

ANZ POS Mobile™ 2

Merchant Operating Guide

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

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

1.1 MERCHANT AGREEMENT

Your ANZ Worldline Payment Solutions Merchant Agreement contains valuable information and important requirements relating to operating procedures. Instructions in this Merchant Operating Guide form part of the ANZ Worldline Payment Solutions Merchant Agreement and may be changed or replaced by us in accordance with the terms of the Merchant Agreement.

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 ANZ Worldline Payment Solutions 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
merchant@worldline.anz.com

Online Stationery Ordering:
anzworldline.com.au

Authorisation Centre:

- Credit Cards (Visa® and Mastercard®)
1800 999 205

- Charge Cards (Diners Club)
1800 331 112
- Charge Cards (American Express/JCB)
1300 363 614
- Debit Cards (Cheque/Savings Accounts)
1800 039 025

NOTE: Calls to 1800 numbers from a mobile phone will incur normal mobile phone charges.
Phone authorisation not available for UnionPay.

1.3 AUTHORISATION

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

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

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

NOTE:

- Authorisation of the transaction does not mean that the true cardholder has authorised the transaction.
- Authorisation does not protect the merchant from chargebacks
- The bank, ANZ 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. If the customer cannot pay, the goods should be reclaimed. For goods that cannot be reclaimed (e.g. food items, petrol etc.), request photographic identification such as a driver's licence or take a description of the person and arrange with the customer to provide an alternative method of payment. If unsuccessful, report the incident to the police.

1.4 FLOOR LIMITS

A Floor Limit is a dollar amount set for a particular type of card transaction processed via your Merchant Facility. Please note, Floor Limits relate to all transactions. Your Letter of Offer outlines all Authorised Floor Limits that are specific to your business. Some of these limits are specific to your business or industry, please insert these Authorised Floor Limits in the appropriate spaces provided on next page.

Authorised Floor Limits

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

Manual (Imprinter):	Please insert your Authorised Floor Limit
Electronic Fallback:	Please insert your Authorised Floor Limit
Internet:	\$0
Mail Order & Telephone Order:	\$0
All Other Electronic transactions:	\$0

NOTE: Please refer to your Merchant Agreement for further information on Floor Limits that apply to Manual Imprinter and Electronic Fallback.

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

- All merchants cash/combined purchase/cash \$0
- Service stations, taxis/limousines, liquor, and convenience stores \$60
- Supermarkets \$200
- All other \$100.

Charge Card Floor Limits

Diners Club: _____

American Express: _____

NOTE: A \$0 Floor Limit applies to all Hand-Key Mail/ Telephone Order and eCommerce transactions.

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

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

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

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

NOTE: A \$0 floor limit applies to all UnionPay transactions.

1.5 CHANGE OF BUSINESS DETAILS

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

Please visit anzworldline.com.au to complete and submit the respective form or contact ANZ Worldline Payment Solutions on 1800 039 025, if there are any changes to your:

- Business name and/or address
- Business type or activities including changes in the nature or mode of operation of your business
- Mailing address
- Ownership
- Bank/branch banking details
- Telephone or fax numbers
- 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 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) is returned to ANZ Worldline Payment Solutions, based on the closure instructions provided by ANZ Worldline Payment Solutions.

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

2. Cards You Can Accept

Credit Cards

Cardholders can use credit cards (Visa®, Mastercard®, and UnionPay) 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 PIN (Personal Identification Number) 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 the certain purchase value, PIN or signature may not be required to verify a transaction.

Debit Cards

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

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 the certain purchase value (AUD \$100.00), PIN or signature may not be required to verify a transaction.

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

Charge Cards

Processing charge cards is essentially the same as processing credit card transactions.

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

NOTE: Pre-authorisation transactions still require you to swipe or insert the customer's debit cards and credit cards, in order to complete the transaction. You are unable to tap the customer's contactless card or smartphone to complete these transactions.

3. Merchant Cards

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

It is your responsibility to always keep your Merchant Cards in a safe place, and ensure only authorised staff have access to these cards.

Unauthorised access to these cards can result in unauthorised refunds via your Merchant Facility resulting in theft from your business.

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

Replacement Merchant Cards can be ordered from ANZ Worldline Payment Solutions on 1800 039 025 by the authorised person from your business.

EFTPOS Merchant Card (Terminal ID Card)



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

Merchant Summary Card (Merchant ID Card)



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

4. Equipment Maintenance

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

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.

NOTE:

- 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 electronic terminals only)
- 25 x Credit Card Summary Envelopes
- 25 x Credit Card Sales Vouchers
- 25 x Credit Card Refund Vouchers
- 25 x Merchant Summary Vouchers
- 25 x Cheque/Savings Summary Envelopes
- 25 x Cheque/Savings Sales Vouchers
- 25 x Cheque/Savings Refund Vouchers
- 25 x EFTPOS Summary Vouchers
- Magnetic Stripe Card Reader Cleaner.

To re-order stationery, please visit anzworldline.com.au or contact ANZ Worldline Payment Solutions on 1800 039 025. Please note that you are only allowed to 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 anz.com, 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.

What to do if you are suspicious of a transaction:

- Ask for photographic identification (e.g. driver's licence or passport) and ensure that the details match the cardholder's name. Record the details on your copy of the Transaction Voucher

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. Look at the card and if there is a chip, always insert the card into the chip reader at the first instance.

As with any other transaction, a degree of caution must also be exhibited when processing chip card transactions.

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 check:

- Confirm that 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 name on the card is appropriate to the customer. Identity theft may have occurred if you are presented with a card containing the name of a cartoon character, or other questionable scenarios
- The printing on the card should look professional

- The card must have current validity dates (a card can only be used from the first day of the 'valid from' month to the last day of the 'until end' month)
- Cards should look 3-dimensional and contain familiar security features such as a hologram, signature panel, and CVC2 (explanation to follow). It should not appear suspicious or be made of inferior material.

NOTE: Some UnionPay cards may be issued with zero's or no expiry date. These cards are still valid.

Embossed Cards:

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

Unembossed Cards:

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

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 should match the signature on the card if a PIN is not used.

Terminal Display

VERIFICATION NO?

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

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

If the Card Validation Code has been bypassed (only press ENTER rather than entering CVC) the following screen will be displayed:

REASON CODE
 1. NOT PROVIDED
 2. ILLEGIBLE
 3. NO IMPRINT ON CARD

Card Validation Code (CVC2):



The Card Validation security feature is activated in all ANZ Worldline Payment Solutions POS terminals when processing Mail Order and Telephone Order transactions. To activate the CVC2 for other transactions please contact ANZ Worldline Payment Solutions on 1800 039 025.

If activated, a new screen will appear when processing financial transactions. Turn the cardholder's credit card over and locate the last 3-digits of the number printed on the signature panel. If the transaction is initiated via mail, telephone or Internet, instruct the cardholder to locate and quote the three digits on the signature panel.

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 the 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;
- 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 & 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 a significant impact on your business. ANZ Worldline Payment Solutions recommends that card data is never stored on your systems.

If your business accepts MOTO (Mail Order/ Telephone Order), eCommerce, Pre-Authorisation, Manual or Recurring transactions, you must ensure all cardholder data and transaction records are received, processed, and stored in compliance with the Payment Card Industry Data Security Standard (PCI DSS).

If you need to process MOTO, eCommerce, or recurring transactions regularly, talk to ANZ Worldline Payment Solutions about our secure eCommerce payment solutions. Using a secure eCommerce solution, like a bank-hosted payment page or PCI-compliant payment gateway, can remove most of the requirements for your business to store or handle card data directly, ensuring enhanced security for your business.

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 assists your business in protecting Payment Card data and minimising the risk of theft of cardholder information or compromise of your business systems. Maintaining a PCI DSS compliance program helps 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/merchants/self_assessment_form.php

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://www.pcisecuritystandards.org/approved_companies_providers/index.php

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 such 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 pcicompliance@worldline.anz.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 Mail Order / Telephone Order, eCommerce, recurring, 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, cardholder records for recurring 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 that you process eCommerce transactions with security codes (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 6 and last 4 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 to keep Transaction Records for 30 months minimum.

Under no circumstances should sensitive information be stored; this information includes security codes (CVV2, CVC2), PIN or Magnetic Stripe data.

The following sources provide guidance on card data storage:

General Conditions – see section 14 'Information collection, storage and disclosure'.

For more information, visit the PCI Security Standards Council website at <https://www.pcisecuritystandards.org/index.shtml>

8. Errors and Disputes

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

8.1 TYPICAL CAUSES OF RETURN AND CORRECTIONS

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

When you receive a R&C, an explanation will be given as to why it cannot be processed.

Make sure you rectify the problem before re-submitting the Voucher for processing.

Please ensure that the corrected Vouchers are submitted as soon as possible to ensure that the Issuing Bank does not reject them as a result of being banked out of time.

8.2 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. 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.

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

- Processing errors
- Unauthorised use of a card
- No signature on the receipt
- 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 General Conditions of your Merchant Agreement for further information on Chargebacks.

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

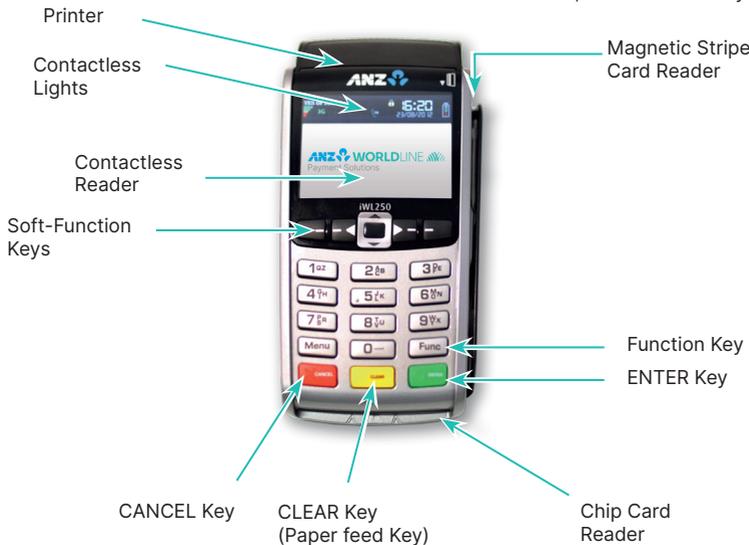
9. ANZ Worldline Payment Solutions POS Mobile 2

This Merchant Operating Guide provides important information you need to know about processing debit and credit transactions using your ANZ Worldline Payment Solutions POS Mobile 2 terminal by showing the terminal screen displays. This terminal is designed to accept payment using Contactless, Magnetic Stripe, and Chip Cards as well as Contactless Cards and smartphones.

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

9.1 TERMINAL FEATURES

The ANZ Worldline Payment Solutions POS Mobile 2 terminal incorporates a large colour graphic screen, 18 function keys, a Magnetic Stripe Card Reader, a Chip Card Reader, a built-in Contactless Reader, and thermal 'easy loading' printer.



9.2 TERMINAL KEYPAD

SOFT-FUNCTION KEYS

These soft-function keys allow you to access the particular account type required. They are also used as function keys for navigating the ANZ Worldline Payment Solutions EFTPOS MENU and Sub MENUS.

NUMBER KEYS (Silver)

Use the number keys to enter in the transaction amounts, Authorisation Numbers, and when the Hand Key function is required.

ENTER (Green)

The ENTER key will direct you to the ANZ Worldline Payment Solutions EFTPOS MENU. It confirms that all values and details (including signatures and PINs) are correct in the EFT portion of the purchase, cash-out (refer to section 12),

and Refund transactions (refer to section 13). It also confirms that the transaction can be sent to ANZ Worldline Payment Solutions for verification and approval.

CANCEL (Red)

The CANCEL key is used to cancel the current function and return the terminal to the idle state.

CLEAR (Yellow)

Press the CLEAR key to correct any invalid data entry. The CLEAR key is also used as a FEED key by pressing and holding the CLEAR key.

FUNC (Silver)

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

9.3 CARD READER

Magnetic Stripe Card Reader

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

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

Use a regular movement to ensure a reliable card reading.



Contactless Reader

Tap the contactless-enabled card or smartphone within 4cm of the terminal screen on the ANZ Worldline Payment Solutions Contactless Terminal until the lights are lit in sequence above the top of the terminal screen. When all four status lights are illuminated, you will hear the long "Beep", then follow the terminal prompts to complete the transaction.



Chip Card Reader

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

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



9.4 HOW TO LOAD PRINTER PAPER

- 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 (diameter 40mm) in the compartment
- Pull the paper up to the top of the terminal and hold in position
- Maintain the paper roll position and close the lid
- Press the top of the lid in the centre until it clips into position.



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

9.5 BATTERY

The ANZ Worldline Payment Solutions POS Mobile 2 terminal battery will allow approximately 500 basic transactions to be completed with one fully charged battery. A full charge of the battery will take up to 4 hours to complete.

When does the battery need to be charged

- On initial start-up, it is important to charge the battery for 16 hours
- Before commencing a shift, please make sure you fully charge the battery to ensure the maximum number of transactions can be completed
- When used daily, the terminal recharges its batteries each time it is placed on its base if base power supply is connected to the main power outlet on the wall.

How to charge the terminal battery



Example of Base power supply

Connect the power supply to the base socket here



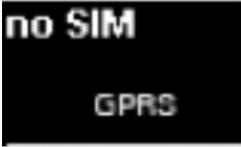
Example of connecting base power supply to the base socket

Place the base on a clear, flat surface near the mains power outlet and a telephone socket if dial-up communication is required. Follow the below instructions to connect your terminal to the base.

- A. Connect the power supply (number 1) to the base socket as shown above
- B. Connect the base power supply (number 2) to the main power outlet on the wall
- C. Place the terminal on the base by securely connecting the terminal to the docking connector on the base
- D. Check the "plug symbol"  shown on the upper right-hand side of the terminal screen indicates that the terminal is connected into the power outlet
- E. Check the battery symbol  on the terminal screen that is flashing or moving on the terminal screen indicates that charging is in progress.

NOTE: It is your responsibility to keep your terminal away from any external heat source (radiator, sun, enclosed area etc.), which can have an impact on the terminal battery lifetime and performance.

9.6 SIM CARD



A SIM Card is provided with your ANZ Worldline Payment Solutions POS Mobile 2 Terminal. If your SIM Card cannot be read or has not been inserted, This symbol will be displayed on your terminal screen.

9.7 COMMUNICATION MODE

The ANZ Worldline Payment Solutions POS Mobile 2 terminal provides the ability to connect through 3G and WIFI networks that provide mobility to your business.

How to set up Dial-Up or IP as back up communication mode



Example of a communication cable
(Ethernet cable or telephone line)

If your terminal is experiencing communication issues, please follow the below steps to set up your terminal communication through a dial-up or internet connection.

- Remove the base cover by pushing the clips
- If connecting to dial-up, connect the phone cable into 'IN' port underneath the base.
- If connecting to Internet, connect the Ethernet cable into 'ETH' port behind the base.

Modem
Socket (phone)



Cable
Management
path

- The telephone line to be secured through the cable management path and close the cover on the base
- Connect the other end of telephone line or Ethernet cable to the socket at wall or modem.
- Place the terminal on the base and check "phone symbol"  for dial-up or 'LAN Symbol'  for Internet. Ensure the symbol displayed on the upper centre of the terminal screen is constantly green and displays with "PSTN" text to ensure the terminal is connecting or connected to the network.

NOTE: When the terminal is dialling to the network, phone symbol will be shown in yellow colour; when the terminal loses network connection, phone symbol will turn grey.

*WiFi is only available on the IWL25C version of this product (identified by the number on the back of the terminal). This model also supports IP via Ethernet cable, Dial-Up & 3G.

9.8 SAFETY

Your ANZ Worldline Payment Solutions POS Mobile 2 terminal uses GPRS (General Packet Radio Service) technology to provide high-speed data transmission. It is rare, but in some circumstances, GPRS technology may cause a risk of personal injury and/or damage to property.

As a result, you should note the following important warnings and always exercise caution in operating, storing and transporting your ANZ Worldline Payment Solutions POS Mobile 2 terminal.

In-Car Safety

Using your POS Mobile 2 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 hazards.

Examples of areas with a potentially explosive atmosphere include fuelling areas such as petrol stations, below decks on boats, fuel or chemical transfer or storage facilities, and areas where the air contains chemicals or particles such as grain, dust, or metal powders. Please ensure that you do not transport or store flammable gas, liquid, or explosives in the same compartment as your terminal.

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

10. Modes of Operation

10.1 START SCREEN



Your ANZ Worldline Payment Solutions Terminal is ready to begin accepting transactions.

10.2 SECURITY MODE

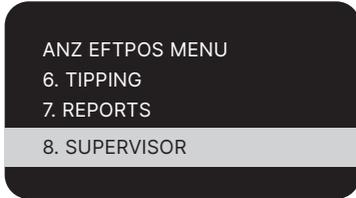
Security Mode is used to prevent unauthorised use of the terminal when it is left unattended.

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

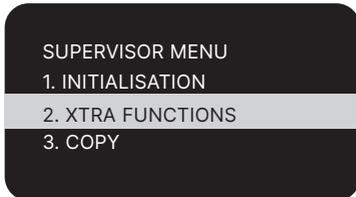
How to Enter Security Mode



Press ENTER to go to ANZ Worldline Payment Solutions EFTPOS MENU.



Press <▼> key to go to SUPERVISOR and then press ENTER or the number associated to select it.



Press <▼> key to go to XTRA FUNCTIONS and then press ENTER or the number associated to select it.



Press 1 to enter Security Mode.



Press ENTER to confirm Security Mode is required.



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

How to Exit Security Mode



Swipe your EFTPOS Merchant Card. The terminal will be unlocked and back to the start screen.



10.3 TRAINING MODE

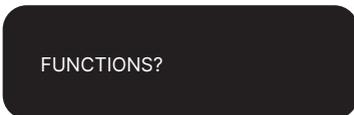
Training mode is an ideal tool for familiarising yourself and your staff with basic functions.

NOTE: Magnetic Stripe transaction, Chip Card transaction, and Contactless Card or smartphone transaction training are supported.

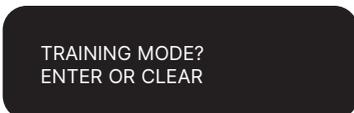
How to Enter Training Mode



Press the FUNC key.



Key in 9999, then press ENTER.



Press ENTER.



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

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

ANZ Worldline Payment Solutions
 TRAINING ONLY
 NOT A VALID TRANSACTION

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

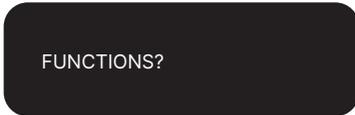
Log on, transaction, totals, settlement, and reprint receipt functions are available in training mode.

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

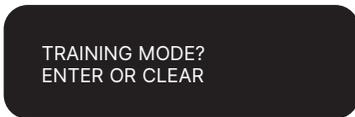
How to Exit Training Mode



Press the FUNC key.



Key in 9999, then press ENTER.



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

11. Processing a Sale

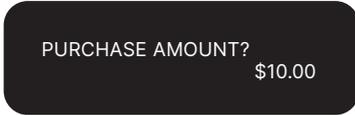
11.1 HOW TO PROCESS A CHEQUE OR SAVINGS PURCHASE TRANSACTION (APPLIES TO BOTH MAGNETIC STRIPE AND CHIP CARDS)

You must include all items, goods, and services purchased in a single transaction for the total amount of such purchases (unless you are otherwise authorised as a merchant within a retail

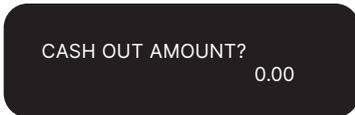
outlet in separate departments), except in the case of partial payment or delayed delivery situation. Please refer to the General Conditions, section 6(iv), for further information on these exceptions.



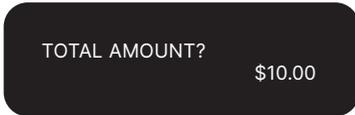
Perform card security checks. Please refer to section 6 Fraud Minimisation for further information.



Key in the purchase amount, then press ENTER.



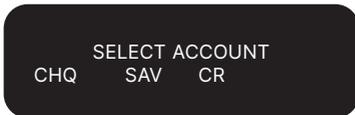
Key in the cash amount using the numeric keys if Cash-Out is required. If not, just press ENTER.



Verify the amount is correct and accept by pressing ENTER.



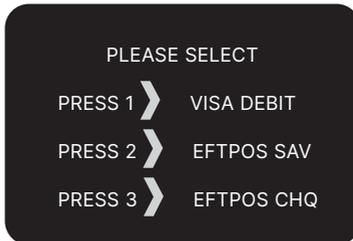
Insert or Swipe cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.



Select Account

Press <-> key for cheque account or <- < > key for savings account.

OR



Select Application*

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

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



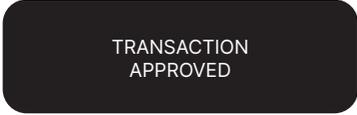
The selected account is displayed.



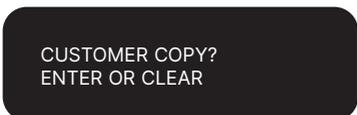
Have the cardholder enter their PIN, then press ENTER.



Terminal status is displayed.



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



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

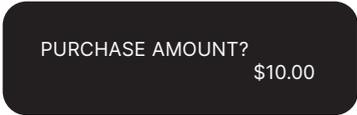
NOTE: If the transaction is rejected, the terminal displays an error message outlining the reason. Notify the customer, advise them to contact their Card Issuer, and seek an alternative form of payment.

11.2 HOW TO PROCESS A CREDIT PURCHASE TRANSACTION USING A MAGNETIC STRIPE CARD OR A CHIP CARD

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



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



Key in the purchase amount, then press ENTER.

CASH OUT AMOUNT?
0.00

Press ENTER.

TOTAL AMOUNT?
\$10.00

Verify the amount is correct and accept by pressing ENTER.

PRESENT CARD
AMT \$10.00



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

SELECT ACCOUNT
CHQ SAV CR

OR

PLEASE SELECT

PRESS 1 > VISA DEBIT

PRESS 2 > EFTPOS SAV

PRESS 3 > EFTPOS CHQ

Select Account

Press < ▶ - > key for credit account.

Select Application*

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

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

CREDIT ACCOUNT

The selected account is displayed.

NOTE: If Low-Value Payment is enabled on the terminal, it may not request signature or PIN authorisation. See section 17.4.

\$10.00 KEY PIN

Have the cardholder enter their PIN, then press ENTER.

PROCESSING
PLEASE WAIT

Terminal status is displayed.

TRANSACTION
APPROVED

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

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

CUSTOMER COPY?
ENTER OR CLEAR

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

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

Signature Authorisation

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

\$10.00 KEY PIN

Press ENTER here to bypass PIN for a signature.

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

PROCESSING
PLEASE WAIT

Terminal status is displayed.

SIGNATURE
REQUIRED

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

SIGNATURE
VERIFIED?
ENTER=YES CLR=NO

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

REMOVE CARD
SIGNATURE
VERIFIED?
ENTER=YES CLR=NO

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

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

NOTE: UnionPay cards may require both a pin and signature.

TRANSACTION
APPROVED

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

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

CUSTOMER COPY?
ENTER OR CLEAR

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

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

Additional Screens Associated with a Chip Card Transaction

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

INSERT CARD

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

SWIPE CARD

The terminal requires the card to be swiped through the Magnetic Stripe Card Reader.

CHIP CARD NOT
SUPPORTED

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

REMOVE CARD

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

SELECT APP
VISA CREDIT 1
VISA DEBIT 1

This screen is for application selection for Chip Cards that contain two or more applications from the same card scheme (e.g. Visa®, Mastercard®, UnionPay, Amex, etc.).

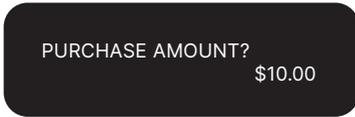
USE APPLICATION?
ANZSmartPay
ENTER=YES CLR=NO

The cardholder presses ENTER to confirm application selection.

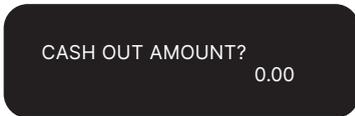
11.3 HOW TO PROCESS A PURCHASE TRANSACTION USING A CONTACTLESS CARD OR SMARTPHONE



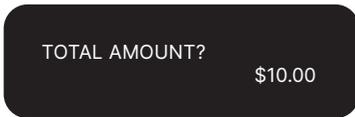
Perform card security checks, please refer to section 6 Fraud Minimisation for further information.



Key in the purchase amount, then press ENTER.



Key in the cash amount using the numeric keys if Cash-Out is required. If not, just press ENTER.

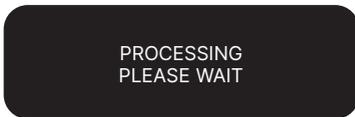


Verify the amount is correct and accept by pressing ENTER.



Have the cardholder tap their contactless card or smartphone on the screen.

If the total transaction amount is equal to or less than a certain contactless transaction limit, the following steps will take place:



Terminal status is displayed.



The terminal will display an "APPROVED" OR "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.

If the total transaction amount exceeds the certain contactless transaction limit, the following screen prompts may appear and should be followed.

\$105.00 KEY PIN

Have the cardholder enter their PIN then press ENTER.

PROCESSING
PLEASE WAIT

Terminal status is displayed.

TRANSACTION
APPROVED

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

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

CUSTOMER COPY?
ENTER OR CLEAR

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

Additional Screens Associated with a Contactless transaction

Alternative screens that you may also see during a Contactless transaction are as follows:

CONTACTLESS NOT
AVAILABLE

Contactless is not available, please follow the terminal screen prompt for next action.

SWIPE OR
INSERT CARD

The terminal requires the Magnetic Stripe Card to be swiped or Chip Card to be inserted during the transaction.

SIGNATURE
REQUIRED?

This screen requires the customer to sign the receipt.

SIGNATURE
VERIFIED?
ENTER=YES CLR=NO

Have the customer sign the receipt and compare it to the signature on the reverse of the customer's card. If the signatures match, press ENTER.

PLEASE SEE PHONE

Have the customer authenticate themselves on their smartphone. Advise them to follow the prompts on their smartphone.

12. Processing a Cash-Out Only Transaction

Customers may request Cash-Out (with or without making a purchase) by debiting their Cheque or Savings account.

Cash-Out is only available if this transaction type has been enabled on the terminal otherwise, the option will not appear on the display. To request this option, you must call ANZ Worldline Payment

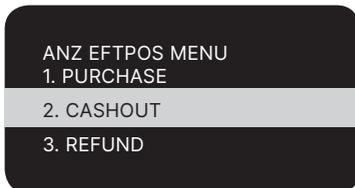
Solutions. If Cash-Out is enabled on the terminal, the Cash-Out transaction can only be processed when the terminal is online, and an approved authorisation has been received from the issuing bank for this transaction.

Please note that Cash-Out is not available for contactless or UnionPay transactions.

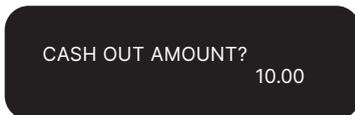


Perform card security checks then, press ENTER.

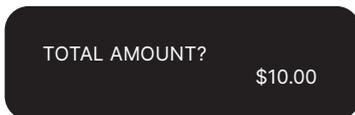
Please refer to section 6 Fraud Minimisation for further information on the card security checks.



Scroll through to ANZ Worldline Payment Solutions EFTPOS MENU screen by pressing ENTER and then <▼> key to go to CASHOUT and then press ENTER or the number associated to select it.



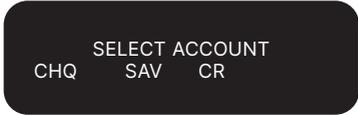
Key in the cash-out amount, then press ENTER.



Verify the amount is correct and accept by pressing ENTER.



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



Select Account

Select the appropriate account type (<-> key for cheque or <- < key for savings).

OR



Select Application*

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

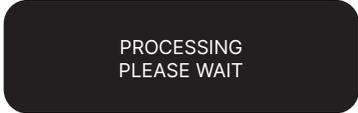
*Application names and order can vary depending on the Card that is used.



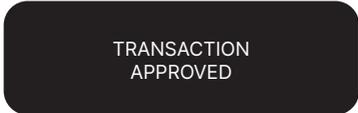
The selected account is displayed.



Have the cardholder enter their PIN, then press ENTER.

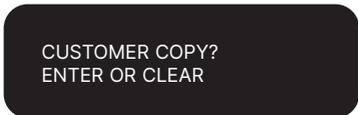


Terminal status is displayed.



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

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



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

13. Processing a Refund Transaction

Refunds are easy to process if a customer returns goods purchased from you or for services terminated or cancelled.

Visa and MasterCard

For any 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; and
- 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, in-store 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, including but not limited to the "Australian Consumer Law", as set out in schedule 2 of the *Competition and Consumer Act 2010* (Cth) (Australian Consumer Law).

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, including but not limited to the Australian Consumer Law. 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:

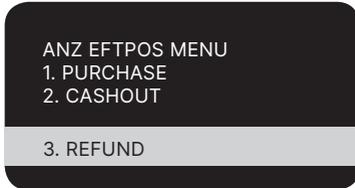
- Refund is only available if this transaction type has been enabled on the terminal, otherwise the option will not appear on the display. If Refund is not enabled on the terminal, please contact ANZ Worldline Payment Solutions on 1800 039 025 for assistance
- If a refund transaction is performed on an international card, please advise the cardholder that the refund amount displayed on their statement may vary from the purchase amount due to the changes in currency exchange rates
- For more information on processing international card payments, please refer to the 'Customer Preferred Currency' section 17.3.

How to Process a Cheque or Savings Refund transaction



Perform card security checks then press ENTER.

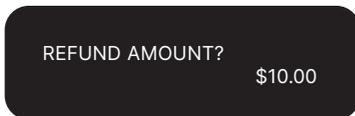
Please refer to section 6 Fraud Minimisation, for further information on the card security checks.



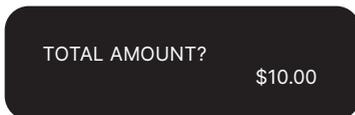
Scroll through to ANZ Worldline Payment Solutions EFTPOS MENU screen by pressing ENTER and then <▼> key to go to REFUND and then press ENTER or the number associated to select it.



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



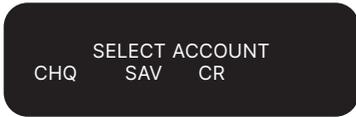
Key in the refund amount, then please press ENTER.



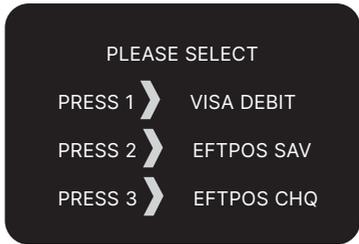
Verify the amount is correct and accept by pressing ENTER.



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



OR



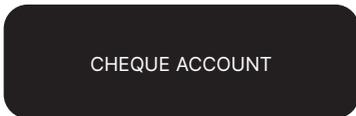
Select Account

Press <-> key for cheque or <- < key for savings.

Select Application*

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

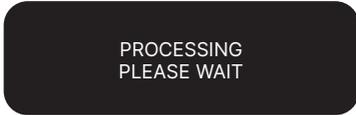
*Application names and order can vary depending on the Card that is used.



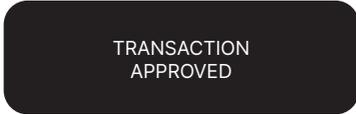
The selected account is displayed.



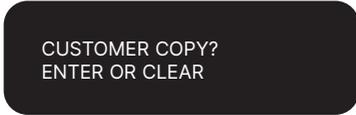
Have the cardholder enter their PIN, then press ENTER.



Terminal status is displayed.



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



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

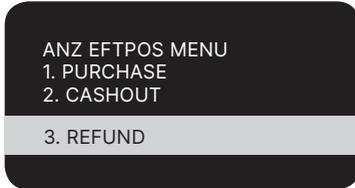
Press ENTER to print a customer copy or CLEAR to return to the start screen. Hand the customer their copy of the Transaction Record and their card.

How to Process a Credit Refund transaction (including Chip Card and Contactless Refunds)



Perform card security checks, then press ENTER.

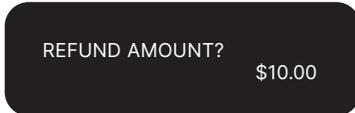
Please refer to section 6 Fraud Minimisation for further information on the card security checks.



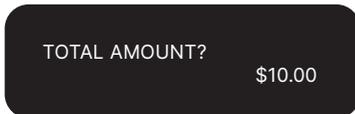
Scroll through to ANZ Worldline Payment Solutions EFTPOS MENU screen by pressing ENTER and then <▼> key to go to REFUND, then press ENTER or the number associated to select it.



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



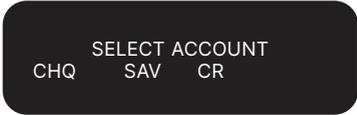
Key in the refund amount, then press ENTER.



Verify the amount is correct and accept by pressing ENTER.



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



OR



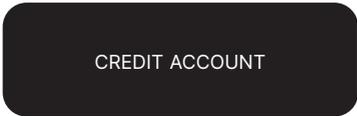
Select Account

Press < ▶ - > key for credit account. Please note that for contactless transactions account selection will not be presented.

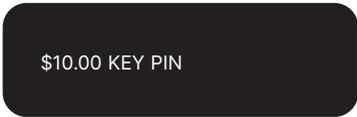
Select Application*

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

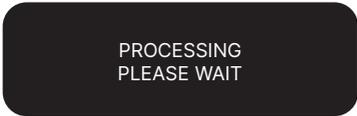
*Application names and order can vary depending on the Card that is used.



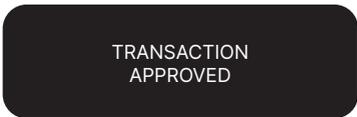
The selected account is displayed.



Have the cardholder enter their PIN then press ENTER.

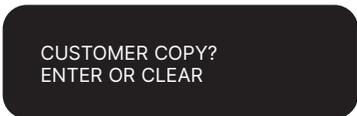


Terminal status is displayed.



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

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



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

Signature Authorisation

In certain circumstances the terminal will prompt for a signature. In these cases, the terminal will display the following screens:



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

SIGNATURE
VERIFIED?
ENTER=YES CLR=NO

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

REMOVE CARD
SIGNATURE
VERIFIED?
ENTER=YES CLR=NO

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

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

TRANSACTION
APPROVED

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

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

CUSTOMER COPY?
ENTER=YES CLR=NO

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

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

14. Electronic Fallback (EFB) Processing

Electronic Fallback Processing (EFB) allows you to process transactions using your Electronic Terminal when:

- A communications time-out occurs
- The Card Issuer is not available.

The transactions are stored in the Electronic Terminal and are uploaded for processing once the Electronic Terminal communications lines are restored. If your Electronic Terminal is rendered inoperable, you will be able to continue processing transactions using the Imprinter for Manual Processing (please refer to section 14.1).

PLEASE NOTE: There may be instances where the Nominated Card Scheme and/or the Nominated Card Issuer will allow a transaction to be performed when your Electronic Terminal is offline, without requiring an Authorisation Number. If this is the case, your Electronic Terminal may approve the transaction without requesting that you obtain an Authorisation Number.

You will know the Electronic Terminal is offline when the following occurs:

- The Electronic Terminal may request an Authorisation Number before processing a transaction. If the Electronic Terminal requests for an Authorisation Number, you must call the appropriate Authorisation Centre for a manual authorisation.
- 'APPROVED *' is printed on the Merchant Copy of the Transaction Record.

For each transaction, the Electronic Terminal will check to see if it is online again. Once online, the stored transactions will trickle through for processing on the back of other transactions.

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

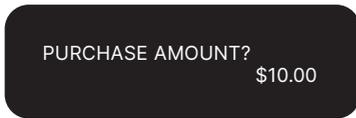
If a card is swiped, you MUST phone for Authorisation if an Authorisation Code is requested via the Electronic Terminal (refer to section 1.3).

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

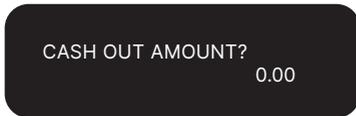
How to Process a Cheque or Savings Purchase transaction in EFB



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

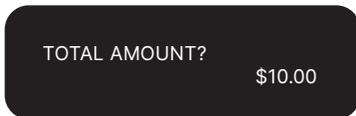


Key in the purchase amount, then press ENTER.



Key in the cash amount using the numeric keys if Cash-Out is required. If not, just press ENTER.

(NOTE: Cash-Out is not available from credit card accounts.)



Verify the total amount, then press ENTER.

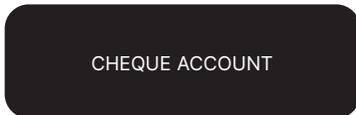


Insert or Swipe the cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.

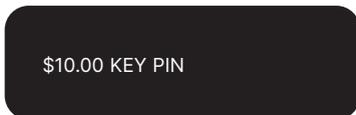
Please note that EFB processing is not available for contactless transactions.



Press <-> key for cheque account or <- ◀▶> key for savings account.



The selected account is displayed.



Have the customer enter their PIN, then press ENTER.

PROCESSING
PLEASE WAIT

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

AUTH CODE?

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

SIGNATURE
REQUIRED?

Have the customer sign the Merchant Copy Signature Record and compare it to the signature on the reverse of the customer's card.

SIGNATURE
VERIFIED?
ENTER=YES CLR=NO

If the signatures match, press ENTER.

If they do not, press the CANCEL or CLEAR key to abort the transaction.

TRANSACTION
APPROVED

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

CUSTOMER COPY?
ENTER OR CLEAR

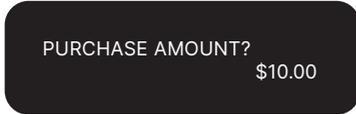
Press ENTER to print a customer copy or CLEAR to return to the start screen. Hand the customer their copy of the Transaction Record and their card.

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

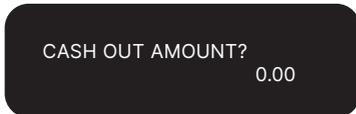
How to Process a Credit Purchase transaction in EFB



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

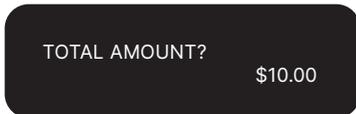


Key in the purchase amount, then press ENTER.



Press ENTER.

NOTE: Cash-Out on credit is not available to go through EFB.



Verify the amount is correct and accept by pressing ENTER.

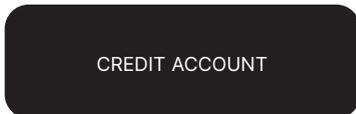


Insert or Swipe the cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.

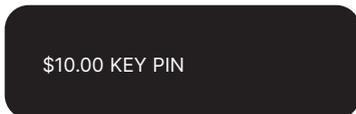
Please note that EFB processing is not available for contactless transactions.



Press < ► - > key for credit account.



The selected account is displayed.



Have the cardholder enter their PIN, then press ENTER.

PROCESSING
PLEASE WAIT

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

AUTH CODE?

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

SIGNATURE
REQUIRED?

The terminal will print a signature record. Have the customer sign this and compare it to the signature on the reverse of the customer's card.

SIGNATURE
VERIFIED?
ENTER=YES CLR=NO

If the signatures match, press ENTER.

TRANSACTION
APPROVED

If they do not, press the CANCEL or CLEAR key to abort the transaction.

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

CUSTOMER COPY?
ENTER OR CLEAR

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

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

Clearing Electronic Fallback transactions

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

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

When re-connected, EFB transactions will trickle through for processing with other transactions. The terminal is also capable of uploading transactions during settlement, logon, printing of totals report and when terminal is in idle for a certain amount of time.

ANZ Worldline Payment Solutions strongly recommends that you clear all EFB transactions prior to Settlement.

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



An asterisk on the display screen represents a stored EFB transaction.

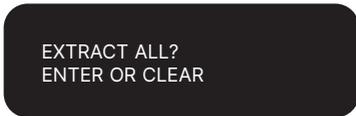
Press FUNC key.



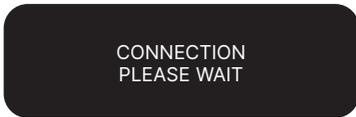
Key in the number '88' and then press ENTER. .



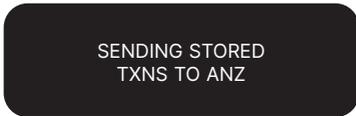
The terminal displays the number of EFB transactions stored in the terminal. Press ENTER.



Press ENTER.



The stored EFB transactions are being sent to be processed.



15. Manual Transaction Processing

15.1 PAPER VOUCHER PROCESSING

If you are unable to process transactions electronically due to terminal failure, please report the failure to ANZ Worldline Payment Solutions immediately and obtain authorisation to process transactions manually. You must not split the transaction and use two or more sales vouchers to avoid Authorisation calls.

NOTE: Use the correct Paper Voucher for the type of card being used and account being accessed. Paper Voucher transaction processing can not be performed with UnionPay cards.

Please record your Floor Limits in section 1.4 of this guide and obtain Authorisation for all transactions over these Floor Limits.

Manually Processing Credit Card transactions (Embossed Cards Only)

For Purchases

- Perform security checks described in the Fraud Minimisation section of this guide (section 6)
- Imprint the customer's card onto the Sales Voucher
- Remove the cover sheet and destroy
- Check that the imprinted details are clear
- Complete the Voucher and enter the final amount
- Have your customer sign the Voucher
- Compare the signatures on the Voucher with that on the card. If the signatures match, please call the Authorisation Centre on 1800 999 205 (select option 2). If they do not match, do not complete the transaction and seek an alternative form of payment.

NOTE: Seek Authorisation for all purchases over your Floor Limit. Cardholder must be present when gaining authorisation.

- If the transaction is approved, record the Authorisation Number on the Voucher
- If the transaction is declined, seek an alternative method of payment and advise the customer to contact their Card Issuer.

- When the transaction is in order, hand the customer the customer copy (yellow) of the Voucher and their card
- Retain the merchant copy for your records and the Bank copy for banking.

For Refunds

If a Refund is required on a transaction that has not been deposited to ANZ Worldline Payment Solutions, you must (if obtained) cancel the Authorisation. Please contact the appropriate Authorisation Centre (Please refer to section 1.2).

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

- Perform security checks described in the Fraud Minimisation section of this guide (section 6)
- Imprint the customer's card onto the Credit Voucher (Embossed Cards Only)
- Remove the cover sheet and destroy
- Check that the imprinted details are clear
- Complete the Voucher
- Sign the Voucher to authorise the Refund.

- Hand the customer the customer copy (yellow) of the Voucher and their card
- Retain the merchant copy for your records and the Bank copy for banking

Any merchant charges relating to the original purchase will be refunded.

4564 6339 9999 9995 55 12906

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

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

Authorisation No.		Day	Month	Year
0 3 0 9 7 0		0 4	0 1	9 6
Qty. Description	Dollars		Cents	
1 Board		8 7	5 0	0 0
1 Wetsuit		1 9	9 0	0 0
1 Fin		1 2	7 0	0 0
Dept.	Sales		Total SA	
Clerk Int. AJ	Voucher		1 2 0 1 0 0	
Cardholder's Signature <i>SL Clarke</i>				

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

Bank Copy — Sales

Example of a Sales Voucher

5430 4889 9999 9995 66 25226

3048 04/94 — 03/97 M
MR ALLAN W SCOTT

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

		Day	Month	Year
		2 8	0 8	9 6
Qty. Description	Dollars		Cents	
1 Roll of silk				
Less Credit Vouchers <i>Damaged merchandise</i>				
Date of original sale 18 08 96	Credit Voucher		Total SA	
Merchant's Signature <i>Sam Sample</i>			2 9 0 0 0 0	

Charges for goods and services declined and credit accepted as recorded herein.

Bank Copy — Credit

Example of a Credit Voucher

Banking Manual Credit Card transactions

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

Preparing Your Deposit

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

Place into your Credit Card Summary envelope:

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

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

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

- Complete your normal bank deposit slip. Produce an adding machine tape showing the value of each Sales and Credit Voucher and the total value of the Vouchers (or write up to 8 Voucher values directly on the Merchant Summary)
- Merchants with an ANZ Worldline Payment Solutions account, please deposit your Credit Card Summary envelopes at any ANZ Worldline Payment Solutions branch
- For merchants without an ANZ Worldline Payment Solutions account, the Credit Card Summary envelope should be mailed to

"Not for Value Merchant Envelopes, Settlement & Control Team, Tower 4, Level 15, Collins Square, 737 Collins Street, Melbourne VIC 3000.

Full merchant number is to be imprinted on Merchant Summary

561057 4011 108902 8		22 11102																					
DURRELLS BISTRO SOUTHPORT QLD		<input type="checkbox"/> Important Close this box if credit value is greater than sales. <table border="1"> <thead> <tr> <th>Day</th> <th>Month</th> <th>Year</th> </tr> </thead> <tbody> <tr> <td>2</td> <td>2</td> <td>0 6 5 6</td> </tr> </tbody> </table>		Day	Month	Year	2	2	0 6 5 6														
Day	Month	Year																					
2	2	0 6 5 6																					
108902 8 979 568 437 6 48 04 2 0478 5 DURRELLS BISTRO SOUTHPORT QLD		<table border="1"> <thead> <tr> <th>Voucher types</th> <th>No. of Items</th> <th>Dollars</th> <th>Cents</th> </tr> </thead> <tbody> <tr> <td>Sales Vouchers</td> <td>6</td> <td>2 7 1 8</td> <td>0 0</td> </tr> <tr> <td>Less Credit Vouchers</td> <td>1</td> <td>1 5 5</td> <td>0 0</td> </tr> <tr> <td colspan="2">Merchant Summary</td> <td colspan="2">Total SA</td> </tr> <tr> <td colspan="2">Merchant's Signature <i>Sam Sample</i></td> <td colspan="2">2 7 1 5 0 0</td> </tr> </tbody> </table>		Voucher types	No. of Items	Dollars	Cents	Sales Vouchers	6	2 7 1 8	0 0	Less Credit Vouchers	1	1 5 5	0 0	Merchant Summary		Total SA		Merchant's Signature <i>Sam Sample</i>		2 7 1 5 0 0	
Voucher types	No. of Items	Dollars	Cents																				
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Less Credit Vouchers	1	1 5 5	0 0																				
Merchant Summary		Total SA																					
Merchant's Signature <i>Sam Sample</i>		2 7 1 5 0 0																					
List vouchers below or attach existing machine tape 1 8 5 0 0 2 7 5 0 0 1 8 0 0 0 6 5 5 0 0 2 2 5 0 0 1 1 5 0 0 - (1 5 5 0 0) Total \$ 2 7 1 5 0 0		This form and the vouchers herewith are legible and undamaged in any material respect.																					

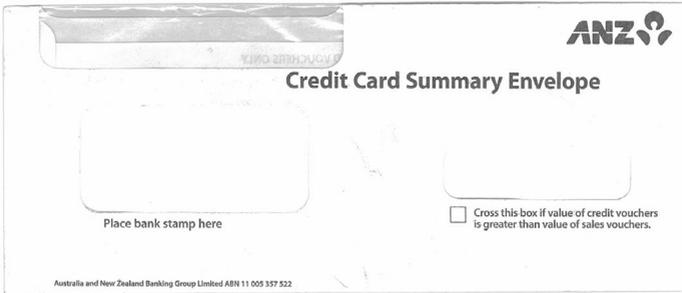
Example of a Merchant Summary Voucher

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

Envelopes which have a Credit Value

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

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



Example of a Credit Card Summary Envelope



Mastercard



Visa



Diners Club



AMEX



JCB



UnionPay

Manually Processing Cheque or Savings Account transactions

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

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

For Purchases

Use an EFTPOS transaction Voucher for cheque and savings account purchases.

Complete:

- Date and time
- Customer name (if not clearly imprinted)
- Account type CHQ or SAV
- Amount and description of purchase
- Amount of Cash-Out
- Total amount of transaction
- Cardholder to sign Voucher.

Seek authorisation for a purchase transaction over your Floor Limit from the appropriate Authorisation Centre e.g. cheque and savings account purchase transactions over Floor Limit must be authorised by ANZ Worldline Payment Solutions (please refer to section 1.2).

Record the Authorisation Number on the Voucher.

For Refunds

Use an EFTPOS Refund Voucher for cheque and savings account refunds.

Complete:

- Date and time
- Customer name (if not clearly imprinted)
- Account type CHQ or SAV
- Reason for refund
- Date of original purchase
- Total amount of transaction
- Merchant to sign Voucher.

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

EFTPOS TRANSACTION			
Cheque & Savings Accounts Only			
			Date:
Transaction Type	Description of Transaction	Time	Amount
Purchase			
Cash Out			
Operator's Init. Dept.	Authorisation No.	Total \$A	
<input type="checkbox"/> Cheque Ac.	<input type="checkbox"/> Savings Ac.	<input type="checkbox"/> D.C.A. Local Receipt	
Bank Use Only			
Aux. Dom.	BSS	Account No.	T/C
X _____ Cardholder's Signature <small>I acknowledge receipt of services and/or goods and authorise debit to my designated account for the total amount of this voucher.</small>			

Bank Copy

Example of a Sales voucher

EFTPOS REFUND			
Cheque & Savings Accounts Only			
			Date:
Reason for Refund		Time	Purchase Date:
Refund the amount shown below from Merchant's Account to my:			Total \$A
<input type="checkbox"/> Cheque Ac.	<input type="checkbox"/> Savings Ac.	<input type="checkbox"/> Changes for goods and services declined and refund given as recorded on this voucher.	
Bank Use Only			
Aux. Dom.	BSS	Account No.	T/C
X _____ Merchant's Signature <small>I acknowledge receipt of services and/or goods and authorise debit to my designated account for the total amount of this voucher.</small>			

Bank Copy

Example of a Credit Voucher

Banking Manual Cheque and Savings Account transactions

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

Preparing Your Deposit

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

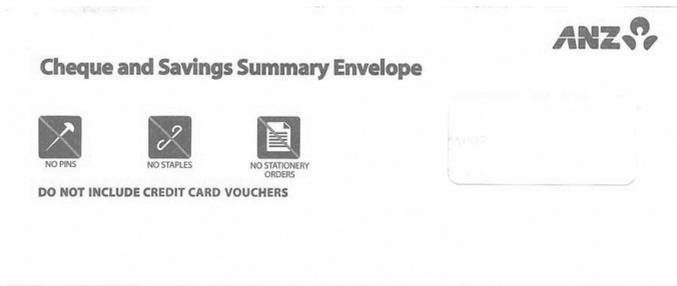
Place Into Your EFTPOS Cheque & Saving Envelope

- Bank copy of the EFTPOS Merchant Summary Voucher (must be at the front)
- Bank copies of all transaction and Refund Vouchers
- Adding machine tape (if any). No more than 50 Vouchers can be banked with any one EFTPOS Merchant Summary Voucher. Do not pin, staple, or clip envelope contents. Make sure the envelope only contains transaction and Refund Vouchers.

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

- Complete your normal bank deposit slip. Produce an adding machine tape showing the value of each transaction and Refund Voucher plus the total value of the Vouchers (or write up to 10 Voucher values directly on the EFTPOS Summary Voucher)
- Merchants with an ANZ account, please deposit your EFTPOS Cheque & Savings envelopes at any ANZ branch
- For merchants without an ANZ account, the EFTPOS Cheque & Savings envelope should be mailed to
 "Not for Value Merchant Envelopes, Settlement & Control Team,
 Tower 4, Level 15, Collins Square, 737 Collins Street, Melbourne VIC 3000"
- If the value of refunds is greater than purchases, hand the teller cash or cheque(s) to the value of the net credit amount (do not include in your deposit).

Example of a Merchant EFTPOS Summary Voucher



Example of a Merchant Cheque and Savings Summary Envelope

15.2 HAND KEY (MANUAL ENTRY) PROCESSING

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 are obliged to hand key a transaction as a merchant due to 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 section 6 Fraud Minimisation for further information on the card security checks.

You cannot hand key UnionPay or debit cards for sales transactions.

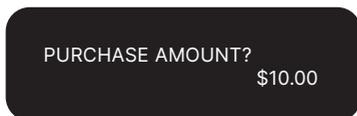
When you hand key credit card details, you are also required to seek a form of photographic identification e.g. A current driver's licence, and record the details including licence number and expiry date. Make an imprint of the credit or debit card using your Imprinter and record these details on the back of your copy of the Sales Voucher. 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 and eCommerce Processing. You may only hand key credit card details for Mail/Telephone Order and eCommerce Processing if authorised by ANZ Worldline Payment Solutions.

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



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



Key in the purchase amount, then press ENTER.

CASH OUT AMOUNT?
0.00

Press ENTER.

NOTE: Cash-Out is not available for credit card accounts.

TOTAL AMOUNT?
\$10.00

Verify the amount is correct and accept by pressing ENTER.

PRESENT CARD
AMT \$10.00



Press the FUNC key to manually key the card details.

CARD NUMBER:

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

EXPIRY <MMYY>:

Key in the expiry date of the credit card, then press ENTER.

CREDIT ACCOUNT

Credit account displayed.

VERIFICATION NO?

Key in the Card Validation Code then press ENTER.

REASON CODE
1. NOT PROVIDED
2. ILLEGIBLE
3. NO IMPRINT ON CARD

If 'ENTER' was selected at the 'VERIFICATION NO?' prompt, the reason must be entered as follows:

- 1 - CVV2 has not been provided by the cardholder
- 2 - CVV2 on the card is illegible
- 3 - Cardholder states the card has no CVV2 imprint

\$10.00 KEY OK

Press ENTER.

SIGNATURE
REQUIRED

Have the customer sign the Merchant Copy Signature Record and compare it to the signature on the reverse of the customer's card.

SIGNATURE
VERIFIED?
ENTER=YES CLR=NO

If the signatures match, press ENTER.

TRANSACTION
APPROVED

If they do not, press the CANCEL or CLEAR key to abort the transaction.

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

CUSTOMER COPY?
ENTER OR CLEAR

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

NOTE: If you decide to process hand key transactions, you are required to also take an imprint of the credit card. Ask the Cardholder for photo ID and record the details on the back of the imprinter Voucher. Keep the Voucher with your merchant copy of the transaction in case of a Chargeback claim. Please note that this may not protect you from chargebacks if the transaction is disputed by the cardholder or the 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.

16. Mail, Telephone and eCommerce Order Processing

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

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

- Cardholder's name (as it appears on the card)
- Cardholder's address (not a PO Box)
- Cardholder's signature (if mail order)
- Type of card (Mastercard®, 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
- Period that standing authority is valid
- Contact telephone number
- Details of the goods or services required
- Transaction date.

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

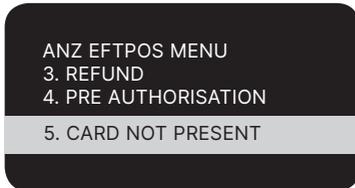
NOTE: You must retain information about a transaction, whether processed manually or electronically, for a period of 30 months from the date of the transaction or such other period required by Law or notified by ANZ Worldline Payment Solutions.

16.1 HOW TO PROCESS A MAIL ORDER TRANSACTION (SCHEME CARDS ONLY)

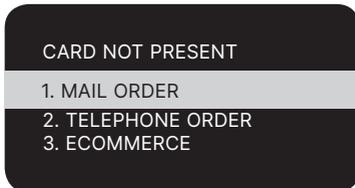
NOTE: It is only available if you have approval from ANZ Worldline Payment Solutions.



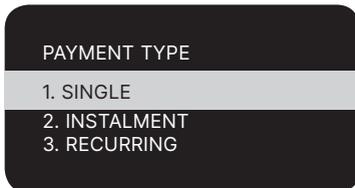
From this screen, continue to press ENTER until the ANZ EFTPOS MENU screen appears.



Press <▼> key to go to CARD NOT PRESENT and then press ENTER or the number associated to select it.



Press ENTER key to select MAIL ORDER or the number associated with it.

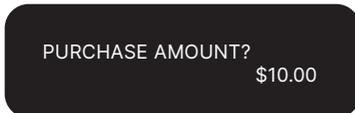


Select the 'nature' of the transaction:

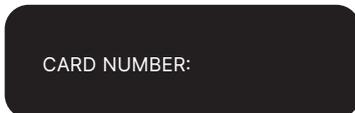
SINGLE– Single payment, press ENTER or the number associated with it

INSTALMENT– Instalment payment, press the <▼> key and ENTER or the number associated with it

RECURRING – Recurring payment, press the <▼> key and ENTER or the number associated with it.



Key in the purchase amount, then press ENTER.



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



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

CREDIT ACCOUNT

Credit account displayed.

VERIFICATION NO?

Key in the Card Validation Code then, press ENTER.

REASON CODE
1. NOT PROVIDED
2. ILLEGIBLE
3. NO IMPRINT ON CARD

If 'ENTER' was selected at the 'VERIFICATION NO?' prompt, the reason must be entered as follows:

- 1 - CVV2 has not been provided by the cardholder
- 2 - CVV2 on the card is illegible
- 3 - Cardholder states the card has no CVV2 imprint

TOTAL AMOUNT? \$10.00

Verify the amount is correct and accept by pressing ENTER.

PROCESSING
PLEASE WAIT

Terminal status is displayed.

TRANSACTION
APPROVED

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

CUSTOMER COPY?
ENTER OR CLEAR

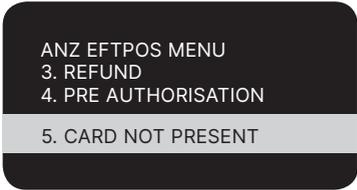
Press ENTER to print a customer receipt or press CLEAR to return to the start screen.

16.2 HOW TO PROCESS A TELEPHONE ORDER TRANSACTION (SCHEME CARDS ONLY)

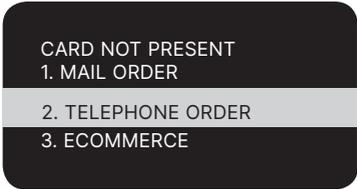
NOTE: It is only available if you have approval from ANZ Worldline Payment Solutions.



From this screen, continue to press ENTER until the ANZ EFTPOS MENU screen appears.



Press <▼> key to go to CARD NOT PRESENT and then press ENTER or the number associated to select it.



Press<▼> key to go to TELEPHONE ORDER and press ENTER or the number associated to select it.

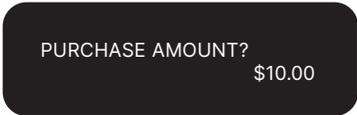


Select the 'nature' of the transaction:

SINGLE– Single payment, press ENTER or the number associated for it

INSTALMENT– Instalment payment, press the <▼> key and ENTER or the number associated for it

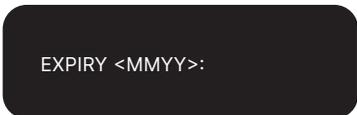
RECURRING – Recurring payment, press the <▼> key and ENTER or the number associated for it.



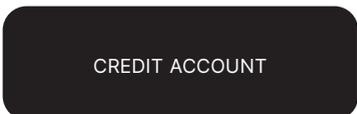
Key in the purchase amount, then press ENTER.



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



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



Credit account displayed.



Key in the Card Validation Code then press ENTER.

REASON CODE

1. NOT PROVIDED
2. ILLEGIBLE
3. NO IMPRINT ON CARD

If 'ENTER' was selected at the 'VERIFICATION NO?' prompt, the reason must be entered as follows:

- 1 - CVV2 has not been provided by the cardholder
- 2 - CVV2 on the card is illegible
- 3 - Cardholder states the card has no CVV2 imprint

TOTAL AMOUNT?

\$10.00

Verify the amount is correct and accept by pressing ENTER.

PROCESSING
PLEASE WAIT

Terminal status is displayed.

TRANSACTION
APPROVED

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

CUSTOMER COPY?
ENTER OR CLEAR

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

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

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

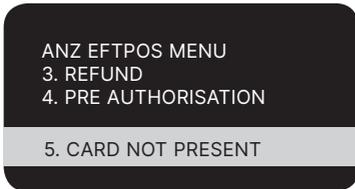
16.3 HOW TO PROCESS AN ECOMMERCE ORDER TRANSACTION (SCHEME CARDS ONLY)

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

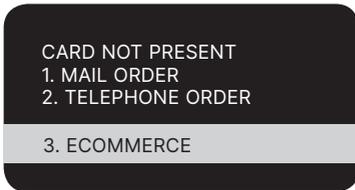
NOTE: It is only available if you have approval from ANZ Worldline Payment Solutions.



From this screen, continue to press ENTER until the ANZ EFTPOS MENU screen appears.



Scroll through to CARD NOT PRESENT by pressing <▼> key and then press ENTER or the number associated to select it.



Press <▼> key to go to ECOMMERCE and press ENTER or the number associated to select it.

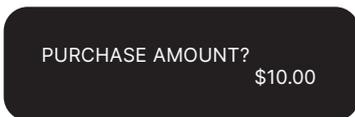


Select the 'nature' of the transaction:

SINGLE– Single payment, press ENTER or the number associated with it

INSTALMENT– Instalment payment, press the <▼> key and ENTER or the number associated with it

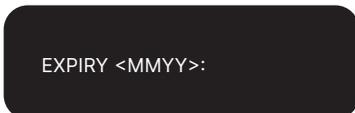
RECURRING – Recurring payment, press the <▼> key and ENTER or the number associated with it.



Key in the purchase amount, then press ENTER.



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



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

CREDIT ACCOUNT

Credit account displayed.

VERIFICATION NO?

Key in the Card Validation Code then press ENTER.

REASON CODE
1. NOT PROVIDED
2. ILLEGIBLE
3. NO IMPRINT ON CARD

If 'ENTER' was selected at the 'VERIFICATION NO?' prompt, the reason must be entered as follows:

- 1 - CVV2 has not been provided by the cardholder
- 2 - CVV2 on the card is illegible
- 3 - Cardholder states the card has no CVV2 imprint

TOTAL AMOUNT? \$10.00

Verify the amount is correct and accept by pressing ENTER.

PROCESSING
PLEASE WAIT

Terminal status is displayed.

TRANSACTION
APPROVED

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

CUSTOMER COPY?
ENTER OR CLEAR

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

** Instalment transactions are transactions with a fixed amount and fixed term with a pre-determined expiry date and period. These transactions usually represent Mail Order goods with instalment terms.

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

17. Optional Features

NOTE: The optional features are only available and approved for the merchants in specific industries.

17.1 TIP@TERMINAL (TIP WITH PIN) TRANSACTIONS

A 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. The PIN is inputted directly into the terminal. For international cards and a small minority of cards, a signature can be accepted as a form of verification.

Tip with PIN is only available if it has been enabled on the terminal otherwise, the option will not appear on the display.

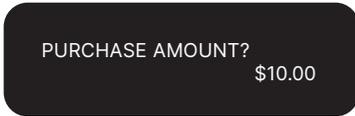
A server identification number (between 1-20) can be allocated to differentiate service personnel for the purposes of reporting or Tip allocation.

NOTE: Due to card scheme requirements, the Tip amount must be equal to or less than 15% (20% for restaurants) of the purchase transaction amount. To increase your Tip limit, please contact ANZ Worldline Payment Solutions on 1800 039 025.

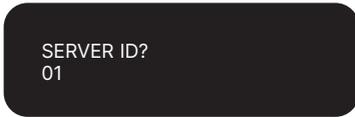
How to Process a Tip@Terminal (Tip with PIN) Transaction



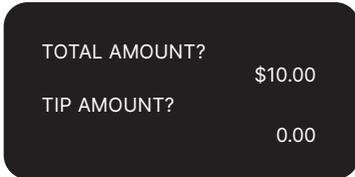
Perform card security checks, please refer to section 6 Fraud Minimisation for further information.



Key in the purchase amount, then press ENTER.



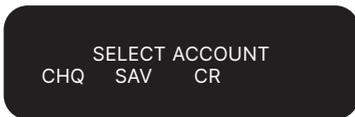
Key in the Server ID, then press ENTER.



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



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



Select the appropriate account type (<-> key for cheque, <-< key for savings, <▶ -> key for credit).

CREDIT ACCOUNT

The selected account is displayed.

\$10.00 KEY PIN

Have the cardholder enter their PIN then press ENTER.

NOTE: Verification may not be required for contactless transactions.

PROCESSING
PLEASE WAIT

Terminal status is displayed.

TRANSACTION
APPROVED

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

CUSTOMER COPY?
ENTER OR CLEAR

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

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

Signature Authorisation

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

\$10.00 KEY PIN

Press ENTER here to bypass PIN for a signature.

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

PROCESSING
PLEASE WAIT

Terminal status is displayed.

SIGNATURE
REQUIRED

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

SIGNATURE
VERIFIED?
ENTER=YES CLR=NO

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

REMOVE CARD
SIGNATURE
VERIFIED?
ENTER=YES CLR=NO

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

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

TRANSACTION
APPROVED

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

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

CUSTOMER COPY?
ENTER OR CLEAR

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

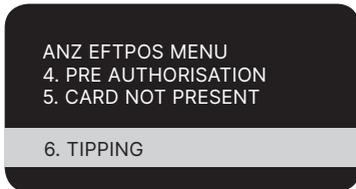
NOTE: If ENTER, CLEAR, or CANCEL are not pressed within one minute, the transaction is assumed to be approved and the terminal will return to the start screen.

How to Print a Tip Totals Report

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



Press ENTER to go to the ANZ EFTPOS MENU.



Scroll through to TIPPING by pressing <▼> key and then press ENTER or the number associated to select it.



Press <▼> key to go to TOTAL REPORT and then press ENTER or the number associated to select it.



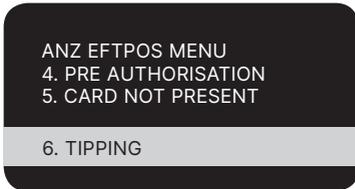
When printing has completed, the terminal returns to idle.

How to Print a Server Tip Report

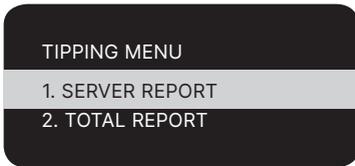
The Server Tip report lists all the Tip transactions and a Tip totals for the selected server made since the last Settlement.



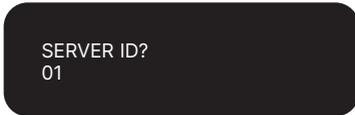
Press ENTER to go to the ANZ EFTPOS MENU.



Scroll through to TIPPING by pressing <▼> key and then press ENTER or the number associated to select it.



Press <▼> key to go to SERVER REPORT and then press ENTER or the number associated to select it.



Key in your two-digit server ID then press ENTER. The server ID number must be between 1 and 20. Enter 01 if no server ID is allowed.



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



When printing has completed, the terminal returns to idle.

17.2 PRE-AUTHORISATION

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

Pre-Authorisation authorises a transaction that will be completed at a later time. These transactions can only be performed on Visa® and Mastercard branded card accounts.

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

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

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

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

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

It is important to estimate Pre-Authorisation amounts accurately as cardholder funds are placed on hold. The completion amount should be within 15% of the Pre-Authorisation amount. If the completion amount varies by greater than 15%, the terminal will display an 'AMOUNT NOT MATCHED' screen. In this instance, process a completion transaction to the value of the Pre-Authorisation, then complete another purchase transaction for the difference. Please note that Visa® Card schemes require the completion amount of a car rental transaction must be within 15% of the Pre-Authorisation amount or US\$75.00.

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

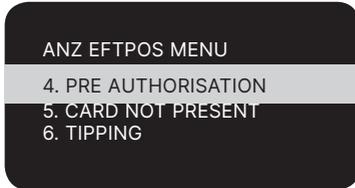
If the terminal goes offline during Pre-Authorisation, you will receive a declined error message as Pre-Authorisation is not processed when the terminal is offline. Please contact the appropriate Authorisation Centre (please refer to section 1.2) for a manual authorisation and complete the transaction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

How to process a Pre-Authorisation



Perform card security checks

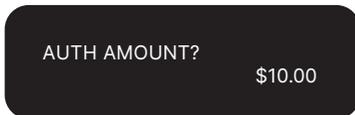
NOTE: Please refer to section 6 Fraud Minimisation for further information on card security checks.



Press ENTER to go to ANZ EFTPOS MENU screen. Scroll through to PRE AUTHORISATION by pressing <▼> key and then press ENTER or the number associated to select it.



Press ENTER key or the number associated for AUTHORISATION.

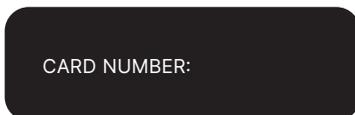


Key in the amount to be authorised, then press ENTER.



Insert or Swipe the customer's card or press Func key to Hand Key card details. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Card Reader.

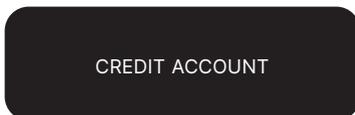
The following two screen instructions only apply to Hand Key transactions.



Key in the card number, then press ENTER.



Key in the expiry date, then press ENTER.



Credit account will automatically be selected.

VERIFICATION NO?

Key in the Card Validation Code, then press ENTER.

REASON CODE
1. NOT PROVIDED
2. ILLEGIBLE
3. NO IMPRINT ON CARD

If 'ENTER' was selected at the 'VERIFICATION NO?' prompt, the reason must be entered as follows:

- 1 - CVV2 has not been provided by the cardholder
- 2 - CVV2 on the card is illegible
- 3 - Cardholder states the card has no CVV2 imprint

\$10.00 KEY PIN

If PIN is required, have the cardholder enter their PIN if known then press ENTER or if the terminal allows just press ENTER.

PROCESSING
PLEASE WAIT

The terminal status is displayed.

SIGNATURE
REQUIRED

Signature record is printed. Have the customer sign this and compare it to the signature on the reverse of the customer's card.

NOTE: This screen will not be displayed if PIN has been entered or Magnetic Stripe Card transactions have been processed.

SIGNATURE
VERIFIED?
ENTER=YES CLR=NO

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

REMOVE CARD
SIGNATURE
VERIFIED?
ENTER=YES CLR=NO

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

NOTE: this screen will not be displayed if PIN has been entered or Magnetic Stripe Card transactions have been processed.

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

TRANSACTION
APPROVED

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

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

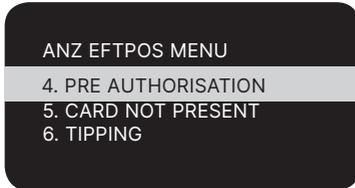
CUSTOMER COPY?
ENTER OR CLEAR

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

How to Perform an Authorisation Value enquiry



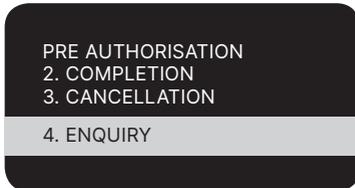
You may check the total value of funds placed on hold prior to completing a Pre-Authorisation.



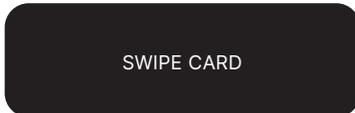
Perform card security checks .

Press ENTER to go to ANZ EFTPOS MENU screen. Scroll through to PRE AUTHORISATION by pressing <▼> key and then press ENTER or the number associated to select it.

NOTE: Please refer to section 6 Fraud Minimisation for further information on card security checks.



Press <▼> key to go to ENQUIRY and then press ENTER or the number associated to select it.

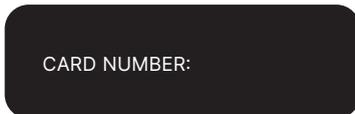


Swipe the customer's card or press Func key to Hand Key card details. Magnetic Stripe cards are to be swiped through the Magnetic Stripe Card Reader.

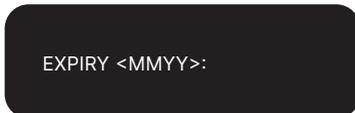


The terminal status is displayed.

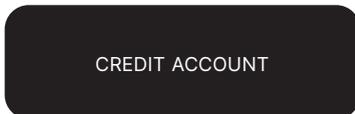
The following two screen instructions only apply to Hand Key transactions.



Key in the card number, then press ENTER.



Key in the expiry date, then press ENTER.



Credit Account will automatically be selected and displayed.

AMOUNT ON HOLD

\$100.00

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

How to Complete a Pre-Authourisation

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

The completion amount should be within 15% of the Pre-Authourisation amount approved. If the completion amount varies by greater than 15%, the terminal will display an 'AMOUNT NOT MATCHED' screen. In this instance, process a completion transaction to the value of the Pre-Authourisation, and then complete another purchase transaction for the difference. Please note that Visa® Card

schemes require the completion amount of a car rental transaction must be within 15% of the Pre-Authourisation amount or US\$75.00.

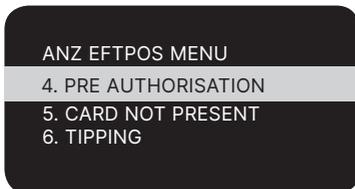
You must send your completion transaction within three days of the Pre-Authourisation for Visa® and Mastercard® transactions. For UnionPay card transactions, you must send the completion transaction within 30 days of Pre-Authourisation.

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

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



Perform card security check.

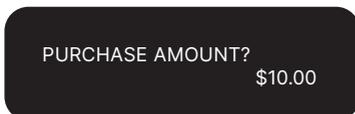


Press ENTER to go to ANZ EFTPOS MENU screen. Press <▼> key to go PRE AUTHOURISATION and then press ENTER or the number associated to select it.

NOTE: Please refer to section 6 Fraud Minimisation for further information on card security checks.



Press <▼> key to go to COMPLETION and then press ENTER or the number associated to select it



Key in the purchase amount and, then press ENTER.

SWIPE OR
INSERT CARD

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

The following two screen instructions only apply to Hand Key transactions.

CARD NUMBER:

Key in the card number, then press ENTER.

EXPIRY <MMYY>:

Key in the expiry date, then press ENTER.

CREDIT ACCOUNT

Credit account will automatically be selected and displayed.

\$10.00 KEY PIN

Have the cardholder enter their PIN, then press ENTER terminal.

PROCESSING
PLEASE WAIT

The terminal status is displayed.

SIGNATURE
REQUIRED

Signature record is printed if a PIN has not been entered. Have the customer sign this and compare it to the signature on the reverse of the customer's card.

SIGNATURE
VERIFIED?
ENTER=YES CLR=NO

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

REMOVE CARD
SIGNATURE
VERIFIED?
ENTER=YES CLR=NO

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

NOTE: If a PIN is entered at the KEY PIN screen, a signature may not be required.

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

TRANSACTION
APPROVED

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

If rejected, the terminal will display an error message outlining the reason (please refer to section 18). Notify the customer and advise them to contact their Card Issuer.

CUSTOMER COPY?
ENTER OR CLEAR

Once approved, hand the customer their copy of the transaction Record and return their card.

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

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

You can cancel a Pre-Authorisation on ANZ Australian-issued cards which have been previously authorised through an ANZ POS Mobile 2 terminal. Where more than one Pre-Authorisation has been performed, one or all transactions may be cancelled. You cannot cancel a Pre-Authorisation on non-ANZ cards. Only a cardholder can instruct the Card Issuer to remove the hold on funds in their account.

READY

ANZ WORLDLINE
Payment Solutions

MasterCard
paypass



VISA
payWave

Perform card security checks.

NOTE: Please refer to section 6 Fraud Minimisation for further information on card security checks.

ANZ EFTPOS MENU

- 4. PRE AUTHORISATION
- 5. CARD NOT PRESENT
- 6. TIPPING

Press ENTER to go to ANZ EFTPOS MENU screen. Scroll through to PRE AUTHORISATION by pressing <▼> key and then press ENTER or the number associated to select it.

PRE AUTHORISATION

- 1. AUTHORISATION
- 2. COMPLETION
- 3. CANCELLATION

Press <▼> key to go to CANCELLATION and then press ENTER or the number associated to select it

CANCEL ALL?

Press CLEAR (no to cancelling all Pre-Authorisations).

CANCEL ONE?

Press ENTER if cancelling one Pre-Authorisations.

REFERENCE NO?

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

AUTH AMOUNT?
\$10.00

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

ENTER AUTH CODE

Key in the Authorisation Number (please refer to the number next to APPROVED from the successful Authorisation Transaction Record).

SWIPE CARD

Swipe the card or press Func key to Hand Key card details. (Magnetic Stripe cards are to be processed through the Magnetic Stripe Card)

The following two screen instructions only apply to Hand Key transactions.

CARD NUMBER:

Key in the card number, then press ENTER.

EXPIRY <MMYY>:

Key in the expiry date, then press ENTER.

CREDIT ACCOUNT

Credit account will automatically be selected and displayed.

\$10.00 KEY OK

Press ENTER.

TRANSACTION
APPROVED

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

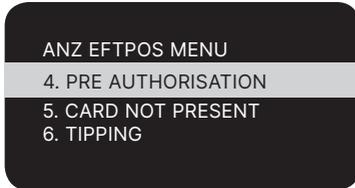
CUSTOMER COPY?
ENTER OR CLEAR

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

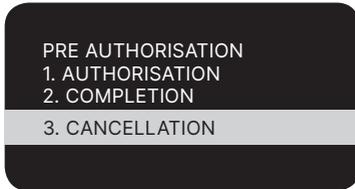
Cancellation of all Pre-Authorisation (on ANZ Australian-issued cards)



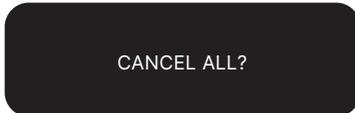
Perform card security checks, please refer to section 6 Fraud Minimisation for further information on card security checks.



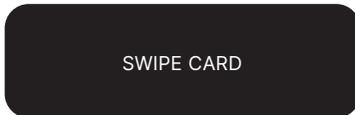
Press ENTER to go to ANZ EFTPOS MENU screen. Scroll through to PRE AUTHORISATION by pressing <▼> key and then press ENTER or the number associated to select it.



Press <▼> key to go to CANCELLATION and then press ENTER or the number associated to select it.

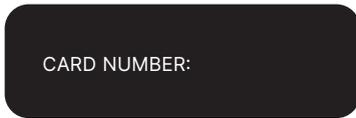


Press ENTER.



Swipe or press Func key to hand key card details. (Magnetic Stripe cards are to be processed through the Magnetic Stripe Card).

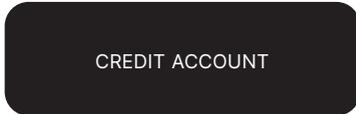
The following two screen instructions only apply to Hand Key transactions.



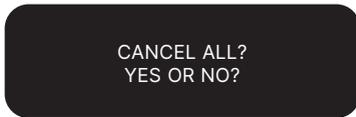
Key in the card number, then press ENTER.



Key in the expiry date, then press ENTER.



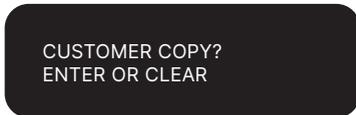
Credit account will automatically be selected and displayed.



Press ENTER to confirm cancellation of Pre Authorisations.



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



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

17.3 CUSTOMER PREFERRED CURRENCY

Customer Preferred Currency (CPC) may have been activated on ANZ POS Mobile 2 for eligible merchants who deal with overseas credit cardholders within selected merchant categories.

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

NOTE: CPC transactions are not supported for UnionPay cards.

How it Works

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

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

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

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

Currencies Available

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

* Available currencies may vary from time to time.

Requirements before Commencing a transaction

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

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

NOTE: Exchange rate mark-up is payable to ANZ Worldline Payment Solutions and WorldPay. Please do not impose any additional requirements or charges on the cardholder to process the transaction in the card's local currency. For detail instructions, please refer Customer Preferred Currency (CPC) Operating Guide at anzworldline.com.au

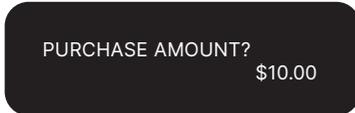
Card Not Present CPC transactions

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

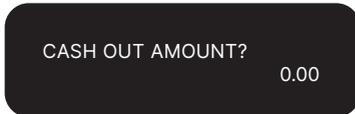
How to process a CPC transaction



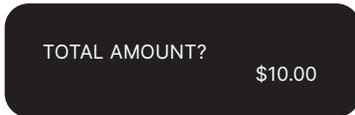
Perform card security checks, please refer to section 6 Fraud Minimisation for further information on card security checks.



Key in the purchase amount, then press ENTER.



Press ENTER.



Verify the amount is correct and accept by pressing ENTER.

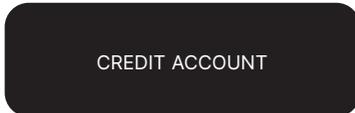


Insert or Swipe cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.

Please note that CPC is not available for contactless transactions.



Press <▶ -> key for credit account.



The selected account is displayed.



Terminal status is displayed.

\$10.00 KEY PIN

Have the cardholder enter their PIN, then press ENTER.

PROCESSING
PLEASE WAIT

Terminal status is displayed.

EXCH 0.7792
USD 7.79

ACCEPT RATE?
ENTER= YES CLR=NO

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

USD 7.79 KEY PIN

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

NOTE: This screen only displays for Chip transactions when cardholder has accepted the exchange rate.

PROCESSING
PLEASE WAIT

Terminal status is displayed.

TRANSACTION
APPROVED

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

SIGNATURE
REQUIRED

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

NOTE: For Visa® and Mastercard® CPC transactions, an additional checkbox will be printed on the receipt. The customer is required to tick this checkbox signifying acceptance of the conversion of the transaction amount into the currency of the card origin. Please refer to an example of CPC receipt on section 24 Filing and Retention of Transaction Records and Vouchers for further information.

SIGNATURE
VERIFIED?
ENTER=YES CLR=NO

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

REMOVE CARD
SIGNATURE
VERIFIED?
ENTER=YES CLR=NO

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

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

CUSTOMER COPY?
ENTER OR CLEAR

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

17.4 LOW VALUE PAYMENTS

Low Value Payments (LVP) is a convenient and efficient way of paying for goods and services when a small ticket payment transaction is detected. LVP is limited to scheme determined Merchant Category Codes. LVP processing will only be initiated if the low value payment function has been switched on and the selected account is credit, therefore the processing flow will be as per normal ANZ purchase transaction but PIN entry or Signature will not be required for the transaction if that is equal to or less than the respective card scheme's LVP limit.

This optional feature is promoted by the card schemes under following names or brandings:

- Mastercard® Quick Payment Service – QPS
- VISA Easy Payment Service – VEPS
- AMEX Small Ticket – AST.

When LVP function has been switched on, the requirements before Commencing a transaction for 'LVP' processing after 'Account Selection' as follows:

- Transaction type = Purchase
- Account Type = Credit
- Amount of 'Purchase' is equal to or less than the 'LVP' transaction limit.

NOTE: LVP not supported for UnionPay.

How to process an LVP transaction



Perform card security checks.

NOTE: Please refer to section 6 Fraud Minimisation for further information on card security checks.

PURCHASE AMOUNT?
\$10.00

Key in the purchase amount, then press ENTER.

CASH OUT AMOUNT?
0.00

Press ENTER.

NOTE: Cash-Out is not available for LVP transaction.

TOTAL AMOUNT? \$10.00

Verify the amount is correct and accept by pressing ENTER.

PRESENT CARD
AMT \$10.00



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

PROCESSING
PLEASE WAIT

The terminal status is displayed.

SELECT ACCOUNT
CHQ SAV CR

Press <▶ -> key for credit account.

CREDIT ACCOUNT

The selected account is displayed.

PROCESSING
PLEASE WAIT

Terminal status is displayed.

TRANSACTION
APPROVED

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

CUSTOMER COPY?
ENTER OR CLEAR

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

17.5 MULTI-MERCHANT FACILITIES

About Multi-Merchant

The Multi-Merchant functionality allows multiple merchants to process transactions on one Electronic Terminal with separate settlements on each individual's Merchant Facility.

Definitions

Primary Merchant means the merchant to whom the Electronic Terminal has been provided in accordance with the terms of its Merchant Agreement.

Secondary Merchant means the merchant who has been granted use of an Electronic Terminal by a Primary Merchant pursuant to a Primary Approval Form.

NOTE: Electronic Terminals (including the welcome kit) are dispatched to the Primary Merchant only.

Supported Transaction Types

Multi-Merchant is available for the following transaction types:

- Purchase
- Purchase + Cash-Out
- Cash-Out Only
- Refund
- Card Not Present
- Pre-Authorisation
 - Authorisation
 - Completion
 - Cancellation
 - Enquiry.

Please note:

Transactions are not able to be processed when the Electronic Terminal is offline.

Processing Multi-Merchant transactions

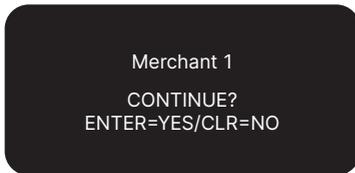
After the amount entry prompt, please follow the below instructions to select the relevant Merchant:



Use the UP/DOWN arrows, or the corresponding NUMERIC key to select the relevant Merchant.

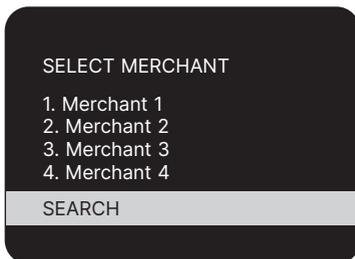
Select ENTER.

Refer below for instructions on how to use the search function.



Select ENTER.

Using the search option



Where a Merchant list is too large to display, you can use the search function.

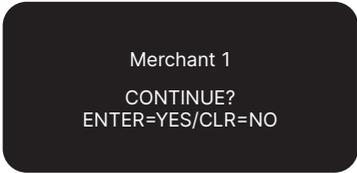
Select SEARCH.



Using the alphanumeric keyboard, type the name of the desired Merchant.

Use the UP/DOWN arrows to select the relevant Merchant.

Select ENTER.

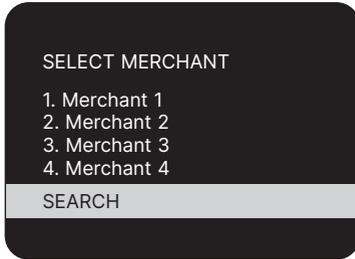


Select ENTER.

Refunds

Each Merchant will be provided with their own Merchant Card.

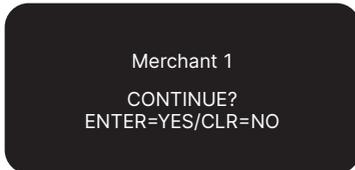
To refund a transaction select the correct Merchant on the Electronic Terminal prior to swiping the Merchant Card:



Use the UP/DOWN arrows or the corresponding NUMERIC key to select the relevant Merchant.

Select ENTER.

Refer to page 86 for instructions on how to use the search function.



Select ENTER.



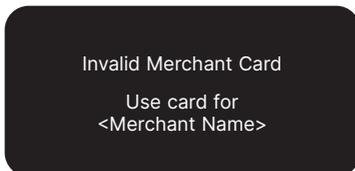
Swipe Merchant Card for the selected merchant through the Magnetic Stripe Card Reader.

Please note:

It is important that each Merchant takes responsibility for storing and securing their Merchant Refund Card.

It is important that refunds are processed against the same Merchant who processed the original purchase.

Refunds Errors



If the incorrect Merchant Card has been swiped, the Electronic Terminal will prompt the user to use the correct card.

Settlement

ANZ Worldline Payment Solutions automatically performs settlement for you at 9:00pm AEST every day.

Please note:

Multi Merchant Electronic Terminals will not allow you to perform manual settlements throughout the day. This is because all Merchants' accounts on the Electronic Terminal must be settled at the same time which will occur at 9:00pm AEST every day.

Primary Merchant Settlements Reconciliation

Primary Merchants will receive a settlement amount in their account daily for each Electronic Terminal.

To reconcile totals with the account settlement, Primary Merchants should print a Summary Totals report on completion of trading each day. This report should be printed for each of the Electronic Terminals at the site.

NOTE: If completion of trading occurs after 9:00pm then a Last Summary Totals report should be printed instead of a Summary Totals report.

Secondary Merchant Settlements Reconciliation

Secondary Merchants will receive one settlement amount in their account daily which is the totals they have processed across all Electronic Terminals at the site.

To reconcile totals with the account settlement, Secondary Merchants should print a Summary Totals report on one of the Electronic Terminals on completion of trading each day. The totals will summarise all transactions processed by the Secondary Merchant for that settlement period.

NOTE: If completion of trading occurs after 9:00pm then a Last Summary Totals report should be printed instead of a Summary Totals report.

18. Terminal Error Messages

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

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

Magnetic Stripe Card Processing

ACCOUNT TYPE
ERROR

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

TRAN CANCELLED
CARD ERROR REFER

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

TRAN CANCELLED
EXPIRED CARD

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

CARD MUST BE
SWIPED

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

CARD
NOT ACCEPTED

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

CARD NUMBER
INVALID

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

INVALID
EXPIRY DATE

The "expiry" date entered is not the correct format. Press CLEAR and re-key the date in the format "mmyy" e.g. 0614.

TRAN CANCELLED
TRAN NOT ALLOWED

An invalid Cash-Out or Refund transaction has been attempted where the transaction type has been disabled. Please contact ANZ Worldline Payment Solutions.

NO LINE

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

TRAN CANCELLED
NO SIGNAL

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

SIM ERROR

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

TRAN CANCELLED
NOT AUTHORISED

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

PIN INCORRECT
PLEASE TRY AGAIN

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

TRAN CANCELLED
PIN ERROR REFER

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

TIP AMOUNT
EXCEEDS LIMIT

If the Tip amount exceeds 20% of the purchase transaction amount, the terminal displays this screen.

READY

An asterisk (*) is displayed when the terminal has stored Electronic Fallback (EFB) transactions.

ANZ WORLDLINE 
Payment Solutions


paypass



VISA
payWave

Chip Card Processing

TRAN CANCELLED
CARD REMOVED

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

CHIP CARD
NOT SUPPORTED

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

TRAN CANCELLED
CARD BLOCKED

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

CHIP APPLICATION
NOT ACCEPTED

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

TRAN CANCELLED
TRACK 2 MISMATCH

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

Contactless Processing

TRAN CANCELLED
TOPUP NOT ALLOWED

Topup functionality is not available for the card.

TRAN CANCELLED
TRN LMT EXCEEDED

Per transaction limit amount exceeds the set transaction limit for the card. This is due to Merchant Category Code falls under restricted list.

USE ONE CARD
PLEASE TRY AGAIN

Displays when the multiple cards presented, please ensure that only one card is presented and it is presented within 4cm of the Contactless Terminal reader, follow the prompt and try again.

CONTACTLESS NOT
AVAILABLE

This error message displays when,

1. Card tapped incorrectly , please follow the prompt and try again
2. transaction not allowed (e.g. card blocked or Card Data Error), please follow the prompt for next action

TIMEOUT EXPIRED

Contactless transaction timed out, please follow the prompt and try again.

TRAN CANCELLED
CHIP DECLINED

Contactless transaction declined by card, please seek alternative payment.

CTLESS ERR 35
TRAN NOT ALLOWED

Transaction not allowed due to chip card data missing, please follow the prompt and try again.

CTLESS ERR 34
NO MATCHING AID

Displays when the chip card AID (Application ID) does not match, please follow the prompt and try again.

CTLESS ERR 33
NO APPLICATION

This error message displays if there is no application in the card, please follow the prompt and try again.

CTLESS ERR 32
USE CONTACT INTERFACE

Use of contact interface is required in this instance.

CTLESS ERR 30
CARD BLOCKED

Displays when the card is blocked please follow the prompt and try again.

CTLESS ERR 29
TXN LIMIT EXCEEDED

The transaction amount exceeds the set transaction limit for the card, please follow the prompt and try again.

CTLESS ERR 31
TRAN NOT ALLOWED

Display when transaction is not allowed, please follow the terminal prompt and try again.

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 online transactions, processed through the ANZ POS Mobile 2 and settled before 09:00 pm (AEST). For non-ANZ business account holders, for online transactions processed through the ANZ POS Mobile 2, ANZ Worldline Payment Solutions will transfer 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. For transactions processed offline or via Paper Merchant Vouchers, these settlement times do not apply.

American Express, Diners Club, and JCB will credit your bank account separately. Please check directly with these third parties for when funds are available as times may vary.

ANZ Worldline Payment Solutions automatically performs Settlement for you if it has not been completed by 9pm (AEST). After ANZ Worldline Payment Solutions has automatically settled, the terminal will print the Settlement report at the time you next perform a transaction. Remember to clear all EFB transactions and print your reports prior to Settlement.

The terminal cannot be used while Settlement is being processed, so it is strongly recommended to initiate settlement during a quiet period and at the same time each day.

How to initiate manual settlement

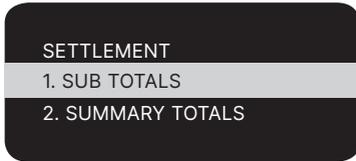
ANZ EFTPOS MENU
5. CARD NOT PRESENT
6. TIPPING

7. REPORTS

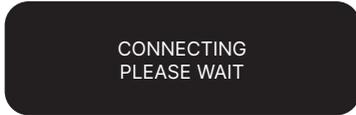
Press ENTER to go to ANZ EFTPOS MENU screen. Scroll through to REPORTS by pressing <▼> key and then press ENTER or the number associated to select it.

REPORTS MENU
1. TOTAL
2. DETAIL REPORT
3. SETTLEMENT

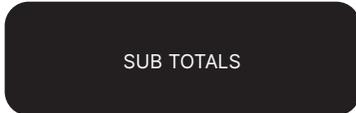
Press <▼> key to go to SETTLEMENT or the number associated to select it.



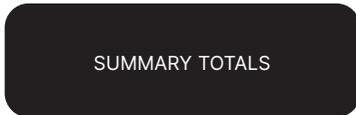
Select SUB TOTALS or SUMMARY TOTALS by pressing the number associated to it.



The terminal connects to ANZ.



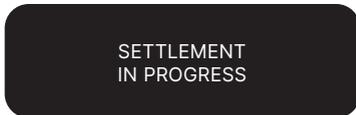
If you select SUB, this screen displays. The terminal will generate a totals report prior to completing Settlement. Or



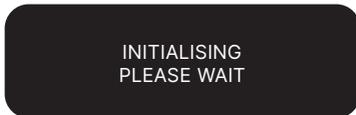
If you select SUMM, this screen displays. The terminal will generate a summary report prior to completing Settlement.



The Settlement report will be generated.



The terminal status is displayed.



20. Print Totals

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

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

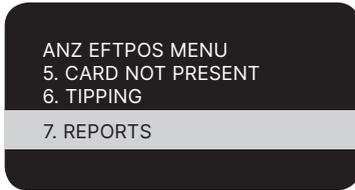
The Last Settlement Totals report lists the amounts credited to your bank account at the last

Settlement period. This does not include American Express, Diners Club, or JCB totals.

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

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

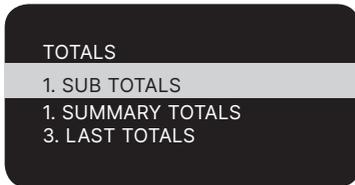
How to Print a Totals Report



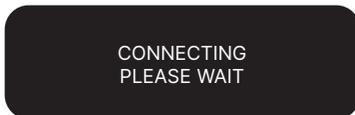
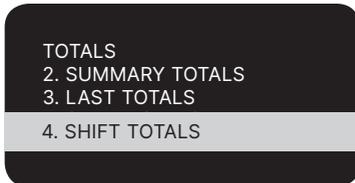
Press ENTER to go to ANZ EFTPOS MENU screen. Scroll through to REPORTS by pressing <▼> key and then press ENTER or the number associated to select it.



Press ENTER key to select TOTAL or the number associated to select it.



Select SUB TOTALS, SUMMARY TOTALS, LAST TOTALS or SHIFT TOTALS by pressing the number associated to it.



The terminal connects to ANZ.



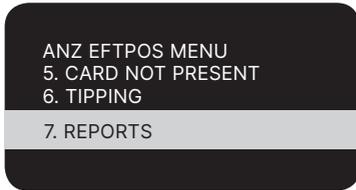
The terminal will print out a copy of the selected report.

How to Print a Shift Report

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

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

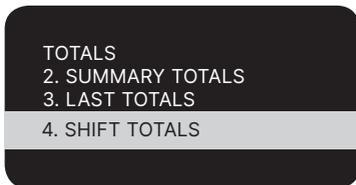
How to Start and Close a Shift



Press ENTER to go to ANZ EFTPOS MENU screen. Scroll through to REPORTS by pressing <▼> key and then press ENTER or the number associated to select it.



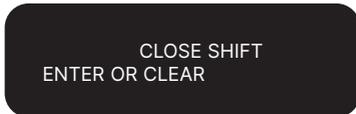
Press ENTER key to select TOTAL or the number associated to select it.



Press <▼> key to go SHIFT TOTALS and then press ENTER or the number associated to select it.



Select SHFIT TOTALS by pressing the number associated to it.



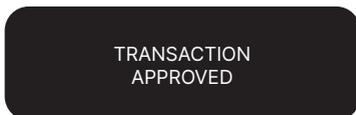
Press ENTER to close off your shift.



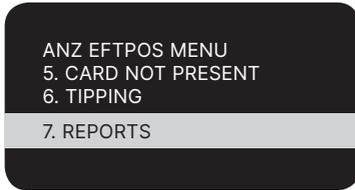
Terminal status is displayed.



A Shift Total Report will be generated and a new shift will begin.



How to Print Previous Shift Totals



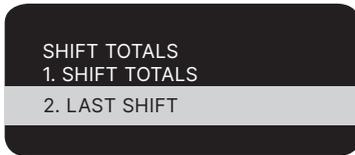
Press ENTER to go to ANZ EFTPOS MENU screen. Scroll through to REPORTS by pressing <▼> key and then press ENTER or the number associated to select it.



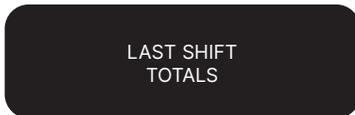
Press ENTER key to select TOTAL or the number associated to select it.



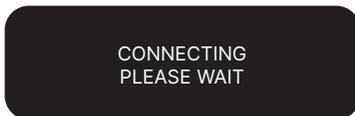
Press <▼> key to go SHIFT TOTALS and then press ENTER or the number associated to select it.



Select LAST SHIFT by pressing the <▼> key or the number associated to select it.



Press ENTER.



A Last Shift Total Report will be generated.



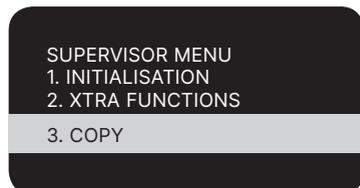
21. Reprint the Last Record

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

To Reprint the Last Customer transaction Record



Press ENTER to go to ANZ EFTPOS MENU screen. Scroll through to SUPERVISOR by pressing <▼> key and then press ENTER or the number associated to select it.

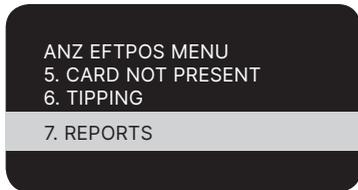


Press <▼> key to go to COPY and then press ENTER or the number associated to select it. Then the terminal will print out the last customer Transaction Record.

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

22. Transaction Detail Report

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



Press ENTER to go to ANZ EFTPOS MENU screen. Scroll through to REPORTS by pressing <▼> key and then press ENTER or the number associated to select it.



Press <▼> key to go to DETAIL REPORT and then ENTER or the number associated to select it.



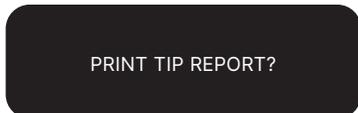
To print a transaction Detail report for the Settlement date displayed, press ENTER.

To select the previous Settlement date, press CLEAR.

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

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

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



This screen will be prompted if there is a TIP REPORT (only happens for tipping merchants) associated with the Settlement Date.

23. Configuring Comms

To Configure Comms to Dial-up



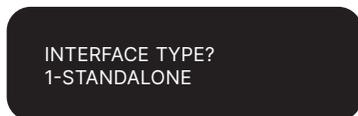
Press the FUNC key.



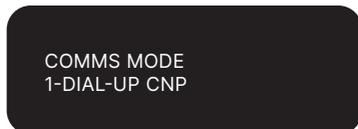
Key in 9905, then press ENTER, ENTER.



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



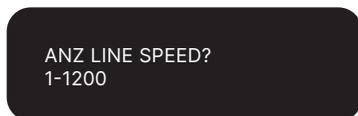
Please press ENTER.



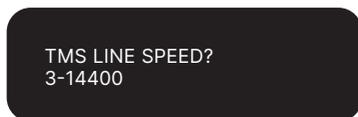
Press 1 to choose Dial-up CNP and press ENTER.



Please select 1 for Standalone and press ENTER.



Please select 1 for 1200 and press ENTER.



Please select 3 for 14400 and press ENTER.

PRE/POST DIAL?
1-PRE-DIAL

Please select 1 for PRE-DIAL and press ENTER.

DIAL MODE?
1-TONE

Please select 1 for TONE and press ENTER.

PABX?
0

Press ENTER.

If a 0 is required for an outside line, please ensure this is shown on this screen, otherwise press ENTER.

HOST PHONE NO?
1800 XXX XXX

Press ENTER.

TMS PHONE NO?
1800 XXX XXX

Press ENTER.

QUICK DIAL?
1-ON

Press ENTER.

TMS NII
XXX

Press ENTER.

ANZ SHA?
48XXXXXXXX

Press ENTER.

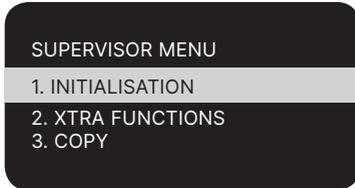
Terminal Initialization



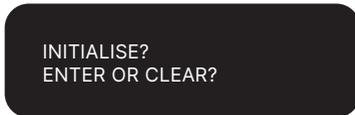
Please press ENTER to go to ANZ EFTPOS MENU.



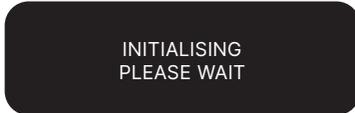
Press <▼> key to go to SUPERVISOR and then press ENTER or number associated to select it.



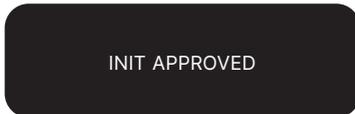
Press <▼> key to go to INITIALISATION and then press ENTER or number associated to select it.



Press ENTER.



Terminal status is displayed.



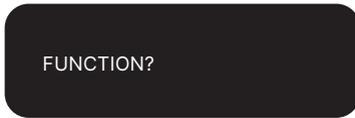
The terminal has completed the initialisation.

To Configure Comms to 3G

PLEASE NOTE: this only applies to 3G enabled terminals.



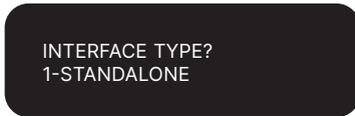
Press the FUNC key.



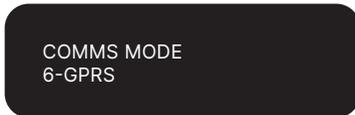
Key in 9905, then press ENTER, ENTER.



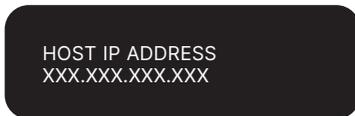
Please swipe your EFTPOS Merchant Card (refer to section 3 for more information).



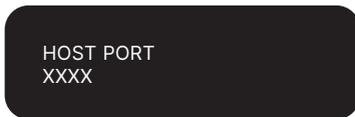
Please press ENTER.



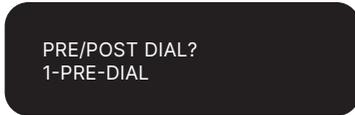
Press 6 to choose GPRS and press ENTER.



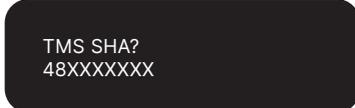
Press ENTER.



Press ENTER.



Please select 1 for PRE-DIAL and press ENTER.



Press ENTER.

TMS NII
XXX

Press ENTER.

ANZ SHA?
48XXXXXXXX

Press ENTER.

APN?
XXXXXXXXXXXX

Terminal Initialization



Please press ENTER to go to ANZ EFTPOS MENU.

ANZ EFTPOS MENU
6. TIPPING
7. REPORTS
8. SUPERVISOR

Press <▼> key to go to SUPERVISOR and then press ENTER or number associated to select it.

SUPERVISOR MENU
1. INITIALISATION
2. XTRA FUNCTIONS
3. COPY

Press <▼> key to go to INITIALISATION and then press ENTER or number associated to select it.

INITIALISE?
ENTER OR CLEAR?

Press ENTER.

INITIALISING
PLEASE WAIT

Terminal status is displayed.

INIT APPROVED

The terminal has completed the initialisation.

To Configure Comms to IP

READY

ANZ WORLDLINE
Payment Solutions



Press Func Key

FUNCTION

Key in 9905, then press ENTER

CONFIG PARAMS?
ENTER OR CLEAR?

Enter

SWIPE
MERCHANT CARD

Swipe your EFTPOS Merchant Card

Note: If you do not have this, press CLEAR and manually key in the Terminal ID, then press ENTER

INTERFACE TYPE?
1. STANDALONE

"1 – STANDALONE" & Press ENTER

COMMS MODE?
7. IP SSL

Key in 7 for IP SSL, then Press ENTER

SECONDARY COMMS MODE?
0. NONE

Key in 0 for no secondary comms, then press ENTER

PRE/POST DIAL?
1. PRE-DIAL

Press ENTER

Default first value is 1 – Pre Dial

TMS SHA?
4982805403

Press ENTER

Default value is 4982805403

TMS NII?
201

Press ENTER

Default value is 201

ANZ SHA?
4982805110

Press ENTER

Default value is 4982805110

IP SSL ADDRESS PRI
119.225.137.142

Press ENTER

Default value is 119.225.137.142

NOTE: if you have a firewall, ensure that the IP address is open for connection.

IP SSL PORT PRI
01008

Press ENTER

Default value is 01008

NOTE: if you have a firewall, ensure that the IP port is open for connection.

IP SSL ADDRESS SEC
119.225.215.182

Press ENTER

Default value is 119.225.215.182

NOTE: if you have a firewall, ensure that the IP address is open for connection.

IP SSL PORT SEC
01009

Press ENTER

Default value is 01009

NOTE: if you have a firewall, ensure that the IP port is open for connection.

IP SSL ADDRESS TER
119.225.137.142

Press ENTER

Default value is 119.225.137.142

NOTE: if you have a firewall, ensure that the IP address is open for connection.

IP SSL PORT TER
01008

Press ENTER

Default value is 01008

NOTE: if you have a firewall, ensure that the IP port is open for connection.

IP SSL HEADER TYPE?
1 – CNP

Press ENTER

Default first value is 1 – CNP

To Connect to a WIFI Network

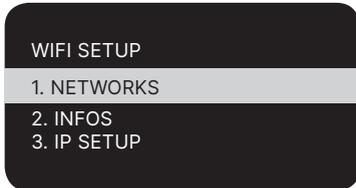


PRESS THE RIGHT ARROW ON THE TERMINAL.

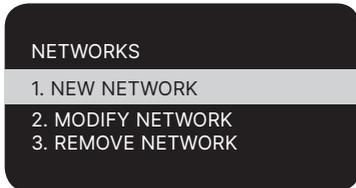
Press <▼> key to go to NETWORKS and then press ENTER or number associated to select it.



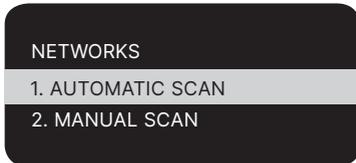
Key in 82077 and press ENTER.



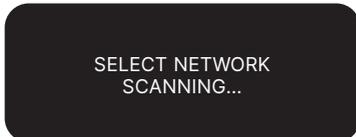
Press <▼> key to go to NETWORKS and then press ENTER or number associated to select it.



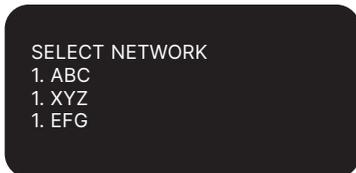
Press <▼> key to go to NEW NETWORK and then press ENTER or number associated to select it.



Press <▼>key to go to AUTOMATIC SCAN and then press ENTER or number associated to select it.



The terminal will scan for a network in your area.



Press ENTER.

Select your WIFI Network and press ENTER.



Enter the WIFI Password by using the letters and numbers on the keypad.

NOTE: For special characters, press '0' repeatedly until you see the desired character.



The terminal will add the desired network. Press any key to return to the main screen.



The top left corner of the terminal screen will display the WIFI Network connection.

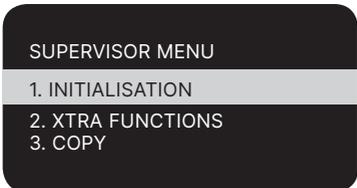
Terminal Initialisation



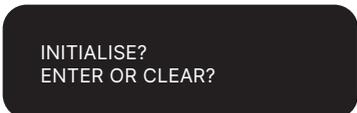
Please press ENTER to go to ANZ EFTPOS MENU.



Press <▼> key to go to SUPERVISOR and then press ENTER or number associated to select it.



Press <▼> key to go to INITIALISATION and then press ENTER or number associated to select it.



Press ENTER.

INITIALISING
PLEASE WAIT

Terminal status is displayed.

INIT APPROVED

The terminal has completed the initialisation.

24. Filing and Retention of Transaction Records and Vouchers

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

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

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

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

CPC Receipt example



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
7897

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

These are the transaction currency details that record the transaction currency and exchange rate which has been used and total amount in that particular currency.

SIGNATURE

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

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

For CPC transactions using a VISA or Mastercard® card, a respective **disclaimer** will be printed on the receipt.

The **mark-up on the exchange rate** over a wholesale rate or government rate will be printed on the receipt with any commissions or fees charged printed separately for CPC Visa® transaction only.

EXCH. RATE MARK UP 2.5%

I AGREE TO THE INFORMATION ABOVE

An **"Accept"** box is required to be ticked by the cardholder for Visa® and Mastercard® CPC transactions to indicate that the cardholder expressly agrees the information that is listed above.

Transaction Records for Magnetic Stripe Cards

Purchase Transaction Record – No Signature Required



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
9991

PUR AUD \$600.00

APPROVED **AUTH: 696232**
STAN: 005456
20/02/12 09:41



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
9991

PUR AUD \$600.00

APPROVED **AUTH: 696232**
STAN: 005456
20/02/12 09:41

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Transaction Records for Magnetic Stripe Cards

Purchase Transaction Record – Signature Required*

ANZ WORLDLINE  
Payment Solutions

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
9992

PUR AUD \$600.00

SIGNATURE

APPROVED **AUTH: 89273**
STAN: 005746
20/02/12 09:43

ANZ WORLDLINE  
Payment Solutions

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
9992

PUR AUD \$600.00

APPROVED **AUTH: 89273**
STAN: 005746
20/02/12 09:43

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

*NOTE: The Hand Key transaction record is the same as Magnetic Stripe Card transaction record.



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
9991

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

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



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
9991

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

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

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
9991

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

SIGNATURE

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



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
9991

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

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

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Tip Transaction

ANZ TIP ADDED REPORT

TERMINAL ID	00013005007
VISA	(C) CR
437731 991	1213

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

AS AT 20/02/12
REC NO:1483
20/02/12 09:45



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
7897

PUR AUD \$10.91

SIGNATURE

APPROVED * **AUTH: 366998**
23/01/12 10:42 REC NO:0344



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
7897

PUR AUD \$10.91

APPROVED * **AUTH: 366998**
23/01/12 10:42 REC NO:0344

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
MASTERCARD (C) CR
7898

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

SIGNATURE

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

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

EXCH. RATE MARK UP 2.5%

I AGREE TO THE INFORMATION ABOVE



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
MASTERCARD (C) CR
7898

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

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

MESSAGE LINE 1
MESSAGE LINE 2

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

EXCH. RATE MARK UP 2.5%

I AGREE TO THE INFORMATION ABOVE

PLEASE RETAIN FOR YOUR RECORD



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
7897

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

SIGNATURE

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

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

EXCH. RATE MARK UP 2.5%

[] I AGREE TO THE INFORMATION ABOVE



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
7897

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

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

MESSAGE LINE 1
MESSAGE LINE 2

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

EXCH. RATE MARK UP 2.5%

[] I AGREE TO THE INFORMATION ABOVE

PLEASE RETAIN FOR YOUR RECORD



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
0014

PUR AUD \$35.00
TIP AUD \$3.50
TRANSACTION CURRENCY USD
EXCH. RATE 0.7792
TOTAL USD 30.00

SIGNATURE

APPROVED AUTH: 702456
STAN: 005465
20/02/12 11:29

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

EXCH. RATE MARK UP 2.5%

[] I AGREE TO THE INFORMATION ABOVE



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
0014

PUR AUD \$35.00
TIP AUD \$3.50
TRANSACTION CURRENCY USD
EXCH. RATE 0.7792
TOTAL USD 30.00

APPROVED AUTH: 702456
STAN: 005465
20/02/12 11:29

MESSAGE LINE 1
MESSAGE LINE 2

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

EXCH. RATE MARK UP 2.5%

[] I AGREE TO THE INFORMATION ABOVE

PLEASE RETAIN FOR YOUR RECORD



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
9999999999999999 1212

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

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

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

EXCH. RATE MARK UP 2.5%

[] I AGREE TO THE INFORMATION ABOVE



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009847
VISA (C) CR
7897

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

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

MESSAGE LINE 1
MESSAGE LINE 2

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

EXCH. RATE MARK UP 2.5%

[] I AGREE TO THE INFORMATION ABOVE

PLEASE RETAIN FOR YOUR RECORD



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
9999

COMP	AUD	\$25.80
TRANSACTION CURRENCY		SGD
EXCH. RATE		1.2943
TOTAL	SGD	33.39

SIGNATURE

APPROVED **AUTH: 282099**
STAN: 005212
23/01/12 12:05

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

EXCH. RATE MARK UP 2.5%

[] I AGREE TO THE INFORMATION ABOVE



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009847
VISA (C) CR
7897

COMP	AUD	\$25.80
TRANSACTION CURRENCY		SGD
EXCH. RATE		1.2943
TOTAL	SGD	33.39

APPROVED **AUTH: 282099**
STAN: 005212
23/01/12 12:05

MESSAGE LINE 1
MESSAGE LINE 2

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

EXCH. RATE MARK UP 2.5%

[] I AGREE TO THE INFORMATION ABOVE

PLEASE RETAIN FOR YOUR RECORD

Transaction Records for Chip Cards

Purchase Transaction Record – No Signature Required



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005006
VISA (C) CR
8804

PUR AUD \$600.00

VISA CREDIT

AID A0000000031010
TVR 0000000000
APSN 00 C00002 ATC 0096

APPROVED AUTH: 485291
STAN: 005356
17/02/12 14:23



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005006
VISA (C) CR
8804

PUR AUD \$600.00

VISA CREDIT

AID A0000000031010
TVR 0000000000
APSN 00 C00002 ATC 0096

APPROVED AUTH: 485291
STAN: 005356
17/02/12 14:23

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005006
VISA (C) CR
8804

PUR AUD \$600.00

SIGNATURE

VISA CREDIT

AID A0000000031010
TVR 0000000000
APSN 00 C08006 ATC 0097

APPROVED **AUTH: 995563**
STAN: 005753
17/02/12 14:33



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005006
VISA (C) CR
8804

PUR AUD \$600.00

VISA CREDIT

AID A0000000031010
TVR 0000000000
APSN 00 C08006 ATC 0097

APPROVED **AUTH: 995563**
STAN: 005753
17/02/12 14:33

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005006
VISA (C) CR
8804

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

VISA CREDIT

AID A0000000031010
APSN 00 C00002 ATC 0099

APPROVED AUTH: 497491
STAN: 005362
17/02/12 16:06



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005006
VISA (C) CR
8804

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

VISA CREDIT

AID A0000000031010
APSN 00 C00002 ATC 0099

APPROVED AUTH: 497491
STAN: 005362
17/02/12 16:06

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005006
VISA (C) CR
8804

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

SIGNATURE

VISA CREDIT

AID A0000000031010
TVR 0000000000
APSN 00 C08006 ATC 0098

APPROVED **AUTH: 447699**
STAN: 005838
17/02/12 16:05



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005006
VISA (C) CR
8804

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

VISA CREDIT

AID A0000000031010
TVR 0000000000
APSN 00 C08006 ATC 0098

APPROVED **AUTH: 447699**
STAN: 005838
17/02/12 16:05

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005006
MASTERCARD (C) CR
1703

PUR AUD \$5.00

ANZ BANK

AID A0000000041010
TVR 0000000000
APSN 00 P—Y18 ATC 0049

APPROVED*

REC NO.0262

23/02/12 14:56



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005006
MASTERCARD (C) CR
1703

PUR AUD \$5.00

ANZ BANK

AID A0000000041010
TVR 0000000000
APSN 00 P—Y18 ATC 0049

APPROVED*

REC NO.0262

23/02/12 14:56

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005006
VISA (C) CR
8804

PUR AUD \$15.00

VISA CREDIT

AID A0000000041010
TVR 0000000000
APSN 00 P00002 ATC 00A2

APPROVED AUTH: 923559
STAN:005401
23/02/12 15:00



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005006
VISA (C) CR
8804

PUR AUD \$15.00

VISA CREDIT

AID A0000000041010
TVR 0000000000
APSN 00 P00002 ATC 00A2

APPROVED AUTH: 923559
STAN:005401
23/02/12 15:00

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005006
VISA (C) CR
8804

PUR AUD \$10.00

SIGNATURE

VISA CREDIT

AID A0000000041010
TVR 0000000000
APSN 00 P08086 ATC 00A3

APPROVED **AUTH: 923650**
STAN:005401
23/02/12 15:03



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005006
VISA (C) CR
8804

PUR AUD \$10.00

VISA CREDIT

AID A0000000041010
TVR 0000000000
APSN 00 P08086 ATC 00A3

APPROVED **AUTH: 923650**
STAN:005401
23/02/12 15:03

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
5400

REFUND AUD \$25.00

VISA CREDIT

AID A0000000031010
TVR 0000000000
APSN 00

APPROVED AUTH: 179713

STAN: 005472
20/02/12 11:10



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
5400

REFUND AUD \$25.00

VISA CREDIT

AID A0000000031010
TVR 0000000000
APSN 00

APPROVED AUTH: 179713

STAN: 005472
20/02/12 11:10

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
5400

REFUND AUD \$25.00

SIGNATURE

VISA CREDIT

AID A0000000031010
TVR 0000000000
APSN 01

APPROVED **AUTH: 426113**
STAN: 005473
20/02/12 11:11



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
5400

REFUND AUD \$25.00

VISA CREDIT

AID A0000000031010
TVR 0000000000
APSN 01

APPROVED **AUTH: 426113**
STAN: 005473
20/02/12 11:11

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
0010

PUR AUD \$1.00

VISA CREDIT

AID A0000000031010
TVR 0000000000
APSN 01 C--Y17 ATC 0001

APPROVED*

REC NO:0635

20/02/12 13:58



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
0010

PUR AUD \$1.00

VISA CREDIT

AID A0000000031010
TVR 0000000000
APSN 01 C--Y17 ATC 0001

APPROVED*

REC NO:0635

20/02/12 13:58

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
0014

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

VISA CREDIT

AID A0000000031010
TVR 0000000000
APSN 01 C00001 ATC 005E

APPROVED **AUTH: 702416**

STAN: 005483
20/02/12 11:24

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

EXCH. RATE MARK UP 2.5%

[] I AGREE TO THE INFORMATION ABOVE



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
0014

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

VISA CREDIT

AID A0000000031010
TVR 0000000000
APSN 01 C00001 ATC 005E

APPROVED **AUTH: 702416**

STAN: 005483
20/02/12 11:24

MESSAGE LINE 1
MESSAGE LINE 2

I HAVE BEEN OFFERED A
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EXCH. RATE MARK UP 2.5%

[] I AGREE TO THE INFORMATION ABOVE

PLEASE RETAIN FOR YOUR RECORD



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
0010

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

SIGNATURE

VISA CREDIT

AID A0000000031010
TVR 0000000000
APSN 01 C08006 ATC 005E

APPROVED **AUTH: 703708**
STAN: 005495
20/02/12 11:46

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

EXCH. RATE MARK UP 2.5%

I AGREE TO THE INFORMATION ABOVE



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
0010

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

VISA CREDIT

AID A0000000031010
TVR 0000000000
APSN 01 C08006 ATC 005E

APPROVED **AUTH: 703708**
STAN: 005495
20/02/12 11:46

MESSAGE LINE 1
MESSAGE LINE 2

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

EXCH. RATE MARK UP 2.5%

I AGREE TO THE INFORMATION ABOVE
PLEASE RETAIN FOR YOUR RECORD



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID	00013005007	
VISA	(C) CR	
0014		
PUR	AUD	\$35.00
TIP	AUD	\$3.50
TRANSACTION CURRENCY	USD	
EXCH. RATE	0.7792	
TOTAL	USD	30.00

VISA CREDIT

AID	A0000000031010
TVR	0000000000
APSN 01	C00001 ATC 0060

APPROVED **AUTH: 702628**
STAN: 005485
20/02/12 11:28

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

EXCH. RATE MARK UP 2.5%

[] I AGREE TO THE INFORMATION ABOVE



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID	00013005007	
VISA	(C) CR	
0014		
PUR	AUD	\$35.00
TIP	AUD	\$3.50
TRANSACTION CURRENCY	USD	
EXCH. RATE	0.7792	
TOTAL	USD	30.00

VISA CREDIT

AID	A0000000031010
TVR	0000000000
APSN 01	C00001 ATC 0060

APPROVED **AUTH: 702628**
STAN: 005485
20/02/12 11:28

MESSAGE LINE 1
MESSAGE LINE 2

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

EXCH. RATE MARK UP 2.5%

[] I AGREE TO THE INFORMATION ABOVE

PLEASE RETAIN FOR YOUR RECORD



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
0014

PUR AUD \$35.00
TIP AUD \$3.50
TRANSACTION CURRENCY USD
EXCH. RATE 0.7792
TOTAL USD 30.00

SIGNATURE

VISA CREDIT

AID A0000000031010
TVR 0000000000
APSN 01 C08006 ATC 0060

APPROVED AUTH: 702456
STAN: 005465
20/02/12 11:29

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

EXCH. RATE MARK UP 2.5%

[] I AGREE TO THE INFORMATION ABOVE



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
0014

PUR AUD \$35.00
TIP AUD \$3.50
TRANSACTION CURRENCY USD
EXCH. RATE 0.7792
TOTAL USD 30.00

VISA CREDIT

AID A0000000031010
TVR 0000000000
APSN 01 C08006 ATC 0060

APPROVED AUTH: 702456
STAN: 005465
20/02/12 11:29

MESSAGE LINE 1
MESSAGE LINE 2

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

EXCH. RATE MARK UP 2.5%

[] I AGREE TO THE INFORMATION ABOVE

PLEASE RETAIN FOR YOUR RECORD

Other Transactions

Initialisation

ANZ INITIALISATION

TERMINAL ID 00013005006

APPROVED 00

STAN: 005354
17/02/12 14:11

Cash-Out



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
DEBIT CARD AC (C) SAV
9930

CASH OUT AUD \$25.00

APPROVED AUTH: 649381

STAN: 005511
20/02/12 13:06



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
DEBIT CARD AC (C) SAV
9930

CASH OUT AUD \$25.00

APPROVED AUTH: 649381

STAN: 005511
20/02/12 13:06

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Purchase with cash-out



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
DEBIT CARD AC (C) SAV
9930

PUR		\$10.00
CASH OUT		\$10.00
TOTAL	AUD	\$20.00

APPROVED **AUTH: 944945**
STAN: 005510
20/02/12 13:06



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
DEBIT CARD AC (C) SAV
9930

PUR		\$10.00
CASH OUT		\$10.00
TOTAL	AUD	\$20.00

APPROVED **AUTH: 944945**
STAN: 005510
20/02/12 13:06

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Refund



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
DEBIT CARD AC (C) SAV
9930

REFUND AUD \$100.00

APPROVED AUTH: 897589
STAN: 005520
20/02/11 13:16



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
DEBIT CARD AC (C) SAV
9930

REFUND AUD \$100.00

APPROVED AUTH: 897589
STAN: 005520
20/02/11 13:16

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
9991

REFUND AUD \$10.91

SIGNATURE

APPROVED*

20/02/12 13:34

REC NO:0623



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
9991

REFUND AUD \$10.91

APPROVED*

20/02/12 13:34

REC NO:0623

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
9999999999999999 1213

PRE AUTH AUD \$25.80

APPROVED AUTH: 710763
STAN: 005540
20/02/12 13:43



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
9999999999999999 1213

PRE AUTH AUD \$25.80

APPROVED AUTH: 710763
STAN: 005540
20/02/12 13:43

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
9999999999999999 1122

PRE AUTH AUD \$25.80

VISA CREDIT

AID A0000000031010
TVR 0000000000
APSN 00 C00002 ATC 004B

APPROVED AUTH: 709848

STAN: 005528
20/02/12 13:28



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
9999999999999999 1122

PRE AUTH AUD \$25.80

VISA CREDIT

AID A0000000031010
TVR 0000000000
APSN 00 C00002 ATC 004B

APPROVED AUTH: 709848

STAN: 005528
20/02/12 13:28

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
9999999999999999 1122

PRE AUTH AUD \$25.80

SIGNATURE

VISA CREDIT

AID A0000000031010
TVR 0000000000
APSN 00 C08006 ATC 004C

APPROVED **AUTH: 709848**
STAN: 005529
20/02/12 13:29



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
9999999999999999 1122

PRE AUTH AUD \$25.80

VISA CREDIT

AID A0000000031010
TVR 0000000000
APSN 00 C08006 ATC 004C

APPROVED **AUTH: 709848**
STAN: 005529
20/02/12 13:29

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
9999

COMP AUD \$25.80

SIGNATURE

VISA CREDIT

AID A0000000031010
TVR 0000000000
APSN 00

APPROVED AUTH: 709848
STAN: 005529
20/02/12 13:35



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
9999

COMP AUD \$25.80

VISA CREDIT

AID A0000000031010
TVR 0000000000
APSN 00

APPROVED AUTH: 709848
STAN: 005529
20/02/12 13:35

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Mail Order Transaction

ANZ WORLDLINE 
Payment Solutions

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
5400
PUR AUD \$22.00

RECURRING MAIL ORDER

APPROVED AUTH: 525461

STAN: 005223
23/01/12 11:28

Telephone Order Transaction

ANZ WORLDLINE 
Payment Solutions

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
5400
PUR AUD \$58.96

SINGLE PHONE ORDER

APPROVED AUTH: 594325

STAN: 005224
23/01/12 11:29

Ecommerce Transaction

ANZ WORLDLINE 
Payment Solutions

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007
VISA (C) CR
5400
PUR AUD \$25.80

INSTALMENT ECOMMERCE

APPROVED AUTH: 658513

STAN: 005556
20/02/12 14:25

Reports

Summary Totals Report

ANZ SUMMARY TOTALS	
TERMINAL ID	00013005007
PUR	\$1969.55 0032
CASH	\$300.00 0003
RFND	\$417.82 0008
TOTAL	\$1851.73 0043
APPROVED 00	
STAN: 005468	
20/02/12 10:10	

Failed Summary Totals

ANZ SUMMARY TOTALS	
TERMINAL ID	00013005007
PUR	\$0.00 0000
CASH	\$0.00 0000
RFND	\$0.00 0000
TOTAL	\$0.00 0000
DECLINED XX	
SYSTEM ERROR	
STAN: 005827	
20/02/12 13:00	

(xx indicates an error response code)

Sub-Totals

ANZ SUMMARY TOTALS		
TERMINAL ID		00013009847
DEBIT CARD AC		
PUR	\$100.00	0001
CASH	\$300.00	0003
RFND	\$100.00	0001
TOTAL	\$300.00	0005
VISA		
PUR	\$1192.64	0018
CASH	\$0.00	0000
RFND	\$217.82	0005
TOTAL	\$974.82	0023
MASTERCARD		
PUR	\$676.91	0013
CASH	\$0.00	0000
RFND	\$100.00	0002
TOTAL	\$576.91	0015
UNIONPAY		
PUR	\$1000.00	0010
CASH	\$0.00	0000
RFND	\$200.00	0002
TOTAL	\$800.00	0012
TOTALS		
PUR	\$2969.55	0032
CASH	\$300.00	0003
RFND	\$617.82	0008
TOTAL	\$2651.73	0043
APPROVED 00		
STAN: 005821		
20/02/12 13:33		

Failed sub-totals

ANZ SUMMARY TOTALS		
TERMINAL ID		00013009847
AS AT 00/00/00		
PUR	\$0.00	0000
CASH	\$0.00	0000
RFND	\$0.00	0000
TOTAL	\$0.00	0000
DECLINED 05		
SYSTEM ERROR		
STAN: 005828		
05/03/11 01:01		

Transaction Detail Report

XYZ MERCHANT 890 PARK ST MELBOURNE 3000	
ANZ EFTPOS DETAIL REPORT AS AT 21/02/12	
TERMINAL ID	00013005007
0643 45640 992	PUR VI
20/02 10:23	\$35.00
0573 45640 831	PUR MC
20/02 10:29	\$100.00
TIP	\$10.00
005473 45640 992	RFD VI
20/02 12:06	\$35.00
005473 45640 992	PUR VI
20/02 12:08	\$25.80
USD	20.10
005473 45640 992	PUR VI
20/02 12:10	\$25.80
USD	22.29
TIP	2.80
TOTAL	\$234.40 0005
20/02/12	14:32

Settlement

ANZ SETTLEMENT	
TERMINAL ID	00013005007
APPROVED 00	
STAN: 005446	
20/02/12 09:15	

Settlement Previously Taken

ANZ SETTLEMENT	
TERMINAL ID	00013005007
DECLINED 12	
SETTLEMENT ALREADY TAKEN	
STAN: 005576	
20/02/12 14:54	

Last Summary Totals

ANZ LAST SUMMARY TOTALS

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007

AS AT 20/02/12

PUR	\$21100.00	0002
CASH	\$0.00	0000
RFND	\$0.00	0000
TOTAL	\$21100.00	0002

APPROVED 00

STAN: 005469

20/02/12 10:11

Server Tip Report

ANZ SERVER TIP REPORT

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007

SERVER ID 01

AS AT 21/02/12

RECALL#	TIP AMOUNT
0573	\$1.50
0581	\$3.50
0590	\$2.50
0593	\$3.60
0609	\$3.50
TOTAL	\$14.60 0005
20/02/12	13:18

Tip Totals Report

ANZ TIP TOTALS REPORT			
XYZ MERCHANT 890 PARK ST MELBOURNE 3000			
TERMINAL ID	00013005007		
AS AT 21/02/12			
SERVER#	RCL#	TIP	AMOUNT
01	0573		\$1.50
01	0574		\$1.50
TOTALS			
01		\$3.00	0002
TOTAL		\$3.00	0002
20/02/12			10:12

Shift Total Report

ANZ SHIFT TOTALS		
XYZ MERCHANT 890 PARK ST MELBOURNE 3000		
TERMINAL ID	00013005007	
AS AT 21/02/12		
PUR	\$1150.06	0040
CASH	\$35.00	0002
RFND	\$222.82	0009
TOTAL	\$962.24	0051
APPROVED 00		
STAN: 005571		
20/02/12 14:46		

Last Shift Total Report

Training Mode

ANZ LAST SHIFT TOTALS

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013005007

FROM 17/02/12 11:50

PUR	\$14019.50	0163
CASH	\$0.00	0000
RFND	\$191.54	0012
TOTAL	\$13827.96	0175

APPROVED 00

STAN: 005573

20/02/12 14:48

ANZ SUB TOTALS

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

TERMINAL ID 12345678901

PUR	\$40.00	0040
CASH	\$50.00	0050
RFND	\$60.00	0060
TOTAL	\$30.00	0150

TOTALS

PUR	\$50.00	0050
CASH	\$70.00	0070
RFND	\$90.00	0090
TOTAL	\$30.00	0210

APPROVED 00

STAN: 005580

20/02/12 15:00

Settlement in Training Mode

ANZ SETTLEMENT

TERMINAL ID 12345678901

APPROVED 00

STAN: 005580

20/02/12 15:00

Multi-Merchant receipts and reports

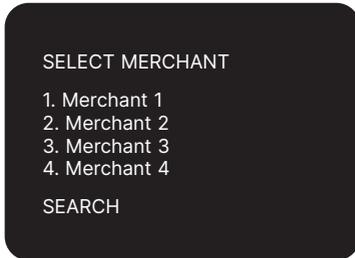
Reports

The following reports are still available for Multi-Merchant customers:

- Sub Totals
- Summary Totals¹
- Last Totals¹
- Detail Report.

¹Does not include American Express, Diners Club, or JCB totals if report is printed for all merchants.

When selecting these reports, the user can choose to print a report for a single merchant or all merchants:



Use the UP/DOWN arrows or the corresponding NUMERIC key to select the relevant merchant.

Select ENTER.

Refer to page 86 for instructions on how to use the search function.

PLEASE NOTE:

Multi-Merchant Electronic Terminal receipts are slightly different. It is important to take note of which merchant the transaction was processed against and file accordingly.

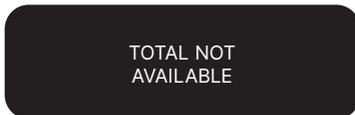
Primary Merchants receive an Electronic Terminal total only.

Shift Totals reporting is not available with Multi-Merchant.
The Electronic Terminal will return error code 12 (invalid transaction).

Force settlement reports are not available for Multi-Merchant.

Please refer to the appendix for report examples.

Report Errors



This error will be displayed when the Totals for the settlement period is not available.

This error could be displayed when a new terminal is first installed, or when a terminal is swapped into an existing site.

Appendices

Multi-Merchant receipts and reports

Sub Totals Report (Primary Merchant)

ANZ SUB TOTALS PRIMARY MERCHANT		
DR XYZ 890 ABC ST MELBOURNE 3000		
PRIMARY ID		00013008718
TERMINAL ID		00013008701
AS AT 21/02/12		
DEBIT CARD AC		
PUR	\$100.00	0002
CASH	\$20.00	0001
RFND	\$0.00	0000
TOTAL	\$120.00	0003
VISA		
PUR	\$20.00	0001
CASH	\$0.00	0000
RFND	\$11.00	0001
TOTAL	\$9.00	0002
AMEX		
PUR	\$50.00	0001
CASH	\$0.00	0000
RFND	\$0.00	0000
TOTAL	\$50.00	0001
MASTERCARD		
PUR	\$50.00	0001
CASH	\$0.00	0000
RFND	\$100.00	0002
TOTAL	-\$50.00	0003
UNIONPAY		
PUR	\$1000.00	0010
CASH	\$0.00	0000
RFND	\$200.00	0002
TOTAL	\$800.00	0012
TOTALS		
PUR	\$1220.00	0005
CASH	\$20.00	0001
RFND	\$311.00	0003
TOTAL	\$929.00	0009
APPROVED 00 STAN: 005165		

Sub Totals Report (Secondary Merchant)

ANZ SUB TOTALS SECONDARY MERCHANT		
DR XYZ 890 ABC ST MELBOURNE 3000		
PRIMARY ID		00013008718
TERMINAL ID		00013008701
AS AT 21/02/12		
DEBIT CARD AC		
PUR	\$100.00	0002
CASH	\$20.00	0001
RFND	\$0.00	0000
TOTAL	\$120.00	0003
VISA		
PUR	\$20.00	0001
CASH	\$0.00	0000
RFND	\$11.00	0001
TOTAL	\$9.00	0002
AMEX		
PUR	\$50.00	0001
CASH	\$0.00	0000
RFND	\$0.00	0000
TOTAL	\$50.00	0001
MASTERCARD		
PUR	\$50.00	0001
CASH	\$0.00	0000
RFND	\$100.00	0002
TOTAL	-\$50.00	0003
TOTALS		
PUR	\$220.00	0005
CASH	\$20.00	0001
RFND	\$111.00	0003
TOTAL	\$129.00	0009
APPROVED 00 STAN: 005165 DDD/MM/YY		
		HH:MM

Sub Totals Report (All Merchants)

ANZ SUB TOTALS

DR XYZ
890 ABC ST
MELBOURNE 3000

PRIMARY ID 00013008718

TERMINAL ID 00013008701

AS AT 21/02/12

DEBIT CARD AC

PUR	\$100.00	0002
CASH	\$20.00	0001
RFND	\$0.00	0000
TOTAL	\$120.00	0003

VISA

PUR	\$20.00	0001
CASH	\$0.00	0000
RFND	\$11.00	0001
TOTAL	\$9.00	0002

AMEX

PUR	\$50.00	0001
CASH	\$0.00	0000
RFND	\$0.00	0000
TOTAL	\$50.00	0001

MASTERCARD

PUR	\$50.00	0001
CASH	\$0.00	0000
RFND	\$100.00	0002
TOTAL	-\$50.00	0003

UNIONPAY

PUR	\$100.00	0010
CASH	\$0.00	0000
RFND	\$20.00	0002
TOTAL	\$80.00	0012

Repeated for all TID's contained in the Multi-Merchant configuration file.

TOTALS

PUR	\$320.00	0005
CASH	\$20.00	0001
RFND	\$131.00	0003
TOTAL	\$209.00	0009

GRAND TOTALS

PUR	\$000.00	0000
CASH	\$000.00	0000
RFND	\$000.00	0000
TOTAL	\$000.00	0000

APPROVED 00

STAN: 005165

DD/MM/YY

HH:MM

Summary Totals Report (Single Merchant)

ANZ SUMMARY TOTALS		
DR XYZ 890 ABC ST MELBOURNE 3000		
TERMINAL ID	00013008701	
PUR	\$000.00	0000
CASH	\$000.00	0000
RFND	\$000.00	0000
TOTAL	\$000.00	0000
APPROVED 00		
STAN: 005165		
DD/MM/YY	HH:MM	

Declined Summary Totals Report
(Single Merchant)

ANZ SUMMARY TOTALS		
DR XYZ 890 ABC ST MELBOURNE 3000		
PRIMARY ID	00013008718	
TERMINAL ID	00013008701	
AS AT 00/00/00		
PUR	\$000.00	0000
CASH	\$000.00	0000
RFND	\$000.00	0000
TOTAL	\$000.00	0000
DECLINED XW		
NOT AVAILABLE		
DD/MM/YY	HH:MM	

Last Summary Totals Report
(Single Merchant)

ANZ LAST SUMMARY TOTALS		
DR XYZ 890 ABC ST MELBOURNE 3000		
TERMINAL ID	00013008701	
PUR	\$000.00	0000
CASH	\$000.00	0000
RFND	\$000.00	0000
TOTAL	\$000.00	0000
APPROVED 00		
STAN: 005165		
DD/MM/YY	HH:MM	

**Declined Last Summary Totals Report
(Single Merchant)**

ANZ SUMMARY TOTALS		
DR XYZ 890 ABC ST MELBOURNE 3000		
PRIMARY ID		00013008718
TERMINAL ID		00013008701
AS AT 00/00/00		
PUR	\$000.00	0000
CASH	\$000.00	0000
RFND	\$000.00	0000
TOTAL	\$000.00	0000
DECLINED XW		
NOT AVAILABLE		
DD/MM/YY		HH:MM

**Summary Totals Report
(Secondary Merchant)**

ANZ LAST SUMMARY TOTALS		
DR XYZ 890 ABC ST MELBOURNE 3000		
PRIMARY ID		00013008718
TERMINAL ID		00013008701
PUR	\$000.00	0000
CASH	\$000.00	0000
RFND	\$000.00	0000
TOTAL	\$000.00	0000
APPROVED 00		
STAN: 005165		
DD/MM/YY		HH:MM

**Declined Summary Totals Report
(Secondary Merchant)**

ANZ SUMMARY TOTALS		
DR XYZ 890 ABC ST MELBOURNE 3000		
PRIMARY ID		00013008718
TERMINAL ID		00013008701
AS AT 00/00/00		
PUR	\$000.00	0000
CASH	\$000.00	0000
RFND	\$000.00	0000
TOTAL	\$000.00	0000
DECLINED XW		
NOT AVAILABLE		
DD/MM/YY		HH:MM

**Last Summary Totals Report
(Secondary Merchant)**

ANZ LAST SUMMARY TOTALS		
DR XYZ 890 ABC ST MELBOURNE 3000		
PRIMARY ID		00013008718
TERMINAL ID		00013008701
PUR	\$000.00	0000
CASH	\$000.00	0000
RFND	\$000.00	0000
TOTAL	\$000.00	0000
APPROVED 00		
STAN: 005165		
DD/MM/YY		HH:MM

Summary Totals Report (All Merchants)

ANZ SUMMARY TOTALS

DR XYZ
890 ABC ST
MELBOURNE 3000

PRIMARY ID 00013008718

TERMINAL ID 00013008701

PUR	\$000.00	0000
CASH	\$000.00	0000
RFND	\$000.00	0000
TOTAL	\$000.00	0000

GRAND TOTALS

PUR	\$220.00	0005
CASH	\$20.00	0001
RFND	\$111.00	0003
TOTAL	\$129.00	0009

APPROVED 00

STAN: 005165

DD/MM/YY

HH:MM

Repeated for all TID's contained in the
Multi-Merchant configuration file.

Declined Last Summary Totals Report (All Merchants)

ANZ SUMMARY TOTALS

DR XYZ
890 ABC ST
MELBOURNE 3000

PRIMARY ID 00013008718

AS AT 00/00/00

GRAND TOTALS

PUR	\$220.00	0005
CASH	\$20.00	0001
RFND	\$111.00	0003
TOTAL	\$129.00	0009

DECLINED XW

NOT AVAILABLE

DD/MM/YY HH:MM

Last Summary Totals Report (All Merchants)

ANZ SUMMARY TOTALS

DR XYZ
890 ABC ST
MELBOURNE 3000

PRIMARY ID 00013008718

TERMINAL ID 00013008701

PUR	\$000.00	0000
CASH	\$000.00	0000
RFND	\$000.00	0000
TOTAL	\$000.00	0000

GRAND TOTALS

PUR	\$220.00	0005
CASH	\$20.00	0001
RFND	\$111.00	0003
TOTAL	\$129.00	0009

APPROVED 00

STAN: 005165

DD/MM/YY

HH:MM

Repeated for all TID's contained in the
Multi-Merchant configuration file.

Declined Last Summary Totals Report (All Merchants)

ANZ SUMMARY TOTALS		
DR XYZ 890 ABC ST MELBOURNE 3000		
PRIMARY ID	00013008718	
AS AT 00/00/00		
GRAND TOTALS		
PUR	\$220.00	0005
CASH	\$20.00	0001
RFND	\$111.00	0003
TOTAL	\$129.00	0009
DECLINED XW		
NOT AVAILABLE		
00/00/00	14:51	

Detailed Report (Primary Merchant)

ANZ SUMMARY TOTALS		
DR XYZ 890 ABC ST MELBOURNE 3000		
ANZ EFTPOS DETAIL REPORT AS AT 00/00/00		
TERMINAL ID	00013008701	
000000 000000 000 XXX XX		
DD/MM	HH:MM	\$200.00
TOTAL	\$200.00	0001
DD/MM/YY	HH:MM	

Detailed Report (Secondary Merchant)

ANZ SUMMARY TOTALS		
DR XYZ 890 ABC ST MELBOURNE 3000		
ANZ EFTPOS DETAIL REPORT AS AT 00/00/00		
PRIMARY ID	00013008718	
TERMINAL ID	00013008701	
DD/MM	HH:MM	\$200.00
TOTAL	\$200.00	0001
DD/MM/YY	HH:MM	

Detailed Report (All Merchants)

ANZ SUMMARY TOTALS

DR XYZ
890 ABC ST
MELBOURNE 3000

ANZ EFTPOS
DETAIL REPORT
AS AT 00/00/00

PRIMARY ID 00013008718
TERMINAL ID 00013008701

TERMINAL ID 00013008701
000000 000000 000 XXX XX

DD/MM \$200.00 0001

TERMINAL ID 00013008702
DD/MM \$20.00 0002

TERMINAL ID 00013008703
DD/MM \$150.00 0003

TERMINAL ID 00013008704
DD/MM \$45.00 0004

GRAND
TOTAL \$415.00 0001
DD/MM/YY HH:MM

**This Merchant Operating Guide forms part of your Merchant Agreement
and may be varied or replaced by ANZ at any time.**

About ANZ Worldline Payment Solutions

On 15 December 2020 Australia and New Zealand Banking Group Limited announced that it was setting up a partnership with Worldline SA to provide leading payments technology and merchant services in Australia.

The joint venture formed by ANZ and Worldline SA is known as **ANZ Worldline Payment Solutions** and aims to give merchant customers in Australia access to Worldline SA's market-leading payments technology and future innovations. ANZ Worldline Payment Solutions commenced operations on the 1st April, 2022.

Pairing Worldline SA's global leadership with ANZ's local expertise and existing relationships, ANZ Worldline Payment Solutions aims to offer fast, reliable and secure point-of-sale and online payment acceptance for merchants and their customers in Australia, and strives to deliver a suite of competitive products and an innovative roadmap to help your business grow.

ANZ Worldline Payment Solutions means Worldline Australia Pty Ltd ACN 645 073 034 ("Worldline"), a provider of merchant solutions. Worldline is not an authorised deposit taking institution (ADI) and entry into any agreement with Worldline is neither a deposit nor liability of Australia and New Zealand Banking Group Limited ACN 005 357 522 ("ANZ") or any of its related bodies corporate (together "ANZ Group"). Neither ANZ nor any other member of the ANZ Group stands behind or guarantees Worldline.

