

ANZ POS Turbo Plus

Merchant Operating Guide

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1. Welcome

We are pleased to welcome you as an ANZ Worldline Payment Solutions Merchant and look forward to a long association with you.

This Merchant Operating Guide provides you with information on cards you can accept, ways to reduce fraud and what to do if errors or disputes are incurred.

It also contains clear and easy-to-follow instructions on how to process transactions on your ANZ Worldline Payment Solutions Terminal. As your Point of Sale (POS) system leads the transaction, instructions in this Merchant Operating Guide may instruct you to refer to your POS manual.

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. This Merchant Operating Guide forms 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 General Conditions, ANZ Worldline Payment Solutions 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.

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
- ANZ Worldline Payment Solutions cannot guarantee that a transaction has been conducted by the true cardholder
- No voice authorisation allowed with UnionPay credit and debit cards.

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 that floor Limits relate to all transactions.

Your Letter Of Offer outlines all Authorised Floor Limits that are specific to your business. As some of these limits are specific to your business or industry, please insert these Authorised Floor Limits in the appropriate spaces provided.

Authorised Floor Limits

Credit Card Floor Limits (including Visa and Mastercard Debit transactions)

| | |
|------------------------------------|---|
| 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/limosines, 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 (refer to section 14 and 15 of this guide).

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

For transactions over the Authorised Floor Limit, you must phone the Authorisation Centre using the phone numbers outlined in 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 terminal 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.
- A \$0 floor limit applies to all UnionPay credit and debit card transactions.

1.5 CHANGE OF BUSINESS DETAILS

General Conditions describes 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 immediately on 1800 039 025.

The ANZ Worldline Payment Solutions General Conditions sets 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.

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

2. Cards You Can Accept

Credit cards

Cardholders can use credit cards (Mastercard®, Visa® and UnionPay) to access their credit card accounts. Cardholders can also access cheque and savings accounts where those accounts are linked to the credit card.

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

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, 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 contactless debit 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 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 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 fire, power units and cords should be inspected regularly. If any damage to the power units or 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 anzworldline.com.au for further 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 credit and debit cards that 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

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:

- Ensure that the name on the card is appropriate to the customer. Identity theft may have occurred if you are presented with a card containing the name of a cartoon character, a feminine name on a card presented by a male or other questionable scenarios
- The printing on the card should look professional
- The card must have current validity dates (a card can only be used from the first day of the 'valid from' month to the last day of the 'until end' month)

NOTE: Some UnionPay cards may be issued with zero's as the expiry date. These cards are still valid.

- Cards should look 3-dimensional and contain familiar security features such as a hologram, signature panel and CVC2 (explanation to follow). It should not appear suspicious or be made of inferior material.

Embossed cards:

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

Unembossed cards:

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

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.

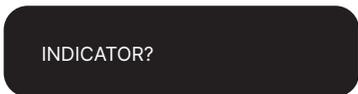
Terminal Display



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 pressed ENTER rather than entering CVC) the following screen will be displayed:



The following values are expected for the card check indicator:

| Value | Description |
|-------|--|
| 0 | CCV is deliberately bypassed or is not provided by the card acceptor |
| 2 | CCV is on the card but is illegible |
| 9 | Cardholder states that the card has no CCV imprint |

Card Validation Code (CVC2):

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



Card Validation Code

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 3-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 inserting or swiping the presented card and having the customer enter their PIN or, in certain circumstances, their signature.

6.4 CARDS LEFT AT PREMISES

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

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

- Retain the card in a safe place for a period of up to two business days;
- Hand the card to the customer claiming the card only after having established the claimant's identity by comparing signatures;
- 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 significant impact to your business. ANZ Worldline Payment Solutions recommends that card data is never stored on your systems.

If your business accepts MOTO, 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 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 to your customer's card details
- Avoid storing cardholder data on PC's, laptops or mobile phones
- Do not store your customer's card details online or unencrypted on your computer
- Securely dispose of cardholder data as soon as its use has expired. PCI DSS recommends shredding, pulping, incinerating or other methods which make it impossible to reconstruct the cardholder data. ANZ Worldline Payment Solutions requires you keep transaction records for 30 months minimum.

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

The following sources provide guidance on card data storage:

The 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 your time to read through the Fraud Minimisation, Data Security and Chargeback guide at anzworldline.com.au carefully.

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 Bank's procedures as stated in this Merchant Operating Guide or in the General Conditions.

NOTE: You must securely 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.

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.

Common reasons for Chargebacks:

- 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 POS Turbo Plus

This Merchant Operating Guide provides important information about processing debit and credit card transactions using your ANZ POS Turbo Plus terminal by showing the terminal screen displays.

This terminal is designed to accept payment using Magnetic 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 POS Turbo Plus terminal incorporates a large colour graphic screen, 18 function keys, a Magnetic Stripe Card Reader, a Chip Card Reader and a built-in Contactless Reader.

ANZ POS MOVE TERMINAL



- 1 Contactless Lights
- 2 Contactless Reader
- 3 Printer and Paper Roll component
- 4 Magnetic Stripe Card Reader
- 5 Function key
- 6 Soft-function keys
- 7 ENTER key
- 8 CLEAR key
- 9 CANCEL key
- 10 Chip Card Reader

9.2 TERMINAL KEYPAD

SOFT-FUNCTION KEYS

These soft-function keys allow you to access the particular account type required.

NUMBER KEYS (Black)

Use the number keys to enter in the card details when the Hand-Key function is required.

ENTER (Green)

The ENTER key confirms that all values and details (including signatures and PINs) are correct in the EFT portion of the purchase, Cash-Out (refer to section 10 and 11) and Refund transactions (refer to section 12). It is also used to confirm that the transaction can be sent to the Bank 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.

Func (Black)

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.



Chip Card Reader

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

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



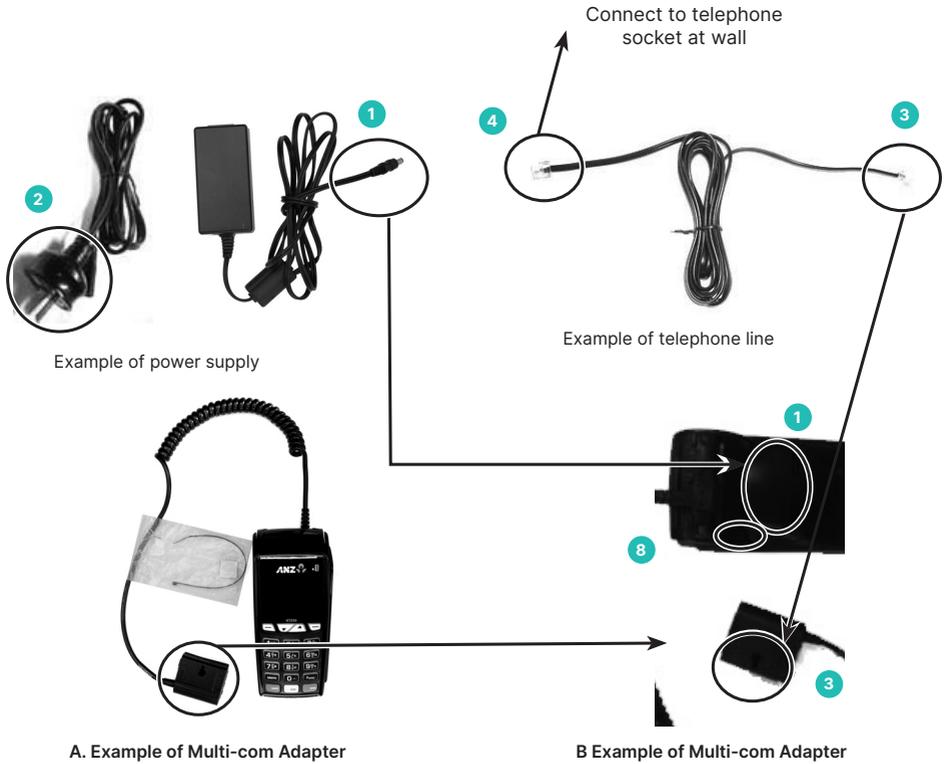
Contactless Reader

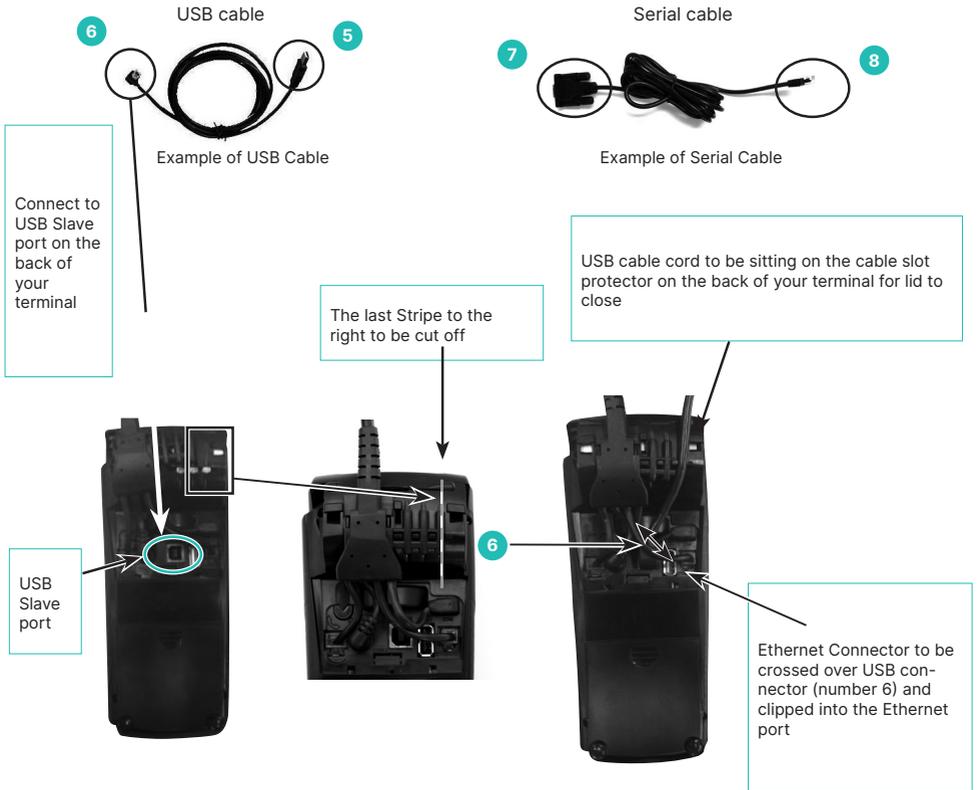
Tap the contactless-enabled card or smartphone within 4cm of the main screen on the ANZ Worldline Payment Solutions Contactless Terminal until the lights are lit in sequence above the top of the terminal screen, when all four status lights are illuminated, you will hear the long "Beep", then follow the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



9.4 HOW TO INSTALL THE ANZ POS TURBO PLUS TERMINAL

For new terminal installation, please contact your IT support team or Point of Sale Vendor for new installation instructions before you follow the below installation steps.





Please plug in the terminal using the above Multi-com Adapter, telephone line and one of the two connections (USB cable or Serial Cable) by following the below installation instructions.

- A. Place your ANZ POS Turbo Plus terminal on a clear, flat surface near the mains power outlet and a telephone socket if dial-up communication is required
- B. Connect the power supply (number 1) and telephone line (number 3) to the Multi-com Adapter as shown above
- C. Connect the power supply (number 2) to the main power outlet and phone line (number 4) to the telephone socket at the wall
- D. For USB cable option, connect USB cable (number 6) to the USB slave port on the back of the terminal and connect USB (number 5) to your PC; or
- E. For serial cable option, connect serial cable (number 8) to the Multi-com Adapter and connect serial cable (number 7) to PC.

NOTE: it is recommended that the power supply is connected to the terminal at all times.

Once the terminal is connected, please do the following instruction when installing your terminal.



Press the Func key.



Key in 11112227 then press ENTER.

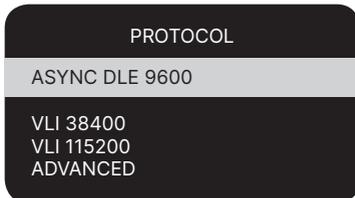


Press ENTER.



Press <▼> key or <▲> key to cycle between the COM0 and USB connections.

Note: COM0 to be selected for Serial cable and USB Slave to be selected for USB cable.



Press ENTER.

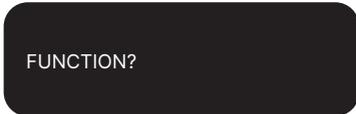


The terminal status is displayed.

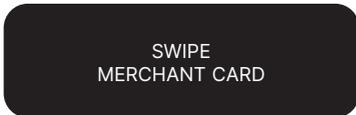


The terminal status is displayed.

The terminal displays " CONFIG REQUIRED". Press Func Key.



Key in 9905 then press ENTER, ENTER.



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

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

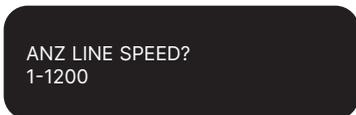


Press 1 to choose Dial-up CNP or 6 to choose GPRS and press ENTER.

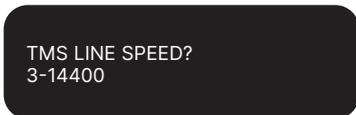
Note: If the ANZ POS Turbo Plus terminal modem is being used as primary communication, please select it at this point. For further information, please refer to your Point of Sale manual to make this change.



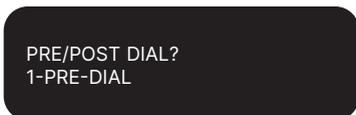
Press ENTER.



Press ENTER.



Press ENTER.



Press ENTER.

DIAL MODE?
1-TONE

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?
1800XXXXXX

Press ENTER.

TMS PHONE NO?
1800XXXXXX

Press ENTER.

QUICK DIAL?
1-ON

Press ENTER.

TMS NII
XXX

Press ENTER.

ANZ SHA?
48XXXXXXXX

Press ENTER.

TMS REQUIRED

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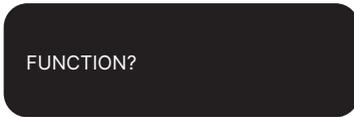


The terminal returns to the main screen and displays a "TMS REQUIRED" message.

TMS Logon



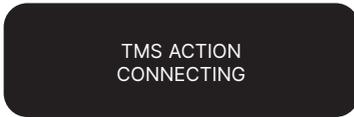
This screen is displayed if the terminal is required to log on to TMS.



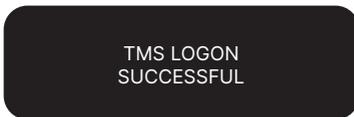
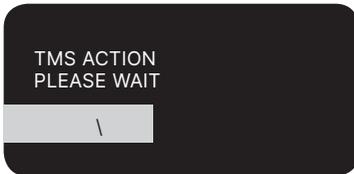
Press Func Key and key in 2468 then press ENTER.



Press ENTER.



Terminal status is displayed.



This screen is displayed when TMS logon is successful.

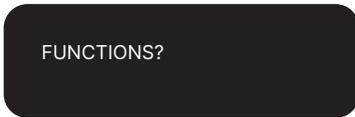


Once the TMS LOGON is successful, please press ENTER to return to the main screen with "INIT REQUIRED" message.

Terminal Initialisation



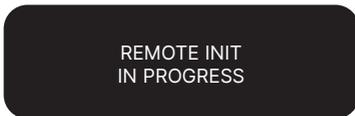
This screen is displayed if the terminal is required to initialise.



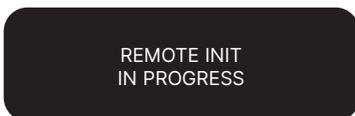
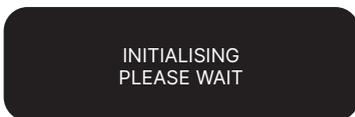
Press Func Key and key in 87 then press ENTER.



Press ENTER.



Terminal status is displayed.



INITIALISING
PLEASE WAIT

READY

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Payment Solutions

MasterCard
paypass



VISA
payWav

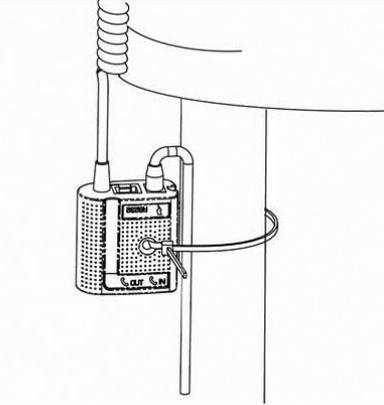
The terminal completed the initialisation and returns to the main screen.

9.5 HOW TO SECURE THE MULTI-COM ADAPTER

The cable tie and self-adhesive are provided with the ANZ POS Turbo Plus terminal. Please follow the below instructions to secure your Multi-com Adapter.



Example of ANZ POS Turbo Plus terminal



- 1) Secure the Multi-com Adapter with cable tie to attach to a pole or pillar

NOTE: It is highly recommended to attach the Multi-com Adapter to terminal's work area in order to reduce the stress on the terminal and connections.

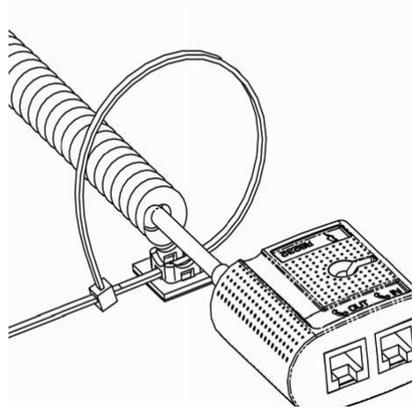
9.6 HOW TO CONFIGURE PRINTER

The ANZ POS Turbo Plus terminal provides the option to use the local printer. Please contact your Point of Sale system provider and IP provider for further information on how to switch your external printer to terminal printer.

9.7 HOW TO LOAD TERMINAL 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) into the compartment
- Pull the paper up to the top of the terminal and hold in position
- Maintain the paper 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.



- 2) Secure the Multi-com Adapter with cable tie & self adhesive

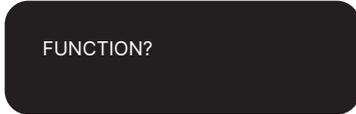
9.8 HOW TO CONFIGURE COMMUNICATION MODE

Please note that IP will be the primary communication mode for your Point of Sale system, if you do want to change the primary communication mode to Dial-up or GPRS, please follows the steps as shown below.

To configure communication mode to Dial-up



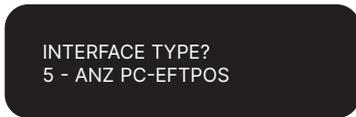
Press the Func key.



Key in 9905 then press ENTER, ENTER.



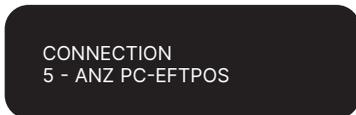
Swipe your EFTPOS Merchant card (please refer to section 3 for more information).



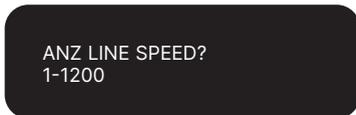
Press ENTER.



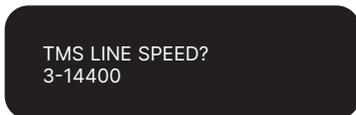
Press 1 to choose Dial-up CNP and press ENTER.



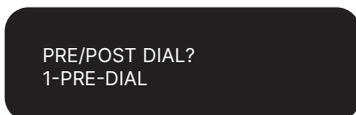
Please select 5 for ANZ PC-EFTPOS and press ENTER.



Please select 1 for 1200 and press ENTER.



Please select 3 for 14400 and press ENTER.



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?
1800xxxxxx

Press ENTER.

TMS PHONE NO?
1800xxxxxx

Press ENTER.

QUICK DIAL
1-ON

Press ENTER.

TMS NII
xxx

Press ENTER.

ANZ SHA?
48xxxxxxx

Press ENTER.

INIT REQUIRED

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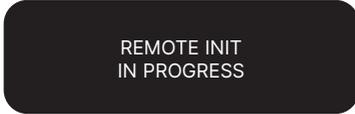


The terminal returns to the main screen and displays an "INIT REQUIRED" message.

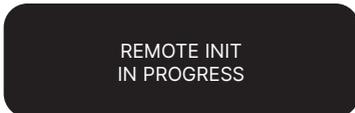
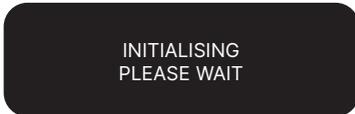
Terminal Initialisation



Please refer to your Point of Sale (POS) manual to initialise the terminal.



Terminal status is displayed.



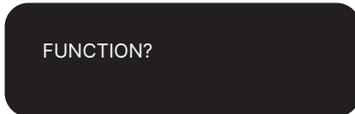
The terminal has completed the initialisation and returns to the main screen.

To configure communication mode to GPRS

Please note: this only applies to 3G enabled terminals.



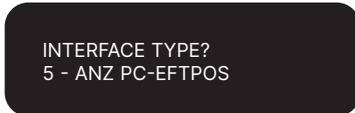
Press the Func key.



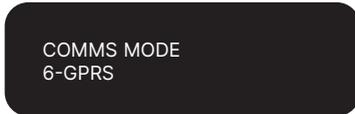
Key in 9905 then press ENTER, ENTER.



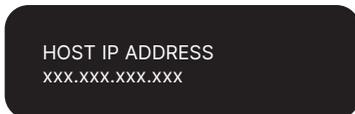
Swipe your EFTPOS Merchant card
(Please refer to section 3 for more information).



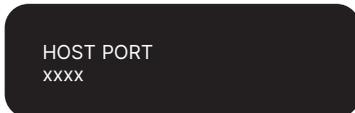
Press ENTER.



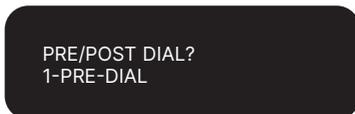
Press 6 to choose GPRS and press ENTER.



Press ENTER.



Press ENTER.



Please select 1 for PRE-DIAL and press ENTER.

TMS SHA?
48xxxxxxx

Press ENTER.

TMS NII
xxx

Press ENTER.

ANZ SHA?
48xxxxxxx

Press ENTER.

APN?
xxxxxx xxxxxx

Press ENTER.



The terminal returns to the main screen and displays an "INIT REQUIRED" message.

Terminal Initialisation



Please refer to your Point of Sale (POS) manual to initialise the terminal.

REMOTE INIT
IN PROGRESS

Terminal status is displayed.

INITIALISING
PLEASE WAIT

REMOTE INIT
IN PROGRESS

INITIALISING
PLEASE WAIT

READY

ANZ WORLDLINE 
Payment Solutions


paypass



VISA
payWav

The terminal has completed the initialisation and returns to the main screen.

10. Processing a Sale

10.1 HOW TO PROCESS A CHEQUE OR SAVINGS PURCHASE USING A MAGNETIC STRIPE CARD OR CHIP CARD

READY

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Payment Solutions


paypass



VISA
payWav

Please refer to your Point of Sale (POS) manual to initiate a Purchase transaction.



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

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

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

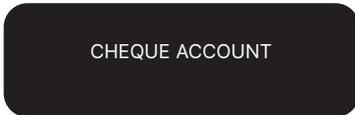
OR



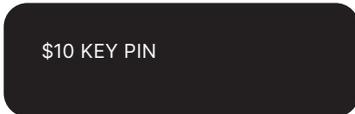
Select Application*

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.



The terminal status is displayed.



Please ensure that you check for approval of the transaction before completing the sale. Your POS system should now print your transaction record. If the transaction is declined, the terminal will display an error message outlining the reason (please refer to section 17).

10.2 HOW TO PROCESS A CREDIT PURCHASE TRANSACTION USING A MAGNETIC STRIPE CARD OR 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.



Please refer to your Point of Sale (POS) manual to initiate a Purchase transaction.

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



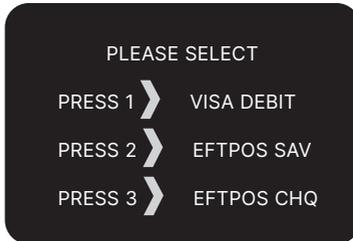
Insert or Swipe the cardholder's card. Chip cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe cards are to be swiped through the Magnetic Stripe Card Reader.



Select Account

Press < > - > key for credit account.

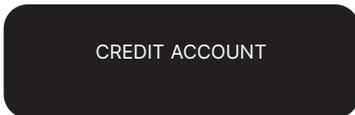
OR



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.

\$10.00 KEY PIN

Have the cardholder enter their PIN then press ENTER.

PROCESSING
PLEASE WAIT

The terminal status is displayed.

TRANSACTION
APPROVED

If the transaction is approved, this screen is displayed and the Point of Sale system prints a customer copy. 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 17). Notify the customer, advise them to contact their Card Issuer and seek an alternative form of payment.

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

The POS system prints a signature record. Have the customer sign this and compare it to the signature on the reverse of the customer's card.

SIGNATURE
VERIFIED?

For a Magnetic Stripe transaction, this screen will be displayed. If the signatures match, select YES on your Point of Sale system. If they do not, select NO to decline the transaction.

REMOVE CARD
SIGNATURE
VERIFIED?

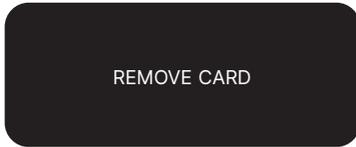
For a Chip card transaction, this screen will be prompted to and please remove the card from the terminal. If the signatures match, select YES on your Point of Sale system. If they don't match, select NO to decline the transaction.

NOTE:

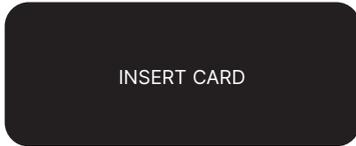
- If YES or NO are not pressed within one minute on your Point of Sale System, the transaction is assumed to be approved and the terminal will return to the start screen.
- UnionPay cards may require both a pin and a signature.

Additional Screens Associated with a Chip Card Transaction

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



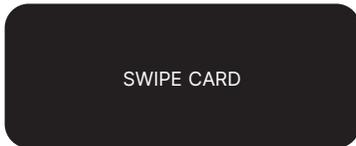
This screen is displayed if the card needs to be removed from the terminal.



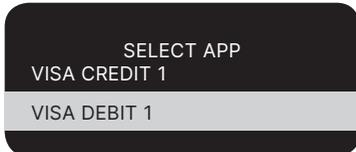
The terminal requires the Chip card to be inserted during the transaction.



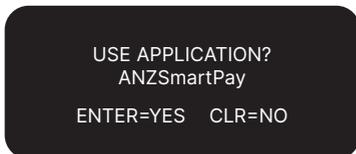
Displays when there are no applications on the Chip card supported by the terminal. If magnetic stripe fallback is supported the terminal will prompt to swipe the card.



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



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



The cardholder presses ENTER to confirm application selection.

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

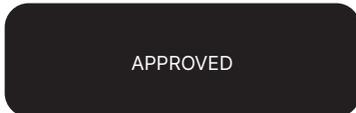


Please refer to your Point of Sale (POS) manual to initiate a Purchase transaction.



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

Please ask the cardholder to tap their Contactless card or smartphone on the terminal screen.



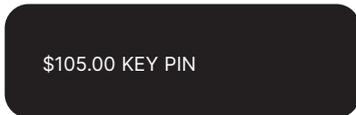
If the transaction is approved, this screen is displayed and the Point of Sale system prints a customer copy.



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.

Additional Screens Associated with a Contactless transaction

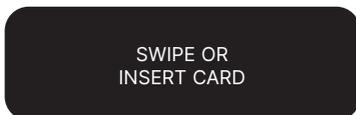
Alternative screens that you may also see during a Contactless transaction are as follows:



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



This screen is displayed if the contactless interface is not available. The transaction should be completed by swiping or inserting the chip card.



The terminal requires the Chip card to be inserted and left in the Chip Card Reader during the transaction or swiped through the Magnetic Stripe Card Reader.

SIGNATURE
REQUIRED

Have the customer sign the merchant copy.

SIGNATURE
VERIFIED?

If the signatures match, select YES on your Point of Sale system. If they do not, select NO to decline the transaction.

PLEASE SEE PHONE

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

11. Processing a Cash-Out Only Transaction

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

READY

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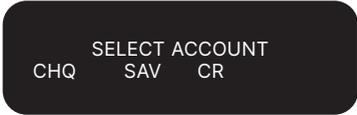


Please refer to your Point of Sale (POS) manual to initiate a Cash-Out only transaction.

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

SWIPE OR
INSERT CARD

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

Select the appropriate account type (↔ 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.



The terminal status is displayed.



If the transaction is approved, this screen is displayed and your Point of Sale system will print a customer copy.

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 17). Notify the customer, advise them to contact their Card Issuer and seek an alternative form of payment.

12. 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 16.3.

How to Process a Cheque or Savings Refund Transaction



Please refer to your Point of Sale (POS) manual to initiate a Refund transaction.



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

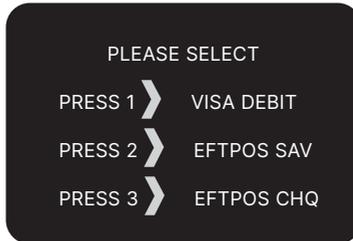
Insert or Swipe the cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.



Select Account

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

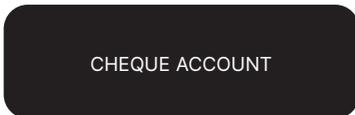
OR



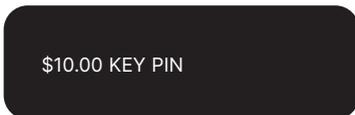
Select Application*

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.

TRANSACTION
APPROVED

If the transaction is approved, this screen is displayed and the Point of Sale system prints a Transaction Record.

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 17) . Notify the customer and advise them to contact their Card Issuer. Please refer to your Point of Sale system to print a customer copy. Hand the customer their copy of the Transaction Record and their card.

How to Process a Credit Refund Transaction – Magnetic Stripe & Chip Card Refunds

READY

ANZ WORLDLINE
Payment Solutions



Please refer to your Point of Sale (POS) manual to initiate a Refund transaction.

PRESENT CARD
RFND \$10.00



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

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
CHQ SAV CR

Select Account

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

OR

PLEASE SELECT

PRESS 1 > VISA DEBIT
PRESS 2 > EFTPOS SAV
PRESS 3 > EFTPOS CHQ

Select Application*

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

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

CREDIT ACCOUNT

The selected account is displayed.

\$10.00 KEY PIN

Have the cardholder enter their PIN then press ENTER.

TRANSACTION
APPROVED

If the transaction is approved, the Point of Sale system will print a customer Transaction Record. Please check for approval of the transaction before completing the refund. Hand the customer their copy of the Transaction Record and their card. If rejected, the terminal will display an error message outlining the reason (please refer to section 17). Notify the customer and advise them to contact their Card Issuer.

Signature Authorisation

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

The POS system prints a signature record. Have the customer sign this and compare it to the signature on the reverse of the customer's card.

SIGNATURE
VERIFIED?

For a Magnetic Stripe transaction, this screen will be displayed. If the signatures match, select YES on your Point of Sale system. If they do not, select NO to decline the transaction.

REMOVE CARD
SIGNATURE
VERIFIED?

For a Chip Card transaction, this screen will be prompted to and please remove the card from the terminal. If the signatures match, select YES on your Point of Sale system. If they don't match, select NO to decline the transaction.

NOTE: If YES or NO are not pressed within one minute on your Point of Sale System, the transaction is assumed to be approved and the terminal will return to the start screen.

How to Process a Credit Refund Transaction – Contactless Card or smartphone Refund

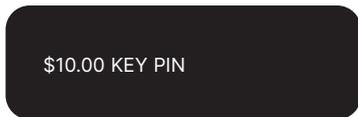


Please refer to your Point of Sale (POS) manual to initiate a Refund transaction.



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

Please ask the cardholder to tap their Contactless Card or smartphone on the terminal screen.



Have the cardholder enter their PIN then press ENTER.



The terminal status is displayed.



If the transaction is approved, the Point of Sale system will print a customer Transaction Record. Please check for approval of the transaction before completing the refund. Hand the customer their copy of the Transaction Record and their card. If rejected, the terminal will display an error message outlining the reason (please refer to section 17). Notify the customer and advise them to contact their Card Issuer.

Signature Authorisation

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



The POS system prints a signature record. Have the customer sign this and compare it to the signature on the reverse of the customer's card.

SIGNATURE
VERIFIED?

For a Magnetic Stripe transaction, this screen will be displayed. If the signatures match, select YES on your Point of Sale system. If they do not, select NO to decline the transaction.

REMOVE CARD
SIGNATURE
VERIFIED?

For a Chip Card transaction, this screen will be prompted to and please remove the card from the terminal. If the signatures match, select YES on your Point of Sale system. If they don't match, select NO to decline the transaction.

NOTE: If YES or NO are not pressed within one minute on your Point of Sale System, the transaction is assumed to be approved and the terminal will return to the start screen.

13. Electronic Fallback (EFB) Processing

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

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

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

Please note that it is at the Card Issuer's discretion as to whether they allow transactions to be processed on that card whilst a terminal is offline. Many Card Issuers do not allow for processing of cards when a terminal is offline due to the inability to check for a PIN.

You will know the terminal is offline when the following occurs:

- The terminal will request an Authorisation Number before processing a transaction. You will need to call the appropriate Authorisation Centre for a manual authorisation
- The 'APPROVED *' is printed on the Merchant Copy of the Transaction Record.

For each transaction, the terminal will check to see if it is online again. Once online, the stored transactions will trickle through for processing with other transactions.

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

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

NOTE: 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.

Please note that 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, Savings or Credit (including Magnetic Stripe or Chip Card) Purchase Transaction in EFB

For further information on how to initiate a purchase transaction, please refer to section 10.

PROCESSING
PLEASE WAIT

Depending on why the terminal has entered EFB mode, this screen will be displayed following an online transaction attempt.

ENTER AUTH CODE

The terminal is testing its connection to the host. If it is still offline, the following will be displayed. If the transaction amount exceeds your EFB Floor Limit, this screen will be displayed. Phone the Authorisation Centre. Key in the Authorisation Number and press ENTER (please refer to section 1.3 for more information on gaining Authorisation).

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. The customer copy is printed.

SIGNATURE
VERIFIED?

If the signatures match, select YES on your Point of Sale system. If they don't match, select NO to decline the transaction.

Note: If YES or NO are not pressed within one minute on your Point of Sale system, the transaction is assumed to be approved and the terminal will return to the start screen.

REMOVE CARD
SIGNATURE
VERIFIED?

For a Chip Card Transaction, this screen is displayed. Remove the card from the terminal and compare it to the signature on the reverse of the customer's card. If the signatures match, press YES on your Point of Sale system. If not, press NO to abort the transaction.

TRANSACTION
APPROVED

If the transaction is approved, the Point of Sale system prints a customer copy. Please check for approval of the transaction before completing the sale. If the transaction is cancelled, the Point of Sale system will print a second Transaction Record. It is the same as a normal customer receipt where no signature is required except that "DECLINED TL" and "SIGNATURE ERROR" are printed on the bottom of the receipt.

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 by an ANZ Worldline Payment Solutions authorised representative to another location in the same store, for example from one lane to another in a supermarket.

NOTE: Pre-Authorisation, Authorisation Completion and Cancellation of Authorisation transactions can only be processed when the terminal is online.

When re-connected, EFB transactions will trickle through for processing with other transactions.

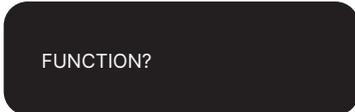
The terminal is also capable of uploading transactions during settlement, logon, printing of totals report and when terminal is in idle for a certain amount of time.

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.



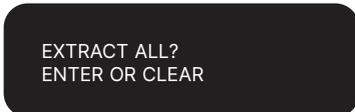
An asterisk on the display screen represents a stored EFB transaction. Press Func key.



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.

14. Manual Transaction Processing

14.1 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. Please record your Floor Limits in section 1.4 of this guide and obtain authorisation for all transactions over these Floor Limits. Paper Voucher transaction processing can not be performed with UnionPay cards.

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 signature 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 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.

| <p>4564 6339 9999 9995</p> <p>07/94 06/97 C MR SIMON L CLARKE</p> <p>420297 4 979 018 613 4 20 03 2 1352 3 SAILBOARD INN SYDNEY NSW</p> | <p>55 12906</p> | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left;">Authorisation No.</th> <th style="text-align: center;">Day</th> <th style="text-align: center;">Month</th> <th style="text-align: center;">Year</th> </tr> <tr> <td style="text-align: center;">030970</td> <td style="text-align: center;">04</td> <td style="text-align: center;">01</td> <td style="text-align: center;">96</td> </tr> <tr> <td colspan="4">City/Description</td> </tr> <tr> <td colspan="2">1 Board</td> <td style="text-align: right;">875</td> <td style="text-align: right;">00</td> </tr> <tr> <td colspan="2">1 Netsuit</td> <td style="text-align: right;">199</td> <td style="text-align: right;">00</td> </tr> <tr> <td colspan="2">1 Fin</td> <td style="text-align: right;">127</td> <td style="text-align: right;">00</td> </tr> <tr> <td colspan="2">Dept. Sales</td> <td colspan="2">Total SA</td> </tr> <tr> <td colspan="2">Clerk Int. AJ</td> <td style="text-align: right;">120</td> <td style="text-align: right;">100</td> </tr> <tr> <td colspan="4">Cardholder's Signature <i>SL Clarke</i></td> </tr> </table> <p style="font-size: small; text-align: right;">I acknowledge receipt for services and goods and liability for charges as recorded herein.</p> | Authorisation No. | Day | Month | Year | 030970 | 04 | 01 | 96 | City/Description | | | | 1 Board | | 875 | 00 | 1 Netsuit | | 199 | 00 | 1 Fin | | 127 | 00 | Dept. Sales | | Total SA | | Clerk Int. AJ | | 120 | 100 | Cardholder's Signature <i>SL Clarke</i> | | | |
|---|--------------------|--|-------------------|-----|-------|------|--------|----|----|----|------------------|--|--|--|---------|--|-----|----|-----------|--|-----|----|-------|--|-----|----|--------------------|--|-----------------|--|----------------------|--|-----|-----|--|--|--|--|
| Authorisation No. | Day | Month | Year | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 030970 | 04 | 01 | 96 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| City/Description | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 Board | | 875 | 00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 Netsuit | | 199 | 00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 Fin | | 127 | 00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Dept. Sales | | Total SA | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Clerk Int. AJ | | 120 | 100 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Cardholder's Signature <i>SL Clarke</i> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Example of a Sales Voucher

| <p>5430 4889 9999 9995</p> <p>3048 04/94 — 03/97 M MR ALLAN W SCOTT</p> <p>479186 8 979 562 337 0 48 04 1 0473 7 KAPINSKY DESIGNS ALBERT PARK VIC</p> | <p>66 25226</p> | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: left;">Day</th> <th style="text-align: center;">Month</th> <th style="text-align: center;">Year</th> </tr> <tr> <td style="text-align: center;">28</td> <td style="text-align: center;">08</td> <td style="text-align: center;">96</td> </tr> <tr> <td colspan="3">City/Description</td> </tr> <tr> <td colspan="3">1 Roll of silk</td> </tr> <tr> <td colspan="3">Less Credit Vouchers</td> </tr> <tr> <td colspan="3"><i>Damaged merchandise</i></td> </tr> <tr> <td colspan="3">Date of original sale</td> </tr> <tr> <td colspan="3">18 08 96</td> </tr> <tr> <td colspan="3">Credit Voucher</td> </tr> <tr> <td colspan="3">Total SA</td> </tr> <tr> <td colspan="3" style="text-align: right;">25000</td> </tr> <tr> <td colspan="3">Merchant's Signature <i>Sam Sample</i></td> </tr> </table> <p style="font-size: small; text-align: right;">Charges for goods and services declined and credit accepted as recorded herein.</p> | Day | Month | Year | 28 | 08 | 96 | City/Description | | | 1 Roll of silk | | | Less Credit Vouchers | | | <i>Damaged merchandise</i> | | | Date of original sale | | | 18 08 96 | | | Credit Voucher | | | Total SA | | | 25000 | | | Merchant's Signature <i>Sam Sample</i> | | |
|--|--------------------|--|-----|-------|------|----|----|----|------------------|--|--|----------------|--|--|----------------------|--|--|----------------------------|--|--|-----------------------|--|--|----------|--|--|-----------------------|--|--|-----------------|--|--|-------|--|--|---|--|--|
| Day | Month | Year | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 28 | 08 | 96 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| City/Description | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 Roll of silk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Less Credit Vouchers | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <i>Damaged merchandise</i> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Date of original sale | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 18 08 96 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Credit Voucher | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total SA | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 25000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Merchant's Signature <i>Sam Sample</i> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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 account, please deposit your Credit Card Summary envelopes at any ANZ branch.
- For merchants without an ANZ account, the Credit Card Summary envelope should be mailed to

Full merchant number is to be imprinted on Merchant Summary

| 561057 4011 108902 8 | | 22 16102 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|-----------------|---|--------------|---------|-------|-------------|---|---|----|-------------|--|--|--|-------------|--|--|--|-------------|--|--|--|-------------|--|--|--|-------------|--|--|--|----------------|--|--|--|--------------|--|--|--|---|--|--------------|--------------|---------|-------|----------------|---|---------|-----|----------------------|---|-------|-----|-------------------------|-----------------|----------------|------------|
| DURRELLS BISTRO SOUTHPORT QLD | | <input type="checkbox"/> Important <input type="checkbox"/> Cross this box if credit value is greater than sales | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 108902 8 979 568 437 6 48 04 2 0478 5 DURRELLS BISTRO SOUTHPORT QLD | | <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>06</td> </tr> </tbody> </table> | | Day | Month | Year | 2 | 2 | 06 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Day | Month | Year | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | 2 | 06 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1"> <thead> <tr> <th>List vouchers below or rekey ending machine total</th> <th>No. of Items</th> <th>Dollars</th> <th>Cents</th> </tr> </thead> <tbody> <tr><td>1 8 9 0 0 0</td><td></td><td></td><td></td></tr> <tr><td>2 7 5 0 0 0</td><td></td><td></td><td></td></tr> <tr><td>1 8 0 0 0 0</td><td></td><td></td><td></td></tr> <tr><td>6 9 9 0 0 0</td><td></td><td></td><td></td></tr> <tr><td>2 2 5 0 0 0</td><td></td><td></td><td></td></tr> <tr><td>1 1 5 0 0 0</td><td></td><td></td><td></td></tr> <tr><td>-(1 9 9 0 0 0)</td><td></td><td></td><td></td></tr> <tr><td>Total</td><td></td><td></td><td></td></tr> </tbody> </table> | | List vouchers below or rekey ending machine total | No. of Items | Dollars | Cents | 1 8 9 0 0 0 | | | | 2 7 5 0 0 0 | | | | 1 8 0 0 0 0 | | | | 6 9 9 0 0 0 | | | | 2 2 5 0 0 0 | | | | 1 1 5 0 0 0 | | | | -(1 9 9 0 0 0) | | | | Total | | | | <table border="1"> <thead> <tr> <th>Voucher type</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 9 9</td> <td>0 0</td> </tr> <tr> <td>Merchant Summary</td> <td>Total SA</td> <td>2 5 1 9</td> <td>0 0</td> </tr> </tbody> </table> | | Voucher type | No. of Items | Dollars | Cents | Sales Vouchers | 6 | 2 7 1 8 | 0 0 | Less Credit Vouchers | 1 | 1 9 9 | 0 0 | Merchant Summary | Total SA | 2 5 1 9 | 0 0 |
| List vouchers below or rekey ending machine total | No. of Items | Dollars | Cents | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 8 9 0 0 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 6 9 9 0 0 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 2 5 0 0 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 1 5 0 0 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| -(1 9 9 0 0 0) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Voucher type | No. of Items | Dollars | Cents | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Sales Vouchers | 6 | 2 7 1 8 | 0 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Less Credit Vouchers | 1 | 1 9 9 | 0 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Merchant Summary | Total SA | 2 5 1 9 | 0 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Merchant's Signature <i>Sam Sample</i> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | This form and the vouchers herewith are logic 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 Credit Card 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.

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

| EFTPOS TRANSACTION | | | |
|-------------------------------------|--------------------------------------|---|-----------------|
| Cheque & Savings Accounts Only | | | |
| | | | Date: |
| Transaction Type | Description of Transaction | Time | Amount |
| Purchase | | | |
| Cash Out | | | |
| Operator's ID | Dept. | Authorisation No. | Total SA |
| <input type="checkbox"/> Cheque Ac. | <input type="checkbox"/> Savings Ac. | <input type="checkbox"/> D.C.A. Local Receipt | |
| Bank Use Only | | | |
| Aux. Dom. | BSB | Account No. | T/C |

X _____
Cardholder's Signature
I acknowledge receipt of services and/or goods and authorise debit to my designated account for the total amount of this voucher.

Bank Copy

Example of EFTPOS Sales voucher

| EFTPOS REFUND | | |
|--|--------------------------------------|---|
| Cheque & Savings Accounts Only | | |
| | | Date: |
| Reason for Refund | | Time |
| | | Purchase Date: |
| | | Total SA |
| Refund the amount shown below from Merchant's Account to my: | | |
| <input type="checkbox"/> Cheque Ac. | <input type="checkbox"/> Savings Ac. | Charges for goods and services declined and refund given as reported on this voucher. |
| Bank Use Only | | |
| Aux. Dom. | BSB | Account No. |
| T/C | | |

X _____
Merchant's Signature
I acknowledge receipt of services and/or goods and authorise debit to my designated account for the total amount of this voucher.

Bank Copy

Example of a EFTPOS 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 Summary Envelope

- Bank copy of the EFTPOS Merchant Summary Voucher (must be at the front)

- Bank copies of all Transaction and Refund Vouchers
- Adding machine tape (if any). No more than 50 Vouchers can be banked with any one EFTPOS Merchant Summary Voucher.

Do not pin, staple or clip envelope contents. Make sure the envelope only contains Transaction and Refund Vouchers.

NOTE: Do not include cheques, cash or other card scheme Vouchers 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 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 Merchant Summary envelopes at any ANZ branch
- For merchants without an ANZ account, the EFTPOS Cheque & Saving 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

- 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 EFTPOS Summary voucher

Example of a EFTPOS Cheque & Saving Summary Envelope

14.2 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, otherwise you can choose to manually key credit card details using the terminal (provided you have approval from ANZ Worldline Payment Solutions).

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, we recommend that you seek a form of photographic identification (e.g. a current Driver's Licence) and record the details including the 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)



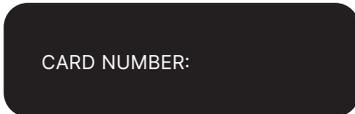
Refer to your Point of Sale manual to initiate a Purchase transaction.



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

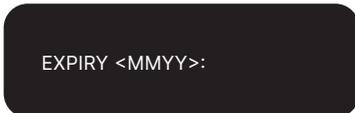
Press the Func key to manually key the card details.

Note: If the card number is manually entered directly through the Point of Sale, this screen may not display.



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

Note: If the card number is manually entered directly through the Point of Sale, this screen may not display.



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

Note: If the card number is manually entered directly through the Point of Sale, this screen may not display.

SELECT TYPE
CUST MOTO ECOM

Press ←→ key for Customer Present (CUST).

Note: If the card number is manually entered directly through the Point of Sale, this screen may not display.

CREDIT ACCOUNT

Credit account will automatically be selected.

VERIFICATION NO?

Key in the Card Validation Code then press ENTER.

Note: If the card number is manually entered directly through the Point of Sale, this screen may not display.

INDICATOR?

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

0 - CVV2 has not been provided by the cardholder

2 - CVV2 on the card is illegible

9 - Cardholder states the card has no CVV2 imprint

Note: If the card number is manually entered directly through the Point of Sale, this screen may not display.

\$10.00 KEY OK

Press ENTER.

SIGNATURE
REQUIRED

The Point of Sale system 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?

If the signatures match, select YES on your Point of Sale system. If they don't match, select NO to decline 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 (refer to section 17). Notify the customer and advise them to contact their Card Issuer.

NOTE: If you select CUST, you are required to also take an imprint of the credit card. Ask the cardholder for photo ID and record the details on the back of the 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.

15. Mail, Telephone and eCommerce Order Processing

For merchants authorised by ANZ Worldline Payment Solutions 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, UnionPay etc.)
- 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.

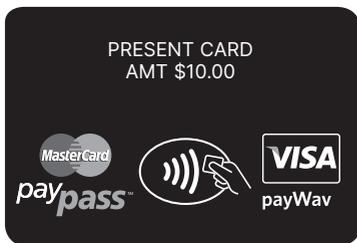
NOTE: You must retain information about a transaction whether processed manually or electronically for a period of 30 months from the date of the transaction or such other period required by Law or notified by ANZ Worldline Payment Solutions.

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

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

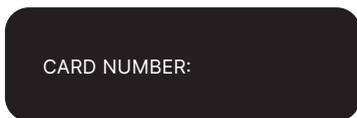


Refer to your Point of Sale manual to initiate a purchase transaction.



Press the Func key to manually key the card details and press ENTER.

Note: If the card number is manually entered directly through the Point of Sale, this screen may not display.



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

Note: If the card number is manually entered directly through the Point of Sale, this screen may not display.



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

Note: If the card number is manually entered directly through the Point of Sale, this screen may not display.

SELECT TYPE
CUST MOTO ECOM

To process a Mail Order, select MOTO by pressing <▼> key.

Note: If the card number is manually entered directly through the Point of Sale, this screen may not display.

SELECT ORDER
MAIL TEL

Select MAIL by pressing ↔ key.

Note: If the card number is manually entered directly through the Point of Sale, this screen may not display.

SELECT MOTO TYPE
SNG INST RCUR

Select the 'nature' of the transaction:

SNG – Single payment, press the ↔ key

INST – Instalment payment, press the <▼> key**

RCUR – Recurring payment, press the <▲> key***

Note: If the card number is manually entered directly through the Point of Sale, this screen may not display.

CREDIT ACCOUNT

Credit account will automatically be selected.

VERIFICATION NO?

Key in the Card Validation Code then press ENTER.

Note: If the card number is manually entered directly through the Point of Sale, this screen may not display.

INDICATOR?

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

0 - CVV2 has not been provided by the cardholder

2 - CVV2 on the card is illegible

9 - Cardholder states the card has no CVV2 imprint

Note: If the card number is manually entered directly through the Point of Sale, this screen may not display.

PROCESSING
PLEASE WAIT

The 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 17). Notify the customer and advise them to contact their Card Issuer. Please refer to your Point of Sale system to print a customer copy.

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

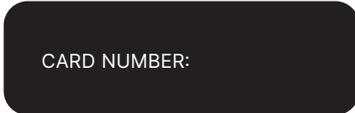
Note: It is only available if you have approval from ANZ Worldline Payment Solutions .



Refer to your Point of Sale manual to initiate a purchase transaction.



Press the Func key to manually key the card details and press ENTER.



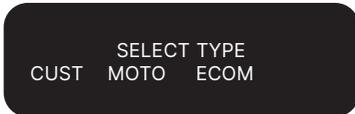
Key in the customer's credit card number then press ENTER.

Note: If the card number is manually entered directly through the Point of Sale, this screen may not display.



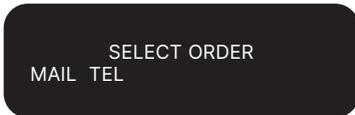
Key in the expiry date of the credit card then press ENTER.

Note: If the card number is manually entered directly through the Point of Sale, this screen may not display.



To process a Telephone Order, select MOTO by pressing the <▼> key.

Note: If the card number is manually entered directly through the Point of Sale, this screen may not display.



Select TEL by pressing the <▼> key.

Note: If the card number is manually entered directly through the Point of Sale, this screen may not display.



Select the 'nature' of the transaction:

SNG – Single payment, press the <←> key
INST – Instalment payment, press the <▼> key**
RCUR – Recurring payment, press the <▲> key***

Note: If the card number is manually entered directly through the Point of Sale, this screen may not display.

CREDIT ACCOUNT

Credit account will automatically be selected.

VERIFICATION NO?

Key in the Card Validation Code then press ENTER.

Note: If the card number is manually entered directly through the Point of Sale, this screen may not display.

INDICATOR?

If 'ENTER' was selected at the 'VERIFICATION NO?' prompt, the reason must be entered as follows:
0 - CVV2 has not been provided by the cardholder
2 - CVV2 on the card is illegible
9 - Cardholder states the card has no CVV2 imprint

Note: If the card number is manually entered directly through the Point of Sale, this screen may not display.

PROCESSING
PLEASE WAIT

The 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 17). Notify the customer and advise them to contact their Card Issuer. Please refer to your Point of Sale system to print a customer copy.

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

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

15.3 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 .

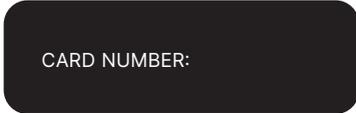


Refer to your Point of Sale manual to initiate a purchase transaction.



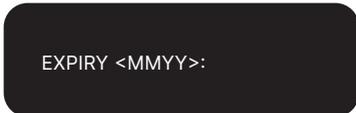
Press the Func key to manually key the card details and press ENTER.

Note: If the card number is manually entered directly through the Point of Sale, this screen may not display.



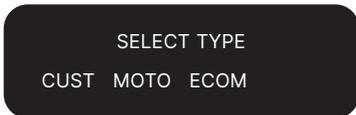
Key in the customer's credit card number then press ENTER.

Note: If the card number is manually entered directly through the Point of Sale, this screen may not display.



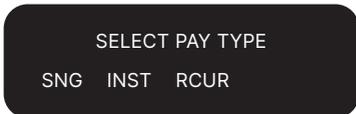
Key in the expiry date on the credit card then press ENTER.

Note: If the card number is manually entered directly through the Point of Sale, this screen may not display.



To process an eCommerce Order, select ECOM by pressing the <▲> key.

Note: If the card number is manually entered directly through the Point of Sale, this screen may not display.



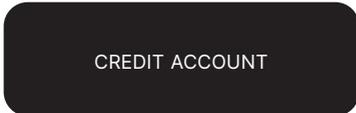
Select the 'nature' of the transaction:

SNG – Single payment, press the <↔> key

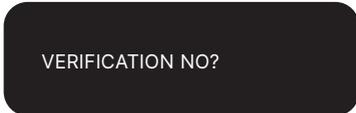
INST – Instalment payment, press the <▼> key**

RCUR – Recurring payment, press the <▲> key***

Note: If the card number is manually entered directly through the Point of Sale, this screen may not display.

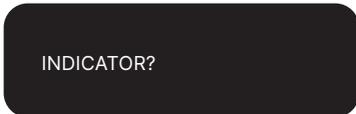


Credit account will automatically be selected.



Key in the Card Validation Code then press ENTER.

Note: If the card number is manually entered directly through the Point of Sale, this screen may not display.



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

0 - CVV2 has not been provided by the cardholder

2 - CVV2 on the card is illegible

9 - Cardholder states the card has no CVV2 imprint

Note: If the card number is manually entered directly through the Point of Sale, this screen may not display.



The 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 17). Notify the customer and advise them to contact their Card Issuer. Please refer to your Point of Sale system to print a customer copy.

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

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

16. Optional Features

16.1 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 in to the terminal.

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

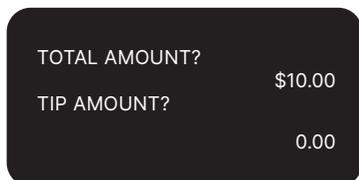
A server identification number (between 1-20) can be allocated to differentiate service personnel for the purposes of reporting or Tip allocation.

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



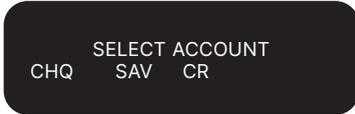
Please refer to your Point of Sale manual to initiate a purchase transaction. Perform card security checks, please refer to section 6 fraud minimisation for further information.



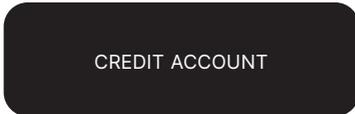
Key the TIP amount and verify the Total amount then press ENTER.



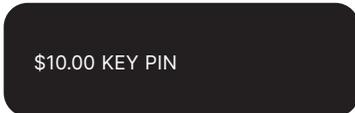
Tap, Insert or Swipe cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader. Contactless cards or smartphones are to be tapped on to the screen. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.



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



The selected account is displayed.



Have the cardholder enter their PIN then press ENTER.

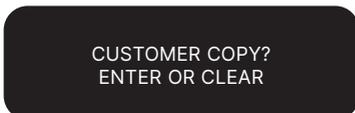
NOTE: Verification may not be required for contactless transactions.



Terminal status is displayed.



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.



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

The POS system prints a signature record. Have the customer sign this and compare it to the signature on the reverse of the customer's card.

SIGNATURE
VERIFIED?

For a Magnetic Stripe transaction, this screen will be displayed. If the signatures match, select YES on your Point of Sale system. If they do not, select NO to decline the transaction.

REMOVE CARD
SIGNATURE
VERIFIED?

For a Chip Card transaction, this screen will be prompted to and please remove the card from the terminal. If the signatures match, select YES on your Point of Sale system. If they don't match, select NO to decline the transaction.

Note: If YES or NO are not pressed within one minute on your Point of Sale System, the transaction is assumed to be approved and the terminal will return to the start screen.

TRANSACTION
APPROVED

If the transaction is approved, this screen is displayed and the Point of Sale system prints a customer copy. 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 rejected, the POS system will print a second merchant transaction record with "DECLINED TL" and "SIGNATURE ERROR" printed on the bottom of the receipt. No signatures are required.

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.



Please refer to your Point of Sale manual for instructions on how to print a Tip Totals Report.

16.2 PRE-AUTHORISATION

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

Pre-Authorisation authorises a transaction that will be completed at a later time. These transactions can only be performed on credit card accounts.

Please note that Pre-Authorisation transactions are not available on a contactless transaction.

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.

How to process a Pre-Authorisation Transaction



It is important to estimate Pre-Authorisation amounts accurately as cardholder funds are placed on hold. The completion amount should be within 15% of the Pre-Authorisation Transaction. If the completion amount varies by greater than 15%, the terminal will display an 'AMOUNT NOT MATCHED' screen. In this instance, process a completion transaction to the value of the Pre-Authorisation, then obtain another authorisation and 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 Transaction 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 Transactions are not processed when the terminal is offline. Please contact the appropriate Authorisation Centre (please refer to section 1.2) for a manual authorisation and complete the transaction using Manual Processing. An Authorisation number must be recorded.

Please refer to your Point of Sale manual to initiate a Pre-Authorisation transaction.

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

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.

Note: Pre-Authorisation is not supported for contactless transactions. If Hand-Keyed, key in the card number then press ENTER.

CARD NUMBER:

For a Hand-Key Transaction, key in the card number then press ENTER.

Note: If the card number is manually entered directly through the Point of Sale, this screen may not display.

EXPIRY <MMYY>:

Key in the expiry date then press ENTER.

Note: If the card number is manually entered directly through the Point of Sale, this screen may not display.

CREDIT ACCOUNT

Credit account will automatically be selected.

VERIFICATION NO?

Key in the Card Validation Code then press ENTER.

Note: If the card number is manually entered directly through the Point of Sale, this screen may not display.

INDICATOR?

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

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

Note: If the card number is manually entered directly through the Point of Sale, this screen may not display.
\$10.00 KEY PIN Have the cardholder enter their PIN if known then press ENTER or if the card allows just press ENTER.

\$10.00 KEY PIN

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

PROCESSING
PLEASE WAIT

The terminal status is displayed.

TRANSACTION
APPROVED

The Point of Sale system prints out a single copy of the Pre-Authorisation record. Please ensure that the transaction is approved before completing the Authorisation. Return the card to the customer. If rejected, the terminal will display an error message outlining the reason (please refer to section 17). Notify the customer and advise them to contact their Card Issuer.

Note: The Point of Sale system prints out a single copy of the Pre-Authorisation record.

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

The POS system prints a signature record. Have the customer sign this and compare it to the signature on the reverse of the customer's card.

SIGNATURE
VERIFIED?

For a Magnetic Stripe transaction, this screen will be displayed. If the signatures match, select YES on your Point of Sale system. If they do not, select NO to decline the transaction.

REMOVE CARD
SIGNATURE
VERIFIED?

For a Chip Card transaction, this screen will be prompted to and please remove the card from the terminal. If the signatures match, select YES on your Point of Sale system. If they don't match, select NO to decline the transaction.

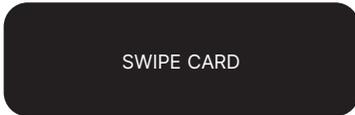
Note: If YES or NO are not pressed within one minute on your Point of Sale System, the transaction is assumed to be approved and the terminal will return to the start screen.

How to Perform an Authorisation Value enquiry

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

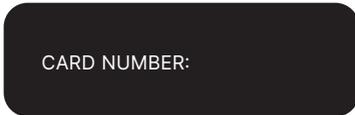


Please refer to your Point of Sale manual to initiate this enquiry.



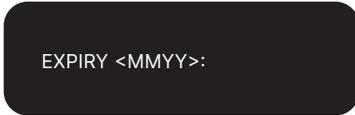
Perform card security checks. For further information on the card security checks, please refer to section 6 Fraud minimisation.

Insert or 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.



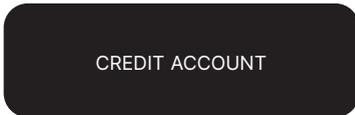
For a Hand-Key Transaction, key in the card number then press ENTER.

Note: If the customer's card is swiped through the Magnetic Stripe Card Reader or the card number is manually entered directly through the Point of Sale system, this screen will not be displayed.



Key in the expiry date then press ENTER.

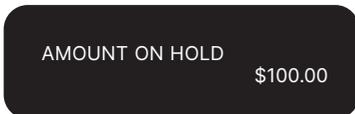
Note: If the customer's card is swiped through the Magnetic Stripe Card Reader or the card number is manually entered directly through the Point of Sale system, this screen will not be displayed.



Credit account will automatically be selected and displayed.



The terminal status is displayed.



The total value of funds on hold will be displayed for 30 seconds or until a key is pressed. The terminal will return to the following display screen or select CANCEL on your Point of Sale system to return to the start screen.

How to Complete a Pre-Authourisation Transaction

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

The completion should be within 15% of the Pre-Authourisation Transaction. If the completion varies by greater than 15%, the terminal will display an 'AMOUNT NOT MATCHED' screen. In

this instance, process a completion transaction to the value of the Pre-Authourisation, then complete another purchase transaction for the difference. Please note that Visa Card schemes require the completion amount of a car rental transaction to be within 15% of the Pre-Authourisation Transaction or US\$75.00.

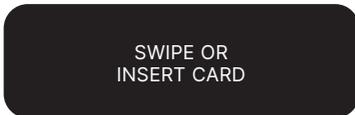
You must send your completion within three days of the Pre-Authourisation for Visa and Mastercard transactions.

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.

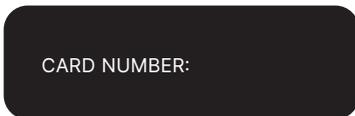


Please refer to your Point of Sale manual to initiate a Completion of Pre-Authourisation transaction.



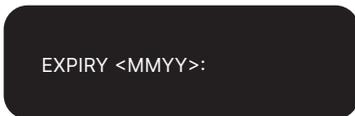
Perform card security checks. For further information on the card security checks, please refer to section 6 Fraud minimisation.

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



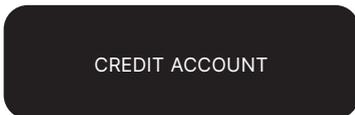
For a Hand-Key Transaction, key in the card number then press ENTER.

Note: If the customer's card is swiped or inserted or the card number is manually entered directly through the Point of Sale system, this screen will not be displayed.

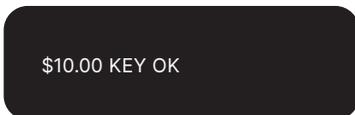


Key in the expiry date then press ENTER.

Note: If the customer's card is swiped or inserted or the card number is manually entered directly through the Point of Sale system, this screen will not be displayed.



Credit account will automatically be selected and displayed.



Press ENTER.

PROCESSING
PLEASE WAIT

The terminal status displayed. The POS system prints a merchant copy of the Completion of Pre-Auth authorisation record.

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. The customer copy is printed.

SIGNATURE
VERIFIED?

For a Magnetic Stripe transaction, this screen will be displayed. If the signatures match, select YES on your Point of Sale System. If they do not, select NO to decline the transaction. If the transaction is approved a customer Transaction Record will be printed.

REMOVE CARD
SIGNATURE
VERIFIED?

For a Chip Card transaction, this screen will be prompted to and please remove the card from the terminal. If the signatures match, select YES on your Point of Sale system. If they don't match, select NO to decline the transaction.

TRANSACTION
APPROVED

Once the transaction is approved, hand the customer their copy of the Transaction Record and return their card. If rejected, the terminal will display an error message outlining the reason (please refer to section 17). Notify the customer and advise them to contact their Card Issuer.

Cancellation of a Pre-Auth authorisation Transaction (on ANZ Australian-issued cards)

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

You can cancel a Pre-Auth authorisation on ANZ Australian-issued cards which have been previously authorised through an ANZ POS Turbo Plus terminal. Where more than one Pre-Auth authorisation has been performed, one or all transactions may be cancelled. You cannot cancel a Pre-Auth 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



Please refer to your Point of Sale manual to initiate a cancellation of a Pre-Auth authorisation transaction.

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

CANCEL ALL?

Select NO on your Point of Sale system.

CANCEL ONE?

To cancel one Pre-Authorisation Transaction, select YES on your Point of Sale system.

SWIPE CARD

Perform card security checks. Swipe the cardholder's card, or press Func key to Hand-Key card details. Magnetic Stripe cards are to be processed 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 OK

Press ENTER.

PROCESSING
PLEASE WAIT

The terminal status is displayed.

TRANSACTION
APPROVED

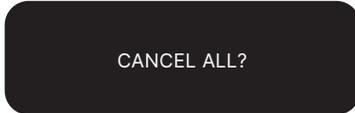
The Point of Sale system prints out a customer copy of the Cancellation of Pre-Authorisation Transaction Record.

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

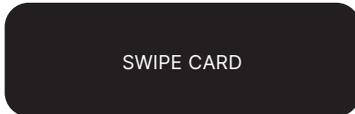


Please refer to your Point of Sale manual to initiate a cancellation of all Pre-Authorisation transaction.

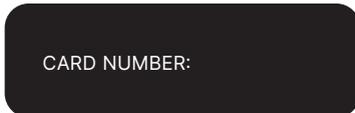
Perform card security checks. For further information on the card security checks, please refer to section 6 Fraud Minimisation.



Select YES on your Point of Sale system.

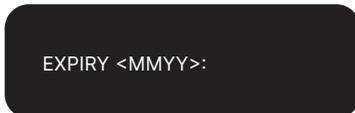


Swipe the customer's card or press Func key to Hand-Key card details. Magnetic Stripe cards are to be processed through the Magnetic Stripe Card Reader.



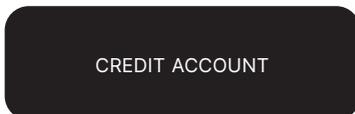
Key in the card number then press ENTER.

Note: If the customer's card is swiped or inserted, this screen will not be displayed.

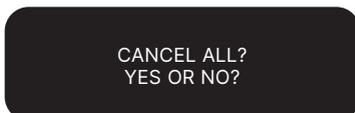


Key in the expiry date then press ENTER.

Note: If the customer's card is swiped or inserted, this screen will not be displayed.



Credit account will automatically be selected and displayed.



Select YES from the Point of Sale system to cancel all the Pre-Authorisation Transactions.



The terminal status is displayed.



The Point of Sale system prints out a customer copy of the Cancellation of Pre-Authorisation Transaction Record.

16.3 CUSTOMER PREFERRED CURRENCY

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

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

The CPC feature can be removed from your Merchant Facility by contacting ANZ Worldline Payment Solutions on 1800 039 025.

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

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.

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.

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



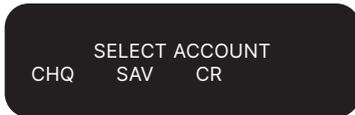
Please refer to your Point of Sale manual to initiate a purchase transaction.



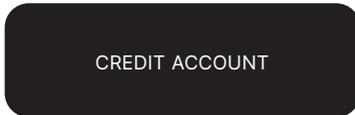
Perform card security checks, please refer to section 6 Fraud Minimisation for further information on card security checks.

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.

Note: CPC is not available for contactless transactions.



Press <▲> key for credit card account.



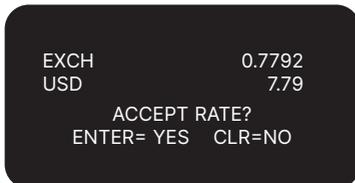
The selected account is displayed.



Have the cardholder enter their PIN then press ENTER.



The terminal status is displayed.



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 | <p>Have the cardholder enter their PIN then press ENTER.</p> <p>Note: This screen only display for Chip transactions when cardholder has accepted the exchange rate.</p> |
| PROCESSING PLEASE WAIT | The terminal status is displayed. |
| SIGNATURE REQUIRED | <p>If a 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.</p> <p>Note: For Visa & 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 your information.</p> |
| SIGNATURE VERIFIED? | For a Magnetic Stripe transaction, this screen will be displayed. If the signatures match, select YES on your Point of Sale System. If they do not, select NO to decline the transaction. |
| REMOVE CARD SIGNATURE VERIFIED? | For a Chip Card transaction, this screen will be prompted to and please remove the card from the terminal. If the signatures match, select YES on your Point of Sale system. If they don't match, select NO to decline the transaction. |
| TRANSACTION APPROVED | <p>If the transaction is approved, the Point of Sale system will print a customer copy.</p> <p>If the transaction is rejected, the terminal will display an error message outlining the reason (please refer to section 17). Notify the customer, advise them to contact their Card Issuer and seek an alternative form of payment.</p> |

16.4 LOW VALUE PAYMENTS

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

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

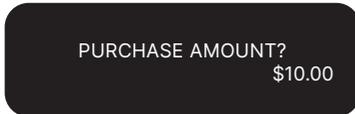
- Transaction type - Purchase
- Account type - Credit
- Amount of the 'Purchase' is equal to or less than the 'LVP' transaction limit.

How to process an LVP Transaction

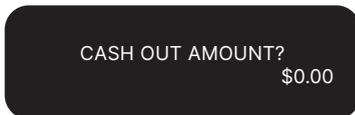


Perform card security checks.

NOTE: Please refer to section 6 fraud minimisation for further information on card security checks.



Key in the purchase amount then press ENTER.

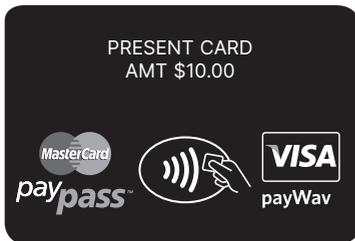


Press ENTER.

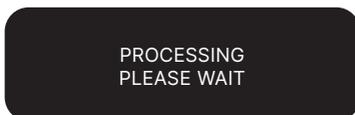
NOTE: Cash-Out is not available for LVP transactions.



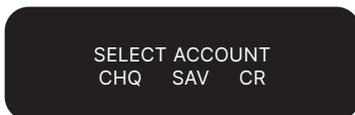
Verify the amount is correct and accept by pressing ENTER.



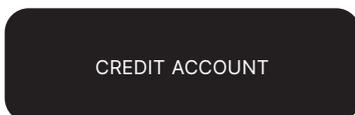
Insert or Swipe cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.



The terminal status is displayed.



Press < ► — > key for credit account.



The selected account is displayed.

PRECESSING
PLEASE WAIT

Terminal status is displayed.

TRANSACTION
APPROVED

Please ensure that you check for approval of 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.

16.5 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 + Cashout
- Cashout 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

Please refer to your Point of Sale manual for all Multi-Merchant transaction instructions.

Refunds

Please refer to your Point of Sale manual for all Multi-Merchant refund instructions.

Please Note

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

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.

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



TOTAL NOT
AVAILABLE

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

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

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.

Please refer to your Point of Sale manual for all Multi-Merchant reporting instructions.

17. 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 on 1800 039 025 for assistance.

Note: It is highly recommended you always contact your IT support or Point of Sale Vendor for basic troubleshooting. Please remember DO NOT remove Multi-com Adapter and power supply from the terminal during the troubleshooting.

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 (Cheque or Savings) 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 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.

TRAN CANCELLED
NOT AUTHORISED

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

PIN INCORRECT
PLEASE TRY AGAIN

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

TRAN CANCELLED
PIN ERROR REFER

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

TIP AMOUNT
EXCEEDS LIMIT

If the Tip amount exceeds 20% of the purchase transaction amount, the terminal displays this screen and returns to the 'RECALL NO?' prompt. Press CANCEL to return to Tipping menu. Enter the recall number of the original purchase transaction and enter a Tip amount equal to or less than 20% of the original transaction amount.

READY

ANZ WORLDLINE
Payment Solutions



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

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

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.

18. 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 Turbo Plus and settled before 09:00 pm (AEST). For non-ANZ business account holders, for online transactions processed through the ANZ POS Turbo Plus, 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.

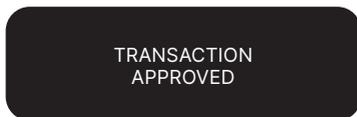
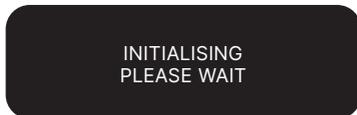
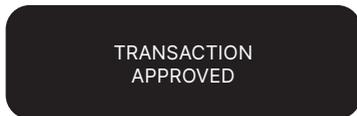
How to initiate manual settlement



Please refer to your Point of Sale manual to initiate the settlement.



The terminal will automatically display the following screens in sequence. Please refer to your Point of Sale System to print a Settlement Report.



19. 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. Please note: This report does not include American Express, Diners Club and JCB total. Refer to Transaction Reports section for diagram examples of Totals reports.

How to Print a Sub Totals Report, Summary Totals Report and Last Settlement Totals Report



Please refer to your Point of Sale manual for instructions.

20. Reprint the Last Record

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

To Reprint the Last Customer Transaction Record



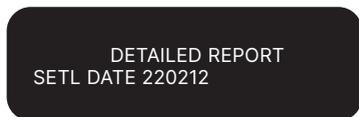
Please refer to your Point of Sale manual for instructions.

21. Transaction Detail Report

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



Please refer to your Point of Sale manual for instructions.



The Point of Sale system prints out a Detail report for the Settlement period that is currently being displayed.

22. Configuring Limited Interface

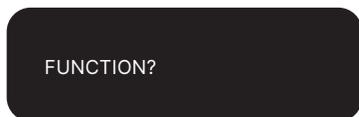
The Limited interface provides a common Point of Sale vendor independent interface allowing terminal and Point of Sale to communicate. The interface is designed to minimize, and in most cases eliminate, the necessity for the acquirer to approve each version of Point of Sale system.

Note: Please contact your Point of Sale Vendor to confirm that your Point of Sale System supports limited interface before making the following changes.

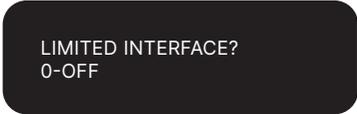
Configuring to Limited Interface



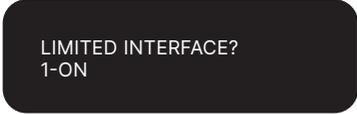
Press the Func key.



Key in 9907 then press ENTER.



Press 1 to turn on the limited interface and press ENTER.



Then it returns to the main screen.

Note: If the screen displays with message “TMS REQUIRED” or “INIT REQUIRED”, please refer to section 9.4 TMS Logon and Terminal initialisation for further information. Please note that once the Limited interface is turned on, connection between your Point of Sale system and terminal will be default to Serial cable and the terminal communication mode will use what is currently set on the terminal. If you are using USB cable, please refer to section 9.4 How to install ANZ POS Turbo Plus terminal to change connection from Serial cable to USB cable.

For further information on how to change to different communication modes on your terminal, please follow the instructions on section 9.8 to make the changes.



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
DEBIT CARD AC SAV
9930

PUR AUD \$10.00

APPROVED **AUTH: 009353**
STAN: 005125
28/02/12 10:18



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
DEBIT CARD AC SAV
9930

PUR AUD \$10.00

APPROVED **AUTH: 009353**
STAN: 005125
28/02/12 10:18

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
MASTERCARD CR
7898

| | | |
|----------------------|------------|--------------|
| PUR | AUD | \$20.00 |
| TRANSACTION CURRENCY | | EUR |
| EXCH. RATE | | 0.6406 |
| TOTAL | EUR | 12.81 |

SIGNATURE

APPROVED **AUTH: 408002**
STAN: 005197
28/02/12 15:24

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

EXCH. RATE MARK UP 2.5%

I AGREE TO THE
INFORMATION ABOVE



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
MASTERCARD CR
7898

| | | |
|----------------------|------------|--------------|
| PUR | AUD | \$20.00 |
| TRANSACTION CURRENCY | | EUR |
| EXCH. RATE | | 0.6406 |
| TOTAL | EUR | 12.81 |

APPROVED **AUTH: 408002**
STAN: 005197
28/02/12 15:24

MESSAGE LINE 1
MESSAGE LINE 2

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

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 00013009803
DEBIT CARD AC SAV
9930

REFUND AUD \$10.00

APPROVED **AUTH: 109641**
STAN: 005131
28/02/12 10:49



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
DEBIT CARD AC SAV
9930

REFUND AUD \$10.00

APPROVED **AUTH: 109641**
STAN: 005131
28/02/12 10:49

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
MASTERCARD CR
0909

TOTAL AUD \$10.00

ANZ BANK

AID A0000000041010
APSN 00 C00002 ATC 0023

APPROVED AUTH: 337119
STAN: 005126
28/02/12 10:20



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
MASTERCARD CR
0909

TOTAL AUD \$10.00

ANZ BANK

AID A0000000041010
APSN 00 C00002 ATC 0023

APPROVED AUTH: 337119
STAN: 005126
28/02/12 10:20

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
MASTERCARD CR
0909

PUR AUD \$10.08

SIGNATURE

ANZ BANK
AID A0000000041010
APSN 00 C08006 ATC 0024

APPROVED AUTH: 730471
STAN: 005127
28/02/12 10:22



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
MASTERCARD CR
0909

PUR AUD \$10.08

ANZ BANK
AID A0000000041010
APSN 00 C08006 ATC 0024

APPROVED AUTH: 730471
STAN: 005127
28/02/12 10:22

MESSAGE LINE 1
MESSAGE LINE 2
PLEASE RETAIN FOR YOUR RECORD



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

| | | |
|----------------------|-------------|--------------|
| TERMINAL ID | 00013005007 | |
| 0014 | CR | |
| PUR | AUD | \$35.00 |
| TIP | AUD | \$3.50 |
| TRANSACTION CURRENCY | USD | |
| EXCH. RATE | 0.7792 | |
| TOTAL | USD | 30.00 |

Visa® CREDIT

| | |
|---------|-----------------|
| AID | A0000000031010 |
| 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 | |
| 0014 | CR | |
| PUR | AUD | \$35.00 |
| TIP | AUD | \$3.50 |
| TRANSACTION CURRENCY | USD | |
| EXCH. RATE | 0.7792 | |
| TOTAL | USD | 30.00 |

Visa® CREDIT

| | |
|---------|-----------------|
| AID | A0000000031010 |
| 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 00013009803
DEBIT CARD AC SAV
9930

CASH OUT AUD \$10.00

APPROVED **AUTH: 487689**
STAN: 005128
28/02/12 10:41



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
DEBIT CARD AC SAV
9930

CASH OUT AUD \$10.00

APPROVED **AUTH: 487689**
STAN: 005128
28/02/12 10:41

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD



MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
DEBIT CARD AC SAV
9930

PUR \$15.00
CASH OUT \$10.00
TOTAL AUD \$25.00

APPROVED AUTH: 037477
STAN: 005236
29/02/12 14:50



CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
DEBIT CARD AC SAV
9930

PUR \$15.00
CASH OUT \$10.00
TOTAL AUD \$25.00

APPROVED AUTH: 037477
STAN: 005236
29/02/12 14:50

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Other Transaction Records
Initialisation

ANZ INITIALISATION

TERMINAL ID 00013009803

APPROVED 00

STAN: 005235
29/02/12 14:44

Settlement

ANZ SETTLEMENT

TERMINAL ID 00013009803

APPROVED 00

 SETTLEMENT ALREADY TAKEN

STAN: 005202
28/02/12 15:34

Settlement Previously Taken

ANZ SETTLEMENT

TERMINAL ID 00013009803

DECLINED 12

 SETTLEMENT ALREADY TAKEN

STAN: 005204
28/02/12 15:35

Transaction Detail Report

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

ANZ EFTPOS
DETAIL REPORT
AS AT 28/02/12

TERMINAL ID 00013009803

| | | | |
|--------|--------|-----|---------|
| 005120 | 560254 | 930 | PUR DB |
| 28/02 | 10:04 | | \$10.00 |
| 005121 | 437731 | 991 | PUR VI |
| 28/02 | 10:07 | | \$10.00 |
| 005122 | 437731 | 991 | PUR VI |
| 28/02 | 10:07 | | \$10.08 |
| 005123 | 437731 | 991 | PUR VI |
| 28/02 | 10:14 | | \$10.08 |
| 005124 | 437731 | 991 | PUR VI |
| 28/02 | 10:17 | | \$10.08 |
| 005125 | 560254 | 930 | PUR DB |
| 28/02 | 10:18 | | \$10.00 |
| 005126 | 540215 | 909 | PUR MC |
| 28/02 | 10:20 | | \$10.00 |
| 005127 | 540215 | 909 | PUR MC |
| 28/02 | 10:22 | | \$10.08 |
| 005128 | 560254 | 930 | CSH DB |
| 28/02 | 10:41 | | \$10.00 |
| 005131 | 560254 | 930 | RFD DB |
| 28/02 | 10:49 | | \$10.00 |
| 005132 | 456461 | 400 | RFD VI |
| 28/02 | 10:51 | | \$10.00 |
| 005133 | 456461 | 400 | RFD VI |
| 28/02 | 10:52 | | \$10.08 |
| 005134 | 437731 | 991 | RFD VI |
| 28/02 | 10:59 | | \$10.08 |
| 005145 | 437731 | 991 | PUR VI |
| 28/02 | 11:14 | | \$10.91 |

| | | | |
|----------|--------|-----|---------------|
| 005149 | 476173 | 010 | PUR VI |
| 28/02 | 11:34 | | \$10.91 |
| 005151 | 456461 | 400 | PUR VI |
| 28/02 | 13:23 | | \$10.00 |
| 005152 | 456461 | 400 | PUR VI |
| 28/02 | 13:11 | | \$10.91 |
| 005153 | 456461 | 400 | PUR VI |
| 28/02 | 13:31 | | \$10.00 |
| 005154 | 456461 | 400 | PUR VI |
| 28/02 | 13:39 | | \$10.00 |
| 005155 | 456461 | 400 | PUR VI |
| 28/02 | 13:42 | | \$10.00 |
| 005166 | 456461 | 400 | COM VI |
| 28/02 | 14:32 | | \$40.00 |
| 005168 | 456461 | 400 | COM VI |
| 28/02 | 14:33 | | \$40.00 |
| 005169 | 437731 | 991 | COM VI |
| 28/02 | 14:35 | | \$40.00 |
| 005174 | 456461 | 400 | COM VI |
| 28/02 | 14:42 | | \$40.00 |
| 005187 | 496679 | 897 | PUR VI |
| 28/02 | 15:03 | | \$20.00 |
| | SGD | | 25.89 |
| 005195 | 498873 | 766 | PUR VI |
| 28/02 | 15:22 | | \$20.00 |
| | NZD | | 22.39 |
| 005197 | 510072 | 898 | PUR MC |
| 28/02 | 15:24 | | \$20.00 |
| | EUR | | 12.81 |
| 005199 | 476173 | 010 | PUR VI |
| 28/02 | 15:27 | | \$20.00 |
| | USD | | 15.59 |
| 005201 | 410749 | 014 | PUR VI |
| 28/02 | 15:29 | | \$20.00 |
| | USD | | 15.59 |
| TOTAL | | | \$382.89 0029 |
| 28/02/12 | | | 15:38 |

Summary Totals

| | |
|---|---------------|
| ANZ SUMMARY TOTALS | |
| XYZ MERCHANT 890 PARK ST MELBOURNE 3000 | |
| TERMINAL ID | 00013009803 |
| PUR | \$489.42 0031 |
| CASH | \$10.00 0001 |
| RFND | \$61.98 0006 |
| TOTAL | \$437.44 0038 |
| APPROVED 00 | |
| STAN: 005209 | |
| 28/02/12 15:41 | |

Failed Summary Totals

| | |
|---|-------------|
| ANZ SUMMARY TOTALS | |
| XYZ MERCHANT 890 PARK ST MELBOURNE 3000 | |
| 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 SUB TOTALS | | |
| XYZ MERCHANT 890 PARK ST MELBOURNE 3000 | | |
| TERMINAL ID | 00013009803 | |
| DEBIT CARD AC | | |
| PUR | \$16.00 | 0002 |
| CASH | \$10.00 | 0001 |
| RFND | \$0.00 | 0000 |
| TOTAL | \$26.00 | 0003 |
| VISA | | |
| PUR | \$115.00 | 0009 |
| CASH | \$0.00 | 0000 |
| RFND | \$21.82 | 0002 |
| TOTAL | \$93.18 | 0011 |
| MASTERCARD | | |
| PUR | \$10.05 | 0001 |
| CASH | \$0.00 | 0000 |
| RFND | \$0.00 | 0000 |
| TOTAL | \$10.05 | 0001 |
| UNIONPAY | | |
| TOTALS | | |
| PUR | \$1000.00 | 0010 |
| CASH | \$0.00 | 0000 |
| RFND | \$200.00 | 0002 |
| TOTAL | \$800.00 | 0012 |
| TOTALS | | |
| PUR | \$1141.05 | 0022 |
| CASH | \$10.00 | 0001 |
| RFND | \$221.82 | 0004 |
| TOTAL | \$929.23 | 0027 |
| APPROVED 00 | | |
| STAN: 005240 | | |
| 29/02/12 15:43 | | |

Failed Sub-totals

| | | |
|---|--------|-------------|
| ANZ SUB TOTALS | | |
| XYZ MERCHANT 890 PARK ST MELBOURNE 3000 | | |
| TERMINAL ID | 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 | | |
| 29/02/12 01:01 | | |

Last Summary Totals

ANZ LAST SUMMARY TOTALS

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID ID 00013009803

AS AT 28/02/12

| | | |
|--------------|-----------------|-------------|
| PUR | \$489.42 | 0031 |
| CASH | \$10.00 | 0001 |
| RFND | \$61.98 | 0006 |
| TOTAL | \$437.44 | 0038 |

APPROVED 00
STAN: 005208
28/02/12 15:40

Tip Added Report

ANZ TIP ADDED REPORT

TERMINAL ID ID 00013009803

| | | |
|--------------|-----|----------------|
| VISA | | CR |
| 410749 014 | | 1210 |
| PUR | AUD | \$20.00 |
| TIP \$ | | 2.00 |
| TOTAL | | \$22.00 |

AS AT 28/02/12
REC NO:0555
28/02/12 16:02

Training Mode

**ANZ EFTPOS
CUSTOMER COPY**

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

TERMINAL ID 12345678901

| | | |
|--------------|-----|----------------|
| VISA | | CR |
| 9991 | | |
| PUR | AUD | \$1000.00 |
| TIP \$ | | 2.00 |
| TOTAL | | \$22.00 |

APPROVED AUTH: 123456
STAN: 005237
29/02/12 14:59

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

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

Sub Totals Report (Secondary Merchant)

**ANZ SUB TOTALS
PRIMARY MERCHANT**

DR XYZ
890 ABC ST
MELBOURNE 3000

PRIMARY ID 00013008718

TERMINAL ID 00013008701

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 |
| 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 |
| GRAND TOTALS | | |
| PUR | \$000.00 | 0000 |
| CASH | \$000.00 | 0000 |
| RFND | \$000.00 | 0000 |
| TOTAL | \$000.00 | 0000 |
| APPROVED 00 | | |
| STAN: 005165 | | |
| DDD/MM/YY | | HH:MM |

Repeated for all TID's contained in the Multi-Merchant configuration file.

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 | | |
| DDD/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 | | |
| DDD/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 | | |
| DDD/MM/YY | HH:MM | |

Declined Last Summary Totals Report
(Single Merchant)

| ANZ LAST 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 | | |
| DDD/MM/YY | HH:MM | |

Summary Totals Report
(Secondary Merchant)

| 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 |
| APPROVED 00 | | |
| STAN: 005165 | | |
| DDD/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 |
| PUR | \$000.00 | 0000 |
| CASH | \$000.00 | 0000 |
| RFND | \$000.00 | 0000 |
| TOTAL | \$000.00 | 0000 |
| DECLINED XW | | |
| NOT AVAILABLE | | |
| DDD/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 | | |
| DDD/MM/YY | | HH:MM |

Declined 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 |
| DECLINED XW | | |
| NOT AVAILABLE | | |
| DDD/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

DDD/MM/YY HH:MM

Repeated for all TID's contained in the
Multi-Merchant configuration file.

Declined 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

DDD/MM/YY HH:MM

Last Summary Totals Report
(All Merchants)

| 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 |
| GRAND 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 | |



Repeated for all TID's contained in the
Multi-Merchant configuration file.

Declined Last Summary Totals Report
(All Merchants)

| ANZ LAST 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 | | |
| DDD/MM/YY | HH:MM | |

Detailed Report (Primary Merchant)

PRIMARY MERCHANT

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 \$200.00 001
DDD/MM/YY HH:MM

Detailed Report (Secondary Merchant)

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 \$200.00 001
DDD/MM/YY HH:MM

PRIMARY MERCHANT

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 HH:MM \$200.00

TOTAL \$200.00 0001

TERMINAL ID 00013008702

TOTAL \$20.00 0002

TERMINAL ID 00013008703

TOTAL \$150.00 0003

TERMINAL ID 00013008704

TOTAL \$45.00 0004

GRAND
TOTAL \$415.00 0001
DDD/MM/YY HH:MM

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.

This Merchant Operating Guide forms part of your Merchant Agreement and may be varied or replaced by ANZ Worldline Payment Solutions at any time.

