



Bank of Melbourne

Contactless Card Reader Merchant Operating Guide

PC-EFTPOS i5100 Terminal

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

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
JCB Authorisations	1300 363 614
Diners Club Authorisations	1800 331 112

The following Help Desk is available to you Monday to Friday 8.30am to 10.00pm (EST) and Saturday to Sunday 10.00am to 3.00pm (EST).

PC-EFTPOS Help Desk	
For General PC-EFTPOS Enquiries	(02) 9998 9800

Merchant details

Please complete the details below for your merchant facility.

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

Contents

page

1.0 Introduction	2
2.0 Contactless Payments	3
3.0 Getting Started	4
3.1 ViVOtech Contactless Card Reader	4
3.2 Connecting the ViVOtech Contactless Card Reader	5
4.0 Transaction Procedures	9
4.1 How to Process a Sale	9
4.2 How to Process a Refund	11
4.3 Card Read Error	12

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 PC-EFTPOS i5100 Merchant Operating Guide for further instructions on transaction processing.

MasterCard® is a registered trademark of MasterCard International Incorporated.

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.

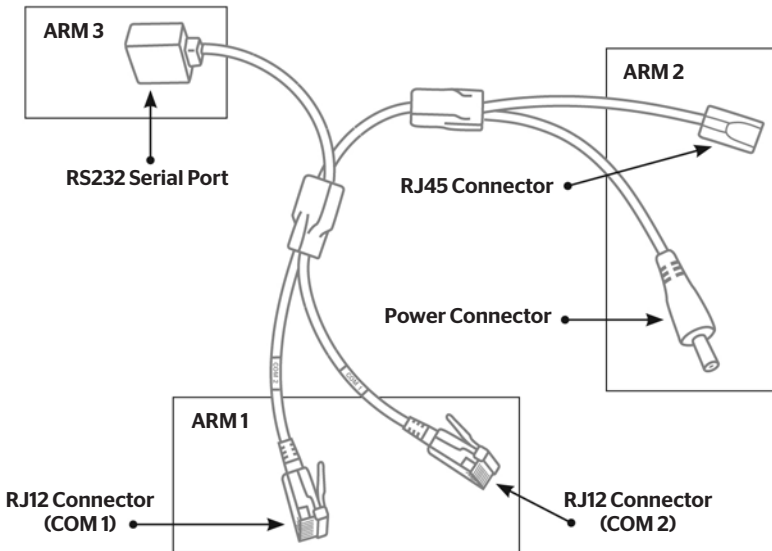
3.0 Getting Started

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:



Note:

The detachable connecting cable has 5 connections and is segmented into 3 major “arms” in this diagram, for easy identification.

- Arm 1: Cables to the PC-EFTPOS i5100 terminal.
- Arm 2: Cables to the contactless reader cable.
- Arm 3: Cable to the POS PC.

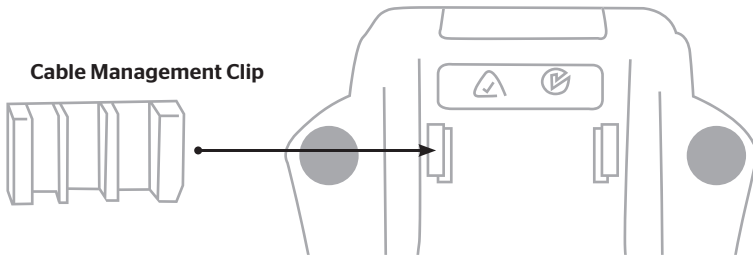
3.2 Connecting the ViVOTech Contactless Card Reader

The ViVOTech contactless card reader is connected directly to the PC-EFTPOS i5100 terminal using the detachable connecting cable.

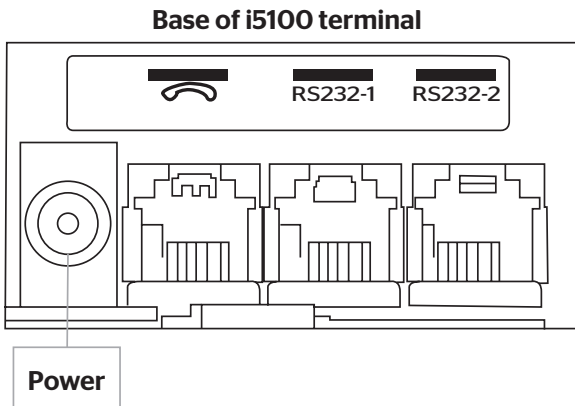
The ViVOTech contactless card reader can be connected to a PC-EFTPOS i5100 terminal which is being used in either integrated mode or standalone lite mode.

3.2.1 Connecting to the PC-EFTPOS i5100 Terminal using Integrated Mode

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

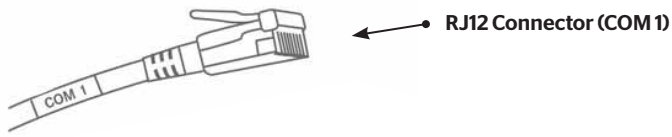


- b. Refer to the PC-EFTPOS i5100 Merchant Operating Guide for information regarding installation and connection of the terminal.
- c. Remove the RS232 serial cable from the RS232-1 port on the base of the terminal. Insert this same RS232 serial cable into the RS232 serial port on the contactless detachable connecting cable (Arm 3).



- d. Insert the RJ12 connector (COM 1) on the contactless detachable connecting cable (Arm 1), into the RS232-1 port on the base of the terminal.

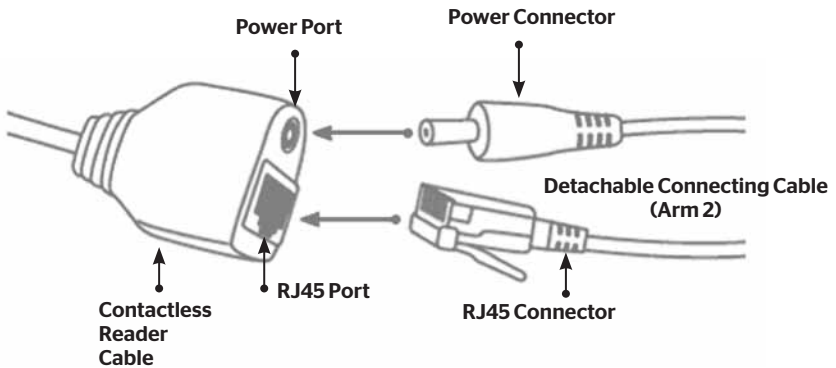
e. Insert the RJ12 connector (COM 2) on the contactless detachable connecting cable (Arm 1), into the RS232-2 port on the base of the terminal.



Detachable Connecting Cable (Arm 1)



f. Insert the RJ45 connector on the contactless detachable connecting cable (Arm 2), into the RJ45 port on the contactless reader cable.



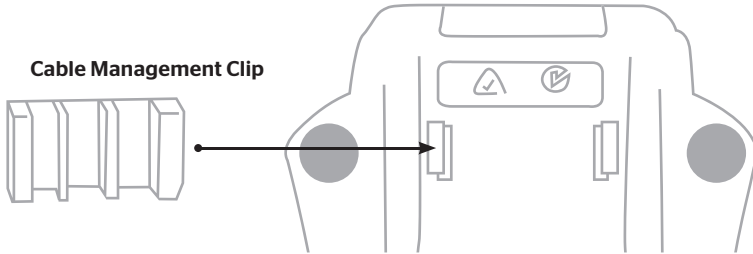
g. Insert the power connector on the contactless detachable connecting cable (Arm 2), into the power port on the contactless reader cable.

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

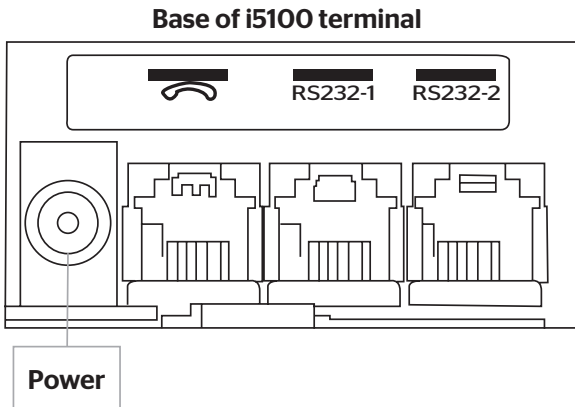
i. Re-insert the cable management clip on the base of the EFTPOS terminal to keep the cables in place.

3.2.2 Connecting to the PC-EFTPOS i5100 Terminal using Standalone Lite Mode

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

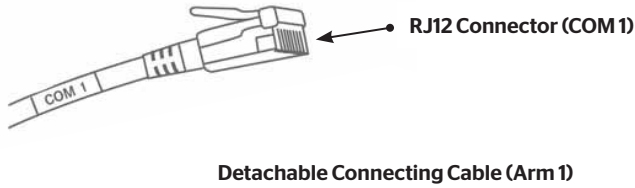


- b. Refer to the PC-EFTPOS i5100 Merchant Operating Guide for information regarding installation and connection of the terminal.
- c. If the RS232 serial cable is connected to the base of the terminal, remove it from the RS232-1 port. Insert this same RS232 serial cable into the RS232 serial port on the contactless detachable connecting cable (Arm 3). (Note: The RS232 serial cable may or may not be connected, when the terminal is using standalone lite mode).

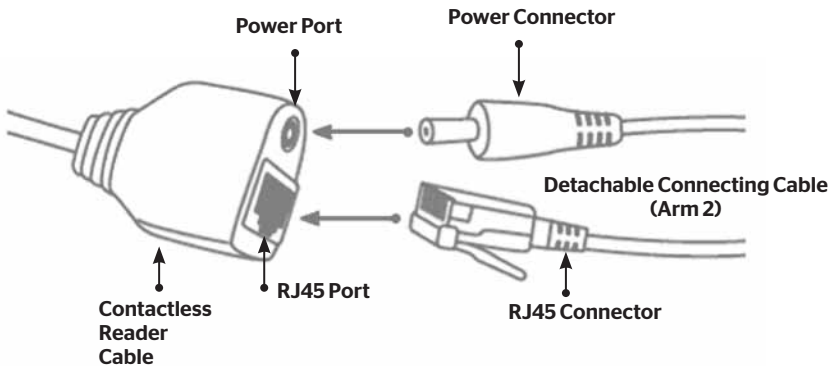


- d. Insert the RJ12 connector (COM 1) on the contactless detachable connecting cable (Arm 1), into the RS232-1 port on the base of the terminal.

- e. Insert the RJ12 connector (COM 2) on the contactless detachable connecting cable (Arm 1), into the RS232-2 port on the base of the terminal.



- f. Insert the RJ45 connector on the contactless detachable connecting cable (Arm 2), into the RJ45 port on the contactless reader cable.



- g. Insert the power connector on the contactless detachable connecting cable (Arm 2), into the power port on the contactless reader cable.
- h. The contactless card reader will power up and display WELCOME on the screen.
- i. Re-insert the cable management 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	READY LOGO hh:mm dd/mm/yy	Initiate a PURCHASE transaction via the POS.
PRESENT CARD \$XX.XX	PURCHASE \$XX.XX PRESENT CARD	The cardholder can hold/tap their card on the contactless card reader.
PROCESSING ONLINE	CARD SALE PROCESSING	The terminal is connecting to the bank and processing the transaction.
TRANSACTION APPROVED	CARD SALE APPROVED	This message is displayed when the transaction is approved.

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	READY LOGO hh:mm dd/mm/yy	Initiate a PURCHASE transaction via the POS.
PRESENT CARD \$XX.XX	PURCHASE \$XX.XX PRESENT CARD	The cardholder can hold/ tap their card on the contactless card reader.
PIN OR ENTER ON TERMINAL	CREDIT \$XX.XX PIN OR ENTER	Where prompted, have the cardholder key in their PIN and press ENTER, or just press ENTER.
PROCESSING ONLINE	CARD SALE PROCESSING	The terminal is connecting to the bank and processing the transaction.
SIGNATURE REQUIRED	VERIFY SIGNATURE CORRECT?	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	CARD SALE APPROVED	This message is displayed when the transaction is approved.

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	READY LOGO hh:mm dd/mm/yy	Initiate a PURCHASE transaction via the POS.
PRESENT CARD \$XX.XX	REFUND \$XX.XX PRESENT CARD	The cardholder can hold/tap their card on the contactless card reader.
PIN AND ENTER ON TERMINAL	CREDIT \$XX.XX PIN OR ENTER	Where prompted, have the cardholder key in their PIN and press ENTER, or just press ENTER.
PROCESSING ONLINE	CARD RFND PROCESSING	The terminal is connecting to the bank and processing the transaction.
SIGNATURE REQUIRED	VERIFY SIGNATURE CORRECT?	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	CARD RFND APPROVED	This message is displayed when the transaction is approved.

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	READY LOGO hh:mm dd/mm/yy	Initiate a PURCHASE transaction via the POS.
PRESENT CARD \$XX.XX	PURCHASE \$XX.XX PRESENT CARD	The cardholder can hold/tap their card on the contactless card reader.
RETRY CARD TAP	READER ERROR PRESENT 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	READER ERROR 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.

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Bank of Melbourne

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