

# Presto Smart e355.

**User Guide.**

200



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# Contact Details.

**Westpac Merchant Helpdesk**  
**1800 066 244**

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

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# 1.0 Introduction.

The Presto Smart e355 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 e355 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).

**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 066 244. 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.

**Note:** The Presto Smart e355 terminal does not have print functionality and all merchant receipts must be printed from the POS.




## 2.0 Getting Started.

The Presto Smart e355 terminal is a complete unit that includes:

- Presto Smart e355 terminal
- Micro USB Cable
- Power adaptor



## 2.1 Keyboard Layout.






Key Title	Symbol	Key Purpose
Enter		This button on the terminal keypad is used to accept data entry or proceed with a function. This button is also used to power on the terminal when held down for 10 seconds.
Clear/Back		This button on the terminal keypad is used for clearing entered data or moving back to the previous screen.
Cancel		This button on the terminal keypad is used to cancel the current function and return to the home screen.

## 2.2 Keyboard Mapping.

The Presto Smart e355 keypad uses a mobile phone style for character set navigation. To type the preferred character, press the destined key a number of times to toggle through different values (e.g., 1, Q, Z, q, z, .)

Keys	Characters displayed on each press of the key
1	Q Z q z .
2	A B C a b c
3	D E F d e f
4	G H I g h i
5	J K L j k l
6	M N O m n o
7	P R S p r s
8	T U V t u v
9	W X Y w x y
0	- [space]
*	, ' "
#	@ \$ % ^ & ? + & ! % ^ ( ) [ ] { } \ /

### 2.3 Terminal Display.

Key Title	Symbol	Key Purpose
WiFi		Number of bars indicates strength of the Wi-Fi signal.
No WiFi		WiFi configured 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.

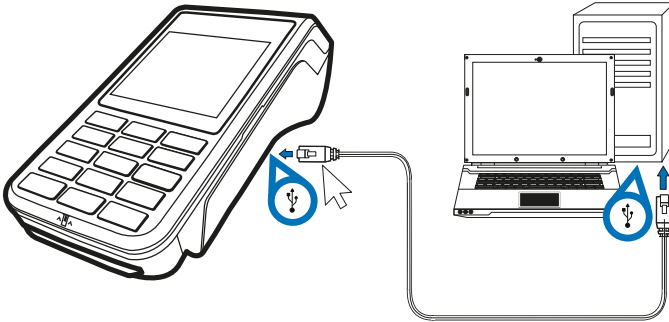


## 2.4 Charging your Terminal.

There are two options available to charge your terminal, either through connecting the power source directly to a computer or via the power adaptor.

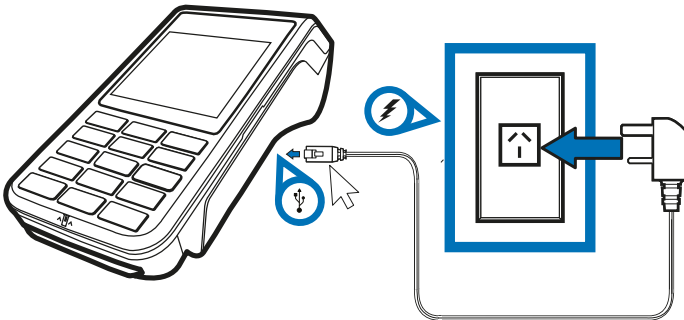
### 1. Connecting the terminal to a computer:

- i) Insert the micro-USB connector to the micro-USB port found on the bottom of the terminal.
- ii) Plug the USB end of the connector to a USB portal on a computer




### 2. Connecting terminal to power

- i) Insert the micro-USB connector to the micro-USB port found on the side of the terminal.
- ii) Plug the AC power cord into a wall outlet or power surge protector.




## 2.5 Manual Start and Shutdown.

### i. Terminal Start-up:

When connected to power, the Presto Smart e355 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:

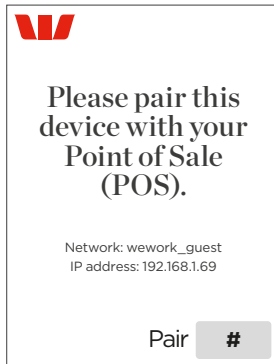
Hold the  key down for 10 seconds until the terminal displays the shutdown verification screen. Keep holding the key until the Presto Smart e355 terminal shuts down (the terminal must be unplugged from the power supply or removed from the base before attempting a manual shut down).

# 3.0 Procedures.

## 3.1 Main Menu.

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

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




SPI VAA screen



Payment application screen

To choose a main menu item:

1. Select the menu item using up (8) or down(O) keys and press the  key.
2. Enter the number of the menu item using the keypad.

### 3.2 Contactless Transactions.

The Presto Smart e355 terminal is fitted with an in-built contactless card reader, mounted behind the screen, which enables the terminal to process contactless card transactions.



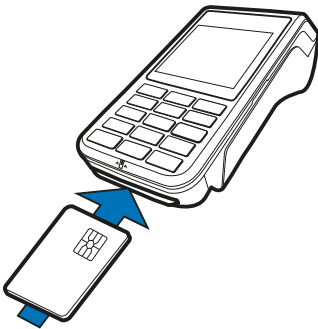
1. When prompted by the terminal, position the contactless card above the terminal screen.
2. Await the confirmation beeps before removing the card.

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

### 3.3 Chip Card Transactions.

The Presto Smart e355 terminal supports chip card transactions.

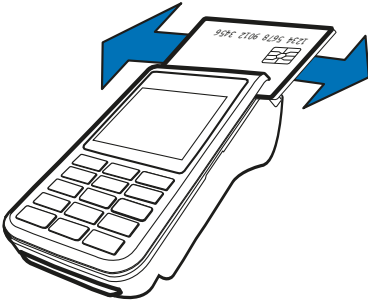
The chip card reader is located at the bottom of the terminal below the keypad.



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 e355 terminal supports magnetic stripe transactions. The magnetic stripe reader is located on the top 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.










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

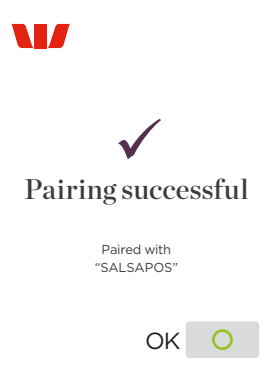

# 4.0 Pairing to the Point of Sale.

Your Presto Smart e355 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>Network: win_sim SSID IP address: 127.0.0.1</p> <p><b>Pair with POS</b></p>	<p>The 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-90 then the 'WiFi SSID name' will be displayed.</li> <li>• If ETH is the comms type enabled for Presto Smart VX-90 then 'Ethernet (wired)' will be displayed.</li> </ul> <p>Press "Pair with POS" on the terminal screen to continue.</p>
2	 <p>On your (POS)...</p> <ol style="list-style-type: none"> <li>1. Enable pairing mode</li> <li>2. Enter IP address <b>127.0.0.1</b> on network '<b>win_sim SSID</b>'</li> </ol>	<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	  Is the POS displaying this pairing code?  <b>B023E7</b>  <input type="radio"/> No <input checked="" type="radio"/> 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.

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

Step	Terminal Display	Action
1	 <p>Open for Business</p> <p>Connected to 'SALSAPOS'</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>Please reconnect</p> <p>Disconnected from 'SALSAPOS'</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>MERCHANT Enter password:</p> <input data-bbox="213 421 463 464" type="text"/> 	<p>The terminal will display the following screen when it has established a connection with the POS to begin the pairing process.</p>
4	 <p>Menu</p> <p>1. Unpair terminal</p> 	<p>The terminal will now display the 'Unpair terminal menu'. Select "1. Unpair terminal" to continue.</p>
5	 <p>Unpairing Terminal</p>	<p>The terminal will display 'Unpairing Terminal'</p>

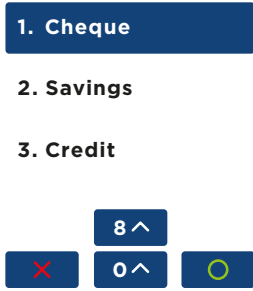
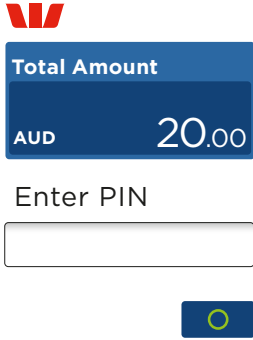






Step	Terminal Display	Action
6	  Terminal Unpaired	The terminal will now display 'Pairing successful' with the name of the POS it is connected to.  Press "Complete setup" on the terminal screen to continue.









## 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	 <div style="border: 1px solid black; background-color: #0056b3; color: white; padding: 5px; margin: 5px 0;"> <b>Total Amount</b>  AUD 20.00 </div> Insert/Swipe card   Manual <div style="background-color: #0056b3; color: white; padding: 2px 10px; border: 1px solid black; display: inline-block;">#</div>	Once the Purchase transaction has been initiated from the POS, the terminal will immediately change to the present card screen.  Insert, swipe or tap the customer's card (See Section 3.0 Procedures).

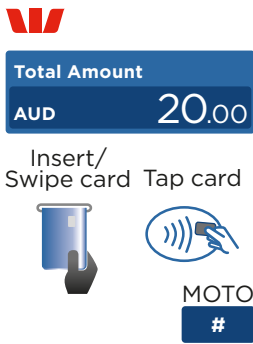
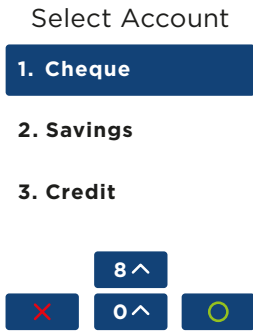
Step	Terminal Display	Action
2	 <p>Select Account</p> <p>1. Cheque</p> <p>2. Savings</p> <p>3. Credit</p> <p>8 ^</p> <p>X 0 ^</p> <p>○</p>	<p>For magnetic stripe and chip cards select the required account by pressing the “1”, “2” or “3” key.</p> <p><b>Note:</b> The accounts offered on this screen are dynamic and will change depending on the type of card presented.</p>
3	 <p></p> <p>Total Amount</p> <p>AUD 20.00</p> <p>Enter PIN</p> <p><input type="text"/></p> <p>○</p>	<p>The cardholder can now enter their Personal Identification Number (PIN). Once entry is complete the cardholder can press 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  key.</p>
4	 <p></p> <p>Please Wait</p> <p></p>	<p>The terminal will connect to the Bank and begin processing the purchase.</p>

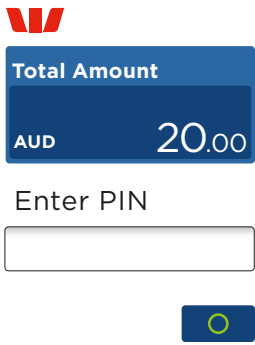




Step	Terminal Display	Action
5	   Approved	<p>The terminal will display the transaction result and send the response back to the POS.</p>
6	   Signature required     Signature Approved     Signature Declined	<p>If a signature is required, remove the card from the terminal and have the customer sign the receipt printed from the POS and confirm the signature is correct on the POS to finalise the transaction.</p> <p><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.

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>The terminal display shows the W logo at the top. Below it is a blue box containing 'Total Amount' and 'AUD 20.00'. Underneath, the text 'Insert/Swipe card Tap card' is displayed. There are icons for inserting a card and tapping a card. At the bottom right, there is a 'MOTO #' button.</p>	<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>The terminal display shows 'Select Account' at the top. Below it are three options: '1. Cheque', '2. Savings', and '3. Credit'. At the bottom, there are navigation buttons: a red 'X' button, a blue '8 ^' button, a blue '0 ^' button, and a green circle button.</p>	<p>Select the required account Cheque or Savings by pressing the "1", "2" or "3" key.</p> <p><b>Note:</b> Cash Out is only available on Cheque and Savings accounts.</p>

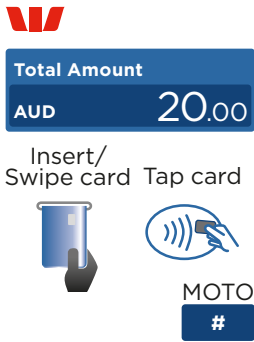
Step	Terminal Display	Action
3		<p>The cardholder can now enter their Personal Identification Number (PIN). Once entry is complete the cardholder can press the  key.</p> <p><b>Note:</b> If the customer does not wish to enter a PIN it can be bypassed for certain card types by leaving the PIN blank and pressing the  key.</p>
4		<p>The terminal will connect to the Bank and begin processing the purchase.</p>
5		<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>







Step	Terminal Display	Action
6		The terminal will display the transaction result and send the response back to the POS.

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





If 'Cash Out' is enabled on the terminal, customers can be given Cash Out. Cash Out 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>

Step	Terminal Display	Action
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 “Cheque” or “Savings” by pressing the “1”, “2” or “3” key.</p> <p><b>Note:</b> Cash Out is only available on Cheque and Savings accounts.</p>
3	 <p>Total Amount</p> <p>AUD 20.00</p> <p>Enter PIN</p> <input data-bbox="213 823 463 868" type="text"/> 	<p>The cardholder can now enter their Personal Identification Number (PIN). Once entry is complete the cardholder can press the  key.</p>
4	 <p>Please Wait</p> 	<p>The terminal will connect to the Bank and begin processing the Cash Out.</p>

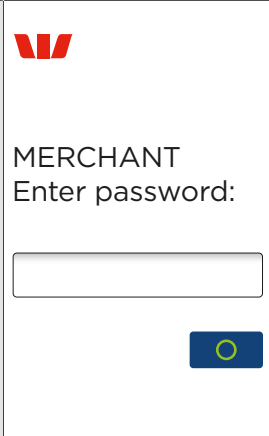


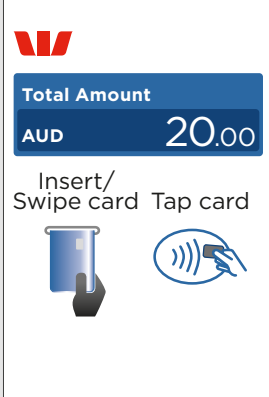










Step	Terminal Display	Action
5	  Remove Card	If a chip card was inserted, and is yet to be removed, this prompt will appear. Remove the card at this prompt. The terminal will beep as a reminder if the card is not removed.
6	  Approved	The terminal will display the transaction result and send the response back to the POS.





## 6.4 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> <input type="password"/> 	<p>Once the Refund transaction has been initiated from the POS, the terminal will immediately change to the merchant password prompt.</p> <p>Key in the merchant password and press the  key.</p> <p><b>Note:</b> To obtain your Merchant Password, please call the Merchant Helpdesk.</p>
2	 <p>Total Amount AUD 20.00</p> <p>Insert/ Swipe card Tap card</p>  	<p>Insert, swipe or tap the customer's card (See Section 3.0 Procedures).</p>


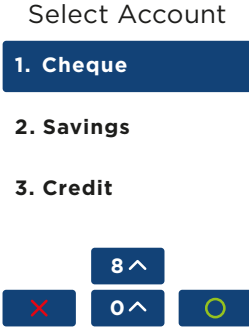
Step	Terminal Display	Action
3	<p>Select Account</p> <ul style="list-style-type: none"> <li>1. Cheque</li> <li>2. Savings</li> <li>3. Credit</li> </ul> 	<p>For magnetic stripe and chip cards, select the required account by pressing “1”, “2” or “3”.</p> <p><b>Note:</b> The accounts offered on this screen will change depending on the type of card presented.</p>
4	 <p>Total Amount</p> <p>AUD 20.00</p> <p>Enter PIN</p> <input data-bbox="213 823 463 868" type="text"/> 	<p>The cardholder can now enter their Personal Identification Number (PIN). Once entry is complete the cardholder can press the  key.</p>
5	 <p>Please Wait</p> 	<p>The terminal will connect to the bank and begin processing the refund.</p>

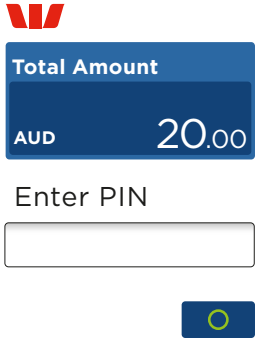



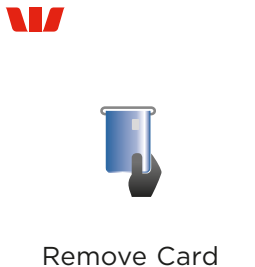
Step	Terminal Display	Action
6	  Remove Card	If a chip card was inserted, and is yet to be removed, this prompt will appear. Remove the card at this prompt. The terminal will beep as a reminder if the card is not removed.
7	  Approved	The terminal will display the transaction result and send the response back to the POS.



## 6.5 How to process a Purchase with Tip Transaction.

The Tip Amount screen will only display 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 the W logo at the top. Below it is a blue box containing the text 'Total Amount' and 'AUD 20.00'. Underneath the box, the text 'Insert/Swipe card Tap card' is displayed. To the left of this text is an icon of a hand inserting a card into a slot, and to the right is an icon of a hand tapping a card on a reader.</p>	<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>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'. At the bottom of the screen are four buttons: a red button with a white 'X', a blue button with '8 ^', a blue button with '0 ^', and a blue button with a white circle.</p>	<p>Select the required account by pressing the "1", "2" or "3" key.</p>

Step	Terminal Display	Action
3		<p>The cardholder can now enter their Personal Identification Number (PIN). Once entry is complete the cardholder can press 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  key.</p>
4		<p>The terminal will connect to the Bank and begin processing the purchase.</p>
5		<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>



Step	Terminal Display	Action
6	  Approved	The terminal will display the transaction result and send the response back to the POS.

## 6.6 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 initial transaction date.

Step	Terminal Display	Action
1	<p>MOTO</p> <p><b>1. Telephone Order</b></p> <p><b>2. Mail Order</b></p> 	<p>Once the MOTO transaction has been initiated from the POS, the terminal will immediately change to the MOTO screen.</p> <p>Select the Mail Order or Telephone Order option and press the  key.</p>




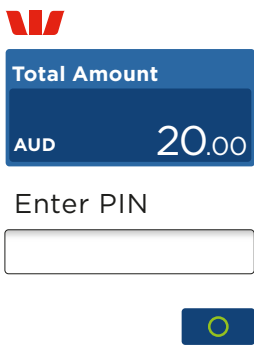


Step	Terminal Display	Action
2	 <p data-bbox="213 341 359 400">Enter Card Number</p> <div data-bbox="213 421 463 464" style="border: 1px solid black; height: 27px; width: 223px;"></div> <div data-bbox="213 501 288 539" style="background-color: #003366; color: red; padding: 5px; display: inline-block; margin-right: 20px;">✖</div> <div data-bbox="390 501 463 539" style="background-color: #003366; color: yellow; padding: 5px; display: inline-block;">○</div>	<p data-bbox="488 181 919 209">Key in the cardholder's card number.</p> <p data-bbox="488 225 978 284">If a correction is required press the  key, once the value is correct press the  key</p>
3	 <p data-bbox="213 775 465 802">Exp Date (MMYY):</p> <div data-bbox="213 823 463 866" style="border: 1px solid black; padding: 2px;">0418</div> <div data-bbox="213 903 288 941" style="background-color: #003366; color: red; padding: 5px; display: inline-block; margin-right: 20px;">✖</div> <div data-bbox="390 903 463 941" style="background-color: #003366; color: yellow; padding: 5px; display: inline-block;">○</div>	<p data-bbox="488 584 984 643">Key in the cardholder's card expiry date in MMY format.</p> <p data-bbox="488 659 978 718">If a correction is required press the  key, once the value is correct press the  key.</p>
4	 <p data-bbox="213 1177 356 1204">Enter CVV</p> <div data-bbox="213 1225 463 1268" style="border: 1px solid black; padding: 2px;">010</div> <div data-bbox="213 1305 288 1343" style="background-color: #003366; color: red; padding: 5px; display: inline-block; margin-right: 20px;">✖</div> <div data-bbox="390 1305 463 1343" style="background-color: #003366; color: yellow; padding: 5px; display: inline-block;">○</div>	<p data-bbox="488 986 1001 1074"><b>Telephone Order Only</b> - The terminal will now display the control number (CCV/CVV/ CVV2) entry screen.</p> <p data-bbox="488 1090 995 1181">Enter the cardholders card control number, if a correction is required press the  key, once the value is correct press the  key.</p> <p data-bbox="488 1197 1020 1256">If no number is present leave blank and press the  key and proceed to Step 7.</p>





Step	Terminal Display	Action
5	<p data-bbox="244 209 432 236">No CVV Entry</p> <div data-bbox="213 248 463 300"> <p data-bbox="225 261 424 285">1. No CVV on Card</p> </div> <div data-bbox="225 323 454 347"> <p data-bbox="225 323 454 347">2. CVV Not Readable</p> </div> <div data-bbox="225 386 413 410"> <p data-bbox="225 386 413 410">3. CVV Bypassed</p> </div> <div data-bbox="213 456 463 539"> <div data-bbox="303 456 374 496"> <p data-bbox="320 467 357 488">8 ^</p> </div> <div data-bbox="213 499 288 539"> <p data-bbox="236 512 266 533">✗</p> </div> <div data-bbox="303 499 374 539"> <p data-bbox="320 512 357 533">0 ^</p> </div> <div data-bbox="389 499 463 539"> <p data-bbox="412 512 442 533">○</p> </div> </div>	<p data-bbox="488 181 986 236">Select from one of the 3 options and press the  key.</p>
6	<div data-bbox="213 600 273 632">  </div> <div data-bbox="288 683 381 788">  </div> <p data-bbox="269 807 409 834">Approved</p>	<p data-bbox="488 584 1025 638">The terminal will display the transaction result and send the response back to the POS.</p>

### 6.7 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>The terminal display shows the W logo at the top. Below it is a blue box containing 'Total Amount' and 'AUD 20.00'. Underneath is the text 'Insert/Swipe card'. There are two icons: one showing a hand inserting a card into a slot, and another showing a hand swiping a card. At the bottom right is a blue button with a white '#' symbol and the word 'Manual' above it.</p>	<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 terminal display shows the W logo at the top. Below it is a blue box containing 'Total Amount' and 'AUD 20.00'. Underneath is the text 'Enter PIN'. There is a white rectangular input field for the PIN. At the bottom right is a blue button with a white circle containing a green checkmark.</p>	<p>The cardholder can now enter their Personal Identification Number (PIN). Once entry is complete the cardholder can press 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  key.</p>
3	 <p>The terminal display shows the W logo at the top. Below it is the text 'Please Wait'. At the bottom is a blue progress bar with diagonal white stripes.</p>	<p>The terminal will connect to the Bank and begin processing the Pre Authorisation.</p>

Step	Terminal Display	Action
4	    Remove Card	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.
5	    Approved	The terminal will display the transaction result and send the response back to the POS.

### 6.8 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 dependant) from when the Pre-Authorisation was processed.

Step	Terminal Display	Action
1	<p style="text-align: center;">RETRIEVING INFORMATION Please Wait</p>	<p>Once the Pre-Authorisation Completion transaction has been initiated from the POS, the terminal will begin locating the stored transaction.</p>
2	<p style="text-align: center;">COMPLETING PRE-AUTH Please Wait</p>	<p>Once located the terminal will connect to the Bank and begin processing the Pre-Auth Completion.</p>
3	    <p style="text-align: center;">Approved</p>	<p>The terminal will display the transaction result and send the response back to the POS.</p>

## 6.9 Pre-Authorisation Cancellation.

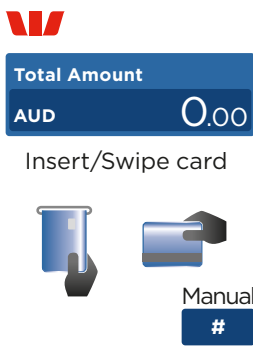
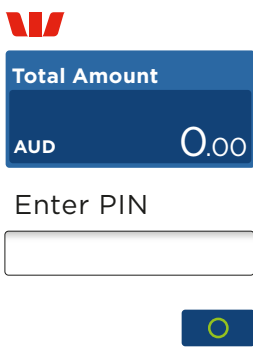


A Pre-Authorisation Cancellation is used to cancel a Pre-Authorisation that is no longer required.





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

Step	Terminal Display	Action
1	RETRIEVING INFORMATION Please Wait	Once the Pre-Auth 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-Auth Cancellation. The terminal will display the transaction result and send the response back to the POS.





## 6.10 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  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  key.</p>



Step	Terminal Display	Action
3	 <p data-bbox="269 347 409 371">Please Wait</p> 	<p data-bbox="488 181 977 236">The terminal will connect to the Bank and begin processing the transaction.</p>
4	  <p data-bbox="250 839 426 863">Remove Card</p>	<p data-bbox="488 584 1028 699">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>







Step	Terminal Display	Action
5	   Approved     <Declined Reason>	The terminal will display the transaction result and send the response back to the POS.

## 6.11 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>	Once the Top-Up transaction has been initiated from the POS, the terminal will begin locating the stored transaction.
2	 <p>Please Wait</p> 	The terminal will begin processing the Pre-Auth Top-Up.

Step	Terminal Display	Action
3	   Approved     <Declined Reason>	The terminal will display the transaction result and send the response back to the POS.

## 6.12 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 dependant). The value of the original Pre-Authorisation is not changed.

Step	Terminal Display	Action
1	RETRIEVING INFORMATION Please Wait	Once the Pre-Authorisation Extend has been initiated from the POS, the terminal will begin locating the stored transaction.
2	  Please Wait  	The terminal will begin processing the Pre-Auth Extend.

Step	Terminal Display	Action
3	   Signature required	Terminal will now prompt for signature approval.
4	   Approved     <Declined Reason>	The terminal will display the transaction result and send the response back to the POS.

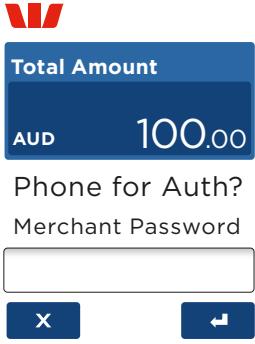
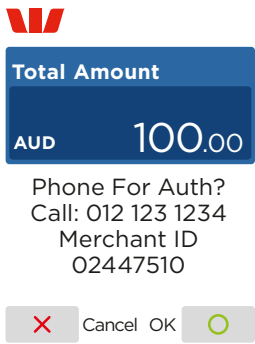
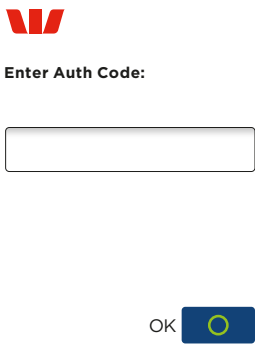
### 6.13 Pre-Authorisation Partial Cancellation.

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 	Once the Pre-Authorisation Partial Cancellation has been initiated from the POS, the terminal will begin locating the stored transaction.

## 6.14 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>W</p> <p>Total Amount</p> <p>AUD 100.00</p> <p>Phone for Auth?</p> <p>Merchant Password</p> <input type="text"/> <p>X ↩</p>	<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>W</p> <p>Total Amount</p> <p>AUD 100.00</p> <p>Phone For Auth?</p> <p>Call: 012 123 1234</p> <p>Merchant ID</p> <p>02447510</p> <p>X Cancel OK</p>	<p>Confirm you wish to process using Phone for Auth and call the authorisation number listed on screen.</p>
3	 <p>W</p> <p>Enter Auth Code:</p> <input type="text"/> <p>OK</p>	<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.

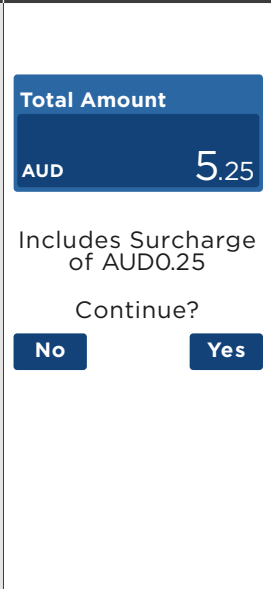
To add a Surcharge fee the merchant must contact the Merchant Helpdesk to activate the feature on the terminal.

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 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	Action
1	 <p><b>Total Amount</b></p> <p>AUD 5.25</p> <p>Includes Surcharge of AUD0.25</p> <p>Continue?</p> <p><b>No</b> <b>Yes</b></p>	<pre data-bbox="658 906 852 1453"> ACQUIRER NAME MERCHANT NAME MERCHANT ADDRESS 1234          MERCH SUBURB 0212341234 HEADER AUSTRALIA ABN MID          0000000033773607 TSP          1001000005011 TIME 18FEB14 14.23 TRAN 000006  DEBIT Visa Credit Visa CARD ..... 1234 RID          A00000000004 PIX          1014 TVR          00000040000 TSI          E800 AUTH        800132 PURCHASE    AUD5.25 TOTAL       AUD5.25 (000) APPROVED INCLUDES    Surcharge             AUD0.25 ORIGINAL AMOUNT:  AUD5.00  SAVE RECEIPT 'DUPLICATE RECEIPT'</pre>



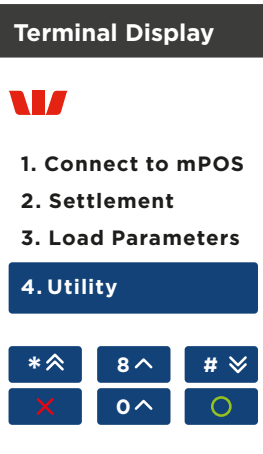

# 8.0 Settlement.

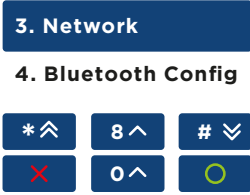
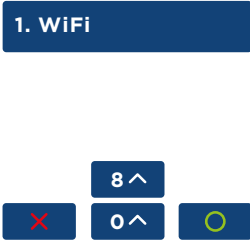

Step	Terminal Display	Action
1	 <p>W</p> <p>Approved</p>	<p>Initiate Settlement from the POS. The terminal will indicate Approved once the settlement has been completed.</p> <p>The Settlement report will appear on the POS.</p>

# 9.0 Network Configuration.

## 9.1 WiFi Setup.


### 9.1.1 Enabling WIFI communication type.






Step	Terminal Display	Action
1	 <p>W</p> <p>1. Connect to mPOS 2. Settlement 3. Load Parameters 4. Utility</p> <p>* ^ 8 ^ # v x 0 ^ 0</p>	<p>Press the  key to access the main menu and select "4. Utility".</p>



Step	Terminal Display	Action
2	<p style="text-align: center;">Utility</p> <ol style="list-style-type: none"> <li>1. Reset Terminal</li> <li>2. Delete S&amp;F</li> <li><b>3. Network</b></li> <li>4. Bluetooth Config</li> </ol> 	<p>Under the 'Utility' menu select 3. "Network".</p>
3	<p style="text-align: center;">Network Select Type</p> 	<p>Select "1. WIFI" as the communication method.</p>
4	<p style="text-align: center;">WiFi Enabled</p> <ol style="list-style-type: none"> <li><b>1. Scan New</b></li> <li>2. VFI_Guest</li> <li><b>3. Enable</b></li> </ol> 	<p>Select "3. Enable" to enable Wi-Fi communication type for the terminal.</p>

Step	Terminal Display	Action
5	<p>Connecting WiFi Please wait</p>	<p>Terminal will now enable to Wi-Fi communication mode.</p>


### 9.1.2 Auto Scan WiFi Network.



Step	Terminal Display	Action
1	<p>WiFi Enabled</p> <p><b>1. Scan New</b></p> <p><b>2. VFI_Guest</b></p> <p><b>3. Enable</b></p> <p>8 ^</p> <p>X 0 ^ O</p>	<p>While in standalone mode, Press the  key to access the main menu and select "4. Utility".</p> <p>Select "1. WIFI".</p> <p>Select "1. Scan New" to scan for available WiFi network.</p> <p><b>Note:</b> Option 3 is dynamic and will change between 'Enable' or 'Disable' depending on the status of the network connection.</p>

Step	Terminal Display	Action
2	<p style="text-align: center;">Scanning for WiFi APs</p>	<p>Terminal will now scan for WiFi hotspot in the area.</p>
3	<p style="text-align: center;">Select SSID</p> <ol style="list-style-type: none"> <li>1. VFI_GUEST</li> <li>2. etComm Wireless</li> <li>3. VFI_LAN</li> <li>3. VfiCarbonTest</li> </ol> <div style="display: flex; justify-content: space-around; margin-top: 10px;"> <div style="border: 1px solid black; padding: 2px 5px;">* ^</div> <div style="border: 1px solid black; padding: 2px 5px;">8 ^</div> <div style="border: 1px solid black; padding: 2px 5px;"># v</div> </div> <div style="display: flex; justify-content: space-around; margin-top: 5px;"> <div style="border: 1px solid black; padding: 2px 5px; color: red;">x</div> <div style="border: 1px solid black; padding: 2px 5px;">0 ^</div> <div style="border: 1px solid black; padding: 2px 5px; border-color: green; border-radius: 50%;">o</div> </div>	<p>The available WiFi hotspot will be shown on the screen. Use 'up' "8" or 'down' "0" to scroll through the list in the same page (or) use page up "*" and page down "#" to scroll through the list across pages.</p> <p>Keep the blue horizontal bar over the 'WiFi SSD' name and hit enter  to connect to that Wifi network</p>
4	<div style="display: flex; justify-content: space-between; align-items: center; margin-bottom: 10px;">    </div> <p style="text-align: center;">Enter WiFi Password</p> <div style="border: 1px solid black; padding: 5px; text-align: center; margin: 10px auto; width: 80%;"> <p>*****</p> </div> <div style="display: flex; justify-content: space-around; margin-top: 10px;"> <div style="border: 1px solid black; padding: 2px 5px; color: red;">x</div> <div style="border: 1px solid black; padding: 2px 5px; border-color: green; border-radius: 50%;">o</div> </div>	<p>Enter the WiFi password then press the  key.</p> <p><b>Note:</b> This password field will be pre-populated after the first input. Ensure to re-enter the password each time to prevent issue connecting to network.</p>

Step	Terminal Display	Action
5	<p style="text-align: center;">WiFi Connecting Please wait</p>	<p>Terminal will now attempt to connect to the selected WiFi.</p>
6	<div style="border: 1px solid black; padding: 10px; width: fit-content; margin: auto;"> <p style="text-align: center;"><b>WiFi Setup</b></p> <p>SSID: VF1_GUEST Auth Type: WPA2-PSK Data Encryption: CCMP Network Type: Infrastructure</p> <p style="text-align: center;"><b>Press any key</b></p> </div>	<p>Upon successful connection, the terminal will show the WiFi network details and then return to the idle screen.</p>
7		<p>The WiFi signal icon  will now appear on the idle screen.</p>

### 9.1.3 Disable WiFi Function.

Step	Terminal Display	Action
1	<p style="text-align: center;">WiFi Enabled</p> <p>1. Scan New 2. VFI_Guest</p> <div style="border: 1px solid black; background-color: #003366; color: white; padding: 2px; text-align: center; margin: 5px 0;">3. Disable</div> <div style="display: flex; justify-content: center; gap: 10px; margin-top: 10px;"> <div style="border: 1px solid black; background-color: #003366; color: white; padding: 2px 5px;">8 ^</div> <div style="border: 1px solid black; background-color: #003366; color: white; padding: 2px 5px;">0 ^</div> <div style="border: 1px solid black; background-color: #003366; color: white; padding: 2px 5px;">O</div> </div>	<p>Select “3. Disable” to disable WiFi function.</p> <p><b>Note:</b> The WiFi Network menu will now show ‘2. WIFI 1’ instead of ‘2. Add WiFi’ as this is the WiFi connection remembered by the terminal.</p>
2	 <p style="text-align: center;">WiFi Disable?</p> <div style="display: flex; justify-content: center; gap: 10px; margin-top: 10px;"> <div style="border: 1px solid black; background-color: #003366; color: white; padding: 2px 5px;">X</div> <span>No</span> <span style="border: 1px solid black; background-color: #003366; color: white; padding: 2px 5px;">O</span> <span>Yes</span> </div>	<p>Terminal will prompt to re-confirm disabling WiFi.</p> <p>Press “Yes” to continue or “No” to cancel out.</p>
3	<p style="text-align: center;">Disabling WiFi Please wait</p>	<p>Terminal will now disable WIFI and once done, terminal will return to idle screen.</p>

Step	Terminal Display	Action
4	 <p>The terminal display shows the time 14:00 and the date Saturday 4 August 2018. Below the date is a large red stylized 'W' logo. At the bottom right, there is a blue button labeled 'Menu' with a yellow circle in the center. A small battery icon is visible in the top right corner of the terminal display area.</p>	The WiFi signal icon  will be removed from the idle screen.

# 10.0 Glossary.

**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.



# 11.0 Troubleshooting.

## 11.1 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. Retry transaction.

## Notes

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