ANZ Worldline Payment Solutions

ANZ POS Turbo 2

Merchant Operating Guide

03.22

Contents

1. Welcome

We are pleased to welcome you as an ANZ Worldline Payment Solutions Merchant and look forward to a long association with you.

This Operating Guide provides you with information on cards you can accept, ways to reduce fraud and what to do if errors or disputes are incurred. It also contains clear and easy-to-follow instructions on how to process transactions via your ANZ Worldline Payment Solutions Terminal.

Please take time to read this manual thoroughly and ensure that your staff read it too.

1.1 MERCHANT AGREEMENT

Your ANZ Worldline Payment Solutions Merchant Agreement contains valuable information and important requirements relating to operating procedures. This Merchant Operating Guide forms part of the ANZ Worldline Payment Solutions Merchant Agreement and may be changed or replaced by us in accordance with the terms of the merchant agreement.

ANZ Worldline Payment Solutions strongly recommends that you follow the security checks and procedures in this guide to assist in identifying and minimising fraudulent, invalid or unacceptable transactions.

ANZ Worldline Payment Solutions may conduct an investigation if a transaction is believed to be fraudulent. The operators of the applicable card schemes may also conduct their own investigations. Your Merchant Agreement outlines the circumstances in which you will be liable for such transactions. If it is found that you have processed invalid or unacceptable transactions, you may be liable for the value of those transactions. Please refer to General Conditions, ANZ Worldline Payment Solutions for more details.

1.2 IMPORTANT CONTACT DETAILS

ANZ Worldline Payment Solutions (24 hours a day/7 days a week):
1800 039 025 or merchant@worldline.anz.com

Online Stationery Ordering:
anzworldline.com.au

Authorisation Centre:
- Credit Cards (Visa® and Mastercard®)
  1800 999 205

- Charge Cards (Diners Club)
  1800 331 112

- Charge Cards (American Express/JCB)
  1300 363 614

- Debit Cards (Cheque/Savings Accounts)
  1800 039 025

NOTE: Calls to 1800 numbers from a mobile phone will incur normal mobile phone charges.

1.3 AUTHORISATION

Your terminal is designed to automatically seek authorisation from the cardholder's Card Issuer while processing an electronic transaction.

Authorisation confirms that the card number is a valid card number and that there are sufficient funds in the account. Despite a transaction being 'authorised', the merchant bears the risk that the customer is not the true cardholder.

Authorisation does not amount to verification that the transaction is genuine nor does it authenticate the customer.

- Authorisation of the transaction does not mean that the true cardholder has authorised the transaction

- Authorisation does not protect the merchant from Chargebacks

- ANZ Worldline Payment Solutions cannot guarantee that a transaction has been conducted by the true cardholder.

Authorisation Declined

Where an Authorisation is declined, please seek an alternative method of payment. If the customer cannot pay, the goods should be reclaimed. For goods that cannot be reclaimed (e.g. food items, petrol etc.), request photographic identification such as a Driver's Licence or take a description of the person and arrange with the customer to provide an alternative method of payment. If unsuccessful, report the incident to the Police.

1.4 FLOOR LIMITS

A Floor Limit is a dollar amount set for a particular type of card transaction processed via your Merchant Facility. Please note that Floor Limits relate to all transactions. Your Letter of Offer outlines all Authorised Floor Limits that are specific to your business. Some of these limits are specific to your business or industry, please insert these Authorised Floor Limits in the appropriate spaces provided.

Authorised Floor Limits
Credit Card Floor Limits (including Visa® and Mastercard® Debit transactions)

Manual (Imprinter):		Please insert your Authorised Floor Limit
Electronic Fallback:		Please insert your Authorised Floor Limit
Internet:	$0	
Mail Order & Telephone Order:	$0	
All Other Electronic transactions:	$0	

NOTE: Please refer to your Merchant Agreement for further information on Floor Limits that apply to Manual Imprinter and Electronic Fallback.

Debit Card Floor Limits (not including Visa® and Mastercard® transactions)

- All Merchants cash/combined purchase/cash $0
- Service stations, taxis/limousines, liquor and convenience stores $60
- Supermarkets $200
- All Other $100

Charge Card Floor Limits

Diners Club: _____
American Express: _____

NOTE: A $0 Floor Limit applies to all Hand key Mail/Telephone Order and eCommerce transactions.

For transactions over the Authorised Floor Limit, you must phone the Authorisation Centre using the phone numbers outlined in section 1.2 to verify if the account has sufficient funds available to cover the transaction. If approval is not obtained for transactions above your Authorised Floor Limit, you risk the transaction being charged back.

When you contact the Authorisation Centre, a transaction will be 'approved' or 'declined'. If declined, please advise the customer to contact the Card Issuer and seek an alternative method of payment.

NOTE: An alpha character may be provided as part of the approval code. Select the numeric key corresponding to the alpha character and press <▼> key to scroll through options. Example: If character 'C' is required, select number '2' on the pinpad and press the <▼>key until you scroll to character 'C', then press ENTER.

NOTE: A transaction may still be **charged back** despite being **authorised by the Authorisation Centre. NOTE:** A $0 floor limit applies to all card transactions.

1.5 CHANGE OF BUSINESS DETAILS

General Conditions describes various situations in which you must notify us of a change to your circumstances.

Please visit anzworldline.com.au to complete and submit the respective form or contact ANZ Worldline Payment Solutions on 1800 039 025 if there are any changes to your:

- Business name and/or address
- Business type or activities including changes in the nature or mode of operation of your business
- Mailing address
- Ownership
- Bank/branch banking details
- Telephone or fax numbers
- Industry
- Email address.

Should your business be sold, cease to trade or no longer require an ANZ Worldline Payment Solutions Merchant Facility, please contact ANZ Worldline Payment Solutions on 1800 039 025.

The ANZ Worldline Payment Solutions General Conditions sets out your obligations when your business is sold, ceases to trade or no longer requires an ANZ Worldline Payment Solutions Merchant Facility.

You must ensure that all stationery, promotional material, Transaction Vouchers, Card Imprinters and equipment (including Electronic Terminals) is returned to ANZ, based on the closure instructions provided by ANZ Worldline Payment Solutions.

Please note that it is the authorised merchant's responsibility to ensure that the Merchant Facility is returned. Failure to do so, may result in the continual charge of Terminal Rental Fees until all equipment is returned in accordance with condition 16(iv) of the ANZ Worldline Payment Solutions General Conditions.

2. Cards You Can Accept

Credit Cards

Cardholders can use credit cards (Visa, Mastercard and UnionPay) to access their credit card accounts. Cardholders can also access cheque and savings accounts where those accounts are linked to the credit card.

Cardholders can access these accounts through the ANZ Worldline Payment Solutions Terminal using their PIN (Personal Identification Number) or in certain circumstances, their signature. Cardholders can also use their contactless card or smartphone to make the purchase by tapping the terminal's contactless reader. For contactless transactions under a certain purchase value, PIN or signature may not be required to verify a transaction.

Debit Cards

Cardholders possessing a debit card will use a PIN for verification in most circumstances.

Cardholders can also use their contactless card or smartphone to make the purchase by tapping the terminal's contactless reader. For contactless transactions under or equal to the certain purchase value, PIN or signature may not be required to verify a transaction.

Note: Debit Cards are not allowed to process Electronic Fallback, Paper Voucher or Manual Transactions unless an authorisation has been obtained, (refer to section 1.4 Floor Limits).

Charge Cards

Processing charge cards is essentially the same as processing credit card transactions. To accept charge cards, you must have an agreement with the charge Card Issuer (e.g. Diners Club, American Express and JCB).

NOTE: Pre-authorisation transactions still require you to swipe or insert the customer's debit cards and credit cards in order to complete the transaction. You are unable to tap the customer's contactless card or smartphone to complete these transactions.

3. Merchant Cards

You have been provided with two different types of Merchant Cards. These are designed to assist you with different tasks, including processing Refund Transactions and Manual Paper Voucher transactions.

It is your responsibility to always keep your Merchant Cards in a safe place, and ensure only authorised staff have access to these cards. Unauthorised access to these cards can result in

unauthorised refunds via your Merchant Facility resulting in theft from your business.

It is important that the correct cards are used at all times.

Replacement Merchant Cards can be ordered from ANZ Worldline Payment Solutions on 1800 039 025 by the authorised person from your business.

EFTPOS Merchant Card (Terminal ID card)

- To authorise a refund transaction, swipe through Magnetic Stripe Card Reader
- To exit Security Mode, swipe through Magnetic Stripe Card Reader
- To imprint your manual EFTPOS Merchant Summary Vouchers for cheque and savings transactions
- As reference for your Terminal Identification Number (TID).

Merchant Summary Card (Merchant ID Card)

Your Merchant Summary Card is required when you imprint your Merchant Summary Voucher for Manual Credit Card transactions and as a reference for your ANZ Worldline Payment Solutions Merchant Identification Number (MID).

4. Equipment Maintenance

It is your responsibility to provide a clean operating environment for your terminal. Liquids and dust may damage the terminal components and can prevent it from operating. To order a Magnetic Stripe Card Reader Cleaner, please visit anzworldline.com.au or contact ANZ Worldline Payment Solutions on 1800 039 025.

To prevent a fire, power units and cords should be inspected regularly. If any damage to the power units or cords are found on your terminal, please contact ANZ Worldline Payment Solutions on 1800 039 025 for assistance.

It is important to clean your terminal regularly to maintain its operating efficiency as you may be charged if it is damaged. The terminal and screen may be wiped clean using a damp cloth. Do not use abrasive materials. Use a soft brush to keep the keypad dust-free.

NOTE:

- Please do not tamper with or remove the terminal housing
- Do not place the stickers on the terminals
- Do not disconnect your terminal's power supply or communication line unless instructed to do so by ANZ Worldline Payment Solutions.

5. Stationery

You have been supplied with an initial stock of stationery including:

- 4 x Paper Rolls (for electronic terminals only)
- 25 x Credit Card Summary Envelopes
- 25 x Credit Card Sales Vouchers
- 25 x Credit Card Refund Vouchers
- 25 x Merchant Summary Vouchers
- 25 x Cheque/Savings Summary Envelopes
- 25 x Cheque/Savings Sales Vouchers
- 25 x Cheque/Savings Refund Vouchers
- 25 x EFTPOS Summary Vouchers
- Magnetic Stripe Card Reader Cleaner.

To re-order stationery, please visit anzworldline.com.au or contact ANZ Worldline Payment Solutions on 1800 039 025. Please note that you are only allowed to use the stationery approved by ANZ Worldline Payment Solutions.

6. Fraud Minimisation

Before commencing any transactions, please take time to read through the Fraud Minimisation, Data Security and Chargeback guide at anzworldline.com.au for further detailed, fraud information to assist you in protecting your business.

6.1 CARD PRESENT CARD CHECKLIST

How to Safeguard Against Fraud:

- Do not let anyone service or remove your terminal without viewing proper identification

- Do not allow equipment to be used by unauthorised persons
- Keep Merchant Cards secure from unauthorised use
- Do not divulge cardholder information (e.g. card names or numbers)
- Retain the card until you have completed the security checks and obtained Authorisation for the transaction
- Do not locate your terminal under a security camera or any other CCTV device.

Be alert for customers acting suspicious or who

- Appear nervous, overly talkative or in a hurry
- Arrive on closing time
- Try to rush you or distract you
- Carry the card loose or by itself
- Have no means of identification
- Make numerous purchases under your Authorised Floor Limit
- Make purchases without regard to size, quality or price of goods
- Ask to split transactions into smaller amounts
- Ask for transactions to be manually entered
- Sign the Voucher or Transaction Voucher slowly or unnaturally.

What to do if you are suspicious of a transaction

- Ask for photographic identification (e.g. Driver's Licence or passport) and ensure that the details match the cardholder's name. Record the details on your copy of the Transaction Voucher

Remember:

- Don't risk it: If you remain suspicious about the transactions, refund the credit transaction and ask your customer for a direct deposit or some other form of payment (particularly for large value sales)

Please report all fraudulent activities to the Police immediately.

Split Ticket Transactions

A transaction may be deemed invalid and charged back to you if, in ANZ Worldline Payment Solutions' reasonable opinion, it relates to one or more purchases made in the same merchant establishment which have been split into two or more transactions.

Chip Card Processing

Chip Cards are embedded with a security microchip that provides further protection to assist in decreasing the risk of fraudulent transactions and Chargeback disputes. Look at the card and if there is a chip, always insert the card into the chip reader at the first instance.

As with any other transaction, a degree of caution must also be exhibited when processing chip card transactions.

If:

- The terminal displays "Insert Chip" when the card is swiped through the terminal and the card in question does not have a chip on it, do not proceed with the transaction
- The terminal displays "Insert Chip" and the chip, when inserted, cannot be read by the terminal, do not proceed with the transaction.

6.2 FRAUD MINIMISATION FOR CREDIT CARDS

The following checks are vital in helping you identify and minimise fraudulent credit card transactions via your ANZ Worldline Payment Solutions Merchant Facility.

Before commencing any transaction

Check:

- Confirm that you are authorised to accept that particular card
- Check whether the card appears damaged or altered.

Check on the front of the card that:

- Ensure that the name on the card is appropriate to the customer. Identity theft may have occurred if you are presented with a card containing the name of a cartoon character, a feminine name on a card presented by a male or other questionable scenarios
- The printing on the card should look professional
- The card must have current validity dates (a card can only be used from the first day of the 'valid from' month to the last day of the 'until end' month)

Note: Some Union Pay cards may be issued with zero's as the expiry date. These cards are still valid.

- Cards should look 3-dimensional and contain familiar security features such as a hologram, signature panel and CVC2 (explanation to follow). It should not appear suspicious or be made of inferior material.

Embossed Cards:

- The cardholder name and number should be raised and not flattened (unless it is a genuine unembossed card)

- The first four digits of the embossed number must match the pre-printed four digits on the card

- The embossing should be clear and even.

Unembossed Cards:

- A cardholder name may or may not be included

- Can be used for electronic transactions only

- The cardholder name and number are printed rather than raised.

Check the signature during the transaction:

- A signature should appear within the signature panel on the card

- The signature or signature panel should not appear to have been altered

- The customer's signature on the Transaction Voucher should match the signature on the card.

Card Validation Code (CVC2):
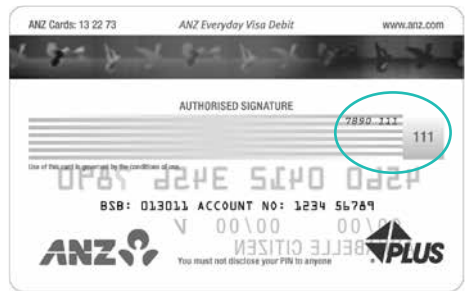
Card Validation Code

The Card Validation security feature is activated in all ANZ Worldline Payment Solutions POS Terminals when processing Mail Order and Telephone Order transactions. To activate the CVC2 for other transactions please contact ANZ Worldline Payment Solutions on 1800 039 025.

If activated, a new screen will appear when processing financial transactions.

Turn the cardholder's credit card over and locate the last 3-digits of the number printed on the signature panel. If the transaction is initiated via mail, telephone or Internet, instruct the cardholder to locate and quote the 3-digits on the signature panel.

Terminal Display

VERIFICATION NO?

At this display screen, key in the Card Validation Code then press ENTER.

NOTE: American Express cards have a four digit code located on the front of the card. Diners Club cards have a three digit code on the reverse of the signature panel.

If the Card Validation Code has been bypassed (only pressed ENTER rather than entering CVC) the following screen will be displayed:

REASON CODE
1. NOT PROVIDED
2. ILLEGIBLE
3. NO IMPRINT ON CARD

When the transaction has been processed, check:

- The card number details against those printed on the Transaction Record
- The trading name and address details are correct
- Ensure that 'Approved' or an approval number/code is printed on the Transaction Record.

6.3 FRAUD MINIMISATION FOR DEBIT CARDS

The following procedures are vital in helping you identify and minimise fraudulent debit card transactions via your Merchant Facility.

Debit transactions are to be processed by swiping or inserting the presented card and having the customer enter their PIN or, in certain circumstances, their signature.

6.4 CARDS LEFT AT PREMISES

From time to time customers may accidentally leave their debit or credit cards behind at your premises. To ensure any potential fraud is minimised and to better align with broader industry practices, a change to existing handling process is required.

Upon discovering a card left at your premises, you are to perform the following tasks:

- Retain the card in a safe place for a period of up to two business days;
- Hand the card to the customer claiming the card only after having established the claimant's identity by comparing signatures;
- If the requisite two business days have passed, destroy the card;
- Should the cardholder enquire about their missing card, instruct them to contact their issuing institution.

7. Handling Cardholder information securely & PCI DSS

You are responsible for the security of all cardholder and transaction information you receive, process or store.

Businesses store credit card details for various purposes. While sometimes this is necessary to support legitimate business practices, storage of card data can lead to theft of customer information and significant impact to your business. ANZ Worldline Payment Solutions recommends that card data is never stored on your systems.

If your business accepts MOTO (Mail Order/ Telephone Order), eCommerce, Pre-Authorisation, Manual or Recurring transactions, you must ensure all cardholder data and Transaction Records are received, processed and stored in compliance with the Payment Card Industry Data Security Standard (PCI DSS).

If you need to process MOTO, eCommerce or recurring transactions regularly, talk to ANZ Worldline Payment Solutions about our secure eCommerce payment solutions. Using a secure eCommerce solution, like a Bank-hosted payment page or PCI-compliant payment gateway, can remove some of the requirements for your business to store or handle card data directly, ensuring enhanced security for your business.

7.1   PCI DSS – PAYMENT CARD INDUSTRY DATA SECURITY STANDARD

The PCI DSS is a global security standard developed by Visa®, Mastercard®, AMEX and other card schemes to ensure consistent security standards for all organisations that store, process or transmit Cardholder information. Visa® and Mastercard® require all ANZ Worldline Payment Solutions Merchants to be compliant with PCI DSS.

PCI DSS covers the following principles:

- Build and Maintain a Secure Network
- Protect Cardholder Data
- Maintain a Vulnerability Management Program
- Implement Strong Access Control Measures
- Regularly Monitor and Test Networks
- Maintain an Information Security Policy.

What are the benefits of PCI DSS compliance?

PCI DSS compliance assists your business in protecting Payment Card data and minimising risk of theft of Cardholder information or compromise of your business systems.

Maintaining a PCI DSS compliance program helps your business identify potential vulnerabilities and may reduce the financial penalties and remediation costs from a data breach.

Validating PCI DSS Compliance

To validate compliance with PCI DSS, your business must complete the following validation tasks:

1) Annual PCI DSS Assessment

The Self-Assessment Questionnaire (SAQ) is a free assessment tool used to assess compliance with the PCI DSS standards. There are 4 different SAQs, covering a variety of payment processing environments, available to download from the PCI SSC website at: https://www.pcisecuritystandards.org/merchants/self_assessment_form.php

Compliance assessments may also be performed by completing an onsite audit with an independent PCI approved Qualified Security Assessor (QSA). PCI maintains a list of PCI approved QSAs at: https://www.pcisecuritystandards.org/approved_companies_providers/index.php

2) Quarterly Network Vulnerability Scans

If your business accepts payments via the Internet, or has any electronic storage of Cardholder or transaction information, then Quarterly Network Vulnerability Scanning is required to ensure compliance with PCI DSS.

An external vulnerability scan enables your business to assess your level of security from potential external threats.

PCI-Approved scanning tools are used to generate traffic that tests your network equipment, hosts, and applications for known vulnerabilities; the scan is intended to identify such vulnerabilities so they can be corrected.

ANZ Worldline Payment Solutions provides a complimentary PCI DSS Compliance Program to our merchants, including PCI-approved Network Vulnerability Scanning – please email pcicompliance@worldline.anz.com or contact ANZ Worldline Payment Solutions on 1800 039 025 to request access to our PCI DSS program.

7.2 SECURING TRANSACTION RECORDS

In general, no Cardholder data should be stored unless it is strictly for use within the business and absolutely necessary.

However, if you have authority from ANZ Worldline Payment Solutions to process Mail Order / Telephone Order, eCommerce, recurring or manual payments you may be required to store cardholder data and Transaction Records. Please ensure all paper and electronic records containing cardholder data are secured (e.g.

locked filing cabinet), these may include: MOTO order forms, merchant copies of Manual Transactions, cardholder records for recurring or pre-authorisation transactions.

Where storage of cardholder data is required, you must ensure both the type of cardholder data retained, and the method used to store it is compliant with PCI DSS and ANZ Worldline Payment Solutions requirements.

Here are a few simple guidelines:

- Never email credit card numbers or request your customers provide their credit card number by email

- Ensure that you process eCommerce transactions with security codes (CVV2/CVC2), but do not store these codes after they have been authorised

- Keep cardholder data storage to a minimum, only what is necessary for business or legal needs

- Once a transaction is processed, obscure all digits except the first 6 and last 4 digits of the credit card Number (e.g. 1234 56XX XXXX 7890) on all paper and electronic records

- Store cardholder data in a secure environment with strict controls and restricted access

- Use strong passwords which are changed at least every 90 days for all administrator roles and users with access to your customer's card details

- Avoid storing cardholder data on PC's, laptops or mobile phones

- Do not store your customer's card details online or unencrypted on your computer

- Securely dispose of cardholder data as soon as its use has expired. PCI DSS recommends shredding, pulping, incinerating or other methods which make it impossible to reconstruct the cardholder data. ANZ Worldline Payment Solutions requires you keep Transaction Records for 30 months minimum.

Under no circumstances should sensitive information be stored; this information includes security codes (CVV2, CVC2), PIN or magnetic stripe data.

The following sources provide guidance on card data storage:

The General Conditions – see Section 14 'Information collection, storage and disclosure'.

For more information, visit the PCI Security Standards Council website at https://www.pcisecuritystandards.org/index.shtml

8. Errors and Disputes

A Return and Correction (R&C) refers to a Voucher from a debit or credit card transaction that cannot be processed. Consequently the transaction is debited from your bank account and then the Voucher is returned to you for correction.

8.1 TYPICAL CAUSES OF RETURN AND CORRECTIONS

- Incorrect Vouchers used and incorrect additions on Merchant Summary Vouchers

- Incomplete information e.g. card imprint cannot be read on the Voucher

- Banking of Vouchers from other card schemes e.g. American Express.

When you receive a R&C, an explanation will be given as to why it cannot be processed.

Make sure you rectify the problem before re-submitting the Voucher for processing.

Please ensure that the corrected Vouchers are submitted as soon as possible to ensure that the Issuing Bank does not reject them as a result of being banked out of time.

8.2 CHARGEBACKS

A Chargeback is the term used for debiting a merchant's bank account with the amount of a transaction that had previously been credited. Chargebacks can have a financial impact on your business. It is important that you are fully aware of your obligations, the processes involved and possible outcomes. Please take time to carefully read through the Fraud Minimisation, Data Security and Chargeback guide at anzworldline.com.au

Please refer to the General Conditions. You may be charged back for the value of a credit or debit (Card schemes-issued) card sale where you have failed to follow ANZ Worldline Payment Solutions' procedures as stated in this Merchant Operating Guide or in the General Conditions.

NOTE: You must securely retain information about a transaction whether processed manually or electronically for a period of 30 months from the date of the transaction or such other period required by Law or notified by ANZ Worldline Payment Solutions.

Chargebacks can occur for a number of reasons including a scenario where a Cardholder or their issuing bank justifiably disputes liability for the transaction for any reason or where the Merchant fails to comply with its obligations under the Merchant Agreement in connection with the transaction.

A Chargeback will also occur if a Retrieval Request is left unanswered or returned out of time by the merchant or if the supporting documentation supplied to the issuing bank is not acceptable. In most cases, the value of the disputed transaction will be automatically debited from the merchant's account.

Chargebacks can occur for a number of reasons:

- Processing errors

- Unauthorised use of a card

- No signature on the receipt

- Unauthorised transactions

- Invalid card account number

- Transaction exceeds floor limit

- Card details not imprinted on the sales voucher

- Incorrect transaction amount

- Expired card

- Transactions performed on a lost or stolen card

- Illegible details on the sales voucher

- Failing to respond to a retrieval request

- Merchandise not received by purchaser or wrong goods sent.

NOTE: The examples given above are not an exhaustive list of the circumstances in which a transaction may be charged back to you. Please refer to the General Conditions of your Merchant Agreement for further information on Chargebacks.

If you need assistance understanding a particular Return and Correction or Chargeback, please contact ANZ Worldline Payment Solutions on 1800 039 025 (24 hours a day, 7 days a week).

9. ANZ Worldline Payment Solutions POS Turbo 2

This Operating Guide provides important information about processing debit and credit transactions using your ANZ Worldline Payment Solutions POS Turbo 2 Terminal by showing the terminal screen displays. This terminal is designed to accept payment using Magnetic Stripe and Chip Cards as well as Contactless Cards and smartphones.

Please take time to read it thoroughly and ensure that your staff read it too.

9.1 TERMINAL FEATURES

The ANZ Worldline Payment Solutions POS Turbo 2 terminal incorporates a colour graphic screen with large graphic display, 18-key backlit keypad and thermal 'easy loading' printer.

Contactless status lights

Internal Contactless Reader

Soft-function keys

Magnetic Stripe Card Reader

Function key

CANCEL key   CLEAR key   ENTER key

Chip Card Reader

9.2 TERMINAL KEYPAD

SOFT-FUNCTION KEYS

These soft-function keys allow you to access the particular account type required. They are also used as function keys for navigating the ANZ Worldline Payment Solutions EFTPOS MENU and Sub MENUs.

NUMBER KEYS (Black)

Use the number keys to enter in the transaction amounts, Authorisation Numbers and when the hand key function is required.

ENTER (Green)

The ENTER key will direct you to the ANZ Worldline Payment Solutions EFTPOS MENU. It also confirms that all values and details (including signatures and PINs) are correct in the EFT portion of the purchase, Cash-Out (refer to section 12) and Refund Transactions (refer to section 13). It confirms that the transaction can

be sent to the Bank for verification and approval.

CANCEL (Red)

The CANCEL key is used to cancel the current function and return the terminal to the idle state.

CLEAR (Yellow)

Press the CLEAR key to correct any invalid data entry. The CLEAR key is also used as a FEED key.

Func (Black)

Use the FUNC key to access the terminals function menus and manual hand key processing.

9.3 CARD READER

Magnetic Stripe Card Reader

The card can be read via the Magnetic Stripe Card Reader located on the right hand side of the terminal.

The card can be read by swiping from the top to the bottom of the terminal (or vice versa), with the magnetic stripe facing down towards the terminal.

Advise the customer to use a regular movement to ensure a reliable card reading.

Chip Card Reader

Advise the customer to insert the Chip Card horizontally into the bottom of the terminal with the metal chip facing upwards. Leave the Chip Card in this position throughout the transaction.

The Chip Card can be removed from the terminal when signature verification is required or as instructed by the terminal.

Contactless Reader

Advise the customer to tap the contactless-enabled card or smartphone within 4cm of the main screen on the ANZ Worldline Payment Solutions POS Turbo 2 terminal until the lights are lit in sequence above the top of the terminal screen, when all four status lights are illuminated, you will hear the long "Beep", then follow the terminal prompts to complete the transaction.

9.4 HOW TO LOAD PRINTER PAPER

*   Open the paper compartment by lifting the catch located at the rear of the terminal and pull the cover to the rear of the terminal

*   Insert the paper roll (diameter 40mm) in the compartment

*   Pull the paper up to the top of the terminal and hold in position

*   Maintain the paper and close the lid

*   Press the top of the lid in the centre until it clips into position.

NOTE: Do not tamper with or remove the terminal housing.

9.5 HOW TO INSTALL ANZ WORLDLINE PAYMENT SOLUTIONS POS TURBO 2 TERMINAL

Connect to telephone socket at wall

Example of power supply

Example of communication cable (Ethernet cable or telephone line)

A. Example of Multi-com Adapter

B Example of Multi-com Adapter
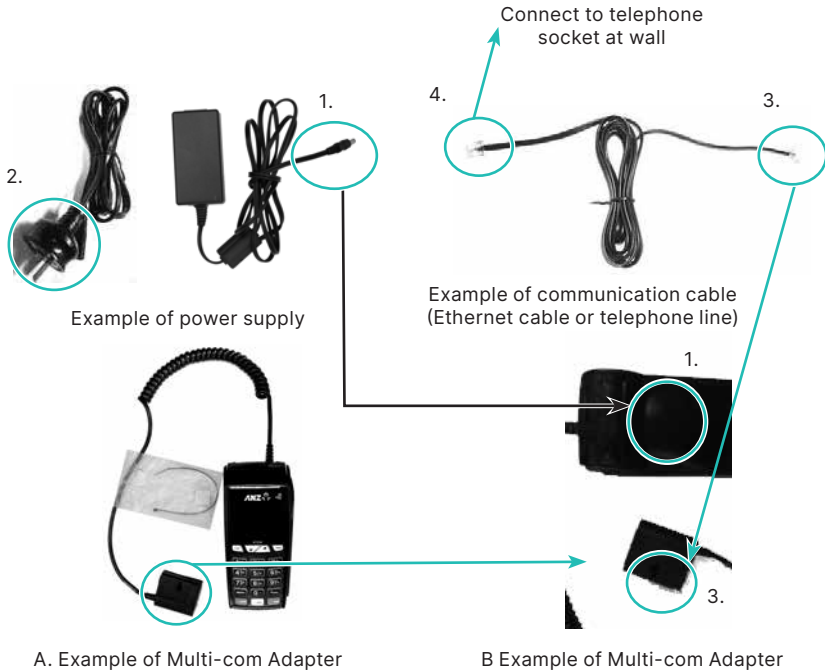
Please plug in the terminal using the above Multi-com Adapter by following the below installation instructions.

A. Place your ANZ Worldline Payment Solutions POS Turbo 2 terminal on a clear, flat surface near the mains power outlet and a telephone socket (if dial-up communication is required) or Ethernet IP socket (if IP communication is required).

B. Connect the power supply (number 1) to the power supply connector on the Multi-com Adapter. Then connect the telephone line or Ethernet cable (number 3) to the phone line connector (if dial-up communication is required) or Ethernet connector (if IP communication is required). Once the

communication and power supply has been connected, it is recommended that it stays with the terminal at all times.

C. Connect the power supply (number 2) to the main power outlet and the phone line or Ethernet IP socket (if IP communication is required) (number 4) to the telephone socket at the wall (if dial-up communication is required).

Once the terminal is connected, please follow the following instruction when installing your terminal.

```
SWIPE
MERCHANT CARD
```

Swipe your EFTPOS Merchant Card (please refer to section 3 for more information).

Note: If you do not have this, press <CLEAR> and manually key in the Terminal ID, then press <ENTER>.

```
POS?
```

Press ENTER.

```
HDLC ID?
00
```
Press ENTER.

```
INTERFACE TYPE?
1-STANDALONE
```
Press ENTER.

```
COMMS MODE
1-DIAL-UP CNP
```
Press 1 to choose Dial-up CNP and press ENTER.

```
CONNECTION
1-STANDALONE
```
Please select 1 for Standalone and press ENTER.

```
ANZ LINE SPEED?
1-1200
```
Please select 1 for 1200 and press ENTER.

```
TMS LINE SPEED?
3-14400
```
Please select 3 for 14400 and press ENTER.

```
PRE/POST DIAL?
1-PRE-DIAL
```
Please select 1 for PRE-DIAL and press ENTER.

```
DIAL MODE?
1-TONE
```
Please select 1 for TONE and press ENTER.

```
PABX?
0
```
Press ENTER.

If a 0 is required for an outside line, please ensure this is shown on this screen, otherwise press ENTER.

```
HOST PHONE NO?
1800xxxxxx
```
Press ENTER.

```
TMS PHONE NO?
1800xxxxxx
```

Press ENTER.

```
QUICK DIAL?
1-ON
```

Press ENTER.

```
TMS NII
xxx
```

Press ENTER.

```
ANZ SHA?
48xxxxxxx
```

Press ENTER.

```
TMS REQUIRED

ANZ WORLDLINE
Payment Solutions

MasterCard   )))  VISA
pay pass          payWave
```

The terminal has completed the initialisation and returned to the main screen with a "TMS REQUIRED" message.

TMS Logon

TMS REQUIRED

ANZ WORLDLINE
Payment Solutions

MasterCard
paypass

))) (contactless symbol)

VISA
payWave

This screen is displayed if the terminal is required to log on to TMS.

FUNCTION?
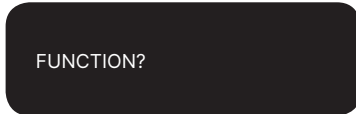
Press FUNC Key and key in 2468 then press ENTER.

TMS LOGON?
ENTER OR CLEAR

Press ENTER.

TMS ACTION
CONNECTING

Terminal status is displayed.

TMS ACTION
LOGON

Press ENTER.

TMS ACTION
PLEASE WAIT

/
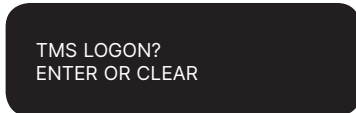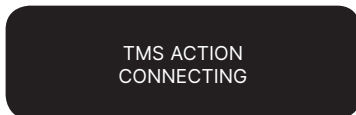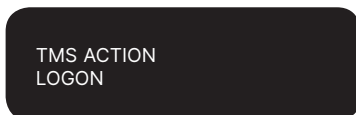
TMS LOGON
SUCCESSFUL
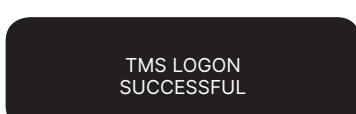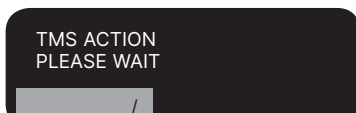
This screen is displayed when TMS logon is successful.

INIT REQUIRED

ANZ WORLDLINE
Payment Solutions

MasterCard
paypass

))) (contactless symbol)

VISA
payWave

Once the TMS LOGON is successful, please press ENTER to go back to main screen with "INIT REQUIRED" message.

Terminal Initialisation

INIT REQUIRED

ANZ WORLDLINE
Payment Solutions

MasterCard paypass   VISA payWave

This screen is displayed if the terminal is required to initialise.

FUNCTION?
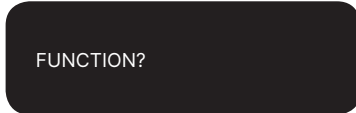
Press FUNC key and key in 87 then press ENTER.
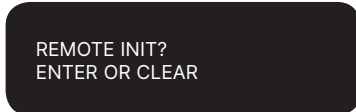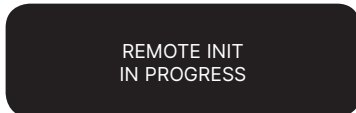
REMOTE INIT?
ENTER OR CLEAR

Press ENTER.

REMOTE INIT
IN PROGRESS

Terminal status is displayed.

INITIALISING
PLEASE WAIT

REMOTE INIT
IN PROGRESS

INITIALISING
PLEASE WAIT

READY

ANZ WORLDLINE
Payment Solutions

MasterCard paypass   VISA payWave
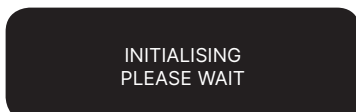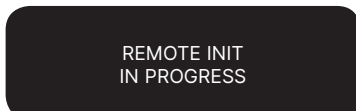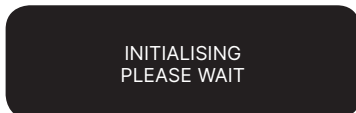
The terminal has completed the initialisation and returned to the main screen.

9.6 HOW TO SECURE THE MULTI-COM ADAPTER

The cable tie and self-adhesive are provided with ANZ Worldline Payment Solutions POS Turbo 2 terminal, please follow the below instructions to secure your Multi-com Adapter.

Please note that it is highly recommended to attach the Multi-com Adapter to the terminal's work area in order to reduce the stress on the terminal and connections.

Cable tie &
self-adhesive

Example of Cable tie & self-adhesive
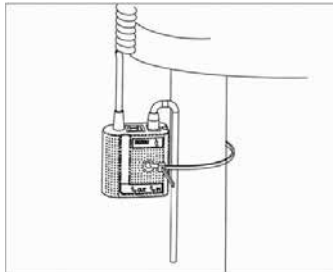
1) Secure the Multi-com Adapter with cable tie to attach to a pole or pillar.
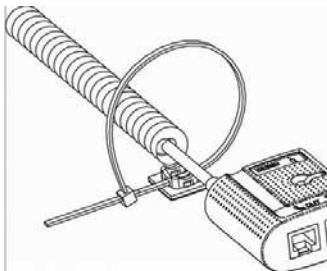
2) Secure the Multi-com Adapter with cable tie & adhesive.

10. Modes of Operation

10.1 START SCREEN

Your ANZ Worldline Payment Solutions Terminal is ready to begin accepting transactions.

READY

ANZ WORLDLINE
Payment Solutions

MasterCard
pay pass

VISA
payWave

Note: The screen display with alternate scheme logos accepted on your terminal. Charge card logo's may also appear if you accept these.

10.2 SECURITY MODE

Security Mode is used to prevent unauthorised use of the terminal when it is left unattended.

NOTE: Your EFTPOS Merchant Card must be used to exit Security Mode. Please ensure that the card is available prior to entering Security Mode.

How to Enter Security Mode
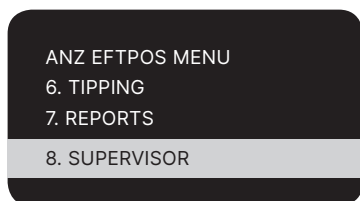
READY

ANZ WORLDLINE
Payment Solutions

MasterCard
pay pass

VISA
payWave

Press ENTER to go to ANZ EFTPOS MENU.

ANZ EFTPOS MENU
6. TIPPING
7. REPORTS
8. SUPERVISOR

Press <▼> key to go to SUPERVISOR and then press ENTER or the number associated to select it.

SUPERVISOR MENU
1. INITIALISATION
2. XTRA FUNCTIONS
3. COPY
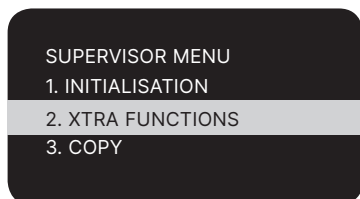
Press <▼> key to go to XTRA FUNCTIONS and then press ENTER or the number associated to select it.

TERMINAL
FUNCTIONS

Press 1 to enter Security Mode.

SECURITY MODE?
ENTER OR CLEAR
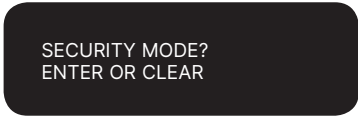
Press ENTER to confirm Security Mode is required.

READY

ANZ WORLDLINE
Payment S

**TERMINAL
LOCKED** 🔒

MasterCard
pay*pass*™

))) 🤚

VISA
payWave

This screen will display when the terminal is locked in Security Mode.

How to Exit Security Mode

READY

ANZ WORLDLINE
Payment S

**TERMINAL
LOCKED** 🔒

MasterCard
pay*pass*™

))) 🤚

VISA
payWave

Swipe your EFTPOS Merchant Card.

READY

ANZ WORLDLINE
Payment Solutions

MasterCard
pay*pass*™

))) 🤚

VISA
payWave
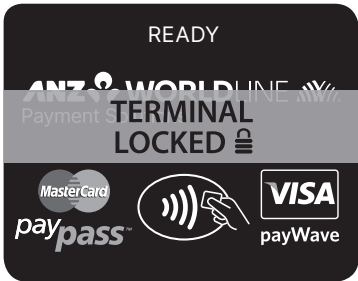
10.3 TRAINING MODE

Training mode is an ideal tool for familiarising yourself and your staff with basic functions.

NOTE: Magnetic Stripe Transaction, Chip Card Transaction and Contactless Card or smartphone Transaction training are supported.

How to Enter Training Mode

READY

ANZ WORLDLINE
Payment Solutions

MasterCard
pay**pass**™

VISA
payWave

Press the FUNC key.

FUNCTIONS?

Key in 9999 then press ENTER.

TRAINING MODE?
ENTER OR CLEAR

Press ENTER.

READY

TRAINING
MODE

MasterCard
pay**pass**™

VISA
payWave
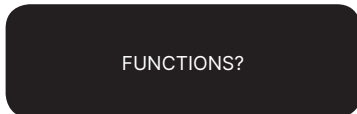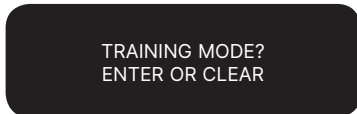
Transactions can be processed from this point (ie. initialisation, purchase, Cash-Out, refund, totals, settlement and the reprint last record function).

The merchant name and address for all Transaction Records is replaced with:

ANZ Worldline Payment Solutions
TRAINING ONLY
NOT A VALID TRANSACTION

The message lines at the bottom of the receipt will not be printed and the Terminal ID will always be 12345678901.

Log on, transaction, totals, settlement and reprint receipt functions are available in training mode.

NOTE: Remember to exit Training Mode to process 'live' transactions.

How to Exit Training Mode

READY

TRAINING
MODE

Payment S...

MasterCard
paypass

VISA
payWave

Press the FUNC key.

FUNCTIONS?

Key in 9999 then press ENTER.
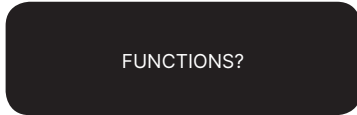
TRAINING MODE?
ENTER OR CLEAR
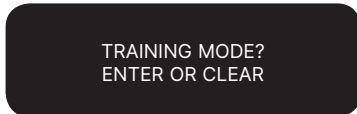
Press CLEAR. The start screen will be displayed to allow transactions.

11. Processing a Sale

11.1 HOW TO PROCESS A CHEQUE OR SAVINGS PURCHASE TRANSACTION (APPLIES TO BOTH MAGNETIC STRIPE AND CHIP CARDS)

Except in the case of purchases in separate departments within a retail outlet, you must include all items, goods and services purchased in a single transaction for the total amount of such purchases, except in the case of a partial payment or delayed delivery situation. Please refer to the General Conditions, Section 6(iv) for further information on these exceptions.

READY

ANZ WORLDLINE
Payment Solutions

MasterCard
paypass

VISA
payWave

Perform card security checks , please refer to section 6 Fraud Minimisation for further information.

PURCHASE AMOUNT?
$10.00

Key in the purchase amount then press ENTER.

CASH OUT AMOUNT?
                    0.00

Key in the cash amount using the numeric keys if Cash-Out is required. If not, just press ENTER.

TOTAL AMOUNT?
                $10.00

Verify the amount is correct and accept by pressing ENTER.

PRESENT CARD
AMT $10.00

MasterCard
pay*pass*

payWave

VISA

Insert or Swipe cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.

SELECT ACCOUNT
CHQ   SAV   CR

OR

PLEASE SELECT

PRESS 1 ❯ VISA DEBIT

PRESS 2 ❯ EFTPOS SAV

PRESS 3 ❯ EFTPOS CHQ

Select Account

Press ↔ key for cheque account or < ▼ > key for savings account.

Select Application*

Press the number on the keypad to make selection or scroll and press ENTER to select.

*Application names and order can vary depending on the Card that is used.

CHEQUE ACCOUNT

The selected account is displayed.

$10.00 KEY PIN

Have the cardholder enter their PIN then press ENTER.

PROCESSING
PLEASE WAIT

Terminal status is displayed.

```
TRANSACTION
APPROVED
```

Please ensure that you check for approval of the transaction before completing the sale.

```
CUSTOMER COPY?
ENTER OR CLEAR
```

Press ENTER to print the customer copy or CLEAR to return to the start screen.

NOTE: If the transaction is rejected, the terminal displays an error message outlining the reason. Notify the customer, advise them to contact their Card Issuer and seek an alternative form of payment.

11.2 HOW TO PROCESS A CREDIT PURCHASE TRANSACTION USING A MAGNETIC STRIPE CARD OR A CHIP CARD

The process below provides a sample of a typical Magnetic Stripe or chip-based transaction. Please be aware that there may be variances in the transaction flow based on the card configuration chosen by the Card Issuer. Please ensure the terminal prompts are followed at all times and the cardholder is requested to interact with the terminal whenever applicable.

Perform card security checks , please refer to section 6 Fraud Minimisation for further information.
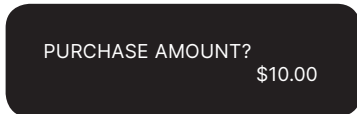
Key in the purchase amount then press ENTER.
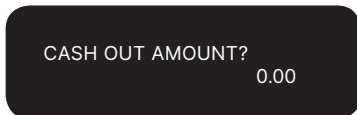
Key in the cash amount using the numeric keys if Cash-Out is required. If not, just press ENTER.
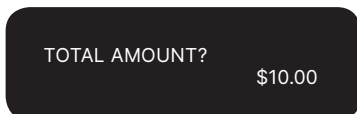
Verify the amount is correct and accept by pressing ENTER.

Insert or Swipe cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.

```
        SELECT ACCOUNT
   CHQ        SAV      CR
```

OR

```
         PLEASE SELECT

   PRESS 1  ❯  VISA DEBIT

   PRESS 2  ❯  EFTPOS SAV

   PRESS 3  ❯  EFTPOS CHQ
```

Select Account

Press <▲> key for credit account.

Select Application*

Press the number 1 on the keypad to make selection or scroll and press ENTER to select.

*Application names and order can vary depending on the Card that is used.

```
     CREDIT ACCOUNT
```

The selected account is displayed.

```
   $10.00 KEY PIN
```
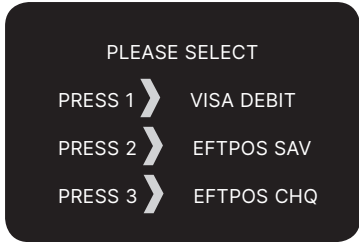
Have the cardholder enter their PIN then press ENTER.

NOTE: If Low Value Payment is turned on the terminal, it may not request signature or PIN authorisation. See section 17.4.

```
       PROCESSING
      PLEASE WAIT
```

Terminal status is displayed.

```
      TRANSACTION
       APPROVED
```

If the transaction is approved, this screen is displayed and the Merchant Transaction Record is printed.

Please check for approval of the transaction before completing the sale. If rejected, the terminal displays an error message outlining the reason (please refer to section 18 Terminal Error Messages). Notify the customer, advise them to contact their Card Issuer and seek an alternative form of payment.

```
   CUSTOMER COPY?
   ENTER OR CLEAR
```

Press ENTER to print the customer copy or CLEAR to return to the start screen. Hand the customer their copy of the Transaction Record and their card.

NOTE: If ENTER, CLEAR or CANCEL are not pressed within one minute, the transaction is assumed to be approved and the terminal will return to the start screen.

Signature Authorisation

The preferred method of card payment authorisation in Australia is PIN. However, in certain circumstances the terminal will prompt for a signature. In these cases, the terminal will display the following screens:

$10.00 KEY PIN

Press ENTER here to bypass PIN for a signature.

NOTE: Only some cards will allow the terminal to bypass PIN. If only PIN is accepted, then the terminal will beep and this screen will remain until a PIN is entered.

PROCESSING PLEASE WAIT

Terminal status is displayed.

SIGNATURE REQUIRED

If signature is required this is prompted. Terminal prints a signature record.

SIGNATURE VERIFIED? ENTER=YES CLR=NO

If the signature is required for a Magnetic Stripe Card, this screen is displayed; or

REMOVE CARD SIGNATURE VERIFIED? ENTER=YES CLR=NO

If the signature is required for a Chip Card, this screen is prompted.

For either one of the above screens, have the customer sign the receipt and compare it to the signature on the reverse of the customers card. If the signatures match, press ENTER. If they do not, press the CANCEL or CLEAR key to abort the transaction.

TRANSACTION APPROVED

If the transaction is approved, this screen is displayed and the Merchant Transaction Record is printed.

Please check for approval of the transaction before completing the sale. If rejected, the terminal displays an error message outlining the reason (please refer to section 18 Terminal Error Messages). Notify the customer, advise them to contact their Card Issuer and seek an alternative form of payment.

CUSTOMER COPY? ENTER OR CLEAR

Press ENTER to print the customer copy or CLEAR to return to the start screen. Hand the customer their copy of the Transaction Record and their card.

NOTE: If ENTER, CLEAR or CANCEL are not pressed within one minute, the Transaction is assumed to be approved and the terminal will return to the start screen. UnionPay cards may require both a pin and signature

Additional Screens Associated with a Chip Card transaction

Alternative screens that you may also see during a chip transaction are as follows:
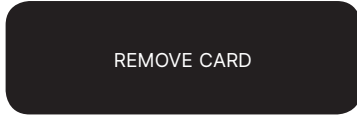
REMOVE CARD	This screen is displayed if the card needs to be removed from the terminal.
INSERT CARD	The terminal requires the Chip Card to be inserted during the transaction.
CHIP CARD NOT SUPPORTED	Displays when there are no applications on the Chip Card supported by the terminal. If magnetic stripe fallback is supported the terminal will prompt to swipe the card.
REMOVE CARD	Remove the card from the Chip Reader and swipe it through the Magnetic Stripe Card Reader.
SWIPE CARD	
SELECT APP VISA CREDIT 1 VISA DEBIT 1	This screen is for application selection for chip cards that contain two or more applications from the same card scheme (e.g. Visa®, Mastercard®, UnionPay, Amex, etc.).
USE APPLICATION? ANZSmartPay ENTER=YES CLR=NO	The cardholder presses ENTER to confirm application selection.
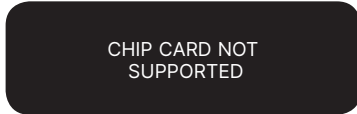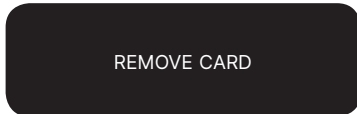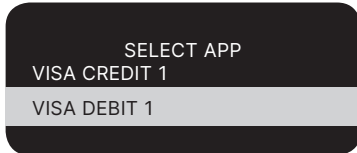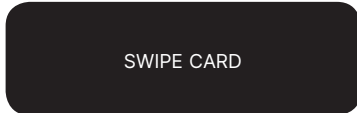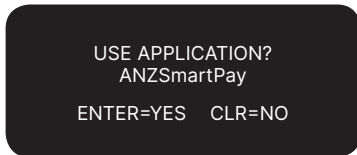
11.3 HOW TO PROCESS A PURCHASE TRANSACTION USING A CONTACTLESS CARD OR SMARTPHONE

READY

ANZ WORLDLINE
Payment Solutions

MasterCard paypass™   payWave VISA

Perform card security checks , please refer to section 6 Fraud Minimisation for further information.
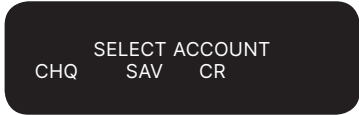
PURCHASE AMOUNT?
$10.00
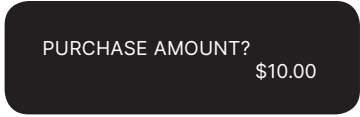
Key in the purchase amount then press ENTER.
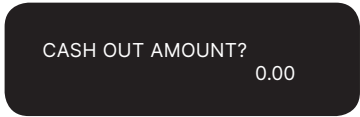
CASH OUT AMOUNT?
0.00

Press ENTER.

NOTE: Cash-Out is not available for contactless transactions or from a credit account.

TOTAL AMOUNT?
$10.00

Verify the amount is correct and accept by pressing ENTER.

PRESENT CARD
AMT $10.00

MasterCard paypass™   payWave VISA
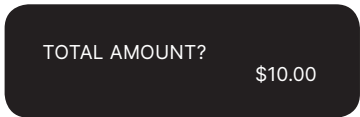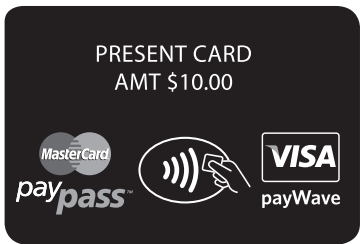
Have the cardholder tap their contactless card or smartphone on the screen.

If the total transaction amount is equal to or less than a certain Contactless transaction limit,
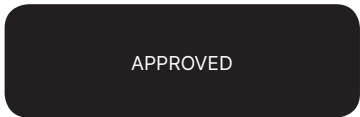
APPROVED

then the terminal will display an "APPROVED" or "DECLINED" message. If the transaction has been rejected, please notify the customer, advise them to contact their Card Issuer and seek an alternative form of payment.

If the total transaction amount exceeds a certain transaction limit, the following screen prompts may appear and should be followed.

$105.00 KEY PIN

Have the cardholder enter their PIN then press ENTER.

PROCESSING
PLEASE WAIT

Terminal status is displayed.

TRANSACTION
APPROVED

If the transaction is approved, this screen is displayed and the merchant Transaction Record is printed.

Please check for approval of the transaction before completing the sale. If rejected, the terminal displays an error message outlining the reason (please refer to section 18 Terminal Error Messages). Notify the customer, advise them to contact their Card Issuer and seek an alternative form of payment.

CUSTOMER COPY?
ENTER OR CLEAR

Press ENTER to print the customer copy or CLEAR to return to the start screen. Hand the customer their copy of the Transaction Record and their card.

Additional Screens Associated with a Contactless transaction

Alternative screens that you may also see during a Contactless transaction are as follows:

CONTACTLESS NOT
AVAILABLE

Contactless is not available, please follow the terminal screen prompt for next action.

SWIPE OR
INSERT CARD

The terminal requires the Magnetic Stripe Card to be swiped or Chip Card to be inserted during the transaction.
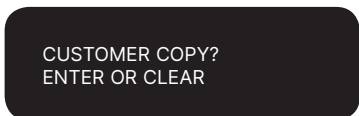
SIGNATURE
REQUIRED?

This screen requires the customer to sign the receipt.

SIGNATURE
VERIFIED?
ENTER=YES CLR=NO

Have the customer sign the receipt and compare it to the signature on the reverse of the customer's card. If the signatures match, press ENTER.

PLEASE SEE PHONE

Have the customer authenticate themselves on their smartphone. Advise them to follow the prompts on their smartphone.

12. Processing a Cash-Out Only transaction

Customers may request Cash-Out (with or without making a purchase) by debiting their cheque or savings account. Cash-Out is only available if this transaction type has been enabled on the terminal otherwise the option will not appear on the display. To include or remove this option, you must call ANZ Worldline Payment Solutions. If Cash-Out is enabled on the terminal, the Cash-Out transaction can only be processed when the terminal is online and an approved authorisation has been received from the issuing bank for this transaction. Please note that the Cash-Out is not available for contactless or UnionPay transactions.

READY

ANZ WORLDLINE
Payment Solutions

MasterCard
paypass

VISA
payWave

Perform card security checks then press ENTER.

Please refer to section 6 Fraud Minimisation for further information on the card security checks.

ANZ EFTPOS MENU
1. PURCHASE
2. CASHOUT
3. REFUND
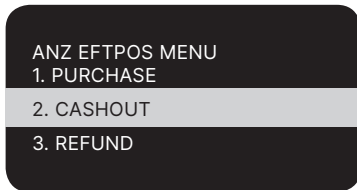
Scroll through to ANZ EFTPOS MENU screen by pressing ENTER and then <▼> key to go to CASHOUT and then press ENTER or the number associated to select it.

CASH OUT AMOUNT?
                    $10.00

Key in the Cash-Out amount then press ENTER.
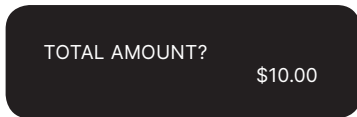
TOTAL AMOUNT?
                    $10.00

Verify the amount is correct and accept by pressing ENTER.

SWIPE OR
INSERT CARD

Insert or Swipe the cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.

```
         SELECT ACCOUNT
    CHQ       SAV      CR
```

OR

```
            PLEASE SELECT

    PRESS 1 ❯     VISA DEBIT

    PRESS 2 ❯     EFTPOS SAV

    PRESS 3 ❯     EFTPOS CHQ
```
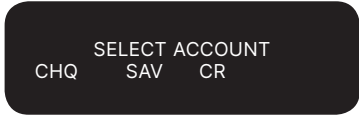
Select Account

Select the appropriate account type
(↔ key for cheque or < ▼ > key for
savings).

Select Application*

Press the number on the keypad to make selection or
scroll and press ENTER to select.

*Application names and order can vary depending on the
Card that is used.

```
    CHEQUE ACCOUNT
```

The selected account is displayed.

```
    $10.00 KEY PIN
```

Have the cardholder enter their PIN then press ENTER.

```
       PROCESSING
       PLEASE WAIT
```

The Terminal status is displayed.

```
      TRANSACTION
       APPROVED
```

If the transaction is approved, this screen is displayed and
the merchant Transaction Record is printed.

Please check for approval of the transaction before
completing the sale. If rejected, the terminal displays an error
message outlining the reason (please refer to section 18
Terminal Error Messages). Notify the customer, advise them to
contact their Card Issuer and seek an alternative form of
payment.

```
    CUSTOMER COPY?
    ENTER OR CLEAR
```

Press ENTER to print the customer copy or CLEAR to return
to the start screen. Hand the customer their copy of the
Transaction Record and their card.

13. Processing a Refund transaction

Refunds are easy to process if a customer returns goods purchased from you or for services terminated or cancelled.

Visa and Mastercard

For any goods purchased with a Visa or Mastercard scheme card that is accepted for return, or for any services that are terminated or cancelled, or where any price adjustment is made, you must first attempt to process the refund (credit transaction) to the same Card that was used for the original purchase transaction.

If the card that was used for the original purchase transaction is not available (e.g. it is expired) and therefore a refund is required to be processed by other means, please ensure you keep all supporting documentation to show:

- the method used to refund;
- the cardholder contact details; and
- details of the original purchase.

This is in order to provide evidence if a Chargeback claim is submitted. However, this does not guarantee you will not be liable in the event of a Chargeback claim.

Provided that you have adequate supporting documentation proving that the original purchase transaction took place on the original Card, you may process the refund onto an alternate Card, which belongs to the same Cardholder as the Card used for the original purchase transaction, under any of the following types of circumstances:

- The original account is no longer available or valid (for example, the original card has been replaced due to expiration or being reported lost or stolen).
- The authorisation request for the refund transaction was declined by the issuer.

When a refund cannot be processed to the original Card or to an alternate Card, and provided that you have adequate supporting documentation proving that the original purchase transaction took place on the original Card you may offer an alternate form of refund (for example, cash, cheque, in-store credit, prepaid card, etc.), under any of the following types of circumstances:

- The refund is made to a recipient of a gift (instead of to the cardholder who made the original purchase).

- The original sale took place on a Visa or Mastercard prepaid card, which has since been discarded.
- The authorisation request for the credit transaction was declined.
- In order to comply with any applicable Laws, including but not limited to the "Australian Consumer Law ", as set out in Schedule 2 of the *Competition and Consumer Act 2010* (Cth) (Australian Consumer Law).

Other Card Schemes

For any goods purchased with a card belonging to schemes other than the Visa or Mastercard schemes, that is accepted for return, or for any services that are terminated or cancelled, or where any price adjustment is made, you must not make either any cash-based refund to the Cardholder or a refund to another card number unless you are required to do so in order to comply with any applicable Laws, including but not limited to the Australian Consumer Law. If you do so, you may be liable for a Chargeback should a cardholder dispute the original sales transaction, which may result in a debit to your Merchant Account for the relevant "disputed" transaction.

Note:

- Refund is only available if this transaction type has been enabled on the terminal, otherwise the option will not appear on the display. If Refund is not enabled on the terminal, please contact ANZ Worldline Payment Solutions on 1800 039 025 for assistance.
- If a refund transaction is performed on an international card, please advise the cardholder that the refund amount displayed on their statement may vary from the purchase amount due to the changes in currency exchange rates.
- For more information on processing international card payments, please refer to the 'Customer Preferred Currency' section 17.3.

How to Process a Cheque or Savings Refund transaction

READY

ANZ WORLDLINE
Payment Solutions

MasterCard paypass   payWave   VISA payWave

Perform card security checks then press ENTER.

Please refer to section 6 Fraud Minimisation for further information on the card security checks.

ANZ EFTPOS MENU
1. PURCHASE
2. CASHOUT

3. REFUND

Scroll through to ANZ EFTPOS MENU screen by pressing ENTER and then <▼> key to go to REFUND and then press ENTER or the number associated to select it.

SWIPE
MERCHANT CARD

Swipe your EFTPOS Merchant Card please (refer to section 3 for more information).

REFUND AMOUNT?
$10.00

Key in the refund amount then please press ENTER.

TOTAL AMOUNT?
$10.00

Verify the amount is correct and accept by pressing ENTER.

PRESENT CARD
RFND $10.00

MasterCard paypass   payWave   VISA payWave

Insert or Swipe the cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.

```
        SELECT ACCOUNT                          PLEASE SELECT
   CHQ      SAV      CR          OR
                                        PRESS 1  ❯   VISA DEBIT

                                        PRESS 2  ❯   EFTPOS SAV

                                        PRESS 3  ❯   EFTPOS CHQ
```

Select Account

Press ↔ key for cheque or < ▼ > key
for savings.

Select Application*

Press the number on the keypad to make selection or
scroll and press ENTER to select.

*Application names and order can vary depending on the
Card that is used.

```
   CHEQUE ACCOUNT
```

The selected account is displayed.

```
   $10.00 KEY PIN
```

Have the cardholder enter their PIN then
press ENTER.

```
     PROCESSING
     PLEASE WAIT
```

Terminal status is displayed.

```
    TRANSACTION
     APPROVED
```

If the transaction is approved, this screen is displayed and
the merchant Transaction Record is printed.

```
   CUSTOMER COPY?
   ENTER OR CLEAR
```

Please check for approval of the transaction before
completing the refund. If rejected, the terminal will display an
error message outlining the reason. Check the message in
the Terminal Error Messages section (section 18) and advise
the cardholder as appropriate.

Press ENTER to print a customer copy or CLEAR to return to
the start screen. Hand the customer their copy of the
Transaction Record and their card.

How to Process a Credit Refund transaction (including Chip Card and Contactless Refunds)

READY

ANZ WORLDLINE
Payment Solutions

MasterCard
paypass

VISA
payWave

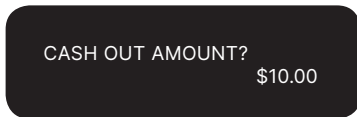Perform card security checks then press ENTER.

Please refer to section 6 Fraud Minimisation for further information on the card security checks.

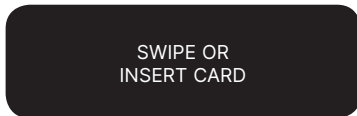---

ANZ EFTPOS MENU
1. PURCHASE
2. CASHOUT

3. REFUND

Scroll through to ANZ EFTPOS MENU screen by pressing ENTER and then <▼> key to go to REFUND and then press ENTER or the number associated to select it.

**SWIPE
MERCHANT CARD**
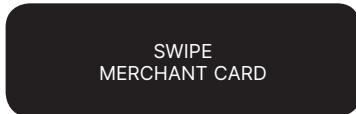
Swipe your EFTPOS Merchant Card please (refer to section 3 for more information).
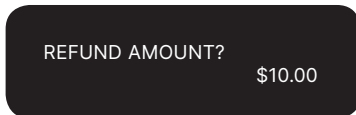
REFUND AMOUNT?
$10.00

Please key in the refund amount then press ENTER.

TOTAL AMOUNT?
$10.00

Verify the amount is correct and accept by pressing ENTER.

**PRESENT CARD
RFND $10.00**

MasterCard
paypass

VISA
payWave
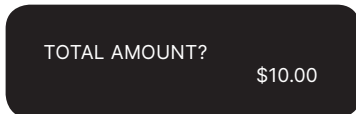
Tap, insert or swipe the cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader. Contactless cards or smartphones are to be tapped on the screen. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.

```
        SELECT ACCOUNT
CHQ        SAV        CR
```

OR

```
          PLEASE SELECT

PRESS 1  ❯  VISA DEBIT

PRESS 2  ❯  EFTPOS SAV

PRESS 3  ❯  EFTPOS CHQ
```

Select Account

Press < ▲ > key for credit account. Please note that for contactless transactions account selection will not be presented.
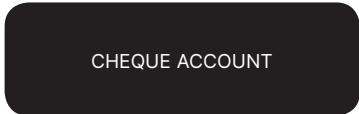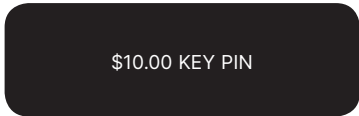
Select Application*

Press the number 1 on the keypad to make selection or scroll and press ENTER to select.

*Application names and order can vary depending on the Card that is used.

```
        CREDIT ACCOUNT
```

The selected account is displayed.

```
$10.00 KEY PIN
```

Have the cardholder enter their PIN then press ENTER.

```
          PROCESSING
         PLEASE WAIT
```

Terminal status is displayed.

```
         TRANSACTION
          APPROVED
```

If the transaction is approved, this screen is displayed and the merchant Transaction Record is printed.

Please check for approval of the transaction before completing the Refund. If rejected, the terminal will display an error message outlining the reason (please refer to section 18). Notify the customer and advise them to contact their Card Issuer.

```
CUSTOMER COPY?
ENTER OR CLEAR
```

Press ENTER to print the customer copy or CLEAR to return to the start screen.

Hand the customer their copy of the Transaction Record and their card.

Signature Authorisation

In certain circumstances the terminal will prompt for a signature. In these cases, the terminal will display the following screens:

SIGNATURE
REQUIRED

If signature is required this is prompted.
Terminal prints a signature record.

SIGNATURE
VERIFIED?
ENTER=YES CLR=NO

If the signature is required for a Magnetic Stripe Card, this screen is displayed; or

REMOVE CARD
SIGNATURE
VERIFIED?
ENTER=YES CLR=NO

If the signature is required for a Chip Card, this screen is prompted.

For either one of the above screens, have the customer sign the receipt and compare it to the signature on the reverse of the customer's card. If the signatures match, press ENTER. If they do not, press the CANCEL or CLEAR key to abort the transaction.

TRANSACTION
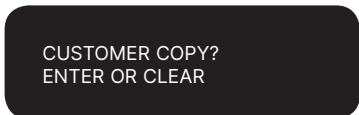APPROVED

If the transaction is approved, this screen is displayed and the Merchant Transaction Record is printed.

Please check for approval of the transaction before completing the sale. If rejected, the terminal displays an error message outlining the reason (please refer to section 18 Terminal Error Messages). Notify the customer, advise them to contact their Card Issuer and seek an alternative form of payment.

CUSTOMER COPY?
ENTER OR CLEAR

Press ENTER to print the customer copy or CLEAR to return to the start screen. Hand the customer their copy of the Transaction Record and their card.

NOTE: If ENTER, CLEAR or CANCEL are not pressed within one minute, the Transaction is assumed to be approved and the terminal will return to the start screen.

14. Electronic Fallback (EFB) Processing

Electronic Fallback Processing (EFB) allows you to process transactions using your Electronic Terminal when:

• A communications time-out occurs

• The Card Issuer is not available.

The transactions are stored in the Electronic Terminal and are uploaded for processing once the Electronic Terminal communications lines are restored. If your Electronic Terminal is rendered inoperable, you will be able to continue processing transactions using the Imprinter for Manual Processing (please refer to section 14.1).

PLEASE NOTE: There may be instances where the Nominated Card Scheme and/or the Nominated Card Issuer will allow a Transaction to be performed when your Electronic Terminal is offline, without requiring an Authorisation Number. If this is the case, your Electronic Terminal may approve the Transaction without requesting that you obtain an Authorisation Number.

You will know the Electronic Terminal is offline when the following occurs:

• The Electronic Terminal may request an Authorisation Number before processing a transaction. If the Electronic Terminal requests for an Authorisation Number, you must call the appropriate Authorisation Centre for a manual authorisation.

• 'APPROVED *' is printed on the Merchant Copy of the Transaction Record.

For each transaction, the Electronic Terminal will check to see if it is online again. Once online, the stored transactions will trickle through for processing on the back of other transactions.

The Electronic Terminal has the capacity to store 100 EFB transactions. For any EFB transactions attempted thereafter, the Electronic Terminal will display an "EFB DISALLOWED" message.

If a card is swiped, you MUST phone for Authorisation if an Authorisation Code is requested via the Electronic Terminal (refer to section 1.3).

NOTE: When processing a Chip transaction in Fallback mode, the Chip Card may choose to decline the transaction as it may have specific protection software programmed onto its chip. Please request an alternative method of payment.

How to Process a Cheque or Savings Purchase transaction in EFB

READY ANZ WORLDLINE Payment Solutions MasterCard paypass ((•)) VISA payWave	Perform card security checks , please refer to section 6 Fraud Minimisation for further information on the card security checks.
PURCHASE AMOUNT? $10.00	Key in the purchase amount then press ENTER.
CASH OUT AMOUNT? 0.00	Key in the cash amount using the numeric keys if Cash-Out is required. If not, just press ENTER.
TOTAL AMOUNT? $10.00	Verify the amount is correct and accept by pressing ENTER.

PRESENT CARD
AMT $10.00

Insert or Swipe the cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.

Please note that the EFB processing is not available for contactless transactions.

SELECT ACCOUNT
CHQ   SAV   CR
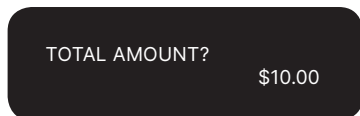
Press <–> key for cheque or <▼> for savings.

CHEQUE ACCOUNT

The selected account is displayed.

$10.00 KEY PIN

Have the customer enter their PIN then press ENTER.

PROCESSING
PLEASE WAIT

Depending on the reason the terminal has entered EFB mode, this or the following screen will be displayed.

AUTH CODE?

If the transaction amount exceeds your EFB Authorisation Limit, this screen will be displayed. Phone the Authorisation Centre. Key in the Authorisation Number and press ENTER. (Please refer to section 1.3 for more information on gaining Authorisation).

SIGNATURE
REQUIRED?

Have the customer sign the merchant copy signature record and compare it to the signature on the reverse of the customer's card.

SIGNATURE
VERIFIED?
ENTER=YES CLR=NO

If the signatures match, press ENTER.

If they do not, press the CANCEL or CLEAR key to abort the transaction.

TRANSACTION
APPROVED

Please check for approval of the transaction before completing the sale. If rejected, the terminal will display an error message outlining the reason (please refer to section 18). Notify the customer and advise them to contact their Card Issuer.

| CUSTOMER COPY?
ENTER OR CLEAR | Press ENTER to print a customer copy or CLEAR to return to the start screen. Hand the customer their copy of the Transaction Record and their card. |

NOTE: If ENTER or CANCEL are not pressed within one minute, the transaction is assumed to be approved and the terminal will return to the start screen.

How To Process a Credit Purchase Transaction in EFB

| READY

ANZ WORLDLINE
Payment Solutions

MasterCard paypass ((•)) VISA payWave | Perform card security checks, please refer to section 6 Fraud Minimisation for further information on the card security checks. |

| PURCHASE AMOUNT?
$10.00 | Key in the purchase amount then press ENTER. |

| CASH OUT AMOUNT?
0.00 | Press ENTER (Cash-Out on credit is not available to go through EFB). |

| TOTAL AMOUNT?
$10.00 | Verify the amount is correct and accept by pressing ENTER. |

| PRESENT CARD
AMT $10.00
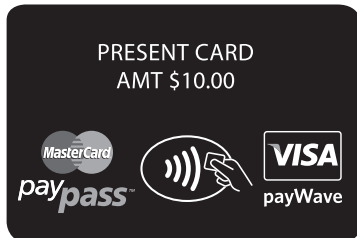
MasterCard paypass ((•)) VISA payWave | Insert or Swipe the cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.

Please note that the EFB processing is not available for contactless transactions. |

| SELECT ACCOUNT
CHQ   SAV   CR | Press <▲> key for credit account. |

| CREDIT ACCOUNT | The selected account is displayed. |

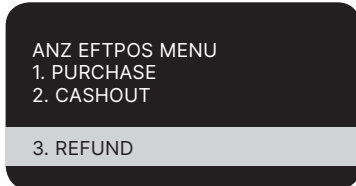|	
$10.00 KEY PIN	Have the cardholder enter their PIN then press ENTER or if the terminal allows, just press ENTER.
PROCESSING PLEASE WAIT	Depending on the reason the terminal has entered EFB mode, this screen or the following screen will be displayed.
AUTH CODE?	If the transaction amount exceeds your EFB Floor Limit, this screen will be displayed. Phone the Authorisation Centre. Key in the Authorisation Number and press ENTER. (Please refer to section 1.3 for more information on gaining Authorisation).
SIGNATURE REQUIRED?	The terminal will print a signature record. Have the customer sign this and compare it to the signature on the reverse of the customer's card.
SIGNATURE VERIFIED? ENTER=YES CLR=NO	If the signatures match, press ENTER. If they do not, press the CANCEL or CLEAR key to abort the transaction.
TRANSACTION APPROVED	Please check for approval of the transaction before completing the sale. If rejected, the terminal will display an error message outlining the reason. Check the message in the Terminal Error Messages section (section 18) and notify the cardholder as appropriate.
CUSTOMER COPY? ENTER OR CLEAR	Press ENTER to print the customer copy or CLEAR to return to the start screen.

NOTE: If ENTER or CANCEL are not pressed within one minute, the transaction is assumed to be approved and the terminal will return to the start screen.

Clearing Electronic Fallback transactions

This function can only be used when the terminal is online and should be used to force through EFB transactions before:

- The terminal reaches its limit of approximately 100 stored EFB transactions
- The final online transactions for that day (which means EFB transactions will not automatically trickle through)
- Terminals are swapped to another location in the same store, for example from one lane to another in a supermarket.

NOTE: Pre-Authorisation, Authorisation Completion and Cancellation of Authorisation transactions can only be processed when the terminal is online.

When re-connected, EFB transactions will trickle through for processing with other transactions.

The terminal is also capable of uploading transactions during settlement, logon, printing of totals report and when terminal is in idle for a certain amount of time.

ANZ Worldline Payment Solutions strongly recommends that you clear all EFB transactions prior to Settlement.

NOTE: If the terminal is rendered inoperable and needs to be swapped out, you will be unable to clear transactions using the method described below. You MUST call ANZ Worldline Payment Solutions on 1800 039 025 for advice on how to retrieve and redeem your stored EFB transactions.

An asterisk on the display screen represents a stored EFB transaction.

READY*

ANZ WORLDLINE
Payment Solutions

MasterCard paypass))) payWave VISA

Press FUNC key.

FUNCTION?
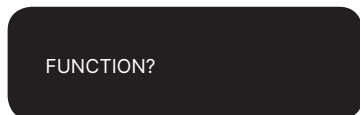
Key in the number '88' and then press ENTER.

EXTRACT 001 EFB
for ANZ
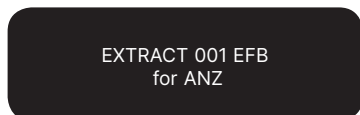
The terminal displays the number of EFB transactions stored in the terminal. Press ENTER.

EXTRACT ALL?
ENTER OR CLEAR

Press ENTER.

CONNECTION
PLEASE WAIT
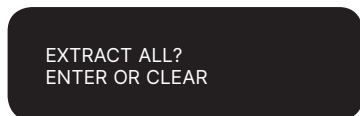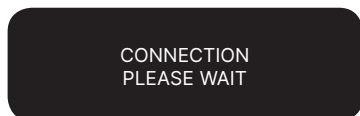
The stored EFB transactions are being sent to be processed.

SENDING STORED
TXNS TO ANZ
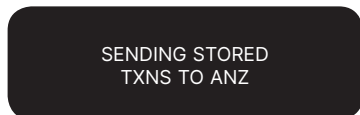
15. Manual transaction Processing

15.1 PAPER VOUCHER PROCESSING

If you are unable to process transactions electronically due to terminal failure, please report the failure to ANZ Worldline Payment Solutions immediately and obtain authorisation to process transactions manually. You must not split the transaction and use two or more sales vouchers to avoid authorisation calls.

NOTE: Use the correct Paper Voucher for the type of card being used and account being accessed. Paper Voucher transaction processing can not be performed with UnionPay cards.

Please record your Floor Limits in section 1.4 of this guide and obtain authorisation for all transactions over these Floor Limits.

Manually Processing Credit Card transactions (Embossed Cards Only)

For Purchases	For Refunds
Perform security checks described in the Fraud Minimisation section of this guide (section 6)	If a Refund is required on a transaction that has not been deposited to ANZ Worldline Payment Solutions, you must (if obtained) cancel the Authorisation. Please contact the appropriate Authorisation Centre (Please refer to section 1.2).
• Imprint the customer's card onto the Sales Voucher	
• Remove the cover sheet and destroy	To process a Refund using a Transaction Voucher (Credit Voucher), you should:
• Check that the imprinted details are clear	• Perform security checks described in the Fraud Minimisation section of this guide (section 6)
• Complete the Voucher and enter the final amount	
• Have your customer sign the Voucher	• Imprint the customer's card onto the Credit Voucher (Embossed Cards Only)
• Compare the signature on the Voucher with that on the card. If the signatures match, please call the Authorisation Centre on 1800 999 205 (select option 2). If they do not match, do not complete the transaction and seek an alternative form of payment.	• Remove the cover sheet and destroy
	• Check that the imprinted details are clear
	• Complete the Voucher
NOTE: Seek Authorisation for all purchases over your Floor Limit. Cardholder must be present when gaining authorisation.	• Sign the Voucher to authorise the Refund.
• If the transaction is approved, record the Authorisation Number on the Voucher	
• If the transaction is declined, seek an alternative method of payment and advise the customer to contact their Card Issuer.	
• When the transaction is in order, hand the customer the customer copy (yellow) of the Voucher and their card	• Hand the customer the customer copy (yellow) of the Voucher and their card
• Retain the Merchant copy for your records and the Bank copy for banking.	• Retain the Merchant copy for your records and the Bank copy for banking.
	Any merchant charges relating to the original purchase will be refunded.

Example of a Sales Voucher

Example of a Credit Voucher

Banking Manual Credit Card Transactions

To receive value for your credit card transactions, you must deposit the Bank copies (white) of Vouchers with a completed credit card Merchant Summary Voucher within three business days of the date of the transactions.

Preparing Your Deposit

- If possible, produce an adding machine tape showing the value of each Sales and Credit Voucher and the total value of the Vouchers (or write up to 8 Voucher values directly on the Merchant Summary)

- No more than 50 Vouchers can be banked with any one Merchant Summary Voucher

- Imprint your ANZ Worldline Payment Solutions Merchant Summary Card on a Merchant Summary Voucher

- Complete the Voucher.

Place into your Credit Card Summary Envelope:

- Bank copies of all Sales and Credit Vouchers

- Bank copy of Merchant Summary Voucher

- Adding machine tape (if any).

Do not pin, staple, clip or fold the envelope contents.

NOTE: Do not include cheques, cash or other card scheme Vouchers e.g. American Express, Diners Club or JCB as ANZ Worldline Payment Solutions cannot process these card types.

- Complete your normal bank deposit slip. Produce an adding machine tape showing the value of each Sales and Credit Voucher and the total value of the Vouchers (or write up to 8 Voucher values directly on the Merchant Summary)

- Merchants with an ANZ Worldline Payment Solutions account, please deposit your Merchant Summary envelopes at any ANZ Worldline Payment Solutions branch.

- For merchants without an ANZ Worldline Payment Solutions account, the Merchant Summary envelope should be mailed to

Not for Value Merchant Envelopes, Settlement & Control Team, Tower 4, Level 15, Collins Square, 737 Collins Street, Melbourne VIC 3000

Full merchant number is to be imprinted on Merchant Summary

Example of a Merchant Summary Voucher.

NOTE: Make sure that the envelope contains only credit card Vouchers.

Envelopes which have a Credit Value

When the value of credits are greater than sales, enter an 'x' in the box on front of Credit Card Summary Envelope.

When you bank the Vouchers, hand the teller cash or cheque(s) to the value of the net credit amount.

ANZ

Credit Card Summary Envelope

Place bank stamp here

☐ Cross this box if value of credit vouchers is greater than value of sales vouchers.

Australia and New Zealand Banking Group Limited ABN 11 005 357 522

Example of a Credit Card Summary Envelope

Mastercard   Visa   Diners Club   AMEX   JCB   UnionPay

Manually Processing Cheque or Savings Account Transactions

Use the paper EFTPOS Transaction Voucher to manually process debit or credit card transactions to cheque or savings accounts. The account selected must be linked to the card.

- Perform security checks as described in the Fraud Minimisation section of this guide (section 6)

- Imprint customer's card on appropriate Transaction Voucher.

For Purchases	For Refunds
Use an EFTPOS Transaction Voucher for cheque and savings account purchases.	Use an EFTPOS Refund Voucher for cheque and savings account refunds.
Complete:	**Complete:**
• Date and time	• Date and time
• Customer name (if not clearly imprinted)	• Customer name (if not clearly imprinted)
• Account type CHQ or SAV	• Account type CHQ or SAV
• Amount and description of purchase	• Reason for refund
• Amount of cash out	• Date of original purchase
• Total amount of transaction	• Total amount of transaction
• Cardholder to sign Voucher.	• Merchant to sign Voucher.
Seek authorisation for a purchase transaction over your Floor Limit from the appropriate Authorisation Centre e.g. cheque and savings account purchase transactions over Floor Limit must be authorised by ANZ Worldline Payment Solutions (please refer to section 1.2).	
Record the Authorisation Number on the Voucher.	

Compare the signature on the Voucher with that on the card. If the signatures match, complete the transaction. When the transaction is complete, give the customer their copy of the Voucher and their card.

Example of EFTPOS Sales Voucher

Example of an EFTPOS Credit Voucher

Banking Manual Cheque and Savings Account Transactions

To receive value for your Manual Transactions, you must deposit the Bank copies (white) of the EFTPOS Transaction Vouchers with a completed EFTPOS Summary Voucher within three bank business days of the date of the transactions.

Preparing Your Deposit

- Produce an adding machine tape showing the value of each transaction and Refund Voucher plus the total value of the Vouchers (or write up to 10 Voucher values directly on the EFTPOS Summary Voucher)

- Imprint the EFTPOS Merchant Card on your EFTPOS Summary Voucher

- Complete the Voucher. If the value of refunds is greater than purchases, enter a minus sign and circle the amount.

Place Into Your EFTPOS Merchant Summary Envelope

- Bank copy of the EFTPOS Merchant Summary Voucher (must be at the front)

- Bank copies of all transaction and Refund Vouchers

- Adding machine tape (if any). No more than 50 Vouchers can be banked with any one EFTPOS Merchant Summary Voucher. Do not

pin, staple or clip envelope contents. Make sure the envelope only contains transaction and Refund Vouchers.

NOTE: Do not include cheques, cash or other card scheme Vouchers e.g. American Express, Diners Club or JCB as ANZ Worldline Payment Solutions cannot process these card types.

- Complete your normal bank deposit slip. Produce an adding machine tape showing the value of each transaction and Refund Voucher plus the total value of the Vouchers (or write up to 10 Voucher values directly on the EFTPOS Summary Voucher)

- Merchants with an ANZ Worldline Payment Solutions account, please deposit your Merchant Summary envelopes at any ANZ Worldline Payment Solutions branch

- For merchants without an ANZ Worldline Payment Solutions account, the Merchant Summary envelope should be mailed to

Not for Value Merchant Envelopes, Settlement & Control Team,
Tower 4, Level 15, Collins Square,
737 Collins Street, Melbourne VIC 3000

- If the value of refunds is greater than purchases, hand the teller cash or cheque(s) to the value of the net credit amount (do not include in your deposit).

Example of an EFTPOS Summary Voucher

Example of an EFTPOS Cheque & Saving Envelope

15.2 HAND KEY (MANUAL ENTRY) PROCESSING

If the terminal cannot read a card when it is swiped or inserted, please advise the cardholder to contact their Card Issuer and seek an alternative form of payment. Otherwise you can choose to manually key credit card details using the terminal (provided you have approval from ANZ Worldline Payment Solutions).

NOTE: It is recommended that you **DO NOT** hand key a card if the customer's card does not swipe through your terminal. The risk of hand keying rests with the Merchant. Performing card security checks can minimise any potential financial loss, please refer to section 6 Fraud Minimisation for further information on the card security checks.

You cannot hand key UnionPay or debit cards for sales transactions.

When you hand key credit card details, we recommend that you seek a form of photographic identification e.g. A current Driver's Licence and record the details including licence number and expiry date. Make an imprint of the credit or debit card using your Imprinter and record these details on the back of your copy of the Sales Voucher. Please note that this may not protect you from Chargebacks if the transaction is disputed by cardholder or cardholder's issuing bank– you may still be held liable which results in a debit to your merchant account for the amount of the relevant "disputed" transaction.

Please contact ANZ Worldline Payment Solutions on 1800 039 025 before you hand key credit card details for Mail/Telephone Order and eCommerce Processing. You may only hand key credit card details for Mail/Telephone Order and eCommerce Processing if authorised by ANZ Worldline Payment Solutions.

Processing a Hand key transaction With A Cardholder Present (Credit Cards only)

READY

ANZ WORLDLINE
Payment Solutions

MasterCard paypass | payWave VISA

Perform card security checks, please refer to section 6 Fraud Minimisation for further information on the card security checks.

PURCHASE AMOUNT?
$10.00

Key in the purchase amount then press ENTER.

CASH OUT AMOUNT?
0.00

Press ENTER.

(Cash-Out is not available for credit card accounts)

TOTAL AMOUNT?
$10.00

Verify the amount is correct and accept by pressing ENTER.

PRESENT CARD
AMT $10.00

MasterCard paypass | payWave VISA

Press the FUNC key to manually key the card details.

CARD NUMBER:

Key in the customer's credit card number then press ENTER.

EXPIRY <MMYY>:

Key in the expiry date of the credit card then press ENTER.
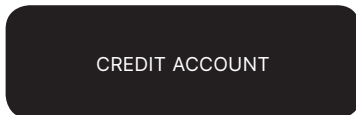
CREDIT ACCOUNT

Credit account displayed.

VERIFICATION NO?	Key in the Card Validation Code then press ENTER.
REASON CODE 1. NOT PROVIDED 2. ILLEGIBLE 3. NO IMPRINT ON CARD	If 'ENTER' was selected at the 'VERIFICATION NO?' prompt, the reason must be entered as follows: 1 - CVV2 has not been provided by the cardholder 2 - CVV2 on the card is illegible 3 - Cardholder states the card has no CVV2 imprint.
$10.00 KEY OK	Press ENTER.
SIGNATURE REQUIRED	Have the customer sign the merchant copy signature record and compare it to the signature on the reverse of the customer's card.
SIGNATURE VERIFIED? ENTER=YES CLR=NO	If the signatures match, press ENTER.
TRANSACTION APPROVED	If they do not, press the CANCEL or CLEAR key to abort the transaction. Please check for approval of the transaction before completing the sale. If rejected, the terminal will display an error message outlining the reason. Check the message in the Terminal Error Messages section (section 18) and notify the cardholder as appropriate.
CUSTOMER COPY? ENTER OR CLEAR	Press ENTER to print the customer copy or CLEAR to return to the start screen.

NOTE: If you decide to process hand key transactions, you are required to also take an imprint of the credit card. Ask the Cardholder for photo ID and record the details on the back of the imprinter Voucher. Keep the Voucher with your merchant copy of the transaction in case of a Chargeback claim. Please note that this may not protect you from Chargebacks if the transaction is disputed by the cardholder or the cardholder's issuing bank. You may still be held liable which results in a debit to your merchant account for the amount of the relevant "disputed" transaction.

16. Mail, Telephone and eCommerce Order Processing

For merchants authorised by ANZ Worldline Payment Solutions to process Mail Order, Telephone Order, Electronic and Recurring payments, the terminal will request that you identify the 'source' and the 'nature' of the transaction.

NOTE: You are liable for any disputed transactions. The cardholder may dispute transactions for any reason. To minimise disputes, you should keep the following records of each mail, telephone or eCommerce order:

- Cardholder's name (as it appears on the card)
- Cardholder's address (not a PO Box)
- Cardholder's signature (if mail order)
- Type of card (Mastercard®, UnionPay and Visa®)

- Card number (First 6 and last 4 digits only, e.g. 1234 56XX XXXX 7890)
- Card valid from/to dates
- Authorised dollar amount(s) to be debited
- Period that standing authority is valid
- Contact telephone number
- Details of the goods or services required
- Transaction date.

When the transaction has been processed, promptly dispatch the goods.

NOTE: You must retain information about a transaction whether processed manually or electronically for a period of 30 months from the date of the transaction or such other period required by Law or notified by ANZ Worldline Payment Solutions.

16.1 HOW TO PROCESS A MAIL ORDER TRANSACTION (SCHEME CARDS ONLY)

NOTE: It is only available if you have approval from ANZ Worldline Payment Solutions.
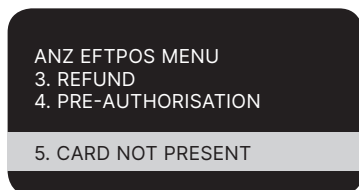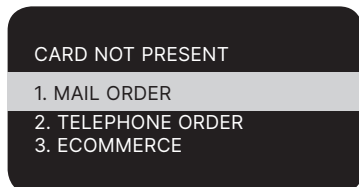
READY ANZ WORLDLINE Payment Solutions MasterCard paypass VISA payWave	From this screen, continue to press ENTER until the ANZ EFTPOS MENU screen appears.
ANZ EFTPOS MENU 3. REFUND 4. PRE-AUTHORISATION 5. CARD NOT PRESENT	Scroll through to ANZ EFTPOS MENU screen by pressing ENTER and then <▼> key to go to CARD NOT PRESENT and then press ENTER or the number associated to select it.
CARD NOT PRESENT 1. MAIL ORDER 2. TELEPHONE ORDER 3. ECOMMERCE	Press ENTER key to select MAIL ORDER or the number associated to it.

PAYMENT TYPE

1. SINGLE
2. INSTALMENT
3. RECURRING

Select the 'nature' of the transaction:

SINGLE– Single payment, press ENTER or the number associated for it

INSTALMENT– Instalment payment, press the <▼> key and ENTER or the number associated for it

RECURRING – Recurring payment, press the <▼> key and ENTER or the number associated for it.

PURCHASE AMOUNT?
$10.00

Key in the purchase amount then press ENTER.

CARD NUMBER:

Key in the customer's credit card number then press ENTER.

EXPIRY <MMYY>:

Key in the expiry date on the credit card then press ENTER.

CREDIT ACCOUNT

Credit account displayed.

VERIFICATION NO?

Key in the Card Validation Code then press ENTER.

REASON CODE
1. NOT PROVIDED
2. ILLEGIBLE
3. NO IMPRINT ON CARD

If 'ENTER' was selected at the 'VERIFICATION NO?' prompt, the reason must be entered as follows:

1 - CVV2 has not been provided by the cardholder
2 - CVV2 on the card is illegible
3 - Cardholder states the card has no CVV2 imprint

TOTAL AMOUNT?
$10.00

Verify the amount is correct and accept by pressing ENTER.

PROCESSING
PLEASE WAIT

Terminal status is displayed.

TRANSACTION APPROVED	Please check for approval of the transaction before completing the sale. If rejected, the terminal will display an error message outlining the reason (Please refer to section 18). Notify the customer and advise them to contact their Card Issuer.
CUSTOMER COPY? ENTER OR CLEAR	Press ENTER to print a customer receipt or press CLEAR to return to the start screen.

16.2 HOW TO PROCESS A TELEPHONE ORDER TRANSACTION (SCHEME CARDS ONLY)

NOTE: it is only available if you have approval from ANZ Worldline Payment Solutions.

READY ANZ WORLDLINE Payment Solutions MasterCard paypass ((•)) VISA payWave	From this screen, continue to press ENTER until the ANZ EFTPOS MENU screen appears.
ANZ EFTPOS MENU 3. REFUND 4. PRE-AUTHORISATION 5. CARD NOT PRESENT	Scroll through to ANZ EFTPOS MENU screen by pressing ENTER and then <▼> key to go to CARD NOT PRESENT and then press ENTER or the number associated to select it.
CARD NOT PRESENT 1. MAIL ORDER 2. TELEPHONE ORDER 3. ECOMMERCE	Press<▼> key to go to TELEPHONE ORDER and press ENTER or the number associated to select it.
PAYMENT TYPE 1. SINGLE 2. INSTALMENT 3. RECURRING	Select the 'nature' of the transaction: SINGLE– Single payment, press ENTER or the number associated for it INSTALMENT– Instalment payment, press the <▼> key and ENTER or the number associated for it RECURRING – Recurring payment, press the <▼> key and ENTER or the number associated for it.
PURCHASE AMOUNT? $10.00	Key in the purchase amount then press ENTER.

CARD NUMBER:	Key in the customer's credit card number then press ENTER.
EXPIRY <MMYY>:	Key in the expiry date on the credit card then press ENTER.
CREDIT ACCOUNT	Credit account displayed.
VERIFICATION NO?	Key in the Card Validation Code then press ENTER.
REASON CODE 1. NOT PROVIDED 2. ILLEGIBLE 3. NO IMPRINT ON CARD	If 'ENTER' was selected at the 'VERIFICATION NO?' prompt, the reason must be entered as follows: 1 - CVV2 has not been provided by the cardholder 2 - CVV2 on the card is illegible 3 - Cardholder states the card has no CVV2 imprint.
TOTAL AMOUNT? $10.00	Verify the amount is correct and accept by pressing ENTER.
PROCESSING PLEASE WAIT	Terminal status is displayed.
TRANSACTION APPROVED	Please check for approval of the transaction before completing the sale. If rejected, the terminal will display an error message outlining the reason (Please refer to section 18). Notify the customer and advise them to contact their Card Issuer.
CUSTOMER COPY? ENTER OR CLEAR	Press ENTER to print a customer receipt or press CLEAR to return to the start screen.

** Instalment transactions are transactions with a fixed instalment amount and fixed term with a pre-determined expiry date and period. These transactions usually represent mail order goods with terms.

*** Recurring transactions occur where a merchant has an ongoing signed authority to process transactions against a cardholder's credit card account. Signed authority is required to be able to process a transaction as recurring. If you misrepresent a transaction as recurring, you may face a fine or other consequences (including, but not limited to, a Chargeback of that transaction). All recurring transactions must be authorised.

16.3 HOW TO PROCESS AN ECOMMERCE ORDER TRANSACTION (SCHEME CARDS ONLY)

eCommerce transactions are card transactions that are initiated by the cardholder via the Internet.

NOTE: it is only available if you have approval from ANZ Worldline Payment Solutions.
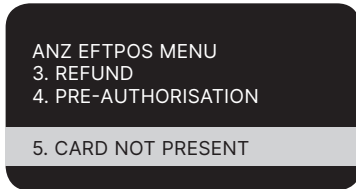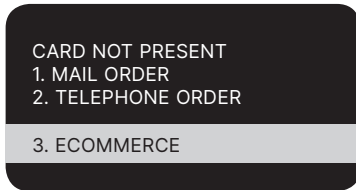
READY **ANZ WORLDLINE** Payment Solutions MasterCard paypass™))) ✋ VISA payWave	From this screen, continue to press ENTER until the ANZ EFTPOS MENU screen appears.
ANZ EFTPOS MENU 3. REFUND 4. PRE-AUTHORISATION 5. CARD NOT PRESENT	Scroll through to ANZ EFTPOS MENU screen by pressing ENTER and then <▼> key to go to CARD NOT PRESENT and then press ENTER or the number associated to select it.
CARD NOT PRESENT 1. MAIL ORDER 2. TELEPHONE ORDER 3. ECOMMERCE	Press <▼> key to go to ECOMMERCE and press ENTER or the number associated to select it.
PAYMENT TYPE 1. SINGLE 2. INSTALMENT 3. RECURRING	Select the 'nature' of the transaction: SINGLE– Single payment, press ENTER or the number associated for it INSTALMENT– Instalment payment, press the <▼> key and ENTER or the number associated for it RECURRING – Recurring payment, press the <▼> key and ENTER or the number associated for it.
PURCHASE AMOUNT? $10.00	Key in the purchase amount then press ENTER.
CARD NUMBER:	Key in the customer's credit card number then press ENTER.
EXPIRY <MMYY>:	Key in the expiry date on the credit card then press ENTER.

CREDIT ACCOUNT	Credit account displayed.
VERIFICATION NO?	Key in the Card Validation Code then press ENTER.
REASON CODE 1. NOT PROVIDED 2. ILLEGIBLE 3. NO IMPRINT ON CARD	If 'ENTER' was selected at the 'VERIFICATION NO?' prompt, the reason must be entered as follows: 1 - CVV2 has not been provided by the cardholder 2 - CVV2 on the card is illegible 3 - Cardholder states the card has no CVV2 imprint.
TOTAL AMOUNT? $10.00	Verify the amount is correct and accept by pressing ENTER.
PROCESSING PLEASE WAIT	Terminal status is displayed.
TRANSACTION APPROVED	Please check for approval of the transaction before completing the sale. If rejected, the terminal will display an error message outlining the reason (Please refer to section 18). Notify the customer and advise them to contact their Card Issuer.
CUSTOMER COPY? ENTER OR CLEAR	Press ENTER to print a customer receipt or press CLEAR to return to the start screen.

** Instalment transactions are transactions with a fixed amount and fixed term with a pre-determined expiry date and period. These transactions usually represent mail order goods with instalment terms.

***Recurring transactions occur where a merchant has an ongoing signed authority to process transactions against a cardholder's credit card account. Signed authority is required to be able to process a transaction as recurring. If you misrepresent a transaction as recurring, you may face a fine or other consequences (including, but not limited to, a Chargeback of that transaction). All recurring transactions must be authorised.

17. Optional Features

17.1 TIP@TERMINAL (TIP WITH PIN) TRANSACTIONS

A Tip with PIN transaction allows a specified Tip amount to be included as part of the original Credit or Debit Purchase transaction.

This functionality allows the cardholder to retain possession of their card at all times. The PIN is inputted directly in to the terminal. For international cards and a small minority of cards, a signature can be accepted as a form of verification.

Tip with PIN is only available if it has been enabled on the terminal otherwise the option will not appear on the display.

A server identification number (between 1-20) can be allocated to differentiate service personnel for the purposes of reporting or Tip allocation.

NOTE: Due to card schemes requirements, the Tip amount must be equal to or less than 15% (20% for restaurants) of the purchase transaction amount. To increase your Tip limit, please contact ANZ Worldline Payment Solutions on 1800 039 025.

How to Process a Tip@Terminal (Tip with PIN) transaction

READY

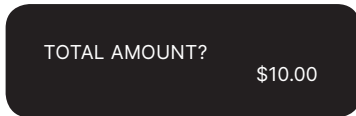**ANZ WORLDLINE** Payment Solutions

MasterCard paypass   payWave VISA

Perform card security checks, please refer to section 6 Fraud Minimisation for further information.

PURCHASE AMOUNT?
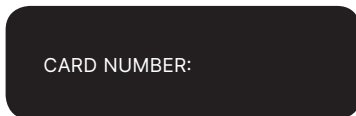$10.00
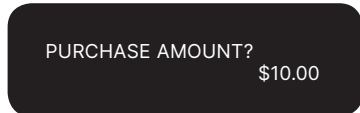
Key in the purchase amount then press ENTER.
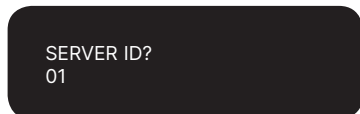
SERVER ID?
01

Key in the Server ID then press ENTER.

TOTAL AMOUNT?
$10.00
TIP AMOUNT?
0.00
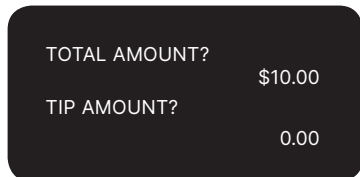
Key in the TIP amount and verify the total amount then press ENTER.

PRESENT CARD
AMT $10.00

MasterCard paypass   payWave VISA

Tap, Insert or Swipe cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader. Contactless Cards or smartphones are to be tapped on to the screen. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Reader.

```
        SELECT ACCOUNT
CHQ      SAV      CR
```

Select the appropriate account type (< – > key for cheque, <▼> key for savings, <▲> key for credit).

```
CREDIT ACCOUNT
```

The selected account is displayed.

```
$10.00 KEY PIN
```

Have the cardholder enter their PIN then press ENTER.

NOTE: Verification may not be required for contactless transactions.

```
        PROCESSING
        PLEASE WAIT
```

Terminal status is displayed.

```
        TRANSACTION
        APPROVED
```

Please check for approval of the Transaction before completing the sale. If rejected, the terminal displays an error message outlining the reason. Notify the customer, advise them to contact their Card Issuer and seek an alternative form of payment. If the Transaction is cancelled, the terminal will also print out a second merchant Transaction Record with "DECLINED TL" and "SIGNATURE ERROR" printed on the bottom of the receipt. No signatures are required.

```
CUSTOMER COPY?
ENTER OR CLEAR
```

Press ENTER to print the customer copy or CLEAR to return to the start screen. Hand the customer their copy of the Transaction Record and their card.

NOTE: If ENTER, CLEAR or CANCEL are not pressed within one minute, the Transaction is assumed to be approved and the terminal will return to the start screen.

Signature Authorisation

The preferred method of card payment authorisation in Australia is PIN. However, in certain circumstances the terminal will promt for a signature. In the cases, the terminal will display the following screens:

$10.00 KEY PIN	Press ENTER here to bypass PIN for a signature. **NOTE:** Only some cards will allow the terminal to bypass PIN. If only PIN is accepted, then the terminal will beep and this screen will remain until a PIN is created.
PROCESSING PLEASE WAIT	Terminal status is displayed.
SIGNATURE REQUIRED	If signature is required this is prompted. Terminal prints a signature record.
SIGNATURE VERIFIED? **ENTER=YES CLR=NO**	If the signature is required for a Magnetic Stripe Card, this screen is displayed; or
REMOVE CARD SIGNATURE VERIFIED? **ENTER=YES CLR=NO**	If the signature is required for a Chip Card, this screen is prompted. For either one of the above screens, have the customer sign the receipt and compare it to the signature on the reverse of the customer's card. If the signatures match, press ENTER. If they do not, press the CANCEL or CLEAR key to abort the transaction.
TRANSACTION APPROVED	If the transaction is approved, this screen is displayed and the Merchant Transaction Record is printed. Please check for approval of the transaction before completing the sale. If rejected, the terminal displays an error message outlining the reason (please refer to section 18 Terminal Error Messages). Notify the customer, advise them to contact their Card Issuer and seek an alternative form of payment.
CUSTOMER COPY? **ENTER=YES CLR=NO**	Press ENTER to print the customer copy or CLEAR to return to the start screen. Hand the customer their copy of the Transaction Record and their card.

NOTE: If ENTER, CLEAR or CANCEL are not pressed within one minute, the transaction is assumed to be approved and the terminal will return to the start screen.

Tipping Reports

Please note that only Server Report and Total Report will be displayed on the TIPPING MENU screen.

How to Print a Tip Totals Report

The Tip Totals report lists all Tip transactions and Tip totals for each server made since the last Settlement.

READY

ANZ WORLDLINE
Payment Solutions

MasterCard *paypass* | payWave VISA

Scroll through to ANZ EFTPOS MENU screen by pressing ENTER and then <▼> key to go TIPPING and then press ENTER or the number associated to select it.

ANZ EFTPOS MENU
4. PRE-AUTHORISATION
5. CARD NOT PRESENT

6. TIPPING

TIPPING MENU
1. SERVER REPORT
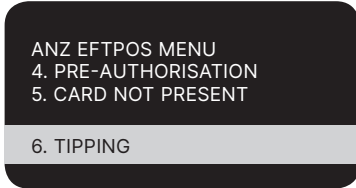
2. TOTAL REPORT

Press <▼> key to go to TOTAL REPORT and then press ENTER or the number associated to select it.

READY

ANZ WORLDLINE
Payment Solutions

MasterCard *paypass* | payWave VISA

When printing has completed, the terminal returns to idle.

How to Print a Server Tip Report

The Server Tip report lists all the Tip transactions and a Tip totals for the selected server made since the last Settlement.

READY

ANZ WORLDLINE
Payment Solutions

MasterCard paypass   payWave   VISA

Scroll through to ANZ EFTPOS MENU screen by pressing ENTER and then <▼> key to go TIPPING and then press ENTER or the number associated to select it.

ANZ EFTPOS MENU
4. PRE-AUTHORISATION
5. CARD NOT PRESENT

6. TIPPING
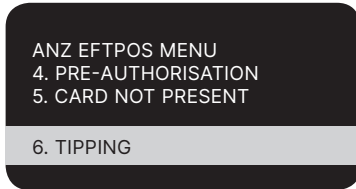
Press <▼> key to go to SERVER REPORT and then press ENTER or the number associated to select it.

TIPPING MENU
1. SERVER REPORT

2. TOTAL REPORT

SERVER ID?
01

Key in your two-digit server ID then press ENTER.
The server ID number must be between 1 and 20. Enter 01 if no server ID is allowed.
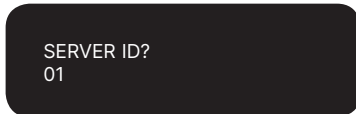
PRINTING

The terminal will print out a copy of the selected report.

READY

ANZ WORLDLINE
Payment Solutions

MasterCard paypass   payWave   VISA
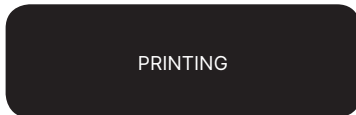
When printing has completed, the terminal returns to idle.

17.2 PRE-AUTHORISATION

A merchant who operates a Hotel, Car Rental or Cruise Line business can process a Pre-Authorisation Transaction. Access to Pre-Authorisation menu screens (PRE AUTH) will be available to approved merchants within these specific industry groups.

Pre-Authorisation authorises a transaction that will be completed at a later time. These transactions can only be performed on credit card accounts.

Some examples are listed below to assist in estimating your Pre-Authorisation amount:

> **Example 1:** A hotel may estimate transaction amounts based on:
>
> • Cardholder's intended length of stay at check-in time
> • Room rate
> • Applicable tax
> • Service charge rates
> • Other allowable charges e.g. mini-bar and telephone calls.
>
> **Example 2:** A Car Rental Company may estimate transaction amounts based on:
>
> • Cardholder's intended car rental period
> • Rental rate
> • Applicable tax
> • Mileage rates
> • Other allowable charges e.g. petrol and extra mileage.

It is important to estimate Pre-Authorisation amounts accurately as cardholder funds are placed on hold. The completion amount should be within 15% of the Pre-Authorisation transaction. If the completion amount varies by greater than 15%, the terminal will display an 'AMOUNT NOT MATCHED' screen. In this instance, process a completion transaction to the value of the Pre-Authorisation, then complete another purchase transaction for the difference. Please note that Visa® Card schemes require the completion amount of a car rental transaction to be within 15% of the Pre-Authorisation transaction or US$75.00.

The Card Issuer determines the number of days the cardholder's funds remain on hold. As a guide, the funds may be held between 4 and 10 days for Australian banks but may be longer for overseas banks.

If the terminal goes offline during Pre-Authorisation, you will receive a declined error message as Pre-Authorisation transactions are not processed when the terminal is offline. Please contact the appropriate Authorisation Centre (please refer to section 1.2) for a manual authorisation and complete the transaction using Manual Processing. An Authorisation number must be recorded.

How to process a Pre-Authorisation transaction

Perform card security checks.

NOTE: Please refer to section 6 Fraud Minimisation for further information on card security checks.

Press ENTER to go to ANZ EFTPOS MENU screen. Press <▼> key to go PRE-AUTHORISATION and then press ENTER or the number associated to select it.
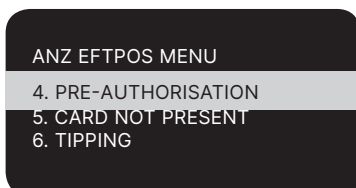
PRE-AUTHORISATION 1. AUTHORISATION 2. COMPLETION 3. CANCELLATION	Press ENTER key or the number associated for AUTHORISATION.
AUTH AMOUNT? $10.00	Key in the amount to be authorised then press ENTER.
SWIPE OR INSERT CARD	Insert or Swipe the customer's card or press Func key to hand key card details. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.
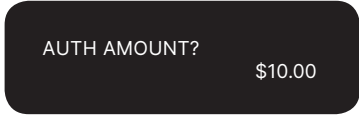
The following two screen instructions only apply to Hand key transactions.

CARD NUMBER:	Key in the card number then press ENTER.
EXPIRY <MMYY>:	Key in the expiry date then press ENTER.
CREDIT ACCOUNT	Credit account will automatically be selected.
VERIFICATION NO?	Key in the Card Validation Code then press ENTER.
REASON CODE 1. NOT PROVIDED 2. ILLEGIBLE 3. NO IMPRINT ON CARD	If 'ENTER' was selected at the 'VERIFICATION NO?' prompt, the reason must be entered as follows: 1 - CVV2 has not been provided by the cardholder 2 - CVV2 on the card is illegible 3 - Cardholder states the card has no CVV2 imprint.
$10.00 KEY PIN	Have the cardholder enter their PIN then press ENTER.

```
    TRANSACTION
     APPROVED
```

The terminal prints out a merchant copy of the Pre-Authorisation record.

Please check for approval of the transaction before completing the authorisation. If rejected, the terminal will display an error message outlining the reason (Please refer to section 18). Notify the customer and advise them to contact their Card Issuer.

```
 CUSTOMER COPY?
 ENTER OR CLEAR
```

Press ENTER to print the customer copy or CLEAR to return to the start screen.

Signature Authorisation

The preferred method of card payment authorisation in Australia is PIN. However, in certain circumstances the terminal will prompt for a signature. In these cases, the terminal will display the following screens:

```
 $10.00 KEY PIN
```

Press ENTER here to bypass PIN for a signature.

NOTE: Only some cards will allow the terminal to bypass PIN. If only PIN is accepted, then the terminal will beep and this screen will remain until a PIN is entered.

```
    PROCESSING
    PLEASE WAIT
```

Terminal status is displayed.

```
    SIGNATURE
    REQUIRED
```

If signature is required this is prompted.
Terminal prints a signature record.

```
     SIGNATURE
     VERIFIED?
 ENTER=YES CLR=NO
```

If the signature is required for a Magnetic Stripe Card, this screen is displayed; or

```
   REMOVE CARD
    SIGNATURE
    VERIFIED?
 ENTER=YES CLR=NO
```

If the signature is required for a Chip Card, this screen is prompted.

For either one of the above screens, have the customer sign the receipt and compare it to the signature on the reverse of the customer's card. If the signatures match, press ENTER. If they do not, press the CANCEL or CLEAR key to abort the transaction.

TRANSACTION
APPROVED

If the transaction is approved, this screen is displayed and the Merchant Transaction Record is printed.

Please check for approval of the transaction before completing the sale. If rejected, the terminal displays an error message outlining the reason (please refer to section 18 Terminal Error Messages). Notify the customer, advise them to contact their Card Issuer and seek an alternative form of payment.

CUSTOMER COPY?
ENTER OR CLEAR

Press ENTER to print the customer copy or CLEAR to return to the start screen. Hand the customer their copy of the Transaction Record and their card.

NOTE: If ENTER, CLEAR or CANCEL are not pressed within one minute, the transaction is assumed to be approved and the terminal will return to the start screen.

How to Perform an Authorisation Value Enquiry

READY

ANZ WORLDLINE
Payment Solutions

MasterCard paypass | VISA payWave

You may check the total value of funds placed on hold prior to completing a Pre-Authorisation transaction.
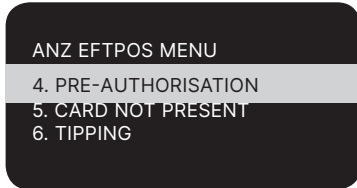
ANZ EFTPOS MENU

4. PRE-AUTHORISATION
5. CARD NOT PRESENT
6. TIPPING

Perform card security checks. Press ENTER to go to ANZ EFTPOS MENU screen. Press <▼> key to go PRE-AUTHORISATION and then press ENTER or the number associated to select it.

Note: Please refer to section 6 Fraud Minimisation for further information on card security checks.

PRE-AUTHORISATION
2. COMPLETION
3. CANCELLATION
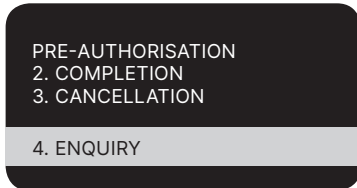
4. ENQUIRY

Press <▼> key to go to ENQUIRY and then press ENTER or the number associated to select it.
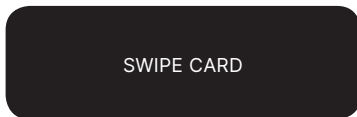
SWIPE CARD

Swipe the customer's card or press FUNC key to hand key card details. Magnetic Stripe cards are to be swiped through the Magnetic Stripe Card Reader.

The following two screen instructions only apply to hand key transactions.

CARD NUMBER:

Key in the card number then press ENTER.

EXPIRY <MMYY>:

Key in the expiry date then press ENTER.

CREDIT ACCOUNT

Credit Account will automatically be selected and displayed.

AMOUNT ON HOLD
                    $100.00
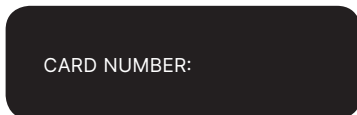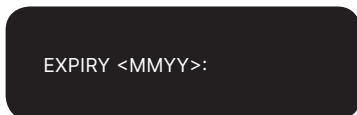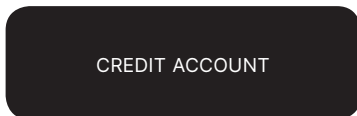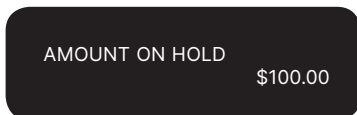
The total value of funds on hold will be displayed for 30 seconds or until a key is pressed. The terminal will return to the start screen or press CANCEL to return to the start screen.

How to Complete a Pre-Authorisation Transaction

When you have calculated the final bill for your customer, you need to complete the sale with a final payment. It is recommended that you complete an imprinted sales Voucher with an itemised bill and obtain the customer's signature. This is to protect you in the event that your customer disputes the transaction. The Voucher should be retained for a period of 30 months or other period as required by Law or stated by ANZ Worldline Payment Solutions.

The completion amount should be within 15% of the Pre-Authorisation transaction. If the completion amount varies by greater than 15% the terminal will display an 'AMOUNT NOT MATCHED' screen. In this instance, process a completion transaction to the value of the Pre-Authorisation, and then complete another purchase transaction for the difference. Please note that Visa® Card schemes require the completion amount of a car rental transaction to be within 15% of the Pre-Authorisation transaction or US$75.00.

You must send your completion transaction within three days of the Pre-Authorisation for Visa and Mastercard transactions. For UnionPay card transactions you must send the completion transaction within 30 days of pre-authorisation.

NOTE: The examples above act as a guide only. Please remember that Pre-Authorisation places cardholder funds on hold for a time determined by the Card Issuer.

These rules relate to the Visa® International Scheme. Mastercard® Scheme rules around lodging, cruise line, and vehicle rental states that the pre-authorisation completion amounts should be within 15% of the Pre-Authorisation Transaction. If the completion amount varies by greater than 15%, you must request a secondary authorization for the additional amount.

Perform card security check.
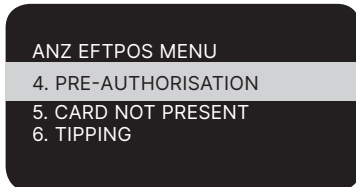
Press ENTER to go to ANZ EFTPOS MENU screen. Pres <▼> key to go PRE-AUTHORISATION and then press ENTER or the number associated to select it.

NOTE: Please refer to section 6 Fraud Minimisation for further information on card security checks.

Press <▼> key to go to COMPLETION and then press ENTER or the number associated to select it.
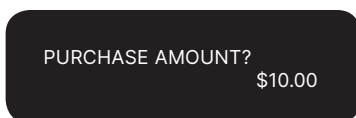
Key in the purchase amount and then press ENTER.

SWIPE OR INSERT CARD	Insert or Swipe the customer's card or press Func key to hand key card details. Chip Cards are to be inserted and left in the Chip Card Reader Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.

The following two screen instructions only apply to hand key transactions.

CARD NUMBER:	Key in the card number then press ENTER.
EXPIRY <MMYY>:	Key in the expiry date then press ENTER.
CREDIT ACCOUNT	Credit account will automatically be selected and displayed.
$10.00 KEY PIN	If PIN is required, have the cardholder enter their PIN if known then press ENTER or if the card allows just press ENTER.
SIGNATURE REQUIRED	Signature record is printed if a PIN has not been entered. Have the customer sign this and compare it to the signature on the reverse of the customer's card.
SIGNATURE VERIFIED?	For a Magnetic Stripe transaction, this screen will be displayed. If the signatures match,If the signatures match, press ENTER.If they do not, press the CANCEL or CLEAR key to abort the transaction.
REMOVE CARD SIGNATURE VERFIED?	For a Chip Card transaction, this screen is displayed. Remove the card from the terminal and compare it to the signature on the reverse of the customer's card. If the signatures match, press ENTER. If they do not, press the CANCEL or CLEAR key to abort the transaction. **NOTE:** If a PIN is entered at the KEY PIN screen, a signature may not be required.
TRANSACTION APPROVED	The terminal prints out the merchant copy of the Completion of Pre-Authorisation record. Please check for approval of the transaction before completing the Authorisation. If rejected, the terminal will display an error message outlining the reason (Please refer to section 18). Notify the customer and advise them to contact their Card Issuer.

CUSTOMER COPY?
ENTER OR CLEAR

Once approved, hand the customer their copy of the Transaction Record and return their card.

Cancellation of a Pre-Authorisation transaction (on ANZ Worldline Payment Solutions Australian-issued cards)

A Pre-Authorisation transaction reduces the available funds on a cardholder's credit card account. If a customer does not proceed with a sale after Authorisation has been obtained, you should cancel the Pre-Authorisation as soon as possible.

You can cancel a Pre-Authorisation on ANZ Worldline Payment Solutions Australian-issued cards which have been previously authorised through an ANZ POS Turbo 2 terminal. Where more than one Pre-Authorisation has been performed, one or all transactions may be cancelled. You cannot cancel a Pre-Authorisation on non-ANZ cards. Only a cardholder can instruct the Card Issuer to remove the hold on funds in their account.

READY

ANZ WORLDLINE ((·))
Payment Solutions

MasterCard   ))))   VISA
paypass   payWave

Perform card security checks.

NOTE: Please refer to section 6 Fraud Minimisation for further information on card security checks.

ANZ EFTPOS MENU
4. PRE-AUTHORISATION
5. CARD NOT PRESENT
6. TIPPING

Press ENTER to go to ANZ EFTPOS MENU screen.
Press <▼> key to go PRE-AUTHORISATION and then press ENTER or the number associated to select it.

PRE-AUTHORISATION
1. AUTHORISATION
2. COMPLETION
3. CANCELLATION

Press <▼> key to go to CANCELLATION and then press ENTER or the number associated to select it.

CANCEL ALL?
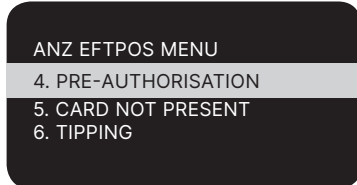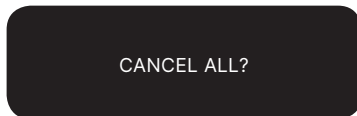
Press CLEAR (no to cancelling all Pre-Authorisations).

CANCEL ONE?
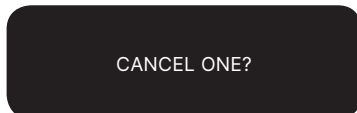
Press ENTER if cancelling one Pre-Authorisation.

REFERENCE NO?	Key in the six-digit number next to the REFERENCE NUMBER located on the Pre-Authorisation record then press ENTER.
AUTH AMOUNT? $10.00	Key in the amount of the original Pre-Authorisation then press ENTER.
ENTER AUTH CODE	Key in the Authorisation Number (please refer to the number next to APPROVED from the successful Authorisation Transaction Record).
SWIPE CARD	Swipe or press FUNC key to hand key card details. Magnetic Stripe cards are to be processed through the Magnetic Stripe Card.

The following two screen instructions only apply to hand key transactions.

CARD NUMBER:	Key in the card number then press ENTER.
EXPIRY <MMYY>:	Key in the expiry date then press ENTER.
CREDIT ACCOUNT	Credit account will automatically be selected and displayed.
$10.00 KEY OK	Press ENTER.
TRANSACTION APPROVED	The terminal prints out a merchant copy of the Cancellation of Pre-Authorisation Transaction Record.
CUSTOMER COPY? ENTER OR CLEAR	Press ENTER to print the customer copy or CLEAR to return to the start screen.

Cancellation of all Pre-Authorisation Transactions (on ANZ Worldline Payment Solutions Australian-issued cards)

READY

ANZ WORLDLINE Payment Solutions

MasterCard   payWave

paypass   VISA

Perform card security checks, please refer to section 6 Fraud Minimisation for further information on card security checks.

ANZ EFTPOS MENU

4. PRE-AUTHORISATION
5. CARD NOT PRESENT
6. TIPPING

Press ENTER to go to ANZ EFTPOS MENU screen. Press <▼> key to go PRE-AUTHORISATION and then press ENTER or the number associated to select it.

PRE-AUTHORISATION
1. AUTHORISATION
2. COMPLETION

3. CANCELLATION

Press <▼> key to go to CANCELLATION and then press ENTER or the number associated to select it.

CANCEL ALL?

Press ENTER.

SWIPE CARD

Swipe or press FUNC key to hand key card details. Magnetic Stripe cards are to be processed through the Magnetic Stripe Card.

The following two screen instructions only apply to hand key Transactions.

CARD NUMBER:

Key in the card number then press ENTER.

EXPIRY <MMYY>:

Key in the expiry date then press ENTER.

| CREDIT ACCOUNT | Credit account will automatically be selected and displayed. |

| CANCEL ALL? YES OR NO? | Press ENTER to confirm cancellation of Pre-Authorisations. |

| TRANSACTION APPROVED | The terminal prints out a merchant copy of the Cancellation of Pre-Authorisation Transaction Record. |

| CUSTOMER COPY? ENTER OR CLEAR | Press ENTER to print the customer copy or CLEAR to return to the start screen. |

17.3 CUSTOMER PREFERRED CURRENCY

Customer Preferred Currency (CPC) may have been activated on ANZ POS Turbo 2 for eligible merchants who deal with overseas cardholders within selected merchant categories.

This optional feature is offered in association with The WorldPay Limited and allows merchants to offer overseas Mastercard® and Visa® cardholders the option of converting Australian currency purchases into a customer's card billing currency at the time of purchase.

How it Works

CPC identifies the card's country of issue and offers the cardholder the option of paying for the goods or services in their billing currency at the time of purchase.

The exchange rate and price in the cardholder's billing currency are displayed on the terminal making the process for currency conversion easier for both you and your customers by processing transactions in currencies which are familiar to your customers.

CPC complies with operating requirements for cards issued by Mastercard® and Visa®.

Your settlement is unaffected with funds continuing to settle into your account in Australian Dollars.

Currencies Available

CAD	Canadian Dollars	HKD	Hong Kong Dollars	THB	Thai Bhat
CHF	Swiss Franc	SEK	Swedish Krona	NOK	Norwegian Kroner
DKK	Danish Krone	JPY	Japanese Yen	USD	US Dollars
EUR	Euro	SGD	Singapore Dollars	NZD	New Zealand Dollars
GBP	Pounds Sterling	MYR	Malaysian Ringgit	ZAR	South African Rand

* Available currencies may vary from time to time.

Requirements Before Commencing a Transaction

Customer Preferred Currency can prove to be a valuable tool for your customers when completing transactions outside their home country. To use CPC, you must ensure that:

1. Your EFTPOS terminal will be automatically configured to recognise when an international Mastercard®, or Visa® card, is initiated.

2. If "Acceptance Rate" comes up on the terminal, the cardholder must be informed that CPC is optional and has a choice of currencies between the customer's local currency and Australian dollars.

3. The transaction amount will contain a 2.5% exchange rate mark-up.

4. The cardholder has acknowledged that the merchant will conduct the CPC services.

NOTE: Exchange rate mark-up is payable to ANZ Worldline Payment Solutions and WorldPay. Please do not impose any additional requirements or charges on the cardholder to process the transaction in the card's local currency.

Card Not Present CPC Transactions

- Disclose the following to the cardholder:
    - Total transaction amount in Australian Dollars
    - Exchange rate
    - Total transaction amount in the selected overseas currency (ie. the cardholder's billing currency).

- Provide a receipt that:
    - Confirms that the cardholder agrees to use CPC
    - Records the overseas currency agreed between the cardholder and merchant
    - Records the exchange rate utilised by the merchant to complete the transaction
    - Confirms that the cardholder's selection is final.

How to process a CPC transaction

READY ANZ WORLDLINE Payment Solutions MasterCard paypass))) payWave VISA payWave	Perform card security checks, please refer to section 6 Fraud Minimisation for further information on card security checks.
PURCHASE AMOUNT? $10.00	Key in the purchase amount then press ENTER.
CASH OUT AMOUNT? 0.00	Press ENTER.
TOTAL AMOUNT? $10.00	Verify the amount is correct and accept by pressing ENTER.

PRESENT CARD
AMT $10.00

MasterCard
pay**pass**™   payWave   VISA
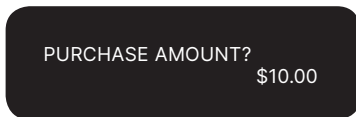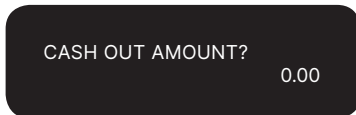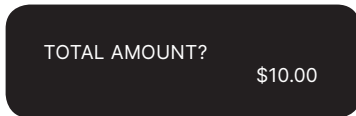
Insert or Swipe cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.
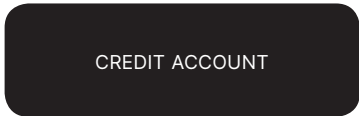
Please note that CPC is not available for contactless transactions.
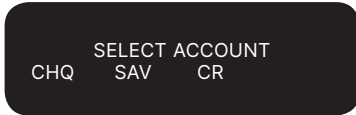
SELECT ACCOUNT
CHQ   SAV   CR

Press <▲> key for credit account.

CREDIT ACCOUNT

The selected account is displayed.

$10.00 KEY PIN

Have the cardholder enter their PIN then press ENTER.

PROCESSING
PLEASE WAIT

Terminal status is displayed.

EXCH   0.7792
USD   7.79
ACCEPT RATE?
ENTER= YES   CLR=NO
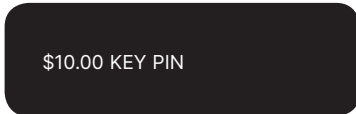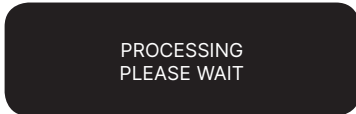
When this screen appears, you must offer the cardholder the choice to accept CPC or to pay in Australian Dollars. To accept CPC, the Cardholder should press ENTER (YES). To decline CPC, the Cardholder should press CLEAR (NO) and the transaction will continue in Australian dollars.
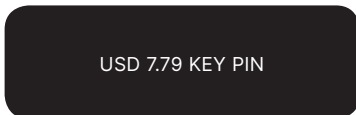
USD 7.79 KEY PIN

Have the cardholder enter their PIN if known then press ENTER or if the card allows just press ENTER.

NOTE: This screen only displays for Chip transactions when cardholder has accepted the exchange rate.
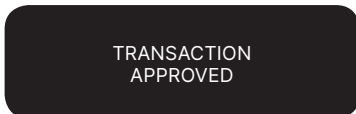
TRANSACTION
APPROVED

Please ensure that you check for approval of the transaction before completing the sale.

	If signature is required, have the customer sign the merchant copy signature record and compare it to the signature on the reverse of the customer's card. The customer copy is printed.

SIGNATURE REQUIRED

If signature is required, have the customer sign the merchant copy signature record and compare it to the signature on the reverse of the customer's card. The customer copy is printed.

NOTE: For Visa® and Mastercard® CPC transactions, an additional **checkbox** will be printed on the receipt. The customer is required to tick this checkbox signifying acceptance of the conversion of the transaction amount into the currency of the card origin. Please refer to an example of CPC receipt on section 24 Filing and Retention of Transaction Records and Vouchers for further information.

SIGNATURE VERIFIED? ENTER=YES CLR=NO

Press ENTER if the signatures match, if not press CANCEL to abort the transaction. If the transaction is approved a customer Transaction Record will be printed.

REMOVE CARD SIGNATURE VERIFIED?

For a Chip Card transaction, this screen is displayed. Remove the card from the terminal and compare it to the signature on the reverse of the customer's card. If the signatures match, press ENTER. If they do not, press the CANCEL or CLEAR key to abort the transaction.

CUSTOMER COPY? ENTER OR CLEAR

Press ENTER to print the customer copy or CLEAR to return to the start screen.

17.4 LOW VALUE PAYMENTS

Low Value Payments (LVP) is a convenient and efficient way of paying for goods and services when a small ticket payment transaction is detected. LVP is limited to scheme determined Merchant Category Codes. LVP processing will only be initiated if the low value payment function has been switched on and the selected account is credit, therefore the processing flow will be as per normal ANZ Worldline Payment Solutions purchase transaction but PIN entry or Signature will not be required for the transaction if that is equal to or less than the respective card scheme's LVP limit.

This optional feature is promoted by the card schemes under following names or brandings:

• Mastercard® Quick Payment Service – QPS

• Visa® Easy Payment Service – VEPS

• AMEX Small Ticket – AST.

When LVP function has been switched on, the requirements before commencing a transaction for 'LVP' processing after 'Account Selection' as follows:

• Transaction type = Purchase

• Account Type = Credit

• Amount of 'Purchase' is equal to or less than the 'LVP' transaction limit.

How to process a LVP transaction

READY

ANZ WORLDLINE
Payment Solutions

MasterCard paypass   )))   VISA payWave

Perform card security checks .

NOTE: Please refer to section 6 Fraud Minimisation for further information on card security checks.

PURCHASE AMOUNT?
$10.00

Key in the purchase amount then press ENTER.
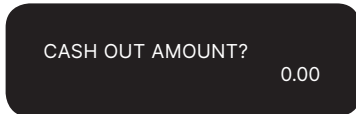
CASH OUT AMOUNT?
0.00

Press ENTER.

NOTE: Cash-Out is not available for LVP transaction.
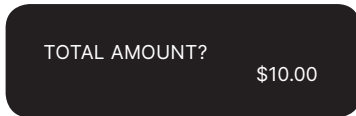
TOTAL AMOUNT?
$10.00

Verify the amount is correct and accept by pressing ENTER.

PRESENT CARD
AMT $10.00

MasterCard paypass   )))   VISA payWave

Insert or Swipe cardholder's card. Chip Cards are to be inserted and left in the Chip Card Reader. Magnetic Stripe Cards are to be swiped through the Magnetic Stripe Card Reader.

PROCESSING
PLEASE WAIT

SELECT ACCOUNT
CHQ   SAV   CR
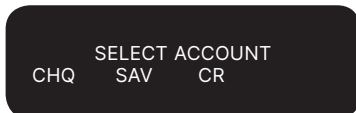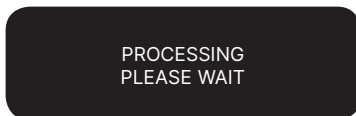
Press <▲> key for credit account.

CREDIT ACCOUNT
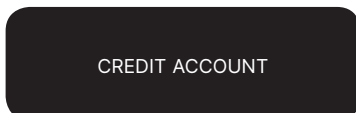
The selected account is displayed.

PROCESSING PLEASE WAIT	Terminal status is displayed.
TRANSACTION APPROVED	Please ensure that you check for approval of the transaction before completing the sale.
CUSTOMER COPY? ENTER OR CLEAR	Press ENTER to print the customer copy or CLEAR to return to the start screen.

17.5 MULTI-MERCHANT FACILITIES

About ANZ Worldline Payment Solutions Multi-Merchant Facilities

The ANZ Worldline Payment Solutions Multi-Merchant Facitlities allows multiple merchants to process transactions on one Electronic Terminal with separate settlements on each individual's Merchant Facility.

Definitions

Primary Merchant means the Merchant to whom the Electronic Terminal has been provided in accordance with the terms of its Merchant Agreement.

Secondary Merchant means the Merchant who has been granted use of an Electronic Terminal by a Primary Merchant pursuant to a Primary Approval Form.

Note: Electronic Terminals (including the welcome kit) are dispatched to the Primary Merchant only.

Supported Transaction Types

Multi-Merchant Facilities are available for the following transaction types:

- Purchase
- Purchase + Cashout
- Cashout Only
- Refund
- Card Not Present
- Pre-Authorisation
  - Authorisation
  - Completion
  - Cancellation
  - Enquiry.

Please note:

Transactions are not able to be processed when the Electronic Terminal is offline.

Processing Multi-Merchant Facility Transactions

After the **amount entry prompt**, please follow the instructions below to select the relevant Merchant:
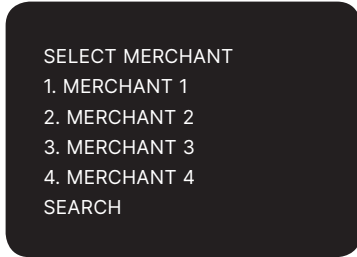
```
SELECT MERCHANT
1. MERCHANT 1
2. MERCHANT 2
3. MERCHANT 3
4. MERCHANT 4
SEARCH
```

Use the **UP/DOWN** arrows or the corresponding **NUMERIC** key to select the relevant Merchant.

Select **ENTER** to proceed.

Refer to **4.1** for instructions on how to use the search function.

```
        Merchant 1
        CONTINUE?
    ENTER=YES/CLR=NO
```

Select **ENTER** to proceed.

Using the search option

```
SELECT MERCHANT
1. MERCHANT 1
2. MERCHANT 2
3. MERCHANT 3
4. MERCHANT 4
SEARCH
```
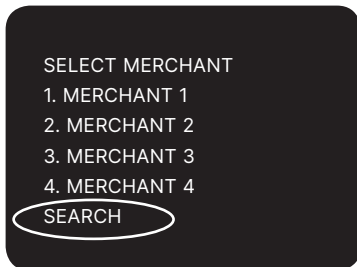
Where a Merchant list is too large to display, you can use the search function.

Select **SEARCH** to proceed.

```
ENTER MERCHANT NAME
DR F
----------------------------
DR F NERI
DR F TOTTI
BACK
```
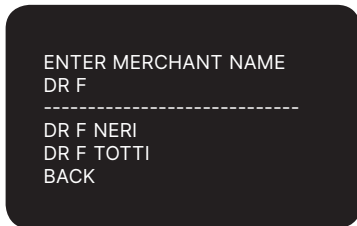
Using the alphanumeric keyboard, type the name of the desired Merchant.

Use the **UP/DOWN** arrows to select the relevant Merchant.

Select **ENTER** to proceed.

```
        Merchant 1
        CONTINUE?
    ENTER=YES/CLR=NO
```
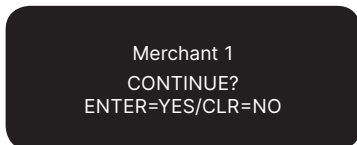
Select ENTER to proceed.

Refunds

Each Merchant will be provided with their own Merchant Card.

To refund a transaction select the correct Merchant on the Electronic Terminal prior to swiping the Merchant Card:

SELECT MERCHANT
1. MERCHANT 1
2. MERCHANT 2
3. MERCHANT 3
4. MERCHANT 4
SEARCH

Use the **UP/DOWN** arrows or the corresponding **NUMERIC** key to select the relevant Merchant.

Select **ENTER** to proceed.

Refer to **4.1** for instructions on how to use the search function.

Merchant 1
CONTINUE?
ENTER=YES/CLR=NO
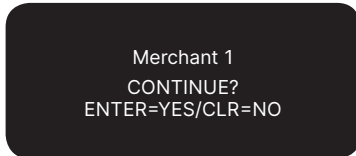
Select **ENTER** to proceed.

SWIPE MERCHANT CARD

Swipe Merchant Card (for the selected merchant) through the Magnetic Stripe Card Reader.

Please note:

It is important that each Merchant takes responsibility for storing and securing their Merchant Refund Card.

It is important that refunds are processed against the same Merchant who processed the original purchase.

Refund Errors

Invalid Merchant Card

Use card for
<Merchant Name>
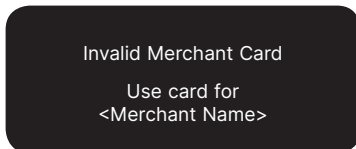
If the incorrect Merchant Card has been swiped, the Electronic Terminal will prompt the user to use the correct card.

Settlement

ANZ Worldline Payment Solutions automatically performs settlement for you at 9pm AEST every day.

Please note:

Multi Merchant Electronic Terminals will not allow you to perform manual settlements throughout the day. All Merchants' accounts on the Electronic Terminal must be settled at the same time, which is 9pm AEST every day.

Primary Merchant Settlements Reconciliation

Each day, Primary Merchants will receive a settlement amount in their account for each Electronic Terminal.

To reconcile totals with the account settlement, Primary Merchants should print a Summary Totals report on completion of trading each day. This report should be printed for each of the Electronic Terminals at the site.

Note: If completion of trading occurs after 9pm, a Last Summary Totals report should be printed instead of a Summary Totals report.

Secondary Merchant Settlements Reconciliation

Secondary Merchants will receive a single settlement amount in their account daily. This will be total amount they have processed across all Electronic Terminals at the site.

To reconcile totals with the account settlement,

Secondary Merchants should print a Summary Totals report on one of the Electronic Terminals on completion of trading each day. The totals will summarise all transactions processed by the Secondary Merchant for that settlement period.

Note: If completion of trading occurs after 9pm , a Last Summary Totals report should be printed instead of a Summary Totals report.

Reports

- The following reports are still available for Multi-Merchant customers:

- Sub-totals

- Summary Totals[1]

- Last Totals[1]

- Detailed Report.

[1]Does not include American Express, Diners Club or JCB totals if report is printed for all Merchants.

When selecting these reports, users can choose to print a report for a single Merchant or all Merchants:

```
SELECT MERCHANT
1. ALL MERCHANTS
2. MERCHANT 1
3. MERCHANT 2
4. MERCHANT 3
SEARCH
```

Use the **UP/DOWN** arrows or the corresponding NUMERIC key to select the relevant Merchant.

Select **ENTER** to proceed.

Refer to **4.1** for instructions on how to use the search function.

Please note:

Multi-Merchant Electronic Terminal receipts are slightly different. It is important to take note of which Merchant the transaction was processed against, and file it accordingly.

Primary Merchants receive an Electronic Terminal total only.

Shift Totals reporting is not available with Multi-Merchant Facilities. If this function is attempted, The Electronic Terminal will return error code 12 (invalid transaction).

Force settlement reports are not available for Multi-Merchant Facilities.

Please refer to the appendix for report examples.

Report Errors

```
TOTALS NOT
AVAILABLE
```

This error will be displayed when the Totals for the settlement period is not available.

This error may be displayed when a new terminal is first installed, or when a terminal is swapped into an existing site.

18. Terminal Error Messages

Most messages are self-explanatory. Some may require assistance from ANZ Worldline Payment Solutions. When contacting ANZ Worldline Payment Solutions, please ensure you have your Merchant Identification or Terminal Identification number available.

If an error message appears on the terminal but is not listed below, please call ANZ Worldline Payment Solutions on 1800 039 025 for assistance.

Magnetic Stripe Card Processing

ACCOUNT TYPE ERROR	The account selected is not available. Press CLEAR and ask the cardholder to select another account.
TRAN CANCELLED CARD ERROR REFER	The Issuing Bank has rejected the card. Refer the cardholder to the Issuer and request an alternative method of payment.
TRAN CANCELLED EXPIRED CARD	The card is no longer valid. Refer the cardholder to the Issuer and request an alternative method of payment.
CARD MUST BE SWIPED	A card number for a debit card account (CHQ or SAV) cannot be manually entered. Press CLEAR then swipe the card through the Magnetic Stripe Card Reader. Follow the display screen prompts.
CARD NOT ACCEPTED	The ANZ Worldline Payment Solutions network does not accept this card. Refer the cardholder to the Issuer and request an alternative method of payment.
CARD NUMBER INVALID	Card number keyed incorrectly. Press CLEAR then re-key the card number.
INVALID EXPIRY DATE	The "expiry" date entered is not the correct format. Press CLEAR and re-key the date in the format "mmyy" e.g. 0614.
TRAN CANCELLED TRAN NOT ALLOWED	An invalid Cash-Out or Refund transaction has been attempted where the transaction type has been disabled. Please contact ANZ Worldline Payment Solutions.
NO LINE	The telephone cable has been disconnected or the line is not operational. Check the connection points are inserted correctly and whether the line is operational. Re-try the transaction. If this fails, revert to Manual Processing and seek authorisation for the transaction from the appropriate Authorisation Centre.

TRAN CANCELLED NO SIGNAL	A mobile signal cannot be detected. Please move to a site with a better signal.
SIM ERROR	An invalid SIM has been detected. Press ENTER to retry or CANCEL to cancel the transaction. If issue continues, please check the SIM and contact ANZ Worldline Payment Solutions.
TRAN CANCELLED NOT AUTHORISED	Amount exceeds authorised limit or usage with that card. Refer the cardholder to their Issuer and request an alternative method of payment.
PIN INCORRECT PLEASE TRY AGAIN	The customer PIN was keyed incorrectly. Advise the customer to re-enter their PIN.
TRAN CANCELLED PIN ERROR REFER	The customer has incorrectly keyed the PIN three times. Refer the cardholder to their Issuer and request an alternative method of payment.
TIP AMOUNT EXCEEDS LIMIT	If the Tip amount exceeds 20% of the purchase transaction amount, the terminal displays this screen.
READY* ANZ WORLDLINE Payment Solutions MasterCard paypass VISA payWave	An asterisk sign (*) is displayed when the terminal has stored Electronic Fallback (EFB) transactions.

Chip Card Processing

TRAN CANCELLED CARD REMOVED	Displayed if the card is removed before the transaction is completed. Please ensure that the card remains in the terminal during the transaction process.
CHIP CARD NOT SUPPORTED	Displays when there are no applications on the chip supported by the terminal. If magnetic stripe fallback is supported, the terminal will prompt to swipe the Chip Card, alternatively request another method of payment.

TRAN CANCELLED CARD BLOCKED	Displayed if the card has been blocked by the Issuing Bank. Refer the cardholder to the Issuer and request an alternative method of payment.
CHIP APPLICATION NOT ACCEPTED	Refer the cardholder to the Issuer and request an alternative method of payment.
TRAN CANCELLED TRACK 2 MISMATCH	The transaction has been declined as details on the chip and card do not match. Refer the cardholder to the Issuer and request an alternative method of payment.
TRAN CANCELLED TRN LMT EXCEEDED	Per transaction limit amount exceeds the set transaction limit for the card. This is due to Merchant category code falls under restricted list.
TRAN CANCELLED TOPUP NOT ALLOWED	Topup functionality is not available for the card.

Contactless Processing

USE ONE CARD PLEASE TRY AGAIN

Displays when the multiple cards presented, please ensure that only one card is presented and it is presented within 4cm of the Contactless Terminal reader, follow the prompt and try again.

CONTACTLESS NOT AVAILABLE

This error message displays when,
1. Card tapped incorrectly , please follow the prompt and try again.
2. Transaction not allowed (e.g. Card blocked or Card Data Error), please follow the prompt for next action.

TIMEOUT EXPIRED

Contactless transaction timed out, please follow the prompt and try again.

TRAN CANCELLED CHIP DECLINED

Contactless transaction declined by card, please seek alternative payment.

CTLESS ERR 35 TRAN NOT ALLOWED

Transaction not allowed due to Chip card data missing, please follow the prompt and try again.

CTLESS ERR 34 NO MATCHING AID

Displays when the chip card AID (Application ID) not match, please follow the prompt and try again.

CTLESS ERR 33 NO APPLICATION

This error message displays if there is no application in the card, please follow the prompt and try again.

CTLESS ERR 32 USE CONTACT INTERFACE

Contactless is not allowed, please tap or swipe card.

CTLESS ERR 30 CARD BLOCKED

Displays when the card is blocked please follow the prompt and try again.

CTLESS ERR 29 TXN LIMIT EXCEEDED

The transaction amount exceeds the set transaction limit for the card, please follow the prompt and try again.

CTLESS ERR 31 TRAN NOT ALLOWED

Display when transaction is not allowed, please follow the terminal prompt and try again.

19. Settlement

ANZ Worldline Payment Solutions offers same day settlement, every day.*

*For ANZ Worldline Payment Solutions business account holders, funds are available on the same day for online transactions, processed through the ANZ POS Turbo 2 and settled before 09:00 pm (AEST). For non-ANZ business account holders, for online transactions processed through the ANZ POS Turbo 2, ANZ Worldline Payment Solutions will transfer the funds to the merchant's bank on the following business day and the availability of the funds will be determined by the merchant's bank. For transactions processed offline or via Paper Merchant Vouchers, these settlement times do not apply.

American Express, Diners Club and JCB will credit your bank account separately. Please check directly with these third parties for when funds are available as times may vary.

ANZ Worldline Payment Solutions automatically performs Settlement for you if it has not been completed by 9pm (AEST). After ANZ Worldline Payment Solutions has automatically settled, the terminal will print the Settlement report at the time you next perform a transaction. Remember to clear all EFB transactions and print your reports prior to Settlement.

The terminal cannot be used while Settlement is being processed, so it is strongly recommended to initiate settlement during a quiet period and at the same time each day.

How to initiate manual settlement
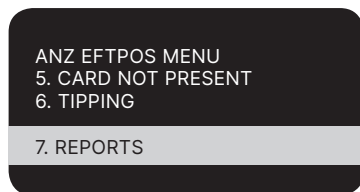
ANZ EFTPOS MENU
5. CARD NOT PRESENT
6. TIPPING

7. REPORTS

Press ENTER to go to ANZ EFTPOS MENU screen. Press <▼> key to go to REPORTS and then press ENTER or the number associated to select it.

REPORTS MENU
1. TOTAL
2. DETAIL REPORT
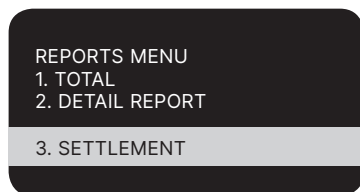
3. SETTLEMENT

Press <▼> key to go to SETTLEMENT or the number associated to select it.

TOTALS REQD

SUB   SUM
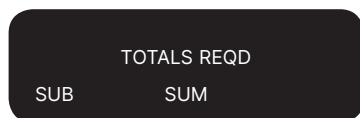
Select Sub Totals (SUB) by pressing the < – > key or Summary Totals (SUM) by pressing the <▼> key.

CONNECTING
PLEASE WAIT
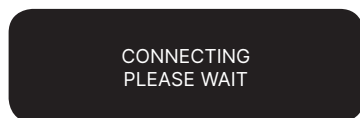
The terminal connects to ANZ Worldline Payment Solutions.
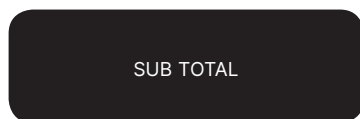
SUB TOTAL

If you select SUB, this screen displays. The terminal will generate a totals report prior to completing Settlement.
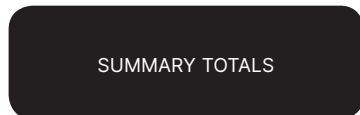
SUMMARY TOTALS

If you select SUMM, this screen displays. The terminal will generate a summary report prior to completing Settlement.

20. Print Totals

The **Sub Totals** report lists the total number and amount of all transactions made since the last Settlement by card type. This report includes all card types accepted by the terminal.

The **Summary Totals** report lists the total number and amount of credit and debit card transactions made since the last by transaction type. This does not include American Express, Diners Club or JCB totals.

The **Last Settlement Totals** report lists the amounts credited to your bank account at the last Settlement period. This does not include American Express, Diners Club or JCB totals.

The **Shift Totals** report lists the total number and amount of credit and debit card transactions made since the last shift closure by transaction type. It does not include American Express, Diners Club or JCB totals.

Refer to transaction Reports section for diagram examples of Totals reports.

How to Print a Totals Report
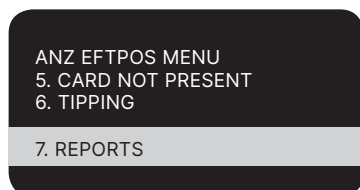
```
ANZ EFTPOS MENU
5. CARD NOT PRESENT
6. TIPPING

7. REPORTS
```

Press ENTER to go to ANZ EFTPOS MENU screen. Press<▼> key to go to REPORTS and then press ENTER or the number associated to select it.

```
REPORTS MENU
1. TOTAL
2. DETAIL REPORT
3. SETTLEMENT
```
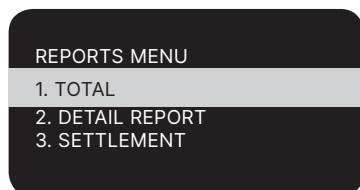
Press ENTER key to select TOTAL or the number associated to select it.

```
            TOTALS

SUB     SUM     LAST
```
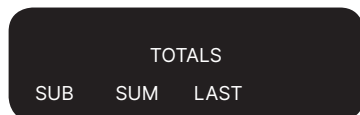
Select SUB to produce a Sub Totals report, by pressing the <–> key.

Select SUMM to produce a Summary Totals report, by pressing the <▼> key.

Select LAST to produce a Last Settlement Summary Totals report, by pressing the <▲> key.

The terminal will print out a copy of the selected report.

How to Print a Shift Report

If your business operates over an extended trading period and you have a shift process in place, you may find the Shift Report useful to provide information on the transactions performed during each shift.

This operates independently from your Settlement period. When you close off your shift, the Shift Total report will automatically print. You may also print the running total of your current shift without closing the Shift transactions.

How to Start and Close a Shift

```
ANZ EFTPOS MENU
5. CARD NOT PRESENT
6. TIPPING

7. REPORTS
```

Press ENTER to go to ANZ EFTPOS MENU screen. Press <▼> key to go to REPORTS and then press ENTER or the number associated to select it.

```
REPORTS MENU
1. TOTAL
2. DETAIL REPORT
3. SETTLEMENT
```

Press ENTER key to select TOTAL or the number associated to select it.

```
            TOTALS

SUB     SUM     LAST
```

Press ENTER.

```
          SHIFT TOTALS

SHIFT          LAST
```
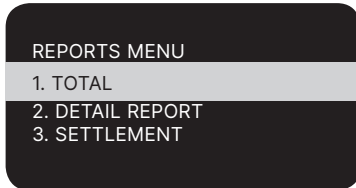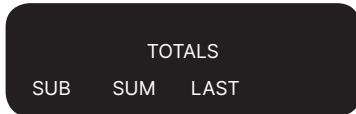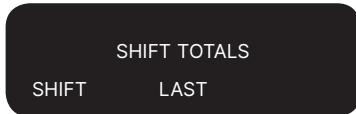
Select SHFT by pressing the ⟷ key.

```
          CLOSE TOTALS
        ENTER OR CLEAR
```
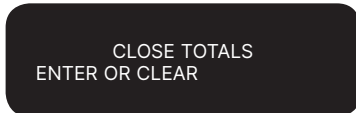
Press ENTER to close off your shift and print the Shift Total Report.

```
           CONNECTING
           PLEASE WAIT
```

A new shift will begin.

```
           PROCESSING
           PLEASE WAIT
```

```
          TRANSACTION
           APPROVED
```
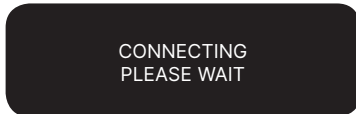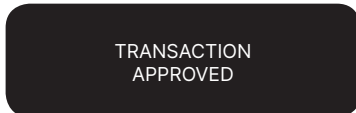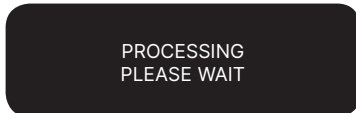
How to Print Previous Shift Totals

```
ANZ EFTPOS MENU
5. CARD NOT PRESENT
6. TIPPING

7. REPORTS

```

Press ENTER to go to ANZ EFTPOS MENU screen. Press <▼> key to go to REPORTS and then press ENTER or the number associated to select it.

```

REPORTS MENU
1. TOTAL
2. DETAIL REPORT
3. SETTLEMENT

```

Press ENTER key to select TOTAL or the number associated to select it.

```
            TOTALS

SUB     SUM     LAST
```

Press ENTER.

```
        SHIFT TOTALS

SHIFT        LAST
```

Select LAST by pressing the <▼> key to print the previous Shift Totals.

```
        LAST SHIFT
          TOTALS?
```

Press ENTER.

```
        CONNECTING
        PLEASE WAIT
```
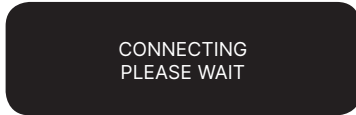
21. Reprint the Last Record

This function is provided for the operator to reprint when the terminal runs out of paper or a paper jam occurs.

How to Reprint the Last Customer Transaction Record
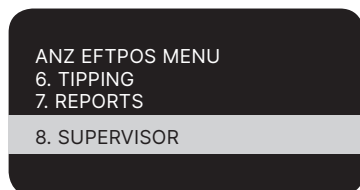
ANZ EFTPOS MENU
6. TIPPING
7. REPORTS

8. SUPERVISOR

Press ENTER to go to ANZ EFTPOS MENU screen. Press <▼> key to go to SUPERVISOR and then press ENTER or the number associated to select it.

SUPERVISOR MENU
1. INITIALISATION
2. XTRA FUNCTIONS

3. COPY

Press <▼> key to go to COPY and then press ENTER or the number associated to select it.

The format of the reprinted receipt or report is exactly the same as the original with the addition of the text **DUPLICATE COPY** printed at the top.

22. Transaction Detail Report

The Transaction Detail Report lists the masked card number, transaction reference number and transaction amount for each transaction for the Settlement date displayed.
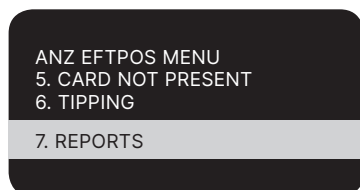
ANZ EFTPOS MENU
5. CARD NOT PRESENT
6. TIPPING

7. REPORTS

Press ENTER to go to ANZ EFTPOS MENU screen. Press <▼> key to go to REPORTS and then press ENTER or the number associated to select it.

REPORTS MENU
1. TOTAL
2. DETAIL REPORT
3. SETTLEMENT

Press <▼> key to go to DETAIL REPORT and then ENTER or the number associated to select it.

DETAILED REPORT
SETL DATE 220212

To print a transaction Detail report for the Settlement date displayed, press ENTER.

To select the previous Settlement date, press CLEAR.

To select the next previous Settlement date, press CLEAR again.

Press CLEAR a third time to revert to original Settlement date.

PRINTING

The terminal then prints out a Detail report for the Settlement period that is currently being displayed.

PRINT TIP REPORT?

This screen will be prompted if there is a TIP REPORT (only happens for tipping merchants) associated with the Settlement Date.

23. Configuring Comms

TO CONFIGURE COMMS TO DIAL-UP

READY

ANZ WORLDLINE
Payment Solutions

MasterCard
paypass

VISA
payWave

Press the FUNC key.

FUNCTION?

Key in 9905 then press ENTER, ENTER.

SWIPE
MERCHANT CARD

Swipe your EFTPOS Merchant Card (refer to section 3 for more information).

INTERFACE TYPE?
1-STANDALONE

Please press ENTER.

```
COMMS MODE
1-DIAL-UP CNP
```

Press 1 to choose Dial-up CNP and press ENTER.

```
CONNECTION
1-STANDALONE
```

Please select 1 for Standalone and press ENTER.

```
ANZ LINE SPEED?
1-1200
```

Please select 1 for 1200 and press ENTER.

```
TMS LINE SPEED?
3-14400
```

Please select 3 for 14400 and press ENTER.

```
PRE/POST DIAL?
1-PRE-DIAL
```

Please select 1 for PRE-DIAL and press ENTER.

```
DIAL MODE?
1-TONE
```

Please select 1 for TONE and press ENTER.

```
PABX?
0
```

Press ENTER.

If a 0 is required for an outside line, please ensure this is shown on this screen, otherwise press ENTER.

```
HOST PHONE NO?
1800 XXX XXX
```

Press ENTER.

```
TMS PHONE NO?
1800 XXX XXX
```

Press ENTER.

```
QUICK DIAL?
1-ON
```

Press ENTER.

```
TMS NII
XXX
```

Press ENTER.

```
ANZ SHA?
48XXXXXXX
```

Press ENTER.

TERMINAL INITIALIZATION
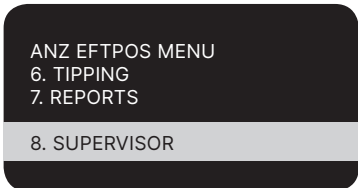
```
    INIT REQUIRED

ANZ WORLDLINE
Payment Solutions

MasterCard  ))))  VISA
paypass          payWave
```

Please press ENTER to go to ANZ EFTPOS MENU.

```
ANZ EFTPOS MENU
6. TIPPING
7. REPORTS

8. SUPERVISOR
```

Press <▼> key to go to SUPERVISOR and then press ENTER or number associated to select it.

```
SUPERVISOR MENU

1. INITIALISATION
2. XTRA FUNCTIONS
3. COPY
```

Press <▼> key to go to INITIALISATION and then press ENTER or number associated to select it.

```
INITIALISE?
ENTER OR CLEAR?
```

Press ENTER.

```
    INITIALISING
    PLEASE WAIT
```

Terminal status is displayed.

```
    INIT APPROVED
```
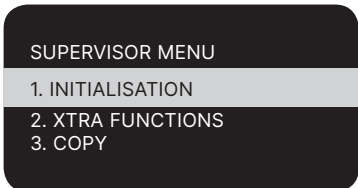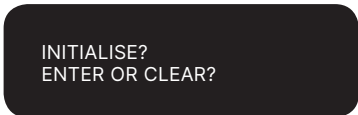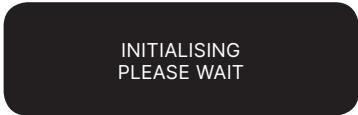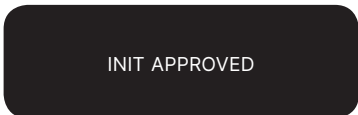
The terminal has completed the initialisation.

TO CONFIGURE COMMS TO GPRS

PLEASE NOTE: This only applies to 3G enabled terminals.
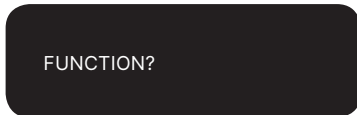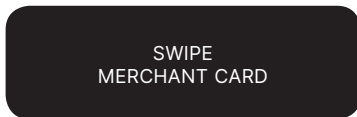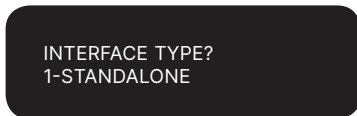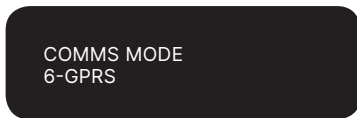
READY ANZ WORLDLINE Payment Solutions MasterCard paypass / payWave VISA	Press the FUNC key.
FUNCTION?	Key in 9905 then press ENTER, ENTER.
SWIPE MERCHANT CARD	Please swipe your EFTPOS Merchant Card (refer to section 3 for more information).
INTERFACE TYPE? 1-STANDALONE	Please press ENTER.
COMMS MODE 6-GPRS	Press 6 to choose GPRS and press ENTER.
HOST IP ADDRESS XXX.XXX.XXX.XXX	Press ENTER.
HOST PORT XXXX	Press ENTER.
PRE/POST DIAL? 1-PRE-DIAL	Please select 1 for PRE-DIAL and press ENTER.
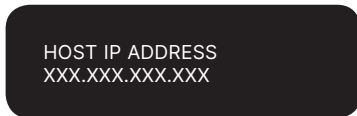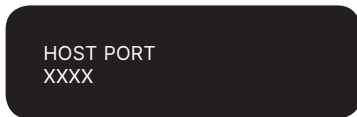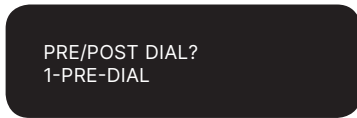
```
TMS SHA?
48XXXXXXX
```

Press ENTER.

```
TMS NII
XXX
```

Press ENTER.

```
ANZ SHA?
48XXXXXXX
```

Press ENTER.

```
APN?
XXXXXXXXXXXX
```

TERMINAL INITIALIZATION
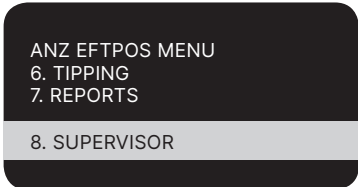
```
INIT REQUIRED

ANZ WORLDLINE
Payment Solutions

MasterCard    VISA
paypass       payWave
```

Please press ENTER to go to ANZ EFTPOS MENU.

```
ANZ EFTPOS MENU
6. TIPPING
7. REPORTS

8. SUPERVISOR
```

Press <▼> key to go to SUPERVISOR and then press ENTER or number associated to select it.

```
SUPERVISOR MENU

1. INITIALISATION

2. XTRA FUNCTIONS
3. COPY
```

Press <▼> key to go to INITIALISATION and then press ENTER or number associated to select it.

```
INITIALISE?
ENTER OR CLEAR?
```
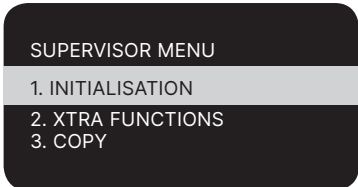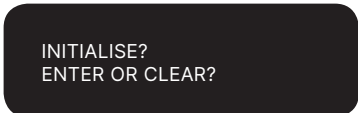
Press ENTER.

INITIALISING PLEASE WAIT	Terminal status is displayed.
INIT APPROVED	The terminal has completed the initialisation.

TO CONFIGURE COMMS TO IP

READY ANZ WORLDLINE Payment Solutions MasterCard paypass VISA payWave	Press Func Key
FUNCTION	Key in 9905 then press ENTER
CONFIG PARAMS? ENTER OR CLEAR?	Enter
SWIPE MERCHANT CARD	Swipe your EFTPOS Merchant Card Note: If you do not have this, press CLEAR and manually key in the Terminal ID, then press ENTER
INTERFACE TYPE? 1. STANDALONE	"1 – STANDALONE" & Press ENTER
COMMS MODE? 7. IP SSL	Key in 7 for IP SSL, then Press ENTER
SECONDARY COMMS MODE? 0. NONE	Key in 0 for no secondary comms, then press ENTER

PRE/POST DIAL? 1. PRE-DIAL	**Press ENTER** Default first value is 1 – Pre Dial
TMS SHA? 4982805403	**Press ENTER** Default value is 4982805403
TMS NII? 201	**Press ENTER** Default value is 201
ANZ SHA? 4982805110	**Press ENTER** Default value is 4982805110
IP SSL ADDRESS PRI 119.225.137.142	**Press ENTER** Default value is 119.225.137.142 **NOTE:** if you have a firewall, ensure that the IP address is open for connection.
IP SSL PORT PRI 51009	**Press ENTER** Default value is 51009 **NOTE:** if you have a firewall, ensure that the IP port is open for connection.
IP SSL ADDRESS SEC 119.225.215.182	**Press ENTER** Default value is 119.225.215.182 **NOTE:** if you have a firewall, ensure that the IP address is open for connection.
IP SSL PORT SEC 51009	**Press ENTER** Default value is 51009 **NOTE:** if you have a firewall, ensure that the IP port is open for connection.
IP SSL ADDRESS TER 119.225.137.142	**Press ENTER** Default value is 119.225.137.142 **NOTE:** if you have a firewall, ensure that the IP address is open for connection.

IP SSL PORT TER 51009	**Press ENTER** Default value is 51009 **NOTE:** if you have a firewall, ensure that the IP port is open for connection.
IP SSL HEADER TYPE? 1 – CNP	**Press ENTER** Default first value is 1 – CNP

TERMINAL INITIALISATION

INIT REQUIRED **ANZ WORLD**LINE **.WW.** Payment Solutions MasterCard *pay*pass))) VISA payWave	Please press ENTER to go to ANZ EFTPOS MENU.
ANZ EFTPOS MENU 6. TIPPING 7. REPORTS 8. SUPERVISOR	Press <▼> key to go to SUPERVISOR and then press ENTER or number associated to select it.
SUPERVISOR MENU 1. INITIALISATION 2. XTRA FUNCTIONS 3. COPY	Press <▼> key to go to INITIALISATION and then press ENTER or number associated to select it.
INITIALISE? ENTER OR CLEAR?	Press ENTER.
INITIALISING PLEASE WAIT	Terminal status is displayed.
INIT APPROVED	The terminal has completed the initialisation.

24. Filing and Retention of Transaction Records and Vouchers

Please make sure you retain your copies of manual credit card, cheque and savings account Transaction Vouchers, Transaction Records and all MOTO Transaction Records and associated order details in a secure place for a period of 30 months from the date of the transaction or such other period required by Law or notified by ANZ Worldline Payment Solutions.

For easy retrieval of Vouchers and Transaction Records, it is recommended to file them in date order.

Check your Vouchers and Transaction Records against your monthly ANZ Worldline Payment Solutions Merchant Statement.

Ensure all Vouchers and Transaction Records are destroyed after 30 months, preferably by shredding or tearing into small pieces.

Chip Card receipt example

ANZ WORLDLINE
Payment Solutions

MERCHANT COPY

XYZ MERCHANT
890 ABC ST
MELBOURNE 3000

Merchant details.

TERMINAL ID	00013005006
Visa	(C) CR
8804	
PUR	AUD $600.00

Terminal ID, Card Scheme, Card entry mode Identifier, the type of card that has been used and last 4 digits for the card.

This section indicates the transaction type and transaction amount.

SIGNATURE

Signature line is required for cardholder to sign the signature.

Visa CREDIT
AID   A0000000031010
TVR   0000000000
APSN 00   C08006 ATC 0097

These are the details from the chip card that was used for this transaction.

NOTE: This message will not be shown on the receipt for hand keyed or magnetic stripe card transactions.

APPROVED   **AUTH: 995563**
STAN: 005753
17/02/12 14:33

CPC Receipt example

ANZ WORLDLINE
Payment Solutions

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013005007
Visa   (C) CR
7897

PUR   AUD $35.80
TRANSACTION CURRENCY   SGD
EXCH. RATE   1.2943
TOTAL   SGD   46.34

                          SIGNATURE

APPROVED   **AUTH: 280758**
STAN: 005191
20/02/11 10:43

I HAVE BEEN OFFERED A
CHOICE OF CURRENCIES FOR
PAYMENT, INCLUDING THE
MERCHANT'S LOCAL
CURRENCY. I ACKNOWLEDGE
THE CURRENCY CONVERSION
SERVICE IS CONDUCTED
BY ANZ.

EXCH. RATE MARK UP 2.5%

[ ] I AGREE TO THE INFORMATION ABOVE

These are the transaction currency details that record the transaction currency and exchange rate which has been used and total amount in that particular currency.

For CPC transactions using a Visa® or Mastercard® card, a respective **disclaimer** will be printed on the receipt.

The **mark-up on the exchange rate** over a wholesale rate or government rate will be printed on the receipt with any commissions or fees charged printed separately for CPC Visa® transaction only.

An "**Accept**" box is required to be ticked by the cardholder for Visa® and Mastercard® CPC transactions to indicate that the cardholder expressly agrees the information that is listed above.

Transaction Records for Magnetic Stripe Cards
Purchase Transaction Record – No Signature Required

ANZ WORLDLINE	**ANZ WORLDLINE**
Payment Solutions	Payment Solutions
MERCHANT COPY	**CUSTOMER COPY**
XYZ MERCHANT	XYZ MERCHANT
890 PARK ST	890 PARK ST
MELBOURNE 3000	MELBOURNE 3000
TERMINAL ID 00013005007	TERMINAL ID 00013005007
Visa (C) CR	Visa (C) CR
9991	9991
PUR AUD $600.00	PUR AUD $600.00
APPROVED **AUTH: 696232**	**APPROVED** **AUTH: 696232**
STAN: 005456	STAN: 005456
20/02/12 09:41	20/02/12 09:41
	MESSAGE LINE 1
	MESSAGE LINE 2
	PLEASE RETAIN FOR YOUR RECORD

Transaction Records for Magnetic Stripe Cards
Purchase Transaction Record – Signature Required*

ANZ WORLDLINE 〰️
Payment Solutions

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013005007
Visa   (C) CR
9992

PUR   AUD $600.00

                       SIGNATURE

APPROVED   **AUTH: 89273**
STAN: 005746
20/02/12 09:43

ANZ WORLDLINE 〰️
Payment Solutions

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013005007
Visa   (C) CR
9992

PUR   AUD $600.00

APPROVED   **AUTH: 89273**
STAN: 005746
20/02/12 09:43

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

***NOTE:** The hand key Transaction Record is the same as Magnetic Stripe Card Transaction Record.

Purchase with Tip@Terminal Transaction Records – No Signature Required

ANZ WORLDLINE
Payment Solutions

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID		00013005007
Visa		(C) CR
9991		

PUR	AUD	$600.00
TIP		$10.00
TOTAL	**AUD**	**$610.00**

APPROVED   **AUTH: 696542**
STAN: 005458
20/02/11 09:46

ANZ WORLDLINE
Payment Solutions

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID		00013005007
Visa		(C) CR
9991		

PUR	AUD	$600.00
TIP		$10.00
TOTAL	**AUD**	**$610.00**

APPROVED   **AUTH: 696542**
STAN: 005458
20/02/11 09:46

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Purchase with Tip@Terminal Transaction Records – Signature Required

ANZ WORLDLINE
Payment Solutions

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID		00013005007
Visa		(C) CR
9991		

PUR	AUD	$600.00
TIP		$10.00
TOTAL	**AUD**	**$610.00**

SIGNATURE

APPROVED   **AUTH: 704014**
STAN: 005499
20/02/11 11:51

ANZ WORLDLINE
Payment Solutions

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID		00013005007
Visa		(C) CR
9991		

PUR		$600.00
TIP		$10.00
TOTAL	**AUD**	**$610.00**

APPROVED   **AUTH: 704014**
STAN: 005499
20/02/11 11:51

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Tip Transaction

```
ANZ TIP ADDED REPORT

TERMINAL ID          00013005007
Visa                      (C) CR
437731 991                   1213

PUR          AUD         $600.00
TIP                       $10.00
TOTAL                    $610.00

AS AT  20/02/12
REC NO:1483
20/02/12 09:45
```

EFB Purchase Transaction

ANZ WORLDLINE
Payment Solutions

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013005007
Visa   (C) CR
7897

PUR   AUD $10.91

                              SIGNATURE

APPROVED *   **AUTH: 366998**
                        REC NO:0344

23/01/12 10:42

ANZ WORLDLINE
Payment Solutions

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013005007
Visa   (C) CR
7897

PUR   AUD $10.91

APPROVED *   **AUTH: 366998**
                        REC NO:0344

23/01/12 10:42

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

CPC Purchase Mastercard® Transaction Records

ANZ WORLDLINE Payment Solutions

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID	00013005007
Mastercard	(C) CR
7898	

PUR	AUD	$39.80
TRANSACTION CURRENCY		EUR
EXCH. RATE		0.6406
TOTAL	**EUR**	**25.50**

                                SIGNATURE

APPROVED   **AUTH: 698245**
STAN: 005471
20/02/12 10:43

I HAVE CHOSEN NOT TO USE THE
Mastercard® CURRENCY CONVERSION
PROCESS AND AGREE THAT I WILL HAVE
NO RECOURSE AGAINST Mastercard
CONCERNING THE CURRENCY
CONVERSION OR ITS DISCLOSURE.

EXCH. RATE MARK UP 2.5%

[ ] I AGREE TO THE INFORMATION ABOVE

ANZ WORLDLINE Payment Solutions

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID	00013005007
Mastercard	(C) CR
7898	

PUR	AUD	$39.80
TRANSACTION CURRENCY		EUR
EXCH. RATE		0.6406
TOTAL	**EUR**	**25.50**

APPROVED   **AUTH: 698245**
STAN: 005471
20/02/12 10:43

MESSAGE LINE 1
MESSAGE LINE 2

I HAVE CHOSEN NOT TO USE THE
Mastercard® CURRENCY CONVERSION
PROCESS AND AGREE THAT I WILL HAVE
NO RECOURSE AGAINST Mastercard
CONCERNING THE CURRENCY CONVERSION
OR ITS DISCLOSURE.

PLEASE RETAIN FOR YOUR RECORD

EXCH. RATE MARK UP 2.5%

[ ] I AGREE TO THE INFORMATION ABOVE

CPC Purchase Visa® Transaction Records

ANZ WORLDLINE
Payment Solutions

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013005007
Visa   (C) CR
7897

PUR   AUD $35.80
TRANSACTION CURRENCY   SGD
EXCH. RATE   1.2943
TOTAL   SGD   46.34

                              SIGNATURE

APPROVED   **AUTH: 280758**
STAN: 005191
20/02/11 10:43

I HAVE BEEN OFFERED A
CHOICE OF CURRENCIES FOR
PAYMENT, INCLUDING THE
MERCHANT'S LOCAL CURRENCY.
I ACKNOWLEDGE THE CURRENCY
CONVERSION SERVICE IS
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%

[ ] I AGREE TO THE INFORMATION ABOVE

ANZ WORLDLINE
Payment Solutions

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013005007
Visa   (C) CR
7897

PUR   AUD $35.80
TRANSACTION CURRENCY   SGD
EXCH. RATE   1.2943
TOTAL   SGD   46.34

APPROVED   **AUTH: 280758**
STAN: 005191
20/02/11 10:43

MESSAGE LINE 1
MESSAGE LINE 2

I HAVE BEEN OFFERED A
CHOICE OF CURRENCIES FOR
PAYMENT, INCLUDING THE
MERCHANT'S LOCAL CURRENCY.
I ACKNOWLEDGE THE CURRENCY
CONVERSION SERVICE IS
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%

[ ]I AGREE TO THE INFORMATION ABOVE

PLEASE RETAIN FOR YOUR RECORD

CPC Purchase With Tip@Terminal Transaction – Exchange Rate Accepted and Signature Required

ANZ WORLDLINE
Payment Solutions

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013005007
Visa   (C) CR
0014

PUR   AUD $35.00
TIP   AUD $3.50
TRANSACTION CURRENCY   USD
EXCH. RATE   0.7792
TOTAL   USD   30.00

                                    SIGNATURE

APPROVED   **AUTH: 702456**
STAN: 005465
20/02/12 11:29

I HAVE BEEN OFFERED A
CHOICE OF CURRENCIES FOR
PAYMENT, INCLUDING THE
MERCHANT'S LOCAL CURRENCY.
I ACKNOWLEDGE THE CURRENCY
CONVERSION SERVICE IS
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%

[ ] I AGREE TO THE INFORMATION ABOVE

ANZ WORLDLINE
Payment Solutions

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013005007
Visa   (C) CR
0014

PUR   AUD $35.00
TIP   AUD $3.50
TRANSACTION CURRENCY   USD
EXCH. RATE   0.7792
TOTAL   USD   30.00

APPROVED   **AUTH: 702456**
STAN: 005465
20/02/12 11:29

MESSAGE LINE 1
MESSAGE LINE 2

I HAVE BEEN OFFERED A
CHOICE OF CURRENCIES FOR
PAYMENT, INCLUDING THE
MERCHANT'S LOCAL CURRENCY.
I ACKNOWLEDGE THE CURRENCY
CONVERSION SERVICE IS
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%

[ ] I AGREE TO THE INFORMATION ABOVE

PLEASE RETAIN FOR YOUR RECORD

CPC Pre-Authorisation Records

ANZ WORLDLINE
Payment Solutions

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID	00013005007
Visa	(C) CR
9999999999999999	1212

PRE AUTH AUD		$25.80
TRANSACTION CURRENCY		SGD
EXCH. RATE		1.2943
TOTAL	**SGD**	**33.39**

APPROVED   **AUTH: 282099**
STAN: 005212
23/01/12 11:06

I HAVE BEEN OFFERED A
CHOICE OF CURRENCIES FOR
PAYMENT, INCLUDING THE
MERCHANT'S LOCAL CURRENCY.
I ACKNOWLEDGE THE CURRENCY
CONVERSION SERVICE IS
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%

[ ] I AGREE TO THE INFORMATION ABOVE

ANZ WORLDLINE
Payment Solutions

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID	00013009847
Visa	(C) CR
7897	

PRE AUTH AUD		$25.80
TRANSACTION CURRENCY		SGD
EXCH. RATE		1.2943
TOTAL	**SGD**	**33.39**

APPROVED   **AUTH: 282099**
STAN: 005212
23/01/12 11:06

MESSAGE LINE 1
MESSAGE LINE 2

I HAVE BEEN OFFERED A
CHOICE OF CURRENCIES FOR
PAYMENT, INCLUDING THE
MERCHANT'S LOCAL CURRENCY.
I ACKNOWLEDGE THE CURRENCY
CONVERSION SERVICE IS
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%

[ ] I AGREE TO THE INFORMATION ABOVE

PLEASE RETAIN FOR YOUR RECORD

Pre-Authorisation Completion Transaction – Signature Required

ANZ WORLDLINE ᠁
Payment Solutions

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID	00013005007
Visa	(C) CR
9999	

COMP	AUD	$25.80
TRANSACTION CURRENCY		SGD
EXCH. RATE		1.2943
TOTAL	**SGD**	**33.39**

SIGNATURE

APPROVED   **AUTH: 282099**
STAN: 005212
23/01/12 12:05

I HAVE BEEN OFFERED A
CHOICE OF CURRENCIES FOR
PAYMENT, INCLUDING THE
MERCHANT'S LOCAL CURRENCY.
I ACKNOWLEDGE THE CURRENCY
CONVERSION SERVICE IS
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%

[ ] I AGREE TO THE INFORMATION ABOVE

ANZ WORLDLINE ᠁
Payment Solutions

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID	00013009847
Visa	(C) CR
7897	

COMP	AUD	$25.80
TRANSACTION CURRENCY		SGD
EXCH. RATE		1.2943
TOTAL	**SGD**	**33.39**

APPROVED   **AUTH: 282099**
STAN: 005212
23/01/12 12:05

MESSAGE LINE 1
MESSAGE LINE 2

I HAVE BEEN OFFERED A
CHOICE OF CURRENCIES FOR
PAYMENT, INCLUDING THE
MERCHANT'S LOCAL CURRENCY.
I ACKNOWLEDGE THE CURRENCY
CONVERSION SERVICE IS
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%

[ ] I AGREE TO THE INFORMATION ABOVE

PLEASE RETAIN FOR YOUR RECORD

Transaction Records for Chip Cards
Purchase Transaction Record – No Signature Required

ANZ WORLDLINE 〰
Payment Solutions

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013005006
Visa   (C) CR
8804

PUR   AUD $600.00

Visa CREDIT
AID   A0000000031010
TVR   0000000000
APSN 00   C00002 ATC 0096

APPROVED   **AUTH: 485291**
STAN: 005356
17/02/12 14:23

ANZ WORLDLINE 〰
Payment Solutions

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013005006
Visa   (C) CR
8804

PUR   AUD $600.00

Visa CREDIT
AID   A0000000031010
TVR   0000000000
APSN 00   C00002 ATC 0096

APPROVED   **AUTH: 485291**
STAN: 005356
17/02/12 14:23

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Purchase Transaction Record – Signature Required

MERCHANT COPY	CUSTOMER COPY
ANZ WORLDLINE Payment Solutions	**ANZ WORLDLINE** Payment Solutions
MERCHANT COPY	**CUSTOMER COPY**
XYZ MERCHANT 890 PARK ST MELBOURNE 3000	XYZ MERCHANT 890 PARK ST MELBOURNE 3000
TERMINAL ID 00013005006 Visa (C) CR 8804	TERMINAL ID 00013005006 Visa (C) CR 8804
PUR AUD $600.00	PUR AUD $600.00
-- **SIGNATURE**	Visa CREDIT AID A0000000031010 TVR 0000000000 APSN 00 C08006 ATC 0097
Visa CREDIT AID A0000000031010 TVR 0000000000 APSN 00 C08006 ATC 0097	**APPROVED** **AUTH: 995563** STAN: 005753 17/02/12 14:33
APPROVED **AUTH: 995563** STAN: 005753 17/02/12 14:33	MESSAGE LINE 1 MESSAGE LINE 2 PLEASE RETAIN FOR YOUR RECORD

Purchase with Tip@Terminal Transaction Records – No Signature Required

ANZ WORLDLINE Payment Solutions	**ANZ WORLDLINE** Payment Solutions
MERCHANT COPY	**CUSTOMER COPY**
XYZ MERCHANT 890 PARK ST MELBOURNE 3000	XYZ MERCHANT 890 PARK ST MELBOURNE 3000
TERMINAL ID 00013005006 Visa (C) CR 8804	TERMINAL ID 00013005006 Visa (C) CR 8804
PUR $600.00 TIP $10.00 **TOTAL AUD $610.00**	PUR $600.00 TIP $10.00 **TOTAL AUD $610.00**
Visa CREDIT AID A0000000031010 TVR 0000000000 APSN 00 C00002 ATC 0099	Visa CREDIT AID A0000000031010 TVR 0000000000 APSN 00 C00002 ATC 0099
APPROVED AUTH: 497491 STAN: 005362 17/02/12 16:06	**APPROVED AUTH: 497491** STAN: 005362 17/02/12 16:06 MESSAGE LINE 1 MESSAGE LINE 2 PLEASE RETAIN FOR YOUR RECORD

Purchase with Tip@Terminal Transaction Records – Signature Required

---

ANZ WORLDLINE
Payment Solutions

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID		00013005006
Visa		(C) CR
8804		

PUR	AUD	$600.00
TIP	AUD	$10.00
TOTAL	**AUD**	**$610.00**

SIGNATURE

Visa CREDIT

AID	A0000000031010
TVR	0000000000
APSN 00	C08006 ATC 0098

APPROVED　　　　　**AUTH: 447699**
STAN: 005838
17/02/12 16:05

ANZ WORLDLINE
Payment Solutions

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID		00013005006
Visa		(C) CR
8804		

PUR	AUD	$600.00
TIP	AUD	$10.00
TOTAL	**AUD**	**$610.00**

Visa CREDIT

AID	A0000000031010
TVR	0000000000
APSN 00	C08006 ATC 0098

APPROVED　　　　　**AUTH: 447699**
STAN: 005838
17/02/12 16:05

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Purchase Contactless Transaction – Offline Without Signature Required

MERCHANT COPY	CUSTOMER COPY
ANZ WORLDLINE Payment Solutions	**ANZ WORLDLINE** Payment Solutions
MERCHANT COPY	**CUSTOMER COPY**
XYZ MERCHANT	XYZ MERCHANT
890 PARK ST	890 PARK ST
MELBOURNE 3000	MELBOURNE 3000

MERCHANT COPY

ANZ WORLDLINE
Payment Solutions

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID	00013005006
Mastercard	(C) CR
1703	

PUR   AUD $5.00

ANZ BANK
AID   A0000000041010
TVR   0000000000
APSN 00   P—-Y18 ATC 0049

APPROVED*

REC NO.0262

23/02/12 14:56

CUSTOMER COPY

ANZ WORLDLINE
Payment Solutions

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID	00013005006
Mastercard	(C) CR
1703	

PUR   AUD $5.00

ANZ BANK
AID   A0000000041010
TVR   0000000000
APSN 00   P—-Y18 ATC 0049

APPROVED*

REC NO.0262

23/02/12 14:56

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Purchase Contactless Transaction – No Signature Required

MERCHANT COPY	CUSTOMER COPY
ANZ WORLDLINE Payment Solutions	**ANZ WORLDLINE** Payment Solutions
MERCHANT COPY	**CUSTOMER COPY**
XYZ MERCHANT	XYZ MERCHANT
890 PARK ST	890 PARK ST
MELBOURNE 3000	MELBOURNE 3000
TERMINAL ID 00013005006	TERMINAL ID 00013005006
Visa (C) CR	Visa (C) CR
8804	8804
PUR AUD $15.00	PUR AUD $15.00
Visa CREDIT	Visa CREDIT
AID A0000000041010	AID A0000000041010
TVR 0000000000	TVR 0000000000
APSN 00 P00002 ATC 00A2	APSN 00 P00002 ATC 00A2
APPROVED **AUTH: 923559**	**APPROVED** **AUTH: 923559**
STAN:005401	STAN:005401
23/02/12 15:00	23/02/12 15:00
	MESSAGE LINE 1
	MESSAGE LINE 2
	PLEASE RETAIN FOR YOUR RECORD

Purchase Contactless Transaction – Signature Required

ANZ WORLDLINE
Payment Solutions

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013005006
Visa   (C) CR
8804

PUR   AUD $10.00

                          SIGNATURE

Visa CREDIT
AID   A0000000041010
TVR   0000000000
APSN 00   P08086 ATC 00A3

APPROVED   **AUTH: 923650**
STAN:005401
23/02/12 15:03

ANZ WORLDLINE
Payment Solutions

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013005006
Visa   (C) CR
8804

PUR   AUD $10.00

Visa CREDIT
AID   A0000000041010
TVR   0000000000
APSN 00   P08086 ATC 00A3

APPROVED   **AUTH: 923650**
STAN:005401
23/02/12 15:03

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Chip Refund Transaction – No Signature Required

ANZ WORLDLINE Payment Solutions	ANZ WORLDLINE Payment Solutions
MERCHANT COPY	**CUSTOMER COPY**
XYZ MERCHANT 890 PARK ST MELBOURNE 3000	XYZ MERCHANT 890 PARK ST MELBOURNE 3000
TERMINAL ID 00013005007 Visa (C) CR 5400	TERMINAL ID 00013005007 Visa (C) CR 5400
REFUND AUD $25.00	*REFUND* AUD $25.00
Visa CREDIT AID A0000000031010 TVR 0000000000 APSN 00	Visa CREDIT AID A0000000031010 TVR 0000000000 APSN 00
APPROVED **AUTH: 179713** STAN: 005472 20/02/12 11:10	**APPROVED** **AUTH: 179713** STAN: 005472 20/02/12 11:10
	MESSAGE LINE 1 MESSAGE LINE 2 PLEASE RETAIN FOR YOUR RECORD

Chip Refund Transaction – Signature Required

ANZ WORLDLINE
Payment Solutions

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013005007
Visa   (C) CR
5400

REFUND AUD $25.00

                            SIGNATURE

Visa CREDIT
AID   A0000000031010
TVR   0000000000
APSN 01

APPROVED   **AUTH: 426113**
STAN: 005473
20/02/12 11:11

ANZ WORLDLINE
Payment Solutions

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013005007
Visa   (C) CR
5400

REFUND AUD $25.00

Visa CREDIT
AID   A0000000031010
TVR   0000000000
APSN 01

APPROVED   **AUTH: 426113**
STAN: 005473
20/02/12 11:11

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Chip Purchase Transaction – Offline

MERCHANT COPY	CUSTOMER COPY
ANZ WORLDLINE Payment Solutions	**ANZ WORLDLINE** Payment Solutions

---

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013005007
Visa   (C) CR
0010

PUR   AUD $1.00

Visa CREDIT
AID   A0000000031010
TVR   0000000000
APSN 01   C--Y17 ATC 0001

APPROVED*

REC NO:0635
20/02/12 13:58

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013005007
Visa   (C) CR
0010

PUR   AUD $1.00

Visa CREDIT
AID   A0000000031010
TVR   0000000000
APSN 01   C--Y17 ATC 0001

APPROVED*

REC NO:0635
20/02/12 13:58

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

CPC Purchase Transaction – Exchange Rate Accepted and No Signature Required

MERCHANT COPY	CUSTOMER COPY
ANZ WORLDLINE Payment Solutions	**ANZ WORLDLINE** Payment Solutions
MERCHANT COPY	**CUSTOMER COPY**
XYZ MERCHANT 890 PARK ST MELBOURNE 3000	XYZ MERCHANT 890 PARK ST MELBOURNE 3000
TERMINAL ID　　　　00013005007 Visa　　　　　　　　　　　(C) CR 0014	TERMINAL ID　　　　00013005007 Visa　　　　　　　　　　　(C) CR 0014
PUR　　　　AUD　　　$25.80 TRANSACTION CURRENCY　　USD EXCH. RATE　　　　　　0.7792 **TOTAL**　　**USD**　　　**20.10**	PUR　　　　AUD　　　$25.80 TRANSACTION CURRENCY　　USD EXCH. RATE　　　　　　0.7792 **TOTAL**　　**USD**　　　**20.10**
Visa CREDIT AID　　　　　A0000000031010 TVR　　　　　　0000000000 APSN 01　　　C00001 ATC 005E	Visa CREDIT AID　　　　　A0000000031010 TVR　　　　　　0000000000 APSN 01　　　C00001 ATC 005E
APPROVED　　　**AUTH: 702416** STAN: 005483 20/02/12 11:24	**APPROVED**　　　**AUTH: 702416** STAN: 005483 20/02/12 11:24
I HAVE BEEN OFFERED A CHOICE OF CURRENCIES FOR PAYMENT, INCLUDING THE MERCHANT'S LOCAL CURRENCY. I ACKNOWLEDGE THE CURRENCY CONVERSION SERVICE IS CONDUCTED BY ANZ.	I HAVE BEEN OFFERED A CHOICE OF CURRENCIES FOR PAYMENT, INCLUDING THE MERCHANT'S LOCAL CURRENCY. I ACKNOWLEDGE THE CURRENCY CONVERSION SERVICE IS CONDUCTED BY ANZ.
EXCH. RATE MARK UP 2.5%	EXCH. RATE MARK UP 2.5%
[ ] I AGREE TO THE INFORMATION ABOVE	[ ] I AGREE TO THE INFORMATION ABOVE
	PLEASE RETAIN FOR YOUR RECORD

CPC Purchase Transaction – Exchange Rate Accepted and Signature Required

MERCHANT COPY

ANZ WORLDLINE
Payment Solutions

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID	00013005007
Visa	(C) CR
0010	

PUR	AUD	$25.80
TRANSACTION CURRENCY		USD
EXCH. RATE		0.7792
TOTAL	**USD**	**20.10**

SIGNATURE

Visa CREDIT

AID	A0000000031010
TVR	0000000000
APSN 01	C08006 ATC 005E

APPROVED   **AUTH: 703708**
STAN: 005495
20/02/12 11:46

I HAVE BEEN OFFERED A
CHOICE OF CURRENCIES FOR
PAYMENT, INCLUDING THE
MERCHANT'S LOCAL CURRENCY.
I ACKNOWLEDGE THE CURRENCY
CONVERSION SERVICE IS
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%

[ ] I AGREE TO THE INFORMATION ABOVE

CUSTOMER COPY

ANZ WORLDLINE
Payment Solutions

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID	00013005007
Visa	(C) CR
0010	

PUR	AUD	$25.80
TRANSACTION CURRENCY		USD
EXCH. RATE		0.7792
TOTAL	**USD**	**20.10**

Visa CREDIT

AID	A0000000031010
TVR	0000000000
APSN 01	C08006 ATC 005E

APPROVED   **AUTH: 703708**
STAN: 005495
20/02/12 11:46

MESSAGE LINE 1
MESSAGE LINE 2

I HAVE BEEN OFFERED A
CHOICE OF CURRENCIES FOR
PAYMENT, INCLUDING THE
MERCHANT'S LOCAL CURRENCY.
I ACKNOWLEDGE THE CURRENCY
CONVERSION SERVICE IS
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%

[ ] I AGREE TO THE INFORMATION ABOVE

PLEASE RETAIN FOR YOUR RECORD

CPC Purchase With Tip@Terminal Transaction – Exchange Rate Accepted and No Signature Required

ANZ WORLDLINE Payment Solutions

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID		00013005007
Visa		(C) CR
0014		

PUR	AUD	$35.00
TIP	AUD	$3.50
TRANSACTION CURRENCY		USD
EXCH. RATE		0.7792
TOTAL	**USD**	**30.00**

Visa CREDIT

AID	A0000000031010
TVR	0000000000
APSN 01	C00001 ATC 0060

APPROVED   **AUTH: 702628**
STAN: 005485
20/02/12 11:28

I HAVE BEEN OFFERED A
CHOICE OF CURRENCIES FOR
PAYMENT, INCLUDING THE
MERCHANT'S LOCAL CURRENCY.
I ACKNOWLEDGE THE CURRENCY
CONVERSION SERVICE IS
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%

[ ] I AGREE TO THE INFORMATION ABOVE

ANZ WORLDLINE Payment Solutions

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID		00013005007
Visa		(C) CR
0014		

PUR	AUD	$35.00
TIP	AUD	$3.50
TRANSACTION CURRENCY		USD
EXCH. RATE		0.7792
TOTAL	**USD**	**30.00**

Visa CREDIT

AID	A0000000031010
TVR	0000000000
APSN 01	C00001 ATC 0060

APPROVED   **AUTH: 702628**
STAN: 005485
20/02/12 11:28

MESSAGE LINE 1
MESSAGE LINE 2

I HAVE BEEN OFFERED A
CHOICE OF CURRENCIES FOR
PAYMENT, INCLUDING THE
MERCHANT'S LOCAL CURRENCY.
I ACKNOWLEDGE THE CURRENCY
CONVERSION SERVICE IS
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%

[ ] I AGREE TO THE INFORMATION ABOVE

PLEASE RETAIN FOR YOUR RECORD

CPC Purchase With Tip@Terminal Transaction – Exchange Rate Accepted and Signature Required

ANZ WORLDLINE Payment Solutions	**ANZ WORLDLINE** Payment Solutions
MERCHANT COPY	**CUSTOMER COPY**
XYZ MERCHANT	XYZ MERCHANT
890 PARK ST	890 PARK ST
MELBOURNE 3000	MELBOURNE 3000

MERCHANT COPY

ANZ WORLDLINE
Payment Solutions

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013005007
Visa   (C) CR
0014

PUR   AUD $35.00
TIP   AUD $3.50
TRANSACTION CURRENCY   USD
EXCH. RATE   0.7792
TOTAL   USD   30.00

                              SIGNATURE

Visa CREDIT
AID   A0000000031010
TVR   0000000000
APSN 01   C08006 ATC 0060

APPROVED   **AUTH: 702456**
STAN: 005465
20/02/12 11:29

I HAVE BEEN OFFERED A
CHOICE OF CURRENCIES FOR
PAYMENT, INCLUDING THE
MERCHANT'S LOCAL CURRENCY.
I ACKNOWLEDGE THE CURRENCY
CONVERSION SERVICE IS
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%

[ ] I AGREE TO THE INFORMATION ABOVE

CUSTOMER COPY

ANZ WORLDLINE
Payment Solutions

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013005007
Visa   (C) CR
0014

PUR   AUD $35.00
TIP   AUD $3.50
TRANSACTION CURRENCY   USD
EXCH. RATE   0.7792
TOTAL   USD   30.00

Visa CREDIT
AID   A0000000031010
TVR   0000000000
APSN 01   C08006 ATC 0060

APPROVED   **AUTH: 702456**
STAN: 005465
20/02/12 11:29

MESSAGE LINE 1
MESSAGE LINE 2

I HAVE BEEN OFFERED A
CHOICE OF CURRENCIES FOR
PAYMENT, INCLUDING THE
MERCHANT'S LOCAL CURRENCY.
I ACKNOWLEDGE THE CURRENCY
CONVERSION SERVICE IS
CONDUCTED BY ANZ.

EXCH. RATE MARK UP 2.5%

[ ] I AGREE TO THE INFORMATION ABOVE

PLEASE RETAIN FOR YOUR RECORD

Other Transactions
Initialisation

```
            ANZ INITIALISATION

TERMINAL ID              00013005006

APPROVED  00

STAN: 005354
17/02/12 14:11
```

Cash-Out

```
        ANZ WORLDLINE
        Payment Solutions

            MERCHANT COPY

             XYZ MERCHANT
              890 PARK ST
            MELBOURNE 3000

TERMINAL ID           00013005007
DEBIT CARD AC             (C) SAV
9930

CASH OUT AUD               $25.00

APPROVED          AUTH: 649381
STAN: 005511
20/02/12 13:06
```

```
        ANZ WORLDLINE
        Payment Solutions

            CUSTOMER COPY

             XYZ MERCHANT
              890 PARK ST
            MELBOURNE 3000

TERMINAL ID           00013005007
DEBIT CARD AC             (C) SAV
9930

CASH OUT AUD               $25.00

APPROVED          AUTH: 649381
STAN: 005511
20/02/12 13:06

            MESSAGE LINE 1
            MESSAGE LINE 2

    PLEASE RETAIN FOR YOUR RECORD
```

Purchase with Cash-Out

MERCHANT COPY	CUSTOMER COPY
ANZ WORLDLINE Payment Solutions	**ANZ WORLDLINE** Payment Solutions
MERCHANT COPY	**CUSTOMER COPY**
XYZ MERCHANT 890 PARK ST MELBOURNE 3000	XYZ MERCHANT 890 PARK ST MELBOURNE 3000
TERMINAL ID 00013005007 DEBIT CARD AC (C) SAV 9930	TERMINAL ID 00013005007 DEBIT CARD AC (C) SAV 9930
PUR $10.00 CASH OUT $10.00 **TOTAL AUD $20.00**	PUR $10.00 CASH OUT $10.00 **TOTAL AUD $20.00**
APPROVED AUTH: 944945 STAN: 005510 20/02/12 13:06	**APPROVED AUTH: 944945** STAN: 005510 20/02/12 13:06
	MESSAGE LINE 1 MESSAGE LINE 2 PLEASE RETAIN FOR YOUR RECORD

Refund

ANZ WORLDLINE ⓦ
Payment Solutions

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013005007
DEBIT CARD AC   (C) SAV
9930

REFUND AUD $100.00

APPROVED   **AUTH: 897589**
STAN: 005520
20/02/11 13:16

ANZ WORLDLINE ⓦ
Payment Solutions

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013005007
DEBIT CARD AC   (C) SAV
9930

REFUND AUD $100.00

APPROVED   **AUTH: 897589**
STAN: 005520
20/02/11 13:16

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

EFB Transaction Record
EFB Purchase

MERCHANT COPY	CUSTOMER COPY
ANZ WORLDLINE Payment Solutions	**ANZ WORLDLINE** Payment Solutions
MERCHANT COPY	**CUSTOMER COPY**
XYZ MERCHANT 890 PARK ST MELBOURNE 3000	XYZ MERCHANT 890 PARK ST MELBOURNE 3000
TERMINAL ID 00013005007 Visa (C) CR 9991	TERMINAL ID 00013005007 Visa (C) CR 9991
PUR AUD $10.91	PUR AUD $10.91
--- **SIGNATURE**	**APPROVED *** **AUTH: 123456** REC NO:0604 20/02/12 13:07
APPROVED * **AUTH: 123456** REC NO:0604 20/02/12 13:07	MESSAGE LINE 1 MESSAGE LINE 2 PLEASE RETAIN FOR YOUR RECORD

ANZ WORLDLINE
Payment Solutions

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013005007
Visa   (C) CR
9991

REFUND   AUD $10.91

                              SIGNATURE

APPROVED*
                              REC NO:0623

20/02/12 13:34

ANZ WORLDLINE
Payment Solutions

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013005007
Visa   (C) CR
9991

REFUND   AUD $10.91

APPROVED*
                              REC NO:0623

20/02/12 13:34

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Pre-Authorisation Transaction – Magnetic Stripe Cards with No Signature Required

ANZ WORLDLINE Payment Solutions	**ANZ WORLDLINE** Payment Solutions
MERCHANT COPY	**CUSTOMER COPY**
XYZ MERCHANT 890 PARK ST MELBOURNE 3000	XYZ MERCHANT 890 PARK ST MELBOURNE 3000

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013005007
Visa   (C) CR
9999999999999999   1213

PRE AUTH AUD $25.80

APPROVED   **AUTH: 710763**
STAN: 005540
20/02/12 13:43

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013005007
Visa   (C) CR
9999999999999999   1213

PRE AUTH AUD $25.80

APPROVED   **AUTH: 710763**
STAN: 005540
20/02/12 13:43

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

ANZ WORLDLINE
Payment Solutions

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID	00013005007
Visa	(C) CR
9999999999999999	1122

PRE AUTH AUD $25.80

Visa CREDIT
AID	A0000000031010
TVR	0000000000
APSN 00	C00002 ATC 004B

APPROVED   **AUTH: 709848**
STAN: 005528
20/02/12 13:28

ANZ WORLDLINE
Payment Solutions

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID	00013005007
Visa	(C) CR
9999999999999999	1122

PRE AUTH AUD $25.80

Visa CREDIT
AID	A0000000031010
TVR	0000000000
APSN 00	C00002 ATC 004B

APPROVED   **AUTH: 709848**
STAN: 005528
20/02/12 13:28

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

ANZ WORLDLINE
Payment Solutions

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013005007
Visa   (C) CR
9999999999999999   1122

PRE AUTH AUD $25.80

                              SIGNATURE

            Visa CREDIT
AID   A0000000031010
TVR   0000000000
APSN 00   C08006 ATC 004C

APPROVED   **AUTH: 709848**
STAN: 005529
20/02/12 13:29

ANZ WORLDLINE
Payment Solutions

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013005007
Visa   (C) CR
9999999999999999   1122

PRE AUTH AUD $25.80

            Visa CREDIT
AID   A0000000031010
TVR   0000000000
APSN 00   C08006 ATC 004C

APPROVED   **AUTH: 709848**
STAN: 005529
20/02/12 13:29

            MESSAGE LINE 1
            MESSAGE LINE 2

      PLEASE RETAIN FOR YOUR RECORD

ANZ WORLDLINE
Payment Solutions

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID	00013005007
Visa	(C) CR
9999	

COMP   AUD $25.80

                                    SIGNATURE

Visa CREDIT
AID   A0000000031010
TVR   0000000000
APSN 00

APPROVED   **AUTH: 709848**
STAN: 005529
20/02/12 13:35

ANZ WORLDLINE
Payment Solutions

CUSTOMER COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID	00013005007
Visa	(C) CR
9999	

COMP   AUD $25.80

Visa CREDIT
AID   A0000000031010
TVR   0000000000
APSN 00

APPROVED   **AUTH: 709848**
STAN: 005529
20/02/12 13:35

MESSAGE LINE 1
MESSAGE LINE 2

PLEASE RETAIN FOR YOUR RECORD

Mail Order Transaction

ANZ WORLDLINE **WW**
Payment Solutions

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013005007
Visa   (C) CR
5400
PUR   AUD $22.00
RECURRING MAIL ORDER
APPROVED   AUTH: 525461
STAN: 005223
23/01/12 11:28

Telephone Order Transaction

ANZ WORLDLINE **WW**
Payment Solutions

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013005007
Visa   (C) CR
5400
PUR   AUD $58.96
SINGLE PHONE ORDER
APPROVED   AUTH: 594325
STAN: 005224
23/01/12 11:29

Ecommerce Transaction

ANZ WORLDLINE **WW**
Payment Solutions

MERCHANT COPY

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID   00013005007
Visa   (C) CR
5400
PUR   AUD $25.80
INSTALMENT ECOMMERCE
APPROVED   AUTH: 658513
STAN: 005556
20/02/12 14:25

Reports
Summary Totals Report   **Failed Summary Totals**

ANZ SUMMARY TOTALS	
TERMINAL ID	00013005007
PUR	$1969.55 0032
CASH	$300.00 0003
RFND	$417.82 0008
TOTAL	$1851.73 0043
APPROVED 00	
STAN: 005468	
20/02/12 10:10	

ANZ SUMMARY TOTALS	
TERMINAL ID	00013005007
PUR	$0.00 0000
CASH	$0.00 0000
RFND	$0.00 0000
TOTAL	$0.00 0000
DECLINED XX	
SYSTEM ERROR	
STAN: 005827	
20/02/12 13:00	

(xx indicates an error response code)

Sub-Totals

Failed Sub-Totals

```
        ANZ SUMMARY TOTALS

TERMINAL ID           00013009847

DEBIT CARD AC
PUR          $100.00          0001
CASH         $300.00          0003
RFND         $100.00          0001
TOTAL        $300.00          0005

Visa
PUR         $1192.64          0018
CASH           $0.00          0000
RFND         $217.82          0005
TOTAL        $974.82          0023

Mastercard
PUR          $676.91          0013
CASH           $0.00          0000
RFND         $100.00          0002
TOTAL        $576.91          0015

UnionPay
PUR         $1000.00          0010
CASH           $0.00          0000
RFND         $200.00          0002
TOTAL        $800.00          0012

TOTALS
PUR         $2969.55          0042
CASH         $300.00          0003
RFND         $617.82          0010
TOTAL       $2651.73          0055

APPROVED  00
STAN: 005821
20/02/12 13:33
```

```
        ANZ SUMMARY TOTALS

TERMINAL ID           00013009847

           AS AT 00/00/00

PUR            $0.00          0000
CASH           $0.00          0000
RFND           $0.00          0000
TOTAL          $0.00          0000

DECLINED  05
SYSTEM ERROR
STAN: 005828
05/03/11 01:01
```

Transaction Detail Report

Settlement

```
          XYZ MERCHANT
           890 PARK ST
         MELBOURNE 3000

           ANZ EFTPOS
          DETAIL REPORT
          AS AT 21/02/12

TERMINAL ID        00013005007
0643 45640 992          PUR VI
20/02 10:23             $35.00

0573 45640 831          PUR MC
20/02 10:29            $100.00
TIP                     $10.00

005473 45640 992        RFD VI
20/02 12:06             $35.00

005473 45640 992        PUR VI
20/02 12:08             $25.80
USD                      20.10

005473 45640 992        PUR VI
20/02 12:10             $25.80
USD                      22.29
TIP                       2.80

007351 621298 202        PUR I
20/02  16:21            $50.00

TOTAL            $214.40 0005

20/02/12                 14:32
```

```
        ANZ SETTLEMENT

TERMINAL ID        00013005007

APPROVED 00

STAN: 005446
20/02/12 09:15
```

Settlement Previously Taken

```
        ANZ SETTLEMENT

TERMINAL ID        00013005007

DECLINED  12

   SETTLEMENT ALREADY TAKEN

STAN: 005576
20/02/12 14:54
```

Last Summary Totals

Server Tip Report

```
    ANZ LAST SUMMARY TOTALS

            XYZ MERCHANT
             890 PARK ST
          MELBOURNE 3000

TERMINAL ID            00013005007

            AS AT 20/02/12

PUR               $21100.00  0002
CASH                  $0.00  0000
RFND                  $0.00  0000
TOTAL             $21100.00  0002

APPROVED  00
STAN: 005469
20/02/12 10:11
```

```
     ANZ SERVER TIP REPORT

            XYZ MERCHANT
             890 PARK ST
          MELBOURNE 3000

TERMINAL ID            00013005007
SERVER ID                       01
            AS AT 21/02/12

RECALL#              TIP AMOUNT
0573                        $1.50

0581                        $3.50

0590                        $2.50

0593                        $3.60

0609                        $3.50

TOTAL              $14.60 0005
20/02/12                     13:18
```

Tip Totals Report

Shift Total Report

```
        ANZ TIP TOTALS REPORT

              XYZ MERCHANT
              890 PARK ST
            MELBOURNE 3000

TERMINAL ID              00013005007

              AS AT 21/02/12

SERVER#   RCL#    TIP    AMOUNT
01        0573              $1.50
01        0574              $1.50

TOTALS
01                $3.00      0002
TOTAL             $3.00      0002

20/02/12                    10:12
```

```
          ANZ SHIFT TOTALS

              XYZ MERCHANT
              890 PARK ST
            MELBOURNE 3000

TERMINAL ID              00013005007

              AS AT 21/02/12

PUR         $1150.06        0040
CASH          $35.00        0002
RFND         $222.82        0009
TOTAL        $962.24        0051

APPROVED  00
STAN: 005571
20/02/12 14:46
```

Last Shift Total Report

ANZ LAST SHIFT TOTALS

XYZ MERCHANT
890 PARK ST
MELBOURNE 3000

TERMINAL ID		00013005007
FROM 17/02/12		11:50
PUR	$14019.50	0163
CASH	$0.00	0000
RFND	$191.54	0012
TOTAL	$13827.96	0175

APPROVED 00
STAN: 005573
20/02/12 14:48

Settlement in Training Mode

ANZ SETTLEMENT

TERMINAL ID	12345678901

APPROVED 00

STAN: 005580
20/02/12 15:00

Training Mode

ANZ SUB TOTALS

ANZ BANK
*** TRAINING ONLY ***
NOT A VALID TRANSACTION

TERMINAL ID 12345678901

PUR	$40.00	0040
CASH	$50.00	0050
RFND	$60.00	0060
TOTAL	$30.00	0150

TOTALS

PUR	$50.00	0050
CASH	$70.00	0070
RFND	$90.00	0090
TOTAL	$30.00	0210

APPROVED 00
STAN: 005580
20/02/12 15:00

Multi-Merchant receipts and reports
Sub-totals Report (Primary Merchant)

Sub-totals Report
(Secondary Merchant)

ANZ SUB-TOTALS
PRIMARY MERCHANT

DR XYZ
890 ABC ST
MELBOURNE 3000

PRIMARY ID 00013008718
TERMINAL ID 00013008701

DEBIT CARD AC
PUR	$100.00	0002
CASH	$20.00	0001
RFND	$0.00	0000
TOTAL	$120.00	0003

Visa
PUR	$20.00	0001
CASH	$0.00	0000
RFND	$11.00	0001
TOTAL	$9.00	0002

AMEX
PUR	$50.00	0001
CASH	$0.00	0000
RFND	$0.00	0000
TOTAL	$50.00	0001

Mastercard
PUR	$50.00	0001
CASH	$0.00	0000
RFND	$100.00	0002
TOTAL	-$50.00	0003

UnionPay
PUR	$1000.00	0010
CASH	$0.00	0000
RFND	$200.00	0002
TOTAL	$800.00	0012

TOTALS
PUR	$1220.00	0042
CASH	$20.00	0003
RFND	$311.00	0010
TOTAL	$929.00	0055

APPROVED 00
STAN: 005165

ANZ SUB TOTALS
PRIMARY MERCHANT

DR XYZ
890 ABC ST
MELBOURNE 3000

PRIMARY ID 00013008718
TERMINAL ID 00013008701

DEBIT CARD AC
PUR	$100.00	0002
CASH	$20.00	0001
RFND	$0.00	0000
TOTAL	$120.00	0003

Visa
PUR	$20.00	0001
CASH	$0.00	0000
RFND	$11.00	0001
TOTAL	$9.00	0002

AMEX
PUR	$50.00	0001
CASH	$0.00	0000
RFND	$0.00	0000
TOTAL	$50.00	0001

Mastercard
PUR	$50.00	0001
CASH	$0.00	0000
RFND	$100.00	0002
TOTAL	-$50.00	0003

TOTALS
PUR	$220.00	0005
CASH	$20.00	0001
RFND	$111.00	0003
TOTAL	$129.00	0009

APPROVED 00
STAN: 005165
DDD/MM/YY   HH:MM

Sub Totals Report (All Merchants)

```
        ANZ SUB TOTALS

           DR XYZ
          890 ABC ST
        MELBOURNE 3000

      PRIMARY ID 00013008718
      TERMINAL ID  00013008701

DEBIT CARD AC
PUR                 $100.00  0002
CASH                 $20.00  0001
RFND                  $0.00  0000
TOTAL               $120.00  0003

Visa
PUR                  $20.00  0001
CASH                  $0.00  0000
RFND                 $11.00  0001
TOTAL                 $9.00  0002

AMEX
PUR                  $50.00  0001
CASH                  $0.00  0000
RFND                  $0.00  0000
TOTAL                $50.00  0001

Mastercard
PUR                  $50.00  0001
CASH                  $0.00  0000
RFND                $100.00  0002
TOTAL               -$50.00  0003

UnionPay
PUR        $100.00          0010
CASH         $0.00          0000
RFND        $20.00          0002
TOTAL       $80.00          0012

TOTALS
PUR        $320.00          0042
CASH        $20.00          0003
RFND       $131.00          0010
TOTAL      $209.00          0055

GRAND TOTALS
PUR               $000.00  0000
CASH               $00.00  0000
RFND              $000.00  0000
TOTAL             $000.00  0000

APPROVED  00
STAN: 005165
DD/MM/YY  HH:MM
```

Repeated for all TID's contained in the Multi-Merchant configuration file.

Summary Totals Report (Single Merchant)

Declined Summary Totals Report (Single Merchant)

```
        ANZ SUMMARY TOTALS

                DR XYZ
              890 ABC ST
           MELBOURNE 3000

TERMINAL ID          00013008701

PUR                  $0.00  0000
CASH                 $0.00  0000
RFND                 $0.00  0000
TOTAL                $0.00  0000

APPROVED  00
STAN: 005165
DD/MM/YY   HH:MM
```

```
        ANZ SUMMARY TOTALS

                DR XYZ
              890 ABC ST
           MELBOURNE 3000

        PRIMARY ID 00013008718

        TERMINAL ID  00013008701

            AS AT 00/00/00

PUR                  $0.00  0000
CASH                 $0.00  0000
RFND                 $0.00  0000
TOTAL                $0.00  0000

DECLINED  XW
NOT AVAILABLE
DD/MM/YY   HH:MM
```

**Last Summary Totals Report
(Single Merchant)**

**Declined Last Summary Totals Report
(Single Merchant)**

ANZ LAST SUMMARY TOTALS

DR XYZ
890 ABC ST
MELBOURNE 3000

TERMINAL ID 00013008701

PUR	$0.00	0000
CASH	$0.00	0000
RFND	$0.00	0000
TOTAL	$0.00	0000

APPROVED 00
STAN: 005165
DD/MM/YY   HH:MM

ANZ LAST SUMMARY TOTALS

DR XYZ
890 ABC ST
MELBOURNE 3000

PRIMARY ID 00013008718

TERMINAL ID 00013008701

AS AT 00/00/00

PUR	$0.00	0000
CASH	$0.00	0000
RFND	$0.00	0000
TOTAL	$0.00	0000

DECLINED XW
NOT AVAILABLE
DD/MM/YY   HH:MM

**Summary Totals Report
(Secondary Merchant)**

**Declined Summary Totals Report
(Secondary Merchant)**

```
        ANZ SUMMARY TOTALS

              DR XYZ
            890 ABC ST
          MELBOURNE 3000

        PRIMARY ID 00013008718

        TERMINAL ID  00013008701

PUR                    $0.00  0000
CASH                   $0.00  0000
RFND                   $0.00  0000
TOTAL                  $0.00  0000

APPROVED  00
STAN: 005165
DD/MM/YY   HH:MM
```

```
        ANZ SUMMARY TOTALS

              DR XYZ
            890 ABC ST
          MELBOURNE 3000

        PRIMARY ID 00013008718

        TERMINAL ID  00013008701

PUR                    $0.00  0000
CASH                   $0.00  0000
RFND                   $0.00  0000
TOTAL                  $0.00  0000

DECLINED  XW
NOT AVAILABLE
DD/MM/YY   HH:MM
```

**Last Summary Totals Report
(Secondary Merchant)**

**Declined Last Summary Totals Report
(Secondary Merchant)**

```
        ANZ LAST SUMMARY TOTALS

                  DR XYZ
                890 ABC ST
              MELBOURNE 3000

           PRIMARY ID 00013008718
           TERMINAL ID  00013008701

PUR                        $0.00  0000
CASH                       $0.00  0000
RFND                       $0.00  0000
TOTAL                      $0.00  0000

APPROVED  00
STAN: 005165
DD/MM/YY   HH:MM
```

```
        ANZ LAST SUMMARY TOTALS

                  DR XYZ
                890 ABC ST
              MELBOURNE 3000

           PRIMARY ID 00013008718
           TERMINAL ID  00013008701

PUR                        $0.00  0000
CASH                       $0.00  0000
RFND                       $0.00  0000
TOTAL                      $0.00  0000

DECLINED  XW
NOT AVAILABLE
DD/MM/YY   HH:MM
```

Summary Totals Report (All Merchants)

Declined Last Summary Totals Report (All Merchants)

```
        ANZ SUMMARY TOTALS

              DR XYZ
            890 ABC ST
          MELBOURNE 3000

      PRIMARY ID 00013008718

          AS AT 00/00/00

            GRAND TOTALS
PUR                    $220.00  0005
CASH                    $20.00  0001
RFND                   $111.00  0003
TOTAL                  $129.00  0009

DECLINED  XW
NOT AVAILABLE
00/00/00 14:51
```

```
        ANZ SUMMARY TOTALS

              DR XYZ
            890 ABC ST
          MELBOURNE 3000

      PRIMARY ID 00013008718
      TERMINAL ID  00013008701

PUR                      $0.00  0000
CASH                     $0.00  0000
RFND                     $0.00  0000
TOTAL                    $0.00  0000

            GRAND TOTALS
PUR                    $220.00  0005
CASH                    $20.00  0001
RFND                   $111.00  0003
TOTAL                  $129.00  0009

APPROVED  00
STAN: 005165
DD/MM/YY    HH:MM
```

Repeated for all TID's contained in the Multi-Merchant configuration file.

**Last Summary Totals Report
(All Merchants)**

**Declined Last Summary Totals Report
(All Merchants)**

```
        ANZ LAST SUMMARY TOTALS

                DR XYZ
              890 ABC ST
            MELBOURNE 3000

         PRIMARY ID 00013008718

             AS AT 00/00/00

             GRAND TOTALS
PUR                      $220.00  0005
CASH                      $20.00  0001
RFND                     $111.00  0003
TOTAL                    $129.00  0009

DECLINED  XW
NOT AVAILABLE
00/00/00 14:51
```

```
        ANZ LAST SUMMARY TOTALS

                DR XYZ
              890 ABC ST
            MELBOURNE 3000

         PRIMARY ID 00013008718

         TERMINAL ID  00013008701

PUR                        $0.00  0000
CASH                       $0.00  0000
RFND                       $0.00  0000
TOTAL                      $0.00  0000

             GRAND TOTALS
PUR                      $220.00  0005
CASH                      $20.00  0001
RFND                     $111.00  0003
TOTAL                    $129.00  0009

APPROVED  00
STAN: 005165
DD/MM/YY    HH:MM
```

Repeated for all TID's contained in the
Multi-Merchant configuration file.

Detailed Report (Primary Merchant)

```
             PRIMARY MERCHANT

                  XDR XYZ
                 890 ABC ST
               MELBOURNE 3000

                 ANZ EFTPOS
                DETAIL REPORT
                AS AT 00/00/00

TERMINAL ID              00013008701
000000 000000 000            XXX XX
DD/MM HH:MM                  $200.00


TOTAL        $200.00            001
DD/MM/YY                     HH:MM
```

Detailed Report (Secondary Merchant)

```
                  DR XYZ
                 890 ABC ST
               MELBOURNE 3000

                 ANZ EFTPOS
                DETAIL REPORT
                AS AT 00/00/00

PRIMARY ID               00013008718
TERMINAL ID              00013008701
DD/MM HH:MM                  $200.00


TOTAL        $200.00            001
DD/MM/YY                     HH:MM
```

Detailed Report (All Merchants)

```
             PRIMARY MERCHANT

                  DR XYZ
                 890 ABC ST
               MELBOURNE 3000

                 ANZ EFTPOS
                DETAIL REPORT
                AS AT 00/00/00

PRIMARY ID               00013008718
TERMINAL ID              00013008701

TERMINAL ID              00013008701
000000 000000 000            XXX XX

DD/MM HH:MM                  $200.00

TOTAL        $200.00           0001

TERMINAL ID              00013008702
TOTAL         $20.00           0002

    TERMINAL ID  00013008703
TOTAL        $150.00           0003

    TERMINAL ID  00013008704
TOTAL         $45.00           0004

              GRAND
TOTAL        $415.00           0001
DD/MM/YY                     HH:MM
```

This Merchant Operating Guide forms part of your Merchant Agreement and may be varied or replaced by ANZ at any time.

About ANZ Worldline Payment Solutions

On 15 December 2020 Australia and New Zealand Banking Group Limited announced that it was setting up a partnership with Worldline SA to provide leading payments technology and merchant services in Australia.

The joint venture formed by ANZ and Worldline SA is known as **ANZ Worldline Payment Solutions** and aims to give merchant customers in Australia access to Worldline SA's market-leading payments technology and future innovations. ANZ Worldline Payment Solutions commenced operations on the 1st April, 2022.

Pairing Worldline SA's global leadership with ANZ's local expertise and existing relationships, ANZ Worldline Payment Solutions aims to offer fast, reliable and secure point-of-sale and online payment acceptance for merchants and their customers in Australia, and strives to deliver a suite of competitive products and an innovative roadmap to help your business grow.

ANZ Worldline Payment Solutions means Worldline Australia Pty Ltd ACN 645 073 034 ("Worldline"), the provider of merchant solutions under the Merchant Agreement. Worldline is not an authorised deposit taking institution (ADI) and entry into the Agreement is neither a deposit nor liability of ANZ or any of its related bodies corporate (together "ANZ Group"). Neither ANZ nor any other member of the ANZ Group stands behind or guarantees Worldline.

ANZ WORLDLINE
Payment Solutions