



Bank of Melbourne

Contactless Card Reader Merchant Operating Guide

Hypercom Terminals

Phone Numbers.

THE FOLLOWING HELP DESK'S AND AUTHORISATION CENTRE'S ARE AVAILABLE TO YOU 24 HOURS A DAY, 7 DAYS A WEEK.

Bank of Melbourne Electronic Banking Service Centre

Service and Sales Support Help Desk (including stationery orders).	1300 603 266
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Touch Help Desk.

For General PC-EFTPOS Enquiries.	1300 305 066
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Authorisations – For Fall Back Purposes Only.

Cardlink Authorisation Centre (credit cards only)	1300 301 831
EFTPOS Help Desk (debit cards only)	1300 603 266
American Express® Authorisations	1300 363 614
Diners Club® Authorisations	1800 331 112
JCB Authorisations	1300 363 614

Merchant Details

Please complete the details below for your merchant facility.

Trading name:
Merchant number:
Terminal number(s):

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1.0 Introduction

The ViVOtech® contactless card reader is designed to make payments faster and easier for both you and the cardholder. It enables MasterCard® PayPass™ and Visa® payWave cards to be used without being inserted into, or swiped through the EFTPOS terminal. These cards are embedded with an antenna which enables the card to be read when it is within four centimetres of the reader.

It also enables small ticket purchases to be completed without PIN or signature verification, dependent on the rules of the card issuer.

If the cardholder does not have a contactless card, then the card will need to be inserted into, or swiped through the EFTPOS terminal, in the usual manner. Refer to the Hypercom Dial Up and Countertop GPRS Merchant Operating Guide for further instructions on transaction processing.

- MasterCard® and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated.
- Visa® is a registered trademark of Visa Worldwide PTe Limited.

2.0 Contactless Payments

Contactless payments are only available on credit accounts, where a MasterCard *PayPass* or Visa *payWave* card has been presented.

Contactless payment is available on the following transaction types:

- Purchase
- Refund

Contactless payment **is not** available on the following transaction types:

- Purchase with cash
- Cash only
- Pre-Authorisation
- Completion
- Purchase with tip

In these instances the card will need to be inserted into, or swiped through the EFTPOS terminal.

Each card will have in-built limits or restrictions regarding the amount of the transaction that can be processed on the contactless reader, without entering a PIN or providing signature verification. If a cardholder wants to know what those limits or restrictions are, refer them to their card issuer.

The contactless reader and the EFTPOS terminal will always guide you and the cardholder as to how the transaction needs to be completed.

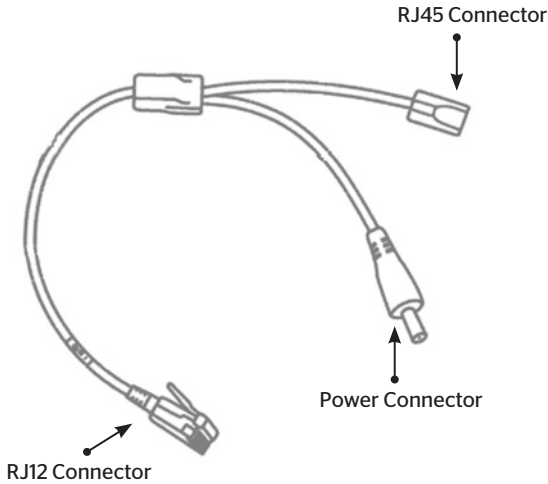
3.0 Getting Started

3.1 ViVOTech Contactless Card Reader

The ViVOTech contactless card reader operates as a card reader only. The ViVOTech contactless card reader kit includes:

- a ViVOTech contactless card reader
- a detachable connecting cable

Detachable Connecting Cable:

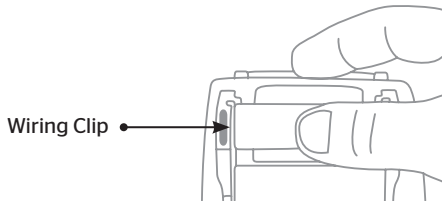


3.2 Connecting the ViVOTech Contactless Card Reader

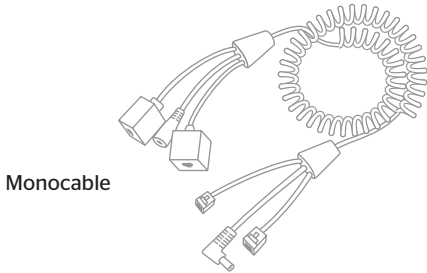
The ViVOTech contactless card reader is connected directly to the Hypercom Dial Up or Countertop GPRS terminal using the detachable connecting cable.

3.2.1 Connecting to the Hypercom Dial Up Terminal

- a. Remove the wiring clip on the base of the EFTPOS terminal as shown.

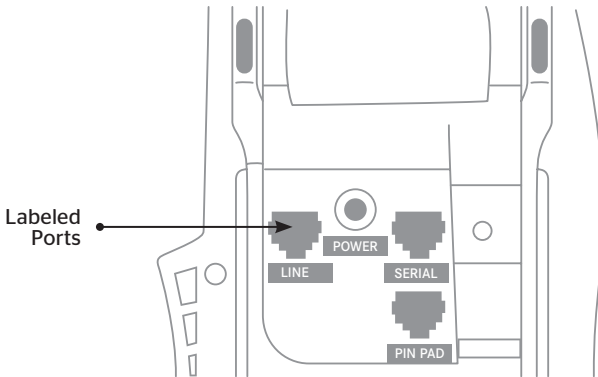


- b. Refer to the Hypercom Dial Up and Countertop GPRS Merchant Operating Guide for information regarding installation and connection of the monocable and terminal.
- c. The port on the monocable or terminal to which the contactless reader will be connected, depends on whether the terminal is interfaced or not.
 - i. Connecting to a terminal that IS NOT interfaced:
 - Insert the RJ12 connector on the contactless detachable connecting cable, into the SERIAL port on the monocable.

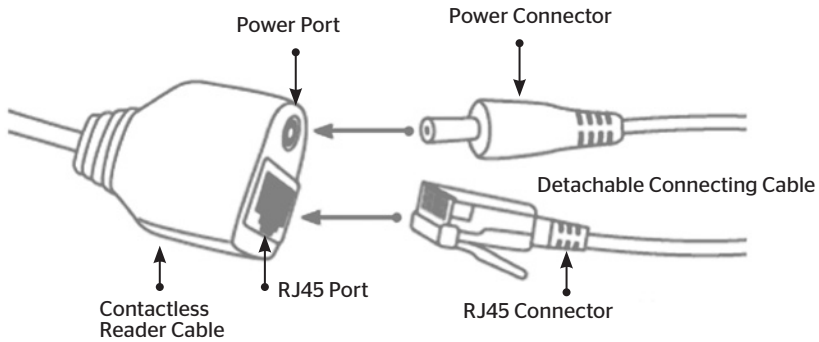


- ii. Connecting to a terminal that IS interfaced:

- Insert the RJ12 connector on the contactless detachable connecting cable, into the PIN PAD port on the base of the terminal.



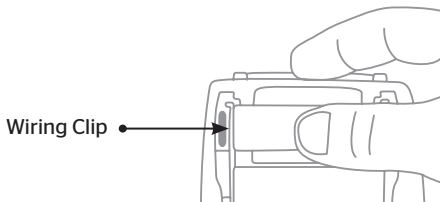
- d. Insert the RJ45 connector on the contactless detachable connecting cable, into the RJ45 port on the contactless reader cable.



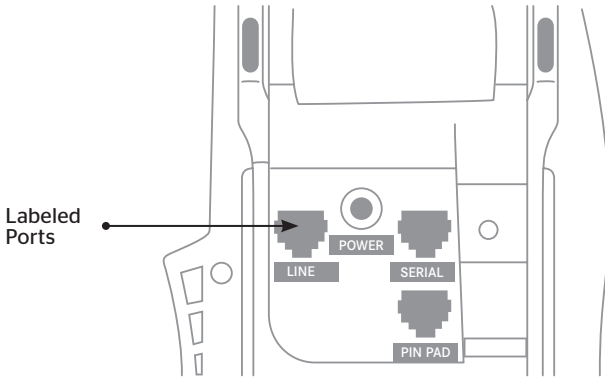
- e. Insert the power connector on the contactless detachable connecting cable, into the power port on the contactless reader cable.
- f. The contactless card reader will power up and display WELCOME on the screen.
- g. Re-insert the wiring clip on the base of the EFTPOS terminal to keep the cables in place.

3.2.2 Connecting to the Hypercom Countertop GPRS Terminal

- a. Remove the wiring clip on the base of the EFTPOS terminal as shown.



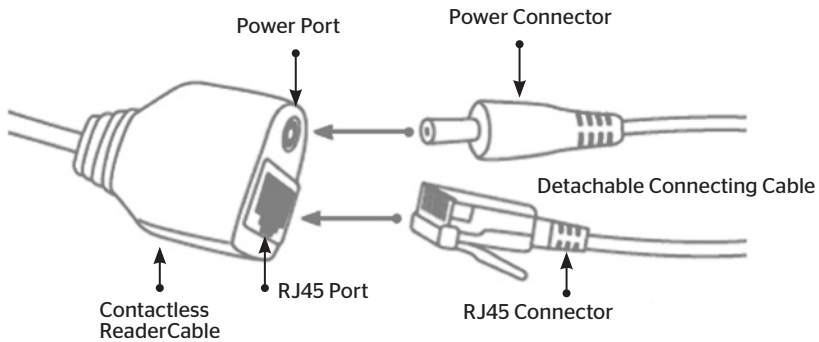
- b. Refer to the Hypercom Dial Up and Countertop GPRS Merchant Operating Guide for information regarding installation and connection of the terminal.
- c. The port on the terminal to which the contactless reader will be connected, depends on whether the terminal is interfaced or not.
- i. Connecting to a terminal that IS NOT interfaced:
- Insert the RJ12 connector on the contactless detachable connecting cable, into the SERIAL port on the base of the terminal.



ii. Connecting to a terminal that IS interfaced:

- Insert the RJ12 connector on the contactless detachable connecting cable, into the PIN PAD port on the base of the terminal.

d. Insert the RJ45 connector on the contactless detachable connecting cable, into the RJ45 port on the contactless reader cable.



e. Insert the power connector on the contactless detachable connecting cable, into the power port on the contactless reader cable.

f. The contactless card reader will power up and display WELCOME on the screen.

g. Re-insert the wiring clip on the base of the EFTPOS terminal to keep the cables in place.

4.0 Transaction Procedures

4.1 How to Process a Sale

4.1.1 No PIN or Signature Verification Required

If the transaction meets the card issuer requirements, no PIN will need to be entered and/or no signature will be required to complete the transaction.

Contactless Reader Display	Terminal Display	Procedure
WELCOME	DATE TIME ENTER AMOUNT	Key in the purchase amount and continue processing the transaction.
PRESENT CARD \$XX.XX	TAP/INSERT/SWIPE CARD	The cardholder can hold/tap their card on the contactless card reader.
PROCESSING ONLINE	PROCESSING PLEASE WAIT	The terminal is connecting to the bank and processing the transaction.
TRANSACTION APPROVED	APPROVED	This message is displayed when the transaction is approved. A receipt is printed.
TRANSACTION APPROVED	RECEIPT DO YOU REQUIRE A CUSTOMER COPY? NO YES	Press the soft key next to YES or press ENTER to print customer receipt. Otherwise press the soft key next to NO or press CANCEL.

4.1.2 PIN or Signature Verification Required

If the transaction does not meet the card issuer requirements, a PIN will need to be entered and/or a signature will be required to complete the transaction.

Contactless Reader Display	Terminal Display	Procedure
WELCOME	DATE TIME ENTER AMOUNT	Key in the purchase amount and continue processing the transaction.
PRESENT CARD \$XX.XX	TAP/INSERT/SWIPE CARD	The cardholder can hold/tap their card on the contactless card reader.
PIN AND ENTER ON TERMINAL	CARD SALE TOTAL \$XX.XX KEY PIN & ENTER	Where prompted, have the cardholder key in their PIN and press Enter.
PROCESSING ONLINE	PROCESSING PLEASE WAIT	The terminal is connecting to the bank and processing the transaction.
SIGNATURE REQUIRED	SIGNATURE SIGNATURE CORRECT? NO YES	If signature is required: Have the customer sign the receipt. If the signature matches the signature on the card, press the soft key next to YES, or press ENTER. (NO or CANCEL will cancel the transaction).
TRANSACTION APPROVED	RECEIPT DO YOU REQUIRE A CUSTOMER COPY? NO YES	Press the soft key next to YES or press ENTER to print customer receipt. Otherwise press the soft key next to NO or press CANCEL.

4.2 How to Process a Refund

The card issuer will determine if a PIN will need to be entered and/or a signature will be required to complete the transaction.

Contactless Reader Display	Terminal Display	Procedure
WELCOME	DATE TIME ENTER AMOUNT	Key in the purchase amount and continue processing the transaction.
PRESENT CARD \$XX.XX	TAP/INSERT/SWIPE CARD	The cardholder can hold/tap their card on the contactless card reader.
PIN OR ENTER ON TERMINAL	CARD SALE TOTAL \$XX.XX KEY PIN OR ENTER	Where prompted, have the cardholder key in their PIN and press ENTER, or just press ENTER.
PROCESSING ONLINE	PROCESSING PLEASE WAIT	The terminal is connecting to the bank and processing the transaction.
SIGNATURE REQUIRED	SIGNATURE SIGNATURE CORRECT? NO YES	If signature is required: Have the customer sign the receipt. If the signature matches the signature on the card, press the soft key next to YES, or press ENTER. (NO or CANCEL will cancel the transaction).
TRANSACTION APPROVED	RECEIPT DO YOU REQUIRE A CUSTOMER COPY? NO YES	Press the soft key next to YES or press ENTER to print customer receipt. Otherwise press the soft key next to NO or press CANCEL.

4.3 Card Read Error

If the reader cannot read the card correctly when it is tapped, the cardholder may be prompted to insert/swipe the card on the terminal.

Contactless Reader Display	Terminal Display	Procedure
WELCOME	DATE TIME ENTER AMOUNT	Key in the purchase amount and continue processing the transaction.
PRESENT CARD \$XX.XX	TAP/INSERT/SWIPE CARD	The cardholder can hold/tap their card on the contactless card reader.
PLEASE TRY AGAIN PRESENT CARD \$XX.XX	TAP/INSERT/SWIPE CARD	This message will be displayed if there is an error reading the card. The cardholder can hold/tap their card on the contactless card reader again.
NO CONTACTLESS INSERT/SWIPE CARD	INSERT/SWIPE CARD	If the error re-occurs, the cardholder will be prompted to insert/swipe their card on the terminal. Continue processing the transaction using the terminal.

Notes

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Bank of Melbourne

Information contained in this brochure was correct at time of printing (June 2011) and is subject to change.
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