

ANZ POS MOVE™

Merchant Operating Guide

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1. Welcome

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

1.1 MERCHANT AGREEMENT

Your ANZ Worldline Payment Solutions Merchant Agreement contains valuable information and important requirements relating to operating procedures. Instructions in this Merchant Operating Guide form part of the ANZ Worldline Payment Solutions Merchant Agreement and may be changed or replaced by us in accordance with the terms of the merchant agreement. ANZ Worldline Payment Solutions strongly recommends that you follow the security checks and procedures in this guide to assist in identifying and minimising fraudulent, invalid or unacceptable transactions. ANZ Worldline Payment Solutions may conduct an investigation if a transaction is believed to be fraudulent. The operators of the applicable card schemes may also conduct their own investigations. Your Merchant Agreement outlines the circumstances in which you will be liable for such transactions. If it is found that you have processed invalid or unacceptable transactions, you may be liable for the value of those transactions. Please refer to the 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. Phone authorisation not available for Union Pay.

1.3 AUTHORISATION

Your terminal is designed to automatically seek authorisation from the cardholder's card Issuer while processing an electronic transaction. Authorisation confirms that the card number is a valid card number and that there are sufficient funds in the account. Despite a transaction being 'authorised', the merchant bears the risk that the customer is not the true cardholder. Authorisation does not amount to verification that the transaction is genuine nor does it authenticate the customer.

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

Authorisation Declined

Where an Authorisation is declined, please seek an alternative method of payment. If the customer cannot pay, the goods should be reclaimed. For goods that cannot be reclaimed (e.g. food items, petrol etc), request photographic identification such as a Driver's Licence or take a description of the person and arrange with the customer to provide an alternative method of payment. If unsuccessful, report the incident to the Police.

1.4 FLOOR LIMITS

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

Authorised Floor Limits

Credit card Floor Limits (including Visa® and Mastercard® Debit transactions)

Manual (Imprinter): _____

Internet: _____

Mail Order & Telephone Order: _____

All Other Electronic transactions: _____

Note: Please refer to your Merchant Agreement for further information on Floor Limits that apply to Manual Imprinter.

Debit card Floor Limits (not including Visa® and Mastercard® transactions)

All Merchants cash/combined purchase/cash \$0

Service stations, taxis/limousines, liquor and convenience stores \$60

Supermarkets \$200

All Other \$100.

Charge card Floor Limits

Diners Club: _____

American Express: _____

Note: A \$0 Floor Limit applies to all Hand key Mail/ Telephone Order and eCommerce transactions.

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

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

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

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

1.5 CHANGE OF BUSINESS DETAILS

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

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

- Business name and/or address
- Business type or activities including changes in the nature or mode of operation of your business
- Mailing address
- Ownership
- Bank/branch banking details
- Telephone or fax numbers
- Industry
- Email Address.

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

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

You must ensure that all stationery, promotional material, transaction Vouchers, card Imprinters and equipment (including Electronic Terminals) are returned to ANZ Worldline Payment Solutions, based on the closure instructions provided by ANZ Worldline Payment Solutions.

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

2. Cards You Can Accept

Credit Cards

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

Debit Cards

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

can also use their contactless card or Smartphone to make the purchase by tapping the terminal's contactless reader. For contactless transactions under or equal to the certain purchase value (AUD \$100.00), PIN or signature may not be required to verify a transaction.

Note: Debit Cards are not allowed to process Paper Voucher or Manual transactions unless Authorisation has been obtained (refer to section 1.4 Floor Limits).

Charge Cards

Processing charge cards is essentially the same as processing credit card transactions. To accept charge cards, you must have an agreement with the charge card Issuer (e.g. Diners Club, American Express and JCB).

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

3. Passwords

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

- Refund
- MOTO
- Hand Key (Manual).

Each terminal you have will have a password and it is your responsibility to keep your password secure, and share with authorised staff only. Unauthorised access to this password can result in unauthorised refund and MOTO/Hand key transactions via your Merchant Facility resulting in financial loss to your business.

To protect against fraud and prevent any unauthorised use;

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

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

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

3.1 FORGOTTEN PASSWORD

If you have forgotten your Password, please contact ANZ Worldline Payment Solutions on 1800 039 025 between the hours of 6am – 11pm, 7 days a week, to request a password reset.

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

4. Merchant Cards

You have been provided with two different types of Merchant Cards. These are designed to assist you with 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 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).

5. Equipment Maintenance

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

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

efficiency as you may be charged if it is damaged. The terminal and screen may be wiped clean using a damp cloth. Do not use abrasive materials. Use a soft brush to keep the keypad dust-free.

- 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.

6. Stationery

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

- 1 x Imprinter
- 4 x Paper Rolls (for terminals only)
- 25 x Credit card Summary Envelopes
- 25 x Cheque and Savings Summary Envelopes
- 25 x Credit Vouchers
- 25 x Sales Vouchers
- 25 x Merchant Summary Vouchers
- 25 x eftpos Summary Vouchers
- 25 x eftpos Refund Vouchers
- 25 x eftpos transaction Vouchers
- 1 x Head clean card
- 1 x Door Sticker (cards accepted)
- 1 x Apple Pay door sticker
- 1 x Google Pay door sticker
- 1 x Fraud Minimisation, Data Security and Chargeback Guide

- 1 x General Conditions
- 1 x Chargeback Reference Guide
- 1 x Manual transaction Processing
- 1 x Terminal Quick Reference Guide (QRG).

To re-order stationery, please visit anzworldline.com.au connect 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.

7. 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 detailed fraud information to assist you in protecting your business.

7.1 CARD PRESENT CARD CHECKLIST

How to Safeguard Against Fraud:

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

Be alert for customers acting suspicious or who

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

What to do if you are suspicious of a transaction

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

transaction Voucher.

Remember:

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

Please report all fraudulent activities to the Police immediately.

Split Ticket Transactions

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

Chip Card Processing

Chip Cards are embedded with a security microchip that provides further protection to assist in decreasing the risk of fraudulent transactions and chargeback disputes. Look at the card and if there is a chip, always insert the card into the chip reader at the first instance. As with any other transaction, a degree of caution must also be exhibited when processing chip card transactions.

lf:

- 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.

7.2 FRAUD MINIMISATION FOR CREDIT CARDS

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

Before commencing any transaction check:

- Confirm that you are authorised to accept that particular card
- Check whether the card appears damaged or altered.

Check on the front of the card that:

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

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

Embossed Cards:

The cardholder name and number should be raised and not flattened (unless it is a genuine unembossed card)

The first four digits of the embossed number must match the pre-printed four digits on the card. The embossing should be clear and even.

Unembossed Cards:

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

Check the signature during the transaction:

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

Card Validation Code (CVC2):

The card Validation security feature is activated in all ANZ POS Move Terminals when processing Mail Order and Telephone Order transactions.

Card Validation Code

Turn the cardholder's credit card over and locate the last 3-digits of the number printed on the signature panel. If the transaction is initiated via mail, telephone or Internet, instruct the cardholder to locate and quote the 3-digits on the signature panel.

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

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

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.

7.3 FRAUD MINIMISATION FOR DEBIT CARDS

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

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

7.4 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.

8. 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 (Mail Order/ Telephone Order), eCommerce, Pre-Authorisation or Manual 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 or eCommerce or 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.

8.1 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/pci-security/completing_self_assessment

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/assessors_and_solutions/qualified_security_assessors

2) Quarterly Network Vulnerability Scans

If your business accepts payments via the Internet, or has any electronic storage of Cardholder or transaction information, then Quarterly Network Vulnerability Scanning is required to ensure compliance with PCI DSS.

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

PCI-Approved scanning tools are used to generate traffic that tests your network equipment, hosts, and applications for known vulnerabilities; the scan is intended to identify 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.

8.2 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 or manual payments you may be required to store cardholder data and transaction records. Please ensure all paper and electronic records containing cardholder data are secured (e.g. locked filing cabinet), these may include: MOTO order forms, merchant copies of Manual transactions, or Pre-Authorisation transactions.

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

Here are a few simple guidelines:

- Never email credit card numbers or request your customers provide their credit card number by email
- Ensure that you process eCommerce transactions with security codes (CVV2/CVC2), but do not store these codes after they have been authorised
- Keep cardholder data storage to a minimum, only what is necessary for business or legal needs

- Once a transaction is processed, obscure all digits except the first 6 and last 4 digits of the Credit card Number (e.g. 1234 56XX XXXX 7890) on all paper and electronic records
- Store cardholder data in a secure environment with strict controls and restricted access
- Use strong passwords which are changed at least every 90 days for all administrator roles and users with access your customer's card details
- Avoid storing cardholder data on PC's, Laptops or mobile phones
- Do not store your customer's card details online or unencrypted on your computer
- Securely dispose of cardholder data as soon as its use has expired. PCI DSS recommends shredding, pulping, incinerating or other methods which make it impossible to reconstruct the cardholder data. ANZ Worldline Payment Solutions requires you 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:

- Refer to the ANZ Worldline Payment Solutions General Conditions Section 14 for 'Information collection, storage and disclosure'.
- For more information, visit the PCI Security Standards Council website at <https://www.pcisecuritystandards.org/index.shtml>

9. 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.

9.1 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 an 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.

9.2 CHARGEBACKS

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

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 the ANZ Worldline Payment Solutions General Conditions.

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

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

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

Chargebacks can occur for a number of reasons:

- Processing errors
- Unauthorised use of a card
- 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).

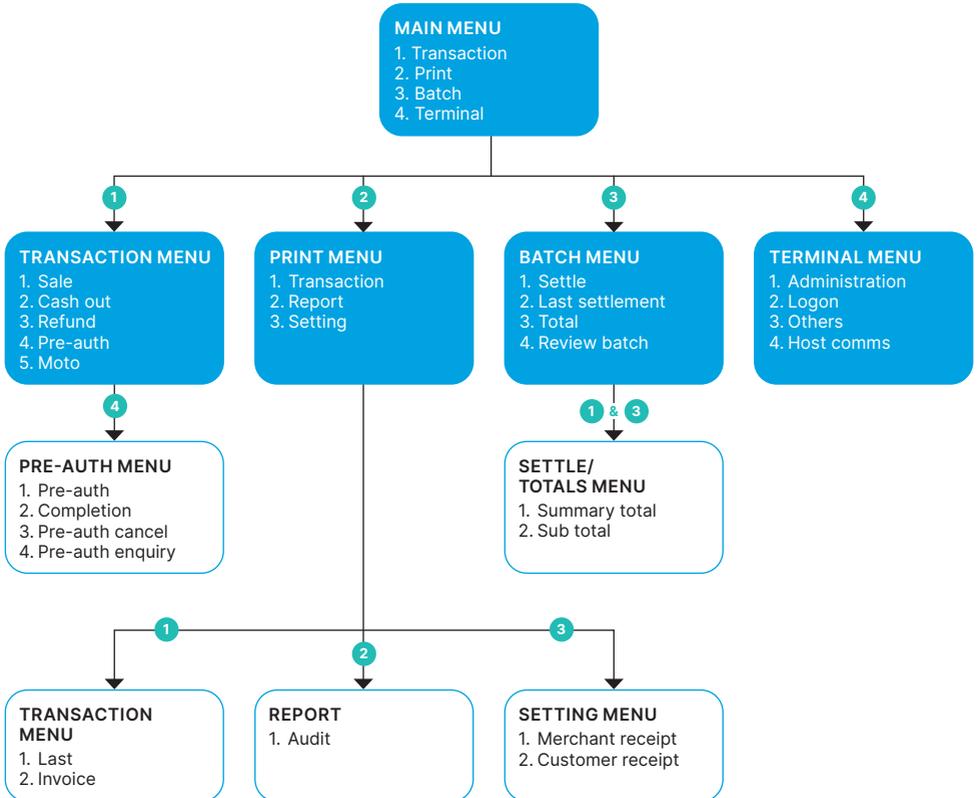
10. ANZ POS Move Terminal

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

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

10.1 ANZ POS MOVE TERMINAL MENU STRUCTURE

Below is the ANZ POS Move menu structure to assist you with navigating through the terminal



10.2 TERMINAL FEATURES

The ANZ POS Move terminal incorporates a large colour touch screen, 16 function keys, a Magnetic Stripe card reader, a Chip card Reader, a built-in Contactless Reader and a fast thermal 'easy

loading' printer capable of printing at a speed of up to 30 lines per second.

The ANZ POS Move is also equipped with a stylus for signature management, located on the bottom face in the bottom cover flap.

ANZ POS MOVE TERMINAL



10.3 ANZ POS MOVE BASIC FUNCTIONS

- **POWER ON:** Hold ENTER button for 3 seconds
- **POWER OFF:** Remove terminal from powered base or direct power and hold down the FUNC and CLEAR buttons together for 3 seconds

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

- If the terminal is in idle or sleep mode, press ENTER to wake up.

10.4 TERMINAL KEYPAD

NUMBER KEYS

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



Use the MENU key to access the ANZ POS Move terminal menu.



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



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



Press the CLEAR key to correct any invalid data entry.



The Function key is used to perform certain advanced functions on the terminal.



Press the paper feed key to advance the paper a few centimetres

10.5 CARD READER

Magnetic Stripe Card Reader

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

A card can be read by swiping from the top to the bottom of the terminal with the magnetic stripe

facing down towards the terminal. Use a regular movement to ensure a reliable card reading.

Chip Card Reader

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

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

Contactless Reader

Tap the contactless-enabled card, Smartphone or wearable within 4cm of the contactless reader on the ANZ POS Move terminal.

All 4 LEDs at the top of the terminal screen will be illuminated from the time the card reader is activated, until completion of the 'Contactless' transaction.

When the 'Contactless' card is presented, the other 3 LED indicators will be quickly illuminated in sequence at different stages of the 'Contactless' transaction processing until all 4 are lit.

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

The LED will revert to flashing at regular intervals after completion of the transaction and terminal returns to its 'Idle/Ready state'.

10.6 HOW TO LOAD PRINTER PAPER

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

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

10.7 BATTERY

When does the battery need to be charged?

- On initial start-up, it is important to charge the battery for until it is fully charged
- Before commencing a shift, make sure the battery is completely charged to ensure the maximum number of transaction can be completed

- When used daily, the terminal recharges its battery each time it is placed on its base and is connected to the main power outlet on the wall.

10.8 HOW THE BATTERY CAN BE CHARGED

10.8.1 USING THE BASE

- Place the terminal on its base
- Check if the battery symbol has a small lightning bolt above it (=battery charging).

10.8.2 USING THE MICROUSB CHARGER

- The USB connector on ANZ POS MOVE terminal is located on the left hand side.
- Insert the Micro USB cable into the USB socket on the terminal.
- Connect the USB connector into the computer's USB port.

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

- Connect the terminal power supply unit to the terminal connector located on the left side of the terminal.
- Connect the power supply unit to the power supply mains network.
- Check if the battery symbol has a small lightning bolt above it (=battery charging).

10.8.4 POWER JACK DIRECTLY TO THE TERMINAL

- Connect power supply unit to the dedicated power jack on the left side of the terminal.
- Connect the power supply unit to the power supply mains network.
- Check if the battery symbol has a small lightning bolt above it (=battery charging)

10.9 SIM CARD

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

10.10 SAFETY

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

In-Car Safety

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

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

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

Medical Electronic Equipment

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

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

Aircraft

Your Terminal must be turned off before boarding any aircraft unless given permission by the crew. The terminal should not be used in the air. Breach of these safety rules may result in legal action and/or a ban on later access to the network services.

Children

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

Blasting Areas

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

Potentially Explosive Atmospheres

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

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

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

11. Training Mode

Training mode is an ideal tool for familiarising yourself and your staff with basic functions on the ANZ POS Move terminal.

Magnetic Stripe, Chip card and Contactless card or Smartphone transaction training are supported.

11.1 HOW TO ENTER TRAINING MODE

1

Press the **FUNC** key on the terminal

2

Key in the numbers 101 and press **ENTER**

3

The terminal will prompt for **TERMINAL PASSWORD**

4

Enter the password and press **ENTER**

5

The terminal will now enter training mode. You will know this has successfully occurred if you see the words **TRAINING MODE** come up across the screen. You can now process transactions, initialisation, refunds, print reports, etc.

Note: Remember to exit Training Mode to process 'live' transactions

11.2 HOW TO EXIT TRAINING MODE

1

Press the **FUNC** key on the terminal

2

Key in the numbers 101 and press **ENTER**

3

The terminal will prompt for **TERMINAL PASSWORD**

4

Enter the password and press **ENTER**

5

The terminal will display **END TRAINING? CORRECT? YES/NO**

6

Press the **ENTER** key to exit Training Mode

12. Processing a sale

12.1 PROCESSING SALE – CONTACTLESS CARD, SMARTPHONE OR WEARABLE (PURCHASE AMOUNT LESS THAN \$100)

Perform card security checks, please refer to section 7 Fraud Minimisation for further information.

1

Key in the purchase amount and then press **ENTER**.

Note: Cash out is not supported on contactless card processing. Bypass the cash out amount by pressing **ENTER**.

2

Have the cardholder tap their card, smartphone or wearable on the contactless reader.

3

Terminal status is displayed.

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

4

Transaction is approved and merchant receipt is printed

5

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.

12.2 PROCESSING SALE – CONTACTLESS CARD, SMARTPHONE OR WEARABLE (PURCHASE AMOUNT MORE THAN \$100)

Perform card security checks, please refer to section 7 Fraud Minimisation for further information.

1

Key in the purchase amount and then press **ENTER**.

Note: Cash out is not supported on contactless card processing. Bypass the cash out amount by pressing **ENTER**.

2

Have the cardholder tap their card, smartphone or wearable on the contactless reader.

3

If prompted, key in the **PIN** number or press **ENTER** for Signature

4

Terminal status is displayed.

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

5

Transaction is approved and merchant receipt is printed

6

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.

12.3 PROCESSING A SALE WITH CASH OUT

Perform card security checks, please refer to section 7 Fraud Minimisation for further information.

1

Key in the purchase amount and then select **CASH** on the terminal touch screen.

2

Key in the cash amount using the numeric keys on the terminal.

3

Verify the amount is correct and accept by pressing **ENTER**.

Note: The total 'Sale with Cash' amount is displayed on the PRESENT CARD screen.

4

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.

Note: Cash out is not supported on contactless card processing.

5

Select the account by pressing the number keys to select CHQ or SAV

6

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

Terminal status is displayed.

7

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

8

Transaction is approved and merchant receipt is printed.

9

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.

12.4 PROCESSING A SALE – INSERT (EMV) AND SWIPE WITH PIN OR SIGNATURE

Perform card security checks, please refer to section 7 Fraud Minimisation for further information.

1

Key in the purchase amount and then press **ENTER**.

2

To process cash out, press **CASH** on the terminal touchscreen and key in the cash out amount, otherwise press **<ENTER>**

3

Verify the amount is correct and accept by pressing **ENTER**.

4

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.

5

Select the account by pressing the number keys to select CHQ, SAV or CR

6

Key in the **PIN** number or press **ENTER** for 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.

7

Terminal status is displayed.

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

8

Transaction is approved and merchant receipt is printed.

9

If signature is required this is prompted. Terminal prints a signature record. Have the customer sign this and compare it to the signature on the reverse of the customer's card.

10

If the signature matches, press **YES**.
The terminal requests to print customer copy

12.5 PROCESSING A CASH-OUT ONLY TRANSACTION

Customers may request cash-out (with or without making a purchase) by debiting their Cheque or Savings account. Cash-out is only available if this transaction type has been enabled on the terminal, otherwise the option will not appear on the display. To request this option, you must call ANZ Worldline Payment Solutions. If cash-out is enabled on the terminal, the cash-out transaction can only be processed when the terminal is online and an approved authorisation has been received from the issuing bank for this transaction. Please note that cash-out is not available for contactless or UnionPay transactions.

Perform card security checks, please refer to section 7 Fraud Minimisation for further information.

1

Press the **MENU** key to access ANZ POS Move terminal menu.

2

Select **TRANSACTION**

3

Select **CASH OUT**

4

Key in the cash-out amount and press **ENTER**.

5

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: Cash out is not supported on contactless card processing.

6

Select the account by pressing the number keys to select CHQ or SAV

7

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

Terminal status is displayed.

8

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

9

Transaction is approved and merchant receipt is printed.

10

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

13. Refunds

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.

13.1 PROCESSING A REFUND TRANSACTION

Perform card security checks, please refer to section 7 Fraud Minimisation for further information.

1

Press the **MENU** key to access ANZ POS Move terminal menu.

2

Select **TRANSACTION**

3

Select **REFUND**

4

Key in the refund amount and press **ENTER**.

5

PINpad prompts to enter the Merchant password.
Enter the **Password** and press **ENTER**

6

Insert, Swipe or Tap 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. When a card is swiped or inserted, the PINpad prompts the card holder to select Account Type

7

Select the account by pressing the number keys to select CHQ, SAV or CR

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.

8

Key in the **PIN** number or press **ENTER** for Signature

Terminal status is displayed.

9

The terminal will display an '**APPROVED**' OR '**DECLINED**' message. If the transaction has been rejected, please notify the customer, advise them to contact their card Issuer and hand the customer their copy of the Transaction Record.

10

Transaction is approved and merchant receipt is printed

11

If signature is required this is prompted. Terminal prints a signature record. Have the customer sign this and compare it to the signature on the reverse of the customer's card.

12

If the signature matches, press **YES** on the terminal or press the **ENTER** key. The terminal requests to print customer copy

13

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.

14. Tipping

Tip with PIN transaction allows a specified Tip amount to be included as part of the original Credit or Debit Purchase transaction. This functionality allows the cardholder to retain possession of their card at all times and the total value must be verified and authorised by the cardholder at the time of payment. The PIN is inputted directly in to the terminal. For

international cards and a small minority of cards, a signature can be accepted as a form of verification. Tip with PIN is only available if it has been enabled on the terminal otherwise the option will not appear on the display.

Note: The Tip@Terminal (Tip with PIN) transactions are only available and approved for merchants in specific industries.

14.1 PROCESSING A SALE WITH TIP (TIP WITH PIN) TRANSACTIONS

Perform card security checks, please refer to section 7 Fraud Minimisation for further information.

1

Key in the purchase amount then select **TIP** on the terminal touch screen

2

Key in the Tip amount or select one of the 4 available pre-selected tip % and press **ENTER**.

3

Verify the Total amount is correct and accept by pressing **ENTER**.

Note: The total 'Sale with Tip' amount is displayed on the PRESENT CARD screen.

4

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.

5

Select the account by pressing the number keys to select CHQ, SAV or CR.

6

Have the cardholder enter their PIN or press **ENTER** for 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.

7

Terminal status is displayed.

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

8

Transaction is approved and merchant receipt is printed.

9

If signature is required this is prompted. Terminal prints a signature record. Have the customer sign this and compare it to the signature on the reverse of the customer's card. If the transaction is declined, 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.

10

If the signature matches, press **YES**. The terminal requests to print customer copy.

15. Electronic Fallback (EFB) Processing

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

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

The transactions are stored in the Electronic Terminal and are uploaded for processing once the Electronic Terminal communications lines are restored. If your Electronic Terminal is rendered inoperable, you will be able to continue processing transactions using the Imprinter for Manual Processing (please refer to section 16.1).

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

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

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

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

The Electronic Terminal has the capacity to store 150 EFB transactions. For any EFB transactions attempted thereafter, the Electronic Terminal will display a Comms Error message.

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

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

15.1 PROCESSING A SALE IN EFB – INSERT (EMV) AND SWIPE WITH PIN OR SIGNATURE

Perform card security checks, please refer to section 7 Fraud minimisation for further information.

1

Key in the purchase amount and then press **ENTER**.

2

To process cash out, press **CASH** on the terminal touchscreen and key in the cash out amount, otherwise press **<ENTER>**

3

Verify the amount is correct and accept by pressing **ENTER**.

4

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.

Note: EFB processing is not available for contactless transactions.

5

Select the account by pressing the number keys to select CHQ, SAV or CR

6

Key in the **PIN** number or press **ENTER** for 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.

7

If the transaction amount exceeds your EFB Authorisation Limit, the terminal will prompt for you to enter in an Authorisation Code. Phone the Authorisation Centre. Key in the Authorisation Number and press **ENTER**. (Please refer to section 1.3 for more information on gaining Authorisation).

8

Terminal status is displayed.

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

9

Transaction is approved and merchant receipt is printed

10

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.

11

If the signature matches, press **YES**. If they do not, press **NO** to abort the transaction. The terminal requests to print customer copy

CLEARING ELECTRONIC FALLBACK TRANSACTIONS

When re-connected, EFB transactions will automatically trickle through for processing with other transactions or whilst the terminal is in idle mode. The terminal is also capable of uploading transactions during settlement, logon, printing of totals reports 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.

A hash # with a number next to it will display on the terminal screen which indicates how many EFB transactions are stored in the terminal

1

Press the **FUNC** key on the terminal

2

Key in the numbers 23 and press **ENTER**

3

The stored EFB transactions are processed

16. Manual Transaction Processing

16.1 PAPER VOUCHER PROCESSING

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

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

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

Manually Processing Credit Card transactions (Embossed Cards Only)

For Purchases

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

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

For Refunds

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

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

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

For Purchases

- 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

- Retain the Merchant copy for your records and the Bank copy for banking

Example of a Sales Voucher

4564 6339 9999 9995		55 12906																													
07/94 06/97 C MR SIMON L CLARKE	<table border="1"> <tr> <th>Authorisation No.</th> <th>Day</th> <th>Month</th> <th>Year</th> </tr> <tr> <td>030970</td> <td>0</td> <td>4</td> <td>0196</td> </tr> </table>	Authorisation No.	Day	Month	Year	030970	0	4	0196	<table border="1"> <tr> <th>City</th> <th>Description</th> <th>Dollars</th> <th>Cents</th> </tr> <tr> <td>1</td> <td>Board</td> <td>8</td> <td>75 00</td> </tr> <tr> <td>1</td> <td>Wetsuit</td> <td>1</td> <td>99 00</td> </tr> <tr> <td>1</td> <td>Fin</td> <td>1</td> <td>27 00</td> </tr> <tr> <td colspan="2">Dept. Sales Voucher</td> <td>Total SA</td> <td>1201 00</td> </tr> </table>		City	Description	Dollars	Cents	1	Board	8	75 00	1	Wetsuit	1	99 00	1	Fin	1	27 00	Dept. Sales Voucher		Total SA	1201 00
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Validity Dates	Tick one	Card	MasterCard	VISA																											
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																											

Example of a Credit Voucher

5430 4889 9999 9995		66 25226																	
3048 04/94 — 03/97 M MR ALLAN W SCOTT	<table border="1"> <tr> <th>Day</th> <th>Month</th> <th>Year</th> </tr> <tr> <td>28</td> <td>08</td> <td>96</td> </tr> </table>	Day	Month	Year	28	08	96	<table border="1"> <tr> <th>City</th> <th>Description</th> </tr> <tr> <td>1</td> <td>Roll of silk</td> </tr> <tr> <td colspan="2">Less Credit Vouchers <i>Damaged merchandise</i></td> </tr> <tr> <td>Date of original sale 18 08 96</td> <td>Credit Voucher</td> <td>Total SA</td> <td>290 00</td> </tr> </table>		City	Description	1	Roll of silk	Less Credit Vouchers <i>Damaged merchandise</i>		Date of original sale 18 08 96	Credit Voucher	Total SA	290 00
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	290 00																
479186 8 979 562 337 0 48 04 1 0473 7 KAPINSKY DESIGNS ALBERT PARK VIC	Merchant's Signature <i>Sam Sample</i>	I acknowledge receipt for services and goods and liability for charges as recorded hereon. Charges for goods and services declined and credit accepted as recorded hereon.																	

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

- 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
- 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
- Merchants with an ANZ Worldline Payment Solutions account, please deposit your Credit Card Summary envelopes at any ANZ Worldline Payment Solutions branch
- For merchants without an ANZ Worldline Payment Solutions account, the Credit Card Summary envelope should be mailed to 'Not for Value Merchant Envelopes, Settlement & Control Team, Tower 4, Level 15, Collins Square, 727 Collins Street, Docklands VIC 3008'.

Note: Full merchant number is to be imprinted on Merchants Summary Voucher

Example of a Credit Voucher

561057 4011 108902 8		22 16102																																															
DURRELLS BISTRO SOUTHPORT QLD	108902 8 979 568 437 6 48 04 2 0478 5 DURRELLS BISTRO SOUTHPORT QLD	<table border="1"> <tr> <td rowspan="2">List vouchers below or supply adding machine tape</td> <td>1 8 9 0 0</td> </tr> <tr> <td>2 7 5 0 0</td> </tr> <tr> <td>1 8 0 0 0</td> <td></td> </tr> <tr> <td>6 9 9 0 0</td> <td></td> </tr> <tr> <td>2 2 5 0 0</td> <td></td> </tr> <tr> <td>1 1 5 0 0 0</td> <td></td> </tr> <tr> <td>- (1 9 9 0 0)</td> <td></td> </tr> <tr> <td>Total</td> <td>\$ 2 5 1 5 0 0</td> </tr> </table>	List vouchers below or supply adding machine tape	1 8 9 0 0	2 7 5 0 0	1 8 0 0 0		6 9 9 0 0		2 2 5 0 0		1 1 5 0 0 0		- (1 9 9 0 0)		Total	\$ 2 5 1 5 0 0	<table border="1"> <tr> <td rowspan="2">Important <input type="checkbox"/> Cross this box if credit value is greater than sales</td> <td>Day</td> <td>Month</td> <td>Year</td> </tr> <tr> <td>2</td> <td>2</td> <td>0 6 9 6</td> </tr> <tr> <td>Voucher type</td> <td>No. of Items</td> <td>Dollars</td> <td>Cents</td> </tr> <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 colspan="2">Merchant Summary</td> <td>Total \$A</td> <td>2 5 1 5 0 0</td> </tr> <tr> <td colspan="2">Merchant's Signature</td> <td colspan="2"> This form and the vouchers herewith are legible and undamaged in any material respect. </td> </tr> <tr> <td colspan="2">Sam Sample</td> <td colspan="2"></td> </tr> </table>	Important <input type="checkbox"/> Cross this box if credit value is greater than sales	Day	Month	Year	2	2	0 6 9 6	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 \$A	2 5 1 5 0 0	Merchant's Signature		This form and the vouchers herewith are legible and undamaged in any material respect.		Sam Sample			
List vouchers below or supply adding machine tape	1 8 9 0 0																																																
	2 7 5 0 0																																																
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Important <input type="checkbox"/> Cross this box if credit value is greater than sales	Day	Month	Year																																														
	2	2	0 6 9 6																																														
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 \$A	2 5 1 5 0 0																																														
Merchant's Signature		This form and the vouchers herewith are legible and undamaged in any material respect.																																															
Sam Sample																																																	

Bank Copy — Merchant Summary

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

Example of a Credit Card Summary Envelope



Credit Card Summary Envelope

Place bank stamp here

Cross this box if value of credit vouchers is greater than value of sales vouchers.

Australia and New Zealand Banking Group Limited ABN 11 005 357 522



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.

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

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.

Example of a Sales voucher

EFTPOS TRANSACTION			
Cheque & Savings Accounts Only			
			Date:
Transaction Type	Description of Transaction	Time	Amount
Purchase			
Cash Out			
Operator's Init.	Dept.	Authorisation No.	Total \$A
<input type="checkbox"/> Cheque Ac.	<input type="checkbox"/> Savings Ac.	<input type="checkbox"/> D.C.A. Local Receipt	
Bank Use Only.			
Aux. Dom.	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 a Credit Voucher

EFTPOS REFUND			
Cheque & Savings Accounts Only			
			Date:
Reason for Refund		Time	Purchase Date:
Refund the amount shown below from Merchant's Account to my:			Total \$A
<input type="checkbox"/> Cheque Ac.	<input type="checkbox"/> Savings Ac.	<input type="checkbox"/> Charges for goods and services declined and refund given as recorded 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

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

- Imprint the eftpos Merchant Card on your eftpos Summary Voucher
- Complete the Voucher. If the value of refunds is greater than purchases, enter a minus sign and circle the amount.

Place Into Your eftpos Cheque & Saving Envelope

- Bank copy of the eftpos Merchant Summary Voucher (must be at the front)
- Bank copies of all transaction and Refund Vouchers
- 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
- Merchants with an ANZ Worldline Payment Solutions account, please deposit your eftpos Cheque & Savings envelopes at any ANZ Worldline Payment Solutions branch
- For merchants without an ANZ Worldline Payment Solutions account, the eftpos Cheque & Savings envelope should be mailed to 'Not for Value Merchant Envelopes, Settlement & Control Team, Tower 4, Level 15, Collins Square, 727 Collins Street, Docklands VIC 3008'.
- If the value of refunds is greater than purchases, hand the teller cash or cheque(s) to the value of the net credit amount (do not include in your deposit)

Example of a Merchant eftpos Summary Voucher

EFTPOS SUMMARY
Cheque & Savings Accounts Only

		Date:	
		No. of Items	Amount
Transaction Vouchers			
Refund Vouchers			
Transaction less Refunds = Total \$A			

This form and the vouchers herewith are legible and undamaged in any material respect.

X _____
Merchant's Signature

If the refund is for a Bill of Materials, or supply adding machine tape

1	
2	
3	
4	
5	
6	
7	
8	
9	
10	TOTAL

If value of refunds is greater than transactions, circle total amount

Bank Copy

Example of a Merchant Cheque and Savings Summary Envelope



Cheque and Savings Summary Envelope



NO PINS



NO STAPLES



NO STATIONERY
ORDERS

DO NOT INCLUDE CREDIT CARD VOUCHERS



17. Pre-Authorisation

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

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

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

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

- Cardholder's intended length of stay at check-in time

- Room rate
- Applicable tax
- Service charge rates
- Other allowable charges e.g. mini-bar and telephone calls.

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

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

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

The card Issuer determines the number of days the cardholder's funds remain on hold. As a guide, the funds may be held between 4 and 10 days for Australian banks but may be longer for overseas banks. If the terminal goes offline during Pre-Authorisation, you will receive a declined error message as Pre-Authorisation is not processed when the terminal is offline. Please contact the appropriate Authorisation Centre (please refer to section 1.2) for a manual authorisation and complete the transaction using Manual Processing. An Authorisation number must be recorded.

17.1 PROCESSING A PRE-AUTHORISATION

Perform card security checks, please refer to section 7 Fraud Minimisation for further information.

1

Press the **MENU** key to access ANZ POS Move terminal menu.

2

Select **TRANSACTION**

3

Select **PRE-AUTH**

4

Select **PRE-AUTH** agian

5

Key in the pre-auth amount and Press **ENTER**

6

Insert or Swipe the card if the card holder is present else manually enter the card details (Step 8-9 for manual entry)

7

Key in the **PIN** number and press **ENTER** or press **ENTER** for Signature

Note: When a valid Credit card is presented, the PINpad prompts for PIN entry which may be bypassed by pressing **ENTER**

This is applicable where customer is not present, e.g. telephone reservation. The merchant can enter the card details using the PINpad.

8

8.1. Key in the card number and press **ENTER**

8.2. Key in the expiry date and press **ENTER**

8.3. Key in the CCV (if prompted) and press **ENTER**

9

PINpad prompts for the merchant password, if set. Enter the merchant password and press **ENTER**

10

Press **ENTER** to confirm

11

Terminal status is displayed.

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

12

Transaction is approved and merchant receipt is printed

13

If signature is required it will be prompted. Terminal will print a signature line on the merchant receipt. Have the customer sign this and compare it to the signature on the reverse of the customer's card.

14

If the signature matches, press **YES** on the terminal screen or alternatively press **ENTER** key. The terminal requests to print customer copy

15

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.

17.2 PRE-AUTHORISATION COMPLETION

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

Perform card security checks

Note: Please refer to section 7 Fraud Minimisation for further information on card security checks.

1

Press the **MENU** key to access ANZ POS Move terminal menu.

2

Select **TRANSACTION**

3

Select **PRE-AUTH**

4

Select **COMPLETION**

5

Key in the amount and Press **ENTER**

6

Insert or Swipe the card if the card holder is present else manually enter the card details (Step 8-9 for manual entry)

7

Key in the **PIN** number and press **ENTER** or press **ENTER** for Signature

Note: When a valid Credit card is presented, the PINpad prompts for PIN entry which may be bypassed by pressing **ENTER**

This is applicable where customer is not present, e.g. telephone reservation. The merchant can enter the card details using the PINpad.

8

- 8.1. Key in the card number and press **ENTER**
- 8.2. Key in the expiry date and press **ENTER**
- 8.3. Key in the CCV (if prompted) and press **ENTER**

9

PINpad prompts for the merchant password, if set. Enter the merchant password and press **ENTER**

Terminal status is displayed.

10

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

11

Transaction is approved and merchant receipt is printed

12

If signature is required it will be prompted. Terminal will print a signature line on the merchant receipt. Have the customer sign this and compare it to the signature on the reverse of the customer's card

13

If the signature matches, press **YES**.
The terminal requests to print customer copy

14

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.

17.3 PRE-AUTHORISATION CANCEL

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

Perform card security checks

Note: Please refer to section 7 Fraud Minimisation for further information on card security checks.

1

Press the **MENU** key to access ANZ POS Move terminal menu.

2

Select **TRANSACTION**

3

Select **PRE-AUTH**

4

Select **PRE-AUTH CANCEL**

5

Key in the **Approval Code** and Press **ENTER** (The approval code can be obtained from the original Pre-Auth Merchant copy)

6

Terminal displays the last 4 digits of the card and prompts to confirm the pre-auth transaction cancellation

7

Press **ENTER** to confirm cancellation of the pre-auth transaction

8

Terminal status is displayed.

The terminal will display an '**APPROVED**' OR '**DECLINED**' message. If the transaction has been rejected, please notify the customer.

9

Transaction is approved and merchant receipt is printed

10

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

18. Shift Mode and Shift Totals

For businesses that operate shifts, the shift report can provide information on the transactions performed during each shift. This report is separate to the settlement period report. When you close off a shift, the shift total report will automatically print. You can print a running total of your current shift at any time without closing the shift transactions

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

18.1 START SHIFT

1

Press the **FUNC** key on the terminal

2

Key in the numbers 63 and press **ENTER**

3

Select **Start / End Shift** and press **ENTER**

4

The terminal will prompt for **TERMINAL PASSWORD**

5

Key in the password and press **ENTER**

6

The terminal will display '**SHIFT MODE ACTIVATED**'

18.2 END SHIFT

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

1

Press the **FUNC** key on the terminal

2

Key in the numbers 63 and press **ENTER**

3

Select **Start / End Shift** and press **ENTER**

4

The terminal will display '**SCANNING BATCH PLEASE WAIT**' and then proceed with printing the Shift Totals report

5

The terminal will prompt '**SHIFT TOTALS PRINTED SUCESSFULLY?**'. Press **ENTER** to continue or **CANCEL** to reprint the shift totals report

6

The terminal will prompt '**RESET SHIFT TOTALS**': Press **ENTER** to clear the shift totals or **CANCEL** to proceed to the next screen

7

The terminal will prompt '**SHIFT MODE DEACTIVATED**' and return to the idle screen

18.3 PRINT SHIFT TOTALS REPORT

This feature allows you to print a Shift Totals report without ending the shift

1

Press the **FUNC** key on the terminal

2

Key in the numbers 63 and press **ENTER**

3

Select '**PRINT CURRENT SHIFT**' by using the up and down arrow buttons on the bottom of the touch screen and press **ENTER**

4

The terminal will display '**SCANNING BATCH PLEASE WAIT**' and then proceed with printing the Shift Totals report

19. Hand key (Manual Entry) Processing

If the terminal cannot read a card when it is swiped or inserted, please advise the cardholder to contact their card Issuer and seek an alternative form of payment. If decide you want to hand key a transaction if the terminal cannot read a card when it is swiped or inserted, please be aware of the following before you manually key credit card details using the terminal.

Note: It is recommended that you DO NOT hand key a card if the customer's card does not swipe through your terminal. The risk of hand keying rests with the Merchant. Performing card security checks can minimise any potential financial loss, please refer to section 7 Fraud Minimisation for further information on the card security checks.

You cannot hand key UnionPay or debit cards for sales transactions. When you hand key credit card details, you are also required to seek a form of

photographic identification e.g. a current Driver's Licence and record the details including licence number and expiry date. Make an imprint of the credit or debit card using your Imprinter and record these details on the back of your copy of the Sales Voucher. Please note that this may not protect you from chargebacks if the transaction is disputed by cardholder or cardholder's issuing bank- you may still be held liable which results in a debit to your merchant account for the amount of the relevant "disputed" transaction.

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

19.1 PROCESSING A HAND KEY TRANSACTION WITH A CARDHOLDER PRESENT

Perform card security checks, please refer to section 7 Fraud Minimisation for further information.

1

Key in the purchase amount and press **ENTER**.

2

Key in the card number and press **ENTER**.

3

Key in the expiry date and press **ENTER**

4

Key in the CCV (if prompted) and press **ENTER**

5

PINpad prompts for the merchant password. Enter the merchant password and press **ENTER**

Terminal status is displayed.

6

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

7

Transaction is approved and merchant receipt is printed

8

If signature is required this is prompted. Terminal prints a signature record. Have the customer sign this and compare it to the signature on the reverse of the customer's card.

9

If the signature matches, press **YES**. The terminal requests to print customer copy

10

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.

20. Mail Order Telephone Order (MOTO)

For merchants authorised by ANZ Worldline Payment Solutions to process Mail and Telephone Order the terminal will request that you identify the 'source' and the 'nature' of the transaction.

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

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

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

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

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

20.1 PROCESSING A MAIL/TELEPHONE ORDER TRANSACTION (SCHEME CARDS ONLY)

Perform card security checks, please refer to section 7 Fraud Minimisation for further information on the card security checks.

1

Press the **MENU** key to access ANZ POS Move terminal menu.

2

Select **TRANSACTION**

3

Select **MOTO**

4

Key in the amount and Press **ENTER**

5

PINpad prompts for the merchant password. Enter the merchant password and press **ENTER**

6

Key in the card number and press **ENTER**

7

Key in the expiry date and press **ENTER**

8

Key in the CCV and press **ENTER**

9

Terminal prompts to select the MOTO Type.

10

Press **1** to select **TELEPHONE ORDER** or
press **2** to select **MAIL ORDER**

11

Press **ENTER** to confirm

Terminal status is displayed.

12

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

13

Transaction is approved and merchant receipt is printed

14

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.

21. Settlement

ANZ Worldline Payment Solutions offers same day settlement, every day.*

*For ANZ Worldline Payment Solutions business account holders, funds are available on the same day for online transactions, processed through the terminal and settled before 09:00 pm (Melbourne time). For non-ANZ Worldline Payment Solutions business account holders, for online transactions processed through the terminal, ANZ Worldline Payment Solutions will transfer the funds to the merchant's bank on the following business day and the availability of the funds will be determined by the merchant's bank. For transactions processed offline or via Paper Merchant Vouchers, these settlement times do not apply.

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

ANZ Worldline Payment Solutions automatically performs Settlement for you if it has not been completed by 9pm (AEST).

After ANZ Worldline Payment Solutions has automatically settled, the terminal will print the Settlement report at the time you next perform a transaction.

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

21.1 INITIATE MANUAL SETTLEMENT

The manual settlement function allows you to manually close the batch and settle for the day.

Note: Your terminal will settle automatically at 9:00pm AEST daily, unless a manual settlement is performed.

1

Press the **MENU** key to access ANZ POS Move terminal menu.

2

Select **BATCH**

3

Select **SETTLE**

Select **SUMMARY TOTAL OR SUB TOTAL**

4

- 4.1. If **SUMMARY TOTAL** was selected, the report will only list the Sales, Cash Out, Refund and Totals of the settlement (excluding AMEX & Diners).
- 4.2. If **SUB TOTAL** was selected, the report will list the different cards accepted (AMEX/ Diners/Visa/Mastercard & Debit) as well as the totals of the settlement.

5

Terminal displays status 'ANZ_PROD BATCH PROCESSING':

6

The settlement process commences and when successfully processed, the settlement receipt will print.

22. Print Transactions

22.1 PRINT LAST TRANSACTION

This function allows to print a duplicate receipt of the last transaction processed when the terminal runs out of paper or a paper jam occurs.

1

Press the **MENU** key to access ANZ POS Move terminal menu.

2

Select **PRINT**

3

Select **TRANSACTIONS**

4

Select **LAST**

5

Terminal prints the last transaction receipt

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

23. Print Reports

23.1 AUDIT

This function provides a print out of all the transactions processed in a settlement period of up to 3 days.

1

Press the **MENU** key to access ANZ POS Move terminal menu.

2

Select **PRINT**

3

Select **REPORTS**

4

Select **AUDIT**

5

Terminal displays the last 3 days of settlement records

6

Select the date you wish to print settlement for by using the F2 or F3 touchscreen buttons on the terminal press **ENTER**

7

Terminal prints the transaction Listing report

23.2.LAST SETTLEMENT

The Last Settlement report lists the total amount credited to the merchant's bank account as at the last Settlement period. This does not include American Express, Diners Club or JCB totals.

1

Press the **MENU** key to access ANZ POS Move terminal menu.

2

Select **BATCH**

3

Select **LAST SETTLEMENT**

4

Terminal displays status '**PROCESSING**'

5

Terminal prints Last Settlement Report

23.3 TOTALS BY SUMMARY TOTALS

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

1

Press the **MENU** key to access ANZ POS Move terminal menu.

2

Select **BATCH**

3

Select **TOTALS**

4

Select **SUMMARY TOTAL**

5

Terminal displays status '**SCANNING BATCH**'

6

Terminal prints a Summary Totals Report

23.4 TOTALS BY SUB TOTAL

The Sub Totals report lists the different cards accepted (AMEX/JCB/Diners/UnionPay/Visa/Mastercard & Debit) as well as the totals of the current settlement period.

1

Press the **MENU** key to access ANZ POS Move terminal menu.

2

Select **BATCH**

3

Select **TOTALS**

4

Select **SUB TOTAL**

5

Terminal displays status '**SCANNING BATCH**'

6

Terminal prints a Pre-Settlement Report

23.5 REVIEW BATCH

This function allows you to review the details of the transaction, one at a time, in the current batch.

1

Press the **MENU** key to access ANZ POS Move terminal menu.

2

Select **BATCH**

3

Select **REVIEW BATCH**

4

Terminal displays status '**SCANNING BATCH DETAILS**'

5

Terminal displays the details of the last transaction

5.1. Press **F1** button on the screen to view **PREVIOUS** transaction

5.2. Press **F2** button on the screen to view **NEXT** transaction

5.3. Press **F3** buttons on the screen to view transaction **INFORMATION**

24. Change Merchant Password

This function allows you to change the Merchant password. The password change function will change your refund, hand key and MOTO password only.

Note: You can choose to set the same password for refund, hand key and MOTO or you can set an individual unique password for refund and hand key/MOTO.

1

Press the **FUNC** key

2

Key in 90 and press **ENTER**

3

Terminal displays a list of options to set the password. Selecting **REFUND** will allow you to set the password for refunds and selecting **KEY ENTRY** will allow you to set the password for hand key/MOTO. The **TERMINAL** password is used for advance functions such as Enabling Shift totals

Note: Void and Settlement are not supported.

4

Press the F2 and F3 touchscreen buttons to scroll to **REFUND** or **KEY ENTRY** and press **ENTER** to change the password

5

Key in the current 4-digit password and press **ENTER**

6

Key in a new 4-digit password and press **ENTER**

7

Key in the new 4-digit password again and press **ENTER**

8

A confirmation message displays that the Merchant password has been changed successfully

25. Communication Options

In addition to Mobile 4G connectivity, the following communication options are available on the ANZ POS Move Terminal

- Internet via WIFI
 - Wi-Fi hotspot and Password is required to connect the terminal
- Internet via Ethernet
 - A router with an internet connection and an Ethernet cable is required to connect the terminal
- Dial Up
 - A dedicated analogue phone line is required to connect the terminal
- Auto-Communications (Auto-Comms) fallback is available and allows your terminal to connect to an alternative communication method if the primary communication method fails. In order to use this functionality, set up the individual communication modes you intend to use as instructed below, and then go to Section 24 to enable the Auto-Comms fallback.

25.1 SWITCHING TO AN ALTERNATIVE COMMUNICATION OPTION

1

Press the **MENU** key to access ANZ POS Move terminal menu

2

Select **TERMINAL**

3

Select **HOST COMMS**

4

Use the **F2** or **F3** touchscreen buttons to scroll to the preferred communication option and press **ENTER**

26. Configuring Communication type

26.1 SET UP THE TERMINAL FOR BROADBAND INTERNET VIA ETHERNET COMMUNICATION

The merchant must have Broadband Internet available in store and have an Ethernet cable.

1

Plug the Ethernet cable into 'ETH' port behind the base

2

Press the **MENU** key to access ANZ POS Move terminal menu

3

Select **TERMINAL**

4

Select **HOST COMMS**

5

Use the **F2** or **F3** touchscreen buttons to scroll to 'ETH' and press **ENTER**

6

The terminal needs to be paired to the base in order for Ethernet to work. Refer to section 26.4 on how to pair the terminal to the base for Bluetooth

26.2 SET UP THE TERMINAL FOR BROADBAND INTERNET VIA WI-FI COMMUNICATION

1

Press the **MENU** key to access ANZ POS Move terminal menu

2

Select **TERMINAL**

3

Select **OTHERS**

4

Select **SETTINGS**

5

Select **WIFI**

6

Press **'Enable'** to enable Wi-Fi

7

Press **Scan Networks** to find the available Wi-Fi networks

8

Select the required network

9

Use the onscreen keypad to enter the password for the selected Wi-Fi network and then press **ENTER**

10

When the password is entered correctly the message **'New Profile OK'** displays. The Wi-Fi symbol in the status header of the terminal will turn green

26.3 SET UP THE TERMINAL FOR DIAL-UP COMMUNICATION

The merchant must have a dedicated analogue phone line available in store along with a telephone line cable. Ensure the base and terminal have been paired for Bluetooth. (refer to Section 26.4 for Pairing the terminal to the base for Bluetooth)

1

Remove the cover from the bottom of the base and plug the telephone line cable into the 'Phone IN' port on the base

2

Press the **MENU** key to access ANZ POS Move terminal menu

3

Select **TERMINAL**

4

Select **HOST COMMS**

5

Use the **F2** or **F3** touchscreen buttons to scroll to 'DIALUP' and press **ENTER**

26.4 PAIR THE TERMINAL AND BASE FOR BLUETOOTH

1

Place the ANZ POS Move terminal onto the base

2

Press the **MENU** key to access ANZ POS Move terminal menu

3

Select **TERMINAL**

4

Select **OTHERS**

5

Select **SETTINGS**

6

Select **BLUETOOTH**

7

Using the touchscreen, select 'Switch On'. If this option is not there skip this step

8

Select Base > Association > New Base

9

The terminal will associate with the base and display '**Association Successful**' when completed

10

The Bluetooth icon on the screen will become green to indicate successful pairing

27. Auto-Communications Fallback

Auto-Communications (Auto-Comms) Fallback is a feature that allows your terminal to connect to an alternative communication method if the primary communication method fails. To enable this feature, the terminal needs to be set to 'AUTO' in the Host Comms Mode. The terminal will know

what communication methods are connected and configured and attempt to connect to those communications modes when it enters auto-comms fallback. The order of priority in which the terminal will attempt to connect is as follows: Ethernet, Wi-Fi, 3G/4G, Dial-Up.

1

Press the **MENU** key to access ANZ POS Move terminal menu

2

Select **TERMINAL**

3

Select **HOST COMMS**

4

Use the **F2** or **F3** touchscreen buttons to scroll to 'AUTO' and press **ENTER**

5

The terminal will prompt to check which comms are available, press **ENTER**

6

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

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

7

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

28. ANZ POS Move Terminal – Integrated

28.1 HOW TO INSTALL ANZ POS MOVE TERMINAL – INTEGRATED

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

Please plug in the terminal's base to your Point of Sale using either the serial or USB Cable provided. Connect the base to a power outlet using the provided power cable. Once the terminal is connected to the base, please follow the below instructions when installing your terminal.

Associate with Base

1

Place the ANZ POS Move terminal onto the base

2

Press the **MENU** key to access ANZ POS Move terminal menu

3

Select **TERMINAL**

4

Select **OTHERS**

5

Select **SETTINGS**

6

Select **BLUETOOTH**

7

Using the touchscreen, select '**Switch On**'. If this option is not there skip this step

8

Select Base > Association > New Base

9

The terminal will associate with the base and display 'Association Successful' when completed

10

The Bluetooth icon on the screen will become green to indicate successful pairing

Configuring Communications Mode

1

Press the **FUNC** key

2

Key in **6** and press **ENTER**

3

Your ANZ POS Move terminal has a SIM card in the back (either Optus or Telstra). If you are unsure what SIM card is in the terminal you can check by looking at the top left corner of the terminal to see if it displays Optus or Telstra. **Note:** The terminal needs to be powered on

4

Press the **F2** touchscreen button to scroll to Optus or Telstra (as identified in the above step) and press **ENTER**

Configuring Terminal ID

1

Press the **FUNC** key

2

Key in **3** and press **ENTER**

3

Type in **Access Code 0240** and press **ENTER**

4

Type in your 11 digit Terminal ID and press **ENTER**

5

Press **CANCEL** to accept the changes and return to the idle screen

Set Terminal to Integrated Mode

1

Press the **FUNC** key

2

Key in **2** and press **ENTER**

3

Type in **Access Code 0240** and press **ENTER**

4

The Terminal ID will display on the screen, press **ENTER**

5

At **INTERFACE TYPE**, press the **F2** touchscreen button to scroll to **PCEFTPOS** then press **ENTER**

6

At ETHERNET SETTINGS, press the F2 touchscreen button to scroll to SKIP and press ENTER

7

Press CANCEL to complete Interface change and return to the main ANZ Worldline Payment Solutions screen

Configuring Cable Type – USB Cable

1

Press the FUNC key

2

Key in 11112227 and press ENTER

3

Terminal displays 'CONFIGURE TERMINAL COMMS?', press ENTER

4

Terminal displays 'POS COMMS METHOD', use the F2 touchscreen button to select SERIAL and press ENTER

5

Use the F2 touchscreen button to select USB SLAVE and press ENTER

6

Terminal displays PROTOCOL, use the F2 touchscreen button to select VLI 38400 and press ENTER

7

The terminal will return to the main ANZ Worldline Payment Solutions idle screen

Configuring Cable Type – Serial Cable

1

Press the FUNC key

2

Key in 11112227 and press ENTER

3

Terminal displays 'CONFIGURE TERMINAL COMMS?', press ENTER

4

Terminal displays 'POS COMMS METHOD', use the F2 touchscreen button to select SERIAL and press ENTER

5

Use the F2 touchscreen button to select COMO 0 or COMO 1 and press ENTER

6

Terminal displays PROTOCOL, use the F2 touchscreen button to select ASYNC DLE 9600 and press ENTER

7

The terminal will return to the main ANZ Worldline Payment Solutions idle screen

TMS Logon

1

Press the **FUNC** key

2

Key in 102 and press **ENTER**

3

Terminal will begin to do a TMS download

4

When completed the terminal will display '**TMS ACTION FINISHED**' and return to the ANZ Worldline Payment Solutions idle screen

Terminal Initialisation

1

Press the **FUNC** key

2

Key in 110 and press **ENTER**

3

Terminal will begin to perform an initialisation

4

When completed the terminal will display '**LOGON APPROVED**' and return to the ANZ Worldline Payment Solutions idle screen

Note: If the screen does not display 'LOGON IN PROGRESS PLEASE WAIT' contact ANZ Worldline Payment Solutions on 1800 039 025 for further assistance. If you have an activation/reference number, please have the number handy.

29. Product Level Blocking

Product Level Blocking is a feature available on the ANZ POS Move terminal to block the purchase of restricted items on a Cashless Debit Cards (CDC). It is an automated solution that identifies restricted items in a merchant's stock file on the Point of Sale and recognises when a CDC is presented at the card terminal for payment. When the Product Level Blocking feature is activated, the ANZ POS Move terminal declines the purchase if there are restricted items in the Cardholder's basket.

This feature is available to be activated on the ANZ POS Move terminal, only when integrated via Linkly to the Point of Sale.

The categorisation of restricted items is controlled by the Department of Social Services (DSS) and other third party providers. The implementation of Product Level Blocking needs to be established between the Merchant, the Merchant's Point of Sale Provider and relevant third parties.

The Merchant acknowledges that the decision to activate or deactivate Product Level Blocking is its own decision and agrees that to the extent permitted by Law and without limiting the operation of clause 24 of the ANZ Worldline Payment Solutions General Conditions, ANZ Worldline Payment Solutions will not be responsible for any loss or damage (including consequential loss or damage) suffered by the Merchant or a Cardholder in respect of Product Level Blocking, including, but not limited to, as a result of the failure of the Merchant to undertake any necessary activation or deactivation steps, as required by its Point of Sale Provider or any relevant third party.

The Merchant acknowledges and agrees that any complaints from Cardholders regarding Product Level Blocking will be handled by the Merchant.

For assistance with enabling this feature, please contact your Point of Sale provider.

30. Common terminal error messages

Below is a list of decline transaction responses you may come across while operating your ANZ POS Move terminal.

Please contact ANZ Worldline Payment Solutions (24/7) on 1800 039 025 if you are unable to resolve an issue or encounter a decline response not listed below.

Transaction Declined Error Message

Terminal display	Description
CARD UNSUPPORTED	The ANZ Worldline Payment Solutions network does not accept this card. Refer the cardholder to their bank and seek another form of payment.
DECLINED 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.
DECLINED AUTH NOT FOUND	The original Pre-Authorisation not found. Check the pre- authorisation transaction information and retry the transaction again. If this fails, please contact ANZ Worldline Payment Solutions.
DECLINED TOPUP NOT ALLOWED	Topup functionality is not available for the card.
DECLINED CONTACT CARD ISSUER	The Issuing Bank has rejected the card. Refer the cardholder to their bank and seek another form of payment.
DECLINED INCORRECT PIN	The customer PIN was keyed incorrectly. Advise the customer to re-enter their PIN.
DECLINED PIN ERROR REFER	The customer has incorrectly keyed the PIN three times. Refer the cardholder to their bank and seek another form of payment.
DECLINED NOT AUTHORISED	Amount exceeds authorised limit or usage with that card. Refer cardholder to their bank and seek another form of payment.
DECLINED ISSUER NOT AVAILABLE	The transaction is unsuccessful. Refer cardholder to their bank and seek another form of payment.
DECLINED EXPIRED CARD	The card has expired. Refer the cardholder to their bank and seek another form of payment.
DECLINED CARD REMOVED	The card is removed before the transaction is completed. Please ensure that the card remains in the terminal during the transaction process.
DECLINED SYSTEM ERROR TF	Logon required. Terminal needs to logon/initialise to network.
DECLINED REVERSAL PENDING	A reversal transaction is pending in the terminal. Terminal needs to logon/initialise to network.
DECLINED NO SIM PRESENT	An invalid SIM has been detected. Retry the transaction and if this fails, please call ANZ Worldline Payment Solutions.

Terminal display	Description
AMOUNT EXCEEDS PINPAD LIMIT	An invalid Cash-out or Refund amount transaction has been attempted where the transaction type has been disabled. Please contact ANZ Worldline Payment Solutions.
OPERATOR TIMEOUT	The transaction timed out. Please restart the transaction.
DECLINED NO MANUAL CARD	A card number for a debit card account (CHQ or SAV) cannot be manually entered. Seek another form of payment.
DECLINED INVALID NUMBER	Card number has been keyed incorrectly. Check the card number and retry again.
INVALID EXPIRY DATE	The “expiry” date entered is not correct or wrong format. Please re-key the date in the format “mmyy” e.g. 0614.

Terminal Error Messages

Terminal display	Description
CONTACTLESS ERROR	This error message displays when, <ol style="list-style-type: none"> 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.
USE ONE CARD	Displays when the multiple cards presented, please ensure that only one card is presented and it is presented closer to the Contactless Terminal reader, follow the prompt and try again.
PRINT LAST SETTLEMENT? ENTER=YES, CLR=NO	This message displays when auto settlement has been performed by the bank on the previous night if not settled manually. Press ENTER to print the last settlement totals report or Press CLR not to print.
PRE- SETTLEMENT UNAVAILABLE	Terminal unable to print online totals report due to no/weak signal. Check the connection and try again. If this fails, please contact ANZ Worldline Payment Solutions.
SETTLEMENT ALREADY SETTLED	Settlement has already been taken.
NO PAPER PRINTER TRAN NOT ALLOWED	Terminal is not allowed to process the transaction without paper roll. Please place a new paper roll and retry processing transaction again.
NO PRINTER PAPER PRESS ANY KEY TO EXIT	Terminal has no paper roll. Press any key to exit, place a new paper roll and try again.
DECLINED NO BATCH TOTALS	There is no transaction in the current/active batch.
TXN NOT FOUND PRESS CANCEL	The transaction Invoice No. is invalid. Please check the invoice no and enter again.
WARNING LOW BATTERY	Terminal is on low battery. Place the terminal on the charging base.

Terminal Communications Error Messages

Terminal display	Description
DECLINED NO RESPONSE	There was no response for the network to the transaction. Check the network connection, re-try the transaction and if this fails, please call ANZ Worldline Payment Solutions.
DECLINED NO ANSWER	There was no/weak WiFi network to the transaction. Check the network connection, re-try the transaction and if this fails, please contact ANZ Worldline Payment Solutions.
DECLINED NO ETH CABLE	Ethernet cable not connected. Check the cable is inserted correctly, re-try the transaction and if this fails, please contact ANZ Worldline Payment Solutions.

Terminal display	Description
DECLINED NO WIFI SIGNAL	WiFi is not connected to a network. Check the network connection, re-try the transaction and if this fails, please contact ANZ Worldline Payment Solutions.
DECLINED NETWORK ERROR	There was no/weak IP network to the transaction. Check the network connection, re-try the transaction and if this fails, please contact ANZ Worldline Payment Solutions.
DECLINED BLUETOOTH ERROR	Bluetooth not connected or out of range. Check the connection cable is inserted correctly, re-try the transaction and if this fails, please call ANZ Worldline Payment Solutions.
DECLINED POWER FAIL	Power failure during a transaction.
POS COMMS ERROR (Integrated)	Communication error between PIN pad and PoS. Check the cable connection and retry again.
NO EFT SERVER (Integrated)	EFT Server not set on the EFT Client or Server is down. Check the server connection and retry again.
EFT SERVER LINK ERROR (Integrated)	General link error between PoS and EFT Server. Check the server connection and retry again.

31. Filing and Retention of transaction Records and Vouchers

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

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

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

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

32. Common terminal error messages

Below is a list of decline transaction responses you may come across while operating your ANZ POS Move terminal.

Please contact ANZ Worldline Payment Solutions (24/7) on 1800 039 025 if you are unable to resolve an issue or encounter a decline response not listed below.

Transaction Declined Error Message

Terminal display	Description
CARD UNSUPPORTED	The ANZ Worldline Payment Solutions network does not accept this card. Refer the cardholder to their bank and seek another form of payment.
DECLINED 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.
DECLINED AUTH NOT FOUND	The original Pre-Authorisation not found. Check the pre- authorisation transaction information and retry the transaction again. If this fails, please contact ANZ Worldline Payment Solutions.
DECLINED TOPUP NOT ALLOWED	Topup functionality is not available for the card.
DECLINED CONTACT CARD ISSUER	The Issuing Bank has rejected the card. Refer the cardholder to their bank and seek another form of payment.
DECLINED INCORRECT PIN	The customer PIN was keyed incorrectly. Advise the customer to re-enter their PIN.
DECLINED PIN ERROR REFER	The customer has incorrectly keyed the PIN three times. Refer the cardholder to their bank and seek another form of payment.
DECLINED NOT AUTHORISED	Amount exceeds authorised limit or usage with that card. Refer cardholder to their bank and seek another form of payment.

Terminal display	Description
DECLINED ISSUER NOT AVAILABLE	The transaction is unsuccessful. Refer cardholder to their bank and seek another form of payment.
DECLINED EXPIRED CARD	The card has expired. Refer the cardholder to their bank and seek another form of payment.
DECLINED CARD REMOVED	The card is removed before the transaction is completed. Please ensure that the card remains in the terminal during the transaction process.
DECLINED SYSTEM ERROR TF	Logon required. Terminal needs to logon/initialise to network.
DECLINED REVERSAL PENDING	A reversal transaction is pending in the terminal. Terminal needs to logon/initialise to network.
DECLINED NO SIM PRESENT	An invalid SIM has been detected. Retry the transaction and if this fails, please call ANZ Worldline Payment Solutions.
AMOUNT EXCEEDS PINPAD LIMIT	An invalid Cash-out or Refund amount transaction has been attempted where the transaction type has been disabled. Please contact ANZ Worldline Payment Solutions.
OPERATOR TIMEOUT	The transaction timed out. Please restart the transaction.
DECLINED NO MANUAL CARD	A card number for a debit card account (CHQ or SAV) cannot be manually entered. Seek another form of payment.
DECLINED INVALID NUMBER	Card number has been keyed incorrectly. Check the card number and retry again.
INVALID EXPIRY DATE	The "expiry" date entered is not correct or wrong format. Please re-key the date in the format "mmyy" e.g. 0614.

Transaction Declined Error Message

Terminal display	Description
DECLINED NO RESPONSE	There was no response for the network to the transaction. Check the network connection, re-try the transaction and if this fails, please call ANZ Worldline Payment Solutions.
DECLINED NO ANSWER	There was no/weak WiFi network to the transaction. Check the network connection, re-try the transaction and if this fails, please contact ANZ Worldline Payment Solutions.
DECLINED NO ETH CABLE	Ethernet cable not connected. Check the cable is inserted correctly, re-try the transaction and if this fails, please contact ANZ Worldline Payment Solutions.
DECLINED NO WIFI SIGNAL	WiFi is not connected to a network. Check the network connection, re-try the transaction and if this fails, please contact ANZ Worldline Payment Solutions.

Terminal display	Description
DECLINED NETWORK ERROR	There was no/weak IP network to the transaction. Check the network connection, re-try the transaction and if this fails, please contact ANZ Worldline Payment Solutions.
DECLINED BLUETOOTH ERROR	Bluetooth not connected or out of range. Check the connection cable is inserted correctly, re-try the transaction and if this fails, please call ANZ Worldline Payment Solutions .
DECLINED POWER FAIL	Power failure during a transaction.
POS COMMS ERROR (Integrated)	Communication error between PIN pad and PoS. Check the cable connection and retry again.
NO EFT SERVER (Integrated)	EFT Server not set on the EFT Client or Server is down. Check the server connection and retry again.
EFT SERVER LINK ERROR (Integrated)	General link error between PoS and EFT Server. Check the server connection and retry again.

33. Filing and retention of transaction records and vouchers

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

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

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

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

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"), the provider of merchant solutions under the Merchant Agreement. Worldline is not an authorised deposit taking institution (ADI) and entry into the Agreement is neither a deposit nor liability of 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.

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