

# Merchant Operating Guide

## Manual Merchant & Paper Fallback Guide



Bank of  
Queensland

5 June 2009

## PHONE NUMBERS

General Questions	1800 068 427
KeyAuth - Manual Card Authorisations (Visa and MasterCard)	1300 302 226 Option 2
KeyAuth - Suspicious Transactions	1300 302 226 Extension 500 Option 1

## BANK OF QUEENSLAND MERCHANT HELP DESK

- Telephone Number - 1800 068 427
- The Bank of Queensland Merchant Help Desk is available:

Mon–Fri 8.00am – 5.30pm AEST Assistance with questions about manual facilities and general enquiries.

- When contacting the Bank of Queensland Merchant Help Desk, please ensure you have your Merchant Number available.

### Floor Limits:

1. Imprinted Credit Card \$ \_\_\_\_\_
  - as advised in approval letter or other correspondence;
  - transactions above this amount require authorisation, refer to clause 1.3 for details.
2. Imprinted Debit Card \$ 100.00
  - for use as fallback for EFTPOS facility only;
  - transactions above this amount MUST NOT be accepted.
3. MOTO Credit Card \$ NIL
  - all MOTO transactions require an Authorisation, refer to clause 1.3 for details.

# INTRODUCTION

This merchant operating guide is an easy to read manual detailing instructions on how to operate your Bank of Queensland merchant facility.

As a Bank of Queensland merchant your business is able to accept **ALL** MasterCard/Visa cards presented by your customers for payment of goods or services.

**NOTE: Instructions in this Merchant Operating Guide form part of the Bank of Queensland Merchant Agreement and may be varied or replaced by Bank of Queensland at any time.**

## 1. AUTHORISATIONS

### 1.1 What Is an Authorisation

Authorisation of a valid transaction is available **24 hours a day 7 days a week** via the KeyAuth system. An authorisation number will establish that the card number and expiry date are valid, that cardholder funds are available and reserves the funds pending processing of the valid transaction. An authorisation number is not a guarantee of payment and will not stop cardholder disputes and chargebacks.

If a merchant fails to bank a manual transaction with Bank of Queensland within two bank business days, the authorisation may lapse and the transaction may be charged back to the merchant.

### 1.2 When to obtain an Authorisation

An authorisation will be required:

- for all MOTO transactions; and
- for any transaction where the sale exceeds your authorised floor limit, however authorisations can be obtained for transaction amounts less than the authorised floor limit at the merchant's discretion.

### 1.3 How to Obtain Authorisation

1. Dial 1300 302 226
2. To request an Authorisation select option 2.
3. Enter your 7 digit Merchant Number followed by #.
4. Select Type of Transaction:
  - a. Credit Card Present
  - b. Telephone Order
  - c. Mail Order
  - d. Internet Purchase
  - e. Recurring Transaction.

5. Enter the 16-digit Cardholder number followed by #.
6. Enter the 4 digit Expiry Date (mmyy) followed by #.
7. Enter amount of transaction followed by # ignoring the decimal point (eg. \$324.95 entered as 32495#).
8. To confirm correct authorisation details select option 1.
9. If approved an authorisation number is provided. Record this number on the sales voucher. If declined advise the cardholder to contact their bank. Do not offer any reasons why the authorisation was declined.
10. Terminate the system by hanging up.

**NOTE: To conduct additional authorisations select option 1. For additional authorisations it is not necessary to re-enter the Merchant Number. Once you receive your last authorisation number you may leave the system by hanging up.**

## 1.4 Suspicious Transactions

Where suspicious circumstances surround the transaction, (for example the signature on the voucher does not match the signature on the card or you are suspicious of the cardholder), an Authorisation should be obtained for any amount by using the following procedure:

1. Dial 1300 302 226.
2. Select extension 500.
3. Select option 1. You will then be transferred to an operator.

## 1.5 Changing or Cancelling an Authorisation

Occasionally, a customer may not wish to proceed with a purchase after an Authorisation has been obtained, or you may have to amend the amount already authorised.

In either instance, it is important that you contact the KeyAuth telephone number and cancel the previous authorisation and obtain a new one for the total amended amount.

1. Dial 1300 302 226
2. To request the cancellation of an Authorisation select option 3.
3. You will then be transferred to an operator.

## 1.6 Components of KeyAuth

“\*” The asterisk separates the data you are inputting.

“#” The hash character tells the system that you have ended your data input.

“8” The number eight designates multiple Authorisations required.

“1” The number one confirms details entered are correct.

“0” The number zero advises details entered are incorrect.

“2” The number two cancels incorrect amount and allows you to re-key the correct amount.

If the system does not receive data from you within 10 seconds it will prompt you three times. After the third prompt, the system will switch you through to an operator.

## 2. SECURITY

### 2.1 Floor Limits

Your approved card present floor limit has been provided to you under separate cover. The floor limit is allocated to merchants individually for security reasons. Individual MasterCard/Visa sales are not restricted to this limit, but for sales over this amount you must obtain an authorisation. Authorisations can be obtained for transaction amounts less than the authorised floor limit at the merchant's discretion.

If you are an authorised mail order/telephone order merchant your floor limit for card not present transactions is \$0.00. To ensure processing by Bank of Queensland for all MOTO sales, the card must be current, authorisation must be obtained and the authorisation number noted on a properly completed sales voucher.

**NOTE: Floor limits must never be divulged to the cardholder.**

### 2.2 Security of Information

#### 2.2.1 General Access

Ensure that people purporting to be Bank of Queensland Representatives, or Representatives from Third Party Service Providers, are suitably identified before gaining access to your Imprinter, Merchant summary card, stationery, copies of receipts etc. Our current Third Party Service Provider is Keycorp Limited and all technicians will carry identification from that company.

If any doubt exists, please deny access to the person(s) and immediately contact the Bank of Queensland Merchant Help Desk on 1800 068 427 for assistance.

**NOTE: Business and courtesy cards are not sufficient forms of identification on their own. Representatives must be in possession of a formal identification card with a photo and other pertinent details included on the identification card.**

#### 2.2.2 Confidentiality

The manner in which you deal with Cardholders is critical and the following general obligations must be followed. You must observe the following minimum guidelines:

- Must keep any Confidential Information, as defined in your Merchant Facility Terms and Conditions, confidential; and

- May use the Confidential Information but only in relation to the purposes contemplated by these terms and conditions; and
- May disclose the Confidential Information to enable you to perform your obligations under these terms and conditions but only to your personnel on a need to know basis; and
- Must not copy the Confidential Information or any part of it other than as strictly necessary for the purposes of these terms and conditions and must mark if required by us any such copy “Confidential – Bank of Queensland Limited”; and
- Must implement security practices against any unauthorised copying, use, disclosure (whether that disclosure is oral, in writing or in any other form), access and damage or destruction; and
- Must immediately notify us if you suspect or become aware of any unauthorised copying, use, disclosure, access, damage or destruction in any form and to any extent; and
- Must comply with any of our reasonable directions in relation to the Confidential Information.

### 2.2.3 Data Security

In order to maintain the security of cardholder data, you must observe the following minimum guidelines:

- Keep cardholder data storage to a minimum;
- Do not store sensitive authentication data subsequent to authorisation;
- Do not store the full contents of any track from the magnetic stripe (that is on the back of the card, in a chip or elsewhere);
- Do not store the Card Validation Value (CVV2 or CVC2) used to verify card not present transactions;
- Do not store the personal identification number (PIN) or the encrypted PIN block;
- Render Personal Account Numbers, PAN, at minimum, unreadable anywhere it is stored including any form of electronic media;
- Do not transmit cardholder data across open, public networks unless encrypted by the use of strong cryptography and security protocols.

## 3. SALES PROCEDURES

### 3.1 Completing Sale Vouchers

1. Check validity dates on card. If validity dates on card are not current, do not proceed with the transaction otherwise proceed with sale.

2. Place card face up in the imprinter followed by a sales voucher also face up. Move the imprinter hand piece from the left to the right and return it to the original position.
3. Remove and destroy the cover sheet.
4. Ensure the full 16-digit card number, cardholder name and expiry date is clearly imprinted on all copies.
5. Tick the appropriate MasterCard/Visa box.
6. Fill in the remaining details on the sale voucher including date, description of goods or services, amount of sale, and initial the voucher.
7. Ask the cardholder to sign the sale voucher, but do not return the card to the customer at this stage.
8. Compare the signature on the sale voucher with the signature on the card. If the signature differs retain the card, telephone for authorisation on 1300 302 226 and select option 1 for Extension 500 (refer Suspicious Transactions 1.4).
9. If the sale is over your floor limit, telephone for authorisation and, if approved, record the authorisation number on the sale voucher.
10. On completion of the sale, return the card and cardholder's copy of the voucher to the cardholder.
11. Retain bank copy and merchant copy of voucher for processing and record keeping purposes.

### **3.2 Completing a Summary of Mail Order/Telephone Order Transactions voucher**

1. Complete merchant details.
2. Complete cardholder details including, authorisation number, cardholder name, cardholder number, expiry date and transaction amount.
3. Total transactions and enter into total amount box.
4. Fold where indicated and insert into a merchant envelope.

**NOTE: As the Mail Order/Telephone Order Transactions Voucher holds all relevant information, it is not necessary to complete an accompanying sales voucher or merchant summary voucher.**

## **4. RETURNS AND EXCHANGES**

If a customer returns goods purchased by the use of a MasterCard/Visa you may refund or exchange the items using the following procedures.

## **1. Return of Merchandise**

Complete a credit voucher for the full amount of the original sale and Bank the voucher immediately.

## **2. Exchange of Merchandise of Greater Value**

Complete a new sales voucher for the additional amount over the original sale amount. Make a note on the sales voucher that it is an exchange. If the value of the new voucher is over your floor limit seek authorisation in the normal manner.

## **3. Exchange of Merchandise of a Lesser Value**

Prepare a credit voucher for the difference between the original amount and the new purchase amount. Make a note on the credit voucher and Bank the voucher immediately.

## **4. Exchange of Merchandise of the Same Value**

No action is required.

**Note: Only refund to the credit card that the original sale was made to. Do not refund via cash or cheque.**

# **5. MERCHANT SUMMARY**

## **5.1 Procedure for Preparing Merchant Summaries**

1. Using your merchant summary card, imprint your merchant name and merchant number on the summary voucher in a similar manner to completion of a customer sale voucher.
2. Separate your sales vouchers and credit vouchers. Only MasterCard/Visa vouchers may be included on your Bank of Queensland merchant summary. All other card scheme vouchers (ie: American Express, Diners Club, JCB), must be processed in accordance with that institution's instructions.
3. Complete the remaining details on the summary voucher including:
  - a. each voucher individually in the space provided or attach an adding machine tape.
  - b. total number of sale vouchers.
  - c. total dollar value of sale vouchers.
  - d. total number of credit vouchers.
  - e. total dollar value of credit vouchers.
  - f. net total (if the net value of credits is greater than the net value of sales, enter a minus sign and circle the amount).
  - g. your signature where indicated.

**NOTE: No more than 100 vouchers should be placed behind any one merchant summary.**

4. Place into the Bank of Queensland merchant summary envelope:
  - a. the Bank copy of the summary voucher.
  - b. the Bank copies of the sales vouchers and any credit vouchers.
  - c. your adding machine tape (if any).
  - d. a Supply Order Form for any additional stationery (if required).

**NOTE: Please do not pin, staple or clip enclosures.**

5. Ensure that all details of the summary voucher (including merchant name, number & total) can be read through the window of the envelope.
6. Seal the envelope.
7. Sealed Merchant Summary Envelope is to be lodged at your local Bank of Queensland branch where you will receive a "Not for Value" receipt.
8. Funds will be credited to your nominated account once the contents of the envelope have been confirmed and individual transactions processed.

**NOTE: If the net value of credit vouchers exceeds the net value of sale vouchers on any one merchant summary, the net value amount will be drawn from your nominated account.**

## **6. GENERAL INFORMATION**

### **6.1 Stationery**

You will have been provided with initial stocks of stationery including sales vouchers, credit vouchers, merchant summary vouchers, merchant summary envelopes and supply order forms.

No later than one (1) month before your supply of stationery runs out, complete a supply order form and include it into a merchant envelope containing your daily banking .

### **6.2 Imprinters**

If your imprinter is faulty, telephone the Bank of Queensland Merchant Help Desk on 1800 068 427 to arrange for a replacement imprinter.

Should you need to process a card transaction prior to receiving your replacement imprinter, you **MUST** contact the Bank of Queensland Merchant Help Desk to obtain authorisation for the card details to be hand written on the sales voucher.

**NOTE: Imprinters and unused stationery supplied by Bank of Queensland remain the property of Bank of Queensland and must be returned to the nearest Bank of Queensland branch upon cancellation of your merchant facility.**

## 6.3 Merchant Statement

Bank of Queensland will provide a merchant statement once every calendar month. Statement will be forwarded to your nominated postal address.

Upon receipt, transaction records should be checked against your merchant statement.

Should merchant transactions processed during the month not be recorded on your monthly statement, please contact the Bank of Queensland Merchant Help Desk on 1800 068 427.

## 6.4 Retention of Vouchers

- Merchant copies of summary vouchers, sales vouchers and credit vouchers must be retained for not less than 18 months from the date of the card transaction.
- Transaction records must be provided to Bank of Queensland upon request.
- Transaction records should be checked against your merchant statement.

## 6.5 Change of Merchant Details

You must notify Bank of Queensland in writing prior to any of the following changes:

- Trading name.
- Trading address.
- Postal address.
- Closure of business.
- Ownership.
- Nominated settlement account number.
- Contact telephone number.

## 6.6 Closures

- Complete and fax a Request to Close merchant facility form which can be obtained from your local Bank of Queensland branch or by contacting the Bank of Queensland Merchant Help Desk on 1800 068 427.
- Return original form and all equipment to your nearest Bank of Queensland branch. This includes imprinter, merchant metal, merchant summary card, unused stationery and promotional material.

**Note:** Outstanding fees and charges must be paid prior to the closure of your nominated merchant account.

## **WARNING**

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