

**PC-EFTPOS
i3070
Merchant
Operating
Guide**

PHONE NUMBERS.

THE FOLLOWING HELP DESK'S AND AUTHORISATION CENTRE'S ARE AVAILABLE TO YOU 24 HOURS A DAY, 7 DAYS A WEEK.

BANKSA ELECTRONIC BANKING SERVICE CENTRE

Service and Sales Support Help Desk (including stationery orders)	1300 650 977
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AUTHORISATIONS - FOR FALL BACK PURPOSES ONLY

Cardlink Authorisation Centre (credit cards only)	1300 301 831
EFTPOS Help Desk (debit cards only)	1300 650 977
American Express Authorisations	1300 363 614
JCB Authorisations	1300 363 614
Diners Club Authorisations	1800 331 112

THE FOLLOWING HELP DESK IS AVAILABLE TO YOU MONDAY TO FRIDAY 8.30AM TO 10.00PM (AEST) AND SATURDAY TO SUNDAY 10.00AM TO 3.00PM (AEST).

PC-EFTPOS HELP DESK

For General PC-EFTPOS Enquiries	(02) 9998 9800
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MERCHANT DETAILS.

Please complete the details below for your merchant facility.

Trading name:
Merchant number:
Terminal number(s):

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1.0 INTRODUCTION.

The PC-EFTPOS i3070 terminal enables online transactions to be processed for Debit Cards (Savings and Cheque accounts), Credit Cards (Visa® and MasterCard®) and Charge Cards (American Express®, Diners Club and JCB). To accept Charge Card transactions please contact the Charge Card provider.

The features of the PC-EFTPOS i3070 terminal include:

- Process Purchases
- Process Purchases with Cash Out for Debit Cards
- Process Refunds
- Process Voids
- Process Mail/Telephone Order Transactions (MOTO) and eCommerce (ECOM) transactions (approved merchants only)
- Process Cash Out Transactions for Debit Cards
- Process Pre-Authorisation and Completion Transactions (approved merchants only)
- Process Tips (approved merchants only)
- Training Mode supported

This PC-EFTPOS i3070 Merchant Operating Guide forms part of your Agreement with the Bank.

1.1 Merchant Responsibility for Equipment and Materials Provided.

Imprinters, terminals, any other hardware or equipment and any unused stationery and promotional materials supplied by the Bank, remain the property of the Bank.

- You must not sell, assign or in any way encumber them.
- You shall not part with possession of them to a third party or give access to a third party.
- You must ensure that the terminals are covered by your business or contents insurance.

Terminals must not be relocated without prior authorisation.

Terminals must be located where customers can use the pinpad without the risk of other people seeing them key in their PIN.

* American Express® is a registered trademark of American Express Company.

* MasterCard® and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated.

* Visa® is a registered trademark of Visa Worldwide PTe Limited.

1.2 Cancellation of Facility.

If your merchant facility is cancelled for any reason, this equipment and materials must be returned to us. To make arrangements for return call the EFTPOS Helpdesk on 1300 650 977. You must ensure that all equipment and materials are available to be returned within five business days of our request.

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

1.3 Damaged, Lost or Stolen Equipment.

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

1.4 Merchant Receipts.

You must retain all merchant receipts printed, in a secure manner for reconciliation and in case of terminal failure.

You must provide the customer with a receipt unless he or she requests otherwise.

1.5 EFTPOS Stationery.

All items of stationery relating to fall back procedures can be ordered by phone or online on the internet.

Please place your orders before running your stocks too low. Orders will be delivered to you within five business days.

There are no additional fees for stationery supplies.

Ordering Stationery Online

Log on to <http://www.banksa.com.au/business/payment-solutions/> to order stationery online. Select 'Order Merchant Stationery' from the menu on the right of the page, which will direct you to the stationery order page on the BankSA website and enter the following details:

- Merchant Number (MID)
- Trading Address Postcode

then:

- Select your stationery items and quantities and follow the prompts.

Ordering Stationery By Phone

Call the EFTPOS Helpdesk on 1300 650 977 (available 24/7). Follow the prompts and use your phone keypad to enter the following details:

- Select your stationery items and quantities

then:

- Merchant Number (MID)
- Trading Address Postcode

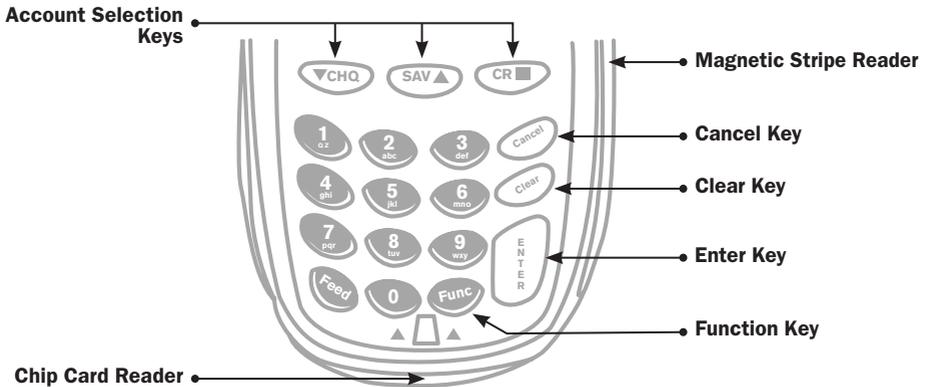
2.0 GETTING STARTED.

2.1 PC-EFTPOS i3070 Terminal.

The PC-EFTPOS i3070 terminal operates as a card reader and as a pinpad for the cardholder. The PC-EFTPOS i3070 kit includes:

- an i3070 terminal
- a detachable power supply and cable
- an RS232 serial cable (DB9 to RJ45)
- a USB serial cable (USB to RJ45)

2.2 Keypad Layout.



Account Keys:	The CHQ (Cheque), SAV (Savings) and CR (Credit) keys (also referred to as Soft Function Keys) allow the user to access the particular account type required when prompted. These keys are also used to access the terminal function menus.
Magnetic Stripe Reader:	The reader where a cards magnetic stripe is swiped.
Cancel Key:	The CANCEL key is used to cancel the current function and return the terminal to the idle state.
Clear Key:	The CLEAR key is used to correct any invalid data entered.
Enter Key:	The ENTER key is used to confirm data entered or displayed and to select menu options.
Function Key:	The FUNCTION key is used to access the terminal functions.
Chip Card Reader:	The reader where a card is inserted to read the chip.

2.3 Connecting the PC-EFTPOS i3070 Terminal.

The PC-EFTPOS i3070 terminal can be connected to the PC using either an RS232 serial cable (DB9 to RJ45) connection or a USB serial cable (USB to RJ45) connection.

Using the RS232 Cable:

1. Remove the connector cover on the back of the pinpad.
2. Plug the RJ45 connector on the RS232 cable into the back of the pinpad.
3. Replace the connector cover on the back of the pinpad.
4. Connect the power cable into the port at the other end of the RS232 cable.
5. Plug this end of the RS232 cable into a COM port on the back of the PC and secure it in place.
6. Plug the power supply into a mains power outlet.
7. Ensure the EFT Client points to the COM port that the RS232 cable has been connected to, so that the pinpad will be detected by the PC. The status on the EFT Client should be "pinpad online".

Using the USB Cable:

1. Remove the connector cover on the back of the pinpad.
2. Plug the RJ45 connector on the USB cable into the back of the pinpad.
3. Replace the connector cover on the back of the pinpad.
4. DO NOT connect the pinpad to your PC until instructed to do so by your POS Vendor or PC-EFTPOS installer.
5. When instructed, plug the USB connector of the USB cable into a USB port on the PC.
6. Switch the pinpad to USB mode using the following procedure:

TERMINAL DISPLAY	PROCEDURE
<p>READY LOGO hh:mm dd/mm/yy</p>	Press the FUNC key.
<p>FUNCTION:</p>	Key in 11112227 and press ENTER .
<p>CHANGE TO USB? [ENTER] = YES [CLEAR] = NO</p>	Press the ENTER key for USB mode.

7. Ensure the EFT Client points to the COM port that the USB cable has been connected to, so that the pinpad will be detected by the PC. The status on the EFT Client should be "pinpad online". (Note: Although the USB cable has been connected to a USB port, the EFT Client refers to the USB port as a COM port)

2.4 Communications.

The PC-EFTPOS i3070 terminal is capable of using several different methods of communication with the Bank. This will depend on the set up of your site and your preference. The PC-EFTPOS i3070 terminal supports a primary method of communication as well as secondary communication methods.

The terminal can communicate via:

- Dial up phone line (provided by your telephone service provider), using a P68 modem (provided by the Bank)
- Argent ISDN (provided by Telstra)

- Internet Protocol (IP) Gateway (provided by PC-EFTPOS)

Connection to each communication method varies.

2.4.1 Dial up Connection.

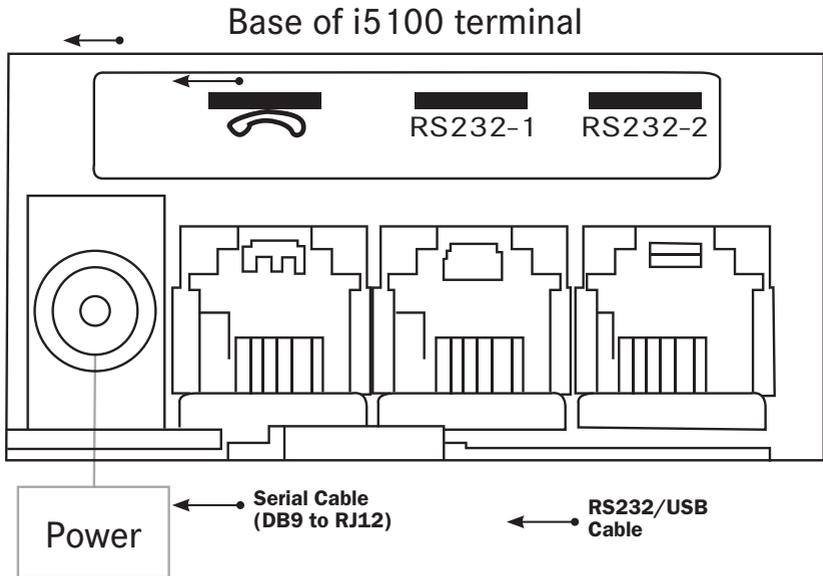
The PC-EFTPOS i3070, using a dial up connection, requires the use of a dial up phone line, supplied by you, and the installation of a P68 modem. The modem is supplied by the Bank and installed by you or your POS vendor.

The P68 modem kit includes:

- the P68 modem
- a detachable power supply and cable
- a Y powered curly cord (power and telephone cable)
- a telephone cable adaptor
- a serial cable (DB9 to RJ12)

To connect the modem:

1. Place the modem on a clear, flat surface close to a mains power outlet and telephone socket. The connectors are located underneath the modem as shown.
2. Plug the RJ12 phone connector on the curly end of the Y powered curly cord into the socket marked .
3. Plug the opposite end of the RJ12 curly cord into the telephone cable adaptor, which inserts into the telephone wall socket.
4. Plug the DC connector on the curly end of the Y powered curly cord into the modems power socket.
5. Plug the opposite ends DC connector into the modem power supply.
6. Plug the RJ12 end of the serial cable into the socket on the base of the modem marked RS232-1.
7. Plug the other end of the serial cable into a COM port on the back of the PC and secure it in place.
8. Plug the power supply into a mains power outlet.



2.4.2 Argent ISDN Connection.

The Telstra Argent ISDN connection is obtained by applying for this service direct from Telstra.

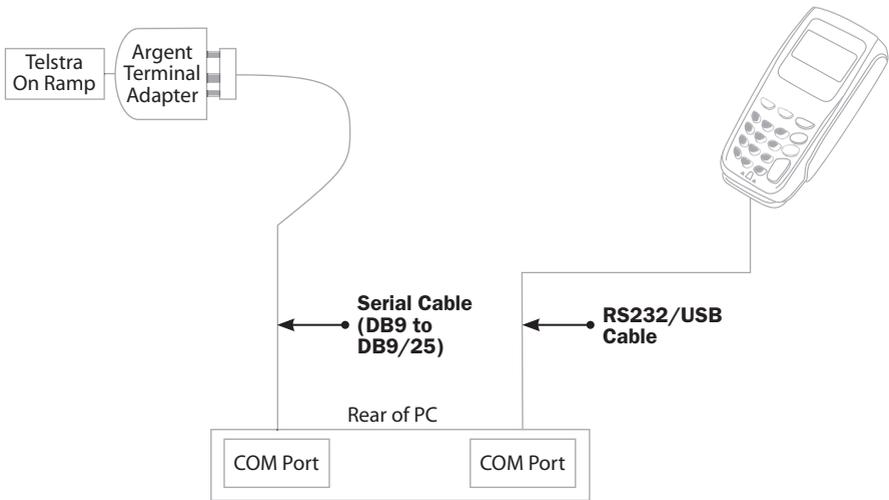
The PC-EFTPOS i3070, using a Telstra Argent ISDN connection requires the installation of a Telstra On Ramp and Telstra Argent Terminal Adaptor (ATA). This is supplied and installed by Telstra.

Other equipment required:

- Serial cable (DB9 to DB9/DB25) (Note: the required cable is dependant on the Argent ATA that has been installed and is either supplied by Telstra or you)

To connect the Telstra Argent ISDN service:

1. Plug the serial cable (DB9 or DB25 end) into the serial port on the Argent ATA and secure it in place.
2. Plug the other end of the serial cable into a COM port on the back of the PC and secure it in place.
3. If the connections are correct, the Argent ATA will display a steady dot on the display panel, after a short while.



2.4.3 Internet Protocol (IP) Gateway Connection.

The IP Gateway connection is obtained by applying for this service direct from PC-EFTPOS.

The PC-EFTPOS i3070, using the IP Gateway, requires the use of an internet connection, supplied by you; and the PC-EFTPOS IP Gateway software package, supplied by PC-EFTPOS. It does not require any additional cables or equipment. The software is installed by you, your POS vendor or PC-EFTPOS.

2.5 Terminal Configuration.

Once the PC-EFTPOS i3070 terminal is connected, the Merchant ID and Terminal ID will need to be entered into the PC-EFTPOS EFT Client.

This is done via the Control Panel within PC-EFTPOS. Refer to your POS vendor or PC-EFTPOS for assistance.

3.0 PASSWORDS.

The following information describes the passwords and codes used in this guide.

Ensure that your passwords are changed regularly to prevent unauthorised use.

3.1 Void Password.

This password is a general security password that allows you to restrict access to the VOID function. Access to the void function can be limited at your discretion.

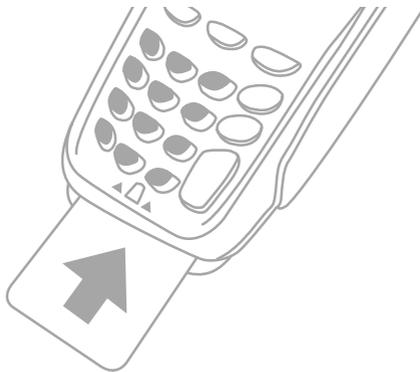
Void passwords will have a default setting (unless nominated by you at the time of application) when you receive your terminal(s). You (as the authorised signatory) will need to contact the EFTPOS Helpdesk to change your passwords on 1300 650 977.

4.0 PROCEDURES.

4.1 Inserting a Chip Card.

When your terminal is enabled for chip card acceptance, chip cards are inserted into the terminal and left there for the duration of the transaction.

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



1. Check the terminal is displaying the message PRESENT CARD.
2. Hold the card face-up with the chip towards the terminal.
3. Insert the card as far as it will go into the reader and continue processing the transaction.
4. Leave the card in the terminal until prompted to remove it.
5. If a chip card is swiped in error, the terminal will display the message CHIP CARD INSERT CARD.
6. If a chip card is faulty or cannot be read, the terminal will display the message CHIP ERROR REMOVE CARD. Retry inserting the card. If the chip card still cannot be read, the terminal may display the message CHIP ERROR USE MAG STRIPE. If this occurs, swipe the card.

4.2 Swiping a Magnetic Stripe Card.



The magnetic stripe reader is located on the right hand side of the terminal.

1. Check the terminal is displaying the message PRESENT CARD.
2. Hold the card upside-down with the magnetic stripe facing inwards.
3. Swipe the card smoothly through the card reader, in either direction. Ensure the whole magnetic stripe is swiped through the reader.
4. If there is no response from the terminal, or a CARD READ ERROR message is displayed, swipe the card again. You might need to swipe faster or slower.

4.3 Damaged Cards.

If a credit card will not read, when inserted in the chip card reader or when swiped, while performing a credit account transaction, the manual key process should not be used.

Warning: Where the manual key process has been used to perform a credit card transaction (contrary to the MOTO or ECOM instructions outlined in section 5.8, How to Process a MOTO/ECOM Transaction), and that transaction is subsequently disputed by the cardholder, the merchant will be liable for the amount of the transaction.

A manual fall back voucher can be used to fulfil the sale as per the instructions outlined in section 7.2, Manual Fall Back.

The option of completing a manual voucher ONLY applies to credit account transactions where the credit card will not read.

In the following situations, the cardholder must be referred to their card issuer and an alternative form of payment requested:

- Credit account transaction DECLINED
- Savings/Cheque account transaction DECLINED
- Credit/Debit card will NOT READ when performing a Savings/Cheque account transaction.

Note: The non compliance to the above procedure will be considered a serious breach of the merchant agreement and may result in termination of your merchant facility.

4.4 PIN Entry.

There are three different PIN request messages that can be displayed on the terminal when a transaction is being processed. The display shown will depend on the card used.

The three PIN request messages are:

1. PIN AND ENTER for mandatory PIN entry
2. PIN OR ENTER for optional PIN entry
3. PRESS ENTER for no PIN entry

As the cardholder enters their PIN on the terminal, asterisk (*) characters will be displayed for each digit entered. A minimum of four and maximum of twelve digits can be entered. PIN entry is finalised by pressing the **ENTER** key on the terminal.

The **CANCEL** key on the terminal cannot be pressed to exit/cancel the transaction. The transaction can be cancelled by pressing the **CANCEL** key on the POS if required.

If an incorrect digit is entered during PIN entry, it can be cleared by pressing the **CLEAR** key on the terminal.

PIN entry will time out after sixty seconds if no keys are pressed.

For offline PIN on chip cards, the terminal will check the PIN attempt counter and if there is only one attempt remaining, a warning will be displayed.

4.5 Operating Training Mode.

Training mode helps you train new staff members in the operation of the terminal. Training mode can be initiated at any time during the day, from your POS, whenever the terminal is in a READY state, without affecting live value totals. During training mode the terminal will not connect to the host but will perform all transactions offline. Transactions performed in training mode will not affect your settlement total.

Please Note:

- **The terminal will only display ****TRAINING MODE**** once a transaction is initiated.**
- **The terminal will NOT revert back to live mode by itself.**
- **Training mode can only be enabled when there are no reversals or advices pending.**
- **In training mode, whole dollar amounts will generate an approved transaction. Other amounts will result in a 'response code' corresponding to the number of cents. For example an amount of \$2.01 or \$0.01 will result in a response code of 01 Declined, Contact Bank.**

To start and operate training mode:

TERMINAL DISPLAY	PROCEDURE
<p>READY</p> <p>LOGO</p> <p>hh:mm dd/mm/yy</p>	<p>Set the training mode flag on the POS and initiate a transaction.</p>
<p>PURCHASE \$X.XX</p> <p>PRESENT CARD</p> <p>**TRAINING MODE**</p>	<p>Insert the customer's chip card into the chip card reader.</p> <p>Or:</p> <p>Swipe the customer's card through the card reader.</p>

Process transactions as per procedures in section 5.0. Receipts will display **TRAINING ONLY** NOT A VALID TRANSACTION on them.

Receipt in Training Mode

MERCHANT COPY

****TRAINING ONLY****
NOT A VALID
TRANSACTION

MasterCard
.....1234 (C)

ACCT TYPE	CREDIT
TRANS TYPE	PURCHASE
TERMINAL ID	28010101
POS REF	123456789876
INV/ROC NO	000473
DATE/TIME	22 JUN 09 16:14
AID	A0000000041010
TC	AF6702D8211E2290
AMOUNT	\$2.00

TOTAL AUD	\$2.00
AUTH	837514
APPROVED	00

CARDHOLDER SIGN HERE

X_____

CUSTOMER COPY

****TRAINING ONLY****
NOT A VALID
TRANSACTION

MasterCard
.....1234 (C)

ACCT TYPE	CREDIT
TRANS TYPE	PURCHASE
TERMINAL ID	28010101
POS REF	123456789876
INV/ROC NO	000473
DATE/TIME	22 JUN 09 16:14
AID	A0000000041010
TC	AF6702D8211E2290
AMOUNT	\$2.00

TOTAL AUD	\$2.00
AUTH	837514
APPROVED	00

To exit training mode:

TERMINAL DISPLAY

PROCEDURE

READY
LOGO
hh:mm dd/mm/yy

Remove the training mode flag on the POS and the terminal is now ready to process live transactions again.

At the end of training mode all transactions are reset and previous values are restored to batch and ROC (Record of Charge) number.

5.0 TRANSACTION PROCEDURES.

5.1 How to Process a Purchase.

TERMINAL DISPLAY	PROCEDURE
<p>READY</p> <p>LOGO</p> <p>hh:mm dd/mm/yy</p>	<p>Initiate a purchase transaction from the POS.</p>
<p>PURCHASE \$X.XX</p> <p>PRESENT CARD</p>	<p>If presented with a chip card, insert the customer's card into the chip card reader. Refer to Inserting a Chip Card in section 4.1.</p> <p>OR:</p> <p>If presented with a magnetic stripe card, swipe the customer's card through the card reader. Refer to Swiping a Magnetic Stripe Card in section 4.2.</p>
<p>PURCHASE \$X.XX</p> <p>SELECT ACCOUNT</p> <p>CHQ SAV CR</p>	<p>Have the cardholder select their account type.</p> <p>Note: The terminal will only display the available accounts for the card entered.</p>
<p>CREDIT \$X.XX</p> <p>PIN AND/OR ENTER</p>	<p>Where prompted, have the cardholder key in their PIN and press ENTER, or just press ENTER¹.</p> <p>Refer to section 4.4, for the appropriate PIN entry prompt that will be displayed.</p>
<p>DEBIT/CREDIT SALE</p> <p>PROCESSING</p>	<p>The terminal is connecting to the bank and processing the transaction².</p> <p>If a DEBIT/CREDIT transaction is selected, the issuer's name (eg: MASTERCARD, VISA, AMEX) is displayed. If a debit transaction (savings or cheque) is selected, DEBIT is displayed.</p>
<p>REMOVE CARD</p>	<p>If a chip card was inserted, remove the card from the reader.</p>

**VERIFY SIGNATURE
CORRECT?**

If signature is required, remove the card from the terminal: Have the customer sign the receipt. If the signature matches the signature on the card, press **YES** on the POS. Otherwise press **NO**.

**DEBIT/CREDIT SALE
APPROVED**

This message will be displayed if the transaction is approved.

Note:

- 1. The entering of PIN on credit is optional. Allow the cardholder to enter their PIN at the terminal prompt. If the cardholder bypasses PIN entry a signature will need to be obtained to authorise the transaction. The entering of PIN on debit is mandatory.**
- 2. If the terminal reads 'ENTER AUTH ID', please refer to section 7.0 (where available).**

Before completing the sale, check that the transaction was approved. Hand the customer their copy of the transaction record and their card. If the transaction is declined, the terminal will display an error message giving the reason. An explanation of the error code is available in section 9.2, Response Codes.

**Approved Purchase Receipt
(signature required)**

MERCHANT COPY

BANKSA TEST LAB
97 KING WILLIAM STREET
ADELAIDE SA 5000

MasterCard
.....1111(C)

ACCT TYPE	CREDIT
TRANS TYPE	PURCHASE
TERMINAL ID	28010101
POS REF	123456789876
INV/ROC NO	000616
BANK REF	000123
DATE/TIME	23 JUN 09 16:56
AID	A0000000041010
TC	244F234AC7FD7547
AMOUNT	\$28.00

TOTAL AUD	\$.....
AUTH	123456
APPROVED	00

CARDHOLDER SIGN HERE

X_____

**Approved Purchase Receipt
(approved with PIN, no signature required)**

CUSTOMER COPY

BANKSA TEST LAB
97 KING WILLIAM STREET
ADELAIDE SA 5000

MasterCard
.....1111(C)

ACCT TYPE	CREDIT
TRANS TYPE	PURCHASE
TERMINAL ID	28010101
POS REF	123456789876
INV/ROC NO	000616
BANK REF	000123
DATE/TIME	23 JUN 09 16:56
AID	A0000000041010
TC	244F234AC7FD7547
AMOUNT	\$28.00

TOTAL AUD	\$.....
AUTH	123456
APPROVED	00

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

5.2 How to Process a Purchase with Cash Transaction.

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

TERMINAL DISPLAY	PROCEDURE
<p>READY LOGO hh:mm dd/mm/yy</p>	<p>Initiate a purchase with cash transaction from the POS.</p>
<p>PUR/CASH \$X.XX PRESENT CARD</p>	<p>If presented with a chip card, insert the customer's card into the chip card reader. Refer to Inserting a Chip Card in section 4.1. OR: If presented with a magnetic stripe card, swipe the customer's card through the card reader. Refer to Swiping a Magnetic Stripe Card in section 4.2.</p>
<p>PUR/CASH \$X.XX SELECT ACCOUNT CHQ SAV</p>	<p>Have the cardholder select their account type. Note: Credit is not an option.</p>
<p>CHEQUE \$X.XX PIN AND ENTER</p>	<p>Have the cardholder key in their PIN and press ENTER.</p>
<p>DEBIT SALE PROCESSING</p>	<p>The terminal is connecting to the bank and processing the transaction.</p>
<p>REMOVE CARD</p>	<p>If a chip card was inserted, remove the card from the reader.</p>
<p>DEBIT SALE APPROVED</p>	<p>This message will be displayed if the transaction is approved.</p>

Before completing the sale, check that the transaction was approved. Hand the customer their copy of the transaction record and their card. If the transaction is declined, the terminal will display an error message giving the reason. An explanation of the error code is available in section 9.2, Response Codes.

Approved Purchase with Cash Receipt

CUSTOMER COPY	
BANKSA TEST LAB 97 KING WILLIAM STREET ADELAIDE SA 5000	
DEBIT	123456....1234 (C)
ACCT TYPE	CHEQUE
TRANS TYPE	PUR/CASH
TERMINAL ID	28010101
POS REF	123456789876
INV/ROC NO	000520
BANK REF	000123
DATE/TIME	23 JUN 09 10:45
AMOUNT	\$13.00
CASH OUT	\$20.00

TOTAL AUD	\$33.00
AUTH ID	146557
APPROVED	00

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

5.3 How to Process a Cash Only Transaction.

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

TERMINAL DISPLAY	PROCEDURE
<p style="text-align: center;">READY LOGO hh:mm dd/mm/yy</p>	<p>Initiate a cash out only transaction from the POS.</p>
<p>CASH-OUT \$X.XX PRESENT CARD</p>	<p>If presented with a chip card, insert the customer's card into the chip card reader. Refer to Inserting a Chip Card in section 4.1.</p> <p>OR:</p> <p>If presented with a magnetic stripe card, swipe the customer's card through the card reader. Refer to Swiping a Magnetic Stripe Card in section 4.2.</p>
<p>CASH-OUT \$X.XX SELECT ACCOUNT CHQ SAV</p>	<p>Have the cardholder select their account type.</p> <p>Note: Credit is not an option.</p>
<p>CHEQUE \$X.XX PIN AND ENTER</p>	<p>Have the cardholder key in their PIN and press ENTER.</p>
<p>DEBIT CASH PROCESSING</p>	<p>The terminal is connecting to the bank and processing the transaction.</p>
<p>REMOVE CARD</p>	<p>If a chip card was inserted, remove the card from the reader.</p>
<p>DEBIT CASH APPROVED</p>	<p>This message will be displayed if the transaction is approved.</p>

Before completing the transaction, check that the transaction was approved. Hand the customer their copy of the transaction record and their card. If the transaction is declined, the terminal will display an error message giving the reason. An explanation of the error code is available in section 9.2, Response Codes.

Approved Cash Only Receipt

CUSTOMER COPY

BANKSA TEST LAB
97 KING WILLIAM STREET
ADELAIDE SA 5000

DEBIT
123456...234 (C)

ACCT TYPE CHEQUE
TRANS TYPE CASH-OUT
TERMINAL ID 28010101
POS REF 123456789876
INV/ROC NO 000522
BANK REF 000123
DATE/TIME 23 JUN 09 10:46

CASH OUT \$20.00

TOTAL AUD \$20.00

AUTH ID 146558

APPROVED 00

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

5.4 How to Process a Refund.

Refunds may only be processed where there was an initial valid transaction on the same card. If a customer returns a purchase, or if an incorrect amount was charged, process a refund as follows:

TERMINAL DISPLAY	PROCEDURE
<div style="border: 1px solid black; padding: 5px; text-align: center;"> READY LOGO hh:mm dd/mm/yy </div>	Initiate a refund transaction from the POS.
<div style="border: 1px solid black; padding: 5px; text-align: center;"> REFUND \$X.XX PRESENT CARD </div>	If presented with a chip card, insert the customer's card into the chip card reader. Refer to Inserting a Chip Card in section 4.1. OR: If presented with a magnetic stripe card, swipe the customer's card through the card reader. Refer to Swiping a Magnetic Stripe Card in section 4.2.
<div style="border: 1px solid black; padding: 5px; text-align: center;"> REFUND \$X.XX SELECT ACCOUNT CHQ SAV CR </div>	Have the cardholder select their account account type.
<div style="border: 1px solid black; padding: 5px; text-align: center;"> CREDIT \$X.XX PIN AND/OR ENTER </div>	Where prompted, have the cardholder key in their PIN and press ENTER , or just press ENTER . ¹
<div style="border: 1px solid black; padding: 5px; text-align: center;"> DEBIT/CREDIT RFND PROCESSING </div>	The terminal is connecting to the bank and processing the transaction.
<div style="border: 1px solid black; padding: 5px; text-align: center;"> REMOVE CARD </div>	If a chip card was inserted, remove the card from the reader.
<div style="border: 1px solid black; padding: 5px; text-align: center;"> VERIFY SIGNATURE CORRECT? </div>	If signature is required: Have the customer sign the receipt. If the signature matches the signature on the card, press YES on the POS. Otherwise press NO .
<div style="border: 1px solid black; padding: 5px; text-align: center;"> DEBIT/CREDIT RFND APPROVED </div>	This message will be displayed if the transaction is approved.

5.5 How to Void a Transaction.

The Void function can be carried out on credit or charge cards to reverse a transaction that has not yet settled (where available).

Note:

- **Debit card and pre-authorisation transactions cannot be voided.**

TERMINAL DISPLAY	PROCEDURE
READY LOGO hh:mm dd/mm/yy	Initiate a void transaction from the POS.
ENTER ROC NO ON POS	This message will be displayed, if the ROC (Record of Charge) number was not entered on the POS. Key in the ROC number of the transaction that needs adjustment on the POS and press ACCEPT .
PASSWORD	Key in the void password and press ENTER .
SCANNING BATCH PLEASE WAIT	The terminal will search for the transaction.
VERIFY VOID CORRECT?	The transaction details will be displayed on the POS. Press YES on the POS to confirm the void.
CREDIT VOID APPROVED	This message will be displayed if the void is approved.

Before completing the void, check that the transaction was approved. Hand the customer their copy of the transaction record and their card. If the transaction is declined, the terminal will display an error message giving the reason. An explanation of the error code is available in section 9.2, Response Codes.

Approved Void Receipt

MERCHANT COPY

BANKSA TEST LAB
97 KING WILLIAM STREET
ADELAIDE SA 5000

MasterCard1234 (C)

ACCT TYPE CREDIT
TRANS TYPE VOID REFUND
TERMINAL ID 28010101
POS REF 123456789876
INV/ROC NO 000473
BANK REF 001065
DATE/TIME 22 JUN 09 16:14

AID A0000000041010
TC AF6702D8211E2290

AMOUNT \$73.00

TOTAL AUD \$73.00

AUTH 837514

APPROVED 08

CARDHOLDER SIGN HERE

X_____

CUSTOMER COPY

BANKSA TEST LAB
97 KING WILLIAM STREET
ADELAIDE SA 5000

MasterCard1234 (C)

ACCT TYPE CREDIT
TRANS TYPE VOID REFUND
TERMINAL ID 28010101
POS REF 123456789876
INV/ROC NO 000473
BANK REF 001065
DATE/TIME 22 JUN 09 16:14

AID A0000000041010
TC AF6702D8211E2290

AMOUNT \$73.00

TOTAL AUD \$73.00

AUTH 837514

APPROVED 08

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

5.6 How to Process a Sale with Tip.

This process is a sale with tip enabled. It is most commonly used by restaurants.

Note:

The Tip feature needs to be enabled on the terminal.

TERMINAL DISPLAY	PROCEDURE
<p>READY</p> <p>LOGO</p> <p>hh:mm dd/mm/yy</p>	<p>Set the enable tip flag on the POS and initiate a transaction.</p>
<p>PURCHASE \$X.XX</p> <p>PRESENT CARD</p>	<p>If presented with a chip card, insert the customer's card into the chip card reader. Refer to Inserting a Chip Card in section 4.1.</p> <p>OR:</p> <p>If presented with a magnetic stripe card, swipe the customer's card through the card reader. Refer to Swiping a Magnetic Stripe Card in section 4.2.</p>
<p>PURCHASE \$X.XX</p> <p>SELECT ACCOUNT</p> <p>CHQ SAV CR</p>	<p>Have the cardholder select their account type.</p> <p>Note: The terminal will only display the available accounts for the card entered.</p> <p>Tips can only be added to transactions where credit has been selected.</p>
<p>CREDIT \$X.XX</p> <p>PIN AND/OR ENTER</p>	<p>Where prompted, have the cardholder key in their PIN and press ENTER, or just press ENTER.</p>
<p>DEBIT/CREDIT SALE</p> <p>PROCESSING</p>	<p>The terminal is connecting to the bank and processing the transaction.</p>
<p>REMOVE CARD</p>	<p>If a chip card was inserted, remove the card from the reader.</p>
<p>VERIFY SIGNATURE</p> <p>CORRECT?</p>	<p>If signature is required, remove the card from the terminal: Have the customer sign the receipt. If the signature matches the signature on the card, press YES on the POS. Otherwise press NO.</p>

**DEBIT/CREDIT SALE
APPROVED**

This message will be displayed if the transaction is approved.

Before completing the sale, check that the initial transaction was approved. Hand the customer their copy of the transaction record and their card. If the transaction is declined, the terminal will display an error message giving the reason. An explanation of the error code is available in section 9.2, Response Codes.

**Approved Sale with Tip Receipt
(signature required)**

MERCHANT COPY

BANKSA TEST LAB
97 KING WILLIAM STREET
ADELAIDE SA 5000

MasterCard
.....1234(C)

ACCT TYPE	CREDIT
TRANS TYPE	PURCHASE
TERMINAL ID	28010101
POS REF	123456789876
INV/ROC NO	000580
BANK REF	001288
DATE/TIME	23 JUN 09 13:01
AID	A0000000041010
TC	68A5AD0B8F422FE2
AMOUNT	\$24.00
TIP	\$.....

TOTAL AUD	\$.....
AUTH	535953
APPROVED	00

CARDHOLDER SIGN HERE

X_____

**Approved Sale with Tip Receipt
(approved with PIN,
no signature required)**

CUSTOMER COPY

BANKSA TEST LAB
97 KING WILLIAM STREET
ADELAIDE SA 5000

MasterCard
.....1234(C)

ACCT TYPE	CREDIT
TRANS TYPE	PURCHASE
TERMINAL ID	28010101
POS REF	123456789876
INV/ROC NO	000580
BANK REF	001288
DATE/TIME	23 JUN 09 13:01
AID	A0000000041010
TC	68A5AD0B8F422FE2
AMOUNT	\$24.00
TIP	\$.....

TOTAL AUD	\$.....
AUTH	535953
APPROVED	00

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

5.7 How to Process a Tip Adjustment.

A tip adjustment is performed after the original transaction has been processed. The customer verifies the base amount of the sale, offers a tip and signs the receipt. The adjustment transaction is then processed.

Note:

- **Tip Addition applies to credit and charge cards only.**
- **The original purchase must not yet have been settled.**
- **When tip addition is enabled, a signature must be obtained if the receipt reads ‘Approved with Signature’ or if the cardholder writes a tip addition on the receipt. This applies even if the original purchase is approved with PIN. A signature does not need to be obtained if the receipt shows the original purchase as ‘Approved’, and no Tip is added.**

TERMINAL DISPLAY	PROCEDURE
<div style="border: 1px solid black; padding: 10px; text-align: center;"> <p>READY</p> <p>LOGO</p> <p>hh:mm dd/mm/yy</p> </div>	<p>Initiate a tip adjustment via the POS.</p>
<div style="border: 1px solid black; padding: 10px; text-align: center;"> <p>ENTER ROC NO ON POS</p> </div>	<p>This message will be displayed, if the ROC (Record of Charge) number was not entered on the POS.</p> <p>Key in the ROC number of the transaction that needs adjustment on the POS and press ACCEPT.</p>
<div style="border: 1px solid black; padding: 10px; text-align: center;"> <p>SCANNING BATCH PLEASE WAIT</p> </div>	<p>The terminal will search for the transaction.</p>
<div style="border: 1px solid black; padding: 10px; text-align: center;"> <p>VERIFY TIP CORRECT?</p> </div>	<p>The transaction details will be displayed on the POS.</p> <p>Press YES on the POS to confirm the tip addition.</p>
<div style="border: 1px solid black; padding: 10px; text-align: center;"> <p>CREDIT TIP APPROVED</p> </div>	<p>This message will be displayed if the tip addition is approved.</p>

Original Purchase Transaction Receipt

----- MERCHANT COPY -----	
BANKSA TEST LAB 97 KING WILLIAM STREET ADELAIDE SA 5000	
MasterCard1234(C)
ACCT TYPE	CREDIT
TRANS TYPE	PURCHASE
TERMINAL ID	28010101
POS REF	123456789876
INV/ROC NO	000580
BANK REF	001288
DATE/TIME	23 JUN 09 13:01
AID	A0000000041010
TC	68A5AD0B8F422FE2
AMOUNT	\$24.00
TIP	\$.....

TOTAL AUD	\$.....
AUTH	535953
APPROVED	00
CARDHOLDER SIGN HERE	
X_____	

----- CUSTOMER COPY -----	
BANKSA TEST LAB 97 KING WILLIAM STREET ADELAIDE SA 5000	
MasterCard1234(C)
ACCT TYPE	CREDIT
TRANS TYPE	PURCHASE
TERMINAL ID	28010101
POS REF	123456789876
INV/ROC NO	000580
BANK REF	001288
DATE/TIME	23 JUN 09 13:01
AID	A0000000041010
TC	68A5AD0B8F422FE2
AMOUNT	\$24.00
TIP	\$.....

TOTAL AUD	\$.....
AUTH	535953
APPROVED	00

Approved Tip Addition Receipt

MERCHANT COPY

BANKSA TEST LAB
97 KING WILLIAM STREET
ADELAIDE SA 5000

MasterCard

.....1234(C)

ACCT TYPE	CREDIT
TRANS TYPE	TIP ADJUST
TERMINAL ID	28010101
POS REF	123456789876
INV/ROC NO	000580
BANK REF	001065
DATE/TIME	23 JUN 09 16:14

AID	A0000000041010
TC	AF6702D8211E2290

AMOUNT	\$24.00
TIP AMOUNT	\$1.00

TOTAL AUD \$25.00

AUTH 837514

APPROVED 08

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

5.8 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. **ECOM** (Electronic Commerce) transactions are those initiated over the Internet.

MOTO and ECOM transactions can be processed on credit and charge cards only, as the cardholder is not present.

For information on how to register as a MOTO or ECOM merchant, contact the EFTPOS Helpdesk on 1300 650 977.

Note:

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

TERMINAL DISPLAY	PROCEDURE
<div style="border: 1px solid black; padding: 10px; text-align: center;"> <p>READY</p> <p>LOGO</p> <p>hh:mm dd/mm/yy</p> </div>	<p>Initiate a MOTO or ECOM transaction via the POS.</p>
<div style="border: 1px solid black; padding: 10px; text-align: center;"> <p>ENTER CCV</p> <p>ON POS</p> </div>	<p>This message will be displayed if the CCV was not entered when the transaction was initiated via the POS. Key in the CCV on the POS and press ACCEPT. Or, if the CCV is not available, just press ACCEPT.</p> <p>If CANCEL is selected the terminal will return to the idle state.</p> <p>Note: CCV is described in section 8.0, Minimising Fraud.</p>
<div style="border: 1px solid black; padding: 10px; text-align: center;"> <p>CREDIT \$X.XX</p> <p>PRESS ENTER</p> </div>	<p>Confirm the transaction amount and press ENTER.</p>

TERMINAL DISPLAY**PROCEDURE****CREDIT MOTO
PROCESSING**

The terminal is connecting to the bank and processing the transaction.

**CREDIT MOTO
APPROVED**

This message will be displayed if the transaction is approved.

Before completing the sale, check that the transaction was approved. If the transaction is declined, the terminal will display an error message giving the reason. An explanation of the error code is available in section 9.2, Response Codes.

Approved MOTO Receipt

```

-----
MERCHANT COPY
-----
BANKSA TEST LAB
97 KING WILLIAM STREET
ADELAIDE SA 5000

MasterCard
.....1234 (M)

ACCT TYPE          CREDIT
TRANS TYPE        MOTO PURCH
TERMINAL ID       28010101
POS REF           123456789876
INV/ROC NO        000524
BANK REF           001234
DATE/TIME         23 JUN 09 10:50

AMOUNT             $14.00
-----
TOTAL AUD          $14.00
APPROVED          08
-----
  
```

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

Note:
Only a merchant copy will be printed for MOTO and ECOM transactions.

5.9 How to Process a Pre-Authorisation.

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

Note:

- **Pre-authorization transactions can only be performed on credit cards and charge cards and only where you have been authorised to do so. Be sure to retain the receipt as it might be required to process the completion transaction.**
- **The terminal retains pre-authorisations for seven calendar days only.**
- **The length of time funds are held on a customer's card varies depending on the rules set by the cardholder's card issuer.**
- **Once obtained, a pre-authorization cannot be cancelled except by the card issuer, or until the authorisation expires.**

TERMINAL DISPLAY	PROCEDURE
<p>READY</p> <p>LOGO</p> <p>hh:mm dd/mm/yy</p>	<p>Initiate a pre-authorization transaction via the POS.</p>
<p>PRE-AUTH \$X.XX</p> <p>PRESENT CARD</p>	<p>If presented with a chip card, insert the customer's card into the chip card reader. Refer to Inserting a Chip Card in section 4.1.</p> <p>OR:</p> <p>If presented with a magnetic stripe card, swipe the customer's card through the card reader. Refer to Swiping a Magnetic Stripe Card in section 4.2.</p>
<p>CREDIT \$X.XX</p> <p>PIN OR ENTER</p>	<p>Have the cardholder key in their PIN and press ENTER, or just press ENTER.</p>
<p>CREDIT AUTH PROCESSING</p>	<p>The terminal is connecting to the bank and processing the transaction.</p>
<p>REMOVE CARD</p>	<p>If a chip card was inserted, remove the card from the reader.</p>
<p>VERIFY SIGNATURE CORRECT?</p>	<p>If signature is required: Have the customer sign the receipt. If the signature matches the signature on the card, press YES on the POS. Otherwise press NO.</p>

**CREDIT AUTH
APPROVED**

This message will be displayed if the transaction is approved.

Before completing the authorisation, check that the transaction was approved.

Hand the customer their copy of the transaction record and their card. If the transaction is declined, the terminal will display an error message giving the reason. An explanation of the error code is available in section 9.2, Response Codes.

**Approved Pre-Auth Receipt
(signature required)**

MERCHANT COPY

BANKSA TEST LAB
97 KING WILLIAM STREET
ADELAIDE SA 5000

MasterCard
1111 1111 1111 1111(C)

ACCT TYPE	CREDIT
TRANS TYPE	PRE-AUTH
TERMINAL ID	28010101
POS REF	123456789876
INV/ROC NO	000580
BANK REF	001288
DATE/TIME	23 JUN 09 13:01
EXPIRY DATE	03/12
AID	A0000000041010
TC	68A5AD0B8F422FE2
AMOUNT	\$24.00

TOTAL AUD	\$24.00
AUTH	535953
APPROVED	08

CARDHOLDER SIGN HERE

X _____

**Approved Pre-Auth Receipt
(approved with PIN, no signature required)**

CUSTOMER COPY

BANKSA TEST LAB
97 KING WILLIAM STREET
ADELAIDE SA 5000

MasterCard
1111(C)

ACCT TYPE	CREDIT
TRANS TYPE	PRE-AUTH
TERMINAL ID	28010101
POS REF	123456789876
INV/ROC NO	000580
BANK REF	001288
DATE/TIME	23 JUN 09 13:01
AID	A0000000041010
TC	68A5AD0B8F422FE2
AMOUNT	\$24.00

TOTAL AUD	\$24.00
AUTH	535953
APPROVED	00

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

5.10 How to Process a Pre-Authorisation Enquiry.

A pre-authorisation enquiry is used to view an earlier pre-authorisation transaction.

TERMINAL DISPLAY	ACTION
READY LOGO hh:mm dd/mm/yy	Initiate a pre-authorisation enquiry via the POS.
ENTER ROC NO ON POS	Key in the ROC number of the transaction that you are enquiring about on the POS and press ACCEPT .
SCANNING BATCH PLEASE WAIT	The terminal will search for the transaction.
VERIFY AUTH CORRECT?	The transaction details will be displayed on the POS. Press YES on the POS to confirm the transaction enquiry.
AUTH ENQUIRY APPROVED	This message will be displayed when the pre-authorisation transaction is displayed.

Note:

No receipt is printed for pre-authorisation enquiry transactions.

5.11 How to Process a Completion.

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

You can process a completion in one of two ways:

1. Using the **ROC** number from the pre-authorisation transaction.
2. Using the authorisation number of the pre-authorisation transaction

Note:

- **The terminal retains pre-authorisations for seven calendar days only.**

5.11.1 Using the ROC Number.

TERMINAL DISPLAY	PROCEDURE
READY LOGO hh:mm dd/mm/yy	Initiate a completion transaction via the POS.
ENTER ROC NO ON POS	Key in the ROC number of the transaction that needs completing on the POS and press ACCEPT .
SCANNING BATCH PLEASE WAIT	The terminal will search for the transaction.
VERIFY CHECK-OUT CORRECT?	The transaction details will be displayed on the POS. Press YES on the POS to confirm the completion.
VERIFY SIGNATURE CORRECT?	Have the customer sign the receipt. If the signature matches the signature on the card, press YES on the POS . Otherwise press NO .
CREDIT C/O APPROVED	This message will be displayed if the completion is approved.

Before completing the sale, check that the transaction was approved. Hand the customer their copy of the transaction record and their card. If the transaction is declined the terminal will display an error message giving the reason. An explanation of the error code is available in section 9.2, Response Codes.

Approved Completion Receipt (using ROC number)

MERCHANT COPY

BANKSA TEST LAB
97 KING WILLIAM STREET
ADELAIDE SA 5000

MasterCard
..... 1234(C)

ACCT TYPE CREDIT
TRANS TYPE CHECKOUT
TERMINAL ID 28010101
POS REF 123456789876
INV/ROC NO 000582
DATE/TIME 23 JUN 09 13:08

AID A0000000041010
TC FCB4E55B34C5EDCA

AMOUNT \$26.00

TOTAL AUD \$26.00

APPROVED 08

CARDHOLDER SIGN HERE

X _____

CUSTOMER COPY

BANKSA TEST LAB
97 KING WILLIAM STREET
ADELAIDE SA 5000

MasterCard
..... 1234(C)

ACCT TYPE CREDIT
TRANS TYPE CHECKOUT
TERMINAL ID 28010101
POS REF 123456789876
INV/ROC NO 000582
DATE/TIME 23 JUN 09 13:08

AID A0000000041010
TC FCB4E55B34C5EDCA

AMOUNT \$26.00

TOTAL AUD \$26.00

APPROVED 08

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

5.11.2 Using the Authorisation Number.

TERMINAL DISPLAY	PROCEDURE
<p>READY</p> <p>LOGO</p> <p>hh:mm dd/mm/yy</p>	<p>Initiate a completion transaction via the POS.</p>
<p>ENTER ROC NO ON POS</p>	<p>Leave the input data field blank and press ACCEPT.</p>
<p>ENTER AUTH NO ON POS</p>	<p>Key in the authorisation number of the transaction that needs completing on the POS and press ACCEPT.</p>
<p>SCANNING BATCH PLEASE WAIT</p>	<p>The terminal will search for the transaction.</p>
<p>CHECKOUT \$X.XX</p> <p>PRESENT CARD</p>	<p>If presented with a chip card, insert the customer's card into the chip card reader. Refer to Inserting a Chip Card in section 4.1.</p> <p>OR:</p> <p>If presented with a magnetic stripe card, swipe the customer's card through the card reader. Refer to Swiping a Magnetic Stripe Card in section 4.2.</p>
<p>CREDIT \$X.XX</p> <p>PIN OR ENTER</p>	<p>Have the cardholder key in their PIN and press ENTER, or just press ENTER.</p>
<p>REMOVE CARD</p>	<p>If a chip card was inserted, remove the card from the reader.</p>
<p>VERIFY SIGNATURE CORRECT?</p>	<p>Have the customer sign the receipt. If the signature matches the signature on the card, press YES on the POS. Otherwise press NO.</p>
<p>CREDIT C/O APPROVED</p>	<p>This message will be displayed if the completion is approved.</p>

Before completing the sale, check that the transaction was approved. Hand the customer their copy of the transaction record and their card. If the transaction is declined, the terminal will display an error message giving the reason. An explanation of the error code is available in section 9.2, Response Codes.

Approved Completion Receipt (using authorisation number)

MERCHANT COPY

BANKSA TEST LAB
97 KING WILLIAM STREET
ADELAIDE SA 5000

MasterCard 1234(C)

ACCT TYPE CREDIT
TRANS TYPE CHECKOUT
TERMINAL ID 28010101
POS REF 123456789876
INV/ROC NO 000582
BANK REF 001234
DATE/TIME 23 JUN 09 13:08

AMOUNT \$26.00

TOTAL AUD \$26.00

APPROVED 08

CARDHOLDER SIGN HERE

X _____

CUSTOMER COPY

BANKSA TEST LAB
97 KING WILLIAM STREET
ADELAIDE SA 5000

MasterCard 1234(C)

ACCT TYPE CREDIT
TRANS TYPE CHECKOUT
TERMINAL ID 28010101
POS REF 123456789876
INV/ROC NO 000582
BANK REF 001234
DATE/TIME 23 JUN 09 13:08

AMOUNT \$26.00

TOTAL AUD \$26.00

APPROVED 08

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

6.0 REPORTING FUNCTIONS.

6.1 Terminal Settlement.

Settlement for the terminal can occur via a programmed terminal settlement (automatic settlement) either by the Bank or by the PC-EFTPOS software or by a manual settlement. Failure to perform a settlement may result in split deposits for settlements.

The terminal and POS must be powered on for settlement to occur at the programmed time.

Note:

A settlement can only be performed once in a 24-hour period.

You cannot settle between 9.30pm and 11.00pm (AEST).

To enable an automatic settlement:

The terminal will have a default automatic settlement time (unless nominated by you at the time of application), which can vary by business. You (as the authorised signatory) may contact the EFTPOS Helpdesk to change the default automatic settlement time.

Alternately, a scheduled task can be setup via the PC-EFTPOS EMS client, to schedule an automatic settlement time. Refer to your POS vendor or PC-EFTPOS for assistance.

To process a manual settlement:

TERMINAL DISPLAY	PROCEDURE
<p>READY</p> <p>LOGO</p> <p>hh:mm dd/mm/yy</p>	<p>Initiate a settlement via the POS.</p>
<p>SETTLEMENT PLEASE WAIT</p>	<p>The terminal is connecting to the bank and processing the settlement.</p>
<p>SETTLEMENT APPROVED</p>	<p>This message is displayed if the settlement is approved. A settlement report will be printed.</p>

Settlement Report

MERCHANT NAME			
MERCHANT ADDRESS 1			
MERCHANT ADDRESS 2			
SETTLEMENT			
MERCHANT ID	xxxxxxx		
TERMINAL ID	xxxxxxx		
DATE/TIME	22JUN09 16:14		
VISA			
PURCHASE COUNT	999		
REFUND COUNT	999		
PURCHASE	\$99999.99		
REFUND	\$99999.99		

TOTAL AUD	\$99999.99		
MASTERCARD			
PURCHASE COUNT	999		
REFUND COUNT	999		
PURCHASE	\$99999.99		
REFUND	\$99999.99		

TOTAL AUD	\$99999.99		
DEBIT			
PURCHASE COUNT	999		
REFUND COUNT	999		
PURCHASE	\$99999.99		
REFUND	\$99999.99		

TOTAL AUD	\$99999.99		
BANK TOTALS			
TOTAL PUR CNT	999		
TOTAL PUR	999		
PURCHASE	\$99999.99		
TOTAL REFUND	\$99999.99		

NET TOTAL AUD	\$99999.99		
AMEX TOTALS			
PURCHASE COUNT	999		
REFUND COUNT	999		
PURCHASE	\$99999.99		
REFUND	\$99999.99		

TOTAL AUD	\$99999.99		

Continued	
DINERS TOTALS	
PURCHASE COUNT	999
REFUND COUNT	999
PURCHASE	\$99999.99
REFUND	\$99999.99

TOTAL AUD	\$99999.99
JCB TOTALS	
PURCHASE COUNT	999
REFUND COUNT	999
PURCHASE	\$99999.99
REFUND	\$99999.99

TOTAL AUD	\$99999.99
TERMINAL TOTALS	
TOTAL PUR CNT	999
TOTAL REFUND CNT	999
TOTAL PUR	\$99999.99
TOTAL REFUND	\$99999.99

NET TOTAL	AUD \$99999.99
PRE-AUTH TOTALS	
PURCHASE COUNT	999
PURCHASE	\$99999.99

TOTAL AUD	\$99999.99
SETTLEMENT COMPLETE X00*	

* X = T if the settlement is generated by the terminal (manual or automated settlements). X = F if the settlement is generated by the host system at the bank.

6.2 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 DISPLAY	PROCEDURE
<p>READY</p> <p>LOGO</p> <p>hh:mm dd/mm/yy</p>	<p>Initiate a pre-settlement via the POS.</p>
<p>PRE-SETTLEMENT PLEASE WAIT</p>	<p>The terminal is connecting to the bank and processing the pre-settlement.</p>
<p>PRE-SETTLEMENT APPROVED</p>	<p>This message is displayed if the pre-settlement is approved. A pre-settlement report will be printed.</p>

Pre-Settlement Report

MERCHANT NAME	
MERCHANT ADDRESS 1	
MERCHANT ADDRESS 2	
PRE-SETTLEMENT	
MERCHANT ID	xxxxxxx
TERMINAL ID	xxxxxxx
DATE/TIME	22JUN09 16:14
VISA	
PURCHASE COUNT	999
REFUND COUNT	999
PURCHASE	\$99999.99
REFUND	\$99999.99

TOTAL AUD	\$99999.99
MASTERCARD	
PURCHASE COUNT	999
REFUND COUNT	999
PURCHASE	\$99999.99
REFUND	\$99999.99

TOTAL AUD	\$99999.99
DEBIT	
PURCHASE COUNT	999
REFUND COUNT	999
PURCHASE	\$99999.99
REFUND	\$99999.99

TOTAL AUD	\$99999.99
AMEX TOTALS	
PURCHASE COUNT	999
REFUND COUNT	999
PURCHASE	\$99999.99
REFUND	\$99999.99

TOTAL AUD	\$99999.99
DINERS TOTALS	
PURCHASE COUNT	999
REFUND COUNT	999
PURCHASE	\$99999.99
REFUND	\$99999.99

TOTAL AUD	\$99999.99

Continued	
JCB TOTALS	
PURCHASE COUNT	999
REFUND COUNT	999
PURCHASE	\$99999.99
REFUND	\$99999.99

TOTAL AUD	\$99999.99
TERMINAL TOTALS	
TOTAL PUR CNT	999
TOTAL REFUND CNT	999
TOTAL PUR	\$99999.99
TOTAL REFUND	\$99999.99

NET TOTAL	AUD \$99999.99
PRE-AUTH TOTALS	
PURCHASE COUNT	999
PURCHASE	\$99999.99

TOTAL AUD	\$99999.99

6.3 How to Reprint Last Settlement.

This function will reprint the the last settlement which has occurred.

TERMINAL DISPLAY	PROCEDURE
<p>READY</p> <p>LOGO</p> <p>hh:mm dd/mm/yy</p>	<p>Initiate a last settlement via the POS.</p>
<p>LAST SETTLEMENT</p> <p>PLEASE WAIT</p>	<p>The terminal is connecting to the bank and processing the last settlement.</p>
<p>LAST SETTLEMENT</p> <p>APPROVED</p>	<p>This message is displayed if the last settlement is approved. A last settlement report will be printed.</p>

Last Settlement Report

```
-----
MERCHANT NAME
MERCHANT ADDRESS 1
MERCHANT ADDRESS 2
LAST SETTLEMENT
MERCHANT ID      xxxxxxxx
TERMINAL ID      xxxxxxxx
DATE/TIME        25JUN09 15:54
CREDIT TOTALS
TOTAL COUNT      999
TOTAL AUD        $99999.99
DEBIT TOTALS
TOTAL COUNT      999
TOTAL AUD        $99999.99
CREDIT/DEBIT TOTALS
TOTAL COUNT      999
TOTAL AUD        $99999.99
AMEX TOTALS
TOTAL COUNT      999
TOTAL AUD        $99999.99
JCB TOTALS
TOTAL COUNT      999
TOTAL AUD        $99999.99
DINERS TOTALS
TOTAL COUNT      999
TOTAL AUD        $99999.99
SETTLEMENT COMPLETE X00*
-----
```

* X = T if the settlement is generated by the terminal (manual or automated settlements). X = F if the settlement is generated by the host system at the bank.

7.0 FALL BACK SALES PROCEDURES.

7.1 Electronic Fall Back.

The Electronic Fall Back (EFB) facility is available only when enabled on the terminal, and only for certain card types.

Electronic Fall Back is the ability to continue performing transactions on the terminal, even when communication with the host system for on-line approval has been lost or the card issuer is unavailable. In EFB mode, transactions are stored within the terminal and manual vouchers are not required. After communication has been restored, the terminal forwards the stored transactions to the Bank for processing.

Your Merchant Letter of Offer contains your debit and credit floor limits.

You are reminded that you must not “split” a sale in order to avoid obtaining authorisation.

When processing in EFB Mode some differences apply to normal ‘on-line’ processing:

- For credit card transactions that are over your credit card floor limit, you will be required to enter an authorisation number which you can obtain by calling 1300 301 831. Alternatively ask your customer for an alternate means of payment.
- Signature capture is required on all EFB transactions regardless of the account selection or whether PIN was entered. The terminal will process the transaction in accordance with the EFB floor limits and other validation settings.
- Cheque/Savings account transactions exceeding your debit card floor limit will be declined. Ask your customer for an alternate means of payment.

When communication has been lost and the amount of the transaction is over your floor limit, the terminal will display the following:

TERMINAL DISPLAY	PROCEDURE
ENTER AUTH ID ON POS	You will be required to enter an authorisation number, which you can obtain by calling 1300 301 831 . Key in the authorisation number on the POS and press ACCEPT .
VERIFY SIGNATURE CORRECT?	Have the customer sign the receipt. If the signature matches the signature on the card, press YES on the POS. Otherwise press NO .
CREDIT SALE APPROVED	This message will be displayed if the transaction is approved.

EFB Purchase Receipt

MERCHANT COPY	
BANKSA TEST LAB 97 KING WILLIAM STREET ADELAIDE SA 5000	
MasterCard	1111 1111 1111 1111 (C)
ACCT TYPE	CREDIT
TRANS TYPE	PURCHASE
TERMINAL ID	28010101
POS REF	000000004647
INV/ROC NO	000625
BANK REF	00123
DATE/TIME	23 JUN 09 17:31
Exp Date	11/11
AMOUNT	\$80.00
TOTAL AUD	\$80.00
APPROVED (P7)	*08
CARDHOLDER SIGN HERE	
X_____	

CUSTOMER COPY	
BANKSA TEST LAB 97 KING WILLIAM STREET ADELAIDE SA 5000	
MasterCard1111 (C)
ACCT TYPE	CREDIT
TRANS TYPE	PURCHASE
TERMINAL ID	28010101
POS REF	000000004647
INV/ROC NO	000625
BANK REF	00123
DATE/TIME	23 JUN 09 17:31
AMOUNT	\$80.00
TOTAL AUD	\$80.00
APPROVED (P7)	*08

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

Note: The terminal is only able to convert to EFB mode if it has already performed a successful logon and a successful transaction on that day.

7.2 Manual Fall Back.

The EFTPOS terminal supplied to you is very reliable and BankSA is committed to ensuring its smooth operation is maintained. Any problems should be promptly reported to the EFTPOS Helpdesk on 1300 650 977.

If your terminal fails to function correctly you may revert to manual fall back.

Before Performing a Fall Back Transaction:

For **credit** cards, if the transaction is over your credit card floor limit, call Cardlink on 1300 301 831 for authorisation.

If you are unsure of your floor limit for credit cards please call the EFTPOS Helpdesk on 1300 650 977.

For **debit** cards, if the transaction is over your debit card floor limit, call the EFTPOS Helpdesk on 1300 650 977 for authorisation.

If you are unsure of your floor limit for debit cards please call the EFTPOS Helpdesk on 1300 650 977.

Minimum Requirements:

You must complete all sales details on the voucher. The completed voucher must be signed by the customer and the signature compared with that appearing on the reverse of the card. If the signature does not match or you are in any doubt as to the authenticity of the cardholder, another form of payment should be sought. You must check the 'to' and 'from' dates to ensure the card has not expired. You must ensure the card is presented and imprinted.

Banking:

To ensure you receive value for your fall back vouchers, they must be banked within two business days. Vouchers can be charged back for late deposits.

Separate the completed credit vouchers from the debit vouchers. Complete an EFTPOS Merchant Summary slip for each type of voucher. Place the Summary on top of the vouchers and place each into a separate Merchant Summary Envelope.

Take the envelope(s) to BankSA and deposit them into your account as you would a cheque.

If you bank with another financial institution, you will need to use the postal arrangements i.e. use the Reply Paid envelopes provided in your EFTPOS kit.

Retain all of your merchant copies of the fall back vouchers and the merchant summaries for a minimum of three years. These are your evidence of the transaction in case the customer later disputes it.

If you require any additional information, please contact the EFTPOS Helpdesk on 1300 650 977.

8.0 MINIMISING FRAUD.

At BankSA, we take fraud seriously, and you should too.

Fraud can cost your business significant amounts of money. Certain types of merchants – based on the types of goods sold – are more prone to fraudulent transactions than others. We believe it is essential for you to have a sound understanding of credit card fraud, how it can be detected and how it can be prevented.

ADDITIONAL FRAUD PREVENTION INFORMATION IS AVAILABLE
ON THE BANKSA WEBSITE AT:

<http://www.banksa.com.au/business/payment-solutions/existing-customers/>

8.1 CCV Security Codes.

What is CCV?

The three or four digit value printed on a payment card, used to verify card-not-present transactions.

CCV security codes are a way to lessen the risk of fraud and chargeback when the cardholder is not physically present, or when a card cannot be inserted/swiped successfully. In these cases you can key in the card number.

A CCV security code is printed on the card but does not appear on receipts. When you key in the CCV code, a check is made that the code matches the card number. This gives greater assurance that the customer is in possession of the card. CCV codes are numbers of three or four digits, depending on the card type.

Note:

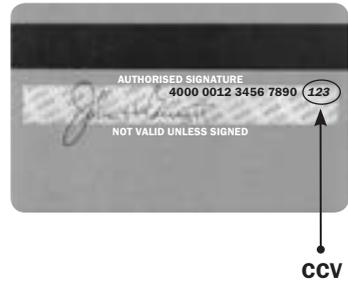
- **Some cards do not have a CCV code.**
- **CCV (Card Check Value) is also known as CVV and CVC.**

Where Can I Find the CCV Security Code?

Some cards, for example MasterCard and Visa, have a three-digit CCV printed on the signature panel on the reverse side of the card. Other numbers may precede the CCV. The last three digits on the signature panel are the CCV.

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

Some cards do not have a CCV.



Should I Save CCV Security Codes?

No. It is prohibited to store the CCV codes. They must remain secret. You must not write them down or save them electronically. Doing so might lead to heavy penalties.

Manual Authorisations and CCV

If your terminal is not functioning at all, you can revert to a manual imprinter. When seeking authorisation for a credit card transaction above the floor limit, be sure to provide the CCV number if available.

9.0 TROUBLE SHOOTING.

9.1 Hardware Faults.

Hardware Faults	Action
No response from the terminal	<ol style="list-style-type: none">1. Ensure that the curly cable is securely connected to the terminal.2. Re-seat the cable if required.3. Retry the transaction.4. Call the Helpdesk if the problem persists.
Terminal not reading cards	<ol style="list-style-type: none">1. Re-insert/swipe the card as per instructions in section 4.0.2. If there is still no response from the card reader, re-seat the curly cable to reset the terminal.3. Retry the transaction.4. Call the Helpdesk if the problem persists.

9.2 Response Codes.

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

CUSTOMER COPY

BANKSA TEST LAB
97 KING WILLIAM STREET
ADELAIDE SA 5000

MasterCard
..... 1234 (C)

ACCT TYPE CHEQUE
TRANS TYPE PURCHASE
TERMINAL ID 28010101
POS REF 123456789876
INV/ROC NO 000553
BANK REF 001258
DATE/TIME 23 JUN 09 11:35

AID A0000000041010
TC 244F234AC7FD7547

AMOUNT \$20.00

TOTAL AUD \$20.00

AUTH 182126

APPROVED 00

← **Response Code Location**

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

Where your terminal displays a response code not listed in this guide, and you use an electronic terminal supplied by us, you should phone the EFTPOS Helpdesk on 1300 650 977 for clarification.

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 obtain electronic authorisation • Call for authorisation from appropriate authorisation centre then complete manual sales voucher if approved
02	CALL FOR AUTH	<ul style="list-style-type: none"> • Unable to obtain electronic authorisation • Call for authorisation from appropriate authorisation centre then complete manual sales voucher if approved
03	INVALID PPID	<ul style="list-style-type: none"> • Contact the Helpdesk
04	CONTACT CARD ISSUER	<ul style="list-style-type: none"> • Obtain another form of payment • Advise cardholder to contact card issuer
05	CANNOT PAY	<ul style="list-style-type: none"> • Obtain another form of payment • Advise cardholder to contact card issuer
06	CANNOT PAY	<ul style="list-style-type: none"> • Obtain another form of payment • Advise cardholder to contact card issuer
08	APPROVED PENDING SIGNATURE	<ul style="list-style-type: none"> • The transaction is approved if the signature is correct • The cardholder should now sign the receipt
12	INVALID TRANSACTION	<ul style="list-style-type: none"> • Retry the transaction selecting a different account • If the transaction is declined again, obtain another form of payment • Advise cardholder to contact card issuer
13	CANNOT PAY	<ul style="list-style-type: none"> • Obtain another form of payment • Advise cardholder to contact card issuer
14	CONTACT CARD ISSUER	<ul style="list-style-type: none"> • Obtain another form of payment • Advise cardholder to contact card issuer

Code	Display	Cause/Action
30	FORMAT ERR CALL HELPDESK	<ul style="list-style-type: none"> • Power the terminal off and on and retry the transaction • Contact the Helpdesk whilst the cardholder is present to confirm if the transaction has been processed correctly
39	WRONG ACCOUNT	<ul style="list-style-type: none"> • Retry the transaction, selecting a different account • If the transaction is declined again, obtain another form of payment • Advise cardholder to contact card issuer
41	CONTACT CARD ISSUER	<ul style="list-style-type: none"> • Contact manual Credit Card Authorisations • Press the option for extension 500
43	CONTACT CARD ISSUER	<ul style="list-style-type: none"> • Contact manual Credit Card Authorisations • Press the option for extension 500
51	CANNOT PAY	<ul style="list-style-type: none"> • Obtain another form of payment • Advise cardholder to contact card issuer
52	WRONG ACCOUNT	<ul style="list-style-type: none"> • Retry the transaction, selecting a different account • If the transaction is declined again, obtain another form of payment • Advise cardholder to contact card issuer
53	WRONG ACCOUNT	<ul style="list-style-type: none"> • Retry the transaction, selecting a different account • If the transaction is declined again, obtain another form of payment • Advise cardholder to contact card issuer
54	EXPIRED CARD CANNOT PAY	<ul style="list-style-type: none"> • Check the card expiry date • Obtain another form of payment • Advise cardholder to contact card issuer
55	INVALID PIN	<ul style="list-style-type: none"> • The cardholder has entered the wrong PIN • Retry the transaction with the correct PIN
56	CONTACT CARD ISSUER	<ul style="list-style-type: none"> • Obtain another form of payment • Advise cardholder to contact card issuer

Code	Display	Cause/Action
58	INVALID TRANSACTION	<ul style="list-style-type: none"> • Obtain another form of payment • Advise cardholder to contact card issuer
59	CANNOT PAY	<ul style="list-style-type: none"> • Obtain another form of payment • Advise cardholder to contact card issuer
61	CANNOT PAY	<ul style="list-style-type: none"> • Obtain another form of payment • Advise cardholder to contact card issuer
62	CANNOT PAY	<ul style="list-style-type: none"> • Obtain another form of payment • Advise cardholder to contact card issuer
65	CANNOT PAY	<ul style="list-style-type: none"> • Obtain another form of payment • Advise cardholder to contact card issuer
75	CANNOT PAY	<ul style="list-style-type: none"> • Retry the transaction • If the transaction is declined again, obtain another form of payment • Advise cardholder to contact card issuer
90	PLEASE RETRY	<ul style="list-style-type: none"> • Retry the transaction • If the transaction is declined again, obtain another form of payment • Advise cardholder to contact card issuer
91	ISSUER NOT AVAILABLE	<ul style="list-style-type: none"> • Bank is unavailable; retry the transaction • If the transaction is declined again follow manual fall back procedures as explained in section 7.2
94	CANNOT PAY	<ul style="list-style-type: none"> • Obtain another form of payment • Advise cardholder to contact card issuer
97	SETTLE NOT AVAILABLE	<ul style="list-style-type: none"> • A settlement has been processed in the last 24 hours, or the settlement is being attempted between 9.30pm and 11.00pm (AEST) • Retry during settlement hours, making sure 24 hours have elapsed since the previous settlement

Code	Display	Cause/Action
98	SYSTEM ERROR	<ul style="list-style-type: none"> • Turn terminal off, then back on, and retry the transaction • Contact the Helpdesk if the problem persists
TC	DECLINED TC	<ul style="list-style-type: none"> • Retry the transaction, selecting a different account • If the transaction is declined again, obtain another form of payment • Advise cardholder to contact card issuer
TL	DECLINED TL	<ul style="list-style-type: none"> • Signature error
X0	DECLINED TIME OUT	<ul style="list-style-type: none"> • Retry the transaction • Contact the Helpdesk if the problem persists
X7	CANCELLED SYSTEM ERROR	<ul style="list-style-type: none"> • Retry the transaction • Contact the Helpdesk if the problem persists
Z1	CANNOT PAY	<ul style="list-style-type: none"> • Obtain another form of payment
Z3	ISSUER UNAVAILABLE	<ul style="list-style-type: none"> • Obtain another form of payment
Z4	CANNOT PAY	<ul style="list-style-type: none"> • Obtain another form of payment

10.0 GLOSSARY OF COMMON TERMS.

CCV Number (Card Check Value)	An additional security feature used in transactions where the card number is entered manually, for example when the cardholder is not present (MOTO or ECOM).
Charge Card	American Express (AMEX), Diners Club or Japanese Credit Bureau (JCB).
Credit Card	MasterCard or Visa.
Debit (EFTPOS) Card	A card that gives the customer access to a cheque account 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 communication with the host has been lost.
Manual Fall Back	The use of a manual 'click clack' imprinter as a back-up, when an electronic terminal is not working.
Merchant (ID) Number	An eight digit number used to identify your business and obtain an authorisation code for credit card transactions. This number is unique to your business, and can be found on any of the following: <ul style="list-style-type: none">• An EFTPOS receipt printed from your POS.• Your merchant statement.• The metal plate on your manual imprinter.
ROC Number	The 'Record of Charge' number found on your terminal receipt.
Terminal (ID) Number	An eight digit number that identifies your EFTPOS terminal. The terminal ID can be found on any transaction receipt or EFTPOS report printed from your POS.

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