

# Merchant operating guide



Effective date: 09 June 2025



# We're here to help



24/7 Merchant Helpdesk  
1800 029 749



24/7 Authorisation Centre  
132 415



Merchant Support  
[westpac.com.au/merchantsupport](https://westpac.com.au/merchantsupport)



Stationery and accessories  
[westpac.com.au/merchant-stationery](https://westpac.com.au/merchant-stationery)

## Accessibility support.

If you are deaf, hard of hearing, or have speech/communication difficulty, you can message us within the Westpac App or communicate with us using the National Relay Service [accesshub.gov.au/about-the-nrs](https://accesshub.gov.au/about-the-nrs).

If English is not your preferred language, contact us and a banker can arrange a language interpreter.

Visit [westpac.com.au/web-accessibility](https://westpac.com.au/web-accessibility) for further information on our more accessible products and services for people with disability, who are neurodivergent or where English is not your preferred language.

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## In short.

- Your merchant facility allows you to accept all supported credit and debit cards to pay for goods and services.
- You could reduce the cost of accepting card payments by activating Merchant Choice Routing.
- Never ask to keep the cardholder's card unless our Authorisation Centre operator instructs you to do so.
- Always follow the terms of your merchant agreement for processing transactions and retain proof of all transactions.
- All physical or electronic copies of receipts (the 'Merchant Copy') are for your records. You must keep these copies for at least 18 months.
- If you get a 'chargeback' or retrieval notification from us, make sure you respond promptly.
- You should never 'split' a sale by doing two or more transactions on the same card (to avoid having to complete an authorisation).
- If you have any issues or errors with your terminal, refer to your Quick Reference Guide (QRG) or call our Merchant Helpdesk available 24/7.
- This guide forms part of your Agreement with us, together with the other documents and information available at [westpac.com.au/merchant-terms](https://westpac.com.au/merchant-terms)

## Need help?

All user guides, forms and online troubleshooting are available on: [westpac.com.au/merchantsupport](https://westpac.com.au/merchantsupport)

### Merchant Support Centre.



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

24/7 Merchant Helpdesk, Accessory and Stationery  
Ordering 1800 029 749



24/7 Authorisation Centre  
132 415

# 1.0 Understanding your EFTPOS terminals

## Can I start accepting payments?

Your merchant facility allows you to accept all supported credit and debit cards, whether the card is issued in Australia or overseas.

Terminals include the hardware or software used to accept card payments. Terminals may have a keypad that allows cardholders to select their type of account (Cheque/Savings/Credit) and, where appropriate, enter their personal identification number (PIN) for transactions above a certain limit.

All EFTPOS terminals issued by us Westpac Banking Corporation (the 'Bank'), have a current bank certification and comply with all industry and regulatory requirements. EFTPOS terminals not issued by us must have a current Bank certification and comply with all payment card industry and regulatory requirements.

## How can Merchant Choice Routing help reduce costs?

If you are not on a monthly pricing plan or are not paying a flat percentage rate for transactions, you could reduce the cost of accepting card payments by activating the Merchant Choice Routing (MCR) option on your EFTPOS terminal. It sends contactless debit card transactions through the eftpos network – rather than through the Visa or Mastercard® networks. This feature has the potential to reduce the amount you pay as a merchant for each tap and go transaction. However, where we charge you a flat rate (and we activate the Merchant Choice Routing feature and route transactions through a network of our choice), the same fees will apply regardless of how the transaction is routed.

You can find more information on MCR on our website at [westpac.com.au/mcr](https://westpac.com.au/mcr)

You can enable MCR for certain EFTPOS terminals by contacting the Merchant Helpdesk or your Relationship Manager.

## Where do I place my terminal?

It's essential to keep your terminal in a convenient spot – so that your staff can supervise a customer's use of the terminal easily.

Make sure customers can use the keypad or touch screen without the risk of other people seeing them key in their PIN (Personal Identification Number). This will help your customers have a smooth and secure payment experience.

To prevent unauthorised use, do not leave your terminal unattended. Make sure that your terminal is kept at a secure location, i.e. not easily accessible by customers or strangers. Your terminal should be under supervision at all times.

For terminals integrated with a self-checkout or kiosk, an authorised merchant representative must maintain supervision of the terminal at all times.

## How do I start processing purchases?

We've created detailed support guides to help you operate your new terminal, such as Quick Reference Guides, User Guides, and other online support material. These can be found at [westpac.com.au/merchantguides](https://westpac.com.au/merchantguides)

### Important do's and don'ts:

- You or your staff must never ask a cardholder to reveal their PIN.
- You or your staff should not allow a cardholder to enter their PIN until the transaction amount is displayed on the screen and they're prompted to enter their PIN.

- Never ask to keep the cardholder's card unless our Authorisation Centre operator instructs you to do so.
- When our operator requests you to keep a card, it may be because it's a lost or stolen card (and could be related to a card fraud incident). Be mindful of your personal safety. You could choose to disregard this request if it places you or anyone else at risk.
- For all transactions, only you and your authorised staff must handle merchant copies of printed receipts from the terminal.

## How do I process Refunds?

- Refunds can only be processed where there was an initial valid transaction on the same card. Merchants using EFTPOS terminals should refer to the QRG or User Guide for instructions on processing a sale or refund for their specific product type.
- With credit/debit card transactions, remember never to refund cash in any instance.
- Enter your terminal refund password before each refund transaction. You're responsible for protecting this password against unauthorised use, similar to the way you protect your own PIN number for your card accounts.
- Ensure that your password is changed regularly to prevent unauthorised use. To change your refund password, please call our Merchant Helpdesk.

## What if there's a problem with the terminal?

- If there's a systems fault or terminal issue, refer to the troubleshooting section in your QRG.
- There's also an EFTPOS terminal troubleshooting guide available online at [westpac.com.au/eftposhelp](https://westpac.com.au/eftposhelp)

If the issue isn't resolved, contact our Merchant Helpdesk on 1800 029 749 – available 24/7.

## 2.0 General merchant information

### When will I receive my merchant statements?

- Westpac will issue you monthly merchant statements.
- UnionPay transactions will be provided on a separate statement for EFTPOS Flex, EFTPOS Now, and Presto terminals.
- If you'd like a single statement for all your merchant facilities, call our Merchant Helpdesk and request a 'chain and headquarter statement'. This consolidated statement outlines the month's trading for all merchant facilities (when more than one merchant facility is owned by one business).

You'll find more information on our website. Just go to the Merchant Support Centre and search for merchant statements.

### Why is it crucial to keep Merchant copies of receipts?

All physical or electronic copies of receipts (which have the title, 'Merchant Copy') are for your records.

- You must keep these copies for at least 18 months. Sometimes government legislation may require you to keep them for even longer periods, so check this with the relevant authorities).
- Carefully keeping merchant copies of receipts can help you avoid 'chargebacks' (which is like a cardholder refund). It occurs when a cardholder disputes a transaction on their credit or debit card and asks for the transaction to be reversed. Not having a copy of the relevant receipt as proof could mean you'll have to refund the customer if the cardholder successfully challenges that transaction.

You'll find more information on this in the 'Chargebacks' section on page 11.



## 2.1 Authorisation and Pre-Authorisation.

### Authorisation.

#### What's an Authorisation?

Authorisation means the response to you requesting our approval for a Card to be used for a particular transaction, whether through operation of the terminal, eCommerce or by telephone if there is a service interruption.

An authorisation helps confirm the cardholder has funds available to cover the purchase, and that the card hasn't been reported lost or stolen. If you have an EFTPOS terminal, you can complete an authorisation using your terminal.

If you're an internet merchant, an authorisation request can be made using your payment gateway service provider. These providers (such as Cybersource, eWay or SecurePay), help business owners collect and manage payments.

You can also call the Authorisation Centre if your terminal is processing a card transaction in electronic fallback mode, and the amount exceeds your approved floor limit. Electronic fallback is the ability for the EFTPOS terminal to continue to process transactions even when the network is unavailable.

#### How do I complete a phone authorisation?

- This is not a standard feature on all terminal devices.
- Once your customer has handed over their card, remember to keep the card while you seek authorisation. Please make sure the cardholder can see their card while it's in your or your staff member's care.

- Phone the Authorisation Centre on 132 415 and provide the details requested. The Authorisation Centre is available 24/7.
- If the approval is granted, the operator will give you an authorisation number which you must enter into the terminal.
- If declined, inform the cardholder to contact their financial institution for further clarification.
- Return the card to the cardholder unless the operator asks you to keep it.

## **Can I cancel or change amounts already authorised?**

Occasionally a customer may not go ahead with a purchase after you've completed the authorisation – or you may have to change the sale amount already authorised.

In both instances, it's important to call the Authorisation Centre to cancel the authorisations and get a new authorisation for any revised amounts.

If an amount is altered without the cardholder's signed authority, the authorisation will be invalid, and the transaction may result in a chargeback.

## **Pre-Authorisation.**

### **What is a Pre-Authorisation?**

Pre-authorisation is an optional feature used to reserve funds on a card for a purchase to be processed later. You can activate or deactivate this feature by contacting our Merchant Helpdesk.

Car rental companies and hotels and motels often use this feature and it's available on most terminals we offer. The funds are not deducted from the cardholder's account until the final payment is processed. The merchant needs to carry out a pre-authorisation completion step to process the final payment.

## What do I need to be mindful of?

- A pre-authorisation does not protect you from the possibility of chargebacks. It's your responsibility to make all the necessary checks (you'll find useful information in this brochure's 'Chargebacks' section). And our 'Protecting your business against card fraud' guide also gives you valuable tips to help safeguard the transactions you process.
- We allow pre-authorisations to be made to help confirm that customers have the required funds to cover all expected expenses. But you must get prior approval from your customer before any pre-authorisation is made and inform the customer of the pre-authorisation amount.
- You must get additional authorisation if the final purchase amount exceeds the total authorised amount.
- You must process the final sale as a 'checkout' transaction using the authorisations you've previously received.
- It's also important to cancel any previous authorisations you've received that are no longer required. Pre-authorisations that hold funds on customers' cards even when the pre-authorisation should have been completed or cancelled are frequently the cause of cardholder complaints and disputes.
- You need to be aware of the pre-authorisation and processing standards for Mastercard and Visa and the validity periods that apply. You'll find all the details online at [\*\*westpac.com.au/preauthorisation\*\*](https://westpac.com.au/preauthorisation) Refer to your terminal user guide for more information about any pre-authorisation requirements for your specific terminal.

## 2.2 Chargebacks.

A chargeback occurs when a cardholder successfully challenges a credit or debit card transaction.

If the cardholder’s bank feels the cardholder’s request is valid, the funds will be debited from the merchant’s account and returned to the cardholder. This process, and ultimately the reversal of the payment, is called a chargeback.

If the card scheme (such as Mastercard and Visa) rules the chargeback in the cardholder’s favour, the funds are returned to the cardholder’s financial institution – which is then returned to the cardholder. This process and the refund are part of the lifecycle of an authorised chargeback.

### How can I reduce chargeback requests?

Always follow the terms of your merchant agreement for processing transactions and retain proof for all transactions. Here are some of the common reasons for chargebacks.

Chargeback reason	How you can reduce the risk
Unauthorised/ Fraudulent transaction	<ul style="list-style-type: none"><li>• <b>Be fraud aware.</b> And look out for expired cards.</li><li>• <b>Be careful when processing manually keyed transactions.</b> Manual keying in of card information is available for approved MOTO merchants only.</li></ul>

Chargeback reason	How you can reduce the risk
Cardholder doesn't recognise the transaction	<ul style="list-style-type: none"> <li>• <b>Use a familiar trading name.</b> So that your customers can recognise it on their card statement. Try and make sure the business name matches the name on your transaction receipts.</li> <li>• <b>Keep detailed records.</b> Maintain merchant copies of receipts and transaction records for all customer purchases including voided transactions and refunds.</li> </ul>
Invalid Transaction Authorisation	<p><b>Don't process transactions above the floor limit.</b> Make sure authorisations are always received before going ahead.</p> <p>If you need more information about floor limit contact the Merchant Helpdesk on 1800 029 749.</p> <p><b>The chargeback may be raised under the following conditions:</b></p> <ul style="list-style-type: none"> <li>• <b>Expired card.</b> Always check the expiry date on the card.</li> <li>• <b>No Authorisation.</b></li> <li>• <b>Incorrect processing.</b> Cardholder/Issuer believe transaction has been processed incorrectly. Please make sure to check the response of the terminal at the time of the transaction being processed to avoid losses.</li> </ul>

Chargeback reason	How you can reduce the risk
Processing errors	<ul style="list-style-type: none"> <li>• <b>Be careful when processing payments.</b> Double-check amounts and card numbers.</li> <li>• <b>Only refund to the same card that was used to make the purchase.</b> Don't refund with cash or cheque if a purchase was made on a card.</li> </ul>
Duplicate/ Multiple processing	<ul style="list-style-type: none"> <li>• <b>Look out for processing delays.</b> Sometimes the transaction can take time to appear on the cardholder's account (e.g. an offline transaction won't appear on their account until it has been uploaded).</li> <li>• <b>Keep track of payments made by cash, card and cheque.</b> And ensure we are not debiting the cardholder prior to completing the payment on the customer's physical card.</li> </ul>
Cardholder claims they did not receive the goods or services	<p><b>Always deliver goods or services as advertised.</b> Get a confirmation that the goods or services were received by the cardholder.</p> <p><b>Promptly resolve disputes.</b> Be proactive and communicate clearly with your customers when there is an issue.</p>

For more information on how to prevent chargebacks, including answers to frequently asked questions, visit [westpac.com.au/merchantsupport](https://westpac.com.au/merchantsupport) and look for 'Guide to chargebacks'.

## What if I receive a chargeback request?

Sometimes you may get notified of a chargeback request. If you receive a notification, you should investigate and reply promptly, within the timeframes we've specified in that request. A short letter or email providing details of the transaction should be sent, together with:

- the sales receipt (signed, where applicable)
- the order form or other sales record
- the signed delivery receipt or other confirmation of delivery
- any other supporting documentation

If you get a chargeback notification and you've already provided a refund for that transaction, you should send copies of the refund documentation to us immediately as proof.

## 2.3 Additional information.

### What if a customer leaves their card behind?

Occasionally, customers may accidentally leave their debit or credit card behind at your business.

If the card is not claimed within a reasonable period (up to 2 business days), cut it in half and dispose of it or hand it in at your nearest Westpac branch. This helps minimise potential fraud and is in line with accepted industry practices.

If the customer returns for their card, verify the cardholder's identity before handing it over. If you're unsure, don't return it and dispose of it as suggested above.

### What if a card is faulty?

If a faulty credit or debit card does not register through your terminal, ask the cardholder to contact their card issuer and request them to use an alternate means of payment or another card.

Manual keying in of credit card information is available for approved Mail Order/Telephone Order (MOTO) merchants only.

Please note: If you are not approved for Mail/Telephone Order, you are not authorised to manually enter card details into your terminal and you could be held accountable for any resulting chargebacks.

## **Are split sales allowed?**

Under no circumstances should a sale be 'split' by completing two or more transactions on the same card (to avoid having to complete an authorisation). That's because it will result in the transactions being charged back to your account.

## **How do I order stationery?**

Call or order online from the dedicated stationery system by visiting [\*\*westpac.com.au/merchant-stationery\*\*](https://westpac.com.au/merchant-stationery)

Re-order stationery at least one month before it's needed. Stationery will normally be delivered within 5 business days of us receiving your request depending on your location. But it's a good idea to reorder your stationery on a regular basis before running your stocks too low. This will allow for sufficient time for delivery and prevent delays due to peak demand periods.

Remember to store your thermal paper receipts away from heat and sunlight – it's the merchant's responsibility to make sure all transaction records are legible.

## **2.4 Ownership of terminals and materials.**

Any terminal, accessories, and materials supplied by us remain the property of the Bank. This means if the equipment is damaged, lost, or stolen, you'll be charged for its replacement.

You must not sell any of these items, give them to a third party, or allow access to a third party.



## **What happens if I cancel my merchant facility?**

We'll arrange to collect your terminal hardware, accessories and any materials from your premises. To organise the return, call our Merchant Helpdesk.

- You must contact us to let us know you wish to cancel your facility. Unless such notice is provided, fees and charges will continue to apply, even though you may have returned the equipment to us.
- After we receive notification, failure to return the equipment to us will result in a non-return fee being charged.
- Return all equipment and materials as per scheduled collection.
- Settle outstanding card transactions prior to your equipment and terminal(s) being collected.
- Download all records that you require from your terminal prior to requesting cancellation.
- Uninstall the EFTPOS Air Application immediately.

## **3.0 Mail Order and Telephone Order (MOTO) merchant**

### **Do I need approval for MOTO transactions?**

It's crucial that you gain prior approval from us before you begin processing Mail Order/Telephone Order transactions (MOTO). Remember, MOTO transactions can only be processed on credit and charge cards.

You'll find important information on how to handle MOTO transactions in your terminal User Guide and 'Protecting your business against card fraud' brochure.

## Are there any special requirements for MOTO and Internet merchants?

- For mail orders, you need to be aware of the information required on order forms.
- For telephone orders, you need to maintain accurate records for the transactions.
- For internet businesses, there are website requirements your site must meet.
- We've listed all the requirements for MOTO and Internet merchants in our '**Card acceptance by business terms and conditions**' booklet.

Since you are handling 'card not present' transactions (where the cardholder cannot physically present the card for inspection), you need to be mindful of all the requirements to help prevent chargebacks and fraudulent purchases.

We've included useful checklists to help you in our 'Protecting your business against card fraud' brochure available at [westpac.com.au/merchant-terms](https://westpac.com.au/merchant-terms)

## 4.0 Fighting fraud

### How can I protect my business from fraud?

- We've developed a separate brochure to help you in fighting fraud called 'Protecting your business against card fraud'.
- We've also created a separate guide to help you maintain the safety and security of a customer's sensitive payment information. You'll find all the details in 'Your guide to the Payment Card Industry Data Security Standard (PCI DSS)'.

You can access these by visiting:  
[westpac.com.au/merchant-terms](https://westpac.com.au/merchant-terms)



*Westpac 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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