

# EFTPOS Connect.

A quick reference guide to help you get started.


# Get in touch.

## Merchant Helpdesk:

Service, sales and support, terminal difficulties, and stationery orders.


 1300 130 190 (available 24/7).

## Cardholder behaving suspiciously:

 1300 301 831

## Linkly support:

Linkly provides the software that allows your terminal to communicate with your Point of Sale software.

 (02) 9998 9800  
Monday to Friday: 7:30am – 9:30pm  
Saturday: 8:30am – 4:30pm  
Sunday & public holidays: 10:00am – 3:00pm  
Closed on Christmas Day, New Years Day, Good Friday, Easter Sunday,  
Easter Monday & ANZAC Day.

Please have your Merchant and Terminal numbers ready.

Make a note of any error messages to help ensure your issues are resolved.

 [linkly.com.au](https://linkly.com.au)

## For more information:

Please refer to the EFTPOS Connect User Guide.

 [banksa.com.au/merchantsupport](https://banksa.com.au/merchantsupport)

## Accessibility support.

At any time, you can inform us how you would prefer to be contacted. If you are deaf and/or find it hard hearing or speaking with people who use a phone, you can reach us through the National Relay Service (NRS). To use the NRS you can register by visiting [accesshub.gov.au/about-the-nrs](https://accesshub.gov.au/about-the-nrs)

Visit [banksa.com.au/accessibility](https://banksa.com.au/accessibility) for further information on our accessible products and services for people with disability.

# Contents.

<b>Get in touch.</b> .....	<b>2</b>
<b>Let's get your new terminal started.</b> .....	<b>4</b>
Installing the battery. ....	4
Installing the receipt roll. ....	5
Connecting the terminal to the POS (Linkly On-Premise). ....	5
Connecting the terminal to the POS (Linkly Cloud). ....	6
Connecting your terminal base to power. ....	6
Turning the terminal on. ....	7
<b>Configuring your terminal.</b> .....	<b>7</b>
<b>Charging your terminal.</b> .....	<b>7</b>
<b>Turning your terminal on and off manually.</b> .....	<b>7</b>
<b>Activating your terminal.</b> .....	<b>7</b>
<b>Connecting to the POS (Linkly On-Premise).</b> .....	<b>8</b>
<b>Connecting to the POS (Linkly Cloud).</b> .....	<b>8</b>
<b>Configuring receipt options.</b> .....	<b>9</b>
<b>Processing transactions – integrated mode.</b> .....	<b>10</b>
Card interface options. ....	10
Processing a sale. ....	10
Processing a refund. ....	11
Receipts. ....	11
<b>Processing a settlement – integrated mode.</b> .....	<b>11</b>
Manual settlement. ....	11
<b>Connectivity – switching to standalone mode.</b> .....	<b>11</b>
<b>Processing transactions – standalone mode.</b> .....	<b>12</b>
Processing a sale in standalone mode. ....	12
Processing a refund in standalone mode. ....	12
<b>Processing a settlement – standalone mode.</b> .....	<b>13</b>
Manual settlement. ....	13
<b>Troubleshooting.</b> .....	<b>13</b>
If no response is received from the terminal. ....	13
If the terminal isn't reading cards. ....	13
Paper/printing faults (in standalone mode only). ....	13
<b>Response codes.</b> .....	<b>14</b>



## Let's get your new terminal started.

If you've chosen to have your terminal delivered by post, follow the below steps to help you get started.

**If you need any help call our Merchant Helpdesk:**

 1300 130 190 (available 24/7)

### Installing the battery.

- First, ensure the terminal isn't connected to a power source.
- Turn your terminal over and unclip the battery compartment cover. Note: You may need to rotate the locking dial to disengage the cover.
- Take the battery pack included in the box.
- Plug in the battery pack and make sure that it clips in securely.
- Close the battery cover and turn the lock to secure.



## Installing the receipt roll.

- 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 a new receipt roll into the paper compartment.
- Pull the paper past the top of the terminal. Hold the paper and close the paper compartment.
- Press both upper corners of the paper compartment cover until it clips into position.
- Press the Paper feed button on the terminal to ensure the paper has been loaded correctly and feeds through the roller smoothly.



**Note:** The EFTPOS Connect terminal comes with a 4G SIM card inserted in the SIM1 Slot.



## Connecting the terminal to the POS (Linkly On-Premise).

### USB

- Connect the USB cable provided between USB-B (Slave) on the terminal base and USB port on the POS as shown here.



### Serial/RS232

- Connect the Serial/RS232 cable provided between the COM0 slot on the terminal base and serial port on the POS as shown here.

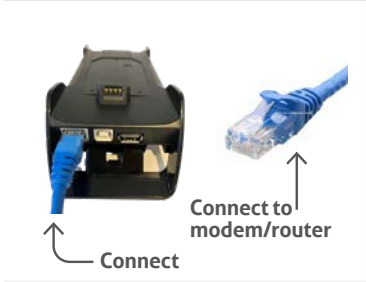


If your main communication type is down, the terminal will automatically switch to 4G/GPRS backup communications using the SIM card already pre-installed in the terminal.

## Connecting the terminal to the POS (Linkly Cloud).

You can connect your terminal base to power as shown below.

<b>Ethernet</b> <ul style="list-style-type: none"><li>• Connect the ethernet cable on the terminal base and ethernet port to your modem/router as shown</li></ul>	<b>Wi Fi</b> <ul style="list-style-type: none"><li>• For Wi-Fi Connectivity steps please refer to the section 'Connecting to the POS (Linkly Cloud)'.</li></ul>
---	---

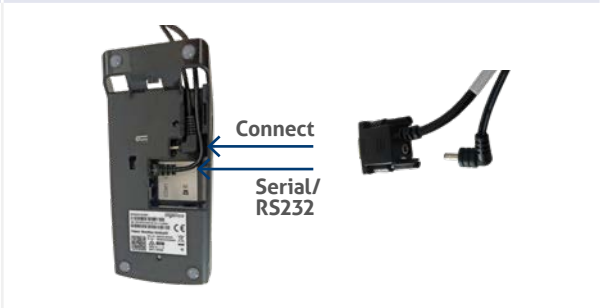


**Note:** Automatic switching to 4G backup in-case of primary connectivity failure is not available for Linkly Cloud. Terminal should be switched to standalone mode to process transactions.

## Connecting your terminal base to power.

You can connect your terminal base to power as shown below.

<b>Option 1</b>	<b>Option 2</b> <ul style="list-style-type: none"><li>• Please note this option is applicable for Serial/RS232 connectivity. A separate power cable is provided with the terminal.</li></ul>
-----------------	--



## Turning the terminal on.


Hold the 'ENTER' key down for about 2 seconds until the terminal displays the start-up screen. Alternatively, place the terminal onto the base.

## Configuring your terminal.

Once your EFTPOS Connect terminal is connected, the Linkly software needs to be installed and set up.

**If you need assistance with the installation you can contact Linkly Support or your POS Vendor.**

## Charging your terminal.

Make sure your terminal base is connected to a power source and place your terminal on the base to charge. The charging symbol  will appear on screen once charging begins and your terminal will automatically turn on.

## Turning your terminal on and off manually.

**To turn on:** Hold the 'ENTER' key down for about 2 seconds until the terminal displays the start-up screen.

**To turn off:** Hold the 'Func' key and the 'CLEAR' key down simultaneously for about 2 seconds. Important: the terminal must be removed from the power supply before attempting a manual shutdown.

## Activating your terminal.

Your EFTPOS Connect terminal will need to be activated prior to use.

If a technician has attended your premises, they will ensure your terminal is activated and connected with your POS.

If you've received your terminal in the mail, for security reasons, you will need to activate it first.

**To activate, simply call our Merchant Helpdesk:**



1300 130 190 (available 24/7).

## Connecting to the POS (Linkly On-Premise).

You can connect your new terminal to your POS by following the steps below.

1. From the terminal, press the 'Func' key, enter 11112227 into the terminal and press the 'ENTER' key.
2. The terminal will prompt 'Configure Terminal Comms?'. Press the 'ENTER' key.
3. Select POS Comms Method as 'Serial' and press the 'ENTER' key.
4. Select Serial Port from either of the following:
  - **USB SLAVE** - If using the USB cable on the base to connect to POS, as shown in the picture on page 5. Then press the 'ENTER' key.
  - **COMO** - If using the Serial/RS232 cable to connect to POS, as shown in the picture on page 5. Then press the 'ENTER' key.
5. Select Protocol as 'VLI 115200' and press the 'ENTER' key.

## Connecting to the POS (Linkly Cloud).

You can connect your new terminal to your POS by following the steps below. Please make sure that you have your POS pairing guide (provided by your POS vendor) handy before you start pairing/connecting POS activity.



1. From the terminal, press the 'Func' key, and enter 7410 into the terminal and press the 'ENTER' key.
2. Terminal will show three options on the Cloud Wizard as below:
  - Cloud Diagnostics
  - Terminal Setup
  - Current Settings
3. Select the 'Terminal Setup' from the landing screen.
4. Select 'Begin' or press 'Enter' on Terminal Setup screen.
5. Select 'Cloud Comms' from the 'Select Communication Type' screen.
6. If network connectivity is via ethernet, plug the ethernet cable into the terminal. Go to step 14 now if connectivity is via ethernet.
7. If the network connectivity is via Wi-Fi, select 'Setup Wi-Fi' button or press 1 from terminal.
8. Let the Slave app search for the available networks.
9. If the Wi-Fi network you are looking for is not available, try to rescan the networks by pressing the 'RESCAN' button.
10. Select the preferred Wi-Fi network.
11. Enter password if prompted.
12. Once the password is entered, the Slave app will display 'Connecting' and once the network




connection is successful, it will display 'Connected'.

13. Press 'Next' button on the Wi-Fi settings information displayed screen. This will test the connection to cloud.
14. Testing Connection screen will be displayed and if connection is successful it will display 'Setup Complete'.
15. Press 'OK' to go to the landing screen.
16. Press the 'CANCEL' button on the landing screen to go to the idle screen.  
Note: If connected successfully, the terminal should display 'CLOUD ONLINE' immediately followed by 'EFT-CLIENT CONNECTING...'
17. If connected unsuccessfully, the terminal should display 'CLOUD CONNECT FAILURE'.
18. If the terminal is setting up for cloud for the first time (FUNC 7410 CLOUD ONLINE), the terminal will display 'PINPAD PAIRING PRESS ENTER' message after CLOUD ONLINE message.
19. Press ENTER button on the terminal.
20. The terminal will generate a 6-digit pairing code that the user will need to enter into the POS.
21. There is a time limit of 180 seconds to complete the pairing to the Point of Sale using this code. If the pairing takes longer, the solution will time out and return to the Cloud Online screen.
22. Note down the pairing code generated on the terminal screen.
23. Navigate to the Point of Sale and perform the activity outlined in your POS pairing guide.  
Note: In the Point of Sale, you will need to enter the credentials supplied by Linkly via email and the Pairing Code displayed on the terminal screen.

Once the above steps are completed, the POS will show that it is connected. Bank logon from POS will be initiated and the terminal will display 'EFT-CLIENT CONNECTING...' before returning to the idle screen.

Depending on the communications type used, the terminal will display either a green Wi-Fi  or ethernet  symbol to show successful connection.

The terminal will also display a cloud icon  on the idle screen. A green tick will be displayed if the terminal is successfully connected to Linkly Cloud.

## Configuring receipt options.

- Use the 'Func' 15 key to configure the merchant receipts to either 'never print' or 'always print'.
- Use the 'Func' 16 key to configure the customer receipts to either 'never print', 'always print' or 'prompt'.

# Processing transactions – integrated mode.

## Card interface options.



## Processing a sale.

1. Initiate a 'Sale' transaction via the POS.
2. The terminal will prompt you to tap, insert, or swipe the customer's card or payment-enabled device (e.g. phone, smartwatch, wristband, etc.).
3. If a contactless card/device is presented, position it above the terminal screen for processing.
4. Alternatively, when a card is being inserted or swiped, select the application or account type on the terminal.
5. Select the required smartcard application (e.g. Visa or Mastercard® Debit/Credit/eftpos CHEQUE/eftpos SAVINGS) or account type (CHEQUE/SAVINGS/CREDIT) on screen.
6. The terminal will prompt the customer to enter their PIN (if required) and then press the 'ENTER' key.
7. The terminal will advise if the transaction has been approved or declined.

Mastercard® is a registered trademark of Mastercard International Incorporated.

## Processing a refund.

1. Initiate a 'Refund' transaction via the POS.
2. The terminal will prompt to tap, insert, or swipe the customer's card/payment-enabled device.
3. If a contactless card/device is presented, position it above the terminal screen for processing.
4. Alternatively, if the card/device is inserted or swiped, select the account type on the terminal.
5. The terminal will prompt to enter the PIN. Ask the cardholder to enter the PIN and press the 'ENTER' key. For certain credit cards, you may be able to skip PIN entry and press the 'ENTER' key.
6. The terminal will indicate if the refund has been approved or declined.

## Receipts.

In Integrated mode, all receipt information for the EFTPOS Connect transaction is sent to your POS for printing.

## Processing a settlement – integrated mode.

### Manual settlement.

You have the option to perform a manual settlement anytime throughout the day. This function allows you to manually process a settlement within the current trading day.

1. Initiate a 'settlement' transaction via the POS.
2. Your terminal will connect to the bank and begin settlement.

**Important:** You can only perform a settlement once a day, before 9:30pm (Sydney time). A settlement done after 11:00pm will be processed as a settlement for the next day.

## Connectivity – switching to standalone mode.

Standalone mode allows the terminal to transact on its own in the event of a POS outage, without the need for the POS.


- Press the 'Func' key and enter '11112222' on the terminal.
- Press the 'ENTER' key.

# Processing transactions – standalone mode.

## Processing a sale in standalone mode.

1. Enter the sale amount in the following format: for example, \$45 should be entered as 4500 on the terminal. Then press the 'ENTER' key.
2. The terminal will now prompt you to either tap, swipe, or insert the customer's card/payment-enabled device.
3. For contactless transactions, ask the customer to hold their card/device to the screen for processing.
4. Next, the screen will indicate if the transaction has been 'Approved' or 'Declined' and the terminal will print a receipt.
5. If the customer has chosen to swipe or insert their card, the terminal will prompt to select the account type the customer wishes to use.
6. The customer can now enter their PIN or sign (if required) and press the 'ENTER' key to complete the transaction.
7. The screen will indicate if the transaction has been 'Approved' or 'Declined' and the terminal will print a receipt.

## Processing a refund in standalone mode.


1. Press the 'menu' key  (next to the [3] key) on the idle screen.
2. Press the [1] followed by [3] key to select a refund transaction.
3. Key in the refund amount in the following format: for example: \$45 = 4500.
4. The terminal will prompt you to enter your refund password. If you do not know your refund password, please contact the Merchant Helpdesk.
5. The terminal will now prompt you to either tap, swipe, or insert the customer's card/payment-enabled device.
6. For contactless transactions, ask the customer to hold their card/device to the screen for processing.
7. If the customer has chosen to insert or swipe their card, the terminal will prompt you to select the smartcard application or the account type the customer wishes to use.
8. The customer can now enter their PIN (if required) and/or press the 'ENTER' key.
9. If a signature is required, have the customer sign the receipt. If the signature matches the signature on the card, select the 'ENTER' key to confirm.

**Important:** Always check the receipt to confirm the refund has been approved.

# Processing a settlement – standalone mode.

## Manual settlement.

You have the option to perform a manual settlement anytime throughout the day before auto settlement. This function allows you to settle the current trading day manually.

1. Press the 'menu' key  then press [3] for Batch option, followed by [1] for Settle.
2. Enter the settlement password and press the 'ENTER' key.
3. The terminal will connect to the bank and begin the settlement.

**Important:** You can only perform a settlement once a day, before 9:30pm (Sydney time). A settlement done after 11:00pm will be processed as a settlement for the next day.

## Troubleshooting.

### If no response is received from the terminal.

1. Ensure that the power cable is securely connected to the terminal.
2. Power off the terminal for 10 seconds and then turn it back on again.
3. Retry the transaction.
4. If the problem persists, call the Merchant Helpdesk.

### If the terminal isn't reading cards.

1. Try re-tapping, inserting, or swiping the card again.
2. If there is still no response from the card reader, power off the terminal for 10 seconds and turn it back on again.
3. Try processing the transaction again.
4. If the problem persists, call the Merchant Helpdesk.

### Paper/printing faults (in standalone mode only).

1. Remove the receipt roll from the printer to ensure that there is no paper jam.
2. If the existing paper roll is damaged in any way, replace it with a new roll.
3. If the problem continues, power off the terminal for 10 seconds and turn it back on again.
4. To print a sample receipt, navigate through the main menu to the 'reprint receipt' option.
5. If the problem persists, call the Merchant Helpdesk.

# Response codes.

Response Codes are numeric or alphanumeric codes located on the transaction receipt. These codes are used to determine the reason why a transaction may have been declined.

If you receive a declined transaction Response Code that is not listed below, you should visit [banksa.com.au/response-codes](https://banksa.com.au/response-codes) for helpful tips on what action to take after a transaction is declined.

## **00: APPROVED**

- The transaction has been approved.

## **01: CALL FOR AUTH**

- Unable to obtain electronic authorisation.
- Request another form of payment.
- Advise the customer to contact their card issuer.

## **05: CANNOT PAY (Do not honour)**

- Request another form of payment.
- Advise the customer to contact their card issuer.

## **12: INVALID TRANSACTION**

- Retry the transaction selecting a different account.
- If the transaction is declined again, request another form of payment.
- Advise the customer to contact their card issuer.

## **13: AMOUNT OVER MAX**

- Amount exceeds daily limit.
- Request another form of payment.
- Advise the customer to contact their card issuer.

## **19: INVALID ACCOUNT**

- Retry the transaction, selecting a different account.
- If the transaction is declined again, request another form of payment.
- Advise the customer to contact their card issuer.

## **51: CANNOT PAY (Insufficient funds)**

- Request another form of payment.
- Advise the customer to contact their card issuer.

**54: EXPIRED CARD CANNOT PAY**

- Check the card expiry date.
- Request another form of payment.
- Advise the customer to contact their card issuer.

**55: INVALID PIN**

- The customer has entered the wrong PIN.
- Retry the transaction to allow the customer to correct their PIN.

**61: CANNOT PAY (Exceeds withdrawal amount limits)**

- Request another form of payment.
- Advise the customer to contact their card issuer.

**91: UNABLE TO PROCESS TRAN**

- Connection with bank is unavailable.
- Retry the transaction by asking the customer to insert or swipe their card to invoke Electronic Fallback (EFB) if applicable.

**97: SETTLE NOT ALLOWED**

- Settlement cannot be performed more than once in a 24-hour period.
- Terminal settlement has been done within the last 24 hours.
- If you wish to change the settlement time, please contact the Merchant Helpdesk.

## Notes.

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---



# Notes.

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

This page has been left blank intentionally.



*BankSA acknowledges the traditional owners as the custodians of this land, recognising their connection to land, waters and community. We pay our respect to Australia's First Peoples, and to their Elders, past and present.*

© BankSA – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.  
WBCBSAFTQRG001.0823