

Merchant ID - XXXXXXXX
COMPANY NAME
ATTN: COMPANY CONTACT
ADDRESS LINE 1
ADDRESS LINE 2

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 migrating your existing **ANZ Secure Gateway** facility to a new processing platform which will enable features and enhancements, like access to the Merchant Portal and digital reports and notices. The migration will not affect your existing integration to the online gateway service provided under the ANZ Secure Gateway facility and **you will not be required to change your existing configuration.**

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



Merchant Portal



Digital reports and notices

NEXT STEPS AND MORE INFORMATION

If a transaction is processed on your ANZ facility between **20 June 2025** until **15 September 2025**, 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.

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

Best regards,

Steve Aliferis
Chief Executive Officer
ANZ Worldline Payment



WHAT THE MIGRATION MEANS FOR YOU

To enable your upgrade to the new platform, 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 ANZGate, ANZ Secure Gateway, ANZ eGate, ANZ ePOS MOG, and the pricing listed below will also apply if you accept the Migration. Please review the Migration General Conditions at anzworldline.com.au/migration-general-conditions. 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 August 2025 (Migration Date)**. You'll know you've been migrated because we will email you a Settlement Report from the day of your migration.

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. 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, including a Settlement Report, Billing Notices, and a Cost of Acceptance Report.
2. 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 printed on the last page 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.
3. 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 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.
4. The following details will change:
 - **Merchant ID** - Once you're migrated, your Merchant ID will become your **VP Number** for your eCommerce facility. Your new VP Number will be 9 digits and will be displayed on your new Reports and Notices. You can expect to receive your new VP Number in a subsequent letter shortly before your Migration Date.
5. 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 Notices 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 be not be charged in the month of migration or until you are fully migrated in the event of partial migration.
6. On the day you're migrated, you may receive two settlements – one from the current payments platform, and one from the new platform.
7. 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.
8. You will continue to be able to accept mail or telephone order payments via your Virtual Terminal facility. Please note there are specific terms and conditions applicable to these transactions, and you can find them at anzworldline.com.au/migration-moto-handkey-terms.
9. Other changes to your Merchant Agreement including to support new functionality, such as the Merchant Portal, to make some existing terms easier to understand and to reduce risk of fraud. Please review the Migration General Conditions at anzworldline.com.au/migration-general-conditions, before deciding whether to agree to the Migration.
10. If you have any other gateway or terminal facilities with us, these will be migrated separately.
11. 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.

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

12. We'll continue providing the same dedicated customer service, and our support contact number will remain the same at 1800 039 025.
13. 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	COMPANY NAME CONTACT NAME ADDRESS LINE 1 ADDRESS LINE 2
Email Address	EMAIL ADDRESS
Phone Number	PHONE NUMBER

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.

After Migration, you can expect simplified pricing for your merchant facility. Where you previously had multiple Merchant Service Fees and Debit Card Fees apply to your transactions, we've consolidated your pricing structure to a simple, single Merchant Service Fee and Debit Card Fee rate applied on all Visa, Mastercard and eftpos transactions.

The pricing outlined in the table below is offered on the basis that Merchant Choice Routing is enabled. If you accept the Migration, you will be deemed to have requested Merchant Choice Routing, and the Merchant Choice Routing Terms and Conditions will apply: anzworldline.com.au/migration-mcr-terms.

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 facility(ies) 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	X.XXX%	X.XXX%
UnionPay Merchant Service Fee	Per transaction	X.XXX%	X.XXX%
eftpos Debit Fee	Per transaction	X.XXX%	X.XXX%

2. Other Fees and Charges

Fee Type	Frequency	Excl. GST	Incl. GST
Monthly Service Fee	Per month	\$X.XXX	\$X.XXX
Minimum Monthly Merchant Service Fee* Per month (if applicable)		\$XX.XXX	\$XX.XXX
Gateway Subscription Fee (previously referred to as <i>Gateway Licence Fee</i>)	Per month (or part thereof)	\$XX.XXX	\$XX.XXX

* Charged when your total MSF paid to ANZ Worldline Payment Solutions in any month falls below the Minimum Monthly Merchant Service Fee listed in the table above.