

Bank of
Melbourne

EFTPOS 1i Terminal User Guide.

Learn how to use your new terminal
with this easy-to-follow guide.

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Please have your merchant and terminal numbers ready.

Being aware of error messages you are experiencing will come in handy to ensure your issues are resolved.

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1.0 Introducing the EFTPOS 1i Terminal.

What this guide will cover.

This user guide will tell you all you need to know about the EFTPOS 1i terminal. As you read you'll become familiar with the terminal and feel comfortable operating it using this as a guide. This guide will cover all transaction types as well as additional processes to ensure a smooth transition to your new terminal.

A brief overview of what your terminal can do.

Your new terminal enables online transactions to be processed for Debit Cards (Savings and Cheque accounts), Credit Cards (Visa®, Mastercard® and China UnionPay) and Charge Cards (American Express®, Diners Club and JCB).

Your EFTPOS 1i terminal can process:

- Purchases
- Purchases with Cash Out for Debit Cards
- Refunds
- Voids
- Mail Order/Telephone Order transactions (MOTO) and eCommerce
- Cash Out transactions for Debit Cards
- Pre-Authorisation and Completion transactions, including the extended range of transactions offered by Visa, mastercard and UnionPay (approved merchants only)
- Purchase with Tips

* American Express® is a registered trademark of American Express Company.* Mastercard® is a registered trademark of Mastercard International Incorporated.* Visa® is a registered trademark of Visa Worldwide Pte Limited. UnionPay is a trademark of China UnionPay Co., Ltd.

1.1 Merchant responsibility for equipment and materials provided.

Any hardware or equipment and any unused stationery and promotional materials supplied by the bank, remain the property of the bank.

Additionally:

- You must not sell, assign or in any way encumber them.
- You cannot give them to a third party or give access to a third party.
- You must ensure that the terminals are covered by your business or contents insurance.

It's also important to note that your terminal must not be relocated without prior authorisation.

It must be located where customers can use the pinpad without the risk of other people seeing them key in their PIN.

1.2 Cancellation of facility.

If your merchant facility is cancelled for any reason, the equipment and materials must be returned to us. To make arrangements for return call the Merchant Help Desk on 1300 603 266. You must ensure that all equipment and materials are available to be returned within five business days of our request. Fees and charges will continue to be incurred until the equipment is returned to the bank as instructed.

1.3 Damaged, lost or stolen equipment.

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

1.4 Merchant receipts.

It's vital that you retain all printed and electronic merchant receipts, in a secure manner for reconciliation and in case of terminal failure.

You must provide the customer with a receipt unless he or she requests otherwise.

1.5 EFTPOS stationery.

Stationery can be ordered by the phone or online on the internet.

Please place your orders before running your stocks too low. Orders will be delivered to you within five business days.

Ordering stationery online.

Log on to bankofmelbourne.com.au/business/payment-solutions/merchant-support to order stationery online. Select stationery ordering system, which will direct you to the stationery order page on the Bank of Melbourne website and enter the following details:

- Merchant Number (MID)
- Trading Address Postcode then:
 - Select your stationery items and quantities and follow the prompts.

Ordering stationery by phone.

Call the Merchant Help Desk on 1300 603 266 (available 24/7). Follow the prompts and use your phone keypad to enter the following details:

- Select your stationery items and quantities then:
 - Merchant Number (MID)
 - Trading Address Postcode

2.0 Setup and Configuration.



2.1 Using the touch screen.

The EFTPOS 1i terminal has a colour touch screen. To navigate using the touch screen, follow the prompts and press the option on the screen to make a selection.

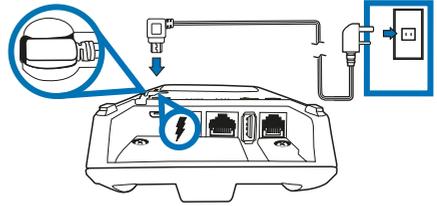
2.2 Using the keypad.

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

2.3 Powering up.

Connecting base station to power.

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



Manual start-up.

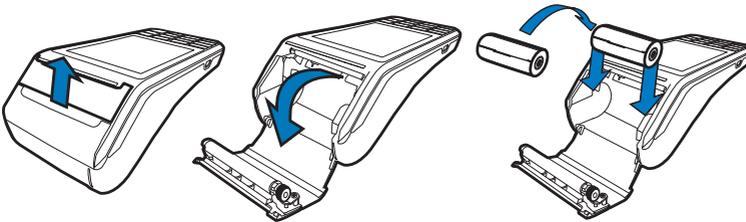
Hold the green (Enter) key down for about 10 seconds until terminal displays the start-up screen.

Manual shutdown.

Hold the red (Cancel) key down for about 10 seconds until the terminal displays the shutdown verification screen. Keep holding the red key until the terminal shuts down. (Must be unplugged from power supply before attempting manual shut down)

2.4 Loading paper.

1. On top of your terminal, lift and open the black paper compartment latch.
2. Position the paper roll with the end of the roll protruding from underneath the roll towards the terminal screen.
3. Pull paper out slightly and close the cover.



2.5 Getting started.

Your EFTPOS 1i terminal arrives as a complete unit. Included in your delivery is:

- quick reference guide
- terminal
- terminal base
- paper rolls
- power supply
- cables (RS232 serial, USB and dial cables).

For any PC-EFTPOS software queries, please contact the PC-EFTPOS Help Desk on 02 9998 9800.

Communication type.

The terminal supports PC-EFTPOS IP Gateway via the POS.

In the event that your main communication method is down, the terminal will automatically failover to 3G/GPRS backup communications.

2.6 Terminal setup and configuration.

To begin setting up your new EFTPOS 1i terminal:

1. Ensure the terminal base is connected to power.
2. Ensure the terminal base is connected to your Point of Sale (POS) via a supported communications method.
3. Ensure the terminal is fully charged, or is sitting on the terminal base for power.
4. Ensure that your POS software is running on your Point of Sale. Please contact your Point of Sale provider or refer to your POS Guide if further information is required.
5. Hold down the green "Enter" key found at bottom right corner of the terminal keypad, until an audible beep is heard and/or the terminal screen powers on.
6. Follow the instructions for Bluetooth pairing below.

Your terminal should display "Ready" on-screen, at which point you can begin transacting via your POS software.

2.7 Terminal pairing with base (Bluetooth).

Your terminal uses Bluetooth communications between the Keypad and the Base, with security measures in place for all communications.

If the base does not display a solid blue light (indicating that it is currently paired with the terminal), follow these instructions to pair the terminal with the base:

- Press the button on the front of the base and wait for the blue light to begin blinking.
- On the Keypad, select the correct base by identifying the 9-digit serial number printed on the underside of the base.
- Wait for the pairing to complete, which will be indicated by a solid blue light displayed on the base.

The terminal will display the following message if Bluetooth pairing has not occurred or is unsuccessful:



Common issues in the initial pairing process include power and communications issues which are often resolved by checking the connections between device and power outlets. Please contact the Merchant Help Desk for further assistance.

2.8 Terminal configuration.

Once the EFTPOS 1i terminal is connected, the Merchant ID and Terminal ID will need to be entered into the PC-EFTPOS EFT Client. This is done via the Control Panel – your POS Vendor or PC-EFTPOS Help Desk may be able to assist you if required.

You can use the function on the keypad from the terminal idle screen to configure the primary communications method. To do this, press the # key at the idle screen and enter 998 to proceed to communications selection.

The following configuration options will be displayed:

1. **Bluetooth Base:** View the details of the connected Bluetooth base hardware, and press “1” to unpair from the base so that your terminal can be paired with another base.
2. **Bluetooth Base Version:** View the firmware version of the connected Bluetooth base, and press “2” to update the base firmware if required.
3. **POS Details:** View details on the POS interface methodology (such as RS232).
4. **SIM:** Press “4” to verify the SIM details (if installed).
5. **PSTN Details:** Press “5” to verify the PSTN phone number (if in use).
6. **Power off timer:** Press “6” to configure the power-off timer duration.
7. (not in use).
8. **Internal Modem:** Press “8” to configure which communications method should be used to communicate with the bank in the event that POS Communications are down. The available options are GPRS, PSTN, and None.

Note that these communications method configurations are for the handset communicating directly with the host (via GPRS or PSTN) in the event that the POS-to-Bank link is down.

The host communications (GPRS or PSTN) will only be used in the event that the POS communications to the bank are down (and/or the terminal is in standalone lite mode), and this process should be seamless during a transaction.

3.0 Procedures.

3.1 Conducting contactless transactions.

The EFTPOS 1i terminal supports contactless transactions.

Instructions:

1. Your customer should position the contactless enabled card above the terminal screen.
2. Await the confirmation beeps before removing the card.
The screen status LEDs will also indicate the progress of the read.



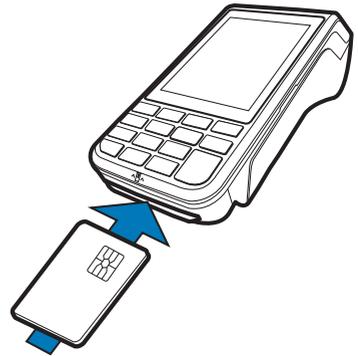
3.2 Inserting a chip card.

The EFTPOS 1i terminal supports credit or debit card transactions.

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

Instructions:

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



3.3 Swiping a magnetic stripe card.

The EFTPOS 1i terminal supports credit or debit card transactions.

The magnetic stripe reader is located on the right hand side of the terminal.

Instructions:

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



3.4 CCV security codes.

What is CCV?

The CCV is a three or four digit value printed on a payment card (usually on the signature panel), used to verify card-not-present transactions.

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

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

Note:

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

Where can I find the CCV security code?

Some cards, for example Mastercard and Visa, have a three-digit CCV printed on the signature panel on the reverse side of the card. Other numbers may precede the CCV. The last three digits on the signature panel are the CCV.

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

Some cards do not have a CCV.

Should I save CCV security codes?

No. It is prohibited to store the CCV codes. They must remain secret. You must not write them down or save them electronically. Doing so might lead to heavy penalties.



4.0 Daily Functions using Integrated Mode.

4.1 How to process a Bank Logon.

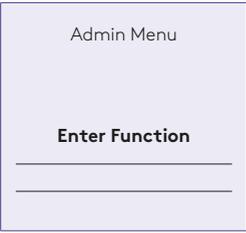
You can process a bank logon in one of two ways:

1. Using the POS.
2. Using the terminal.

Bank logon via the POS.

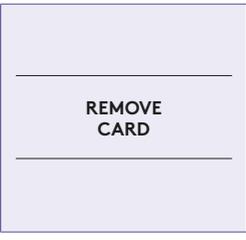
| Terminal Screen | Next Step |
|--|---|
|  <p>HH:MM DD/MM/YY</p> <p> Bank of Melbourne</p> <p>< READY ></p> | Start by initiating the transaction via the POS interface. |
|  <p>Bank Logon Please Wait</p> | The Logon will be performed. |
|  <p>LOGON APPROVED</p> | Take note of the response message. A successful response will display "APPROVED", while an unsuccessful response will display "DECLINED". |

Bank logon via the terminal.

| Terminal Screen | Next Step |
|--|--|
|  <p>HH:MM DD/MM/YY</p> <p>Bank of Melbourne</p> <p>< READY ></p> | <p>Start by initiating the transaction via the terminal, by pressing the # key.</p> |
|  <p>Admin Menu</p> <p>Enter Function</p> <hr/> <hr/> | <p>Enter password 1235 and Press ENTER.</p> |
|  <p>Bank Logon Please Wait</p> | <p>The Logon will be performed.</p> |
|  <p>LOGON APPROVED</p> | <p>Take note of the response message. A successful response will display "APPROVED", while an unsuccessful response will display "DECLINED".</p> |

4.2 How to process a Purchase transaction.

| Terminal Screen | Next Step |
|--|--|
|  <p>HH:MM DD/MM/YY</p> <p>Bank of Melbourne</p> <p>< READY ></p> | <p>Start by initiating the transaction via the POS interface.</p> |
|  <p>PURCHASE \$X.XX</p> <p>PRESENT CARD</p>  | <p>Bring the card into contact with the terminal by swiping, inserting or tapping it.</p> |
|  <p>PURCHASE \$X.XX</p> <p>MASTERCARD</p> <p>SELECT ACCOUNT</p> <p>CHEQUE OR PRESS 1</p> <p>SAVINGS OR PRESS 2</p> <p>CREDIT OR PRESS 3</p> | <p>For magnetic stripe and chip cards, have the customer select an account on the touch screen or keypad.</p> <p>Note: The terminal will only display the available accounts for the card entered</p> |
|  <p>PURCHASE \$X.XX</p> <p>MASTERCARD CR</p> <p>KEY PIN OR ENTER</p> <p>XXXX</p> | <p>Ask the customer to enter their PIN on the terminal and press ENTER, or just press ENTER to sign (if allowed*).</p> |
|  <p>PURCHASE \$X.XX</p> <p>MASTERCARD CR</p> <p>Processing Please Wait</p> | <p>Wait for the "Processing" message to complete.</p> |

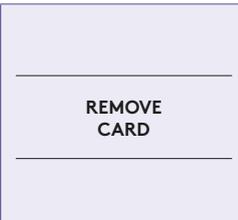
| Terminal Screen | Next Step |
|---|---|
|  <p style="text-align: center;">REMOVE CARD</p> | <p>If prompted, remove the customer's card from the terminal.</p> |
|  <p>PURCHASE \$X.XX MASTERCARD CR</p> <p style="text-align: center;">PURCHASE APPROVED</p> | <p>This final screen will show you whether the transaction has successfully processed. A successful transaction will display the word APPROVED on-screen, while a failed transaction will display DECLINED.</p> |
|  <p style="text-align: center;">VERIFY SIGNATURE CORRECT?</p> | <p>If signature is required, check that the customer's signature is correct and confirm this via the POS.</p> |

***Note:** Signature will still be required for some cards (for example signature-only cards, payment cards that do not have a chip and some international cards). Your terminal will be able to process these cards as normal.

How to process a Purchase with Cash Out transaction.

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

| Terminal Screen | Next Step |
|--|---|
|  <p>HH:MM DD/MM/YY</p> <p>Bank of Melbourne</p> <p>< READY ></p> | <p>Start by initiating the transaction via the POS interface, including entry of the cash-out amount.</p> |
|  <p>PUR/CASH \$X.XX</p> <p>PRESENT CARD</p>  | <p>Bring the card into contact with the terminal by swiping or inserting it.</p> |
|  <p>PUR/CASH \$X.XX</p> <p>MASTERCARD</p> <p>SELECT ACCOUNT</p> <p>CHEQUE OR PRESS 1</p> <p>SAVINGS OR PRESS 2</p> | <p>Have the customer select an account on the terminal screen.</p> <p>Note: The terminal will only display the available accounts for the card entered. Credit is not an option.</p> |
|  <p>PUR/CASH \$X.XX</p> <p>MASTERCARD SAV</p> <p>KEY PIN</p> <p>XXXX</p> | <p>Ask the customer to enter their PIN on the terminal and press ENTER.</p> |

| Terminal Screen | Next Step |
|--|---|
|  <p>PUR/CASH \$X.XX MASTERCARD SAV</p> <p>Processing Please Wait</p> | <p>Wait for the “Processing” message to complete.</p> |
|  <p>REMOVE CARD</p> | <p>If prompted, remove the customer’s card from the terminal.</p> |
|  <p>PUR/CASH \$X.XX MASTERCARD SAV</p> <p>PUR/CASH APPROVED</p> | <p>This final screen will show you whether the transaction has successfully processed. A successful transaction will display the word APPROVED on-screen, while a failed transaction will display DECLINED.</p> |

4.3 How to process a Cash Out only transaction.

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

| Terminal Screen | Next Step |
|---|---|
|  <p>HH:MM DD/MM/YY</p> <p>Bank of Melbourne</p> <p>< READY ></p> | <p>Start by initiating the transaction via the POS interface, including entry of the cash-out amount.</p> |
|  <p>CASH-OUT \$X.XX</p> <p>PRESENT CARD</p> <p></p> | <p>Bring the card into contact with the terminal by swiping or inserting it.</p> |
|  <p>CASH-OUT \$X.XX</p> <p>MASTERCARD</p> <p>SELECT ACCOUNT</p> <p>—————</p> <p>CHEQUE OR PRESS 1</p> <p>—————</p> <p>SAVINGS OR PRESS 2</p> | <p>Have the customer select an account on the terminal screen.</p> <p>Note: The terminal will only display the available accounts for the card entered. Credit is not an option.</p> |
|  <p>CASH-OUT \$X.XX</p> <p>MASTERCARD SAV</p> <p>KEY PIN</p> <p>—————</p> <p>XXXX</p> <p>—————</p> | <p>Ask the customer to enter their PIN on the terminal and press ENTER.</p> |

| Terminal Screen | Next Step |
|---|---|
| <p>CASH-OUT \$X.XX MASTERCARD SAV</p> <p>Processing Please Wait</p> | <p>Wait for the "Processing" message to complete.</p> |
| <p>REMOVE CARD</p> | <p>If prompted, remove the customer's card from the terminal.</p> |
| <p>CASH-OUT \$X.XX MASTERCARD SAV</p> <p>CASH-OUT APPROVED</p> | <p>This final screen will show you whether the transaction has successfully processed. A successful transaction will display the word APPROVED on-screen, while a failed transaction will display DECLINED.</p> |

4.4 How to process a Refund transaction.

Refunds may only be processed where there was an initial valid transaction on the same card. If a customer returns a purchase, or if an incorrect amount was charged, process a refund as follows:

| Terminal Screen | Next Step |
|--|--|
|  | <p>Start by initiating the transaction via the POS interface. Keep in mind that this transaction type may be password protected for risk/security purposes.</p> |
|  | <p>Bring the card into contact with the terminal by swiping, inserting or tapping it.</p> |
|  | <p>Have the customer select an account on the terminal screen. Note: The terminal will only display the available accounts for the card entered.</p> |
|  | <p>Ask the customer to enter their PIN on the terminal and press ENTER, or just press ENTER to sign (if allowed*).</p> |

| Terminal Screen | Next Step |
|--|---|
| <p>REFUND \$X.XX</p> <p>MASTERCARD CR</p> <p>Processing Please Wait</p> | <p>Wait for the "Processing" message to complete.</p> |
| <p>REMOVE CARD</p> | <p>If prompted, remove the customer's card from the terminal.</p> |
| <p>REFUND \$X.XX</p> <p>MASTERCARD CR</p> <p>REFUND APPROVED</p> | <p>This final screen will show you whether the transaction has successfully processed. A successful transaction will display the word APPROVED on-screen, while a failed transaction will display DECLINED.</p> |
| <p>VERIFY SIGNATURE CORRECT?</p> | <p>Check that the customer's signature is correct and confirm this via the POS.</p> |

***Note:** Signature will still be required for some cards (for example signature-only cards, payment cards that do not have a chip and some international cards). Your terminal will be able to process these cards as normal.

4.5 How to process a Void transaction.

The Void function can be carried out on credit or charge cards to reverse a transaction that has not yet settled (where available). You should also know that debit card and pre-authorisation transactions cannot be voided.

| Terminal Screen | Next Step |
|---|---|
|  <p>HH:MM DD/MM/YY</p> <p>Bank of Melbourne</p> <p>< READY ></p> | <p>Start by initiating the transaction via the POS interface, including optional entry of the ROC that is to be voided.</p> |
|  <p>ENTER ROC NO ON POS</p> | <p>If not done previously, enter the ROC number on the POS.</p> |
|  <p>SCANNING BATCH PLEASE WAIT</p> | <p>Now wait for the “Scanning Batch” message to complete. This will occur when the ROC lookup completes. If the ROC cannot be found, the terminal will prompt for the ROC to be re-entered into the terminal.</p> |
|  <p>VERIFY VOID CORRECT?</p> | <p>If the lookup is successful then the matching original transaction details will be shown (last four card number digits, amount, approval code). Confirm, via the POS, whether the transaction details shown are correct.</p> <p>If YES is selected, the Void will continue as expected.</p> <p>If NO is selected, the terminal will prompt for ROC re-entry (only if the previous ROC was entered via the terminal).</p> |

| Terminal Screen | Next Step |
|---|---|
| <p style="text-align: center;">VERIFY SIGNATURE CORRECT?</p> | <p>Check that the customer's signature is correct and confirm this via the POS.</p> |
| <p>VOID \$X.XX MASTERCARD CR</p> <p style="text-align: center;">VOID APPROVED</p> | <p>This final screen will show you whether the transaction has successfully processed. A successful transaction will display the word APPROVED on-screen.</p> |

4.6 How to process a Mail/Telephone Order/e-Commerce transaction

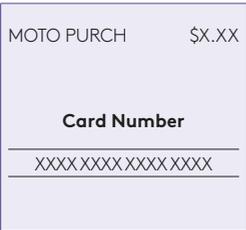
Transactions initiated by mail or telephone are known as MOTO (Mail Order or Telephone Order) transactions. ECOM (Electronic Commerce) transactions are those initiated over the Internet.

MOTO and ECOM transactions can be processed on credit and charge cards only, as the cardholder is not present.

For information on how to register as a MOTO or ECOM merchant, contact the Merchant Help Desk on 1300 603 266.

Note:

- Until registered as a MOTO/ECOM merchant you must not process MOTO or ECOM transactions.
- An authorisation of a MOTO or ECOM transaction only establishes that the funds are available in the cardholder's account and that the card has not been reported lost or stolen. It does not guarantee that the person whose name appears on the card is making the purchase or that the purchase will not be subject to a chargeback.
- You will be liable for all chargebacks on MOTO/ECOM transactions.
- You must retain all merchant receipts for at least eighteen months from the transaction date.

| Terminal Screen | Next Step |
|--|---|
|  | <p>Start by initiating the transaction via the POS interface. Do not enter the card number on the POS. It will be entered on the terminal in the next step.</p> |
|  | <p>Enter the card number into the terminal. Once entered, press ENTER to proceed.</p> |
|  | <p>Enter the card Expiry Date in MMYYY format. Once entered, press ENTER to proceed.</p> |

| Terminal Screen | Next Step |
|--|--|
| <p style="text-align: center;">Enter CCV</p> <hr/> <p style="text-align: center;">XXXX</p> <hr/> | <p>Enter the 3 or 4 digit CCV value (found on the customer card) into the POS. You don't need to do this if the CCV was already entered at the same time as the card number. This field can be left blank if required.</p> |
| <p>MOTO PURCH \$X.XX MASTERCARD CR</p> <p style="text-align: center;">Processing Please Wait</p> | <p>Wait for the "Processing" message to complete.</p> |
| <p>MOTO PURCH \$X.XX MASTERCARD CR</p> <p style="text-align: center;">MOTO PURCH APPROVED</p> | <p>This final screen/step will show you whether the transaction has successfully processed. A successful transaction will display the word APPROVED on-screen, while a failed transaction will display DECLINED.</p> |

4.7 How to process a Pre-Authorisation.

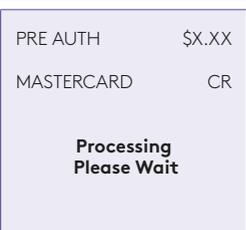
This function is used to reserve funds for a sale to be processed at a later time. Car rentals and hotels/ motels most commonly use this function.

Note:

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

| Transaction Type | Visa | Mastercard | American Express | JCB | Diners Club | China Union Pay | Domestic Debit (Sav/Chq) |
|------------------------------------|------|------------|------------------|-----|-------------|-----------------|--------------------------|
| Pre-Authorisation | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✗ |
| Pre-Authorisation Completion | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✗ |
| Pre-Authorisation Cancel | ✓ | ✓ | ✗ | ✗ | ✗ | ✓ | ✗ |
| Pre-Authorisation Partial Cancel | ✓ | ✓ | ✗ | ✗ | ✗ | ✗ | ✗ |
| Pre-Authorisation Extend | ✗ | ✓ | ✗ | ✗ | ✗ | ✗ | ✗ |
| Pre-Authorisation Top-Up | ✗ | ✓ | ✗ | ✗ | ✗ | ✗ | ✗ |
| Pre-Authorisation Re-Authorisation | ✓ | ✗ | ✗ | ✗ | ✗ | ✗ | ✗ |
| Pre-Authorisation Re-Submission | ✓ | ✗ | ✗ | ✗ | ✗ | ✗ | ✗ |
| Pre-Authorisation No Show | ✓ | ✗ | ✗ | ✗ | ✗ | ✗ | ✗ |
| Pre-Authorisation Delayed Charge | ✓ | ✗ | ✗ | ✗ | ✗ | ✗ | ✗ |
| Account Verify | ✓ | ✓ | ✗ | ✗ | ✗ | ✗ | ✗ |

How to process a Pre-Authorisation transaction.

| Terminal Screen | Next Step |
|--|---|
|  <p>HH:MM DD/MM/YY</p> <p>Bank of Melbourne</p> <p>< READY ></p> | <p>Start by initiating the transaction via the POS interface.</p> |
|  <p>PRE AUTH \$X.XX</p> <p>PRESENT CARD</p>  | <p>Bring the card into contact with the terminal by swiping, inserting or tapping it. Manual entry of card number via the terminal is also allowed.</p> |
|  <p>PRE AUTH \$X.XX</p> <p>MASTERCARD CR</p> <p>KEY PIN OR ENTER</p> <p>XXXX</p> | <p>Ask the customer to enter their PIN on the terminal and press ENTER, or just press ENTER to sign (if allowed*).</p> |
|  <p>PRE AUTH \$X.XX</p> <p>MASTERCARD CR</p> <p>Processing Please Wait</p> | <p>Wait for the POS "Processing" message to complete.</p> |
|  <p>REMOVE CARD</p> | <p>If prompted, remove the customer's card from the terminal.</p> |

| Terminal Screen | Next Step |
|--|--|
| <pre> PRE AUTH \$X.XX MASTERCARD CR APPROVED </pre> | <p>Take note of the response message. A successful response will display "APPROVED", while an unsuccessful response will display "DECLINED SIGNATURE ERROR".</p> |
| <pre> PRE AUTH \$X.XX MASTERCARD CR VERIFY SIGNATURE CORRECT? </pre> | <p>If signature is required, check that the customer signature is correct and confirm via the POS.</p> |

***Note:** Signature will still be required for some cards (for example signature-only cards, payment cards that do not have a chip and some international cards). Your terminal will be able to process these cards as normal.

4.8 How to process a Pre-Authorisation Top-Up.

A pre-authorisation top-up is used to increase the value of the original pre-authorisation transaction, where the expected value of the final transaction is higher than initially pre-authorised. The expiry date of the original pre-authorisation transaction will also be extended.

| Terminal Screen | Next Step |
|--|---|
| <p>HH:MM DD/MM/YY</p>  <p>< READY ></p> | <p>Start by initiating the transaction via the POS interface. The POS will then prompt for the ROC, of the original pre-authorisation, to be entered.</p> |
| <p>ENTER ROC NO ON POS</p> | <p>Enter the ROC number on the POS.</p> |
| <p>SCANNING BATCH PLEASE WAIT</p> | <p>Wait for the POS "Scanning Batch" message to complete. This will occur when the ROC lookup completes.</p> <p>If the ROC cannot be found, the terminal will prompt for the ROC to be re-entered into the POS. If this secondary ROC entry is not successful then the lookup can be performed using the Auth Number.</p> |
| <p>VERIFY AUTH CORRECT?</p> | <p>If the lookup is successful then the pre-authorised details will be shown (last four digits of card number, amount, authorisation number)</p> <p>Confirm via the POS whether the authorisation details shown are correct</p> |

| Terminal Screen | Next Step |
|---|---|
| <div style="border: 1px solid black; padding: 10px; background-color: #f0f0f0;"> <p>PA TOP-UP \$X.XX</p> <p>MASTERCARD CR</p> <p style="text-align: center;">Processing Please Wait</p> </div> | <p>Wait for the POS "Processing" message to complete.</p> |
| <div style="border: 1px solid black; padding: 10px; background-color: #f0f0f0;"> <p>PA TOP-UP \$X.XX</p> <p>MASTERCARD CR</p> <p style="text-align: center;">PA TOP-UP APPROVED</p> </div> | <p>This final screen will show you whether the transaction has successfully processed. A successful transaction will display the word APPROVED on-screen.</p> |

4.9 How to process a Pre-Authorisation Extend.

A pre-authorisation extend is used to increase the number of days that the pre-authorisation is in effect, by a further 31 days. The value of the original pre-authorisation is not changed.

| Terminal Screen | Next Step |
|---|---|
|  <p>HH:MM DD/MM/YY</p> <p>Bank of Melbourne</p> <p>< READY ></p> | <p>Start by initiating the transaction via the POS interface. The POS will then prompt for the ROC, of the original pre-authorisation, to be entered.</p> |
|  <p>ENTER ROC NO ON POS</p> | <p>Enter the ROC number on the POS.</p> |
|  <p>SCANNING BATCH PLEASE WAIT</p> | <p>Wait for the POS "Scanning Batch" message to complete. This will occur when the ROC lookup completes.</p> <p>If the ROC cannot be found, the terminal will prompt for the ROC to be re-entered into the POS. If this secondary ROC entry is not successful then the lookup can be performed using the Auth Number.</p> |
|  <p>VERIFY AUTH CORRECT?</p> | <p>If the lookup is successful then the pre-authorised details will be shown (last four digits of card number, amount, authorisation number).</p> <p>Confirm via the POS whether the authorisation details shown are correct.</p> |

| Terminal Screen | Next Step |
|---|---|
| <div style="border: 1px solid black; padding: 10px; background-color: #f0f0f0;"> <p>PA EXTEND \$X.XX</p> <p>MASTERCARD CR</p> <p style="text-align: center;">Processing Please Wait</p> </div> | <p>Wait for the POS "Processing" message to complete.</p> |
| <div style="border: 1px solid black; padding: 10px; background-color: #f0f0f0;"> <p>PA EXTEND \$X.XX</p> <p>MASTERCARD CR</p> <p style="text-align: center;">PA EXTEND APPROVED</p> </div> | <p>This final screen will show you whether the transaction has successfully processed. A successful transaction will display the word APPROVED on-screen.</p> |

4.10 How to process a Pre-Authorisation Partial Cancel.

A pre-authorisation partial cancel is used to partially cancel a pre-authorisation, where the expected value of the final transaction is lower than the initial pre-authorised amount. The expiry date of the original pre-authorisation transaction is not changed.

| Terminal Screen | Next Step |
|--|---|
| <p>HH:MM DD/MM/YY</p>  <p>< READY ></p> | <p>Start by initiating the transaction via the POS interface. The POS will then prompt for the ROC, of the original pre-authorisation, to be entered.</p> |
| <p>ENTER ROC NO ON POS</p> | <p>Enter the ROC number on the POS.</p> |
| <p>SCANNING BATCH PLEASE WAIT</p> | <p>Wait for the POS “Scanning Batch” message to complete. This will occur when the ROC lookup completes.</p> <p>If the ROC cannot be found, the terminal will prompt for the ROC to be re-entered into the POS. If this secondary ROC entry is not successful then the lookup can be performed using the Auth Number.</p> |
| <p>VERIFY AUTH CORRECT?</p> | <p>If the lookup is successful then the pre-authorised details will be shown (last four digits of card number, amount, authorisation number).</p> <p>Confirm via the POS whether the authorisation details shown are correct</p> |

| Terminal Screen | Next Step |
|---|---|
| <p>PART CNCL \$X.XX MASTERCARD CR</p> <p>Processing Please Wait</p> | <p>Wait for the POS "Processing" message to complete.</p> |
| <p>PART CANCEL \$X.XX MASTERCARD CR</p> <p>PART CANCEL APPROVED</p> | <p>This final screen will show you whether the transaction has successfully processed. A successful transaction will display the word APPROVED on-screen.</p> |

4.11 How to process a Pre-Authorisation Cancel.

A pre-authorisation cancel is used to fully cancel a pre-authorisation that is no longer required.

| Terminal Screen | Next Step |
|--|---|
| <p>HH:MM DD/MM/YY</p>  <p>< READY ></p> | <p>Start by initiating the transaction via the POS interface. The POS will then prompt for the ROC, of the original pre-authorisation, to be entered.</p> |
| <p>ENTER ROC NO ON POS</p> | <p>Enter the ROC number on the POS.</p> |
| <p>SCANNING BATCH PLEASE WAIT</p> | <p>Wait for the POS "Scanning Batch" message to complete. This will occur when the ROC lookup completes.</p> <p>If the ROC cannot be found, the terminal will prompt for the ROC to be re-entered into the POS. If this secondary ROC entry is not successful then the lookup can be performed using the Auth Number.</p> |
| <p>VERIFY AUTH CORRECT?</p> | <p>If the lookup is successful then the pre-authorized details will be shown (last four digits of card number, amount, authorisation number).</p> <p>Confirm via the POS whether the authorisation details shown are correct.</p> |

| Terminal Screen | Next Step |
|---|---|
| <p>PA CANCEL \$X.XX MASTERCARD CR</p> <p>Processing Please Wait</p> | <p>Wait for the POS "Processing" message to complete.</p> |
| <p>PA CANCEL \$X.XX MASTERCARD CR</p> <p>PA CANCEL APPROVED</p> | <p>This final screen will show you whether the transaction has successfully processed. A successful transaction will display the word APPROVED on-screen.</p> |

4.12 How to process a Pre-Authorisation Re-Authorisation.

A pre-authorisation re-authorisation is used when a split shipment occurs. A separate authorisation is completed to ensure funds are available when the second part of the shipment is ready. A re-authorisation can also be used when an estimated authorisation amount has been used and the merchant wants to authorise a final amount.

| Terminal Screen | Next Step |
|--|---|
| <p>HH:MM DD/MM/YY</p>  <p>< READY ></p> | <p>Start by initiating the transaction via the POS interface. The POS will then prompt for the ROC, of the original pre-authorisation, to be entered.</p> |
| <p>ENTER ROC NO ON POS</p> | <p>Enter the ROC number on the POS.</p> |
| <p>SCANNING BATCH PLEASE WAIT</p> | <p>Wait for the POS “Scanning Batch” message to complete. This will occur when the ROC lookup completes.</p> <p>If the ROC cannot be found, the terminal will prompt for the ROC to be re-entered into the POS. If this secondary ROC entry is not successful then the lookup can be performed using the Auth Number.</p> |
| <p>VERIFY AUTH CORRECT?</p> | <p>If the lookup is successful then the pre-authorized details will be shown (last four digits of card number, amount, authorisation number).</p> <p>Confirm via the POS whether the authorisation details shown are correct.</p> |

| Terminal Screen | Next Step |
|---|---|
| <p>PA REAUTH \$X.XX</p> <p>VISA CR</p> <p>Processing Please Wait</p> | <p>Wait for the POS "Processing" message to complete.</p> |
| <p>PA REAUTH \$X.XX</p> <p>VISA CR</p> <p>PA REAUTH APPROVED</p> | <p>This final screen will show you whether the transaction has successfully processed. A successful transaction will display the word APPROVED on-screen.</p> |

4.13 How to process a Pre-Authorisation Re-Submission.

A pre-authorisation re-submission is used when the original purchase takes place, but the merchant has been unable to obtain authorisation at the time of providing the goods or services.

| Terminal Screen | Next Step |
|---|---|
|  <p>HH:MM DD/MM/YY</p> <p>Bank of Melbourne</p> <p>< READY ></p> | <p>Start by initiating the transaction via the POS interface. The POS will then prompt for the ROC, of the original pre-authorisation, to be entered.</p> |
|  <p>ENTER ROC NO ON POS</p> | <p>Enter the ROC number on the POS.</p> |
|  <p>SCANNING BATCH PLEASE WAIT</p> | <p>Wait for the POS "Scanning Batch" message to complete. This will occur when the ROC lookup completes.</p> <p>If the ROC cannot be found, the terminal will prompt for the ROC to be re-entered into the POS. If this secondary ROC entry is not successful then the lookup can be performed using the Auth Number.</p> |
|  <p>VERIFY AUTH CORRECT?</p> | <p>If the lookup is successful then the pre-authorized details will be shown (last four digits of card number, amount, authorisation number).</p> <p>Confirm via the POS whether the authorisation details shown are correct.</p> |

| Terminal Screen | Next Step |
|---|---|
| <p>PA RE-SUB \$X.XX</p> <p>VISA CR</p> <p>Processing Please Wait</p> | <p>Wait for the POS "Processing" message to complete.</p> |
| <p>PA RE-SUB \$X.XX</p> <p>VISA CR</p> <p>PA RE-SUB APPROVED</p> | <p>This final screen will show you whether the transaction has successfully processed. A successful transaction will display the word APPROVED on-screen.</p> |

4.14 How to process a Pre-Authorisation No Show.

A pre-authorisation no show is used, typically at hotels, where the merchant is enabled to charge for services that the cardholder entered into an agreement to purchase, but did not meet the terms of the agreement.

| Terminal Screen | Next Step |
|---|---|
|  <p>HH:MM DD/MM/YY</p> <p>Bank of Melbourne</p> <p>< READY ></p> | <p>Start by initiating the transaction via the POS interface. The POS will then prompt for the ROC, of the original pre-authorisation, to be entered.</p> |
|  <p>ENTER ROC NO ON POS</p> | <p>Enter the ROC number on the POS.</p> |
|  <p>SCANNING BATCH PLEASE WAIT</p> | <p>Wait for the POS “Scanning Batch” message to complete. This will occur when the ROC lookup completes.</p> <p>If the ROC cannot be found, the terminal will prompt for the ROC to be re-entered into the POS. If this secondary ROC entry is not successful then the lookup can be performed using the Auth Number.</p> |
|  <p>VERIFY AUTH CORRECT?</p> | <p>If the lookup is successful then the pre-authorized details will be shown (last four digits of card number, amount, authorisation number).</p> <p>Confirm via the POS whether the authorisation details shown are correct.</p> |

| Terminal Screen | Next Step |
|---|---|
| <p>PA NOSHOW \$X.XX</p> <p>VISA CR</p> <p>Processing Please Wait</p> | <p>Wait for the POS "Processing" message to complete.</p> |
| <p>PA NOSHOW \$X.XX</p> <p>VISA CR</p> <p>PA NOSHOW APPROVED</p> | <p>This final screen will show you whether the transaction has successfully processed. A successful transaction will display the word APPROVED on-screen.</p> |

4.15 How to process a Pre-Authorisation Delayed Charge.

A pre-authorisation delayed charge is used, typically at hotels and car rentals and is an account charge associated with an agreement between a cardholder and a merchant for services rendered.

| Terminal Screen | Next Step |
|---|---|
|  <p>HH:MM DD/MM/YY</p> <p>Bank of Melbourne</p> <p>< READY ></p> | <p>Start by initiating the transaction via the POS interface. The POS will then prompt for the ROC, of the original pre-authorisation, to be entered.</p> |
|  <p>ENTER ROC NO ON POS</p> | <p>Enter the ROC number on the POS.</p> |
|  <p>SCANNING BATCH PLEASE WAIT</p> | <p>Wait for the POS "Scanning Batch" message to complete. This will occur when the ROC lookup completes.</p> <p>If the ROC cannot be found, the terminal will prompt for the ROC to be re-entered into the POS. If this secondary ROC entry is not successful then the lookup can be performed using the Auth Number.</p> |
|  <p>VERIFY AUTH CORRECT?</p> | <p>If the lookup is successful then the pre-authorized details will be shown (last four digits of card number, amount, authorisation number).</p> <p>Confirm via the POS whether the authorisation details shown are correct.</p> |

| Terminal Screen | Next Step |
|--|---|
| <div style="border: 1px solid black; padding: 10px; background-color: #f0f0f0;"> <p>PA DEL CHG \$X.XX</p> <p>VISA CR</p> <p style="text-align: center;">Processing Please Wait</p> </div> | <p>Wait for the POS "Processing" message to complete.</p> |
| <div style="border: 1px solid black; padding: 10px; background-color: #f0f0f0;"> <p>PA DEL CHG \$X.XX</p> <p>VISA CR</p> <p style="text-align: center;">PA DEL CHG APPROVED</p> </div> | <p>This final screen will show you whether the transaction has successfully processed. A successful transaction will display the word APPROVED on-screen.</p> |

4.16 How to process a Completion.

A completion is used to complete an earlier pre-authorization and charges the cardholder. A completion may also be known as a checkout.

You can process a completion in one of two ways:

1. Using the ROC number of the pre-authorized transaction.
2. Using the authorisation number of the pre-authorized transaction.

Completion using the ROC number.

| Terminal Screen | Next Step |
|---|---|
|  | Start by initiating the transaction via the POS interface, including entry of the completion amount and entry of the ROC which is to be completed. |
|  | Wait for the POS "Scanning Batch" message to complete. This will occur when the ROC lookup completes. If the ROC cannot be found, the terminal will prompt for the ROC to be re-entered into the terminal. If this secondary ROC entry is not successful then the lookup can be performed using the Auth Number. |
|  | If the lookup is successful then the pre-authorized details will be shown (last four digits of card number, amount, completion amount). Confirm via the POS whether the authorisation details shown are correct. If the lookup is not successful then refer to the following section "Completion using the authorisation number". |

| Terminal Screen | Next Step |
|--|---|
| <p>COMPLETION \$X.XX</p> <p>MASTERCARD CR</p> <p>Processing Please Wait</p> | <p>Wait for the POS "Processing" message to complete.</p> |
| <p>COMPLETION \$X.XX</p> <p>MASTERCARD CR</p> <p>COMPLETION APPROVED</p> | <p>This final screen will show you whether the transaction has successfully processed. A successful transaction will display the word APPROVED on-screen.</p> |

Completion using the authorisation number.

| Terminal Screen | Next Step |
|--|---|
| <p>HH:MM DD/MM/YY</p>  <p>< READY ></p> | <p>Start by initiating the transaction via the POS interface, including entry of the completion amount. The POS will then prompt for the ROC to be entered.</p> |
| <p>ENTER ROC NO ON POS</p> | <p>Enter ZERO (0) on the POS. The terminal will then prompt for the Auth Number to be entered.</p> |
| <p>ENTER AUTH NO ON POS</p> | <p>Enter the authorisation number on the POS.</p> |
| <p>VERIFY CHECK-OUT CORRECT?</p> | <p>If the lookup is successful then the pre-authorized details will be shown (last four digits of card number, amount, completion amount). Confirm via the POS whether the authorisation details shown are correct. If NO is selected, the terminal will prompt for ROC re-entry. If YES is selected, the completion will continue as expected.</p> |
| <p>COMPLETION \$X.XX</p> <p>Swipe or Insert Card</p> | <p>If lookup is NOT successful, then physically present the card to the terminal by swiping or inserting to continue with the completion. Otherwise select Cancel to return to idle screen.</p> |

| Terminal Screen | Next Step |
|--|--|
| <p>COMPLETION \$X.XX</p> <p>MASTERCARD CR</p> <p>KEY PIN OR ENTER</p> <hr/> <p>XXXX</p> <hr/> | <p>Ask the customer to enter their PIN on the terminal and press ENTER, or just press ENTER to sign (if allowed*).</p> |
| <p>VERIFY SIGNATURE CORRECT?</p> | <p>If signature is required, check that the customer signature is correct and confirm via the POS.</p> |
| <p>COMPLETION \$X.XX</p> <p>MASTERCARD CR</p> <p>COMPLETION APPROVED</p> | <p>Take note of the response message. A successful response will display "Approved", while an unsuccessful response will display "Declined Signature Error".</p> |

***Note:** Signature will still be required for some cards (for example signature-only cards, payment cards that do not have a chip and some international cards). Your terminal will be able to process these cards as normal.

4.17 How to process an Account Verify.

The account verify function is used to confirm the validity of a card only.

No transaction value is processed for this function. No funds are reserved on the card.

| Terminal Screen | Next Step |
|--|--|
|  <p>HH:MM DD/MM/YY</p> <p>Bank of Melbourne</p> <p>< READY ></p> | <p>Start by initiating the account verify transaction via the POS interface.</p> |
|  <p>ACC VERIFY</p> <p>Swipe or Insert Card</p> | <p>Bring the card into contact with the terminal by swiping or inserting it. Manual entry of card number via the terminal is also allowed.</p> |
|  <p>ACC VERIFY</p> <p>MASTERCARD CR</p> <p>KEY PIN OR ENTER</p> <p>XXXX</p> | <p>If prompted, ask the customer to enter their PIN on the terminal and press ENTER, or just press ENTER to sign (if allowed*).</p> |
|  <p>ACC VERIFY</p> <p>MASTERCARD CR</p> <p>Processing Please Wait</p> | <p>Wait for the POS "Processing" message to complete.</p> |

| Terminal Screen | Next Step |
|---|---|
| <p style="text-align: center;">VERIFY SIGNATURE CORRECT?</p> | <p>If prompted, check that the customer's signature is correct and confirm this via the POS.</p> |
| <p style="text-align: center;">REMOVE CARD</p> | <p>If prompted, remove the customer's card from the terminal.</p> |
| <p>ACC VERIFY MASTERCARD CR</p> <p style="text-align: center;">ACC VERIFY APPROVED</p> | <p>This final screen will show you whether the transaction has successfully processed. A successful transaction will display the word APPROVED on-screen, while a failed transaction will display DECLINED.</p> |

***Note:** Signature will still be required for some cards (for example signature-only cards, payment cards that do not have a chip and some international cards). Your terminal will be able to process these cards as normal.

5.0 End of Day Functions using Integrated Mode.

5.1 Settlement.

Settlement for the terminal can occur via a programmed terminal settlement (automatic settlement) either by the bank or by the PC-EFTPOS software or by a manual settlement. Failure to perform a settlement may result in split deposits for settlements.

The terminal and POS must be powered on for settlement to occur at the programmed time.

Note: A settlement can only be performed once in a 24-hour period.

You cannot settle between 9:30PM and 11:00PM (AEST).

To enable an Automatic Settlement:

The terminal will have a default automatic settlement time (unless nominated by you at the time of application), which can vary by business. You (as the authorised signatory) may contact the Merchant Help Desk to change the default automatic settlement time.

Alternatively, a scheduled task can be setup via the PC-EFTPOS EMS client, to schedule an automatic settlement time. Refer to your POS vendor or PC-EFTPOS for assistance.

To process a Manual Settlement:

| Terminal Screen | Next Step |
|--|--|
|  <p>HH:MM DD/MM/YY</p> <p> Bank of Melbourne</p> <p>< READY ></p> | Start by initiating the transaction via the POS interface. |
|  <p>SETTLEMENT</p> <p>Please Wait</p> | Wait for the Settlement processing screen to complete. |
|  <p>SETTLEMENT</p> <p>APPROVED</p> | A successful message will display when the settlement is approved. |

5.2 How to print a Pre-Settlement.

This function will print a report of all transactions performed since the last settlement, without resetting the totals.

| Terminal Screen | Next Step |
|--|--|
|  | Start by initiating the transaction via the POS interface. |
|  | An "APPROVED" message will display when the pre-settlement report is successful. |

5.3 How to reprint Last Settlement.

This function will reprint the last settlement which has occurred.

| Terminal Screen | Next Step |
|--|---|
|  | Start by initiating the transaction via the POS interface. |
|  | Then, wait for the processing screen to complete. |
|  | An "APPROVED" message will display when the last settlement report is successful. |

6.0 Standalone-Lite Mode.

The Standalone-Lite mode on your terminal allows it to transact on its own in the event of a POS outage, without the need for the POS.

It's important to know that the Standalone-Lite mode doesn't offer the full range of functionality outlined earlier in this document. However, it does allow limited transaction types to be performed without a connection to a POS system.

Communication options available in Standalone-Lite mode are Dial and 3G/GPRS.

Refer to the table below to see what you're able to do in Standalone-Lite mode.

| Category | Capability |
|------------------------|---|
| Transaction Types | <ul style="list-style-type: none">• Purchase• Cashout• Refund (password protected)• Pre-Authorisation (including extended functions)• Completion• Account Verify |
| Settlement & Reporting | <ul style="list-style-type: none">• Pre-Settlement• Settlement• Last Settlement• Shift Totals• Duplicate Receipt |

Switching between Standalone-Lite Mode and Integrated Mode

To switch the Standalone-Lite Mode on/off (i.e. between Standalone-Lite and Integrated modes) use the following function command (triggered on the idle screen using the “#” key):

- To switch between modes: Press # 11112222.

6.1 Terminal Logon using Standalone-Lite Mode.

| Terminal Screen | Next Step |
|---|--|
| <p style="text-align: center;">< READY ></p> <hr/> <p style="text-align: center;">LOGON</p> <hr/> <p style="text-align: center;">REPRINT</p> <hr/> <p style="text-align: center;">SHIFT TOTALS</p> <hr/> <p>PREV NEXT</p> | <p>Select LOGON on the terminal. Press ENTER on the keypad and Next on the screen to locate LOGON</p> |
| <p style="text-align: center;">Bank Logon Please Wait</p> | <p>The Logon will be performed.</p> |
| <p style="text-align: center;">LOGON APPROVED</p> | <p>Take note of the response message. A successful response will display "APPROVED", while an unsuccessful response will display "DECLINED".</p> |

6.2 Purchase using Standalone-Lite Mode.

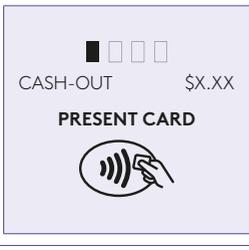
| Terminal Screen | Next Step |
|---|--|
| <p style="text-align: center;">< READY ></p> <hr/> <p style="text-align: center;">PURCHASE</p> <hr/> <p style="text-align: center;">CASH-OUT</p> <hr/> <p style="text-align: center;">REFUND</p> <hr/> <p>PREV NEXT</p> | <p>Select PURCHASE on the terminal. Press ENTER on the keypad and Next on the screen to locate PURCHASE.</p> <p>Alternately, start typing the purchase amount direct from the idle screen.</p> |
| <p>PURCHASE</p> <p style="text-align: center;">ENTER AMOUNT</p> <hr/> <p style="text-align: center;">\$0.00</p> <hr/> | <p>Enter the transaction amount into the terminal and press ENTER.</p> |
| <p>PURCHASE \$X.XX</p> <p style="text-align: center;">CASHOUT AMOUNT OR ENTER</p> <hr/> <p style="text-align: center;">\$0.00</p> <hr/> | <p>Enter the Cash Out amount into the terminal and press ENTER. Or if Cash Out is not required, press ENTER.</p> |
| <p>PURCHASE \$X.XX</p> <p style="text-align: center;">Press Enter To Confirm</p> | <p>Press Enter to confirm the total purchase amount (+ Cash Out, if required).</p> |
| <p style="text-align: center;">■ □ □ □</p> <p>PURCHASE \$X.XX</p> <p style="text-align: center;">PRESENT CARD</p>  | <p>Bring the card into contact with the terminal by swiping, inserting or tapping it.</p> |

| Terminal Screen | Next Step |
|---|--|
| <p>PURCHASE \$X.XX MASTERCARD CREDIT</p> <p>SELECT ACCOUNT</p> <hr/> <p>CHEQUE OR PRESS 1</p> <hr/> <p>SAVINGS OR PRESS 2</p> <hr/> <p>CREDIT OR PRESS 3</p> <hr/> | <p>Have the customer select an account on the terminal screen.</p> <p>Note: The terminal will only display the available accounts for the card entered.</p> |
| <p>PURCHASE \$X.XX MASTERCARD CR</p> <p>KEY PIN OR ENTER</p> <hr/> <p>XXXX</p> <hr/> | <p>Ask the customer to enter their PIN on the terminal and press ENTER, or just press ENTER to sign (if allowed*).</p> |
| <p>PURCHASE \$X.XX MASTERCARD CR</p> <p>Processing Please Wait</p> | <p>Wait for the “Processing” message to complete.</p> |
| <p>PURCHASE \$X.XX</p> <p>PURCHASE APPROVED</p> | <p>Take note of the response message. A successful response will display “APPROVED”, while an unsuccessful response will display “DECLINED”.</p> |

Before completing the transaction, check that the transaction was approved before handing the customer their copy of the transaction record and their card. If the transaction is declined, the terminal will display an error message giving the reason.

***Note:** Signature will still be required for some cards (for example signature-only cards, payment cards that do not have a chip and some international cards). Your terminal will be able to process these cards as normal.

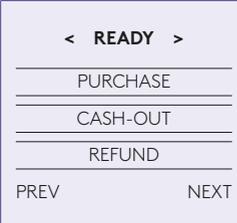
6.3 Cash Out using Standalone-Lite Mode.

| Terminal Screen | Next Step |
|--|--|
|  <p>< READY ></p> <hr/> <p>PURCHASE</p> <hr/> <p>CASH-OUT</p> <hr/> <p>REFUND</p> <hr/> <p>PREV NEXT</p> | <p>Select CASH-OUT on the terminal. Press ENTER on the keypad and Next on the screen to locate CASH-OUT.</p> |
|  <p>CASH-OUT</p> <p>CASHOUT AMOUNT</p> <hr/> <p>\$0.00</p> <hr/> | <p>Enter the Cash Out amount into the terminal and press ENTER.</p> |
|  <p>CASH-OUT \$X.XX</p> <p>Press Enter To Confirm</p> | <p>Press ENTER to confirm the total Cash Out amount.</p> |
|  <p>CASH-OUT \$X.XX</p> <p>PRESENT CARD</p>  | <p>Bring the card into contact with the terminal by swiping, inserting or tapping it.</p> |
|  <p>CASH-OUT \$X.XX</p> <p>MASTERCARD DEBIT</p> <p>SELECT ACCOUNT</p> <hr/> <p>CHEQUE OR PRESS 1</p> <hr/> <p>SAVINGS OR PRESS 2</p> <hr/> | <p>Have the customer select an account on the terminal screen.</p> <p>Note: The terminal will only display the available accounts for the card entered.</p> |

| Terminal Screen | Next Step |
|---|--|
| <p>CASH-OUT \$X.XX</p> <p>MASTERCARD DEBIT</p> <p>KEY PIN</p> <hr/> <p>XXXX</p> <hr/> | <p>Ask the customer to enter their PIN on the terminal and press ENTER, or just press ENTER to sign (if allowed).</p> |
| <p>CASH-OUT \$X.XX</p> <p>MASTERCARD DEBIT</p> <p>Processing Please Wait</p> | <p>Wait for the "Processing" message to complete.</p> |
| <p>CASH-OUT \$X.XX</p> <p>CASH-OUT APPROVED</p> | <p>Take note of the response message. A successful response will display "APPROVED", while an unsuccessful response will display "DECLINED".</p> |

Before completing the transaction, check that the transaction was approved before handing the customer their copy of the transaction record and their card. If the transaction is declined, the terminal will display an error message giving the reason.

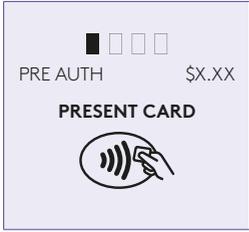
6.4 Refund using Standalone-Lite Mode.

| Terminal Screen | Next Step |
|---|---|
|  <p>< READY ></p> <hr/> <p>PURCHASE</p> <hr/> <p>CASH-OUT</p> <hr/> <p>REFUND</p> <hr/> <p>PREV NEXT</p> | <p>Select REFUND on the terminal. Press ENTER on the keypad and Next on the screen to locate REFUND.</p> <p>Enter your merchant password. Contact the Merchant Help Desk if you require assistance.</p> |
|  <p>REFUND</p> <p>ENTER AMOUNT</p> <hr/> <p>\$0.00</p> <hr/> | <p>Enter the Refund amount into the terminal and press ENTER.</p> |
|  <p>REFUND \$X.XX</p> <p>Press Enter To Confirm</p> | <p>Press ENTER to confirm the total refund amount.</p> |
|  <p>REFUND \$X.XX</p> <p>PRESENT CARD</p>  | <p>Bring the card into contact with the terminal by swiping, inserting or tapping it.</p> |

| Terminal Screen | Next Step |
|---|--|
| <p>REFUND \$X.XX MASTERCARD CREDIT SELECT ACCOUNT</p> <hr/> <p>CHEQUE OR PRESS 1</p> <hr/> <p>SAVINGS OR PRESS 2</p> <hr/> <p>CREDIT OR PRESS 3</p> | <p>Have the customer select an account on the terminal screen. Note: The terminal will only display the available accounts for the card entered.</p> |
| <p>REFUND \$X.XX MASTERCARD KEY PIN OR ENTER</p> <hr/> <p>XXXX</p> <hr/> | <p>Ask the customer to enter their PIN on the terminal and press ENTER, or just press ENTER to sign (if allowed).</p> |
| <p>REFUND \$X.XX MASTERCARD CREDIT Processing Please Wait</p> | <p>Wait for the "Processing" message to complete.</p> |
| <p>REFUND \$X.XX REFUND APPROVED</p> | <p>Take note of the response message. A successful response will display "APPROVED", while an unsuccessful response will display "DECLINED".</p> |

Before completing the refund, check that the transaction was approved before handing the customer their copy of the transaction record and their card. If the transaction is declined, the terminal will display an error message giving the reason.

6.5 Pre-Authorisation using Standalone-Lite Mode.

| Terminal Screen | Next Step |
|---|---|
|  <p>< READY ></p> <hr/> <p>PRE AUTH</p> <hr/> <p>COMPLETION</p> <hr/> <p>SETTLEMENT</p> <hr/> <p>PREV NEXT</p> | <p>Select the PRE AUTH menu on the terminal. Press ENTER on the keypad and Next on the screen to locate the PRE AUTH menu.</p> |
|  <p>< READY ></p> <hr/> <p>PRE AUTH</p> <hr/> <p>PA TOP-UP</p> <hr/> <p>PART CANCEL</p> <hr/> <p>PREV NEXT</p> | <p>Select PRE AUTH on the terminal. If required, press Next on the screen to locate PRE AUTH.</p> |
|  <p>PRE AUTH</p> <p>ENTER AMOUNT</p> <hr/> <p>\$0.00</p> <hr/> | <p>Enter the pre-authorization amount into the terminal and press ENTER.</p> |
|  <p>PRE AUTH \$X.XX</p> <p>Press Enter To Confirm</p> | <p>Press ENTER to confirm the pre-authorization amount.</p> |
|  <p>PRE AUTH \$X.XX</p> <p>PRESENT CARD</p>  | <p>Bring the card into contact with the terminal by swiping, inserting or tapping it. Manual entry of card number via the terminal is also allowed.</p> |

| Terminal Screen | Next Step |
|---|--|
| <pre> PRE AUTH \$X.XX MASTERCARD CR KEY PIN OR ENTER _____ XXXX _____ </pre> | <p>Ask the customer to enter their PIN on the terminal and press ENTER, or just press ENTER to sign (if allowed*).</p> |
| <pre> PRE AUTH \$X.XX MASTERCARD CR Processing Please Wait </pre> | <p>Wait for the "Processing" message to complete.</p> |
| <pre> PRE AUTH \$X.XX PRE AUTH APPROVED </pre> | <p>Take note of the response message. A successful response will display "APPROVED", while an unsuccessful response will display "DECLINED".</p> |

Before completing the transaction, check that the transaction was approved before handing the customer their copy of the transaction record and their card. If the transaction is declined, the terminal will display an error message giving the reason.

***Note:** Signature will still be required for some cards (for example signature-only cards, payment cards that do not have a chip and some international cards). Your terminal will be able to process these cards as normal.

6.6 Pre-Authorisation Top-Up using Standalone-Lite Mode.

| Terminal Screen | Next Step |
|---|---|
| <p style="text-align: center;">< READY ></p> <hr/> <p style="text-align: center;">PRE AUTH</p> <hr/> <p style="text-align: center;">COMPLETION</p> <hr/> <p style="text-align: center;">SETTLEMENT</p> <hr/> <p>PREV NEXT</p> | <p>Select the PRE AUTH menu on the terminal. Press ENTER on the keypad and Next on the screen to locate the PRE AUTH menu.</p> |
| <p style="text-align: center;">< READY ></p> <hr/> <p style="text-align: center;">PRE AUTH</p> <hr/> <p style="text-align: center;">PA TOP-UP</p> <hr/> <p style="text-align: center;">PART CANCEL</p> <hr/> <p>PREV NEXT</p> | <p>Select PA TOP-UP on the terminal. If required, press Next on the screen to locate PA TOP-UP.</p> |
| <p>PA TOP-UP</p> <p style="text-align: center;">ENTER AMOUNT</p> <hr/> <p style="text-align: center;">\$0.00</p> <hr/> | <p>Enter the top-up amount into the terminal and press ENTER.</p> |
| <p>PA TOP-UP</p> <p style="text-align: center;">ENTER ROC NO</p> <hr/> <hr/> | <p>Enter the ROC of the pre-authorisation. If the ROC cannot be found, the terminal will prompt for the ROC to be re-entered. If this secondary ROC entry is not successful then the lookup can be performed using the Auth Number.</p> |
| <p>AUTH..XXXX \$X.XX AUTH NO XXXXXX CONFIRM?</p> | <p>If the lookup is successful then the pre-authorized details will be shown (last four digits of card number, amount, authorisation number). Press ENTER to confirm whether the authorisation details shown are correct.</p> |

| Terminal Screen | Next Step |
|---|--|
| <div style="border: 1px solid black; padding: 10px; background-color: #f0f0f0;"> <p>PA TOP-UP \$X.XX MASTERCARD CR</p> <p style="text-align: center;">Processing Please Wait</p> </div> | <p>Wait for the "Processing" message to complete.</p> |
| <div style="border: 1px solid black; padding: 10px; background-color: #f0f0f0;"> <p>PA TOP-UP \$X.XX</p> <p style="text-align: center;">PA TOP-UP APPROVED</p> </div> | <p>Take note of the response message. A successful response will display "APPROVED", while an unsuccessful response will display "DECLINED".</p> |

Before completing the transaction, check that the transaction was approved before handing the customer their copy of the transaction record and their card. If the transaction is declined, the terminal will display an error message giving the reason.

6.7 Pre-Authorisation Extend using Standalone-Lite Mode.

| Terminal Screen | Next Step |
|--|---|
| <pre> < READY > ----- PRE AUTH ----- COMPLETION ----- SETTLEMENT ----- PREV NEXT </pre> | <p>Select the PRE AUTH menu on the terminal. Press ENTER on the keypad and Next on the screen to locate the PRE AUTH menu.</p> |
| <pre> < READY > ----- PA CANCEL ----- PA EXTEND ----- ACC VERIFY ----- PREV NEXT </pre> | <p>Select PA EXTEND on the terminal. Press Next on the screen to locate PA EXTEND.</p> |
| <pre> ENTER ROC NO ----- ----- </pre> | <p>Enter the ROC of the pre-authorization. If the ROC cannot be found, the terminal will prompt for the ROC to be re-entered. If this secondary ROC entry is not successful then the lookup can be performed using the Auth Number.</p> |
| <pre> AUTH..XXXX \$X.XX AUTH NO XXXXXX CONFIRM? </pre> | <p>If the lookup is successful then the pre-authorized details will be shown (last four digits of card number, amount, authorisation number). Press ENTER to confirm whether the authorisation details shown are correct.</p> |

| Terminal Screen | Next Step |
|---|---|
| <div style="border: 1px solid black; padding: 10px; background-color: #f0f0f0;"> PA EXTEND \$X.XX MASTERCARD CR <p style="text-align: center;">Processing Please Wait</p> </div> | Wait for the "Processing" message to complete. |
| <div style="border: 1px solid black; padding: 10px; background-color: #f0f0f0;"> PA EXTEND \$X.XX <p style="text-align: center;">PA EXTEND APPROVED</p> </div> | Take note of the response message. A successful response will display "APPROVED", while an unsuccessful response will display "DECLINED". |

Before completing the transaction, check that the transaction was approved before handing the customer their copy of the transaction record and their card. If the transaction is declined, the terminal will display an error message giving the reason.

6.8 Pre-Authorisation Partial Cancel using Standalone-Lite Mode.

| Terminal Screen | Next Step |
|---|---|
| <p style="text-align: center;">< READY ></p> <hr/> <p style="text-align: center;">PRE AUTH</p> <hr/> <p style="text-align: center;">COMPLETION</p> <hr/> <p style="text-align: center;">SETTLEMENT</p> <hr/> <p>PREV NEXT</p> | <p>Select the PRE AUTH menu on the terminal. Press ENTER on the keypad and Next on the screen to locate the PRE AUTH menu.</p> |
| <p style="text-align: center;">< READY ></p> <hr/> <p style="text-align: center;">PRE AUTH</p> <hr/> <p style="text-align: center;">PA TOP-UP</p> <hr/> <p style="text-align: center;">PART CANCEL</p> <hr/> <p>PREV NEXT</p> | <p>Select PART CANCEL on the terminal. If required, press Next on the screen to locate PART CANCEL.</p> |
| <p>PART CANCEL</p> <p style="text-align: center;">ENTER AMOUNT</p> <hr/> <p style="text-align: center;">\$0.00</p> <hr/> | <p>Enter the partial cancellation amount into the terminal and press ENTER.</p> |
| <p>PART CANCEL</p> <p style="text-align: center;">ENTER ROC NO</p> <hr/> <hr/> | <p>Enter the ROC of the pre-authorization. If the ROC cannot be found, the terminal will prompt for the ROC to be re-entered. If this secondary ROC entry is not successful then the lookup can be performed using the Auth Number.</p> |

| Terminal Screen | Next Step |
|--|---|
| <p>AUTH..XXXX \$X.XX AUTH NO XXXXXX CONFIRM?</p> | <p>If the lookup is successful then the pre-authorized details will be shown (last four digits of card number, amount, authorisation number) Press ENTER to confirm whether the authorisation details shown are correct.</p> |
| <p>PART CANCEL \$X.XX MASTERCARD CR</p> <p>Processing Please Wait</p> | <p>Wait for the "Processing" message to complete.</p> |
| <p>PART CANCEL \$X.XX</p> <p>PART CANCEL APPROVED</p> | <p>Take note of the response message. A successful response will display "APPROVED", while an unsuccessful response will display "DECLINED".</p> |

Before completing the transaction, check that the transaction was approved before handing the customer their copy of the transaction record and their card. If the transaction is declined, the terminal will display an error message giving the reason.

6.9 Pre-Authorisation Cancel using Standalone-Lite Mode.

| Terminal Screen | Next Step |
|--|---|
| <pre> < READY > ----- PRE AUTH ----- COMPLETION ----- SETTLEMENT ----- PREV NEXT </pre> | <p>Select the PRE AUTH menu on the terminal. Press ENTER on the keypad and Next on the screen to locate the PRE AUTH menu.</p> |
| <pre> < READY > ----- PA CANCEL ----- PA EXTEND ----- ACC VERIFY ----- PREV NEXT </pre> | <p>Select PA CANCEL on the terminal. Press Next on the screen to locate PA CANCEL.</p> |
| <pre> ENTER ROC NO ----- ----- </pre> | <p>Enter the ROC of the pre-authorisation. If the ROC cannot be found, the terminal will prompt for the ROC to be re-entered. If this secondary ROC entry is not successful then the lookup can be performed using the Auth Number.</p> |
| <pre> AUTH...XXXX \$X.XX AUTH NO XXXXXX CONFIRM? </pre> | <p>If the lookup is successful then the pre-authorized details will be shown (last four digits of card number, amount, authorisation number). Press ENTER to confirm whether the authorisation details shown are correct.</p> |

| Terminal Screen | Next Step |
|--|---|
| <div style="border: 1px solid black; padding: 10px; background-color: #f0f0f0;"> PA CANCEL \$X.XX MASTERCARD CR <p style="text-align: center;">Processing Please Wait</p> </div> | Wait for the "Processing" message to complete. |
| <div style="border: 1px solid black; padding: 10px; background-color: #f0f0f0;"> PA CANCEL \$X.XX <p style="text-align: center;">PA CANCEL APPROVED</p> </div> | Take note of the response message. A successful response will display "APPROVED", while an unsuccessful response will display "DECLINED". |

Before completing the transaction, check that the transaction was approved before handing the customer their copy of the transaction record and their card. If the transaction is declined, the terminal will display an error message giving the reason.

6.10 Pre-Authorisation Re-Authorisation using Standalone-Lite Mode.

| Terminal Screen | Next Step |
|---|---|
| <p style="text-align: center;">< READY ></p> <hr/> <p style="text-align: center;">PRE AUTH</p> <hr/> <p style="text-align: center;">COMPLETION</p> <hr/> <p style="text-align: center;">SETTLEMENT</p> <hr/> <p>PREV NEXT</p> | <p>Select the PRE AUTH menu on the terminal. Press ENTER on the keypad and Next on the screen to locate the PRE AUTH menu.</p> |
| <p style="text-align: center;">< READY ></p> <hr/> <p style="text-align: center;">PA REAUTH</p> <hr/> <p style="text-align: center;">PA RE-SUB</p> <hr/> <p style="text-align: center;">PA NOSHOW</p> <hr/> <p>PREV NEXT</p> | <p>Select PA REAUTH on the terminal. Press Next on the screen to locate PA REAUTH.</p> |
| <p>PA REAUTH</p> <p style="text-align: center;">ENTER AMOUNT</p> <hr/> <p style="text-align: center;">\$0.00</p> <hr/> | <p>Enter the re-authorisation amount into the terminal and press ENTER.</p> |
| <p>PA REAUTH</p> <p style="text-align: center;">ENTER ROC NO</p> <hr/> <hr/> | <p>Enter the ROC of the pre-authorisation. If the ROC cannot be found, the terminal will prompt for the ROC to be re-entered. If this secondary ROC entry is not successful then the lookup can be performed using the Auth Number.</p> |

| Terminal Screen | Next Step |
|--|--|
| <p>AUTH..XXXX \$X.XX AUTH NO XXXXXX CONFIRM?</p> | <p>If the lookup is successful then the pre-authorized details will be shown (last four digits of card number, amount, authorisation number). Press ENTER to confirm whether the authorisation details shown are correct.</p> |
| <p>PA REAUTH \$X.XX VISA CR Processing Please Wait</p> | <p>Wait for the "Processing" message to complete.</p> |
| <p>PA REAUTH \$X.XX PA REAUTH APPROVED</p> | <p>Take note of the response message. A successful response will display "APPROVED", while an unsuccessful response will display "DECLINED".</p> |

Before completing the transaction, check that the transaction was approved before handing the customer their copy of the transaction record and their card. If the transaction is declined, the terminal will display an error message giving the reason.

6.11 Pre-Authorisation Re-Submission using Standalone-Lite Mode.

| Terminal Screen | Next Step |
|---|---|
| <p style="text-align: center;">< READY ></p> <hr/> <p style="text-align: center;">PRE AUTH</p> <hr/> <p style="text-align: center;">COMPLETION</p> <hr/> <p style="text-align: center;">SETTLEMENT</p> <hr/> <p>PREV NEXT</p> | <p>Select the PRE AUTH menu on the terminal. Press ENTER on the keypad and Next on the screen to locate the PRE AUTH menu.</p> |
| <p style="text-align: center;">< READY ></p> <hr/> <p style="text-align: center;">PA REAUTH</p> <hr/> <p style="text-align: center;">PA RE-SUB</p> <hr/> <p style="text-align: center;">PA NOSHOW</p> <hr/> <p>PREV NEXT</p> | <p>Select PA RE-SUB on the terminal. Press Next on the screen to locate PA RE-SUB.</p> |
| <p>PA RE-SUB</p> <p style="text-align: center;">ENTER AMOUNT</p> <hr/> <p style="text-align: center;">\$0.00</p> <hr/> | <p>Enter the re-submission amount into the terminal and press ENTER.</p> |
| <p>PA RE-SUB</p> <p style="text-align: center;">ENTER ROC NO</p> <hr/> <hr/> | <p>Enter the ROC of the pre-authorization. If the ROC cannot be found, the terminal will prompt for the ROC to be re-entered. If this secondary ROC entry is not successful then the lookup can be performed using the Auth Number.</p> |

| Terminal Screen | Next Step |
|---|--|
| <p>AUTH..XXXX \$X.XX AUTH NO XXXXXX CONFIRM?</p> | <p>If the lookup is successful then the pre-authorized details will be shown (last four digits of card number, amount, authorisation number). Press ENTER to confirm whether the authorisation details shown are correct.</p> |
| <p>PA RE-SUB \$X.XX VISA CR Processing Please Wait</p> | <p>Wait for the "Processing" message to complete.</p> |
| <p>PA RE-SUB \$X.XX PA RE-SUB APPROVED</p> | <p>Take note of the response message. A successful response will display "APPROVED", while an unsuccessful response will display "DECLINED".</p> |

Before completing the transaction, check that the transaction was approved before handing the customer their copy of the transaction record and their card. If the transaction is declined, the terminal will display an error message giving the reason.

6.12 Pre-Authorisation No Show using Standalone-Lite Mode.

| Terminal Screen | Next Step |
|--|---|
| <pre> < READY > ----- PRE AUTH ----- COMPLETION ----- SETTLEMENT ----- PREV NEXT </pre> | <p>Select the PRE AUTH menu on the terminal. Press ENTER on the keypad and Next on the screen to locate the PRE AUTH menu.</p> |
| <pre> < READY > ----- PA REAUTH ----- PA RE-SUB ----- PA NOSHOW ----- PREV NEXT </pre> | <p>Select PA NOSHOW on the terminal. Press Next on the screen to locate PA NOSHOW.</p> |
| <pre> PA NOSHOW ENTER AMOUNT ----- \$0.00 ----- </pre> | <p>Enter the no show amount into the terminal and press ENTER.</p> |
| <pre> PA NOSHOW ENTER ROC NO ----- ----- </pre> | <p>Enter the ROC of the pre-authorization. If the ROC cannot be found, the terminal will prompt for the ROC to be re-entered. If this secondary ROC entry is not successful then the lookup can be performed using the Auth Number.</p> |
| <pre> AUTH..XXXX \$X.XX AUTH NO XXXXXX CONFIRM? </pre> | <p>If the lookup is successful then the pre-authorized details will be shown (last four digits of card number, amount, authorisation number). Press ENTER to confirm whether the authorisation details shown are correct.</p> |

| Terminal Screen | Next Step |
|---|--|
| <div style="border: 1px solid black; padding: 10px;"> <p>PA NOSHOW \$X.XX VISA CR</p> <p style="text-align: center;">Processing Please Wait</p> </div> | <p>Wait for the "Processing" message to complete.</p> |
| <div style="border: 1px solid black; padding: 10px;"> <p>PA NOSHOW \$X.XX</p> <p style="text-align: center;">PA NOSHOW APPROVED</p> </div> | <p>Take note of the response message. A successful response will display "APPROVED", while an unsuccessful response will display "DECLINED".</p> |

Before completing the transaction, check that the transaction was approved before handing the customer their copy of the transaction record and their card. If the transaction is declined, the terminal will display an error message giving the reason.

6.13 Pre-Authorisation Delayed Charge using Standalone-Lite Mode.

| Terminal Screen | Next Step |
|---|---|
| <p style="text-align: center;">< READY ></p> <hr/> <p style="text-align: center;">PRE AUTH</p> <hr/> <p style="text-align: center;">COMPLETION</p> <hr/> <p style="text-align: center;">SETTLEMENT</p> <hr/> <p>PREV NEXT</p> | <p>Select the PRE AUTH menu on the terminal. Press ENTER on the keypad and Next on the screen to locate the PRE AUTH menu.</p> |
| <p style="text-align: center;">< READY ></p> <hr/> <p style="text-align: center;">PA DEL CHG</p> <hr/> <p style="text-align: center;">PRE AUTH</p> <hr/> <p style="text-align: center;">PA TOP-UP</p> <hr/> <p>PREV NEXT</p> | <p>Select PA DEL CHG on the terminal. Press Next on the screen to locate PA DEL CHG.</p> |
| <p>PA DEL CHG</p> <p style="text-align: center;">ENTER AMOUNT</p> <hr/> <p style="text-align: center;">\$0.00</p> <hr/> | <p>Enter the delayed charge amount into the terminal and press ENTER.</p> |
| <p>PA DEL CHG</p> <p style="text-align: center;">ENTER ROC NO</p> <hr/> <hr/> | <p>Enter the ROC of the pre-authorization. If the ROC cannot be found, the terminal will prompt for the ROC to be re-entered. If this secondary ROC entry is not successful then the lookup can be performed using the Auth Number.</p> |

| Terminal Screen | Next Step |
|--|--|
| <p>AUTH..XXXX \$X.XX AUTH NO XXXXXX CONFIRM?</p> | <p>If the lookup is successful then the pre-authorized details will be shown (last four digits of card number, amount, authorisation number). Press ENTER to confirm whether the authorisation details shown are correct.</p> |
| <p>PA DEL CHG \$X.XX VISA CR Processing Please Wait</p> | <p>Wait for the "Processing" message to complete.</p> |
| <p>PA DEL CHG \$X.XX PA DEL CHG APPROVE</p> | <p>Take note of the response message. A successful response will display "APPROVED", while an unsuccessful response will display "DECLINED".</p> |

Before completing the transaction, check that the transaction was approved before handing the customer their copy of the transaction record and their card. If the transaction is declined, the terminal will display an error message giving the reason.

6.14 Completion using Standalone-Lite Mode.

Completion using the ROC number.

| Terminal Screen | Next Step |
|---|---|
| <p style="text-align: center;">< READY ></p> <hr/> <p style="text-align: center;">PRE AUTH</p> <hr/> <p style="text-align: center;">COMPLETION</p> <hr/> <p style="text-align: center;">SETTLEMENT</p> <hr/> <p>PREV NEXT</p> | <p>Select COMPLETION on the terminal. Press ENTER on the keypad and Next on the screen to locate COMPLETION.</p> |
| <p style="text-align: center;">ENTER ROC NO</p> <hr/> <hr/> | <p>Enter the ROC of the pre-authorization. If the ROC cannot be found, the terminal will prompt for the ROC to be re-entered. If this secondary ROC entry is not successful then the lookup can be performed using the Auth Number.</p> |
| <p>COMPLETION \$X.XX</p> <p style="text-align: center;">AUTH..XXXX</p> <p style="text-align: center;">COMPLETION AMOUNT</p> <p style="text-align: center;">OR ENTER</p> <hr/> <p style="text-align: center;">\$X.XX</p> <hr/> | <p>If the lookup is successful then the pre-authorized details will be shown (last four digits of card number, amount).</p> <p>Press ENTER to confirm the amount or enter a revised amount and press ENTER.</p> |
| <p>COMPLETION \$X.XX</p> <p style="text-align: center;">COMPLETION</p> <p style="text-align: center;">APPROVED</p> | <p>Take note of the response message. A successful response will display "APPROVED", while an unsuccessful response will display "DECLINED".</p> |

Before completing the transaction, check that the transaction was approved before handing the customer their copy of the transaction record and their card. If the transaction is declined, the terminal will display an error message giving the reason.

Completion using the authorisation number.

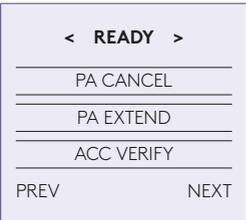
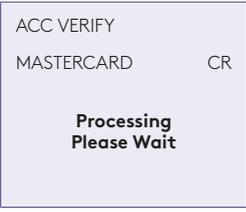
| Terminal Screen | Next Step |
|---|---|
| <p style="text-align: center;">< READY ></p> <hr/> <p style="text-align: center;">PRE AUTH</p> <hr/> <p style="text-align: center;">COMPLETION</p> <hr/> <p style="text-align: center;">SETTLEMENT</p> <hr/> <p>PREV NEXT</p> | <p>Select COMPLETION on the terminal. Press ENTER on the keypad and Next on the screen to locate COMPLETION.</p> |
| <p style="text-align: center;">ENTER ROC NO</p> <hr/> <hr/> | <p>Enter ZERO (0) on the terminal and press ENTER. The terminal will then prompt for the Auth Number to be entered.</p> |
| <p style="text-align: center;">ENTER AUTH NO</p> <hr/> <hr/> | <p>Enter the Auth Number and press ENTER.</p> |
| <p>COMPLETION \$X.XX</p> <p style="text-align: center;">AUTH..XXXX COMPLETION AMOUNT OR ENTER</p> | <p>If the lookup is successful then the pre-authorized details will be shown (last four digits of card number, amount). Press ENTER to confirm the amount or enter a revised amount and press ENTER. The completion will continue as expected; refer to the final Approved/Declined screen below.</p> |
| <p>COMPLETION</p> <p style="text-align: center;">COMPLETION AMOUNT</p> <hr/> <p style="text-align: center;">\$X.XX</p> <hr/> | <p>If lookup is NOT successful, enter the completion amount and press ENTER.</p> |

| Terminal Screen | Next Step |
|---|--|
| <p>COMPLETION \$X.XX</p> <p>Swipe or Insert Card</p> | <p>Bring the card into contact with the terminal by swiping or inserting it.</p> |
| <p>COMPLETION \$X.XX MASTERCARD CR</p> <p>KEY PIN OR ENTER</p> <hr/> <p>XXXX</p> <hr/> | <p>Ask the customer to enter their PIN on the terminal and press ENTER, or just press ENTER to sign (if allowed*).</p> |
| <p>COMPLETION \$X.XX MASTERCARD CR</p> <p>Processing Please Wait</p> | <p>Wait for the “Processing” message to complete.</p> |
| <p>COMPLETION \$X.XX</p> <p>COMPLETION APPROVED</p> | <p>Take note of the response message. A successful response will display “APPROVED”, while an unsuccessful response will display “DECLINED”.</p> |

Before completing the transaction, check that the transaction was approved before handing the customer their copy of the transaction record and their card. If the transaction is declined, the terminal will display an error message giving the reason.

* **Note:** Signature will still be required for some cards (for example signature-only cards, payment cards that do not have a chip and some international cards). Your terminal will be able to process these cards as normal.

6.15 Account Verify using Standalone-Lite Mode.

| Terminal Screen | Next Step |
|--|--|
|  <p>< READY ></p> <hr/> <p>PRE AUTH</p> <hr/> <p>COMPLETION</p> <hr/> <p>SETTLEMENT</p> <hr/> <p>PREV NEXT</p> | <p>Select the PRE AUTH menu on the terminal. Press ENTER on the keypad and Next on the screen to locate the PRE AUTH menu.</p> |
|  <p>< READY ></p> <hr/> <p>PA CANCEL</p> <hr/> <p>PA EXTEND</p> <hr/> <p>ACC VERIFY</p> <hr/> <p>PREV NEXT</p> | <p>Select ACC VERIFY on the terminal. Press Next on the screen to locate ACC VERIFY.</p> |
|  <p>ACC VERIFY</p> <p>Swipe or Insert Card</p> | <p>Bring the card into contact with the terminal by swiping or inserting it.</p> |
|  <p>ACC VERIFY</p> <p>MASTERCARD CR</p> <p>Processing Please Wait</p> | <p>Wait for the "Processing" message to complete.</p> |
|  <p>ACC VERIFY</p> <p>ACC VERIFY APPROVED</p> | <p>Take note of the response message. A successful response will display "APPROVED", while an unsuccessful response will display "DECLINED".</p> |

Before completing the transaction, check that the transaction was approved before handing the customer their copy of the transaction record and their card. If the transaction is declined, the terminal will display an error message giving the reason.

6.16 Settlement using Standalone-Lite Mode.

| Terminal Screen | Next Step |
|---|--|
|  <p>< READY ></p> <hr/> <p>SETTLEMENT</p> <hr/> <p>PRE SETTLE</p> <hr/> <p>LAST SETTLEMENT</p> <hr/> <p>PREV NEXT</p> | <p>Select SETTLEMENT on the terminal. Press ENTER on the keypad and Next on the screen to locate SETTLEMENT.</p> <p>The terminal will print the Settlement receipt and then return you to the Standalone-Lite idle screen.</p> |

6.17 Pre-Settlement using Standalone-Lite Mode.

| Terminal Screen | Next Step |
|---|--|
|  <p>< READY ></p> <hr/> <p>SETTLEMENT</p> <hr/> <p>PRE SETTLE</p> <hr/> <p>LAST SETTLEMENT</p> <hr/> <p>PREV NEXT</p> | <p>Select PRE SETTLE on the terminal. Press ENTER on the keypad and Next on the screen to locate PRE SETTLE.</p> <p>The terminal will print the Pre-Settlement receipt and then return you to the Standalone-Lite idle screen.</p> |

6.18 Last Settlement using Standalone-Lite Mode.

| Terminal Screen | Next Step |
|--|---|
|  <p>< READY ></p> <hr/> <p>SETTLEMENT</p> <hr/> <p>PRE SETTLE</p> <hr/> <p>LAST SETTLEMENT</p> <hr/> <p>PREV NEXT</p> | <p>Select LAST SETTLEMENT on the terminal. Press ENTER on the keypad and Next on the screen to locate LAST SETTLEMENT.</p> <p>The terminal will print the Last Settlement receipt and then return you to the Standalone-Lite idle screen.</p> |

6.19 Duplicate/Reprint Receipt using Standalone-Lite Mode.

| Terminal Screen | Next Step |
|--|---|
| <pre>< READY > ----- LOGON ----- REPRINT ----- SHIFT TOTALS ----- PREV NEXT</pre> | <p>Select REPRINT on the terminal. Press ENTER on the keypad and Next on the screen to locate REPRINT.</p> <p>The terminal will print the duplicate receipt and then return you to the Standalone-Lite idle screen.</p> |

6.20 Shift Totals using Standalone-Lite Mode.

| Terminal Screen | Next Step |
|--|--|
| <pre>< READY > ----- LOGON ----- REPRINT ----- SHIFT TOTALS ----- PREV NEXT</pre> | <p>Select SHIFT TOTALS on the terminal. Press ENTER on the keypad and Next on the screen to locate SHIFT TOTALS.</p> |
| <pre>RESET SHIFT TOTALS? ----- YES ----- NO -----</pre> | <p>The shift totals receipt will be printed and you will be asked to confirm whether the Shift Totals should be reset to zero. Make a selection (YES or NO) and you will be returned to the idle screen.</p> |

7.0 Fall Back Sales Procedures.

7.1 Electronic Fall Back.

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

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

During EFB mode, transactions are processed and stored offline by the terminal. After communication has been restored, the terminal will forward the stored transactions to the bank for processing.

When processing in EFB mode, some differences apply to normal online processing, including:

- Contactless (tap & go) transactions are not available in EFB mode. If you attempt a contactless transaction it will decline. Request your customer to retry the transaction by either inserting or swiping their card.
- For credit card transactions that are over your credit card floor limit, you will be required to enter an authorisation number which you can obtain by calling 1300 301 831. Alternatively, ask your customer for an alternative means of payment.
- Signature capture is required on all EFB transactions regardless of the account selection or whether PIN was entered. The terminal will process the transaction in accordance with the EFB floor limits and other validation settings.
- Debit card transactions (when selecting cheque or savings) exceeding your debit card floor limit will be declined. Ask your customer for an alternate means of payment.
- Please ensure the terminal remains powered ON and placed on the base during all EFB processing. If the terminal has been powered OFF, the terminal must perform a successful bank logon to continue EFB processing.

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

When communication has been lost and the amount of the transaction is over your floor limit, the terminal will display the following:

| TERMINAL DISPLAY | PROCEDURE |
|--------------------------------------|--|
| ENTER AUTH ID ON POS | You will be required to enter an authorisation number, which you can obtain by calling 1300 301 831. Key in the authorisation number on the POS and press ACCEPT. |
| VERIFY SIGNATURE CORRECT? | Have the customer sign the receipt. If the signature matches the signature on the card, press YES on the POS. Otherwise press NO. |
| CREDIT SALE APPROVED | This message will be displayed if the transaction is approved. |

Note: You are reminded that you must not "split" a sale in order to avoid obtaining authorisation.

EFB Purchase Receipt.

MERCHANT COPY

Mastercard
1111 1111 1111 1111 (C)

ACCT TYPE CREDIT
TRANS TYPE PURCHASE
TERMINAL ID 28010101
POS REF 000000004647
INV/ROC NO 000625
BANK REF 00123
DATE/TIME 23 JUN 09 17:31
Exp Date 11/11
AMOUNT \$80.00

TOTAL AUD \$80.00

**APPROVED *08
(P7)**

CARDHOLDER SIGN HERE

X_____

CUSTOMER COPY

Mastercard
.....1111 (C)

ACCT TYPE CREDIT
TRANS TYPE PURCHASE
TERMINAL ID 28010101
POS REF 000000004647
INV/ROC NO 000625
BANK REF 00123
DATE/TIME 23 JUN 09 17:31
AMOUNT \$80.00

TOTAL AUD \$80.00

**APPROVED *08
(P7)**

Remember to always check the receipt to verify if a transaction has been approved.

8.0 Glossary.

| | |
|--------------------------------------|--|
| Charge Card | American Express, Diners Club or JCB card |
| Credit Card | Mastercard, Visa card or China UnionPay International |
| CCV Number (Card Check Value) | An additional security feature used in transactions where the cardholder is not present (MOTO or ECI). |
| Debit Card | A card that gives the customer access to a cheque or savings account. The customer must be present when accessing these account types. Details cannot be hand-keyed into an EFTPOS terminal. |
| Electronic Fall Back (EFB) | The ability to continue performing transactions on the terminal when the communication with the Bank of Melbourne host system has been lost. |
| Merchant ID | An eight digit number used to obtain an authorisation code for credit card transactions. This number is unique to your terminal, and can be found on any of the following: <ul style="list-style-type: none"> • A receipt printed on your terminal. • Your merchant statement. |
| Merchant Password | A merchant password is required for refunds, voids and certain terminal functions. Ensure you keep your password secure so only authorised personnel can access these functions. |
| MOTO (Mail Order or Telephone Order) | Transactions initiated by Mail or Telephone are known as MOTO. <i>This is only available for approved merchants.</i> |
| PAN (Primary Account Number) | The unique payment card number (typically for credit or debit cards) that identifies the issuer and the particular cardholder account). |
| PIN (Personal Identification Number) | A number used as a security access code for EFTPOS transactions. |
| Pre-Auth ID | The number used to identify a pre-authorisation record. |
| ROC No (Record of Charge Number) | The ROC number is an invoice number, found on your terminal receipt. |

9.0 Troubleshooting.

9.1 Hardware Faults.

| HARDWARE FAULTS | ACTION |
|---|--|
| No response from the terminal | <ol style="list-style-type: none">1. Ensure that the power cable is securely connected to the terminal.2. Power off the terminal for 10 seconds.3. Power on the terminal.4. Retry the transaction.5. Call the Merchant Help Desk if the problem persists. |
| Terminal not reading cards | <ol style="list-style-type: none">1. Re-insert/swipe the card as per instructions in Section 4.0.2. If there is still no response from the card reader power off the terminal for 10 seconds.3. Power on the terminal.4. Retry the transaction.5. Call the Merchant Help Desk if the problem persists. |
| Paper jamming or Not feeding or Not printing | <ol style="list-style-type: none">1. Remove the paper roll from the printer to ensure that there is no paper caught.2. If the existing paper roll is damaged in any way then replace this with a new roll.3. Verify that the printer door is properly latched.4. Ensure that the battery charge state is not below the critically low level.5. Plug terminal to a power source.6. If the problem continues power off the terminal for 10 seconds.7. Power on the terminal.8. Print a sample receipt. This will confirm if the printer is operational.9. Call the Merchant Help Desk if the problem persists. |

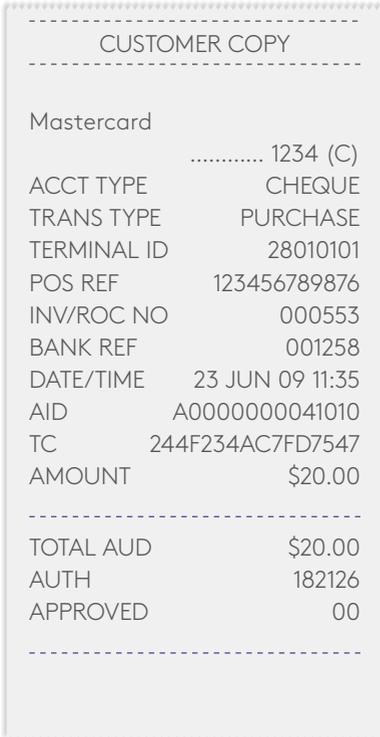
9.2 Response Codes.

| Code | Display | Cause/Action |
|------|-------------------------------|---|
| 00 | APPROVED | <ul style="list-style-type: none"> The transaction has been approved |
| 08 | APPROVED With signature | <ul style="list-style-type: none"> The transaction has been approved if the signature is correct |
| Y1 | APPROVED | <ul style="list-style-type: none"> The transaction has been approved |
| Y3 | APPROVED | <ul style="list-style-type: none"> The transaction has been approved |
| 01 | CALL FOR AUTH | <ul style="list-style-type: none"> Unable to obtain electronic authorisation |
| 02 | CALL FOR AUTH | <ul style="list-style-type: none"> Unable to obtain electronic authorisation |
| 03 | INVALID PPID | <ul style="list-style-type: none"> Contact the Merchant Help Desk |
| 04 | CONTACT CARD ISSUER | <ul style="list-style-type: none"> Obtain another form of payment Advise cardholder to contact card issuer |
| 05 | CANNOT PAY | <ul style="list-style-type: none"> Obtain another form of payment Advise cardholder to contact card issuer |
| 06 | CANNOT PAY | <ul style="list-style-type: none"> Obtain another form of payment Advise cardholder to contact card issuer |
| 08 | APPROVED PENDING SIGNATURE | <ul style="list-style-type: none"> The transaction is approved if the signature is correct The cardholder should now sign the receipt |
| 12 | INVALID TRANSACTION | <ul style="list-style-type: none"> Retry the transaction selecting a different account If the transaction is declined again, obtain another form of payment Advise cardholder to contact card issuer |
| 13 | CANNOT PAY | <ul style="list-style-type: none"> Obtain another form of payment Advise cardholder to contact card issuer |
| 14 | CONTACT CARD ISSUER | <ul style="list-style-type: none"> Obtain another form of payment Advise cardholder to contact card issuer |
| 30 | FORMAT ERR CALL HELPDESK | <ul style="list-style-type: none"> Power the terminal off and on and retry the transaction Contact the Merchant Help Desk whilst the cardholder is present to confirm if the transaction has been processed correctly |
| 39 | WRONG ACCOUNT | <ul style="list-style-type: none"> Retry the transaction, selecting a different account If the transaction is declined again, obtain another form of payment Advise cardholder to contact card issuer |

| Code | Display | Cause/Action |
|------|----------------------------|--|
| 51 | CANNOT PAY | <ul style="list-style-type: none"> Obtain another form of payment Advise cardholder to contact card issuer |
| 52 | WRONG ACCOUNT | <ul style="list-style-type: none"> Retry the transaction, selecting a different account If the transaction is declined again, obtain another form of payment Advise cardholder to contact card issuer |
| 53 | WRONG ACCOUNT | <ul style="list-style-type: none"> Retry the transaction, selecting a different account If the transaction is declined again, obtain another form of payment Advise cardholder to contact card issuer |
| 54 | EXPIRED CARD CANNOT PAY | <ul style="list-style-type: none"> Check the card expiry date Obtain another form of payment Advise cardholder to contact card issuer |
| 55 | INVALID PIN | <ul style="list-style-type: none"> The cardholder has entered the wrong PIN Retry the transaction with the correct PIN |
| 56 | CONTACT CARD ISSUER | <ul style="list-style-type: none"> Obtain another form of payment Advise cardholder to contact card issuer |
| 58 | INVALID TRANSACTION | <ul style="list-style-type: none"> Obtain another form of payment Advise cardholder to contact card issuer |
| 59 | CANNOT PAY | <ul style="list-style-type: none"> Obtain another form of payment Advise cardholder to contact card issuer |
| 61 | CANNOT PAY | <ul style="list-style-type: none"> Obtain another form of payment Advise cardholder to contact card issuer |
| 62 | CANNOT PAY | <ul style="list-style-type: none"> Obtain another form of payment Advise cardholder to contact card issuer |
| 65 | CANNOT PAY | <ul style="list-style-type: none"> Obtain another form of payment Advise cardholder to contact card issuer |
| 75 | CANNOT PAY | <ul style="list-style-type: none"> Retry the transaction If the transaction is declined again, obtain another form of payment Advise cardholder to contact card issuer |

| Code | Display | Cause/Action |
|------|------------------------|--|
| 90 | PLEASE RETRY | <ul style="list-style-type: none"> • Retry the transaction • If the transaction is declined again, obtain another form of payment • Advise cardholder to contact card issuer |
| 91 | ISSUER NOT AVAILABLE | <ul style="list-style-type: none"> • Bank is unavailable; retry the transaction |
| 94 | CANNOT PAY | <ul style="list-style-type: none"> • Obtain another form of payment • Advise cardholder to contact card issuer |
| 97 | SETTLE NOT AVAILABLE | <ul style="list-style-type: none"> • A settlement has been processed in the last 24 hours, or the settlement is being attempted between 9.30pm and 11.00pm (AEST) • Retry during settlement hours, making sure 24 hours have elapsed since the previous settlement |
| 98 | SYSTEM ERROR | <ul style="list-style-type: none"> • Turn terminal off, then back on, and retry the transaction • Contact the Merchant Help Desk if the problem persists |
| TC | DECLINED TC | <ul style="list-style-type: none"> • Retry the transaction, selecting a different account • If the transaction is declined again, obtain another form of payment Advise cardholder to contact card issuer |
| TL | DECLINED TL | <ul style="list-style-type: none"> • Signature error |
| XO | DECLINED TIME OUT | <ul style="list-style-type: none"> • Retry the transaction • Contact the Merchant Help Desk if the problem persists |
| X7 | CANCELLED SYSTEM ERROR | <ul style="list-style-type: none"> • Retry the transaction • Contact the Merchant Help Desk if the problem persists |
| Z1 | CANNOT PAY | <ul style="list-style-type: none"> • Obtain another form of payment |
| Z3 | ISSUER UNAVAILABLE | <ul style="list-style-type: none"> • Obtain another form of payment |
| Z4 | CANNOT PAY | <ul style="list-style-type: none"> • Obtain another form of payment |

Below is a copy of a receipt which indicates the location of the Response Codes.



← Response Code Location

Remember to always check the receipt to verify if a transaction has been approved.

Where your terminal displays a response code not listed in this guide, and you use an electronic terminal supplied by us, you should phone the Merchant Help Desk on 1300 603 266 for clarification.

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Bank of
Melbourne

 Bank of Melbourne