

Merchant Operating Guide
EFTPOS



**Bank of
Queensland**

5 June 2009

PHONE NUMBERS

Merchant Help Desk <ul style="list-style-type: none">▪ Service and Support▪ Terminal Difficulties	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 24 hours, 7 days a week to assist with terminal problems and can arrange for a service/technical call out.
- For any other matters please contact your branch or the Bank of Queensland Merchant Help Desk on business days between the hours of 8:00am - 5:30pm AEST.
- When contacting the Bank of Queensland Merchant Help Desk, please ensure you have your Merchant and/or terminal number available.
- If experiencing technical difficulties please ensure you have the details of the transaction and/or terminal error message available.

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**BANK OF QUEENSLAND
EFTPOS MERCHANT OPERATING GUIDE**

1. GENERAL

1.1 Bank of Queensland EFTPOS - Introduction

This Merchant Operating Guide is an easy to read manual detailing instructions on how to operate a Bank of Queensland EFTPOS Terminal.

Bank of Queensland EFTPOS means that your customers can pay for their purchases or withdraw cash electronically (debit card transactions only) through your Bank of Queensland EFTPOS terminal.

Bank of Queensland EFTPOS enables the fast efficient processing of debit card and credit card transactions with the electronic transmission of funds to your nominated Bank of Queensland bank account.

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.

1.2 General Operating Features

- Bank of Queensland EFTPOS terminals process online transactions for:
 - Debit cards (savings and cheque accounts);
 - Credit cards (All Visa and MasterCard); and with prior arrangements;
 - Charge cards Amex, Diners and JCB
- Bank of Queensland EFTPOS terminals can be individually programmed enabling functions specific to your business requirements subject to the following terminal type restrictions:

FUNCTIONS	LITE	STANDARD	MOBILE
Purchases	✓	✓	✓
Refunds	✓	✓	✓
MOTO (subject to approval)	✓	✓	✓
Voids	✓	✓	✓
Cash Out (chq/sav only)	X	✓	✓
Tipping	X	✓	✓
Pre-Authorisation/Checkout	X	✓	✓
Multi-Merchant	X	✓	✓

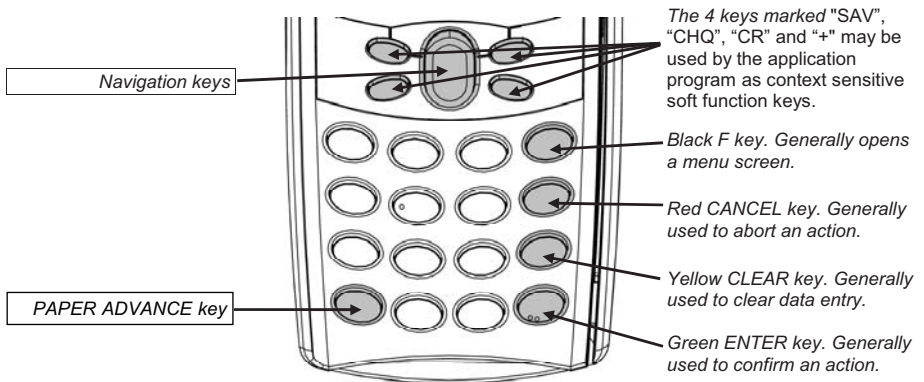
Simple instructions appearing on the terminal display will guide the operator through the transaction step by step.

- When processing a transaction the terminal will automatically dial the Bank of Queensland EFTPOS processing Centre. Call costs for all three terminal types are borne by Bank of Queensland.

1.3 Terminal Components

Usage of Key Pad

The meaning and purpose of each key on the key pad is determined by the application program, however in general the following convention applies:



LCD Contrast Adjustment

If you wish to increase or to decrease the contrast of the characters displayed on screen, simultaneously press and hold the "↑" and "▲" buttons to increase the contrast, or the "↓" and "▼" buttons to decrease the contrast. Keep pressing the buttons as long as necessary.

1.4 Normal Use

Using a Magnetic Stripe Card



For the terminal to read the magnetic stripe of a card you are required to gently swipe the card through the magnetic card reader as shown

1. Hold the card so that the magnetic stripe faces to the left while the front of the card (where the embossed card number is) faces to the right.
2. Rest the card on the entry of the magnetic card reader slot.
3. Gently swipe the card in the magnetic card reader slot at a constant rate. There is no need for excessive speed or great force as this shortens the life of the terminal and may void warranty

1.5 Paper Roll Installation/Storage

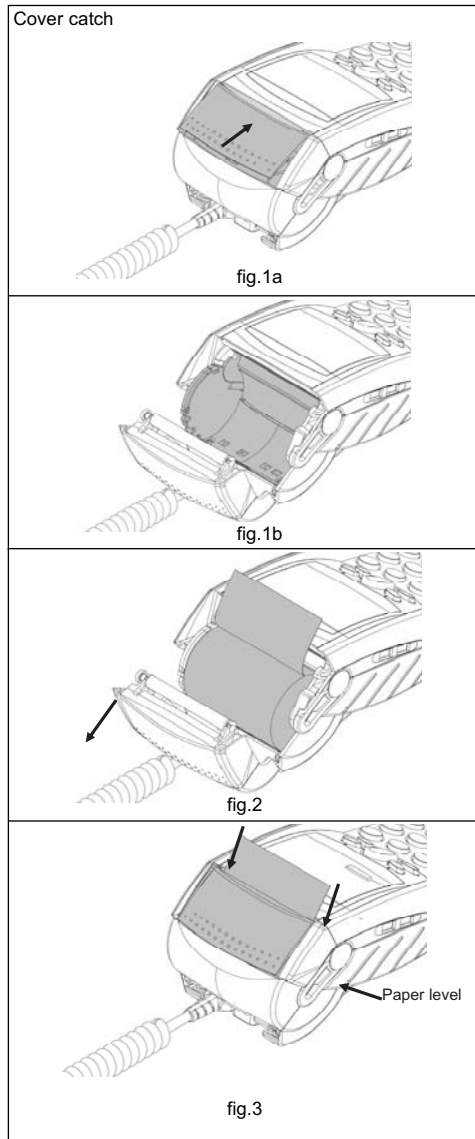
Installing the Paper Roll

Important: Use Bank of Queensland approved paper. Roll diameter: 40 mm.
Using unapproved paper can damage the terminal's printer mechanism and void warranty.

1. Open the paper holder cover (figure 1a) as follows:
 - Lift the catch located at the rear of the K230;
 - Pull the cover open to the rear of the device (figure 1b);
 - Do not force the cover against the cables below.
2. Remove the finished roll from the paper holder.
3. Remove the tape from the new roll and unroll the first turn of paper.
4. Place the new roll in the paper holder feeding the new roll from underneath, ensuring the outer side of the paper faces the screen (fig. 2).
5. Keep holding the paper and close the cover (figure 3).
6. Press simultaneously on both ends of the top of the paper cover (figure 3). This snaps in to hold the paper.

The K230 is ready for use.

Tip: the paper level can be monitored through the inspection window on the left side of the terminal.

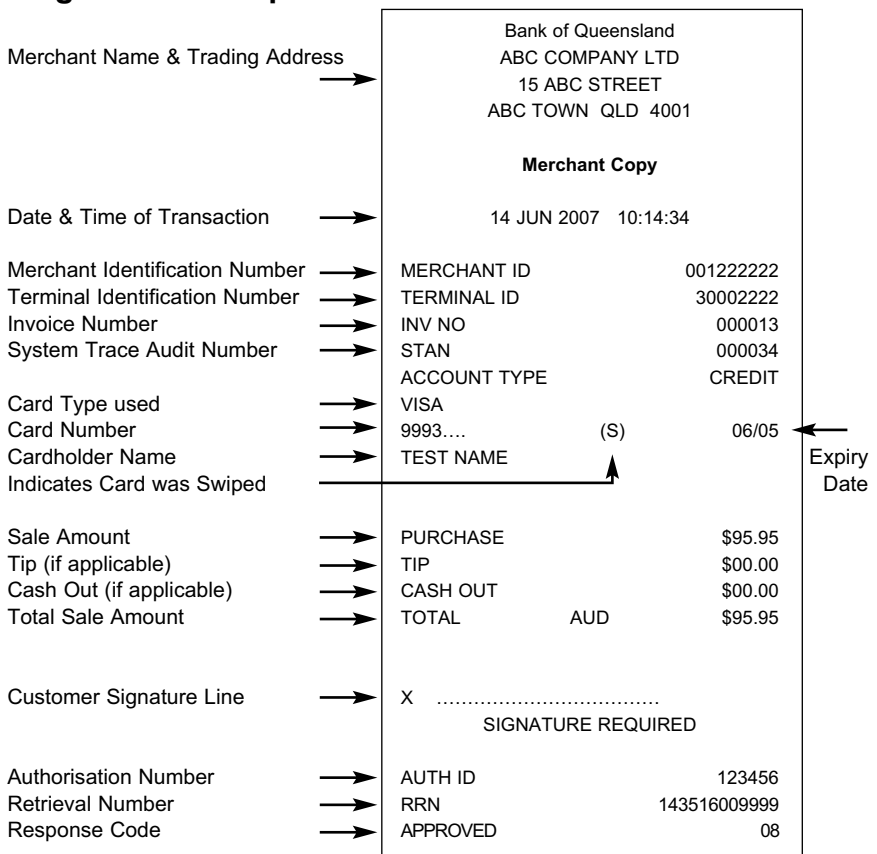


Precautions for thermal paper

As the receipt rolls can deteriorate with poor storage please follow these precautions to ensure optimal use and duration of printed receipts:

- avoid storage in hot humid places - ie near air-conditioners
- avoid direct contact with water
- avoid exposure to sunlight or ultraviolet for long periods
- avoid contact with solvents and petroleum products
- avoid direct contact with materials containing plasticizers - PVC folders or envelopes
- avoid pressure on or too much rubbing of the paper

1.6 Diagram of Receipt



NOTE: Retention of Receipts

All transaction receipts including approved, declined and settlements are to be retained by the Merchant for a minimum of 18 months, preferably in transaction sequence.

1.7 MOBILE EFTPOS Terminal Differences

While the Bank of Queensland MOBILE EFTPOS terminal functionality is the same as our STANDARD EFTPOS terminal the following information relates solely to the MOBILE terminal.

1.7.1 MOBILE EFTPOS Power Handling

A single battery charge should provide sufficient power to process up to 180 transactions, however to maximise battery life the following operational modes are part of the operating system.

Active Mode: This is the standard mode when the device is in use. This mode uses full power.

Standby Mode: This is a transitional mode between the active mode to a lower power consumption. This is the normal mode when the terminal is charging the battery and idle. A card swipe while in standby mode will initiate a transaction.

Sleep Mode: This is the maximum power saving mode. The device will require a key press to come out of this mode. A card swipe performed while in sleep mode will be ignored until a key is pressed.

The terminal will also be turned OFF by the operating system if the battery is too low. When the battery is in this situation any attempt to initiate a transaction will fail. The terminal should be re-charged as soon as possible.

The backlight will remain illuminated for a maximum of 15 seconds after any key has been pressed. However, it may not be illuminated at all when the operating system considers that the battery is low. Swiping a card does not trigger the backlight to be turned on.

1.7.2 MOBILE EFTPOS GPRS Service

As operation of the MOBILE EFTPOS terminal relies on connection to a GPRS mobile network, should you attempt to initiate a transaction in an area where the terminal is unable to detect a signal from our network provider (Telstra GPRS Mobile) then the terminal will be unable to process transactions.

1.7.3 MOBILE EFTPOS Settlements

The MOBILE EFTPOS terminal processes settlements for EFTPOS Cards, Visa and MasterCard cards in the same manner as existing Bank of Queensland EFTPOS terminals, however due to the introduction of transaction communications via the GPRS mobile network it will not be possible to settle charge cards (Amex, Diners & JCB) separately to the previously mentioned cards.

This will mean that any settlement request on the terminal will initiate settlement on all cards types established on the terminal at the same time. It is not possible to settle Bank of Queensland acquired card types (Debit Card, Visa and MasterCard) at a different time to other card types (American Express, Diners Club and JCB cards).

2. GETTING STARTED

2.1 Session Logon

1. Immediately after the Terminal has powered up and internal hardware and software checks are complete, the Terminal automatically connects to the Bank's EFTPOS Network.
2. If there are multiple Merchants attached to the Terminal, you will be prompted to select a single Merchant or All Merchants.
3. Providing the User ID undertaking this selection has the appropriate level of authority, the connection will proceed for the selected single Merchant or All Merchants.

2.2 User Management

You can configure your terminal for use by more than one user.

Each User will be allocated a user ID (2-49) and personal password. For security purposes each user will be required to enter their valid user ID and password before performing certain functions via the terminal.

The personal password can be up to 8 digits.

User 1 is known as the Master User:

- a. The Master User exists by default and cannot be deleted.
- b. The Master User has full access to all current and future merchants.
- c. The Master User's privilege level is SUPERVISOR and cannot be changed.

Supervisors

A supervisor can:

- a. Configure the terminal to add, delete or edit users
- b. Reset another user's password
- c. Set user restrictions on particular terminal functions ie tip addition to;
 - Available to Supervisors (and the Master User) only;
 - Restricted to any User with a valid User ID and password; or
 - Available to all Users without restriction.

Note: Some transactions such as Refunds will always require a User ID and password.

Users 2 to 49

- a. The User privilege can be either SUPERVISOR or USER;
- b. Users can only be added, deleted or edited by a Supervisor or The Master User

2.2.1. Accessing the User Management function

1. Select the function key (F) to access the Function Menu options and scroll through to User Management option using the up and down arrow key – screen 3/4.
2. Select User Management option – 2
3. Input your User ID and press <ENTER>
4. Input your Password and press <ENTER>

User Menu

USER MENU	
1	User Security
2	Edit Users
BACK	

This screen allows an authorised user – Supervisor or Master User to set the required user management option.

Option 1 – User Security

1. Press <1> to set user security restrictions for terminal functions.
 2. The application will proceed to Set User Security Restrictions for Functions screen.
 3. Press the numeric key on the terminal that matches the function on the menu until the required security setting is displayed for the selected function. Repeat process for each function.
- SUP = Function restricted to Supervisors (and Master User)
 - USER = Function restricted to any User with a valid User ID and password
 - NONE = Available to all Users without restriction

User Security (1/3) Screen

USER SECURITY (1/3)	
1 Purchase	NONE
2 Refund	SUP
3 Void	SUP
4 MOTO	NONE
5 ECI	NONE
6 Pre-Auth	NONEØ
BACK	

This screen allows an authorised user Supervisor or Master User to set the user privilege level required to access these functions

User Security (2/3) Screen

USER SECURITY (2/3)	
1 Checkout	NONE≠
2 Tip Addition	USER
3 Reprint Recpt	NONE
4 Shift Change	USER
5 Settlement	SUP
6 Term Settings	NONEØ
BACK	

This screen allows an authorised user Supervisor or Master User to set the user privilege level required to access these functions.

User Security (3/3) Screen

USER SECURITY (3/3)	
1 Reports	USER≠
2 Stationery	SUP
3 Send trans	USER
4 Force Rem Init	USER
5 Send test	USER
6 Reboot Term	USER
BACK	

This screen allows an authorised user Supervisor or Master User to set the user privilege level required to access these functions.

Option 2 - Edit Users

Press <2> this operation allows an authorised user Supervisor or Master User to add, delete or edit user records.

Edit User ID Screen

EDIT USER ID # xx	
1 Name	{name}
2 Level	SUPERVISOR
3 Reset Password	
4 User Refund Limit	
5 Merchant List	
BACK ADD DEL	

2.2.2 Add a New User

1. Press [ADD] to create a new user record. Note: Where multiple merchants are loaded on the terminal - Merchant list screen will display, select either individual merchants for user access or ALL to enable user access to all merchants.
2. Select <1> to open the User Name screen.

3. To key the new user name use the associated alphanumeric key then press <ENTER> to save the record. Note: To access the alpha keys, press the associated numeric key and use the up/down arrow key to scroll through the alpha options.

4. The user name must be 16 characters or less.

<p style="text-align: center;">USER NAME</p> <p style="text-align: center;">Enter user name</p> <p style="text-align: center;">[User xx]</p> <p>BACK</p>
--


This screen allows the user to modify the default user name assigned by the application when a new user record is created.

5. Select <2> to set the users Security Access Level. When a user record is created, the application will assign a privilege level of USER. This level can be modified as required.
6. Press <2> to toggle the user security level options until the correct security level is displayed. The new record is automatically saved as is displayed.
7. Select <3> to Reset Password.
8. Confirm the password reset at the prompt by pressing [YES]. (Press [NO] to abandon the operation.)

<p style="text-align: center;">RESET PASSWORD</p> <p style="text-align: center;">Are you sure?</p> <p style="text-align: center;">YES NO</p>

Note: If the confirmation prompt is not acknowledged before the timeout condition, the password is not reset.

The user must enter and confirm a new password next time they are prompted.

9. Select <4> to set the individual  User Refund Limit.
10. Enter the refund limit and press <ENTER>

User Refund Limit screen

<p style="text-align: center;">USER REFUND LIMIT</p> <p style="text-align: right;">↓</p> <p style="text-align: center;">Enter limit</p> <p style="text-align: center;">[\$0.00]</p> <p>BACK</p>

The purpose of this screen is to allow an individual refund limit for the user. This user will not be able to process refund transactions that exceed this limit.

Note: The Bank has a default maximum refund limit of \$1000 per day. Users individual refund limit can be set within this limit. For refunds greater than \$1000 contact the merchant Help Desk on 1800 068 427.

11. Select <5> to show the Merchant List screen - **Note:** Where multiple merchants are loaded on the terminal user access is indicated with an '**'.

2.2.3 Edit an Existing User

1. Go to the Edit Users Menu as per 2.2.1.
2. Locate the user record for editing by pressing the Up/Down arrow key to scroll through the user records. The user number is displayed at the top of the screen.
3. Edit user records as required following steps as per 2.2.1.

2.2.4 Delete a user

1. Go to the Edit Users Menu as per 2.2.3
2. Locate the user record to be deleted by pressing the Up/Down arrow key to scroll through the user records. The user number is displayed at the top of the screen
3. Press [DEL] to delete the user record.
4. Confirm the deletion at the prompt by pressing YES. (Press NO to abandon the deletion.)

DELETE USER

Are you sure?

YES NO

5. If the confirmation prompt is not acknowledged the request will timeout, the user will not be deleted, and the application returns to the Idle screen.

If (NO) is pressed to abandon the deletion, the user is not deleted, the application returns to the user screen showing the current user.

3. TRANSACTION PROCESSING

3.1 How to process a debit card purchase

- A debit card transaction can be made using either a debit card or a credit card, providing the credit card is 'linked' to and has direct access to the customer's cheque or savings account.
- Cash-out transactions are at the merchant's discretion and require the terminal to be configured to process cash-out transactions. (See Section 3.1.4)

NOTE: Cash out is only available on debit card transactions. Under no circumstances is cash out to be provided from credit card accounts.

1. Swipe the card through the card reader from top to bottom, ensuring the magnetic stripe is towards the body of the terminal. When the card swipe is successful the terminal will display the following screen:

TRANSACTION ENTRY		
Please select operation		
BACK	PUR	CASH

2. Select [**PUR**] using the labelled fast keys on the terminal. The terminal will display the following screen to enable entry of the **purchase amount** in dollars and cents:

PURCHASE ENTRY	
Please enter purchase amount	
[\$0.00]	
BACK	

3. Enter the **purchase amount** ie \$45 = 4500 then Press <ENTER>. **Note:** If the purchase amount is incorrect press <CLEAR> and re-enter the correct amount, then press <ENTER>.
4. If the 'Purchase with Cash' (Cash-out) option is enabled the terminal will display the following screen.

PURCHASE ENTRY	
Please enter purchase amount	
[\$0.00]	
BACK	

If 'Purchase with Cash' (Cash-out) is not enabled, the terminal will not display this option. Proceed to Step 7

5. Enter the '**cash out**' amount and Press <ENTER>. If the cardholder does not require 'cash out' leave as \$0.00 and Press <ENTER>
6. The terminal will then display the following account selection screen.

{Merchant name}		
Purchase:	\$	DD.CC
Cash:	\$	DD.CC
Total:	\$	DD.CC
Please select account		
{CHQ}	{SAV}	{CR}

At this point the cardholder should verify the purchase and/or cash out amount then using the fast keys on the terminal, select the account type to be debited.

{CHQ} for cheque account
{SAV} for savings account
{CR} for credit account

If an incorrect account type has been selected, the cardholder can press the [BACK] key to select a different account type.

NOTE: The credit card option {CR} will not be displayed if cash out has been requested or if a debit card was swiped.

7. The terminal will display the following screen ready for the cardholder to enter their Personal Identification Number (PIN):

TRANSACTION ENTRY

Enter PIN
and ENTER
[]

BACK

Using the terminal's keypad the cardholder should now enter their PIN and press the <ENTER> key.

8. The terminal will display the following transaction result screen:

EFTPOS REQUEST

(APPROVED OR DECLINED)

At this time a merchant receipt will be printed. **Note:** The merchant should confirm the details on the receipt are correct and that the transaction has been approved. This receipt is to be retained by the merchant as proof of transaction

9. The following screen will then be displayed.

RECEIPT PRINTING

Print Customer Receipt?
YES NO

Press {YES} to print the customer receipt. Hand the customer their receipt, with the customer card, (and cash if applicable).

3.2 How to process a credit card purchase

- **Cash out is NOT permitted on credit card transactions. However a credit card may be used to access a cheque or savings account. This type of transaction will be processed as a debit card transaction. See Section 3.1**
1. Swipe the card through the card reader from top to bottom, ensuring the magnetic stripe is towards the body of the terminal. When the card swipe is successful the terminal will display the following screen:

TRANSACTION ENTRY

Please select
operation

BACK {PUR} {REFUND} {CASH}

2. Select **[PUR]** using the labelled fast keys on the terminal. The terminal will display the following screen to enable entry of the **purchase amount** in dollars and cents:

PURCHASE ENTRY

Please enter
purchase amount
[\$0.00]

BACK

3. Enter the purchase amount ie \$45 = 4500 then Press <ENTER>. Note: If the purchase amount is incorrect Press <CLEAR> and re-enter the correct amount, then press <ENTER>.
4. If the 'Purchase with Cash' (Cash-out) option is enabled the terminal will display the following screen.

TRANSACTION ENTRY

Please enter
cash amount
[\$0.00]

BACK

As 'Cash-out' on credit cards is not permitted, leave the 'cash out' as \$0.00 and Press <ENTER>.

Note: If a cash-out amount is entered at this point, the terminal will not offer credit as an account option in later screens.

If 'Purchase with Cash' (Cash-out) is not enabled, the terminal will not display this option.

5. The terminal will then display the following account selection screen.

{Merchant name}	
Purchase:	\$DD.CC
Please select account	
{CHQ}	{SAV} {CR}

At this point the cardholder will verify the purchase amount then using the fast keys on the terminal, select the account type to be debited.

{CHQ} for cheque account
{SAV} for savings account
{CR} for credit account

If an incorrect account type has been selected, the cardholder can press the [BACK] key to select a different account type.

NOTE: The credit card option {CR} will not be displayed if cash out has been requested or if a debit card was swiped.

6. The terminal will then prompt for a PIN:

Enter PIN and/or ENTER
[]

At the cardholder's option, if they have been issued with a PIN for their credit card, they can enter it now or they can simply press {ENTER} to continue and provide a signature instead.

NOTE: It is important to remember that it is the cardholder's choice to use a PIN or to provide a signature, it is not mandatory to use a PIN.

7(a). When authorised by PIN, the terminal will display the following transaction result screen and proceed straight to receipt printing:

EFTPOS REQUEST
[APPROVED OR DECLINED]

NOTE: If a transaction is declined, a brief reason and numeric code will be displayed on the terminal and receipt

NOTE: The merchant should confirm the details on the receipt are correct and that the transaction has been approved.

The merchant receipt is to be retained by the merchant as proof of transaction.

7(b). **When authorised by a signature**, the previous transaction result screen will display followed by the following prompting the merchant to have the cardholder sign in the space provided on the receipt.

If the cardholder signature is in order press {YES}.

RECEIPT PRINTING	
Signature Required	
Signature OK?	
YES	NO

A customer copy receipt will be printed. Hand the customer copy, with the customer card, to the customer.

8. If Merchant is not satisfied with the signature, press {NO} or {CANCEL} and the transaction will be cancelled and the terminal will return to the idle screen.

3.3 MOTO/Handkey Facility

- This facility is only available to approved mail/telephone (ie: card not present) Merchants.
 - Terminals are not configured to enable this function unless pre-approved by Bank of Queensland.
 - This function is available for credit card and charge card transactions only.
1. Select <MOTO>

Note: MOTO can be selected by one of two methods – by the use of a preset ‘Hot Key’ or via the Function Menu.

➤ Press {MOTO} ‘Hot Key’ displayed on the Idle Screen.

OR

➤ Select the function key (F) button and scroll through to the <MOTO> option using the up/down arrow key – screen 1/4 option 6.

2. Terminal will display the Manual Transaction Card Entry screen.

TRANSACTION ENTRY	
Please enter card number	
[]
BACK	

The purpose of this screen is to allow the merchant to manually key in the card number. The card number length must be no less than 11 digits and no greater than 19 digits.

3. Key in the card number and Press <ENTER>.
4. The Terminal will display:

TRANSACTION ENTRY

Please enter
card expiry date

MMYY
[]

BACK

The purpose of this screen is to allow the merchant to manually key in a card expiry date.

5. Key the expiry date and press <ENTER>.
6. Where set, the terminal will display:

TRANSACTION ENTRY

Please enter CVV
xxx press ENTER

[]

BACK

The purpose of this screen is to allow the merchant to manually key in a CVV code if required.
xxx = 'and' if CVV entry is REQUIRED.
xxx = 'and/or' if CVV entry is OPTIONAL.

Note: The CVV is the 3 or 4 digit number usually printed on the signature strip on the reverse side of the credit card. CVV can also be referred to as CVC.

7. Key the CVV and press <ENTER>.
8. The Terminal will display:

TRANSACTION ENTRY

Please select
operation

BACK {PUR} {REFUND}

9. Select the required transaction type.
10. Terminal will display the Transaction Amount entry screen:

PURCHASE ENTRY

Please enter
purchase amount
[\$0.00]

BACK

11. Enter the purchase amount ie \$45 = 4500 and Press <ENTER>.
12. The Terminal will display the Amount Confirmation screen.

{Merchant name}		
Purchase: \$DD.CC		
Is this correct?		
BACK	YES	NO

13. Select
 - {YES} to proceed,
 - {NO} will cancel the transaction and return to the idle screen.
 - {CANCEL} will cancel the transaction and return to the idle screen.
14. The terminal will display the Transaction Result screen:

EFTPOS REQUEST
[APPROVED OR DECLINED]

15. The Merchant receipt will be printed. Confirm the sale details on the receipt and write the order details in the signature panel of the signature space provided.
16. The terminal will display the Receipt Screen:

RECEIPT PRINTING	
Print Customer Receipt?	
YES	NO

17. If {YES} is selected, the Customer Receipt will print. If you do not respond or press {NO}, the Terminal will return to the idle screen and no customer receipt will be printed.

NOTE: Retain the Merchant copy for your records.

3.4 How to process a refund

A refund MUST only be made using the same card as the original sale transaction. It's recommended the merchant sight the terminal receipt for the original transaction.

1. Select the function key (F) to access the function menu options. Then select option (2) Refund. The following screen will appear.

REFUND TRANSACTION	
Please SWIPE CARD	
BACK}	

2. Swipe the card through the card reader from top to bottom, ensuring the magnetic stripe is towards the body of the terminal. When the card swipe is successful the terminal will display the following screen.

REFUND ENTRY

Please enter
refund amount
[\$0.00]

BACK

3. Enter the refund amount ie \$45 = 4500 and Press <ENTER>.
4. The terminal may request a User ID if one has been set up within the terminal. If so the following screen will appear into which you enter your User ID and press <ENTER>.

USER ID

Enter user ID
[]

5. The terminal will then display the following screen, requesting the user password to authorise the transaction. Enter your password and press <ENTER>.

PASSWORD CHECK

Enter password
[]

Note: If the refund amount exceeds the user's access, the terminal will display an error message and prompt for an alternate User ID and password.

6. Upon receipt of a valid User ID and password the terminal will display the following account selection screen.

{Merchant name}

Refund: \$DD.CC

Please select account
{CHQ} {SAV} {CR}

At this point the cardholder will verify the refund amount then using the fast keys on the terminal device, select the account type to be refunded.

{CHQ} for cheque account
{SAV} for savings account
{CR} for credit account

If an incorrect account type has been selected, the cardholder can press the [BACK] key to select a different account type.

Where cheque or savings account was chosen go to Step 7.

Where credit was chosen go to Step 8.

7. Where a cheque or savings account was chosen the terminal will display the following screen. The cardholder will then enter their PIN on the terminal keypad and press <ENTER>.

TRANSACTION ENTRY
Enter PIN and ENTER []
BACK

At this time a merchant receipt will be printed. **Note:** The merchant should confirm the details on the receipt are correct and that the transaction has been approved.

This receipt is to be retained by the merchant as proof of transaction

8. Where credit card account was chosen the terminal will display the receipt printing screen and print merchant receipt. At this time a merchant receipt will be printed. **Note:** The merchant should confirm the details on the receipt are correct and that the transaction has been approved; if the details are in order have the cardholder sign the space provided on the receipt.

This receipt is to be retained by the merchant as proof of transaction

If the cardholder signature is in order press {YES}

RECEIPT PRINTING Signature Required
Signature OK?
YES NO

9. If the merchant is **not** satisfied with the signature, press {NO} or {CANCEL} and the transaction **will be cancelled** and the terminal will return to the idle screen.
10. Customer copy will be printed upon acceptance of the signature or valid PIN entry. Hand the customer copy, with the customer card, to the customer.

Note: Retain the merchant copy of all transactions for your records.

3.5 How to Process a Void Transaction (Credit Card Only)

- A void transaction is the cancellation of a transaction that exists in the current batch (ie transactions that have not yet been settled).

- This procedure cannot be completed on pre-authorisation or debit card transactions.
1. Select the function key (F) to access the Function Menu options and scroll through to the <Void> option using the up and down arrow key – screen 2/4.
 2. Select <Void> option - 2.
 3. Where set, the terminal will prompt for a User ID:

USER ID
Enter user ID []

4. Enter your User ID and press <ENTER>.
5. Terminal will prompt for the user password to authorise the transaction:

Enter password
[]

6. Enter your password and press <ENTER>.
7. Terminal will display a list of transactions in chronological order from earliest to latest that can be selected. Use the soft keys to navigate through the list until the required transaction is located. Select the required transaction from the list.
8. The terminal will display the confirmation screen:

VOID TRANSACTION	
1 Auth ID	123456
2 INV	000123
3 Card #	456433.....111
4 Amt	\$10.05
5 Date	D/M/YY
BACK	PREV NEXT SELECT

Note: To reduce the number of transactions listed, individual criteria can be searched. For example to search by amount press option 4 and enter the amount, only transactions for the entered amount will then be displayed.

Once a transaction is selected a confirmation screen will display:

SELECT TRANSACTION	
1 Auth ID	123456
2 INV	000123
3 Card #	456433.....111
4 Amt	\$10.05
5 Date	D/M/YY
BACK	YES NO

10. Select {YES} to accept. Terminal will display Receipt Printing screen and print Merchant Receipt
11. Terminal will print the voided transaction Merchant receipt. The receipt will reflect the original transaction details and include the word "VOID".
12. Have the customer sign the original receipt (Merchant copy).
13. After you are satisfied that the signature on the Merchant copy of the receipt is that of the customer's signature on the presented card, press {YES}.

RECEIPT PRINTING	
Signature Required	
Signature OK?	
YES	NO

14. Customer copy will be printed upon acceptance of the signature. Hand the customer copy, with the customer card, to the customer.

Note: If the void transaction request is completed at the end of the day the following steps should also be included after the last void transaction request.
15. Select the function key (F) to access the Function Menu options and scroll through to the <Send Stored Trans> option using the up and down arrow key - screen 3/4. this will ensure all Void transaction requests are completed before the next settlement request.

3.6 How to Process a Tip

- This function enables a tip to be added after the original purchase has been processed. The customer confirms the base amount of the sale, signs the receipt and writes a tip amount on the receipt.
- 'Tip Addition' must be enabled at the terminal. If this function is required and not enabled contact Bank of Queensland Merchant Help Desk on 1800 068 427.
- 'Tip Addition' can only be processed to credit card (Visa and MasterCard) and charge cards.
- Tips can only be processed where the original sale transaction is in the current batch (ie transactions that have not been settled).

1. Select <TIP ADDITION>

Note: Tip addition can be selected by one of two methods – by the use of a present 'Hot Key' or via the Function Menu

➤ Press {TIP} 'Hot Key' displayed on the Idle Screen

OR

➤ Select function key (F) button and scroll through to the <Tip> option using the up/down arrow key – screen 2/4 option 3.

2. Where set, the terminal will prompt for a User ID:

<p>USER ID</p> <p>Enter user ID []</p>
--

3. Enter your User ID and press <ENTER>.
4. Terminal will prompt for the user password to authorise the transaction:

<p>Enter password</p> <p>[]</p>

5. Enter your password and press <ENTER>.
6. Terminal will display a listing of transactions that can be Tipped. The list will be in Invoice No. order:

SELECT TRANSACTION	
1 Auth ID	123456
2 INV	000123
3 Card #	456433.....111
4 Amt	\$10.05
5 Date	D/M/YY
<p>BACK PREV NEXT SELECT</p>	

Note: To reduce the number of transactions listed, individual criteria can be searched. For example to search by amount press option 4 and enter the amount, only transactions for the entered amount will then be displayed.

7. Select the transaction that is to be adjusted for Tipping.
8. The Amount Verification/Entry screen will be displayed to enable confirmation of the original purchase price:

<p>TIP ENTRY</p> <p>Please verify purchase amount [\$DD.CC]</p> <p>BACK</p>
--

9. Confirm amount and Press <ENTER>.
10. Terminal will display the Tip Entry Screen:

<p>TIP ENTRY</p> <p>Purchase: \$DD.CC Enter tip amount [\$DD.CC]</p> <p>BACK</p>
--

11. Enter the Tip amount as written on the receipt and press <ENTER>.
12. Terminal will display the Amount Confirmation screen:

{Merchant name}	
Purchase:	\$DD.CC
Tip:	\$DD.CC
Total:	\$DD.CC
	Is this correct?
BACK	YES NO

13. Select
 - {YES} to proceed;
 - {BACK} or {CLEAR} if the Tip amount is incorrect to return to Step 10 to re-enter the Tip amount.
 - {NO} or {CANCEL} will cancel the Tip addition transaction.

14. Terminal will display:

EFTPOS REQUEST
Approved

15. Terminal will print the adjusted Merchant receipt including the tip addition.

16. The terminal will display the Receipt Screen:

RECEIPT PRINTING	
Print Customer Receipt?	
YES	NO

17. If {YES} is selected, the Customer Receipt will print. If you do not respond or press {NO}, the Terminal will return to the idle screen from where the Tipping transaction was initiated.

Note: If the tip entry request is completed at the end of the day the following steps should also be included after the last tip has been entered.

15. Select the function key (F) to access the Function Menu options and scroll through to the <Send Stored Trans> option using the up and down arrow key – screen 3/4. This will ensure all Tips entered are completed before the next settlement request.

3.7 How to Process a Pre-Authorisation

- This function is used to reserve funds for a sale to be completed at a later time. This function is commonly used in accommodation and car rental industries
 - 'Pre-Authorisations' must be enabled at the terminal. If this function is required and not enabled contact Bank of Queensland Merchant Help Desk on 1800 068 427.
 - 'Pre-Authorisations' can only be processed to credit (Visa and MasterCard) and charge card.
1. Select <PRE-AUTH>

Note: Pre-authorisations can be selected from one of two methods – by the use of a preset 'Hot Key' or via the Function Menu.

- From either the Function Menu - Select the function key (F) button and scroll through to the <Pre-Auth> option using the up/down arrow key – screen 1/4 option 4.

OR

- Using the Hot Key .

- The Terminal will display the Pre-Authorisation Swipe Card Screen.

PRE-AUTHORISATION

Please Swipe Card

BACK

- Swipe the card or enter the card number manually.
- Where set terminal will prompt for a User ID:

USER ID

Enter user ID

[]

- Enter your User ID and press <ENTER>.
- Terminal will prompt for the user password to authorise the transaction:

Enter password

[]

- Enter your password and press <ENTER>.
- If the card number is manually entered this additional screen may appear:

TRANSACTION ENTRY

Please enter CVV
and/or press ENTER

[]

BACK

Note: The CVV is the 3 or 4 digit number usually printed on the signature strip on the reverse side of the credit card. CVV can also be referred to as CVC.

- Enter the CCV and press <ENTER>.
- Enter the authorisation amount and press <ENTER>.
- The Terminal will display the Amount confirmation screen.

{Merchant name}		
	Pre-Auth:	\$DD.CC
	Is this correct?	
BACK	YES	NO

12. Select
 - {YES} to proceed,
 - {BACK} if the amount is incorrect and the screen will return to Step 10 to allow re-entry of the Pre-Auth amount.
 - {NO} will cancel the transaction and return to Step 2
 - {CANCEL} will cancel the transaction and return to the idle screen.

13. The terminal will display the Transaction Result screen:

EFTPOS REQUEST
(APPROVED OR DECLINED)

14. Press <ENTER>.
15. The terminal will display the Receipt Printing screen and print Merchant Receipt.
16. Merchant should confirm that the pre-auth details on the receipt are correct and if the details are in order have the cardholder sign in the space provided on the receipt.
17. If the cardholder signature is in order press {YES}.

RECEIPT PRINTING	
Signature Required	
Signature OK?	
YES	NO

18. Customer copy will be printed upon acceptance of the signature. Hand the customer copy, with the card to the customer.
19. If Merchant is **not** satisfied with the signature press {NO}, the transaction will be cancelled and signature mismatch receipt will be printed and terminal will return to the idle screen.

3.8 How to Process a Checkout Transaction

- A Checkout transaction is used to complete a previously entered pre-authorisation transaction.
- Pre-Authorisation information is retained in the terminal for a period of 7 days and then is automatically deleted. When a Checkout is processed, the terminal will search for a previously processed Pre-Auth and if located, will match the contents of the Pre-Auth and forward the transaction for finalisation. If a Pre-Auth is not located, a new transaction will need to be processed.

- The original Pre-Auth receipt may be required for completion of the Checkout transaction as the Auth ID may be required for matching purposes.

1. Select <CHECKOUT>

Note: Checkouts can be selected from one of two methods – by the use of a preset ‘Hot Key’ or via the Function Menu.

- From either the Function Menu - Select the function key (F) button and scroll through to the <Checkout> option using the up/down arrow key – screen 1/4 option 5.

OR

- Using the Hot Key.

2. The Terminal will display the Check-out Swipe Card Screen

CHECKOUT

Swipe credit card
OR
Press ENTER to retrieve
pre-auth transaction

BACK

3. Swipe the card if available or Press <ENTER> to receive the full list of all existing pre-authorisations.
4. Where set, the terminal will prompt for a User ID:

USER ID

Enter user ID

BACK []

5. Enter your User ID and press <ENTER>
6. Terminal will prompt for the user password to authorise the transaction:

Enter password

[]

BACK

7. Enter your password and press <ENTER>
8. If you swiped the card proceed to step 10
9. Terminal will display a listing of the pre-auth transactions for checkout. The list will be in Invoice No. order:

SELECT TRANSACTION	
1 Auth ID	123456
2 INV NO	000123
3 Card #	456433.....111
4 Amount	\$10.05
5 Date	D/M/YY
BACK PREV NEXT SELECT	

Note: To reduce the number of transactions listed, individual criteria can be searched. For example to search by amount press option 4 and enter the amount, only transactions for the entered amount will then be displayed.

10. Either - From the list select the transaction to be completed as Checkout
Or - Enter the Auth ID from the original pre-auth receipt.

This screen will activated if you have swiped the card to progress this transaction.

CHECKOUT ENTRY
Please Enter Auth ID []
BACK

11. The Terminal will display the Transaction Amount entry screen:

CHECK-OUT ENTRY
Please enter purchase amount [\$0.00]
BACK

12. Enter the amount and press <ENTER>
13. The Terminal will display the Amount Confirmation screen.

{Merchant name}
Checkout:\$DD.CC
Is this correct? YES NO

14. Select
 - {YES} to proceed,
 - {NO} will cancel the transaction and return to Step 2,
 - {CANCEL} will cancel the transaction and return to the idle screen.
15. The Terminal will display the Result screen.

EFTPOS REQUEST
Approved

16. The Merchant receipt will be printed. Confirm the Checkout details on the receipt and if the Checkout is in order have the customer sign in the space provided.
17. If cardholder signature is in order press {YES}. Cardholder receipt will be automatically printed upon acceptance.

RECEIPT PRINTING	
Signature Required	
Signature OK?	
YES	NO

18. If Merchant is not satisfied with the signature, press {NO} or {CANCEL} and the transaction will be reversed and the terminal will return to the idle screen.

Note: If a transaction is declined, a brief reason and numeric code are displayed on the terminal and receipt.

Note: If the checkout request is completed at the end of the day the following steps should also be included after the last tip has been entered.

15. Select the function key (F) to access the Function Menu options and scroll through to the <Send Stored Trans> option using the up and down arrow key – screen 3/4. This will ensure all Checkout transactions are completed before the next settlement request.

3.9 Cancelling a Transaction

Debit Card Transactions:

- A debit card transaction can be cancelled at any stage before the customer presses <ENTER> on the Terminal by pressing <CANCEL> on the terminal.
- Once the debit card transaction has been processed it can only be cancelled by processing a refund. Refer to Section 3.4 - How to Process a Refund.

Credit Card Transactions:

- If the original credit card transaction is in the current batch (ie transactions that have not been settled), the transaction should be reversed by processing a Void transaction. Refer to Section 3.5 - How to Process a Void Transaction.
- If the original credit card transaction is in a previous batch (ie. credit card transactions that have already settled), the transaction can only be cancelled by processing a refund. Refer to Section 3.4 - How to Process a Refund.

3.10 How to Reprint a Receipt

- The reprint function in the Menu allows the Merchant to reprint a receipt for any transaction in the current batch (ie. transactions that have not been settled).
- Once the terminal has settled you cannot reprint a transaction.

To reprint a transaction receipt:

1. Select the function key (F) to access the Function Menu options and scroll through to the <Reprint Receipt> option using the up and down arrow key – screen 1/4
2. Select <Reprint Receipt> option - 1.
3. Where set terminal will prompt for a User ID:

USER ID	
Enter user ID	
BACK	[]

4. Enter your User ID and press <ENTER>
5. Terminal will prompt for the user password to authorise the transaction:

Enter password	
[]	
BACK	

6. Enter your password and press <ENTER>
7. Terminal will display:

REPRINT RECEIPT	
Enter Invoice No.	
[xxxxxxxx]	
BACK	VIEW

The default display will be the last transaction.

8. To print this transaction press <ENTER>
9. If a previous receipt is required, enter the Invoice number if known and press <ENTER>
10. If the Invoice number is not known press <VIEW> to obtain the list of all transactions in the current batch. Use the PREV or NEXT keys to scroll through the list. If there are multiple receipts with the same Invoice Number ie Tip Entries etc, the Terminal will display the last transaction.
11. When transaction is located press <SELECT> and the receipt will be reprinted with the words "Duplicate" printed on the receipt.

4. SETTLEMENTS AND SHIFT CHANGES

4.1 Daily Settlement

- The Merchant must perform a settlement every day.
- If the Merchant has not performed a settlement by approximately 6:00pm the Bank of Queensland EFTPOS system will automatically perform a 'forced' settlement.
- If required the Merchant can contact the Bank of Queensland Merchant Help Desk and arrange for daily settlement to occur at a time convenient for the merchant.
- Multiple settlements can be performed daily however it is generally only necessary to settle once a day.

NOTE: The first settlement of bank business day will be credited to your nominated account overnight with each additional settlement being credited to your nominated account on the next bank business day.

4.2 Settlement Procedure

1. Select the function key (F) to access the Function Menu options and scroll through to the <Settlement> option using the up and down arrow key – screen 1/4
2. Select <Settlement> option - 3.
3. Where set, the terminal will prompt for a User ID:

USER ID

Enter user ID
[]

4. Enter your User ID and press <ENTER>
5. Terminal will prompt for the user password to authorise the transaction:

Enter password

[]

6. Enter your password and press <ENTER>
7. The Terminal will display the Confirm Settlement screen.

SETTLEMENT

Do you want to settle?

YES NO

8. Press {YES} to proceed with the settlement OR {NO} to abandon the process.

9. Terminal will display:

SELECT ACQUIRER (1/1)	
1	BOQ
2	Diners
3	Amex
BACK	ALL

10. To settle acquirers individually:

- Press <1> to settle BOQ
- Press <2> to settle Diners
- Press <3> to settle Amex/JCB
- Press <ALL> to settle all transactions

NOTE: It is not possible to settle BOQ, Diner or Amex acquired transactions at different times if using a Mobile terminal. Any settlement request will result in a settlement request being sent for all card types mentioned above.

11. Terminal will print the settlement totals for each acquirer chosen. The settlement receipt will show the total number and amount of all transactions made since the last settlement and consist of 2 sections, Bank totals and Terminal totals. Merchant will balance transaction receipts to Bank totals.

Settlement Receipt

BOQ

MERCHANT ID		12345678
TERMINAL ID		12345678
BANK TOTALS		
BANK TOTALS (AUD)		
BATCH: 000001		
SETL: DD/MM/YY		
SALES	n	\$DD.CC
REFUNDS	n	\$DD.CC
TOTAL	n	\$DD.CC
CASH OUT	n	\$DD.CC
ADJUSTS	n	\$DD.CC
<hr/>		
Bank of Queensland (BOQ)		
Merchant Trading Address		
Suburb State Postcode		
Bank of Queensland		
SETTLEMENT		
DD MMM YYYY HH:MM:SS		
TO		
DD MMM YYYY HH:MM:SS		
MERCHANT NAME name1		
MERCHANT ID		12345678
TERMINAL ID		12345678
<u>DEBIT</u>		
PUR	nnn	\$DD.CC
CSH	nnn	\$DD.CC
REF	nnn	(\$DD.CC)
<hr/>		
TOTAL		AUD \$DD.CC
<u>{credit card type}</u>		
PUR	nnn	\$DD.CC
REF	nnn	(\$DD.CC)
<hr/>		
TOTAL		AUD \$DD.CC
<u>{credit card type}</u>		
PUR	nnn	\$DD.CC
CSH	nnn	\$DD.CC
REF	nnn	(\$DD.CC)
<hr/>		
TOTAL		AUD \$DD.CC
TOTAL DEBIT/CREDIT		
PUR	nnn	\$DD.CC
CSH	nnn	\$DD.CC
REF	nnn	(\$DD.CC)
<hr/>		
TOTAL		AUD \$DD.CC
<hr/>		

Notes

Bank Totals is the amount that will be deposited to the nominated settlement account

Setl = The date settlement will be deposited to nominated settlement account

Terminal Totals show Debitcard, Visa and MasterCard totals individually showing a summary of all purchases, cash-outs and refunds stored in the terminal since the last settlement.

The summary shows the number of occurrences (nnn) and the sub-total amounts (\$xx.xx).

```

Bank of Queensland
(Diners)
Merchant Trading Address
Suburb State Postcode
Bank of Queensland
SETTLEMENT

DD MMM YYYY HH:MM:SS
TO
DD MMM YYYY HH:MM:SS

MERCHANT NAME name1
MERCHANT ID 12345678
TERMINAL ID 12345678

DEBIT
PUR nnn $DD.CC
REF nnn ($DD.CC)

TOTAL AUD $DD.CC
_____

...
...
repeated for each merchant selected
...
...

```

Where Selected, Charge card settlements are then shown separately.

Where multiple merchants have been selected, the next merchant details are then printed.

4.3 Shift Change

- Shift totals are independent of settlement times and do not reset when a settlement is performed.
 - Complete a shift change to reset Shift Totals.
1. Select the function key (F) to access the Function Menu options and scroll through to the <Shift Change> option using the up and down arrow key – screen 1/4
 2. Select <Settlement> option - 2.
 3. Where set, the terminal will prompt for a User ID:

```

USER ID

Enter user ID
[ ]

```

4. Enter your User ID and press <ENTER>
5. Terminal will prompt for the user password to authorise the transaction:

```

Enter password

[ ]

```

6. Enter your password and press <ENTER>

7. The following Shift Change screen will display

<p style="text-align: center;">SHIFT CHANGE</p> <p style="text-align: center;">Do you want to start a new shift?</p> <p style="text-align: center;">YES NO</p>
--

8. Select {YES} to continue with the Shift Change OR {NO} to cancel the Shift Change and return to the Function Menu.
9. If you have a Multi Merchant facility, the Shift Change will start for all merchants selected.
10. The Terminal will display the Shift Change Report Criteria.

<p style="text-align: center;">SHIFT CHANGE</p> <p>1 User</p> <p>2 Card</p>
--

Selecting <1> will print the Shift End Report by User.
Selecting <2> will print the Shift End Report by Card Type.

11. Select the required option.
12. Terminal will print a shift summary of purchases, refunds and cashout transactions by user or card type as selected.

Shift End Totals Report – By User

Bank of Queensland		
Merchant Name		
Trading Address		
Suburb State Postcode		
SHIFT END REPORT (BY USER)		
28 FEB 2004 21:12:13		
TO		
29 FEB 2004 11:12:13		
MERCHANT	NAME	name1
MERCHANT	ID	12345678
TERMINAL	ID	12345678
SHIFT USER		uu
PUR	uu nnn	\$DD.CC
	uu nnn	\$DD.CC
CSH	uu nnn	\$DD.CC
	uu nnn	\$DD.CC
REF	uu nnn	(\$DD.CC)
	uu nnn	(\$DD.CC)
TOTAL		AUD \$DD.CC
PRE-AUTHORISATION AUD		
uu nnn		\$DD.CC
uu nnn	\$DD.CC	
AUD		
TIP	uu nnn	\$DD.CC
	uu nnn	\$DD.CC
MERCHANT	NAME	name2
MERCHANT	ID	87654321
TERMINAL	ID	87654321
PUR	uu nnn	\$DD.CC
	uu nnn	\$DD.CC
CSH	uu nnn	\$DD.CC
	uu nnn	\$DD.CC
REF	uu nnn	(\$DD.CC)
	uu nnn	(\$DD.CC)
TOTAL		AUD \$DD.CC
PRE-AUTHORISATION AUD		
uu nnn	\$DD.CC	
uu nnn	\$DD.CC	
AUD		
TIP	uu nnn	\$DD.CC
	uu nnn	\$DD.CC

Notes

Shift Sub total Report by User shows a summary of all purchases (including tips), cash-outs and refunds per user (uu).

The summary shows the number of occurrences (nnn) and the sub-total amounts (\$DD.CC).

Pre-authorisation summary is shown next per user (uu).

The summary shows the number of occurrences (nnn) and the sub-total amount (\$DD.CC).

Tip summary is shown last per user (uu).

The summary shows the number of occurrences (nnn) and the sub-total amount (\$DD.CC).

Where terminal contains multi merchants the report will be completed for each merchant.

Shift Sub Total Report Receipt – By Card

Bank of Queensland		
Merchant Name		
Trading Address		
Suburb State Postcode		
SHIFT SUBTOTAL REPORT		
(BY CARD)		
29 FEB 2004 22:00:00		
TO		
1 MAR 2004 22:00:00		
MERCHANT	NAME	name1
MERCHANT	ID	12345678
TERMINAL	ID	12345678
SHIFT USER		01
DEBIT		
PUR	nnn	\$DD.CC
CSH	nnn	\$DD.CC
REF	nnn	(\$DD.CC)
TOTAL		AUD \$DD.CC
{credit card type}		
PUR	nnn	\$DD.CC
REF	nnn	(\$DD.CC)
TOTAL		AUD \$DD.CC
{credit card type}		
PUR	nnn	\$DD.CC
REF	nnn	(\$DD.CC)
TOTAL		AUD \$DD.CC
{Charge Card type}		
PUR	nnn	\$DD.CC
REF	nnn	(\$DD.CC)
TOTAL		AUD \$DD.CC
TOTAL DEBIT/CREDIT		
PUR	nnn	\$DD.CC
CSH	nnn	\$DD.CC
REF	nnn	(\$DD.CC)
TOTAL		AUD \$DD.CC

Notes:

The Debit card totals are shown first showing a summary of all purchases (including tips), cash-outs and refunds per user (uu).

The report shows the number of occurrences (nnn) and the sub-total amounts (\$DD.CC).

For each card type the totals are shown in AUD followed by the subtotals for each card.

The charge card subtotals are then printed, followed by the credit/debit total for the merchant.

5. REPORTS

5.1 Report Selection Menu

- Various reports are available from the Terminal. Access to these reports is available through the Function Menu.
- 1. Select the function key (F) to access the Function Menu options and scroll through to the <Reports> option using the up and down arrow key – screen 2/4
- 2. Select <Reports> option – 5
- 3. Where set, the terminal will prompt for a User ID:

USER ID
Enter user ID
[]

- 4. Enter your User ID and press <ENTER>
- 5. Terminal will prompt for the user password to authorise the transaction:

Enter password
[]

- 6. Enter your password and press <ENTER>
- 7. Terminal will display the Report Selection screen:

Report selection screen (1/2)

REPORTS

- 1. Shift report
- 2. Settlement reports
- 3. Daily reports
- 4. Transaction report
- 5. Tip reports
- 6 Host Message

↓

BACK

This screen allows the user to select a type of report to run.

Report selection screen (2/2)

REPORTS

- 1. Config Report
- 2. Statistics

↑

BACK

This screen allows the user to select a type of report to run.

8. Select the required report type:
 - Press <1> to select the Shift Report.
 - Press <2> to view Settlement reports options.
 - Press <3> to view Daily Report options.
 - Press <4> to select Transaction Report.
 - Press <5> to view Tip Report options.
 - Host Message – this functionality has not been implemented.
 - Press Down, then <1> to select Config Report.
 - Press Down, then <2> to select Statistics.

5.2 Shift Report:

- The use of shift reports is optional and provides a summary of the current shift for each user:
 - Purchases
 - Cash outs
 - Refunds
 - Pre-Authorisations and
 - Tips
1. Select <1> from the Reports Menu.
 2. The Terminal will display the Shift Report Criteria.

SHIFT REPORT
1 User
2 Card
BACK

3. Selecting <1> will print the Shift Sub Total Report by User.
4. Selecting <2> will print the Shift Sub Total Report by Card Type.
5. Select the required option and the report will print without further intervention.

Shift Sub Total Report Receipt – By User

Bank of Queensland		
Merchant Name		
Trading Address		
Suburb State Postcode		
SHIFT SUBTOTAL REPORT (BY USER)		
28 FEB 2004 21:12:13 TO 29 FEB 2004 11:12:13		
MERCHANT NAME		name1
MERCHANT ID		12345678
TERMINAL ID		12345678
SHIFT USER		uu
PUR	uu nnn	\$xx.xx
	uu nnn	\$xx.xx
CSH	uu nnn	\$xx.xx
	uu nnn	\$xx.xx
REF	uu nnn	(\$xx.xx)
	uu nnn	(\$xx.xx)
TOTAL		AUD \$yyy.yy
PRE-AUTHORISATION AUD		
	uu nnn	\$xx.xx
	uu nnn	\$xx.xx
AUD		
TIP	uu nnn	\$xx.xx
	uu nnn	\$xx.xx
MERCHANT NAME		name2
MERCHANT ID		87654321
TERMINAL ID		87654321
PUR	uu nnn	\$xx.xx
	uu nnn	\$xx.xx
CSH	uu nnn	\$xx.xx
	uu nnn	\$xx.xx
REF	uu nnn	(\$xx.xx)
	uu nnn	(\$xx.xx)
TOTAL		AUD \$yyy.yy
PRE-AUTHORISATION AUD		
	uu nnn	\$xx.xx
	uu nnn	\$xx.xx
AUD		
TIP	uu nnn	\$xx.xx
	uu nnn	\$xx.xx

Notes

Shift Sub total Report by User shows a summary of all purchases (including tips), cash-outs and refunds per user (uu).

The summary shows the number of occurrences (nnn) and the sub-total amounts (\$xx.xx).

Pre-authorisation summary is shown next per user (uu).

The summary shows the number of occurrences (nnn) and the sub-total amount (\$xx.xx).

Tip summary is shown last per user (uu).

The summary shows the number of occurrences (nnn) and the sub-total amount (\$xx.xx).

Where terminal contains multi merchants the report will be completed for each merchant.

Shift Sub Total Report Receipt – By Card

Bank of Queensland		
Merchant Name		
Trading Address		
Suburb State Postcode		
SHIFT SUBTOTAL REPORT		
(BY CARD)		
29 FEB 2004 22:00:00		
TO		
1 MAR 2004 22:00:00		
MERCHANT NAME	name1	
MERCHANT ID	12345678	
TERMINAL ID	12345678	
SHIFT USER	01	
DEBIT		
PUR	nnn	\$xx.xx
CSH	nnn	\$xx.xx
REF	nnn	(\$xx.xx)
TOTAL	AUD \$yyy.yy	
<u>{credit card type}</u>		
PUR	nnn	\$xx.xx
REF	nnn	(\$xx.xx)
TOTAL	AUD \$yyy.yy	
<u>{credit card type}</u>		
PUR	nnn	\$xx.xx
REF	nnn	(\$xx.xx)
TOTAL	AUD \$yyy.yy	
<u>{Charge Card type}</u>		
PUR	nnn	\$xx.xx
REF	nnn	(\$xx.xx)
TOTAL	AUD \$yyy.yy	
TOTAL DEBIT/CREDIT		
PUR	nnn	\$xx.xx
CSH	nnn	\$xx.xx
REF	nnn	(\$xx.xx)
TOTAL	AUD \$yyy.yy	

Notes

The Debit card totals are shown first showing a summary of all purchases (including tips), cash-outs and refunds per user (uu).

The report shows the number of occurrences (nnn) and the sub-total amounts (\$xx.xx).

For each card type the totals are shown in AUD followed by the subtotals for each card.

The charge card subtotals are then printed, followed by the credit/debit total for the merchant.

NOTE: Shift totals are independent of settlement times and do not reset when a settlement is performed.

Shift totals are closed/reset via the Function menu. Select the function key (F) button and scroll through to the <Shift Change> option using the up/down arrow key – screen 1/4 option 2. Reset shift totals are printed automatically.

5.3 Settlement Report

There are three settlement reports available.

- **Subtotal** will show
 - A summary for purchases, tips, cash-outs and refunds for Debit card, Visa and MasterCard
 - A summary of Pre-Authorisation transactions
 - A summary of Charge Card Transactions

Summary of transactions shown will be in the current batch ie. transactions since the last settlement.

- **Last Settlement** will show
 - Total purchases, tips, cash-outs and refunds for Debit card, Visa and MasterCard
 - Pre-Authorisation transactions each card type
 - Charge Card Transactions

Total of transactions shown will be all transactions during the last settlement period.

- **Previous Settlement** will show
 - Total purchases, tips, cash-outs and refunds for Debit card, Visa and MasterCard
 - Pre-Authorisation transactions each card type
 - Charge Card Transactions

Total of transactions shown will be all transactions during the previous settlement period.

1. Select <2> from the Reports Menu.
2. User Authentication may be required.
3. The Terminal will display the Settlement Report period selection
Settlement Report period selection

<p style="text-align: center;">SETTLEMENT REPORTS</p> <p>1 Subtotal</p> <p>2 Last Settlement</p> <p>3 Previous Settlement</p> <p>BACK</p>
--

This screen allows the user to select the period of the settlement report.

4. Press <1> to select the Subtotal Report.
5. Press <2> to select Last Settlement.
6. Press <3> to select Previous Settlement.

7. Select the required option and the report will print without further intervention.
8. If multiple merchants are assigned, the Terminal will display the Merchant Selection screen:

```
SELECT MERCHANT  
1 {MERCHANT 1}  
2 {MERCHANT 2}  
  
BACK    ALL
```

This screen allows the user to choose whether to run the report for one merchant or all the merchants to which the user is assigned.

- Select merchant(s). Where multiple merchant records exist in the terminal and the user processing this operation is assigned to more than one merchant then the user can elect to run reports individually for each merchant or run one report for all the merchants. Up to 5 merchants can be configured in a single Terminal.
- Press the numeric key matching the merchant for which the report is required to run an individual report for *only* that merchant (and repeat this step to run an individual report for another merchant) OR
- Press [ALL] to run the report for all merchants for this user.

Settlement Report Receipt

Bank of Queensland		
Trading Address		
Suburb	State	Postcode
Bank of Queensland		
{type}		
29 FEB 2004 11:12:13		
TO		
1 MAR 2004 11:12:13		
MERCHANT	NAME	name1
MERCHANT	ID	12345678
TERMINAL	ID	12345678
DEBIT		
PUR	nnn	\$xx.xx
CSH	nnn	\$xx.xx
REF	nnn	(\$xx.xx)
<hr/>		
TOTAL	AUD \$yyy.yy	
{credit card type}		
PUR	nnn	\$xx.xx
CSH	nnn	\$xx.xx
REF	nnn	(\$xx.xx)
<hr/>		
TOTAL	AUD \$yyy.yy	
{credit card type}		
PUR	nnn	\$xx.xx
CSH	nnn	\$xx.xx
REF	nnn	(\$xx.xx)
<hr/>		
TOTAL	AUD \$yyy.yy	
TOTAL DEBIT/CREDIT		
PUR	nnn	\$xx.xx
CSH	nnn	\$xx.xx
REF	nnn	(\$xx.xx)
<hr/>		
TOTAL	AUD \$yyy.yy	
<hr/>		
PRE-AUTHORISATION	AUD	
nnn	\$yyy.yy	
<hr/>		
{Charge Card type}		
PUR	nnn	\$xx.xx
CSH	nnn	\$xx.xx
REF	nnn	(\$xx.xx)
<hr/>		
TOTAL	AUD \$yyy.yy	
<hr/>		
...		
...		
repeated for each merchant selected		
...		
...		

Notes

{Type} = SUBTOTAL REPORT, LAST SETTLEMENT or PREVIOUS SETTLEMENT depending on the selection.

Debitcard, Visa and MasterCard totals are shown first showing a summary of all purchases, cash-outs and refunds. The summary shows the number of occurrences (nnn) and the sub-total amounts (\$xx.xx).

Pre-authorisation summary is shown next for all card types. The summary shows the number of occurrences (nnn) and the sub-total amount (\$xx.xx).

Charge card totals are then shown separately.

5.4 Daily Report

- The daily report is a summary of transactions from 00:00:00 to 23:59:59 of the selected day. If the current day is selected, the report will be a summary of transaction up to the time of the report.
1. Select <3> from the Reports Menu.
 2. User Authentication may be required.
 3. The Terminal will display the Daily Report period selection
Daily Report period selection

DAILY REPORTS
1. Today {xxxx}
2. Wednesday
3. Tuesday
4. Monday
5. Sunday
6. Saturday
BACK

This screen allows the user to select the day of the daily report.
xxxx = name of current day.
Items 2 to 6 contain the names of the 5 preceding days.

4. Select the required option and the report will print without further intervention.
5. If multiple merchants are assigned, the Terminal will display the Merchant Selection screen:
Merchant Selection screen

SELECT MERCHANT
1. {MERCHANT 1}
2. {MERCHANT 2}
BACK ALL

This screen allows the user to choose whether to run the report for one merchant or all the merchants or all the merchants to which the user is assigned.

- Select merchant(s). Where multiple merchant records exist in the terminal and the user processing this operation is assigned to more than one merchant then the user can elect to run reports individually for each merchant or run one report for all the merchants. Up to 5 merchants can be configured in a single Terminal.
- Press the numeric key matching the merchant for which this report is required to run an individual report for *only* that merchant (and repeat this step to run an individual report for another merchant) OR
- Press [ALL] to run the report for all merchants for this user. Where the report is printed for all merchants, this report will contain one section for each merchant accessible to the user who initiates the report function.

Daily Report Receipt

Bank of Queensland		
Trading Address		
Suburb State Postcode		
DAILY REPORT		
for Monday 1 MAR 2004		
Printed 3 MAR 2004 17:20:31		
MERCHANT NAME	name1	
MERCHANT ID	12345678	
TERMINAL ID	12345678	
DEBIT		
PUR	nnn	\$xx.xx
CSH	nnn	\$xx.xx
REF	nnn	(\$xx.xx)
TOTAL		AUD \$yyy.yy
<u>{credit card type}</u>		
PUR	nnn	\$xx.xx
CSH	nnn	\$xx.xx
REF	nnn	(\$xx.xx)
TOTAL		AUD \$yyy.yy
<u>{credit card type}</u>		
PUR	nnn	\$xx.xx
CSH	nnn	\$xx.xx
REF	nnn	(\$xx.xx)
TOTAL		AUD \$yyy.yy
TOTAL DEBIT/CREDIT		
PUR	nnn	\$xx.xx
CSH	nnn	\$xx.xx
REF	nnn	(\$xx.xx)
TOTAL		AUD \$yyy.yy
PRE-AUTHORISATION		
nnn	\$xxx.xx	
nnn	xxx.xx	
nnn	xxx.xx	
<u>{Charge Card type}</u>		
PUR	nnn	\$xx.xx
CSH	nnn	\$xx.xx
REF	nnn	(\$xx.xx)
TOTAL		AUD \$yyy.yy
...		
...		
repeated for each merchant selected		
...		
...		

Notes

Debit card, Visa and MasterCard totals are shown first showing a summary of all purchases, cash-outs and refunds.

The summary shows the number of occurrences (nnn) and the sub-total amounts (\$xx.xx).

Pre-authorisation summary is shown next for all card types. The summary shows the number of occurrences (nnn) and the sub-total amount (\$xx.xx).

Charge card totals are then shown separately.

Where multiple merchants have been selected next merchant details are then printed.

5.5 Transaction Report

- The transaction report is a summary of transactions performed since the last settlement.

Note: Pre-Authorisation transaction older than seven days will not be reported.

1. Select <4> from the Reports Menu.
2. User Authentication may be required.
3. The Terminal will display all approved transactions stored within the Terminal.
Note: Online transactions are only stored until the next settlement and pre-auth transactions for 7 calendar days.

TRANS {tid}/NNNNNN		
1 Merchant Name	{name}	↑
2 Trans	{trans}	
3 Online	{yes/no}	
4 Acct	{acct}	
5 Auth ID	XXXXXX	
Time	DD/MM HH:MM	
Card Number:		
	0123456789012345 (C)	
Expiry	mm/yy	
6 Total	\$XX.XX	
Cash	\$XX.XX	
Tip	\$XX.XX	↓
7 Date DD/MM		
BACK PREV NEXT PRINT		

The purpose of this screen is to allow the user to review transactions on screen and to filter the report to print only selected transactions or the complete report.

4. To view the transaction details on screen for the current transaction, press the Up and Down keys where the whole transaction does not fit on the screen.
5. Press <PREV> and <NEXT> keys to view details for other transactions on screen. **Note:** Transactions are listed in ascending date and time order.
6. Press numeric key (1-7) to apply a filter to the listed transaction.
Note: Filters are accumulative, and multiple filters can be applied at the same time.
7. Press [PRINT] to print the report for all currently listed transactions.
Note: Where filters have been applied only those transactions will print.
8. The Transaction report prints details for selected approved transactions stored in the terminal.

Transaction Report receipt

Bank of Queensland	
Trading Address	
Suburb State Postcode	
TRANSACTION REPORT	
1 MAR 2004 11:12:13	
MERCHANT NAME	name1
MERCHANT ID	12345678
TERMINAL ID	12345678
INV# NNNNNN	
Date/Time	DD MMM YYYY HH:MM:SS
Trans type	{type}
Account type	{acct}
{Card Name}	
0123456789012345(c)	dd/mm
Auth ID	YYYYYY
Amount	AUD \$XXX.XX
Tip	AUD \$X.XX
Cash	AUD \$x.xx
Total	AUD\$YYYY.YY
.....	

Notes:

{NNNNNN} = Invoice Number.

{type} = PURCHASE, REFUND, CASH, PRE-AUTH, CHECKOUT, PAYMENT, VOID PURCHASE, VOID REFUND, VOID CASH.

{acct} = CREDIT, CHEQUE or SAVINGS

The records in the transaction report are sorted by merchant then by date and time.

{c}= s for swiped, m for manual entry

This report does not print totals.

5.6 Tip Report

There are three tip reports available.

- **Subtotal** will show
 - A summary of tips transactions for Visa and MasterCard
 - A summary of tip transactions for Charge Card

Tip Transactions shown will be in the current batch ie. tips since the last settlement.

- **Last Settlement** will show
 - Total tip transactions for Visa and MasterCard
 - Total tip transactions for Charge Card

Tip Transactions shown will be all tips during the last settlement period.

- **Previous Settlement** will show
 - Total tip transactions for Visa and MasterCard
 - Total tip transactions for Charge Card

Tip Transactions shown will be all tips during the previous settlement period.

1. Select <5> from the Reports Menu.
2. User Authentication may be required.

3. The Terminal will display the Tip Report period selection

Tip Report period selection

TIP REPORTS
1 Subtotal
2 Last Settlement
3 Previous Settlement
BACK

This screen allows the user to select the period of the tip report.

4. Press <1> to select the Subtotal Report.
5. Press <2> to select Last Settlement.
6. Press <3> to select Previous Settlement.
7. Select the required option and the report will print without further intervention.
8. If multiple merchants are assigned, the Terminal will display the Merchant Selection screen:

SELECT MERCHANT
1 {MERCHANT 1}
2 {MERCHANT 2}
BACK ALL

This screen allows the user to choose whether to run the report for one merchant or all the merchants to which the user is assigned.

- Select merchant(s). Where multiple merchant records exist in the terminal and the user processing this operation is assigned to more than one merchant then the user can elect to run reports individually for each merchant or run one report for all the merchants. Up to 5 merchants can be configured in a single Terminal.
- Press the numeric key matching the merchant for which this report is required to run an individual report for *only* that merchant (and repeat this step to run an individual report for another merchant) OR
- Press [ALL] to run the report for all merchants for this user. Where the report is printed for all merchants, this report will contain one section for each merchant accessible to the user who initiates the report function.

Tip Report receipt

Bank of Queensland		
Trading Address		
Suburb State Postcode		
BOQ TIP REPORT		
{type}		
28 FEB 2004 21:12:13		
TO		
29 FEB 2004 11:12:13		
MERCHANT	NAME	name1
MERCHANT	ID	12345678
TERMINAL	ID	12345678
TIP	uu nnn	\$xx.xx
	uu nnn	\$xx.xx
MERCHANT	NAME	name2
MERCHANT	ID	87654321
TERMINAL	ID	87654321
TIP	uu nnn	\$xx.xx
	uu nnn	\$xx.xx
	.	
	.	
	.	

Note:

{Acquirer} = acquirer name

{type}=SUBTOTAL, LAST SETTLEMENT, or PREVIOUS SETTLEMENT.

Tip summary is shown per user (uu).

The summary shows the number of occurrences (nnn) and the sub-total amount (\$xx.xx).

6. FALLBACK PROCEDURES

6.1 When to use manual fall back procedures

You may only process a manual fall back transaction in following circumstances:

1. Where technical difficulties are experienced with your Bank of Queensland merchant terminal and after logging a call on Merchant Help Desk (1800 068 427) and seeking permission to do so.
2. When the following error messages displayed on the terminal:
 - Error Call Help Time Out (TO)
 - Error Call Help Communication Error
 - Issuer Unavailable

Under no circumstances are fall back vouchers to be used where the transaction has been declined for any of the following reasons:

- Card Reader Error
- Expired Card
- Invalid PIN
- Transaction DECLINED for any reason
- Where the merchant is off site; OR
- Terminal has run out of Receipt Paper

6.2 How to complete a manual merchant voucher

- For information on how to process manual credit card transactions, refer to the “Manual Merchant Operating Guide” Section in this booklet.
- Fall back debit card transactions may only be completed up to a maximum value of \$100.00.
- Fall back credit card transactions are to be enveloped and banked separately to debit card fall back transactions. (Do not include credit card and debit card vouchers in the same envelope). Separate stationery is supplied for this purpose.

All vouchers are to be banked within two business days of the date of transaction.

7. SECURITY

7.1 Security of Information

7.1.1 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 EFTPOS terminal, PIN Pad, power pack, 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.

7.1.2 EFTPOS Terminals

You should make every effort with the placement of the EFTPOS Terminal to ensure that:

- The customer has the ability to ensure that PIN entry cannot be observed by you or your staff;
- When a customer is standing (or sitting) in a natural position, the PIN pad can be shielded so that any other person wishing to observe the PIN being entered can only do so in an obvious manner;
- Mirrors or other reflective material are not placed in a position that would enable the PIN entry to be observed through reflection;
- Any security cameras are not placed in such a position that would enable the cameras to be used to obtain a visual record of a customer's PIN;

7.1.3 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.

7.1.4 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 Code (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.

8. TROUBLE SHOOTING

8.1 Terminal Error Messages

- Most messages are self-explanatory however, if assistance is required contact the Bank of Queensland Merchant Help Desk on 1800 068 427.
- The 'Call Help XX' messages are displayed when 'abnormal' conditions are encountered which require the transaction be re-tried or the Bank of Queensland Merchant Help Desk need to be contacted for assistance. (The 2-character error code (XX) indicates the type of error detected and must be given to the Bank of Queensland Merchant Help Desk operator who will determine the appropriate action required). Remember to always write down the error message if contact with the Help Desk is required.

8.2 Terminal Not Responding

- Check for any loose or disconnected cables;
- Check other telephones in the office to ensure they are operational;
- Check that there has not been or is not a current power failure in the office;
- Check paper roll is adequate;
- Check that all indicator lights are operational on the Terminal;
- If these checks do not highlight any obvious errors, contact the Bank of Queensland Merchant Help Desk for assistance.

9. TRAINING

- The terminal can be placed in 'Training' mode. When in training mode transactions can be performed using any card. Transactions are not sent to the acquirer host and transaction amounts are not added to the terminal/settlement totals.
- Any transaction receipts generated while the terminal is in training mode will be clearly marked "**Training Void**"
- When placed in training mode the 'Training Off Timer' parameter will start to count down when if the terminal is idle. The counter is set for 5 minutes

and is reset every time that a transaction is initiated in training mode. The Training timer is displayed on the Idle screen.

- When the timer has counted down to 'zero' the terminal will exit the Training mode and will be automatically put back into normal processing mode. This ensures that if the terminal is left idle then it reverts to normal processing mode.
- When the terminal is in Training mode then only those transactions carried out in training mode can be viewed in the reporting options. The opposite also applies when using the terminal reporting options in normal processing mode, only those transactions carried out in normal processing mode can be viewed.

9.1 To access Training Mode:

1. Select the function key (F) to access the Function Menu options and scroll through to the <Terminal Settings> option using the up and down arrow key – screen 2/4
2. Select <Terminal Settings> option – 6
3. Select <Training Mode> option-2 to turn function on/off

10. TERMINAL MAINTENANCE

- To maintain the EFTPOS terminals operating efficiency, the terminal should be cleaned regularly.
- Wipe the terminal and display screen using a damp clean cloth.
- To clean the card reader, wrap a clean, damp cloth around a business card and run the card gently through the reader.
- A soft brush will keep the keyboard dust free.
- DO NOT USE ABRASIVE MATERIALS, CHEMICALS OR SOLVENTS.
- DO NOT CLEAN THE ELECTRICAL CONNECTORS OR PAPER ROLL.

11. STATIONERY ORDERING PROCESS

11.1 How to Process an Electronic Stationery Order

1. Select the function key (F) to access the Function Menu options and scroll through to the <Stationery Request> option using the up and down arrow key – screen 3/4
2. Select <Stationery Request> option – 3
3. Where set, the terminal will prompt for a User ID:

USER ID

Enter user ID
[]

4. Enter your User ID and press <ENTER>
5. Terminal will prompt for the user password to authorise the transaction:

Enter password

[]

6. Enter your password and press <ENTER>

Stationery Request screen

STATIONERY REQUEST

1 Order Stationery
2 Void current order

BACK

This screen allows the user to select to create a new stationery order or to cancel an earlier active order.

7. Press <1> to order stationery.
8. The Order Stationery – Item list screen is displayed.

Order stationery - item list screen

ORDER STATIONERY

1 {item 1}
2 {item 2}
3 {item 3}

BACK

This screen allows the user to select the stationery item required for an order. This screen may have up and down arrow keys for scrolling if there are more than 6 items available to order.

9. Select a required stationery item by pressing the numeric key matching the item required for this stationery order.
10. The Order Stationery Item quantity screen is displayed

Order Stationery - item quantity screen

ORDER STATIONERY

How many
do you want?

[nn]

BACK

This screen allows the user to enter the number of stationery items required for an order.
nn = can be any number between 1 and 99

11. The user enters a number then presses <ENTER> key to submit it.
12. The Confirm order screen is displayed

Confirm order screen

ORDER STATIONERY #n

Order	{item n
Quantity	nn
Press ENTER to order	
BACK	ADD
DEL	VOID

This screen allows the user to review an item included in the stationery order, add or delete items from the order, and confirm or void the order.

13. Press <ENTER> to submit the order or
14. Press [ADD] to return to the Order Stationery item quantity screen and add a new item to the order.
15. Press [DEL] to remove the currently displayed item from the order and return to the previous item or, if this was the last item, to the Order Stationery item quantity screen.
16. Press [VOID] to void the entire stationery order and return to the Idle screen.
17. If <ENTER> has been pressed, the terminal connects to the Bank and submits the request.
18. Any other open stationery requests stored at the host will be overridden at this point.
19. When the information transfer is complete, the Stationery Order receipt prints without any user intervention.
20. If successful, a stationery order receipt is printed showing a list of the items and quantities ordered.

Stationery Order Receipt

Bank of Queensland

Merchant Name
Trading Address
Suburb State Postcode

STATIONERY ORDER
1 MAR 2004 11:12:13

MERCHANT	ID	12345678
TERMINAL	ID	12345678
USER	ID	01

ITEMS:

{item x}	nn	
{item x}	nn	
{item x}	nn	

This order will be delivered to the address above. If delivery is required to a different address, please cancel this order and telephone Merchant Help Desk with your order

Notes:

{Item x} = stationery item,
{nn} = number of items ordered

Note: Stationery ordered electronically will be sent to the trading address shown on your receipts not your postal address. Allow up to 6 working days for receipt of order.

11.2 How to Void Current Stationery Request

To void a stationery request, there must be an open stationery request active and not yet cleared by the Bank of Queensland host.

1. Select the function key (F) to access the Function Menu options and scroll through to the <Stationery Request> option using the up and down arrow key – screen 3/4
2. Select <Stationery Request> option – 3
3. Where set, the terminal will prompt for a User ID:

USER ID

Enter user ID
[]

4. Enter your User ID and press <ENTER>
5. Terminal will prompt for the user password to authorise the transaction:

Enter password

[]

6. Enter your password and press <ENTER>
7. The Stationery Request screen is displayed

Stationery Request screen

STATIONERY REQUEST
1 Order Stationery 2 Void current order

This screen allows the user to void a current active order.

8. Press <2> to cancel a current active stationery order.
9. If there is an active current stationery order the Void Stationery Order screen will display.

Void Stationery Order screen

VOID STATIONERY
Are you sure you want to void pending stationery order?
BACK YES NO

This screen allows the user to confirm that a current order should be cancelled.

10. Press [Yes] to void the order.
11. Press [No], [Back] or [Clear] to cancel the void and return to the Stationery Request Screen.
12. The Terminal will connect to the Bank and print the Void Stationery Order receipt when confirmed.

Void Stationery Order receipt

Bank of Queensland		
Merchant Name Trading Address Suburb State Postcode		
VOID STATIONERY ORDER 1 MAR 2004 11:12:13		
MERCHANT ID	12345678	
TERMINAL ID	12345678	
USER ID	01	
Update successful		00
No error		

Notes:

If APPROVED, code = 00, (order voided successfully)

If DECLINED,
 code = 58 (Invalid terminal)
 code = 96 (TMS error)
 code = 98 (MAC error – detected by TMS)
 code = blank (Order not found / already processed)

11.3 How to Order Stationery Manually

- Where EFTPOS stationery is required to be sent to an alternate address other than the trading address contact the Bank of Queensland Merchant Help Desk on 1800 068 427 to place your order.

12. GENERAL INFORMATION

12.1 Merchant Statement

Bank of Queensland will provide a merchant statement once every calendar month. Statements will be forwarded to you 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.

12.2 Retention of Vouchers

- Merchant copies of EFTPOS receipts, merchant summaries, 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.

12.3 Cards Left on Premises

- If a card is left at your premises please retain it for 24 hours in a safe/secure place.
- If the card is claimed do not hand over the card until you have established the claimant's identity, preferably by comparison of a signature and/or photo identification.
- If the card is not claimed within 24 hours, cut it in half horizontally through the account number and hand it in at your nearest Bank of Queensland branch or to the bank from which the card was issued.

12.4 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 fee account number.
- Contact telephone number.

12.5 Procedures for Relocation of Terminal

- Following approval from Bank of Queensland to relocate the EFTPOS Terminal
- Remove telephone and power leads from existing wall points.
- Plug the telephone and power leads into the new wall points (ensure the telephone lead and the power lead at the terminal have not been disconnected. Contact the Bank of Queensland Help Desk if these connections have been damaged.)
- Turn the power on and the terminal will automatically perform a logon. This process will take approximately 1 minute. Whilst the terminal is performing an automatic logon, messages will appear on the terminal display in rapid succession. If the logon is successful the terminal will display [LOGON PASSED]. Once the Logon is complete the terminal will return to the idle screen.
If the terminal displays an error message during the logon process, contact the Bank of Queensland Merchant Help Desk on 1800 068 427.

IMPORTANT NOTE: If the terminal is being relocated to new premises written advice must be provided to Bank of Queensland prior to relocation.

12.6 Closures

To close your merchant facility

Electronic Merchants

- Complete and fax a Request to Close merchant facility form which can be obtained from you local Bank of Queensland branch or by contacting the Bank of Queensland Merchant Help Desk on 1800 068 427.
- Upon receipt of your request Bank of Queensland Merchant Operations will arrange for collection of your merchant equipment from the address nominated on your request.

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

12.7 Damaged, Lost or Stolen Equipment

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

WARNING

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