MERCHANT OPERATING GUIDE

ANZ POS MOBILE PLUS
SIMPLE AND RELIABLE PAYMENT SOLUTIONS

CONTENTS

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. It also contains clear and easy-to-follow instructions on how to process transactions on your ANZ terminal. As your Point of Sale (POS) system leads the transaction, instructions in this Merchant Operating Guide may instruct you to refer to your POS manual.

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

Online Stationery Ordering: 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.

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
- 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 (eg. 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 transaction above your Authorised Floor Limit, you risk the transactions 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
- A $0 floor limit applies to all card 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 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 (MasterCard®, Visa 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 some 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 (AUD $100.00), 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: The Electronic fallback, paper voucher and manual transaction are not allowed to process for debit cards unless the 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 (eg. 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 - EFTPOS Merchant Card (Terminal ID card) and Merchant Summary Card (Merchant ID Card). These are designed to use for with different purposes, including processing Refund Transactions and Manual Paper Voucher Transactions.

It is your responsibility to always keep your Merchant Cards - EFTPOS Merchant Card (Terminal ID card) and Merchant Summary Card (Merchant ID Card) 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 or contact ANZ Merchant Services on 1800 039 025.

To prevent fire, power units and cord should be inspected regularly. If any damage to the power units and cord is 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 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 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:
- 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)

NOTE: Some UnionPay cards may be issued with zero's as the expiry date. These cards are still valid.

- 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.

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.

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

VERIFICATION NO?

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:

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

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; and
• 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

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

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 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 (CVV2/CVC2), but do not store these codes after they have been authorised

• Keep cardholder data storage to a minimum, only what is necessary for business or legal needs

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

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 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 PLUS

This Merchant Operating Guide provides important information you need to know about processing debit and credit Transactions using your ANZ POS Mobile Plus terminal by showing the terminal screen displays. This terminal is designed to accept payment using 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 Plus incorporates a large colour graphic screen, 18 functional keys, a Magnetic Strip Card Reader, a Chip Card Reader, a built-in Contactless Reader and a built-in Printer and Paper Roll component.
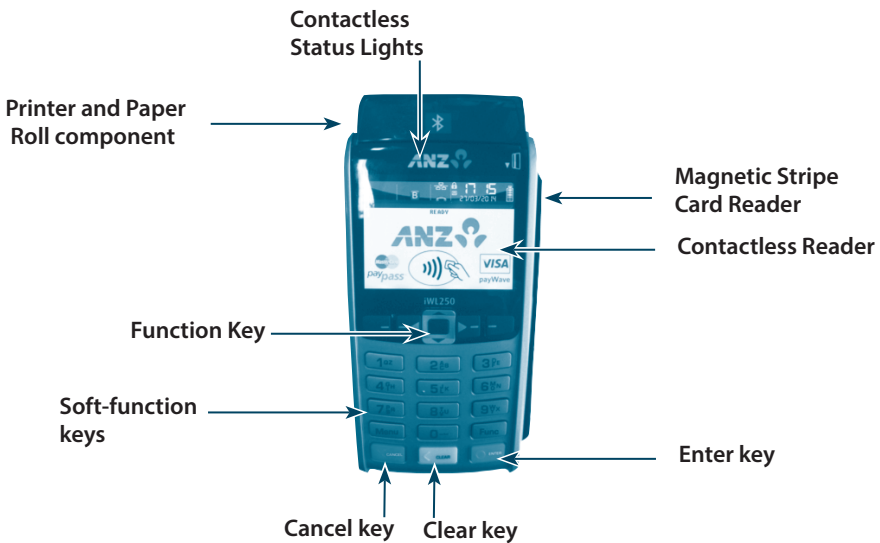
9.2 TERMINAL KEYPAD

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 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 INSTALL THE ANZ POS MOBILE PLUS TERMINAL

Charger

Connect to your power outlet

Connect this to your POS

USB Cable

Connect this to your POS

Connect this to your Terminal

Serial Cable

Connect this to your Terminal

Connect this to your POS

Terminal and Base Rear

Connect the USB, Serial and Power cables into these ports
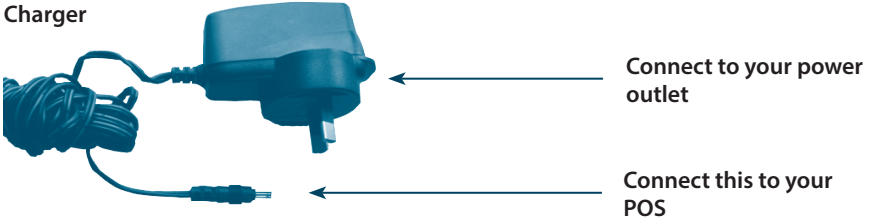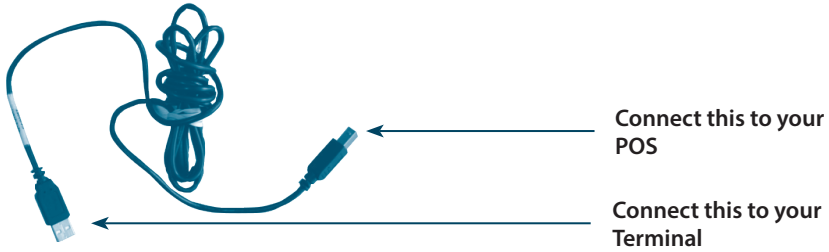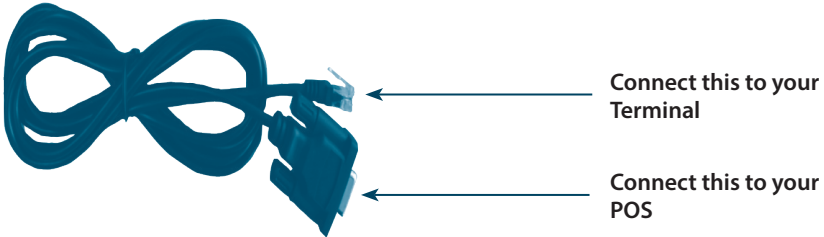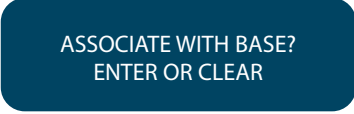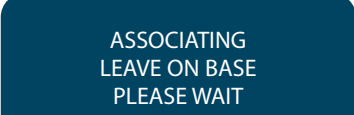
For new terminal installation, please contact your IT support team or Point of Sale (POS) Vendor for new installation instructions before you follow the below steps.

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

Associate with Base

SWIPE MERCHANT CARD	Swipe your EFTPOS Merchant Card (please refer to section 3 for more information). Note: If you do not have this, press <CLEAR> and manually key on the Terminal ID, then press <ENTER>.
ASSOCIATE WITH BASE	Press the Func key.
FUNCTION	Key in 6634 then press ENTER.
ASSOCIATE WITH BASE? ENTER OR CLEAR	Press ENTER.
ASSOCIATING LEAVE ON BASE PLEASE WAIT	Please let the terminal associate with the base.
Successful	The terminal has successfully associated with the base.

Configuring Terminal Communications

TMS REQUIRED ANZ MasterCard paypass VISA payWave	Press the Func key.

FUNCTION	Key in 11112227 then press ENTER.
CONFIGURE TERMINAL COMMS?	Press ENTER.
SERIAL PORT COM0 COM1 USB	Press the down or up key to cycle between COM0 (for Serial), COM1 and USB (for USB), press ENTER on your selection.
POS COMMS SERIAL IP SSL	Press the down or up key to cycle between Serial and IP SSL, press ENTER on your selection.
PROTOCOL **ASYNC DLE 9600** VLI 38400 VLI 38400 ADVANCED	Press ENTER.
PROCESSING PLEASE WAIT	The terminal status is displayed.
TMS REQUIRED	The terminal returns to the main screen and displays a 'TMS REQUIRED' message.

TMS Logon

TMS REQUIRED ANZ MasterCard paypass))) payWave VISA	This screen is displayed if the terminal is required to log on to TMS.
FUNCTION	Press Func Key and key in 2468 then press ENTER.
TMS LOGON? **ENTER OR CLEAR**	Press ENTER.
TMS ACTION **CONNECTING**	Terminal status is displayed.
TMS ACTION **LOGON**	
TMS ACTION **PLEASE WAIT** /	
TMS ACTION **LOGON**	This screen is displayed when TMS logon is successful.
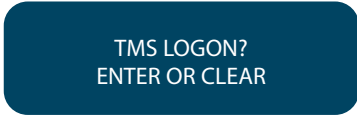
Configuring the Terminal

CONFIG REQUIRED

ANZ

MasterCard paypass))) payWave VISA

The terminal displays: "CONFIG REQUIRED".
Press Func Key.

FUNCTION?
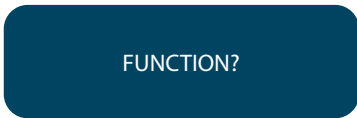
Key in 9905 then press ENTER.

SWIPE MERCHANT CARD

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

NOTE: if you do not have this, press <CLEAR> and manually key in the Terminal ID, then press <ENTER>.

COMMS MODE
1 - DIAL - UP CNP

Press ENTER.

CONNECTION
1 - STAND ALONE

Press ENTER.

ANZ LINE SPEED? 1-1200	Press ENTER.
TMS LINE SPEED? 3-14400	Press ENTER.
PRE/POST DIAL? 1-PRE - DIAL	Press ENTER.
DIAL MODE? 1 - TONE	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? 1800XXXXXX	Press ENTER.
TMS PHONE NO? 1800XXXXXX	Press ENTER.
QUICK DIAL? 1- ON	Press ENTER.
TMS NII? XXX	Press ENTER.
ANZ SHA? 48XXXXXXX	Press ENTER.

Terminal Initialisation

INIT REQUIRED

This screen is displayed if the terminal is required to initialise.

FUNCTION

Press Func Key and key in 87 then press ENTER.
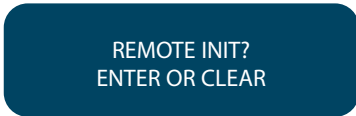
REMOTE INIT?
ENTER OR CLEAR

Press ENTER.

REMOTE INIT
IN PROGRESS

Terminal status is displayed.

INITIALISING
PLEASE WAIT

READY

The terminal has completed the Initialisation and will return to the main screen.

NOTE: If the screen does not display "Initialising Please Wait", please contact ANZ Merchant Services on 1800 039 025 for further assistance. If you have an activation/reference number, please have the number handy.

25

9.5 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 and following the directions shown on the picture
- 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.

Lift catch up

Correct paper position

Pull cover open
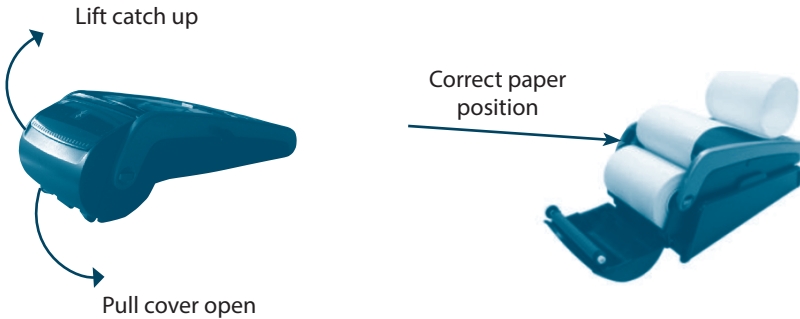
NOTE: Do not tamper with or remove the terminal housing.

9.6 BATTERY

The ANZ POS Mobile Plus 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 to fully charge the battery to ensure the maximum number of transactions 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

1.

2.

Connect the
power supply to
the base socket
here
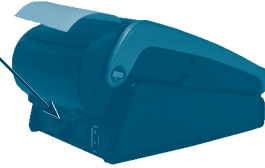
Example of connecting base power
supply to the base socket

Example of Base power supply

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 and etc.) which can have an impact on the terminal battery lifetime and performance.

9.7 COMMUNICATION MODE

The ANZ POS Mobile Plus terminal's base communicates to ANZ's network via the Internet Provider that your Point of Sale System is connected to. The terminal itself communicates to its base via Bluetooth.

9.8 HOW TO CONFIGURE COMMUNICATION MODE

Please note that IP will be the primary communication mode for your Point of Sale system, if you do want to change the primary communication mode to Dial-up or GPRS, please follows the steps as shown below.

To configure communication mode to Dial-up
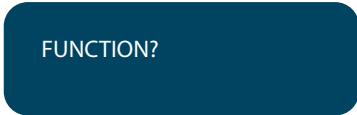
READY **ANZ** MasterCard paypass))) VISA payWave	Press the Func key.
FUNCTION?	Key in 9905 then press ENTER, ENTER.
SWIPE MERCHANT CARD	Swipe your EFTPOS Merchant Card (please refer to section 3 for more information).
INTERFACE TYPE? 5-ANZ PC-EFTPOS	Press ENTER.
COMMS MODE 1-DIAL-UP CNP	Press 1 to choose Dial-up CNP and press ENTER.
CONNECTION 5-ANZ PC-EFTPOS	Please select 5 for ANZ PC-EFTPOS and press ENTER.
ANZ LINE SPEED? 1-1200	Please select 1 for 1200 and press ENTER.
TMS LINE SPEED? 3-14400	Please select 3 for 14400 and press ENTER.
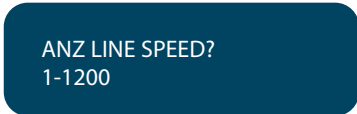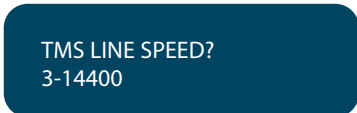
PRE/POST DIAL? 1-PRE-DIAL	Please select 1 for PRE_DIAL and press ENTER.
DIAL MODE? 1-TONE	Please select 1 for TONE and press ENTER.
PABX? 0	Press ENTER. If a 0 is required for an outside line, please ensure this is shown on this screen otherwise press ENTER.
HOST PHONE NO? 1800xxxxxx	Press ENTER.
TMS PHONE NO? 1800xxxxxx	Press ENTER.
QUICK DIAL 1-ON	Press ENTER.
TMS NII xxx	Press ENTER.
ANZ SHA? 48xxxxxxx	Press ENTER.

INIT REQUIRED

ANZ

MasterCard
paypass

VISA
payWave

The terminal returns to the main screen and displays an "INIT REQUIRED" message.

Terminal Initialisation

INIT REQUIRED

ANZ

MasterCard *pay*pass™   )))   VISA payWave

Please refer to your Point of Sale (POS) manual to initialise the terminal.

REMOTE INIT
IN PROGRESS

Terminal status is displayed.

INITIALISING
PLEASE WAIT

REMOTE INIT
IN PROGRESS

INITIALISING
PLEASE WAIT

READY

ANZ

MasterCard *pay*pass™   )))   VISA payWave
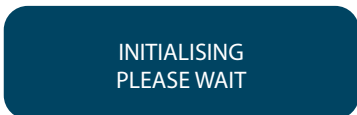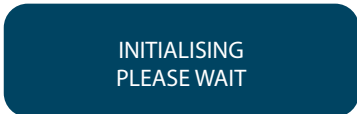
The terminal has completed the initialisation and returns to the main screen.

To configure communication mode to GPRS

Please note: this only applies to 3G enabled terminals.
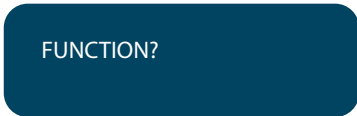
READY

ANZ

MasterCard
paypass   payWave   VISA

Press the Func key.

FUNCTION?

Key in 9905 then press ENTER, ENTER.

SWIPE
MERCHANT CARD

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

INTERFACE TYPE?
5-ANZ PC-EFTPOS

Press ENTER.

COMMS MODE
6-GPRS
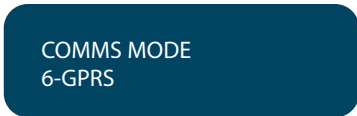
Press 6 to choose GPRS and press ENTER.

HOST IP ADDRESS
xxx.xxx.xxx.xxx

Press ENTER.

HOST PORT
xxxx

Press ENTER.

PRE/POST DIAL?
1-PRE-DIAL
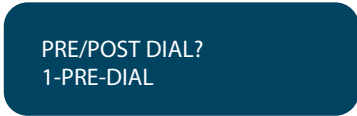
Please select 1 for PRE-DIAL and press ENTER.

TMS SHA? 48xxxxxxx	Press ENTER.
TMS NII xxx	Press ENTER.
ANZ SHA? 48xxxxxxx	Press ENTER.
APN? xxxxxx xxxxxx	Press ENTER.

INIT REQUIRED

The terminal returns to the main screen and displays an "INIT REQUIRED" message.

Terminal Initialisation

INIT REQUIRED

ANZ

MasterCard
paypass

payWave

VISA

Please refer to your Point of Sale (POS) manual to initialise the terminal.

REMOTE INIT
IN PROGRESS

Terminal status is displayed.

INITIALISING
PLEASE WAIT

REMOTE INIT
IN PROGRESS

INITIALISING
PLEASE WAIT

READY

ANZ

MasterCard
paypass

payWave

VISA
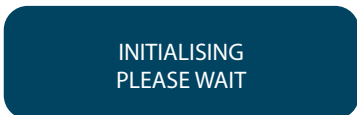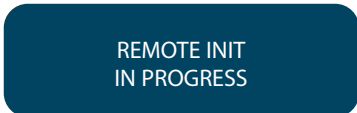
The terminal has completed the initialisation and returns to the main screen.

10. PROCESSING A SALE

10.1 HOW TO PROCESS A CHEQUE OR SAVINGS PURCHASE USING A MAGNETIC STRIPE CARD OR CHIP CARD

READY

Please refer to your Point of Sale (POS) manual to initiate a Purchase transaction.

PRESENT CARD
AMT $10.00

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

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

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	The terminal status is displayed.
TRANSACTION APPROVED	Please ensure that you check for approval of the transaction before completing the sale. Your POS system should now print your transaction record. If the transaction is declined, the terminal will display an error message outlining the reason (please refer to section 17).

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

The process below provides a sample of a typical Magnetic Strip 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))) payWave VISA	Please refer to your Point of Sale (POS) manual to initiate a Purchase transaction.
PRESENT CARD AMT $10.00 MasterCard paypass))) payWave VISA	Perform card security checks, please refer to section 6 Fraud Minimisation for further information on the card security checks. 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

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.

```
     CREDIT ACCOUNT
```

The selected account is displayed.

```
  $10.00 KEY PIN
```

Have the cardholder enter their PIN then press ENTER.

```
       PROCESSING
       PLEASE WAIT
```

The terminal status is displayed.

```
       TRANSACTION
        APPROVED
```

If the transaction is approved, this screen is displayed and the Point of Sale system prints a customer copy. 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 rejected, the POS system will print a second merchant transaction record with "DECLINED TL" and "SIGNATURE ERROR" printed on the bottom of the receipt. No signatures are required.

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

The POS system prints a signature record. Have the customer sign this and compare it to the signature on the reverse of the customer's card.

SIGNATURE VERIFIED?

For a Magnetic Stripe transaction, this screen will be displayed. If the signatures match, select YES on your Point of Sale system. If they do not, select NO to decline the transaction.

REMOVE CARD SIGNATURE VERIFIED?

For a Chip Card transaction, this screen will be prompted to and please remove the card from the terminal. If the signatures match, select YES on your Point of Sale system. If they don't match, select NO to decline the transaction.

NOTE:

- If YES or NO are not pressed within one minute on your Point of Sale System, the transaction is assumed to be approved and the terminal will return to the start screen
- UnionPay cards may require both a pin and signature.

TRANSACTION APPROVED

If the transaction is approved, this screen is displayed and the Point of Sale system prints a customer copy. 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 rejected, the POS system will print a second merchant transaction record with "DECLINED TL" and "SIGNATURE ERROR" printed on the bottom of the receipt. No signatures are required.

Additional Screens Associated with a Chip Card transaction

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

REMOVE CARD	This screen is displayed if the card needs to be removed from the terminal.
INSERT CARD	The terminal requires the Chip Card to be inserted during the transaction.
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.
SWIPE 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 on the 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.
REMOVE CARD SIGNATURE VERIFIED?	Remove the card from the terminal and compare it to the signature on the signature record. If the signatures match, press ENTER. If not, press the CANCEL or CLEAR key to abort the Transaction.

10.3 HOW TO PROCESS A PURCHASE TRANSACTION USING A CONTACTLESS CARD OR SMARTPHONE

Please refer to your Point of Sale (POS) manual to initiate a purchase transaction.

PRESENT CARD **AMT $10.00** MasterCard paypass VISA payWave	Perform card security checks, please refer to section 6 Fraud Minimisation for further information on the card security checks. Please ask the cardholder to tap their contactless card or Smartphone on the terminal screen.
APPROVED	If the transaction is approved, this screen displays and the Point of Sale system prints a customer copy. 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.
TRANSACTION APPROVED	

Additional Screens Associated with a Contactless Transaction

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

$105.00 KEY PIN	Have the cardholder enter their PIN if known then press ENTER or if the card allows just press ENTER.
CONTACTLESS NOT AVAILABLE	This screen displays If the contactless interface is not available. The transaction should be completed by swiping or inserting the chip card.
SWIPE OR INSERT CARD	The terminal requires the Chip Card to be inserted and left in the Chip Card Reader during the transaction or swiped through the Magnetic Stripe Card Reader.
SIGNATURE REQUIRED	Have the customer sign the merchant copy.
SIGNATURE VERIFIED?	If the signatures match, select YES on your Point of Sale system. If they do not, select NO to decline the transaction.
PLEASE SEE PHONE	Have the customer authenticate themselves on their Smartphone. Advise them to follow the prompts on their Smartphone.

11. 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 the 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 the Cash-out is not available for contactless or UnionPay transactions.

Please refer to your Point of Sale (POS) manual to initiate a Cash-out only transaction.

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

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

Select the appropriate account type (<-> 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.

CHEQUE ACCOUNT	The selected account is displayed.
$10.00 KEY PIN	Have the cardholder enter their PIN then press ENTER.
PROCESSING PLEASE WAIT	The terminal status is displayed.
TRANSACTION APPROVED	If the transaction is approved, this screen is displayed and your Point of Sale system will print a customer copy. 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 Point of Sale system will print a second merchant Transaction Record with "DECLINED TL" printed on the bottom of the receipt.

12. 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 16.3.

How to Process a Cheque or Savings Refund Transaction

READY

ANZ

MasterCard paypass   payWave   VISA payWave

Please refer to your Point of Sale (POS) manual to initiate a Refund transaction.

PRESENT CARD
RFND $10.00

MasterCard paypass   payWave   VISA payWave

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

Insert or Swipe the cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are be to 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 or < – ◄ > key for savings.

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.

TRANSACTION APPROVED	If the transaction is approved, this screen is displayed and the Point of Sale system prints a Transaction Record. 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 17) . Notify the customer and advise them to contact their Card Issuer. Please refer to your Point of Sale system to print a customer copy. Hand the customer their copy of the Transaction Record and their card.

How to Process a Credit Refund Transaction – Magnetic Stripe & Chip Card Refunds

READY

ANZ

MasterCard paypass — payWave VISA

Please refer to your Point of Sale (POS) manual to initiate a Refund transaction.

PRESENT CARD
RFND $10.00

MasterCard paypass — payWave VISA

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

Insert or Swipe the cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are be to 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 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 scroll and press ENTER to select.

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

CREDIT ACCOUNT	The selected account is displayed.
$10.00 KEY PIN	Have the cardholder enter their PIN then press ENTER.
TRANSACTION APPROVED	If the transaction is approved, the Point of Sale system will print a customer Transaction Record. Please check for approval of the transaction before completing the refund. Hand the customer their copy of the Transaction Record and their card. If rejected, the terminal will display an error message outlining the reason (please refer to section 17). Notify the customer and advise them to contact their Card Issuer.

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	The POS system prints a signature record. Have the customer sign this and compare it to the signature on the reverse of the customer's card.
SIGNATURE VERIFIED?	For a Magnetic Stripe transaction, this screen will be displayed. If the signatures match, select YES on your Point of Sale system. If they do not, select NO to decline the transaction.
REMOVE CARD SIGNATURE VERIFIED?	For a Chip Card transaction, this screen will be prompted to and please remove the card from the terminal. If the signatures match, select YES on your Point of Sale system. If they don't match, select NO to decline the transaction.

NOTE: If YES or NO are not pressed within one minute on your Point of Sale System, the transaction is assumed to be approved and the terminal will return to the start screen.

> TRANSACTION
> APPROVED

If the transaction is approved, this screen is displayed and the Point of Sale system prints a customer copy. 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 rejected, the POS system will print a second merchant transaction record with "DECLINED TL" and "SIGNATURE ERROR" printed on the bottom of the receipt. No signatures are required.

How to Process a Credit Refund Transaction – Contactless Card or Smartphone Refund

> READY
>
> ANZ
>
> MasterCard paypass   payWave VISA

Please refer to your Point of Sale (POS) manual to initiate a Refund transaction.

> PRESENT CARD
> RFND $10.00
>
> MasterCard paypass   payWave VISA

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

Ask the cardholder to tap their card or Smartphone on the screen.

> $10.00 KEY PIN

Have the cardholder enter their PIN then press ENTER.

> PROCESSING
> PLEASE WAIT

The terminal status is displayed.

TRANSACTION APPROVED	If the transaction is approved, the Point of Sale system will print a customer Transaction Record.
	Please check for approval of the transaction before completing the refund. Hand the customer their copy of the Transaction Record. If rejected, the terminal will display an error message outlining the reason (please refer to section 17).
	Notify the customer and advise them to contact their Card Issuer.

Signature Authorisation

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

SIGNATURE REQUIRED	The POS system prints a signature record. Have the customer sign this and compare it to the signature on the reverse of the customer's card.
SIGNATURE VERIFIED?	For a Magnetic Stripe transaction, this screen will be displayed. If the signatures match, select YES on your Point of Sale system. If they do not, select NO to decline the transaction.
REMOVE CARD SIGNATURE VERIFIED?	For a Chip Card transaction, this screen will be prompted to and please remove the card from the terminal. If the signatures match, select YES on your Point of Sale system. If they don't match, select NO to decline the transaction.

NOTE: If YES or NO are not pressed within one minute on your Point of Sale System, the transaction is assumed to be approved and the terminal will return to the start screen.

TRANSACTION APPROVED	If the transaction is approved, this screen is displayed and the Point of Sale system prints a customer copy. 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 rejected, the POS system will print a second merchant transaction record with "DECLINED TL" and "SIGNATURE ERROR" printed on the bottom of the receipt. No signatures are required.

13. 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, Savings or Credit (including Magnetic Stripe or Chip Card) Purchase Transaction in EFB

PROCESSING PLEASE WAIT

For further information on how to initiate a purchase transaction, please refer to section 10.

Depending on why the terminal has entered EFB mode, this screen will be displayed following an online transaction attempt.

ENTER AUTH CODE

The terminal is testing its connection to the host. If it is still offline, the following will be displayed.

If the transaction amount exceeds your EFB Floor Limit, this screen will be displayed. Phone the Authorisation Centre. Key in the Authorisation Number in your Point of Sale (POS) System 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. The customer copy is printed.

SIGNATURE VERIFIED?

If the signatures match, select YES on your Point of Sale system. If they don't match, select NO to decline the transaction.

NOTE: If YES or NO are not pressed within one minute on your Point of Sale System, the transaction is assumed to be approved and the terminal will return to the start screen.

TRANSACTION APPROVED

If the transaction is approved, the Point of Sale system prints a customer copy. Please check for approval of the transaction before completing the sale. If the transaction is cancelled, the Point of Sale system will print a second Transaction Record. It is the same as a normal customer receipt where no signature is required except that "DECLINED TL" and "SIGNATURE ERROR" are printed on the bottom of the receipt.

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 by an ANZ authorised representative to another location in the same store, for example from one lane to another in a supermarket.

NOTE: Pre-Authorisation, Authorisation Completion and Cancellation of Authorisation transactions can only be processed when the terminal is online.

When re-connected, EFB transactions will trickle through for processing with other transactions.

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.

READY* ANZ MasterCard paypass payWave VISA	An asterisk on the display screen represents a stored EFB Transaction. Press Func key.
FUNCTION?	Key in the number '88' and press ENTER.
EXTRACT 001 EFB for ANZ	The terminal displays the number of EFB transactions stored in the terminal. Press ENTER.
EXTRACT ALL? ENTER OR CLEAR	Press ENTER.
SENDING STORED TXNS TO ANZ	The stored EFB transactions are being sent to be processed.
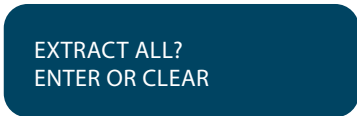
14. MANUAL TRANSACTION PROCESSING

14.1 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. Please record your Floor Limits in section 1.4 of this guide and obtain authorisation for all transactions over these Floor Limits. Paper Voucher transaction processing can not be performed with UnionPay cards.

Manually Processing Credit Card Transactions (Embossed Cards Only)

For Purchases	For Refunds
• Please perform security checks described in the Fraud Minimisation section of this guide (section 6) • Imprint the customer's card onto the Sales Voucher • Remove the cover sheet and destroy • Check that the imprinted details are clear • Complete the Voucher and enter the final amount • Have your customer sign the Voucher • Compare the signature on the Voucher with that on the card. If the signatures match, please call the Authorisation Centre on 1800 999 205 (select option 2). If they do not match, do not complete the transaction and seek an alternative form of payment. **NOTE:** Seek Authorisation for all purchases over your Floor Limit. Cardholder must be present when gaining authorisation. • If the transaction is approved, record the Authorisation Number on the Voucher • If the transaction is declined, seek an alternative method of payment and advise the customer to contact their Card Issuer • When the transaction is in order, hand the customer the customer copy (yellow) of the Voucher and their card • Retain the Merchant copy for your records and the Bank copy for banking.	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). To process a Refund using a Transaction Voucher (Credit Voucher), you should: • Perform security checks described in the Fraud Minimisation section of this guide (section 6) • Imprint the customer's card onto the Credit Voucher (Embossed Cards Only) • Remove the cover sheet and destroy • Check that the imprinted details are clear • Complete the Voucher • Sign the Voucher to authorise the Refund. • Hand the customer the customer copy (yellow) of the Voucher and their card • Retain the Merchant copy for your records and the Bank copy for banking. Any merchant charges relating to the original purchase will be refunded.

Example of a Sales Voucher

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 eg. 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 Merchant Summary envelopes at any ANZ branch

- For merchants without an ANZ account, the Merchant Summary envelope should be mailed to

<div align="center">"Not for Value Merchant Envelopes, Settlement & Control Team,
Level 5B, 833 Collins St Docklands VIC 3008"</div>

Full merchant number is to be imprinted on Merchant Summary

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 the Credit Card Summary envelope.

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

Example of Merchant Credit Card Summary Envelope

MasterCard   Visa   Diners Club   AMEX   JCB
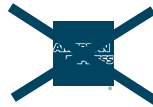
Manually Processing Cheque or Savings Account Transactions

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 the appropriate Transaction Voucher.

For Purchases	For Refunds
Use an EFTPOS Transaction Voucher for cheque and savings account purchases.	Use an EFTPOS Refund Voucher for cheque and savings account refunds.
Complete:	**Complete:**
• Date and time	• Date and time
• Customer name (if not clearly imprinted)	• Customer name (if not clearly imprinted)
• Account type CHQ or SAV	• Account type CHQ or SAV
• Amount and description of purchase	• Reason for refund
• Amount of cash out	• Date of original purchase
• Total amount of Transaction	• Total amount of Transaction
• Cardholder to sign Voucher.	• Merchant to sign Voucher.
Seek authorisation for a purchase Transaction over your Floor Limit from the appropriate Authorisation Centre e.g. cheque and savings account purchase Transactions over Floor Limit must be authorised by the ANZ Merchant Services **(please refer to section 1.2).**	
Record the Authorisation Number on the Voucher.	

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

Example of EFTPOS sales voucher

Example of an EFTPOS 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 Merchant Summary 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 eg. 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)

- For Merchants with an ANZ account, please deposit your Merchant Summary envelopes at any ANZ branch

- For merchants without an ANZ account, the Merchant Summary 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).

Example of an EFTPOS Summary Voucher

Example of a Merchant Cheque and Savings Summary Envelope

14.2 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, otherwise you can choose to manually key credit card details using the terminal (provided you have approval from ANZ).

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, we recommend that you seek a form of photographic identification (e.g. a current Driver's Licence) and record the details including the 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)

Refer to your Point of Sale manual to initiate a Purchase transaction.

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

Press the Func key to manually key the card details.

NOTE: If the card number is manual entered directly through the Point of Sale, this screen may not display.
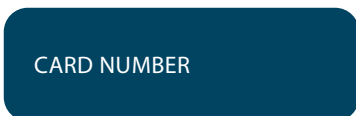
Key in the customer's credit card number then press ENTER.

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

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

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

SELECT TYPE CUST MOTO ECOM	Press **<—> key** for Customer Present (CUST) **NOTE:** If the card number is manually entered directly through the Point of Sale, this screen may not display.
CREDIT ACCOUNT	Credit account will automatically be selected.
VERIFICATION NO?	Key in the Card Validation Code then press ENTER. **NOTE:** If the card number is manually entered directly through the Point of Sale, this screen may not display.
INDICATOR?	If 'ENTER ' was selected at the 'VERIFICATION NO?' prompt, the reason must be entered as follows: 0 - CVV2 has not been provided by the cardholder 2 - CVV2 on the card is illegible 9 - Cardholder states the card has no CVV2 imprint **NOTE:** If the card number is manually entered directly through the Point of Sale, this screen may not display.
$10.00 KEY OK	Press ENTER.
SIGNATURE REQUIRED	The Point of Sale system 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?	If the signatures match, select YES on your Point of Sale system. If they don't match, select NO to decline 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 (refer to section 17). Notify the customer and advise them to contact their Card Issuer.

NOTE: If you select CUST, 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 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.

15. 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, UnionPay etc.)
- 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.

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

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

Refer to your Point of Sale manual to initiate a purchase transaction.

PRESENT CARD
AMT $10.00

MasterCard
paypass

)))

VISA
payWave

Press the Func key and press ENTER.

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

CARD NUMBER:

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

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

EXPIRY <MMYY>:

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

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

SELECT TYPE
CUST   MOTO   ECOM
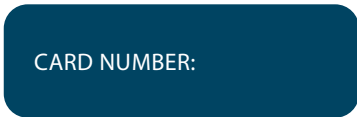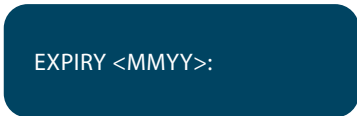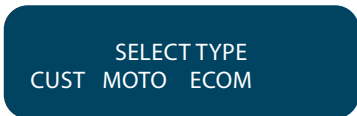
To process a Mail Order, select MOTO by pressing <▼> key.

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

SELECT ORDER
MAIL   TEL

Select MAIL by pressing **<—>** key.

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

SELECT MOTO TYPE
SNG   INST   RCUR

Select the 'nature' of the transaction:

SNGL – Single payment, press the **<—>** key

INST – Instalment payment, press the **<▼>** key**

RCUR – Recurring payment, press the **<▲>** key***

NOTE: If the card number is manual entered directly through the Point of Sale, this screen may not display.

CREDIT ACCOUNT

Credit account will automatically be selected.

VERIFICATION NO?	Key in the Card Validation Code then press ENTER.

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

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

0 - CVV2 has not been provided by the cardholder

2 - CVV2 on the card is illegible

9 - Cardholder states the card has no CVV2 imprint

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

PROCESSING PLEASE WAIT	The 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 17). Notify the customer and advise them to contact their Card Issuer.

Please refer to your Point of Sale system to print a customer copy.

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

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

READY ANZ MasterCard paypass VISA payWave	Refer to your Point of Sale manual to initiate a purchase transaction.

PRESENT CARD
AMT $10.00

MasterCard
pay**pass**
))) payWave
VISA
payWave

Press the Func key and press ENTER.

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

CARD NUMBER:

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

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

EXPIRY <MMYY>:

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

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

SELECT TYPE
CUST   MOTO   ECOM
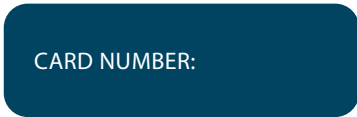
To process a Telephone Order, select MOTO by pressing the **<▼>** key.

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

SELECT ORDER
MAIL   TEL

Select TEL by pressing the **<▼>** key.

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

SELECT MOTO TYPE
SNG   INST   RCUR

Select the 'nature' of the transaction:

SNGL – Single payment, press the **<—>** key

INST – Instalment payment, press the **<▼>** key**

RCUR – Recurring payment, press the **<▲>** key***

NOTE: if the card number is manually entered directly through the Point of Sale, this screen may not display.

CREDIT ACCOUNT

Credit account will automatically be selected.

VERIFICATION NO?

Key in the Card Validation Code then press ENTER.

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

INDICATOR?	If 'ENTER ' was selected at the 'VERIFICATION NO?' prompt, the reason must be entered as follows: 0 - CVV2 has not been provided by the cardholder 2 - CVV2 on the card is illegible 9 - Cardholder states the card has no CVV2 imprint **NOTE:** If the card number is manually entered directly through the Point of Sale, this screen may not display.
PROCESSING PLEASE WAIT	The 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 17). Notify the customer and advise them to contact their Card Issuer. Please refer to your Point of Sale system to print a customer copy.

** Installment Transactions are transactions with a fixed installment amount and fixed term with a pre-determined expiry date and period. These transactions usually represent mail order goods with installment 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.

15.3 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.

READY ANZ MasterCard paypass))) VISA payWave	Refer to your Point of Sale manual to initiate a purchase transaction.

PRESENT CARD
AMT $10.00

MasterCard paypass ((( ))) VISA payWave

Press the Func key and press ENTER.

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

CARD NUMBER:

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

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

EXPIRY <MMYY>:

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

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

SELECT TYPE
CUST   MOTO   ECOM
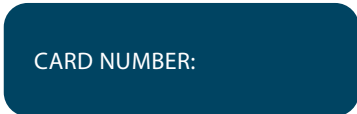
To process an eCommerce Order, select ECOM by pressing the **<▲>** key.

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

SELECT MOTO TYPE

SNG   INST   RCUR

Select the 'nature' of the transaction:

SNGL – Single payment, press the **<—>** key

INST – Instalment payment, press the **<▼>** key**

RCUR – Recurring payment, press the **<▲>** key***

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

CREDIT ACCOUNT

Credit account will automatically be selected.

VERIFICATION NO?

Key in the Card Validation Code then press ENTER.

NOTE: If the card number is manually entered directly through the Point of Sale, this screen may not display.

INDICATOR?	If 'ENTER ' was selected at the 'VERIFICATION NO?' prompt, the reason must be entered as follows: 0 - CVV2 has not been provided by the cardholder 2 - CVV2 on the card is illegible 9 - Cardholder states the card has no CVV2 imprint
PROCESSING PLEASE WAIT	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 17). Notify the customer and advise them to contact their Card Issuer.
TRANSACTION APPROVED	Please refer to your Point of Sale system to print a customer copy.

** Installment Transactions are transactions with a fixed installment amount and fixed term with a pre-determined expiry date and period. These transactions usually represent mail order goods with installment 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. OPTIONAL FEATURES

16.1 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.

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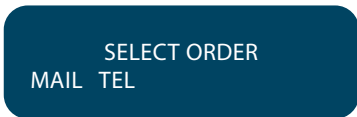
How to Process a Tip@Terminal (Tip with PIN) Transaction

READY

Please refer to your Point of Sale manual to initiate a purchase transaction. Perform card security checks, please refer to section 6 fraud minimisation for further information.

TOTAL AMOUNT?
$10.00
TIP AMOUNT?
0.00
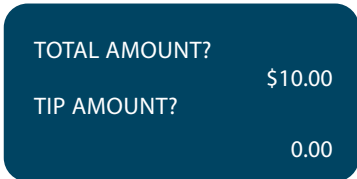
Key the TIP amount and verify the Total amount then press ENTER.

PRESENT CARD
AMT $10.00

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

SELECT ACCOUNT
CHQ   SAV   CR

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

CREDIT ACCOUNT

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.
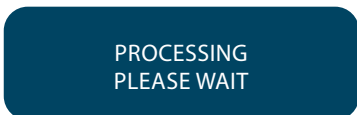
PROCESSING
PLEASE WAIT

Terminal status is displayed.

	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 secont merchant Transaction Record with "DECLINED TL" and "SIGNATURE ERROR" printed on the bottom of the receipt. No Signatures are required.

TRANSACTION APPROVED

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

The POS system prints a signature record. Have the customer sign this and compare it to the signature on the reverse of the customer's card.

SIGNATURE VERIFIED?

For a Magnetic Stripe transaction, this screen will be displayed. If the signatures match, select YES on your Point of Sale system. If they do not, select NO to decline the transaction.

REMOVE CARD SIGNATURE VERIFIED?

For a Chip Card transaction, this screen will be prompted to and please remove the card from the terminal. If the signatures match, select YES on your Point of Sale system. If they don't match, select NO to decline the transaction.

NOTE: If YES or NO are not pressed within one minute on your Point of Sale System, the transaction is assumed to be approved and the terminal will return to the start screen.

If the transaction is approved, this screen is displayed and the Point of Sale system prints a customer copy. 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 rejected, the POS system will print a second merchant transaction record with "DECLINED TL" and "SIGNATURE ERROR" printed on the bottom of the receipt. No signatures are required.

16.2 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 credit card accounts.

Please note that Pre-Authorisation transactions are not available on a contactless transaction.

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 Transaction. 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 obtain another authorisation and 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 Transaction 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 Transactions are 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 Transaction

READY ANZ MasterCard paypass))) VISA payWave	Please refer to your Point of Sale manual to initiate a Pre-Authorisation transaction.
SWIPE OR INSERT CARD	Perform card security checks. For further information on the card security checks, please refer to section 6 Fraud Minimisation. 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. **NOTE:** Pre-Authorisation is not supported for contactless transactions.
CARD NUMBER:	For a hand key transaction, key in the card number then press ENTER. **NOTE:** If the card number is manually entered directly through the Point of Sale, this screen may not display.
EXPIRY <MMYY>:	Key in the expiry date then press ENTER. **NOTE:** If the card number is manually entered directly through the Point of Sale, this screen may not display.
CREDIT ACCOUNT	Credit account will automatically be selected.
VERIFICATION NO?	Key in the Card Validation Code then press ENTER. **NOTE:** If the card number is manually entered directly through the Point of Sale, this screen may not display.
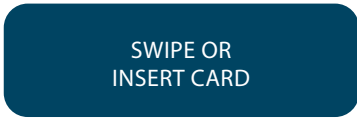
INDICATOR?	If 'ENTER' was selected at the 'VERIFICATION NO?' prompt, the reason must be entered as follows: 0 - CVV2 has not been provided by the cardholder 2 - CVV2 on the card is illegible 9 - Cardholder states the card has no CVV2 imprint **NOTE:** If the card number is manually entered directly through the Point of Sale, this screen may not display.
$10.00 KEY PIN	Have the cardholder enter their PIN if known then press ENTER or if the card allows just press ENTER.
PROCESSING PLEASE WAIT	The terminal status is displayed.
TRANSACTION APPROVED	Please ensure that the transaction is approved before completing the Authorisation. Return the card to the customer. If rejected, the terminal will display an error message outlining the reason (please refer to section 17). Notify the customer and advise them to contact their Card Issuer.

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	The POS system prints a signature record. Have the customer sign this and compare it to the signature on the reverse of the customer's card.

| SIGNATURE VERIFIED? | For a Magnetic Stripe transaction, this screen will be displayed. If the signatures match, select YES on your Point of Sale system. If they do not, select NO to decline the transaction. |

| REMOVE CARD SIGNATURE VERIFIED? | For a Chip Card transaction, this screen will be prompted to and please remove the card from the terminal. If the signatures match, select YES on your Point of Sale system. If they don't match, select NO to decline the transaction. |

NOTE: If YES or NO are not pressed within one minute on your Point of Sale System, the transaction is assumed to be approved and the terminal will return to the start screen.

| TRANSACTION APPROVED | If the transaction is approved, this screen is displayed and the Point of Sale system prints a customer copy. 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 rejected, the POS system will print a second merchant transaction record with "DECLINED TL" and "SIGNATURE ERROR" printed on the bottom of the receipt. No signatures are required. |

How to Perform an Authorisation Value enquiry

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

| READY — ANZ — MasterCard paypass VISA payWave | Please refer to your Point of Sale manual to initiate this enquiry. |

| SWIPE CARD | Perform card security checks. For further information on the card security checks, please refer to section 6 Fraud Minimisation.

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

CARD NUMBER:	For a hand key transaction, key in the card number then press ENTER.
	NOTE: If the customer's card is swiped or inserted or the card number is manually entered directly through the Point of Sale, this screen may not display.
EXPIRY <MMYY>:	Key in the expiry date then press ENTER.
	NOTE: If the customer's card is swiped or or inserted card number is manually entered directly through the Point of Sale, this screen may not display.
CREDIT ACCOUNT	Credit account will automatically be selected.
PROCESSING PLEASE WAIT	The terminal status is displayed. The Point of Sale system prints out a single copy of the Pre-Authorisation record.
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 following display screen or select CANCEL on your Point of Sale system to return to the start screen.

How to Complete a Pre-Authorisation Transaction

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 Law or stated by ANZ.

The completion amount should be within 15% of the Pre-Authorisation Transaction. 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 obtain another authorisation and 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 Transaction or US$75.00.

You must send your completion transaction within **three days** of the Pre-Authorisation for Visa and Master card 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 International Scheme. MasterCard rules around the 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 amount varies by greater than 15%, you must request a secondary authorization for the additional amount.

READY

ANZ

MasterCard
*pay**pass***

)))

VISA
payWave

Please refer to your Point of Sale manual to initiate a Completion of Pre-Authorisation transaction.

SWIPE OR
INSERT CARD

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

Insert or Swipe the customer's card or press Func 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.

CARD NUMBER:

For a Hand Key Transaction, key in the card number then press ENTER.

NOTE: If the customer's card is swiped or inserted or the card number is manually entered directly through the Point of Sale, this screen may not display.

EXPIRY <MMYY>:

Key in the expiry date then press ENTER.

NOTE: If the customer's card is swiped or inserted or the card number is manually entered directly through the Point of Sale, this screen may not display.

CREDIT ACCOUNT

Credit account will automatically be selected.

$10.00 KEY PIN

Press ENTER.

PROCESSING
PLEASE WAIT

The terminal status is displayed.

SIGNATURE REQUIRED	The POS system prints a merchant copy of the Completion of Pre-Authorisation record. 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?	For a Magnetic Stripe transaction, this screen will be displayed. If the signatures match, select YES on your Point of Sale System. If they do not, select NO to decline the transaction. If the transaction is approved a customer Transaction Record will be printed.
REMOVE CARD **SIGNATURE** **VERIFIED?**	For a Chip Card transaction, this screen will be prompted to and please remove the card from the terminal. If the signatures match, select YES on your Point of Sale system. If they don't match, select NO to decline the transaction.
TRANSACTION APPROVED	Once approved, hand the customer their copy of the Transaction Record and return their card. If rejected, the terminal will display an error message outlining the reason (please refer to section 17).Notify the customer and advise them to contact their Card Issuer.

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

A Pre-Authorisation Transaction 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 Plus 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.

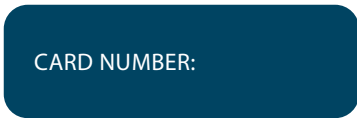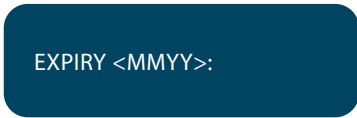|	
READY **ANZ** MasterCard paypass)))) VISA payWave	Please refer to your Point of Sale manual to initiate a cancellation of a Pre-Authorisation transaction. Perform card security checks. For further information on the card security checks, please refer to section 6 Fraud Minimisation.

CANCEL ALL?	Select NO on your Point of Sale system.
CANCEL ONE?	To cancel one Pre-Authorisation Transaction, select YES on your Point of Sale system.
SWIPE CARD	Perform card security checks. Swipe the cardholder's card or press Func Key to hand key card details. Magnetic Stripe cards are to be processed 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	Press ENTER.
PROCESSING PLEASE WAIT	The terminal status is displayed.
TRANSACTION APPROVED	The Point of Sale system prints out a customer copy of the Cancellation of Pre-Authorisation Transaction Record.

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

READY ANZ MasterCard paypass VISA payWave	Please refer to your Point of Sale manual to initiate a cancellation of Pre-Authorisation transaction. Perform card security checks. For further information on the card security checks, please refer to section 6 Fraud Minimisation.
CANCEL ALL?	Select YES on your Point of Sale system.
SWIPE CARD	Insert or Swipe the customer's card or press the Func Key to hand key card details. Magnetic Stripe cards are to be processed through the Magnetic Stripe Card Reader.
CARD NUMBER:	Key in the card number then press ENTER. **NOTE:** If the customer's card is swiped or inserted, this screen will not be displayed.
EXPIRY <MMYY>:	Key in the expiry date then press ENTER. **NOTE:** If the customer's card is swiped or inserted, this screen will not be displayed.
CREDIT ACCOUNT	Credit account will automatically be selected.
CANCEL ALL? YES OR NO?	Select YES from the Point of Sale system to cancel all the Pre-Authorisation Transactions.
PROCESSING PLEASE WAIT	The terminal status is displayed
TRANSACTION APPROVED	The Point of Sale system prints out a customer copy of the Cancellation of Pre-Authorisation Transaction Record.

16.3 CUSTOMER PREFERRED CURRENCY

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

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

The CPC feature can be removed from your Merchant Facility by contacting ANZ Merchant Services on 1800 039 025.

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.

CPC complies with operating requirements for cards issued by MasterCard and Visa. Your settlement is unaffected with funds continuing to settle into your account in Australian Dollars.

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. To use CPC, you must ensure that:

1. Your EFTPOS terminal will be 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.

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.

Please note that CPC is not available for contactless transactions.

How to process a CPC Transaction

Please refer to your Point of Sale manual to initiate a purchase transaction.

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

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

NOTE: CPC is not available for contactless transactions.

Select < ▶— > key for credit card account.

The selected account is displayed.

$10.00 KEY PIN	Have the cardholder enter their PIN then press ENTER.
PROCESSING PLEASE WAIT	
EXCH 0.7792 USD 7.79 ACCEPT RATE? ENTER=YES CLR=NO	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 then press ENTER. **NOTE:** This screen will only display for Chip transactions when cardholder has accepted the exchange rate.
PROCESSING PLEASE WAIT	The terminal status is displayed.
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. **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 22 Filing and Retention of Transaction Records and Vouchers for your information.
SIGNATURE VERIFIED?	For a Magnetic Stripe Card transaction, this screen will be displayed. If the signatures match, select YES on your Point of Sale System. If they do not, select NO to decline the transaction.
REMOVE CARD SIGNATURE VERIFIED?	For a Chip Card transaction, this screen will be prompted to and please remove the card from the terminal. If the signatures match, select YES on your Point of Sale system. If they don't match, select NO to decline the transaction.

If the transaction is approved, the Point of Sale system will print a customer copy.

If the transaction is rejected, the terminal will display an error message outlining the reason (please refer to section 17). Notify the customer, advise them to contact their Card Issuer and seek an alternative form of payment.

16.4 LOW VALUE PAYMENTS

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

The LVP 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 the LVP function has been switched on, the requirements before commencing a

transaction for 'LVP' processing after 'Account Selection' is as follows:

• Transaction type - Purchase

• Account type - Credit

• Amount of the 'Purchase' is equal to or less than the 'LVP' transaction limit.

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 transactions.
TOTAL AMOUNT? $10.00	Verify the amount is correct and accept by pressing ENTER.
PRESENT CARD AMT $10.00 MasterCard paypass • payWave 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.
PRECESSING PLEASE WAIT	Terminal status is displayed.
TRANSACTION APPROVED	Please ensure that you check for approval of 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. TERMINAL ERROR MESSAGES

Most messages are self explanatory but 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 on 1800 039 025 for assistance.

NOTE: It is highly recommended you always contact your IT support or Point of Sale Vendor for basic troubleshooting. Please remember **DO NOT** remove the cable from the back of the terminal during the troubleshooting process.

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 (Cheque or Savings) 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 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 "mmyy" eg. 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.
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 and returns to the "TIP AMOUNT" screen. Enter a Tip amount equal to or less than 20% of the original transaction amount.
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.
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.

Contactless Processing

USE ONE CARD PLEASE TRY AGAIN	Displays when 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.

18. 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 Plus and settled before 09:00 pm (AEST). For non-ANZ business account holders, for online transactions processed through the ANZ POS Mobile Plus, 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 perform the Settlement at the same time each day.

How to initiate manual settlement

READY ANZ MasterCard paypass VISA payWave	Please refer to your Point of Sale manual to initiate the settlement.
SETTLEMENT IN PROGRESS	The terminal will automatically display the following screens in sequence. Please refer to your Point of Sale System to print a Settlement Report.
TRANSACTION APPROVED	
INITIALISING PLEASE WAIT	
TRANSACTION APPROVED	

19. PRINT TOTALS

The **Sub Totals** report lists the total number and amount of all transactions made since the last Settlement by card type.

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

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

How to Print a Sub Totals Report, Summary Totals Report and Last Settlement Totals Report

Please refer to your Point of Sale manual for instructions.

20. REPRINT THE LAST RECORD

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

To Reprint the Last Customer Transaction Record

Please refer to your Point of Sale manual for instructions.

21. TRANSACTION DETAIL REPORT

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

Please refer to your Point of Sale manual for instructions.

The Point of Sale system prints out a Detail report for the Settlement period that is currently being displayed.

22. 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 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

Merchant details

TERMINAL ID   00013005006
VISA   (C) CR
8804

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

PUR   AUD $600.00

This section indicates the transaction type and transaction amount

----

SIGNATURE

Signature line is required for cardholder to sign

VISA CREDIT
AID   A0000000031010
TVR   0000000000
APSN 00   C08006 ATC 0097

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.

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

CPC Receipt example

ANZ

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
TOTAL   SGD   46.34

These are the transaction currency details that record the transaction currency, the exchange rate which has been used and the 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%

[ ] I AGREE TO THE INFORMATION ABOVE

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.

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-Debit Card

ANZ

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
DEBIT CARD AC (C) SAV
9930

PUR AUD $10.00

APPROVED **AUTH: 009353**
STAN: 005125
28/02/12 10:18

ANZ

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID 00013009803
DEBIT CARD AC (C) SAV
9930

PUR AUD $10.00

APPROVED **AUTH: 009353**
STAN: 005125
28/02/12 10:18

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Transaction Records for Magnetic Stripe Cards

Purchase Transaction Record - Signature Required*

ANZ	**ANZ**
MERCHANT COPY	**CUSTOMER COPY**
XYZ MERCHANT 890 PARK ST MELBOURNE 3000	XYZ MERCHANT 890 PARK ST MELBOURNE 3000
TERMINAL ID 00013009803 VISA (C) CR 9991	TERMINAL ID 00013009803 VISA (C) CR 9991
PUR AUD $10.08	PUR AUD $10.08
-- **SIGNATURE**	**APPROVED** **AUTH: 389588** STAN: 005124 28/02/12 10:17
APPROVED **AUTH: 389588** STAN: 005124 28/02/12 10:17	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 (Tip with PIN) Transaction Records - No Signature Required

ANZ

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID		00013009803
VISA		(C) CR
9991		

PUR	AUD	$600.00
TIP		$10.00
TOAL	AUD	$610.00

Approved   **AUTH: 696542**
STAN: 005458
28/02/12 15:55

ANZ

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID		00013009803
VISA		(C) CR
9991		

PUR	AUD	$600.00
TIP		$10.00
TOAL	AUD	$610.00

Approved   **AUTH: 696542**
STAN: 005458
28/02/12 15:55

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

CPC Purchase VISA® Transaction Records

ANZ

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID	00013009803
VISA	(C) CR
8766	

PUR	AUD	$20.00
TRANSACTION CURRENCY		NZD
EXCH. RATE		1.1193
TOTAL	**NZD**	**22.39**

SIGNATURE

APPROVED   **AUTH: 407884**
STAN: 005195
28/02/12 15:22

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

ANZ

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID	00013009803
VISA	(C) CR
8766	

PUR	AUD	$20.00
TRANSACTION CURRENCY		NZD
EXCH. RATE		1.1193
TOTAL	**NZD**	**22.39**

APPROVED   **AUTH: 407884**
STAN: 005195
28/02/12 15:22

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

CPC Purchase MasterCard® Transaction Records

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID		00013009803
MASTERCARD		(C) CR
7898		

PUR	AUD	$20.00
TRANSACTION CURRENCY		EUR
EXCH. RATE		0.6406
TOTAL	**EUR**	**12.81**

SIGNATURE

APPROVED   **AUTH: 408002**
STAN: 005197
28/02/12 15:24

I HAVE CHOSEN NOT TO USE THE
MASTERCARD CURRENCY CONVERSION
PROCESS AND AGREE THAT I WILL HAVE
NO RECOURSE AGAINST MASTERCARD
CONCERNING THE CURRENCY CONVERSION
OR ITS DISCLOSURE.

EXCH. RATE MARK UP 2.5%

[ ] I AGREE TO THE
INFORMATION ABOVE

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID		00013009803
MASTERCARD		(C) CR
7898		

PUR	AUD	$20.00
TRANSACTION CURRENCY		EUR
EXCH. RATE		0.6406
TOTAL	**EUR**	**12.81**

APPROVED   **AUTH: 408002**
STAN: 005197
28/02/12 15:24

MESSAGE LINE 1
MESSAGE LINE 2

I HAVE CHOSEN NOT TO USE THE
MASTERCARD CURRENCY CONVERSION
PROCESS AND AGREE THAT I WILL HAVE
NO RECOURSE AGAINST MASTERCARD
CONCERNING THE CURRENCY CONVERSION
OR ITS DISCLOSURE.

EXCH. RATE MARK UP 2.5%

[ ] I AGREE TO THE
INFORMATION ABOVE

PLEASE RETAIN FOR YOUR RECORD

Debit Refund Transaction

ANZ

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID	00013009803
DEBIT CARD AC	(C) SAV
9930	

REFUND   AUD $10.00

APPROVED   **AUTH: 109641**
STAN: 005131
28/02/12 10:49

ANZ

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID	00013009803
DEBIT CARD AC	(C) SAV
9930	

REFUND   AUD $10.00

APPROVED   **AUTH: 109641**
STAN: 005131
28/02/12 10:49

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Credit Refund Transaction - Signature Required

ANZ	**ANZ**
MERCHANT COPY	**CUSTOMER COPY**
XYZ MERCHANT	XYZ MERCHANT
890 PARK ST	890 PARK ST
MELBOURNE 3000	MELBOURNE 3000

MERCHANT COPY:

```
          ANZ

       MERCHANT COPY

        XYZ MERCHANT
        890 PARK ST
        MELBOURNE 3000

TERMINAL ID        00013009803
VISA                     (C) CR
9991

*REFUND*      AUD       $10.08


----------------------------------
                       SIGNATURE

APPROVED          AUTH: 004432
STAN: 005134
28/02/12 10:59
```

CUSTOMER COPY:

```
          ANZ

       CUSTOMER COPY

        XYZ MERCHANT
        890 PARK ST
        MELBOURNE 3000

TERMINAL ID        00013009803
VISA                     (C) CR
9991

*REFUND*      AUD       $10.08

APPROVED          AUTH: 004432
STAN: 005134
28/02/12 10:59

         MESSAGE LINE 1
         MESSAGE LINE 2

   PLEASE RETAIN FOR YOUR RECORD
```

Transaction Records for Chip Cards

Purchase Transaction Record - No Signature Required

ANZ

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID	00013009803
MASTERCARD	(C) CR
0909	

TOTAL	**AUD**	**$10.00**

ANZ BANK

AID	A0000000041010
TVR	0000000000
APSN 00	C00002 ATC 0023

APPROVED   **AUTH: 337119**
STAN: 005126
28/02/12 10:20

ANZ

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID	00013009803
MASTERCARD	(C) CR
0909	

TOTAL	**AUD**	**$10.00**

ANZ BANK

AID	A0000000041010
TVR	0000000000
APSN 00	C00002 ATC 0023

APPROVED   **AUTH: 337119**
STAN: 005126
28/02/12 10:20

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Purchase Transaction Record - Signature Required

ANZ	**ANZ**
MERCHANT COPY	**CUSTOMER COPY**
XYZ MERCHANT	XYZ MERCHANT
890 PARK ST	890 PARK ST
MELBOURNE 3000	MELBOURNE 3000

Merchant Copy

ANZ

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013009803
MASTERCARD   (C) CR
0909

PUR   AUD $10.08

                           SIGNATURE

ANZ BANK
AID   A0000000041010
TVR   0000000000
APSN 00   C08006 ATC 0024

APPROVED   AUTH: 730471
STAN: 005127
28/02/12 10:22

Customer Copy

ANZ

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013009803
MASTERCARD   (C) CR
0909

PUR   AUD $10.08

ANZ BANK
AID   A0000000041010
TVR   0000000000
APSN 00   C08006 ATC 0024

APPROVED   AUTH: 730471
STAN: 005127
28/02/12 10:22

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

CPC Purchase With Tip@Terminal (Tip with PIN) Transaction - Exchange Rate Accepted and No Signature Required

ANZ

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID		00013009803
VISA		(C) CR
0014		

PUR	AUD	$35.00
TIP	AUD	$3.50
TRANSACTION CURRENCY		USD
EXCH.RATE		07792
TOTAL	**USD**	**30.00**

VISA CREDIT

AID	A0000000031010
TVR	0000000000
APSN 00	C08006 ATC 0064

APPROVED   **AUTH: 409917**
STAN: 005220   REC NO:0554
28/02/12 15:56

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

EXCH. RATE MARK UP 2.5%

[ ] I AGREE TO THE
INFORMATION ABOVE

ANZ

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID		00013009803
VISA		(C) CR
5400		

PUR	**AUD**	**$20.00**
TIP	**AUD**	-------------
TOTAL	**AUD**	-------------

VISA CREDIT

AID	A0000000031010
TVR	0000000000
APSN 00	C08006 ATC 0064

APPROVED   **AUTH: 409917**
STAN: 005220   REC NO:0554
28/02/12 15:56

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
CUNDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%

[ ] I AGREE TO THE
INFORMATION ABOVE

PLEASE RETAIN FOR YOUR RECORD

Contactless Purchase Transaction - Offline

ANZ

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013009803
VISA   (C) CR
5400

TOTAL   AUD $1.00

VISA CREDIT
AID   A0000000031010
TVR   0000000000
APSN 00   P--Y18 ATC 007A

APPROVED *
                    REC NO:0568

29/02/12 14:06

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Contactless Purchase Transaction - No Signature Required

MERCHANT COPY	CUSTOMER COPY
ANZ	**ANZ**
MERCHANT COPY	**CUSTOMER COPY**
XYZ MERCHANT	XYZ MERCHANT
890 PARK ST	890 PARK ST
MELBOURNE 3000	MELBOURNE 3000
TERMINAL ID 00013009803	TERMINAL ID 00013009803
VISA (C) CR	VISA (C) CR
5400	5400
PUR AUD $15.00	**PUR AUD $15.00**
VISA CREDIT	VISA CREDIT
AID A0000000031010	AID A0000000031010
TVR 0000000000	TVR 0000000000
APSN 00 P00002 ATC 007B	APSN 00 P00002 ATC 007B
APPROVED AUTH: 835929	**APPROVED AUTH: 835929**
STAN: 005232	STAN: 005232
29/02/12 14:07	29/02/12 14:07
	MESSAGE LINE 1
	MESSAGE LINE 2
	PLEASE RETAIN FOR YOUR RECORD

Contactless Purchase Transaction - Signature Required

MERCHANT COPY	CUSTOMER COPY

ANZ

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013009803
VISA   (C) CR
2368

PUR   AUD $15.00

SIGNATURE

VISA PREPAID
AID   A0000000031010
TVR   0000000000
APSN 00   P--Y16 ATC 0001

APPROVED *

REC NO:0570

29/02/12 14:09

ANZ

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013009803
VISA   (C) CR
2368

PUR   AUD $15.00

VISA PREPAID
AID   A0000000031010
TVR   0000000000
APSN 00   P--Y16 ATC 0001

APPROVED *

REC NO:0570

29/02/12 14:09

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Chip Refund Transaction - No Signature Required

ANZ

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013009803
VISA   (C) CR
5400

REFUND AUD $10.00

VISA CREDIT
AID   A0000000031010
TVR   0000000000
APSN 00

APPROVED   AUTH: 881509
STAN: 005132
28/02/12 10:51

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Chip Refund Transaction - Signature Required

ANZ	**ANZ**
MERCHANT COPY	**CUSTOMER COPY**
XYZ MERCHANT 890 PARK ST MELBOURNE 3000	XYZ MERCHANT 890 PARK ST MELBOURNE 3000
TERMINAL ID 00013009803 VISA (C) CR 5400	TERMINAL ID 00013009803 VISA (C) CR 5400
*REFUND AUD $10.08	***REFUND AUD $10.08**
-- **SIGNATURE**	VISA CREDIT AID A0000000031010 TVR 0000000000 APSN 00
VISA CREDIT AID A0000000031010 TVR 0000000000 APSN 00	**APPROVED AUTH: 914349** STAN: 005133 28/02/12 10:52
APPROVED AUTH: 914349 STAN: 005133 28/02/12 10:52	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	00013009803
VISA	(C) CR
0010	

PUR   **AUD**   **$10.91**

SIGNATURE

VISA CREDIT

AID	A0000000031010
TVR	0000000000
APSN 01	C91Y36 ATC 0002

APPROVED *   **AUTH: 123456**
REC NO:0501

28/02/12 11:34

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID	00013009803
VISA	(C) CR
0010	

PUR   **AUD**   **$10.91**

VISA CREDIT

AID	A0000000031010
TVR	0000000000
APSN 01	C91Y36 ATC 0002

APPROVED *   **AUTH: 123456**
REC NO:0501

28/02/12 11:34

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

CPC Chip Purchase Transaction - No Signature Required

ANZ	**ANZ**
MERCHANT COPY	**CUSTOMER COPY**
XYZ MERCHANT	XYZ MERCHANT
890 PARK ST	890 PARK ST
MELBOURNE 3000	MELBOURNE 3000

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID	00013009803
VISA	(C) CR
0014	

PUR	AUD	$20.00
TRANSACTION CURRENCY		USD
EXCH. RATE		0.7792
TOTAL	**USD**	**15.59**

VISA CREDIT

AID	A0000000031010
TVR	0000000000
APSN 01	C00001 ATC 007B

APPROVED   **AUTH: 408289**
STAN: 005201
28/02/12 15:29

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	00013009803
VISA	(C) CR
0014	

PUR	AUD	$20.00
TRANSACTION CURRENCY		USD
EXCH. RATE		0.7792
TOTAL	**USD**	**15.59**

VISA CREDIT

AID	A0000000031010
TVR	0000000000
APSN 01	C00001 ATC 007B

APPROVED   **AUTH: 408289**
STAN: 005201
28/02/12 15:29

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

PLEASE RETAIN FOR YOUR RECORD

CPC Chip Purchase Transaction - Signature Required

ANZ

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID		00013009803
VISA		(C) CR
0010		

PUR	AUD	$20.00
TRANSACTION CURRENCY		USD
EXCH. RATE		0.7792
TOTAL	**USD**	**15.59**

SIGNATURE

VISA CREDIT

AID	A0000000031010
TVR	0000000000
APSN 01	C08006 ATC 0002

APPROVED   **AUTH: 408196**
STAN: 005199
28/02/12 15:27

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

ANZ

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID		00013009803
VISA		(C) CR
0010		

PUR	AUD	$20.00
TRANSACTION CURRENCY		USD
EXCH. RATE		0.7792
TOTAL	**USD**	**15.59**

VISA CREDIT

AID	A0000000031010
TVR	0000000000
APSN 01	C08006 ATC 0002

APPROVED   **AUTH: 408196**
STAN: 005199
28/02/12 15:27

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

CPC Purchase with Tip@Terminal (Tip with PIN) Transaction - Exchange Rate Accepted and No Signature Required

MERCHANT COPY	CUSTOMER COPY
ANZ	**ANZ**
MERCHANT COPY	**CUSTOMER COPY**

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013009803
VISA   (C) CR
0014

PUR   AUD $20.00
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 007D

APPROVED   AUTH: 409974
STAN: 005222   REC NO:0555
28/02/12 15:57

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

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013009803
VISA   (C) CR
0014

PUR   AUD $20.00
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 007D

APPROVED   AUTH: 409974
STAN: 005222   REC NO:0555
28/02/12 15:57

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

Cash-out

ANZ

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013009803
DEBIT CARD AC   (C) SAV
9930

CASH OUT AUD $10.00

APPROVED   **AUTH: 487689**
STAN: 005128
28/02/12 10:41

ANZ

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013009803
DEBIT CARD AC   (C) SAV
9930

CASH OUT AUD $10.00

APPROVED   **AUTH: 487689**
STAN: 005128
28/02/12 10:41

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Purchase with Cash-out

ANZ

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID	00013009803
DEBIT CARD AC	(C) SAV
9930	

PUR	$15.00
CASH OUT	$10.00
TOTAL **AUD**	**$25.00**

APPROVED　　　**AUTH: 037477**
STAN: 005236
29/02/12 14:50

ANZ

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID	00013009803
DEBIT CARD AC	(C) SAV
9930	

PUR	$15.00
CASH OUT	$10.00
TOTAL **AUD**	**$25.00**

APPROVED　　　**AUTH: 037477**
STAN: 005236
29/02/12 14:50

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

EFB Purchase

ANZ

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013009803
VISA   (C) CR
9991

PUR   AUD $10.91

                                    SIGNATURE

APPROVED * AUTH: **123456**
                              REC NO:0496

28/02/12 11:14

ANZ

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013009803
VISA   (C) CR
9991

PUR   AUD $10.91

APPROVED * AUTH: **123456**
                              REC NO:0496

28/02/12 11:14

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

EFB Refund

ANZ

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013009803
VISA   (C) CR
9991

REFUND AUD $10.91

                          SIGNATURE

APPROVED*
                          REC NO:0572

29/02/12 14:59

ANZ

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013009803
VISA   (C) CR
9991

REFUND AUD $10.91

APPROVED*
                          REC NO:0572

29/02/12 14:59

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Pre-Authorisation Transactions

Pre-Authorisation Transaction - Magnetic Stripe Cards With No Signature Required

ANZ	**ANZ**
MERCHANT COPY	**CUSTOMER COPY**
XYZ MERCHANT 890 PARK ST MELBOURNE 3000	XYZ MERCHANT 890 PARK ST MELBOURNE 3000
TERMINAL ID 00013009803 VISA (C) CR 9999999999999999 1213	TERMINAL ID 00013009803 VISA (C) CR 9999
PRE AUTH AUD $10.00	PRE AUTH AUD $10.00
APPROVED **AUTH: 403977** STAN: 005156 28/02/12 14:17	**APPROVED** **AUTH: 403977** STAN: 005156 28/02/12 14:17
	MESSAGE LINE 1 MESSAGE LINE 2
	PLEASE RETAIN FOR YOUR RECORD

Pre-Authorisation Transaction - Chip Cards with No Signature Required

ANZ

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID	00013009803
VISA	(C) CR
9999999999999999	C1122

PRE AUTH AUD	$10.00

VISA CREDIT

AID	A0000000031010
TVR	0000000000
APSN 00	C00002 ATC 005B

APPROVED   **AUTH: 404123**
STAN: 005160
28/02/12 14:19

ANZ

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID	00013009803
VISA	(C) CR
9999	

PRE AUTH AUD	$10.00

VISA CREDIT

AID	A0000000031010
TVR	0000000000
APSN 00	C00002 ATC 005B

APPROVED   **AUTH: 404123**
STAN: 005160
28/02/12 14:19

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Pre-Authorisation Transaction - Chip Cards with Signature Required

ANZ	**ANZ**
MERCHANT COPY	**CUSTOMER COPY**
XYZ MERCHANT 890 PARK ST MELBOURNE 3000	XYZ MERCHANT 890 PARK ST MELBOURNE 3000
TERMINAL ID 00013009803 VISA (C) CR 9999999999999999 1122	TERMINAL ID 00013009803 VISA (C) CR 9999 1122
PRE AUTH AUD $10.08	PRE AUTH AUD $10.08

MERCHANT COPY

TERMINAL ID　　00013009803
VISA　　(C) CR
9999999999999999　　1122

PRE AUTH AUD　　$10.08

　　　　　　　　　SIGNATURE

　　　VISA CREDIT
AID　　A0000000031010
TVR　　0000000000
APSN 00　　00 C08006 ATC 0059

APPROVED　　**AUTH: 404046**
STAN: 005158
28/02/12 14:18

CUSTOMER COPY

TERMINAL ID　　00013009803
VISA　　(C) CR
9999　　1122

PRE AUTH AUD　　$10.08

　　　VISA CREDIT
AID　　A0000000031010
TVR　　0000000000
APSN 00　　00 C08006 ATC 0059

APPROVED　　**AUTH: 404046**
STAN: 005158
28/02/12 14:18

　　　MESSAGE LINE 1
　　　MESSAGE LINE 2

　　PLEASE RETAIN FOR YOUR RECORD

Pre-Authorisation Completion Transaction - Chip Cards with Signature Required

ANZ	**ANZ**
MERCHANT COPY	**CUSTOMER COPY**
XYZ MERCHANT 890 PARK ST MELBOURNE 3000	XYZ MERCHANT 890 PARK ST MELBOURNE 3000
TERMINAL ID 00013009803 VISA (C) CR 5400	TERMINAL ID 00013009803 VISA (C) CR 5400
COMP AUD $40.00	COMP AUD $40.00
-- **SIGNATURE**	VISA CREDIT AID A0000000031010 TVR 0000000000 APSN 00
VISA CREDIT AID A0000000031010 TVR 0000000000 APSN 00	**APPROVED** **AUTH: 404046** STAN: 005166 28/02/12 14:32
APPROVED **AUTH: 404046** STAN: 005166 28/02/12 14:32	MESSAGE LINE 1 MESSAGE LINE 2 PLEASE RETAIN FOR YOUR RECORD

Cancellation

ANZ

CUSTOMER COPY
CANCELLED AUTHORISATION

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013009803
VISA   (C) CR
5400
PRE AUTH   AUD $200.00

APPROVED   **AUTH: 405520**
STAN: 005176
       28/02/12 14:44

PLEASE RETAIN FOR YOUR RECORD

Mail Order Transaction

ANZ

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013009803
VISA   (C) CR
5400
PUR   AUD $10.00
SINGLE PHONE ORDER

APPROVED   **AUTH: 422373**
STAN: 005153
28/02/12 13:31

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Telephone Order Transaction

ANZ

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013009803
VISA   (C) CR
5400
PUR   AUD $10.00
INSTALMENT PHONE ORDER
APPROVED   **AUTH: 536997**
STAN: 005154
28/02/12 13:39

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Ecommerce Transaction

ANZ

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013009803
VISA   (C) CR
5400
PUR   AUD $10.00
RECURRING ECOMMERCE
APPROVED   **AUTH: 045669**
STAN: 005155
28/02/12 13:42

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Other Transaction Records

Initialisation

ANZ INITIALISATION

TERMINAL ID   00013009803

APPROVED 00

STAN: 005235
29/02/12 14:44

Settlement

ANZ SETTLEMENT

TERMINAL ID   00013009803

APPROVED 00

STAN: 005202
28/02/12 15:34

Settlement Previously Taken

ANZ SETTLEMENT

TERMINAL ID   00013009803

DECLINED 12

   SETTLEMENT ALREADY TAKEN

STAN: 005204
28/02/12 15:35

Transaction Detail Report

```
          XYZ MERCHANT
           890 PARK ST
         MELBOURNE 3000

          ANZ EFTPOS
         DETAIL REPORT
         AS AT 28/02/12

005120   560254    930    PUR DB
28/02   10:04              $10.00
005121   437731    991    PUR VI
28/02   10:07              $10.00
005122   437731    991    PUR VI
28/02   10:07              $10.08
005123   437731    991    PUR VI
28/02   10:14              $10.08
005124   437731    991    PUR VI
28/02   10:17              $10.08
005125   560254    930    PUR DB
28/02   10:18              $10.00
005126   540215    909    PUR MC
28/02   10:20              $10.00
005127   540215    909    PUR MC
28/02   10:22              $10.08
005128   560254    930    CSH DB
28/02   10:41              $10.00
005131   560254    930    RFD DB
28/02   10:49              $10.00
005132   456461    400    RFD VI
28/02   10:51              $10.00
005133   456461    400    RFD VI
28/02   10:52              $10.08
005134   437731    991    RFD VI
28/02   10:59              $10.08
005145   437731    991    PUR VI
28/02   11:14              $10.91
005149   476173    010    PUR VI
28/02   11:34              $10.91
```

```
005151   456461    400    PUR VI
28/02   13:23              $10.00
005152   456461    400    PUR VI
28/02   13:11              $10.91
005153   456461    400    PUR VI
28/02   13:31              $10.00
005154   456461    400    PUR VI
28/02   13:39              $10.00
005155   456461    400    PUR VI
28/02   13:42              $10.00
005166   456461    400    COM VI
28/02   14:32              $40.00
005168   456461    400    COM VI
28/02   14:33              $40.00
005169   437731    991    COM VI
28/02   14:35              $40.00
005174   456461    400    COM VI
28/02   14:42              $40.00
005187   496679    897    PUR VI
28/02   15:03              $20.00
SGD                         25.89
005195   498873    766    PUR VI
28/02   15:22              $20.00
NZD                         22.39
005197   510072    898    PUR MC
28/02   15:24              $20.00
EUR                         12.81
005199   476173    010    PUR VI
28/02   15:27              $20.00
USD                         15.59
005201   410749    014    PUR VI
28/02   15:29              $20.00
USD                         15.59


TOTAL            $382.89    0029

28/02/12                    15:38
```

Summary Totals

Failed Summary Totals

ANZ SUMMARY TOTALS

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID	00013009803
PUR	$489.42 0031
CASH	$10.00 0001
RFND	$61.98 0006
TOTAL	$437.44 0038

APPROVED 00
STAN: 005209
28/02/12 15:41

ANZ SUMMARY TOTALS

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID	00013005007
PUR	$0.00 0000
CASH	$0.00 0000
RFND	$0.00 0000
TOTAL	$0.00 0000

DECLINED XX
SYSTEM ERROR
STAN: 005827
20/02/12 13:00

(xx indicates an error response code)

Sub-totals

Failed Sub-totals

ANZ SUB TOTALS

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013009803

DEBIT CARD AC
PUR $16.00   0002
CASH $10.00   0001
RFND $0.00   0000
TOTAL $26.00   0003

VISA
PUR $115.00   0009
CASH $0.00   0000
RFND $21.82   0002
TOTAL $93.18   0011

MASTERCARD
PUR $10.05   0001
CASH $0.00   0000
RFND $0.00   0000
TOTAL $10.05   0001

TOTALS
PUR $2969.55   0042
CASH $300.00   0003
RFND $617.82   0010
TOTAL $2651.73   0055

APPROVED 00
STAN: 005240
29/02/12 15:43

ANZ SUB TOTALS

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   ID 00013009847

AS AT 00/00/00

PUR $0.00   0000
CASH $0.00   0000
RFND $0.00   0000
TOTAL $0.00   0000

DECLINED 05
SYSTEM ERROR
STAN: 005828
29/02/12 01:01

Last Summary Totals

Tip Added Report

ANZ LAST SUMMARY TOTALS

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   ID 00013009803

AS AT 28/02/12

PUR	$489.42	0031
CASH	$10.00	0001
RFND	$61.98	0006
TOTAL	$437.44	0038

APPROVED 00
STAN: 005208
28/02/12 15:40

ANZ TIP ADDED REPORT

TERMINAL ID   ID 00013009803

VISA   (C) CR
410749 014   C1210
PUR   AUD $20.00
TIP $ 2.00
TOTAL $22.00

AS AT 28/02/12
REC NO:0555
28/02/12 16:02

Training Mode

```
            ANZ EFTPOS
          CUSTOMER COPY

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

TERMINAL ID          12345678901
VISA                      (C) CR
9991
PUR           AUD        $1000.00

APPROVED     AUTH:        123456
STAN: 005237
29/02/12 14:59
```

This Merchant Operating Guide forms part of your Merchant Agreement and may be varied or replaced by ANZ at any time.

anz.com