

Merchant ID – 12345678
A SMALL BUSINESS PTY LTD
100 MAIN RD
HAWTHORN VIC 3122

Dear Merchant,

YOU'RE GETTING AN UPGRADE

ANZ Worldline Payment Solutions, a joint venture between ANZ and Worldline SA, is planning to bring an exciting roadmap of new products and solutions to you, our valued customer, and the Australian market.

We're pleased to upgrade you to a new platform, including new Worldline Edge (EP2) terminal(s). Ahead of your upgrade, our logistics partners, AMTEK, Ingenico or Team Global Express (TGE), will contact you to arrange a suitable time for them to either install or deliver the terminal, and provide you additional information about what to expect.

The upgrade will enable the future release of features and enhancements, like:



* Features become accessible upon request after upgrade. Terms, conditions and eligibility criteria apply.

SOME KEY CHANGES

- The settlement reference numbers on your settlement bank account statement will change. It's important to review the Migration FAQs to understand if this will affect your current reconciliation process. Review the Migration FAQs at anzworldline.com.au/upgrade-support.
- Your Merchant ID, Terminal ID(s) and Terminal Password(s) will change. If you use them as unique reference data points for third party systems, please note these will change. We'll provide the updated details just before your migration.
- While we endeavour to migrate all your existing terminal(s) to the new Worldline Edge (EP2) terminal(s) in the month of your migration, this may not be possible and you may be partially migrated. See section 11 for more details.

NEXT STEPS AND MORE INFORMATION

If a transaction is processed on one of your terminals between **26 February 2026** until **15 May 2026**, you'll be deemed to accept this change, including the changes to your Merchant Agreement and the pricing listed below.

If you have any questions or don't want to accept the upgrade, please reach out to us on 1800 039 025.

We'll keep you updated in future communications that will provide more details about the changes to your service. More information, including on timing of changes, is provided in the following pages. We've also set up a dedicated information webpage that contains FAQs about your upgrade, and information about your Worldline Edge (EP2) terminal.

You can access the webpage at anzworldline.com.au/upgrade-support or scan the QR code with your mobile device.



Best regards,



John Collins
Interim Chief Executive Officer
ANZ Worldline Payment Solutions

WHAT THE MIGRATION MEANS FOR YOU

To enable your upgrade to the new platform and a Worldline Edge (EP2) terminal, your access to the Merchant Portal and the future release of products and features, you'll need to be migrated to our new platform (**Migration**). An updated version of the General Conditions (**Migration General Conditions**), the Migration Merchant Choice Routing Terms and Conditions and the pricing outlined below will also apply if you accept the Migration. Please review the Migration General Conditions at anzworldline.com.au/migration-general-conditions and the Migration Merchant Choice Routing Terms and Conditions at anzworldline.com.au/migration-mcr-terms. For further information about the changes to your Merchant Agreement and service, please see information on the following pages.

The Migration will happen progressively starting from **5 April 2026**. Your Migration comes into effect upon the earlier of:

- your new Worldline Edge (EP2) terminal(s) being installed;
- you returning your existing terminal(s); or
- you successfully processing your first transaction on your new Worldline Edge (EP2) terminal(s), (**Migration Date**).

SOME CHANGES TO YOUR SERVICE AND YOUR MERCHANT AGREEMENT

If you agree to the Migration, there will be changes to your Merchant Agreement and service. Key differences include:

1. You will receive new Worldline Edge (EP2) terminal(s) to replace your existing terminal(s). The way the terminal operates will be different than your existing terminal. We recommend you familiarise yourself with the new Worldline Edge (EP2) Terminal Guide found at anzworldline.com.au/edge-ep2-guide. We will reach out to you at least 30 days before your Migration Date to advise on how you will receive your new Worldline Edge (EP2) terminal, how to install the terminal and what you need to do with your existing terminal. Five (5) working days after the delivery of your new Worldline Edge (EP2) terminal, we will initiate the process to switch off your old terminal. From that time, your old terminal may no longer be able to accept transactions.
2. There will be additional requirements for your terminal to settle. For settlement to occur, you must ensure that your terminal(s) is switched on and that communications are active from your current settlement time.
3. Settlement times (including settlement times for same-day settlement into an ANZ bank account) will be the same or slightly later in the day than your current settlement time.
4. In relation to deferred settlement, where we could previously defer settlement of any transaction for 2 Business Days this is changing to 5 Business Days. However, the other circumstances around deferred settlement remain the same.
5. The way we provide your settlement and billing information will change. Instead of receiving a single monthly statement as you do today, after Migration you will receive separate, more detailed documents – a Settlement Report, Billing Notices, and a Cost of Acceptance Report.
6. The way you receive your Settlement Reports, Billing Notices and Cost of Acceptance Reports will be different from the way you receive your monthly statement today. After Migration, these reports and notices will be sent electronically via email and will be made accessible through the Merchant Portal. You will no longer receive reports and notice as printed letters to your nominated postal address. You'll receive access to the Merchant Portal shortly before your Migration Date. It's crucial we have your correct email address to ensure you properly receive your documents. Review your contact details in the **Confirm Your Contact Details** section of this letter to confirm they are correct, and if they need to be changed, update them using the Commercial Merchant Maintenance Form found at anzworldline.com.au/upgrade-support or by calling 1800 039 025.
7. The settlement reference numbers on your settlement bank account statement will change. The information will include a **new** reference number; this number is a combination of an ANZ WL terminal or Partner ID (store ID) and an ANZ WL settlement reference number. It's important to review the Migration FAQs to understand if this will affect your current reconciliation process. Review the Migration FAQs at anzworldline.com.au/upgrade-support.
8. The following details will change:
 - Merchant ID - Once you're migrated, your Merchant ID will become your VP Number. Your new VP Number will be 9 digits and will be displayed on your new Reports and Notices.
 - Terminal ID(s)
 - Terminal Password(s)

You can expect to receive your new VP Number, Terminal ID(s) and Terminal Password(s) shortly before your Migration Date.

9. Subject to the point **11** below, during the month you are migrated, you'll receive a final statement and you'll be billed for charges for transactions processed on the current payments platform from the first day of your billing cycle up to your Migration Date. You'll also receive your first Billing Notice and you'll be billed for charges for transactions processed on the new platform from your Migration Date until the last day of the month. Please note this does not mean you have been charged twice. Any monthly fees will be charged in the month of your Migration Date on the current payments platform, except for Minimum Monthly Merchant Service Fees (if applicable) which will not be charged in the month of migration or until you are fully migrated in the event of partial migration.
10. Fees and charges will continue to be billed monthly, but you will be billed on the last calendar day of the month (instead of the last business day of the month as it occurs today). Note: where the last calendar day of the month is not a business day, the fees and charges will generally be debited from your account on the next business day.

11. While we endeavour to migrate all your existing terminal(s) to the new Worldline Edge (EP2) terminal(s), within the same period, this might not always be possible. In the case that you have multiple terminals listed against your Merchant IDs listed in this letter, and we are not able to migrate all existing terminals to the new Worldline Edge (EP2) terminals in the month of your Migration, you'll be considered as partially migrated.

If you are partially migrated:

- You will have two contracts. For terminals that successfully migrate to the new Worldline Edge (EP2) terminal(s), your Merchant Agreement will be amended as outlined in this letter (**Migration Contract**). For terminals that do not successfully migrate to the new Worldline Edge (EP2) terminal(s), your current Merchant Agreement remains in effect (**Current Contract**).
- You'll continue receiving two sets of statements - one statement from the current platform that shows transactions, from your existing terminal(s); and a set of documents (as outlined at point 5 above) from the new platform that show transactions from your new Worldline Edge (EP2) terminals.
- If any Annual Fees or Monthly Service Fees are applicable to your Merchant Facility, you will only be billed once and it will be in accordance with your Migration Contract.
- We'll continue attempting to migrate your existing terminal(s) to the new Worldline Edge (EP2) terminal(s) in the two months following your migration month. Failing a successful migration, we will be in touch to discuss next steps.

12. From the Migration Date, we will not process manual vouchers. Your Authorised Floor Limit will be \$0.

13. Other changes to your Merchant Agreement including to support new functionality, such as the Merchant Portal, to make some existing terms easier to understand, to reduce risk of fraud and to update the definition of Insolvency Event. Please review the Migration General Conditions at anzworldline.com.au/migration-general-conditions, before deciding whether to agree to the Migration.

DIRECT DEBIT ARRANGEMENTS

We'll direct debit the same Merchant Account(s) in line with the Direct Debit Service Agreement – Terms and Conditions found at anzworldline.com.au/migration-dda-terms.

The Direct Entry User ID that appears on your bank account will change. All direct entry fees and charges will appear as per the following for your nominated bank account: **635919 – Worldline Australia Pty Ltd**.

SOME THINGS THAT WILL STAY THE SAME

14. We'll continue providing the same dedicated customer service, and our support contact number will remain the same at 1800 039 025.
15. The existing terminal features you currently have activated, such as Tipping and Merchant Choice Routing, will still be enabled after Migration. If you currently have Merchant Choice Routing activated, the Terms and Conditions that apply with Merchant Choice Routing can be found in the Merchant Choice Routing Terms and Conditions found at anzworldline.com.au/migration-mcr-terms.
16. Subject to the terms of your Merchant Agreement, you will continue to receive your settlement proceeds daily, with fees and charges billed separately on a monthly basis.

CONFIRM YOUR CONTACT DETAILS

It's crucial we have your correct contact details on file to ensure you continue receiving your reports and notices via email, and so you can successfully access the Merchant Portal on activation. Please review the below contact details we currently have on file.

If any of these details are incorrect, update them by completing the Commercial Merchant Maintenance Form found at anzworldline.com.au/merchant-support or by calling 1800 039 025.

Postal address	A SMALL BUSINESS PTY LTD 100 MAIN ROAD HAWTHORN VIC 3122
Email Address	ACCOUNTS@SMALLBUSINESS.COM.AU
Phone Number	0400 123 456

DETAILS OF YOUR PRICING AND SERVICE

Previously, your pricing was displayed on a GST-inclusive basis. If you accept the Migration, from your Migration Date, certain pricing may be displayed on a GST-exclusive basis. Both the GST-inclusive and GST-exclusive pricing is set out below.

Our aim as part of this upgrade is to keep your pricing consistent. Due to the method and frequency that GST is applied on our new platform, you may see a minor difference in your pricing. Please note, any existing fee waivers you have on your account will continue to apply. Charges, terms and conditions are subject to change.

If you have an existing contract with Amex and/or JCB, your terminal(s) will continue to accept transactions from these card schemes as they currently do.

1. Transaction Fees

Fee Type	Frequency	Excl. GST	Incl. GST
Visa/Mastercard Merchant Service Fee	Per transaction	0.9545%	1.0500%
UnionPay Merchant Service Fee	Per transaction	2.0000%	2.2000%
eftpos Debit Fee	Per transaction	\$0.2273	\$0.2500
eftpos with Cashout Fee	Per eftpos cashout transaction	\$0.2273	\$0.2500

2. Other Fees and Charges

Fee Type	Frequency	Excl. GST	Incl. GST
Terminal Rental Fee	Per terminal, per month (or part thereof)	\$27.2273	\$29.9500

Example