

# Keep your business trading.

Support during a service  
interruption for EFTPOS Connect.

The EFTPOS Connect terminal automatically connects to the bank via the Linkly IP Gateway.

- If your main communication method is down, the terminal will automatically switch to the 4G mobile network as back-up.
- Alternatively, if your terminal is unable to communicate with the bank, the terminal will automatically switch to Electronic Fall Back (EFB) Mode.

In this guide, you'll learn more about Electronic Fall Back mode.

**Contactless (tap and go) transactions are not available in Electronic Fall Back mode.**

To initiate an EFB transaction, ensure the customer inserts or swipes their card.

## **Electronic Fall Back (EFB) Mode.**

With EFB, you can continue processing transactions even when the network is unavailable. Your terminal will store the transactions offline and will send the transactions to the bank for processing once service has been restored.

As detailed in your 'Merchant Letter of Offer', there are floor limits when using EFB mode. These limits may affect how customers may make payments:

- For credit card transactions that are over your credit card floor limit, please call us on 1300 301 831 for an authorisation number which you'll need to enter to process the transaction.
- Unfortunately, debit card transactions (EFTPOS CHQ/ EFTPOS SAV) that are over your debit card floor limit, can't be processed. Please ask your customer for an alternative means of payment.

## Important points to remember when using EFB mode:

EFB Mode is automatically enabled on the terminal once it meets the following criteria:

- The terminal must be ON and placed on the base (where applicable) when processing. (If the terminal is turned OFF, please restart by performing your Bank Logon).
- The transaction should be below the set EFB limits.
- Contactless transactions can't be processed, you'll need to ask your customers to insert or swipe their card.
- It is only available for certain credit card and debit card transactions.
- You'll need to ask for a signature on each transaction, even if a PIN is entered.

**Remember:** You must not 'split' a sale to avoid calling us for an authorisation number.

BankSA Merchant Support | 1300 130 190

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