EFTPOS Connect terminal user guide

An easy-to-follow guide to using your terminal

You've got questions?
We've got time to talk

Merchant Helpdesk:

Service, sales and support, terminal difficulties, and stationery orders.

📞 1300 650 977 (available 24/7)

🖥 stgeorge.com.au/merchantsupport

Cardholder behaving suspiciously:

📞 1300 301 831

Linkly support:

Linkly provides the software that enables communication between your terminal and your Point of Sale software (POS).

📞 (02) 9998 9800
Monday to Friday: 8:00am – 10:00pm (Sydney time)
Saturday: 9:00am – 5:00pm (Sydney time)
Sunday & public holidays: 10:00am – 3:00pm

Closed on Christmas Day, New Year's Day, Good Friday, Easter Sunday, Easter Monday & ANZAC Day.

Please have your Merchant and Terminal numbers ready.

Make a note of any error messages to help ensure your issues are resolved.

🖥 linkly.com.au

Accessibility support

At any time, you can inform us how you would prefer to be contacted. If you are deaf and/or find it hard hearing or speaking with people who use a phone, you can reach us through the National Relay Service (NRS). To use the NRS you can register by visiting **accesshub.gov.au/about-the-nrs**

Visit **stgeorge.com.au/accessibility** for further information on our accessible products and services for people with disability.

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1.0 Introducing the EFTPOS Connect terminal

What this guide will cover

This user guide will help you become familiar with the EFTPOS Connect terminal. You will find all the details of the terminal's features and the simple operational steps to help deliver fast and secure payment processing for your business.

Your terminal's features

EFTPOS Connect enables online transactions to be processed for Debit Cards (Savings and Cheque accounts), Credit Cards (Visa, Mastercard® and UnionPay) and Charge Cards (American Express®, Diners Club and JCB). It's important to note that if you would like to accept American Express, Diners Club or JCB cards, you will need to enter separate agreements with them.

The terminal can process:

- Sale
- Sale with Cash Out for Debit Cards
- Cash Out transactions for Debit Cards
- Refunds
- Mail Order/Telephone Order (MOTO) and eCommerce transactions (approved merchants only)
- Pre-Authorisation and Completion transactions offered by Visa, Mastercard and UnionPay (approved merchants only)
- Sale with Tips.

American Express® is a registered trademark of American Express Company. Mastercard® is a registered trademark of Mastercard International Incorporated. UnionPay is a trademark of China UnionPay Co., Ltd.

1.1 Your responsibility for equipment and materials provided

Any terminal hardware or equipment and promotional materials supplied by the bank, remain the property of the bank.

In addition:

- You must not sell, assign or in any way compromise them.
- You cannot give them to a third party or give access to a third party.
- You must make sure that the terminals are covered by your business or contents insurance.

Important: Your terminal must not be relocated without prior authorisation from the bank.

The terminal must be placed where customers can use the terminal, without the risk of others seeing them key in their PIN.

1.2 Cancellation of facility

If your merchant facility is cancelled for any reason, the equipment and materials must be returned to us.

To organise the return, call our Merchant Helpdesk:

📞 1300 650 977 (available 24/7)

You will need to make sure that all equipment and materials are organised for the return within five business days of our request.

Important: Fees and charges will continue to be charged until the equipment is returned to the bank as instructed.

1.3 Damaged, lost, or stolen equipment

Please contact the Merchant Helpdesk if your terminal is damaged, lost, or stolen.

Important: You are responsible for your equipment. If equipment is damaged, lost or stolen, you will be charged for its replacement.

1.4 Merchant receipts

It's important to retain all printed and electronic merchant receipts, in a secure manner for reconciliation and instances of terminal breakdown.

You must provide customers with a receipt unless they request otherwise.

1.5 EFTPOS stationery

EFTPOS stationery can be ordered by phone or online.

Orders are normally delivered within five business days, so it's important to place your orders before running your stocks too low.

Ordering EFTPOS stationery online

Log on to stgeorge.com.au/merchant-stationery and click on the 'Order now' button, which will direct you to the stationery order page and enter the following details:

- Your 8-digit Merchant Number (MID).
- Trading address postcode.

Next, select your stationery items and quantities and follow the prompts.

Ordering EFTPOS stationery by phone

Call the Merchant Helpdesk on:

📞 1300 650 977 (available 24/7)

Follow the prompts and use your phone keypad to enter the following details:

- The stationery items and quantities.
- Followed by:
    - Your 8-digit Merchant Number (MID).
    - Trading address postcode.

2.0 Setup and Configuration

Contactless Card Reader Landing Zone

NFC Antenna

Dedicated Power Jack

Slide cover to protect connectors

Fast Printer (30 lps)

3.5-Inch Colour Touchscreen

Magnetic Stripe Reader

Alpha/numeric Keyboard

Chip Card Reader

2.1 Using the touchscreen

EFTPOS Connect is equipped with a touchscreen that allows you to access functions and menus by using your finger or a stylus (supplied at the back of the terminal). Navigating using the touchscreen is easy – simply follow the prompts and tap the option on the screen to make a selection.

2.2 Using the keypad

The menu key accesses the different application menus

The red key cancels the procedure in progress

The yellow key cancels the last character and is also used to return to the previous screen

The green key confirms your selection and inputs and is also used to switch on the terminal

Press the paper feed key to release paper by a few centimetres

2.3 Powering up

Connecting the base station to power

1. Open the cable compartment on the bottom of the terminal base.

2. Insert the power cable into the power jack on the terminal base.

3. Put the lid back on the cable compartment.

4. Plug the AC power cord into a wall outlet or a power board.

5. Place the terminal on the base/ docking station to begin charging the terminal.

Power jack

2.4 Turning your terminal on and off manually

1. **To turn on:** Hold the 'ENTER' key down for about 2 seconds until the Terminal displays the start-up screen.

2. **To turn off:** Hold the 'Func' key and the 'CLEAR' key down simultaneously for about 2 seconds. Important: The terminal must be removed from the power supply before attempting a manual shutdown.

2.5 Loading the receipt roll

1. Gently open the paper compartment by lifting the catch located at the rear of the terminal and pull the cover to the rear of the terminal.

2. Insert a new receipt roll into the paper compartment, as shown here.

3. Pull the paper past the top of the terminal. Hold the paper and close the paper compartment.

4. Press both upper corners of the paper compartment cover until it clips into position.

5. Press the paper feed key on the terminal to make sure the paper has been loaded correctly and feeds through the roller smoothly.

Lift catch up

Pull cover open

Correct paper position

2.6 Getting started

Your EFTPOS Connect terminal arrives as a complete unit. Included in your delivery is:

- A Quick Reference Guide
- Terminal
- Terminal base

- Receipt rolls (paper)
- Power supply for the terminal base
- USB cable.

For any Linkly software queries, please contact Linkly Support:

📞 (02) 9998 9800

Communication type

Linkly Solution (On-Premise)

The terminal supports connectivity to Linkly IP Gateway via the POS system connected to the internet.

Below are the two methods to connect the terminal to the POS for Linkly On-Premise solution:

Option 1 (USB)	Option 2 (Serial/RS232)
• Connect the USB cable provided between USB-B (Slave) on the terminal base and USB port on the POS as shown here.	• Connect the Serial/RS232 cable provided between the COM0 slot on the terminal base and serial port on the POS as shown here.
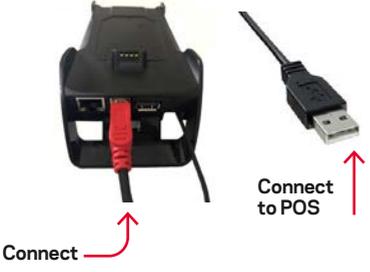
If your main communication type is down, the terminal will automatically convert it to 4G/GPRS backup communications using the SIM card already pre-installed in the terminal.

Linkly Solution (Cloud)

Below are the two methods to connect the terminal to the POS for Linkly Cloud solution:

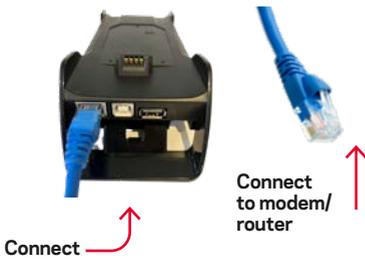| Option 1 (Ethernet)	Option 2 (Wi-Fi)
• Connect the ethernet cable on the terminal base and ethernet port to your internet device.	Wi-Fi communication type does not require any cable connection. Details of Wi-Fi connectivity are mentioned in section 2.9 under 'Connecting' to the POS using Wi-fi (Linkly Cloud)'

Connect to modem/ router

Connect

Note: Automatic switching to 4G backup in case of primary connectivity failure is not available for Linkly Cloud. Terminal should be switched to standalone mode to process transactions. Please refer to section 6.0 for details if required.

2.7 Terminal setup and configuration

To begin setting up your new EFTPOS Connect terminal:

1. Make sure the terminal base is connected to power.

2. Make sure the terminal base is connected to your POS via a supported communications method. Refer to section 2.6 under communication type for details on how to connect terminal base with POS.

3. Make sure the terminal is fully charged or is sitting on the terminal base for power.

4. Make sure that your POS software is running on your POS. Please contact your POS provider or refer to your POS Guide if further information is required.

5. Hold down the green 'ENTER' key found at bottom right corner of the terminal keypad, until an audible beep is heard and/or the terminal screen powers on.

6. Follow the instructions for Bluetooth pairing shown on the next page. Bluetooth pairing is not required for Wi-Fi communication type.

## 2.8 Pairing the terminal and base for Bluetooth

The terminal and base must be paired for Bluetooth before communication options can be set up on the terminal.

Your terminal uses Bluetooth communications between the keypad and the base, with security measures in place for all communications.

In case the Bluetooth icon on the screen isn't showing as green, it indicates it hasn't paired successfully with the terminal. The following steps will help pair the terminal with the base via Bluetooth:

1. From the terminal menu list, select 2. Terminal (Other functions) > 3. Others > 3. Manager menu (system).

2. You will see 'PASSWORD?' displayed. Enter the Terminal password and press the 'ENTER' key.

3. Then go to Control panel> Terminal settings > Communication means > Bluetooth

4. Select Base > Association > New Base

5. 'Association Successful' will be displayed and the terminal will reboot.

6. The Bluetooth icon on screen will turn green to indicate successful pairing.

Bluetooth Icon
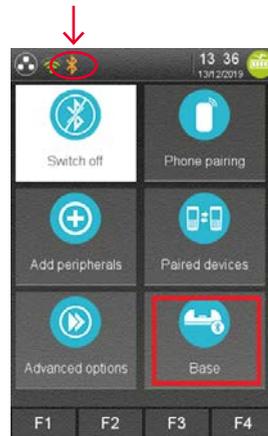
The terminal will display the Bluetooth icon on screen in red if Bluetooth pairing hasn't occurred or has been unsuccessful.

2.9 Connecting to the POS (Linkly On-Premise)

You can connect your new terminal to your POS by following the steps below.

1. From the terminal, press the 'Func' key, enter 11112227 into the terminal and press the 'ENTER' key.

2. The terminal will prompt 'Configure Terminal Comms?'. Press the 'ENTER' key.

3. Select POS Comms Method as 'Serial' and press the 'ENTER' key.

4. Select Serial Port from either of the following:
   – USB SLAVE: If using the USB cable on the base to connect to POS, as shown in the picture on page 5. Then press the 'ENTER' key.
   – COM0: If using the Serial/RS232 cable to connect to POS, as shown in the picture on page 5.Then press the' ENTER' key.

5. Select Protocol as 'VLI 115200' and press the 'ENTER' key.

Your terminal will return to the idle screen, at this point terminal is now ready to process transactions.

2.10 Connecting to the POS (Linkly Cloud)

You can connect your new terminal to your POS by following the steps below. Please make sure that you have your POS Pairing guide (provided by your POS vendor) handy before starting pairing/connecting POS activity.

1. From the terminal, press the 'Func' key, and enter 7410 into the terminal and press the 'ENTER' key.

2. Terminal will show three options on the Cloud Wizard as below:
   – Cloud Diagnostics
   – Terminal Setup
   – Current Settings

3. Select the 'Terminal Setup' from the landing screen.

4. Select 'Begin' or press'Enter on 'Terminal Setup' screen.

5. Select 'Cloud Comms' from the 'Select Communication Type' screen.

6. If network connectivity is via ethernet, plug the ethernet cable in the terminal base. Go to step 14.

7. If the network connectivity is via Wi-Fi, select 'Setup Wi-Fi' button or press 1 from the terminal.

8. Let the slave app search for the available networks.

9. If the Wi-Fi network you are looking is not available, try to rescan the networks by pressing 'RESCAN' button.

10. Select the preferred Wi-Fi network.

11. Enter password if prompted.

12. Once the password is entered, slave app will display 'Connecting' and once the network connection is successful, it will display 'Connected'.

13. Press 'Next' button on the Wi-Fi settings information displayed screen. This will test the connection to cloud.

14. Testing Connection screen will be displayed and if connection is successful it will display 'Setup Complete' .

15. Press 'OK' to go to the landing screen.

16. Press 'CANCEL' button on the landing screen to go to the idle screen.
    Note: If connected successfully, the terminal should display 'CLOUD ONLINE' immediately followed by 'EFT-CLIENT CONNECTING'

17. If connected unsuccessfully, the terminal should display 'CLOUD CONNECT FAILURE'.

18. If the terminal is setting up for cloud for the first time(FUNC 7410 CLOUD ONLINE), terminal will display 'PINPAD PAIRING PRESS ENTER' message after 'CLOUD ONLINE' message.

19. Press 'ENTER' button on the terminal.

20. The terminal will generate a 6-digit pairing code that the user will need to enter into the POS.

21. There is a time limit of 180 seconds to complete the pairing to the Point of Sale using this code. If the pairing takes longer, the solution will time out and return to the Cloud Online screen.

22. Note down the pairing code generated on the terminal screen.

23. Navigate to the Point of Sale and perform the activity outlined in your POS pairing guide.

Note: In the Point of Sale, you will need to enter the credentials supplied by Linkly via email and the Pairing Code displayed on the terminal screen. Once the above steps are completed, the POS will show that it is connected. Bank logon from the POS will be initiated and the terminal will display 'EFT-CLIENT CONNECTING' before returning to the idle screen. Depending on the communications type used, terminal will display either a green Wi-Fi or ethernet symbol to show successful connection. Terminal will also display a cloud icon on the idle screen. A green tick will be displayed if the terminal is successfully connected to Linkly Cloud.

Ethernet Icon
Wifi Icon

2.11 Configuration of passwords

Your terminal will be initially set up with the same 4-digit password to perform Void, Refund, Settlement and Terminal functions. However, there's no initial password set up for MOTO (Key Entry) transactions. This can be set using key entry option [5] as per below.

You can change the passwords to values of your choice. This can be done by choosing 'Func' 32 on the terminal as follows:

Press the 'Func' key, then key in the number 32 using the numeric keypad and then press 'ENTER'. You will then see the menu below.

SET PASSWORD	
1. VOID	• To change the password for any of the menu options listed, either press the corresponding numeric key, or use the F2 or F3 touch keys to scroll through the menu options. Once the option you want is highlighted, press 'ENTER'.
2. REFUND	
3. SETTLE	• You will be prompted to enter your existing 4-digit password. This will be followed by a prompt to enter a new 4-digit password and then confirm the new password. Press 'ENTER' when completed.
4. TERMINAL	
5. KEY ENTRY	• A 'Password change successful' message will be displayed.
F1 F2 F3 F4	• When you exit this menu (by pressing the 'CANCEL' key), you will get a prompt to upload the new passwords to the Terminal Management System (TMS). Press 'ENTER' to upload.

In the event of password being unknown or forgotten, please contact the Merchant Helpdesk.

2.12 Configuration of merchant receipt and customer receipt

- Use 'Func' 15 to configure the merchant receipts to either 'never print' or 'always print'.
- Use 'Func' 16 to configure the customer receipts to either 'never print', 'always print' or 'prompt'.

To configure merchant receipts: Press the 'Func' key and then key in the number 15 using the numeric keypad and press 'ENTER'. The menu shown below will appear.

```
MERCHANT
RECEIPT

NEVER PRINT

ALWAYS PRINT




[           ]


F1   F2   F3   F4
```

- Use the F2 or F3 touch keys to select the required menu option.
- Once the relevant option is highlighted, press 'ENTER' to select it.
- The terminal will momentarily return to the idle screen and then, within 60 seconds, the terminal will automatically connect to the Terminal Management System (TMS) to upload this new setting. This setting will also be saved on the TMS for future transactions.

To configure customer receipts: Press the 'Func' key and then key in the number 16 using the numeric keypad and press 'ENTER'. You will see the menu shown below.

```
CUSTOMER
RECEIPT

NEVER PRINT

ALWAYS PRINT

PROMPT
[           ]



F1   F2   F3   F4
```

- Use the F2 or F3 touch keys to move down or up the menu options.
- Once the relevant option is highlighted, press 'ENTER' to select it.
- The terminal will momentarily return to the idle screen and then, within 60 seconds, the terminal will automatically connect to the Terminal Management System (TMS) to upload this new setting. This setting will also be saved on the TMS for future transactions.

3.0 Procedures

3.1 Conducting contactless transactions

The EFTPOS Connect terminal supports contactless transactions.

The contactless reader is located at the top of the terminal display.

Instructions:

1. When the contactless card reader is activated, the 'Landing Zone' icon will appear on the touchscreen. The first LED status will light up. This is a prompt for the customer to present their contactless card.

2. Make sure your customer holds their card or contactless payment-enabled device (e.g. phone, smart watch, wristband, etc.) over the contactless Landing Zone icon until all four bars light up and the terminal emits an audible 'beep'. This will usually take just a few seconds.

3.2 Inserting a chip card

The EFTPOS Connect terminal is also equipped with a chip card reader to support credit or debit card transactions.

The chip card reader is located at the front of the terminal below the keypad.

Instructions:

1. When a card is inserted, it should remain visible to the customer.

2. Insert the card with the chip facing up, as indicated by the icon on the insertion point of the reader slot.

3. Leave the card in place while the transaction is being processed.

4. Remove the card when prompted by the terminal.

3.3 Swiping a magnetic stripe card

The EFTPOS Connect terminal supports credit or debit card transactions.

The Magnetic Stripe Reader (MSR) is located on the right-hand side of the terminal.

Instructions:

1. The card should be swiped through the card reader smoothly, in one swift action, without pauses.

2. The magnetic stripe should face the terminal's inward side for correct reading, as indicated by the icon adjacent to the reader.

3. Since this is a bi-directional card reader, the card can be swiped in either direction.

3.4 CCV security codes

What is a CCV?

CCV security codes are a way to lessen the risk of fraud and chargeback when the cardholder isn't physically present.

A CCV security code is printed on the card but doesn't appear on receipts. When you key in the CCV code, a check is made that the code matches the card number. This gives the merchant greater assurance that the customer is in possession of the card.

CCV
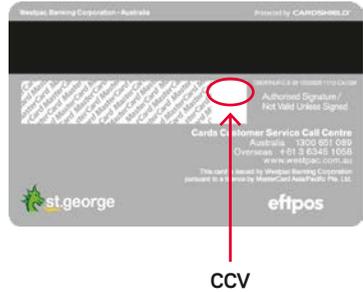
Note: CCV (Card Check Value) is also known as CVV and CVC.

Where can I find the CCV security code?

Some cards, such as Mastercard and Visa, have a three-digit CCV printed on the signature panel on the card's reverse side. As shown in the card image above, there may be other numbers before the CCV – in that instance, the last three digits on the signature panel are the CCV.

Other cards, such as American Express, have a four-digit CCV on the front of the card, above the account number.

Some cards don't have a CCV.

Should I save CCV security codes?

No, never store the CCV codes as they must remain confidential. You shouldn't write them down or save them electronically. Doing so might lead to misuse of the information and put your business at risk. CVV codes should only be used with the initial transaction for authorisation but **never** stored for future transactions.

4.0 Daily Functions using EFTPOS Connect integrated to the POS

Integrated mode allows your POS system to communicate directly with the terminal. In this mode, you can initiate the transaction from the POS – this helps save time and reduces both customer and merchant errors. It allows you to process a greater number of transactions quickly.
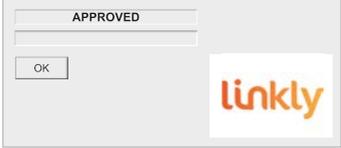
4.1 How to process a bank logon

You can process a Bank Logon in one of two ways:

1. Using the POS.

2. Using the terminal.

Bank logon via the POS

Terminal Screen	POS Screen	Next Step
HH:MM DD/MM/YYYY st.george		Start by initiating the transaction via the POS interface.
Logon in progress Please wait	LOGON PLEASE WAIT linkly	The Bank Logon will be performed.

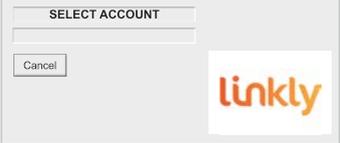| Terminal Screen	POS Screen	Next Step
APPROVED	APPROVED OK linkly	Take note of the response message. A successful response will display 'Approved', while an unsuccessful response will display 'Declined'.

Bank logon via the terminal

Terminal Screen	Next Step
HH:MM DD/MM/YYYY st.george	Start by initiating the transaction via the terminal by pressing the 'menu' key 🔘

Terminal Screen	Next Step
MENU 1. Batch (Settlement) 2. Terminal (Other functions)	Select **[2]** Terminal (Other functions).
TERMINAL FUNCTIONS 1. Logon 2. Others 3. Host comms	Select **[1]** Logon to perform the Bank Logon.
Logon in progress Please wait	Wait for the Bank Logon to be performed.
APPROVED	Take note of the response message. A successful response will display 'Approved' on the terminal screen and a receipt will be printed showing 'Logon Success'. An unsuccessful response will display 'Declined' and the receipt will show 'Logon Failed'. Retry the steps and if the problem persists, contact the Merchant Helpdesk.

4.2 How to process a sale transaction

Terminal Screen	POS Screen	Next Step
HH:MM DD/MM/YYYY st.george		Start by initiating the transaction via the POS interface.
SALE $X.XX **PRESENT CARD**	PRESENT CARD SALE $X.XX Cancel linkly	The customer can present the card/payment-enabled device to the terminal by tapping, inserting, or swiping.
SALE $X.XX **PLEASE SELECT APPLICATION** 1. Credit <scheme> 2. Application 2 3. Application 3 OR	SELECT ACCOUNT Cancel linkly	Have the customer select an application or account type on the terminal screen. **Note:** The terminal will only display the available application or accounts for the card entered.

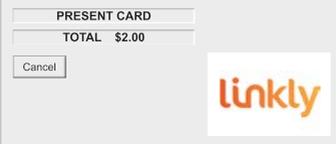| Terminal Screen	POS Screen	Next Step
SALE $X.XX **PLEASE SELECT ACCOUNT** 1. Cheque 2. Savings 3. Credit		
<Account Type> **ACCOUNT** SALE $X.XX PIN & ENTER	ENTER PIN Cancel linkly	If prompted, ask the customer to enter their PIN on the terminal and press 'ENTER'.
Processing Please wait	PROCESSING PLEASE WAIT linkly	Wait for the 'Processing' step to be completed.

Terminal Screen	POS Screen	Next Step
<Type of Card> SALE **APPROVED** ****Remove Card****	REMOVE CARD linkly	Remove the customer's card from the terminal. A successful transaction will display 'Approved', while a failed transaction will display 'Declined'. The **Remove card** message is only displayed when the card is inserted. If prompted, ask the customer to remove their card from terminal.
APPROVED PLEASE SIGN RECEIPT	VERIFY SIGNATURE Online CORRECT? YES/NO Yes No linkly	Have the customer sign the receipt*. If the signature matches the signature on the card, press 'Yes'. Otherwise just press 'No'.

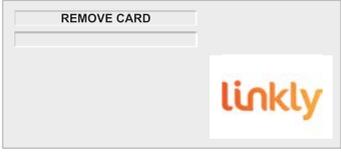| Terminal Screen	POS Screen	Next Step
<Type of Card> SALE APPROVED	APPROVED linkly	A successful transaction will display 'Approved', and a failed transaction will display 'Declined'.

*Note: Signature will still be required for some cards (for example signature-only cards, payment cards that don't have a chip and some international cards). Your terminal will be able to process these cards as normal.

How to process a sale with a cash out transaction

If 'Cash Out' is enabled on the terminal, customers can be given cash. Cash Out is available from cheque and savings accounts only.
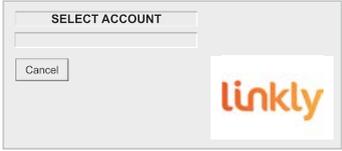
Terminal Screen	POS Screen	Next Step
HH:MM DD/MM/YYYY st.george		Start by initiating the transaction via the POS interface and enter the Cash Out amount.
SALE $X.XX CASH $X.XX TOTAL $X.XX **PRESENT CARD**	PRESENT CARD TOTAL $2.00 Cancel linkly	The customer can present the card or payment-enabled device to the terminal by tapping, inserting, or swiping.

Terminal Screen	POS Screen	Next Step
SALE $X.XX CASH $X.XX TOTAL $X.XX **PLEASE SELECT APPLICATION** 1. eftpos CHEQUE 2. eftpos SAVINGS OR SALE $X.XX CASH $X.XX TOTAL $X.XX **PLEASE SELECT ACCOUNT** 1. Cheque 2. Savings	SELECT ACCOUNT Cancel linkly	Have the customer select an application or account type on the terminal screen. **Note:** The terminal will only display the available application or accounts for the card entered. Credit isn't an option.
Processing Please wait	ENTER PIN Cancel linkly	Wait for the PIN screen to be displayed.

Terminal Screen	POS Screen	Next Step
<Account Type> **ACCOUNT** TOTAL $X.XX PIN & ENTER	**ENTER PIN** Cancel linkly	Ask the customer to enter their PIN on the terminal and press 'ENTER'.
Processing Please wait	PROCESSING PLEASE WAIT linkly	Wait for the 'Processing' message to be completed.
APPROVED **Remove Card**	REMOVE CARD linkly	Remove the customer's card from the terminal. A successful transaction will display the word 'Approved', while a failed transaction will display 'Declined'.

4.3 How to process a cash out only transaction

If Cash Out is enabled on the terminal, customers can be given cash.
Cash is available from cheque and savings accounts only.

Terminal Screen	POS Screen	Next Step
HH:MM DD/MM/YYYY st.george		Start by initiating the transaction via the POS interface by entering the Cash Out amount.
CASH $X.XX **PRESENT CARD**	PRESENT CARD CASH $1.00 Cancel linkly	The customer can present the card or payment-enabled device to the terminal by tapping, inserting, or swiping.
CASH $X.XX **PLEASE SELECT APPLICATION** 1. eftpos CHEQUE 2. eftpos SAVINGS OR	SELECT ACCOUNT Cancel linkly	Have the customer select an application or account type on the terminal screen. **Note:** The terminal will only display the available application or accounts for the card entered. Credit isn't an option.

Terminal Screen	POS Screen	Next Step
CASH $X.XX **PLEASE SELECT ACCOUNT** 1. Cheque 2. Savings		
Processing Please wait	ENTER PIN Cancel linkly	Wait for the PIN screen to be displayed.
\<Account Type\> **ACCOUNT** CASH $X.XX PIN & ENTER	ENTER PIN Cancel linkly	Ask the customer to enter their PIN on the terminal and press 'ENTER'.

Terminal Screen	POS Screen	Next Step
Processing Please wait	PROCESSING PLEASE WAIT linkly	Wait for the 'Processing' message to be completed.
<Type of Card> CASH **APPROVED** **Remove Card**	REMOVE CARD linkly	Remove the customer's card from the terminal. A successful transaction will display the word 'Approved', while a failed transaction will display 'Declined'.

4.4 How to process a refund transaction

A refund transaction is used to reverse a sale transaction that has previously been processed. Both the original sale and the refund transactions will appear on your account statement.

A refund transaction should allow any amount below or equal to the selected Daily Refund Limit. To know your Daily Refund Limit or if you wish to perform a refund transaction over the Daily Refund Limit, simply contact the Merchant Helpdesk.

When the refund setting in the terminal's configuration file is turned on, you can process a refund transaction for any of the following:

• returned goods purchased that are accepted under your Returns Policy
• services that are terminated or cancelled
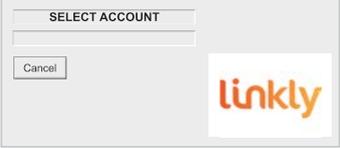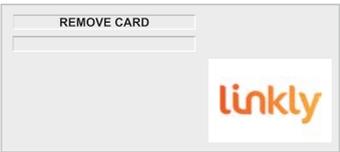• incorrect amount charged (price adjustment).

You must not:
• offer or provide a cash refund when the original sale was made using a debit or credit card
• make a refund to a card that was not used for the original sale transaction.

If you initiate an invalid refund, as described above and a customer disputes the original sale transaction, you may be liable for a Chargeback claim. This would result in the bank debiting your merchant account for the original sale transaction and additional fees. A chargeback reverses a transaction made on a debit or credit card.

If you initiate a refund on an International card, you will need to inform the customer that the refund amount appearing on their account statement may be different from the amount on the original sale transaction. This is due to a potential variation in the exchange rates used on each transaction.

Note: Please refer to your POS Vendor's user manual on how to initiate a refund transaction from the POS.

Terminal Screen	POS Screen	Next Step
HH:MM DD/MM/YYYY st.george		Start by initiating the transaction via the POS interface. **Note:** This transaction type may be password protected for risk/security purposes.
REFUND $X.XX **PRESENT CARD**	PRESENT CARD REFUND $1.00 Cancel linkly	The customer can present the card or payment-enabled device to the terminal by tapping, inserting, or swiping.
REFUND $X.XX **PLEASE SELECT APPLICATION** 1. Credit <scheme> 2. Application 2 3. Application 3 OR REFUND $X.XX **PLEASE SELECT ACCOUNT** 1. Cheque 2. Savings 3. Credit	SELECT ACCOUNT Cancel linkly	Have the customer select an application or account type on the terminal screen. **Note:** The terminal will only display the available applications or accounts based on the type of card presented when the card is inserted or swiped.

Terminal Screen	POS Screen	Next Step
<Account Type> **ACCOUNT** REFUND $X.XX _____ PIN & ENTER If credit account is selected below screen is displayed <Account Type> **ACCOUNT** REFUND $X.XX _____ PIN &/ OR ENTER	ENTER PIN Cancel linkly ENTER PIN/OK Cancel linkly	Ask the customer to enter their PIN on the terminal and press 'ENTER', or just press 'ENTER' to sign* (if applicable).
Processing Please wait	PROCESSING PLEASE WAIT linkly	Wait for the 'Processing' message to be completed.
<Type of Card> REFUND _____ **APPROVED** **Remove Card**	REMOVE CARD linkly	Remove the customer's card from the terminal. A successful transaction will display the word 'Approved', while a failed transaction will display 'Declined'.

*Note: A signature will still be required for some cards (for example signature-only cards, payment cards that don't have a chip and some international cards). Your terminal will be able to process these cards as normal.

4.5 How to process a mail/telephone order/e-commerce transaction

Transactions initiated by mail or telephone are known as MOTO (Mail Order or Telephone Order) transactions and eCommerce (Electronic Commerce) transactions are those initiated over the Internet.
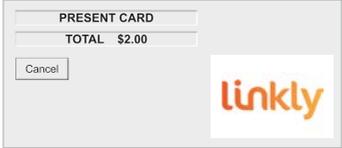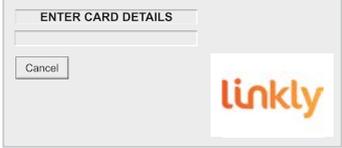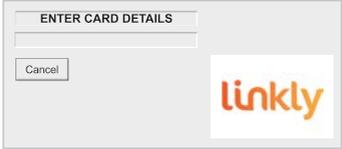
MOTO and eCommerce transactions can be processed on credit and charge cards only.
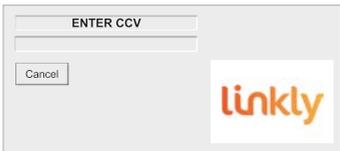
For information on how to register as a MOTO or eCommerce merchant, contact the Merchant Helpdesk on:

📞 1300 650 977
(available 24 hours a day, 7 days a week)

Important things to keep in mind:

• Until registered as a MOTO/eCommerce merchant you must not process MOTO or eCommerce transactions.

• An authorisation of a MOTO or eCommerce transaction only establishes that the funds are available in the cardholder's account and that the card account hasn't been reported lost or stolen. It doesn't guarantee that the person whose name appears on the card is making the sale or that the sale will not be subject to a chargeback.

• You will be liable for all chargebacks on MOTO/eCommerce transactions.

• You must retain all merchant receipts for at least eighteen months from the transaction date.

Terminal Screen	POS Screen	Next Step
HH:MM DD/MM/YYYY st.george		Start by initiating the transaction via the POS interface.
SALE $X.XX **PRESENT CARD**	PRESENT CARD TOTAL $2.00 Cancel linkly	Enter the card number manually using the terminal keypad.
ENTER CARD NUMBER XXXX XXXX XXXX	ENTER CARD DETAILS Cancel linkly	The terminal will display data as you key it in. Once entered, press 'ENTER' to go to the next step.
CARD EXPIRY MMYY	ENTER CARD DETAILS Cancel linkly	Enter the card's Expiry Date in the format shown (MMYY). Press 'ENTER' to go to the next step.

Terminal Screen	POS Screen	Next Step
CARD PRESENT? Enter=YES CLR=NO	ENTER CARD DETAILS Cancel **linkly**	The terminal will prompt for the type of MOTO transaction request received. Press 'ENTER' to process a sale with card present. And 'CLEAR' to go to the next step.
ENTER CCV XXX	ENTER CCV Cancel **linkly**	Enter the card's CCV value. Press 'ENTER' to go to the next step.
MOTO TYPE? 1. Telephone Order 2. Mail Order 3. Internet Order	SELECT MOTO TYPE Cancel **linkly**	The terminal will prompt for the type of MOTO transaction request received. Press: **[1]** for orders over the phone **[2]** for postal orders (via mail) **[3]** for online orders (internet) Then press 'ENTER' to submit the details and go to the next step.
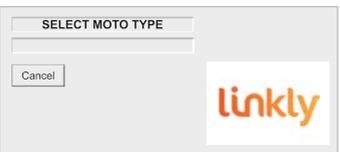
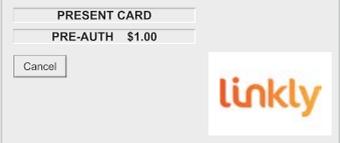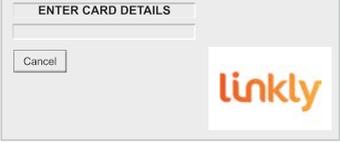| Terminal Screen	POS Screen	Next Step
Processing Please wait	PROCESSING PLEASE WAIT linkly	Wait for the 'Processing' message to be completed.
\<Type of Card\> MOTO **APPROVED**	APPROVED linkly	A successful transaction will display the word 'Approved', while a failed transaction will display 'Declined'.

4.6 How to process a pre-authorisation

This function is used to reserve funds for a sale to be processed later. Car rentals and hotels/motels most commonly use this function.
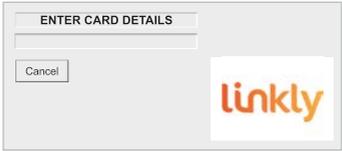
Note:
- Pre-authorisation transactions can only be performed on credit cards and charge cards and only where you've been authorised to do so.
- It's important that the pre-authorisation receipt is retained to enable you to complete the pre-authorisation easily.
- Pre-authorisations will be held on the customer's card for a period of up to 31 days unless the pre-authorisation is completed or cancelled. The length of time funds are held varies by card scheme and may depend on the rules set by the customer's issuing bank.
- Retain the record of the merchant or POS receipt to retain the RRN/Authorisation ID that'll be required for the Completion transaction at a later stage.
- Refer to the table below for the actions you can perform on a pre-authorisation transaction by scheme.

Transaction Type	Visa	Mastercard	American Express	JCB	Diners Club	UnionPay	eftpos Domestic Debit (Sav/Chq)
Pre-Authorisation	✓	✓	✓	✓	✓	✓	X
Pre-Authorisation Completion	✓	✓	✓	✓	✓	✓	X
Pre-Authorisation Cancel	X	X	X	X	X	✓	X

How to process a pre-authorisation transaction

Terminal Screen	POS Screen	Next Step
HH:MM DD/MM/YYYY st.george		Start by initiating the transaction via the POS interface.
PRE-AUTH $X.XX **PRESENT CARD**	PRESENT CARD PRE-AUTH $1.00 Cancel linkly	The customer can present the card/ payment-enabled device to the terminal by tapping, inserting, or swiping. Then move on to the PIN entry step.
ENTER CARD NUMBER XXXX XXXX XXXX	ENTER CARD DETAILS Cancel linkly	You can also manually enter the card number in the terminal.

Terminal Screen	POS Screen	Next Step
CARD EXPIRY MMYY	ENTER CARD DETAILS Cancel linkly	Enter the card's Expiry Date in the format shown (MMYY). Press 'ENTER' to go to the next step.
ENTER CCV XXX	ENTER CCV Cancel linkly	Enter the CCV code found on the reverse side of the card. Press 'ENTER' to go to the next step.
APPROVED PLEASE SIGN RECEIPT	VERIFY SIGNATURE Online CORRECT? YES/NO Yes No linkly	If a signature* is required, check that the customer's signature matches the signature on the card. Press 'Yes' to verify if matched and 'No' to decline if not matched.

Terminal Screen	POS Screen	Next Step
<Type of Card> PRE-AUTH --- **APPROVED**	APPROVED linkly	A successful transaction will display the word 'Approved', while a failed transaction will display 'Declined'. The terminal will not produce a merchant transaction receipt. However, the customer receipt will be automatically printed.
<Account Type> **ACCOUNT** PRE-AUTH $X.XX --- ********	ENTER PIN Cancel linkly	Ask the customer to enter their PIN on the terminal and press 'ENTER'.
Processing Please wait	PROCESSING PLEASE WAIT linkly	Wait for the 'Processing' message to be completed.

Terminal Screen	POS Screen	Next Step
<Type of Card> PRE-AUTH ――――――――― **APPROVED** ――――――――― **Remove Card**	REMOVE CARD linkly	Remove the customer's card from the terminal. A successful transaction will display 'Approved', while a failed transaction will display 'Declined'.

*Note: Signature will still be required for some cards (for example, signature-only cards, payment cards that don't have a chip and some international cards). Your terminal will be able to process these cards as normal.

4.7 How to process a pre-authorisation completion

A pre-authorisation completion is used to complete an earlier pre-authorisation and charges the customer. A completion may also be known as a 'checkout'.

Terminal Screen	POS Screen	Next Step
HH:MM DD/MM/YYYY st.george		Start by initiating the completion transaction via the POS interface.

Terminal Screen	POS Screen	Next Step
MERCHANT AUTH ENTRY	ENTER APPROVAL CODE Cancel Accept Input Data: **linkly**	The terminal will prompt to enter the Approval Code. Enter the Approval Code from the pre-authorisation merchant receipt and select 'Accept' to continue. If the lookup is successful, then the pre-authorisation details will be shown (including amount, last 4 card number digits and Approval Code). Using the POS, confirm whether the authorisation details are correct by selecting 'Yes'. The Completion amount will then display on the terminal and on the POS. Using the POS, proceed with the transaction by selecting 'Yes' – and then go to the next step. If the lookup isn't successful, then the next step will be skipped, and the 'Present card' screen will be displayed instead.

Terminal Screen	POS Screen	Next Step
<Type of Card> COMPLETION **APPROVED**	APPROVED linkly	The Completion transaction will now be processed. A successful transaction will display 'Approved', while a failed transaction will display 'Declined'.
COMPLETION $X.XX **PRESENT CARD**	PRESENT CARD COMPLETE $1.00 Cancel linkly	The customer can present the card/ payment-enabled device to the terminal by tapping, inserting, or swiping.
MERCHANT RRN ENTRY	ENTER RRN Cancel Accept Input Data: 545 linkly	Enter the RRN **number** from the pre-authorisation merchant receipt and press 'ENTER'. Press 'Accept' to continue. **Note:** RRN is a Reference Retrieval Number – a unique number generated for a transaction for a specific merchant.
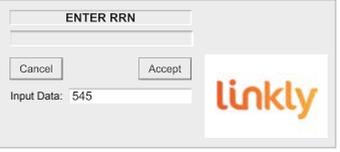
Terminal Screen	POS Screen	Next Step
MERCHANT AUTH DATE ENTRY	AUTH DATE (DDMM)? / Cancel / Accept / Input Data: / linkly	Enter the authorisation date. Press 'Accept' to continue.
COMPLETE $X.XX	COMPLETE $1.00 / Yes / No / linkly	When a valid authorisation date and RRN is entered, the terminal prompts the amount. Press 'Yes' to continue.
Processing Please wait	PROCESSING / PLEASE WAIT / linkly	Wait for the 'Processing' message to be completed.
<Type of Card> COMPLETION APPROVED **Remove Card**	APPROVED / linkly	A successful transaction will display the word 'Approved', while a failed transaction will display 'Declined'.
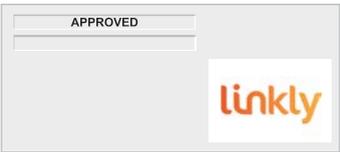
Terminal Screen	POS Screen	Next Step
REMOVE CARD	REMOVE CARD linkly	The message **REMOVE CARD** is displayed only when the card is inserted. If prompted, ask the customer to remove their card from the terminal.

5.0 End of Day functions using integrated mode

5.1 Settlement

We offer same day settlement for all eftpos, Mastercard, Visa and UnionPay transactions – when the settlement function is performed before 9:30pm each business day (excluding weekends and national public holidays) and when your settlement account is a St.George bank account. However, if your bank account is with another financial institution, please allow a minimum of 24–48 hours for the settlement funds to be deposited.

To enable an automatic settlement:

Automatic Settlement is where the terminal will automatically initiate daily settlement at a chosen time. While in the idle state, the terminal performs internal checks to see if it needs to initiate an Auto-Settlement. At the scheduled time, the terminal will contact the bank and initiate the settlement.

The terminal has a default automatic settlement time which can vary by business. If you would like to change the automatic settlement time, please call the Merchant Helpdesk.

Alternatively, a scheduled task can be setup via Linkly to schedule an Automatic Settlement time. Contact your POS vendor or Linkly Support for assistance.

Important:

- Your terminal and POS equipment must be powered-on for Automatic Settlement to occur at the set time each day.
- You can only perform a settlement once a day, before 9:30 pm (Sydney time). A settlement done after 11:00 pm (Sydney time) will be processed as a settlement for the next day.
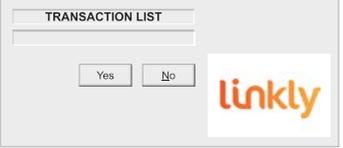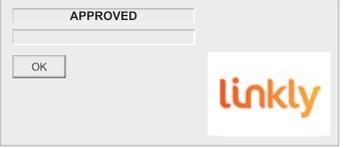
To process a manual settlement:

You have the option to process a Manual Settlement anytime throughout the day prior to Automatic Settlement.

Terminal Screen	Next Step
SETTLEMENT PLEASE WAIT	Start by initiating the transaction via the POS interface. Wait for the settlement processing to be completed. If the terminal detects a reversal or any offline transactions in its memory, it will transmit these transactions to the bank before starting the settlement process.
WBC BATCH PROCESSING	Once all stored reversal and offline transactions are sent to the bank, the terminal will transmit a settlement request to the bank.
SETTLEMENT BATCH UPLOAD PROCESSING	Wait for the settlement processing screen to be completed. If the terminal returns with response code '95', it indicates that the terminal totals didn't match the bank's totals. **Note:** This is only displayed if the terminal configuration file setting 'Batch Upload on RC 95' is turned on.
APPROVED	A successful message will display when the settlement is approved. The Linkly screen will prompt: 'TRANSACTION LIST?'. Select 'Yes' to have the settlement report printed by the POS as well as a listing of the transactions in this batch. Select 'No' to just have the settlement report printed. **Note:** A settlement report will be created by the POS. If you are in standalone mode, the settlement report will be printed by the terminal.

5.2 How to print a pre-settlement report

This function will print a report of all transactions performed since the last settlement, without resetting the totals.

Terminal Screen	POS Screen	Next Step
HH:MM DD/MM/YYYY st.george		Start by initiating the transaction via the POS interface.
SCANNING BATCH **PLEASE WAIT**	SCANNING BATCH PLEASE WAIT linkly	Wait for the terminal to complete printing the Batch Totals report. The terminal will print the report whether successful or not.
	TRANSACTION LIST Yes No linkly	Select 'Yes' to have the pre-settlement report printed by the POS as well as a listing of the transactions in this batch. Select 'No' to just have the pre-settlement report printed.
APPROVED	APPROVED OK linkly	An 'Approved' message will be displayed when the pre-settlement has been successful.

5.3 How to reprint the last settlement report

This function will reprint a report of the last settlement which has occurred.

Terminal Screen	POS Screen	Next Step
HH:MM DD/MM/YYYY st.george		Start by initiating the transaction via the POS interface.
WBC PROCESSING	LAST SETTLEMENT linkly	Wait for the processing to be completed. The POS will print the last settlement report.

5.4 How to perform shift totals using integrated mode

This function will print a report of the transactions processed in a nominated shift period.

The terminal will start to accumulate the Shift Totals after the previous settlement – until the shift is cleared.

Terminal Screen	POS Screen	Next Step
HH:MM DD/MM/YYYY st.george		Start by initiating the transaction via the POS interface.
HH:MM DD/MM/YYYY st.george	SHIFT REPORT PLEASE WAIT linkly	Wait for the processing to be completed. POS will print the Shift Totals Report.

6.0 Standalone mode

Standalone mode allows the terminal to transact on its own in the event of a POS outage. It continues to operate independently, without the need for the POS.

Communication options available in Standalone mode are 4G/GPRS.

Refer to the table below to see what transaction capabilities are available in Standalone mode.

Category	Capability
Transaction Types	• Sale • Cash Out • Refund (password protected) • Pre-authorisation • Completion • MOTO • Sale + Cash Out • Sale with Tip
Settlement & Reporting	• Settlement • Last settlement • Duplicate Receipt • Batch totals (Pre-settlement) • Shift Report (Shift Totals)

Switching between integrated mode and standalone mode

To switch the Standalone mode on/off (i.e. between Standalone and Integrated modes) use the following function command (triggered on the idle screen using the 'Func' key):

• Press the 'Func' key and enter '11112222' on the terminal.
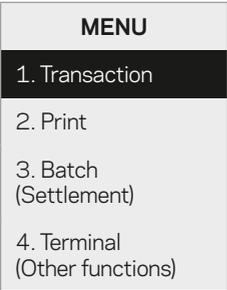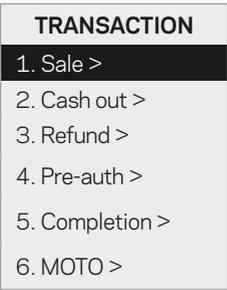• Press the 'ENTER' key.

Important Note:

Before completing the transaction, check that the transaction was approved before handing the customer their copy of the transaction receipt. If the transaction is declined, the terminal will display an error message giving the reason. Please check the bottom of the receipt for an 'Approved' or a 'Declined' message.

6.1 Terminal Logon using standalone mode

Terminal Screen	Next Step
HH:MM DD/MM/YYYY st.george	Start by initiating the transaction via the terminal by pressing the 'menu' key
MENU 1. Transaction 2. Print 3. Batch (Settlement) 4. Terminal (Other functions)	Select **[4]** Terminal (Other functions].
TERMINAL FUNCTIONS 1. Administration 2. Logon 3. Others 4. Host comms	Select **[2]** Logon to perform the Bank Logon.

Terminal Screen	Next Step
Logon in progress **Please wait**	Wait for the Bank Logon to be performed.
Printing **Please wait**	Wait for the terminal to print the receipt.
APPROVED	Take note of the response message on the terminal screen. A successful response will display 'Approved' and the receipt will show 'Logon Success'. An unsuccessful response will display 'Declined' and the receipt will show 'Logon failed'.

6.2 Sale using standalone mode

Terminal Screen	Next Step
HH:MM DD/MM/YYYY st.george	A Sale transaction can be started by pressing the 'menu' key **Note:** You can also enter the sale amount directly on the idle screen.
MENU 1. Transaction 2. Print 3. Batch (Settlement) 4. Terminal (Other functions)	Select **[1. Transaction]** to access the Sale menu.
TRANSACTION 1. Sale > 2. Cash out > 3. Refund > 4. Pre-auth > 5. Completion > 6. MOTO >	Select **[1. Sale]**.

Terminal Screen	Next Step
SALE SALE $X.XX **ENTER AMOUNT** ———————— $X.XX ————————	Enter the sale amount. Then press 'ENTER'.
SALE SALE $X.XX CASH $X.XX **ENTER AMOUNT** ———————— $0.00 ————————	Press 'ENTER' to skip Cash Out (if not applicable).
SALE SALE $X.XX **ADD TIP AMOUNT &/OR ENTER** ———————— $X.XX ————————	Enter a Tip amount (if applicable) and press 'ENTER'. Alternatively, just press 'ENTER'.
SALE $X.XX **PRESENT CARD**	The customer can present the card/payment device to the terminal by tapping, inserting, or swiping.

Terminal Screen	Next Step
SALE $X.XX **PLEASE SELECT APPLICATION** 1. Credit <scheme> 2. eftpos CHEQUE 3. eftpos SAVINGS OR SALE $X.XX **PLEASE SELECT ACCOUNT** 1. Cheque 2. Savings 3. Credit	Have the customer select the relevant application (e.g. Visa Credit, eftpos CHEQUE, eftpos SAVINGS) or account type (CHEQUE/SAVINGS/CREDIT) on the terminal screen. **Note:** The terminal will only display the available applications or accounts based on the type of card presented when the card is inserted or swiped.
Processing Please wait	Wait for the 'Processing' message to be completed.
<SELECTED> **ACCOUNT** SALE $X.XX PIN & ENTER ****	Ask the customer to enter their PIN on the terminal and press 'ENTER'. **Note:** This screen will not be displayed for contactless transactions less than the authorised contactless limit.

Terminal Screen	Next Step
Processing **Please wait**	Wait for the 'Processing' message to be completed.
<Type of Card> SALE ——————— **APPROVED** ——————— ****Remove Card****	Take note of the response message. A successful transaction will display 'Approved' and an unsuccessful one will display 'Declined'. The message ****Remove card**** is displayed only when the card is inserted. If prompted, ask the customer to remove their card from the terminal.
PRINT CUSTOMER COPY? **YES NO**	Press 'Yes' or 'ENTER', to print a customer copy of the receipt. Alternatively, press 'No'.

Before completing the transaction, check that the transaction was approved before handing the customer their copy of the transaction receipt. If the transaction is declined, the terminal will display an error message giving the reason.
Please check the bottom of the receipt for an 'Approved' or a 'Declined' message.

6.3 Cash out using standalone mode

Terminal Screen	Next Step
HH:MM DD/MM/YYYY st.george	A Cash Out Transaction can be started by pressing the 'menu' key
MENU 1. Transaction 2. Print 3. Batch (Settlement) 4. Terminal (Other functions)	Select **[1. Transaction]** to access the Cash Out menu.
TRANSACTION 1. Sale > 2. Cash out > 3. Refund > 4. Pre-auth > 5. Completion > 6. MOTO >	Select **[2. Cash Out]**.

Terminal Screen	Next Step
CASH OUT CASH　　　　$X.XX **ENTER AMOUNT** ——————————— $X.XX ———————————	Enter the Cash Out amount. Then press 'ENTER'.
CASH　　　　$X.XX **PRESENT CARD**))) 🤚	The customer can present the card/payment device to the terminal by tapping, inserting, or swiping.
CASH　　　　$X.XX **PLEASE SELECT APPLICATION** ——————————— 1. eftpos CHEQUE ——————————— 2. eftpos SAVINGS OR CASH　　　　$X.XX **PLEASE SELECT ACCOUNT** ——————————— 1. Cheque ——————————— 2. Savings	Have the customer select the relevant application (e.g. eftpos CHEQUE, eftpos SAVINGS) or account type (CHEQUE/SAVINGS) on the terminal screen. **Note:** The terminal will only display the available applications or accounts based on the type of card presented.

Terminal Screen	Next Step
Processing **Please wait**	Wait for the 'Processing' message to be completed.
\<SELECTED\> **ACCOUNT** CASH $X.XX PIN & ENTER ****	Ask the customer to enter their PIN on the terminal and press 'ENTER'.
Processing **Please wait**	Wait for the 'Processing' message to be completed.
\<Type of Card\> CASH **APPROVED** **Remove Card**	Take note of the response message. A successful transaction will display 'Approved' and an unsuccessful one will display 'Declined'. The message ****Remove card**** is displayed only when the card is inserted. If prompted, ask the customer to remove their card from the terminal.

Terminal Screen	Next Step
PRINT CUSTOMER COPY? **YES NO**	Press 'Yes' or 'ENTER', to print a customer copy of the receipt. Alternatively, press 'No'.

6.4 Refund using standalone mode

A refund transaction is used to reverse a sale transaction that has previously been processed. Both the original sale and the refund transactions will appear on your account statement.

When the refund setting in the terminal's configuration file is turned on, you can process a refund transaction for any of the following:

• returned goods purchased that are accepted under your Returns Policy

• services that are terminated or cancelled

• incorrect amount charged (price adjustment).

You must not:

• offer or provide a cash refund when the original sale was made using a debit or credit card

• make a refund to a card that was not used for the original sale transaction.

If you initiate an invalid refund, as described above and a customer disputes the original sale transaction, you may be liable for a chargeback claim. This would result in the bank debiting your merchant account for the original sale transaction and additional fees. A chargeback reverses a transaction made on a debit or credit card.

Standalone terminal: refund transactions are only performed by selecting the option from the main menu.

Keep in mind that this transaction type is password protected for risk/security purposes.

Terminal Screen	Next Step
HH:MM DD/MM/YYYY st.george	A 'Refund' transaction can only be started from the merchant main menu. To access the menu, press the 'menu' key ⏺
MENU 1. Transaction 2. Print 3. Batch (Settlement) 4. Terminal (Other functions)	Select **[1. Transaction]** to access the Cash Out menu.
TRANSACTION 1. Sale > 2. Cash out > 3. Refund > 4. Pre-auth > 5. Completion > 6. MOTO >	Select **[3. Refund]**.
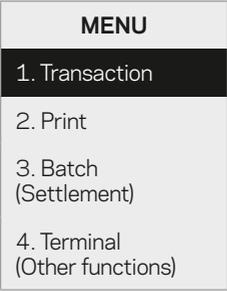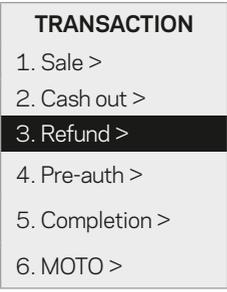
Terminal Screen	Next Step
REFUND CASH $X.XX **ENTER AMOUNT** _____ $X.XX _____	Key in the Refund amount and press 'ENTER'.
REFUND PASSWORD _____ **** _____	Enter the 4-digit refund password and press 'ENTER'.
REFUND $X.XX **PRESENT CARD**	The customer can present the card/payment device to the terminal by tapping, inserting, or swiping.
REFUND $X.XX **PLEASE SELECT APPLICATION** _____ 1. Credit \<scheme\> _____ 2. eftpos CHEQUE _____ 3. eftpos SAVINGS OR	Have the customer select the relevant application (e.g. Visa Credit, eftpos CHEQUE, eftpos SAVINGS) or account (CHEQUE/SAVINGS/CREDIT) on the terminal screen. **Note:** The terminal will only display the available applications or accounts based on the type of card presented when the card is inserted or swiped.

Terminal Screen	Next Step
REFUND $X.XX **PLEASE SELECT ACCOUNT** 1. Cheque 2. Savings 3. Credit	
Processing Please wait	Wait for the 'Processing' message to be completed.
<SELECTED> **ACCOUNT** REFUND $X.XX PIN & ENTER ****	Ask the customer to enter their PIN on the terminal and press 'ENTER'. Or when a valid Credit Card is presented, PIN entry can be skipped by just pressing 'ENTER'. **Note:** Your terminal will allow you to skip PIN entry based on the rules for the card types (e.g. certain international credit cards).
Processing Please wait	Wait for the 'Processing' message to be completed.

Terminal Screen	Next Step
Verify signature CORRECT? **YES NO**	If PIN entry is skipped, verify the customer's signature. Press: 'Yes' or the 'ENTER' key if the signature matches. 'No' or the 'CANCEL' key if the signature doesn't match.
\<Type of Card\> REFUND ——————— **APPROVED** ——————— **Remove Card**	Take note of the response message. A successful transaction will display 'Approved' and an unsuccessful one will display 'Declined'. The message **Remove card** is displayed only when the card is inserted. If prompted, ask the customer to remove their card from the terminal.
PRINT CUSTOMER COPY? **YES NO**	Press 'Yes' or 'ENTER' to print a customer copy of the receipt. Alternatively, press 'No'.

6.5 Mail/telephone order/e-commerce using standalone mode

Terminal Screen	Next Step
HH:MM DD/MM/YYYY st.george	Start the MOTO transaction by pressing the 'menu' key
MENU 1. Transaction 2. Print 3. Batch (Settlement) 4. Terminal (Other functions)	Select **[1. Transaction]** to access the MOTO menu.
TRANSACTION 1. Sale > 2. Cash out > 3. Refund > 4. Pre-auth > 5. Completion > 6. MOTO >	Select **[6. MOTO]**.
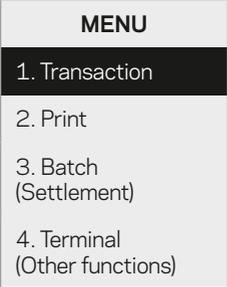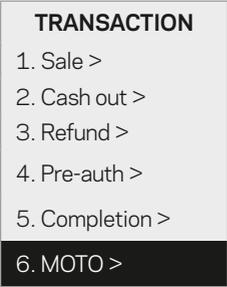
Terminal Screen	Next Step
MOTO SALE $X.XX **ENTER AMOUNT** $X.XX	Enter the MOTO transaction amount and press 'ENTER'.
MOTO $X.XX **ENTER CARD NUMBER** XXX XXX XXX	Begin keying in the card number.
ENTER CARD NUMBER XXXX XXXX XXXX	Complete entering a valid card number and press 'ENTER'.
DECLINED INVALID NUMBER	A 'Declined' message will appear if an invalid card number was entered at the terminal. The terminal will return to the previous screen to enter the card number. Enter the correct card number and press 'ENTER'. Press 'CLEAR' to return the previous screen to enter the card number, or 'CANCEL' to terminate the transaction.

Terminal Screen	Next Step
CARD EXPIRY MMYY	Enter the card's Expiry Date in the (MMYY) format shown. Then press 'ENTER'.
DECLINED INVALID MONTH	A 'Declined' message will appear if an invalid expiry date (invalid month) is entered at the terminal or received from the POS. The terminal will re-prompt for entry of an expiry date until a valid one is entered or processed. Press: 'CLEAR' to return to card entry screen. 'CANCEL' to terminate the transaction.
ENTER CCV XXX	Enter the CCV code (found on the reverse of the card). Then press 'ENTER'.
MOTO TYPE? 1. Telephone Order 2. Mail Order 3. Internet Order	The terminal will prompt for the type of MOTO transaction request received. Press: **[1]** for orders over the phone **[2]** for postal orders (via mail) **[3]** for online orders (internet) then press 'ENTER' to submit the details and move to the next step.

Terminal Screen	Next Step
MOTO \$X.XX **ENTER TO CONFIRM**	Check that the details are correct and then press 'ENTER' to process the MOTO transaction.
Processing Please wait	Wait for the 'Processing' message to be completed.
<Type of Card> MOTO **APPROVED**	Take note of the response message. A successful transaction will display 'Approved' and an unsuccessful one will display 'Declined'.
PRINT CUSTOMER COPY? **YES NO**	Press 'Yes' or 'ENTER' to print a customer copy of the receipt. Alternatively, press 'No'.

6.6 Pre-authorisation using standalone mode

This process illustrates the screens displayed by the terminal to complete a 'Pre-Authorisation' transaction. It occurs when using a signature as the Customer Verification Method (CVM). In these instances, the customer has either:

- Tapped the card.
- Inserted it in the chip card reader.
- Swiped it through the Magnetic Stripe Reader (MSR) or had the card details manually entered into the terminal.

Terminal Screen	Next Step
HH:MM DD/MM/YYYY st.george	Start the Pre-authorisation by pressing the 'menu' key
MENU 1. Transaction 2. Print 3. Batch (Settlement) 4. Terminal (Other functions)	Select **[1. Transaction]** to access the Pre-authorisation menu.
TRANSACTION 1. Sale > 2. Cash out > 3. Refund > 4. Pre-auth > 5. Completion > 6. MOTO >	Select **[4. Pre-auth]**.
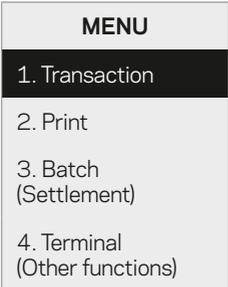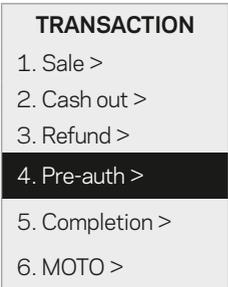
Terminal Screen	Next Step
PRE-AUTH PRE-AUTH $X.XX **ENTER AMOUNT** $X.XX	Enter the Pre-authorisation amount and press 'ENTER'.
PRE-AUTH $X.XX **PRESENT CARD**	The customer can present the card/payment-enabled device to the terminal by tapping, inserting, or swiping. After the card is presented, go to the 'Enter PIN' screen.
ENTER CARD NUMBER XXXX XXXX XXXX	Where a customer isn't present, enter the card number manually via the terminal. The terminal will display data as you key it in. Then press 'ENTER'.
DECLINED INVALID NUMBER	A 'Declined' message will appear if an invalid card number was entered at the terminal. And terminal will return to the previous screen to enter the card number. Enter the correct card number and press 'ENTER'. Press 'CLEAR' to return to card presentation prompts, or 'CANCEL' to terminate the transaction.

Terminal Screen	Next Step
CARD EXPIRY MMYY	Enter the card's Expiry Date in the (MMYY) format shown. Then press 'ENTER'.
DECLINED INVALID MONTH	A 'Declined' message will appear if an invalid expiry date (invalid month) is entered at the terminal or received from the POS. The terminal will re-prompt for entry of an expiry date until a valid one is entered or processed. Press: 'CLEAR' to return to card entry or card presentation prompts. 'CANCEL' to terminate the transaction.
ENTER CCV XXX	Enter the CCV code (found on the reverse of the card). Then press 'ENTER'.
PRE-AUTH $X.XX **ENTER TO CONFIRM**	Check that the details are correct and then press 'ENTER' to process the Pre-authorisation.

Terminal Screen	Next Step
Processing **Please wait**	Wait for the 'Processing' message to be completed.
<Type of Card> PRE-AUTH ——————— **APPROVED**	Take note of the response message. A successful transaction will display 'Approved' and an unsuccessful one will display 'Declined'.
Verify signature CORRECT? **YES NO**	Verify the customer's signature*. Press: 'Yes' if signature matches. 'No' if signature doesn't match.
<Type of Card> PRE-AUTH ——————— **APPROVED**	Wait for terminal to print the receipt.

Terminal Screen	Next Step
PRINT CUSTOMER COPY? **YES NO**	Press 'Yes' or 'ENTER' to print a customer copy of the receipt. Alternatively, press 'No'.
CREDIT **ACCOUNT** PRE-AUTH $X.XX ——————— PIN & ENTER ——————— ****	Ask the customer to enter their PIN on the terminal and press 'ENTER', or just press 'ENTER' to sign (if applicable).
Processing Please wait	Wait for the 'Processing' message to be completed.
\<Type of Card\> PRE-AUTH ——————— **APPROVED** ——————— ****Remove Card****	Take note of the response message. A successful response will display 'Approved', while an unsuccessful response will display 'Declined'. The message ****Remove Card**** is displayed only when the card is inserted. If prompted, ask the customer to remove their card from the terminal.

Terminal Screen	Next Step
Verify signature CORRECT? **YES NO**	Verify the customer's signature*. Press: 'Yes', if the signature matches. 'No', if the signature doesn't match.
PRINT CUSTOMER COPY? **YES NO**	Press 'Yes' to print a customer receipt if required.

Before completing the transaction, check that the transaction was approved before handing the customer their copy of the transaction receipt. If the transaction is declined, the terminal will display an error message giving the reason. Please check the bottom of the receipt for an 'Approved' or a 'Declined' message.

*Note: A signature will still be required for some cards (for example signature-only cards, payment cards that don't have a chip and some international cards).
Your terminal will be able to process these cards as normal.

6.7 Pre-authorisation completion using standalone mode (with an Approval Code)

Terminal Screen	Next Step
HH:MM DD/MM/YYYY st.george	Start the pre-authorisation completion pressing the 'menu' key
MENU 1. Transaction 2. Print 3. Batch (Settlement) 4. Terminal (Other functions)	Select **[1. Transaction]** to access the completion menu.
TRANSACTION 1. Sale > 2. Cash out > 3. Refund > 4. Pre-auth > 5. Completion > 6. MOTO >	Select **[5. Completion]**.
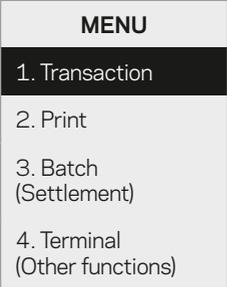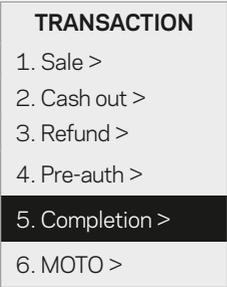
Terminal Screen	Next Step
SALE COMPLETION COMPLETION $X.XX **ENTER AMOUNT** $X.XX	Enter the amount and press 'ENTER'.
SALE COMPLETION **APPROVAL CODE?** XXXXXXX	The terminal will prompt for an approval code. Enter the approval code from the original Pre-authorisation transaction record.
TERMINAL PASSWORD? ****	The terminal will prompt for a valid terminal password. This step is password-protected and cannot be skipped.
DECLINED INVALID PASSWORD	If an invalid password is entered, the terminal display will decline the transaction.

Terminal Screen	Next Step
Scanning batch **Please wait**	Wait for the 'Scanning Batch' message to be completed.
COMPLETION $X.XX **PRESENT CARD**	If the pre-authorisation details were not found on the terminal, swipe or insert the card. Alternatively, the card details may be manually entered using the terminal (only if the Manual Entry function has been turned on in the terminal). **Note:** This prompt won't be visible if the card data is included with the transaction request from the POS.
Processing **Please wait**	Wait for the 'Processing' message to be completed.
COMPLETION **ENTER RRN** *****	If the pre-authorisation details aren't found in the terminal, enter the last 8-digits of the RRN from the merchant receipt and press 'ENTER'.

Terminal Screen	Next Step
COMPLETION **AUTH DATE?** ———————— DDMM ————————	Enter the authorisation date from the merchant receipt and press 'ENTER'.
COMPLETE $X.XX **ENTER TO CONFIRM**	Press 'ENTER' to complete the transaction. The merchant receipt will print automatically.
Processing Please wait	Wait for the 'Processing' message to be completed.
\<Type of Card\> COMPLETION ———————— **APPROVED** ———————— **Remove Card**	Take note of the response message. A successful transaction will display 'Approved' and an unsuccessful one will display 'Declined'. The message **Remove Card** is displayed only when the card is inserted. If prompted, ask the customer to remove their card from the terminal.

Terminal Screen	Next Step
PRINT CUSTOMER COPY? **YES NO**	Print a customer receipt if required.

Note: Before completing the transaction, check that the transaction was approved before handing the customer their copy of the transaction receipt. If the transaction is declined, the terminal will display an error message giving the reason. Please check the bottom of the receipt for an 'Approved' or a 'Declined' message.

6.8 Manual settlement using standalone mode

Terminal Screen	Next Step
HH:MM DD/MM/YYYY st.george	Start the Manual Settlement by pressing the 'menu' key
MENU 1. Transaction 2. Print 3. Batch (Settlement) 4. Terminal (Other functions)	Select **[3. Batch (Settlement)]** to access the settlement menu.
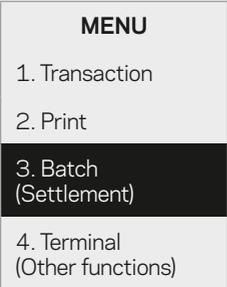
Terminal Screen	Next Step
BATCH 1. Settle > 2. Last settlement > 3. Review batch > 4. Batch totals >	Select **[1. Settle]** to start the settlement.
SETTLEMENT PASSWORD? ****	To initiate a settlement, enter the settlement password and press 'ENTER'.
Processing Please wait	Wait for the 'Processing' message to be completed.
PRINT TRANSACTION LIST? **YES NO**	Select 'Yes' to print a customer receipt if required.

Terminal Screen	Next Step
Printing **Please wait**	Then wait for the printing to be completed.

6.9 Pre-settlement report using standalone mode

This function will print a report of all transactions performed since the last settlement, without resetting the totals.

Terminal Screen	Next Step
HH:MM DD/MM/YYYY st.george	Start the pre-settlement report by pressing the 'menu' key
MENU 1. Transaction 2. Print 3. Batch (Settlement) 4. Terminal (Other functions)	Select **[3. Batch (Settlement)]** to access the Batch Totals menu.
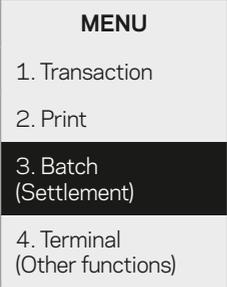
Terminal Screen	Next Step
BATCH 1. Settle > 2. Last settlement > 3. Review batch > 4. Batch totals >	Select **[4. Batch totals]**.
Scanning Batch **Please wait**	Wait for the 'Scanning Batch' message to be completed.
Printing **Please wait**	Wait for the terminal to complete printing the Batch Totals report. The terminal will print the report whether successful or not.
PRINT TRANSACTION LIST? **YES NO**	Select 'Yes' to print the transactions list.

Terminal Screen	Next Step
Printing **Please wait**	Allow the terminal to complete printing the list.
APPROVED	A successful transaction will display 'Approved' and the terminal will return to the idle screen.

6.10 Last settlement using standalone mode

Terminal Screen	Next Step
HH:MM DD/MM/YYYY st.george	Start the last settlement report by pressing the 'menu' key

Terminal Screen	Next Step
MENU 1. Transaction 2. Print 3. Batch (Settlement) 4. Terminal (Other functions)	Select **[3. Batch (Settlement)]** to access the Batch Totals menu.
BATCH 1. Settle > 2. Last settlement > 3. Review batch > 4. Batch totals >	Select **[2. Last settlement]**.
WBC Processing	The terminal will retrieve the details of the last settlement for printing.
Printing Please wait	The terminal will print the receipt of the last settlement as 'Last settlement confirmed' and the terminal will return to the idle screen.

6.11 Duplicate/reprint receipt using standalone mode

Terminal Screen	Next Step
HH:MM DD/MM/YYYY st.george	Start the reprint receipt function by pressing the 'menu' key
MENU 1. Transaction 2. Print 3. Batch (Settlement) 4. Terminal (Other functions)	Select **[2. Print]** to access the Batch Totals menu.
PRINT 1. Transaction 2. Reports 3. Settings	Select **[1. Transaction]** to reprint the receipt for the last transaction.
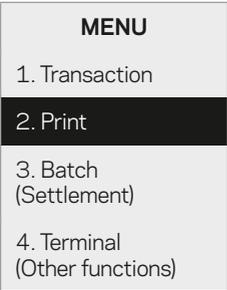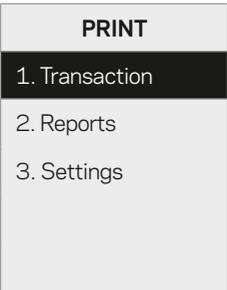
Terminal Screen	Next Step
PRINT TRANSACTION 1. Last 2. By Invoice #	Select the required option for the reprint: **[1]** prints the last transaction record stored in memory. **[2]** the terminal prompts for an invoice number to print specific transaction details.
Printing Please wait	Wait for the terminal to complete reprinting the last transaction receipt. Then it will return to the idle screen.

6.12 Shift totals using standalone mode

This function is used to start and end a shift and print the Shift Report for the current work shift.

The shift total printed in the report will only include transactions between the start and end of the shift.

Follow the steps below to start a shift.
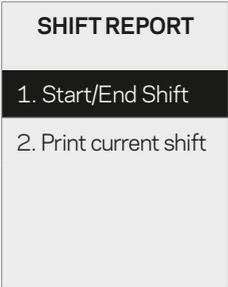
Terminal Screen	Next Step
HH:MM DD/MM/YYYY st.george	Press the 'Func' key and key in the number 63. Then press 'ENTER'.
SHIFT REPORT 1. Start/End Shift 2. Print current shift	Select **[1.Start/End Shift]**.
TERMINAL PASSWORD? ****	The terminal will prompt for a valid terminal password. This step is password-protected and cannot be skipped.

Terminal Screen	Next Step
SHIFT MODE ACTIVATED	The terminal will display a message showing that the shift mode has been activated.

The same function can be used to end the shift.

Follow the steps below to print the shift total.

Terminal Screen	Next Step
HH:MM DD/MM/YYYY *st.george*	Press the 'Func' key and key in the number 63. Then press 'ENTER'.
SHIFT REPORT 1. Start/End Shift 2. Print current shift	Select **[2. Print current shift]**. Allow the terminal to complete printing the Shift Report. The terminal will return to its idle state after printing the report.

Note: If the current shift has not started, you can only print the previous shift report.

7.0 Fall back sales procedures

7.1 Electronic fall back

Electronic Fall Back (EFB) is the ability to continue performing transactions on the terminal, even when communication with the bank for online approvals has been lost.

- EFB functionality is only available when enabled on the terminal and is only available for certain cards.
- There are floor limits when using EFB mode and your EFTPOS terminal will prompt you to take appropriate action when you exceed your Floor Limit.

When the terminal is in EFB Mode, the offline transactions are stored in the terminal's memory. After communication has been restored, the terminal forwards the stored transactions to the bank for processing.

When processing in EFB Mode, some differences apply to normal online processing:

Contactless transactions aren't available in EFB mode. If you attempt a contactless transaction it will be declined. Ask your customer to retry the transaction by either inserting or swiping their card.

For card transactions that are over your card floor limit, you will be required to enter an authorisation number which you can get by calling 1300 301 831. Alternatively, ask your customer for an alternative means of payment.

Signature capture is required on all EFB transactions regardless of the account selection or whether the PIN was entered. The terminal will process the transaction in accordance with the EFB floor limits and other validation settings.

Debit card transactions (when selecting cheque or savings) exceeding your debit card floor limit will be declined. Ask your customer for an alternate means of payment.

Please make sure the terminal remains powered ON and placed on the base during all EFB processing.

If the terminal has been powered OFF, the terminal must perform a successful Bank Logon to continue EFB processing.

Note: You must not 'split' a sale in order to avoid getting Authorisation.

Important: MOTO and e-Commerce transactions aren't available when the terminal is in EFB Mode.

Cash Out is only supported when the terminal is in EFB Mode and the EFB Cash setting is enabled. Remember, that if a Cash Out component is selected by the customer and the terminal is in EFB Mode, it will attempt to go online to get the card issuer's authorisation. If unable to go online, the transaction will be attempted in EFB mode based on the EFB limit.

When one of the earlier conditions is detected and the transaction is below your EFB floor limit, the terminal will display messages as shown in the screen flow below:

Terminal Display	Response
SALE $X.XX **PRESENT CARD**	The customer can present the card to the terminal by inserting or swiping. **Note:** In case the customer taps the card, the transaction will be declined and will display the screen in the next step. This is because contactless transactions aren't supported on the terminal (based on the EFB rules set by St.George).
SALE $X.XX **INSERT/SWIPE CARD**	Have the customer insert or swipe the card.
SALE $X.XX **PLEASE SELECT APPLICATION** 1. Credit <scheme> 2. eftpos CHEQUE 3. eftpos SAVINGS OR	When a debit card is swiped, the terminal will display prompts for CHEQUE/SAVINGS account types.

Terminal Display	Response
SALE $X.XX **PLEASE SELECT ACCOUNT** 1. Cheque 2. Savings 3. Credit	
<SELECTED> **ACCOUNT** **Processing Please wait**	Wait for the 'Processing' message to be completed.
<SELECTED> **ACCOUNT** SALE $X.XX PIN & ENTER ****	Then ask the customer to enter their PIN on the terminal. **Note:** Your terminal will allow you to skip PIN entry, based on the card type (such as international cards). You cannot skip PIN entry for debit cards.
OVER EFB LIMIT MERCHANT AUTH ENTRY XXX XXX	**For transactions above the floor limit:** Authorisation number entries are only available for credit accounts. In this instance, you will need to call 1300 301 831 to get an authorisation number to process this manual credit card transaction. If approved, you will be given a 6-digit Approval Code. Key in this code then press 'ENTER'. If the Authorisation Centre doesn't issue an Approval Code to continue with the transaction, press 'CANCEL' to terminate the transaction.

Terminal Display	Response
APPROVED PLEASE SIGN RECEIPT **Remove Card**	The customer will be prompted for a signature.
Verify signature CORRECT? **YES NO**	**Standalone mode:** Verify the signature by comparing it with the signature on the reverse of the card. Press 'ENTER' to verify if matched and 'CANCEL' to decline if it doesn't match. **Integrated Mode:** Have the customer sign the transaction record and verify the signature by comparing it with the signature on the reverse of the card. Then press either 'Yes' or 'No' on the POS to 'Accept' or 'Decline' the transaction. **Note:** Where Approved, the transaction record will include the Response code T08.
\<Type of Card\> SALE **APPROVED** **Remove Card**	The terminal will then display a transaction 'Approved' message.

Terminal Display	Response
DECLINED **SIGNATURE ERROR** <Card Type> <TXN Type>	When the signature doesn't match and you decline the transaction, the terminal will reverse the transaction. The terminal will produce a second merchant copy transaction record with a 'Declined' error message (Response Code TL).

Note: The terminal will go into EFB Mode only if it has performed a successful Bank Logon and an online transaction that day.

Sample electronic fall back purchase receipt

MERCHANT or ST.GEORGE Logo

MERCHANT NAME
MERCHANT ADDRESS
MERCHANT ADDRESS
OPTIONAL MERCHANT TEXT
MID: 12345678
TID: 90123456

Version: 0.9.99

\----------------------------------
\----------------------------------

MERCHANT COPY

JAN 12, 18	18:08
BATCH:	000012
INV:	195
STAN:	000128
ACCOUNT TYPE	CREDIT
Mastercard	
..............9992(s)	

SALE AUD   **$XX.XX**

\----------------------------------

X_____

SIGNATURE

APPROVED   **T08**
With Signature

X_____

PLEASE RETAIN RECEIPT
FOR YOUR RECORDS

Remember to always check the receipt to verify if a transaction has been approved.

8.0 Glossary

Approval Code	A unique transaction identifier printed on the pre-authorisation receipt.
CCV Number (Card Check Value)	An additional security feature used in transactions where the customer isn't present (e.g., MOTO or e-Commerce).
Charge Card	American Express, Diners Club or JCB card.
Credit Card	Mastercard, Visa card or UnionPay Credit and Debit cards.
Daily Refund Limit	Maximum refund value allowed within a settlement day.
eftpos Debit Card	A card that gives the customer access to a cheque or savings account. The customer must be present when accessing these account types. Details cannot be hand-keyed into an EFTPOS terminal.
Electronic Fall Back (EFB)	The ability to continue performing transactions on the terminal when the communication with our bank system or the card issuer's bank system has been lost.
Merchant ID (MID)	An 8-digit number issued by bank to identify the merchant business. This number is unique to your terminal, and can be found on any of the following: • A receipt printed on your terminal. • Your merchant statements.
MOTO (Mail Order or Telephone Order)	Transactions initiated by Mail or Telephone are known as MOTO. This is only available for approved merchants.
PIN (Personal Identification Number)	A number used as a security access code for EFTPOS transactions.
RRN	Retrieval Reference Number. It's a unique number generated for a transaction for a specific merchant.
Terminal ID (TID)	An 8-digit number issued by the bank to identify your terminal. This number is unique to your terminal.
Terminal Password	A terminal password is required for certain terminal functions. Make sure you keep your password secure, so only authorised personnel can access these functions.

9.0 Troubleshooting

9.1 Hardware faults

Hardware faults	Action
The terminal doesn't turn on	1. Check the battery – if it is connected or empty. Remember, a battery that's completely empty will take longer to charge.
	2. Connect the terminal to the terminal's power supply or put it on a powered base and check if the battery symbol is flashing or moving; this means the battery is charging.
Cards aren't read	1. Make sure that the magnetic card is swiped correctly (with the magnetic band on the terminal side).
	2. Swipe the card again smoothly and swiftly – without any pauses.
	3. Check that the magnetic strip isn't damaged, grooved or cracked.
	4. Make sure you've correctly inserted the chip/smartcard into the chip card reader and removed the card only after the transaction is performed.
The receipt isn't printing	1. Check the presence and proper positioning of the paper roll. Try adjusting the paper roll by following the instructions in this manual (see instructions given in section 2.5 – 'Loading the receipt roll').
	2. Check the type of paper used (thermal paper is mandatory). Check to make sure the thermal paper's sensitive side is placed correctly.

9.2 Response codes

Response Codes are numeric or alphanumeric codes located on the transaction receipt. These codes are used to determine the reason why a transaction may have been declined.

If you receive a declined transaction Response Code that is not listed below, you should visit stgeorge.com.au/response-codes for helpful tips on what action to take after a transaction is declined.

Code	Display	Cause/Action
00	APPROVED	• The transaction has been approved.
08	APPROVED With signature	• The transaction has been approved if the signature is correct.
Y1	APPROVED	• The transaction has been approved.
Y3	APPROVED	• The transaction has been approved.
01	CALL FOR AUTH	• Unable to get electronic authorisation.
02	CALL FOR AUTH	• Unable to get electronic authorisation.
03	INVALID PPID	• Contact the Merchant Helpdesk.
04	CONTACT CARD ISSUER	• Ask for another form of payment. • Tell the customer to contact their card issuer.
05	DECLINED CANNOT PAY	• Do not re-attempt the transaction. • Ask for another form of payment. • Tell the customer to contact their card issuer.
06	CANNOT PAY	• Ask for another form of payment. • Tell the customer to contact their card issuer.
12	DECLINED TRANSACTION INVALID	• Do not re-attempt the transaction. • Ask for another form of payment. • Tell the customer to contact their card issuer.

Code	Display	Cause/Action
13	DECLINED CANNOT PAY	• Ask for another form of payment.
		• Tell the customer to contact their card issuer.
14	CONTACT CARD ISSUER	• Ask for another form of payment.
		• Tell the customer to contact their card Issuer.
19	DECLINED CONTACT CARD ISSUER	• Retry the transaction, selecting a different account.
		• If the transaction is declined again, request another form of payment.
		• Tell the customer to contact their card issuer.
30	FORMAT ERR CALL HELPDESK	• Switch the terminal off, then back on – and then retry the transaction.
		• Contact the Merchant Helpdesk, whilst the customer is present, to confirm if the transaction has been processed correctly.
39	WRONG ACCOUNT	• Retry the transaction, selecting a different account.
		• If the transaction is declined again, request another form of payment.
		• Tell the customer to contact their card issuer.
51	CONTACT CARD ISSUER	• Insufficient funds.
		• Ask for another form of payment.
		• Tell the customer to contact their card issuer.

Code	Display	Cause/Action
52	WRONG ACCOUNT	• Retry the transaction, selecting a different account.
		• If the transaction is declined again, ask for another form of payment.
		• Tell the customer to contact their card issuer.
53	WRONG ACCOUNT	• Retry the transaction, selecting a different account.
		• If the transaction is declined again, ask for another form of payment.
		• Tell the customer to contact their card issuer.
54	EXPIRED CARD	• Check the card's Expiry Date.
		• Tell the customer to contact their card issuer.
55	UNABLE TO AUTHORISE	• The customer has entered the wrong PIN.
		• Retry the transaction with the correct PIN.
56	CONTACT CARD ISSUER	• Ask for another form of payment.
		• Tell the customer to contact their card issuer.
58	INVALID TRANSACTION	• Ask for another form of payment.
		• Tell the customer to contact their card issuer.
59	CANNOT PAY	• Ask for another form of payment.
		• Tell the customer to contact their card issuer.
61	ISSUER UNAVAILABLE	• Ask for another form of payment.
		• Tell the customer to contact their card issuer.

Code	Display	Cause/Action
62	CANNOT PAY	• Ask for another form of payment.
		• Tell the customer to contact their card issuer.
65	CANNOT PAY	• Ask for another form of payment.
		• Tell the customer to contact their card issuer.
75	CANNOT PAY	• Retry the transaction.
		• If the transaction is declined again, ask for another form of payment.
		• Tell the customer to contact their card issuer.
90	PLEASE RETRY	• Retry the transaction.
		• If the transaction is declined again, ask for another form of payment.
		• Tell the customer to contact their card issuer.
91	DECLINED ISSUER NOT AVAILABLE	• Connection with bank is unavailable.
		• Retry the transaction by asking the customer to insert or swipe their card to invoke Electronic Fallback (EFB) if applicable.
94	CANNOT PAY	• Ask for another form of payment.
		• Tell the customer to contact their card issuer.
97	SETTLE NOT AVAILABLE	• Settlement cannot be performed more than once in a 24-hour period.
		• Terminal settlement has been done within the last 24 hours.
		• If you wish to change the settlement time, please contact the Merchant Helpdesk.

Code	Display	Cause/Action
98	SYSTEM ERROR	• Switch the terminal off, then back on – and retry the transaction.
		• Contact the Merchant Helpdesk if the problem persists.
TC	DECLINED TC	• Retry the transaction, selecting a different account.
		• If the transaction is declined again, ask for another form of payment and tell the customer to contact their card issuer.
TL	DECLINED TL	• Signature error.
		• Retry the transaction.
XO		• Contact the Merchant Helpdesk if the problem persists.
X7	CANCELLED SYSTEM ERROR	• Retry the transaction.
		• Contact the Merchant Helpdesk if the problem persists.
Z1	CANNOT PAY	• Ask for another form of payment.
Z3	ISSUER UNAVAILABLE	• Ask for another form of payment.
Z4	CANNOT PAY	• Ask for another form of payment.

Code	Display	Description/Printed Text	Cause/Action
VX	DECLINED	These are errors reported by the EMV Kernel.	• Ask for another form of payment.
Y1	APPROVED	Offline Approved by EMV card	• No Action.
		APPROVED	
Y3	APPROVED	Offline Approved by EMV Card when terminal 'Failed to go Online'	• No Action.
		APPROVED	
Z1	DECLINED	Offline declined by Contact EMV Card	• Ask for another form of payment.
		DECLINED	
Z3	DECLINED	Offline Declined by Contact EMV Card when terminal 'Failed to go Online'	• Ask for another form of payment.
		DECLINED	
Z4	DECLINED	Declined by Contact EMV Card after 'Online Approval'	• Ask for another form of payment.
		DECLINED	
PF	POWER FAILED	Power to terminal failure.	• Restart the terminal. • Retry the transaction. • Contact Linkly Support if the problem persists.
		POWER FAILED	
		LINE IN USE	
V9	SYSTEM ERROR	SYSTEM ERROR	• Restart the terminal. • Retry the transaction. • Contact Linkly Support if the problem persists.

Code	Display	Description/Printed Text	Cause/Action
VA	SYSTEM ERROR	SYSTEM ERROR	• Restart the terminal. • Retry the transaction. • Contact Linkly Support if the problem persists.
VB	SYSTEM ERROR	SYSTEM ERROR ATTACH IN PROGRESS NETWORK ERROR	• Restart the terminal. • Retry the transaction. • Contact Linkly Support if the problem persists.
X0	NO RESPONSE	The terminal hasn't received a response from the bank NO RESPONSE	• Restart the terminal. • Retry the transaction. • Contact Linkly Support if the problem persists.
X1	COMMUNICATION ERROR	General communication error COMMUNICATION ERROR	• Restart the terminal. • Retry the transaction. • Contact Linkly Support if the problem persists.
X7	SYSTEM ERROR		• Restart the terminal. • Retry the transaction. • Contact Linkly Support if the problem persists.
EI	MOTO NOT ALLOWED	MOTO not supported by terminal MOTO NOT ALLOWED	• Contact the Merchant Helpdesk.
ER	SIGNATURE ERROR	Signature rejected SIGNATURE ERROR	• Ask for another form of payment.

Code	Display	Description/Printed Text	Cause/Action
EY	NO CASH ON CREDIT	Cash Out on a Credit Account, not supported	• Retry the transaction selecting a different account.
			• If the transaction is declined again, ask for another form of payment.
		NO CASH ON CREDIT	• Tell the cardholder to contact the card issuer.
EZ	TRANSACTION NOT ALLOWED	Transaction not supported by terminal	• Contact the Merchant Helpdesk.
		TRANSACTION NOT ALLOWED	
EZ	INVALID AMOUNT	1-2 Way Interface, Amount passed to terminal = 'ZERO'	• Enter a valid Transaction amount > $0.00
		INVALID AMOUNT	
TB	DECLINED	Presented Card not in CPAT	• Ask for another form of payment.
		DECLINED	• Contact the Merchant Helpdesk if the problem persists.
TJ	LOGON REQUIRED	Bank Host Logon required before next transaction	• Perform a Bank Logon through the POS or Linkly client.
		LOGON REQUIRED	• Initiate a new Transaction.

Code	Display	Description/Printed Text	Cause/Action
TI	OPERATOR TIMEOUT	Terminal reached Inactivity Timeout	• Retry the transaction.
		OPERATOR TIMEOUT	• Contact the Merchant Helpdesk if the problem persists.
TJ	TMS INIT REQUIRED	TMS Initialisation required before next transaction	• Select 'Func' 11113333 and press 'ENTER' twice.
		TMS INIT REQUIRED	
TK	NO MANUAL CARD	Manual Card Entry not supported by terminal	• Contact the Merchant Helpdesk.
		NO MANUAL CARD	
TL	SIGNATURE ERROR	Signature not matched	• The transaction has been declined due to the Signature being rejected.
		SIGNATURE ERROR	• Contact the Merchant Helpdesk if the problem persists.
TM	TRANSACTION CANCELLED	'CANCEL' key pressed before PIN entry by operator or terminal timed out waiting for keystroke	• Transaction cancelled by Operator.
			• Retry the transaction.
		OPERATOR CANCELLED	• Contact the Merchant Helpdesk if the problem persists.

Code	Display	Description/Printed Text	Cause/Action
TQ	CARD EXPIRED	Presented card details contain invalid Expiry Date	• Ask for another form of payment.
		CARD EXPIRED	• Tell the cardholder to contact the card issuer.
TT	BATCH FULL	SAF Batch full. Terminal unable to accept further transactions	• A settlement must be performed once in a 24-hour period.
		BATCH FULL	• Perform a settlement and contact the Merchant Helpdesk if the problem persists.
TX	UNABLE TO PROCESS	Terminal unable to send Reversal	• Retry the transaction.
		UNABLE TO PROCESS	• Contact Linkly Support if the problem persists.
X1	DECLINED	Unable to connect	• Retry the transaction.
	COMMUNICATION ERROR	COMMUNICATION ERROR	• Contact Linkly Support if the problem persists.
X2	DECLINED	Unable to connect to Bluetooth	• Contact the Merchant Helpdesk if the problem persists.
	BLUETOOTH ERROR	BLUETOOTH ERROR	

Code	Display	Description/Printed Text	Cause/Action
X3	POS	Unable to connect to the POS	• Restart the terminal. • Retry the transaction.
	NOT CONNECTED		• Retry the transaction.
		COMMUNICATION ERROR	• Contact Linkly Support if the problem persists.
X4	DECLINED	STAN Error	• Restart the terminal.
	SYSTEM ERROR		• Retry the transaction.
		SYSTEM ERROR	• Contact Linkly Support if the problem persists.
X5	DECLINED	Unable to connect	• Restart the terminal.
	SYSTEM ERROR		• Retry the transaction.
		COMMUNICATION ERROR	• Contact Linkly Support if the problem persists.
X6	BAD TID	Stored transactions detected in terminal when connected to POS	• Reconnect terminal to the correct POS.
	INVALID TERMINAL		
X7	MAC ERROR	Incoming MAC error	• Restart the terminal.
			• Retry the transaction.
		MAC ERROR	• Contact the Merchant Helpdesk if the problem persists.

Code	Display	Description/Printed Text	Cause/Action
XC	MESSAGE ERROR	Wrong Header Type or response Message Type **NOT** expected	• Restart the terminal.
			• Retry the transaction.
		MESSAGE ERROR	• Contact the Merchant Helpdesk if the problem persists.
XD	INVALID NUMBER	Presented Card failed LUHN check on card read	• Ask for another form of payment.
		INVALID NUMBER	• Tell the cardholder to contact the card issuer.
XO	NO RESPONSE	No Host response	• Restart the terminal.
			• Retry the transaction.
			• Contact Linkly Support if the problem persists.

Below is a copy of a receipt which indicates the location of the Response Codes.

PLEASE RETAIN RECEIPT
FOR YOUR RECORDS

**MERCHANT or ST.GEORGE
Logo**

MERCHANT NAME
MERCHANT ADDRESS
MERCHANT ADDRESS
OPTIONAL MERCHANT TEXT
MID: 12345678
TID: 90123456

Version: 0.9.99

CUSTOMER COPY

JAN 12, 18	18:08
BATCH:	000012
INV:	195
ACCOUNT TYPE	CREDIT
RRN	000128
TXN REF:	00000542

MASTERCARD
A0000000041010

Mastercard
..............9992(s)

SALE   AUD $XX.XX

APPROVED   00
APPROVAL CODE   052695
ARQC: 1E65F54D58A8E8BD
APSN:01   ATC:0053

PLEASE RETAIN RECEIPT
FOR YOUR RECORDS

**Remember to always
check the receipt to verify if
a transaction has been approved.**

Note: Where your terminal displays a response code not listed in this guide and you use a terminal supplied by us, you should phone the Merchant Helpdesk on:

📞 1300 650 977