

# EFTPOS Merchant Facilities Quick Reference Guide

(VX520/VX680)

# 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 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

## 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](http://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

The Mobile terminal has a colour touch screen. All you need to do is follow the prompts and press the option on the screen to make the required selection.





# Accessing the Merchant Menu

Mobile EFTPOS Terminal (VX680)	Countertop EFTPOS Terminal (VX520)
<ul style="list-style-type: none"><li>• Press Menu from the Home screen</li><li>• To select a Merchant Menu item, press the number next to the item required</li><li>• Press Enter</li></ul>	<ul style="list-style-type: none"><li>• Press the button under Menu</li><li>• To select a Merchant Menu item, press the number next to the item required</li><li>• Press Enter</li></ul>

## Ways to Process Transactions

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

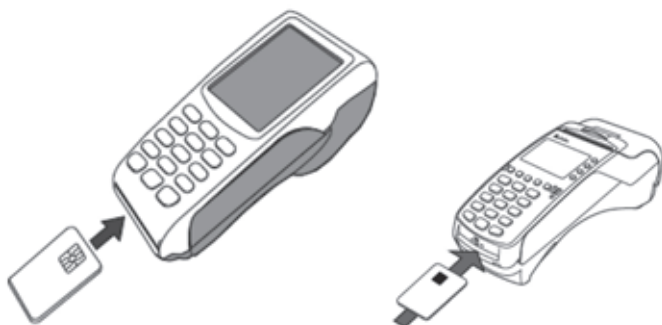
- Tap using the Contactless Functionality

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 until you hear a long “Beep” and four lights illuminated. Follow the prompts to complete the transaction.



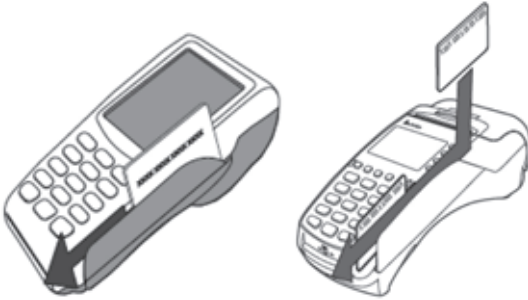
- Insert using the chip

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 customers 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 or sign the merchant receipt.

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.
- Prompt the customer to Tap, 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.)

If Cashier Number has been enabled on your merchant profile, the terminal will request a cashier to be selected after the sale amount has been entered. Select the cashier by pressing the corresponding number next to the cashier name, or highlighting the cashier name using the arrows and press Enter.

\* Dependant on functionality available on the customers card.

# Debit Card Purchase with Cashout

- Type in the Sale Amount.
- Press Enter.
- 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) with the cash.

If Cashier Number has been enabled on your merchant profile, the terminal will request a cashier to be selected after the sale amount has been entered. Select the cashier by pressing the corresponding number next to the cashier name, or highlighting the cashier name using the arrows and press Enter.

\* 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 MENU from the Home screen (Mobile VX680) or Press the button under MENU (Countertop VX520).
- Select 6 for Cashout.
- Press Enter.
- 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.

Remember to clearly display your Cashout Policy.

\* Dependant on the functionality available on the customers card.

# Credit Card/Charge Card Purchase

- Type in the Sale Amount.
- Press Enter.
- Prompt the customer to Tap, Insert or Swipe their card.\*
- Select the account type (1-Cheque, 2-Savings, **3-Credit**) - **request this information from the customer before making the selection (if prompted to select an account type).**
- The terminal will asks 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 Cashier Number has been enabled on your merchant profile, the terminal will request a cashier to be selected after the Sale Amount has been entered. 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 not a PIN transaction, press Enter to confirm the signature.

\* Dependant on the functionality available on the customers card.

# Refund

- Press MENU from the Home screen (Mobile VX680) or Press the button under MENU (Countertop VX520).
- Select 3 for Refund.
- Press Enter.
- Type in your Merchant password.
- Press Enter.
- Type in the Refund Amount.
- 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 Cashier Number has been enabled on your merchant profile, the terminal will request a cashier to be selected after the refund amount has been entered. 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 signature if not a PIN transaction, press Enter to confirm the signature.

\* Dependant on functionality available on the customers card.

Do not disclose your Merchant password to any unauthorised people.

# Credit Card/Charge Card Manual Entry

- Type in the Sale Amount.
- Press Enter.
- Type in the full card number (on the Tap/Insert/Swipe card screen).
- 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.

- Press Enter.
- Select the account type (**3-Credit**) – request this information from the cardholder before making the selection.
- If the customer is present hand the terminal to the customer to confirm the amount and press Enter for Yes or Cancel button for No.
- If Approved, the terminal will print the merchant receipt.\*\*
- Remove the merchant receipt, hand to the customer to sign the receipt (if 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 and present).

If Cashier Number has been enabled on your merchant profile, the terminal will request a cashier to be selected after the sale amount has been entered. Select the cashier by pressing the corresponding number next to the cashier name, or highlighting the cashier name using the arrows and press Enter.

Manual Entry can only be performed on Credit Cards.

\*\*Verify the customers signature if request to do so.

## Void

- Press MENU from the Home screen (Mobile VX680) or Press the button under MENU (Countertop VX520).
- Select 9 for Void.
- Press Enter.
- Type in your Merchant password.
- Press Enter.
- Select 1 and Enter to Void the Last Transaction.
- Select 2 and Enter 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 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 Merchant 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.

# Program Cashier Numbers

- Press Func from the Home screen (Mobile VX680) or Press the button under Func (Countertop VX520).
- Type in 17.
- Press Enter.
- Select the cashier number you would like to program by pressing the corresponding number.
- Press Enter.
- Type in the name of the cashier (Press the number button that represents the alpha character eg. 2 represents ABC).
- 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 (Completion/Pre-Auth Completion)

- Press MENU from the Home screen (Mobile VX680) or Press the button under MENU (Countertop VX520).
- Select 5 for Completion.
- Press Enter.
- Type in the Amount.
- Press Enter.
- Prompt the customer to Insert or Swipe their card\*, if the customer is not present, type in the card number from this screen.
- Select the account type - request the customer to make this selection (if prompted to do so).
- Press Enter.
- Type in the Authorisation number.
- Press Enter.
- The terminal will print the Merchant Receipt.\*\*
- Remove the Merchant Receipt and press the Enter to print customer receipt (if required).

The Authorisation number 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.

\* Dependant on functionality available on the customers card.



# 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.
- Prompt the customer to Tap, Insert or Swipe their card.\*
- Select the account type – request the customer to make this selection.
- Press Enter.
- Would you like to enter a Tip? Select Yes or No.
- If Yes, 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 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 Waiter Number has been enabled on your merchant profile, the terminal will request a waiter to be selected, after the transaction amount has been entered. 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 transaction amount has been entered. 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.

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

\* Dependant on functionality available on the customers card.

# Debit Card Purchase with Cashout

- Type in the Meal Amount.
- Press Enter.
- 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.
- Would you like to enter a Tip? Select Yes or No.
- If Yes, 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 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 Waiter Number has been enabled on your merchant profile, the terminal will request a waiter to be selected after the transaction amount has been entered. 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 transaction amount has been entered. 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 Cashout Policy.

**Cashout cannot be performed on a Credit card.**

\* Dependant on functionality available on the customers card.

# Debit Card Cash Out Only

- Press Menu from the Home screen (Mobile VX680) or Press the button under Menu (Countertop VX520).
- Select 6 for Cashout.
- Press Enter.
- 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.

Remember to clearly display your Cashout Policy.

\* Dependant on the functionality available on the customers card.

# Credit Card/Charge Card Purchase

- Type in the Meal Amount.
- Press Enter.
- Prompt the customer to Tap, Insert or Swipe their card.\*
- Select the account type – request this information from the customer before making the selection.
- Would you like to enter a Tip? Select Yes or No.
- If Yes, 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 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 Waiter Number has been enabled on your merchant profile, the terminal will request a waiter to be selected after the transaction amount has been entered. 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 transaction amount has been entered. 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 not a PIN transaction, press Enter to confirm the signature.

\* Dependant on functionality available on the customers card.

## Refund

- Press Menu from the Home screen (Mobile VX680) or Press the button under Menu (Countertop VX520).
- Select 3 for Refund.
- Press Enter.
- Type in your Merchant password.
- Press Enter.
- Type in the Refund Amount.
- 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 Waiter Number has been enabled on your merchant profile, the terminal will request a waiter to be selected after entering the refund amount. 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 entering the refund amount. Type in the table number and press Enter.

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

Do not disclose your Merchant password to any unauthorised people.

\* Dependant on functionality available on the customers card.

# Credit Card/Charge Card Manual Entry

- Type in the Meal Amount.
- Press Enter.
- Type in the full card number (on Tap/Insert/Swipe Card screen).
- 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.
- Press Enter.
- Select the account type (**3-Credit**) – request this information from the customer before making the selection.
- Would you like to enter a Tip? Select Yes or No.
- If Yes, type in the Tip Amount.
- Press Enter.
- The terminal will ask you to confirm the Total.
- If the customer is present hand the terminal to the customer to confirm the amount and press Enter for Yes or Cancel button for No.
- If Approved, the terminal will print the merchant receipt.
- Remove the merchant receipt, hand to the customer to sign the receipt (if 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 and present).

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

Manual Entry can only be performed on Credit Cards.

\*\*Verify the customer signature if requested to do so.

# Void

- Press Menu from the Home screen (Mobile VX680) or Press the button under Menu (Countertop VX520).
- Select 9 for Void.
- Press Enter.
- Type in your Merchant password.
- Press Enter.
- Select 1 and Enter to Void the Last Transaction.
- Select 2 and Enter 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 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 Merchant 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.

# Courtesy Slip

- Press Func from the Home screen (Mobile VX680) or Press the button under Func (Countertop VX520).
- Type in 7 and press Enter.
- Type in the Amount.
- Press Enter.

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 Func from the Home screen (Mobile VX680) or Press the button under Func (Countertop VX520).
- Type in 79 and press Enter.
- Select 5 Serving Report.
- Press Enter.
- Select 1 for Per Service (for one waiter).
- Or 2 for All Services (for all waiters).
- Press Enter.
- If Per Service, 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 Func from the Home screen (Mobile VX680) or Press the button under Func (Countertop VX520).
- Type in 79 and press Enter.
- Press 4 for Table Report.
- Press Enter.
- Select 1 for Per Table (for one table).
- Or select 2 for All Tables.
- Press Enter.
- 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 Func from the Home screen (Mobile VX680) or Press the button under Func (Countertop VX520).
- Type in 17.
- Press Enter.
- Select the waiter number you would like to program by pressing the corresponding number.
- Press Enter.
- Type in the name of the waiter. (Press the number button that represents the Alpha character eg. 2 represents ABC.)
- 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 (Completion/Pre-Auth Completion)

- Press Menu from the Home screen (Mobile VX680) or Press the button under Menu (Countertop VX520).
- Select 5 for Completion.
- Press Enter.
- Type in the Amount.
- Press Enter.
- Prompt the customer to Insert or Swipe their card\*, if the customer is not present, type in the card number from this screen.
- Select the account type - request the customer to make the selection (if prompted to do so).
- Press Enter.
- Type in the Authorisation number.
- Press Enter.
- Type in the Tip amount.
- Press Enter.
- If the customer is present hand the terminal to the customer to confirm the amount and press Enter for Yes or Cancel button for No.
- The terminal will print the Merchant Receipt.
- Remove the Merchant Receipt and press the Enter to print customer receipt (if required).

The Authorisation number 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.

\* Dependant on functionality available on the customers card.

# 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.
- Prompt the customer to Tap, 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.)

If Cashier Number has been enabled on your merchant profile, the terminal will request a cashier to be selected after the transaction amount has been entered. Select the cashier by pressing the corresponding number next to the cashier name, or highlighting the cashier name using the arrows and press Enter.

\* Dependant on functionality available on the customers card.

# Debit Card Purchase with Cashout

- Type in the Accommodation Amount.
- Press Enter.
- Type in the Cash Out 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) with the cash.

If Cashier Number has been enabled on your merchant profile, the terminal will request a cashier to be selected after the transaction amount has been entered. Select the cashier by pressing the corresponding number next to the cashier name, or highlighting the cashier name using the arrows and press Enter.

\* 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 Menu from the Home screen (Mobile VX680) or Press the button under Menu (Countertop VX520).
- Select 6 for Cashout.
- Press Enter.
- Type in the Cashout amount.
- Press Enter.
- Prompt the customer to Tap, Insert or Swipe their card.\*
- Select the account type – 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 customers card.

# Credit Card/Charge Card Purchase

- Type in the Accommodation Amount.
- Press Enter.
- Prompt the customer to Tap, Insert or Swipe their card.\*
- Select the account type (1-Cheque, 2-Savings, **3-Credit**) - **request this information from the customer before making the selection (if prompted to select an account type)**.
- 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 Cashier Number has been enabled on your merchant profile, the terminal will request a cashier to be selected after the transaction amount has been entered. 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 not a PIN transaction, press Enter to confirm the signature.

\* Dependant on the functionality available on the customers card.

# Refund

- Press Menu from the Home screen (Mobile VX680) or Press the button under Menu (Countertop VX520).
- Select 3 for Refund.
- Press Enter.
- Type in your Merchant password.
- Press Enter.
- Type in the Refund Amount.
- 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 Cashier Number has been enabled on your merchant profile, the terminal will request a cashier to be selected after entering the refund amount. 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 signature if not a PIN transaction, press Enter to confirm the signature.

\* Dependant on functionality available on the customers card.

Do not disclose your Merchant password to any unauthorised people.

# Credit Card/Charge Card Manual Entry

- Type in the Accommodation Amount.
- Press Enter.
- Type in the full card number (on the Tap/Insert/Swipe card screen).
- 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.
- Press Enter.
- Select the account type (1-Cheque, 2-Savings, **3-Credit**) – request this information from the cardholder before making the selection.
- If the customer is present hand the terminal to the customer to confirm the amount and press Enter for Yes or Cancel button for No.
- If Approved, the terminal will print the merchant receipt.
- Remove the merchant receipt, hand to the customer to sign the receipt (if 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 and present).

If Cashier Number has been enabled on your merchant profile, the terminal will request a cashier to be selected after the transaction amount has been entered. Select the cashier by pressing the corresponding number next to the cashier name, or highlighting the cashier name using the arrows and press Enter.

Manual Entry can only be performed on Credit Cards.

# Void

- Press Menu from the Home screen (Mobile VX680) or Press the button under Menu (Countertop VX520).
- Select 9 for Void.
- Press Enter.
- Type in your Merchant password.
- Press Enter.
- Select 1 and Enter to Void the Last Transaction.
- Select 2 and Enter 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 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 Merchant 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 Menu from the Home screen (Mobile VX680) or Press the button under Menu (Countertop VX520).
- Select 4 for Pre-Auth.
- Press Enter.
- Type in the amount.
- 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.
- 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).

\*\*Remember to verify the customers signature.

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

\* Dependant on the functionality available on the customers card.

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

Pre-Authorisation is only available on Credit Cards.



# Completion

- Press Menu from the Home screen (Mobile VX680) or Press the button under Menu (Countertop VX520).
- Select 5 for Completion.
- Press Enter.
- Type in the Amount.
- Press Enter.
- Prompt the customer to Insert or Swipe their card,\* if the customer is not present, type in the card number from this screen.
- Select the account type - request the customer to make this selection (if prompted to do so).
- Press Enter.
- Type in the Authorisation number.\*\*
- Press Enter.
- The terminal will print the Merchant Receipt.
- Remove the Merchant Receipt and press Enter to print the customer receipt (if required).

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

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

\* Dependant on functionality available on the customers card.



# 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 Func from the Home screen (Mobile VX680) or Press the button under Func (Countertop VX520).
- 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.

# Batch Totals

- Press Func from the Home screen (Mobile VX680) or Press the button under Func (Countertop VX520).
- Type in 5.
- Press Enter.
- The batch totals will display on the screen.
- Press the Print button to print the Batch Totals (Mobile VX680) or press the Enter button to print the Batch Totals (Countertop VX520).

# Audit Report

- Press Func from the Home screen (Mobile VX680) or Press the button under Func (Countertop VX520).
- Type in 79
- Press Enter.
- Press 1 – Audit Report.
- Press Enter.

All the transactions and a summary from when the terminal last settled will be printed.

# Receipt Reprint

- Press Func from the Home screen (Mobile VX680) or Press the button under Func (Countertop VX520).
- Type in 73.
- Press Enter.
- Type in the Invoice number you would like to reprint and press Enter or press Enter to print the last transaction.
- Select 1 for Customer Copy, 2 for Merchant Copy, or 3 for Both.
- Press Enter.

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

# Last Settlement Reprint

- Press Func from the Home screen (Mobile VX680) or Press the button under Func (Countertop VX520).
- Type in 74.
- Press Enter.

The last successful terminal initiated settlement will be reprinted.

# Manual Settlement

- Press Menu from the Home screen (Mobile VX680) or Press the button under Menu (Countertop VX520).
- Select 7 for Settlement.
- Press Enter.

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

# 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.

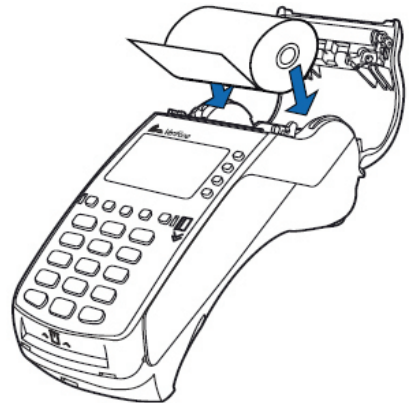
A pink *out-of-paper* indicator line appears on the edge of the paper approximately 18 inches before the end of the roll. After this line appears, there is enough paper remaining on the roll to conclude at least one transaction.

**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 (VX520) terminal



- Hook your finger under the latch and lift up to swing the paper roll cover open.
- Remove any partial roll of paper in the printer tray by lifting it up.
- Loosen the glued leading edge of the new paper roll or remove the protective strip. Unwind the paper roll past any glue residue.
- Hold the roll so the paper feeds from the *bottom* of the roll.
- Drop the paper roll into the printer tray.

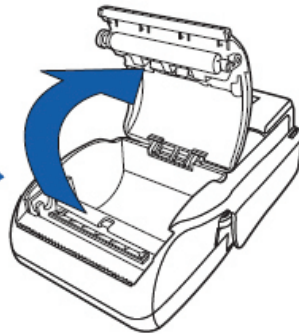
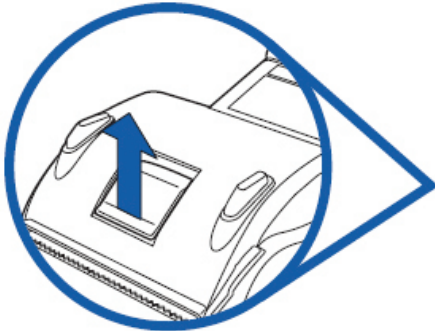


- Pull paper up past the glue residue.
- Close the paper roll cover by gently pressing directly on the cover until it clicks shut, allowing a small amount of paper past the glue residue to extend outside the printer door.
- Tear the paper off against the serrated metal strip in the printer.

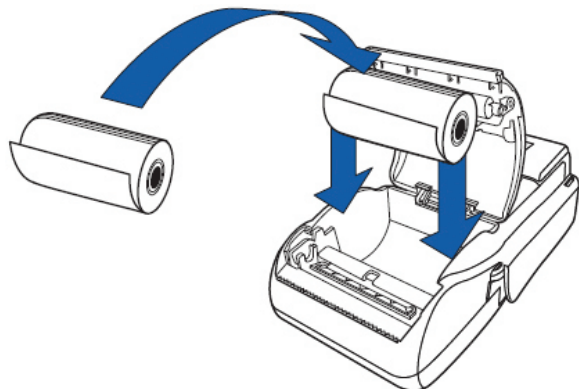


### Mobile (VX680) terminal

- Gently pull the latch located on the bottom of the terminal to unlock the paper roll cover.
- Lift the printer cover up and back.
- Remove any partial roll of paper in the printer tray.
- Loosen the glued leading edge of the new roll of paper or remove the protective strip, if applicable. Unwind the paper roll past any glue residue.
- Hold the roll so the paper feeds from the bottom of the roll when the terminal is inverted.



- Drop the paper roll into the printer tray.
- Pull paper up past the glue residue on the paper roll.
- Close the paper roll cover by gently pressing directly on the cover until it clicks shut, allowing small amount of paper past the glue residue to extend outside the printer door.



- To prevent damaging the print roller, always gently press down on the paper roll cover to close it.

- Tear the paper off against the serrated plastic strip in the printer.





# Changing the Merchant Password

- Press Func from the Home screen (Mobile VX680) or Press the button under Func (Countertop VX520).
- Type in 90.
- Press Enter.
- Press 1 for Terminal password.
- Press Enter.
- Type in your current/old terminal password.
- Press Enter.
- Type in your new terminal password.
- Press Enter.
- Confirm your new terminal password.
- Press Enter.
- Your terminal password has now been changed.

The Merchant password is required when processing refund and certain other transactions. Protect this Merchant password against unauthorised use, as you will be liable for all unauthorised transactions. Please change your Merchant password on a regular basis.

## Multi Merchant Functionality

Multi merchant enables up to eleven merchant facilities to be loaded on one terminal. When processing any transactions, once the amount is 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

- 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.
- 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 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 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	<p>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.</p> <p>Clear any message bank on the line.</p> <p>Disconnect call waiting.</p> <p>Has the telephone line recently changed to or from a PABX system?</p> <p>If so, the terminal will require a software upgrade.</p>
Card Reader Problems	<p>Ensure that the card is being swiped in the right direction for the magnetic stripe.</p> <p>Try swiping the card in both upwards and downwards directions.</p> <p>Ensure that the card is being swiped at a fast enough speed.</p> <p>Try using a Cleaner Card from your stationery kit to clean the card reader</p>
Printing Problems	<p>Ensure that paper is in the printer.</p> <p>Check for a paper jam.</p> <p>Check that the paper is coming from underneath the roll and not from over the top.</p> <p>Ensure that the printer cover is properly locked in place.</p>
Terminal displays: “Already Settled” / Terminal prints “Settlement Failure Already Settled”.	<p>The machine has already settled within the last 24 hour period.</p> <p>The machine is trying to settle <i>Automatically</i> or <i>Manually</i> outside of the settlement window.</p>
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 13 11 75.
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.



<p>My settlement summary receipt has not printed.</p>	<p>Reprint the settlement summary</p> <ul style="list-style-type: none"> <li>• Press FUNC from the Home screen (Mobile VX680) or Press the button under FUNC (Countertop VX520)</li> <li>• Type in 74</li> <li>• Press Enter</li> </ul> <p>The last successful terminal initiated settlement will be reprinted</p>
<p>Communication issue won't connect</p>	<p>Please press the blue 'Function' key followed by the number '3' key, then select 'Yes'. This will restart your terminal for it to reconnect.</p> <p>If you still experience a Communication Problem then please contact the Helpdesk on 1800 836 055.</p>



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

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](https://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

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