

Multi-Network Card Routing Terms and Conditions

Updated July 2025

If a Merchant has been sent a Migrating Customer Notice, and before the 'Migration Date' under that notice the Merchant has been informed that Multi-Network Card Routing will be applied by Worldline Australia Pty Ltd (Worldline) to its Eligible Merchant Products following Migration, these Multi-Network Card Routing Terms and Conditions form part of the Merchant's Agreement with Worldline Australia Pty Ltd (Worldline) on and from the Migration Date.

- i) These terms and conditions apply if a Merchant has been sent a Migrating Customer Notice, and before the 'Migration Date' under that notice the Merchant has been informed that Multi-Network Card Routing will be applied by Worldline Australia Pty Ltd (Worldline) to its Eligible Merchant Products following Migration.
- ii) The Merchant acknowledges that when Multi-Network Card Routing is activated, contactless or eCommerce (Card Not Present) transactions using a Relevant Multi-Network Card, where at the time the transaction is processed Worldline is able to correctly identify it is a Relevant Multi-Network Card, will be routed to either Eftpos or the relevant international card scheme (i.e. Visa debit or Mastercard debit). Neither the Merchant nor the Cardholder will have the ability to change the routing of a Relevant Multi-Network Card or Transaction at the time the contactless transaction is processed.
- iii) Once activated, Multi-Network Card Routing will remain in effect across all the Merchant's Eligible Merchant Products until deactivated in accordance with this Condition.
- iv) The Merchant agrees that it will comply with all reasonable directions, instructions, recommendations and guidance issued by Worldline in relation to Multi-Network Card Routing, including regarding communications to Cardholders.
- v) Worldline reserves the right to temporarily suspend or permanently deactivate the Multi-Network Card Routing capability and to revert to default transaction routing options, where Worldline considers this reasonably necessary.

The following definitions apply to these Multi-Network Card Routing Terms and Conditions:

"Eligible Merchant Products" means those Merchant Facilities nominated by Worldline from time to time as being eligible for Multi-Network Card Routing.

"Multi-Network Card Routing" means a service which specifically directs a contactless or eCommerce (Card Not Present) transaction made using a Relevant Multi-Network Card through the domestic Eftpos network or an international card scheme network (e.g. Visa or Mastercard).

"Relevant Multi-Network Card" means a Multi-Network Card which has been set up in a manner which allows Eligible Merchant Products to identify and specifically route contactless or eCommerce (Card Not Present) transactions via either the domestic eftpos network or an international card scheme network (e.g. Visa or Mastercard).