EFTPOS Merchant Facilities Quick Reference Guide

(iwl255/ict250)

SUNCORP BANK
Business

How to Use this Guide

This handy Quick Reference Guide has been designed to give you step-by-step, easy-to-follow instructions on how to correctly use your Suncorp EFTPOS terminal. Simply go to the appropriate section, which has been tabbed for your convenience, and follow the user-friendly advice. There's also a Troubleshooting section to help you out with common problems, and a list of contacts to call if you need a helping hand or further information.

Thank you for choosing Suncorp EFTPOS. We look forward to helping you receive, pay and boost your revenue with our smart payment solutions.

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Contact Details

Here are some handy contact numbers to help make using your Suncorp EFTPOS terminal as easy as possible.

Contact Details

Merchant Terminal Faults

1800 836 055 (24 hours a day, 7 days a week)

Please have the following information ready:

- merchant number
- terminal number

Other Merchant Enquiries (Account Queries/Changes)

13 11 75 (Monday to Friday 8:30am – 5:00pm AEST except Brisbane public holidays)

Please have the following information ready:

- merchant number
- terminal number

Manual Authorisations – Visa and MasterCards

1300 301 221 (24 hours a day, 7 days a week)

Please have the following information ready:

- merchant number
- card details – card number, expiry date
- transaction amount

Manual Authorisations – Debit Cards

1800 836 055 (24 hours a day, 7 days a week)

Please have the following information ready:

- merchant number
- terminal number
- transaction amount

Chargeback Queries

(07) 3135 2988 Option 1 (Monday to Friday 8:30am – 5:00pm AEST except Brisbane public holidays)

Fax: (07) 3031 2615

Please have the following information ready:

- your name
- merchant number
- case number
- nature of query

American Express

1300 363 614

Diners Club

1300 360 060

Stationery Ordering

Stationery can be ordered either on your EFTPOS terminal or by placing an online order on Suncorp Banks' website www.suncorpbank.com.au. See section on ordering stationery in this Quick Reference Guide.

Terminal Overview

The Terminal Overview provides information on the functionality of the buttons on your EFTPOS Terminal and how to initiate a transaction.

Countertop Terminal Keyboard Layout

Mobile Terminal Keyboard Layout

Accessing the Menu

Mobile EFTPOS Terminal (iwl255)	Countertop EFTPOS Terminal (ict250)
• Press the MENU button on the bottom left hand side of the terminal • To select a Menu item, press the number next to the item required	• Press the MENU button on the bottom left hand side of the terminal • To select a Menu item, press the number next to the item required

Ways to Process Transactions

Cards can be processed on the EFTPOS terminal in the following ways:

- Tap using the Contactless Functionality

  Tap the contactless-enabled card, with the chip facing towards the EFTPOS terminal, within 4cm of the screen on the Suncorp Mobile or Countertop EFTPOS terminal. Follow the prompts to complete the transaction. If there is an error reading the contactless information on the customer's card, the EFTPOS terminal may prompt you to insert or swipe the card.

- Insert using the chip

  Hold the card face-up with the chip towards the EFTPOS terminal; insert the card as far as it will go into the chip reader on the EFTPOS terminal. The card must remain in the EFTPOS terminal until prompted to remove the card. If there is an error reading the chip on the customer's card, the EFTPOS terminal may prompt you to swipe the card.

- Swipe using the magnetic stripe

  Hold the card upside-down with the magnetic stripe facing inwards, swipe the card smoothly through the card reader of the EFTPOS terminal. If you swipe a chip card through the EFTPOS terminal, you will be prompted to insert the card into the chip reader on the EFTPOS terminal.

Contactless Functionality

Your customer's card must have the following symbol to use the Contactless Functionality.

Processing transactions using Contactless Functionality

- Dependant on the issuer rules, the customer will not be required to enter a PIN or sign the receipt if the transaction is under $100.

- If the transaction is over $100, the customer will be required to enter a PIN of sign the merchant receipt.
- The contactless symbol illustrated above, when appearing on the screen of the EFTPOS terminal indicates that the terminal is ready for the cardholder to present their card.

The Suncorp EFTPOS terminal has the ability to process the following Credit/ Charge Cards:

- MasterCard.
- Visa.
- American Express.
- Diners Club.
- JCB Cards.

Processing of American Express, Diners Club and JCB charge card transactions can only occur once you obtain Suncorp's approval and you have entered into separate agreements with these specific organisations. Please advise Suncorp of the establishment numbers for each organisation and your intent to process charge card transactions through your Suncorp terminal.

Transaction Processing Retail

This section outlines Suncorp EFTPOS Terminal functions that are specifically relevant to Retail merchants including newsagents, convenience stores, supermarkets and pharmacies, as well as Professional Practices.

Debit Card Purchase

- Type in the Sale Amount.
- Press Enter.
- The screen will display PRESENT CARD - Prompt the customer to Tap, Insert or Swipe their card.*
- If the screen displays - Select the account type – request the customer to make this selection.
- Press Enter.
- The terminal will ask the customer to type in their PIN and press Enter.
- If Approved, the terminal will print the merchant receipt.
- Remove the merchant receipt and press Enter to print the customer receipt (if required.)
- Ensure that the transaction receipt says 'APPROVED'.
- Hand the Customer Copy receipt to the customer (if required.)

* Dependant on functionality available on the customer's card.

Debit Card Purchase with Cashout

- Type in the Sale Amount.
- Press Enter.
- Type in the Cash Amount.
- Press Enter.
- Prompt the customer to Insert or Swipe their card.*
- If the screen displays - Select the account type – request the customer to make this selection.
- Press Enter.
- The terminal will ask the customer to type in their PIN and press Enter.
- If Approved, the terminal will print the merchant receipt.
- Remove the merchant receipt and press Enter to print the customer receipt (if required).
- Ensure that the transaction receipt says 'APPROVED'.
- Hand the Customer Copy receipt to the customer (if required) with the cash.

* Dependant on functionality available on the customer's card.

Remember to clearly display your Cashout Policy.

Cashout cannot be performed on a Credit card.

Debit Card Cashout Only

- Press the Menu button from the Home screen
- Select 1 for Transaction.
- Select 2 for Cash out
- Type in the Cashout amount.
- Press Enter.
- Prompt the customer to Insert or Swipe their card.*
- If the screen displays - Select the account type – request the customer to make this selection.
- Press Enter.
- The terminal will ask the customer to type in their PIN and press Enter.
- If Approved, the terminal will print the merchant receipt.
- Remove the merchant receipt and press Enter to print the customer receipt (if required).
- Ensure that the transaction receipt says 'APPROVED'.
- Hand the Customer Copy receipt to the customer (if required).

Cashout cannot be performed on a Credit Card.

Remember to clearly display your Cashout Policy.

* Dependant on the functionality available on the customer's card.

Credit Card/Charge Card Purchase

- Type in the Sale Amount.
- Press Enter.
- The screen will display PRESENT CARD - Prompt the customer to Tap, Insert or Swipe their card.*
- If the screen displays -Select the account type - request the customer to make this selection.
- The terminal will ask the customer to type in their PIN number and press Enter or press Enter for the customer to sign the receipt (if prompted to do so).
- If Approved, the terminal will print the merchant receipt.
- Remove the merchant receipt, hand to the customer to sign the receipt (if prompted to do so by the terminal).**
- Press Enter to print the customer receipt (if required).
- Ensure that the transaction receipt says 'APPROVED'.
- Hand the Customer Copy receipt to the customer (if required).

* Dependant on the functionality available on the customers card.

**Always verify the customer's signature if not a PIN transaction.

Refund

- Press the MENU button from the Home screen.
- Select 1 for Transaction.
- Select 3 for Refund.
- Type in the Refund Amount.
- Press Enter.
- Type in your Refund password.
- Press Enter.
- Prompt the customer to Insert or Swipe their card.*
- Select the account type - request the customer to make this selection (if prompted to do so).
- Press Enter.
- The terminal will ask the customer to type in their PIN number and press Enter or press Enter for the customer to sign the receipt.
- If Approved, the terminal will print the merchant receipt.
- Remove the merchant receipt, hand to the customer to sign the receipt (if prompted to do so by the terminal).**
- Ensure that the transaction receipt says 'APPROVED'.
- Press Enter to print the customer receipt (if required).
- Hand the Customer Copy receipt to the customer (if required).

* Dependant on functionality available on the customers card.

**Always verify the signature if not a PIN transaction, press Enter to confirm the signature.

Do not disclose your Refund password to any unauthorised people.

MOTO (Mail Order/Telephone Order) transaction

Follow these steps when a Mail or Telephone Order is received (Cardholder is not present at the time of sale)

- Press the MENU button from the Home screen.
- Select 1 for Transaction.
- Select MOTO.
- Type in the Amount.
- Press Enter.
- Type in the full card number.
- Press Enter.
- Type in the Expiry Date.
- Press Enter.
- Type in CCV number from the card (last 3 digits on the back of the card*- if available).
- Press Enter.

- Select one of the following 2 options:
  1. Telephone Order
  2. Mail Order
- Press Enter.
- Confirm the amount, press Enter for Yes or Cancel button for No.
- If Approved, the terminal will print the merchant receipt.*
- Remove the merchant receipt.
- Press Enter to print the customer receipt (if required).
- Ensure that the transaction receipt says 'APPROVED'.

*Visa and MasterCard Credit Cards.

This function can only be performed using Credit Cards.

This functionality is only available if enabled on your merchant profile.

Card Present Manual Entry Transaction

Follow these steps only when the Cardholder is present and their card is damaged.

- Type in the Sale Amount.
- Press Enter.

The terminal will display PRESENT CARD, at this stage manually enter the card number following the steps below:

- Type in the full card number.
- Press Enter.
- Type in the card expiry date.
- Press Enter.
- Type in CCV number from the card (last 3 digits on the back of the card*).
- Press Enter.
- Type in the Terminal Password.
- Press Enter.

If Approved, the terminal will print the merchant receipt.

- Remove the merchant receipt, hand to the customer to sign the receipt (if prompted to do so by the terminal).
- Press Enter to print the customer receipt (if required).
- Ensure that the transaction receipt says 'APPROVED'.
- Hand the Customer Copy receipt to the customer (if required).

*Visa and MasterCard Credit Cards.

If User ID has been enabled on your merchant profile, the terminal will request a User ID to be entered after the transaction amount has been entered.

This function can only be performed using Credit Cards.

This functionality is only available if enabled on your merchant profile.

Void

- Press the MENU button from the Home screen.
- Select 3 for Batch.
- Select 5 for Void.
- Type in the invoice number of the transaction to be voided.
- Press Enter.
- Type in your Void password.
- Press Enter.
- The terminal will ask you to confirm the Transaction to be Voided.
- Press the Enter button for Yes or Cancel button for No.
- The terminal will print you a merchant receipt indicating the VOIDED sale.
- Press the Enter button to print a customer receipt (if required).

Do not disclose your Void password to any unauthorized people.

Only Credit card transactions can be voided.

A voided transaction will not appear on the merchant statement, cardholder statement or settlement report.

You can only void a transaction that is in the current day's batch and it can only be voided prior to settlement.

Off line Transaction (Completion/Pre-Auth Completion)

- Press the MENU button from the Home screen.
- Select 1 for Transaction.
- Select 5 for Completion.
- Type in the Amount.
- Press Enter.
- Type in the Approval code.
- Press Enter.
- Type in the Terminal password.
- Press Enter.
- The terminal will prompt the operator to confirm the transaction and amount.
- Press Enter.
- The terminal will print the Merchant Receipt.
- Remove the Merchant Receipt and press the Enter to print customer receipt (if required).

The Approval Code is received from the Authorisation Centre by calling 1300 301 221.

Transaction Processing Restaurant

This section outlines Suncorp EFTPOS Terminal functions that are specifically relevant to Restaurant and Café merchants utilising the tipping functionality.

A tip cannot be added to a transaction using contactless functionality. The tipping functionality must be enabled on your terminal profile.

Debit Card Purchase

- Type in the Meal Amount.
- Press Enter.
- Type in the Tip Amount (or press Enter if no tip is to be entered).
- Press Enter.
- The terminal will ask you to confirm the Total.
- Press the Enter button for Yes or Cancel button for No.
- The screen will display PRESENT CARD-Prompt the customer to Tap, Insert or Swipe their card.*
- If the screen displays - Select the account type – request the customer to make this selection.
- Press Enter.
- The terminal will ask the customer to type in their PIN and press Enter.
- If Approved, the terminal will print the merchant receipt.
- Remove the merchant receipt and press Enter to print the customer receipt (if required).
- Ensure that the transaction receipt says 'APPROVED'.
- Hand the Customer Copy receipt to the customer (if required).

If User ID has been enabled on your merchant profile, the terminal will request a User ID to be entered, after the transaction amount has been entered.

The option to enter a tip amount is not available if the card has been 'tapped'.

Tips must be entered at the time of the transaction.

* Dependant on functionality available on the customer's card.

Debit Card Purchase with Cashout

- Type in the Meal Amount.
- Press Enter.
- Type in the Cash Amount.
- Press Enter.
- Type in the Tip Amount (or press Enter if no tip is to be entered).
- Press Enter.
- The terminal will ask you to confirm the Total.
- Press the Enter button for Yes or Cancel button for No.
- The screen will display PRESENT CARD-Prompt the customer to Tap, Insert or Swipe their card.*
- If the screen displays - Select the account type – request the customer to make this selection.
- Press Enter.
- The terminal will ask the customer to type in their PIN and press Enter.
- If approved the terminal will print the merchant receipt.
- Remove the merchant receipt and press Enter to print the customer receipt (if required).
- Ensure that the transaction receipt says 'APPROVED'.
- Hand the Customer Copy receipt to the customer (if required) with the cash.

If User ID has been enabled on your merchant profile, the terminal will request a User ID to be entered after the cash amount has been entered.

Remember to clearly display your Cashout Policy.

Cashout cannot be performed on a Credit card.

* Dependant on functionality available on the customer's card.

Debit Card Cash Out Only

- Press the MENU from the Home screen.
- Select 1 for Transaction.
- Select 2 for Cash out.
- Type in the Cashout amount.
- Press Enter.
- Prompt the customer to Insert or Swipe their card.*
- Select the account type – request the customer to make this selection.
- Press Enter.
- The terminal will ask the customer to type in their PIN and press Enter.
- If Approved, the terminal will print the merchant receipt.
- Remove the merchant receipt and press Enter to print the customer receipt (if required).
- Ensure that the transaction receipt says 'APPROVED'.
- Hand the Customer Copy receipt to the customer (if required).

Cashout cannot be performed on a Credit Card.

If User ID has been enabled on your merchant profile, the terminal will request a User ID to be entered after the cash amount has been entered.

Remember to clearly display your Cashout Policy.

* Dependant on the functionality available on the customer's card.

Credit Card/Charge Card Purchase

- Type in the Meal Amount.
- Press Enter.
- Type in the Tip Amount.
- Press Enter.
- The terminal will ask you to confirm the Total.
- Press the Enter button for Yes or Cancel button for No.
- The screen will display PRESENT CARD - Prompt the customer to Tap, Insert or Swipe their card.*
- Select the account type – request the customer to make this selection.
- The terminal will ask the customer to type in their pin number and press Enter or press Enter for the customer to sign the receipt (if prompted to do so).
- If Approved, the terminal will print the merchant receipt.
- Remove the merchant receipt, hand to the customer to sign the receipt (if prompted to do so by the terminal).**
- Press Enter to print the customer receipt (if required).
- Ensure that the transaction receipt says 'APPROVED'.
- Hand the Customer Copy receipt to the customer (if required).

If User ID has been enabled on your merchant profile, the terminal will request a User ID to be selected after the transaction amount has been entered.

* Dependant on functionality available on the customer's card.

**Always verify the customer's signature if not a PIN transaction, press Enter to confirm the signature.

Refund

- Press the MENU button from the Home screen.
- Select 1 for Transaction
- Select 3 for Refund
- Type in the Refund Amount.
- Press Enter.
- Type in your Refund password.
- Press Enter.
- Prompt the customer to Insert or Swipe their card.*
- Select the account type - request the customer to make this selection (if prompted to do so).
- Press Enter.
- The terminal will ask the customer to type in their PIN number and press Enter or press Enter for the customer to sign the receipt.**
- If Approved, the terminal will print the merchant receipt.
- Remove the merchant receipt, hand to the customer to sign the receipt (if prompted to do so by the terminal).**
- Ensure that the transaction receipt says 'APPROVED'.
- Press Enter to print the customer receipt (if required).
- Hand the customer copy receipt to the customer (if required).

If User ID has been enabled on your merchant profile, the terminal will request a User ID to be selected after entering the refund password.

* Dependant on functionality available on the customer's card.

**Always verify the signature if not a PIN transaction, press Enter to confirm the signature.

Do not disclose your Refund password to any unauthorised people.

MOTO (Mail Order/Telephone Order) transaction

Follow these steps when a Mail or Telephone Order is received (Cardholder is not present at the time of sale)

- Press the MENU button from the Home screen.
- Select 1 for Transaction.
- Select MOTO.
- Type in the Meal Amount.
- Press Enter.
- Type in the full card number.
- Press Enter.
- Type in the Expiry Date.
- Press Enter.
- Type in CCV number from the card (last 3 digits on the back of the card* - if available).
- Press Enter.
- Select one of the following 2 options:
  1. Telephone Order
  2. Mail Order
- Press Enter.
- Confirm the amount, press Enter for Yes or Cancel button for No.
- If Approved, the terminal will print the merchant receipt.
- Remove the merchant receipt.
- Press Enter to print the customer receipt (if required).
- Ensure that the transaction receipt says 'APPROVED'.

*Visa and MasterCard Credit Cards

If User ID has been enabled on your merchant profile, the terminal will request a User ID to be entered after the transaction amount has been entered.

This function can only be performed using Credit Cards.

This functionality is only available if enabled on your merchant profile.

Card Present Manual Entry Transaction

Follow these steps only when the Cardholder is present and their card is damaged.

- Type in the Meal Amount.
- Press Enter.

The terminal will display PRESENT CARD, at this stage manually enter the card number following the steps below:

- Type in the full card number.
- Press Enter.
- Type in the card expiry date.
- Press Enter.
- Type in CCV number from the card (last 3 digits on the back of the card*).
- Press Enter.
- Type in the Terminal Password.
- Press Enter.

If Approved, the terminal will print the merchant receipt.

- Remove the merchant receipt, hand to the customer to sign the receipt (if prompted to do so by the terminal).
- Press Enter to print the customer receipt (if required).
- Ensure that the transaction receipt says 'APPROVED'.
- Hand the Customer Copy receipt to the customer (if required).

*Visa and MasterCard Credit Cards.

If User ID has been enabled on your merchant profile, the terminal will request a User ID to be entered after the transaction amount has been entered.

This function can only be performed using Credit Cards.

This functionality is only available if enabled on your merchant profile.

Void

- Press the MENU from the Home screen.
- Select 3 for Batch.
- Select 5 for Void.
- Type in the invoice number for the transaction to be voided.
- Press Enter.
- Type in your Void password.
- Press Enter.
- The terminal will ask you to confirm the Transaction to be Voided.
- Press the Enter button for Yes or Cancel button for No.
- The terminal will print you a merchant receipt indicating the VOIDED sale.
- Press the Enter button to print a customer receipt (if required).

Do not disclose your Void password to any unauthorised people.

Only Credit card transactions can be voided.

A voided transaction will not appear on the merchant statement, cardholder statement or settlement report.

You can only void a transaction that is in the current day's batch and it can only be voided prior to settlement.

User ID Tip Report

- Press FUNC from the Home screen
- Type in 58 and press Enter.

The terminal will prompt you "Clear Tip Totals" Select Enter if you would like to clear the totals or Cancel if you don't.

The report will print a summary of the Sales and Tips per User ID.

Offline Transaction (Completion/Pre-Auth Completion)

- Press the MENU button from the Home screen.
- Select 1 for Transaction.
- Select 5 for Completion.
- Type in the Amount.
- Press Enter.
- Type in the Approval code.
- Press Enter.
- Type in the Terminal password.
- Press Enter.
- The terminal will prompt the operator to confirm the transaction and amount.
- Press Enter.
- The terminal will print the Merchant Receipt.
- Remove the Merchant Receipt and press the Enter to print customer receipt (if required).

The Approval Code is received from the Authorisation Centre by calling 1300 301 221.

Transaction Processing Hospitality/Accommodation

This section outlines Suncorp EFTPOS Terminal functions that are specifically relevant to merchants in the Hospitality/Accommodation industry and allows for pre authorisations to be performed.
Pre authorisation is only available on credit card.

Debit Card Purchase

- Type in the Accommodation Amount.
- Press Enter.
- The screen will display PRESENT CARD - Prompt the customer to Tap, Insert or Swipe their card*
- If the screen displays -Select the account type – request the customer to make this selection.
- Press Enter.
- The terminal will ask the customer to type in their PIN and press Enter.
- If Approved, the terminal will print the merchant receipt.
- Remove the merchant receipt and press Enter to print the customer receipt (if required.)
- Ensure that the transaction receipt says 'APPROVED'.
- Hand the Customer Copy receipt to the customer (if required.)

* Dependant on functionality available on the customers card.

Debit Card Purchase with Cashout

- Type in the Accommodation Amount.
- Press Enter.
- Type in the Cash Amount.
- Press Enter.
- Prompt the customer to Insert or Swipe their card.*
- If the screen displays - Select the account type – request the customer to make this selection.
- Press Enter.
- The terminal will ask the customer to type in their PIN and press Enter.
- If approved the terminal will print the Merchant receipt.
- Remove the merchant receipt and press Enter to print the customer receipt (if required).
- Ensure that the transaction receipt says 'APPROVED'.
- Hand the Customer Copy receipt to the customer (if required) with the cash.

* Dependant on functionality available on the customers card.

Remember to clearly display your Cashout Policy.

Cashout cannot be performed on a Credit card.

Debit Card Cashout Only

- Press the MENU button from the Home screen.
- Select 1 for Transaction.
- Select 2 for Cash out.
- Type in the Cashout amount.
- Press Enter.
- Prompt the customer to Tap, Insert or Swipe their card.*
- If the screen displays - Select the account type – request the customer to make this selection.
- Press Enter.
- The terminal will ask the customer to type in their PIN and press Enter.
- If Approved, the terminal will print the merchant receipt.
- Remove the merchant receipt and press Enter to print the customer receipt (if required).
- Ensure that the transaction receipt says 'APPROVED'.
- Hand the Customer Copy receipt to the customer (if required).

Cashout cannot be performed on a Credit Card.

Remember to clearly display your Cashout Policy.

* Dependant on the functionality available on the customer's card.

Credit Card/Charge Card Purchase

- Type in the Accommodation Amount.
- Press Enter.
- The screen will display PRESENT CARD - Prompt the customer to Tap, Insert or Swipe their card.*
- If the screen displays - Select the account type - request the customer to make this selection.
- The terminal will ask the customer to type in their PIN number and press Enter or press Enter for the customer to sign the receipt (if prompted to do so).
- If Approved, the terminal will print the merchant receipt.
- Remove the merchant receipt, hand to the customer to sign the receipt (if prompted to do so by the terminal).**
- Press Enter to print the customer receipt (if required).
- Ensure that the transaction receipt says 'APPROVED'.
- Hand the Customer Copy receipt to the customer (if required).

* Dependant on the functionality available on the customer's card.

**Always verify the customer's signature if not a PIN transaction, press Enter to confirm the signature.

Refund

- Press the MENU button from the Home screen.
- Select 1 for Transaction.
- Select 3 for Refund.
- Type in the Refund Amount.
- Press Enter.
- Type in you Refund password.
- Press Enter
- Prompt the customer to Insert or Swipe their card.*
- Select the account type - request the customer to make this selection (if prompted to do so).
- Press Enter.
- The terminal will ask the customer to type in their PIN number and press Enter or press Enter for the customer to sign the receipt.
- If Approved, the terminal will print the merchant receipt.
- Remove the merchant receipt, hand to the customer to sign the receipt (if prompted to do so by the terminal).**
- Ensure that the transaction receipt says 'APPROVED'.
- Press Enter to print the customer receipt (if required).
- Hand the Customer Copy receipt to the customer (if required).

* Dependant on functionality available on the customer's card.

**Always verify the signature if not a PIN transaction, press Enter to confirm the signature.

Do not disclose your Refund password to any unauthorised people.

MOTO (Mail Order/Telephone Order) transaction

Follow these steps when a Mail or Telephone Order is received (Cardholder is not present at the time of sale)

- Press the MENU button from the Home screen
- Select 1 for Transaction
- Select MOTO
- Type in the Accommodation Amount.
- Press Enter.
- Type in the full card number.
- Press Enter.
- Type in the Expiry Date.
- Press Enter.
- Type in CCV number from the card (last 3 digits on the back of the card* - if available).
- Press Enter.
- Select one of the following 2 options:
  1. Telephone Order
  2. Mail Order
- Press Enter.
- Confirm the amount, press Enter for Yes or Cancel button for No.
- If Approved, the terminal will print the merchant receipt.
- Remove the merchant receipt.
- Press Enter to print the customer receipt (if required).
- Ensure that the transaction receipt says 'APPROVED'.

*Visa and MasterCard Credit Cards.

This function can only be performed using Credit Cards.

This functionality is only available if enabled on your merchant profile.

Card Present Manual Entry Transaction

Follow these steps only when the Cardholder is present and their card is damaged.

- Type in the Sale Amount.
- Press Enter.

The terminal will display PRESENT CARD, at this stage manually enter the card number following the steps below:

- Type in the full card number.
- Press Enter.
- Type in the card expiry date.
- Press Enter.
- Type in CCV number from the card (last 3 digits on the back of the card*).
- Press Enter.
- Type in the Terminal Password.
- Press Enter.

If Approved, the terminal will print the merchant receipt.

- Remove the merchant receipt, hand to the customer to sign the receipt (if prompted to do so by the terminal).
- Press Enter to print the customer receipt (if required).
- Ensure that the transaction receipt says 'APPROVED'.
- Hand the Customer Copy receipt to the customer (if required).

*Visa and MasterCard Credit Cards.

If User ID has been enabled on your merchant profile, the terminal will request a User ID to be entered after the transaction amount has been entered.

This function can only be performed using Credit Cards.

This functionality is only available if enabled on your merchant profile.

Void

- Press the MENU button from the Home screen.
- Select 3 for Batch.
- Select 5 for Void.
- Type in the invoice number of the transaction to be voided.
- Type in your Void password.
- Press Enter.
- The terminal will ask you to confirm the Transaction to be Voided.
- Press the Enter button for Yes or Cancel button for No.
- The terminal will print you a merchant receipt indicating the VOIDED sale.
- Press the Enter button to print a customer receipt (if required).

Do not disclose your Void password to any unauthorised people.

Only Credit card transactions can be voided.

A voided transaction will not appear on the merchant statement, cardholder statement or settlement report.

You can only void a transaction that is in the current days batch and it can only be voided prior to settlement.

Pre Authorisation

- Press the Menu button from the Home screen.
- Select 1 for Transaction
- Select 4 for Pre-Auth.
- Type in the Pre-Auth Amount
- Press Enter.
- Prompt the customer to Insert or Swipe their card.*
- The terminal will request you confirm the amount.
- If the amount is correct, press Enter.
- If Approved, the terminal will print the merchant receipt.
- Remove the merchant receipt, hand to the customer to sign the receipt if the customer is present.**
- Press Enter to print the customer receipt (if required).
- Ensure that the transaction receipt says 'APPROVED'.
- Hand the Customer Copy receipt to the customer (if required).

* Dependant on the functionality available on the customer's card.

**Remember to verify the customer's signature.

Please note that a completion still needs to be processed to finalize the transaction.

The value is generally held for up to 7 days depending on the customer's financial institution.

Pre-Authorisation is only available on Credit Cards.

Completion

- Press the MENU button from the Home screen.
- Select 1 for Transaction.
- Select 5 for Completion.
- Type in the Amount.
- Press Enter.
- Type in the Approval code.*
- Press Enter.
- Type in the Terminal password.
- Press Enter.
- The terminal will prompt the operator to confirm the transaction and amount
- Press Enter.
- The terminal will print the Merchant Receipt.
- Remove the Merchant Receipt and press Enter to print the customer receipt (if required).

*The Approval Code is received from the Pre Auth receipt.

If the final transaction amount exceeds your estimated Authorisation amount by 15% then you must obtain a secondary Authorisation on the additional amount.

Merchant Functions

This section outlines the functions you require your Suncorp EFTPOS Terminal to perform for your business, as well as practical information about the operation of the terminal itself.

Ordering Stationery

Two easy ways to order.

1. Through your EFTPOS Terminal
   - Press MENU from the Home screen
   - Type in 4 for Terminal
   - Type in 3 for Others
   - Type in 4 for Stationery Order
   - Select the number of rolls required in multiples of 10 and press Enter.

The terminal will print a receipt confirming your order has been sent.

Please note: A maximum of 30 paper rolls can be ordered per day, if the merchant attempts to order additional rolls the screen will display “failed already ordered”

2. Via our website
   - Go to www.suncorpbank.com.au/stationery
   - Complete the order and click ‘submit’.

You will receive instant confirmation that your order has been received, and your stationery will be delivered in five to seven business days.

Please note: Manual voucher stationery ordering is only available via our website.

Batch Totals

- Press the MENU button from the Home screen.
- Select 3 for Batch.
- Select 4 for Batch Totals.

The Batch Totals will be printed.

Audit Report

- Press the MENU button from the Home screen.
- Press 2 for Print.
- Press 2 for Reports.
- Press 1 for Audit.

The Audit Report will be printed.

Receipt Reprint

- Press the MENU button from the Home screen.
- Select 2 for Print.
- Select 1 for Transactions.
- Select 1 for the Last Transaction or 2 for Invoice.
- If 2 for Invoice was selected, type in the invoice number and press Enter.

Only transactions that are in the terminal since the last settlement can be reprinted.

Last Settlement Reprint

- Press the MENU button from the Home screen.
- Select 3 for Batch.
- Select 2 for Last Settlement.

The last successful terminal initiated settlement will be reprinted.

Manual Settlement

- Press the MENU button from the Home screen.
- Select 3 for Batch.
- Select 1 for Settle.
- Type in the Settlement Password.
- Press Enter.

The terminal will settle the transactions since the last settlement. Ensure that the settlement says 'Settlement Confirmed'.

Please remember, your terminal can only settle once in a 24 hour period.

Replacing the Paper Roll

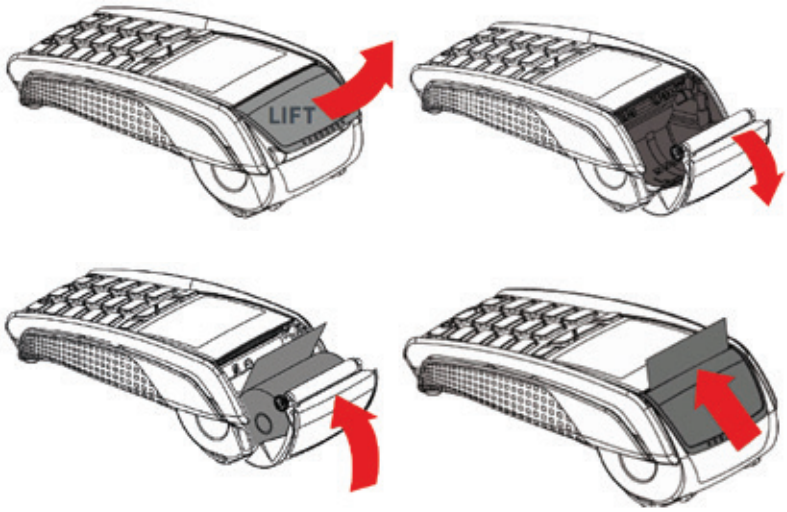
Before you can process transactions that require a receipt or record, you *must* install paper in the printer.

The EFTPOS terminals use a roll of single-ply, thermal-sensitive paper.

A pink *out-of-paper* indicator line appears on the edge of the paper approximately 18 inches before the end of the roll. After this line appears, there is enough paper remaining on the roll to conclude at least one transaction.

CAUTION: Store thermal paper in a dry, dark area. Handle thermal paper carefully: impact, friction, temperature, humidity, and oils affect the colour and storage characteristics of the paper.

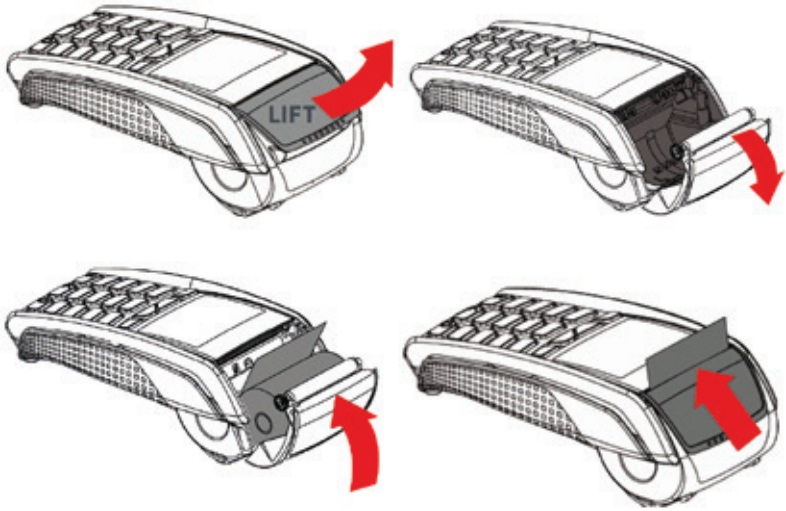
Countertop (ict250) terminal



- Open the paper compartment by lifting the catch located at the rear of the terminal and pull the cover to the rear of the terminal as shown in the figure above.
- Insert the paper roll in the compartment following the directions shown in the figure.
- Pull the paper up to the top of the terminal and hold it in this position.
- Maintain the paper and close the lid.
- Press the top of the lid in the centre as shown by arrow, until it clips into position.

Mobile (iwl255) terminal

- Open the paper compartment by lifting the catch located at the rear of the terminal and pull the cover to the rear of the terminal.
- Insert the paper roll in the compartment following the directions shown in the picture.
- Pull the paper up to the top of the terminal.
- Maintain the paper and close the cover.
- Press simultaneously on both upper corners on the paper flap, as shown by the arrows on the picture, until it clip



Changing the Passwords

- Please call 13 11 75 to change your terminal password.

Terminal Response Messages

00	The transaction has been approved.
01	Refer the cardholder to the issuing bank.
05	The issuing bank has chosen not to honour the transaction.
08	Approved with signature, ensure the signature on the card is matched to that on the transaction receipt.
12	The transaction being attempted is invalid.
14	The card number is invalid.
31	The issuing bank is not supported by the current terminal software.
38	The number of PIN tries has been exceeded.
39	The incorrect account type is selected, retry the transaction selecting the correct account type.
51	Another form of payment is required. Do not use a fallback voucher.
55	Invalid PIN entered.
61	Cardholder has exceeded the maximum daily withdrawal limit on their card. Another form of payment (cash, cheque) is required. Do not use a fallback voucher.
91	The issuing bank is not available. Communication lines are down.

Fraud Prevention Tips

The security of your Suncorp EFTPOS Terminal is of the utmost importance to your business. Here are some handy tips to avoid fraudulent transactions and chargebacks.

Security & Chargeback Tips

- Ensure your premises are secure to prevent the processing of unauthorised transactions when unattended.
- During business hours, limit access to this equipment to authorised personnel only.
- Unauthorised transactions are a liability for your business.

What is a Chargeback?

A chargeback can occur when a cardholder disputes a transaction processed on their card.

How to Avoid Receiving Chargebacks

When accepting credit cards face to face

- Never manually enter the card details if the card doesn't swipe. Ask the cardholder for another form of payment.
- Check the expiry date on the card.
- Check that all cards have a hologram or a holographic magnetic stripe and that it looks three-dimensional.
- Check the authorisation response. Take appropriate action for the specific response.
- Request a signature. Have the cardholder sign the transaction receipt in front of you.
- Check the signature. Be sure that the signature on the card matches the one on the transaction receipt.
- VISA Cards only – Match the numbers. Check the embossed numbers on the card against the four digits of the account number displayed on the front of the card.
- Ensure all details on transaction receipts are clear and legible.
- Ensure transaction receipts are stored in date and card number order.
- Retain all transaction receipts and or documentation pertaining to a credit card transaction for a minimum of 13 months from the date of transaction in a secure location.

Remember, if in doubt you can always ask your customer for another form of payment.

When accepting credit cards for Mail / Telephone Order (MOTO).

Warning Signs.

Beware of Internet, mail/telephone and e-mail orders with any combination of the following characteristics.

- Larger than normal orders: because stolen cards or account numbers have a limited life span, criminals need to maximise the size of their purchase.
- Orders shipped to a single address but made on multiple cards.
- Check for multiple transactions on one card or similar cards with a single shipping address.
- Rushed orders or overnight shipping: criminals want fraudulently obtained items as soon as possible for the quickest possible resale and aren't concerned about the extra delivery charges.
- Orders from Internet addresses that make use of free e-mail services: these e-mail services involve no billing relationships, and often neither an audit trail nor verification that a legitimate cardholder has opened the account.
- Orders shipped to an international address.

People committing fraud will often use fake overseas addresses.

- We recommend that you do not take any sales originating in Africa or ship goods to Africa.
- Never send cash via Western Union to pay for the delivery of a credit card sale.
- If a sale seems too good to be true, then it probably is.

Always obtain an authorisation when the cardholder is not present.

- Consider establishing a purchasing limit for all new customers. The limit can be based on an average of the purchase price of the most popular product sold. Or request a deposit in cash as a gesture of good faith.

Troubleshooting

Your Suncorp EFTPOS Terminal is extremely easy to operate. However, if you do experience problems, here are some handy hints to help you get back on track quickly.

If you still have difficulties, please call Merchant Terminal Faults on 1800 836 055 (24 hours a day, 7 days a week), and have your merchant number ready.

Terminal Care and Troubleshooting

Terminal Care	Please remember to keep the terminal clean and away from heat, dust, liquid and food.
Blank Screen	Ensure that all terminal power cable connections and power supply outlets are connected and operational.
Communications Error	Check all terminal phone cable connections and phone supply outlets. Connect the phone line to a telephone to check for dial tone and cable quality. Clear any message bank on the line. Disconnect call waiting. Has the telephone line recently changed to or from a PABX system? If so, the terminal will require a software upgrade.
Card Reader Problems	Ensure that the card is being swiped in the right direction for the magnetic stripe. Try swiping the card in both upwards and downwards directions. Ensure that the card is being swiped at a fast enough speed. Try using a Cleaner Card from your stationery kit to clean the card reader
Printing Problems	Ensure that paper is in the printer. Check for a paper jam. Check that the paper is coming from underneath the roll and not from over the top. Ensure that the printer cover is properly locked in place.
Terminal displays: “Settlement unsuccessful”.	The machine has already settled within the last 24 hour period. The machine is trying to settle *Automatically* or *Manually* outside of the settlement window.
“Why does my Settlement Summary Combine Daily figures”	“A Settlement rollover” has occurred. The machine hasn’t been settled on a previous trading day. Please check your nominated bank account for settlement and if any concerns then contact Suncorp Merchant Services on 131175.
What happens if my terminal is turned off during the allotted settlement time?	The terminal won’t settle. The terminal will re-attempt an automatic settlement once it is switched back on. If 24 hours have passed since the last successful settlement, Suncorp will automatically settle the terminal. A settlement slip will not be printed but the funds will be credited to your nominated back account.
My settlement summary receipt has not printed.	Reprint the settlement summary • Press the FUNC button from the Home screen. • Select 3 for Batch. • Select 2 for Last Settlement. The last successful terminal initiated settlement will be reprinted

Manual Transaction Processing

Fallback Vouchers should only be used to process a transaction when your electronic Suncorp EFTPOS Terminal is faulty and cannot be used to process the transaction.

Faulty EFTPOS Terminals should immediately be reported to our Merchant Terminal Fault Helpdesk on 1800 836 055.

If your phone lines are faulty please contact 1800 836 055 to change your communication to broadband (if available) or contact 13 11 75 to arrange a modification to a Mobile EFTPOS terminal.

Do not process a Fallback Transaction Voucher under the following circumstances:

- Your EFTPOS Terminal has declined the transaction.
- The cardholder's card is faulty.
- The cardholder's card is invalid.
- The cardholder's card is expired.
- There is a card number error.

In the above circumstances request an alternate method of payment.

Processing a Fallback Transaction Voucher

The Card must be embossed to process a Fallback Transaction Voucher (the cardholder name and number should be raised).

Before proceeding with the transaction ensure that:

- The card presented by the customer does not appear damaged or altered.
- The name on the card presented by the customer is appropriate to the customer e.g. a masculine name on a card presented by a female is questionable.
- The printing on the card presented by the customer should look professional.
- The validity dates on the card presented by the customer should be current (a card can only be used from the first day of the 'valid from' month to the last day of the 'until end' month).
- The card presented by the customer contains security features such as a hologram, signature panel and CVC (three digits on or next to the signature panel on the back of the card). The card should have a 3-dimensional appearance.
- VISA Cards only – Match the numbers. Check the embossed numbers on the card against the four digits of the account number displayed on the front of the card. A signature appears in the signature panel of the customer's card and should not appear to have been altered.

Manual Transaction Processing

This section explains how to process fallback Vouchers if your electronic Suncorp EFTPOS Terminal is faulty.

Accepting payment via a Fallback Transaction Voucher

Only original Fallback Transaction Vouchers from Suncorp Bank should be used. Photocopied Fallback Transaction Vouchers and/or Fallback Transaction Vouchers provided by other financial institutions should not be used.

- Phone 1300 301 221 to obtain an authorisation for all Visa/Master card transactions that are over your floor limit.
- Phone 1800 836 055 to obtain an authorisation for all Debit card transactions that are over your floor limit.
- If the transaction is approved, record the authorisation number provided on the Fallback Transaction Voucher.
- Insert the customer's card into the imprinter and place a Fallback Transaction Voucher on top of the card. Make an imprint.
- Ensure that the imprinted details, both merchant and cardholder information are clear. (full card numbers and expiry date)
- Remove and discard the cover sheet and first layer of carbon from the Fallback Transaction Voucher.
- Complete the Fallback Transaction Voucher in full, including the final amount.
- Request that the customer sign the Fallback Transaction Voucher.
- Compare the customer signature on the back of the card to that on the Fallback Transaction Voucher.
- Once the transaction is successfully completed, hand the customer the yellow Cardholder's Copy from the Fallback Transaction Voucher.
- Maintain the green Merchant's Copy from the Fallback Transaction Voucher for your records for a minimum of thirteen months.

Processing Fallback Transaction Vouchers

Visa/Master card transactions – To receive the funds for your Fallback Transaction Vouchers you must process them through your EFTPOS terminal within 3 working days.

To process your Credit card transaction fallback vouchers follow the steps below:

- Press the MENU button from the Home screen.
- Select 1 for Transaction.
- Select 5 for Completion.
- Type in the Amount.
- Press Enter.
- Type in the Manual Authorisation Approval code obtained.
- Press Enter.
- Type in the Terminal password.
- Press Enter.
- The terminal will prompt the operator to confirm the transaction and amount.
- Press Enter.

The terminal will display insert/swipe, at this stage manually enter the card number following the steps below:

- Type in the full card number.
- Press Enter.
- Type in the Expiry Date.
- Press Enter.
- When prompted for CCV number, press Enter.
- The terminal will print the Merchant Receipt.
- Ensure that the transaction receipt says 'APPROVED'.
- Remove the Merchant Receipt and press the Enter to print customer receipt (if required).

*Visa and MasterCard Credit Cards.

Attach the receipt from the EFTPOS terminal to the fallback voucher and retain for 13 months in case of disputed transactions.

Debit card transactions – To receive the funds for your Fallback Transaction Vouchers you must take the white Bank copies of the Fallback Transaction Voucher to your local branch within three business days from the date of the transaction.

To deposit your Debit card fallback vouchers:

- Place a Merchant Summary Voucher onto your imprinter.
- Make an imprint.
- Ensure that your Merchant number and trading name are clear.
- Remove and discard the cover sheet and first layer of carbon from the Fallback Transaction Voucher.
- Complete the Merchant Summary Voucher.
- Place the Bank copies of the Fallback Transaction Vouchers and the Bank copy of the Merchant Summary Voucher into a Merchant Summary Envelope.
- Ensure the Merchant Summary Envelope is completed in full.
- Take the Merchant Summary Envelope to a local Suncorp Branch who will forward the envelope to Suncorp's Electronic Banking Centre for processing.

Do not include American Express, Diners or JCB vouchers or cards as Suncorp Bank cannot process these card types from Fallback Transaction Vouchers.

Contact us for more information or to change your details:

suncorpbank.com.au

Call 13 11 75

Visit your local branch or agency

Mail to GPO Box 1453, Brisbane QLD 4001

Fax 07 3031 2250

SUNCORP BANK
Business

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