

EFTPOS Now with Presto terminal user guide

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



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Merchant Helpdesk

 westpac.com.au/merchantsupport

 1800 029 749 (available 24/7)

- Service, Sales and Support
- Terminal Difficulties
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1 Introducing your EFTPOS Now with Presto terminal

What this guide will cover.

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

Your terminal's features.

Your EFTPOS Now with Presto terminal enables online transactions to be processed for Debit Cards (Savings and Cheque accounts), Credit Cards (Visa®, Mastercard® and UnionPay) and Charge Cards (American Express® and JCB). It's important to note that if you'd like to accept American Express or JCB cards, you'll need to enter into separate agreements with them.

The EFTPOS Now with Presto terminal enables you to process:

- Purchases
- Purchases with Cash Out for Debit Cards
- Refunds
- Mail/Telephone Order (MOTO approved merchants only)
- Cash Out transactions for Debit Cards
- Purchases with Tip
- Pre-Authorisation and Completion transactions, including an extended range of transactions offered by Visa, Mastercard and UnionPay (approved merchants only)
- Split Billing
- Pay@Table with Split Billing
- Surcharge

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

1.1 Merchant responsibility for equipment and materials provided.

Any hardware or equipment and any unused stationery and promotional materials supplied by Westpac Banking Corporation (the Bank), remain the property of the Bank.

In addition:

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

Terminals must not be relocated without prior authorisation. Terminals must be located where cardholders can use the touch screen without the risk of other people seeing them key in their PIN (Personal Identification Number).

1.2 Cancellation of the facility.

If your merchant facility is cancelled for any reason, you need to return the equipment and materials to us. 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.

To organise the return, call our Merchant Helpdesk:

 1800 029 749 (available 24/7).

1.3 Damaged, lost, or stolen equipment.

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

1.4 Merchant receipts.

You need to retain all printed merchant receipts in a secure manner for reconciliation and instances of terminal failure. Refer to the Merchant Business Solutions Card Acceptance by Business [Terms and Conditions](#) for more information.

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

1.5 EFTPOS stationery.

Stationery can be ordered by phone or online. Orders are normally delivered within five business days so it's important to place your orders before running your stocks too low.

Ordering stationery online.

Log on to:

 westpac.com.au/merchant-stationery/

and click on the 'Order now' button, which will direct you to the stationery order page and enter the following details:

- Merchant Number (MID).
- Trading Address Postcode.

Then select your stationery items and quantities and follow the prompts.

Ordering stationery by phone.

Call the Merchant Helpdesk

 1800 029 749 (available 24/7).

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

- Your stationery items and quantities; followed by
- your Merchant Number (MID); and
- your Trading Address Postcode.

2 Let's get your new terminal started

This guide will assist you to set up your terminal and start processing secure payments for your business.

2.1 Terminal layout.

Get to know your terminal and its features.























2.2 Important icons and navigation.

Important: You can return to the payment app (amount-entry screen) at any time by pressing the Back ↶ and/or Home 🏠 keys.

Status icons	Notification icons	Navigation keys
 Bluetooth enabled	 Warning/Attention	 Recent apps
 Bluetooth enabled, connected to base	 Important information	 Home/Payment app
 Aeroplane mode	 Download/Update in progress	 Back
 Mobile signal	Quick settings icons	 Menu
 Wi-Fi	 App launcher	 More options
 SIM Card	 Torch	 Expand
 Battery level	 Auto rotate	 Collapse
 Battery charging	 Edit	 Add reference
	 Settings	

2.3 Installing the paper receipt roll.

1. Open the paper roll compartment by holding the terminal base securely and lifting the sides of the paper compartment door upwards and back.
2. Remove any partially used or empty paper roll from the compartment.
3. Place a new roll in the compartment. Ensure that the paper end is feeding under the roll and towards the terminal screen.
4. Hold the end of the paper above the paper compartment door.
5. Close the paper compartment door until it clicks securely back into position.
6. Tear off and discard any surplus paper.




Important: The paper roll is thermal-sensitive and will only print on one side.

2.4 Charging your terminal.

Your terminal arrives charged and ready for use.

Ensure the base of your terminal is connected to a power source and place your terminal on the base. The terminal will automatically turn on.

The charging symbol  will be displayed at the top of the screen. The charging indicator LED (see Terminal layout) will be orange while the terminal is charging.


When the terminal is fully charged the charging indicator LED will be green.



2.5 Turning your terminal on and off.

To turn on: Hold the Power button (see Terminal layout) down for approximately 3 seconds until the terminal turns on.

To turn off: Hold the Power button down for approximately 1 second until you are prompted with the Power off/Restart Message. Select the 'Power off' option, and the terminal will shut down.

To restart: Select Menu  > select Support > select Restart device and select RESTART.

2.6 Terminal maintenance.

To keep your terminal software up to date, the Bank will automatically download any updates to your terminal on a regular basis. Allow these updates to be completed fully, so your terminal always has the latest configuration and software. Make sure that your terminal is turned on and has connectivity to the Bank.

Generally, this download will occur overnight and will take a minute or two. However, a full software download can take up to 15 minutes (depending on the connection type used in the terminal).

If your terminal is unable to connect to the Bank at its scheduled time, it will automatically try again at a later stage.

2.7 Terminal activation.






If your terminal has been installed by a technician your terminal will already be activated ready for use. If your terminal has been sent to you by satchel you'll need to activate your terminal before you can use it.

Call the Merchant Helpdesk on

 1800 029 749 to activate your terminal (available 24/7).


3 Network configuration

3.1 Wi-Fi connectivity.


Icon	Description
	Wi-Fi is disabled.
	Wi-Fi 4 bars (Strongest Signal)
	Wi-Fi network being referenced is password protected.
	The terminal is connected to the Wi-Fi access point but does not have a connection to the internet. This means that you need further authentication to get access or there could be a problem with the Wi-Fi router's connection.
	The terminal has detected Wi-Fi networks but isn't connected to any presently.

Wi-Fi can be set up from the Status Bar at the top of the touch screen.

To access the Wi-Fi settings from the Status Bar.

1. Swipe down from the top of the screen to view the status icons.
2. Press and hold the Wi-Fi icon. The Wi-Fi settings will open.
3. Turn Wi-Fi 'On'.
4. Select your network from the list of available networks.
5. Enter the network password and select **CONNECT**.
6. Press the home button  to navigate back to the amount-entry screen.

3.2 Ethernet connectivity.




Connect the ethernet cable to the base. Plug one end of the ethernet cable to the port labelled with the  icon on the terminal base.

Plug the other end of the ethernet cable into a free LAN port on your router.



Tip: If your terminal is configured correctly, once your base is successfully connected to your router, the terminal doesn't need to be on the base to take payments.

To confirm your terminal has successfully connected to ethernet, use the following steps:

1. Swipe down from the top of the screen and select the **App Launcher** 
2. Select the **Diagnostics App** 
3. Select **Network Information**.
4. Confirm Connectivity status has a green tick.
5. Confirm Online status has a green tick.
6. Confirm Connectivity type is Bluetooth.
7. Press the home button  to navigate back to the amount-entry screen.

Important: Your terminal and base must be successfully paired, to enable ethernet connectivity (Refer to section 3.4 Pairing the terminal and base for Bluetooth).



3.3 Mobile connectivity.


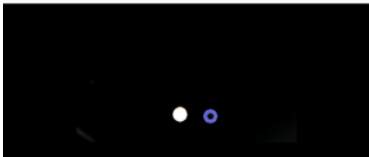
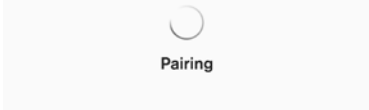
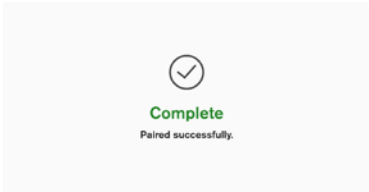

Your terminal will automatically connect to an available 4G network – so you can start processing transactions.

Note: To confirm you have a mobile signal, check the icon in the Status Bar at the top of the screen.

3.4 Pairing the terminal and base for Bluetooth.

To pair your terminal and base for Bluetooth connectivity, use the following steps:

Terminal Screen	Next Step
<div>Base Manager</div> <div>Pair A new Dock</div> <div>Turn on Bluetooth to see paired devices.</div>	<div>1. Swipe down from the top of the screen and select the App Launcher</div> <div>2. Select the Base Control App</div> <div>3. The Base Manager menu will be displayed on the screen. In the menu, select Pair a new Dock. Bluetooth will be automatically enabled.</div>
<div>Press button on base and verify the blue light on the side is blinking.</div> <div></div> <div>OK</div>	<div>4. Connect the power cable to the base unit.</div> <div>5. The white and blue lights will both light up and remain steady for a few seconds before the white light starts blinking.</div> <div>6. Wait until the white light stops blinking and remains steady.</div> <div>7. Press and release the Pairing Button on the base and check that the blue light on the side of the base is blinking.</div> <div>8. Select OK on the terminal.</div>
<div>Lay this device on its side with the camera pointed at the lights on the base.</div> <div></div> <div>OK</div>	<div>9. Lay the device on its side and point the camera to the lights on the base.</div> <div>10. Select OK on the terminal.</div>

Terminal Screen	Next Step
<p>Please frame the lights on the base in the red rectangle.</p> 	<p>11. Use the camera to align the lights on the base within the red rectangle (while the terminal is still laying on its side).</p> <p>12. If the terminal detects any movement, the screen will display 'Please Hold Still' to allow the pairing process to work.</p> <p>Note: The terminal needs to remain steady and still and the pairing lights should be well within the red rectangle. You can do this by laying the base and terminal on a flat, clear surface, making sure there are no bright lights behind the base.</p>
<p>Starting pairing.</p> 	<p>13. The 'Starting Pairing' screen will be displayed for approximately 20 seconds.</p>
<p>Please hold the button on the dock for 3 seconds.</p> 	<p>14. Press and hold the Pairing Button on the base for 3 seconds.</p> <p>15. Wait for the base pairing to be completed.</p> <p>Note: If the Pairing Button is not held long enough, you'll get an error message that reads 'Failed - Unable to pair with base'.</p>
	<p>16. The 'Complete' screen will be displayed when the terminal has been successfully paired to the base.</p> <p>17. The device will display 'Connected Dock' to confirm the successful pairing.</p> <p>18. Select the home button  at the bottom of the terminal. This button will return you to the amount-entry screen to begin transactions.</p>

3.5 Terminal heartbeat.

Your terminal is configured to regularly connect to the Bank. This connection is known as a heartbeat.

The innovative heartbeat technology sends pulse inquiries to your terminal, creating a network of constant communication. There are three types of heartbeats:

Regular – scheduled hourly.

Maintenance – scheduled everyday between midnight and 6:00 am, Sydney time (e.g. terminal software updates).

Manual – forces configuration changes to take effect immediately.

You aren't generally required to complete any heartbeats. The terminal automatically completes the heartbeat on a regular basis and will pick up any configuration changes at that time.

If you've requested an update or change to your terminal, you can either wait for the regular heartbeat or complete the manual heartbeat yourself. Select Menu > Select Support > Select Sync TMS Config. A green tick will be displayed for a successful heartbeat connection.


3.6 Network test.

This feature is useful to troubleshoot any network issues. If you are required to test your network connection, Select Menu > Select Support > Select Network test > Select Test.

3.7 Pairing with your POS.


Your terminal needs to be paired to the Point of Sale (POS) prior to use.

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

1. Select the menu icon  located at the top left of the screen.
2. Select **Manage POS pairing** (this screen will display current and previous pairings).
3. Select +
4. On the POS, enter in the details displayed on the EFTPOS screen. Then select Start on the EFTPOS terminal and PAIR on the POS.
5. Ensure the code displayed matches what is displayed on the POS and select Yes.
6. Select Finish. **Note:** This should be performed by the technician on installation.

3.8 Name your terminal.

This feature allows you to set up a name for the terminal that will be displayed at the bottom of the terminal during READY state.

1. Select the menu icon  located at the top left of the screen.
2. Select **Terminal settings**.
3. Select **Terminal nickname**.
4. In the field, enter the **Nickname** for the terminal, followed by **OK**.
5. Return to main screen.

Terminal nickname will be displayed at the bottom of the terminal and on the receipts generated from the terminal.

4 Passcode management


Your terminal can limit and protect transactions and functionality such as refund, MOTO (Mail Order and Telephone Order), settlements and more, by using passcodes. The passcode levels available are Manager and Cashier.

The passcode requirements are as follows:

- You can't repeat the same digit more than 3 times.
- You can't enter digits in sequential order (e.g. 1,2,3).
- The Manager passcode must be 6 characters in length.
- The Cashier passcode must be 6 characters in length.
- Cashier and Manager passcodes can't be the same.

4.1 How to set up your Manager/Cashier passcode.



Use this process if you haven't set up your passcodes during your terminal installation.

1. Select the menu icon  located at the top left of the amount-entry screen.
2. The 'Passcode requirements' screen will be displayed, select **OK**.
3. The 'Enter Admin passcode' screen will be displayed. The owner or authorised contact will need to contact the Merchant Helpdesk to get the current Admin passcode.
4. Enter the Admin passcode and press **Enter**.
5. Enter the new Manager passcode and press **Enter**.

6. Re-enter the new Manager passcode and press **Enter**.
7. You'll now be prompted to set up a Cashier passcode.
8. Enter the new Cashier passcode and press **Enter**.
9. Re-enter the new Cashier passcode and press **Enter**.


4.2 How to reset your Manager passcode.

Use this process if you've forgotten your Manager passcode.

1. Select the menu icon  located at the top left of the amount-entry screen.
2. Select **Support**.
3. Select **Change Passcode**. Select **Manager**.
4. Select the More options icon  at the top right of the screen.
5. Select **Switch to Admin**.
6. Contact the Merchant Helpdesk to get the current Admin passcode.
7. Enter the Admin passcode and press **Enter**.
8. Enter the new Manager passcode and press **Enter**.
9. Re-enter the new Manager passcode and press **Enter**.

4.3 How to change your passcodes.

Use this process if you want to change your passcodes.

1. Select the menu icon  located at the top left of the amount-entry screen.
2. Select **Support**.
3. Select **Change Passcode**.
4. Select Manager or Cashier depending on which one you would like to change.
5. Enter in existing passcode and select **Enter**.
6. Enter new passcode and select **Enter**.

Important: You must ensure your passcodes are kept secure at all times and that you don't disclose them to anyone. You must take reasonable steps to prevent access to your passcodes, if you make any record of them, and ensure they are reasonably disguised. When you suspect that your passcodes may have been compromised you must change or reset them immediately. Changing your passcodes regularly may help prevent unauthorised access to your merchant facility.

5 Terminal management

Your terminal will enter sleep mode at various times when not in use. Sleep mode is a power-saving mode and will generally activate after 1 minute of inactivity. In sleep mode, the terminal will display the screensaver if connected to power. If the terminal isn't connected to power, the screen will turn off.

5.1 How to exit sleep mode.

- If the terminal is on the base or connected to power, the screen saver will activate during sleep mode. To wake the terminal, tap the screen or lift the terminal from the base or disconnect the power. The terminal will be ready for you to enter a payment amount.
- When waking the terminal for the first time in the morning or after a reboot, you'll need to swipe up from the bottom of the screen to access the payment App.
- If the terminal isn't connected to power, the screen will turn off during sleep mode. To wake the terminal, press and release the power button. The terminal will be ready for you to enter a payment amount.

Note: You can put the terminal into sleep mode at any time by pressing and releasing the power button.

5.2 How to navigate light mode, dark mode and battery saver mode.

Light mode:

Light mode is a display setting that utilises bright colours and light backgrounds, delivering a visually vibrant and familiar appearance to enhance the experience.


Dark mode:

Dark mode is a display setting that utilises a dark background and light text, reducing eye strain in low-light environments and providing a sleek and modern look to enhance the experience.

Battery saver:


Battery saver is a feature designed to optimise power usage, extending the device's battery life. It achieves this by intelligently managing system activities and adjusting settings, ensuring uninterrupted functionality during extended use without the need for frequent charging.

Use this process if you want to change between Light, Dark or Battery Saver modes.

1. Select the menu icon  located at the top left of the amount-entry screen.
2. Select **Support**.
3. Select Terminal settings.
4. Select Theme.
5. Select Light mode, Dark mode or Set by battery saver and select OK.

5.3 How to switch between integrated mode and standalone mode.


In the event your internet connection or POS fails you can use this process to switch between integrated and standalone mode, to continue processing transactions.

1. Select the menu icon  located at the top left of the amount-entry screen.
2. Select **Terminal Settings**.
3. Select **Operating mode**.
4. Select **Integrated** or **Standalone** and select OK.

5.4 How to control receipt printing in standalone mode.

This feature allows you to set up receipt printing preferences in standalone mode.

Note: In integrated mode, receipt printing preferences are controlled by your POS.

1. Select the menu icon  located at the top left of the screen.
2. Select **Terminal settings**.
3. Select **Operating mode** as **Standalone** and select **OK**.
4. Select **Printing preferences**.
5. Toggle enable/disable button to allow **Merchant receipt** and **Customer receipt** to be printed.
6. By selecting the printing preference as **Prompt for print**, the terminal will ask if you want to print receipts for every transaction.
7. By selecting the printing preference as **Print receipt automatically**, the terminal will print receipts without asking for every transaction.
8. Selecting **Switch printing order** will allow you to select merchant receipt or customer receipt to be printed first.
9. Return to previous menu to save selection.

6 Processing transactions

6.1 Contactless tap transactions.

The EFTPOS Now with Presto terminal supports contactless transactions.

The contactless reader is located at the top of the screen above the paper compartment door.

Instructions:

1. When prompted by the terminal, position the contactless card over the paper compartment door.
2. Wait for the confirmation 'beeps' before removing the card.



6.2 Chip card transactions.

The EFTPOS Now with Presto terminal supports chip card transactions.

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

Instructions:

1. Position the chip card with the chip facing upward and towards the terminal.
2. Insert the chip card into the chip card reader slot in a smooth, continuous motion (pushing it in 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's an error with reading the chip on the card, the terminal may prompt you to swipe the card.



6.3 Magnetic stripe transactions.

The EFTPOS Now terminal supports magnetic stripe card transactions. The magnetic stripe reader is located on the right-hand side of the terminal.

Instructions:

1. Position the magnetic stripe card in the card reader with the stripe facing inward, towards the touch screen.
2. To ensure a proper read of the magnetic stripe card, insert the magnetic stripe card at the top of the card reader slot.
3. Swipe the card smoothly through the magnetic card reader.
4. If there is no response from the terminal, or if a CARD ERROR message is displayed, swipe the card again. You may need to swipe faster or slower.
5. If you swipe a chip card, the terminal may prompt you to insert the card instead.



6.4 Cancelling a transaction.

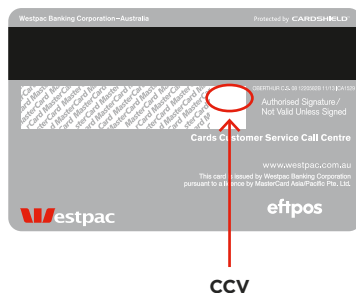
You can cancel a transaction at any point by pressing the Cancel button. However, it's important to remember that you need to press the Cancel button before 'Authorising' is displayed on the screen for the transaction.

6.5 CCV security codes.

6.5.1 What is a CCV?

CCV security codes are a way to lessen the risk of fraud and chargeback when the cardholder is not physically present.

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



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

6.5.2 Where can I find the CCV security code?

Some cards, such as Mastercard and Visa, have a three-digit CCV printed on the signature panel on the card's reverse side. There may be other numbers before the CCV – in that instance, the last three digits on the signature panel are the CCV.

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

Some cards don't have a CCV.

6.5.3 Should I save CCV security codes?

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

7 Daily functions using terminal in integrated mode

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

7.1 Processing a purchase transaction using integrated mode.

1. Start by initiating purchase transaction from your POS interface.
2. Wait for the customer to Tap, Swipe or Insert credit card payment.
3. The terminal will prompt the cardholder to tap, insert or swipe their card or payment-enabled device (e.g. phone, smartwatch, or wearable device).
Important: The position of the card reader for tap transactions is above the paper compartment door.
4. If the cardholder has chosen to insert or swipe their card, the terminal will prompt them to select the account type or application they want to use.
Important: The terminal will only display the available application or accounts for their card.
5. The cardholder will be required to enter their Personal Identification Number (PIN).
Important: If the cardholder doesn't wish to enter a PIN, you can skip (Bypass) this step for certain card types by leaving the PIN blank and pressing Enter. The cardholder will need to provide a signature to authorise the transaction. You'll be prompted to approve or decline the signature. If the signature matches the one on the back of the card, select Yes, Approve or select No to cancel the transaction.
Note: If the cardholder requires to re-enter their signature, select Clear.
6. Once the transaction has been processed, the terminal screen will display whether the transaction has been approved or declined.
Important: If a chip card was inserted and is yet to be removed, a prompt will appear to remove the card. The terminal will beep as a reminder if the card isn't removed.
7. The receipt will print via the POS printer.

7.2 Processing a purchase + cash out transaction using integrated mode.

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

1. Start by initiating the Purchase with cash out transaction via the POS interface.
2. Instruct the customer to enter a cash out amount and select NEXT.
3. Wait for the customer to Tap, Swipe or Insert card payment.
4. The terminal will prompt the cardholder to tap, insert, or swipe their card or payment-enabled device (e.g. phone, smart watch, or wearable device).

Note: The position of the card reader for tap transactions is above the paper compartment door.

5. If the cardholder has chosen to insert or swipe their card, the terminal will prompt them to select the account type or application they want to use (Cheque or Savings options only).

Important: The terminal will only display the available application or accounts for their card.

6. The cardholder will be required to enter their Personal Identification Number (PIN).

Note: If the cardholder requires to re-enter their signature, select Clear.

7. Once the transaction has been processed, the terminal screen will display whether the transaction has been approved or declined.

Important: If a chip card was inserted and is yet to be removed, a prompt will appear to remove the card. The terminal will beep as a reminder if the card isn't removed.

8. The receipt will print via the POS printer.

7.3 Processing a cash out only transaction using integrated mode.

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

1. Start by initiating the cash out transaction via the POS interface.
2. Instruct the customer to enter a cash out amount and select NEXT.
3. Wait for the customer to Tap, Swipe or Insert card payment.
4. The terminal will prompt the cardholder to tap, insert, or swipe their card or payment-enabled device (e.g. phone, smart watch, or wearable device).

Note: The position of the card reader for tap transactions is above the paper compartment door.

5. If the cardholder has chosen to insert or swipe their card, the terminal will prompt them to select the account type or application they want to use (Cheque or Savings options only).

Important: The terminal will only display the available application or accounts for their card.

6. The cardholder will be required to enter their Personal Identification Number (PIN).

Note: If the cardholder requires to re-enter their signature, select Clear.

7. Once the transaction has been processed, the terminal screen will display whether the transaction has been approved or declined. **Note:** If a chip card was inserted and is yet to be removed, a prompt will appear to remove the card. The terminal will beep as a reminder if the card isn't removed.
8. The receipt will print via the POS printer.

7.4 Processing a refund transaction using integrated mode.

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

You can process a refund transaction for any of the following:

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

You must not:

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

If you initiate an invalid refund, as described above and the cardholder disputes the original purchase transaction, you may be liable for a Chargeback claim. This would result in the Bank debiting your merchant account for the original purchase transaction and additional fees. A Chargeback reverses a transaction made on a debit or credit card. If you initiate a refund on an international card, you'll need to inform the cardholder that the refund amount appearing on their account statement may be different from the amount on the original purchase transaction. This is due to a potential variation in the exchange rates used on each transaction.

1. Start by initiating the refund transaction via the POS interface.
Note: This transaction type may be password protected for risk/security purposes.
2. Enter in the Manager passcode on the terminal and select Enter.
3. Wait for the customer to Tap, Swipe or Insert card payment.
4. The customer can present the card or payment-enabled device to the terminal by tapping, inserting, or swiping.
5. Have the customer select an application or account type on the terminal screen.
Note: The terminal will only display the available applications or accounts based on the type of card presented when the card is inserted or swiped.
6. Ask the customer to enter their PIN on the terminal and press 'ENTER', or just press 'ENTER' to sign (if applicable).
7. Wait for the 'Processing' message to be completed.
8. Remove the customer's card from the terminal. A successful transaction will display the word 'Approved', while a failed transaction will display 'Declined'.
9. The receipt will print via the POS printer.

7.5 Processing a purchase transaction with tip using integrated mode.

If enabled, your terminal can process a purchase with tip transactions.

You may enable or disable the tipping feature by contacting the Merchant Helpdesk.

1. Start by initiating the purchase with tip transaction via the POS interface.
2. Instruct the customer to enter a tip amount and select NEXT.
3. The terminal will prompt the cardholder to tap, insert, or swipe their card or payment-enabled device (e.g. phone, smart watch, or wearable device).

Note: The position of the card reader for tap transactions is above the paper compartment door.

4. If the cardholder has chosen to insert or swipe their card, the terminal will prompt them to select the account type or application they want to use.

Important: The terminal will only display the available application or accounts for their card.

5. The cardholder will be required to enter their Personal Identification Number (PIN).
6. Once the transaction has been processed, the terminal screen will display whether the transaction has been approved or declined.

Note: If a chip card was inserted and is yet to be removed, a prompt will appear to remove the card. The terminal will beep as a reminder if the card isn't removed.

7. The receipt will print via the POS printer.

7.6 Processing a mail order/telephone order (MOTO) transaction using integrated mode.


Transactions initiated by mail or telephone are known as MOTO (Mail Order or Telephone Order) transactions. MOTO transactions can be processed on credit and charge cards. You have the option to either add passcode security to all MOTO transactions or just to MOTO transactions over \$100.

For more information on how to register as a MOTO merchant, contact the Merchant Helpdesk.

Important:

- Until you are registered as a MOTO 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 doesn't 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'll be liable for all Chargebacks on MOTO transactions.
- You must retain all merchant receipts for at least 18 months from the transaction date.
- When performing MOTO transactions, you may be prompted for the Cashier passcode.

1. Select the menu icon  located at the top left of the amount-entry screen.
2. Select **Other transactions**.
3. Select **MOTO**.
4. Enter purchase amount and select **Next**.
5. Enter the Card Number and select Enter.
6. Enter the Expiry and select Enter.
7. Enter the Security Code and select Enter.
8. Wait for Payment processing to be completed.
9. The receipt will print via the POS printer.

7.7 Processing a purchase transaction with a surcharge using integrated mode.

The surcharge feature is optional. You may enable or disable this feature via your POS provider or by contacting the Merchant Helpdesk.

Surcharge provides the ability to add an additional processing fee to the transaction. Surcharge may be a fixed value or a percentage value and can be added to credit cards, debit cards and charge cards.

Surcharge rates cannot exceed the Cost of Acceptance of the transaction. Cost of Acceptance information can be found on your Merchant Statement.

Note: Surcharge is applied to the purchase component of transactions only. This means if a purchase transaction also has Cash Out and/or a Tip, the surcharge is calculated on the purchase amount only. In addition, a surcharge will apply to MOTO transactions and Pre-Authorisation transactions (quoted at Pre-Authorisation and added at Completion).

Initiating the transaction:

1. Wait for the customer to Tap, Swipe or Insert card payment.
2. Instruct the customer to select **YES** or **NO** to accept the surcharge applied.
3. Payment processing occurs. The receipt will print via the POS printer.

7.8 Processing a purchase transaction with split billing using integrated mode.

Split billing is a feature that provides your customer with options on how to pay their share of the bill – either by credit card or debit card.

The Split Billing features is an optional function. Merchant may enable or disable this feature by contacting the Merchant Helpdesk.

Note: Availability of **Operator ID** and **See Open Tables** options depend upon POS configurations.

Split billing (Split equally).

Equal Split purchase allows a bill to be divided equally between cardholders. By default, the Terminal divides the total payment amount into 2 equal parts.

1. Start by initiating a transaction from your POS.
2. Select **Split Evenly**.
3. Select the number of splits using the + & - keys or enter the number manually, then select **Next**.
4. Payment and processing occurs.

Select **Yes** or **No** to print the customer EFTPOS receipt. The screen returns to purchase (split x/x) and the purchase flow continues.

5. Wait for Payment processing to be completed.

Split billing (Split unequally).

Unequal Split purchase allows your customer to pay their contribution of the bill.

1. Start by initiating the Split Billing transaction from your POS.
2. Select **Split by amount**
3. Enter **Amount to Split**.
4. Select **Next**.
5. Remaining Balance appears on screen.
6. Select **Next**.
7. Payment and processing occurs.

Select **Yes** or **No** to print the customer EFTPOS receipt.

The screen returns to the **split bill** selection. You may select **pay in full** or **split evenly** to finalise the remainder of the bill.

7.9 Processing a purchase transaction with Pay at Table in Integration Mode.

Pay at Table is a feature that offers checkout and payment at diners' tables, rather than at the counter. In addition, you will be able to accept tips and split bills within the context of the Pay at Table experience.

Note: Availability of **Operator ID** & **See Open Tables** options depend upon POS configurations.

1. Start by initiating the Pay at Table transaction from your POS.
2. Select **Pay at Table** on the home screen of the terminal.
3. Enter the **Operator ID**.
4. Select **Next** to proceed.
5. The Terminal will display the option to **Enter Table ID** or **See Open Tables**. Selecting See Open Tables will take you to a list of open tables and you can select the Table number accordingly.
6. Enter the Table number.
7. Select **Next** to proceed.
8. Select Pay in **Full/Split Evenly/Pay Amount**.
9. For Purchase Pay in Full, finalise the payment as shown on screen.
10. For Purchase using Split Evenly, enter the number of splits and click on the Next button to finalise the payment.
11. For Purchase using Custom Split, enter the amount and other amount(s) on the subsequent payment screens until the total amount is finalised.

8 Standalone mode

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

8.1 Processing a purchase transaction using standalone mode.

1. Tap the middle of the screen with your finger to initiate transaction from terminal.
2. Enter the purchase amount and select **Next**.
3. Present the terminal to the customer for Tap, Swipe or Insert credit card payment or payment-enabled device (e.g. phone, smart watch, or wearable device).

Important: The position of the card reader for tap transactions is above the paper compartment door.

4. Select **Yes** or **No** to print customer EFTPOS receipt.

Important: Always check the receipt to confirm the transaction has been approved.

8.2 Processing a purchase with cash out transaction using standalone mode.

If enabled, your terminal can process a purchase with cash out transactions, available from cheque or savings accounts only.

You may enable or disable the cash out feature by contacting the Merchant Helpdesk.

1. Tap the middle of the screen with your finger.
2. Enter the purchase amount and select **Next**.
3. Enter in the cashout amount and select **Next**.
4. Present the terminal to the customer for Tap, Swipe or Insert credit card payment.
5. If the cardholder has chosen to insert or swipe their card, the terminal will prompt them to select the account type or application they want to use (Cheque or Savings options only).

Important: The terminal will only display the available application or accounts for their card.

6. The cardholder will be required to enter their Personal Identification Number (PIN).
7. Once the transaction has been processed, the terminal screen will display whether the transaction has been approved or declined.

Important: If a chip card was inserted and is yet to be removed, a prompt will appear to remove the card. The terminal will beep as a reminder if the card isn't removed.


8. Select **Yes** or **No** to print customer EFTPOS receipt.

Important: Always check the receipt to confirm the transaction has been approved.

8.3 Processing a cash out only transaction using standalone mode.

If enabled, your terminal can process Cash Out transactions, available from cheque or savings accounts only.

You may enable or disable the Cash Out feature by contacting the Merchant Helpdesk.

1. Select the menu icon  located at the top left of the amount-entry screen.
2. Select **Other transactions**.
3. Select **Cash Out**.
4. Enter the purchase amount as \$0 and select **Next**. Enter in the cashout amount and select **Next**.
5. Present the terminal to the customer for Tap, Swipe or Insert credit card payment.
6. The terminal will prompt the cardholder to tap, insert, or swipe their card or payment-enabled device (e.g. phone, smart watch, or wearable device).

Note: The position of the card reader for tap transactions is above the paper compartment door.

7. If the cardholder has chosen to insert or swipe their card, the terminal will prompt them to select the account type or application they want to use (Cheque or Savings options only).

Important: The terminal will only display the available application or accounts for their card.

8. The cardholder will be required to enter their Personal Identification Number (PIN).
9. Once the transaction has been processed, the terminal screen will display whether the transaction has been approved or declined.

Note: If a chip card was inserted and is yet to be removed, a prompt will appear to remove the card. The terminal will beep as a reminder if the card isn't removed.

10. Select **Yes** or **No** to print customer EFTPOS receipt.
11. The Cash Out confirmation screen will be displayed.

Important: Always check the receipt to confirm the transaction has been approved.

8.4 Processing a refund transaction using standalone mode.

If enabled, your terminal can process refund transactions. A refund transaction is used to reverse a purchase that has previously been processed.

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

You can process a refund transaction for any of the following:

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

You must not:

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

If you initiate an invalid refund, as described above, and the cardholder disputes the original purchase transaction, you may be liable for a Chargeback claim. This would result in the Bank debiting your merchant account for the original purchase transaction and additional fees. A Chargeback reverses a transaction made on a debit or credit card. If you initiate a refund on an international card, you'll need to inform the cardholder that the refund amount appearing on their account statement may be different from the amount on the original purchase transaction. This is due to a potential variation in the exchange rates used on each transaction.

1. Select **Other**.
2. Select **Refund**.
3. Enter the refund amount and select **Next**.
4. Enter in the **Manager Passcode** on the EFTPOS terminal and select **Enter**.
5. Present the terminal to the customer for Tap, Swipe or Insert credit card payment.
6. The terminal will prompt the cardholder to tap, insert, or swipe their card or payment-enabled device (e.g. phone, smart watch, or wearable device).

Important: The position of the card reader for tap transactions is above the paper compartment door.

7. If the cardholder has chosen to insert or swipe their card, the terminal will prompt them to select the account type or application they want to use.

Important: The terminal will only display the available application or accounts for their card.

8. The cardholder will be required to enter their Personal Identification Number (PIN).

Important: If the cardholder doesn't wish to enter a PIN, you can skip (Bypass) this step for certain card types by leaving the PIN blank and pressing Enter.

9. Once the receipt is printed, the cardholder will need to provide a signature to authorise the transaction.
10. You'll be prompted to approve or decline the signature. If the signature matches the one on the back of the card, select Yes, Approve or select No to cancel the transaction.
11. Once the transaction has been processed, the terminal screen will display whether the transaction has been approved or declined.

Important: If a chip card was inserted and is yet to be removed, a prompt will appear to remove the card. The terminal will beep as a reminder if the card isn't removed.

12. You may print the **customer copy of receipt**. Select **Yes** or **No** to print the customer EFTPOS receipt.

Important: Always check the receipt to confirm the transaction has been approved.

8.5 Processing a purchase transaction with tip using Standalone mode.

If enabled, your terminal can process purchases with tip transactions.

You may enable or disable the tipping feature by contacting the Merchant Helpdesk.

1. Tap the middle of the screen with your finger.
2. Enter the purchase amount and select **Next**.
3. Select or enter the tip amount and select **Next**.
4. Present the terminal to the customer for Tap, Swipe or Insert credit card payment. Select **Yes** or **No** to print customer EFTPOS receipt.

Tips cannot be added on a purchase transaction with a Cash Out component.

Important: Always check the receipt to confirm the transaction has been approved.

8.6 Processing a mail order/telephone order (MOTO) transaction using standalone mode.

Transactions initiated by mail or telephone are known as MOTO (Mail Order or Telephone Order) transactions. MOTO transactions can be processed on credit and charge cards. You have the option to either add passcode security to all MOTO transactions or just to MOTO transactions over \$100.

For more information on how to register as a MOTO merchant, contact the Merchant Helpdesk.

Important:

- Until you are registered as a MOTO 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 doesn't 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'll be liable for all Chargebacks on MOTO transactions.
- You must retain all merchant receipts for at least 18 months from the transaction date.
- When performing MOTO transactions, you may be prompted for the Cashier passcode.

1. Select **Other**.
2. Select **MOTO**.
3. Enter the purchase amount and select **Next**.
4. Enter the **Card Number** and select **Enter**.
5. Enter the **Expiry** and select **Enter**.
6. Enter the Security Code and select Enter. If no CCV is present, select Enter. Select the reason for no CCV.
7. Payment processing occurs. Once the transaction has been processed, the terminal will display whether the transaction has been approved or declined.

Note: If the transaction is declined, the terminal will beep and display an error message giving the reason.

Important: Always check the receipt to confirm the transaction has been approved.

8.7 Processing a purchase transaction with a surcharge using standalone mode.

The surcharge feature is optional. You may enable or disable this feature by contacting the Merchant Helpdesk.

Surcharge provides the ability to add an additional processing fee to the transaction. Surcharge may be a fixed value or a percentage value and can be added to credit cards, debit cards and charge cards.

Surcharge rates cannot exceed the Cost of Acceptance of the transaction. Cost of Acceptance information can be found on your Merchant Statement.

Note: Surcharge is applied to the purchase component of transactions only. This means if a purchase transaction also has Cash Out and/or a Tip, the surcharge is calculated on the purchase amount only. In addition, a surcharge will apply to MOTO transactions and Pre-Authorisation transactions (quoted at Pre-Authorisation and added at Completion).

1. Tap the middle of the screen with your finger.
2. Enter the purchase amount and select **Next**.
3. Present the terminal to the customer for Tap, Swipe or Insert credit card payment.
4. Once the cardholder has previewed the applicable surcharge amount on the screen, they will need to select Accept or Cancel Transaction. Instruct the customer to select **Yes** or **No** to accept the surcharge applied.
5. The cardholder can either tap, insert, or swipe their credit card. If the cardholder has chosen to insert or swipe their card, the terminal will prompt them to select the account type or application they want to use.

Important: The terminal will only display the available application or accounts for their card.

6. Payment processing occurs. Select **Yes** or **No** to print customer EFTPOS receipt.

Important: Always check the receipt to confirm the transaction has been approved.

8.8 Processing split billing using standalone mode.

In standalone mode, split billing is a feature that provides customer with options on how to pay their share of the bill – either by credit card or debit card.

The Split Billing features is an optional function. Merchant may enable or disable this feature by contacting the Merchant Helpdesk.

Split billing (equal).

Equal Split purchase allows a bill to be divided equally between cardholders. By default, the Terminal divides the total payment amount into 2 equal parts.

1. Select **Other** option available at the top right of the screen.
2. Select **Split bill**.
3. Enter purchase amount and select **Next**.
4. Select **Split Evenly**.
5. Select the number of splits using the + & - keys or enter the number manually, then select **Next**.
6. Payment and processing occurs. Select **Yes** or **No** to print the customer EFTPOS receipt. The screen returns to purchase (split x/x) and the purchase flow continues.

Split billing (unequal).

Unequal Split purchase allows your customer to pay their contribution of the bill.

1. Select **Other** option available at the top right of the screen.
2. Select **Split bill**.
3. Enter the total purchase amount and select **Next**.
4. Select **Pay Amount**.
5. Enter the amount being paid, then select **Next**.
6. Payment and processing occurs. Select **Yes** or **No** to print the customer EFTPOS receipt. The screen returns to the **split bill** selection. You may select **pay in full** or **split evenly** to finalise the remainder of the bill.

9 Navigator – accessibility and assistance

Navigator provides accessibility, assistance and a PIN entry solution for cardholders who may have accessibility or assistance needs when using a touch-screen terminal. It enables vision impaired and other cardholders, who may require assistance, to enter their PIN independently and securely.

An accessibility chime will be played periodically at the Present Card screen to enable the cardholder to identify that the terminal has the Navigator function available.

Navigator has three modes:

- **Assistance mode** – supports colour-vision impaired and low vision cardholders, or cardholders who may require further assistance to process their transactions. The terminal screen has a larger font size and provides different colour contrast options and audio prompts during the transaction. The PIN entry keypad is full screen, and the numbers are displayed in large font and full colour.
- **Accessibility mode** – supports cardholders who are blind or have low vision. The terminal provides step-by-step audio instructions throughout the transaction, along with tactile markers positioned around the edge of the touch screen. The tactile markers assist cardholders in navigating the position of the numbers on the PIN entry keypad. The terminal has three tactile markers positioned across the top and bottom of the screen, representing the position of the columns of the keypad, and four markers positioned down the left and right of the screen representing the position of the rows of the keypad. The PIN entry keypad is full screen, and the screen is blank for security.
- **Training mode** – can be used by you and your staff or cardholders. It provides a simulated and guided step-by-step audio walkthrough of the Navigator function.


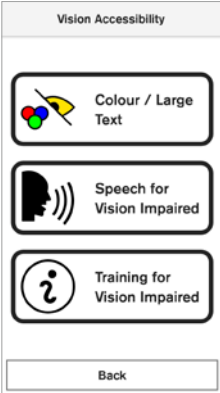
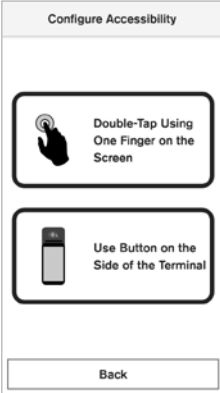
9.1 Accessibility mode.

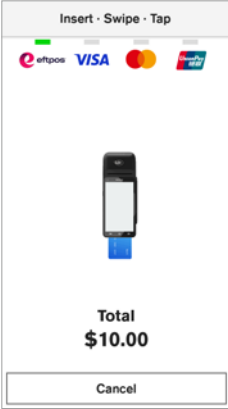
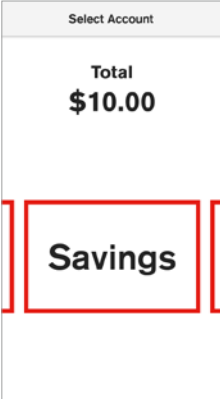
To activate Accessibility mode, you or the cardholder can either:



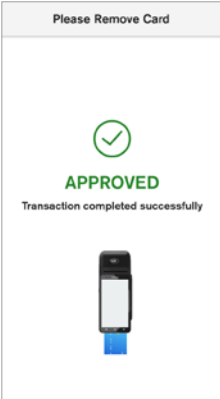
- Double-tap anywhere on the Present Card screen.
- Tap the yellow Navigator (Accessibility/Assistance) icon on the Present Card screen and then tap **Speech for Vision Impaired**.
- Press the power button (off/on) – this button doubles as the Accessibility button.

Note: To assist orientation with the touch screen, your terminal has tactile markers positioned around the screen to guide vision impaired cardholders.

To process a Purchase transaction in Accessibility mode:

Terminal Screen	Next Step
	<ol style="list-style-type: none">1. Start by initiating transaction from POS interface.2. Activate accessibility mode by double-tapping the screen, tapping the yellow navigator icon or pressing the power button.3. If the yellow Navigator icon is used to activate Accessibility mode, proceed to the next step. Or proceed to step 6.
	<ol style="list-style-type: none">4. Select Speech for Vision Impaired.
	<ol style="list-style-type: none">5. Double-tap the terminal screen or press the power button on the side.

Terminal Screen	Next Step
 <p>The terminal screen displays the instruction 'Insert · Swipe · Tap' at the top. Below it are logos for eftpos, VISA, Mastercard, and American Express. In the center is an image of a smartphone being tapped on the card reader. Below the image, the text 'Total \$10.00' is shown. At the bottom is a 'Cancel' button.</p>	<p>6. When this mode is activated, the total amount and the prompt to present the card will be vocalised (i.e. <i>"The total amount is... please present your card."</i>).</p> <p>Important: To increase the volume of the voice prompts, use the volume buttons located on the left side of the terminal. Alternatively the cardholder may connect headphones to the terminal using the headphone jack on the left side of the terminal.</p> <p>7. The terminal will prompt the cardholder to tap, insert or swipe their card or payment-enabled device (e.g. phone, smart watch, or wearable device).</p> <p>Important: The position of the card reader for tap transactions is above the paper compartment door.</p>
 <p>The terminal screen displays 'Select Account' at the top. Below it, the text 'Total \$10.00' is shown. A red rectangular box highlights the word 'Savings' below the total amount.</p>	<p>8. Account selection can be done by swiping left or right to reveal the next account option. Each option is vocalised. When the correct option is heard, the cardholder uses the selection method they have chosen to select the correct account or application (e.g. by pressing the power button or by double-tapping the terminal screen).</p>

Terminal Screen	Next Step
	<p>9. The cardholder will be prompted to enter their PIN using voice prompts. The screen appears blank, but there is a virtual keypad similar to a telephone that can be used to enter a PIN.</p> <p>Note: The keypad shown below is an example only and will not be displayed on the screen.</p>  <p>10. We recommend that the cardholder orients themselves by starting at the corner of the screen. The terminal will beep as the cardholder drags their finger along each number. This allows the cardholder to count the number of beeps heard and work out the number their finger is on. The cardholder then selects the required number using the chosen method selected at the Present Card screen (e.g. by pressing the power button or by double-tapping the terminal screen). The cardholder repeats this for each number of their PIN and then locates OK to enter the PIN.</p>
	<p>11. The audio prompts will communicate the current transaction step to the cardholder. Once the transaction has been processed, the terminal screen will display whether the transaction has been approved or declined.</p> <p>12. Audio prompts will also inform the customer that the payment is completed and to remove the card if it's still inserted.</p>

9.2 Assistance mode.

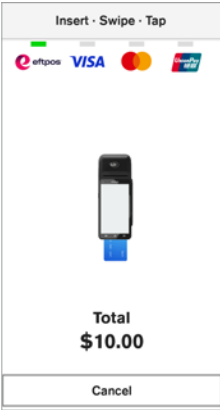
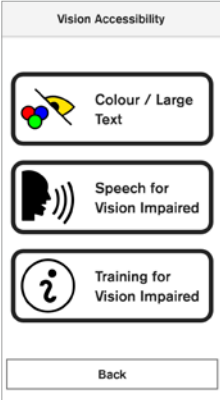
To activate Assistance mode, you or the cardholder can:

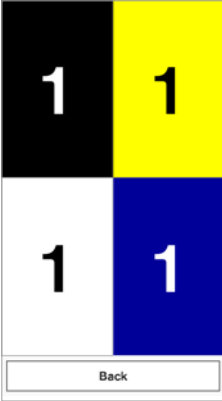

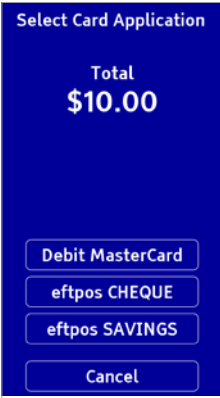
- Tap the yellow Navigator eye (Accessibility/Assistance) icon on the Present Card screen and then tap **Colour/Large Text**.

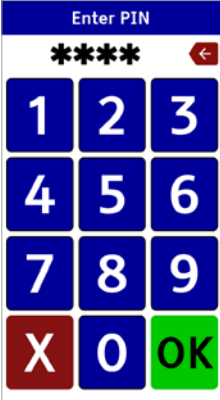
There are four different colour combinations provided.

Important: When Assistance mode is activated, all remaining screens in the current transaction payment flow will utilise the selected colours, contrast, and magnification.

To process a Purchase transaction in Assistance mode:

Terminal Screen	Next Step
	<ol style="list-style-type: none">1. Start by initiating transaction from POS interface.2. Activate Assistance mode by tapping the yellow navigator icon.
	<ol style="list-style-type: none">3. Select Colour/Large Text.

Terminal Screen	Next Step
	<p>4. The cardholder is prompted to select the contrast colour that best assists them by tapping on one of the four colour options on the screen.</p>
	<p>5. The screens for the current transaction will continue to show the colour option that was selected. Screen prompts will be read aloud and the keypad will be optimised to improve visibility for colour-vision impaired and low vision cardholders.</p> <p>Important: To increase the volume of the voice prompts, use the volume buttons located on the left side of the terminal. Alternatively, the cardholder can connect the headphones to the terminal using the headphone jack on the left side of the terminal.</p>
	<p>6. If the cardholder has chosen to insert or swipe their card, the terminal will prompt them to select the account type or application they want to use.</p> <p>Important: The terminal will only display the available application or accounts for their card.</p>

Terminal Screen	Next Step
 <p>The terminal screen displays 'Enter PIN' at the top. Below it is a masked PIN '****' with a back arrow icon to its right. The keypad consists of a 3x3 grid of blue buttons with white numbers 1-9, a red button with a white 'X' for cancel, a blue button with a white '0', and a green button with a white 'OK'.</p>	<ol style="list-style-type: none"> <li data-bbox="490 140 981 188">7. An audio prompt will prompt the cardholder to enter their PIN. <li data-bbox="490 209 969 285">8. Once the transaction has been processed, the terminal screen will display whether the transaction has been approved or declined. <p>Important: If the card was inserted and is yet to be removed, the terminal will continue to beep until the card is removed.</p> <ol style="list-style-type: none"> <li data-bbox="490 400 997 448">9. The cardholder can then select their preferred receipt option. <p>Important: If the card was inserted and is yet to be removed, the terminal will continue to beep until the card is removed.</p>

10 Processing pre-authorisation transactions

10.1 Processing a pre-authorisation transaction using Integrated mode.

The Pre-Authorisation feature is optional. 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 time. Car rental companies and hotels/motels most commonly use this function. 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.

Note:

- Pre-Authorisation transactions can only be performed on credit cards and charge cards and only where you have been authorised to do so.
- It's important that the Pre-Authorisation receipt is retained. This receipt contains the RRN that is required to enable you to complete the Pre-Authorisation more easily.
- Pre-Authorisations will be held on the customer's card for a period of up to 31 days unless the Pre-Authorisation is completed or cancelled. The length of time funds are held may vary by card scheme and may depend on the rules set by the cardholder's issuing bank.
- Refer to the table below for the actions you can perform on a Pre-Authorisation transaction, by scheme.

Transaction Type	Visa	Mastercard	UnionPay	American Express	JCB	Domestic Debit (Sav/Chq)
Pre-Authorisation	✓	✓	✓	✓	✓	✗
Pre-Authorisation Complete	✓	✓	✓	✓	✓	✗
Pre-Authorisation Adjust (Top Up and Partial Cancel)	✓	✓	✗	✗	✗	✗
Pre-Authorisation Cancel	✓	✓	✓	✗	✗	✗
Pre-Authorisation Extend	✓	✓	✗	✗	✗	✗

1. Start by initiating the transaction from your POS interface.
2. Enter pre-authorisation amount.
3. Present the terminal to the customer for Swipe or Insert card payment.
The terminal will prompt the cardholder to insert or swipe their card. The terminal will prompt the cardholder to select the account type or application they want to use.
Important: The terminal will only display the available application or accounts for their card.
4. The cardholder will be required to enter their Personal Identification Number (PIN).
Important: If the cardholder doesn't wish to enter a PIN, you can skip (Bypass) this step for certain card types by leaving the PIN blank and pressing Enter.
5. The cardholder will need to provide a signature to authorise the transaction.
6. You'll be prompted to approve or decline the signature. If the signature matches the one on the back of the card, select Yes, Approve or select No to cancel the transaction.
7. When cardholder is not present, enter the card number manually.
Important: The terminal will only display the first 6 digits of the card to maintain customer security.
8. Select Enter.
Important: The first 6 digits and the last 4 are now visible.
9. Select Confirm.
10. Enter the card expiration date in the format MM/YY.
11. Select Enter.
12. Enter the CCV and select Enter, or if no CCV is present, select Enter. Select the reason for no CCV.
13. Once the transaction has been processed, the terminal screen will display whether the transaction has been approved or declined.
Important: If a chip card was inserted and is yet to be removed, a prompt will appear to remove the card. The terminal will beep as a reminder if the card isn't removed.
14. The receipt will be printed, which displays the **Pre-Auth ID**.
Important: Always check the receipt to confirm the transaction has been approved.

10.2 Processing a pre-authorisation transaction using standalone mode.

Pre-Authorisation transaction occurs when using a signature as the Customer Verification Method (CVM). In these instances, the customer has either:

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

Important: Pre-Authorisations initiated in standalone mode can only be completed within the terminal.

1. Select **Other** option available at the top right of the screen.
2. Select **Preauthorisations**.
3. Select **Open Pre-Auth**.
4. Enter the pre-authorisation amount and select **Next**.
5. Select **Card**.
6. Present the terminal to the customer for Swipe or Insert card payment. The terminal will prompt the cardholder to select the account type or application they want to use.

Important: The terminal will only display the available application or accounts for their card.

7. The cardholder will be required to enter their Personal Identification Number (PIN).

Important: If the cardholder doesn't wish to enter a PIN, you can skip (Bypass) this step for certain card types by leaving the PIN blank and pressing Enter.

8. When the cardholder chooses to skip (Bypass) PIN, the cardholder will need to provide a signature to authorise the transaction.
9. You'll be prompted to approve or decline the signature. If the signature matches the one on the back of the card, select Yes, Approve or select No to cancel the transaction.
10. When the cardholder is not present, enter the card number manually.

Important: The terminal will only display the first 6 and the last 4 digits of the card to maintain customer security.

11. Select **Enter**.

Important: The first 6 digits and the last 4 are now visible.

12. Select **Confirm**.
13. **Enter** the card expiration date in the format MM/YY.

14. Select **Enter**.
15. Enter the CCV and select Enter, or if no CCV is present, select Enter. Select the reason for no CCV.
16. Once the transaction has been processed, the terminal screen will display whether the transaction has been approved or declined.
Important: If a chip card was inserted and is yet to be removed, a prompt will appear to remove the card. The terminal will beep as a reminder if the card isn't removed.
17. The receipt will be printed, which displays the **Pre-Auth ID**.
Important: Always check the receipt to confirm the transaction has been approved.
18. Select **Yes** or **No** to print the customer EFTPOS receipt.

10.3 Searching for pre-authorisation transactions.

Once a Pre-Authorisation transaction has been processed, you'll need to search for it to process any additional transactions for that Pre-Authorisation. The additional transactions that you're able to process may include Completions, Cancellations, Extends or Adjusts.


Searching by transactions history.

You can search for Pre-Authorisation transactions using **Transaction History**.

There are three ways a search can be performed.


Search by Retrieval Reference Number (RRN).

Transaction may be older than 14 days but must be within the Pre-Authorisation validity period.

1. Select the menu icon  located at the top left of the amount-entry screen.
2. Select Transaction History.
3. Select Search by RRN.
4. Enter RRN and select Search.
5. Reprint the receipt if required with Reprint receipt.

Search by Card Number.


Transaction must be within the last 14 days.

1. Select the menu icon  located at the top left of the amount-entry screen.
2. Select Transaction History.
3. Select Search by Card Number.

4. Enter the last 4 digits of the card and select Search.
5. Select the transaction you are searching for from the display.
6. Reprint the receipt if required with Reprint receipt.

Search by Date.

Transaction must be within the last 14 days.

1. Select the menu icon  located at the top left of the amount-entry screen.
2. Select Transaction History.
3. Select Search by date.
4. Enter the desired date and select Search.
5. Select the transaction you wish to view in detail.
6. Reprint the receipt if required with Reprint receipt.

10.4 Processing a pre-authorisation completion transaction using Integrated mode.

A Pre-Authorisation completion is used to charge the cardholder the final transaction amount and remove the reserved/held funds from an earlier Pre-Authorisation transaction (this includes any adjustments that may have been processed).

Note: To process the completion transaction, firstly search for the required Pre-Authorisation transaction.

1. Start by initiating the transaction from your POS interface.
2. Enter the completion amount.
3. Proceed with the necessary steps to perform the Pre-Auth completion.
4. Once the transaction has been processed, the terminal screen will display whether the transaction has been approved or declined.
5. The receipt will be printed, which displays the **Pre-Auth ID**.

Important: Always check the receipt to confirm the transaction has been approved.

10.5 Processing a pre-authorisation completion transaction using standalone mode.

A Pre-Authorisation completion is used to charge the cardholder the final transaction amount and remove the reserved/held funds from an earlier Pre-Authorisation transaction (this includes any adjustments that may have been processed).

Note: To process the completion transaction, firstly search for the required Pre-Authorisation transaction.

1. Select **Other** option available at the top right of the screen.
2. Select **Preauthorisations**.
3. Select **Complete Pre-Auth**.
4. Enter the completion amount and select **Next**.
5. Enter the **Pre-Auth ID** and select **Next**.
6. Once the transaction has been processed, the terminal screen will display whether the transaction has been approved or declined.
7. The receipt will be printed, which displays the **Pre-Auth ID**.
8. Select **Yes** or **No** to print the customer EFTPOS receipt.

Important: Always check the receipt to confirm the transaction has been approved.

10.6 Processing a pre-authorisation cancellation transaction using Integrated mode.

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

1. Start by initiating the transaction from your POS interface.
2. Proceed with the necessary steps to perform a Pre-Auth Cancellation.
3. Once the transaction has been processed, the terminal screen will display whether the transaction has been approved or declined.
4. The receipt will be printed, which displays the **Pre-Auth ID**.
5. Select **Yes** or **No** to print the customer EFTPOS receipt.

10.7 Processing a pre-authorisation cancellation transaction using standalone mode.

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

Note: To process the cancellation transaction, firstly search for the required Pre-Authorisation transaction.

1. Select **Other** option available at the top right of the screen.
2. Select **Preauthorisations**.
3. Select **Cancel Pre-Auth**.
4. Enter the **Pre-Auth ID** and select **Next**.
5. Once the transaction has been processed, the terminal screen will display whether the transaction has been approved or declined
6. The receipt will be printed, which displays the **Pre-Auth ID**.
7. Select **Yes** or **No** to print the customer EFTPOS receipt.

10.8 Processing a pre-authorisation adjust transaction using integrated mode.

A Pre-Authorisation adjust transaction is used to increase (top up) or decrease (partial cancellation) the value of the original Pre-Authorisation transaction, where the expected value of the final transaction may be higher or lower than the initial Pre-Authorised amount.

The expiry date of the original Pre-Authorisation transaction processed on a Mastercard will also be extended.

Note: To process the adjust transaction, firstly search for the required Pre-Authorisation transaction.

10.8.1 Processing a pre-authorisation adjust transaction – Top up.

1. Start by initiating the transaction from your POS.
2. Enter the **Pre-Auth top up amount**.
3. Proceed with the necessary steps to perform Top up Pre-Auth.
4. Once the transaction has been processed, the terminal screen will display whether the transaction has been approved or declined.
5. The receipt will be printed, which displays the **Pre-Auth ID**.
6. Select **Yes** or **No** to print the customer EFTPOS receipt.

*This feature will be used when a customer wants to increase the amount of the **Pre-Authorisation Open**.*

10.8.2 Processing a pre-authorisation adjust transaction – Partial Cancellation.

1. Start by initiating the transaction from your POS.
2. Enter the **partial cancellation amount**.
3. Proceed with the necessary steps to perform Partial Cancellation.
4. Once the transaction has been processed, the terminal screen will display whether the transaction has been approved or declined.
5. The receipt will be printed, which displays the **Pre-Auth ID**.
6. Select **Yes** or **No** to print the customer EFTPOS receipt.

*This feature will be used when a customer wants to decrease the amount of the **Pre-Authorisation Open**.*

10.9 Processing a pre-authorisation adjust transaction initiated from the terminal (in standalone mode).

A Pre-Authorisation adjust transaction is used to increase (top up) or decrease (partial cancellation) the value of the original Pre-Authorisation transaction, where the expected value of the final transaction may be higher or lower than the initial Pre-Authorised amount.

The expiry date of the original Pre-Authorisation transaction processed on a Mastercard will also be extended.

Note: To process the adjust transaction, firstly search for the required Pre-Authorisation transaction.

10.9.1 Processing a pre-authorisation adjust transaction – Top up.

1. Select **Other** option available at the top right of the screen.
2. Select **Preauthorisations**.
3. Select **Top up Pre-Auth**.
4. Enter the **Pre-Auth top up amount** and select **Next**.
5. Enter the **Pre-Auth ID** and select **Next**.
6. Once the transaction has been processed, the terminal screen will display whether the transaction has been approved or declined.
7. The receipt will be printed, which displays the **Pre-Auth ID**.
8. Select **Yes** or **No** to print the customer EFTPOS receipt.

*This feature will be used when a customer wants to increase the amount of the **Pre-Authorisation Open**.*

10.9.2 Processing a pre-authorisation adjust transaction – Partial Cancellation.

1. Select **Other** option available at the top right of the screen.
2. Select **Preauthorisations**.
3. Select **Partial cancellation**.
4. Enter the **partial cancellation amount** and select **Next**.
5. Enter the **Pre-Auth ID** and select **Next**.
6. Once the transaction has been processed, the terminal screen will display whether the transaction has been approved or declined.
7. The receipt will be printed, which displays the **Pre-Auth ID**.
8. Select **Yes** or **No** to print the customer EFTPOS receipt.

*This feature will be used when a customer wants to decrease the amount of the **Pre-Auth ID**.*

10.10 Processing a pre-authorisation extend transaction using Integrated mode.

A Pre-Auth extend transaction is used to increase the number of days that the Pre-Auth is in effect, up to a further 30 days. The value of the original Pre-Auth is not changed.

Note: To process the extend transaction, firstly search for the required Pre-Auth transaction.

1. Start by initiating the transaction from your POS.
2. Proceed with the necessary steps to perform **Pre-Auth Extend**.
3. Once the transaction has been processed, the terminal screen will display whether the transaction has been approved or declined
4. The receipt will be printed, which displays the **Pre-Auth ID**.
5. Select **Yes** or **No** to print the customer EFTPOS receipt.

Pre-Auth Extend increases the length of time the Pre-Auth is valid for.

10.11 Processing a pre-authorisation extend transaction initiated from terminal (in standalone mode).

A Pre-Authorisation extend transaction is used to increase the number of days that the Pre-Authorisation is in effect, up to a further 30 days. The value of the original Pre-Authorisation is not changed.

Note: To process the extend transaction, firstly search for the required Pre-Authorisation transaction.

1. Select **Other** option available at the top right of the screen.
2. Select **Preauthorisations**.
3. Select **Extend Pre-Auth**.
4. Enter the **Pre-Auth ID** and select **Next**.
5. Once the transaction has been processed, the terminal screen will display whether the transaction has been approved or declined.
6. The receipt will be printed, which displays the **Pre-Auth ID**.
7. Select **Yes** or **No** to print the customer EFTPOS receipt.

Pre-Authorisation Extend increases the length of time the Pre-Authorisation is valid for.

10.12 Processing an Account verify transaction using Integrated mode.

The account verify transaction is used to confirm the validity of a card only. No transaction value is processed. No funds are reserved on the card.

1. Start by initiating the transaction from your POS interface.
2. Present the terminal to the customer. The terminal will prompt the cardholder to tap, insert or swipe their card. The terminal will prompt the cardholder to select the account type or application they want to use.

Important: The terminal will only display the available application or accounts for their card.

3. The cardholder will be required to enter their Personal Identification Number (PIN).

Important: If the cardholder doesn't wish to enter a PIN, you can skip (Bypass) this step for certain card types by leaving the PIN blank and pressing Enter.

4. Once the transaction has been processed, the terminal screen will display whether the transaction has been approved or declined.

Important: If a chip card was inserted and is yet to be removed, a prompt will appear to remove the card. The terminal will beep as a reminder if the card isn't removed.

5. The receipt will be printed.

Important: Always check the receipt to confirm the transaction has been approved.

10.13 Processing an Account verify transaction using standalone mode.

The account verification transaction is used to confirm the validity of a card only. No transaction value is processed. No funds are reserved on the card.

1. Select **Other** option available at the top right of the screen.
2. Select **Preauthorisations**.
3. Select **Verify account**.
4. Present the terminal to the customer. The terminal will prompt the cardholder to tap, insert or swipe their card. The terminal will prompt the cardholder to select the account type or application they want to use.

Important: The terminal will only display the available application or accounts for their card.

5. The cardholder will be required to enter their Personal Identification Number (PIN).

Important: If the cardholder doesn't wish to enter a PIN, you can skip (Bypass) this step for certain card types by leaving the PIN blank and pressing Enter.

6. Once the transaction has been processed, the terminal screen will display whether the transaction has been approved or declined.

Important: If a chip card was inserted and is yet to be removed, a prompt will appear to remove the card. The terminal will beep as a reminder if the card isn't removed.

7. The receipt will be printed.

Important: Always check the receipt to confirm the transaction has been approved.

8. Select **Yes** or **No** to print the customer EFTPOS receipt.

11 Settlement totals

Settlement is the process that's completed so you can be paid for your transactions.

11.1 Auto settlement.

The terminal will automatically settle every day at your nominated auto settlement time. A default auto settlement time will be assigned if you haven't chosen an auto settlement time.

The terminal must be turned on to complete an auto settlement. If your terminal can't complete an auto settlement, we'll conduct the settlement on your behalf.

If you wish to change your auto settlement time, contact the Merchant Helpdesk.


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 – 11:00 pm (Sydney time). You can only perform one settlement in a 24-hour period.

11.2 Manual settlement.


You may perform a manual settlement at any time throughout the day – before the auto settlement occurs. However, settlements cannot be processed between 9:30 pm and 11:00 pm (Sydney time).

1. Select the menu icon  located at the top left of the amount-entry screen.
2. Select **Settlement**.
3. Select **Settle Now**, this will trigger the manual settlement.
4. The settlement report will be displayed on the screen and printed.


Important: You can only perform a settlement once a day, before 9:30 pm (Sydney time). A settlement done after 11:00 pm will be processed as a settlement for the next day.

11.3 Settlement history.

You may view or print any previous settlement report, for the last 14 days.

1. Select the menu icon  located at the top left of the amount-entry screen.
2. Select **Settlements**.
3. Select **Past Settlements**.
4. Select required date.

11.4 Settlement enquiry.

1. Select the menu icon  located at the top left of the amount-entry screen.
2. Select **Settlements**.
3. Select **Settlement Enquiry**.
4. Select Today/Select date if you like to run a settlement enquiry.

12 Shift Reporting

Shift reporting can be generally used to track transactions and tips during a specific time frame – for example, in a restaurant during the lunch shift or dinner shift. This function is independent to settlement totals.

The shift report displays the value of transactions, tips, and surcharge for the shift period. Shift reports can be viewed and printed multiple times per day with or without resetting them.


There is only a single shift at any one time – once a new shift has started, the previous shift gets closed.

12.1 How to view shift report.

This feature allows you to generate and view shift reports.

1. Select **Menu**.
2. Select **Shift Reporting**.
3. Select **View shift reports**.
4. Select the required **date** and select **Custom time**.
5. Select the **(+)** and select the **Start time** and **End time**. To save the time selection as a preset, select **Save as preset shift** and enter a **Shift Name**.
6. Select **Generate shift report**.

12.2 How to set up shift presets.

1. Select **Menu**.
2. Select **Shift reporting**.
3. Select **Manage shift presets**.
4. Select the **(+)** to create shift with preset values. Enter **Shift Name**, **Start Time** and **End Time** and press **Create Shift**.
5. Select the Shift preset to be managed.
6. Edit Shift Name, Start Time and End Time if needed, then select  to save the changes.
7. To delete the shift preset, select **Remove shift** and **Yes** to confirm.


13 Transaction reports

Transaction reports enable you to search for transactions, get the transaction history or reprint receipts for up to 14 days after a transaction is processed.

Important: A transaction may also be referred to as an Order.


13.1 Reprint receipts.

You can search, view, reprint receipts for transactions processed in the past 14 days.

1. Select the menu icon  located at the top left of the amount-entry screen.
2. Select **Transaction History**.
3. Select **Browse all transactions** to display transaction history as organised by transaction date and time.
4. You can scroll up and down the screen to locate the required transaction.
5. Select the required transaction.
6. Select **Reprint receipt**.
7. Select **Merchant Copy** or **Customer Copy** or **Both**.
8. Select **Print**.

13.2 Transaction history.

You can view, print or email a history of your transactions.


1. Select the menu icon  located at the top left of the amount-entry screen.
2. Select **Transaction History**.
3. Select **Browse all transactions**. The transaction history will be displayed and organised by transaction date and time.
4. You can scroll up and down the screen to locate the required date.

13.3 Transaction search.

There are three ways a search can be performed.


Search by Retrieval Reference Number (RRN).

Transaction may be older than 14 days but must be within the Pre-Authorisation validity period.

1. Select the menu icon  located at the top left of the amount-entry screen.
2. Select **Transaction History**.
3. Select Search by RRN.
4. Enter RRN and select Search.
5. Reprint the receipt if required with Reprint receipt.


Search by Card Number.

Transaction must be within the last 14 days.

1. Select the menu icon  located at the top left of the amount-entry screen.
2. Select **Transaction History**.
3. Select Search by Card Number.
4. Enter the last 4 digits of the card and select Search.
5. Select the transaction you are trying to find.
6. Reprint the receipt if required with Reprint receipt.

Search by Date.

Transaction must be within the last 14 days.

1. Select the menu icon  located at the top left of the amount-entry screen.
2. Select **Transaction History**.
3. Select Search by date.
4. Enter the desired date and select Search.
5. Select the transaction you wish to view in detail.
6. Reprint the receipt if required with Reprint receipt.

14 Electronic fall back

Electronic Fall Back (EFB) is the ability to continue performing transactions on the terminal, even when communication with the Bank for online approval has been lost or the card issuer is unavailable.

- EFB functionality is only available when enabled on the terminal, and only for allowed card types.
- Your Merchant Letter of Offer contains your debit and credit floor limits.

During EFB mode, transactions are processed and stored offline by the terminal. After communication has been restored, the terminal will forward the stored transactions to the Bank for processing. When processing in EFB mode, some differences apply to normal online processing, including:

- For credit card transactions that are over your credit card floor limit, you'll be required to enter an authorisation number which you can get by calling 132 415. Alternatively ask your customer for an alternative means of payment.
- Signature capture is required on all EFB transactions regardless of the account selection or whether a PIN was entered. The terminal will process the transaction in accordance with the EFB floor limits and other validation settings.
- Debit card transactions exceeding your debit card floor limit will be declined (when selecting Cheque or Savings). Ask your customer for an alternate means of payment.
- Please ensure the terminal remains turned ON during all EFB processing.

Remember: You must not 'split' a sale in order to avoid getting authorisation.

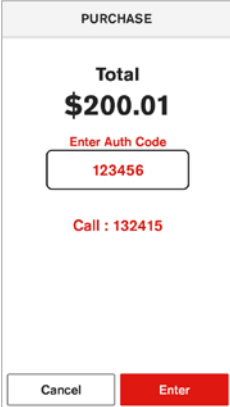
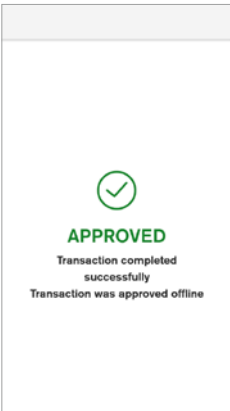
14.1 Authorisation number required.

The ‘Phone for Authorisation Required Continue?’ prompt will be displayed when communication has been lost and the amount of the transaction is over the floor limit (credit cards only).

You must call the authorisation centre to get an authorisation number for the transaction.

You must complete the transaction on the terminal at the time of getting the authorisation number, and you must enter the authorisation number during the transaction and confirm the transaction is approved.

Terminal Screen	Next Step
<div><div>PURCHASE</div><div>Total</div><div>\$200.01</div><div>Phone for Authorisation Required</div><div>Continue?</div><div>NoYes</div></div>	<div>1. If the ‘Phone for Authorisation Required Continue?’ prompt is displayed, select Yes to continue the transaction or No to cancel the transaction.</div>
<div><div>Authenticate To Continue</div><div>Enter Cashier passcode</div><div><div>123</div><div>OZABCDEF</div><div>456</div><div>GHIJKLMNO</div><div>789</div><div>PRSTUVWXY</div><div>C0✖</div><div>CancelEnter</div></div></div>	<div>2. Enter the Cashier passcode and select Enter.</div> <div>Note: To switch between the Manager and Cashier passcode, select the More options icon <div>⋮</div></div> <div>Important: The transaction will be declined if Cancel is selected.</div>

Terminal Screen	Next Step
	<ol style="list-style-type: none"> 3. Phone 132 415 to get authorisation for the transaction. If approved, you'll be provided with a 6-digit authorisation code. 4. Tap in the 'Enter Auth Code' box. A keyboard will appear at the bottom of the screen. 5. Enter your code and select the green tick located bottom right of the keyboard. 6. Select Enter.
	<ol style="list-style-type: none"> 7. The terminal will display the transaction as approved offline. <p>Important: The cardholder will need to provide a signature to authorise the transaction. You'll be prompted to approve or decline the signature. If the signature matches the one on the back of the card, select Yes, Approve or select No to cancel the transaction.</p> <p>Note: If the cardholder requires to re-enter their signature, select Clear.</p>

15 Glossary

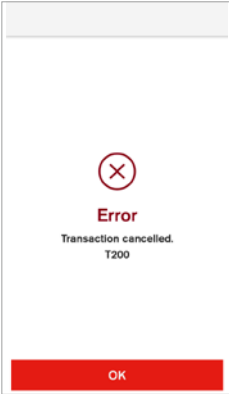
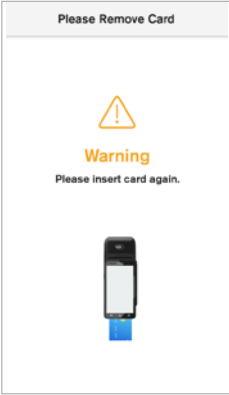
CCV Number (Card Check Value) or CVV Number (Card Verification Value)	An additional security feature used in transactions where the cardholder is not present (e.g. MOTO).
Charge Card	American Express or JCB card.
Credit Card	Visa, Mastercard or UnionPay International
Debit Card	A card that gives the customer access to a Cheque or Savings account. The customer must be present when accessing these account types.
Electronic Fall Back (EFB)	The ability to continue performing transactions on the terminal when the communication with the Bank's host system has been lost.
Manager/Cashier Passcode	A Manager passcode is required for refunds and certain terminal functions. A Cashier passcode is required for staff and other authorised personnel to operate the device. Keep your passcodes secure, so only authorised personnel can access these functions.
Merchant ID	An 8-digit number issued to get an authorisation code for credit card transactions. This number is unique to your terminal, and can be found on any of the following: <ul style="list-style-type: none"> • A receipt printed on your terminal. • Your Merchant Statement.
MOTO (Mail Order or Telephone Order)	Transactions initiated by mail or telephone are known as MOTO. <i>This is only available for approved merchants and on credit cards.</i>
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.
RRN (Record Retrieval Number)	The record retrieval number is an invoice number found on your terminal receipt.


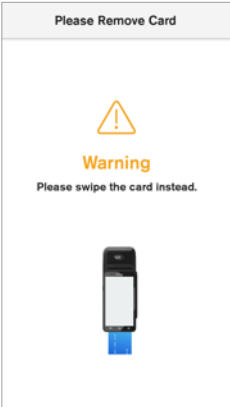

16 Troubleshooting

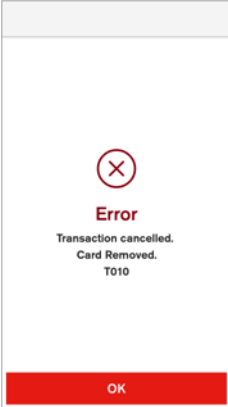
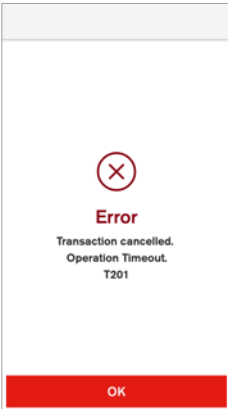
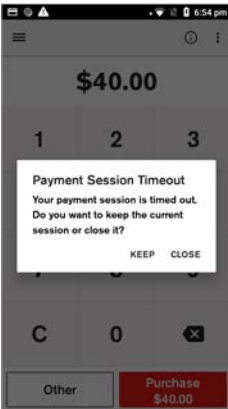
16.1 Hardware faults.

Hardware Faults	Action
Blank Screen – the terminal isn't turning on.	<ol style="list-style-type: none">1. Ensure that the battery charge state is not below the critically low level. The terminal will not work if there's insufficient charge remaining in the battery.2. Connect terminal to a power source for at least 5 minutes.3. Hold the power button down for approximately 3 seconds until the terminal turns on.4. If the problem persists, call the Merchant Helpdesk.
The touch screen isn't responding.	<ol style="list-style-type: none">1. Turn off the terminal for 10 seconds.2. Turn the terminal on again.3. Retry the transaction.4. If the problem persists, call the Merchant Helpdesk.
Paper/Printing Faults.	<ol style="list-style-type: none">1. Remove the paper roll from the compartment to check that there's no paper caught.2. If the existing receipt roll is damaged in any way, replace it with a new roll.3. Paper rolls are thermal-sensitive and will only print on one side. Make sure the paper roll is loaded correctly.4. Check that the paper compartment door is closed securely.5. If the problem persists, call the Merchant Helpdesk.

16.2 Common errors.

Terminal Screen	Next Step
	<p>If you press the CANCEL button at any point during the processing of a transaction, on either the:</p> <ul style="list-style-type: none">• Cash Out selection screen,• Add Tip screen,• Present Card screen,• Surcharge screen, or• Account Selection screen, <p>you'll get an error message. If required, retry the transaction.</p> <p>Important: There's no other way to cancel a transaction once it's been completed.</p>
	<p>If a card is inserted incorrectly or the terminal can't read the chip data, a warning message will appear on the screen.</p> <p>This prompts the cardholder to insert the card again.</p>

Terminal Screen	Next Step
	<p>If the terminal can't read the tap or the card was tapped incorrectly, the screen will display an 'Unable to read card, please tap again' error message.</p> <p>This prompts the cardholder to tap the card again.</p>
	<p>If the inserted card is not read or is faulty then a warning message will appear on the screen.</p> <p>This will prompt the cardholder to swipe the card instead.</p> <p>Note: The terminal will prompt to swipe the card up to three times if the terminal fails to read the chip card.</p>
	<p>If a faulty card is swiped, then the 'Unable to read card' message will appear.</p> <p>This prompts the user to swipe the card again.</p>

Terminal Screen	Next Step
	<p>An error message will appear on the screen if the inserted card is removed early – before the transaction is completed.</p> <p>If required, re-attempt the transaction.</p>
	<p>The following 'Operation Timeout' screen will appear when no activity is detected within the allowed response time. The transaction will automatically get cancelled due to the delay in response.</p> <p>Press OK.</p> <p>If required, re-attempt the transaction.</p>
	<p>The payment session will time out after a certain period if no activity is detected.</p> <p>Press Keep to continue or Close to return to the amount-entry screen. The value will reset to zero.</p>



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