



# MERCHANT OPERATING GUIDE

ANZ POS MOBILE™ 2  
SIMPLE AND RELIABLE PAYMENT SOLUTIONS

# CONTENTS

<b>1. Welcome</b>	<b>4</b>
1.1 Merchant Agreement	4
1.2 Important Contact Details	4
1.3 Authorisation	4
1.4 Floor Limits	5
1.5 Change of Business Details	6
<b>2. Cards You Can Accept</b>	<b>7</b>
<b>3. Merchant Cards</b>	<b>7</b>
<b>4. Equipment Maintenance</b>	<b>8</b>
<b>5. Stationery</b>	<b>9</b>
<b>6. Fraud Minimisation</b>	<b>9</b>
6.1 Card Present Card Checklist	9
6.2 Fraud Minimisation for Credit Cards	10
6.3 Fraud Minimisation for Debit Cards	12
6.4 Cards Left at Premises	12
<b>7. Handling Cardholder information securely &amp; PCI DSS</b>	<b>13</b>
7.1 PCI DSS – Payment Card Industry Data Security Standard	13
7.2 Securing transaction Records	14
<b>8. Errors and Disputes</b>	<b>15</b>
8.1 Typical Causes of Return and Corrections	15
8.2 Chargebacks	15
<b>9. ANZ POS Mobile 2</b>	<b>17</b>
9.1 Terminal Features	17
9.2 Terminal Keypad	17
9.3 Card Reader	18
9.4 How to Load Printer Paper	19
9.5 Battery	19
9.6 SIM Card	20
9.7 Communication Mode	21
9.8 Safety	22
<b>10. Modes of Operation</b>	<b>23</b>
10.1 Start Screen	23
10.2 Security Mode	23
10.3 Training Mode	25

<b>11. Processing a Sale</b>	<b>26</b>
11.1 How to Process a Cheque or Savings Purchase transaction (Applies to both Magnetic Stripe and Chip Cards)	26
11.2 How to Process a Credit Purchase transaction using a Magnetic Stripe Card or a Chip Card	28
11.3 How to Process a Purchase transaction using a Contactless Card or Smartphone	32
<b>12. Processing a Cash-out Only transaction</b>	<b>35</b>
<b>13. Processing a Refund transaction</b>	<b>37</b>
<b>14. Electronic Fallback (EFB) Processing</b>	<b>43</b>
<b>15. Manual transaction Processing</b>	<b>49</b>
15.1 Paper Voucher Processing	49
15.2 Hand key (Manual Entry) Processing	55
<b>16. Mail, Telephone and eCommerce Order Processing</b>	<b>58</b>
16.1 How to Process a Mail Order transaction (Scheme Cards only)	58
16.2 How to Process a Telephone Order transaction (Scheme Cards only)	60
16.3 How to Process an eCommerce Order transaction (Scheme cards only)	62
<b>17. Optional Features</b>	<b>64</b>
17.1 Tip@Terminal (Tip with PIN) Transactions	64
17.2 Pre-Authorisation	70
17.3 Customer Preferred Currency	80
17.4 Low Value Payments	84
17.5 Multi-Merchant Facilities	86
<b>18. Terminal Error Messages</b>	<b>90</b>
<b>19. Settlement</b>	<b>94</b>
<b>20. Print Totals</b>	<b>96</b>
<b>21. Reprint the Last Record</b>	<b>99</b>
<b>22. Transaction Detail Report</b>	<b>100</b>
<b>23. Configuring Comms</b>	<b>101</b>
<b>24. Filing and Retention of transaction Records and Vouchers</b>	<b>111</b>

# 1. WELCOME

We are excited to welcome you as an ANZ 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 Terminal are provided by showing the terminal screen displays and instructions on what you need to do when you see these display screens.

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

## 1.1 MERCHANT AGREEMENT

Your ANZ Merchant Agreement contains valuable information and important requirements relating to operating procedures. Instructions in this Merchant Operating Guide form part of the ANZ Merchant Agreement and may be changed or replaced by us in accordance with the terms of the merchant agreement.

ANZ 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 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 Merchant Services for more details.

## 1.2 IMPORTANT CONTACT DETAILS

ANZ Merchant Services (24 hours a day/7 days a week): 1800 039 025 or [merchant@anz.com](mailto:merchant@anz.com)

Online Stationery Ordering: [anz.com/merchantconnect](http://anz.com/merchantconnect)

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 UnionPay.

## 1.3 AUTHORISATION

Your terminal is designed to automatically seek authorisation from the cardholder's Card Issuer while processing an electronic transaction.

Authorisation confirms that the card number is a valid card number and that there are sufficient funds in the account. Despite a transaction being 'authorised', the merchant bears the risk that the customer is not the true cardholder.

Authorisation does not amount to verification that the transaction is genuine nor does it authenticate the customer.

**NOTE:**

- Authorisation of the transaction does not mean that the true cardholder has authorised the transaction
- Authorisation does not protect the merchant from chargebacks
- The bank, ANZ 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):		Please insert your Authorised Floor Limit
Electronic Fallback:		Please insert your Authorised Floor Limit
Internet:	\$0	
Mail Order & Telephone Order:	\$0	
All Other Electronic transactions:	\$0	

**NOTE:** Please refer to your Merchant Agreement for further information on Floor Limits that apply to Manual Imprinter and Electronic Fallback.

**Debit Card Floor Limits (not including Visa® and MasterCard® transactions)**

- All Merchants cash/combined purchase/cash \$0
- Service stations, taxis/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:** An alpha character may be provided as part of the approval code. Select the numeric key corresponding to the alpha character and press <▼> key to scroll through options. Example: If character 'C' is required, select number '2' on the pinpad and press the <▼>key until you scroll to character 'C', then press ENTER.

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

**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 [anz.com/merchantconnect](http://anz.com/merchantconnect) to complete and submit the respective form or contact ANZ Merchant Services 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 Merchant Facility, please contact ANZ Merchant Services 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 Merchant Facility.

You must ensure that all stationery, promotional material, transaction Vouchers, Card Imprinters and equipment (including Electronic Terminals) is returned to ANZ, based on the closure instructions provided by ANZ Merchant Services.

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 Merchant Services General Conditions.

## 2. CARDS YOU CAN ACCEPT

### Credit Cards

Cardholders can use credit cards (Visa®, MasterCard® and UnionPay) to perform transactions through the ANZ 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 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 Electronic Fallback, Paper Voucher or Manual transactions unless Authorisation has been obtained (refer to section 1.4 Floor Limits).

### Charge Cards

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

**NOTE:** Pre-authorisation transactions still require you to swipe or insert the customer's 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. MERCHANT CARDS

You have been provided with two different types of Merchant Cards. These are designed to assist you with different tasks, including processing Refund Transactions and 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 Merchant Services on 1800 039 025 by the authorised person from your business.

### EFTPOS Merchant Card (Terminal ID card)



- To authorise a refund transaction, swipe through Magnetic Stripe Card Reader
- To exit Security Mode, swipe through Magnetic Stripe Card Reader
- To imprint your manual EFTPOS Merchant Summary Vouchers for cheque and savings transactions
- As reference for your Terminal Identification Number (TID).

### Merchant Summary Card (Merchant ID Card)



Your Merchant Summary Card is required when you imprint your Merchant Summary Voucher for Manual Credit Card transactions and as a reference for your ANZ Merchant Identification Number (MID).

## 4. EQUIPMENT MAINTENANCE

It is your responsibility to provide a clean operating environment for your terminal. Liquids and dust may damage the terminal components and can prevent it from operating. To order a Magnetic Stripe Card Reader Cleaner, please visit [anz.com/merchantconnect](http://anz.com/merchantconnect) or contact ANZ Merchant Services 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 Merchant Services on 1800 039 025 for assistance. It is important to clean your terminal regularly to maintain its operating efficiency as you may be charged if it is damaged. The terminal and screen may be wiped clean using a damp cloth. Do not use abrasive materials. Use a soft brush to keep the keypad dust-free.

#### NOTE:

- Please do not tamper with or remove the terminal housing
- Do not place the stickers on the terminals
- Do not disconnect your terminal's power supply or communication line unless instructed to do so by ANZ Merchant Services.



## 5. STATIONERY

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

- 4 x Paper rolls (for electronic terminals only)
- 25 x Credit Card Summary Envelopes
- 25 x Credit Card Sales Vouchers
- 25 x Credit Card Refund Vouchers
- 25 x Merchant Summary Vouchers
- 25 x Cheque/Savings Summary Envelopes
- 25 x Cheque/Savings Sales Vouchers
- 25 x Cheque/Savings Refund Vouchers
- 25 x EFTPOS Summary Vouchers
- Magnetic Stripe Card Reader Cleaner.

To re-order stationery, please visit [anz.com/merchantconnect](http://anz.com/merchantconnect) or contact ANZ Merchant Services on 1800 039 025. Please note that you are only allowed to use the stationery approved by ANZ.

## 6. FRAUD MINIMISATION

Before commencing any transactions, please take time to read through the Fraud Minimisation, Data Security and Chargeback guide at [ANZ.com](http://ANZ.com) for further detailed fraud information to assist you in protecting your business.

### 6.1 CARD PRESENT CARD CHECKLIST

#### **How to Safeguard Against Fraud:**

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

#### **Be alert for customers acting suspicious or who**

- Appear nervous, overly talkative or in a hurry
- Arrive on closing time
- Try to rush you or distract you
- Carry the card loose or by itself

- Have no means of identification
- Make numerous purchases under your Authorised Floor Limit
- Make purchases without regard to size, quality or price of goods
- Ask to split transactions into smaller amounts
- Ask for transactions to be manually entered
- Sign the Voucher or transaction Voucher slowly or unnaturally.

**What to do if you are suspicious of a transaction**

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

**Remember:**

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

Please report all fraudulent activities to the Police immediately.

**Split Ticket transactions**

A transaction may be deemed invalid and charged back to you if, in ANZ’s 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.

If:

- The terminal displays “Insert Chip” when the card is swiped through the terminal and the card in question does not have a chip on it, do not proceed with the transaction
- The terminal displays “Insert Chip” and the chip, when inserted, cannot be read by the terminal, do not proceed with the transaction.

**6.2 FRAUD MINIMISATION FOR CREDIT CARDS**

The following checks are vital in helping you identify and minimise fraudulent credit card transactions via your ANZ 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:**

- Ensure that the name on the card is appropriate to the customer. Identity theft may have occurred if you are presented with a card containing the name of a cartoon character, a feminine name on a card presented by male or other questionable scenarios
- The printing on the card should look professional
- The card must have current validity dates (a card can only be used from the first day of the 'valid from' month to the last day of the 'until end' month)
- 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 zero's 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 Terminals when processing Mail Order and Telephone Order transactions. To activate the CVC2 for other transactions please contact ANZ Merchant Services on 1800 039 025.

If activated, a new screen will appear when processing financial 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.

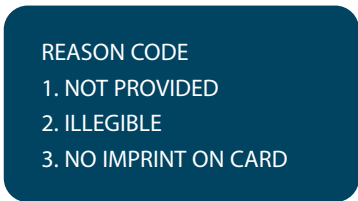
### Terminal Display



At this display screen, key in the Card Validation Code then press ENTER.

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

If the Card Validation Code has been bypassed (only 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.

### 6.3 FRAUD MINIMISATION FOR DEBIT CARDS

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

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

### 6.4 CARDS LEFT AT PREMISES

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

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

- Retain the card in a safe place for a period of up to two business days;
- Hand the card to the customer claiming the card only after having established the claimant's identity by comparing signatures;
- If the requisite two business days have passed, destroy the card;
- Should the cardholder enquire about their missing card, instruct them to contact their issuing institution.

## 7. HANDLING CARDHOLDER INFORMATION SECURELY & PCI DSS

You are responsible for the security of all cardholder and transaction information you receive, process or store.

Businesses store credit card details for various purposes. While sometimes this is necessary to support legitimate business practices, storage of card data can lead to theft of customer information and significant impact to your business. ANZ recommends that card data is never stored on your systems.

If your business accepts MOTO (Mail Order/Telephone Order), eCommerce, Pre-Authorisation, Manual or Recurring transactions, you must ensure all cardholder data and transaction records are received, processed and stored in compliance with the Payment Card Industry Data Security Standard (PCI DSS).

If you need to process MOTO, eCommerce or recurring transactions regularly, talk to ANZ about our secure eCommerce payment solutions. Using a secure eCommerce solution, like a Bank-hosted payment page or PCI-compliant payment gateway, can remove most of the requirements for your business to store or handle card data directly, ensuring enhanced security for your business.

### 7.1 PCI DSS - PAYMENT CARD INDUSTRY DATA SECURITY STANDARD

The PCI DSS is a global security standard developed by Visa®, MasterCard®, AMEX and other card schemes to ensure consistent security standards for all organisations that store, process or transmit Cardholder information. Visa® and MasterCard® require all ANZ merchants to be compliant with PCI DSS.

#### PCI DSS covers the following principles:

- Build and Maintain a Secure Network
- Protect Cardholder Data
- Maintain a Vulnerability Management Program
- Implement Strong Access Control Measures
- Regularly Monitor and Test Networks
- Maintain an Information Security Policy.

#### What are the benefits of PCI DSS compliance?

PCI DSS compliance assists your business in protecting Payment Card data and minimising risk of theft of Cardholder information or compromise of your business systems. Maintaining a PCI DSS compliance program helps your business identify potential vulnerabilities and may reduce the financial penalties and remediation costs from a data breach.

#### Validating PCI DSS Compliance

To validate compliance with PCI DSS, your business must complete the following validation tasks:

##### 1) Annual PCI DSS Assessment

The Self-Assessment Questionnaire (SAQ) is a free assessment tool used to assess compliance with the PCI DSS standards. There are 4 different SAQs, covering a variety of payment processing

environments, available to download from the PCI SSC website at:  
[https://www.pcisecuritystandards.org/merchants/self\\_assessment\\_form.php](https://www.pcisecuritystandards.org/merchants/self_assessment_form.php)

Compliance assessments may also be performed by completing an onsite audit with an independent PCI approved Qualified Security Assessor (QSA). PCI maintains a list of PCI approved QSAs at: [https://www.pcisecuritystandards.org/approved\\_companies\\_providers/index.php](https://www.pcisecuritystandards.org/approved_companies_providers/index.php)

## **2) Quarterly Network Vulnerability Scans**

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

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

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

ANZ provides a complimentary PCI DSS Compliance Program to our merchants, including PCI-approved Network Vulnerability Scanning – please email [pcicompliance@anz.com](mailto:pcicompliance@anz.com) or contact ANZ on 1800 039 025 to request access to our PCI DSS program.

## **7.2 SECURING TRANSACTION RECORDS**

In general, no Cardholder data should be stored unless it is strictly for use within the business and absolutely necessary.

However, if you have authority from ANZ to process mail order / telephone order, eCommerce, recurring or manual payments you may be required to store cardholder data and transaction records. Please ensure all paper and electronic records containing cardholder data are secured (e.g. locked filing cabinet), these may include: MOTO order forms, merchant copies of Manual transactions, cardholder records for recurring or pre-authorisation transactions.

Where storage of cardholder data is required, you must ensure both the type of cardholder data retained, and the method used to store it is compliant with PCI DSS and ANZ 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 (CV2/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

- 14 • 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 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:

General Conditions – see Section 14 'Information collection, storage and disclosure'

For more information, visit the PCI Security Standards Council website at <https://www.pcisecuritystandards.org/index.shtml>

## 8. ERRORS AND DISPUTES

A Return and Correction (R&C) refers to a Voucher from a debit or credit card transaction that cannot be processed. Consequently the transaction is debited from your bank account and then the Voucher is returned to you for correction.

### 8.1 TYPICAL CAUSES OF RETURN AND CORRECTIONS

- Incorrect Vouchers used and incorrect additions on Merchant Summary Vouchers
- Incomplete information e.g. card imprint cannot be read on the Voucher
- Banking of Vouchers from other card schemes e.g. American Express.

When you receive a R&C, an explanation will be given as to why it cannot be processed.

Make sure you rectify the problem before re-submitting the Voucher for processing.

Please ensure that the corrected Vouchers are submitted as soon as possible to ensure that the Issuing Bank does not reject them as a result of being banked out of time.

### 8.2 CHARGEBACKS

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

Please refer to the General Conditions . You may be charged back for the value of a credit or debit (card schemes-issued) card sale where you have failed to follow the Bank's procedures as stated in this Merchant Operating Guide or in the General Conditions.

**NOTE:** You must 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.

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
- No signature on the receipt
- Unauthorised transactions
- Invalid card account number
- Transaction exceeds floor limit
- Card details not imprinted on the sales voucher
- Incorrect transaction amount
- Expired card
- Transactions performed on a lost or stolen card
- Illegible details on the sales voucher
- Failing to respond to a retrieval request
- Merchandise not received by purchaser or wrong goods sent.

**NOTE:** The examples given above are not an exhaustive list of the circumstances in which a transaction may be charged back to you. Please refer to the General Conditions of your Merchant Agreement for further information on Chargebacks.

If you need assistance understanding a particular Return and Correction or Chargeback, please contact ANZ Merchant Services on 1800 039 025 (24 hours a day, 7 days a week).



## 9. ANZ POS MOBILE 2

This Merchant Operating Guide provides important information you need to know about processing debit and credit transactions using your ANZ POS Mobile 2 terminal by showing the terminal screen displays. This terminal is designed to accept payment using Contactless, Magnetic Stripe and Chip Cards as well as Contactless Cards and Smartphones.

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

### 9.1 TERMINAL FEATURES

The ANZ POS Mobile 2 terminal incorporates a large colour graphic screen, 18 function keys, a Magnetic Stripe Card reader, a Chip Card Reader, a built-in Contactless Reader and thermal 'easy loading' printer.



### 9.2 TERMINAL KEYPAD

#### SOFT-FUNCTION KEYS

These soft-function keys allow you to access the particular account type required. They are also used as function keys for navigating the ANZ EFTPOS MENU and Sub MENUS.

#### NUMBER KEYS (Silver)

Use the number keys to enter in the transaction amounts, Authorisation Numbers and when the hand key function is required.

### **ENTER (Green)**

The ENTER key will direct you to the ANZ EFTPOS MENU. It confirms that all values and details (including signatures and PINs) are correct in the EFT portion of the purchase, cash-out (refer to section 12) and Refund transactions (refer to section 13). It also confirms that the transaction can be sent to the Bank for verification and approval.

### **CANCEL (Red)**

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

### **CLEAR (Yellow)**

Press the CLEAR key to correct any invalid data entry. The CLEAR key is also used as a FEED key by pressing and holding the CLEAR key.

### **FUNC (Silver)**

Use the Func key to access the terminals function menus and Manual Hand key processing.

## **9.3 CARD READER**

### **Magnetic Stripe Card Reader**

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

The card can be read by swiping from the top to the bottom of the terminal (or vice versa), with the magnetic stripe facing down towards the terminal.

Use a regular movement to ensure a reliable card reading.



### **Chip Card Reader**

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

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



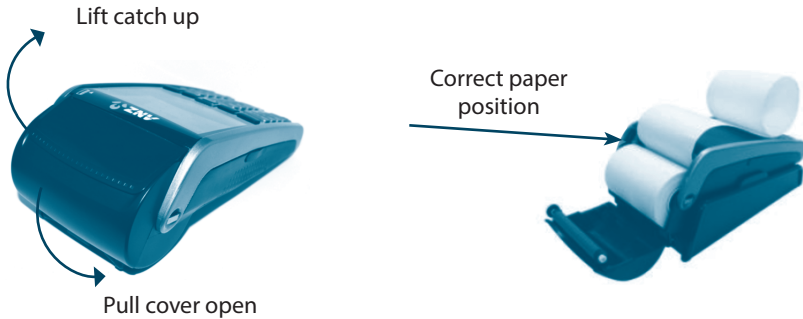
### **Contactless Reader**

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



## 9.4 HOW TO 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 (diameter 40mm) in the compartment
- Pull the paper up to the top of the terminal and hold in position
- Maintain the paper roll position and close the lid
- Press the top of the lid in the centre until it clips into position.



**NOTE:** Do not tamper with or remove the terminal housing.

## 9.5 BATTERY

The ANZ POS Mobile 2 terminal battery that will allow approximately 500 basic transactions to be completed with one fully charged battery. A full charge of the battery will take up to 4 hours to complete.

### When does the battery need to be charged

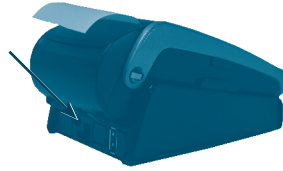
- On initial start up, it is important to charge the battery for 16 hours
- Before commencing a shift, please make sure fully charge the battery to ensure the maximum number of transaction can be completed
- When used daily, the terminal recharges its batteries each time it is placed on its base if base power supply is connected to the main power outlet on the wall.

## How to charge the terminal battery





Example of Base power supply

Connect the power supply to the base socket here



Example of connecting base power supply to the base socket

Place the base on a clear, flat surface near the mains power outlet and a telephone socket if dial-up communication is required. Follow the below instructions to connect your terminal to the base.

- A.** Connect the power supply (number 1) to the base socket as shown above
- B.** Connect the base power supply (number 2) to the main power outlet on the wall
- C.** Place the terminal on the base by securely connecting the terminal to the docking connector on the base
- D.** Check the “plug symbol”  shown on the upper right hand side of the terminal screen indicates that the terminal is connected into the power outlet
- E.** Check the battery symbol  on the terminal screen that is flashing or moving on the terminal screen indicates that charging is in progress.

**NOTE:** It is your responsibility to keep your terminal away from any external heat source (radiator, sun, enclosed area etc.) which can have an impact on the terminal battery lifetime and performance.

## 9.6 SIM CARD

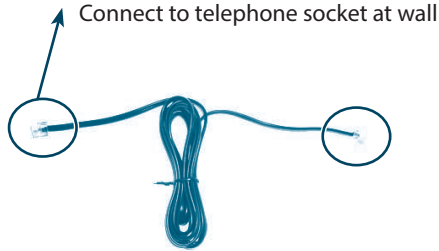


A SIM Card is provided with your ANZ POS Mobile 2 terminal. If your SIM Card cannot be read or has not been inserted, This symbol will be displayed on your terminal screen.

## 9.7 COMMUNICATION MODE

The ANZ POS Mobile 2 terminal provides the ability to connect through 3G and WIFI networks that provide mobility to your business.

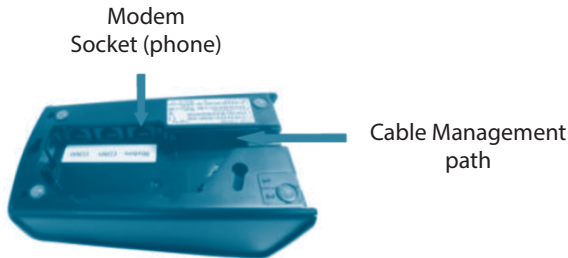
### How to set up Dial-Up or IP as back up communication mode





Example of a communication cable (Ethernet cable or telephone line)

If your terminal is experiencing communication issues, please follow the below steps to set up your terminal communication through a dial-up or internet connection.

- Remove the base cover by pushing the clips
- If connecting to dial-up, connect the phone cable into ' IN ' port underneath the base.
- If connecting to Internet, connect the Ethernet cable into 'ETH' port behind the base.



- The telephone line to be secured through the cable management path and close the cover on the base
- Connect the other end of telephone line or Ethernet cable to the socket at wall or modem.
- Place the terminal on the base and check "phone symbol"  for dial-up or 'LAN Symbol'  for Internet. Ensure the symbol displayed on the upper centre of the terminal screen is constantly green and displays with "PSTN" text to ensure the terminal is connecting or connected to the network.

**NOTE:** When the terminal is dialling to the network, phone symbol will be shown in yellow colour; when the terminal loses network connection, phone symbol will turn grey.

**NOTE:** For the IWL25C version of this product (identified by the number on the back of the terminal), IP via an Ethernet cable or WIFI, Dial-Up & 3G can be used as back-up and primary communication.

## 9.8 SAFETY

Your ANZ POS Mobile 2 terminal uses GPRS (General Packet Radio Service) technology to provide high-speed data transmission. It is rare, but in some circumstances, GPRS technology may cause a risk of personal injury and/or damage to property.

As a result, you should note the following important warnings and always exercise caution in operating, storing and transporting your ANZ POS Mobile 2 terminal.

### **In-Car Safety**

Using your POS Mobile 2 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.

22 Before using your terminal in a vehicle powered by liquefied petroleum gas (such as propane or butane), ensure that the vehicle complies with the relevant fire and safety Australian regulations.

# 10. MODES OF OPERATION

## 10.1 START SCREEN



Your ANZ terminal is ready to begin accepting transactions.

## 10.2 SECURITY MODE

Security Mode is used to prevent unauthorised use of the terminal when it is left unattended.

**NOTE:** Your EFTPOS Merchant Card must be used to exit Security Mode. Please ensure that the card is available prior to entering Security Mode.

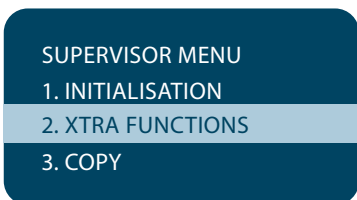
### How to Enter Security Mode



Press ENTER to go to ANZ EFTPOS MENU.



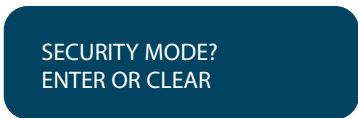
Press <▼> key to go to SUPERVISOR and then press ENTER or the number associated to select it.



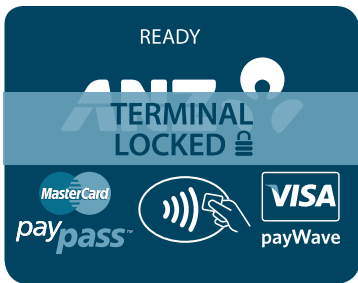
Press <▼> key to go to XTRA FUNCTIONS and then press ENTER or the number associated to select it.



Press 1 to enter Security Mode.

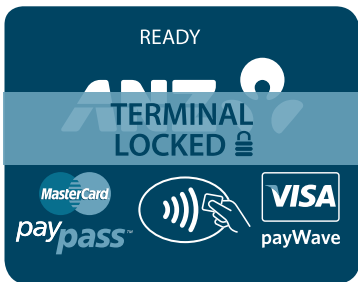


Press ENTER to confirm Security Mode is required.



This screen will display when the terminal is locked in Security Mode.

### How to Exit Security Mode



Swipe your EFTPOS Merchant Card. The terminal will be unlocked and back to start screen.





### 10.3 TRAINING MODE

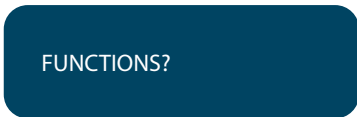
Training mode is an ideal tool for familiarising yourself and your staff with basic functions.

**NOTE:** Magnetic Stripe transaction, Chip Card transaction and Contactless Card or Smartphone transaction training are supported.

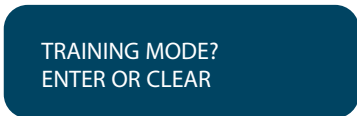
#### How to Enter Training Mode



Press the FUNC key.



Key in 9999 then press ENTER.



Press ENTER.



Transactions can be processed from this point (ie. initialisation, purchase, cash-out, refund, totals, settlement and the reprint last record function).

The merchant name and address for all transaction Records is replaced with:

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

The message lines at the bottom of the receipt will not be printed and the Terminal ID will always be 12345678901.

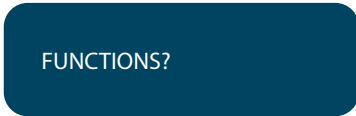
Log on, transaction, totals, settlement and reprint receipt functions are available in training mode.

**NOTE:** Remember to exit Training Mode to process 'live' transactions.

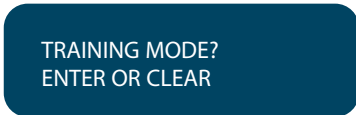
## How to Exit Training Mode



Press the FUNC key.



Key in 9999 then press ENTER.



Press CLEAR. The start screen will be displayed to allow transactions.

## 11. PROCESSING A SALE

### 11.1 HOW TO PROCESS A CHEQUE OR SAVINGS PURCHASE TRANSACTION (APPLIES TO BOTH MAGNETIC STRIPE AND CHIP CARDS)

You must include all items, goods and services purchased in a single transaction for the total amount of such purchases (unless you are otherwise authorised as a merchant within a retail outlet in separate departments), except in the case of a partial payment or delayed delivery situation. Please refer to the General Conditions, Section 6(iv) for further information on these exceptions.



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



Key in the purchase amount then press ENTER.

CASH OUT AMOUNT?  
0.00

Key in the cash amount using the numeric keys if cash-out is required. If not, just press ENTER.

TOTAL AMOUNT?  
\$10.00

Verify the amount is correct and accept by pressing ENTER.

PRESENT CARD  
AMT \$10.00

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.



SELECT ACCOUNT  
CHQ SAV CR

OR

PLEASE SELECT

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

### Select Account

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

### Select Application\*

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

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

CHEQUE ACCOUNT

The selected account is displayed.

\$10.00 KEY PIN

Have the cardholder enter their PIN then press ENTER.

PROCESSING  
PLEASE WAIT

Terminal status is displayed.

TRANSACTION  
APPROVED

Please ensure that you check for approval of the transaction before completing the sale.

CUSTOMER COPY?  
ENTER OR CLEAR

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

**NOTE:** If the transaction is rejected, the terminal displays an error message outlining the reason. Notify the customer, advise them to contact their Card Issuer and seek an alternative form of payment.

## 11.2 HOW TO PROCESS A CREDIT PURCHASE TRANSACTION USING A MAGNETIC STRIPE CARD OR A CHIP CARD

The process below provides a sample of a typical Magnetic Stripe or chip-based transaction. Please be aware that there may be variances in the transaction flow based on the card configuration chosen by the Card Issuer. Please ensure the terminal prompts are followed at all times and the cardholder is requested to interact with the terminal whenever applicable.

READY

ANZ

MasterCard  
paypass



VISA  
payWave

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

PURCHASE AMOUNT?  
\$10.00

Key in the purchase amount then press ENTER.

CASH OUT AMOUNT?  
0.00

Press ENTER.

TOTAL AMOUNT?  
\$10.00

Verify the amount is correct and accept by pressing ENTER.



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



OR



**Select Account**

Press < ▶ - > key for credit account.

**Select Application\***

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

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



The selected account is displayed.

**NOTE:** If Low Value Payment is enabled on the terminal, it may not request signature or PIN authorisation. See section 17.4.



Have the cardholder enter their PIN then press ENTER.



Terminal status is displayed.

TRANSACTION  
APPROVED

If the transaction is approved, this screen is displayed and the merchant transaction Record is printed.

Please check for approval of the transaction before completing the sale. If rejected, the terminal displays an error message outlining the reason (please refer to section 18 Terminal Error Messages). Notify the customer, advise them to contact their Card Issuer and seek an alternative form of payment.

CUSTOMER COPY?  
ENTER OR CLEAR

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

**NOTE:** If ENTER, CLEAR or CANCEL are not pressed within one minute, the transaction is assumed to be approved and the terminal will return to the start screen.

### Signature Authorisation

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

\$10.00 KEY PIN

Press ENTER here to bypass PIN for a signature.

**NOTE:** Only some cards will allow the terminal to bypass PIN. If only PIN is accepted, then the terminal will beep and this screen will remain until a PIN is entered.

PROCESSING  
PLEASE WAIT

Terminal status is displayed.

SIGNATURE  
REQUIRED

If signature is required this is prompted. Terminal prints a signature record.

SIGNATURE  
VERIFIED?  
ENTER=YES CLR=NO

If the signature is required for a Magnetic Stripe Card, this screen is displayed; or

REMOVE CARD  
SIGNATURE  
VERIFIED?  
ENTER=YES CLR=NO

If the signature is required for a Chip Card, this screen is prompted.

For either one of the above screens, have the customer sign the receipt and compare it to the signature on the reverse of the customer's card. If the signatures match, press ENTER. If they do not, press the CANCEL or CLEAR key to abort the transaction.

**NOTE:** UnionPay cards may require both a pin and signature.

TRANSACTION  
APPROVED

If the transaction is approved, this screen is displayed and the Merchant Transaction Record is printed.

Please check for approval of the transaction before completing the sale. If rejected, the terminal displays an error message outlining the reason (please refer to section 18 Terminal Error Messages). Notify the customer, advise them to contact their Card issuer and seek an alternative form of payment.

CUSTOMER COPY?  
ENTER OR CLEAR

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

**NOTE:** If ENTER, CLEAR or CANCEL are not pressed within one minute, the transaction is assumed to be approved and the terminal will return to the start screen.

### Additional Screens Associated with a Chip Card Transaction

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

INSERT CARD

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

SWIPE CARD

The terminal requires the Card to be swiped through the Magnetic Stripe Card Reader.

CHIP CARD NOT  
SUPPORTED

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

REMOVE CARD

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

SELECT APP  
VISA CREDIT 1  
VISA DEBIT 1

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

USE APPLICATION?  
ANZSmartPay  
ENTER=YES CLR=NO

The cardholder presses ENTER to confirm application selection.

### 11.3 HOW TO PROCESS A PURCHASE TRANSACTION USING A CONTACTLESS CARD OR SMARTPHONE



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

PURCHASE AMOUNT?  
\$10.00

Key in the purchase amount then press ENTER.

CASH OUT AMOUNT?  
0.00

Key in the cash amount using the numeric keys if cash-out is required. If not, just press ENTER.

TOTAL AMOUNT?  
\$10.00

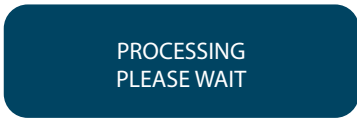
Verify the amount is correct and accept by pressing ENTER.





Have the cardholder tap their contactless card or Smartphone on the screen.

If the total transaction amount is equal to or less than a certain contactless transaction limit, the following steps will take place:



Terminal status is displayed.

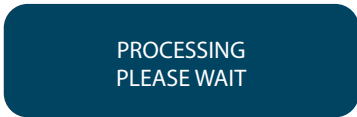


The terminal will display an "APPROVED" OR "DECLINED" message. If the transaction has been rejected, please notify the customer, advise them to contact their Card Issuer and seek an alternative form of payment.

If the total transaction amount exceeds the certain contactless transaction limit, the following screen prompts may appear and should be followed.



Have the cardholder enter their PIN then press ENTER.

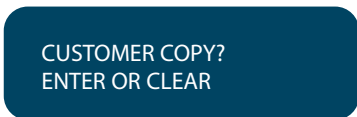


Terminal status is displayed.



If the transaction is approved, this screen is displayed and the merchant transaction Record is printed.

Please check for approval of the transaction before completing the sale. If rejected, the terminal displays an error message outlining the reason (please refer to section 18 Terminal Error Messages). Notify the customer, advise them to contact their Card Issuer and seek an alternative form of payment.



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.

### Additional Screens Associated with a Contactless transaction

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

- CONTACTLESS NOT AVAILABLE**

Contactless is not available, please follow the terminal screen prompt for next action.
- SWIPE OR INSERT CARD**

The terminal requires the Magnetic Stripe Card to be swiped or Chip Card to be inserted during the transaction.
- SIGNATURE REQUIRED?**

This screen requires the customer to sign the receipt.
- SIGNATURE VERIFIED?  
ENTER=YES CLR=NO**

Have the customer sign the receipt and compare it to the signature on the reverse of the customer's card. If the signatures match, press ENTER.
- PLEASE SEE PHONE**

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

## 12. 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 Merchant Services. 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.

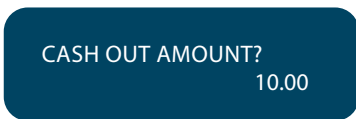


Perform card security checks then press ENTER.

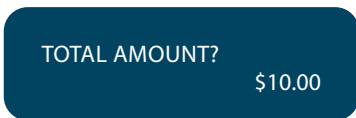
Please refer to section 6 Fraud minimisation for further information on the card security checks.



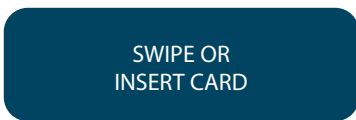
Scroll through to ANZ EFTPOS MENU screen by pressing ENTER and then <▼> key to go to CASHOUT and then press ENTER or the number associated to select it.



Key in the cash-out amount then press ENTER.



Verify the amount is correct and accept by pressing ENTER.



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

SELECT ACCOUNT  
CHQ SAV CR

OR

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

### Select Account

Select the appropriate account type (<-> key for cheque or <-◀> key for savings).

CHEQUE ACCOUNT

\$10.00 KEY PIN

PROCESSING  
PLEASE WAIT

TRANSACTION  
APPROVED

CUSTOMER COPY?  
ENTER OR CLEAR

### Select Application\*

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

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

The selected account is displayed.

Have the cardholder enter their PIN then press ENTER.

Terminal status is displayed.

If the transaction is approved, this screen is displayed and the merchant transaction Record is printed.

Please check for approval of the transaction before completing the sale. If rejected, the terminal displays an error message outlining the reason (please refer to section 18 Terminal Error Messages). Notify the customer, advise them to contact their Card Issuer and seek an alternative form of payment.

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. PROCESSING A REFUND TRANSACTION

Refunds are easy to process if a customer returns goods purchased from you or for services terminated or cancelled.

### Visa and MasterCard

For any goods purchased with a Visa or MasterCard scheme card that is accepted for return, or for any services that are terminated or cancelled, or where any price adjustment is made, you must first attempt to process the refund (credit transaction) to the same Card that was used for the original purchase transaction.

If the card that was used for the original purchase transaction is not available (e.g. it is expired) and therefore a refund is required to be processed by other means, please ensure you keep all supporting documentation to show:

- the method used to refund;
- the cardholder contact details; and
- details of the original purchase.

This is in order to provide evidence if a chargeback claim is submitted. However, this does not guarantee you will not be liable in the event of a chargeback claim.

Provided that you have adequate supporting documentation proving that the original purchase transaction took place on the original Card, you may process the refund onto an alternate Card, which belongs to the same Cardholder as the Card used for the original purchase transaction, under any of the following types of circumstances:

- The original account is no longer available or valid (for example, the original card has been replaced due to expiration or being reported lost or stolen).
- The authorisation request for the refund transaction was declined by the issuer.

When a refund cannot be processed to the original Card or to an alternate Card, and provided that you have adequate supporting documentation proving that the original purchase transaction took place on the original Card you may offer an alternate form of refund (for example, cash, cheque, in-store credit, prepaid card, etc.), under any of the following types of circumstances:

- The refund is made to a recipient of a gift (instead of to the cardholder who made the original purchase).
- The original sale took place on a Visa or MasterCard prepaid card, which has since been discarded.
- The authorisation request for the credit transaction was declined.
- In order to comply with any applicable Laws, including but not limited to the "Australian Consumer Law", as set out in Schedule 2 of the *Competition and Consumer Act 2010* (Cth) (Australian Consumer Law).

### Other Card Schemes

For any goods purchased with a card belonging to schemes other than the Visa or MasterCard schemes, that is accepted for return, or for any services that are terminated or cancelled, or where any price adjustment is made, you must not make either any cash-based refund to the Cardholder

or a refund to another card number unless you are required to do so in order to comply with any applicable Laws, including but not limited to the Australian Consumer Law. If you do so, you may be liable for a chargeback should a cardholder dispute the original sales transaction, which may result in a debit to your Merchant Account for the relevant “disputed” transaction.

**NOTE:**

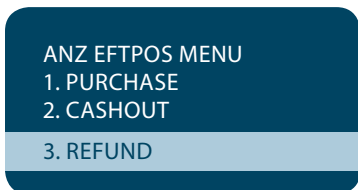
- Refund is only available if this transaction type has been enabled on the terminal, otherwise the option will not appear on the display. If Refund is not enabled on the terminal, please contact ANZ Merchant Services on 1800 039 025 for assistance.
- If a refund transaction is performed on an international card, please advise the cardholder that the refund amount displayed on their statement may vary from the purchase amount due to the changes in currency exchange rates.
- For more information on processing international card payments, please refer to the ‘Customer Preferred Currency’ section 17.3.

**How to Process a Cheque or Savings Refund transaction**



Perform card security checks then press ENTER.

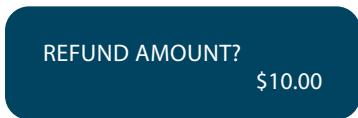
Please refer to section 6 Fraud Minimisation for further information on the card security checks.



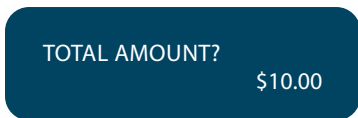
Scroll through to ANZ EFTPOS MENU screen by pressing ENTER and then <▼> key to go to REFUND and then press ENTER or the number associated to select it.



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



Key in the refund amount then please press ENTER.



Verify the amount is correct and accept by pressing ENTER.



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



### Select Account

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

OR



### Select Application\*

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

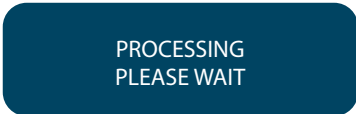
\*Application names and order can vary depending on the Card that is used.



The selected account is displayed.



Have the cardholder enter their PIN then press ENTER.



Terminal status is displayed.



If the transaction is approved, this screen is displayed and the merchant transaction Record is printed.

CUSTOMER COPY?  
ENTER OR CLEAR

Please check for approval of the transaction before completing the refund. If rejected, the terminal will display an error message outlining the reason. Check the message in the Terminal Error Messages section (section 18) and advise the cardholder as appropriate.

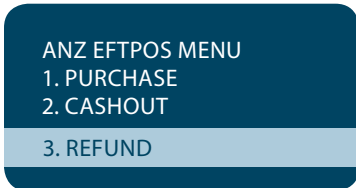
Press ENTER to print a customer copy or CLEAR to return to the start screen. Hand the customer their copy of the transaction Record and their card.

## How to Process a Credit Refund transaction (including Chip Card and Contactless Refunds)



Perform card security checks then press ENTER.

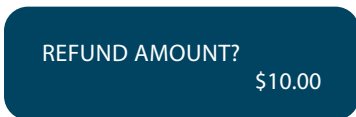
Please refer to section 6 Fraud minimisation for further information on the card security checks.



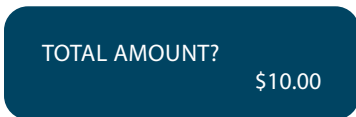
Scroll through to ANZ EFTPOS MENU screen by pressing ENTER and then <▼> key to go to REFUND, then press ENTER or the number associated to select it.



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



Key in the refund amount then press ENTER.



Verify the amount is correct and accept by pressing ENTER.





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



OR



**Select Account**

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

**Select Application\***

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

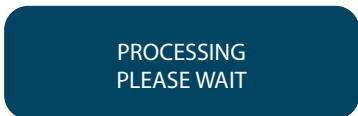
\*Application names and order can vary depending on the Card that is used.



The selected account is displayed.



Have the cardholder enter their PIN then press ENTER.



Terminal status is displayed.



If the transaction is approved, this screen is displayed and the merchant transaction Record is printed.

Please check for approval of the transaction before completing the Refund. If rejected, the terminal will display an error message outlining the reason (please refer to section 18). Notify the customer and advise them to contact their Card Issuer.

CUSTOMER COPY?  
ENTER OR CLEAR

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.

### Signature Authorisation

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

SIGNATURE  
REQUIRED

If signature is required this is prompted.  
Terminal prints a signature record.

SIGNATURE  
VERIFIED?  
ENTER=YES CLR=NO

If the signature is required for a Magnetic Stripe Card, this screen is displayed; or

REMOVE CARD  
SIGNATURE  
VERIFIED?  
ENTER=YES CLR=NO

If the signature is required for a Chip Card, this screen is prompted.

For either one of the above screens, have the customer sign the receipt and compare it to the signature on the reverse of the customer's card. If the signatures match, press ENTER. If they do not, press the CANCEL or CLEAR key to abort the transaction.

TRANSACTION  
APPROVED

If the transaction is approved, this screen is displayed and the Merchant Transaction Record is printed.

Please check for approval of the transaction before completing the sale. If rejected, the terminal displays an error message outlining the reason (please refer to section 18 Terminal Error Messages). Notify the customer, advise them to contact their Card issuer and seek an alternative form of payment.

CUSTOMER COPY?  
ENTER=YES CLR=NO

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

**NOTE:** If ENTER, CLEAR or CANCEL are not pressed within one minute, the transaction is assumed to be approved and the terminal will return to the start screen.

## 14. ELECTRONIC FALLBACK (EFB) PROCESSING

Electronic Fallback Processing (EFB) 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 14.1).

**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 100 EFB transactions. For any EFB transactions attempted thereafter, the Electronic Terminal will display an "EFB DISALLOWED" message.

If a card is swiped, you **MUST** phone for Authorisation if an Authorisation Code is requested via the 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.

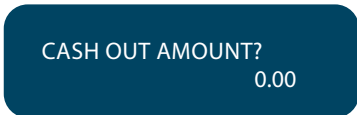
## How to Process a Cheque or Savings Purchase transaction in EFB



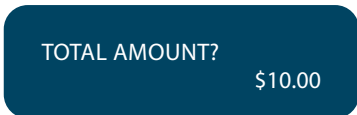
Perform card security checks, please refer to section 6 Fraud Minimisation for further information on the card security checks.



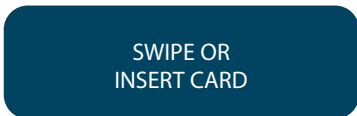
Key in the purchase amount then press ENTER.



Key in the cash amount using the numeric keys if cash-out is required. If not, just press ENTER.  
**(NOTE:** cash-out is not available from credit card accounts.)



Verify the total amount then press ENTER.



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.

Please note that EFB processing is not available for contactless transactions.



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



The selected account is displayed.



Have the customer enter their PIN then press ENTER.

PROCESSING  
PLEASE WAIT

Depending on the reason the terminal has entered EFB mode, this screen or the following screen will be displayed.

AUTH CODE?

If the transaction amount exceeds your EFB Authorisation Limit, this screen will be displayed. Phone the Authorisation Centre. Key in the Authorisation Number and press ENTER. (Please refer to section 1.3 for more information on gaining Authorisation).

SIGNATURE  
REQUIRED?

Have the customer sign the merchant copy signature record and compare it to the signature on the reverse of the customer's card.

SIGNATURE  
VERIFIED?  
ENTER=YES CLR=NO

If the signatures match, press ENTER.

If they do not, press the CANCEL or CLEAR key to abort the transaction.

TRANSACTION  
APPROVED

Please check for approval of the transaction before completing the sale. If rejected, the terminal will display an error message outlining the reason (please refer to section 18). Notify the customer and advise them to contact their Card Issuer.

CUSTOMER COPY?  
ENTER OR CLEAR

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

**NOTE:** If ENTER or CANCEL are not pressed within one minute, the transaction is assumed to be approved and the terminal will return to the start screen.

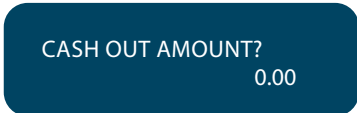
## How to Process a Credit Purchase transaction in EFB



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

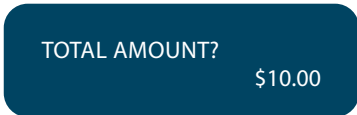


Key in the purchase amount then press ENTER.



Press ENTER.

**NOTE:** cash-out on credit is not available to go through EFB.



Verify the amount is correct and accept by pressing ENTER.



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.

Please note that EFB processing is not available for contactless transactions.



Press < ► - > key for credit account.



The selected account is displayed.



Have the cardholder enter their PIN then press ENTER.

PROCESSING  
PLEASE WAIT

Depending on the reason the terminal has entered EFB mode, this screen or the following screen will be displayed.

AUTH CODE?

If the transaction amount exceeds your EFB Floor Limit, this screen will be displayed. Phone the Authorisation Centre. Key in the Authorisation Number and press ENTER. (Please refer to section 1.3 for more information on gaining Authorisation).

SIGNATURE  
REQUIRED?

The terminal will print a signature record. Have the customer sign this and compare it to the signature on the reverse of the customer's card.

SIGNATURE  
VERIFIED?  
ENTER=YES CLR=NO

If the signatures match, press ENTER.

TRANSACTION  
APPROVED

If they do not, press the CANCEL or CLEAR key to abort the transaction.

Please check for approval of the transaction before completing the sale. If rejected, the terminal will display an error message outlining the reason. Check the message in the Terminal Error Messages section (section 18) and notify the cardholder as appropriate.

CUSTOMER COPY?  
ENTER OR CLEAR

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

**NOTE:** If Enter or Clear are not pressed within one minute, the transaction is assumed to be approved and the terminal will return to the start screen.

### Clearing Electronic Fallback transactions

This function can only be used when the terminal is online and should be used to force through EFB transactions before:

- The terminal reaches its limit of approximately 100 stored EFB transactions
- The final online transactions for that day (which means EFB transactions will not automatically trickle through)
- Terminals are swapped to another location in the same store, for example from one lane to another in a supermarket.

When re-connected, EFB transactions will trickle through for processing with other transactions. The terminal is also capable of uploading transactions during settlement, logon, printing of totals report and when terminal is in idle for a certain amount of time.

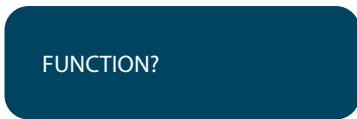
ANZ strongly recommends that you clear all EFB transactions prior to Settlement.

**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 Merchant Services on 1800 039 025 for advice on how to retrieve and redeem your stored EFB transactions.



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

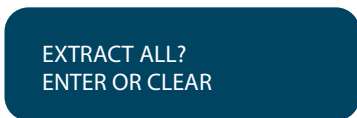
Press FUNC key.



Key in the number '88' and then press ENTER.



The terminal displays the number of EFB transactions stored in the terminal. Press ENTER.



Press ENTER.



The stored EFB transactions are being sent to be processed.





# 15. MANUAL TRANSACTION PROCESSING

## 15.1 PAPER VOUCHER PROCESSING

If you are unable to process transactions electronically due to terminal failure, please report the failure to ANZ Merchant Services 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 can not 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	For Refunds
<ul style="list-style-type: none"><li>• Perform security checks described in the Fraud Minimisation section of this guide (section 6)</li><li>• Imprint the customer's card onto the Sales Voucher</li><li>• Remove the cover sheet and destroy</li><li>• Check that the imprinted details are clear</li><li>• Complete the Voucher and enter the final amount</li><li>• Have your customer sign the Voucher</li><li>• 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.</li></ul> <p><b>NOTE:</b> Seek Authorisation for all purchases over your Floor Limit. Cardholder must be present when gaining authorisation.</p> <ul style="list-style-type: none"><li>• If the transaction is approved, record the Authorisation Number on the Voucher</li><li>• If the transaction is declined, seek an alternative method of payment and advise the customer to contact their Card Issuer.</li></ul>	<p>If a Refund is required on a transaction that has not been deposited to ANZ, you must (if obtained) cancel the Authorisation. Please contact the appropriate Authorisation Centre (Please refer to section 1.2).</p> <p>To process a Refund using a transaction Voucher (Credit Voucher), you should:</p> <ul style="list-style-type: none"><li>• Perform security checks described in the Fraud Minimisation section of this guide (section 6)</li><li>• Imprint the customer's card onto the Credit Voucher (Embossed Cards Only)</li><li>• Remove the cover sheet and destroy</li><li>• Check that the imprinted details are clear</li><li>• Complete the Voucher</li><li>• Sign the Voucher to authorise the Refund.</li></ul>

### For Purchases

- 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

- Hand the customer the customer copy (yellow) of the Voucher and their card
  - Retain the Merchant copy for your records and the Bank copy for banking
- Any merchant charges relating to the original purchase will be refunded.

4564 6339 9999 9995 55 12906

07/94 06/97 **C**  
MR SIMON L CLARKE

420297 4  
979 018 613 4  
20 03 2 1352 3  
SAILBOARD INN  
SYDNEY NSW

Authourisation No.	Day	Month	Year
030970	0	4	0196

City: Description  
 1 Board  
 1 Wetsuit  
 1 Fin

Dollars	Cents
875	00
199	00
127	00
<b>Total \$A</b>	<b>120100</b>

Dept: **Sales Voucher**  
 Clerk Int: **Aj**

Cardholder's Signature: *SL Clarke*

I acknowledge receipt for services and goods and liability for charges as recorded hereon.

Bank Copy — Sales

Example of a Sales Voucher

5430 4889 9999 9995 66 25226

3048 04/94 — 03/97 M  
MR ALLAN W SCOTT

479186 8  
979 562 337 0  
48 04 1 0473 7  
KAPINSKY DESIGNS  
ALBERT PARK VIC

Day	Month	Year
28	08	96

City: Description  
 1 Roll of silk  
 Damaged merchandise

Less Credit Vouchers

Date of original sale: **Credit Voucher**  
 180896

Total \$A
290000

Merchant's Signature: *Sam Sample*

Charges for goods and services declined and credit accepted as recorded hereon.

Bank Copy — Credit

Example of a Credit Voucher

## Banking Manual Credit Card transactions

To receive value for your credit card transactions, you must deposit the Bank copies (white) of Vouchers with a completed credit card Merchant Summary Voucher within three business days of the date of the transactions.

### Preparing Your Deposit

- If possible, produce an adding machine tape showing the value of each Sales and Credit Voucher and the total value of the Vouchers (or write up to 8 Voucher values directly on the Merchant Summary)
- No more than 50 Vouchers can be banked with any one Merchant Summary Voucher
- Imprint your ANZ Merchant Summary Card on a Merchant Summary Voucher
- Complete the Voucher.

### Place into your Credit Card Summary envelope:

- Bank copies of all Sales and Credit Vouchers
- Bank copy of Merchant Summary Voucher
- Adding machine tape (if any).

Do not pin, staple, clip or fold the envelope contents.

**NOTE:** Do not include cheques, cash or other card scheme Vouchers e.g. American Express, Diners Club or JCB as ANZ cannot process these card types.

- Complete your normal bank deposit slip. Produce an adding machine tape showing the value of each Sales and Credit Voucher and the total value of the Vouchers (or write up to 8 Voucher values directly on the Merchant Summary)
- Merchants with an ANZ account, please deposit your Credit Card Summary envelopes at any ANZ branch
- For merchants without an ANZ account, the Credit Card Summary envelope should be mailed to

“Not for Value Merchant Envelopes, Settlement & Control Team,  
Level 5B, 833 Collins St, Docklands VIC.

Full merchant number is to be imprinted on Merchant Summary

561057 4011 108902 8		22 16102																					
DURRELLS BISTRO SOUTHPORT QLD		<input type="checkbox"/> List vouchers below or supply adding machine tape <input type="checkbox"/> Important: Check this box if credit total is greater than sales																					
108902 8 979 568 437 6 48 04 2 0478 5 DURRELLS BISTRO SOUTHPORT QLD		<table border="1"> <thead> <tr> <th>Voucher type</th> <th>No. of items</th> <th>Dollars</th> <th>Cents</th> </tr> </thead> <tbody> <tr> <td>Sales Vouchers</td> <td>6</td> <td>2 7 1 8</td> <td>0 0</td> </tr> <tr> <td>Less Credit Vouchers</td> <td>1</td> <td>1 3 3</td> <td>0 0</td> </tr> <tr> <td colspan="2"><b>Merchant Summary</b></td> <td colspan="2"><b>Total SA</b></td> </tr> <tr> <td colspan="2">Merchant's Signature <i>Sam Sample</i></td> <td colspan="2">2 5 1 5 0 0</td> </tr> </tbody> </table>		Voucher type	No. of items	Dollars	Cents	Sales Vouchers	6	2 7 1 8	0 0	Less Credit Vouchers	1	1 3 3	0 0	<b>Merchant Summary</b>		<b>Total SA</b>		Merchant's Signature <i>Sam Sample</i>		2 5 1 5 0 0	
Voucher type	No. of items	Dollars	Cents																				
Sales Vouchers	6	2 7 1 8	0 0																				
Less Credit Vouchers	1	1 3 3	0 0																				
<b>Merchant Summary</b>		<b>Total SA</b>																					
Merchant's Signature <i>Sam Sample</i>		2 5 1 5 0 0																					
<table border="1"> <tr> <td>1 8 3 0 0</td> <td></td> </tr> <tr> <td>2 7 5 0 0</td> <td></td> </tr> <tr> <td>1 8 0 0 0</td> <td></td> </tr> <tr> <td>6 3 3 0 0</td> <td></td> </tr> <tr> <td>2 2 5 0 0</td> <td></td> </tr> <tr> <td>1 1 5 0 0</td> <td></td> </tr> <tr> <td>- ( 1 3 3 0 0 )</td> <td></td> </tr> <tr> <td><b>Total</b></td> <td><b>\$ 2 5 1 5 0 0</b></td> </tr> </table>		1 8 3 0 0		2 7 5 0 0		1 8 0 0 0		6 3 3 0 0		2 2 5 0 0		1 1 5 0 0		- ( 1 3 3 0 0 )		<b>Total</b>	<b>\$ 2 5 1 5 0 0</b>	<p><b>Merchant Summary</b></p> <p>Day: 2, Month: 06, Year: 16</p> <p>Total SA: 2 5 1 5 0 0</p> <p>Merchant's Signature: <i>Sam Sample</i></p> <p>This form and the vouchers herewith are negotiable and undated in any material respect.</p> <p style="writing-mode: vertical-rl; transform: rotate(180deg);">Bank Copy — Merchant Summary</p>					
1 8 3 0 0																							
2 7 5 0 0																							
1 8 0 0 0																							
6 3 3 0 0																							
2 2 5 0 0																							
1 1 5 0 0																							
- ( 1 3 3 0 0 )																							
<b>Total</b>	<b>\$ 2 5 1 5 0 0</b>																						

Example of a Merchant Summary Voucher

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

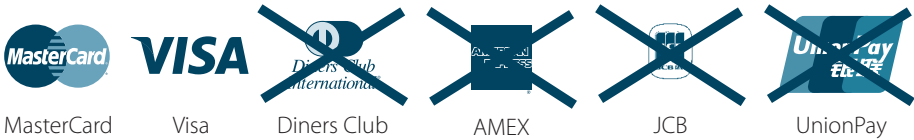
**Envelopes which have a Credit Value**

When the value of credits are greater than sales, enter an 'x' in the box on front of Merchant Summary envelope.

When you bank the Vouchers, hand the teller cash or cheque(s) to the value of the net credit amount.



**Example of a Credit Card Summary Envelope**



**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	For Refunds
<p>Use an EFTPOS transaction Voucher for cheque and savings account purchases.</p> <p><b>Complete:</b></p> <ul style="list-style-type: none"> <li>• Date and time</li> <li>• Customer name (if not clearly imprinted)</li> <li>• Account type CHQ or SAV</li> <li>• Amount and description of purchase</li> <li>• Amount of cash-out</li> <li>• Total amount of transaction</li> <li>• Cardholder to sign Voucher.</li> </ul> <p>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 Merchant Services (please refer to section 1.2).</p> <p>Record the Authorisation Number on the Voucher.</p>	<p>Use an EFTPOS Refund Voucher for cheque and savings account refunds.</p> <p><b>Complete:</b></p> <ul style="list-style-type: none"> <li>• Date and time</li> <li>• Customer name (if not clearly imprinted)</li> <li>• Account type CHQ or SAV</li> <li>• Reason for refund</li> <li>• Date of original purchase</li> <li>• Total amount of transaction</li> <li>• Merchant to sign Voucher.</li> </ul>

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.

**EFTPOS TRANSACTION**  
Cheque & Savings Accounts Only

			Date:	
Transaction Type	Description of Transaction	Time	Amount	
Purchase				
Cash Out				
Operator's ID	Dept.	Authorisation No.	<b>Total SA</b>	
<input type="checkbox"/> Cheque Ac	<input type="checkbox"/> Savings Ac	<input type="checkbox"/> D.C.A. Local Receipt		
Bank Use Only:				
Aux. Elem.	BSB	Account No.	TIC	

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

Bank Copy

**Example of a Sales voucher**

<b>EFTPOS REFUND</b> Cheque & Savings Accounts Only			
Reason for Refund		Time	Date: Purchase Date:
Refund the amount shown below from Merchant's Account to my:			Total SA
<input type="checkbox"/> Cheque Ac.	<input type="checkbox"/> Savings Ac.		Charges for goods and services declined and refund given as recorded on this voucher.
<b>Bank Use Only</b>			
X _____ Merchant's Signature <small>I acknowledge receipt of services and/or goods and authorize debit to my designated account for the total amount of this voucher.</small>		Aux. Dom.	BSB Account No. T/C

Bank Copy

### Example of a Credit Voucher

## Banking Manual Cheque and Savings Account transactions

To receive value for your Manual transactions, you must deposit the Bank copies (white) of the EFTPOS transaction Vouchers with a completed EFTPOS Summary Voucher within three bank business days of the date of the transactions.

### Preparing Your Deposit

- Produce an adding machine tape showing the value of each transaction and Refund Voucher plus the total value of the Vouchers (or write up to 10 Voucher values directly on the EFTPOS Summary Voucher)
- Imprint the EFTPOS Merchant Card on your EFTPOS Summary Voucher
- Complete the Voucher. If the value of refunds is greater than purchases, enter a minus sign and circle the amount.

### Place Into Your EFTPOS Cheque & Saving Envelope

- Bank copy of the EFTPOS Merchant Summary Voucher (must be at the front)
- Bank copies of all transaction and Refund Vouchers
- Adding machine tape (if any). No more than 50 Vouchers can be banked with any one EFTPOS Merchant Summary Voucher. Do not pin, staple or clip envelope contents. Make sure the envelope only contains transaction and Refund Vouchers.

**NOTE:** Do not include cheques, cash or other card scheme Vouchers e.g. American Express, Diners Club or JCB as ANZ cannot process these card types.

- Complete your normal bank deposit slip. Produce an adding machine tape showing the value of each transaction and Refund Voucher plus the total value of the Vouchers (or write up to 10 Voucher values directly on the EFTPOS Summary Voucher)
- Merchants with an ANZ account, please deposit your EFTPOS Cheque & Savings envelopes at any ANZ branch
- For merchants without an ANZ account, the EFTPOS Cheque & Savings envelope should be mailed to

“Not for Value Merchant Envelopes, Settlement & Control Team,  
Level 5B, 833 Collins St, 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)

**EFTPOS SUMMARY**  
Cheque & Savings Accounts Only

Date: \_\_\_\_\_

	No. of Items	Amount
Transaction Vouchers		
Refund Vouchers		
<b>Transaction less Refunds = Total \$A</b>		

Bank Copy

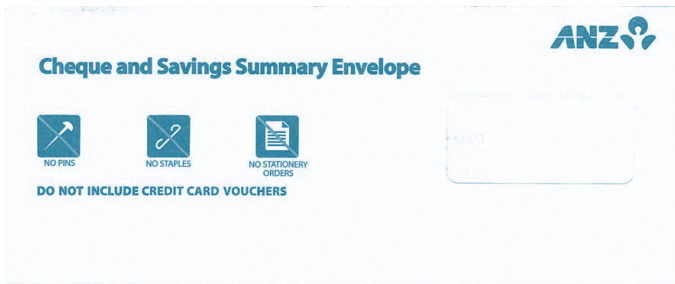
This form and the vouchers hereon are legible and unchanged in any case at all times.

X \_\_\_\_\_  
Merchant's Signature

Left: Transactional reference number  
Right: Total amount of transactions, include total amount

1	2	3	4	5	6	7	8	9	10	TOTAL

**Example of a Merchant EFTPOS Summary Voucher**



**Example of a Merchant Cheque and Savings Summary Envelope**

## 15.2 HAND KEY (MANUAL ENTRY) PROCESSING

If the terminal cannot read a card when it is swiped or inserted, please advise the cardholder to contact their Card Issuer and seek an alternative form of payment, if you are obliged to hand key a transaction as a merchant due to 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 6 Fraud minimisation for further information on the card security checks.

You cannot hand key UnionPay or debit cards for sales transactions.

When you hand key credit card details, 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 Merchant Services on 1800 039 025 before you hand key credit card details for Mail/Telephone Order and eCommerce Processing. You may only hand key credit card details for Mail/Telephone Order and eCommerce Processing if authorised by ANZ.

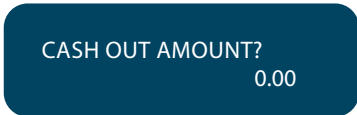
### Processing a Hand key transaction With A Cardholder Present (Credit Cards only)



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

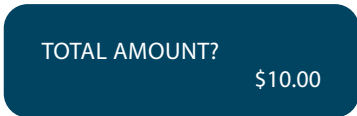


Key in the purchase amount then press ENTER.



Press ENTER.

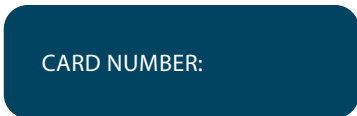
**NOTE:** Cash-out is not available for credit card accounts.



Verify the amount is correct and accept by pressing ENTER.



Press the FUNC key to manually key the card details.



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



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



CREDIT ACCOUNT

Credit account displayed.

VERIFICATION NO?

Key in the Card Validation Code then press ENTER.

REASON CODE

1. NOT PROVIDED
2. ILLEGIBLE
3. NO IMPRINT ON CARD

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

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

\$10.00 KEY OK

Press ENTER.

SIGNATURE  
REQUIRED

Have the customer sign the merchant copy signature record and compare it to the signature on the reverse of the customer's card.

SIGNATURE  
VERIFIED?  
ENTER=YES CLR=NO

If the signatures match, press ENTER.

TRANSACTION  
APPROVED

If they do not, press the CANCEL or CLEAR key to abort the transaction.

Please check for approval of the transaction before completing the sale. If rejected, the terminal will display an error message outlining the reason. Check the message in the Terminal Error Messages section (section 18) and notify the cardholder as appropriate.

CUSTOMER COPY?  
ENTER OR CLEAR

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

**NOTE:** If you decide to process hand key transactions, you are required to also take an imprint of the credit card. Ask the Cardholder for photo ID and record the details on the back of the imprinter Voucher. Keep the Voucher with your merchant copy of the transaction in case of a Chargeback claim. Please note that this may not protect you from chargebacks if the transaction is disputed by the cardholder or the cardholder's issuing bank. You may still be held liable which results in a debit to your merchant account for the amount of the relevant "disputed" transaction.

## 16. MAIL, TELEPHONE AND ECOMMERCE ORDER PROCESSING

For merchants authorised by ANZ to process Mail Order, Telephone Order, Electronic and Recurring payments, the terminal will request that you identify the 'source' and the 'nature' of the transaction.

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

- Cardholder's name (as it appears on the card)
- Cardholder's address (not a PO Box)
- Cardholder's signature (if mail order)
- Type of card (MasterCard®, Visa® 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
- Period that standing authority is valid
- Contact telephone number
- Details of the goods or services required
- Transaction date.

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

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

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

**NOTE:** It is only available if you have approval from ANZ.



From this screen, continue to press ENTER until the ANZ EFTPOS MENU screen appears.

ANZ EFTPOS MENU  
3. REFUND  
4. PRE AUTHORISATION  
5. CARD NOT PRESENT

Press <▼> key to go to CARD NOT PRESENT and then press ENTER or the number associated to select it.

CARD NOT PRESENT  
1. MAIL ORDER  
2. TELEPHONE ORDER  
3. ECOMMERCE

Press ENTER key to select MAIL ORDER or the number associated to it.

PAYMENT TYPE  
1. SINGLE  
2. INSTALMENT  
3. RECURRING

Select the 'nature' of the transaction:

SINGLE– Single payment, press ENTER or the number associated for it

INSTALMENT– Instalment payment, press the <▼> key and ENTER or the number associated for it

RECURRING – Recurring payment, press the <▼> key and ENTER or the number associated for it.

PURCHASE AMOUNT?  
\$10.00

Key in the purchase amount then press ENTER.

CARD NUMBER:

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

EXPIRY <MMYY>:

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

CREDIT ACCOUNT

Credit account displayed.

VERIFICATION NO?

Key in the Card Validation Code then press ENTER.

REASON CODE

- 1. NOT PROVIDED
- 2. ILLEGIBLE
- 3. NO IMPRINT ON CARD

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

- 1 - CWV2 has not been provided by the cardholder
- 2 - CWV2 on the card is illegible
- 3 - Cardholder states the card has no CWV2 imprint

TOTAL AMOUNT?

\$10.00

Verify the amount is correct and accept by pressing ENTER.

PROCESSING  
PLEASE WAIT

Terminal status is displayed.

TRANSACTION  
APPROVED

Please check for approval of the transaction before completing the sale. If rejected, the terminal will display an error message outlining the reason (Please refer to section 18). Notify the customer and advise them to contact their Card Issuer.

CUSTOMER COPY?  
ENTER OR CLEAR

Press ENTER to print a customer receipt or press CLEAR to return to the start screen.

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

**NOTE:** It is only available if you have approval from ANZ.



From this screen, continue to press ENTER until the ANZ EFTPOS MENU screen appears.

- ANZ EFTPOS MENU
- 3. REFUND
- 4. PRE AUTHORISATION
- 5. CARD NOT PRESENT

Press <▼> key to go to CARD NOT PRESENT and then press ENTER or the number associated to select it.

CARD NOT PRESENT

1. MAIL ORDER

2. TELEPHONE ORDER

3. ECOMMERCE

Press<▼> key to go to TELEPHONE ORDER and press ENTER or the number associated to select it.

PAYMENT TYPE

1. SINGLE

2. INSTALMENT

3. RECURRING

Select the 'nature' of the transaction:

SINGLE– Single payment, press ENTER or the number associated for it

INSTALMENT– Instalment payment, press the <▼> key and ENTER or the number associated for it

RECURRING – Recurring payment, press the <▼> key and ENTER or the number associated for it.

Key in the purchase amount then press ENTER.

PURCHASE AMOUNT?

\$10.00

CARD NUMBER:

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

EXPIRY <MMYY>:

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

CREDIT ACCOUNT

Credit account displayed.

VERIFICATION NO?

Key in the Card Validation Code then press ENTER.

REASON CODE

1. NOT PROVIDED

2. ILLEGIBLE

3. NO IMPRINT ON CARD

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

1 - CVV2 has not been provided by the cardholder

2 - CVV2 on the card is illegible

3 - Cardholder states the card has no CVV2 imprint

TOTAL AMOUNT?

\$10.00

Verify the amount is correct and accept by pressing ENTER.

PROCESSING  
PLEASE WAIT

Terminal status is displayed.

TRANSACTION  
APPROVED

Please check for approval of the transaction before completing the sale. If rejected, the terminal will display an error message outlining the reason (Please refer to section 18). Notify the customer and advise them to contact their Card Issuer.

CUSTOMER COPY?  
ENTER OR CLEAR

Press ENTER to print a customer receipt or press CLEAR to return to the start screen.

\*\* Instalment transactions are transactions with a fixed instalment amount and fixed term with a pre-determined expiry date and period. These transactions usually represent mail order goods with terms.

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

### 16.3 HOW TO PROCESS AN ECOMMERCE ORDER TRANSACTION (SCHEME CARDS ONLY)

eCommerce transactions are card transactions that are initiated by the cardholder via the Internet.

**NOTE:** It is only available if you have approval from ANZ.



From this screen, continue to press ENTER until the ANZ EFTPOS MENU screen appears.

ANZ EFTPOS MENU  
3. REFUND  
4. PRE AUTHORISATION  
5. CARD NOT PRESENT

Scroll through to CARD NOT PRESENT by pressing <▼> key and then press ENTER or the number associated to select it.

CARD NOT PRESENT  
1. MAIL ORDER  
2. TELEPHONE ORDER  
3. ECOMMERCE

Press <▼> key to go to ECOMMERCE and press ENTER or the number associated to select it.

PAYMENT TYPE  
1. SINGLE  
2. INSTALMENT  
3. RECURRING

Select the 'nature' of the transaction:

SINGLE– Single payment, press ENTER or the number associated for it

INSTALMENT– Instalment payment, press the <▼> key and ENTER or the number associated for it

RECURRING – Recurring payment, press the <▼> key and ENTER or the number associated for it.

PURCHASE AMOUNT?  
\$10.00

Key in the purchase amount then press ENTER.

CARD NUMBER:

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

EXPIRY <MMYY>:

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

CREDIT ACCOUNT

Credit account displayed.

VERIFICATION NO?

Key in the Card Validation Code then press ENTER.

REASON CODE  
1. NOT PROVIDED  
2. ILLEGIBLE  
3. NO IMPRINT ON CARD

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

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

TOTAL AMOUNT?  
\$10.00

Verify the amount is correct and accept by pressing ENTER.

PROCESSING  
PLEASE WAIT

Terminal status is displayed.

TRANSACTION  
APPROVED

Please check for approval of the transaction before completing the sale. If rejected, the terminal will display an error message outlining the reason (Please refer to section 18). Notify the customer and advise them to contact their Card Issuer.

CUSTOMER COPY?  
ENTER OR CLEAR

Press ENTER to print a customer receipt or press CLEAR to return to the start screen.

\*\* Instalment transactions are transactions with a fixed amount and fixed term with a pre-determined expiry date and period. These transactions usually represent mail order goods with instalment terms.

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

## 17. OPTIONAL FEATURES

**NOTE:** The optional features are only available and approved for the merchants in specific industries.

### 17.1 TIP@TERMINAL (TIP WITH PIN) TRANSACTIONS

A Tip with PIN transaction allows a specified Tip amount to be included as part of the original Credit or Debit Purchase transaction.

This functionality allows the cardholder to retain possession of their card at all times. The PIN is inputted directly in to the terminal. 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.

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

**NOTE:** Due to Card scheme requirements, the Tip amount must be equal to or less than 15% (20% for restaurants) of the purchase transaction amount. To increase your Tip limit, please contact ANZ Merchant Services on 1800 039 025.



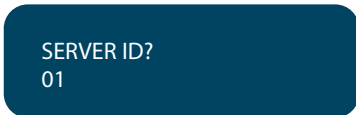
## How to Process a Tip@Terminal (Tip with PIN) Transaction



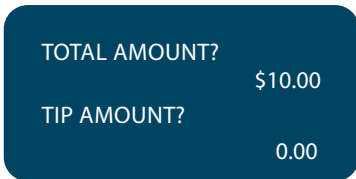
Perform card security checks, please refer to section 6 Fraud minimisation for further information.



Key in the purchase amount then press ENTER.



Key in the Server ID then press ENTER.



Key in the TIP amount and verify the total amount then press ENTER.



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



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



The selected account is displayed.

\$10.00 KEY PIN

Have the cardholder enter their PIN then press ENTER.

**NOTE:** Verification may not be required for contactless transactions.

PROCESSING  
PLEASE WAIT

Terminal status is displayed.

TRANSACTION  
APPROVED

Please check for approval of the transaction before completing the sale. If rejected, the terminal displays an error message outlining the reason. Notify the customer, advise them to contact their Card Issuer and seek an alternative form of payment. If the transaction is cancelled, the terminal will also print out a second merchant transaction Record with "DECLINED TL" and "SIGNATURE ERROR" printed on the bottom of the receipt. No signatures are required.

CUSTOMER COPY?  
ENTER OR CLEAR

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

**NOTE:** If ENTER, CLEAR or CANCEL are not pressed within one minute, the transaction is assumed to be approved and the terminal will return to the start screen.

### Signature Authorisation

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

\$10.00 KEY PIN

Press ENTER here to bypass PIN for a signature.

**NOTE:** Only some cards will allow the terminal to bypass PIN. If only PIN is accepted, then the terminal will beep and this screen will remain until a PIN is entered.

PROCESSING  
PLEASE WAIT

Terminal status is displayed.

SIGNATURE  
REQUIRED

If signature is required this is prompted. Terminal prints a signature record.

SIGNATURE  
VERIFIED?  
ENTER=YES CLR=NO

If the signature is required for a Magnetic Stripe Card, this screen is displayed; or

REMOVE CARD  
SIGNATURE  
VERIFIED?  
ENTER=YES CLR=NO

If the signature is required for a Chip Card, this screen is prompted.

For either one of the above screens, have the customer sign the receipt and compare it to the signature on the reverse of the customer's card. If the signatures match, press ENTER. If they do not, press the CANCEL or CLEAR key to abort the transaction.

TRANSACTION  
APPROVED

If the transaction is approved, this screen is displayed and the Merchant Transaction Record is printed.

Please check for approval of the transaction before completing the sale. If rejected, the terminal displays an error message outlining the reason (please refer to section 18 Terminal Error Messages). Notify the customer, advise them to contact their Card issuer and seek an alternative form of payment.

CUSTOMER COPY?  
ENTER OR CLEAR

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

**NOTE:** If ENTER, CLEAR or CANCEL are not pressed within one minute, the transaction is assumed to be approved and the terminal will return to the start screen.

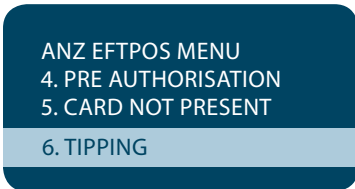
## How to Print a Tip Totals Report

The Tip Totals report lists all Tip transactions and Tip totals for each server made since the last Settlement.

Press ENTER to go to the ANZ EFTPOS MENU.



Scroll through to TIPPING by pressing <▼> key and then press ENTER or the number associated to select it.



Press <▼> key to go to TOTAL REPORT and then press ENTER or the number associated to select it.



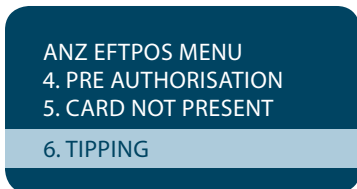
When printing has completed, the terminal returns to idle.



## How to Print a Server Tip Report

The Server Tip report lists all the Tip transactions and a Tip totals for the selected server made since the last Settlement.

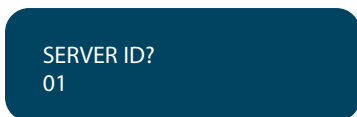
Press ENTER to go to the ANZ EFTPOS MENU.



Scroll through to TIPPING by pressing <▼> key and then press ENTER or the number associated to select it.



Press <▼> key to go to SERVER REPORT and then press ENTER or the number associated to select it.



Key in your two-digit server ID then press ENTER. The server ID number must be between 1 and 20. Enter 01 if no server ID is allowed.



The terminal will print out a copy of the selected report.



When printing has completed, the terminal returns to idle.

## 17.2 PRE-AUTHORISATION

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

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

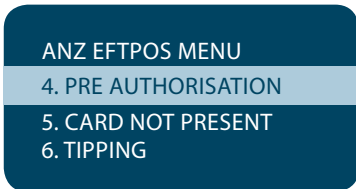
If the terminal goes offline during Pre-Authorisation, you will receive a declined error message as Pre-Authorisation is not processed when the terminal is offline. Please contact the appropriate Authorisation Centre (please refer to section 1.2) for a manual authorisation and complete the transaction using Manual Processing. An Authorisation number must be recorded.

## How to process a Pre-Authorisation



Perform card security checks

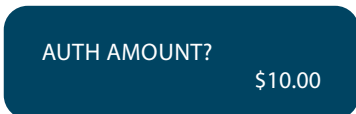
**NOTE:** Please refer to section 6 Fraud Minimisation for further information on card security checks.



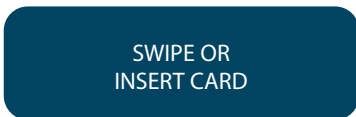
Press ENTER to go to ANZ EFTPOS MENU screen. Scroll through to PRE AUTHORISATION by pressing <▼> key and then press ENTER or the number associated to select it.



Press ENTER key or the number associated for AUTHORISATION.

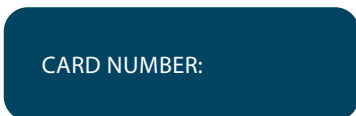


Key in the amount to be authorised then press ENTER.



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

The following two screen instructions only apply to Hand key transactions.



Key in the card number then press ENTER.



Key in the expiry date then press ENTER.

CREDIT ACCOUNT

Credit account will automatically be selected.

VERIFICATION NO?

Key in the Card Validation Code then press ENTER.

REASON CODE

1. NOT PROVIDED
2. ILLEGIBLE
3. NO IMPRINT ON CARD

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

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

\$10.00 KEY PIN

If PIN is required, have the cardholder enter their PIN if known then press ENTER or if the terminal allows just press ENTER.

PROCESSING  
PLEASE WAIT

The terminal status is displayed.

SIGNATURE  
REQUIRED

Signature record is printed. Have the customer sign this and compare it to the signature on the reverse of the customer's card.

**NOTE:** This screen will not be displayed if PIN has been entered or Magnetic Stripe Card transactions have been processed.

SIGNATURE  
VERIFIED?  
ENTER=YES CLR=NO

If signature is required for a Magnetic Stripe Card, this screen is displayed; or

REMOVE CARD  
SIGNATURE  
VERIFIED?  
ENTER=YES CLR=NO

If the signature is required for a Chip Card, this screen is prompted.

**NOTE:** this screen will not be displayed if PIN has been entered or Magnetic Stripe Card transactions have been processed.

For either of the above screens, have the customer sign the receipt and compare it to the signature on the reverse of the customer's card. If the signatures match, press ENTER. If they do not, press the CANCEL or CLEAR key to abort the transaction.



TRANSACTION  
APPROVED

The terminal prints out a merchant copy of the Pre-Authorisation record.

Please check for approval of the transaction before completing the authorisation. If rejected, the terminal will display an error message outlining the reason (Please refer to section 18). Notify the customer and advise them to contact their Card Issuer.

CUSTOMER COPY?  
ENTER OR CLEAR

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

### How to Perform an Authorisation Value enquiry



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

ANZ EFTPOS MENU

4. PRE AUTHORISATION

5. CARD NOT PRESENT

6. TIPPING

Perform card security checks .

Press ENTER to go to ANZ EFTPOS MENU screen. Scroll through to PRE AUTHORISATION by pressing <▼> key and then press ENTER or the number associated to select it.

**NOTE:** Please refer to section 6 Fraud Minimisation for further information on card security checks.

PRE AUTHORISATION

2. COMPLETION

3. CANCELLATION

4. ENQUIRY

Press <▼> key to go to ENQUIRY and then press ENTER or the number associated to select it.

SWIPE CARD

Swipe the customer's card or press Func key to hand key card details. Magnetic Stripe cards are to be swiped through the Magnetic Stripe Card Reader.

PROCESSING  
PLEASE WAIT

The terminal status is displayed.

The following two screen instructions only apply to Hand key transactions.



CARD NUMBER:

Key in the card number then press ENTER.



EXPIRY <MMYY>:

Key in the expiry date then press ENTER.



CREDIT ACCOUNT

Credit Account will automatically be selected and displayed.



AMOUNT ON HOLD  
\$100.00

The total value of funds on hold will be displayed for 30 seconds or until a key is pressed. The terminal will return to the start screen or press CANCEL to return to the start screen.

### How to Complete a Pre-Authorisation

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

The completion amount should be within 15% of the Pre-Authorisation amount approved. 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, and 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.

You must send your completion transaction within three days of the Pre-Authorisation for Visa® and MasterCard® transactions. For UnionPay card transactions you must send the completion transaction within 30 days of pre-authorisation.

**NOTE:** The examples above act as a guide only. Please remember that Pre-Authorisation places cardholder funds on hold for a time determined by the Card Issuer.

These rules relate to the Visa® Scheme. MasterCard® Scheme rules around lodging, cruise line, and vehicle rental states that the pre-authorisation completion amounts should be within 15% of the Pre-Authorisation Transaction. If the completion varies by greater than 15%, you must request a secondary authorization for the additional amount.



Perform card security check.



Press ENTER to go to ANZ EFTPOS MENU screen. Press <▼> key to go PRE AUTHORISATION and then press ENTER or the number associated to select it.

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



Press <▼> key to go to COMPLETION and then press ENTER or the number associated to select it



Key in the purchase amount and then press ENTER.



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

The following two screen instructions only apply to Hand key transactions.

CARD NUMBER:

Key in the card number then press ENTER.

EXPIRY <MMYY>:

Key in the expiry date then press ENTER.

CREDIT ACCOUNT

Credit account will automatically be selected and displayed.

\$10.00 KEY PIN

Have the cardholder enter their PIN then press ENTER terminal.

PROCESSING  
PLEASE WAIT

The terminal status is displayed.

SIGNATURE  
REQUIRED

Signature record is printed if a PIN has not been entered. Have the customer sign this and compare it to the signature on the reverse of the customer's card.

SIGNATURE  
VERIFIED?  
ENTER=YES CLR=NO

If signature is required for a Magnetic Stripe Card, this screen is displayed; or

REMOVE CARD  
SIGNATURE  
VERIFIED?  
ENTER=YES CLR=NO

If the signature is required for a Chip Card, this screen is prompted.

**NOTE:** If a PIN is entered at the KEY PIN screen, a signature may not be required.

For either of the above screens, have the customer sign the receipt and compare it to the signature on the reverse of the customer's card. If the signatures match, press ENTER. If they do not, press the CANCEL or CLEAR key to abort the transaction.

TRANSACTION  
APPROVED

The terminal prints out the merchant copy of the Completion of Pre-Authorisation record.

If rejected, the terminal will display an error message outlining the reason (please refer to section 18). Notify the customer and advise them to contact their Card Issuer.

CUSTOMER COPY?  
ENTER OR CLEAR

Once approved, hand the customer their copy of the transaction Record and return their card.

### Cancellation of a Pre-Authorisation (on ANZ Australian-issued cards)

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.

You can cancel a Pre-Authorisation on ANZ Australian-issued cards which have been previously authorised through an ANZ POS Mobile 2 terminal. Where more than one Pre-Authorisation has been performed, one or all transactions may be cancelled. You cannot cancel a Pre-Authorisation on non-ANZ cards. Only a cardholder can instruct the Card Issuer to remove the hold on funds in their account.



Perform card security checks.

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

ANZ EFTPOS MENU  
4. PRE AUTHORISATION  
5. CARD NOT PRESENT  
6. TIPPING

Press ENTER to go to ANZ EFTPOS MENU screen. Scroll through to PRE AUTHORISATION by pressing <▼> key and then press ENTER or the number associated to select it.

PRE AUTHORISATION  
1. AUTHORISATION  
2. COMPLETION  
3. CANCELLATION

Press <▼> key to go to CANCELLATION and then press ENTER or the number associated to select it

CANCEL ALL?

Press CLEAR (no to cancelling all Pre-Authorisations).

CANCEL ONE?

Press ENTER if cancelling one Pre-Authorisations.

REFERENCE NO?

Key in the six-digit number next to the STAN located on the Pre-Authorisation record then press ENTER.

AUTH AMOUNT?

\$10.00

Key in the amount of the original Pre-Authorisation then press ENTER.

ENTER AUTH CODE

Key in the Authorisation Number (please refer to the number next to APPROVED from the successful Authorisation transaction Record).

SWIPE CARD

Swipe the card or press Func key to hand key card details. (Magnetic Stripe cards are to be processed through the Magnetic Stripe Card)

The following two screen instructions only apply to Hand key transactions.

CARD NUMBER:

Key in the card number then press ENTER.

EXPIRY <MMYY>:

Key in the expiry date then press ENTER.

CREDIT ACCOUNT

Credit account will automatically be selected and displayed.

\$10.00 KEY OK

Press ENTER.

TRANSACTION  
APPROVED

The terminal prints out a merchant copy of the Cancellation of Pre-Authorisation Record.

CUSTOMER COPY?  
ENTER OR CLEAR

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

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



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

ANZ EFTPOS MENU  
4. PRE AUTHORISATION  
5. CARD NOT PRESENT  
6. TIPPING

Press ENTER to go to ANZ EFTPOS MENU screen. Scroll through to PRE AUTHORISATION by pressing <▼> key and then press ENTER or the number associated to select it.

PRE AUTHORISATION  
1. AUTHORISATION  
2. COMPLETION  
3. CANCELLATION

Press <▼> key to go to CANCELLATION and then press ENTER or the number associated to select it.

CANCEL ALL?

Press ENTER.

SWIPE CARD

Swipe or press Func key to hand key card details. (Magnetic Stripe cards are to be processed through the Magnetic Stripe Card)

The following two screen instructions only apply to Hand key transactions.

CARD NUMBER:

Key in the card number then press ENTER.

EXPIRY <MMYY>:

Key in the expiry date then press ENTER.

CREDIT ACCOUNT

Credit account will automatically be selected and displayed.

CANCEL ALL?  
YES OR NO?

Press ENTER to confirm cancellation of Pre Authorisations.

TRANSACTION  
APPROVED

The terminal prints out a merchant copy of the Cancellation of Pre-Authorisation Record.

CUSTOMER COPY?  
ENTER OR CLEAR

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

### 17.3 CUSTOMER PREFERRED CURRENCY

Customer Preferred Currency (CPC) may have been activated on ANZ POS Mobile 2 for eligible merchants who deal with overseas credit cardholders within selected merchant categories.

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

**NOTE:** CPC transactions are not supported for UnionPay cards.

#### How it Works

CPC identifies the card's country of issue and offers the cardholder the option of paying for the goods or services in their billing currency at the time of purchase.

The exchange rate and price in the cardholder's billing currency are displayed on the terminal making the process for currency conversion easier for both you and your customers by processing transactions in currencies which are familiar to your customers.

CPC complies with operating requirements for cards issued by MasterCard® and Visa®.



## Currencies Available

CAD	Canadian Dollars	HKD	Hong Kong Dollars	SEK	Swedish Krona
CHF	Swiss Franc	JPY	Japanese Yen	SGD	Singapore Dollars
DKK	Danish Krone	MYR	Malaysian Ringgit	THB	Thai Bhat
EUR	Euro	NOK	Norwegian Kroner	USD	US Dollars
GBP	Pounds Sterling	NZD	New Zealand Dollars	ZAR	South African Rand

\* Available currencies may vary from time to time.

## Requirements before Commencing a transaction

Customer Preferred Currency can prove to be a valuable tool for your customers when completing transactions outside their home country. In order to use CPC, you must ensure that:

1. Your EFTPOS terminal is automatically configured to recognise when an international MasterCard®, or Visa® card, is initiated.
2. If "Acceptance Rate" comes up on the terminal, the cardholder must be informed that CPC is optional and has a choice of currencies between the customer's local currency and Australian dollars.
3. The transaction amount will contain a 2.5% exchange rate mark-up.
4. The cardholder has acknowledged that the merchant will conduct the CPC services.

**NOTE:** Exchange rate mark-up is payable to ANZ and WorldPay. Please do not impose any additional requirements or charges on the cardholder to process the transaction in the card's local currency. For detail instructions, please refer Customer Preferred Currency (CPC) Operating Guide at ANZ.com

## Card Not Present CPC transactions

- Disclose the following to the cardholder:
  - Total transaction amount in Australian Dollars
  - Exchange rate
  - Total transaction amount in the selected overseas currency (ie. the cardholder's billing currency).
- Provide a receipt that:
  - Confirms that the cardholder agrees to use CPC
  - Records the overseas currency agreed between the cardholder and merchant
  - Records the exchange rate utilised by the merchant to complete the transaction
  - Confirms that the cardholder's selection is final.

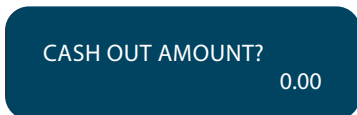
## How to process a CPC transaction



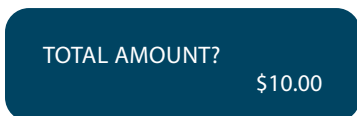
Perform card security checks, please refer to section 6 Fraud Minimisation for further information on card security checks.



Key in the purchase amount then press ENTER.



Press ENTER.



Verify the amount is correct and accept by pressing ENTER.



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

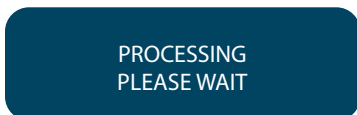
Please note that CPC is not available for contactless transactions.



Press <▶-> key for credit account.



The selected account is displayed.



Terminal status is displayed.

\$10.00 KEY PIN

Have the cardholder enter their PIN then press ENTER.

PROCESSING  
PLEASE WAIT

Terminal status is displayed.

EXCH                    0.7792  
USD                     7.79  
  
ACCEPT RATE?  
ENTER= YES CLR=NO

When this screen appears, you must offer the cardholder the choice to accept CPC or to pay in Australian Dollars. To accept CPC, the Cardholder should press ENTER (YES). To decline CPC, the Cardholder should press CLEAR (NO) and the transaction will continue in Australian dollars.

USD 7.79 KEY PIN

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

**NOTE:** This screen only displays for Chip transactions when cardholder has accepted the exchange rate.

PROCESSING  
PLEASE WAIT

Terminal status is displayed.

TRANSACTION  
APPROVED

Please ensure that you check for approval of the transaction before completing the sale.

SIGNATURE  
REQUIRED

If 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. The customer copy is printed.

**NOTE:** For Visa® and MasterCard® CPC transactions, an additional **checkbox** will be printed on the receipt. The customer is required to tick this checkbox signifying acceptance of the conversion of the transaction amount into the currency of the card origin. Please refer to an example of CPC receipt on section 24 Filing and Retention of transaction Records and Vouchers for further information.

SIGNATURE  
VERIFIED?  
ENTER=YES CLR=NO

If signature is required for a Magnetic Stripe Card, this screen is displayed; or

REMOVE CARD  
SIGNATURE  
VERIFIED?  
ENTER=YES CLR=NO

If the signature is required for a Chip Card, this screen is prompted.

For either of the above screens, have the customer sign the receipt and compare it to the signature on the reverse of the customer's card. If the signatures match, press ENTER. If they do not, press the CANCEL or CLEAR key to abort the transaction.

CUSTOMER COPY?  
ENTER OR CLEAR

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

## 17.4 LOW VALUE PAYMENTS

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

This optional feature is promoted by the card schemes under following names or brandings:

- MasterCard® Quick Payment Service – QPS
- VISA Easy Payment Service – VEPS
- AMEX Small Ticket – AST.

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

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

**NOTE:** LVP not supported for UnionPay.

### How to process an LVP transaction



Perform card security checks.

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

PURCHASE AMOUNT?  
\$10.00

Key in the purchase amount then press ENTER.

CASH OUT AMOUNT?  
0.00

Press ENTER.

**NOTE:** Cash-out is not available for LVP transaction.

TOTAL AMOUNT?  
\$10.00

Verify the amount is correct and accept by pressing ENTER.

PRESENT CARD  
AMT \$10.00



The image shows three logos: MasterCard paypass, payWave (with a hand icon), and VISA.

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.

PROCESSING  
PLEASE WAIT

The terminal status is displayed.

SELECT ACCOUNT  
CHQ SAV CR

Press <▶-> key for credit account.

CREDIT ACCOUNT

The selected account is displayed.

PROCESSING  
PLEASE WAIT

Terminal status is displayed.

TRANSACTION  
APPROVED

Please ensure that you check for approval of the transaction before completing the sale.

CUSTOMER COPY?  
ENTER OR CLEAR

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

## 17.5 MULTI-MERCHANT FACILITIES

### About Multi-Merchant

The Multi-Merchant functionality allows multiple merchants to process transactions on one Electronic Terminal with separate settlements on each individual's Merchant facility.

### Definitions

**Primary Merchant** means the Merchant to whom the Electronic Terminal has been provided in accordance with the terms of its Merchant Agreement.

**Secondary Merchant** means the Merchant who has been granted use of an Electronic Terminal by a Primary Merchant pursuant to a Primary Approval Form.

**NOTE:** Electronic Terminals (including the welcome kit) are dispatched to the Primary Merchant only.

### Supported Transaction Types

Multi-Merchant is available for the following transaction types:

- Purchase
- Purchase + Cashout
- Cashout Only
- Refund
- Card Not Present
- Pre-Authorisation
  - Authorisation
  - Completion
  - Cancellation
  - Enquiry.

#### Please note:

Transactions are not able to be processed when the Electronic Terminal is offline.

## Processing Multi-Merchant transactions

After the **amount entry prompt**, please follow the below instructions to select the relevant Merchant:

SELECT MERCHANT

1. Merchant 1
2. Merchant 2
3. Merchant 3
4. Merchant 4

SEARCH

Use the **UP/DOWN** arrows or the corresponding **NUMERIC** key to select the relevant Merchant.

Select **ENTER**.

Refer **below** for instructions on how to use the search function.

Merchant 1

CONTINUE?  
ENTER=YES/CLR=NO

Select **ENTER**.

## Using the search option

SELECT MERCHANT

1. Merchant 1
2. Merchant 2
3. Merchant 3
4. Merchant 4

SEARCH

Where a Merchant list is too large to display, you can use the search function.

Select **SEARCH**.

ENTER MERCHANT NAME

Dr F

- 
- Dr F Neri
  - Dr F Totti

BACK

Using the alphanumeric keyboard, type the name of the desired Merchant.

Use the **UP/DOWN** arrows to select the relevant Merchant.

Select **ENTER**.

Merchant 1

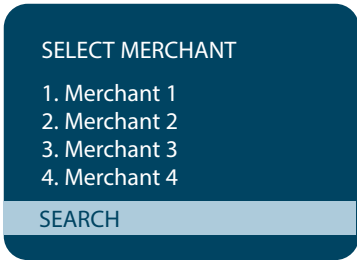
CONTINUE?  
ENTER=YES/CLR=NO

Select **ENTER**.

## Refunds

Each Merchant will be provided with their own Merchant Card.

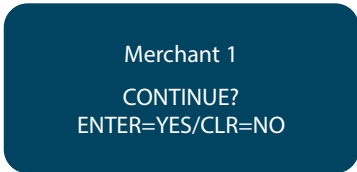
To refund a transaction select the correct Merchant on the Electronic Terminal prior to swiping the Merchant Card:



Use the **UP/DOWN** arrows or the corresponding **NUMERIC** key to select the relevant Merchant.

Select **ENTER**.

Refer to **page 86** for instructions on how to use the search function.



Select **ENTER**.



Swipe Merchant Card for the selected merchant through the Magnetic Stripe Card Reader.

### Please note:

It is important that each Merchant takes responsibility for storing and securing their Merchant Refund Card.

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

## Refunds Errors



If the incorrect Merchant Card has been swiped, the Electronic Terminal will prompt the user to use the correct card.



## Settlement

ANZ automatically performs settlement for you at 9:00pm AEST every day.

### Please note:

Multi Merchant Electronic Terminals will not allow you to perform manual settlements throughout the day. This is because all Merchants' accounts on the Electronic Terminal must be settled at the same time which will occur at 9:00pm AEST every day.

## Primary Merchant Settlements Reconciliation

Primary Merchants will receive a settlement amount in their account daily for each Electronic Terminal.

To reconcile totals with the account settlement, Primary Merchants should print a Summary Totals report on completion of trading each day. This report should be printed for each of the Electronic Terminals at the site.

**NOTE:** If completion of trading occurs after 9:00pm then a Last Summary Totals report should be printed instead of a Summary Totals report.

## Secondary Merchant Settlements Reconciliation

Secondary Merchants will receive one settlement amount in their account daily which is the totals they have processed across all Electronic Terminals at the site.

To reconcile totals with the account settlement, Secondary Merchants should print a Summary Totals report on one of the Electronic Terminals on completion of trading each day. The totals will summarise all transactions processed by the Secondary Merchant for that settlement period.

**NOTE:** If completion of trading occurs after 9:00pm then a Last Summary Totals report should be printed instead of a Summary Totals report.

## 18. TERMINAL ERROR MESSAGES

Most messages are self-explanatory. Some may require assistance from ANZ Merchant Services. When contacting ANZ Merchant Services, please ensure you have your Merchant Identification or Terminal Identification number available.

If an error message appears on the terminal but is not listed below, please call ANZ Merchant Services for assistance.

### Magnetic Stripe Card Processing

ACCOUNT TYPE  
ERROR

The account selected is not available. Press CLEAR and ask the cardholder to select another account.

TRAN CANCELLED  
CARD ERROR REFER

The Issuing Bank has rejected the card. Refer the cardholder to the Issuer and request an alternative method of payment.

TRAN CANCELLED  
EXPIRED CARD

The card is no longer valid. Refer the cardholder to the Issuer and request an alternative method of payment.

CARD MUST BE  
SWIPED

A card number for a debit card account (CHQ or SAV) cannot be manually entered. Press CLEAR then swipe the card through the Magnetic Stripe Card Reader. Follow the display screen prompts.

CARD  
NOT ACCEPTED

The ANZ network does not accept this card. Refer the cardholder to the Issuer and request an alternative method of payment.

CARD NUMBER  
INVALID

Card number has been keyed incorrectly. Press CLEAR then re-key the card number.

INVALID  
EXPIRY DATE

The "expiry" date entered is not the correct format. Press CLEAR and re-key the date in the format "rmmymm" e.g. 0614.

TRAN CANCELLED  
TRAN NOT ALLOWED

An invalid cash-out or Refund transaction has been attempted where the transaction type has been disabled. Please contact ANZ Merchant Services.

NO LINE

The telephone cable has been disconnected or the line is not operational. Check the connection points are inserted correctly and whether the line is operational. Re-try the transaction. If this fails, revert to Manual Processing and seek authorisation for the transaction from the appropriate Authorisation Centre.

TRAN CANCELLED  
NO SIGNAL

A mobile signal cannot be detected. Please move to a site with a better signal.

SIM ERROR

An invalid SIM has been detected. Press ENTER to retry or CANCEL to cancel the transaction.

TRAN CANCELLED  
NOT AUTHORISED

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

PIN INCORRECT  
PLEASE TRY AGAIN

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

TRAN CANCELLED  
PIN ERROR REFER

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

TIP AMOUNT  
EXCEEDS LIMIT

If the Tip amount exceeds 20% of the purchase transaction amount, the terminal displays this screen.

READY\*

**ANZ**

MasterCard  
paypass



VISA  
payWave

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

## Chip Card Processing

TRAN CANCELLED  
CARD REMOVED

Displayed if the card is removed before the transaction is completed. Please ensure that the card remains in the terminal during the transaction process.

CHIP CARD  
NOT SUPPORTED

Displays when there are no applications on the chip supported by the terminal. If magnetic stripe fallback is supported, the terminal will prompt to swipe the Chip Card, alternatively request another method of payment.

TRAN CANCELLED  
CARD BLOCKED

Displayed if the card has been blocked by the Issuing Bank. Refer the cardholder to the Issuer and request an alternative method of payment.

CHIP APPLICATION  
NOT ACCEPTED

Refer the cardholder to the Issuer and request an alternative method of payment.

TRAN CANCELLED  
TRACK 2 MISMATCH

The transaction has been declined as details on the chip and card do not match. Refer the cardholder to the Issuer and request an alternative method of payment.

## Contactless Processing

TRAN CANCELLED  
TOPUP NOT ALLOWED

Topup functionality is not available for the card.

TRAN CANCELLED  
TRN LMT EXCEEDED

Per transaction limit amount exceeds the set transaction limit for the card. This is due to Merchant category code falls under restricted list.

USE ONE CARD  
PLEASE TRY AGAIN

Displays when the multiple cards presented, please ensure that only one card is presented and it is presented within 4cm of the Contactless Terminal reader, follow the prompt and try again.

CONTACTLESS NOT  
AVAILABLE

This error message displays when,

1. Card tapped incorrectly , please follow the prompt and try again
2. transaction not allowed (e.g. Card blocked or Card Data Error), please follow the prompt for next action

TIMEOUT EXPIRED

Contactless transaction timed out, please follow the prompt and try again.

TRAN CANCELLED  
CHIP DECLINED

Contactless transaction declined by card, please seek alternative payment.

CTLESS ERR 35  
TRAN NOT ALLOWED

Transaction not allowed due to Chip card data missing, please follow the prompt and try again.

CTLESS ERR 34  
NO MATCHING AID

Displays when the chip card AID (Application ID) does not match, please follow the prompt and try again.

CTLESS ERR 33  
NO APPLICATION

This error message displays if there is no application in the card, please follow the prompt and try again.

CTLESS ERR 32  
USE CONTACT INTERFACE

Use of contact interface is required in this instance.

CTLESS ERR 30  
CARD BLOCKED

Displays when the card is blocked please follow the prompt and try again.

CTLESS ERR 29  
TXN LIMIT EXCEEDED

The transaction amount exceeds the set transaction limit for the card, please follow the prompt and try again.

CTLESS ERR 31  
TRAN NOT ALLOWED

Display when transaction is not allowed, please follow the terminal prompt and try again.

## 19. SETTLEMENT

ANZ offers same day settlement, every day.\*

\*For ANZ business account holders, funds are available on the same day for online transactions, processed through the ANZ POS Mobile 2 and settled before 09:00 pm (AEST). For non-ANZ business account holders, for online transactions processed through the ANZ POS Mobile 2, ANZ 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 automatically performs Settlement for you if it has not been completed by 9pm (AEST). After ANZ has automatically settled, the terminal will print the Settlement report at the time you next perform a transaction. Remember to clear all EFB transactions and print your reports prior to Settlement.

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.

## How to initiate manual settlement

ANZ EFTPOS MENU  
5. CARD NOT PRESENT  
6. TIPPING  
7. REPORTS

Press ENTER to go to ANZ EFTPOS MENU screen. Scroll through to REPORTS by pressing <▼> key and then press ENTER or the number associated to select it.

REPORTS MENU  
1. TOTAL  
2. DETAIL REPORT  
3. SETTLEMENT

Press <▼> key to go to SETTLEMENT or the number associated to select it.

SETTLEMENT  
1. SUB TOTALS  
2. SUMMARY TOTALS

Select SUB TOTALS or SUMMARY TOTALS by pressing the number associated to it.

CONNECTING  
PLEASE WAIT

The terminal connects to ANZ.

SUB TOTALS

If you select SUB, this screen displays. The terminal will generate a totals report prior to completing Settlement. Or

SUMMARY TOTALS

If you select SUMM, this screen displays. The terminal will generate a summary report prior to completing Settlement.

TRANSACTION  
APPROVED

The Settlement report will be generated.

SETTLEMENT  
IN PROGRESS

The terminal status is displayed.

INITIALISING  
PLEASE WAIT

## 20.PRINT TOTALS

The **Sub Totals** report lists the total number and amount of all transactions made since the last Settlement by card type. This report does include American Express, Diners Club and JCB total.

The **Summary Totals** report lists the total number and amount of credit and debit card transactions made since the last by transaction type. This does not include American Express, Diners Club or JCB totals.

The **Last Settlement Totals** report lists the amounts credited to your bank account at the last Settlement period. This does not include American Express, Diners Club or JCB totals.

The **Shift Totals** report lists the total number and amount of credit and debit card transactions made since the last shift closure by transaction type. It does not include American Express, Diners Club or JCB totals.


Refer to transaction Reports section for diagram examples of Totals reports.

### How to Print a Totals Report



ANZ EFTPOS MENU  
5. CARD NOT PRESENT  
6. TIPPING  
7. REPORTS

Press ENTER to go to ANZ EFTPOS MENU screen. Scroll through to REPORTS by pressing <▼> key and then press ENTER or the number associated to select it.



REPORTS MENU  
1. TOTAL  
2. DETAIL REPORT  
3. SETTLEMENT

Press ENTER key to select TOTAL or the number associated to select it.



TOTALS  
1. SUB TOTALS  
1. SUMMARY TOTALS  
3. LAST TOTALS

Select SUB TOTALS, SUMMARY TOTALS, LAST TOTALS or SHIFT TOTALS by pressing the number associated to it.



TOTALS  
2. SUMMARY TOTALS  
3. LAST TOTALS  
4. SHIFT TOTALS



CONNECTING  
PLEASE WAIT

The terminal connects to ANZ.

TRANSACTION  
APPROVED

The terminal will print out a copy of the selected report.

### How to Print a Shift Report

If your business operates over an extended trading period and you have a shift process in place, you may find the Shift Report useful to provide information on the transactions performed during each shift.

This operates independently from your Settlement period. When you close off your shift, the Shift Total report will automatically print. You may also print the running total of your current shift without closing the Shift transactions.

### How to Start and Close a Shift

ANZ EFTPOS MENU  
5. CARD NOT PRESENT  
6. TIPPING  
7. REPORTS

Press ENTER to go to ANZ EFTPOS MENU screen. Scroll through to REPORTS by pressing <▼> key and then press ENTER or the number associated to select it.

REPORTS MENU  
1. TOTAL  
2. DETAIL REPORT  
3. SETTLEMENT

Press ENTER key to select TOTAL or the number associated to select it.

TOTALS  
2. SUMMARY TOTALS  
3. LAST TOTALS  
4. SHIFT TOTALS

Press <▼> key to go SHIFT TOTALS and then press ENTER or the number associated to select it.

TOTALS  
1. SHIFT TOTALS  
2. LAST SHIFT

Select SHFIT TOTALS by pressing the number associated to it.

CLOSE SHIFT  
ENTER OR CLEAR

Press ENTER to close off your shift.

CONNECTING  
PLEASE WAIT

Terminal status is displayed.

PROCESSING  
PLEASE WAIT

A Shift Total Report will be generated and a new shift will begin.

TRANSACTION  
APPROVED

### How to Print Previous Shift Totals

ANZ EFTPOS MENU  
5. CARD NOT PRESENT  
6. TIPPING  
7. REPORTS

Press ENTER to go to ANZ EFTPOS MENU screen. Scroll through to REPORTS by pressing <▼> key and then press ENTER or the number associated to select it.

REPORTS MENU  
1. TOTAL  
2. DETAIL REPORT  
3. SETTLEMENT

Press ENTER key to select TOTAL or the number associated to select it.

TOTALS  
2. SUMMARY TOTALS  
3. LAST TOTALS  
4. SHIFT TOTALS

Press <▼> key to go SHIFT TOTALS and then press ENTER or the number associated to select it.

SHIFT TOTALS  
1. SHIFT TOTALS  
2. LAST SHIFT

Select LAST SHIFT by pressing the <▼> key or the number associated to select it.

LAST SHIFT  
TOTALS

Press ENTER.

CONNECTING  
PLEASE WAIT

A Last Shift Total Report will be generated.

TRANSACTION  
APPROVED

## 21. REPRINT THE LAST RECORD

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

### To Reprint the Last Customer transaction Record

ANZ EFTPOS MENU  
6. TIPPING  
7. REPORTS  
8. SUPERVISOR

Press ENTER to go to ANZ EFTPOS MENU screen. Scroll through to SUPERVISOR by pressing <▼> key and then press ENTER or the number associated to select it.

SUPERVISOR MENU  
1. INITIALISATION  
2. XTRA FUNCTIONS  
3. COPY

Press <▼> key to go to COPY and then press ENTER or the number associated to select it. Then the terminal will print out the last customer transaction record.

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

## 22. TRANSACTION DETAIL REPORT

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

ANZ EFTPOS MENU  
5. CARD NOT PRESENT  
6. TIPPING  
7. REPORTS

Press ENTER to go to ANZ EFTPOS MENU screen. Scroll through to REPORTS by pressing <▼> key and then press ENTER or the number associated to select it.

REPORTS MENU  
1. TOTAL  
2. DETAIL REPORT  
3. SETTLEMENT

Press <▼> key to go to DETAIL REPORT and then ENTER or the number associated to select it.

DETAILED REPORT  
SETL DATE 220212

To print a transaction Detail report for the Settlement date displayed, press ENTER.

To select the previous Settlement date, press CLEAR.

To select the next previous Settlement date, press CLEAR again.

Press CLEAR a third time to revert to original Settlement date.

PRINTING

The terminal then prints out a Detail report for the Settlement period that is currently being displayed.

PRINT TIP REPORT?

This screen will be prompted if there is a TIP REPORT (only happens for tipping merchants) associated with the Settlement Date.

## 23. CONFIGURING COMMS

### To Configure Comms to Dial-up



Press the FUNC key.



Key in 9905 then press ENTER, ENTER.



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



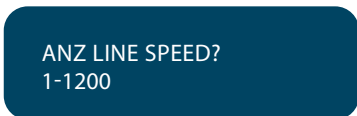
Please press ENTER.



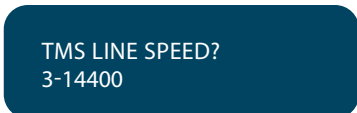
Press 1 to choose Dial-up CNP and press ENTER.



Please select 1 for Standalone and press ENTER.



Please select 1 for 1200 and press ENTER.



Please select 3 for 14400 and press ENTER.

PRE/POST DIAL?  
1-PRE-DIAL

Please select 1 for PRE-DIAL and press ENTER.

DIAL MODE?  
1-TONE

Please select 1 for TONE and press ENTER.

PABX?  
0

Press ENTER.

If a 0 is required for an outside line, please ensure this is shown on this screen, otherwise press ENTER.

HOST PHONE NO?  
1800 XXX XXX

Press ENTER.

TMS PHONE NO?  
1800 XXX XXX

Press ENTER.

QUICK DIAL?  
1-ON

Press ENTER.

TMS NII  
XXX

Press ENTER.

ANZ SHA?  
48XXXXXXXX

Press ENTER.

## Terminal Initialization



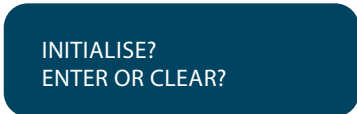
Please press ENTER to go to ANZ EFTPOS MENU.



Press <▼> key to go to SUPERVISOR and then press ENTER or number associated to select it.



Press <▼> key to go to INITIALISATION and then press ENTER or number associated to select it.



Press ENTER.



Terminal status is displayed.



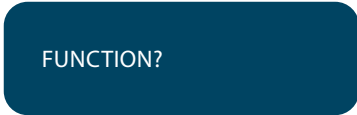
The terminal has completed the initialisation.

## To Configure Comms to 3G

**PLEASE NOTE:** this only applies to 3G enabled terminals.



Press the FUNC key.



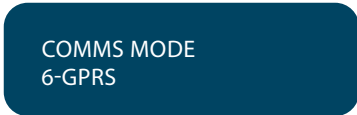
Key in 9905 then press ENTER, ENTER.



Please swipe your EFTPOS Merchant Card (refer to section 3 for more information).



Please press ENTER.



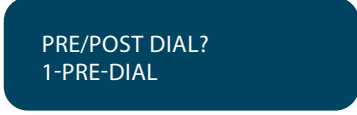
Press 6 to choose GPRS and press ENTER.



Press ENTER.



Press ENTER.



Please select 1 for PRE-DIAL and press ENTER.



TMS SHA?  
48XXXXXXXX

Press ENTER.

TMS NII  
XXX

Press ENTER.

ANZ SHA?  
48XXXXXXXX

Press ENTER.

APN?  
XXXXXXXXXXXX

### Terminal Initialization

INIT REQUIRED



paypass



payWave

Please press ENTER to go to ANZ EFTPOS MENU.

ANZ EFTPOS MENU  
6. TIPPING  
7. REPORTS  
8. SUPERVISOR

Press <▼> key to go to SUPERVISOR and then press ENTER or number associated to select it.

SUPERVISOR MENU  
1. INITIALISATION  
2. XTRA FUNCTIONS  
3. COPY

Press <▼> key to go to INITIALISATION and then press ENTER or number associated to select it.

INITIALISE?  
ENTER OR CLEAR?

Press ENTER.

INITIALISING  
PLEASE WAIT

Terminal status is displayed.

INIT APPROVED

The terminal has completed the initialisation.

### To Configure Comms to IP



Press Func Key

FUNCTION

Key in 9905 then press ENTER

CONFIG PARAMS?  
ENTER OR CLEAR?

Enter

SWIPE  
MERCHANT CARD

Swipe your EFTPOS Merchant Card

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

INTERFACE TYPE?  
1. STANDALONE

"1 – STANDALONE" & Press ENTER

COMMS MODE?  
7. IP SSL

Key in 7 for IP SSL, then Press ENTER

SECONDARY COMMS MODE?  
0. NONE

Key in 0 for no secondary comms, then press ENTER

PRE/POST DIAL?  
1. PRE-DIAL

Press ENTER

Default first value is 1 – Pre Dial

TMS SHA?  
4982805403

Press ENTER

Default value is 4982805403

TMS NII?  
201

Press ENTER

Default value is 201

ANZ SHA?  
4982805110

Press ENTER

Default value is 4982805110

IP SSL ADDRESS PRI  
119.225.137.142

Press ENTER

Default value is 119.225.137.142

**NOTE:** if you have a firewall, ensure that the IP address is open for connection.

IP SSL PORT PRI  
01008

Press ENTER

Default value is 01008

**NOTE:** if you have a firewall, ensure that the IP port is open for connection.

IP SSL ADDRESS SEC  
119.225.215.182

Press ENTER

Default value is 119.225.215.182

**NOTE:** if you have a firewall, ensure that the IP address is open for connection.

IP SSL PORT SEC  
01009

Press ENTER

Default value is 01009

**NOTE:** if you have a firewall, ensure that the IP port is open for connection.

IP SSL ADDRESS TER  
119.225.137.142

Press ENTER

Default value is 119.225.137.142

**NOTE:** if you have a firewall, ensure that the IP address is open for connection.

IP SSL PORT TER  
01008

Press ENTER

Default value is 01008

**NOTE:** if you have a firewall, ensure that the IP port is open for connection.

IP SSL HEADER TYPE?  
1 – CNP

Press ENTER

Default first value is 1 – CNP

### To Connect to a WIFI Network



PRESS THE RIGHT ARROW ON THE TERMINAL

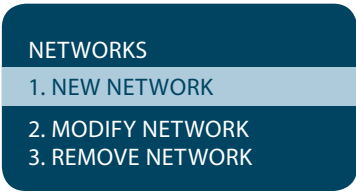
Press <▼> key to go to NETWORKS and then press ENTER or number associated to select it.

UTILITY FUNCTION

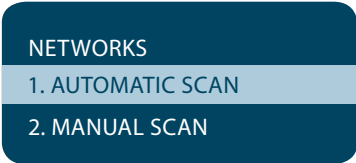
Key in 82077 and press ENTER

WIFI SETUP  
1. NETWORKS  
2. INFOS  
3. IP SETUP

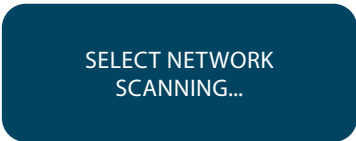
Press <▼> key to go to NETWORKS and then press ENTER or number associated to select it.



Press <▼> key to go to NEW NETWORK and then press ENTER or number associated to select it.



Press <▼>key to go to AUTOMATIC SCAN and then press ENTER or number associated to select it



The terminal will scan for a network in your area



Press ENTER

Select your WIFI Network and press ENTER



Enter the WIFI Password by using the letters and numbers on the keypad.

**NOTE:** For special characters, press '0' repeatedly until you see the desired character



The terminal will add the desired network.  
Press any key to return to the main screen



The top left corner of the terminal screen will display the WIFI Network connection.

## Terminal Initialisation



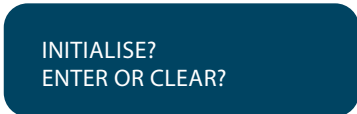
Please press ENTER to go to ANZ EFTPOS MENU.



Press <▼> key to go to SUPERVISOR and then press ENTER or number associated to select it.



Press <▼> key to go to INITIALISATION and then press ENTER or number associated to select it.



Press ENTER.



Terminal status is displayed.



The terminal has completed the initialisation.

## 24.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.

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 Merchant Statement.

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

## Chip card receipt example

**ANZ** 

**MERCHANT COPY**

XYZ MERCHANT  
890 ABC ST  
MELBOURNE 3000

TERMINAL ID                    00013005006  
VISA    (C) CR  
8804  
PUR                                    AUD                    \$600.00

-----

**SIGNATURE**

VISA CREDIT

AID                                    A0000000031010  
TVR    0000000000  
APSN 00                            C08006 ATC 0097

**APPROVED**                    **AUTH: 995563**  
STAN: 005753  
17/02/12 14:33



Merchant details



Terminal ID, Card Scheme, Card entry mode Identifier, the type of card that has been used and last 4 digits for the card.



This section indicates the transaction type and transaction amount



Signature line is required for cardholder to sign the signature



These are the details from the chip card that was used for this transaction.

**NOTE:** This message will not be shown on the receipt for hand keyed or magnetic stripe card transactions



CPC Receipt example



**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005007  
VISA                                    (C) CR  
7897

PUR	AUD	\$35.80
TRANSACTION CURRENCY	SGD	
EXCH. RATE		1.2943
<b>TOTAL</b>	<b>SGD</b>	<b>46.34</b>

These are the transaction currency details that record the transaction currency and exchange rate which has been used and total amount in that particular currency.

-----  
**SIGNATURE**

**APPROVED**                    **AUTH: 280758**  
STAN: 005191  
20/02/11 10:43

I HAVE BEEN OFFERED A  
CHOICE OF CURRENCIES FOR  
PAYMENT, INCLUDING THE  
MERCHANT'S LOCAL  
CURRENCY. I ACKNOWLEDGE  
THE CURRENCY CONVERSION  
SERVICE IS CONDUCTED  
BY ANZ.

EXCH. RATE MARK UP 2.5%

For CPC transactions using a VISA or MasterCard® card, a respective **disclaimer** will be printed on the receipt.

The **mark-up on the exchange rate** over a wholesale rate or government rate will be printed on the receipt with any commissions or fees charged printed separately for CPC Visa® transaction only.

I AGREE TO THE INFORMATION ABOVE

An "**Accept**" box is required to be ticked by the cardholder for Visa® and MasterCard® CPC transactions to indicate that the cardholder expressly agrees the information that is listed above.

Transaction Records for Magnetic Stripe Cards

Purchase Transaction Record – No Signature Required



**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005007  
VISA    (C) CR  
9991

PUR                            AUD                    \$600.00

**APPROVED**                    **AUTH: 696232**  
STAN: 005456  
20/02/12 09:41



**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005007  
VISA    (C) CR  
9991

PUR                            AUD                    \$600.00

**APPROVED**                    **AUTH: 696232**  
STAN: 005456  
20/02/12 09:41

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Transaction Records for Magnetic Stripe Cards

Purchase Transaction Record – Signature Required\*



**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
VISA    (C) CR  
9992

PUR                              AUD                      \$600.00

-----  
**SIGNATURE**

**APPROVED**                              **AUTH: 89273**  
STAN: 005746  
20/02/12 09:43



**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
VISA    (C) CR  
9992

PUR                              AUD                      \$600.00

**APPROVED**                              **AUTH: 89273**  
STAN: 005746  
20/02/12 09:43

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

\*NOTE: The Hand key transaction record is the same as Magnetic Stripe Card transaction record.

Purchase with Tip@Terminal Transaction Records – No Signature Required



**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005007  
VISA                                    (C) CR  
9991

PUR	AUD	\$600.00
TIP		\$10.00
<b>TOTAL</b>	<b>AUD</b>	<b>\$610.00</b>

**APPROVED**                    **AUTH: 696542**  
STAN: 005458  
20/02/11 09:46



**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005007  
VISA                                    (C) CR  
9991

PUR	AUD	\$600.00
TIP		\$10.00
<b>TOTAL</b>	<b>AUD</b>	<b>\$610.00</b>

**APPROVED**                    **AUTH: 696542**  
STAN: 005458  
20/02/11 09:46

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Purchase with Tip@Terminal Transaction Records – Signature Required



**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005007  
VISA    (C) CR  
9991

PUR	AUD	\$600.00
TIP		\$10.00
<b>TOTAL</b>	<b>AUD</b>	<b>\$610.00</b>

-----  
**SIGNATURE**

**APPROVED**                    **AUTH: 704014**  
STAN: 005499  
20/02/11 11:51



**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005007  
VISA    (C) CR  
9991

PUR		\$600.00
TIP		\$10.00
<b>TOTAL</b>	<b>AUD</b>	<b>\$610.00</b>

**APPROVED**                    **AUTH: 704014**  
STAN: 005499  
20/02/11 11:51

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Tip Transaction

**ANZ TIP ADDED REPORT**

TERMINAL ID                    00013005007  
VISA                                    (C) CR  
437731 991                            1213

PUR                    AUD                    \$600.00  
**TIP    \$10.00**  
**TOTAL                                        \$610.00**

AS AT 20/02/12  
REC NO:1483  
20/02/12 09:45

EFB Purchase Transaction



**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005007  
VISA    (C) CR  
7897

PUR                            AUD                    \$10.91

-----  
**SIGNATURE**

**APPROVED \***                    **AUTH: 366998**  
23/01/12 10:42                    REC NO:0344



**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005007  
VISA    (C) CR  
7897

PUR                            AUD                    \$10.91

**APPROVED \***                    **AUTH: 366998**  
23/01/12 10:42                    REC NO:0344

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD



**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005007  
MASTERCARD                    (C) CR  
7898

PUR	AUD	\$39.80
TRANSACTION CURRENCY	EUR	
EXCH. RATE		0.6406
<b>TOTAL</b>	<b>EUR</b>	<b>25.50</b>

-----  
**SIGNATURE**

**APPROVED**                    **AUTH: 698245**  
STAN: 005471  
20/02/12 10:43

I HAVE BEEN OFFERED A  
CHOICE OF CURRENCIES FOR  
PAYMENT, INCLUDING THE  
MERCHANT'S LOCAL CURRENCY.  
I ACKNOWLEDGE THE CURRENCY  
CONVERSION SERVICE IS  
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%

I AGREE TO THE INFORMATION ABOVE



**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005007  
MASTERCARD                    (C) CR  
7898

PUR	AUD	\$39.80
TRANSACTION CURRENCY	EUR	
EXCH. RATE		0.6406
<b>TOTAL</b>	<b>EUR</b>	<b>25.50</b>

**APPROVED**                    **AUTH: 698245**  
STAN: 005471  
20/02/12 10:43

MESSAGE LINE 1  
MESSAGE LINE 2

I HAVE BEEN OFFERED A  
CHOICE OF CURRENCIES FOR  
PAYMENT, INCLUDING THE  
MERCHANT'S LOCAL CURRENCY.  
I ACKNOWLEDGE THE CURRENCY  
CONVERSION SERVICE IS  
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%

I AGREE TO THE INFORMATION ABOVE

PLEASE RETAIN FOR YOUR RECORD





**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
VISA    (C) CR  
7897

PUR	AUD	\$35.80
TRANSACTION CURRENCY	SGD	
EXCH. RATE		1.2943
<b>TOTAL</b>	<b>SGD</b>	<b>46.34</b>

-----  
**SIGNATURE**

**APPROVED**                      **AUTH: 280758**  
STAN: 005191  
20/02/11 10:43

I HAVE BEEN OFFERED A  
CHOICE OF CURRENCIES FOR  
PAYMENT, INCLUDING THE  
MERCHANT'S LOCAL CURRENCY.  
I ACKNOWLEDGE THE CURRENCY  
CONVERSION SERVICE IS  
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%

I AGREE TO THE INFORMATION ABOVE



**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
VISA    (C) CR  
7897

PUR	AUD	\$35.80
TRANSACTION CURRENCY	SGD	
EXCH. RATE		1.2943
<b>TOTAL</b>	<b>SGD</b>	<b>46.34</b>

**APPROVED**                      **AUTH: 280758**  
STAN: 005191  
20/02/11 10:43

MESSAGE LINE 1  
MESSAGE LINE 2

I HAVE BEEN OFFERED A  
CHOICE OF CURRENCIES FOR  
PAYMENT, INCLUDING THE  
MERCHANT'S LOCAL CURRENCY.  
I ACKNOWLEDGE THE CURRENCY  
CONVERSION SERVICE IS  
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%

I AGREE TO THE INFORMATION ABOVE

PLEASE RETAIN FOR YOUR RECORD



**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005007  
VISA    (C) CR  
0014

PUR                    AUD                    \$35.00  
TIP                    AUD                    \$3.50  
TRANSACTION CURRENCY                    USD  
EXCH. RATE    0.7792  
**TOTAL                    USD                    30.00**

-----  
**SIGNATURE**

**APPROVED    AUTH: 702456**  
STAN: 005465  
20/02/12 11:29

I HAVE BEEN OFFERED A  
CHOICE OF CURRENCIES FOR  
PAYMENT, INCLUDING THE  
MERCHANT'S LOCAL CURRENCY.  
I ACKNOWLEDGE THE CURRENCY  
CONVERSION SERVICE IS  
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%

[ ] I AGREE TO THE INFORMATION ABOVE



**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005007  
VISA    (C) CR  
0014

PUR                    AUD                    \$35.00  
TIP                    AUD                    \$3.50  
TRANSACTION CURRENCY                    USD  
EXCH. RATE    0.7792  
**TOTAL                    USD                    30.00**

**APPROVED    AUTH: 702456**  
STAN: 005465  
20/02/12 11:29

MESSAGE LINE 1  
MESSAGE LINE 2

I HAVE BEEN OFFERED A  
CHOICE OF CURRENCIES FOR  
PAYMENT, INCLUDING THE  
MERCHANT'S LOCAL CURRENCY.  
I ACKNOWLEDGE THE CURRENCY  
CONVERSION SERVICE IS  
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%

[ ] I AGREE TO THE INFORMATION ABOVE

PLEASE RETAIN FOR YOUR RECORD



**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005007  
VISA                                    (C) CR  
9999999999999999                    1212

PRE AUTH AUD                    \$25.80  
TRANSACTION CURRENCY            SGD  
EXCH. RATE                            1.2943  
**TOTAL                    SGD                    33.39**

**APPROVED                            AUTH: 282099**  
STAN: 005212  
23/01/12 11:06

I HAVE BEEN OFFERED A  
CHOICE OF CURRENCIES FOR  
PAYMENT, INCLUDING THE  
MERCHANT'S LOCAL CURRENCY.  
I ACKNOWLEDGE THE CURRENCY  
CONVERSION SERVICE IS  
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%

I AGREE TO THE INFORMATION ABOVE



**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013009847  
VISA                                    (C) CR  
7897

PRE AUTH AUD                    \$25.80  
TRANSACTION CURRENCY            SGD  
EXCH. RATE                            1.2943  
**TOTAL                    SGD                    33.39**

**APPROVED                            AUTH: 282099**  
STAN: 005212  
23/01/12 11:06

MESSAGE LINE 1  
MESSAGE LINE 2

I HAVE BEEN OFFERED A  
CHOICE OF CURRENCIES FOR  
PAYMENT, INCLUDING THE  
MERCHANT'S LOCAL CURRENCY.  
I ACKNOWLEDGE THE CURRENCY  
CONVERSION SERVICE IS  
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%

I AGREE TO THE INFORMATION ABOVE

PLEASE RETAIN FOR YOUR RECORD

Pre-Authorisation Completion Transaction – Signature required



**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005007  
VISA    (C) CR  
9999

COMP	AUD	\$25.80
TRANSACTION CURRENCY	SGD	
EXCH. RATE		1.2943
<b>TOTAL</b>	<b>SGD</b>	<b>33.39</b>

-----  
**SIGNATURE**

**APPROVED**                    **AUTH: 282099**  
STAN: 005212  
23/01/12 12:05

I HAVE BEEN OFFERED A  
CHOICE OF CURRENCIES FOR  
PAYMENT, INCLUDING THE  
MERCHANT'S LOCAL CURRENCY.  
I ACKNOWLEDGE THE CURRENCY  
CONVERSION SERVICE IS  
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%

I AGREE TO THE INFORMATION ABOVE



**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013009847  
VISA    (C) CR  
7897

COMP	AUD	\$25.80
TRANSACTION CURRENCY	SGD	
EXCH. RATE		1.2943
<b>TOTAL</b>	<b>SGD</b>	<b>33.39</b>

**APPROVED**                    **AUTH: 282099**  
STAN: 005212  
23/01/12 12:05

MESSAGE LINE 1  
MESSAGE LINE 2

I HAVE BEEN OFFERED A  
CHOICE OF CURRENCIES FOR  
PAYMENT, INCLUDING THE  
MERCHANT'S LOCAL CURRENCY.  
I ACKNOWLEDGE THE CURRENCY  
CONVERSION SERVICE IS  
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%

I AGREE TO THE INFORMATION ABOVE

PLEASE RETAIN FOR YOUR RECORD



Purchase Transaction Record – Signature Required



**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005006  
VISA    (C) CR  
8804

PUR                            AUD                    \$600.00

-----  
**SIGNATURE**

VISA CREDIT

AID    A0000000031010  
TVR    0000000000  
APSN 00                                    C08006 ATC 0097

**APPROVED**                                    **AUTH: 995563**  
STAN: 005753  
17/02/12 14:33



**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005006  
VISA    (C) CR  
8804

PUR                            AUD                    \$600.00

VISA CREDIT

AID    A0000000031010  
TVR    0000000000  
APSN 00                                    C08006 ATC 0097

**APPROVED**                                    **AUTH: 995563**  
STAN: 005753  
17/02/12 14:33

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Purchase with Tip@Terminal Transaction Records – No Signature Required



**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005006  
VISA    (C) CR  
8804

PUR    \$600.00  
TIP    \$10.00  
**TOTAL                    AUD                    \$610.00**

VISA CREDIT

AID    A0000000031010  
APSN 00                    C00002 ATC 0099

**APPROVED                    AUTH: 497491**  
STAN: 005362  
17/02/12 16:06



**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005006  
VISA    (C) CR  
8804

PUR    \$600.00  
TIP    \$10.00  
**TOTAL                    AUD                    \$610.00**

VISA CREDIT

AID    A0000000031010  
APSN 00                    C00002 ATC 0099

**APPROVED                    AUTH: 497491**  
STAN: 005362  
17/02/12 16:06

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Purchase with Tip@Terminal Transaction Records – Signature Required



**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005006  
VISA    (C) CR  
8804

PUR	AUD	\$600.00
TIP	AUD	\$10.00
<b>TOTAL</b>	<b>AUD</b>	<b>\$610.00</b>

-----  
**SIGNATURE**

VISA CREDIT

AID                                    A0000000031010  
TVR    0000000000  
APSN 00                            C08006 ATC 0098

**APPROVED**                            **AUTH: 447699**  
STAN: 005838  
17/02/12 16:05



**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005006  
VISA    (C) CR  
8804

PUR	AUD	\$600.00
TIP	AUD	\$10.00
<b>TOTAL</b>	<b>AUD</b>	<b>\$610.00</b>

VISA CREDIT

AID                                    A0000000031010  
TVR    0000000000  
APSN 00                            C08006 ATC 0098

**APPROVED**                            **AUTH: 447699**  
STAN: 005838  
17/02/12 16:05

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD



Purchase Contactless Transaction – Offline Without Signature Required



**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005006  
MASTERCARD                    (C) CR  
1703

PUR                    AUD                    \$5.00

ANZ BANK

AID                    A0000000041010  
TVR                    0000000000  
APSN 00                    P—Y18 ATC 0049

**APPROVED\***

REC NO.0262

23/02/12 14:56



**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005006  
MASTERCARD                    (C) CR  
1703

PUR                    AUD                    \$5.00

ANZ BANK

AID                    A0000000041010  
TVR                    0000000000  
APSN 00                    P—Y18 ATC 0049

**APPROVED\***

REC NO.0262

23/02/12 14:56

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Contactless Purchase Transaction – No Signature Required (PIN Entered)



**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005006  
VISA    (C) CR  
8804

PUR                                    AUD                                    \$15.00

VISA CREDIT

AID    A0000000041010  
TVR    0000000000  
APSN 00                                    P00002 ATC 00A2

**APPROVED                                    AUTH: 923559**  
STAN:005401  
23/02/12 15:00



**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005006  
VISA    (C) CR  
8804

PUR                                    AUD                                    \$15.00

VISA CREDIT

AID    A0000000041010  
TVR    0000000000  
APSN 00                                    P00002 ATC 00A2

**APPROVED                                    AUTH: 923559**  
STAN:005401  
23/02/12 15:00

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Contactless Purchase Transaction – Signature Required



**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID            00013005006  
VISA                            (C) CR  
8804

PUR                    AUD                    \$10.00

-----  
**SIGNATURE**

VISA CREDIT

AID                            A0000000041010  
TVR                            0000000000  
APSN 00                    P08086 ATC 00A3

**APPROVED**                    **AUTH: 923650**  
STAN:005401  
23/02/12 15:03



**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID            00013005006  
VISA                            (C) CR  
8804

PUR                    AUD                    \$10.00

VISA CREDIT

AID                            A0000000041010  
TVR                            0000000000  
APSN 00                    P08086 ATC 00A3

**APPROVED**                    **AUTH: 923650**  
STAN:005401  
23/02/12 15:03

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Chip Refund Transaction – No Signature Required



**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005007  
VISA                                    (C) CR  
5400

\*REFUND\* AUD                    \$25.00

VISA CREDIT

AID                                    A0000000031010  
TVR                                    0000000000  
APSN 00

**APPROVED                    AUTH: 179713**  
STAN: 005472  
20/02/12 11:10



**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005007  
VISA                                    (C) CR  
5400

\*REFUND\* AUD                    \$25.00

VISA CREDIT

AID                                    A0000000031010  
TVR                                    0000000000  
APSN 00

**APPROVED                    AUTH: 179713**  
STAN: 005472  
20/02/12 11:10

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Chip Refund Transaction – Signature Required



**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005007  
VISA                                    (C) CR  
5400

\*REFUND\* AUD                    \$25.00

-----  
**SIGNATURE**

VISA CREDIT

AID                                    A0000000031010  
TVR                                    0000000000  
APSN 01

**APPROVED**                    **AUTH: 426113**  
STAN: 005473  
20/02/12 11:11



**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005007  
VISA                                    (C) CR  
5400

\*REFUND\* AUD                    \$25.00

VISA CREDIT

AID                                    A0000000031010  
TVR                                    0000000000  
APSN 01

**APPROVED**                    **AUTH: 426113**  
STAN: 005473  
20/02/12 11:11

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Chip Purchase Transaction – Offline



**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID            00013005007  
VISA                            (C) CR  
0010

PUR                    AUD                    \$1.00

VISA CREDIT

AID                    A0000000031010  
TVR                            0000000000  
APSN 01            C--Y17 ATC 0001

**APPROVED\***

REC NO:0635

20/02/12 13:58



**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID            00013005007  
VISA                            (C) CR  
0010

PUR                    AUD                    \$1.00

VISA CREDIT

AID                    A0000000031010  
TVR                            0000000000  
APSN 01            C--Y17 ATC 0001

**APPROVED\***

REC NO:0635

20/02/12 13:58

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD



**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005007  
VISA    (C) CR  
0014

PUR                    AUD                    \$25.80  
TRANSACTION CURRENCY                    USD  
EXCH. RATE    0.7792  
**TOTAL                    USD                    20.10**

VISA CREDIT

AID    A0000000031010  
TVR    0000000000  
APSN 01    C00001 ATC 005E

**APPROVED    AUTH: 702416**  
STAN: 005483  
20/02/12 11:24

I HAVE BEEN OFFERED A  
CHOICE OF CURRENCIES FOR  
PAYMENT, INCLUDING THE  
MERCHANT'S LOCAL CURRENCY.  
I ACKNOWLEDGE THE CURRENCY  
CONVERSION SERVICE IS  
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%

I AGREE TO THE INFORMATION ABOVE



**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005007  
VISA    (C) CR  
0014

PUR                    AUD                    \$25.80  
TRANSACTION CURRENCY                    USD  
EXCH. RATE    0.7792  
**TOTAL                    USD                    20.10**

VISA CREDIT

AID    A0000000031010  
TVR    0000000000  
APSN 01    C00001 ATC 005E

**APPROVED    AUTH: 702416**  
STAN: 005483  
20/02/12 11:24

MESSAGE LINE 1  
MESSAGE LINE 2

I HAVE BEEN OFFERED A  
CHOICE OF CURRENCIES FOR  
PAYMENT, INCLUDING THE  
MERCHANT'S LOCAL CURRENCY.  
I ACKNOWLEDGE THE CURRENCY  
CONVERSION SERVICE IS  
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%

I AGREE TO THE INFORMATION ABOVE

PLEASE RETAIN FOR YOUR RECORD



**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID            00013005007  
VISA                            (C) CR  
0010

PUR                    AUD            \$25.80  
TRANSACTION CURRENCY    USD  
EXCH. RATE                    0.7792  
**TOTAL                    USD            20.10**

-----  
**SIGNATURE**

VISA CREDIT

AID                    A0000000031010  
TVR                            0000000000  
APSN 01                C08006 ATC 005E

**APPROVED                    AUTH: 703708**  
STAN: 005495  
20/02/12 11:46

I HAVE BEEN OFFERED A  
CHOICE OF CURRENCIES FOR  
PAYMENT, INCLUDING THE  
MERCHANT'S LOCAL CURRENCY.  
I ACKNOWLEDGE THE CURRENCY  
CONVERSION SERVICE IS  
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%

I AGREE TO THE INFORMATION ABOVE



**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID            00013005007  
VISA                            (C) CR  
0010

PUR                    AUD            \$25.80  
TRANSACTION CURRENCY    USD  
EXCH. RATE                    0.7792  
**TOTAL                    USD            20.10**

VISA CREDIT

AID                    A0000000031010  
TVR                            0000000000  
APSN 01                C08006 ATC 005E

**APPROVED                    AUTH: 703708**  
STAN: 005495  
20/02/12 11:46

MESSAGE LINE 1  
MESSAGE LINE 2

I HAVE BEEN OFFERED A  
CHOICE OF CURRENCIES FOR  
PAYMENT, INCLUDING THE  
MERCHANT'S LOCAL CURRENCY.  
I ACKNOWLEDGE THE CURRENCY  
CONVERSION SERVICE IS  
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%

I AGREE TO THE INFORMATION ABOVE

PLEASE RETAIN FOR YOUR RECORD





**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID	00013005007
VISA	(C) CR
0014	
PUR	AUD \$35.00
TIP	AUD \$3.50
TRANSACTION CURRENCY	USD
EXCH. RATE	0.7792
<b>TOTAL</b>	<b>USD 30.00</b>

VISA CREDIT

AID	A0000000031010
TVR	0000000000
APSN 01	C00001 ATC 0060

**APPROVED**                      **AUTH: 702628**  
STAN: 005485  
20/02/12 11:28

I HAVE BEEN OFFERED A CHOICE OF CURRENCIES FOR PAYMENT, INCLUDING THE MERCHANT'S LOCAL CURRENCY. I ACKNOWLEDGE THE CURRENCY CONVERSION SERVICE IS CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%

I AGREE TO THE INFORMATION ABOVE



**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID	00013005007
VISA	(C) CR
0014	
PUR	AUD \$35.00
TIP	AUD \$3.50
TRANSACTION CURRENCY	USD
EXCH. RATE	0.7792
<b>TOTAL</b>	<b>USD 30.00</b>

VISA CREDIT

AID	A0000000031010
TVR	0000000000
APSN 01	C00001 ATC 0060

**APPROVED**                      **AUTH: 702628**  
STAN: 005485  
20/02/12 11:28

MESSAGE LINE 1  
MESSAGE LINE 2

I HAVE BEEN OFFERED A CHOICE OF CURRENCIES FOR PAYMENT, INCLUDING THE MERCHANT'S LOCAL CURRENCY. I ACKNOWLEDGE THE CURRENCY CONVERSION SERVICE IS CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%

I AGREE TO THE INFORMATION ABOVE

PLEASE RETAIN FOR YOUR RECORD



**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID            00013005007  
VISA                            (C) CR  
0014  
  
PUR                    AUD            \$35.00  
TIP                    AUD            \$3.50  
TRANSACTION CURRENCY    USD  
EXCH. RATE                    0.7792  
**TOTAL                    USD            30.00**

-----  
**SIGNATURE**

VISA CREDIT

AID                    A0000000031010  
TVR                    0000000000  
APSN 01                C08006 ATC 0060

**APPROVED                    AUTH: 702456**  
STAN: 005465  
20/02/12 11:29

I HAVE BEEN OFFERED A  
CHOICE OF CURRENCIES FOR  
PAYMENT, INCLUDING THE  
MERCHANT'S LOCAL CURRENCY.  
I ACKNOWLEDGE THE CURRENCY  
CONVERSION SERVICE IS  
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%

I AGREE TO THE INFORMATION ABOVE



**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID            00013005007  
VISA                            (C) CR  
0014  
  
PUR                    AUD            \$35.00  
TIP                    AUD            \$3.50  
TRANSACTION CURRENCY    USD  
EXCH. RATE                    0.7792  
**TOTAL                    USD            30.00**

VISA CREDIT

AID                    A0000000031010  
TVR                    0000000000  
APSN 01                C08006 ATC 0060

**APPROVED                    AUTH: 702456**  
STAN: 005465  
20/02/12 11:29

MESSAGE LINE 1  
MESSAGE LINE 2

I HAVE BEEN OFFERED A  
CHOICE OF CURRENCIES FOR  
PAYMENT, INCLUDING THE  
MERCHANT'S LOCAL CURRENCY.  
I ACKNOWLEDGE THE CURRENCY  
CONVERSION SERVICE IS  
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%

I AGREE TO THE INFORMATION ABOVE

PLEASE RETAIN FOR YOUR RECORD

**Other Transactions**

**Initialisation**


**ANZ INITIALISATION**

TERMINAL ID                      00013005006

**APPROVED 00**

STAN: 005354  
17/02/12 14:11

**Cash-out**




**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
DEBIT CARD AC                      (C) SAV  
9930

CASH OUT AUD                      \$25.00

**APPROVED                      AUTH: 649381**  
STAN: 005511  
20/02/12 13:06



**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
DEBIT CARD AC                      (C) SAV  
9930

CASH OUT AUD                      \$25.00

**APPROVED                      AUTH: 649381**  
STAN: 005511  
20/02/12 13:06

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Purchase with cash-out



**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005007  
DEBIT CARD AC                (C) SAV  
9930

PUR                                \$10.00  
CASH OUT                        \$10.00  
**TOTAL                    AUD                    \$20.00**

**APPROVED                    AUTH: 944945**  
STAN: 005510  
20/02/12 13:06



**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005007  
DEBIT CARD AC                (C) SAV  
9930

PUR                                \$10.00  
CASH OUT                        \$10.00  
**TOTAL                    AUD                    \$20.00**

**APPROVED                    AUTH: 944945**  
STAN: 005510  
20/02/12 13:06

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Refund



**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
DEBIT CARD AC                      (C) SAV  
9930

\*REFUND\* AUD                      \$100.00

**APPROVED**                      **AUTH: 897589**  
STAN: 005520  
20/02/11 13:16



**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                      00013005007  
DEBIT CARD AC                      (C) SAV  
9930

\*REFUND\* AUD                      \$100.00

**APPROVED**                      **AUTH: 897589**  
STAN: 005520  
20/02/11 13:16

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

EFB Transaction Record

EFB Purchase



**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005007  
VISA    (C) CR  
9991

PUR                            AUD                    \$10.91

-----  
**SIGNATURE**

**APPROVED \***                    **AUTH: 123456**  
20/02/12 13:07                    REC NO:0604



**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005007  
VISA    (C) CR  
9991

PUR                            AUD                    \$10.91

**APPROVED \***                    **AUTH: 123456**  
20/02/12 13:07                    REC NO:0604

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

EFB Refund



**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005007  
VISA                                    (C) CR  
9991

\*REFUND\* AUD                    \$10.91

-----  
**SIGNATURE**

**APPROVED\***

20/02/12 13:34

REC NO:0623



**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005007  
VISA                                    (C) CR  
9991

\*REFUND\* AUD                    \$10.91

**APPROVED\***

20/02/12 13:34

REC NO:0623

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Pre-Authorisation – Magnetic Stripe Cards with No Signature Required



**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005007  
VISA                                    (C) CR  
9999999999999999                    1213

PRE AUTH AUD                    \$25.80

**APPROVED                    AUTH: 710763**  
STAN: 005540  
20/02/12 13:43



**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005007  
VISA                                    (C) CR  
9999999999999999                    1213

PRE AUTH AUD                    \$25.80

**APPROVED                    AUTH: 710763**  
STAN: 005540  
20/02/12 13:43

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD



Pre-Authorisation – Chip Cards with No Signature Required



**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005007  
VISA    (C) CR  
9999999999999999                    1122

PRE AUTH AUD                    \$25.80

VISA CREDIT

AID    A0000000031010  
TVR    0000000000  
APSN 00                                    C00002 ATC 004B

**APPROVED                    AUTH: 709848**  
STAN: 005528  
20/02/12 13:28



**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005007  
VISA    (C) CR  
9999999999999999                    1122

PRE AUTH AUD                    \$25.80

VISA CREDIT

AID    A0000000031010  
TVR    0000000000  
APSN 00                                    C00002 ATC 004B

**APPROVED                    AUTH: 709848**  
STAN: 005528  
20/02/12 13:28

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Pre-Authorisation – Chip Cards with Signature Required



**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005007  
VISA                                    (C) CR  
9999999999999999                    1122

PRE AUTH AUD                    \$25.80

-----  
**SIGNATURE**

VISA CREDIT

AID                                    A0000000031010  
TVR                                    0000000000  
APSN 00                            C08006 ATC 004C

**APPROVED**                    **AUTH: 709848**  
STAN: 005529  
20/02/12 13:29



**CUSTOMER COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005007  
VISA                                    (C) CR  
9999999999999999                    1122

PRE AUTH AUD                    \$25.80

VISA CREDIT

AID                                    A0000000031010  
TVR                                    0000000000  
APSN 00                            C08006 ATC 004C

**APPROVED**                    **AUTH: 709848**  
STAN: 005529  
20/02/12 13:29

MESSAGE LINE 1  
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD



Mail Order Transaction



**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005007  
VISA                                    (C) CR  
5400  
PUR                            AUD                    \$22.00

RECURRING MAIL ORDER

**APPROVED                                    AUTH: 525461**  
STAN: 005223  
23/01/12 11:28

Telephone Order Transaction



**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005007  
VISA                                    (C) CR  
5400  
PUR                            AUD                    \$58.96

SINGLE PHONE ORDER

**APPROVED                                    AUTH: 594325**  
STAN: 005224  
23/01/12 11:29

Ecommerce Transaction



**MERCHANT COPY**

XYZ MERCHANT  
890 PARK ST  
MELBOURNE 3000

TERMINAL ID                    00013005007  
VISA                                    (C) CR  
5400  
PUR                            AUD                    \$25.80

INSTALMENT ECOMMERCE

**APPROVED                                    AUTH: 658513**  
STAN: 005556  
20/02/12 14:25

Reports

Summary Totals Report

<b>ANZ SUMMARY TOTALS</b>		
TERMINAL ID	00013005007	
PUR	\$1969.55	0032
CASH	\$300.00	0003
RFND	\$417.82	0008
TOTAL	\$1851.73	0043
<b>APPROVED 00</b>		
STAN: 005468		
20/02/12 10:10		

Failed Summary Totals

<b>ANZ SUMMARY TOTALS</b>		
TERMINAL ID	00013005007	
PUR	\$0.00	0000
CASH	\$0.00	0000
RFND	\$0.00	0000
TOTAL	\$0.00	0000
<b>DECLINED XX</b>		
SYSTEM ERROR		
STAN: 005827		
20/02/12 13:00		

(xx indicates an error response code)

Sub-Totals

<b>ANZ SUMMARY TOTALS</b>		
TERMINAL ID	00013009847	
DEBIT CARD AC		
PUR	\$100.00	0001
CASH	\$300.00	0003
RFND	\$100.00	0001
TOTAL	\$300.00	0005
VISA		
PUR	\$1192.64	0018
CASH	\$0.00	0000
RFND	\$217.82	0005
TOTAL	\$974.82	0023
MASTERCARD		
PUR	\$676.91	0013
CASH	\$0.00	0000
RFND	\$100.00	0002
TOTAL	\$576.91	0015
UNIONPAY		
PUR	\$1000.00	0010
CASH	\$0.00	0000
RFND	\$200.00	0002
TOTAL	\$800.00	0012
TOTALS		
PUR	\$2969.55	0032
CASH	\$300.00	0003
RFND	\$617.82	0008
TOTAL	\$2651.73	0043
<b>APPROVED 00</b>		
STAN: 005821		
20/02/12 13:33		

Failed sub-totals

<b>ANZ SUMMARY TOTALS</b>		
TERMINAL ID	00013009847	
AS AT 00/00/00		
PUR	\$0.00	0000
CASH	\$0.00	0000
RFND	\$0.00	0000
TOTAL	\$0.00	0000
<b>DECLINED 05</b>		
SYSTEM ERROR		
STAN: 005828		
05/03/11 01:01		

**Transaction Detail Report**

XYZ MERCHANT 890 PARK ST MELBOURNE 3000	
ANZ EFTPOS DETAIL REPORT AS AT 21/02/12	
TERMINAL ID	00013005007
0643 45640 992	PUR VI
20/02 10:23	\$35.00
0573 45640 831	PUR MC
20/02 10:29	\$100.00
TIP	\$10.00
005473 45640 992	RFD VI
20/02 12:06	\$35.00
005473 45640 992	PUR VI
20/02 12:08	\$25.80
USD	20.10
005473 45640 992	PUR VI
20/02 12:10	\$25.80
USD	22.29
TIP	2.80
TOTAL	\$234.40 0005
20/02/12	14:32

**Settlement**

<b>ANZ SETTLEMENT</b>	
TERMINAL ID	00013005007
<b>APPROVED 00</b>	
STAN: 005446	
20/02/12 09:15	

**Settlement Previously Taken**

<b>ANZ SETTLEMENT</b>	
TERMINAL ID	00013005007
<b>DECLINED 12</b>	
SETTLEMENT ALREADY TAKEN	
STAN: 005576	
20/02/12 14:54	





Tip Totals Report

<b>ANZ TIP TOTALS REPORT</b>			
XYZ MERCHANT 890 PARK ST MELBOURNE 3000			
TERMINAL ID	00013005007		
AS AT 21/02/12			
SERVER#	RCL#	TIP	AMOUNT
01	0573		\$1.50
01	0574		\$1.50
TOTALS			
01		\$3.00	0002
TOTAL		\$3.00	0002
20/02/12			10:12

Shift Total Report

<b>ANZ SHIFT TOTALS</b>		
XYZ MERCHANT 890 PARK ST MELBOURNE 3000		
TERMINAL ID	00013005007	
AS AT 21/02/12		
PUR	\$1150.06	0040
CASH	\$35.00	0002
RFND	\$222.82	0009
TOTAL	\$962.24	0051
<b>APPROVED 00</b>		
STAN: 005571		
20/02/12 14:46		

Last Shift Total Report

<b>ANZ LAST SHIFT TOTALS</b>		
XYZ MERCHANT 890 PARK ST MELBOURNE 3000		
TERMINAL ID	00013005007	
FROM 17/02/12	11:50	
PUR	\$14019.50	0163
CASH	\$0.00	0000
RFND	\$191.54	0012
TOTAL	\$13827.96	0175
<b>APPROVED 00</b>		
STAN: 005573		
20/02/12 14:48		

Training Mode

<b>ANZ SUB TOTALS</b>		
ANZ BANK *** TRAINING ONLY *** NOT A VALID TRANSACTION		
TERMINAL ID 12345678901		
PUR	\$40.00	0040
CASH	\$50.00	0050
RFND	\$60.00	0060
TOTAL	\$30.00	0150
TOTALS		
PUR	\$50.00	0050
CASH	\$70.00	0070
RFND	\$90.00	0090
TOTAL	\$30.00	0210
<b>APPROVED 00</b>		
STAN: 005580		
20/02/12 15:00		

Settlement in Training Mode

<b>ANZ SETTLEMENT</b>	
TERMINAL ID	12345678901
<b>APPROVED 00</b>	
STAN: 005580	
20/02/12 15:00	

## Multi-Merchant receipts and reports

### Reports

The following reports are still available for Multi-Merchant customers:

- Sub Totals
- Summary Totals<sup>1</sup>
- Last Totals<sup>1</sup>
- Detail Report

<sup>1</sup>Does not include American Express, Diners Club or JCB totals if report is printed for all Merchants.

When selecting these reports, the user can choose to print a report for a single Merchant or all Merchants:

#### SELECT MERCHANT

1. Merchant 1
2. Merchant 2
3. Merchant 3
4. Merchant 4

SEARCH

Use the **UP/DOWN** arrows or the corresponding **NUMERIC** key to select the relevant Merchant.

Select **ENTER**.

Refer to **page 86** for instructions on how to use the search function.

#### PLEASE NOTE:

Multi-Merchant Electronic Terminal receipts are slightly different. It is important to take note of which Merchant the transaction was processed against and file accordingly.

Primary Merchants receive an Electronic Terminal total only.

Shift Totals reporting is not available with Multi-Merchant.

The Electronic Terminal will return error code 12 (invalid transaction).

Force settlement reports are not available for Multi-Merchant.

*Please refer to the appendix for report examples.*

### Report Errors

TOTAL NOT  
AVAILABLE

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

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

Appendices

Multi-Merchant receipts and reports

Sub Totals Report (Primary Merchant)

Sub Totals Report (Secondary Merchant)

<b>ANZ SUB TOTALS PRIMARY MERCHANT</b>		
DR XYZ 890 ABC ST MELBOURNE 3000		
PRIMARY ID		00013008718
TERMINAL ID		00013008701
AS AT 21/02/12		
DEBIT CARD AC		
PUR	\$100.00	0002
CASH	\$20.00	0001
RFND	\$0.00	0000
TOTAL	\$120.00	0003
VISA		
PUR	\$20.00	0001
CASH	\$0.00	0000
RFND	\$11.00	0001
TOTAL	\$9.00	0002
AMEX		
PUR	\$50.00	0001
CASH	\$0.00	0000
RFND	\$0.00	0000
TOTAL	\$50.00	0001
MASTERCARD		
PUR	\$50.00	0001
CASH	\$0.00	0000
RFND	\$100.00	0002
TOTAL	-\$50.00	0003
UNIONPAY		
PUR	\$1000.00	0010
CASH	\$0.00	0000
RFND	\$200.00	0002
TOTAL	\$800.00	0012
TOTALS		
PUR	\$1220.00	0005
CASH	\$20.00	0001
RFND	\$311.00	0003
TOTAL	\$929.00	0009
<b>APPROVED 00</b> STAN: 005165		

<b>ANZ SUB TOTALS SECONDARY MERCHANT</b>		
DR XYZ 890 ABC ST MELBOURNE 3000		
PRIMARY ID		00013008718
TERMINAL ID		00013008701
AS AT 21/02/12		
DEBIT CARD AC		
PUR	\$100.00	0002
CASH	\$20.00	0001
RFND	\$0.00	0000
TOTAL	\$120.00	0003
VISA		
PUR	\$20.00	0001
CASH	\$0.00	0000
RFND	\$11.00	0001
TOTAL	\$9.00	0002
AMEX		
PUR	\$50.00	0001
CASH	\$0.00	0000
RFND	\$0.00	0000
TOTAL	\$50.00	0001
MASTERCARD		
PUR	\$50.00	0001
CASH	\$0.00	0000
RFND	\$100.00	0002
TOTAL	-\$50.00	0003
TOTALS		
PUR	\$220.00	0005
CASH	\$20.00	0001
RFND	\$111.00	0003
TOTAL	\$129.00	0009
<b>APPROVED 00</b> STAN: 005165 DDD/MM/YY		
		HH:MM

**Sub Totals Report (All Merchants)**

<b>ANZ SUB TOTALS</b>		
DR XYZ 890 ABC ST MELBOURNE 3000		
PRIMARY ID		00013008718
TERMINAL ID		00013008701
AS AT 21/02/12		
<b>DEBIT CARD AC</b>		
PUR	\$100.00	0002
CASH	\$20.00	0001
RFND	\$0.00	0000
TOTAL	\$120.00	0003
<b>VISA</b>		
PUR	\$20.00	0001
CASH	\$0.00	0000
RFND	\$11.00	0001
TOTAL	\$9.00	0002
<b>AMEX</b>		
PUR	\$50.00	0001
CASH	\$0.00	0000
RFND	\$0.00	0000
TOTAL	\$50.00	0001
<b>MASTERCARD</b>		
PUR	\$50.00	0001
CASH	\$0.00	0000
RFND	\$100.00	0002
TOTAL	-\$50.00	0003
<b>UNIONPAY</b>		
PUR	\$100.00	0010
CASH	\$0.00	0000
RFND	\$20.00	0002
TOTAL	\$80.00	0012

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

<b>TOTALS</b>		
PUR	\$320.00	0005
CASH	\$20.00	0001
RFND	\$131.00	0003
TOTAL	\$209.00	0009
<b>GRAND TOTALS</b>		
PUR	\$000.00	0000
CASH	\$000.00	0000
RFND	\$000.00	0000
TOTAL	\$000.00	0000
<b>APPROVED 00</b>		
STAN: 005165		
DD/MM/YY		HH:MM

**Summary Totals Report (Single Merchant)**

<b>ANZ SUMMARY TOTALS</b>		
DR XYZ 890 ABC ST MELBOURNE 3000		
TERMINAL ID	00013008701	
PUR	\$000.00	0000
CASH	\$000.00	0000
RFND	\$000.00	0000
TOTAL	\$000.00	0000
<b>APPROVED 00</b>		
STAN: 005165		
DD/MM/YY	HH:MM	

**Declined Summary Totals Report (Single Merchant)**

<b>ANZ SUMMARY TOTALS</b>		
DR XYZ 890 ABC ST MELBOURNE 3000		
PRIMARY ID	00013008718	
TERMINAL ID	00013008701	
AS AT 00/00/00		
PUR	\$000.00	0000
CASH	\$000.00	0000
RFND	\$000.00	0000
TOTAL	\$000.00	0000
<b>DECLINED XW</b>		
NOT AVAILABLE		
DD/MM/YY	HH:MM	

**Last Summary Totals Report (Single Merchant)**

<b>ANZ LAST SUMMARY TOTALS</b>		
DR XYZ 890 ABC ST MELBOURNE 3000		
TERMINAL ID	00013008701	
PUR	\$000.00	0000
CASH	\$000.00	0000
RFND	\$000.00	0000
TOTAL	\$000.00	0000
<b>APPROVED 00</b>		
STAN: 005165		
DD/MM/YY	HH:MM	

**Declined Last Summary Totals Report  
(Single Merchant)**

<b>ANZ SUMMARY TOTALS</b>		
DR XYZ 890 ABC ST MELBOURNE 3000		
PRIMARY ID		00013008718
TERMINAL ID		00013008701
AS AT 00/00/00		
PUR	\$000.00	0000
CASH	\$000.00	0000
RFND	\$000.00	0000
TOTAL	\$000.00	0000
<b>DECLINED XW</b>		
NOT AVAILABLE		
DD/MM/YY		HH:MM

**Summary Totals Report  
(Secondary Merchant)**

<b>ANZ LAST SUMMARY TOTALS</b>		
DR XYZ 890 ABC ST MELBOURNE 3000		
PRIMARY ID		00013008718
TERMINAL ID		00013008701
PUR	\$000.00	0000
CASH	\$000.00	0000
RFND	\$000.00	0000
TOTAL	\$000.00	0000
<b>APPROVED 00</b>		
STAN: 005165		
DD/MM/YY		HH:MM

**Declined Summary Totals Report  
(Secondary Merchant)**

<b>ANZ SUMMARY TOTALS</b>		
DR XYZ 890 ABC ST MELBOURNE 3000		
PRIMARY ID		00013008718
TERMINAL ID		00013008701
AS AT 00/00/00		
PUR	\$000.00	0000
CASH	\$000.00	0000
RFND	\$000.00	0000
TOTAL	\$000.00	0000
<b>DECLINED XW</b>		
NOT AVAILABLE		
DD/MM/YY		HH:MM

**Last Summary Totals Report  
(Secondary Merchant)**

<b>ANZ LAST SUMMARY TOTALS</b>		
DR XYZ 890 ABC ST MELBOURNE 3000		
PRIMARY ID		00013008718
TERMINAL ID		00013008701
PUR	\$000.00	0000
CASH	\$000.00	0000
RFND	\$000.00	0000
TOTAL	\$000.00	0000
<b>APPROVED 00</b>		
STAN: 005165		
DD/MM/YY		HH:MM



Declined Last Summary Totals Report (Secondary Merchant)

**ANZ LAST SUMMARY TOTALS**

DR XYZ  
890 ABC ST  
MELBOURNE 3000

PRIMARY ID                    00013008718

TERMINAL ID                 00013008701

PUR	\$000.00	0000
CASH	\$000.00	0000
RFND	\$000.00	0000
TOTAL	\$000.00	0000

**DECLINED XW**  
NOT AVAILABLE  
DD/MM/YY

HH:MM

Summary Totals Report (All Merchants)

**ANZ SUMMARY TOTALS**

DR XYZ  
890 ABC ST  
MELBOURNE 3000

PRIMARY ID                    00013008718

TERMINAL ID                00013008701

PUR	\$000.00	0000
CASH	\$000.00	0000
RFND	\$000.00	0000
TOTAL	\$000.00	0000

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

GRAND TOTALS

PUR	\$220.00	0005
CASH	\$20.00	0001
RFND	\$111.00	0003
TOTAL	\$129.00	0009

**APPROVED 00**

STAN: 005165

DD/MM/YY                    HH:MM

Declined Last Summary Totals Report (All Merchants)

**ANZ SUMMARY TOTALS**

DR XYZ  
890 ABC ST  
MELBOURNE 3000

PRIMARY ID                    00013008718

AS AT 00/00/00

GRAND TOTALS

PUR	\$220.00	0005
CASH	\$20.00	0001
RFND	\$111.00	0003
TOTAL	\$129.00	0009

**DECLINED XW**

NOT AVAILABLE

DD/MM/YY                    HH:MM

**Last Summary Totals Report (All Merchants)**

**ANZ SUMMARY TOTALS**

DR XYZ  
890 ABC ST  
MELBOURNE 3000

PRIMARY ID                    00013008718

TERMINAL ID                 00013008701

PUR	\$000.00	0000
CASH	\$000.00	0000
RFND	\$000.00	0000
TOTAL	\$000.00	0000

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

GRAND TOTALS

PUR	\$220.00	0005
CASH	\$20.00	0001
RFND	\$111.00	0003
TOTAL	\$129.00	0009

**APPROVED 00**  
STAN: 005165  
DD/MM/YY                    HH:MM

Declined Last Summary Totals Report (All Merchants)

<b>ANZ SUMMARY TOTALS</b>		
DR XYZ 890 ABC ST MELBOURNE 3000		
PRIMARY ID	00013008718	
AS AT 00/00/00		
GRAND TOTALS		
PUR	\$220.00	0005
CASH	\$20.00	0001
RFND	\$111.00	0003
TOTAL	\$129.00	0009
<b>DECLINED XW</b>		
NOT AVAILABLE		
00/00/00	14:51	

Detailed Report (Primary Merchant)

<b>ANZ SUMMARY TOTALS</b>		
DR XYZ 890 ABC ST MELBOURNE 3000		
ANZ EFTPOS DETAIL REPORT AS AT 00/00/00		
TERMINAL ID	00013008701	
000000 000000 000 XXX XX		
DD/MM	HH:MM	\$200.00
TOTAL	\$200.00	0001
DD/MM/YY	HH:MM	

Detailed Report (Secondary Merchant)

<b>ANZ SUMMARY TOTALS</b>		
DR XYZ 890 ABC ST MELBOURNE 3000		
ANZ EFTPOS DETAIL REPORT AS AT 00/00/00		
PRIMARY ID	00013008718	
TERMINAL ID	00013008701	
DD/MM	HH:MM	\$200.00
TOTAL	\$200.00	0001
DD/MM/YY	HH:MM	

**Detailed Report (All Merchants)**

**ANZ SUMMARY TOTALS**

DR XYZ  
890 ABC ST  
MELBOURNE 3000

ANZ EFTPOS  
DETAIL REPORT  
AS AT 00/00/00

PRIMARY ID                   00013008718  
TERMINAL ID                00013008701

TERMINAL ID                00013008701  
000000 000000 000 XXX XX

DD/MM            \$200.00            0001

TERMINAL ID                00013008702  
DD/MM            \$20.00            0002

TERMINAL ID                00013008703  
DD/MM            \$150.00           0003

TERMINAL ID                00013008704  
DD/MM            \$45.00            0004

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

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



