

# Presto Smart VX690

User guide.





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# 1.0 Introduction

The Presto Smart VX690 terminal lets you process online transactions for Debit Cards (savings and cheque accounts), Credit Cards (Visa, Mastercard and UnionPay) and Charge Cards (American Express, Diners Club and JCB). To accept Charge Card transactions please contact the relevant Charge Card Provider.

Presto Smart VX690 enables you to process:

- Purchases
- Purchases with Cash Out for Debit Cards (if enabled)
- Refunds
- Mail/telephone order (MOTO) and eCommerce transactions (subject to Westpac approval)
- Cash Out transactions for Debit Cards
- Purchase with Tip
- Pre-Authorisation functions, including Completion, Extension and Cancellation (subject to Westpac approval)
- Split Billing
- Pay@table with split bill
- Surcharge.

**Note:** The above functionality may vary depending on your chosen POS provider.

## 1.1 Merchant Responsibility for Equipment and Materials Provided.

Terminals and equipment (where supplied by us), plus any unused stationery and promotional material remain the property of the Bank.

- You must not sell, assign or in any way encumber them.
- You will not permit a third party to have possession of or access to any equipment, or other materials.
- 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 (Personal identification number).

## **1.2 Cancellation of Facility.**

If your merchant facility is cancelled for any reason, you need to return the equipment and materials to us. To do this, call the Merchant Helpdesk on 1800 029 749. You must return all equipment and materials within five business days of our request.

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

## **1.3 Damaged, Lost or Stolen Equipment.**

If equipment is damaged, lost or stolen, you will be charged for its replacement.

## **1.4 Merchant Receipts.**

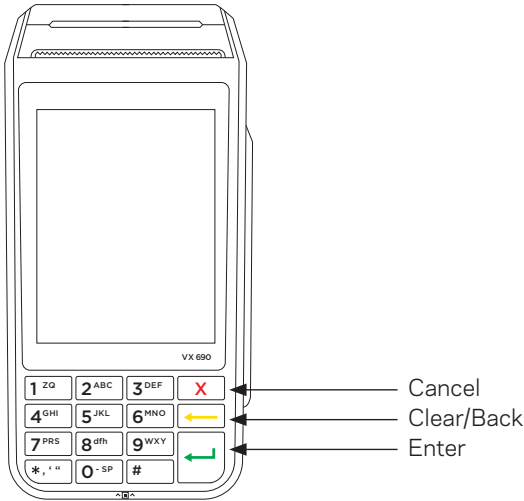
You need to retain all merchant receipts printed in a secure manner for reconciliation and in case of terminal failure. Refer to Section 16.0 Records in the Merchant Business Solutions Card Acceptance by Business Terms and Conditions.

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

# 2.0 Getting Started

The Presto Smart VX690 terminal is a complete unit that includes:




- Presto Smart VX690 terminal
- Terminal base
- Paper rolls
- Cables (Ethernet and phone)
- Power supply



## 2.1 Using the Touch Screen.










The Presto Smart VX-690 terminal has a colour touch-screen. To navigate using the touch-screen, follow the prompts and press the option on the screen to make a selection.

## 2.2 Keyboard Layout.

Key Title	Symbol	Key Purpose
<b>Enter</b>		This button on the terminal keypad is used to accept data entry or proceed with a function and is the same as using the 'Select' or 'OK' buttons displayed on the touch-screen. This button is also used to power on the terminal when held down for 10 seconds.
<b>Clear/Back</b>		This button on the terminal keypad is used for clearing entered data or moving back to the previous screen and is the same as using the 'Clear' or 'Back' buttons displayed on the touch-screen.
<b>Cancel</b>		This button on the terminal keypad is used to cancel the current function and return to the home screen and is the same as using the 'Cancel' or 'No' buttons displayed on the touch-screen. This button is also used to power off the terminal when held down for 10 seconds.



### 2.3 Terminal Display.

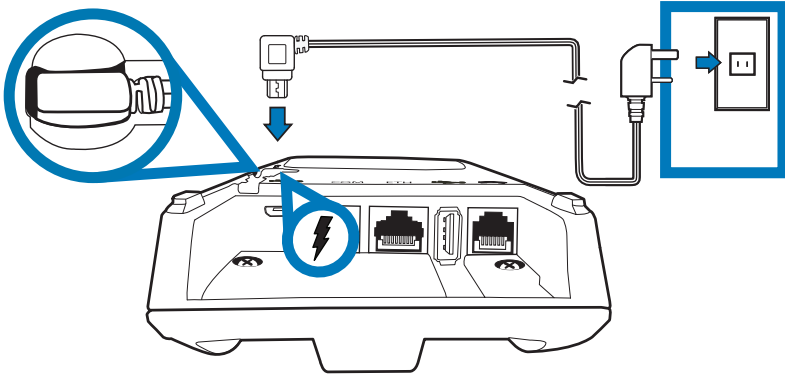
Key Title	Symbol	Key Purpose
WiFi		Number of bars indicates strength of the WiFi signal.
No WiFi		WiFi configured but not connected.
Bluetooth®		Bluetooth configured.
No Bluetooth		Bluetooth not connected.
Ethernet		Ethernet enabled and connected.
No Ethernet		Ethernet enabled but not connected.
Battery		Internal battery power level displayed when terminal is not connected to mains power.
Battery low		Battery symbol turn red when the terminal is low on charge.
Battery charging		Battery symbol turn green when the terminal is plugged into mains power and charging.

## 2.4 Charging your Terminal.

There are two options available to charge your terminal, either through connecting the power source directly to the terminal or via the terminal base:

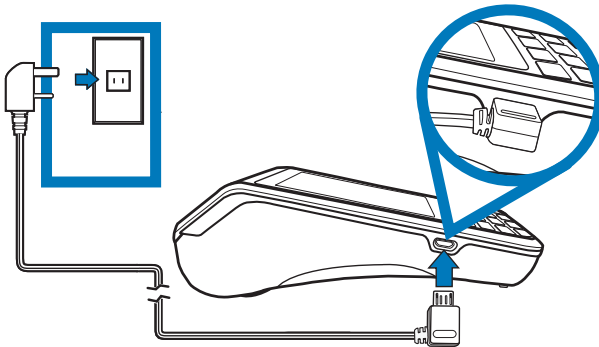
### 1. Connecting base station to power:

1. Insert the power cable into the power port on the terminal base.
2. Plug the AC power cord into a wall outlet or a surge protected power board.
3. Place terminal on the base to begin charging.



### 2. Alternate charging method:


1. Insert the power cable to the power port found on the side of the terminal.
2. Plug the AC power cord into a wall outlet or a surge protected power board.





**Note:** It is recommended that you charge your terminal through the terminal base as this will enable you to quickly return your terminal to charge mode between uses.

## 2.5 Manual Start and Shutdown.

### i. Terminal Start-up:

When placed on the base, the Presto Smart VX-690 terminal will automatically turn on. To turn on the terminal manually, hold the  key down for 10 seconds until the start-up screen is displayed on the terminal.

### ii. Terminal Shutdown:

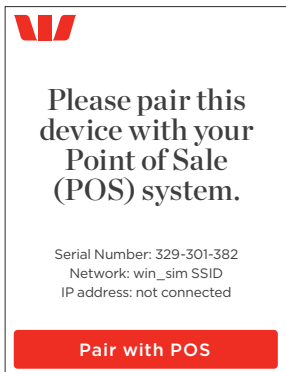
Hold the  key down for 10 seconds until the terminal displays the shutdown verification screen. Keep holding the  key until the Presto Smart VX-690 terminal shuts down (the terminal must be unplugged from the power supply or removed from the base before attempting a manual shut down).

## 3.0 Procedures

### 3.1 Main Menu.

The terminal idle screen displays information such as the battery strength, connection strength, Serial Number, Network name, IP address and the button to initiate Pairing the POS.

The payment application main menu/idle screen can be accessed via the key combo 'ENTER+3'.



SPI VAA screen



Payment application screen

### 3.2 Contactless Transactions.

The Presto Smart VX-690 terminal is fitted with an in-built contactless card reader, mounted behind the screen, which enables the terminal to process contactless card transactions.



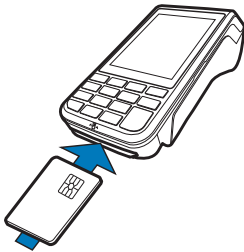
1. When prompted by the terminal, position the contactless card above the terminal screen.
2. Await the confirmation beeps before removing the card.

**Note:** Contactless transactions are currently unavailable for UnionPay cards.

### 3.3 Chip Card Transactions.

The Presto Smart VX-690 terminal supports chip card transactions.

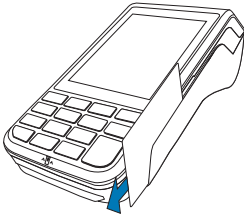
The chip card reader is located at the bottom of the terminal below the keypad.



1. Position the chip card with the chip facing upward and toward the terminal.
2. Insert the chip card into the chip card reader slot in a smooth, continual motion as far as it can go.
3. The card should remain inserted in the terminal until the transaction is complete, and the terminal prompts you to remove it.
4. If there is an error with reading the chip on the card, the terminal may prompt you to swipe the card.

### 3.4 Magnetic Stripe Transactions.

The Presto Smart VX-690 terminal supports magnetic stripe transactions. The magnetic stripe reader is located on the right hand side of the terminal.




1. Position a magnetic stripe card in the card reader with the stripe facing inward, towards the keypad.
2. To ensure a proper read of the magnetic stripe card, please insert the magnetic stripe card from the top of the unit.
3. Swipe the card smoothly through the magnetic card reader.
4. If there is no response from the terminal, or 'Card Error' message is displayed, swipe the card again. You may be required to swipe faster or slower.

**Note:** If you have attempted to swipe a chip card, the terminal will prompt you to insert the card (See Section 3.3 Chip Card transactions).

### 3.5 Cancelling a transaction.




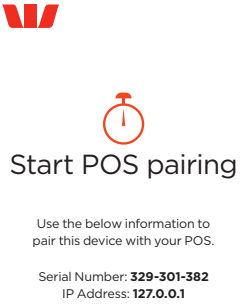
Cancel Key






To cancel a transaction during processing, press the  key on the terminal.

# 4.0 Pairing to the Point of Sale

Your Presto Smart VX-690 terminal needs to be paired to the Point of Sale (POS) prior to use. The pairing has a time limit of 60 seconds, if the pairing takes longer than 60 seconds then the solution will time out.

**Note:** The actions of the POS will differ depending on the POS vendor solution.

Step	Terminal Display	Action
1	 <p>Please pair this device with your Point of Sale (POS) system.</p> <p>Serial Number: 329-301-382          Network: win_sim SSID          IP address: not connected</p> <p>Pair with POS</p>	<p>The Serial Number, Network name and the IP address associated with the terminal will be displayed on the home screen.</p> <p>For the Network name:</p> <ul style="list-style-type: none"> <li>• If WiFi is the comms type enabled for Presto Smart VX-690 then the SSID of your WiFi network will be displayed.</li> <li>• If ETH is the comms type enabled for Presto Smart VX-690 then 'Ethernet (wired)' will be displayed.</li> <li>• Press 'Pair with POS' on the terminal screen to continue.</li> </ul>
2	 <p>Start POS pairing</p> <p>Use the below information to pair this device with your POS.</p> <p>Serial Number: <b>329-301-382</b>          IP Address: <b>127.0.0.1</b></p>	<p>This screen will display the IP address required by the POS to initiate the pairing.</p>

Step	Terminal Display	Action
3	   Pairing POS...	<p>The terminal will display the following screen when it has established a connection with the POS to begin the pairing process.</p>
4	  Please confirm pairing code <b>6BE2FF</b> <small>Is the POS displaying this identical pairing code</small>  <input data-bbox="194 746 262 783" type="button" value="No"/> <input data-bbox="359 746 426 783" type="button" value="Yes"/>	<p>The terminal will now display a 6-digit secret key. This 6-digit secret key will also be displayed on the POS. Please ensure both POS and terminal is showing the same key to continue with the pairing.</p> <p>Press 'Yes' on the terminal screen to confirm the key.</p>
5	   Finalising pairing...	<p>The terminal will now enter the final stage of pairing.</p>

Step	Terminal Display	Action
6		<p>The terminal will now display 'Pairing successful' with the name of the POS it is connected to.</p> <p>Press 'Complete setup' on the terminal screen to continue.</p>
7		<p>Once the terminal has paired successfully, it will display the following screen. This screen will also display the name of the POS that the terminal is paired with.</p>









# 5.0 Disconnecting from the Point of Sale



This function will have to be performed in the event of:

- Connecting the terminal to another POS.
- Swapping the terminal.
- Switching to Standalone mode.

Access this function by pressing 'ENTER + 3' on the terminal keypad

Step	Terminal Display	Action
1	<p>Presto</p>  <p>Connected to 'YOUR POS NAME'</p>	Press 'ENTER + 3' on the terminal keypad to disconnect the terminal from the POS when terminal is showing either 'Connected' or 'Disconnected'.
2	<p>Presto</p>  <p>Please reconnect</p> <p>Disconnected from 'YOUR POS NAME'</p>	<b>Note:</b> If Terminal is showing 'Connected', this means there is still a live connection between the terminal and the POS.

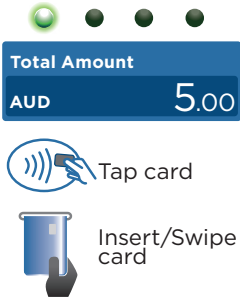
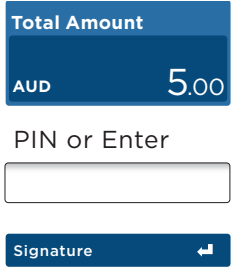


Step	Terminal Display	Action
3	 <p data-bbox="277 229 344 255">Menu</p> <ul style="list-style-type: none"> <li data-bbox="199 285 423 317">1. Unpair terminal</li> <li data-bbox="199 325 423 357">2. Roll keys</li> <li data-bbox="199 365 423 397">3. Communications</li> <li data-bbox="199 405 423 437">4. Manual Trans Upload</li> </ul>	<p data-bbox="461 148 1009 201">The terminal will now display the Unpair terminal menu. Select '1. Unpair terminal' to continue.</p>
4	  <p data-bbox="236 676 378 729">Unpair from POS?</p> <p data-bbox="199 810 264 842">No</p> <p data-bbox="359 810 424 842">Yes</p>	<p data-bbox="461 531 992 616">The terminal will now display a confirmation screen for unpairing the terminal from the POS. Select 'Yes' to proceed.</p>
5	 <p data-bbox="202 1059 423 1090">Unpairing Terminal</p>	<p data-bbox="461 914 960 940">The terminal will display 'Unpairing terminal'.</p>







Step	Terminal Display	Action
6	  <p>Terminal Unpaired</p>	<p>The terminal will now display 'Terminal Unpaired'. The terminal unpairing has been successful and you may now pair this terminal to another POS.</p>
7	  <p>Please pair this device with your Point of Sale (POS) system.</p> <p>Serial Number: 329-301-382  Network: win_sim SSID  IP address: not connected</p> <p><b>Pair with POS</b></p>	<p>The terminal will return to the 'Pair with POS' home screen.</p>

# 6.0 Transaction Procedures

## 6.1 How to process a Purchase Only Transaction.

**Note:** In integration mode, all transactions need to be initiated from the POS.

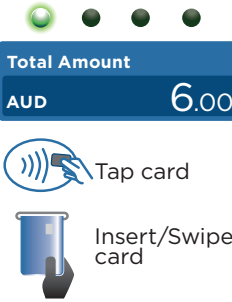
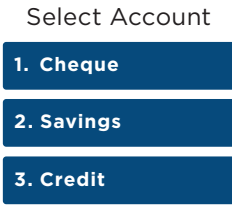

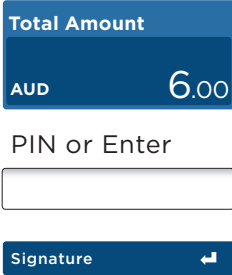


Step	Terminal Display	Action
1		<p>Once the Purchase transaction has been initiated from the POS, the terminal will immediately change to the present card screen.</p> <p>Insert, swipe or tap the customer's card (See Section 3.0 Procedures).</p>
2	<p>Select Account</p> <ul style="list-style-type: none"> <li>1. Cheque</li> <li>2. Savings</li> <li>3. Credit</li> </ul>	<p>For magnetic stripe and chip cards select the required account on the touch screen or press '1', '2' or '3'.</p> <p><b>Note:</b> The accounts offered on this screen are dynamic and will change depending on the type of card presented.</p>
3		<p>The cardholder can now enter their Personal Identification Number (PIN). Once entry is complete the cardholder can press the touch screen or the  key.</p> <p><b>Note:</b> If the customer does not wish to enter a PIN it can be bypassed for certain card types by leaving the PIN blank and pressing the touch screen or the  key.</p>





Step	Terminal Display	Action
4	<p data-bbox="244 150 378 177">Please Wait</p> 	<p data-bbox="460 145 1001 201">The terminal will connect to the Bank and begin processing the purchase.</p>
5	 <p data-bbox="244 584 378 614">Approved</p>  <p data-bbox="196 821 426 849">&lt;Declined Reason&gt;</p> <p data-bbox="239 911 380 932">Press ENTER Key</p>	<p data-bbox="460 461 1025 517">The terminal will display the transaction result and send the response back to the POS.</p>
6	 <p data-bbox="255 1098 370 1153">Signature required</p>   <p data-bbox="252 1374 370 1430">Signature Approved</p>	<p data-bbox="460 971 988 1115">If a signature is required, remove the card from the terminal and have the customer sign the receipt printed from the POS and confirm the signature is correct on the POS to finalise the transaction.</p> <p data-bbox="460 1134 1016 1337"><b>Note:</b> Signatures will still be required for UnionPay Credit card transactions as well as PIN authorisation. Certain cards (for example signature-only cards, payment cards that do not have a chip and some international cards will also require a signature). You will be able to process these cards as normal.</p>

## 6.2 How to process a Purchase with Cash Out Transaction initiated from the POS.

If enabled, your terminal can process Purchase with Cash Out transactions, available from Cheque or Savings accounts only.

**Note:** In integration mode, all transactions need to be initiated from the POS.

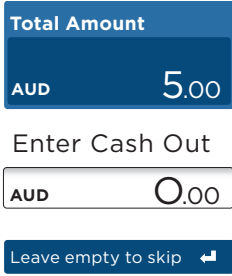

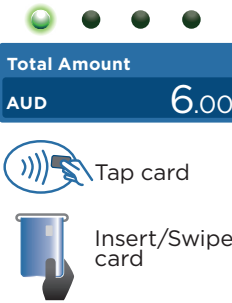
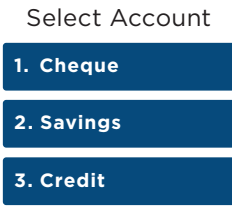

Step	Terminal Display	Action
1		<p>Once the Purchase with Cash Out transaction has been initiated from the POS, the terminal will immediately change to the present card screen.</p> <p>The Total Amount displayed will be inclusive of the Cash Out amount.</p> <p>Insert, swipe or tap the customer's card (See Section 3.0 Procedures).</p>
2		<p>Select the required account 'Cheque' or 'Savings' and press the touch screen or the  key.</p>
3		<p>The cardholder can now enter their Personal Identification Number (PIN). Once entry is complete the cardholder can press the touch screen or the  key.</p> <p><b>Note:</b> If the customer does not wish to enter a PIN it can be bypassed for certain card types by leaving the PIN blank and pressing the touch screen or the  key.</p>

Step	Terminal Display	Action
4	<p data-bbox="244 156 378 180">Please Wait</p> 	<p data-bbox="460 148 1001 201">The terminal will connect to the Bank and begin processing the purchase.</p>
5	 <p data-bbox="202 643 398 667">Remove Card</p>	<p data-bbox="460 483 990 595">If a chip card was inserted, and is yet to be removed, this prompt will appear. Remove the card at this prompt. The terminal will beep as a reminder if the card is not removed.</p>
6	 <p data-bbox="244 1066 376 1090">Approved</p>  <p data-bbox="191 1329 430 1353">&lt;Declined Reason&gt;</p> <p data-bbox="238 1417 381 1437">Press ENTER Key</p>	<p data-bbox="460 866 1025 919">The terminal will display the transaction result and send the response back to the POS.</p>

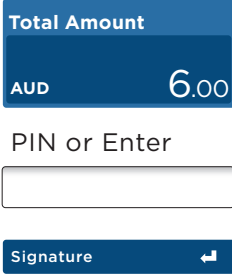







### 6.3 How to process a Purchase with Cash Out Transaction initiated from the Terminal

If enabled, your terminal can process Purchase and prompt for the customer to add a Cash Out amount during the transaction, available from Cheque or Savings accounts only.

**Note:** In integration mode, all purchase transactions need to be initiated from the POS and the Cash Out request will be prompted on the Terminal.

Step	Terminal Display	Action
1	 <p>The terminal display shows a blue header with 'Total Amount' and 'AUD 5.00'. Below it, the text 'Enter Cash Out' is displayed above a white input field containing 'AUD 0.00'. At the bottom, there is a blue button with the text 'Leave empty to skip' and a left-pointing arrow.</p>	<p>Once the Purchase with Cash Out transaction has been initiated from the POS, the terminal will immediately change to prompt for a Cash Out amount to be entered.</p> <p>If the customer does not wish to request a Cash Out amount they can skip by pressing the  key.</p>
2	 <p>The terminal display shows a blue header with 'Total Amount' and 'AUD 6.00'. Below the header, there are four indicator lights (one green, three black). Further down, there is an icon of a hand tapping a card with the text 'Tap card', and an icon of a card being inserted into a terminal with the text 'Insert/Swipe card'.</p>	<p>The Total Amount displayed will be inclusive of the Cash Out amount.</p> <p>Insert, swipe or tap the customer's card (See Section 3.0 Procedures).</p>
3	 <p>The terminal display shows the text 'Select Account' at the top. Below it are three blue buttons with white text: '1. Cheque', '2. Savings', and '3. Credit'.</p>	<p>Select the required account 'Cheque' or 'Savings' and press the touch screen or the  key.</p>

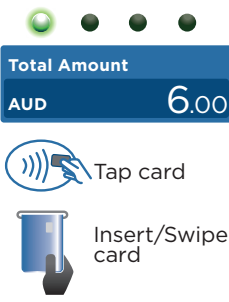
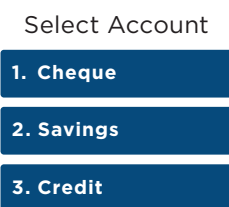

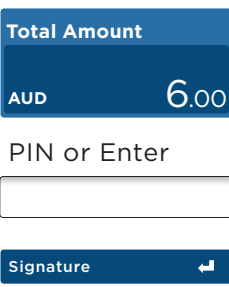







Step	Terminal Display	Action
4	 <p>Total Amount AUD 6.00</p> <p>PIN or Enter <input type="text"/></p> <p>Signature </p>	<p>The cardholder can now enter their Personal Identification Number (PIN). Once entry is complete the cardholder can press the touch screen or the  key.</p> <p><b>Note:</b> If the customer does not wish to enter a PIN it can be bypassed for certain card types by leaving the PIN blank and pressing the touch screen or the  key.</p>
5	<p>Please Wait</p> 	<p>The terminal will connect to the Bank and begin processing the purchase.</p>
6	 <p>Remove Card</p>	<p>If a chip card was inserted, and is yet to be removed, this prompt will appear. Remove the card at this prompt. The terminal will beep as a reminder if the card is not removed.</p>
7	 <p>Approved</p>  <p>&lt;Declined Reason&gt;</p> <p>Press ENTER Key</p>	<p>The terminal will display the transaction result and send the response back to the POS.</p>

## 6.4 How to process a Cash Out Only Transaction.

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

**Note:** In integration mode, all transactions need to be initiated from the POS.


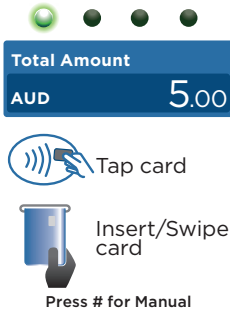
Step	Terminal Display	Action
1		<p>Once the Cash Out transaction has been initiated from the POS, the terminal will immediately change to the present card screen.</p> <p>Insert, swipe or tap the customer's card (See Section 3.0 Procedures).</p>
2		<p>Select the required account 'Cheque' or 'Savings' and press the touch screen or the  key.</p> <p><b>Note:</b> Cash Out is only available on cheque and savings accounts.</p>
3		<p>The cardholder can now enter their Personal Identification Number (PIN). Once entry is complete the cardholder can press the touch screen or the  key.</p>




Step	Terminal Display	Action
4	<p data-bbox="244 165 376 188">Please Wait</p> 	<p data-bbox="460 145 1001 197">The terminal will connect to the Bank and begin processing the cash out.</p>
5	 <p data-bbox="213 651 404 676">Remove Card</p>	<p data-bbox="460 491 990 603">If a chip card was inserted, and is yet to be removed, this prompt will appear. Remove the card at this prompt. The terminal will beep as a reminder if the card is not removed.</p>
6	 <p data-bbox="244 963 376 989">Approved</p>  <p data-bbox="194 1203 426 1228">&lt;Declined Reason&gt;</p> <p data-bbox="239 1292 381 1311">Press ENTER Key</p>	<p data-bbox="460 836 978 888">The terminal will display the transaction result and send the response back to the POS.</p>




## 6.5 Refund.

If a customer returns a purchase, or if an incorrect amount was charged, a refund can be processed as follows:

**Note:** Refunds may only be processed where there was an initial valid transaction on the same card.



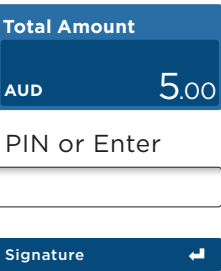


Step	Terminal Display	Action
1	<p>MERCHANT Enter password:</p> 	<p>If your POS supports Employee Management the terminal may or may not prompt for a terminal password. Once the Refund transaction has been initiated from the POS, the terminal may immediately change to the merchant password prompt.</p> <p>Key in the merchant password and press the touch screen or the  key.</p> <p><b>Note:</b> To obtain your Merchant Password, please call the Merchant Helpdesk.</p>
2		<p>Insert, swipe or tap the customer's card (See Section 3.0 Procedures).</p>





Step	Terminal Display	Action
3	<p>Select Account</p> <ul style="list-style-type: none"> <li>1. Cheque</li> <li>2. Savings</li> <li>3. Credit</li> </ul>	<p>For magnetic stripe and chip cards, select the required account on the touch screen, or press '1', '2' or '3'.</p> <p><b>Note:</b> The accounts offered on this screen will change depending on the type of card presented.</p>
4	<p>Total Amount</p> <p>AUD 5.00</p> <p>PIN or Enter</p> <input data-bbox="194 699 426 742" type="text"/> <p>Signature </p>	<p>The cardholder can now enter their Personal Identification Number (PIN). Once entry is complete the cardholder can press the touch screen or the  key.</p>
5	<p>Please Wait</p> 	<p>The terminal will connect to the Bank and begin processing the refund.</p>

Step	Terminal Display	Action
6	 <p data-bbox="210 304 406 331">Remove Card</p>	<p data-bbox="460 148 990 256">If a chip card was inserted, and is yet to be removed, this prompt will appear. Remove the card at this prompt. The terminal will beep as a reminder if the card is not removed.</p>
7	 <p data-bbox="244 651 378 678">Approved</p>  <p data-bbox="193 914 430 938">&lt;Declined Reason&gt;</p> <p data-bbox="239 1002 381 1023">Press ENTER Key</p>	<p data-bbox="460 531 978 584">The terminal will display the transaction result and send the response back to the POS.</p>

## 6.6 How to process a Purchase with Tip Transaction initiated from the POS.

If Tipping is supported by your POS, the Tip Amount is entered at the POS prior to sending the purchase to the Terminal.

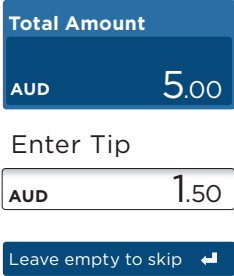

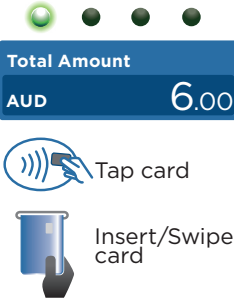
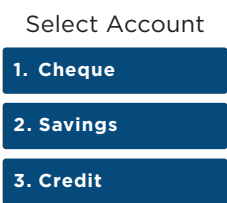

Step	Terminal Display	Action
1		<p>Once the Purchase with Tip transaction has been initiated from the POS, the terminal will immediately change to the present card prompt.</p> <p>The Total Amount displayed will be inclusive of the Tip amount.</p> <p>Insert, swipe or tap the customer's card (See Section 3.0 Procedures).</p>
2	<p>Select Account</p> <ul style="list-style-type: none"> <li>1. Cheque</li> <li>2. Savings</li> <li>3. Credit</li> </ul>	<p>Select the required account and press the touch screen or the  key.</p>
3		<p>The cardholder can now enter their Personal Identification Number (PIN). Once entry is complete the cardholder can press the touch screen or the .</p> <p><b>Note:</b> If the customer does not wish to enter a PIN it can be bypassed for certain card types by leaving the PIN blank and pressing the touch screen or the .</p>

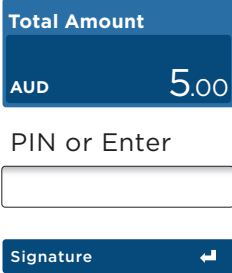



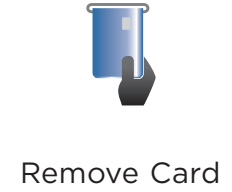
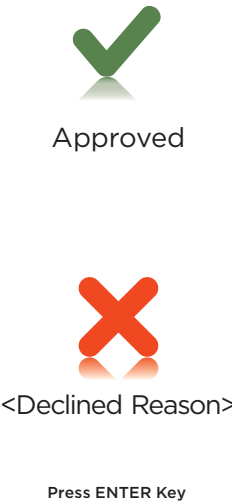
Step	Terminal Display	Action
4	<p data-bbox="244 161 376 185">Please Wait</p> 	<p data-bbox="460 145 1001 201">The terminal will connect to the Bank and begin processing the purchase.</p>
5	 <p data-bbox="213 687 404 711">Remove Card</p>	<p data-bbox="460 528 990 639">If a chip card was inserted, and is yet to be removed, this prompt will appear. Remove the card at this prompt. The terminal will beep as a reminder if the card is not removed.</p>
6	 <p data-bbox="244 1038 381 1062">Approved</p>  <p data-bbox="191 1310 434 1334">&lt;Declined Reason&gt;</p> <p data-bbox="239 1401 386 1422">Press ENTER Key</p>	<p data-bbox="460 911 1025 967">The terminal will display the transaction result and send the response back to the POS.</p>



## 6.7 How to process a Purchase with Tip Transaction initiated from the terminal.

The Tip Amount screen will only display on the Terminal if the Tipping feature has been enabled. You may enable or disable the Tipping feature by contacting the Merchant Helpdesk.

Step	Terminal Display	Action
1	 <p>The terminal display shows a blue header with 'Total Amount' and 'AUD 5.00'. Below it, the text 'Enter Tip' is displayed above a white input field containing 'AUD 1.50'. At the bottom, there is a blue button with the text 'Leave empty to skip' and a left-pointing arrow.</p>	<p>Once the Purchase with Tip transaction has been initiated from the POS, the terminal will immediately change to allow for a tip to be entered.</p> <p>If the customer does not wish to enter a Tip amount they can skip by pressing the  key.</p>
2	 <p>The terminal display shows a blue header with 'Total Amount' and 'AUD 6.00'. Below the header, there are four indicator lights (one green, three black). Two icons are shown: a hand tapping a card with the text 'Tap card' and a hand inserting a card into a terminal with the text 'Insert/Swipe card'.</p>	<p>The Total Amount displayed will be inclusive of the Tip amount.</p> <p>Insert, swipe or tap the customer's card (See Section 3.0 Procedures).</p>
3	 <p>The terminal display shows the text 'Select Account' above three blue buttons with white text: '1. Cheque', '2. Savings', and '3. Credit'.</p>	<p>Select the required account and press the touch screen or the  key.</p>



Step	Terminal Display	Action
4	 <p>Total Amount AUD 5.00</p> <p>PIN or Enter</p> <p>Signature</p>	<p>The cardholder can now enter their Personal Identification Number (PIN). Once entry is complete the cardholder can press the touch screen or the  key.</p> <p><b>Note:</b> If the customer does not wish to enter a PIN it can be bypassed for certain card types by leaving the PIN blank and pressing the touch screen or the  key.</p>
5	 <p>Please Wait</p>	<p>The terminal will connect to the Bank and begin processing the purchase.</p>
6	 <p>Remove Card</p>	<p>If a chip card was inserted, and is yet to be removed, this prompt will appear. Remove the card at this prompt. The terminal will beep as a reminder if the card is not removed.</p>
7	 <p>Approved</p> <p>&lt;Declined Reason&gt;</p> <p>Press ENTER Key</p>	<p>The terminal will display the transaction result and send the response back to the POS.</p>






## 6.8 MOTO.



Transactions initiated by mail or telephone are known as MOTO (Mail Order or Telephone Order) transactions. MOTO transactions can on be processed on Credit and Charge cards and will only be available if your Point of Sale device supports this functionality and subject to Westpac approval. For more information on how to register as a MOTO merchant, contact the Merchant Helpdesk.

**Note:**

- Until you are registered as a MOTO or eCommerce merchant, you must not process MOTO transactions.
- An authorisation of a MOTO 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 transactions.
- You must retain all merchant receipts for at least 18 months from the transaction date.

Step	Terminal Display	Action
1	<p style="text-align: center;">MOTO</p> <div style="background-color: #004a7c; color: white; padding: 5px; margin-bottom: 5px; text-align: center;">1. Telephone Order</div> <div style="background-color: #004a7c; color: white; padding: 5px; margin-bottom: 5px; text-align: center;">2. Mail Order</div>	<p>Once the MOTO transaction has been initiated from the POS, the terminal will immediately change to the MOTO screen.</p> <p>Select the ‘Telephone Order’ or ‘Mail Order’ or option on the touch screen.</p>
2	<p>Enter Card Number</p> <div style="border: 1px solid #ccc; width: 150px; height: 20px; margin: 5px auto;"></div> <div style="display: flex; justify-content: space-around; margin-top: 10px;"> <div style="background-color: #004a7c; color: white; padding: 5px 10px; border-radius: 3px;">X</div> <div style="background-color: #004a7c; color: white; padding: 5px 10px; border-radius: 3px;">←</div> </div>	<p>Key in the cardholder’s card number.</p> <p>If a correction is required press the  key.</p> <p>Once the value is correct press the touch screen or the  key.</p>


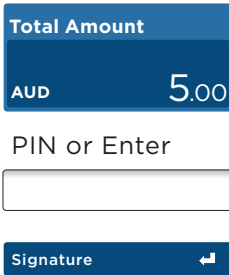


Step	Terminal Display	Action
3	<p>Exp Date (MMYY):</p> <input data-bbox="197 347 425 389" type="text"/> <div data-bbox="199 419 266 453">✕</div> <div data-bbox="357 419 425 453">↩</div>	<p>Key in the cardholder's card expiry date in MMYYY format.</p> <p>If a correction is required press the  key, once the value is correct press the touch screen or the  key.</p>
4	<p>Enter CVV:</p> <input data-bbox="197 730 425 772" type="text"/> <div data-bbox="199 802 266 836">✕</div> <div data-bbox="357 802 425 836">↩</div>	<p><b>Telephone Order Only</b> - The terminal will now display the control number (CCV/CVV/CVV2) entry screen.</p> <p>Enter the cardholders card control number, if a correction is required press the yellow clear key, once the value is correct press the touch screen or the  key.</p> <p>If no number is present leave blank and press the touch screen or the  key and proceed to Step 7.</p>
5	<p>No CVV Entry</p> <div data-bbox="191 940 431 987">1. No CVV on Card</div> <div data-bbox="191 1003 431 1051">2. CVV Not Readable</div> <div data-bbox="191 1059 431 1107">3. CVV Bypassed</div>	<p>Select from one of the three options and press the touch screen or the  key.</p>





Step	Terminal Display	Action
6	 <p data-bbox="244 341 378 373">Approved</p>  <p data-bbox="193 606 428 635">&lt;Declined Reason&gt;</p> <p data-bbox="238 699 384 718">Press ENTER Key</p>	<p data-bbox="460 148 1025 201">The terminal will display the transaction result and send the response back to the POS.</p>

## 6.9 Pre-Authorisation.

The Pre-Authorisation feature is optional. Pre-Authorisation functionality will be subject to Westpac approval and scheme rules and enabled for eligible merchant category codes. You may enable or disable this feature by contacting the Merchant Helpdesk.

A Pre-Authorisation is used to reserve funds on a card for a sale to be processed at a later date. The funds are not debited from the cardholder's account until the final payment is processed. A Pre-Authorisation completion must be performed to process the final payment.


Step	Terminal Display	Action
1		<p>Once the Pre-Authorisation transaction has been initiated from the POS, the terminal will immediately change to the present card prompt.</p> <p>The terminal will now display the Insert/Swipe card screen or press '#' for manual PAN input.</p>
2		<p>The cardholder can now enter their Personal Identification Number (PIN). Once entry is complete the cardholder can press the touch screen or the  key.</p> <p><b>Note:</b> If the customer does not wish to enter a PIN it can be bypassed for certain card types by leaving the PIN blank and pressing the touch screen or the  key.</p>

Step	Terminal Display	Action
3	<p data-bbox="245 252 376 276">Please Wait</p> 	<p data-bbox="460 145 1001 197">The terminal will connect to the Bank and begin processing the Pre-Authorisation.</p>
4	 <p data-bbox="210 687 398 711">Remove Card</p>	<p data-bbox="460 533 990 644">If a chip card was inserted, and is yet to be removed, this prompt will appear. Remove the card at this prompt. The terminal will beep as a reminder if the card is not removed.</p>
5	 <p data-bbox="245 1046 376 1070">Approved</p>  <p data-bbox="194 1262 426 1286">&lt;Declined Reason&gt;</p> <p data-bbox="239 1350 381 1369">Press ENTER Key</p>	<p data-bbox="460 916 1025 968">The terminal will display the transaction result and send the response back to the POS.</p>

## 6.10 Pre-Authorisation Completion.

A Pre-Authorisation Completion is used to complete an earlier Pre-Authorisation transaction and charge the cardholder the final transaction amount.

**Note:** A Pre-Authorisation Completion transaction should be performed up to 30 days (scheme dependent) from when the Pre-Authorisation was processed.

Step	Terminal Display	Action
1	RETRIEVING INFORMATION Please Wait	Once the Pre-Authorisation Completion transaction has been initiated from the POS, the terminal will begin locating the stored transaction.
2	COMPLETING PRE-AUTH Please Wait	Once located the terminal will connect to the Bank and begin processing the Pre-Authorisation Completion.
3	 Approved	The terminal will display the transaction result and send the response back to the POS.



## 6.11 Pre-Authorisation Cancellation.

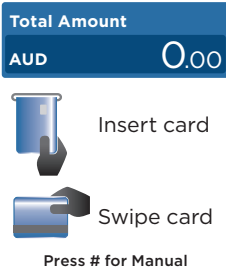
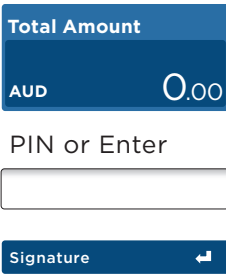



A Pre-Authorisation Cancellation is used to cancel a Pre-Authorisation that is no longer required.




**Note:** A Pre-Authorisation Cancellation transaction can only be performed within 30 days (scheme dependent) from when the Pre-Authorisation was processed.

Step	Terminal Display	Action
1	RETRIEVING INFORMATION Please Wait	Once the Pre-Authorisation Cancellation transaction has been initiated from the POS, the terminal will begin locating the stored transaction.
2	CANCELLING PRE-AUTH Please Wait	Once located the terminal will begin processing the Pre-Authorisation Cancellation. The terminal will display the transaction result and send the response back to the POS.

## 6.12 Account Verify.




The Account Verify function is used to confirm the validity of a card only. No transaction value is processed for this function. No funds are reserved on the card.

Step	Terminal Display	Action
1		<p>Once the Account Verify has been initiated from the POS, the terminal will immediately change to the present card prompt.</p> <p>The terminal will now display the Insert/Swipe card screen or press '#' for manual PAN input.</p>
2		<p>The cardholder can now enter their Personal Identification Number (PIN). Once entry is complete the cardholder can press the touch screen or the  key.</p> <p><b>Note:</b> If the customer does not wish to enter a PIN it can be bypassed for certain card types by leaving the PIN blank and pressing the touch screen or the  key.</p>
3	<p data-bbox="244 1069 378 1093">Please Wait</p> 	<p>The terminal will connect to the Bank and begin processing the transaction.</p>

Step	Terminal Display	Action
4	 <p data-bbox="221 300 409 331">Remove Card</p>	<p data-bbox="460 145 990 256">If a chip card was inserted, and is yet to be removed, this prompt will appear. Remove the card at this prompt. The terminal will beep as a reminder if the card is not removed.</p>
5	 <p data-bbox="245 659 376 691">Approved</p>  <p data-bbox="194 842 426 874">&lt;Declined Reason&gt;</p> <p data-bbox="239 932 381 951">Press ENTER Key</p>	<p data-bbox="460 528 1025 584">The terminal will display the transaction result and send the response back to the POS.</p>





## 6.13 Pre-Authorisation Top-Up.

A Pre-Authorisation Top-Up is used to increase the value of the original Pre-Authorisation transaction, where the expected value of the final transaction is higher than initially Pre-Authorised. The expiry date of the original Pre-Authorisation transaction processed on a Mastercard will also be extended.

Step	Terminal Display	Action
1	<p>RETRIEVING INFORMATION Please Wait</p>	<p>Once the Top-up transaction has been initiated from the POS, the terminal will begin locating the stored transaction.</p>
2	<p>Please Wait</p> 	<p>The terminal will begin processing the Pre-Authorisation Top-Up.</p>
3	 <p>Approved</p>  <p>&lt;Declined Reason&gt;</p> <p>Press ENTER Key</p>	<p>The terminal will display the transaction result and send the response back to the POS.</p>


## 6.14 Pre-Authorisation Extend.

A Pre-Authorisation Extend is used to increase the number of days that the Pre-Authorisation is in effect, up to a further 30 days (scheme dependent). The value of the original Pre-Authorisation is not changed.

Step	Terminal Display	Action
1	<p>RETRIEVING INFORMATION Please Wait</p>	<p>Once the Pre-Authorisation Extend has been initiated from the POS, the terminal will begin locating the stored transaction.</p>
2	<p>Please Wait</p> 	<p>The terminal will begin processing the Pre-Auth Extend.</p>
3	 <p>Signature required</p>	<p>Terminal will now prompt for signature approval.</p>
4	 <p>Approved</p>  <p>&lt;Declined Reason&gt;</p> <p>Press ENTER Key</p>	<p>The terminal will display the transaction result and send the response back to the POS.</p>

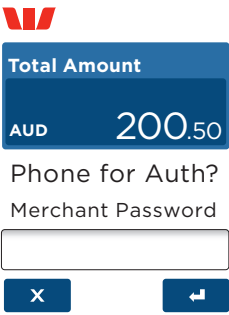
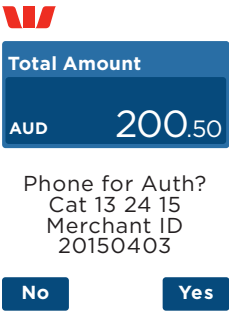
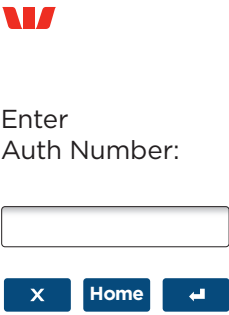
## 6.15 Pre-Authorisation Partial Cancellation.

A Pre-Authorisation Partial Cancellation is used to partially cancel a Pre-Authorisation, where the expected value of the final transaction is lower than the initial Pre-Authorised amount. The expiry date of the original Pre-Authorisation transaction is not changed.

Step	Terminal Display	Action
1	RETRIEVING INFORMATION Please Wait	Once the Pre-Authorisation Partial Cancellation has been initiated from the POS, the terminal will begin locating the stored transaction.
2	Please Wait 	The terminal will begin processing the Partial Cancellation. The terminal will display the transaction result and send the response back to the POS.

## 6.16 Phone for Auth.

The Phone for Auth screens are displayed when the terminal is offline (EFB mode) and a transaction above the terminal floor limit has been requested. The terminal will prompt for and validate the authorisation number before continuing.

Step	Terminal Display	Action
1	 <p><b>Total Amount</b> AUD 200.50</p> <p>Phone for Auth? Merchant Password</p> <input type="text"/> <input type="button" value="X"/> <input type="button" value="↩"/>	<p>This screen will display when the terminal is unable to approve the transaction due to the amount exceeding the permitted off-line approval limits.</p> <p>Enter Merchant password to proceed.</p>
2	 <p><b>Total Amount</b> AUD 200.50</p> <p>Phone for Auth? Cat 13 24 15 Merchant ID 20150403</p> <input type="button" value="No"/> <input type="button" value="Yes"/>	<p>Confirm you wish to process using Phone for Auth and call the authorisation number listed on screen.</p>
3	 <p>Enter Auth Number:</p> <input type="text"/> <input type="button" value="X"/> <input type="button" value="Home"/> <input type="button" value="↩"/>	<p>Proceed to enter the authorisation number.</p>

# 7.0 Surcharging via the Terminal

Merchants have the ability to charge customers an additional fee for paying by debit or credit cards Surcharging. The Surcharge can be either a fixed fee or a percentage fee based on the value of the transaction.

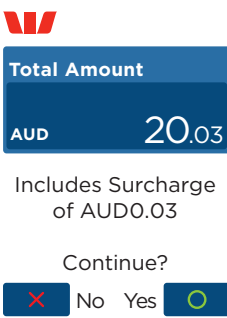
To add a Surcharge fee the merchant must contact the Merchant Helpdesk to activate the feature on the terminal.

The terminal will apply surcharging to the purchase component of the transactions only for the following transaction types:

- Purchase
- Purchase + Tip
- Purchase + Cashout
- MOTO

**Note:**

- Transactions completed with Contactless card presentment method will not have a Surcharge applied.
- When using Surcharging via the Terminal you must not also add Surcharge amounts via the POS. This will result in a duplicate Surcharge being applied.

Step	Terminal Display	Surcharge Receipt
1	 <p><b>Total Amount</b> AUD 20.03 Includes Surcharge of AUD0.03 Continue? No Yes</p>	<pre> MID                02447486 TSP                100381990106 TIME 09AUG17      13:36 TRAN 0000052      CREDIT Visa Credit Visa CARD.....2345 RID                A00000000003 PIX                1010 TVR                00800080000 TSI                F800 TC                BE08B96F178B704E AUTH              554841  <b>PURCHASE          AUD20.00</b> <b>SURCHARGE         AUD0.03</b> <b>TOTAL             AUD20.03</b>  (000) APPROVED           </pre>



# 8.0 Settlement

We offer instant settlement for all eftpos, Mastercard, Visa and UnionPay transactions – when the settlement function is performed before 9:30 pm (Sydney time) each day and when your settlement account is a Westpac bank account. However, if your bank account is with another financial institution, please allow a minimum of 24-48 hours for the settlement funds to be deposited.

## Auto Settlement.

Auto Settlement is where the terminal will automatically initiate daily settlement at a set time. For the terminal to settle at the designated time, the terminal must be powered-on and have been in idle state for a period of up to 10 minutes before that time. If it has not been in idle state for that period of time, the terminal will continue to automatically retry initiating the settlement and settlement will occur after the terminal has been in idle state for up to 10 minutes.





The terminal will have a default Auto Settlement time which will vary by business. If you don't have an Auto Settlement time set up or would like to schedule it to a more appropriate time for your business, please call our Merchant Helpdesk on 1800 029 749.

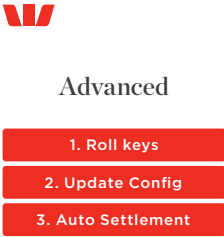

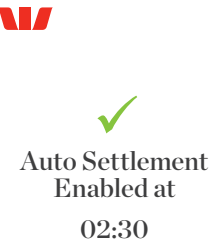
Alternatively, a scheduled task can be set up via your POS to schedule an Auto Settlement time provided that your POS supports this feature. Contact your POS vendor for assistance.

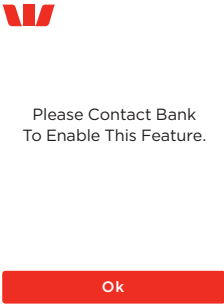
### Important:

- Your terminal must be powered-on and be in idle state for up to 10 minutes for Auto Settlement to occur at the set time each day.
- Your Auto Settlement time can't be between 9:30 pm – 11:59 pm (Sydney time). You can only perform one settlement in a 24-hour period.





## How to enable Auto Settlement:

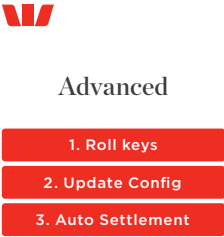
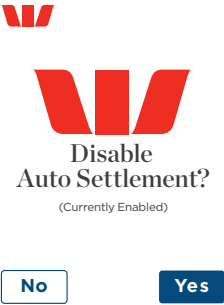

Step	Terminal Display	Action
1	<p>Presto</p>  <p>Connected to 'mx51POS'</p>	Press 'ENTER + 3' on the terminal keypad to open the function menu.
2	 <p>Menu</p> <ul style="list-style-type: none"><li>1. Unpair terminal</li><li>2. Advanced</li><li>3. Communications</li><li>4. Manual Trans Upload</li></ul>	Select '2. Advanced'.
3	 <p>MERCHANT Enter password:</p> <input data-bbox="199 1110 423 1150" type="password"/> <p>X      ↵</p>	Key in the merchant password and press the touch screen or the  key. <b>Note:</b> To obtain your Merchant Password, please call the Merchant Helpdesk.

Step	Terminal Display	Action
4		Select '3. Auto Settlement'.
5		A prompt will appear to enable Auto Settlement. Select 'Yes'.
6		This screen will display if Auto Settlement has been successfully enabled.  In this example, Auto Settlement time is set to 2:30 am (Sydney time).

Step	Terminal Display	Action
7	 <p data-bbox="221 256 404 296">Please Contact Bank To Enable This Feature.</p> <p data-bbox="300 432 325 448">OK</p>	<p data-bbox="460 150 1019 229">This screen will display if Auto Settlement couldn't be enabled. Please contact the Merchant Helpdesk to set up your Auto Settlement.</p>

## How to disable Auto Settlement:

Step	Terminal Display	Action
1	<p>Presto</p>  <p>Connected to 'mx51POS'</p>	<p>Press 'ENTER + 3' on the terminal keypad to open the function menu.</p>
2	 <p>Menu</p> <ul style="list-style-type: none"> <li>1. Unpair terminal</li> <li>2. Advanced</li> <li>3. Communications</li> <li>4. Manual Trans Upload</li> </ul>	<p>Select '2. Advanced'.</p>
3	 <p>MERCHANT Enter password:</p> <input data-bbox="199 1109 423 1150" type="password"/> <p> <input data-bbox="199 1181 266 1212" type="button" value="X"/> <input data-bbox="356 1181 423 1212" type="button" value="↵"/> </p>	<p>Key in the merchant password and press the touch screen or the  key.</p> <p><b>Note:</b> To obtain your Merchant Password, please call the Merchant Helpdesk.</p>

Step	Terminal Display	Action
4		Select '3. Auto Settlement'.
5		A prompt will appear to disable Auto Settlement. Select 'Yes'.
6		This screen will display if Auto Settlement has been successfully disabled.

# 9.0 Glossary

**Auto Settlement** Where the terminal will automatically initiate daily settlement at a set time. Once you have set up Auto Settlement, the terminal will have a default Auto Settlement time which will vary by business.

**Charge Card** American Express, Diners Club or JCB card.

**Credit Card** Mastercard, Visa or UnionPay.

**CCV Number** (Card Check Value) An additional security feature used in transactions where the cardholder is not present (MOTO).

**Debit Card** A card that gives the customer access to a Cheque or Savings account. The customer must be present when accessing these account types. Details cannot be hand-keyed into an EFTPOS terminal.

**Electronic Fall Back** (EFB) The ability to continue performing transactions on the terminal when the communication with the Westpac System has been lost.

**Merchant ID** An eight-digit number used to obtain an authorisation code for Credit card transactions. This number is unique to your terminal, and can be found on any of the following:

- A receipt printed via your POS.
- Your merchant statement.

**Merchant Password** A merchant password is required for refunds and certain terminal functions. Ensure you keep your password secure so only authorised personnel can access these functions.

**MOTO (Mail Order or Telephone Order)** Transactions initiated by mail or telephone are known as MOTO. This is only available for approved merchants and if your Point of Sale device supports this functionality.

**PAN (Primary Account Number)** The unique payment card number (typically for Credit or Debit cards) that identifies the issuer and the particular cardholder account).

**PIN (Personal Identification Number)** A number used as a security access code for EFTPOS transactions.

**POS (Point of Sale)** A POS system is used to record when goods or services are sold to customers, POS software is usually included on cash registers at retail locations to record a sale, this allows merchants to quickly review sales reports on a consistent basis.

**TRAN (Transaction Reference Number)** The transaction reference number is an invoice number, found on your terminal receipt.

# 10.0 Troubleshooting


## 10.1 Terminal Response Codes.

See below for response codes that will appear on your terminal receipts and an explanation of the response codes.

Status	Terminal Display	Receipt Text	Explanation	Action To Be Taken
401	Power failure	Power failure	The terminal has experienced a power failure.	Ensure terminal is not low on charge.
412	Card removed	Card removed	The cardholder has prematurely removed the card.	Retry transaction and advise cardholder to leave card in terminal until prompted by terminal to remove card.
413	Chip declined Contact issuer	Chip declined contact issuer	The EMV chip card has declined the transaction offline.	Contact the issuer or seek another form of tender.
415	Comms error	Comms error	The terminal has experienced a communication error and therefore was unable to complete the transaction.	Check terminal has connectivity. Check the signal strength status icon on terminal if connectivity is WIFI/GPRS. Retry transaction.



## 10.2 Hardware Faults.

Hardware Faults	Action
<b>Terminal does not start</b>	<p>Ensure that the battery charge state is not below the critically low level. The terminal will not work if there is insufficient charge remaining in the battery.</p> <p>Connect terminal to a power source for at least 15 minutes if terminal is below operational battery charge state.</p> <p>Ensure that you press the  key for approximately 10 seconds, until the terminal back-light turns on.</p>
<b>No response from the terminal</b>	<p>Ensure that the power cable is securely connected to the base and the terminal is charging.</p> <p>Power off the terminal for 10 seconds. Power on the terminal.</p> <p>Retry the transaction.</p> <p>Call Merchant Helpdesk if the problem persists.</p>
<b>Terminal not reading cards</b>	<p>Re-insert/swipe the card as per instructions in Section 3.</p> <p>If there is still no response from the card reader power off the terminal for 10 seconds.</p> <p>Power on the terminal. Attempt transaction again.</p> <p>Call Merchant Helpdesk if the problem persists.</p>

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## We're here to help

Please contact our Merchant Helpdesk on 1800 029 749 if you need help with

- Service, Sales and Support
- Terminal Difficulties
- Stationery Orders

