

EFTPOS Connect **terminal user guide.**

An easy-to-follow guide to using your terminal.

You've got questions? We've got time to talk.

Merchant Helpdesk:

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



1300 130 190 (available 24/7).



banksa.com.au/merchantsupport

Cardholder behaving suspiciously:



1300 301 831

Linkly support:

Linkly provides the software that enables communication between your terminal and your Point of Sale software (POS).



(02) 9998 9800

Monday to Friday: 8:00am – 10:00pm (Sydney time)

Saturday: 9:00am – 5:00pm (Sydney time)

Sunday & public holidays: 10:00am – 3:00pm (Sydney time)

Closed on Christmas Day, New Year's 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

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**

Visit **banksa.com.au/accessibility** for further information on our accessible products and services for people with disability.

Contents.

1.0	Introducing the EFTPOS Connect terminal.	5
	What this guide will cover.	5
	Your terminal's features.	5
1.1	Your responsibility for equipment and materials provided.	5
1.2	Cancellation of facility.	6
1.3	Damaged, lost, or stolen equipment.	6
1.4	Merchant receipts.	6
1.5	EFTPOS stationery.	6
	Ordering EFTPOS stationery online.	6
	Ordering EFTPOS stationery by phone.	7
2.0	Setup and Configuration.	7
2.1	Using the touchscreen.	8
2.2	Using the keypad.	8
2.3	Powering up.	8
	Connecting the base station to power.	8
2.4	Turning your terminal on and off manually.	9
2.5	Loading the receipt roll.	9
2.6	Getting started.	10
	Communication type.	10
	Linkly Solution (On-Premises).	10
	Linkly Solution (Cloud).	11
2.7	Terminal setup and configuration.	11
2.8	Pairing the terminal and base for Bluetooth.	12
2.9	Connecting to the POS (Linkly On-Premises).	13
2.10	Connecting to the POS (Linkly Cloud).	13
2.11	Configuration of passwords.	15
2.12	Configuration of merchant receipt and customer receipt.	16
3.0	Procedures.	17
3.1	Conducting contactless transactions.	17
3.2	Inserting a chip card.	18
3.3	Swiping a magnetic stripe card.	19
3.4	CCV security codes.	19
	What is a CCV?	19
	Where can I find the CCV security code?	19
	Should I save CCV security codes?	20
4.0	Daily Functions using EFTPOS Connect integrated to the POS.	20
4.1	How to process a bank logon.	20
	Bank logon via the POS.	20
	Bank logon via the terminal.	21

4.2	How to process a sale transaction.	23
	How to process a sale transaction with a surcharge.	26
	How to process a sale with a cash out transaction.	30
4.3	How to process a cash out only transaction.	33
4.4	How to process a refund transaction.	36
4.5	How to process a mail/telephone order/e-commerce transaction.	39
	Important things to keep in mind:	39
4.6	How to process a pre-authorisation.	43
	How to process a pre-authorisation transaction.	44
4.7	How to process a Pre-authorisation completion.	46
5.0	End of day functions using integrated mode.	51
5.1	Settlement.	51
	To enable an automatic settlement:	51
	To process a manual settlement:	51
5.2	How to print a pre-settlement report.	53
5.3	How to reprint the last settlement report.	54
5.4	How to perform shift totals using integrated mode.	55
6.0	Standalone mode.	56
	Switching between integrated mode and standalone mode.	56
6.1	Terminal logon using standalone mode.	57
6.2	Sale using standalone mode.	59
6.3	Cash out using standalone mode.	63
6.4	Refund using standalone mode.	66
6.5	Mail/telephone order/e-commerce using standalone mode.	71
6.6	Pre-authorisation using standalone mode.	75
6.7	Pre-authorisation completion using standalone mode (with an approval code).	81
6.8	Manual settlement using standalone mode.	85
6.9	Pre-settlement report using standalone mode.	87
6.10	Last settlement using standalone mode.	89
6.11	Duplicate/reprint receipt using standalone mode.	91
6.12	Shift totals using standalone mode.	93
7.0	Fall back sales procedures.	95
7.1	Electronic fall back.	95
	Sample electronic fall back purchase receipt.	99
8.0	Glossary.	100
9.0	Troubleshooting.	102
9.1	Hardware faults.	102
9.2	Response codes.	103

1.0 Introducing the EFTPOS Connect terminal.

What this guide will cover.

This user guide will help you become familiar with the EFTPOS Connect terminal. You will find all the details of the terminal's features and the simple operational steps to help deliver fast and secure payment processing for your business.

Your terminal's features.

EFTPOS Connect enables online transactions to be processed for Debit Cards (Savings and Cheque accounts), Credit Cards (Visa, Mastercard® and UnionPay) and Charge Cards (American Express®, Diners Club and JCB). It's important to note that if you would like to accept American Express, Diners Club or JCB cards, you will need to enter separate agreements with them.

The terminal can process:

- Sale
- Sale with Cash Out for Debit Cards
- Cash Out transactions for Debit Cards
- Refunds
- Mail Order/Telephone Order (MOTO) and eCommerce transactions (approved merchants only)
- Pre-Authorisation and Completion transactions offered by Visa, Mastercard and UnionPay (approved merchants only)
- Sale with Tips.

American Express® is a registered trademark of American Express Company. Mastercard® is a registered trademark of Mastercard International Incorporated. UnionPay is a trademark of China UnionPay Co., Ltd.

1.1 Your responsibility for equipment and materials provided.

Any terminal hardware or equipment and promotional materials supplied by the bank, remain the property of the bank.

In addition:

- You must not sell, assign or in any way compromise them.
- You cannot give them to a third party or give access to a third party.
- You must make sure that the terminals are covered by your business or contents insurance.

Important: Your terminal must not be relocated without prior authorisation from the bank.

The terminal must be placed where customers can use the terminal, without the risk of others seeing them key in their PIN.

1.2 Cancellation of facility.

If your merchant facility is cancelled for any reason, the equipment and materials must be returned to us.

To organise the return, call our Merchant Helpdesk:

 **1300 130 190** (available 24/7)

You will need to make sure that all equipment and materials are organised for the return within five business days of our request.

Important: Fees and charges will continue to be charged until the equipment is returned to the bank as instructed.

1.3 Damaged, lost, or stolen equipment.

Please contact the Merchant Helpdesk if your terminal is damaged, lost, or stolen.

Important: You are responsible for your equipment. If equipment is damaged, lost or stolen, you will be charged for its replacement.

1.4 Merchant receipts.

It's important to retain all printed and electronic merchant receipts, in a secure manner for reconciliation and instances of terminal breakdown.

You must provide customers with a receipt unless they request otherwise.

1.5 EFTPOS stationery.

EFTPOS stationery can be ordered by phone or online.

Orders are normally delivered within five business days, so it's important to place your orders before running your stocks too low.

Ordering EFTPOS stationery online.

Log on to banksa.com.au/merchant-stationery and click on the 'Order now' button, which will direct you to the stationery order page and enter the following details:

- Your 8-digit Merchant Number (MID).
- Trading address postcode.

Next, select your stationery items and quantities and follow the prompts.

Ordering EFTPOS stationery by phone.

Call the Merchant Helpdesk on:

 **1300 130 190** (available 24/7)

Follow the prompts and use your phone keypad to enter the following details:

- The stationery items and quantities.
- Followed by:
 - Your 8-digit Merchant Number (MID).
 - Trading address postcode.

2.0 Setup and Configuration.



2.1 Using the touchscreen.

EFTPOS Connect is equipped with a touchscreen that allows you to access functions and menus by using your finger or a stylus (supplied at the back of the terminal). Navigating using the touchscreen is easy - simply follow the prompts and tap the option on the screen to make a selection.

2.2 Using the keypad.



Press the paper feed key to release paper by a few centimetres

The menu key accesses the different application menus

The red key cancels the procedure in progress

The yellow key cancels the last character and is also used to return to the previous screen

The green key confirms your selection and inputs and is also used to switch on the terminal

2.3 Powering up.

Connecting the base station to power.

1. Open the cable compartment on the bottom of the terminal base.
2. Insert the power cable into the power jack on the terminal base.
3. Put the lid back on the cable compartment.
4. Plug the AC power cord into a wall outlet or a power board.
5. Place the terminal on the base/docking station to begin charging the terminal.



2.4 Turning your terminal on and off manually.

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

2.5 Loading the receipt roll.

1. Gently 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.
2. Insert a new receipt roll into the paper compartment, as shown here.
3. Pull the paper past the top of the terminal. Hold the paper and close the paper compartment.
4. Press both upper corners of the paper compartment cover until it clips into position.
5. Press the paper feed key on the terminal to make sure the paper has been loaded correctly and feeds through the roller smoothly.



2.6 Getting started.

Your EFTPOS Connect terminal arrives as a complete unit. Included in your delivery is:

- A Quick Reference Guide
- Terminal
- Terminal base
- Receipt rolls (paper)
- Power supply for the terminal base
- USB cable.

For any Linkly software queries, please contact Linkly Support:

 **(02) 9998 9800**

Communication type.

Linkly Solution (On-Premises).

The terminal supports connectivity to Linkly IP Gateway via the POS system connected to the internet.

Below are the two methods to connect the terminal to the POS for Linkly On-Premises solution:

Option 1 (USB)

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



Option 2 (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.



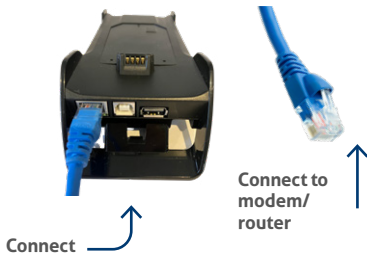
If your main communication type is down, the terminal will automatically convert it to 4G/GPRS backup communications using the SIM card already pre-installed in the terminal.

Linkly Solution (Cloud).

Below are the two methods to connect the terminal to the POS for Linkly Cloud solution:

Option 1 (Ethernet)

- Connect the ethernet cable on the terminal base and ethernet port to your internet device.



Option 2 (Wi-Fi)

Wi-Fi communication type does not require any cable connection. Details of Wi-Fi connectivity are mentioned in section 2.9 under 'Connecting to the POS using Wi-fi (Linkly Cloud)'.

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. Please refer to section 6.0 for details if required.

2.7 Terminal setup and configuration.

To begin setting up your new EFTPOS Connect terminal:

1. Make sure the terminal base is connected to power.
2. Make sure the terminal base is connected to your POS via a supported communications method. Refer to section 2.6 under communication type for details on how to connect terminal base with POS.
3. Make sure the terminal is fully charged or is sitting on the terminal base for power.
4. Make sure that your POS software is running on your POS. Please contact your POS provider or refer to your POS Guide if further information is required.
5. Hold down the green 'ENTER' key found at bottom right corner of the terminal keypad, until an audible beep is heard and/or the terminal screen powers on.
6. Follow the instructions for Bluetooth pairing shown on the next page. Bluetooth pairing is not required for Wi-Fi communication type.

2.8 Pairing the terminal and base for Bluetooth.

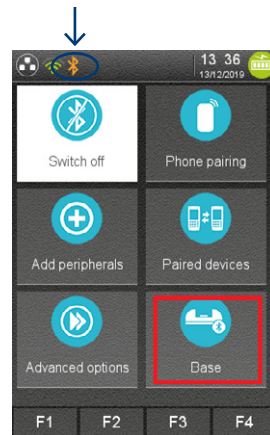
The terminal and base must be paired for Bluetooth before communication options can be set up on the terminal.

Your terminal uses Bluetooth communications between the keypad and the base, with security measures in place for all communications.

In case the Bluetooth icon on the screen isn't showing as green, it indicates it hasn't paired successfully with the terminal. The following steps will help pair the terminal with the base via Bluetooth:

1. From the terminal menu list, select
2. Terminal (Other functions) > 3. Others > 3. Manager menu (system).
2. You will see 'PASSWORD?' displayed. Enter the Terminal password and press the 'ENTER' key.
3. Then go to Control panel > Terminal settings > Communication means > Bluetooth
4. Select Base > Association > New Base
5. 'Association Successful' will be displayed and the terminal will reboot.
6. The Bluetooth icon on screen will turn green to indicate successful pairing.

Bluetooth Icon



The terminal will display the Bluetooth icon on screen in red if Bluetooth pairing hasn't occurred or has been unsuccessful.

2.9 Connecting to the POS (Linkly On-Premises).

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.
 - COM0: 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.

Your terminal will return to the idle screen, at this point terminal is now ready to process transactions.

2.10 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 starting 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 in the terminal base. Go to step 14.
7. If the network connectivity is via Wi-Fi, select 'Setup Wi-Fi' button or press 1 from the terminal.
8. Let the slave app search for the available networks.

9. If the Wi-Fi network you are looking is not available, try to rescan the networks by pressing 'RESCAN' button.
10. Select the preferred Wi-Fi network.
11. Enter password if prompted.
12. Once the password is entered, 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 '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), 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 the POS will be initiated and the terminal will display 'EFT-CLIENT CONNECTING...' before returning to the idle screen. Depending on the communications type used, terminal will display either a green Wi-Fi or ethernet symbol to show successful connection. 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.



2.11 Configuration of passwords.

Your terminal will be initially set up with the same 4-digit password to perform Void, Refund, Settlement and Terminal functions. However, there's no initial password set up for MOTO (Key Entry) transactions. This can be set using key entry option [5] as per below.

You can change the passwords to values of your choice. This can be done by choosing 'Func' 32 on the terminal as follows:

Press the 'Func' key, then key in the number 32 using the numeric keypad and then press 'ENTER'. You will then see the menu below.

SET PASSWORD			
1. VOID			
2. REFUND			
3. SETTLE			
4. TERMINAL			
5. KEY ENTRY			
F1	F2	F3	F4

- To change the password for any of the menu options listed, either press the corresponding numeric key, or use the F2 or F3 touch keys to scroll through the menu options. Once the option you want is highlighted, press 'ENTER'.
- You will be prompted to enter your existing 4-digit password. This will be followed by a prompt to enter a new 4-digit password and then confirm the new password. Press 'ENTER' when completed.
- A 'Password change successful' message will be displayed.
- When you exit this menu (by pressing the 'CANCEL' key), you will get a prompt to upload the new passwords to the Terminal Management System (TMS). Press 'ENTER' to upload.

In the event of password being unknown or forgotten, please contact the Merchant Helpdesk.

2.12 Configuration of merchant receipt and customer receipt.

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

To configure merchant receipts: Press the 'Func' key and then key in the number 15 using the numeric keypad and press 'ENTER'. The menu shown below will appear.

MERCHANT RECEIPT			
NEVER PRINT			
ALWAYS PRINT			
F1	F2	F3	F4

- Use the F2 or F3 touch keys to select the required menu option.
- Once the relevant option is highlighted, press 'ENTER' to select it.
- The terminal will momentarily return to the idle screen and then, within 60 seconds, the terminal will automatically connect to the Terminal Management System (TMS) to upload this new setting. This setting will also be saved on the TMS for future transactions.

To configure customer receipts: Press the 'Func' key and then key in the number 16 using the numeric keypad and press 'ENTER'. You will see the menu shown below.

CUSTOMER RECEIPT			
NEVER PRINT			
ALWAYS PRINT			
PROMPT			
F1	F2	F3	F4

- Use the F2 or F3 touch keys to move down or up the menu options.
- Once the relevant option is highlighted, press 'ENTER' to select it.
- The terminal will momentarily return to the idle screen and then, within 60 seconds, the terminal will automatically connect to the Terminal Management System (TMS) to upload this new setting. This setting will also be saved on the TMS for future transactions.

3.0 Procedures.

3.1 Conducting contactless transactions.

The EFTPOS Connect terminal supports contactless transactions.

The contactless reader is located at the top of the terminal display.

Instructions:

1. When the contactless card reader is activated, the 'Landing Zone' icon will appear on the touchscreen. The first LED status will light up. This is a prompt for the customer to present their contactless card.
2. Make sure your customer holds their card or contactless payment-enabled device (e.g. phone, smart watch, wristband, etc.) over the contactless Landing Zone icon until all four bars light up and the terminal emits an audible 'beep'. This will usually take just a few seconds.



3.2 Inserting a chip card.

The EFTPOS Connect terminal is also equipped with a chip card reader to support credit or debit card transactions.

The chip card reader is located at the front of the terminal below the keypad.

Instructions:

1. When a card is inserted, it should remain visible to the customer.
2. Insert the card with the chip facing up, as indicated by the icon on the insertion point of the reader slot.
3. Leave the card in place while the transaction is being processed.
4. Remove the card when prompted by the terminal.



3.3 Swiping a magnetic stripe card.

The EFTPOS Connect terminal supports credit or debit card transactions.
The Magnetic Stripe Reader (MSR) is located on the right-hand side of the terminal.

Instructions:

1. The card should be swiped through the card reader smoothly, in one swift action, without pauses.
2. The magnetic stripe should face the terminal's inward side for correct reading, as indicated by the icon adjacent to the reader.
3. Since this is a bi-directional card reader, the card can be swiped in either direction.



3.4 CCV security codes.

What is a CCV?

CCV security codes are a way to lessen the risk of fraud and chargeback when the cardholder isn't physically present.

A CCV security code is printed on the card but doesn't appear on receipts. When you key in the CCV code, a check is made that the code matches the card number. This gives the merchant greater assurance that the customer is in possession of the card.



Note: CCV (Card Check Value) is also known as CVV and CVC.

Where can I find the CCV security code?

Some cards, such as Mastercard and Visa, have a three-digit CCV printed on the signature panel on the card's reverse side. As shown in the card image above, there

may be other numbers before the CCV – in that instance, the last three digits on the signature panel are the CCV.

Other cards, such as American Express, have a four-digit CCV on the front of the card, above the account number.

Some cards don't have a CCV.

Should I save CCV security codes?

No, never store the CCV codes as they must remain confidential. You shouldn't write them down or save them electronically. Doing so might lead to misuse of the information and put your business at risk. CVV codes should only be used with the initial transaction for authorisation but never stored for future transactions.

4.0 Daily Functions using EFTPOS Connect integrated to the POS.

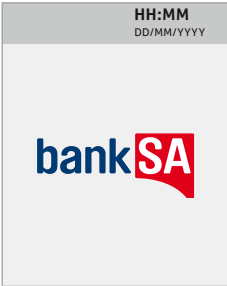
Integrated mode allows your POS system to communicate directly with the terminal. In this mode, you can initiate the transaction from the POS – this helps save time and reduces both customer and merchant errors. It allows you to process a greater number of transactions quickly.

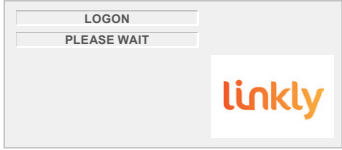
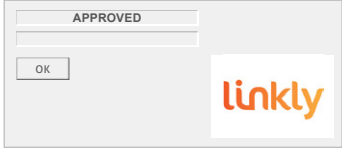
4.1 How to process a bank logon.

You can process a Bank Logon in one of two ways:

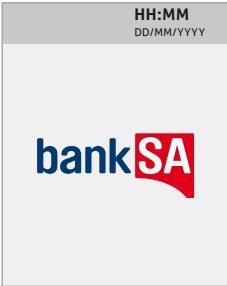

- 1. Using the POS.
- 2. Using the terminal.

Bank logon via the POS.

Terminal Screen	POS Screen	Next Step
		Start by initiating the transaction via the POS interface.

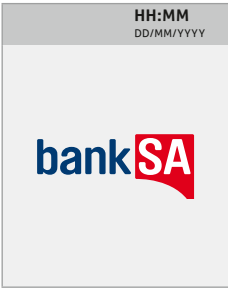

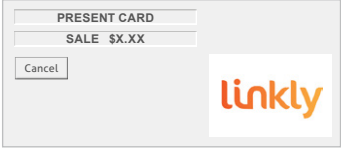

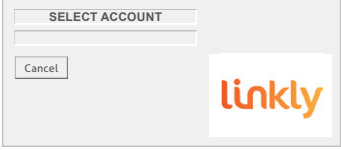
Terminal Screen	POS Screen	Next Step
<p>Logon in progress Please wait</p>		<p>The Bank Logon will be performed.</p>
<p>APPROVED</p>		<p>Take note of the response message. A successful response will display 'Approved', while an unsuccessful response will display 'Declined'.</p>




Bank logon via the terminal.


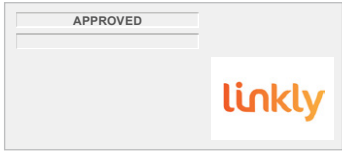
Terminal Screen	Next Step
	<p>Start by initiating the transaction via the terminal by pressing the 'menu' key </p>

Terminal Screen	Next Step
<div data-bbox="94 145 322 429"> <p>MENU</p> <p>1. Batch (Settlement)</p> <p>2. Terminal (Other functions)</p> </div>	<p>Select [2] Terminal (Other functions).</p>
<div data-bbox="94 464 322 748"> <p>TERMINAL FUNCTIONS</p> <p>1. Logon</p> <p>2. Others</p> <p>3. Host comms</p> </div>	<p>Select [1] Logon to perform the Bank Logon.</p>
<div data-bbox="94 783 322 1067"> <p>Logon in progress Please wait</p> </div>	<p>Wait for the Bank Logon to be performed.</p>
<div data-bbox="94 1102 322 1386"> <p>APPROVED</p> </div>	<p>Take note of the response message. A successful response will display 'Approved' on the terminal screen and a receipt will be printed showing 'Logon Success'. An unsuccessful response will display 'Declined' and the receipt will show 'Logon Failed'. Retry the steps and if the problem persists, contact the Merchant Helpdesk.</p>

4.2 How to process a sale transaction.

Terminal Screen	POS Screen	Next Step
		Start by initiating the transaction via the POS interface.
		The customer can present the card/ payment device to the terminal by tapping, inserting, or swiping.
		Have the customer select an application or account type on the terminal screen. Note: The terminal will only display the available application or accounts for the card entered.

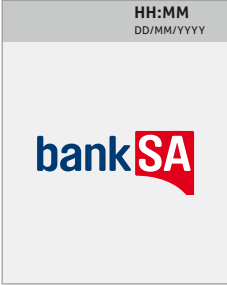
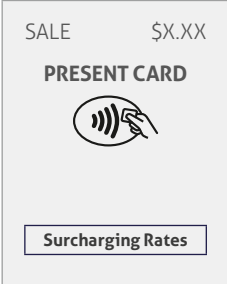
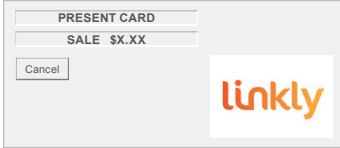
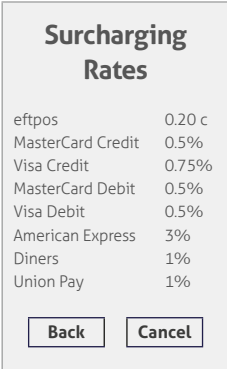
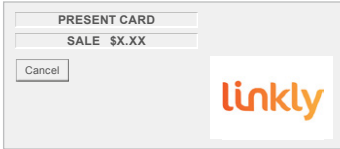
Terminal Screen	POS Screen	Next Step
<div data-bbox="94 145 322 432"> <p><Account Type></p> <p>ACCOUNT</p> <p>SALE \$X.XX</p> <hr/> <p>PIN & ENTER</p> <hr/> </div>	<div data-bbox="361 145 702 293"> <p>ENTER PIN</p> <p>Cancel</p>  </div>	<p>If prompted, ask the customer to enter their PIN on the terminal and press 'ENTER'.</p>
<div data-bbox="94 464 322 751"> <p>Processing</p> <p>Please wait</p> </div>	<div data-bbox="361 464 702 612"> <p>PROCESSING</p> <p>PLEASE WAIT</p>  </div>	<p>Wait for the 'Processing' step to be completed.</p>
<div data-bbox="94 783 322 1070"> <p><Type of Card></p> <p>SALE</p> <hr/> <p>APPROVED</p> <hr/> <p>**Remove Card**</p> </div>	<div data-bbox="361 783 702 932"> <p>REMOVE CARD</p>  </div>	<p>Remove the customer's card from the terminal.</p> <p>A successful transaction will display 'Approved', while a failed transaction will display 'Declined'.</p> <p>The **Remove card** message is only displayed when the card is inserted. If prompted, ask the customer to remove their card from terminal.</p>




Terminal Screen	POS Screen	Next Step
<div> <div>APPROVED</div> <div>PLEASE SIGN RECEIPT</div> </div>		<p>Have the customer sign the receipt*. If the signature matches the signature on the card, press 'Yes'. Otherwise just press 'No'.</p>
<div> <div><Type of Card></div> <div>SALE</div> <div>APPROVED</div> </div>		<p>A successful transaction will display 'Approved', and a failed transaction will display 'Declined'.</p>

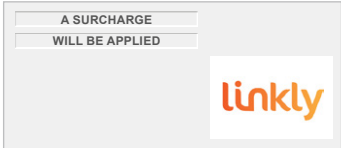

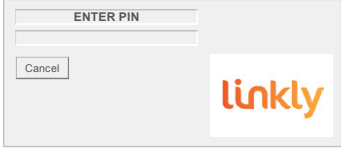
***Note:** Signature will still be required for some cards (for example signature-only cards, payment cards that don't have a chip and some international cards). Your terminal will be able to process these cards as normal.

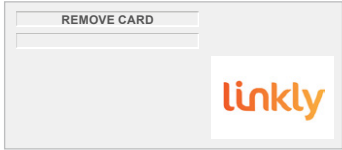

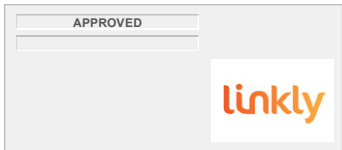
How to process a sale transaction with a surcharge.

Surcharging is a feature to help recover the cost of accepting card payments. This feature is available for POS vendors accredited with the [Linkly Surcharge feature](#).

Terminal Screen	POS Screen	Next Step
		Start by initiating the transaction via the POS interface.
		<p>When surcharging is enabled, the customer will be presented with a 'Surcharging Rates' button at the Present Card screen.</p> <p>Customer optionally selects 'Surcharging Rates' to see the rate details.</p>
 <p>Note: The surcharging rates displayed here are examples only and do not represent actual values.</p>		<p>The current surcharging rates screen displays.</p> <p>The customer either presses 'BACK' to continue the transaction or 'CANCEL' to end the transaction.</p>

Terminal Screen	POS Screen	Next Step
<div> <div>SALE \$X.XX</div> <div>PRESENT CARD</div> <div></div> <div>Surcharging Rates</div> </div>	<div> <div>PRESENT CARD</div> <div>SALE \$X.XX</div> <div>Cancel</div> <div></div> </div>	<p>The customer can present the card/ payment device to the terminal by tapping, inserting, or swiping.</p>
<div> <div>SALE \$X.XX</div> <div>PLEASE SELECT ACCOUNT</div> <div> 1. Cheque 2. Savings 3. Credit </div> </div> <p>OR</p> <div> <div>SALE \$X.XX</div> <div>PLEASE SELECT APPLICATION</div> <div> 1. Credit <scheme> 2. Application 2 3. Application 3 </div> </div>	<div> <div>SELECT ACCOUNT</div> <div>Cancel</div> <div></div> </div>	<p>When the card is inserted, have the customer select an application or account.</p> <p>Note: The terminal will only display the available application or accounts for the card entered e.g. Visa or Mastercard.</p>

Terminal Screen	POS Screen	Next Step
<p>A SURCHARGE OF \$X.XX WILL BE ADDED TO THIS TRANSACTION</p> <p>PRESS OK TO CONFIRM</p>		<p>When surcharging is enabled, the customer may be prompted to accept the surcharge. Customer presses the 'ENTER' button to continue processing the transaction with the surcharge. Pressing the 'CANCEL' button will cancel the transaction.</p>
<p>Processing Please wait</p>		<p>Wait for the 'Processing' step to be completed.</p>
<p><Account Type> ACCOUNT SALE \$X.XX</p> <hr/> <p>PIN & ENTER</p> <hr/>		<p>If prompted, ask the customer to enter their PIN on the terminal and press 'ENTER'.</p>

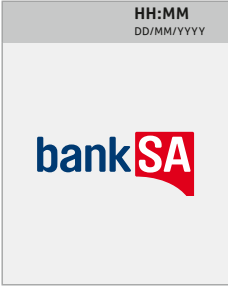

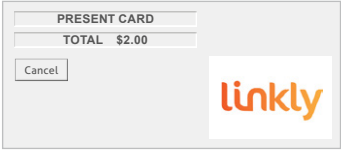
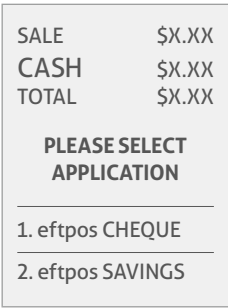
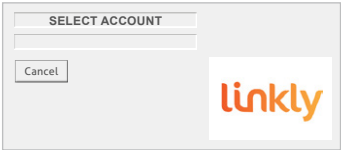
Terminal Screen	POS Screen	Next Step
<div> <Type of Card> SALE <hr/> APPROVED <hr/> ***Remove Card*** </div>		For an inserted card, remove the customer's card from the terminal. A successful transaction will display 'Approved', while a failed transaction will display 'Declined'.
<div> <hr/> APPROVED <hr/> PLEASE SIGN RECEIPT </div>		If prompted, have the customer sign the receipt*. If the signature matches the signature on the card, press 'Yes'. Otherwise just press 'No'.
<div> <Type of Card> SALE <hr/> APPROVED <hr/> </div>		A successful transaction will display 'Approved', and a failed transaction will display 'Declined'.

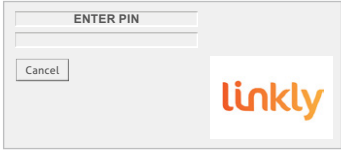
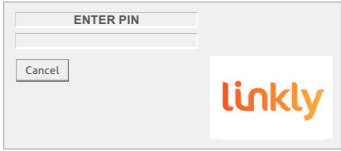
***Note:** Signature will still be required for some cards (for example signature-only cards, payment cards that don't have a chip and some international cards). Your terminal will be able to process these cards as normal.

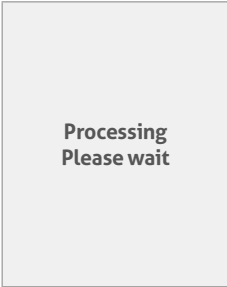
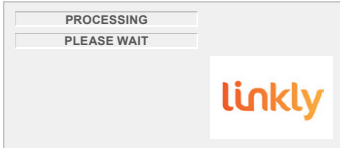
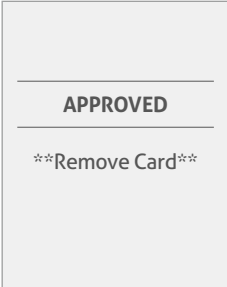
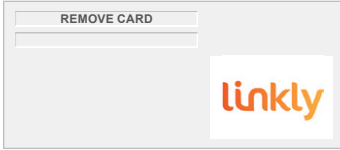
Surcharging is only available for POS vendors accredited with the [Linkly Dynamic Surcharging feature](#). For information about surcharging visit '[The rules for card payment surcharges](#)'.

How to process a sale with a cash out transaction.

If 'Cash Out' is enabled on the terminal, customers can be given cash. Cash Out is available from cheque and savings accounts only.

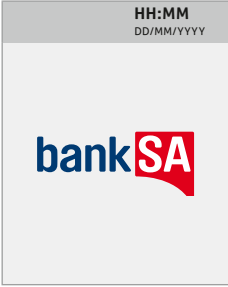

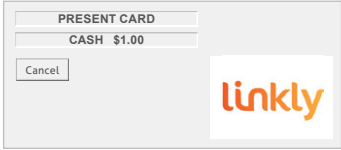
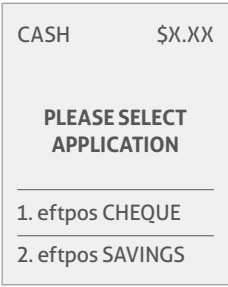
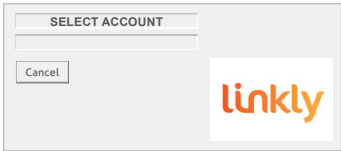
Terminal Screen	POS Screen	Next Step
		Start by initiating the transaction via the POS interface and enter the Cash Out amount.
		The customer can present the card or payment-enabled device to the terminal by tapping, inserting, or swiping.
 <p>OR</p>		Have the customer select an application or account type on the terminal screen. Note: The terminal will only display the available application or accounts for the card entered. Credit isn't an option.

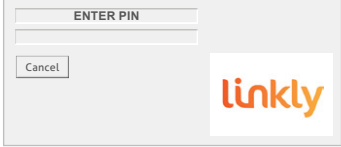
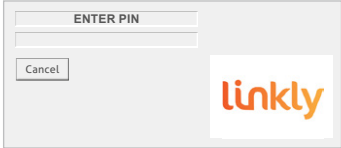

Terminal Screen	POS Screen	Next Step
<div> <div>SALE \$X.XX</div> <div>CASH \$X.XX</div> <div>TOTAL \$X.XX</div> <div>PLEASE SELECT ACCOUNT</div> <div>1. Cheque</div> <div>2. Savings</div> </div>		
<div>Processing Please wait</div>		Wait for the PIN screen to be displayed.
<div> <div><Account Type></div> <div>ACCOUNT</div> <div>TOTAL \$X.XX</div> <div>PIN & ENTER</div> </div>		Ask the customer to enter their PIN on the terminal and press 'ENTER'.

Terminal Screen	POS Screen	Next Step
 <p>Processing Please wait</p>		<p>Wait for the 'Processing' message to be completed.</p>
 <p>APPROVED</p> <p>**Remove Card**</p>		<p>Remove the customer's card from the terminal.</p> <p>A successful transaction will display the word 'Approved', while a failed transaction will display 'Declined'.</p>

4.3 How to process a cash out only transaction.

If Cash Out is enabled on the terminal, customers can be given cash. Cash is available from cheque and savings accounts only.

Terminal Screen	POS Screen	Next Step
		Start by initiating the transaction via the POS interface by entering the Cash Out amount.
		The customer can present the card or payment-enabled device to the terminal by tapping, inserting, or swiping.
 <p>OR</p>		Have the customer select an application or account type on the terminal screen. Note: The terminal will only display the available application or accounts for the card entered. Credit isn't an option.

Terminal Screen	POS Screen	Next Step
<div> <div>CASH \$X.XX</div> <div>PLEASE SELECT ACCOUNT</div> <div>1. Cheque</div> <div>2. Savings</div> </div>		
<div>Processing Please wait</div>		Wait for the PIN screen to be displayed.
<div> <div><Account Type></div> <div>ACCOUNT</div> <div>CASH \$X.XX</div> <div>PIN & ENTER</div> </div>		Ask the customer to enter their PIN on the terminal and press 'ENTER'.
<div>Processing Please wait</div>		Wait for the 'Processing' message to be completed.

Terminal Screen	POS Screen	Next Step
<div><p><Type of Card></p><p>CASH</p><hr/><p>APPROVED</p><hr/><p>**Remove Card**</p></div>	<div><div>REMOVE CARD</div><div>linkly</div></div>	<p>Remove the customer's card from the terminal.</p> <p>A successful transaction will display the word 'Approved', while a failed transaction will display 'Declined'.</p>

4.4 How to process a refund transaction.

A refund transaction is used to reverse a sale transaction that has previously been processed. Both the original sale and the refund transactions will appear on your account statement.

A refund transaction should allow any amount below or equal to the selected Daily Refund Limit. To know your Daily Refund Limit or if you wish to perform a refund transaction over the Daily Refund Limit, simply contact the Merchant Helpdesk.

When the refund setting in the terminal's configuration file is turned on, you can process a refund transaction for any of the following:

- returned goods purchased that are accepted under your Returns Policy
- services that are terminated or cancelled
- incorrect amount charged (price adjustment).





You must not:

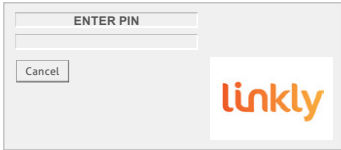
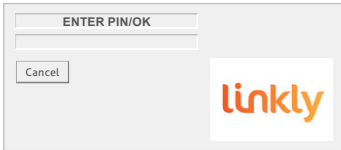

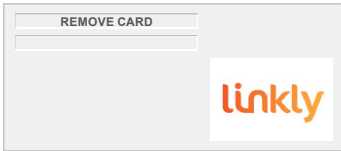
- offer or provide a cash refund when the original sale was made using a debit or credit card
- make a refund to a card that was not used for the original sale transaction

If you initiate an invalid refund, as described above and a customer disputes the original sale transaction, you may be liable for a Chargeback claim. This would result in the bank debiting your merchant account for the original sale transaction and additional fees. A chargeback reverses a transaction made on a debit or credit card.

If you initiate a refund on an International card, you will need to inform the customer that the refund amount appearing on their account statement may be different from the amount on the original sale transaction. This is due to a potential variation in the exchange rates used on each transaction.

Note: Please refer to your POS Vendor's user manual on how to initiate a refund transaction from the POS.

Terminal Screen	POS Screen	Next Step
<div> <div>HH:MM DD/MM/YYYY</div> <div>  </div> </div>		<p>Start by initiating the transaction via the POS interface.</p> <p>Note: This transaction type may be password protected for risk/ security purposes.</p>
<div> <div>REFUND \$X.XX</div> <div>PRESENT CARD</div> <div>  </div> </div>	<div> <div>PRESENT CARD</div> <div>REFUND \$1.00</div> <div>Cancel</div> <div>  </div> </div>	<p>The customer can present the card or payment-enabled device to the terminal by tapping, inserting, or swiping.</p>
<div> <div>REFUND \$X.XX</div> <div>PLEASE SELECT APPLICATION</div> <div> <div>1. Credit <scheme></div> <div>2. Application 2</div> <div>3. Application 3</div> </div> </div>	<div> <div>SELECT ACCOUNT</div> <div>Cancel</div> <div>  </div> </div>	<p>Have the customer select an application or account type on the terminal screen.</p> <p>Note: The terminal will only display the available applications or accounts based on the type of card presented when the card is inserted or swiped.</p>
<div>OR</div> <div> <div>REFUND \$X.XX</div> <div>PLEASE SELECT ACCOUNT</div> <div> <div>1. Cheque</div> <div>2. Savings</div> <div>3. Credit</div> </div> </div>		

Terminal Screen	POS Screen	Next Step
<div> <p><Account Type></p> <p>ACCOUNT</p> <p>REFUND \$X.XX</p> <hr/> <p>PIN & ENTER</p> <hr/> </div> <p>If credit account is selected below screen is displayed</p> <div> <p><Account Type></p> <p>ACCOUNT</p> <p>REFUND \$X.XX</p> <hr/> <p>PIN &/ OR ENTER</p> <hr/> </div>	 	<p>Ask the customer to enter their PIN on the terminal and press 'ENTER', or just press 'ENTER' to sign* (if applicable).</p>
<div> <p>Processing</p> <p>Please wait</p> </div>		<p>Wait for the 'Processing' message to be completed.</p>
<div> <p><Type of Card></p> <p>REFUND</p> <hr/> <p>APPROVED</p> <hr/> <p>**Remove Card**</p> </div>		<p>Remove the customer's card from the terminal.</p> <p>A successful transaction will display the word 'Approved', while a failed transaction will display 'Declined'.</p>

***Note:** A signature will still be required for some cards (for example signature-only cards, payment cards that don't have a chip and some international cards). Your terminal will be able to process these cards as normal.

4.5 How to process a mail/telephone order/e-commerce transaction.

Transactions initiated by mail or telephone are known as MOTO (Mail Order or Telephone Order) transactions and eCommerce (Electronic Commerce) transactions are those initiated over the Internet.

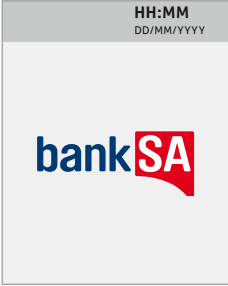

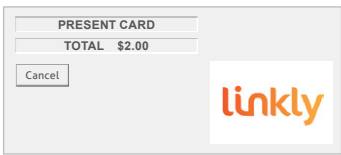

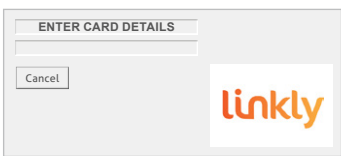
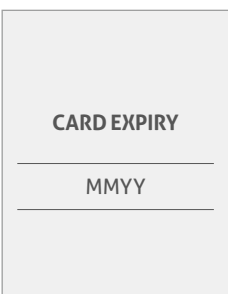
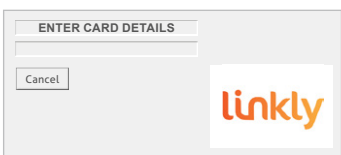
MOTO and eCommerce transactions can be processed on credit and charge cards only.

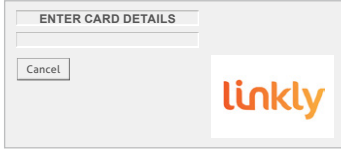

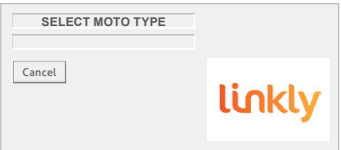
For information on how to register as a MOTO or eCommerce merchant, contact the Merchant Helpdesk on:



 **1300 130 190** (available 24 hours a day, 7 days a week)

Important things to keep in mind:

- Until registered as a MOTO/eCommerce merchant you must not process MOTO or eCommerce transactions.
- An authorisation of a MOTO or eCommerce transaction only establishes that the funds are available in the cardholder's account and that the card account hasn't been reported lost or stolen. It doesn't guarantee that the person whose name appears on the card is making the sale or that the sale will not be subject to a chargeback.
- You will be liable for all chargebacks on MOTO/eCommerce transactions.
- You must retain all merchant receipts for at least eighteen months from the transaction date.

Terminal Screen	POS Screen	Next Step
		Start by initiating the transaction via the POS interface.
		Enter the card number manually using the terminal keypad.
		The terminal will display data as you key it in. Once entered, press 'ENTER' to go to the next step.
		Enter the card's Expiry Date in the format shown (MMYY). Press 'ENTER' to go to the next step.

Terminal Screen	POS Screen	Next Step
<p>CARD PRESENT?</p> <hr/> <p>Enter=YES</p> <hr/> <p>CLR=NO</p> <hr/>	 <p>The POS screen displays 'ENTER CARD DETAILS' at the top. Below it are two input fields and a 'Cancel' button. The Linkly logo is visible on the right side of the screen.</p>	<p>The terminal will prompt for the type of MOTO transaction request received.</p> <p>Press 'ENTER' to process a sale with card present. And 'CLEAR' to go to the next step.</p>
<p>ENTER CCV</p> <hr/> <p>XXX</p> <hr/>	 <p>The POS screen displays 'ENTER CCV' at the top. Below it are two input fields and a 'Cancel' button. The Linkly logo is visible on the right side of the screen.</p>	<p>Enter the card's CCV value.</p> <p>Press 'ENTER' to go to the next step.</p>
<p>MOTO TYPE?</p> <hr/> <p>1. Telephone Order</p> <hr/> <p>2. Mail Order</p> <hr/> <p>3. Internet Order</p> <hr/>	 <p>The POS screen displays 'SELECT MOTO TYPE' at the top. Below it are two input fields and a 'Cancel' button. The Linkly logo is visible on the right side of the screen.</p>	<p>The terminal will prompt for the type of MOTO transaction request received.</p> <p>Press:</p> <p>[1] for orders over the phone</p> <p>[2] for postal orders (via mail)</p> <p>[3] for online orders (internet)</p> <p>Then press 'ENTER' to submit the details and go to the next step.</p>

Terminal Screen	POS Screen	Next Step
<div data-bbox="94 145 322 432"> <p>Processing Please wait</p> </div>	<div data-bbox="357 145 698 293"> <div>PROCESSING</div> <div>PLEASE WAIT</div>  </div>	<p>Wait for the 'Processing' message to be completed.</p>
<div data-bbox="94 464 322 751"> <p><Type of Card> MOTO</p> <hr/> <p>APPROVED</p> </div>	<div data-bbox="357 464 698 612"> <div>APPROVED</div>  </div>	<p>A successful transaction will display the word 'Approved', while a failed transaction will display 'Declined'.</p>

4.6 How to process a pre-authorisation.

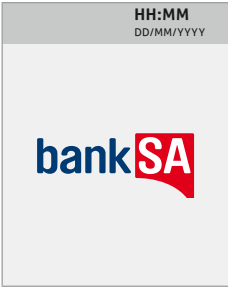

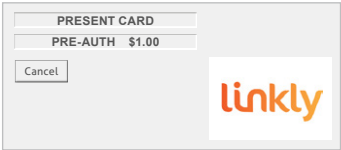
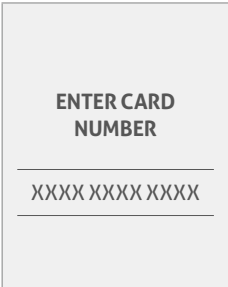
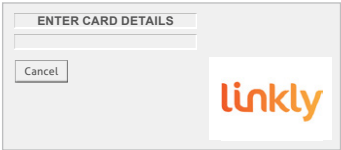

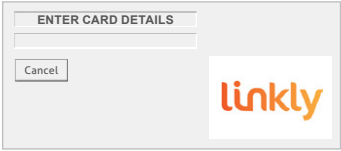
This function is used to reserve funds for a sale to be processed later. Car rentals and hotels/motels most commonly use this function.

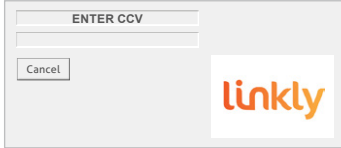

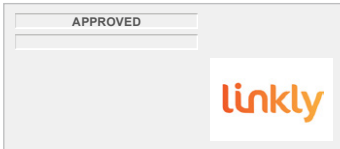
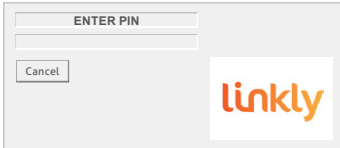
Note:

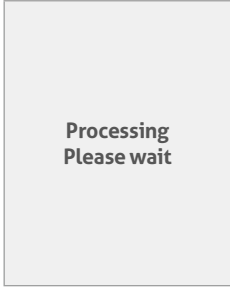

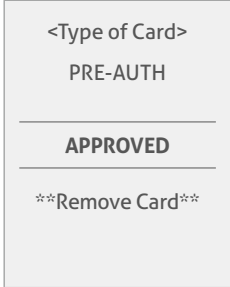
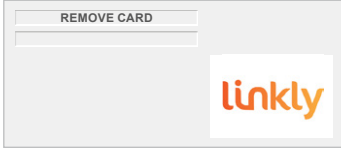
- Pre-authorisation transactions can only be performed on credit cards and charge cards and only where you've been authorised to do so.
- It's important that the pre-authorisation receipt is retained to enable you to complete the pre-authorisation easily.
- Pre-authorisations will be held on the customer's card for a period of up to 31 days unless the pre-authorisation is completed or cancelled. The length of time funds are held varies by card scheme and may depend on the rules set by the customer's issuing bank.
- Retain the record of the merchant or POS receipt to retain the RRN/Authorisation ID that'll be required for the Completion transaction at a later stage.
- Refer to the table below for the actions you can perform on a pre-authorisation transaction by scheme.

Transaction Type	Visa	Mastercard	American Express	JCB	Diners Club	UnionPay	eftpos Domestic Debit (Sav/Chq)
Pre-Authorisation	✓	✓	✓	✓	✓	✓	X
Pre-Authorisation Completion	✓	✓	✓	✓	✓	✓	X
Pre-Authorisation Cancel	X	X	X	X	X	✓	X

How to process a pre-authorisation transaction.

Terminal Screen	POS Screen	Next Step
		Start by initiating the transaction via the POS interface.
		The customer can present the card/ payment-enabled device to the terminal by tapping, inserting, or swiping. Then move on to the PIN entry step.
		You can also manually enter the card number in the terminal.
		Enter the card's Expiry Date in the format shown (MMYY). Press 'ENTER' to go to the next step.

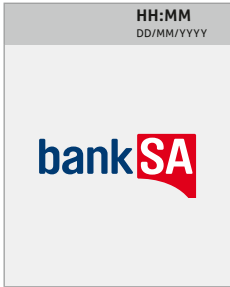
Terminal Screen	POS Screen	Next Step
<div> ENTER CCV <div>XXX</div> </div>		Enter the CCV code found on the reverse side of the card. Press 'ENTER' to go to the next step.
<div> APPROVED <div>PLEASE SIGN RECEIPT</div> </div>		If a signature* is required, check that the customer's signature matches the signature on the card. Press 'Yes' to verify if matched and 'No' to decline if not matched.
<div> <Type of Card> PRE-AUTH <div>APPROVED</div> </div>		A successful transaction will display the word 'Approved', while a failed transaction will display 'Declined'. The terminal will not produce a merchant transaction receipt. However, the customer receipt will be automatically printed.
<div> <Account Type> ACCOUNT PRE-AUTH \$X.XX <div>*****</div> </div>		Ask the customer to enter their PIN on the terminal and press 'ENTER'.

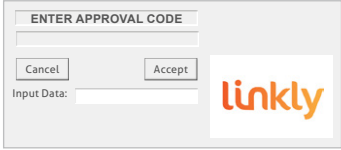
Terminal Screen	POS Screen	Next Step
 <p>Processing Please wait</p>		<p>Wait for the 'Processing' message to be completed.</p>
 <p><Type of Card> PRE-AUTH</p> <hr/> <p>APPROVED</p> <hr/> <p>**Remove Card**</p>		<p>Remove the customer's card from the terminal.</p> <p>A successful transaction will display 'Approved', while a failed transaction will display 'Declined'.</p>

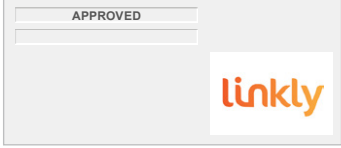

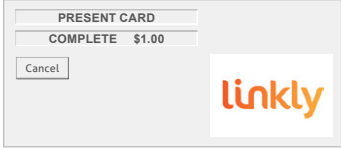
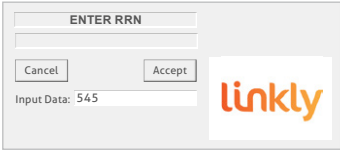
***Note:** Signature will still be required for some cards (for example, signature-only cards, payment cards that don't have a chip and some international cards). Your terminal will be able to process these cards as normal.

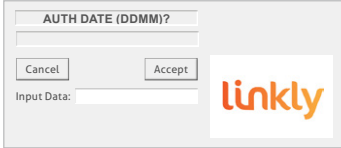
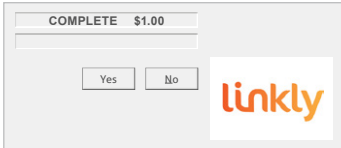

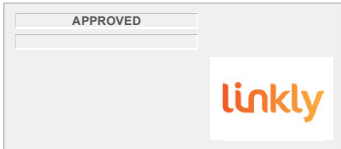
4.7 How to process a Pre-authorisation completion.

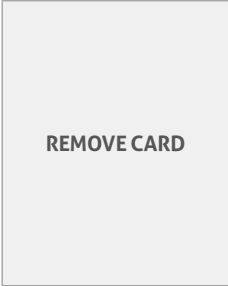
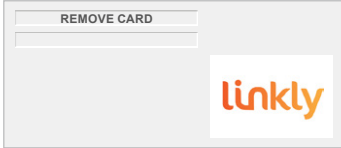
A pre-authorisation completion is used to complete an earlier pre-authorisation and charges the customer. A completion may also be known as a 'checkout'.

Terminal Screen	POS Screen	Next Step
 <p>HH:MM DD/MM/YYYY</p> <p>bankSA</p>		<p>Start by initiating the completion transaction via the POS interface.</p>

Terminal Screen	POS Screen	Next Step
<div data-bbox="94 145 322 434"><p>MERCHANT AUTH ENTRY</p></div>		<p>The terminal will prompt to enter the Approval Code. Enter the Approval Code from the pre-authorisation merchant receipt and select 'Accept' to continue.</p> <p>If the lookup is successful, then the pre-authorisation details will be shown (including amount, last 4 card number digits and Approval Code). Using the POS, confirm whether the authorisation details are correct by selecting 'Yes'. The Completion amount will then display on the terminal and on the POS. Using the POS, proceed with the transaction by selecting 'Yes' – and then go to the next step.</p> <p>If the lookup isn't successful, then the next step will be skipped, and the 'Present card' screen will be displayed instead.</p>

Terminal Screen	POS Screen	Next Step
<div> <p><Type of Card> COMPLETION</p> <hr/> <p>APPROVED</p> <hr/> </div>		<p>The Completion transaction will now be processed. A successful transaction will display 'Approved', while a failed transaction will display 'Declined'.</p>
<div> <p>COMPLETION \$X.XX</p> <p>PRESENT CARD</p>  </div>		<p>The customer can present the card/ payment-enabled device to the terminal by tapping, inserting, or swiping.</p>
<div> <p>MERCHANT RRN ENTRY</p> </div>		<p>Enter the RRN number from the pre-authorisation merchant receipt and press 'ENTER'. Press 'Accept' to continue.</p> <p>Note: RRN is a Reference Retrieval Number – a unique number generated for a transaction for a specific merchant.</p>

Terminal Screen	POS Screen	Next Step
<p>MERCHANT AUTH DATE ENTRY</p>		<p>Enter the authorisation date. Press 'Accept' to continue.</p>
<p>COMPLETE \$X.XX</p>		<p>When a valid authorisation date and RRN is entered, the terminal prompts the amount. Press 'Yes' to continue.</p>
<p>Processing Please wait</p>		<p>Wait for the 'Processing' message to be completed.</p>
<p><Type of Card> COMPLETION</p> <hr/> <p>APPROVED</p> <hr/> <p>***Remove Card***</p>		<p>A successful transaction will display the word 'Approved', while a failed transaction will display 'Declined'.</p>

Terminal Screen	POS Screen	Next Step
 A light gray rectangular screen with the text "REMOVE CARD" centered in a bold, black, sans-serif font.	 A light gray rectangular screen. At the top, there is a white rectangular box containing the text "REMOVE CARD". Below this box is a white rectangular box containing the "linkly" logo in orange lowercase letters.	<p>The message **REMOVE CARD** is displayed only when the card is inserted. If prompted, ask the customer to remove their card from the terminal.</p>

5.0 End of day functions using integrated mode.

5.1 Settlement.

We offer same day settlement for all eftpos, Mastercard, Visa and UnionPay transactions – when the settlement function is performed before 9:30 pm each business day (excluding weekends and national public holidays) and when your settlement account is a BankSA bank account. However, if your bank account is with another financial institution, please allow a minimum of 24–48 hours for the settlement funds to be deposited.

To enable an automatic settlement:

Automatic Settlement is where the terminal will automatically initiate daily settlement at a chosen time. While in the idle state, the terminal performs internal checks to see if it needs to initiate an Auto-Settlement. At the scheduled time, the terminal will contact the bank and initiate the settlement.

The terminal has a default automatic settlement time which can vary by business. If you would like to change the automatic settlement time, please call the Merchant Helpdesk.

Alternatively, a scheduled task can be setup via Linkly to schedule an Automatic Settlement time. Contact your POS vendor or Linkly Support for assistance.

Important:

- Your terminal and POS equipment must be powered-on for Automatic Settlement to occur at the set time each day.
- You can only perform a settlement once a day, before 9:30 pm (Sydney time). A settlement done after 11:00 pm (Sydney time) will be processed as a settlement for the next day.

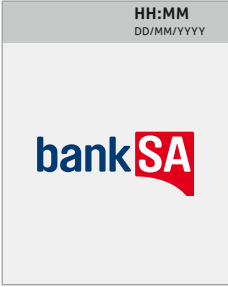
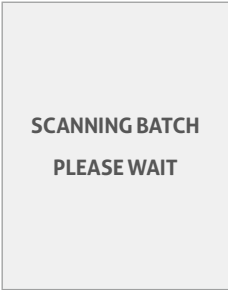

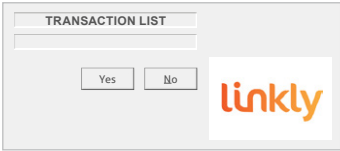
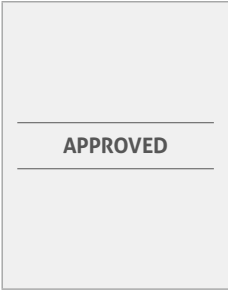
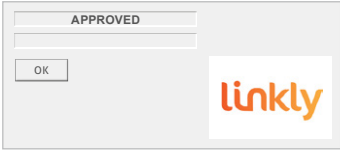
To process a manual settlement:

You have the option to process a Manual Settlement anytime throughout the day prior to Automatic Settlement.

Terminal Screen	Next Step
<div data-bbox="94 145 322 432"> <p>SETTLEMENT PLEASE WAIT</p> </div>	<p>Start by initiating the transaction via the POS interface. Wait for the settlement processing to be completed.</p> <p>If the terminal detects a reversal or any offline transactions in its memory, it will transmit these transactions to the bank before starting the settlement process.</p>
<div data-bbox="94 464 322 751"> <p>WBC BATCH PROCESSING</p> </div>	<p>Once all stored reversal and offline transactions are sent to the bank, the terminal will transmit a settlement request to the bank.</p>
<div data-bbox="94 783 322 1070"> <p>SETTLEMENT BATCH UPLOAD PROCESSING</p> </div>	<p>Wait for the settlement processing screen to be completed. If the terminal returns with response code '95', it indicates that the terminal totals didn't match the bank's totals.</p> <p>Note: This is only displayed if the terminal configuration file setting 'Batch Upload on RC 95' is turned on.</p>
<div data-bbox="94 1102 322 1390"> <p>APPROVED</p> </div>	<p>A successful message will display when the settlement is approved.</p> <p>The Linky screen will prompt: 'TRANSACTION LIST?'. Select 'Yes' to have the settlement report printed by the POS as well as a listing of the transactions in this batch. Select 'No' to just have the settlement report printed.</p> <p>Note: A settlement report will be created by the POS. If you are in standalone mode, the settlement report will be printed by the terminal.</p>

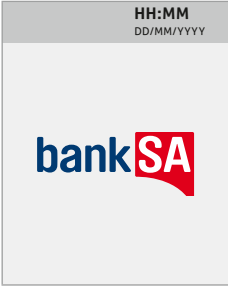

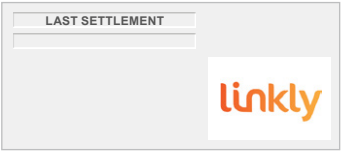
5.2 How to print a pre-settlement report.

This function will print a report of all transactions performed since the last settlement, without resetting the totals.

Terminal Screen	POS Screen	Next Step
		Start by initiating the transaction via the POS interface.
		Wait for the terminal to complete printing the Batch Totals report. The terminal will print the report whether successful or not.
		Select 'Yes' to have the pre-settlement report printed by the POS as well as a listing of the transactions in this batch. Select 'No' to just have the pre-settlement report printed.
		An 'Approved' message will be displayed when the pre-settlement has been successful.

5.3 How to reprint the last settlement report.

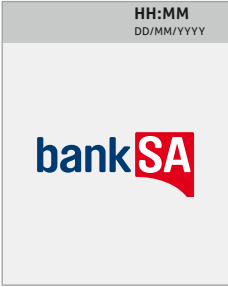
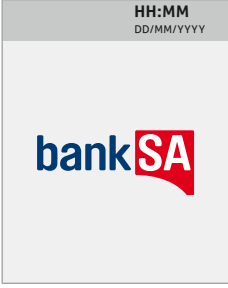
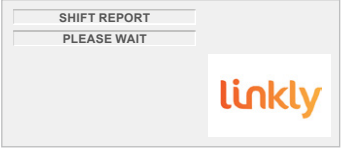
This function will reprint a report of the last settlement which has occurred.

Terminal Screen	POS Screen	Next Step
		Start by initiating the transaction via the POS interface.
		Wait for the processing to be completed. The POS will print the last settlement report.

5.4 How to perform shift totals using integrated mode.

This function will print a report of the transactions processed in a nominated shift period.

The terminal will start to accumulate the Shift Totals after the previous settlement – until the shift is cleared.

Terminal Screen	POS Screen	Next Step
		Start by initiating the transaction via the POS interface.
		Wait for the processing to be completed. POS will print the Shift Totals Report.

6.0 Standalone mode.

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

Communication options available in standalone mode are 4G/GPRS.

Refer to the table below to see what transaction capabilities are available in standalone mode.

Category	Capability
Transaction Types	<ul style="list-style-type: none">• Sale• Cash Out• Refund (password protected)• Pre-authorisation• Completion• MOTO• Sale + Cash Out• Sale with Tip
Settlement & Reporting	<ul style="list-style-type: none">• Settlement• Last settlement• Duplicate Receipt• Batch totals (Pre-settlement)• Shift Report (Shift Totals)

Switching between integrated mode and standalone mode.


To switch the standalone mode on/off (i.e. between Standalone and Integrated modes) use the following function command (triggered on the idle screen using the 'Func' key):

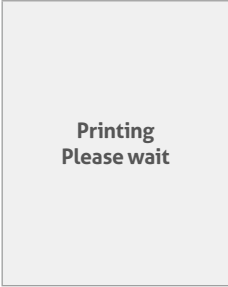
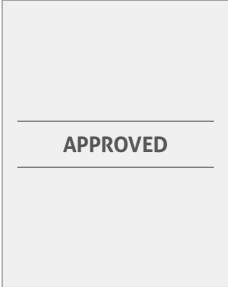
- Press the 'Func' key and enter '11112222' on the terminal.
- Press the 'ENTER' key.

Important Note:


Before completing the transaction, check that the transaction was approved before handing the customer their copy of the transaction receipt. If the transaction is declined, the terminal will display an error message giving the reason. Please check the bottom of the receipt for an 'Approved' or a 'Declined' message.


6.1 Terminal logon using standalone mode.

Terminal Screen	Next Step
<div><div>HH:MM DD/MM/YYYY</div><div>bankSA</div></div>	Start by initiating the transaction via the terminal by pressing the 'menu' key 
<div><div>MENU</div><div><div>1. Transaction</div><div>2. Print</div><div>3. Batch (Settlement)</div><div>4. Terminal (Other functions)</div></div></div>	Select [4] Terminal (Other functions).
<div><div>TERMINAL FUNCTIONS</div><div><div>1. Administration</div><div>2. Logon</div><div>3. Others</div><div>4. Host comms</div></div></div>	Select [2] Logon to perform the bank logon.
<div><div>Logon in progress Please wait</div></div>	Wait for the Bank Logon to be performed.

Terminal Screen	Next Step
 <p data-bbox="154 264 262 312">Printing Please wait</p>	<p data-bbox="359 142 826 172">Wait for the terminal to print the receipt.</p>
 <p data-bbox="154 596 262 619">APPROVED</p>	<p data-bbox="359 461 1020 555">Take note of the response message on the terminal screen. A successful response will display 'Approved' and the receipt will show 'Logon Success'.</p> <p data-bbox="359 564 1014 627">An unsuccessful response will display 'Declined' and the receipt will show 'Logon failed'.</p>

6.2 Sale using standalone mode.

Terminal Screen	Next Step
<div><div>HH:MM DD/MM/YYYY</div><div>bankSA</div></div>	<p>A Sale transaction can be started by pressing the 'menu' key </p> <p>Note: You can also enter the sale amount directly on the idle screen.</p>
<div><div>MENU</div><div>1. Transaction</div><div>2. Print</div><div>3. Batch (Settlement)</div><div>4. Terminal (Other functions)</div></div>	<p>Select [1. Transaction] to access the Sale menu.</p>
<div><div>TRANSACTION</div><div>1. Sale ></div><div>2. Cash out ></div><div>3. Refund ></div><div>4. Pre-auth ></div><div>5. Completion ></div><div>6. MOTO ></div></div>	<p>Select [1. Sale].</p>
<div><div>SALE</div><div>SALE \$X.XX</div><div>ENTER AMOUNT</div><div>\$X.XX</div></div>	<p>Enter the sale amount. Then press 'ENTER'.</p>


Terminal Screen	Next Step
<div data-bbox="94 145 322 432"> <p>SALE</p> <p>SALE \$X.XX</p> <p>CASH \$X.XX</p> <p>ENTER AMOUNT</p> <hr/> <p>\$0.00</p> <hr/> </div>	<p>Press 'ENTER' to skip Cash Out (if not applicable).</p>
<div data-bbox="94 464 322 751"> <p>SALE</p> <p>SALE \$X.XX</p> <p>ADD TIP AMOUNT &/ OR ENTER</p> <hr/> <p>\$X.XX</p> <hr/> </div>	<p>Enter a Tip amount (if applicable) and press 'ENTER'. Alternatively, just press 'ENTER'.</p>
<div data-bbox="94 783 322 1070"> <p>SALE \$X.XX</p> <p>PRESENT CARD</p>  </div>	<p>The customer can present the card/payment device to the terminal by tapping, inserting, or swiping.</p>
<div data-bbox="94 1102 322 1390"> <p>SALE \$X.XX</p> <p>PLEASE SELECT APPLICATION</p> <hr/> <p>1. Credit <scheme></p> <hr/> <p>2. eftpos CHEQUE</p> <hr/> <p>3. eftpos SAVINGS</p> </div> <p>OR</p>	<p>Have the customer select the relevant application (e.g. Visa Credit, eftpos CHEQUE, eftpos SAVINGS) or account type (CHEQUE/SAVINGS/CREDIT) on the terminal screen.</p> <p>Note: The terminal will only display the available applications or accounts based on the type of card presented when the card is inserted or swiped.</p>


Terminal Screen	Next Step
<div data-bbox="94 145 322 432"> <div>SALE \$X.XX</div> <div>PLEASE SELECT ACCOUNT</div> <hr/> <div>1. Cheque</div> <hr/> <div>2. Savings</div> <hr/> <div>3. Credit</div> </div>	
<div data-bbox="94 464 322 751"> <div>Processing Please wait</div> </div>	<p>Wait for the 'Processing' message to be completed.</p>
<div data-bbox="94 783 322 1070"> <div><SELECTED> ACCOUNT</div> <div>SALE \$X.XX</div> <hr/> <div>PIN & ENTER</div> <hr/> <div>*****</div> </div>	<p>Ask the customer to enter their PIN on the terminal and press 'ENTER'.</p> <p>Note: This screen will not be displayed for contactless transactions less than the authorised contactless limit.</p>
<div data-bbox="94 1102 322 1390"> <div>Processing Please wait</div> </div>	<p>Wait for the 'Processing' message to be completed.</p>

Terminal Screen	Next Step
<div data-bbox="94 145 322 432"> <p data-bbox="135 165 281 189"><Type of Card></p> <p data-bbox="183 209 232 229">SALE</p> <hr data-bbox="109 268 306 271"/> <p data-bbox="154 280 262 301">APPROVED</p> <hr data-bbox="109 316 306 319"/> <p data-bbox="124 338 292 359">**Remove Card**</p> </div>	<p data-bbox="357 142 997 236">Take note of the response message. A successful transaction will display 'Approved' and an unsuccessful one will display 'Declined'.</p> <p data-bbox="357 245 990 339">The message **Remove card** is displayed only when the card is inserted. If prompted, ask the customer to remove their card from the terminal.</p>
<div data-bbox="94 464 322 751"> <p data-bbox="124 557 292 606">PRINT CUSTOMER COPY?</p> <p data-bbox="157 641 258 662">YES NO</p> </div>	<p data-bbox="357 462 969 523">Press 'Yes' or 'ENTER', to print a customer copy of the receipt.</p> <p data-bbox="357 533 636 563">Alternatively, press 'No'.</p>


Before completing the transaction, check that the transaction was approved before handing the customer their copy of the transaction receipt. If the transaction is declined, the terminal will display an error message giving the reason. Please check the bottom of the receipt for an 'Approved' or a 'Declined' message.

6.3 Cash out using standalone mode.

Terminal Screen	Next Step
<div><div>HH:MM DD/MM/YYYY</div><div>bankSA</div></div>	A Cash Out Transaction can be started by pressing the 'menu' key 
<div><div>MENU</div><div>1. Transaction</div><div>2. Print</div><div>3. Batch (Settlement)</div><div>4. Terminal (Other functions)</div></div>	Select [1. Transaction] to access the Cash Out menu.
<div><div>TRANSACTION</div><div>1. Sale ></div><div>2. Cash out ></div><div>3. Refund ></div><div>4. Pre-auth ></div><div>5. Completion ></div><div>6. MOTO ></div></div>	Select [2. Cash Out] .

Terminal Screen	Next Step
<div data-bbox="94 145 322 432"> <p>CASH OUT</p> <p>CASH \$X.XX</p> <p>ENTER AMOUNT</p> <hr/> <p>\$X.XX</p> <hr/> </div>	<p>Enter the Cash Out amount. Then press 'ENTER'.</p>
<div data-bbox="94 464 322 751"> <p>CASH \$X.XX</p> <p>PRESENT CARD</p>  </div>	<p>The customer can present the card/payment device to the terminal by tapping, inserting, or swiping.</p>
<div data-bbox="94 783 322 1070"> <p>CASH \$X.XX</p> <p>PLEASE SELECT APPLICATION</p> <hr/> <p>1. eftpos CHEQUE</p> <hr/> <p>2. eftpos SAVINGS</p> <hr/> </div> <p>OR</p> <div data-bbox="94 1134 322 1422"> <p>CASH \$X.XX</p> <p>PLEASE SELECT ACCOUNT</p> <hr/> <p>1. Cheque</p> <hr/> <p>2. Savings</p> <hr/> </div>	<p>Have the customer select the relevant application (e.g. eftpos CHEQUE, eftpos SAVINGS) or account type (CHEQUE/SAVINGS) on the terminal screen.</p> <p>Note: The terminal will only display the available applications or accounts based on the type of card presented.</p>

Terminal Screen	Next Step
<div data-bbox="94 145 322 432"> <p>Processing Please wait</p> </div>	<p>Wait for the 'Processing' message to be completed.</p>
<div data-bbox="94 464 322 751"> <p><SELECTED> ACCOUNT CASH \$X.XX</p> <hr/> <p>PIN & ENTER</p> <hr/> <p>☆☆☆☆</p> </div>	<p>Ask the customer to enter their PIN on the terminal and press 'ENTER'.</p>
<div data-bbox="94 783 322 1070"> <p>Processing Please wait</p> </div>	<p>Wait for the 'Processing' message to be completed.</p>
<div data-bbox="94 1102 322 1390"> <p><Type of Card> CASH</p> <hr/> <p>APPROVED</p> <hr/> <p>**Remove Card**</p> </div>	<p>Take note of the response message. A successful transaction will display 'Approved' and an unsuccessful one will display 'Declined'.</p> <p>The message **Remove card** is displayed only when the card is inserted. If prompted, ask the customer to remove their card from the terminal.</p>

Terminal Screen	Next Step
 A terminal screen with a light gray background. It displays the text "PRINT CUSTOMER COPY?" in bold, uppercase letters. Below this text, there are two options: "YES" and "NO", also in bold, uppercase letters, separated by a small gap.	Press 'Yes' or 'ENTER', to print a customer copy of the receipt. Alternatively, press 'No'.

6.4 Refund using standalone mode.

A refund transaction is used to reverse a sale transaction that has previously been processed. Both the original sale and the refund transactions will appear on your account statement.

When the refund setting in the terminal's configuration file is turned on, you can process a refund transaction for any of the following:

- returned goods purchased that are accepted under your Returns Policy
- services that are terminated or cancelled
- incorrect amount charged (price adjustment).

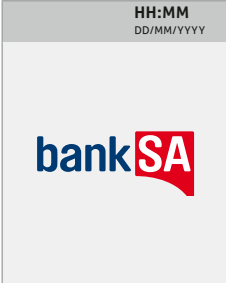

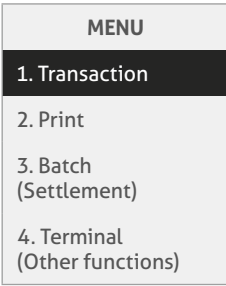
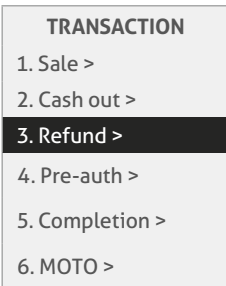

You must not:


- offer or provide a cash refund when the original sale was made using a debit or credit card
- make a refund to a card that was not used for the original sale transaction.

If you initiate an invalid refund, as described above and a customer disputes the original sale transaction, you may be liable for a chargeback claim. This would result in the bank debiting your merchant account for the original sale transaction and additional fees. A chargeback reverses a transaction made on a debit or credit card.

Standalone terminal: refund transactions are only performed by selecting the option from the main menu.

Keep in mind that this transaction type is password protected for risk/security purposes.


Terminal Screen	Next Step
	<p>A 'Refund' transaction can only be started from the merchant main menu.</p> <p>To access the menu, press the 'menu' key </p>
	<p>Select [1. Transaction] to access the Cash Out menu.</p>
	<p>Select [3. Refund].</p>
	<p>Key in the Refund amount and press 'ENTER'.</p>

Terminal Screen	Next Step
<div data-bbox="94 145 322 432"> <p>REFUND PASSWORD</p> <hr/> <p>☆☆☆☆</p> <hr/> </div>	<p>Enter the 4-digit refund password and press 'ENTER'.</p>
<div data-bbox="94 464 322 751"> <p>REFUND \$X.XX</p> <p>PRESENT CARD</p>  </div>	<p>The customer can present the card/payment device to the terminal by tapping, inserting, or swiping.</p>
<div data-bbox="94 783 322 1070"> <p>REFUND \$X.XX</p> <p>PLEASE SELECT APPLICATION</p> <hr/> <p>1. Credit <scheme></p> <hr/> <p>2. eftpos CHEQUE</p> <hr/> <p>3. eftpos SAVINGS</p> </div> <p>OR</p> <div data-bbox="94 1134 322 1422"> <p>REFUND \$X.XX</p> <p>PLEASE SELECT ACCOUNT</p> <hr/> <p>1. Cheque</p> <hr/> <p>2. Savings</p> <hr/> <p>3. Credit</p> </div>	<p>Have the customer select the relevant application (e.g. Visa Credit, eftpos CHEQUE, eftpos SAVINGS) or account (CHEQUE/SAVINGS/CREDIT) on the terminal screen.</p> <p>Note: The terminal will only display the available applications or accounts based on the type of card presented when the card is inserted or swiped.</p>

Terminal Screen	Next Step
<div data-bbox="94 145 322 432"> <p>Processing Please wait</p> </div>	<p>Wait for the 'Processing' message to be completed.</p>
<div data-bbox="94 464 322 751"> <p><SELECTED> ACCOUNT REFUND \$X.XX ----- PIN & ENTER ----- ☆☆☆☆</p> </div>	<p>Ask the customer to enter their PIN on the terminal and press 'ENTER'. Or when a valid Credit Card is presented, PIN entry can be skipped by just pressing 'ENTER'. Note: Your terminal will allow you to skip PIN entry based on the rules for the card types (e.g. certain international credit cards).</p>
<div data-bbox="94 783 322 1070"> <p>Processing Please wait</p> </div>	<p>Wait for the 'Processing' message to be completed.</p>
<div data-bbox="94 1102 322 1390"> <p>Verify signature CORRECT? YES NO</p> </div>	<p>If PIN Entry is skipped, verify the customer's signature. Press 'Yes' or the 'ENTER' key if the signature matches. 'No' or the 'CANCEL' key if the signature doesn't match.</p>

Terminal Screen	Next Step
<div data-bbox="94 145 322 432"> <div data-bbox="135 164 281 191"><Type of Card></div> <div data-bbox="157 210 258 237">REFUND</div> <hr data-bbox="109 272 306 276"/> <div data-bbox="152 287 264 312">APPROVED</div> <hr data-bbox="109 320 306 323"/> <div data-bbox="124 344 292 368">**Remove Card**</div> </div>	<p>Take note of the response message. A successful transaction will display 'Approved' and an unsuccessful one will display 'Declined'.</p> <p>The message **Remove card** is displayed only when the card is inserted. If prompted, ask the customer to remove their card from the terminal.</p>
<div data-bbox="94 464 322 751"> <div data-bbox="124 557 292 608">PRINT CUSTOMER COPY?</div> <div data-bbox="157 639 258 665">YES NO</div> </div>	<p>Press 'Yes' or 'ENTER' to print a customer copy of the receipt.</p> <p>Alternatively, press 'No'.</p>

6.5 Mail/telephone order/e-commerce using standalone mode.

Terminal Screen	Next Step
<div><div>HH:MM DD/MM/YYYY</div><div>bankSA</div></div>	Start the MOTO transaction by pressing the 'menu' key 
<div><div>MENU</div><div><div>1. Transaction</div><div>2. Print</div><div>3. Batch (Settlement)</div><div>4. Terminal (Other functions)</div></div></div>	Select [1. Transaction] to access the MOTO menu.
<div><div>TRANSACTION</div><div><div>1. Sale ></div><div>2. Cash out ></div><div>3. Refund ></div><div>4. Pre-auth ></div><div>5. Completion ></div><div>6. MOTO ></div></div></div>	Select [6. MOTO] .

Terminal Screen	Next Step
<div data-bbox="94 145 322 432"> <p>MOTO</p> <p>SALE \$X.XX</p> <p>ENTER AMOUNT</p> <hr/> <p>\$X.XX</p> <hr/> </div>	<p>Enter the MOTO transaction amount and press 'ENTER'.</p>
<div data-bbox="94 464 322 751"> <p>MOTO \$X.XX</p> <p>ENTER CARD NUMBER</p> <hr/> <p>XXX XXX XXX</p> <hr/> </div>	<p>Begin keying in the card number.</p>
<div data-bbox="94 783 322 1070"> <p>ENTER CARD NUMBER</p> <hr/> <p>XXXX XXXX XXXX</p> <hr/> </div>	<p>Complete entering a valid card number and press 'ENTER'.</p>
<div data-bbox="94 1102 322 1390"> <p>DECLINED INVALID NUMBER</p> </div>	<p>A 'Declined' message will appear if an invalid card number was entered at the terminal.</p> <p>The terminal will return to the previous screen to enter the card number. Enter the correct card number and press 'ENTER'</p> <p>Press 'CLEAR' to return the previous screen to enter the card number, or 'CANCEL' to terminate the transaction.</p>


Terminal Screen	Next Step
<div data-bbox="94 145 322 432"> <p>CARD EXPIRY</p> <hr/> <p>MMYY</p> <hr/> </div>	<p>Enter the card's Expiry Date in the (MMYY) format shown. Then press 'ENTER'.</p>
<div data-bbox="94 464 322 751"> <p>DECLINED INVALID MONTH</p> </div>	<p>A 'Declined' message will appear if an invalid expiry date (invalid month) is entered at the terminal or received from the POS. The terminal will re-prompt for entry of an expiry date until a valid one is entered or processed.</p> <p>Press:</p> <p>'CLEAR' to return to card entry screen.</p> <p>'CANCEL' to terminate the transaction.</p>
<div data-bbox="94 783 322 1070"> <p>ENTER CCV</p> <hr/> <p>XXX</p> <hr/> </div>	<p>Enter the CCV code (found on the reverse of the card). Then press 'ENTER'.</p>
<div data-bbox="94 1102 322 1390"> <p>MOTO TYPE?</p> <hr/> <p>1. Telephone Order</p> <hr/> <p>2. Mail Order</p> <hr/> <p>3. Internet Order</p> </div>	<p>The terminal will prompt for the type of MOTO transaction request received.</p> <p>Press:</p> <p>[1] for orders over the phone</p> <p>[2] for postal orders (via mail)</p> <p>[3] for online orders (internet)</p> <p>then press 'ENTER' to submit the details and move to the next step.</p>


Terminal Screen	Next Step
<div data-bbox="94 145 322 432"> MOTO \$X.XX ENTER TO CONFIRM </div>	<p>Check that the details are correct and then press 'ENTER' to process the MOTO transaction.</p>
<div data-bbox="94 464 322 751"> Processing Please wait </div>	<p>Wait for the 'Processing' message to be completed.</p>
<div data-bbox="94 783 322 1070"> <Type of Card> MOTO APPROVED </div>	<p>Take note of the response message. A successful transaction will display 'Approved' and an unsuccessful one will display 'Declined'.</p>
<div data-bbox="94 1102 322 1390"> PRINT CUSTOMER COPY? YES NO </div>	<p>Press 'Yes' or 'ENTER' to print a customer copy of the receipt. Alternatively, press 'No'.</p>

6.6 Pre-authorisation using standalone mode.

This process illustrates the screens displayed by the terminal to complete a 'Pre-Authorisation' transaction. It occurs when using a signature as the Customer Verification Method (CVM). In these instances, the customer has either:

- Tapped the card.
- Inserted it in the chip card reader.
- Swiped it through the Magnetic Stripe Reader (MSR) or had the card details manually entered into the terminal.

Terminal Screen	Next Step
<div><div>HH:MM DD/MM/YYYY</div><div>bankSA</div></div>	<div>Start the Pre-authorisation by pressing the 'menu' key</div> <div></div>
<div><div>MENU</div><div><div>1. Transaction</div><div>2. Print</div><div>3. Batch (Settlement)</div><div>4. Terminal (Other functions)</div></div></div>	<div>Select [1. Transaction] to access the Pre-authorisation menu.</div>
<div><div>TRANSACTION</div><div><div>1. Sale ></div><div>2. Cash out ></div><div>3. Refund ></div><div>4. Pre-auth ></div><div>5. Completion ></div><div>6. MOTO ></div></div></div>	<div>Select [4. Pre-auth].</div>

Terminal Screen	Next Step
<div data-bbox="95 145 322 434"> <p>PRE-AUTH</p> <p>PRE-AUTH \$X.XX</p> <p>ENTER AMOUNT</p> <hr/> <p>\$X.XX</p> <hr/> </div>	<p>Enter the Pre-authorisation amount and press 'ENTER'.</p>
<div data-bbox="95 462 322 751"> <p>PRE-AUTH \$X.XX</p> <p>PRESENT CARD</p>  </div>	<p>The customer can present the card/payment device to the terminal by tapping, inserting, or swiping.</p> <p>After the card is presented, go to the 'Enter PIN' screen.</p>
<div data-bbox="95 780 322 1069"> <p>ENTER CARD NUMBER</p> <hr/> <p>XXXX XXXX XXXX</p> <hr/> </div>	<p>Where a customer isn't present, enter the card number manually via the terminal. The terminal will display data as you key it in.</p> <p>Then press 'ENTER'.</p>
<div data-bbox="95 1099 322 1388"> <p>DECLINED INVALID NUMBER</p> </div>	<p>A 'Declined' message will appear if an invalid card number was entered at the terminal.</p> <p>And terminal will return to the previous screen to enter the card number. Enter the correct card number and press 'ENTER'.</p> <p>Press 'CLEAR' to return to card presentation prompts, or 'CANCEL' to terminate the transaction.</p>

Terminal Screen	Next Step
<div data-bbox="94 145 322 432"> <p>CARD EXPIRY</p> <hr/> <p>MMYY</p> <hr/> </div>	<p>Enter the card's Expiry Date in the (MMYY) format shown. Then press 'ENTER'.</p>
<div data-bbox="94 464 322 751"> <p>DECLINED INVALID MONTH</p> </div>	<p>A 'Declined' message will appear if an invalid expiry date (invalid month) is entered at the terminal or received from the POS. The terminal will re-prompt for entry of an expiry date until a valid one is entered or processed.</p> <p>Press:</p> <p>'CLEAR' to return to card entry or card presentation prompts.</p> <p>'CANCEL' to terminate the transaction.</p>
<div data-bbox="94 783 322 1070"> <p>ENTER CCV</p> <hr/> <p>XXX</p> <hr/> </div>	<p>Enter the CCV code (found on the reverse of the card). Then press 'ENTER'.</p>
<div data-bbox="94 1102 322 1390"> <p>PRE-AUTH \$X.XX</p> <p>ENTER TO CONFIRM</p> </div>	<p>Check that the details are correct and then press 'ENTER' to process the Pre-authorisation.</p>

Terminal Screen	Next Step
<div data-bbox="94 145 322 434"> <p>Processing Please wait</p> </div>	<p>Wait for the 'Processing' message to be completed.</p>
<div data-bbox="94 462 322 751"> <p><Type of Card> PRE-AUTH</p> <hr/> <p>APPROVED</p> <hr/> </div>	<p>Take note of the response message. A successful transaction will display 'Approved' and an unsuccessful one will display 'Declined'.</p>
<div data-bbox="94 780 322 1069"> <p>Verify signature</p> <p>CORRECT?</p> <p>YES NO</p> </div>	<p>Verify the customer's signature*.</p> <p>Press:</p> <p>'Yes' if signature matches.</p> <p>'No' if signature doesn't match.</p>
<div data-bbox="94 1099 322 1388"> <p><Type of Card> PRE-AUTH</p> <hr/> <p>APPROVED</p> <hr/> </div>	<p>Wait for terminal to print the receipt.</p>


Terminal Screen	Next Step
<div data-bbox="94 145 322 434"> <p>PRINT CUSTOMER COPY?</p> <p>YES NO</p> </div>	<p>Press 'Yes' or 'ENTER' to print a customer copy of the receipt. Alternatively, press 'No'.</p>
<div data-bbox="94 462 322 751"> <p>CREDIT ACCOUNT</p> <p>PRE-AUTH \$X.XX</p> <hr/> <p>PIN & ENTER</p> <hr/> <p>*****</p> </div>	<p>Ask the customer to enter their PIN on the terminal and press 'ENTER', or just press 'ENTER' to sign (if applicable).</p>
<div data-bbox="94 782 322 1070"> <p>Processing Please wait</p> </div>	<p>Wait for the 'Processing' message to be completed.</p>
<div data-bbox="94 1101 322 1390"> <p><Type of Card> PRE-AUTH</p> <hr/> <p>APPROVED</p> <hr/> <p>**Remove Card**</p> </div>	<p>Take note of the response message. A successful response will display 'Approved', while an unsuccessful response will display 'Declined'.</p> <p>The message **Remove card** is displayed only when the card is inserted. If prompted, ask the customer to remove their card from the terminal.</p>

Terminal Screen	Next Step
<div> Verify signature CORRECT? YES NO </div>	Verify the customer's signature*. Press: 'Yes', if the signature matches. 'No', if the signature doesn't match.
<div> PRINT CUSTOMER COPY? YES NO </div>	Press 'Yes' to print a customer receipt if required.


Before completing the transaction, check that the transaction was approved before handing the customer their copy of the transaction receipt. If the transaction is declined, the terminal will display an error message giving the reason. Please check the bottom of the receipt for an 'Approved' or a 'Declined' message.

***Note:** A signature will still be required for some cards (for example signature-only cards, payment cards that don't have a chip and some international cards). Your terminal will be able to process these cards as normal.

6.7 Pre-authorisation completion using standalone mode (with an approval code).

Terminal Screen	Next Step
<div><div>HH:MM DD/MM/YYYY</div><div>bankSA</div></div>	Start the pre-authorisation completion pressing the 'menu' key 
<div><div>MENU</div><div><div>1. Transaction</div><div>2. Print</div><div>3. Batch (Settlement)</div><div>4. Terminal (Other functions)</div></div></div>	Select [1. Transaction] to access the completion menu.
<div><div>TRANSACTION</div><div><div>1. Sale ></div><div>2. Cash out ></div><div>3. Refund ></div><div>4. Pre-auth ></div><div>5. Completion ></div><div>6. MOTO ></div></div></div>	Select [5. Completion] .
<div><div>SALE COMPLETION</div><div>COMPLETION \$X.XX</div><div>ENTER AMOUNT</div><div>\$X.XX</div></div>	Enter the amount and press 'ENTER'.


Terminal Screen	Next Step
<div data-bbox="94 145 322 432"> <p>SALE COMPLETION</p> <p>APPROVAL CODE?</p> <hr/> <p>XXXXXXX</p> <hr/> </div>	<p>The terminal will prompt for an approval code. Enter the approval code from the original Pre-authorisation transaction record.</p>
<div data-bbox="94 464 322 751"> <p>TERMINAL PASSWORD?</p> <hr/> <p>*****</p> <hr/> </div>	<p>The terminal will prompt for a valid terminal password. This step is password-protected and cannot be skipped.</p>
<div data-bbox="94 783 322 1070"> <p>DECLINED INVALID PASSWORD</p> </div>	<p>If an invalid password is entered, the terminal display will decline the transaction.</p>
<div data-bbox="94 1102 322 1390"> <p>Scanning batch Please wait</p> </div>	<p>Wait for the 'Scanning Batch' message to be completed.</p>


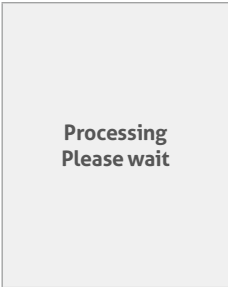

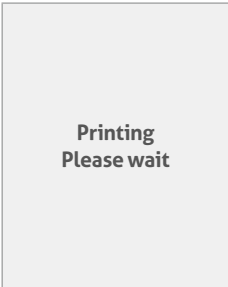
Terminal Screen	Next Step
<div data-bbox="94 145 324 432"> <p>COMPLETION \$X.XX</p> <p>PRESENT CARD</p>  </div>	<p>If the pre-authorisation details were not found on the terminal, swipe or insert the card. Alternatively, the card details may be manually entered using the terminal (only if the Manual Entry function has been turned on in the terminal).</p> <p>Note: This prompt won't be visible if the card data is included with the transaction request from the POS.</p>
<div data-bbox="94 464 324 751"> <p>Processing Please wait</p> </div>	<p>Wait for the 'Processing' message to be completed.</p>
<div data-bbox="94 783 324 1070"> <p>COMPLETION</p> <p>ENTER RRN</p> <hr/> <p>*****</p> <hr/> </div>	<p>If the pre-authorisation details aren't found in the terminal, enter the last 8-digits of the RRN from the merchant receipt and press 'ENTER'.</p>
<div data-bbox="94 1102 324 1390"> <p>COMPLETION</p> <p>AUTH DATE?</p> <hr/> <p>DDMM</p> <hr/> </div>	<p>Enter the authorisation date from the merchant receipt and press 'ENTER'.</p>

Terminal Screen	Next Step
<div data-bbox="94 140 327 434"> <p>COMPLETE \$X.XX</p> <p>ENTER TO CONFIRM</p> </div>	<p>Press 'ENTER' to complete the transaction. The merchant receipt will print automatically.</p>
<div data-bbox="94 458 327 753"> <p>Processing Please wait</p> </div>	<p>Wait for the 'Processing' message to be completed.</p>
<div data-bbox="94 775 327 1070"> <p><Type of Card> COMPLETION</p> <hr/> <p>APPROVED</p> <hr/> <p>**Remove Card**</p> </div>	<p>Take note of the response message. A successful transaction will display 'Approved' and an unsuccessful one will display 'Declined'.</p> <p>The message **Remove card** is displayed only when the card is inserted. If prompted, ask the customer to remove their card from the terminal.</p>
<div data-bbox="94 1094 327 1390"> <p>PRINT CUSTOMER COPY?</p> <p>YES NO</p> </div>	<p>Print a customer receipt if required.</p>

Note: Before completing the transaction, check that the transaction was approved before handing the customer their copy of the transaction receipt. If the transaction is declined, the terminal will display an error message giving the reason. Please check the bottom of the receipt for an 'Approved' or a 'Declined' message.

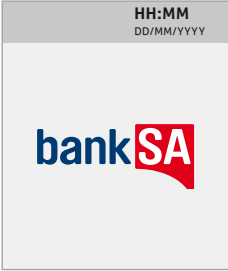

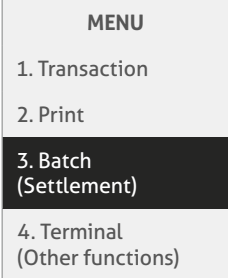

6.8 Manual settlement using standalone mode.

Terminal Screen	Next Step
<div><div>HH:MM DD/MM/YYYY</div><div>bankSA</div></div>	<div>Start the manual settlement by pressing the 'menu' key</div> <div></div>
<div><div>MENU</div><div>1. Transaction</div><div>2. Print</div><div>3. Batch (Settlement)</div><div>4. Terminal (Other functions)</div></div>	<div>Select [3. Batch (Settlement)] to access the settlement menu.</div>
<div><div>BATCH</div><div>1. Settle ></div><div>2. Last settlement ></div><div>3. Review batch ></div><div>4. Batch totals ></div></div>	<div>Select [1. Settle] to start the settlement.</div>

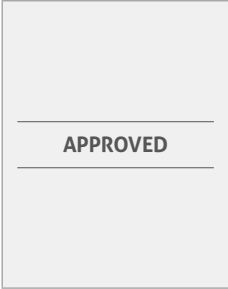
Terminal Screen	Next Step
 <p>SETTLEMENT PASSWORD?</p> <p>*****</p>	<p>To initiate a settlement, enter the settlement password and press 'ENTER'.</p>
 <p>Processing Please wait</p>	<p>Wait for the 'Processing' message to be completed.</p>
 <p>PRINT TRANSACTION LIST?</p> <p>YES NO</p>	<p>Select 'Yes' to print a customer receipt if required.</p>
 <p>Printing Please wait</p>	<p>Then wait for the printing to be completed.</p>

6.9 Pre-settlement report using standalone mode.

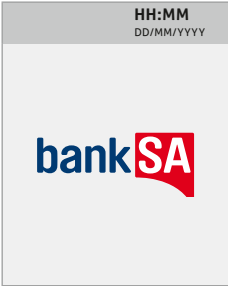

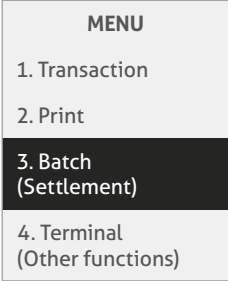
This function will print a report of all transactions performed since the last settlement, without resetting the totals.

Terminal Screen	Next Step
	Start the pre-settlement report by pressing the 'menu' key 
	Select [3. Batch (Settlement)] to access the Batch Totals menu.
	Select [4. Batch totals] .

Terminal Screen	Next Step
<div data-bbox="94 145 322 432"> <p>Scanning Batch Please wait</p> </div>	<p>Wait for the 'Scanning Batch' message to be completed.</p>
<div data-bbox="94 464 322 751"> <p>Printing Please wait</p> </div>	<p>Wait for the terminal to complete printing the Batch Totals report.</p> <p>The terminal will print the report whether successful or not.</p>
<div data-bbox="94 783 322 1070"> <p>PRINT TRANSACTION LIST?</p> <p>YES NO</p> </div>	<p>Select 'Yes' to print the transactions list.</p>
<div data-bbox="94 1102 322 1390"> <p>Printing Please wait</p> </div>	<p>Allow the terminal to complete printing the list.</p>


Terminal Screen	Next Step
	<p>A successful transaction will display 'Approved' and the terminal will return to the idle screen.</p>

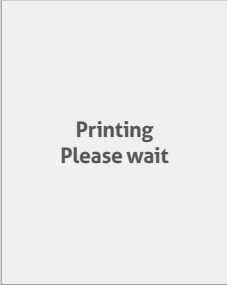
6.10 Last settlement using standalone mode.

Terminal Screen	Next Step
	<p>Start the last settlement report by pressing the 'menu' key </p>
	<p>Select [3. Batch (Settlement)] to access the Batch Totals menu.</p>

Terminal Screen	Next Step
<div data-bbox="94 145 322 429"> <p>BATCH</p> <p>1. Settle ></p> <p>2. Last settlement ></p> <p>3. Review batch ></p> <p>4. Batch totals ></p> </div>	<p>Select [2. Last settlement].</p>
<div data-bbox="94 464 322 751"> <p>WBC Processing</p> </div>	<p>The terminal will retrieve the details of the last settlement for printing.</p>
<div data-bbox="94 783 322 1070"> <p>Printing Please wait</p> </div>	<p>The terminal will print the receipt of the last settlement as 'Last settlement confirmed' and the terminal will return to the idle screen.</p>

6.11 Duplicate/reprint receipt using standalone mode.

Terminal Screen	Next Step
<div><div>HH:MM DD/MM/YYYY</div><div>bankSA</div></div>	Start the reprint receipt function by pressing the 'menu' key 
<div><div>MENU</div><div><div>1. Transaction</div><div>2. Print</div><div>3. Batch (Settlement)</div><div>4. Terminal (Other functions)</div></div></div>	Select [2. Print] to access the Batch Totals menu.
<div><div>PRINT</div><div><div>1. Transaction</div><div>2. Reports</div><div>3. Settings</div></div></div>	Select [1. Transaction] to reprint the receipt for the last transaction.
<div><div>PRINT TRANSACTION</div><div><div>1. Last</div><div>2. By Invoice #</div></div></div>	Select the required option for the reprint: [1] prints the last transaction record stored in memory. [2] the terminal prompts for an invoice number to print specific transaction details.

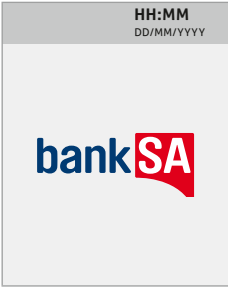
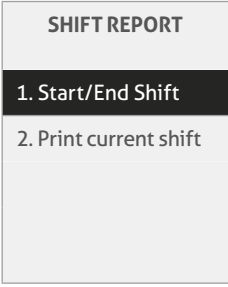
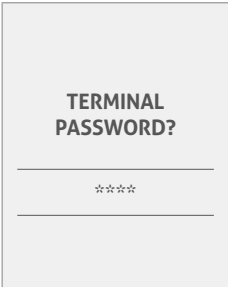
Terminal Screen	Next Step
 <p>The image shows a terminal screen with a light gray background. In the center, the text "Printing" is displayed above the text "Please wait", both in a black, sans-serif font.</p>	<p>Wait for the terminal to complete reprinting the last transaction receipt. Then it will return to the idle screen.</p>


6.12 Shift totals using standalone mode.

This function is used to start and end a shift and print the Shift Report for the current work shift.

The shift total printed in the report will only include transactions between the start and end of the shift.

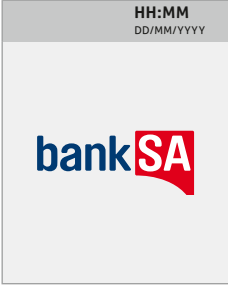
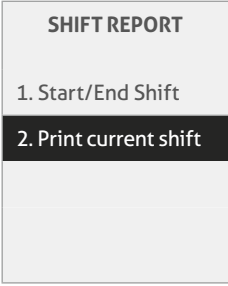
Follow the steps below to start a shift.

Terminal Screen	Next Step
	Press the 'Func' key and key in the number 63. Then press 'ENTER'.
	Select [1.Start/End Shift] .
	The terminal will prompt for a valid terminal password. This step is password-protected and cannot be skipped.

Terminal Screen	Next Step
 <p>The terminal screen displays the text SHIFT MODE ACTIVATED in bold, black, uppercase letters, centered on a light gray background.</p>	<p>The terminal will display a message showing that the shift mode has been activated.</p>

The same function can be used to end the shift.

Follow the steps below to print the shift total.

Terminal Screen	Next Step
 <p>The terminal screen displays the bankSA logo in blue and red. Above the logo, the date and time are shown as HH:MM DD/MM/YYYY in small black text.</p>	<p>Press the 'Func' key and key in the number 63. Then press 'ENTER'.</p>
 <p>The terminal screen displays the SHIFT REPORT menu. It lists two options: 1. Start/End Shift and 2. Print current shift. The second option is highlighted with a dark background.</p>	<p>Select [2. Print current shift]. Allow the terminal to complete printing the Shift Report. The terminal will return to its idle state after printing the report.</p>

Note: If the current shift has not started, you can only print the previous shift report.

7.0 Fall back sales procedures.

7.1 Electronic fall back.

Electronic Fall Back (EFB) is the ability to continue performing transactions on the terminal, even when communication with the bank for online approvals has been lost.

- EFB functionality is only available when enabled on the terminal and is only available for certain cards.
- There are floor limits when using EFB mode and your EFTPOS terminal will prompt you to take appropriate action when you exceed your Floor Limit.

When the terminal is in EFB Mode, the offline transactions are stored in the terminal's memory. After communication has been restored, the terminal forwards the stored transactions to the bank for processing.

When processing in EFB Mode, some differences apply to normal online processing: Contactless transactions aren't available in EFB mode. If you attempt a contactless transaction it will be declined. Ask your customer to retry the transaction by either inserting or swiping their card.

For card transactions that are over your card floor limit, you will be required to enter an authorisation number which you can get by calling 1300 301 831. Alternatively, ask your customer for an alternative means of payment.

Signature capture is required on all EFB transactions regardless of the account selection or whether the PIN was entered. The terminal will process the transaction in accordance with the EFB floor limits and other validation settings.

Debit card transactions (when selecting cheque or savings) exceeding your debit card floor limit will be declined. Ask your customer for an alternate means of payment.

Please make sure the terminal remains powered ON and placed on the base during all EFB processing.


If the terminal has been powered OFF, the terminal must perform a successful Bank Logon to continue EFB processing.

Note: You must not 'split' a sale in order to avoid getting Authorisation.

Important: MOTO and e-Commerce transactions aren't available when the terminal is in EFB Mode.

Cash Out is only supported when the terminal is in EFB Mode and the EFB Cash setting is enabled. Remember, that if a Cash Out component is selected by the customer and the terminal is in EFB Mode, it will attempt to go online to get the card issuer's authorisation. If unable to go online, the transaction will be attempted in EFB mode based on the EFB limit.

When one of the earlier conditions is detected and the transaction is below your EFB floor limit, the terminal will display messages as shown in the screen flow below:

Terminal Display	Response
<div><div>SALE \$X.XX</div><div>PRESENT CARD</div><div></div></div>	<p>The customer can present the card to the terminal by inserting or swiping.</p> <p>Note: In case the customer taps the card, the transaction will be declined and will display the screen in the next step. This is because contactless transactions aren't supported on the terminal (based on the EFB rules set by St.George).</p>
<div><div>SALE \$X.XX</div><div>INSERT/SWIPE CARD</div><div></div></div>	<p>Have the customer insert or swipe the card.</p>
<div><div>SALE \$X.XX</div><div>PLEASE SELECT APPLICATION</div><div><div>1. Credit <scheme></div><div>2. eftpos CHEQUE</div><div>3. eftpos SAVINGS</div></div></div> <div>OR</div> <div><div>SALE \$X.XX</div><div>PLEASE SELECT ACCOUNT</div><div><div>1. Cheque</div><div>2. Savings</div><div>3. Credit</div></div></div>	<p>When a debit card is swiped, the terminal will display prompts for CHEQUE/SAVINGS account types.</p>

Terminal Display	Response
<div data-bbox="94 145 322 432"> <p><SELECTED></p> <p>ACCOUNT</p> <p>Processing Please wait</p> </div>	<p>Wait for the 'Processing' message to be completed.</p>
<div data-bbox="94 464 322 751"> <p><SELECTED></p> <p>ACCOUNT</p> <p>SALE \$X.XX</p> <hr/> <p>PIN & ENTER</p> <hr/> <p>☆☆☆☆</p> </div>	<p>Then ask the customer to enter their PIN on the terminal.</p> <p>Note: Your terminal will allow you to skip PIN entry, based on the card type (such as international cards). You cannot skip PIN entry for debit cards.</p>
<div data-bbox="94 783 322 1070"> <p>OVER EFB LIMIT MERCHANT</p> <p>AUTH ENTRY</p> <hr/> <p>XXX XXX</p> <hr/> </div>	<p>For transactions above the floor limit:</p> <p>Authorisation number entries are only available for credit accounts. In this instance, you will need to call 1300 301 831 to get an authorisation number to process this manual credit card transaction.</p> <p>If approved, you will be given a 6-digit Approval Code. Key in this code then press 'ENTER'.</p> <p>If the Authorisation Centre doesn't issue an Approval Code to continue with the transaction, press 'CANCEL' to terminate the transaction.</p>
<div data-bbox="94 1145 322 1433"> <hr/> <p>APPROVED</p> <hr/> <p>PLEASE SIGN RECEIPT</p> <p>***Remove Card***</p> </div>	<p>The customer will be prompted for a signature.</p>

Terminal Display	Response
<div data-bbox="94 145 322 434"> <p>Verify signature</p> <p>CORRECT?</p> <p>YES NO</p> </div>	<p>Standalone mode:</p> <p>Verify the signature by comparing it with the signature on the reverse of the card.</p> <p>Press 'ENTER' to verify if matched and 'CANCEL' to decline if it doesn't match.</p> <p>Integrated Mode:</p> <p>Have the customer sign the transaction record and verify the signature by comparing it with the signature on the reverse of the card. Then press either 'Yes' or 'No' on the POS to 'Accept' or 'Decline' the transaction.</p> <p>Note: Where Approved, the transaction record will include the Response code T08.</p>
<div data-bbox="94 587 322 876"> <p><Type of Card></p> <p>SALE</p> <hr/> <p>APPROVED</p> <hr/> <p>**Remove Card**</p> </div>	<p>The terminal will then display a transaction 'Approved' message.</p>
<div data-bbox="94 906 322 1195"> <p>DECLINED</p> <p>SIGNATURE ERROR</p> <p><Card Type></p> <p><TXN Type></p> </div>	<p>When the signature doesn't match and you decline the transaction, the terminal will reverse the transaction. The terminal will produce a second merchant copy transaction record with a 'Declined' error message (Response Code TL).</p>

Note: The terminal will go into EFB Mode only if it has performed a successful Bank Logon and an online transaction that day.

Sample electronic fall back purchase receipt.

Remember to always check the receipt to verify if a transaction has been approved.

MERCHANT or BankSA
Logo

MERCHANT NAME

MERCHANT ADDRESS

MERCHANT ADDRESS

OPTIONAL MERCHANT TEXT

MID: 12345678

TID: 90123456

Version: 0.9.99

MERCHANT COPY

JAN 12, 1818:08

BATCH:000012

INV:195

STAN:000128

ACCOUNT TYPECREDIT

Mastercard

.....9992(s)

SALE AUD\$XX.XX

X_____

SIGNATURE

APPROVEDT08

With Signature

X_____

PLEASE RETAIN RECEIPT
FOR YOUR RECORDS

8.0 Glossary.

Approval Code	A unique transaction identifier printed on the pre-authorisation receipt.
CCV Number (Card Check Value)	An additional security feature used in transactions where the customer isn't present (e.g. MOTO or e-Commerce).
Charge Card	American Express, Diners Club or JCB card.
Credit Card	Mastercard, Visa card or UnionPay Credit and Debit cards.
Daily Refund Limit	Maximum refund value allowed within a settlement day.
eftpos Debit Card	A card that gives the customer access to a cheque or savings account. The customer must be present when accessing these account types. Details cannot be hand-keyed into an EFTPOS terminal.
Electronic Fall Back (EFB)	The ability to continue performing transactions on the terminal when the communication with our bank system or the card issuer's bank system has been lost.
Merchant ID (MID)	An 8-digit number issued by bank to identify the merchant business. This number is unique to your terminal, and can be found on any of the following: <ul style="list-style-type: none">• A receipt printed on your terminal.• Your merchant statements.
MOTO (Mail Order or Telephone Order)	Transactions initiated by Mail or Telephone are known as MOTO. This is only available for approved merchants.
PIN (Personal Identification Number)	A number used as a security access code for EFTPOS transactions.
RRN	Retrieval Reference Number. It's a unique number generated for a transaction for a specific merchant.

Terminal ID (TID)	An 8-digit number issued by the bank to identify your terminal. This number is unique to your terminal.
Terminal Password	A terminal password is required for certain terminal functions. Make sure you keep your password secure, so only authorised personnel can access these functions.

9.0 Troubleshooting.

9.1 Hardware faults.

Hardware faults	Action
The terminal doesn't turn on	<ol style="list-style-type: none">1. Check the battery – if it is connected or empty. Remember, a battery that's completely empty will take longer to charge.2. Connect the terminal to the terminal's power supply or put it on a powered base and check if the battery symbol is flashing or moving; this means the battery is charging.
Cards aren't read	<ol style="list-style-type: none">1. Make sure that the magnetic card is swiped correctly (with the magnetic band on the terminal side).2. Swipe the card again smoothly and swiftly – without any pauses.3. Check that the magnetic strip isn't damaged, grooved or cracked.4. Make sure you've correctly inserted the chip/ smartcard into the chip card reader and removed the card only after the transaction is performed.
The receipt isn't printing	<ol style="list-style-type: none">1. Check the presence and proper positioning of the paper roll. Try adjusting the paper roll by following the instructions in this manual (see instructions given in section 2.5 – 'Loading the receipt roll').2. Check the type of paper used (thermal paper is mandatory). Check to make sure the thermal paper's sensitive side is placed correctly.

9.2 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 for helpful tips on what action to take after a transaction is declined.

Code	Display	Cause/Action
00	APPROVED	<ul style="list-style-type: none">The transaction has been approved.
08	APPROVED With signature	<ul style="list-style-type: none">The transaction has been approved if the signature is correct.
Y1	APPROVED	<ul style="list-style-type: none">The transaction has been approved.
Y3	APPROVED	<ul style="list-style-type: none">The transaction has been approved.
01	CALL FOR AUTH	<ul style="list-style-type: none">Unable to get electronic authorisation.
02	CALL FOR AUTH	<ul style="list-style-type: none">Unable to get electronic authorisation.
03	INVALID PPID	<ul style="list-style-type: none">Contact the Merchant Helpdesk.
04	CONTACT CARD ISSUER	<ul style="list-style-type: none">Ask for another form of payment.Tell the customer to contact their card issuer.
05	DECLINED CANNOT PAY	<ul style="list-style-type: none">Do not re-attempt the transaction.Ask for another form of payment.Tell the customer to contact their card issuer.
06	CANNOT PAY	<ul style="list-style-type: none">Ask for another form of payment.Tell the customer to contact their card issuer.

Code	Display	Cause/Action
12	DECLINED TRANSACTION INVALID	• Do not re-attempt the transaction.
		• Ask for another form of payment.
		• Tell the customer to contact their card issuer.
13	DECLINED CANNOT PAY	• Ask for another form of payment.
		• Tell the customer to contact their card issuer.
14	CONTACT CARD ISSUER	• Ask for another form of payment.
		• Tell the customer to contact their card issuer.
19	DECLINED CONTACT CARD ISSUER	• Retry the transaction, selecting a different account.
		• If the transaction is declined again, request another form of payment.
		• Tell the customer to contact their card issuer.
30	FORMAT ERR CALL HELPDESK	• Switch the terminal off, then back on – and then retry the transaction.
		• Contact the Merchant Helpdesk, whilst the customer is present, to confirm if the transaction has been processed correctly.
39	WRONG ACCOUNT	• Retry the transaction, selecting a different account.
		• If the transaction is declined again, request another form of payment.
		• Tell the customer to contact their card issuer.

Code	Display	Cause/Action
51	CONTACT CARD ISSUER	• Insufficient funds.
		• Ask for another form of payment.
		• Tell the customer to contact their card issuer.
52	WRONG ACCOUNT	• Retry the transaction, selecting a different account.
		• If the transaction is declined again, ask for another form of payment.
		• Tell the customer to contact their card issuer.
53	WRONG ACCOUNT	• Retry the transaction, selecting a different account.
		• If the transaction is declined again, ask for another form of payment.
		• Tell the customer to contact their card issuer.
54	EXPIRED CARD	• Check the card's Expiry Date.
		• Tell the customer to contact their card issuer.
55	UNABLE TO AUTHORISE	• The customer has entered the wrong PIN.
		• Retry the transaction with the correct PIN.
56	CONTACT CARD ISSUER	• Ask for another form of payment.
		• Tell the customer to contact their card issuer.
58	INVALID TRANSACTION	• Ask for another form of payment.
		• Tell the customer to contact their card issuer.

Code	Display	Cause/Action
59	CANNOT PAY	• Ask for another form of payment.
		• Tell the customer to contact their card issuer.
61	ISSUER UNAVAILABLE	• Ask for another form of payment.
		• Tell the customer to contact their card issuer.
62	CANNOT PAY	• Ask for another form of payment.
		• Tell the customer to contact their card issuer.
65	CANNOT PAY	• Ask for another form of payment.
		• Tell the customer to contact their card issuer.
75	CANNOT PAY	• Retry the transaction.
		• If the transaction is declined again, ask for another form of payment.
		• Tell the customer to contact their card issuer.
90	PLEASE RETRY	• Retry the transaction.
		• If the transaction is declined again, ask for another form of payment.
		• Tell the customer to contact their card issuer.
91	DECLINED ISSUER NOT AVAILABLE	• 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.
94	CANNOT PAY	• Ask for another form of payment.
		• Tell the customer to contact their card issuer.

Code	Display	Cause/Action
97	SETTLE NOT AVAILABLE	<ul style="list-style-type: none">Settlement cannot be performed more than once in a 24-hour period.
		<ul style="list-style-type: none">Terminal settlement has been done within the last 24 hours.
		<ul style="list-style-type: none">If you wish to change the settlement time, please contact the Merchant Helpdesk.
98	SYSTEM ERROR	<ul style="list-style-type: none">Switch the terminal off, then back on – and retry the transaction.
		<ul style="list-style-type: none">Contact the Merchant Helpdesk if the problem persists.
TC	DECLINED TC	<ul style="list-style-type: none">Retry the transaction, selecting a different account.
		<ul style="list-style-type: none">If the transaction is declined again, ask for another form of payment and tell the customer to contact their card issuer.
TL	DECLINED TL	<ul style="list-style-type: none">Signature error.
XO		<ul style="list-style-type: none">Retry the transaction.
X7	CANCELLED SYSTEM ERROR	<ul style="list-style-type: none">Contact the Merchant Helpdesk if the problem persists.
		<ul style="list-style-type: none">Retry the transaction.
Z1	CANNOT PAY	<ul style="list-style-type: none">Ask for another form of payment.
Z3	ISSUER UNAVAILABLE	<ul style="list-style-type: none">Ask for another form of payment.
Z4	CANNOT PAY	<ul style="list-style-type: none">Ask for another form of payment.

Code	Display	Description/Printed Text	Cause/Action
VX	DECLINED	These are errors reported by the EMV Kernel.	<ul style="list-style-type: none"> Ask for another form of payment.
Y1	APPROVED	Offline Approved by EMV card	<ul style="list-style-type: none"> No Action.
		APPROVED	
Y3	APPROVED	Offline Approved by EMV Card when terminal 'Failed to go Online'	<ul style="list-style-type: none"> No Action.
		APPROVED	
Z1	DECLINED	Offline declined by Contact EMV Card	<ul style="list-style-type: none"> Ask for another form of payment.
		DECLINED	
Z3	DECLINED	Offline Declined by Contact EMV Card when terminal 'Failed to go Online'	<ul style="list-style-type: none"> Ask for another form of payment.
		DECLINED	
Z4	DECLINED	Declined by Contact EMV Card after 'Online Approval'	<ul style="list-style-type: none"> Ask for another form of payment.
		DECLINED	
PF	POWER FAILED	Power to terminal failure.	<ul style="list-style-type: none"> Restart the terminal.
		POWER FAILED	<ul style="list-style-type: none"> Retry the transaction.
		LINE IN USE	<ul style="list-style-type: none"> Contact the Merchant Helpdesk if the problem persists.
V9	SYSTEM ERROR	SYSTEM ERROR	<ul style="list-style-type: none"> Restart the terminal. Retry the transaction. Contact the Merchant Helpdesk if the problem persists.

Code	Display	Description/Printed Text	Cause/Action
VA	SYSTEM ERROR	SYSTEM ERROR	<ul style="list-style-type: none"> Restart the terminal. Retry the transaction. Contact the Merchant Helpdesk if the problem persists.
VB	SYSTEM ERROR	SYSTEM ERROR	Restart the terminal.
		ATTACH IN PROGRESS	Retry the transaction.
		NETWORK ERROR	Contact the Merchant Helpdesk if the problem persists.
X0	NO RESPONSE	The terminal hasn't received a response from the bank	Restart the terminal.
		NO RESPONSE	Retry the transaction.
X1	COMMUNICATION ERROR	General communication error	Contact the Merchant Helpdesk if the problem persists.
		COMMUNICATION ERROR	Restart the terminal.
X7	SYSTEM ERROR		<ul style="list-style-type: none"> Restart the terminal. Retry the transaction. Contact the Merchant Helpdesk if the problem persists.
EI	MOTO NOT ALLOWED	MOTO not supported by terminal	Contact the Merchant Helpdesk.
		MOTO NOT ALLOWED	
ER	SIGNATURE ERROR	Signature rejected	Ask for another form of payment.
		SIGNATURE ERROR	

Code	Display	Description/Printed Text	Cause/Action
EY	NO CASH ON CREDIT	Cash Out on a Credit Account, not supported	<ul style="list-style-type: none"> • Retry the transaction selecting a different account.
			<ul style="list-style-type: none"> • If the transaction is declined again, ask for another form of payment.
		NO CASH ON CREDIT	<ul style="list-style-type: none"> • Tell the cardholder to contact the card issuer.
EZ	TRANSACTION NOT ALLOWED	Transaction not supported by terminal	<ul style="list-style-type: none"> • Contact the Merchant Helpdesk.
		TRANSACTION NOT ALLOWED	
EZ	INVALID AMOUNT	1-2 Way Interface, Amount passed to terminal = 'ZERO'	<ul style="list-style-type: none"> • Enter a valid Transaction amount > \$0.00
		INVALID AMOUNT	
TB	DECLINED	Presented Card not in CPAT	<ul style="list-style-type: none"> • Ask for another form of payment.
		DECLINED	<ul style="list-style-type: none"> • Contact the Merchant Helpdesk if the problem persists.
TJ	LOGON REQUIRED	Bank Host Logon required before next transaction	<ul style="list-style-type: none"> • Perform a Bank Logon through the POS or Linkly client.
		LOGON REQUIRED	<ul style="list-style-type: none"> • Initiate a new Transaction.
TI	OPERATOR TIMEOUT	Terminal reached Inactivity Timeout	<ul style="list-style-type: none"> • Retry the transaction.
		OPERATOR TIMEOUT	<ul style="list-style-type: none"> • Contact the Merchant Helpdesk if the problem persists.

Code	Display	Description/Printed Text	Cause/Action
TJ	TMS INIT REQUIRED	TMS Initialisation required before next transaction	<ul style="list-style-type: none"> Select 'Func' 11113333 and press 'ENTER' twice.
		TMS INIT REQUIRED	
TK	NO MANUAL CARD	Manual Card Entry not supported by terminal	<ul style="list-style-type: none"> Contact the Merchant Helpdesk.
		NO MANUAL CARD	
TL	SIGNATURE ERROR	Signature not matched	<ul style="list-style-type: none"> The transaction has been declined due to the Signature being rejected.
		SIGNATURE ERROR	<ul style="list-style-type: none"> Contact the Merchant Helpdesk if the problem persists.
TM	TRANSACTION CANCELLED	'CANCEL' key pressed before PIN entry by operator or terminal timed out waiting for keystroke	<ul style="list-style-type: none"> Transaction cancelled by Operator. Retry the transaction.
		OPERATOR CANCELLED	<ul style="list-style-type: none"> Contact the Merchant Helpdesk if the problem persists.
TQ	CARD EXPIRED	Presented card details contain invalid Expiry Date	<ul style="list-style-type: none"> Ask for another form of payment.
		CARD EXPIRED	<ul style="list-style-type: none"> Tell the cardholder to contact the card issuer.
TT	BATCH FULL	SAF Batch full. Terminal unable to accept further transactions	<ul style="list-style-type: none"> A settlement must be performed once in a 24-hour period.
		BATCH FULL	<ul style="list-style-type: none"> Perform a settlement and contact the Merchant Helpdesk if the problem persists.

Code	Display	Description/Printed Text	Cause/Action
TX	UNABLE TO PROCESS	Terminal unable to send Reversal	<ul style="list-style-type: none"> • Retry the transaction
		UNABLE TO PROCESS	<ul style="list-style-type: none"> • Contact the Merchant Helpdesk if the problem persists.
X1	DECLINED	Unable to connect	<ul style="list-style-type: none"> • Retry the transaction.
	COMMUNICATION ERROR	COMMUNICATION ERROR	<ul style="list-style-type: none"> • Contact the Merchant Helpdesk if the problem persists.
X2	DECLINED	Unable to connect to Bluetooth	<ul style="list-style-type: none"> • Contact the Merchant Helpdesk if the problem persists.
	BLUETOOTH ERROR	BLUETOOTH ERROR	
X3	POS	Unable to connect to the POS	<ul style="list-style-type: none"> • Restart the terminal. • Retry the transaction.
	NOT CONNECTED		<ul style="list-style-type: none"> • Retry the transaction.
		COMMUNICATION ERROR	<ul style="list-style-type: none"> • Contact the Merchant Helpdesk if the problem persists.
X4	DECLINED	STAN Error	<ul style="list-style-type: none"> • Restart the terminal.
	SYSTEM ERROR		<ul style="list-style-type: none"> • Retry the transaction.
		SYSTEM ERROR	<ul style="list-style-type: none"> • Contact the Merchant Helpdesk if the problem persists.
X5	DECLINED	Unable to connect	<ul style="list-style-type: none"> • Restart the terminal.
	SYSTEM ERROR		<ul style="list-style-type: none"> • Retry the transaction.
		COMMUNICATION ERROR	<ul style="list-style-type: none"> • Contact the Merchant Helpdesk if the problem persists.

Code	Display	Description/Printed Text	Cause/Action
X6	BAD TID	Stored transactions detected in terminal when connected to POS	<ul style="list-style-type: none"> Reconnect terminal to the correct POS.
	INVALID TERMINAL		
X7	MAC ERROR	Incoming MAC error	<ul style="list-style-type: none"> Restart the terminal. Retry the transaction.
		MAC ERROR	<ul style="list-style-type: none"> Contact the Merchant Helpdesk if the problem persists.
XC	MESSAGE ERROR	Wrong Header Type or response Message Type NOT expected	<ul style="list-style-type: none"> Restart the terminal. Retry the transaction.
		MESSAGE ERROR	<ul style="list-style-type: none"> Contact the Merchant Helpdesk if the problem persists.
XD	INVALID NUMBER	Presented Card failed LUHN check on card read	<ul style="list-style-type: none"> Ask for another form of payment.
		INVALID NUMBER	<ul style="list-style-type: none"> Tell the cardholder to contact the card issuer.
XO	NO RESPONSE	No Host response	<ul style="list-style-type: none"> Restart the terminal.
			<ul style="list-style-type: none"> Retry the transaction.
			<ul style="list-style-type: none"> Contact the Merchant Helpdesk if the problem persists.

Below is a copy of a receipt which indicates the location of the Response Codes.

PLEASE RETAIN RECEIPT
FOR YOUR RECORDS

**MERCHANT or BankSA
Logo**

MERCHANT NAME
MERCHANT ADDRESS
MERCHANT ADDRESS

OPTIONAL MERCHANT TEXT

MID: 12345678

TID: 90123456

Version: 0.9.99

CUSTOMER COPY

JAN 12, 18 18:08
BATCH: 000012
INV: 195
ACCOUNT TYPE CREDIT
RRN 000128
TXN REF: 00000542
MASTERCARD
A0000000041010

Mastercard
.....9992(s)

SALE AUD \$XX.XX

APPROVED **00**
APPROVAL CODE 052695
ARQC: 1E65F54D58A8E8BD
APSN:01 ATC:0053

PLEASE RETAIN RECEIPT
FOR YOUR RECORDS

Remember to always check the receipt to verify if a transaction has been approved.

Note: Where your terminal displays a response code not listed in this guide and you use a terminal supplied by us, you should phone the Merchant Helpdesk on:

 **1300 130 190** for assistance.

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

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