than the merchant’s acquirer or payments facilitator
- switching fees, or
- insurance premiums for the provision of goods/services not being provided due to payments effected by card transactions.

These costs must be verifiable via contracts, statements or invoices. Costs internal to your business cannot be included in a surcharge.

How often do merchants have to review their surcharge?

Merchants in Australia are required to regularly review their surcharge amounts (a least once a year) to ensure that they are in compliance with RBA regulations and are not over-recovering their costs.

Additionally, if the RBA changes its regulations regarding the reasonable cost of acceptance, merchants should review their surcharge amounts to ensure they remain compliant.

Which cards does RBA standards apply on?

The standards apply on typical card payment methods including:

- Eftpos / EFTPOS Prepaid,
- Mastercard Debit / Prepaid,
- Mastercard Credit,
- Visa Debit / Prepaid, and
- Visa Credit
- Other card systems may include conditions in their merchant agreements that are similar to the limits on surcharges under the RBA's standard, in which case merchants may be contractually bound to similar caps on what they can surcharge cards from other systems. Over time other payment types could be added via regulation.

Is surcharging compulsory?

A merchant can choose to apply surcharge or not.

However, once a merchant decides to apply surcharging on their terminal, they need to follow RBA and ACCC rules of not charging beyond the reasonable cost of acceptance.

Where to get further information on surcharging?

Merchants are advised to follow the rules and guidance provided on both RBA and ACCC websites:

<https://www.accc.gov.au/> <https://www.rba.gov.au/>

What is my responsibility as a merchant?

If the Merchant surcharges for Transactions, it must:

- Clearly disclose the surcharge to the Cardholder before the Transaction is processed and allow the Cardholder to cancel the Transaction without incurring any cost;
- Ensure any surcharge does not exceed the Merchant's reasonable cost of acceptance as that concept is defined by the Reserve Bank of Australia and by applicable Laws;
- Ensure the surcharge is only be charged by the Merchant that provides goods or services to the Cardholder;
- Ensure the surcharge does not differ according to the issuer of the Nominated Card;

- Review the surcharge regularly and at least once every year
- For Refunds, refund any surcharge charged in respect of the Transaction. For partial refunds, the surcharge must be pro-rated; and
- Comply with any Laws, regulations and requirements in the Terminal Guides in respect of surcharging.

When can a new merchant add surcharge?

If you are a new merchant and have not yet received any cost of acceptance statement:

- it is advised to wait at least a month and use your first monthly statement.
- However, if you choose to enable surcharging earlier then ensure you are using a rate that is considered realistic for the month, and revisit this rate once the cost of acceptance statement is available to you.

How can I enable or update surcharging on a terminal?

To set up surcharging, update the surcharge amount or turn off surcharging, the Merchant must:

- contact the Merchant Support on 1800 039 025.
- provide all required details as specified in this merchant guide.
- wait up to 24 hours before the requested changes are effective.

How can I turn off surcharging on a terminal?

Contact the Merchant Support on 1800 039 025.

What type of transactions can you add a surcharge to a terminal?

You can add a surcharge to the following types of transactions:

- Sales / purchase
- Purchase with Cash Out (on the purchase amount only)
- Purchase with tipping (on the purchase amount only).

How to add surcharging to a terminal

1

Review your cost of acceptance statement and identify your cost of acceptance per card scheme you want to apply surcharge to, i.e. Eftpos, Mastercard Debit, Mastercard Credit, Visa Debit, and Visa Credit)

2

Decide whether you want to apply Surcharge as a fixed amount or as a percentage

3

Call Merchant Support on 1800 039 025

4

It can take up to 24 hours before updates are reflected on your terminal.

10.1 PERFORMING A SALE WITH SURCHARGE- FIXED AMOUNT

Note: A merchant must have a visible sign with the different surcharges being applied to credit/debit card acceptance so the customer is aware of any surcharge amounts that apply if they choose to pay with their credit/ debit card.

1

Key in the purchase amount and press <OK> or <ENTER>

Note: If tipping is enabled, the terminal will prompt to enter tip amount

2

Allow the customer to key in tip amount in AUD and press <OK> or <ENTER>.

If customer does not want to tip, they can bypass by pressing <OK> or <ENTER>

Note: If surcharges apply, they will show here

3

Verify the sale + tip amount is correct (without the surcharges) and accept by pressing <OK> or <ENTER>

4

Have the customer tap, insert, or swipe their card on 'PRESENT CARD' screen

5

The terminal will display the total purchase amount plus the fixed surcharge amount (e.g. Total AUD 10.25 – surcharge of AUD0.25 has been applied) (i.e. if surcharge is at \$0.10 for EFTPOS, \$0.30 for Mastercard and \$0.25 for Visa, and the customer used a Visa credit card, the purchase amount was \$10, then the total amount will be \$10.25 – surcharge of \$0.25 has been applied).

6

The terminal will display a Transaction OK or Transaction DECLINED message. If the transaction has been declined, notify the customer, advise them to contact their card issuer and provide an alternative form of payment

7

Transaction is approved and merchant receipt is printed

8

Press <1> to print the customer copy or <2> to return to the home screen.

10.2 PERFORMING A SALE WITH SURCHARGE - AS A PERCENTAGE

Note: A merchant must have a visible sign with the different surcharges being applied to credit/debit card acceptance so the customer is aware of any surcharge amounts that apply if they choose to pay with their credit/ debit card.

1

Key in the purchase amount and press <OK> or <ENTER>

Note: If tipping is enabled, the terminal will prompt to enter tip amount

2

Allow the customer to key in tip amount in AUD and press <OK> or <ENTER>.

If customer does not want to tip, they can bypass by pressing <OK> or <ENTER>

Note: If surcharges apply, they will show here

3

Verify the sale + tip amount is correct (without the surcharges) and accept by pressing <OK> or <ENTER>

4

Have the customer tap, insert, or swipe their card on 'PRESENT CARD' screen

5

The terminal will display the total purchase amount plus the surcharge amount for the card used by the customer (i.e. if surcharge is at 0.5% for EFTPOS, 1% for Mastercard and 1.5% for Visa, and the customer used an Mastercard credit card, and purchase amount was \$100, then the total amount will be \$101 – surcharge of \$1.00 has been applied).

6

The terminal will display a **Transaction OK** or **Transaction DECLINED** message. If the transaction has been declined, notify the customer, advise them to contact their card issuer and provide an alternative form of payment

7

Transaction is approved and merchant receipt is printed

8

Press <1> to print the customer copy or <2> to return to the home screen.

11. Refunds

Refunds may be processed (as outlined below) if a customer returns goods purchased from you, or for services terminated or cancelled.

Visa and Mastercard

For goods purchased with a Visa or Mastercard scheme card that is accepted for return, or for any services that are terminated or cancelled, or where any price adjustment is made, you must first attempt to process the refund (credit transaction) to the same card that was used for the original purchase transaction.

If the card that was used for the original purchase transaction is not available (e.g. it is expired) and therefore a refund is required to be processed by other means, please ensure you keep all supporting documentation to show:

- The method used to refund
- The cardholder contact details
- Details of the original purchase.

This is in order to provide evidence if a chargeback claim is submitted. However, this does not guarantee you will not be liable in the event of a chargeback claim.

Provided that you have adequate supporting documentation proving that the original purchase transaction took place on the original card, you may process the refund onto an alternate card, which belongs to the same cardholder as the card used for the original purchase transaction, under any of the following types of circumstances:

- The original account is no longer available or valid (for example, the original card has been replaced due to expiration or being reported lost or stolen)
- The authorisation request for the refund transaction was declined by the issuer.

When a refund cannot be processed to the original card or to an alternate card, and provided that you have adequate supporting documentation proving that the original purchase

transaction took place on the original card you may offer an alternate form of refund (for example, cash, cheque, instore credit, prepaid card, etc.) under any of the following types of circumstances:

- The refund is made to a recipient of a gift (instead of to the cardholder who made the original purchase)
- The original sale took place on a Visa or Mastercard prepaid card, which has since been discarded
- The authorisation request for the credit transaction was declined
- In order to comply with any applicable Laws.

Other Card Schemes

For any goods purchased with a card belonging to schemes other than the Visa or Mastercard schemes, that is accepted for return, or for any services that are terminated or cancelled, or where any price adjustment is made, you must not make either any cash-based refund to the Cardholder or a refund to another card number unless you are required to do so in order to comply with any applicable Laws.

If you do so, you may be liable for a chargeback should a cardholder dispute the original sales transaction, which may result in a debit to your Merchant Account for the relevant "disputed" transaction.

Note: Refund is only available if this transaction type has been enabled on the terminal, otherwise the option will not appear on the display. If Refund is not enabled on the terminal, please contact ANZ Worldline Payment Solutions on 1800 039 025 for assistance.

Types of refund transactions on terminals

There are two types of refunds that can be processed on the terminal:

- A refund transaction, for any purchase that was performed previously
- A reversal transaction, this is when you want to refund the last transaction only.

11.1 PROCESSING A REFUND TRANSACTION

To perform card security checks, please refer to Section 6 Fraud Minimisation for further information.

-
- 1 Press **<MENU>** 
 - 2 Select Transactions
 - 3 Select Refund
 - 4 PINpad prompts to enter the Merchant password. Enter the Password and press **<OK>** or **<ENTER>**
 - 5 Key in the refund amount and press **<OK>** or **<ENTER>**
 - 6 Enter original receipt / transaction date as (YYYYMMDD), then press **<OK>** or **<ENTER>**
 - 7 Have the customer insert, swipe or tap their card. Chip cards are to be inserted and left in the chip card reader. Magnetic stripe cards are to be swiped through the magnetic stripe card reader. When a card is swiped or inserted, the PINpad prompts the customer to select **Account Type**
 - 8 Terminal prompt refund amount
 - 9 Merchant either accepts **<OK>** or **<ENTER>** or declines **<STOP>** The terminal will display a **Transaction OK OR Transaction DECLINED** message. If the transaction has been declined, please notify the customer, advise them to contact their card issuer and hand the customer their copy of the Transaction Record.
 - 10 Transaction is approved and merchant receipt is printed
 - 11 Terminal prints a customer copy with a line for merchant signature.
-

11.2 PROCESSING A REFUND FOR A SALE WITH SURCHARGE

Note: A merchant must have a visible sign with the different surcharges being applied to credit/debit card acceptance so the customer is aware of any surcharge amounts that apply if they choose to pay with their credit/ debit card.

Note: When calculating refund amount consider Surcharge applied. If refunding full transaction amount then any tipping and surcharge paid needs to be refunded too. If only partially refunding, then correct amount of surcharge needs to be calculated/prorated.

1

Calculate the correct amount of refund to be applied taking into consideration Tipping and Surcharge paid at the transaction. If the full transaction amount is to be refunded, then ensure that the (transaction amount + Tipping + Surcharge) has been factored fully into the refund. If the merchant is only partially refunding (i.e. few items were refunded but not the whole transaction), then the merchant has to ensure to prorate the correct rate of surcharge back into the refund amount.

2

Press <MENU> 

3

Select Transactions

4

Select Refund

5

PINpad prompts to enter the Merchant password. Enter the Password and press <OK> or <ENTER>

6

Key in the refund amount and press <OK> or <ENTER>

7

Enter original receipt / transaction date as (YYYYMMDD), then press <OK> or <ENTER>

8

Have the customer insert, swipe or tap their card. Chip cards are to be inserted and left in the chip card reader. Magnetic stripe cards are to be swiped through the magnetic stripe card reader. When a card is swiped or inserted, the PINpad prompts the customer to select Account Type

9

Terminal prompt refund amount

10

Merchant either accepts <OK> or <ENTER> or declines <STOP>. The terminal will display a **Transaction OK OR Transaction DECLINED** message. If the transaction has been declined, please notify the customer, advise them to contact their card issuer and hand the customer their copy of the Transaction Record.

11

Transaction is approved and merchant receipt is printed

12

Terminal prints a customer copy with a line for merchant signature.

11.3 PROCESSING A REVERSAL TRANSACTION

A reversal allows you to refund the last transaction completed, however this may not apply if the transaction has been cleared.

To perform card security checks, please refer to Section 6 Fraud Minimisation for further information.

-
- 1 Press **<MENU>** 
 - 2 Select Transactions
 - 3 Select Reversal
 - 4 Enter the Password and press **<OK>** or **<ENTER>**
 - 5 The terminal prompt amount is based on last transaction including any additional tip and surcharges if they were applied as part of the previous transaction
 - 6 Verify and press **<OK>** or **<ENTER>** to confirm, **<STOP>** to return to the home screen
 - 7 The terminal will display a **Transaction OK** or **Transaction DECLINED** message. If the transaction has been declined, please notify the customer, advise them to contact their card issuer and hand the customer their copy of the Transaction Record.
 - 8 Transaction is approved and merchant receipt is printed
 - 9 Press **<1>** to print the customer copy or **<2>** to return to the home screen.
-

12. Tipping

Tip with PIN transaction allows a specified tip amount to be included as part of the original credit or debit purchase transaction. This functionality allows the cardholder to retain possession of their card at all times and the total value must be verified and authorised by the cardholder at the time of payment. The PIN is inputted directly in to the terminal. For international cards and a small minority of cards, a signature can be accepted as a form of verification. Tip is only available if it has been enabled on the terminal otherwise the option will not appear on the display.

Note: The Tip transactions are only available and approved for merchants in specific industries.

12.1 PROCESSING A SALE WITH TIP TRANSACTIONS

To perform card security checks, please refer to Section 6 Fraud Minimisation for further information.

-
- 1 Key in the purchase amount and press <OK> or <ENTER>
 - 2 Allow the customer to key in Tip amount in AUD and press <OK> or <ENTER>
 - 3 The terminal will display the total amount and inform customer that “Surcharge might apply”
 - 4 Have the customer present their card
 - 5 The terminal will show the total amount including surcharge
 - 6 The terminal will display a **Transaction OK** or **Transaction DECLINED** message. If the transaction has been declined, please notify the customer, advise them to contact their card issuer and provide an alternative form of payment.
 - 7 Transaction is approved and merchant receipt is printed
 - 8 Press <1> to print the customer copy or <2> to return to the home screen.
-

13. Merchant Choice Routing

Merchant Choice Routing is an optional feature which, when activated, means that contactless transactions made when cardholders present a Relevant Multi-Network Card (e.g. a Visa Debit Card or Mastercard Debit Card), are processed through the domestic Eftpos network and not through the credit scheme (e.g. Visa or Mastercard).

Note:

To request to have Merchant Choice Routing activated or deactivated on your terminal, you can contact ANZ Worldline Payments Solutions Merchant Support team on 1800 039 025.

Kindly refer to Merchant Choice Routing in our website for further details

anzworldline.com.au/merchant-support

14. DCC – Dynamic Currency Conversion

What is Dynamic Currency Conversion?

Dynamic Currency Conversion (DCC) allows you to offer a customer the option to pay in their 'home' currency (for Visa and Mastercard transactions only).

This feature provides international Visa and Mastercard cardholders the option of converting Australian currency purchases into their card's billing currency at the time of purchase.

It is important to note that DCC is optional for cardholders, so when you see the DCC screen appear on your Electronic Terminal, you must always ask the cardholder if they would like to pay in their home currency or in Australian Dollars and confirm their acceptance before completing the transaction.

The card schemes (Visa / Mastercard) can mandate that ANZ Worldline deactivate DCC for specific merchants until further notice if this requirement is not met.

The card schemes (Visa / Mastercard) reserve the right to withdraw a merchant's right to offer DCC on transactions.

How does DCC work?

DCC identifies a card's currency and offers the cardholder the option of paying for the goods or services in their card billing currency at the time of purchase.

The exchange rate and price in the cardholder's currency is displayed on the Electronic Terminal.

Accepted currencies for DCC

DCC supports over 40 currencies full list available at anzworldline.com.au/dcc-support

How to process a DCC transaction on your Electronic Terminal

In order to assist a cardholder to make choice as to whether or not to use DCC, you must ensure that:

- If "Choose currency" comes up on the Electronic Terminal, the cardholder must be informed that DCC is optional and has a choice of currencies between the customer's home currency and Australian dollars
- The foreign currency transaction amount will contain a X.XX% exchange rate mark-up as displayed on the Electronic Terminal.
- The cardholder has acknowledged that the merchant will conduct the DCC services and accepts the exchange rate and mark-up associated with it.

Note: Exchange rate mark-up is payable to ANZ Worldline Payment Solutions.

Exchange Rates

- The DCC exchange rates will be updated once in 24 hours on all business days at 16:30 p.m. (CET/CEST*)
- During Saturday and Sunday there is no updated rate available, hence the rate from Friday afternoon 16:30 p.m. (CET/CEST) is valid until Monday afternoon 16:30 p.m. (CET/CEST)
- DCC exchange rates can be printed out from the standalone Electronic Terminals once DCC is enabled.. You can find them in the main menu under “Queries”.

* CET = Central European Time, CEST = Central European Summer Time.

What are the potential benefits of using DCC?

Benefits to your business include:

- Available at no additional cost
- DCC transactions are settled to your account in Australian dollars
- Customers still have the option to pay in Australian Dollars if they prefer.

Benefits to your customers include:

- Providing cardholders with the ability to view the price and the exchange rate in the cardholder’s home currency on the Electronic Terminal at the point of sale.

How will I know a customer’s card is eligible for DCC processing?

Once DCC has been enabled, your ANZ Worldline Payment Solutions Terminal has the ability to automatically identify if the card being presented at the point of transaction is eligible for DCC processing. A ‘Choose currency’ screen will appear once the cardholder has confirmed the original transaction amount and present the card.

EUR = 11.23

AUD = 17.00

Ex.Rate:

1EUR=AUD1.513512335

Mark-up incl : = 3.5%

For example, the ‘Ex.Rate: 1.1513512335’ shown here is the exchange rate that will be applied to the transaction. The ‘EUR’ shown refers to the currency the transaction is being converted to, in this case Euro.

The cardholder should now be asked to select the either to pay in AUD or home currency, and accept the exchange rate which includes X.XX% exchange rate mark up as displayed on the Electronic Terminal. Select the home currency (e.g. EUR) if the cardholder accepts DCC or select “AUD” if they prefer to pay in Australia Dollars.

If the customer doesn’t want to perform a DCC transaction, they can select “STOP” to cancel the transaction.

Note: exchange rate and exchange rate mark-up displayed here are for illustrative purposes only.

Should I recommend DCC to my customers?

It is the cardholder’s choice whether or not DCC is to be applied to their purchase. You should not make any recommendations to the cardholder as they will need to consider their personal financial position and whether DCC is appropriate for them. All you have to do is offer cardholders the choice of having DCC applied to their transaction when prompted by the Electronic Terminal.

DCC offers cardholders the ability to see the value of a transaction in a currency that is familiar to them. The applicable exchange rate is visible to the cardholder and, if they are unhappy with the exchange rate offered, they can choose to pay in Australian dollars.

If a cardholder chooses to pay using DCC, the exchange rate includes an exchange rate mark-up of X.XX% as displayed on the Electronic Terminal. The exchange rate (including the exchange rate mark-up) is clearly displayed to the cardholder

on the Electronic Terminal screen before the cardholder opts to convert the transaction.

What are the potential consequences if cardholders initiate a dispute with their card issuer regarding a DCC transaction?

If a transaction was made using DCC Service without the Cardholder's express consent or where you did not fully comply with this condition, you will be liable for the dispute submitted by the Cardholders (and the refund to the Cardholder if the dispute is upheld).

DCC Rebates

Please also note that if your Agreement provides for a DCC Rebate the following obligations apply:

- The Merchant must comply with all terms and conditions applicable to the DCC Service and the DCC Rebate, including in the General Conditions, the Terminal Guides and any other reasonable instructions given by Worldline on notice in accordance with clause 53 of the General Conditions.
- The Rebate will not be credited to you directly, instead the Rebate will be used to offset fees the Merchant owes to Worldline from time to time.
- **Please note: the Merchant must inform all cardholders prior to the Transaction that the Merchant will receive a rebate from Worldline for processing a Transaction using the DCC Service.**

14.1 PROCESSING A DCC PURCHASE TRANSACTION

1

Key in the purchase amount and press <OK> or <ENTER>

2

Have the customer insert, swipe or tap their card. Chip cards are to be inserted and left in the chip card reader. Magnetic stripe cards are to be swiped through the magnetic stripe card reader. When a card is swiped or inserted, the PINpad prompts the customer to select Account Type

3

Have the customer select between Home Currency or AUD, When "Please choose currency" appears, have the cardholder to choose between accepting DCC, which will consist of Ex. Rate including mark-up, or to pay in Australian Dollars

4

The terminal will display a **Transaction OK** or **Transaction DECLINED** message. If the transaction has been declined, please notify the customer, advise them to contact their card issuer and hand the customer their copy of the Transaction Record

5

Transaction is approved and merchant receipt is printed

6

Press <1> to print the customer copy or <2> to return to the home screen.

14.2 PROCESSING A DCC REVERSAL TRANSACTION

1

Press <MENU>



2

Select Transactions

3

Select Reversal

4

PINpad prompts to enter the Merchant password. Enter the Password and press <OK> or <ENTER>

5

The terminal prompt amount is based on last transaction including any additional tip and surcharges if they were applied as part of the previous transaction. If DCC was selected in the previous transaction, the terminal will display the reversal amount in the DCC currency (Cardholder Home Currency).

6

Verify and press <OK> or <ENTER> to confirm, <STOP> to return to the home screen

7

The terminal will display a **Transaction OK** or **Transaction DECLINED** message. If the transaction has been declined, please notify the customer, advise them to contact their card issuer and hand the customer their copy of the Transaction Record.

8

Transaction is approved and merchant receipt is printed

9

Press <1> to print the customer copy or <2> to return to the home screen.

14.3 PROCESSING A DCC REFUND TRANSACTION

- 1 Press **<MENU>** 
- 2 Select Transactions
- 3 Select Refund
- 4 PINpad prompts to enter the Merchant password. Enter the Password and press **<OK>** or **<ENTER>**
- 5 Key in the refund amount and press **<OK>** or **<ENTER>**
- 6 Enter original receipt / transaction as (YYYYMMDD), then press **<OK>** or **<ENTER>** *
- 7 Have the customer insert, swipe or tap their card. Chip cards are to be inserted and left in the chip card reader. Magnetic stripe cards are to be swiped through the magnetic stripe card reader. When a card is swiped or inserted, the PINpad prompts the customer to select between Home Currency or AUD. Select the currency of the original transaction. **
- 8 Terminal prompt refund amount
- 9 Merchant either accepts **<OK>** or **<ENTER>** or declines **<STOP>**
- 10 The terminal will display a **Transaction OK** or **Transaction DECLINED** message. If the transaction has been declined, please notify the customer, advise them to contact their card issuer and hand the customer their copy of the Transaction Record.
- 11 Transaction is approved and merchant receipt is printed.

Terminal prints a customer copy with a line for merchant signature.

*The original transaction **date** must be used to ensure the same exchange rate (including Mark-up) is applied to the refund to avoid exchange rate differences. The original transaction dates are to be seen in relation to the exchange rate update schedule above, i.e., if the original transaction was processed before 16:30 p.m. CET/CEST use the day preceding the original transaction date, if not, use the original transaction date.

**Refund on a DCC transaction must always be processed in the currency of the original transaction.

14.4 APPLYING DCC - PROHIBITED FOR MOTO

A merchant must not process MOTO Transactions using DCC.

DCC RECEIPTS

DCC Purchase - (Merchant Copy)

XYZ MERCHANT 000 XXX ST MELBOURNE 3000	
Purchase	
VISA	
XXX Visa XXXX XXXXXXXXXXXXXXXXXXXX	
Account Type:	Credit
23.02.2023	11:57:58
Accounting period:	XX
Tmm-Id:	XXXXXX
Act-Id:	XXXX
AID:	XXXXXXXXXXXXXXXXXXXX
Trx. Seq-Cnt:	XXXXXX
TRX. REF-Nr:	XXXXXXXXXX
Auth. Code:	XXXXXX
Acq-Id:	XXXXXXXXXX
XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX
XXXXXX	XXXXXX
TOTAL EFT AUD:	17.00
Exchange Rate	EUR 1.00 = AUD1.5135123
Transaction Amount	
TOTAL EFT EUR:	11.23
Mark-up incl.:	3.5%
I have been offered a choice of currencies and accept the final amount in transaction currency	
Currency conversion provided by Worldline	
Transaction OK	
ANZ Worldline	

DCC Purchase - (Customer Copy)

	
XYZ MERCHANT 000 XXX ST MELBOURNE 3000	
Cardholder Receipt	
Purchase	
VISA	
XXX Visa XXXX XXXXXXXXXXXXXXXXXXXX	
Account Type:	Credit
23.02.2023	11:57:58
Tmm-Id:	XXXXXX
AID:	XXXXXXXXXXXXXXXXXXXX
Trx. Seq-Cnt:	XXXXXX
TRX. REF-Nr:	XXXXXXXXXX
Auth. Code:	XXXXXX
Acq-Id:	XXXXXXXXXX
XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	XXXXXXXXXX
XXXXXX	XXXXXX
TOTAL EFT AUD:	17.00
Exchange Rate	EUR1.00 - AUD1.5135123
Transaction Amount	
TOTAL EFT EUR:	11.23
Mark-up incl.:	3.5%
I have been offered a choice of currencies and accept the final amount in transaction currency	
Currency conversion provided by Worldline	
Transaction OK	
ANZ Worldline	

15. Manual PAN Key Entry Processing

Also known as Hand Key or Manual Entry.

Only for merchants authorised by ANZ Worldline Payment Solutions. If the terminal cannot read a card when it is swiped or inserted, please advise the cardholder to contact their card issuer and seek an alternative form of payment. If you decide you want to hand key a transaction if the terminal cannot read a card when it is swiped or inserted, please be aware of the following before you manually key credit card details using the terminal.

Note: It is recommended that you DO NOT hand key a card if the customer's card does not swipe through your terminal. The risk of hand keying rests with the Merchant. Performing card security checks can minimise any potential financial loss, please refer to Fraud Minimisation for further information on the card security checks.

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You cannot hand key UnionPay or debit cards for sales transactions. When you hand key credit card details, you are also required to seek a form of photographic identification e.g. a current Driver's Licence and record the details including licence number and expiry date. Please note that this may not protect you from chargebacks if the transaction is disputed by cardholder or cardholder's issuing bank– you may still be held liable which results in a debit to your merchant account for the amount of the relevant "disputed" transaction.

Please contact ANZ Worldline Payment Solutions on 1800 039 025 before you hand key credit card details for Mail/Telephone Order Processing. You may only hand key credit card details for Mail/ Telephone Order if authorised by ANZ Worldline Payment Solutions.

15.1 PROCESSING A MANUAL PAN KEY ENTRY / HAND KEY TRANSACTION WITH A CARDHOLDER PRESENT

1

Key in the purchase amount and press <OK>

2

Allow the customer to key in in Tip amount in AUD and press <OK>

3

Click on <Menu>

4

Select "Manual PAN Key entry"

5

Press <OK>

6

Key in the card number and press <OK>

7

Key in the expiry date and press <OK>

8

Key in the CCV (if prompted) and press <OK>

9

Terminal prompts amount and scheme type, and merchant can either accept or decline “OK / Stop”

10

The terminal will display an ‘**Transaction OK**’ OR ‘**Transaction DECLINED**’ message. If the transaction has been rejected, please notify the customer, advise them to contact their card Issuer and seek an alternative form of payment

11

Transaction is approved and merchant receipt is printed

12

Press <1> to print the customer copy or <2> to return to the start screen. Hand the customer their copy of the Transaction Record and their card.

16. Mail Order Telephone Order (MOTO)

Only for merchants authorised by ANZ Worldline Payment Solutions.

To process Mail and Telephone Order the terminal will request that you identify the ‘source’ and the ‘nature’ of the transaction.

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

- Cardholder’s name (as it appears on the card)
- Cardholder’s address (not a PO Box)
- Cardholder’s signature (if mail order)
- Type of card (Mastercard®, Visa® and UnionPay)

- Card number (First 6 and last 4 digits only, e.g. 1234 56XX XXXX 7890)
- Card valid from/to dates
- Authorised dollar amount(s) to be debited
- Contact telephone number
- Details of the goods or services required
- Transaction date.

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

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

16.1 PROCESSING A MAIL ORDER TRANSACTION (SCHEME CARDS ONLY)

Perform card security checks, please refer to section 6 Fraud Minimisation for further information on the card security checks.

1

Press the <MENU>

2

Select **TRANSACTIONS**

3

Select **Mail Order**

4

Key in the amount and press <OK> or <ENTER>

5

Key in the card number and press <OK> or <ENTER>

6

Key in the expiry date and press <OK> or <ENTER>

7

Key in the CCV and press <OK> or <ENTER>

8

The terminal will display a **Transaction OK** or **Transaction -DECLINED** message. If the transaction has been declined, notify the customer, advise them to contact their card issuer and provide an alternative form of payment

9

Transaction is approved and merchant receipt is printed

10

Press <1> to print the customer copy or <2> to return to the home screen.

16.2 PROCESSING A TELEPHONE ORDER TRANSACTION (SCHEME CARDS ONLY)

1

Press the <MENU>

2

Select **TRANSACTIONS**

3

Select **other transact**, option (0)

4

Select **Phone Order**

5

Key in the amount and press <OK> or <ENTER>

6

Key in the card number and press <OK> or <ENTER>

7

Key in the expiry date and press <OK> or <ENTER>

8

Key in the CCV and press <OK> or <ENTER>

9

The terminal will display a **Transaction OK** or **Transaction DECLINED** message. If the transaction has been declined, notify the customer, advise them to contact their card issuer and provide an alternative form of payment

10

Transaction is approved and merchant receipt is printed

11

Press <1> to print the customer copy or <2> to return to the home screen.

17. Pre-Authorisation

Pre-Authorisation

Pre-Authorisation is an optional feature available to eligible merchants. You may enable or disable this feature by contacting the Merchant Support Team on 1800 039 025.

The **Pre-Authorisation** function reserves funds on a customer's card for a sale transaction to be processed (or cancelled) at a later date for accommodation or vehicle rental. Pre-Authorisation enables a merchant to hold an amount for a validity period (up to 30 days) depending on which card the customer may use.

Pre-Authorisation amounts are not debited until the final payment is processed within the validity period. (**Pre-Authorisation Completion**).

Pre-Authorisations are available for eligible transactions on Visa, Mastercard, AMEX, JCB and UnionPay International (UPI) cards (**Nominated Card Schemes**).

Important Notes about Validity Periods

Nominated Card Schemes set out the **validity period** for holding funds on a customer's card before they must be completed *and* cleared or cancelled.

Validity Periods

Visa:

<i>Pre-Authorisation</i>	<i>Validity Period</i>
Accommodation or vehicle rental	30 calendar days
Motor home or motorcycle rental	10 calendar days

Mastercard:

<i>Pre-Authorisation</i>	<i>Validity Period</i>
Accommodation or vehicle rental	30 calendar days

AMEX and JCB:

<i>Pre-Authorisation</i>	<i>Validity Period</i>
Vehicles other than car rental	7 calendar days
Accommodation or car rental exceeding 4 months	For the duration of the stay or rental

UnionPay International (UPI):

Pre-Authorisation	Validity Period
Accommodation or vehicle rental	30 calendar days

Pre-Authorisation transaction types:

Pre-Authorisation

The initial authorisation transaction that reserves funds on a card for a sale to be processed at a later time. The funds are not debited from the cardholder's account until the final payment (pre-authorisation completion) is processed within the validity period.

Pre-Authorisation Completion

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

Pre-Authorisation Adjustment

A Pre-Authorisation Adjustment transaction is used to increase the value of the original Pre-Authorisation transaction, where the value of the final transaction is higher than the initial reserved amount.

Pre-Authorisation Cancel

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

Extending the Pre-Authorisation

If you need to extend the Pre-Authorisation period, you *must*

1. Cancel the original Pre-Authorisation request, and then
2. Submit a new Pre-Authorisation request for the revised amount.

Note: you *must* complete or cancel the Pre-Authorisation at the end of the validity period. Failure to comply may result in chargebacks.

17.1 PROCESSING A PRE-AUTHORISATION

The Pre-Auth authorisation transaction allows the merchant to place a hold on a cardholder's funds to the value of a future sale (**Pre-Auth Authorisation Completion**) transaction.

Note: Always obtain the cardholder's consent prior to charging any amounts

To perform card security checks, please refer to Section 6, Fraud Minimisation for further information

1

Press <MENU>



2

Select **Transaction**

3

Select **Pre-Auth authorisation**

4

Enter amount and press ENTER / OK

5

The customer must tap, insert, swipe their card or mobile wallet when "PRESENT CARD" is visible on screen – For Swipe or Insert card processing allow the customer to select account type. If the customer is not present press the Silver <MENU> key, key in the card number, the expiry date, the CCV and tap <OK>.

6

The terminal will display a 'Transaction OK' OR 'Transaction DECLINED' message. If the transaction has been declined, please notify the customer, advise them to contact their card Issuer and seek an alternative form of payment.

7

Transaction is approved and merchant receipt is printed. Note: No funds have been debited at this stage.

8

Press 1 to print the customer copy or 2 to return to the start screen. Hand the customer their copy of the Transaction Record and their card.

17.2 PROCESSING A PRE-AUTHORISATION COMPLETION

The Pre-Authorisation Completion transaction looks up the original pre-authorisation record, confirms the transaction value and puts the Pre-Authorisation payment through as a transaction.

Note: Always obtain the consent of the cardholder prior to charging any amounts

To perform card security checks, please refer to Section 6, Fraud Minimisation for further information.

-
- 1 Press **<MENU>** 

 - 2 Select **Transaction**

 - 3 Select **Pre-Authorisation Completion**

 - 4 Enter amount and press **ENTER / OK**

 - 5 Enter Acq Id from original receipt and press **ENTER / OK**

 - 6 Enter TRX-REF Nr from original receipt and press **ENTER / OK**

 - 7 The terminal will display a 'Transaction OK' OR 'Transaction DECLINED' message. If the transaction has been declined, please notify the customer, advise them to contact their card Issuer and seek an alternative form of payment

 - 8 Transaction is approved and merchant receipt is printed

 - 9 Press 1 to print the customer copy or 2 to return to the start screen. Hand the customer their copy of the Transaction Record and their card
-

17.3 PROCESSING A PRE-AUTHORISATION ADJUSTMENT

Pre-Authorisation Adjustment allows the merchant to increase the 'Pre-Authorisation' amount to the final value prior to completion.

Note: Always obtain the cardholder's consent prior to charging any amounts

To perform card security checks, please refer to Section 6, Fraud Minimisation for further information.

- 1 Press <MENU> 
- 2 Select **Transaction**
- 3 Select **Other Transactions**
- 4 Select **Pre-Authorisation Adj.**
- 5 Enter extra amount and press ENTER / OK
Kindly make sure you don't add the full amount, and only key in the extra amount only
- 6 Enter Acq Id from original receipt and press ENTER / OK
- 7 Enter TRX-REF Nr from original receipt and press ENTER / OK.
- 8 The terminal will display a 'Transaction OK' or 'Transaction DECLINED' message. If the transaction has been declined, please notify the customer, advise them to contact their card issuer and seek an alternative form of payment.
- 9 Transaction is approved and merchant receipt is printed
- 10 Press 1 to print the customer copy or 2 to return to the start screen. Hand the customer their copy of the Transaction Record and their card

17.4 PROCESSING A PRE-AUTHORISATION CANCEL

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

To perform card security checks, please refer to Section 6, Fraud Minimisation for further information.

1

Press <MENU>



2

Select **Transaction**

3

Select **Other Transactions**

4

Select **Pre-Authorisation Cancel**

5

Enter Acq Id from original receipt and press ENTER / OK

6

Enter TRX-REF Nr from original receipt and press ENTER / OK

7

The terminal will display a 'Reversal OK' or 'Transaction DECLINED' message. If the transaction has been rejected, please notify the customer, advise them to contact their card issuer and seek an alternative form of payment.

8

Transaction is approved and merchant receipt is printed

9

Press 1 to print the customer copy or 2 to return to the start screen. Hand the customer their copy of the Transaction Record and their card.

Important things to remember about Pre-Authorisations.

Always take steps to check the validity of the card and the cardholder's identity.

Always obtain the express consent of the cardholder and inform them of the amount before charging to their card. When processing a Pre-Authorisation, the merchant should always apply a genuine estimate of the charges only, and should not include any amount covering potential damage, theft, insurance premium, or tips.

Merchants will generate an initial receipt on processing Pre-Authorisation request (Pre-Authorisation Receipt). Merchants must retain the Pre-authorisation Receipt as the Pre-authorisation Completion cannot be completed without the Acquirer ID and Transaction Number details from the receipt.

Merchants should use the Pre-Authorisation Adjustment transaction to increase (top-up) the amount held if the final amount is higher than the initial request, and before completing the Pre-Authorisation Completion Transaction. Cancel or complete all Pre-Authorisations as soon as they are no longer required. You must not leave them to expire. This can lead to poor customer experience and scheme fines.

Cancel the original Pre-Authorisation and submit a new Pre-Authorisation request.

Frequently Asked Questions:

A Pre-Authorisation for AUD 1000 was made using Mastercard, but the actual purchase is for AUD 1200? How do I increase the amount to \$1200?

If the final purchase amount is higher than the Pre-Authorisation amount, merchants must perform (Pre-Authorisation Adjustment) for the additional amount. i.e. select Pre-Authorisation Adjustment from the terminal menu, then enter receipt Ref #, and for amount put AUD 200 (for the example above) Then perform (Pre-Authorisation Completion) for the full amount of AUD 1200.

Based on latest scheme requirements, Tolerance levels have been reduced to zero.

A Pre-Authorisation for AUD 1000 was made using Mastercard, but the actual purchase is only for AUD600? How do I finalise a Pre-Authorisation for a lesser amount?

When processing the (Pre-Authorisation Completion), input the actual amount of (AUD 600) as Pre-Authorisation Completion amount.

The remaining AUD 400 will be released back into the same card used to make the Pre-Authorisation, i.e. the same Mastercard in this example.

Can a Pre-Authorisation be made in a foreign currency using DCC functionality?

No, all Pre-Authorisation transactions can only be processed in AUD currency. DCC cannot be used in any of our Pre-Authorisation transactions (Pre-Authorisation, Pre-Authorisation Completion, Pre-Authorisation Adjustment or Pre-Authorisation Cancel).

Can we use QR code payments to process a Pre-Authorisation Transaction?

No, QR code payments have not been enabled for -Pre-Authorisations

18. Shift Mode and Shift Totals

For businesses operating shifts, the Shift report can provide information on the transactions performed during each shift. The Shift report is separate to the Settlement Period report. When you close off a shift, the shift total report will automatically print. You can print a running total of your current shift at any time without closing the shift transactions.

Note: Please note this is only available when your terminal is operating in standalone mode meaning it is not integrated to a Point of Sale (POS).

18.1 START SHIFT

1

Press **<MENU>** 

2

Select **Balances**

3

Select Begin Shift

4

The terminal will display Activation is Running, then Activation Complete

5

Press **<CLEAR>** twice to return to home screen.

18.2 END SHIFT

This feature will end a shift, print a shift totals report and then deactivate shift mode

1

Press <MENU>



2

Select **Balances**

3

Select End User Shift

4

The terminal will display Deactivation is running and then **Deactivation is finished**

5

The terminal will print end of shift balance

6

Press <CLEAR> twice to return to home screen.

18.3 PRINT SHIFT COUNTER REPORT

The Print Shift Counter report feature allows you to print a Shift Totals report without ending the shift

1

Press <MENU>



2

Select **QUERIES**

3

Select **SHIFT COUNTER**

4

The terminal will print the Shift Counter report

5

Printing this report does not end the shift nor does it perform any type of settlement, it only provides you with information about transaction performed so far during the shift.

19. Settlement

ANZ Worldline Payment Solutions offers same day settlement, every day. For ANZ business account holders, funds are available on the same day for transactions settled before 9.00pm (Melbourne Time). For non-ANZ business account holders, ANZ Worldline Payment Solutions transfers the funds to the merchant's bank on the following business day and the availability of the funds will be determined by the merchant's bank.

Settlement times (including settlement times for same-day settlement into an ANZ bank account) will be the same or slightly later in the day than your current settlement time.

There will be additional requirements for your terminal to settle. For settlement to occur, you must ensure that your terminal(s) is switched on and that communications are active from your current settlement time.

19.1 DAILY CLOSING BALANCE/FINAL BALANCE/DAILY SETTLEMENT

This is the final balance of the day or end of day balance and Initiates the transmission of all transactions to the host system as well the daily closing and printing totals.

Once your day of trading is complete, perform a daily closing balance. To perform a daily closing, follow the steps below:

1

Press <MENU>



2

Select **Balances**

3

Select **Daily Closings**

4

Terminal prompts "Data Transmission PMS is running"

5

Terminal prints the final balance.

To receive same day settlement (where applicable) you must ensure that your terminal(s) is switched on and that communications are active from your current settlement time.

20. Print Reports

20.1 TRANSACTION LOG INFO

Transaction Log Info prints out all of the transactions still in the terminal log and have not been transmitted or submitted.

1

Press <MENU>



2

Select **Queries**

3

Select **TRX log Info**

4

Terminal prints a detailed 1 shift of settlement records, including declined and approved transactions

Note: if no transactions have been performed yet during the shift, the terminal will print "Transaction log is empty".

20.2 PRINT LAST TICKET

This functionality provides a copy of the last receipt /report that was printed. i.e. if the last functionality performed on a terminal was purchase, using this functionality will allow you to print a copy of that purchase receipt. If the last functionality performed on the terminal was to print a report e.g. daily totals, then using this functionality will allow to print a copy of that report.

1

Press <MENU>



2

Select **Queries**

3

Select **Print Last Ticket**

4

Terminal prints a copy of the last receipt or report

20.3 DAILY TOTALS

The Daily Totals report lists the Sales, Cash Out, Refund and Totals of the settlement (excluding AMEX, JCB & Diners) for the current settlement period.

1

Press <MENU>



2

Select **Queries**

3

Select **Daily Counter**

4

Terminal prints daily Counter report.

The report shows total and breaks it down by brand, and by transaction type

Note: if no transactions have been performed yet during the shift, the terminal will print “No transaction

21. Change Merchant Password

If you need to change your password, contact Merchant Support on 1800 039 025.

22. Communication Options

In addition to 4G connectivity, the following communication options are available on the Worldline Move 5000 terminal

- Internet via WIFI:
Wi-Fi hotspot and password is required to connect the terminal
- Internet via ethernet:
A router with an internet connection and an ethernet cable is required to connect the terminal

22.1 SWITCHING TO AN ALTERNATIVE COMMUNICATION OPTION

1

Press **<MENU>**



2

Select **Setting**

3

Select **Setup Network**

4

Scroll to the preferred communication option and follow appropriate method detail from below options.

23. Configuring Communication Type

23.1 SET UP THE TERMINAL FOR INTERNET VIA ETHERNET COMMUNICATION

The merchant must have internet available in store and have an ethernet cable.

1 Plug the ethernet cable into 'ETH' port behind the base

2 Press <MENU> 

3 Select **Settings**

4 Select **Setup Network**

5 Select **Comms Types**

6 Select **Ethernet.**

23.2 SET UP THE TERMINAL FOR INTERNET VIA WI-FI COMMUNICATION

1 Press <MENU> 

2 Select **Settings**

3 Select **Setup Network**

4 Select **Comm types**

5 Select **WLAN**

6 Select **manage network**

7 Select **New access point**

8

Select Scan for Aps

9

Select the required network

10

Use the onscreen keypad to enter the password for the selected Wi-Fi network

11

When the password is entered correctly, The Wi-Fi symbol in the status header of the terminal will turn green.

23.3 SET UP THE TERMINAL FOR INTERNET VIA SIM COMMUNICATION

1

Press <MENU> 

2

Select **Settings**

3

Select **Setup Network**

4

Select **Comm Types**

5

Select **Mobile Net**

6

Select **SIM Card** selection

7

Select the required network – always go with Optus first

During a comms fallback, you can contact Merchant support to get a one-time password to select Telstra

8

When the SIM is set up correctly, the 4G symbol in the status header of the terminal will turn green.

24. Auto-Communications Fallback

Auto-Communications (Auto-Comms) Fallback is a feature that allows your terminal to connect to an alternative communication method if the primary communication method fails.

The order of priority in which the terminal will attempt to connect is as follows: Wi-Fi, and 3G/4G

1

Press <MENU>



2

Select **Settings**

3

Select **Setup Network**

4

Select all applicable network connections to allow the terminal to fallback to alternative available communication in case one failed

5

A check needs to appear next to selected methods

6

Once set, press <CLEAR>

7

The terminal will begin scanning through each connected comms mode in the following order: Wi-Fi, 3G/4G. The terminal will then display a message on the screen advising if the connection to each comms mode is successful or failed.

Note: If the terminal fails to connect to any of the above communications modes and you wish to have them enabled with Auto-Comms Fallback, please check and ensure the cables are connected securely and re-try.

The terminal is now enabled for auto comms fallback and will use the communication methods that were successfully set up

25. Terminal Configuration

If a merchant needs to perform configuration on their Terminal based on advice from ANZ Worldline Payment Solutions, they can do so by following these steps:

1

Press <MENU>



2

Select **Set up**

3

Enter **Merchant Password**

4

Select **Configuration**.

26. Terminal Initialisation

If a merchant needs to perform initialisation on their Terminal based on advice from ANZ Worldline Payment Solutions, they can do so by following these steps:

1

Press <MENU>



2

Select **Set up**

3

Enter **Merchant Password**

4

Select **Initialise**

5

Select **All**.

27. Software Update

If a merchant needs to perform a software update on their Terminal based on advice from ANZ Worldline Payment Solutions, they can do so by following these steps:

1

Press <MENU>



2

Select **Set up**

3

Enter **Merchant Password**

4

Select **SW update**.

28. Common Terminal Error Messages

Please contact ANZ Worldline Payment Solutions (24 hours a day, 7 days a week) on 1800 039 025 if you are unable to resolve an issue or encounter a decline.



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