



# **EFTPOS Merchant Facilities Quick Reference Guide**

**(T4220/M4230)**

# 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.

# Contents

## Contact Details

Merchant Terminal Faults .....	6
Other Merchant Enquiries (Account Queries / Changes) .....	6
Manual Authorisations – Visa/MasterCard .....	6
Manual Authorisations – Debit Cards .....	6
Chargeback Queries .....	6
American Express .....	6
Diners Club .....	6

## Transaction Processing Retail

Debit Card Purchase .....	8
Debit Card Purchase with Cash Out .....	8
Credit Card/Charge Card Purchase .....	9
Refund .....	9
Credit Card/Charge Card Manual Entry .....	10
Debit Card Cash Out Only .....	11
Void .....	11
Program Cashier Numbers .....	12
Offline transaction .....	12

## Transaction Processing Restaurant

Debit Card Purchase .....	14
Debit Card Purchase with Cash Out .....	15
Credit Card/Charge Card Purchase .....	16
Refund .....	17
Credit Card/Charge Card Manual Entry .....	18
Debit Card Cash Out Only .....	19
Void .....	19
Courtesy Slip .....	20
Waiter Report .....	20
Table Number Report .....	20
Program Waiter Numbers .....	21
Offline transaction .....	22

## Transaction Processing Hospitality/Accommodation

Debit Card Purchase .....	24
Debit Card Purchase with Cash Out .....	24
Credit Card/Charge Card Purchase .....	24
Refund .....	25
Credit Card/Charge Card Manual Entry .....	26
Debit Card Cash Out Only .....	27
Void .....	27
Pre Authorisation .....	28
Completion .....	28

<b>Merchant Functions</b>	
Ordering Stationery .....	30
Reports .....	30
Receipt Reprint .....	30
Last Settlement Reprint .....	31
POS Totals .....	31
Manual Settlement .....	31
Replacing the Paper Roll .....	32
Keypad Buttons .....	33
Changing the Merchant Password .....	34
Multi Merchant Functionality .....	34
Terminal Response Messages .....	34
<b>Fraud Prevention Tips</b>	
Security & Chargeback Tips .....	36
<b>Troubleshooting</b>	
Terminal Care .....	40
Blank Screen .....	40
Communications Error .....	40
Card Reader Problems .....	40
Printing Problems .....	40
Settlement Queries .....	40
<b>Manual Transaction Processing</b>	
Manual Transaction Processing .....	44
Processing a Fallback Transaction Voucher .....	44
Accepting payment via a Fallback Transaction Voucher .....	45
Processing Fallback Transaction Vouchers .....	46

# 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 MasterCard

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

# Transaction Processing Retail

This section outlines Suncorp terminal functions that are specifically relevant to Retail merchants including newsagents, convenience stores, supermarkets and pharmacies, as well as Professional Practices such as dental, medical, chiropractic, physiotherapy and accountancy firms.

# Debit Card Purchase

- If card has a chip, insert card with the chip facing upward into the chip reader at the bottom of the terminal\*
- If card has a magstrip only, swipe the customer's card with the magnetic stripe facing down and inwards towards the keypad\*.
- Select the account type (**Savings, Cheque**) – request this information from the cardholder before making the selection.
- Type in the Sale Amount.
- Press Enter.
- The terminal will ask the customer to enter 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.
- Ensure that the transaction receipt says 'APPROVED'.
- Hand the Customer Copy receipt to the cardholder.

\* If Cashier Number has been enabled on your merchant profile, the terminal will request a cashier to be selected after inserting or swiping the customer's card. Select the cashier by pressing the corresponding number next to the cashier name, or highlighting the cashier name using the arrows and press Enter.

# Debit Card Purchase with Cash Out

- If card has a chip, insert card with the chip facing upward into the chip reader at the bottom of the terminal\*
- If card has a magstripe only, swipe the customer's card with the magnetic stripe facing down and inwards towards the keypad\*.
- Select the account type (**Savings, Cheque** or Credit) – request this information from the cardholder before making the selection.
- Type in the Sale Amount.
- Press Enter.
- Type in the Cash Out Amount.
- Press Enter.
- The terminal will ask you to confirm the Total.
- Press the Enter button for Yes or Clear button for No.
- The terminal will ask the customer to enter their PIN and press Enter.
- Remove the merchant receipt and press Enter to print the customer receipt.
- Ensure that the transaction receipt says 'APPROVED'.
- Hand the Customer Copy receipt to the cardholder with the cash.

\*If Cashier Number has been enabled on your merchant profile, the terminal will request a cashier to be selected after inserting or swiping the customer's card. Select the cashier by pressing the corresponding number next to the cashier name, or highlighting the cashier name using the arrows and press Enter.

Remember to clearly display your Cash Out Policy.

Cash Out cannot be performed on a Credit card.

# Credit Card/Charge Card Purchase

- Insert the card with the chip facing upward into the chip reader at the bottom of the terminal\*
- Select the account type (Savings, Cheque or **Credit**) – request this information from the cardholder before making the selection.
- Type in the Sale Amount.
- Press Enter.
- Hand the terminal to the customer to enter their pin number or press Enter to confirm the purchase.
- If Approved, the terminal will print the merchant receipt.
- Remove the merchant receipt, hand to the cardholder to sign the receipt.
- Press YES (Enter) to accept the signature or NO (Clear) to refuse signature.
- Press Enter to print the customer receipt.
- Ensure that the transaction receipt says 'APPROVED'.
- Hand the Customer Copy receipt to the cardholder with the card.

\* If Cashier Number has been enabled on your merchant profile, the terminal will request a cashier to be selected after inserting the customer's card. Select the cashier by pressing the corresponding number next to the cashier name, or highlighting the cashier name using the arrows and press Enter.

Always verify the customer's signature. If you select NO when prompted to accept the signature the terminal will automatically cancel the transaction.

## Refund

- Press Merchant Menu button
  - Select 1 for Transaction
  - Select 3 for Refund
  - If card has a chip, insert card with the chip facing upward into the chip reader at the bottom of the terminal\*
  - Swipe the customer's card with the magnetic stripe facing down and inwards towards the keypad\*
  - Type in your Merchant password
  - Press Enter
  - Select the account type (Savings, Cheque or Credit)-request this information from the cardholder before making the selection
  - Type in the Refund Amount
  - Press Enter
  - The terminal will ask the customer to enter their PIN and press Enter (if a Debit Card)
- Or
- Hand the terminal to the customer to enter their pin number or press Enter to confirm the refund (if a Credit Card)
  - If Approved, the terminal will print the merchant receipt
  - Remove the merchant receipt\*\* and press Enter to print the customer receipt
  - Ensure that the transaction receipt says 'APPROVED'

- Hand the Customer Copy receipt to the cardholder with the card.

\*If Cashier Number has been enabled on your merchant profile, the terminal will request a cashier to be selected after inserting or swiping the customer's card. Select the cashier by pressing the corresponding number next to the cashier name, or highlighting the cashier name using the arrows and press Enter.

\*\*If the refund is performed on a credit card the terminal will ask you to verify the cardholder's signature.

Do not disclose your Merchant password to any unauthorised people.

## Credit Card/Charge Card Manual Entry

- 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).
- Press Enter.
- Select one of the following 3 options:
  1. Customer Present
  2. Mail Order
  3. Telephone Order\*.
- Select the account type (**Credit**) – request this information from the cardholder before making the selection.
- Type in the Sale Amount.
- Press Enter.
- If the customer is present hand the terminal to the customer to confirm the amount and press Enter.
- If Approved, the terminal will print the merchant receipt.
- Remove the merchant receipt, hand to the cardholder to sign the receipt (if present).
- Press YES (Enter) to accept the signature or NO (Clear) to refuse signature.
- Press Enter to print the customer receipt.
- Ensure that the transaction receipt says 'APPROVED'.
- Hand the Customer Copy receipt to the cardholder with the card.

\*If Cashier Number has been enabled on your merchant profile, the terminal will request a cashier to be selected after inserting the customer's card. Select the cashier by pressing the corresponding number next to the cashier name, or highlighting the cashier name using the arrows and press Enter.

If you select NO when prompted to accept the signature the terminal will automatically cancel the transaction.

# Debit Card Cash Out Only

- Press Merchant Menu button.
- Select 1 for Transaction.
- Select 2 for Cash Out.
- 'If card has a chip, insert the card with the chip facing upward into the chip reader at the bottom of the terminal'
- If card has a magstripe only, swipe the customer's card with the magnetic stripe facing down and inwards towards the keypad.
- Select the account type (**Savings or Cheque**) – request this information from the cardholder before making the selection.
- Type in the Cash Out amount.
- Press Enter.
- The terminal will ask the customer to confirm the amount, enter 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.
- Ensure that the transaction receipt says 'APPROVED'.
- Hand the Customer Copy receipt to the cardholder.

Remember to clearly display your Cash Out Policy.

## Void

- Press Merchant Menu button.
- Select 1 for Transaction.
- Select 6 for Void.
- Type in your Merchant password.
- Press Enter.
- Select 1 to Void the Last Transaction.
- Select 2 for Invoice to void a previous transaction within the same batch.
- Type in the Invoice Number.
- Press Enter.
- The terminal will ask you to confirm the Transaction to be Voided.
- Press the Enter button for Yes or Clear button for No.
- The terminal will print you a merchant receipt indicating the VOIDED sale.
- Press the Enter button to print a customer receipt.

Do not disclose your Merchant password to any unauthorised people.

Only Credit card transactions can be voided.

# Program Cashier Numbers

- Press the blue function button.
- Type in 17.
- Press Enter.
- Select the cashier number you would like to program by moving down with your arrow buttons, until the correct line is highlighted.
- Press Enter.
- Press the Clear button to clear the information in the field if a name was already entered.
- Type in the name of the cashier by using the Alpha key (# button).
- Press the number button that represents the alpha character eg. 2 represents ABC.
- Press 2, press # button once to get an A, twice to get a B and three times to get a C.
- Once completed, press Enter, move onto the next name.
- Press Cancel to return to the main screen.

This functionality is only available if enabled on your merchant profile and a maximum of 30 cashiers can be created.

## Off line Transaction

- Press Merchant Menu button.
- Select 1 for Transaction.
- Select 5 for Completion.
- Insert the customers card or enter the card number.
- Select 1 for Credit.
- Type in the Amount.
- Press Enter.
- Type in the Approval Code\*.
- Press Enter.
- The terminal will print the Merchant Receipt\*\*.
- Remove the Merchant Receipt and press the Enter to print customer receipt.

\*The approval code is received from the Authorisation Centre by calling 1300 301 221.

\*Offline transactions can only be performed on the terminal when the card type is a credit card.

\*\* If the terminal asks you to accept signature press enter for yes or clear for no. If no is selected the terminal will cancel the transaction.

# Transaction Processing Restaurant

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

# Debit Card Purchase

- ‘If card has a chip, insert card with the chip facing upward into the chip reader at the bottom of the terminal\*\*’
- ‘If card has a magstripe only, swipe the customer’s card with the magnetic stripe facing down and inwards towards the keypad\*’
- Select the account type (**Savings, Cheque** or Credit) – request this information from the cardholder before making the selection.
- 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 Clear button for No.
- The terminal will ask the customer to enter 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.
- Ensure that the transaction receipt says ‘APPROVED’.
- Hand the Customer Copy receipt to the cardholder.

\*If Waiter Number has been enabled on your merchant profile, the terminal will request a waiter to be selected, after inserting or swiping the customer’s card. Select the waiter by pressing the corresponding number next to the waiter name, or highlighting the waiter name using the arrows and press Enter.

\*If Table Number has been enabled on your merchant profile, the terminal will prompt for the table number, after the customer’s card has been swiped. Type in the table number and press Enter.

\*\*If Beverage Amount has been enabled on your merchant profile, the terminal will prompt for the beverage amount after the Meal Amount has been entered.

# Debit Card Purchase with Cash Out

- 'If card has a chip, insert card with the chip facing upward into the chip reader at the bottom of the terminal'
- 'If card has a magstripe only, swipe the customer's card with the magnetic stripe facing down and inwards towards the keypad'
- Select the account type (**Savings, Cheque** or Credit) – request this information from the cardholder before making the selection.
- Type in the Meal Amount.
- Press Enter\*\*.
- Type in the Tip Amount.
- Press Enter.
- Type in the Cash Out Amount.
- Press Enter.
- The terminal will ask you to confirm the Total.
- Press the Enter button for Yes or Clear button for No.
- The terminal will ask the customer to enter their PIN and press Enter.
- Remove the merchant receipt and press Enter to print the customer receipt.
- Ensure that the transaction receipt says 'APPROVED'.
- Hand the Customer Copy receipt to the cardholder with the cash.

\*If Waiter Number has been enabled on your merchant profile, the terminal will request a waiter to be selected after inserting or swiping the customer's card. Select the waiter by pressing the corresponding number next to the waiter name, or highlighting the waiter name using the arrows and press Enter.

\*If Table Number has been enabled on your merchant profile, the terminal will prompt for the table number after the customer's card has been swiped. Type in the table number and press Enter.

\*\*If Beverage Amount has been enabled on your merchant profile, the terminal will prompt for the beverage amount after the Meal Amount has been entered.

Remember to clearly display your Cash Out Policy.

Cash Out cannot be performed on a Credit card.

# Credit Card/Charge Card Purchase

- Insert the card with the chip facing upward into the chip reader at the bottom of the terminal\*
- Select the account type (Savings, Cheque or **Credit**) – request this information from the cardholder before making the selection.
- 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 Clear button for No.
- Hand the terminal to the customer to enter their pin number or press enter to confirm the purchase.
- If Approved, the terminal will print the merchant receipt.
- Remove the merchant receipt, hand to the cardholder to sign the receipt.
- Press YES (Enter) to accept the signature or NO (Clear) to refuse signature.
- Press Enter to print the customer receipt.
- Ensure that the transaction receipt says 'APPROVED'.
- Hand the Customer Copy receipt to the cardholder with the card.

\*If Waiter Number has been enabled on your merchant profile, the terminal will request a waiter to be selected after inserting the customer's card. Select the waiter by pressing the corresponding number next to the waiter name, or highlighting the waiter name using the arrows and press Enter.

\*If Table Number has been enabled on your merchant profile, the terminal will prompt for the table number after the customer's card has been swiped. Type in the table number and press Enter.

\*\*If Beverage Amount has been enabled on your merchant profile, the terminal will prompt for the beverage amount after the Meal Amount has been entered.

Always verify the customer's signature. If you select NO when prompted to accept the signature the terminal will automatically cancel the transaction.

# Refund

- Press Merchant Menu button.
- Select 1 for Transaction.
- Select 3 for Refund.
- If card has a chip, insert card with the chip facing upward into the chip reader at the bottom of the terminal\*
- Swipe the customer's card with the magnetic stripe facing down and inwards towards the keypad\*
- Type in your Merchant password.
- Press Enter.
- Select the account type (Savings, Cheque or Credit)-request this information from the cardholder before making the selection.
- Type in the Refund Amount.
- Press Enter.
- The terminal will ask the customer to enter their PIN and press Enter (if a debit card).

Or

- Hand the terminal to the customer to enter their pin number or press Enter to confirm the refund (if a Credit Card).
- If Approved, the terminal will print the merchant receipt.
- Remove the merchant receipt\*\* and press Enter to print the customer receipt.
- Ensure that the transaction receipt says 'APPROVED'.
- Hand the Customer Copy receipt to the cardholder with the card.

\*If Waiter Number has been enabled on your merchant profile, the terminal will request a waiter to be selected after inserting or swiping the customer's card. Select the waiter by pressing the corresponding number next to the waiter name, or highlighting the waiter name using the arrows and press Enter.

\*If Table Number has been enabled on your merchant profile, the terminal will prompt for the table number after the customer's card has been swiped. Type in the table number and press Enter.

\*\*If the refund is performed on a credit card the terminal will ask you to verify the cardholder's signature.

Do not disclose your Merchant password to any unauthorised people.

# Credit Card/Charge Card Manual Entry

- 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).
- Press Enter.
- Select one of the following 3 options:
  1. Customer Present.
  2. Mail Order.
  3. Telephone Order\*.
- Select the account type (**Credit**) – request this information from the cardholder before making the selection.
- 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 Clear button for No.
- If the customer is present hand the terminal to the customer to confirm the amount and press Enter.
- If Approved, the terminal will print the merchant receipt.
- Remove the merchant receipt, hand to the cardholder to sign the receipt (if present).
- Press YES (Enter) to accept the signature.
- Press Enter to print the customer receipt.
- Ensure that the transaction receipt says 'APPROVED'.
- Hand the Customer Copy receipt to the cardholder with the card.

\*If Waiter Number has been enabled on your merchant profile, the terminal will request a waiter to be selected after selecting the reason for manual entry card. Select the waiter by pressing the corresponding number next to the waiter name, or highlighting the waiter name using the arrows and press Enter.

\*If Table Number has been enabled on your merchant profile, the terminal will prompt for the table number after selecting the reason for manual entry. Type in the table number and press Enter.

\*\*If Beverage Amount has been enabled on your merchant profile, the terminal will prompt for the beverage amount after the Meal Amount has been entered.

If you select NO when prompted to accept the signature the terminal will automatically cancel the transaction.

# Debit Card Cash Out Only

- Press Merchant Menu button.
- Select 1 for Transaction.
- Select 2 for Cash Out.
- 'If card has a chip, insert the card with the chip facing upward into the chip reader at the bottom of the terminal'
- If card has a magstripe only, swipe the customer's card with the magnetic stripe facing down and inwards towards the keypad.
- Select the account type (Savings or Cheque) – request this information from the cardholder before making the selection.
- Type in the Cash Out amount.
- Press Enter.
- The terminal will ask the customer to confirm the amount, enter 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.
- Ensure that the transaction receipt says 'APPROVED'.
- Hand the Customer Copy receipt to the cardholder.

Remember to clearly display your Cash Out Policy.

## Void

- Press Merchant Menu button.
- Select 1 for Transaction.
- Select 6 for Void.
- Type in your Merchant password.
- Press Enter.
- Select 1 to Void the Last Transaction.
- Select 2 for Invoice to void a previous transaction within the same batch.
- Type in the Invoice Number.
- Press Enter.
- The terminal will ask you to verify the transaction to be voided.
- Press the Enter button for Yes or Clear button for No.
- The terminal will print you a merchant receipt indicating the VOIDED sale.
- Press the Enter button to print a customer receipt.

Do not disclose your Merchant password to any unauthorised people.

Only Credit card transactions can be voided.

# Courtesy Slip

- Press Merchant Menu button.
- Select 2 for Print.
- Select Courtesy Slip.
- Type in Meal Amount.

Please note that this is not a sale/purchase, and a sale/purchase still needs to be processed.  
This functionality is only available if enabled on your merchant profile.

# Waiter Report

- Press Merchant Menu button.
- Press 2 for Print.
- Select Waiter Number.
- Select Per Waiter (for one waiter).
- Or All Waiter (for all waiters).
- If Per Waiter, select the Waiter to be printed.
- The report will print all transactions per Waiter since the terminal last settled.

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

# Table Number Report

- Press Merchant Menu button.
- Press 2 for Print.
- Select Table Audit.
- Select Per Table (for one table).
- Or All Tables.
- If Per Table Number, select the table number to be printed.
- The report will print all transactions per table number since the terminal last settled.

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

# Program Waiter Numbers

- Press the blue function button.
- Type in 17 and press Enter.
- Select the waiter number you would like to program by moving down with your arrow buttons until the correct line is highlighted and press Enter.
- Press the Clear button to clear the information in the field (if a name was already entered).
- Type in the name of the waiter by using the Alpha key (# button).
- Press the number button that represents the Alpha character eg. 2 represents ABC.
- Press 2, press # button once to get an A, twice to get a B and three times to get a C.
- Once completed, press Enter, and move onto the next name.
- Press Cancel to return to the main screen.

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

# Offline Transaction

- Press Merchant Menu button.
- Select 1 for Transaction.
- Select 5 for Completion.
- Insert the customers card or enter the card number.
- Select 1 for Credit.
- Type in the Amount.
- Press Enter.
- Type in the Approval Code\*.
- Press Enter.
- The terminal will print the Merchant Receipt\*\*.
- Remove the Merchant Receipt and press the Enter button to print a customer receipt.

\*The approval code is received from the Authorisation Centre by calling 1300 301 221.

\*Offline transactions can only be performed on the terminal when the card type is a credit card.

\*\* If the terminal asks you to accept signature press enter for yes or clear for no. If no is selected ther terminal will cancel the transaction.

# Transaction Processing Hospitality/Accommodation

This section outlines Suncorp terminal functions that are specifically relevant to merchants in the Hospitality/Accommodation industry and allows for pre authorisations to be performed.

# Debit Card Purchase

- ‘If card has a chip, insert card with the chip facing upward into the chip reader at the bottom of the terminal\*’
- ‘If card has a magstripe only, swipe the customer’s card with the magnetic stripe facing down and inwards towards the keypad\*’
- Select the account type (**Savings, Cheque** or Credit) – request this information from the cardholder before making the selection.
- Type in the Accommodation Amount.
- Press Enter.
- The terminal will ask the customer to enter 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.
- Ensure that the transaction receipt says ‘APPROVED’.
- Hand the Customer Copy receipt to the cardholder.

# Debit Card Purchase with Cash Out

- ‘If card has a chip, insert card with the chip facing upward into the chip reader at the bottom of the terminal\*’
- ‘If card has a magstripe only, swipe the customer’s card with the magnetic stripe facing down and inwards towards the keypad\*’
- Select the account type (**Savings, Cheque** or Credit) – request this information from the cardholder before making the selection.
- Type in the Accommodation Amount.
- Press Enter.
- Type in the Cash Out Amount.
- Press Enter.
- The terminal will ask you to verify the Total.
- Press the Enter button for Yes or Clear button for No.
- The terminal will ask the customer to enter their PIN and press Enter.
- Remove the merchant receipt and press Enter to print the customer receipt.
- Ensure that the transaction receipt says ‘APPROVED’.
- Hand the Customer Copy receipt to the cardholder with the cash.

Remember to clearly display your Cash Out Policy.

Cash Out cannot be performed on a Credit card.

# Credit Card/Charge Card Purchase

- Insert the card with the chip facing upward into the chip reader at the bottom of the terminal\*
- Select the account type (Savings, Cheque or **Credit**) – request this information from the cardholder before making the selection.

- Type in the Accommodation Amount.
- Press Enter.
- Hand the terminal to the customer to enter their pin number or press Enter to confirm the purchase.
- If Approved, the terminal will print the merchant receipt.
- Remove the merchant receipt, hand to the cardholder to sign the receipt.
- Press YES (Enter) to accept the signature or NO (Clear) to refuse signature.
- Press Enter to print the customer receipt.
- Ensure that the transaction receipt says 'APPROVED'.
- Hand the Customer Copy receipt to the cardholder with the card.

Always verify the customer's signature. When the terminal prompts you to accept the signature, check the signature and then select Yes to be prompted to print the Customer Copy, or No to reject the transaction.

If you select No when prompted to accept the signature, the terminal will automatically cancel the transaction.

## Refund

- Press Merchant Menu button.
- Select 1 for Transaction.
- Select 3 for Refund.
- 'If card has a chip, insert card with the chip facing upward into the chip reader at the bottom of the terminal'
- If card has a magstripe only, swipe the customer's card with the magnetic stripe facing down and inwards towards the keypad.
- Type in your Merchant password.
- Press Enter.
- Select the account type (Savings, Cheque or Credit) – request this information from the cardholder before making the selection.
- Type in the Refund Amount.
- Press Enter.
- The terminal will ask the customer to enter their PIN and press Enter (if a Debit Card).

Or

- Hand the terminal to the customer to enter their pin number or press Enter to confirm the refund (if a Credit Card).
- If Approved, the terminal will print the merchant receipt.
- Remove the merchant receipt\* and press Enter to print the customer receipt.
- Ensure that the transaction receipt says 'APPROVED'.
- Hand the Customer Copy receipt to the cardholder with the card.

\*If the refund is performed on a credit card, the terminal will ask you to verify the cardholder's signature.

Do not disclose your Merchant password to any unauthorised people.

# Credit Card/Charge Card Manual Entry

- 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).
- Press Enter.
- Select one of the following 3 options:
  1. Customer Present.
  2. Mail Order.
  3. Telephone Order.
- Select the account type (**Credit**) – request this information from the cardholder before making the selection.
- Type in the Accommodation Amount.
- Press Enter.
- If the customer is present hand the terminal to the customer to confirm the amount and press Enter.
- If Approved, the terminal will print the merchant receipt.
- Remove the merchant receipt, hand to the cardholder to sign the receipt (if present).
- Press YES (Enter) to accept the signature or NO (Clear) to refuse signature.
- Press Enter to print the customer receipt.
- Ensure that the transaction receipt says 'APPROVED'.
- Hand the Customer Copy receipt to the cardholder with the card.

If you select No when prompted to accept the signature, the terminal will automatically cancel the transaction.

# Debit Card Cash Out Only

- Press Merchant Menu button.
- Select 1 for Transaction.
- Select 2 for Cash Out.
- 'If card has a chip, insert the card with the chip facing upward into the chip reader at the bottom of the terminal\*'
- 'If card has a magstripe only, swipe the customer's card with the magnetic stripe facing down and inwards towards the keypad\*'
- Select the account type (**Savings or Cheque**) – request this information from the cardholder before making the selection.
- Type in the Cash Out amount.
- Press Enter.
- The terminal will ask the customer to confirm the amount, enter 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.
- Ensure that the transaction receipt says 'APPROVED'.
- Hand the Customer Copy receipt to the cardholder.

Remember to clearly display your Cash Out Policy.

## Void

- Press Merchant Menu button.
- Select 1 for Transaction.
- Select 6 for Void.
- Type in your Merchant password.
- Press Enter.
- Select 1 to Void the Last Transaction.
- Select 2 for Invoice to void a previous transaction within the same batch.
- Type in the Invoice Number.
- Press Enter.
- The terminal will ask you to verify the Transaction to be Voided.
- Press the Enter button for Yes or Clear button for No.
- The terminal will print you a merchant receipt indicating the VOIDED sale.
- Press the Enter button to print a customer receipt.

Do not disclose your Merchant password to any unauthorised people.

Only Credit card transactions can be voided.

# Pre Authorisation

- Press Merchant Menu button.
- Press 1 for Transaction.
- Press 4 for Auth Only.
- Insert the card with the chip facing upward into the chip reader at the bottom of the terminal or enter the card number and expiry date.
- Press 1 for Credit.
- Type in Auth amount.
- Press Enter.
- Hand the terminal to the customer to enter their pin number or press Enter to confirm the amount.
- If Approved, the terminal will print the merchant receipt.
- Remove the merchant receipt, hand to the cardholder to sign the receipt if the cardholder is present.
- Press YES (Enter) to accept the signature or NO (Clear) to refuse signature.
- Press Enter to print the customer receipt.
- Ensure that the transaction receipt says 'APPROVED'.
- Hand the Customer Copy receipt to the cardholder.

\*If No is selected the terminal will cancel the transaction.

Remember to verify the cardholders signature.

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

# Completion

- Press Merchant Menu button.
- Press 1 for Transaction.
- Press 5 for Completion.
- Insert the Customers cards or enter the card number and expiry date.
- Select 1 for Credit.
- Type in the Accommodation Amount.
- Press Enter.
- Type in the Approval Code\*.
- Press Enter.
- The terminal will print the merchant receipt\*\*.
- Remove the merchant receipt and press Enter to print the customer receipt.

\*The Approval code is received from the Auth ID number on the Auth only receipt.

\*\*If the terminal asks you to accept the signature press Enter for Yes or Clear for No. If No is selected the terminal will cancel the transaction.

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

Remember to verify the cardholders signature.

# Merchant Functions

This section outlines the functions you require your Suncorp 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 the FUNCTION button, type in 86, press ENTER
- Type in 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.

### 2. Via our website

- Go to [www.suncorpbank.com.au/stationery](http://www.suncorpbank.com.au/stationery)
- Complete the order and click 'submit'.

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

Both methods give you instant confirmation that your order has been received, and your stationery will be delivered in five to seven business days.

## Reports

- Press Merchant Menu button.
- Select 2 for Print.
- Select 2 for Reports.
- Dependant on the report you require:
- details of each transaction and total – Select 1 for Audit with summary.
- summary per card type and total – Select 2 for Summary.

Will print all transactions since terminal last settled.

## Receipt Reprint

- Press Merchant Menu button.
- Select 2 for Print.
- Select 1 for Transactions.
- Select either 1 for Last Transaction or 2 for a previous Invoice number.
- Type in the Invoice Number you would like to reprint.
- Select 1 for Customer Copy, 2 for Merchant Copy, or 3 for Both.

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

# Last Settlement Reprint

- Press the Merchant Menu button.
- Press 3 for Batch.
- Press 2 for Reprint Settle.

The last successful terminal initiated settlement will be reprinted.

## POS Totals

- Press Merchant Menu button.
- Select 3 for Batch.
- Select 4 for Total.

The terminal will display the totals of the transactions since the terminal last successfully settled.

## Manual Settlement

- Press Merchant Menu button.
- Select 3 for Batch.
- Select 1 for Settle.
- Type in your Merchant Password.
- Press Enter.

The terminal will settle the transactions since the last settlement. Ensure that the settlement says 'Approved'. For Troubleshooting if you are experiencing difficulty with Settlement, refer to page 40.

# Replacing the Paper Roll

- Open the printer cover.
- Drop the paper roll into the paper holder with paper coming out bottom of roll towards printhead.
- Pull the paper and close the printer cover.
- Pull and tear the paper against the paper receipt guide.
- Operate the terminal as normal.

## 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.

# Keypad Buttons



# Changing the Merchant Password

- Press the Function button.
- Type in 90.
- Press Enter.
- Press 1 for Terminal.
- Type in your current/old merchant password.
- Press Enter.
- Type in your new merchant password.
- Press Enter.
- Confirm your new merchant password.
- Press Enter.
- Your merchant password has now been changed.

Protect this password against unauthorised use, as you will be liable for all unauthorised transactions.

## Multi Merchant Functionality

Multi merchant enables up to five merchant facilities to be loaded on one terminal. When processing any transactions, once the card is swiped or card number manually entered the terminal will prompt you to select the merchant on which you would like to process the transaction. Select the merchant and continue with the transaction.

## Terminal Response Messages

- |    |   |
|----|---|
| 01 | Refer the cardholder to the issuing bank.   |
| 05 | The issuing bank has chosen not to honour the transaction.  |
| 31 | The issuing bank is not supported by the current terminal software.   |
| 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.<br>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 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.
- When in doubt of a card's authenticity, use a known genuine card to compare it to and or refer to your Merchant Operating Guide.
- 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.
- Match the numbers. Check the embossed numbers on the card against the four digits of the account number displayed on the terminal. 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 12 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) & E-commerce.

### 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 getting 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 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.  For Mobile Terminals Only - Hold the blue 'FUNC' key for 10 to 15 seconds until the terminal beeps and turns back on.
Communications Error	Restart the terminal by pressing 'FUNC' key and then number 3. 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 Beeping	Check if any of the buttons on the terminal are depressed.
 spos32 SUNCORP SW	The spos32 logo will displayed on the terminal screen if the 'Home' key is pressed. To return to the Main Screen press the first white key at the top left hand side of the screen.
Chip Card Reader Problems	Ensure when inserting card chip is facing upward into the chip pin reader at the bottom of the terminal. Ensure when inserting the card into the reader slot is performed in a smooth, continuous motion until it seats firmly and a click is felt.
Terminal displays: "Already Settled" / Terminal prints "Settlement Failure Already Settled".	The machine has already settled within the last 24 hour period.  The machine is trying to settle <i>Automatically</i> or <i>Manually</i> outside of the settlement window.

Terminal displays: "Settlement Required"	The journal is filled with transaction data – You must call the Helpdesk on 1800 836 055.
"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 <ul style="list-style-type: none"> <li>• Press the Merchant Menu button</li> <li>• Press 3 for Batch</li> <li>• Press 2 for Reprint Settle</li> </ul> The last successful terminal initiated settlement will be reprinted.
Communication issue won't connect	Please press the blue 'Function' key followed by the number '3' key, then select 'Yes'. This will restart your terminal for it to reconnect. If you still experience a Communication Problem then please contact the Helpdesk on 1800 836 055.



# Manual Transaction Processing

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

# 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.
- The first four digits of the embossed number match the pre-printed four digits on the card.
- A signature appears in the signature panel of the customers card and should not appear to have been altered.

# 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 twelve 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 offline transaction processing steps in this Quick Reference Guide.

Attach the receipt from the EFTPOS terminal to the fallback voucher and retain for 12 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.





Suncorp-Metway Limited ABN 66 010 831 722

**Contact us for more information  
or to change your details:**



**Call 13 11 75**

**www**

**[suncorpbank.com.au](http://suncorpbank.com.au)**



**Visit your local branch or agency**



**Mail to GPO Box 1453, Brisbane QLD 4001**



**Fax 07 3031 2250**

**SUNCORP BANK**   
**Business**