



NAB EFTPOS USER GUIDE

*for Countertop
& Mobile*

About your NAB EFTPOS Terminal

NAB EFTPOS Mobile



NAB EFTPOS
Countertop



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This User Guide is for NAB merchants who have signed the Merchant Agreement General Terms and Conditions. Please make yourself fully aware of the capabilities and limitations of your new EFTPOS terminal and do not hesitate to contact NAB should you have any further queries.

NAB is here to help you 24 hours a day, 7 days a week

Call Merchant Service Centre **1300 369 852**
Email **Merchant.Service.Centre@nab.com.au**

Before contacting the NAB Merchant Service Centre in regard to any error message, please write down all the error information as well as your merchant and terminal numbers so your query can be quickly resolved.

For Authorisation

Credit Cards **13 25 15**
Debit Cards – *Cheque or Savings* **1300 369 852**
American Express **1300 363 614**
Diners Club **1800 331 112**

Sales Enquiries **1300 EFTPOS (1300 338 767)**
8am – 6pm Monday to Friday

Fraud related enquiries **1300 622 372 (Option 3)**
8am – 5pm Monday to Friday

Lost or Stolen cards Call the above authorisation line appropriate for the card type used (credit or debit). Ask for extension 500

Service response time

It is NAB's intent to replace a faulty terminal within 8 business hours in metropolitan areas.

Merchant Details

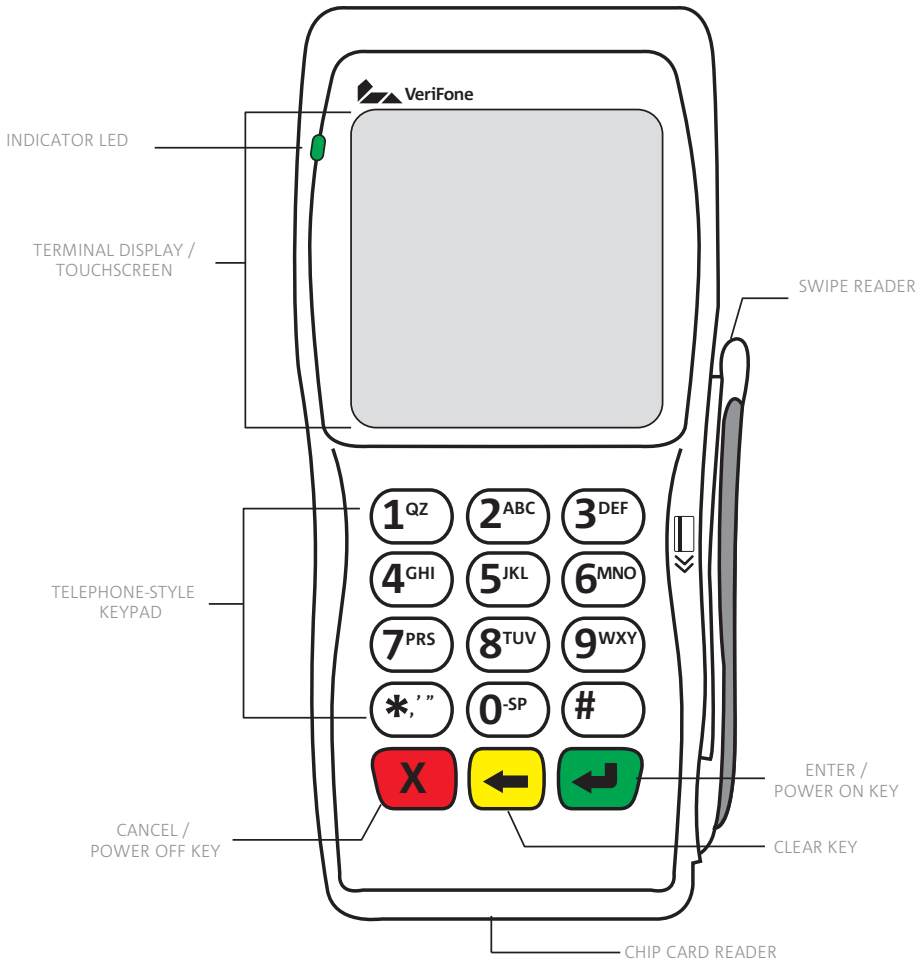
Please insert your details here for quick reference.

EB Merchant No. _____

Terminal No. _____

Store No. _____

Getting to know your NAB EFTPOS VeriFone terminal



Getting to know your NAB EFTPOS VeriFone terminal (continued)

Using the Touch-screen

The VeriFone terminal has a colour touch-screen. Navigating using the touch-screen is easy and intuitive for both you and your customers. Simply follow the prompts and press the option on the screen to make a selection.

Using the Keypad



This button on the terminal keypad is used to accept data entry or proceed with a function and is the same as using the SELECT or OK buttons displayed on the touch-screen. This button is also used to power on the terminal when held down for a period of time.

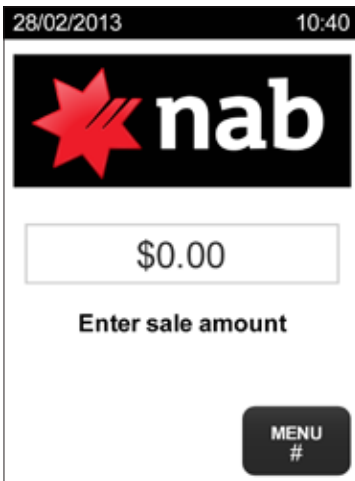


This button on the terminal keypad is used for clearing entered data or moving back to the previous screen and is the same as using the CLEAR or BACK buttons displayed on the touch-screen.

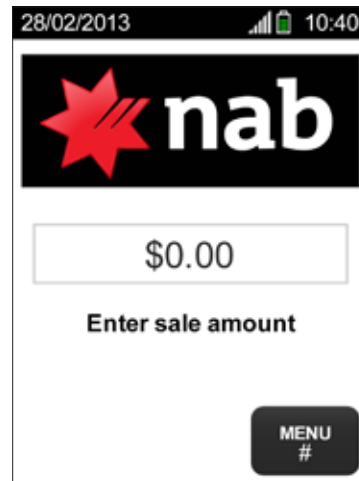


This button on the terminal keypad is used to cancel the current function and return to the home screen and is the same as using the CANCEL or NO buttons displayed on the touch-screen. This button is also used to power off the terminal when held down for a period of time.

NAB EFTPOS Countertop home screen



NAB EFTPOS Mobile home screen



Getting to know your NAB EFTPOS VeriFone terminal (continued)

Accessing Additional Functionality

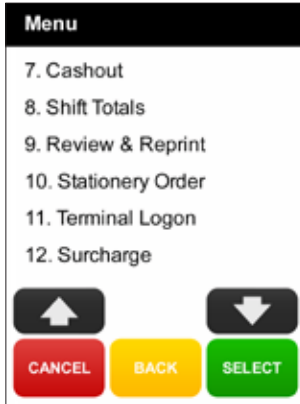
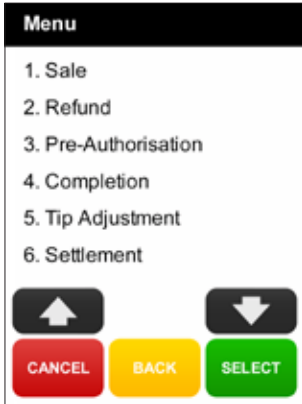
There are two ways to access the menu

1. Press the menu button on the home screen
2. Press the hash key on the keypad



Navigating the Menu

There are 18 main menu items



Move up and down the three menu pages using the arrow keys

To choose a menu item:



1. Press the menu item using the touch-screen then SELECT, or
2. Enter the number of the menu item using the keypad then SELECT

All cards will be able to be used on the terminal by either

- Tap (using the contactless feature)
- Insert (using the chip), or
- Swipe (using the magnetic stripe)

Contactless – Tap & Go

The NAB EFTPOS VeriFone terminals come ready with the capability to accept Contactless credit card payments, commonly referred to as ‘tap and go’. Your customer’s chip card must have the following symbol in order to use the Contactless feature.



What are the advantages of Contactless capability?

Quick and easy to use – simply tap the chip card on the terminal screen and go

If the purchase is less than \$100, there is no need for your customer to enter a PIN or sign the merchant receipt

If the purchase is over \$100, your customer will be required to enter a PIN or sign the merchant receipt

Printing the customer receipt is optional regardless of the transaction amount.

Are there any restrictions in using Contactless?

If the purchase amount is greater than \$250, your customer will be prompted by the terminal to insert or swipe their card

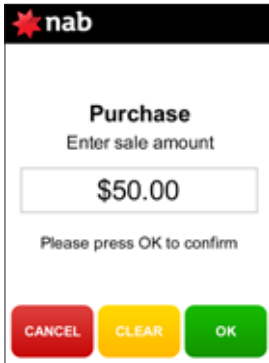
Customers will not be provided with the option to select an Account as Contactless is available for credit transactions only

Only a Purchase transaction can be made using Contactless.

Purchase – Tap

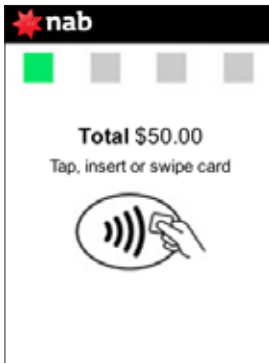
Step 1

Enter the **sale amount** directly from the home screen and press **OK**



Step 2

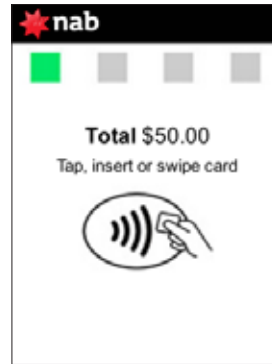
Prompt customer to **TAP** their card



Ensure your customer holds their card to the screen until all four bars 'light up' and the terminal sounds a beep. This will only take a few seconds

Step 3

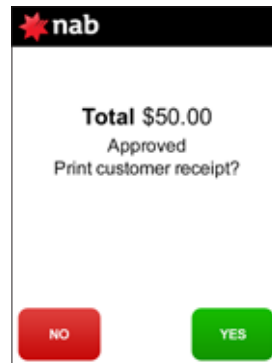
Prompt customer to remove their card



An acknowledgement will be displayed once the purchase has been approved and the merchant receipt will print

Step 4

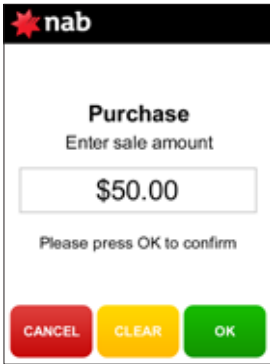
Press **YES** to print the customer receipt if required. The customer receipt will print automatically if a selection is not made



Purchase – Insert/Swipe using PIN

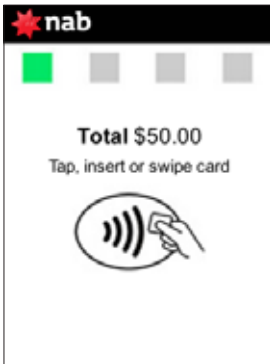
Step 1

Enter the **sale amount** directly from the home screen and press **OK**



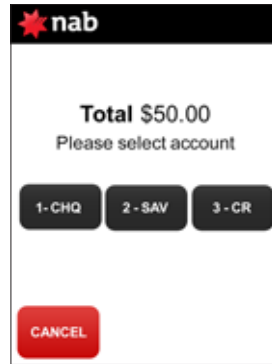
Step 2

Prompt customer to **INSERT** or **SWIPE** their card



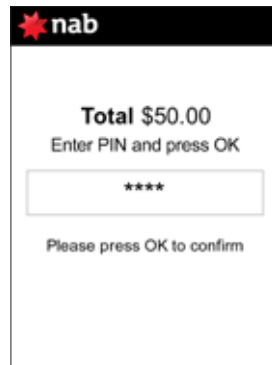
Step 3

Prompt customer to select their account



Step 4

Enter PIN and press **OK**

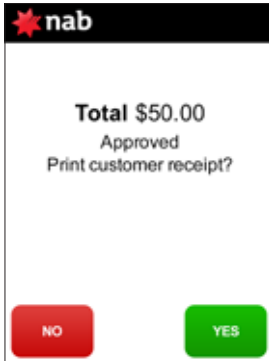


An acknowledgement will be displayed once the purchase has been approved and the merchant receipt will print

Purchase – Insert/Swipe using PIN (continued)

Step 5

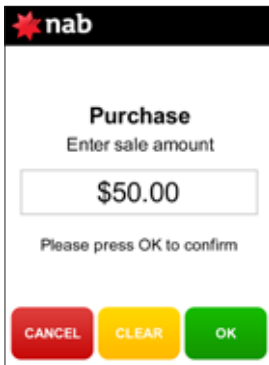
Press **YES** to print the customer receipt if required. The customer receipt will print automatically if a selection is not made



Purchase – Insert/Swipe using Signature

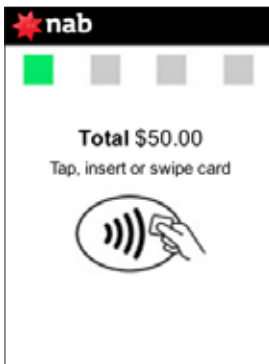
Step 1

Enter the **sale amount** directly from the home screen and press **OK**



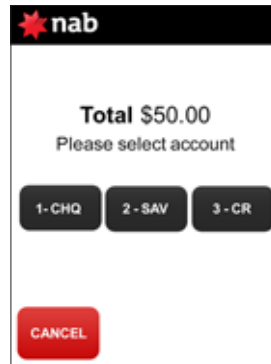
Step 2

Prompt customer to **INSERT** or **SWIPE** their card



Step 3

Prompt customer to select an account



Step 4

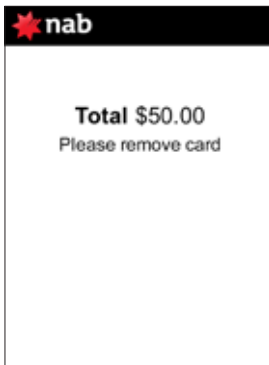
Prompt customer to press **OK**



Purchase – Insert/Swipe using Signature (continued)

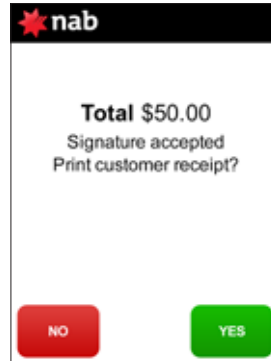
Step 5

Remove card from the terminal if inserted



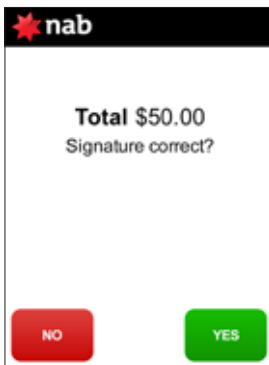
Step 7

Press **YES** to print the customer receipt if required. The customer receipt will print automatically if a selection is not made



Step 6

Prompt customer to sign the receipt.
You will need to **verify your customer's signature** with the signature on the card.
If this is correct, press **YES**



An acknowledgement will be displayed once the signature has been verified

Purchase with Cash-out

The cash-out function is only available on debit (cheque and savings) accounts for EFTPOS transactions.

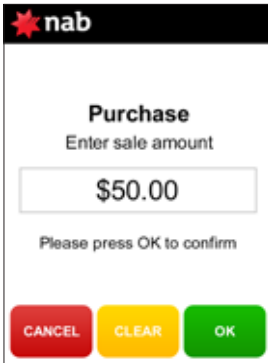
It is an optional feature that you may enable or disable by contacting the Merchant Service Centre.

If you have enabled the cash-out feature, an additional screen will display after you enter the Purchase amount.

A purchase with cash-out transaction is shown as one total item in the settlement report and on the monthly merchant statement.

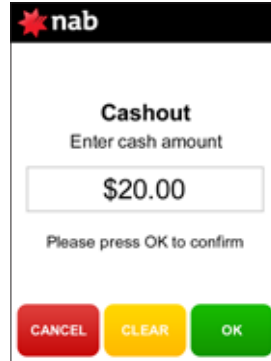
Step 1

Enter the **sale amount** directly from the home screen and press **OK**



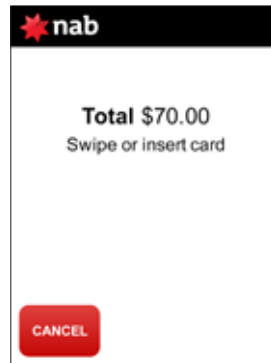
Step 2

Enter a **cash-out amount** and press **OK** (you can skip this step by pressing **OK** if cash-out is not requested)



Step 3

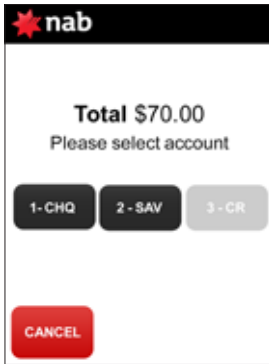
Prompt customer to **SWIPE** or **INSERT** their card



Purchase with Cash-out (continued)

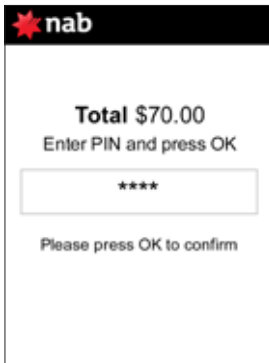
Step 4

Prompt customer to select their account



Step 5

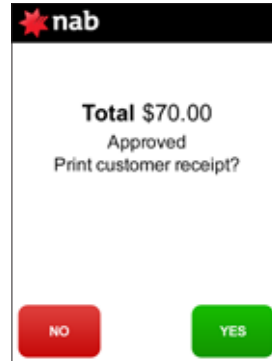
Prompt customer to enter their PIN and press OK



An acknowledgement will be displayed once the purchase has been approved

Step 6

Press **YES** to print the customer receipt if required. The customer receipt will print automatically if a selection is not made



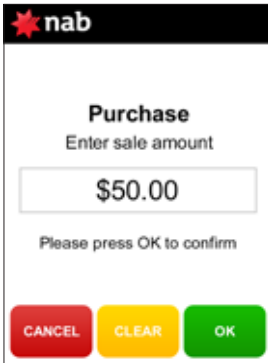
Purchase with Tip

The Tip Amount screen will only display if the tipping feature has been enabled. You may enable or disable the tipping feature by contacting the Merchant Service Centre.

A purchase with tip transaction is shown as one total item in the settlement report and on the monthly merchant statement.

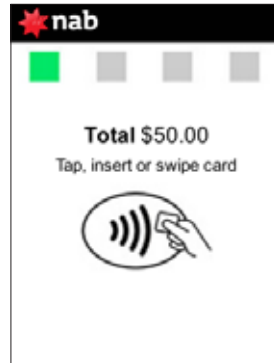
Step 1

Enter the **sale amount** directly from the home screen and press **OK**



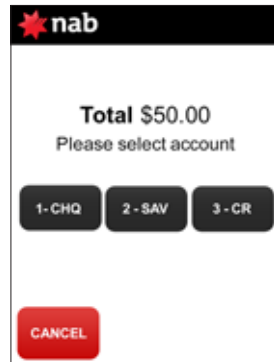
Step 2

Prompt customer to **INSERT** or **SWIPE** their card



Step 3

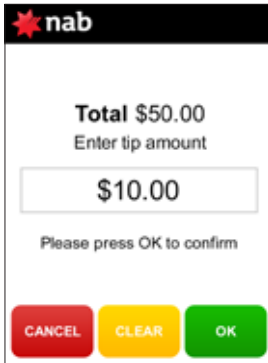
Prompt customer to select an account



Purchase with Tip (continued)

Step 4

Enter the **tip amount** and press **OK**, or skip this step by pressing **OK**



nab

Total \$50.00
Enter tip amount

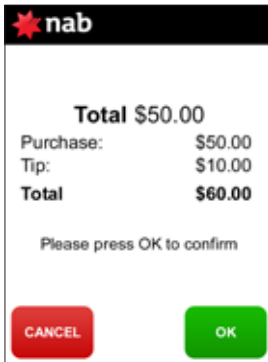
\$10.00

Please press OK to confirm

CANCEL CLEAR OK

Step 5

Review the tip confirmation screen and press **OK**



nab

Total \$50.00


Purchase: \$50.00
Tip: \$10.00
Total \$60.00

Please press OK to confirm

CANCEL OK

Step 6

Enter PIN and press **OK**



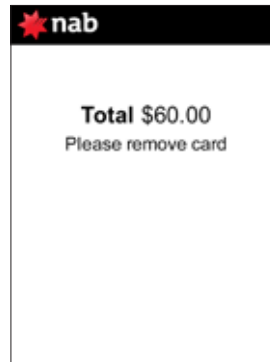
nab

Total \$60.00
Enter PIN and press OK

Please press OK to confirm

Step 7

Remove card from the terminal if inserted



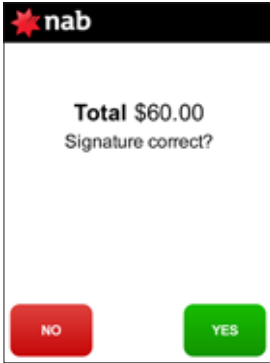
nab

Total \$60.00
Please remove card

Purchase with Tip (continued)

Step 8

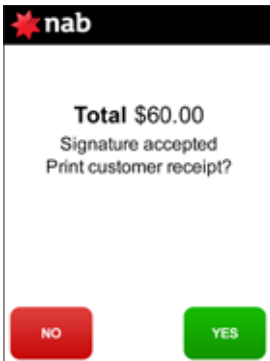
You will need to **verify your customer's signature** with the signature on the card.
If this is correct, press **YES**



An acknowledgement will be displayed once the signature has been verified

Step 9

Press **YES** to print the customer receipt if required. The customer receipt will print automatically if a selection is not made



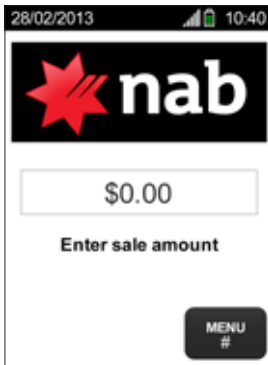
Tip Adjustment

A tip adjustment allows a merchant to add a tip after a purchase transaction has been processed. Tip adjustments can be performed on a credit card transaction and only if this feature has been enabled on your terminal. To enable or disable the tip adjustment feature, contact the Merchant Service Centre.

A tip adjustment must be completed before settlement time.

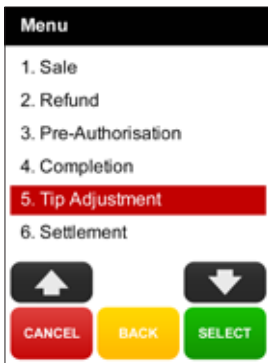
Step 1

Press the **MENU** button on the home screen



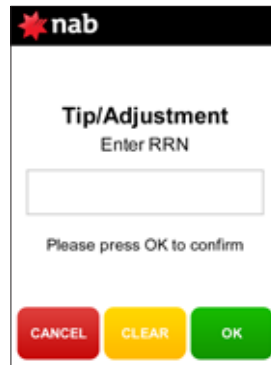
Step 2

Press **5. Tip Adjustment** then press **SELECT**



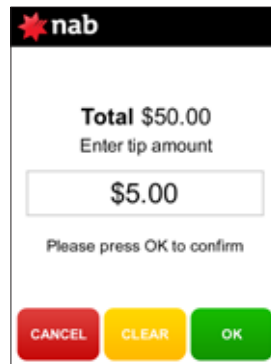
Step 3

Enter the last 6 digits of the **RRN** found on the receipt and press **OK**



Step 4

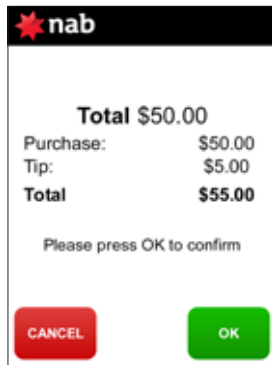
Enter the tip amount that is being added to the original transaction and press **OK**



Tip Adjustment (continued)

Step 5

Review the adjusted amount of the transaction and press **OK**



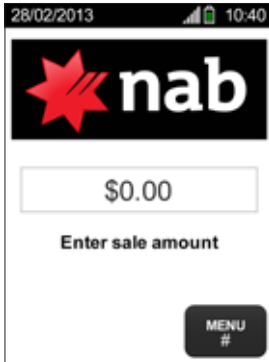
An acknowledgement will be displayed once the purchase with tip has been approved

Cash-out only

The cash-out feature is available on debit (cheque and savings) accounts only for EFTPOS transactions. It is an optional feature that you may enable or disable by contacting the Merchant Service Centre.

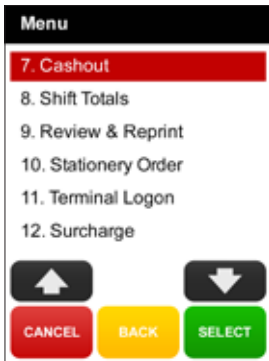
Step 1

Press the **MENU** button on the home screen



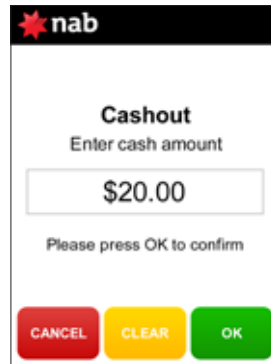
Step 2

Enter **7. Cashout** and press **SELECT**



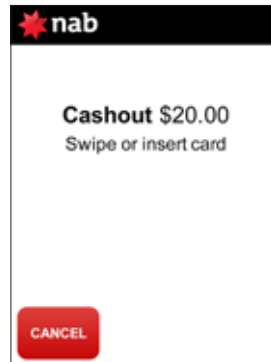
Step 3

Enter required **cash amount** and press **OK**



Step 4

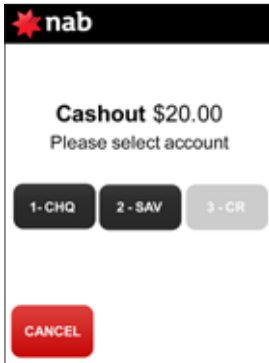
Prompt customer to **SWIPE** or **INSERT** their card



Cash-out only (continued)

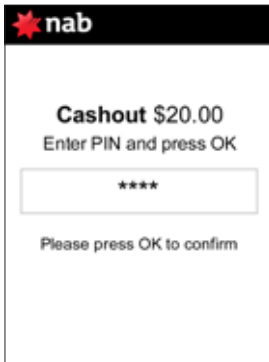
Step 5

Prompt customer to select an account.
Only CHQ and SAV can be chosen



Step 6

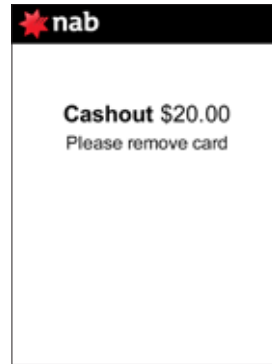
Prompt customer to enter their PIN and
press **OK**



An acknowledgement will be displayed
once the cashout has been approved

Step 7

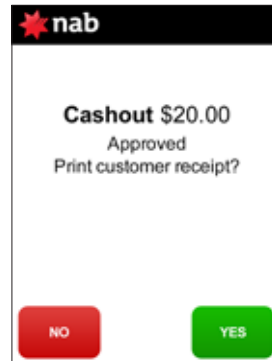
Remove card from the terminal if inserted



Step 8

Once the transaction has been approved,
you can provide your customer with
the cash

Press **YES** to print the customer receipt
if required

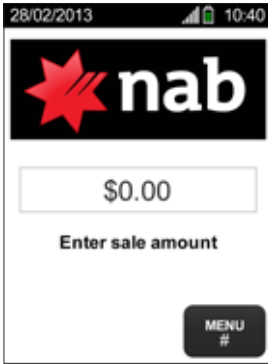


Refund

The Refund feature is optional. You may enable or disable the Refund feature by contacting the Merchant Service Centre. Transaction and terminal refund limits apply.

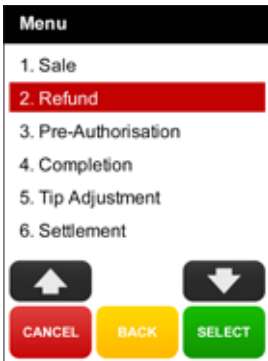
Step 1

Press the **MENU** button on the home screen



Step 2

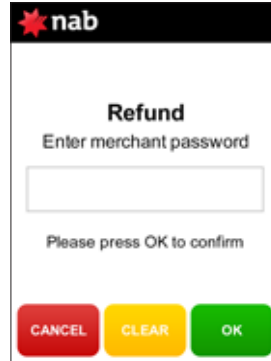
Press **2. Refund** and press **SELECT**



Step 3

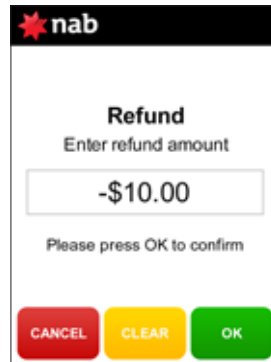
Enter your merchant password and press **OK**

Contact the Merchant Service Centre if you have forgotten your password



Step 4

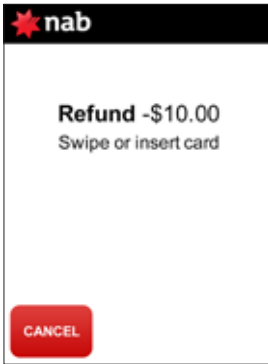
Enter the refund amount and press **OK**



Refund (continued)

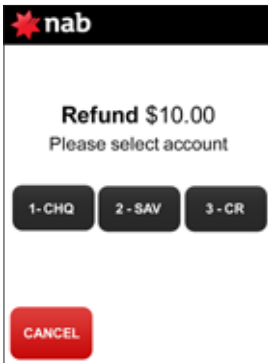
Step 5

Prompt customer to **SWIPE** or **INSERT** their card



Step 6

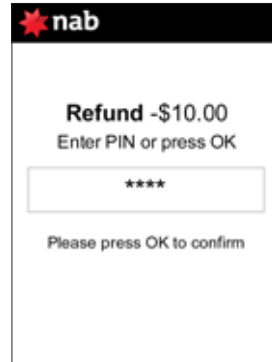
Prompt customer to select their account



Step 7

Prompt customer to press **OK** to print the refund receipt to sign

Note: Even if a PIN is entered, a signed receipt will still be required



Step 8

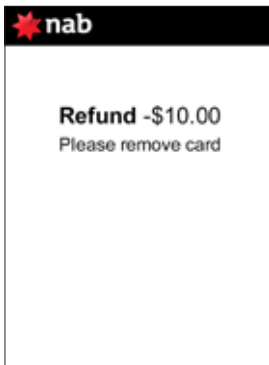
Ask customer to sign the receipt



Refund (continued)

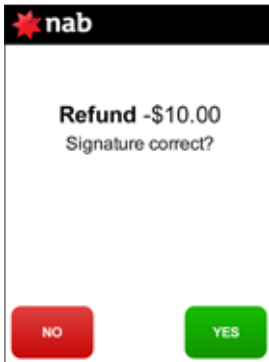
Step 9

Remove card from the terminal if inserted



Step 10

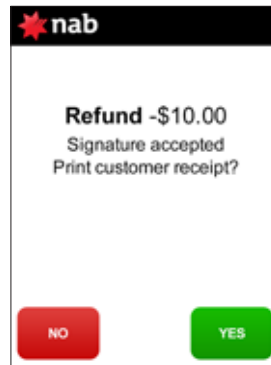
Compare the customer's signature with their card and if correct press **YES**



An acknowledgement will be displayed once the refund has been approved

Step 11

Press **YES** to print the customer receipt if required



A final acknowledgement will be displayed

The customer will receive the refund within 2 to 4 business days for Visa, MasterCard and EFTPOS transactions and up to 5 business days for UnionPay cards

Note

For your protection against fraud, please ensure your merchant password is changed regularly. Refer to page 57 for instructions

Always compare the signature on the card with the signature on the receipt

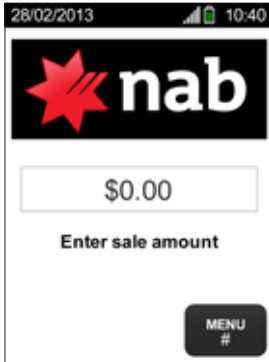
You should always swipe or insert the card through the terminal rather than key entering the card information to reduce your exposure to fraudulent transactions

Re-print receipt for the last transaction

This function allows you to print a duplicate receipt for the last transaction processed.

Step 1

Press the **MENU** button on the home screen



Step 2

Enter **18. Function List** then **SELECT**

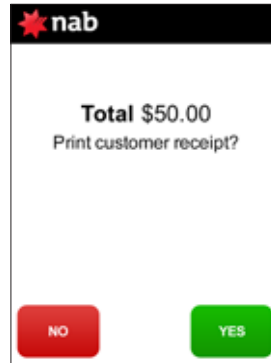


Step 3

Enter **72** then **SELECT**. A duplicate merchant receipt for the last transaction will print

Step 4

Press **YES** to print a duplicate customer receipt

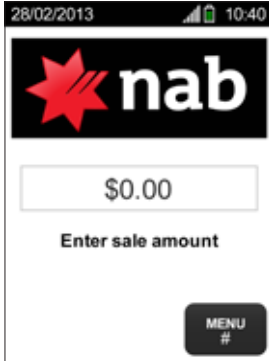


Review the details of the last transaction before printing

This function allows you to review the details of the last transaction processed on the terminal screen before you decide to print a duplicate receipt.

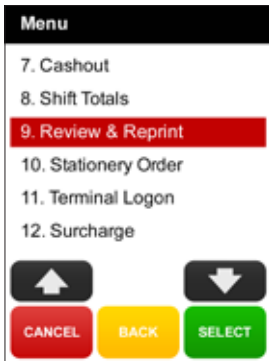
Step 1

Press the **MENU** button on the home screen



Step 2

Enter **9. Review & Reprint** then **SELECT**



Step 3

Press **OK** to review details for the last transaction.



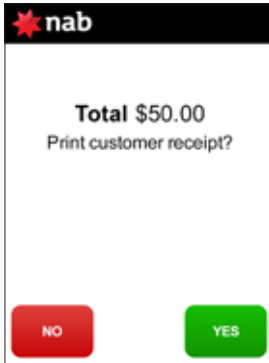
Press **SELECT** to print a duplicate merchant receipt if required



Review the details of the last transaction before printing (continued)

Step 4

Press **YES** to print a duplicate customer receipt if required

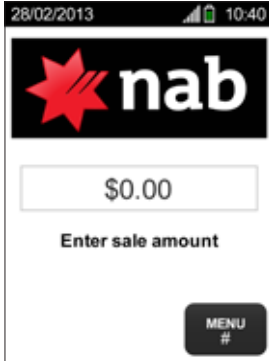


Re-print receipt for a past Transaction

This function allows you to print a duplicate receipt for a particular transaction within the same settlement period.

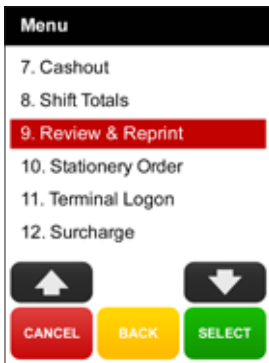
Step 1

Press the **MENU** button on the home screen



Step 2

Enter **9. Review & Reprint** then **SELECT**



Step 3

Enter the last 6 digits of the **RRN** found on the receipt and press **OK**

Or if you do not have the **RRN**, press **OK** and use the scroll keys to find the transaction



Step 4

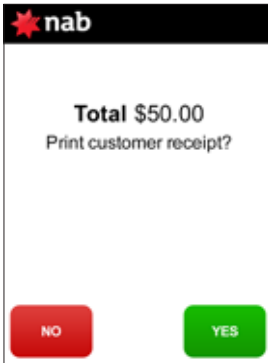
Press **SELECT** to print the duplicate merchant receipt



Re-print receipt for a past Transaction (continued)

Step 5

Press **YES** to print a duplicate customer receipt

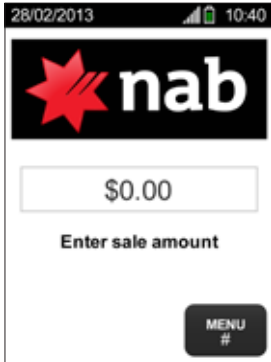


Transaction listing

This function provides a print out of all transactions processed since the last settlement.

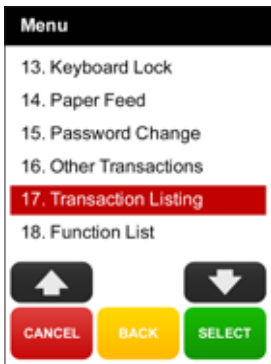
Step 1

Press the **MENU** button on the home screen



Step 2

Enter **17. Transaction Listing** then press **SELECT**



Step 3

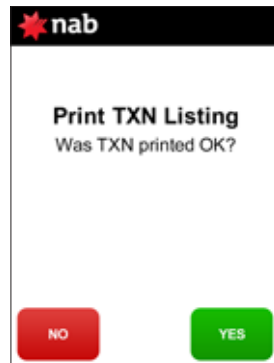
Press **SELECT** to print all transactions



The transaction history will begin printing

Step 4

Press **YES** if the transaction listing printed OK or **NO** to print the transaction listing again

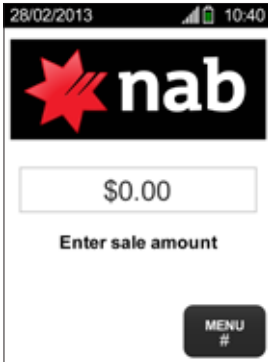


Print Settlement Totals – Pre-Settlement

This function prints a listing of all transactions performed after the last settlement time until the current time. A pre-settlement does not settle the terminal.

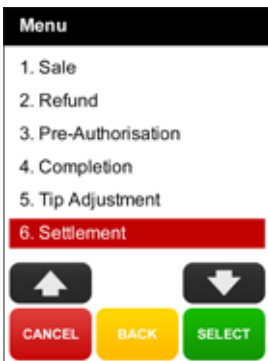
Step 1

Press the **MENU** button on the home screen



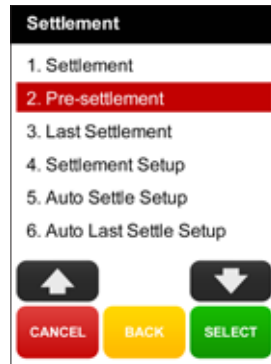
Step 2

Press **6. Settlement** then **SELECT**



Step 3

Press **2. Pre-Settlement** then **SELECT**



Step 4

Press **YES** if you want to perform a pre-settlement or **NO** to return to the home screen



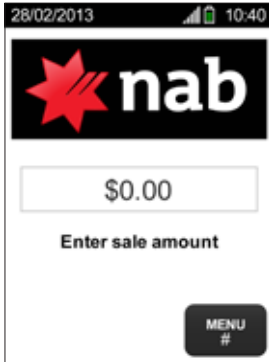
An acknowledgement will be displayed advising the pre-settlement was successful

Print Settlement Totals – Last Settlement

This function will reprint the total value of the transactions by card type at Last Settlement.

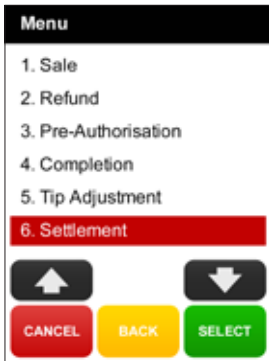
Step 1

Press the **MENU** button on the home screen



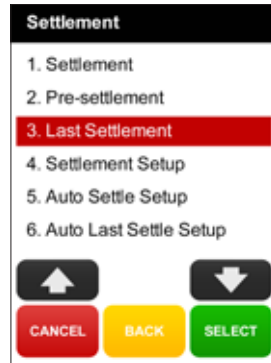
Step 2

Press **6. Settlement** then press **SELECT**



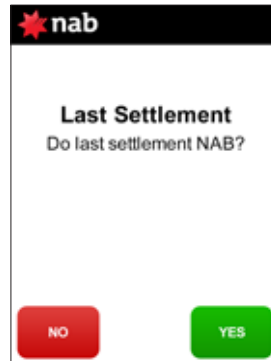
Step 3

Press **3. Last Settlement** then press **SELECT**



Step 4

Press **YES** if you want to perform a last settlement or **NO** to return to the home screen



An acknowledgement will be displayed advising the last settlement was successful

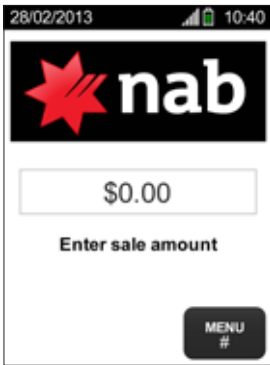
Manual Settlement

This function allows you to manually settle for the day.

Note: Your terminal will automatically settle at 9:30pm EST daily, unless a manual settlement is performed.

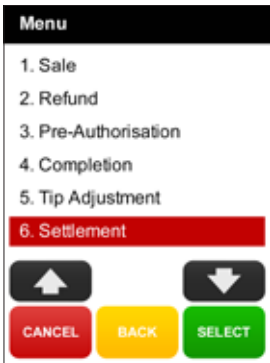
Step 1

Press the **MENU** button on the home screen



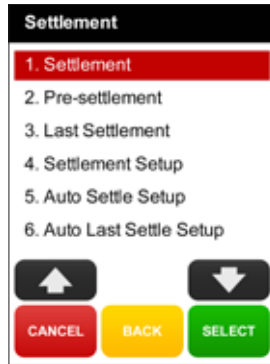
Step 2

Press **6. Settlement** then press **SELECT**



Step 3

Press **1. Settlement** then press **SELECT**



Step 4

Press **YES** if you want to perform a settlement or **NO** to return to the home screen



An acknowledgement will be displayed advising the settlement was successful

Manual Settlement (continued)

Step 5

Press **YES** if the transaction listing printed OK or **NO** to print the transaction listing again



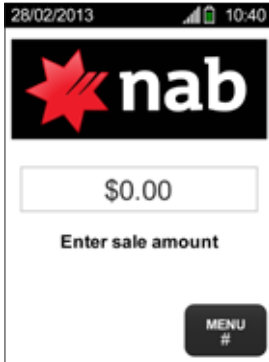
The screenshot shows a mobile application interface with a black header bar containing a red star icon and the text 'nab'. The main content area is white and displays the text 'Print TXN Listing' in bold, followed by the question 'Was TXN printed OK?'. At the bottom of the screen, there are two buttons: a red button labeled 'NO' on the left and a green button labeled 'YES' on the right.

Automatic Settlement Set-up

This function allows you to set-up the terminal to automatically settle every day at a preferred time you specify.

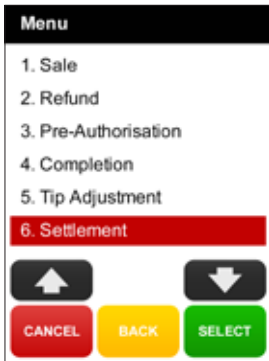
Step 1

Press the **MENU** button on the home screen



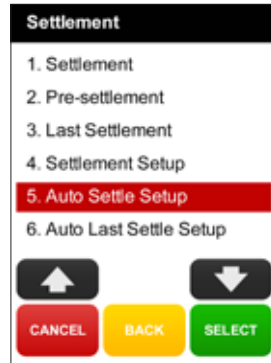
Step 2

Press **6. Settlement** then press **SELECT**



Step 3

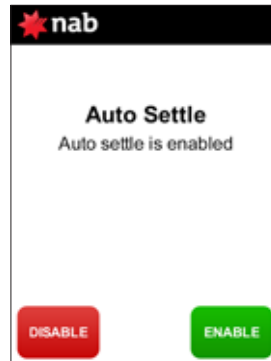
Press **5. Auto Settle Setup** then press **SELECT**



Step 4

For your terminal to automatically settle every day at a selected time, press **ENABLE**

To remove automatic settlement, press **DISABLE**



Automatic Settlement Set-up (continued)

Step 5

Choose whether to **ENABLE** or **DISABLE** the transaction listing to print after the terminal settles



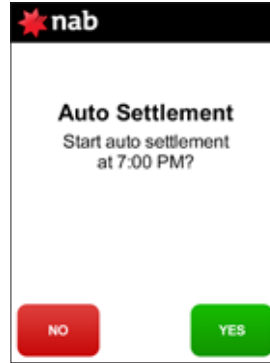
nab

Auto Settle
Print TXN in settle is enabled

DISABLE ENABLE

Step 7

Press **YES** to confirm auto settlement start time or **NO** to reject auto settlement start time



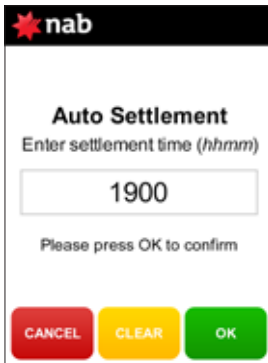
nab

Auto Settlement
Start auto settlement
at 7:00 PM?

NO YES

Step 6

Enter the settlement time in a **24 hour HHMM format** and press **OK**



nab

Auto Settlement
Enter settlement time (hhmm)

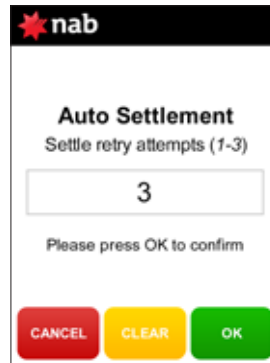
1900

Please press OK to confirm

CANCEL CLEAR OK

Step 8

Enter **3** for the maximum number of retries and press **OK**



nab

Auto Settlement
Settle retry attempts (1-3)

3

Please press OK to confirm

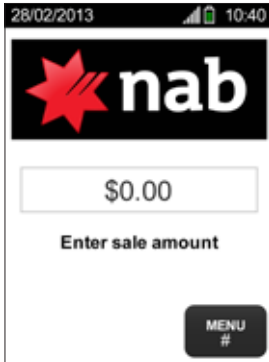
CANCEL CLEAR OK

Automatic Last Settlement Set-up

This function allows you to set-up the terminal to automatically print out the list of transactions since last settlement every day at a preferred time you specify. This function does not settle the terminal.

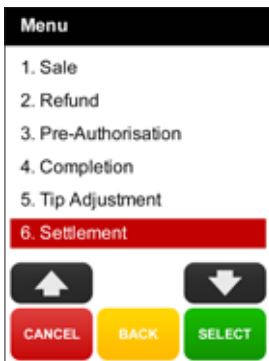
Step 1

Press the **MENU** button on the home screen



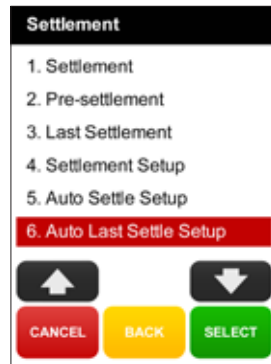
Step 2

Press **6. Settlement** then press **SELECT**



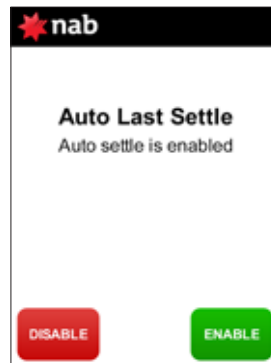
Step 3

Press **6. Auto Last Settle Setup** then press **SELECT**



Step 4

Choose whether to **ENABLE** or **DISABLE** Auto Last Settlement



Automatic Last Settlement Set-up (continued)

Step 5

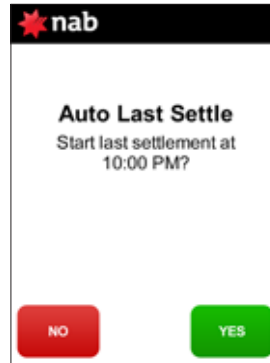
Choose whether to **ENABLE** or **DISABLE** the transaction listing to print



The screenshot shows the 'Auto Last Settle' screen with the Nab logo at the top. The text reads 'Auto Last Settle' and 'Print TXN in settle is enabled'. At the bottom, there are two buttons: a red 'DISABLE' button and a green 'ENABLE' button.

Step 7

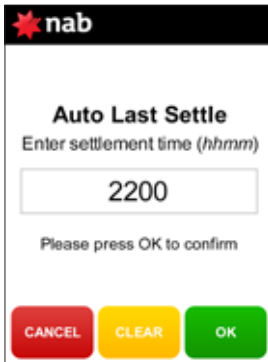
Press **YES** to confirm Auto Last Settlement start time or **NO** to reject



The screenshot shows the 'Auto Last Settle' screen with the Nab logo at the top. The text reads 'Auto Last Settle' and 'Start last settlement at 10:00 PM?'. At the bottom, there are two buttons: a red 'NO' button and a green 'YES' button.

Step 6

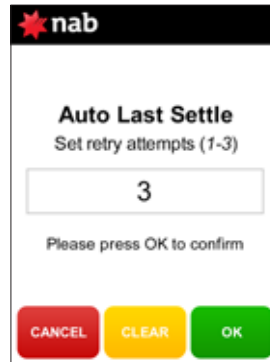
Enter the settlement time in a **24 hour HHMM** format and press **OK**



The screenshot shows the 'Auto Last Settle' screen with the Nab logo at the top. The text reads 'Auto Last Settle' and 'Enter settlement time (hhmm)'. Below this is an input field containing '2200'. Below the input field, it says 'Please press OK to confirm'. At the bottom, there are three buttons: a red 'CANCEL' button, a yellow 'CLEAR' button, and a green 'OK' button.

Step 8

Enter 3 for the maximum number of retries and press **OK**



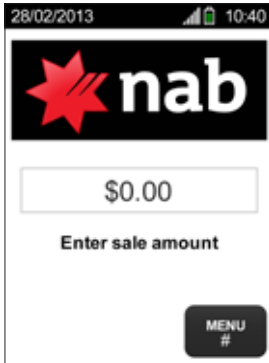
The screenshot shows the 'Auto Last Settle' screen with the Nab logo at the top. The text reads 'Auto Last Settle' and 'Set retry attempts (1-3)'. Below this is an input field containing '3'. Below the input field, it says 'Please press OK to confirm'. At the bottom, there are three buttons: a red 'CANCEL' button, a yellow 'CLEAR' button, and a green 'OK' button.

Clear Auto Settings

This function allows you to remove the automatic settlement settings that you have set. The terminal will settle each night at 9:30pm EST.

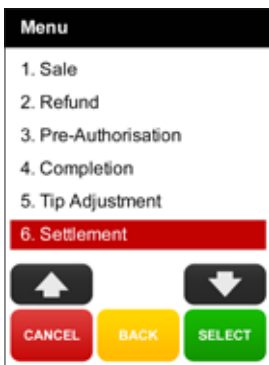
Step 1

Press the **MENU** button on the home screen



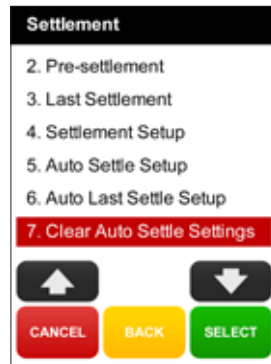
Step 2

Press **6. Settlement** then press **SELECT**



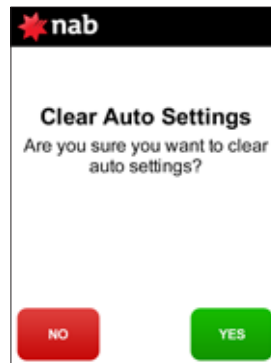
Step 3

Press **7. Clear Auto Settle Settings** then press **SELECT**



Step 4

Choose **YES** or **NO** to whether you want to clear the settings



Pre-Authorisation

The Pre-Authorisation feature is optional. You may enable or disable this feature by contacting the Merchant Service Centre.

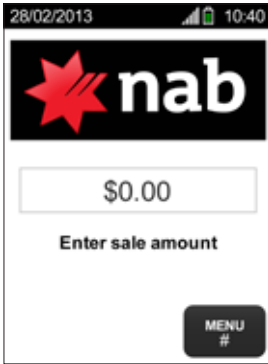
Pre-Authorisations are available for credit cards only.

Pre-Authorisation is used to preserve a value amount on a cardholder's account. The value amount is generally held for up to 7 days depending on the cardholder's financial institution.

The funds are not debited from the cardholder's account until final payment is processed. A Pre-Authorisation Completion must be performed to process the final payment.

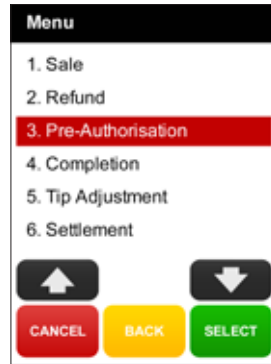
Step 1

Press the **MENU** button on the home screen



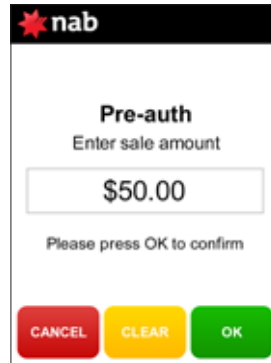
Step 2

Press **3. Pre-Authorisation** then **SELECT**



Step 3

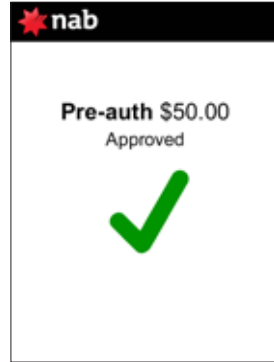
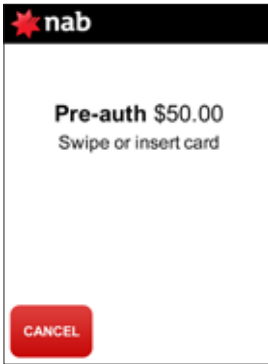
Enter the amount and press **OK**



Pre-Authorisation (continued)

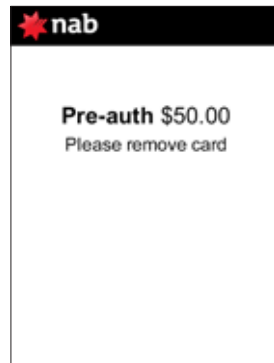
Step 4

Prompt customer to **SWIPE** or **INSERT** their card



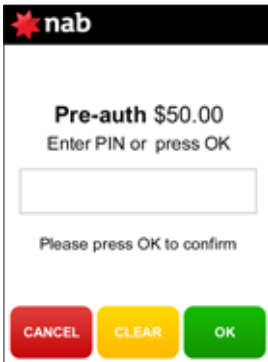
Step 6

Prompt customer to remove their card



Step 5

Prompt customer to enter PIN then OK, or press OK to sign



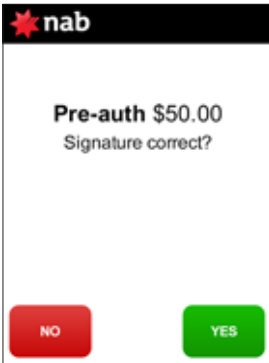
If a PIN was entered, an Approved screen will display. If not, a Signature screen will display.

An acknowledgement will display once the Pre-Authorisation has been processed

Pre-Authorisation (continued)

Step 7

Prompt customer to sign the receipt and verify customer's signature

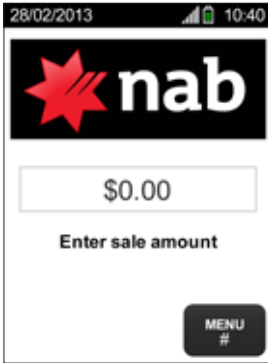


Pre-Authorisation completion

The pre-authorisation completion process looks up the original pre-authorisation record, confirms the transaction value and puts the pre-authorisation payment through as a transaction. A Pre-Authorisation Completion transaction should be performed up to 7 days from when the Pre-Authorisation was processed.

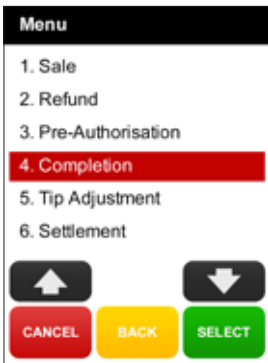
Step 1

Press the **MENU** button on the home screen



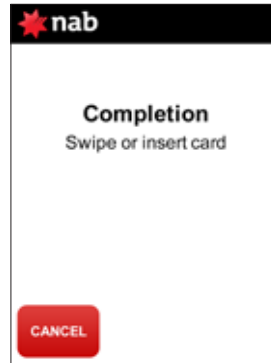
Step 2

Press **4. Completion** and press **SELECT**



Step 3

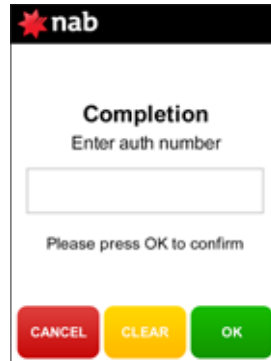
Prompt customer to **SWIPE** or **INSERT** their card



Step 4

Enter the 6 digit **Auth#** (Authorisation number) found on the merchant receipt and press **OK**

NB The Auth# may at times be in an alphanumeric format therefore check the details as you enter each number



Pre-Authorisation completion (continued)

Step 5

Enter the last 7 digits of the **RRN** found on the receipt and press **OK**



nab

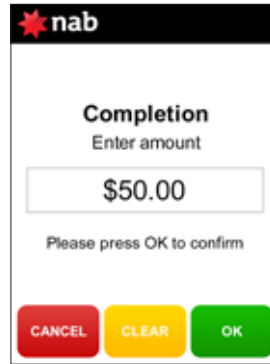
Completion
Enter RNN

Please press OK to confirm

CANCEL CLEAR OK

Step 6

Enter the **Completion** sale amount and press **OK**



nab

Completion
Enter amount

Please press OK to confirm

CANCEL CLEAR OK

Step 5a

Enter the **Auth Date** (Authorisation Date) found on the receipt in **DDMM format** and press **OK**. This is only required if the Pre-auth is not stored on the terminal. If the Pre-auth is stored on the terminal, the terminal will not prompt for an authorisation date and will display the amount as in Step 6



nab

Completion
Enter auth date (ddmm)

Please press OK to confirm

CANCEL CLEAR OK

Step 7

Prompt customer to sign the receipt



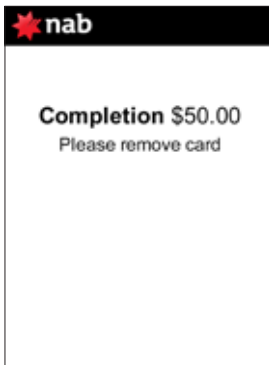
nab

Completion \$50.00
Signature required

Pre-Authorisation completion (continued)

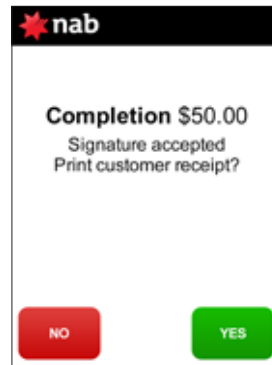
Step 8

Remove card from the terminal if inserted



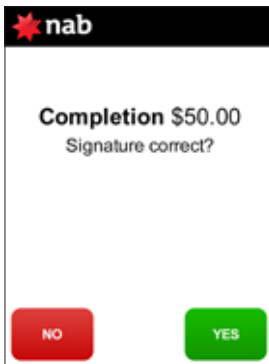
Step 10

Press **YES** to print the customer receipt if required



Step 9

Verify the customer's signature with the signature on the card. If this is correct, press **YES**



Surcharge

Merchants have the ability to charge customers an additional fee for paying by debit or credit cards – surcharging. The surcharge can be either a fixed fee or a percentage fee based on the value of the transaction.

A surcharge fixed fee amount that is greater than \$3 or a percentage amount greater than 15% is prohibited by the terminal.

If you do decide to charge customers a fee for paying by a debit or credit card you will need to make sure you do not act in a misleading or deceptive way.

You should ensure customers are aware of the following:

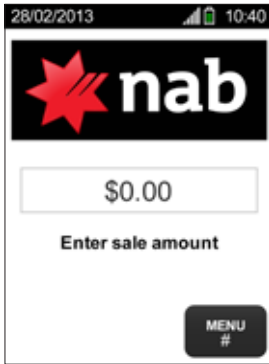
- Customer are aware of the extra charge.
- How much it will be before the transaction is entered into.

This can be done in many ways, including in-store notices or prominent messages on bills. Customers can choose whether to pay the card fee or to use another form of payment; eg. cash. The customer will have the option on the terminal screen to not accept the surcharge and cancel the transaction.

Surcharge – Turn on/off

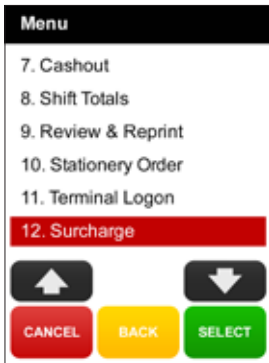
Step 1

Press the **MENU** button on the home screen



Step 2

Enter **12. Surcharge** then press **SELECT**

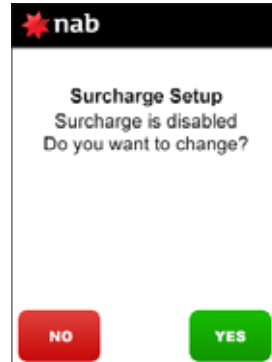


Step 3

The terminal will display the current status and ask if you would like to change it.

Select **YES** to make changes to the surcharge status

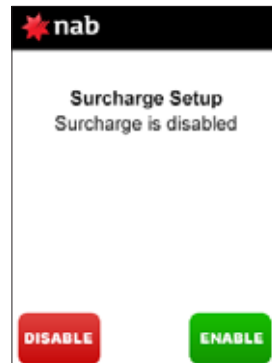
Select **NO** to return to idle screen



Step 4

For your terminal to calculate and apply the surcharge amount, press **ENABLE**

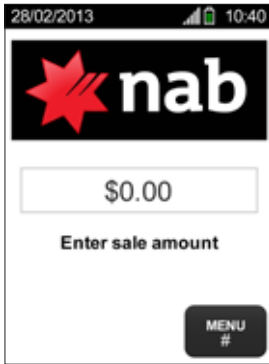
To turn off the surcharge calculation, press **DISABLE**



Surcharge and Card Acceptance Set-up

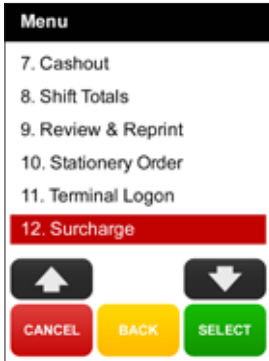
Step 1

Press the **MENU** button on the home screen



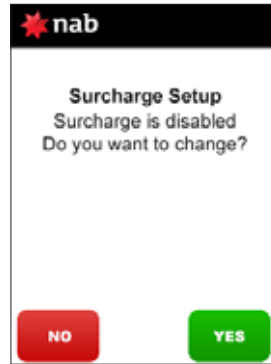
Step 2

Enter **12. Surcharge** then press **SELECT**



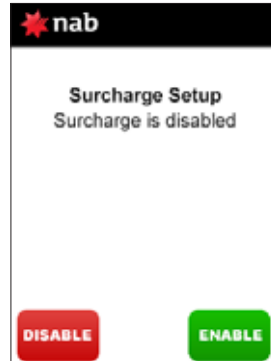
Step 3

Press **YES** to make changes to surcharge values.



Step 4

Press **ENABLE**

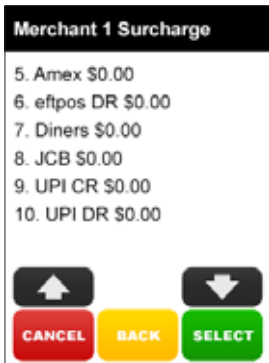
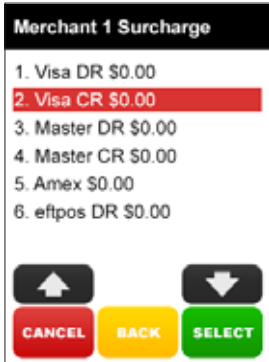


Surcharge and Card Acceptance Set-up (continued)

Step 5

Scroll to the card type.
For example **2**.

Visa CR then press **SELECT**



Step 6

Press **YES** to ACCEPT these types of cards on your terminal

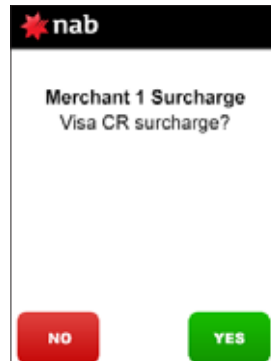
Press **NO** to cancel and return to the home screen



Step 7

Press **YES** to set up SURCHARGE for these types of cards on your terminal

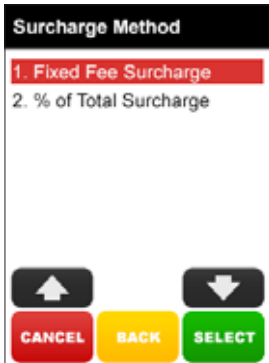
Press **NO** to cancel and return to the home screen



Surcharge and Card Acceptance Set-up (continued)

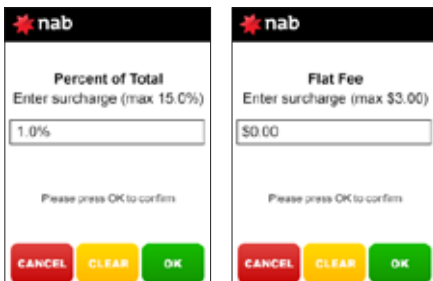
Step 8

Choose whether you want the surcharge amount to be a **fixed fee** or a **% of the total** then press **SELECT**



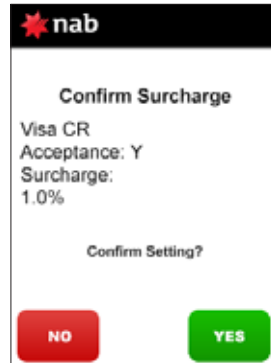
Step 9

Enter a percentage amount (max 15%) or a fixed fee amount (max \$3.00). Press **OK**



Step 10

Check the confirmation screen and press **YES** to confirm or **NO** to cancel



Step 11

Repeat these steps for each card type, account type and surcharge method you want applied.

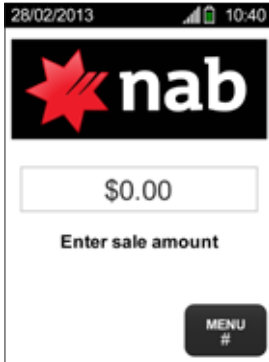
Press **CANCEL** to exit menu and print a report listing each card type your terminal accepts with the fixed amount or percentage fee that applies where applicable.

Shift Totals

This function allows you to determine the total value of transactions since the last re-set.

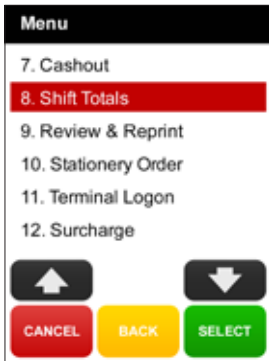
Step 1

Press the **MENU** button on the home screen



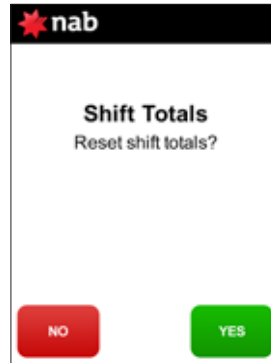
Step 2

Enter **8. Shift Totals** then press **SELECT**



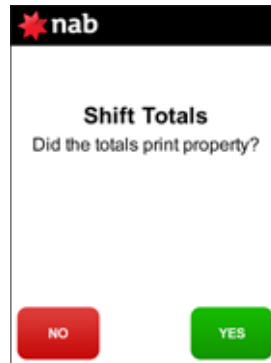
Step 3

Press **YES** to reset shift totals or **NO** to print current shift totals



Step 4

Press **YES** if the shift totals printed properly or **NO** to print the shift totals again

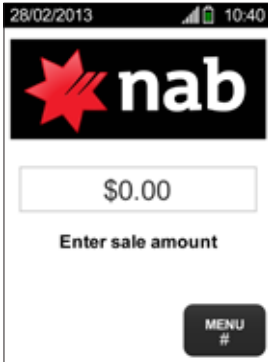


Balance Enquiry

An account balance can only be obtained for NAB cardholders (Savings or Cheque).

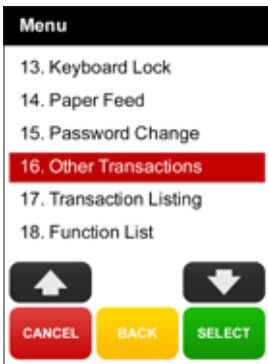
Step 1

Press the **MENU** button on the home screen



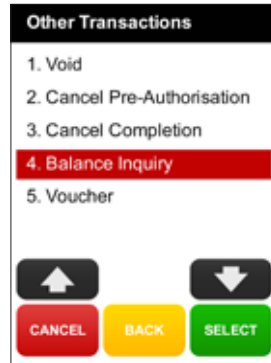
Step 2

Enter **16. Other Transactions** menu and press **SELECT**



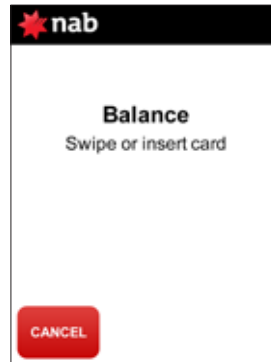
Step 3

Press **4. Balance Enquiry** then press **SELECT**



Step 4

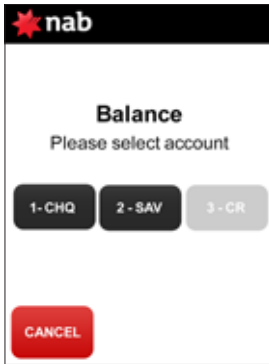
Prompt customer to **SWIPE** or **INSERT** card



Balance Enquiry (continued)

Step 5

Prompt customer to select an account



Step 6

Prompt customer to enter their PIN and to press **OK**



Step 7

The current balance and available funds will be displayed. Press **OK** to continue and remove card if inserted

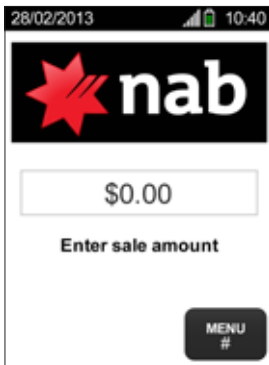
Void

This function allows the last transaction performed to be cancelled. This is an optional feature and can be added or removed by contacting the Merchant Service Centre.

A void transaction will not appear on the Merchant Statement, Settlement report or on the cardholder's statement.

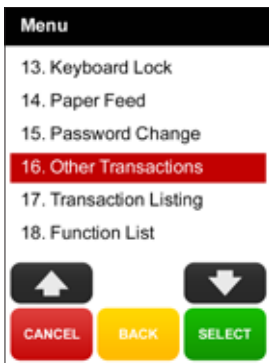
Step 1

Press the **MENU** button on the home screen



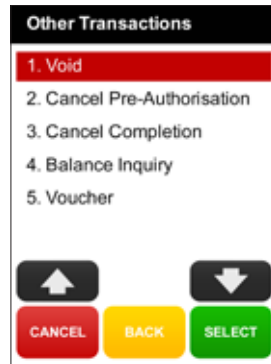
Step 2

Enter **16. Other Transactions** menu



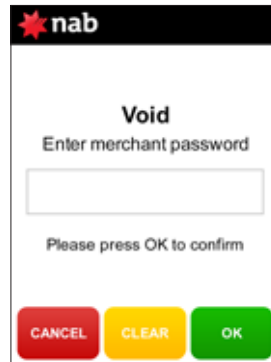
Step 3

Press **1. Void** then **SELECT**



Step 4

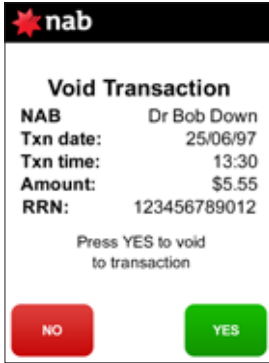
Enter the merchant password and press **OK**



Void (continued)

Step 5

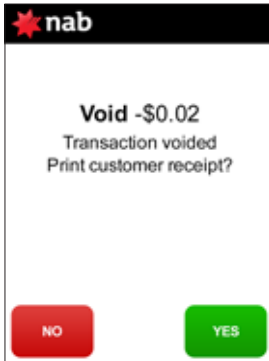
Review the Void Transaction screen and press **YES** to void the transaction or **NO** to cancel and return to the home screen



Step 6

An acknowledgement will be displayed once the transaction has been voided

Press **YES** to print the customer receipt if required

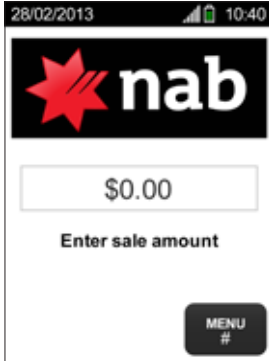


Change Merchant Password

This function allows you to change the Merchant password which is used to access some functions such as Refunds and Voids.

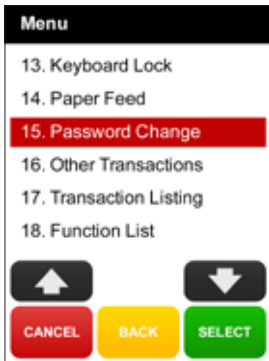
Step 1

Press the **MENU** button on the home screen



Step 2

Enter **15. Password Change** then press **SELECT**



Step 3

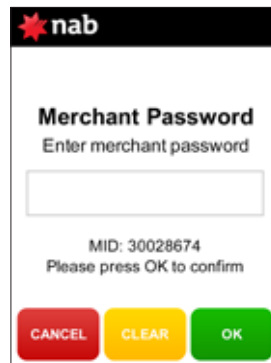
Press **1. Merchant Password** then **SELECT**



Step 4

Enter the existing Merchant password and press **OK**

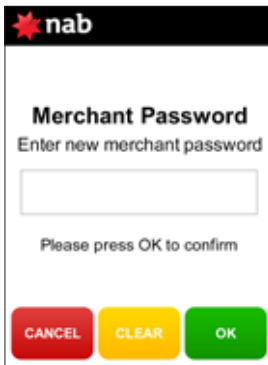
If unknown, the Merchant password can be obtained by calling the Merchant Service Centre on 1300 369 852



Change Merchant Password (continued)

Step 5

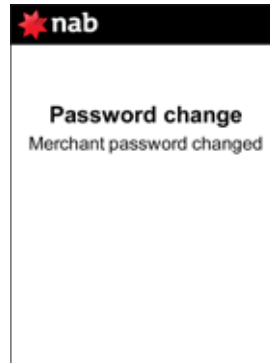
Enter a new Merchant password and press **OK**



The screenshot shows a mobile application interface with a black header containing the 'nab' logo. The main content area is white and features the title 'Merchant Password' in bold. Below the title is the instruction 'Enter new merchant password' followed by a white rectangular input field. Underneath the input field is the text 'Please press OK to confirm'. At the bottom of the screen, there are three colored buttons: a red 'CANCEL' button, a yellow 'CLEAR' button, and a green 'OK' button.

Step 7

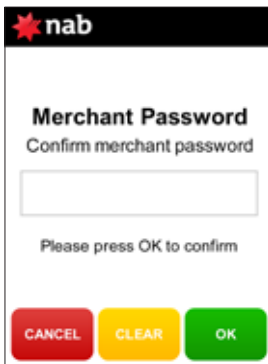
An acknowledgement will be displayed once the Merchant password has been changed



The screenshot shows a mobile application interface with a black header containing the 'nab' logo. The main content area is white and features the title 'Password change' in bold. Below the title is the message 'Merchant password changed'. The screen is otherwise empty, with no input fields or buttons visible.

Step 6

Enter the new Merchant password again to confirm and press **OK**



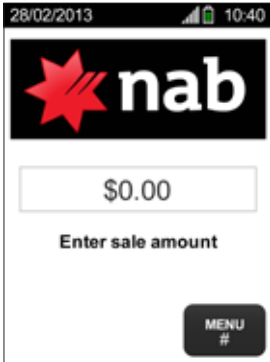
The screenshot shows a mobile application interface with a black header containing the 'nab' logo. The main content area is white and features the title 'Merchant Password' in bold. Below the title is the instruction 'Confirm merchant password' followed by a white rectangular input field. Underneath the input field is the text 'Please press OK to confirm'. At the bottom of the screen, there are three colored buttons: a red 'CANCEL' button, a yellow 'CLEAR' button, and a green 'OK' button.

Change Terminal Password

This function allows you to change the Terminal password which is used to unlock the terminal.

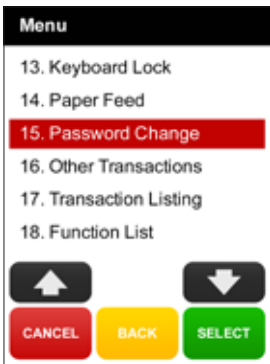
Step 1

Press the **MENU** button on the home screen



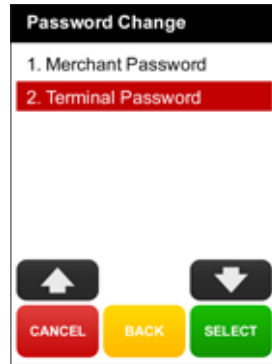
Step 2

Enter **15. Password Change** then press **SELECT**



Step 3

Press **2. Terminal Password** then **SELECT**



Step 4

Enter the existing Terminal password and press **OK**

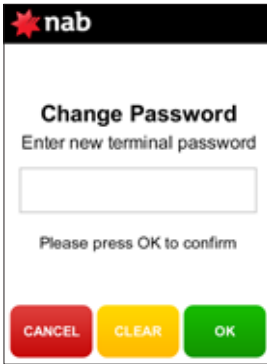
If unknown, the Terminal password can be obtained by calling the Merchant Service Centre on 1300 369 852



Change Terminal Password (continued)

Step 5

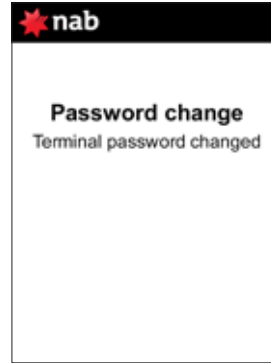
Enter a new Terminal password and press **OK**



The screenshot shows the 'Change Password' screen in the nab terminal interface. At the top left is the nab logo (a red star followed by the text 'nab'). The main heading is 'Change Password', followed by the instruction 'Enter new terminal password'. Below this is a white rectangular input field. Underneath the input field is the text 'Please press OK to confirm'. At the bottom of the screen are three colored buttons: a red 'CANCEL' button, a yellow 'CLEAR' button, and a green 'OK' button.

Step 7

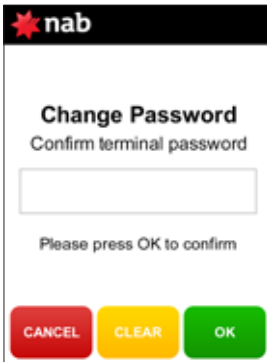
An acknowledgement will be displayed once the Terminal password has been changed



The screenshot shows the 'Password change' confirmation screen in the nab terminal interface. At the top left is the nab logo (a red star followed by the text 'nab'). The main heading is 'Password change', followed by the text 'Terminal password changed'. The screen is otherwise empty.

Step 6

Enter the new Terminal password again to confirm and press **OK**

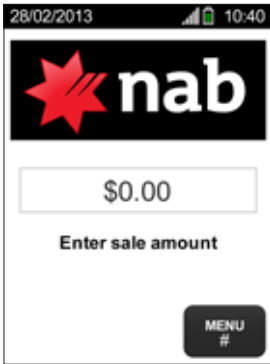


The screenshot shows the 'Change Password' screen in the nab terminal interface for confirmation. At the top left is the nab logo (a red star followed by the text 'nab'). The main heading is 'Change Password', followed by the instruction 'Confirm terminal password'. Below this is a white rectangular input field. Underneath the input field is the text 'Please press OK to confirm'. At the bottom of the screen are three colored buttons: a red 'CANCEL' button, a yellow 'CLEAR' button, and a green 'OK' button.

Keyboard Lock

Step 1

Press the **MENU** button on the home screen



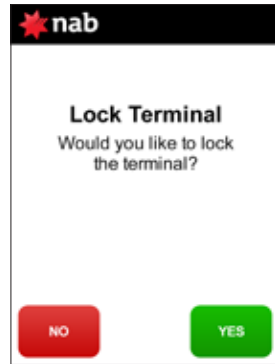
Step 2

Enter **13. Keyboard Lock** then press **SELECT**



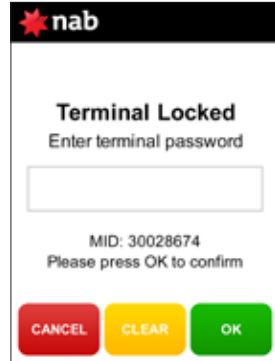
Step 3

Press **YES** to lock the terminal



Step 4

Enter your 4 digit Terminal Password to unlock the terminal

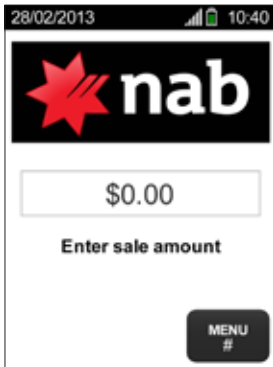


Stationery Order (ordering receipt rolls)

You may order receipt rolls directly from your terminal. The stationery order will not be sent straight away, it will be sent after a logon or the next financial transaction. You will receive an order of 20 rolls within 2-5 business days.

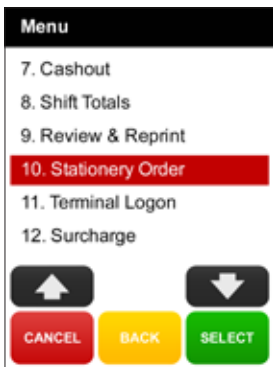
Step 1

Press the **MENU** button on the home screen



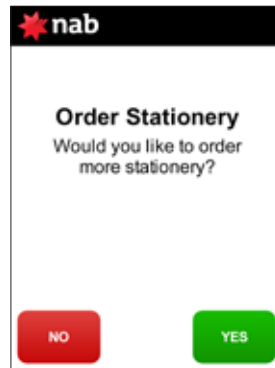
Step 2

Enter **10** to choose **Stationery Order** then press **SELECT**



Step 3

Press **YES** to order terminal receipt rolls or **NO** to return to the home screen



Step 4

A receipt will print advising stationery order has been placed

Fallback procedure

In the event of the terminal being unable to communicate with NAB, it will default to a 'fallback' situation.

Amounts above your floor limit require an authorisation number to be obtained from the appropriate authorisation centre and entered when requested into the terminal.

For authorisations call

Credit Cards 13 25 15

Debit Cards 1300 369 852

UnionPay Cards – effective February 2013

UnionPay is a card scheme that originated in mainland China and also operates throughout parts of Asia. UnionPay issues both debit and credit cards which can be accepted at selected merchants across Australia.

Processing UnionPay transactions

All UnionPay cards must be swiped through the terminal card reader to initiate the transaction.

Verification method

Debit card	PIN & signature are mandatory
Credit card	PIN & signature OR signature only

Authorisation

All UnionPay transactions are authorised online by UnionPay.

Fallback & manual transactions

There are no floor limits (ie. zero floor limit) as UnionPay does not permit fallback or manual transactions.

Functionality

The functionality that is available on EFTPOS terminals for UnionPay transactions are:

- Purchase
- Refund
- Pre-Authorisation
- Pre-Authorisation Completion
- Pre-Authorisation Cancellation
- Pre-Authorisation Completion Cancellation

Cash-out, Tipping and Void functions are not available with UnionPay cards.

UnionPay Refunds

- The Auth ID, RRN and purchase date from the original purchase need to be entered
- Multiple refunds can be done against a purchase on a UnionPay card, however the total amount refunded must not exceed the original purchase amount
- Refunds can be actioned up to 30 days from the transaction date and are credited back to the cardholder within 5 business days
- Refunds must be returned to the same account that the original purchase was sourced from
- If the refund cannot be matched with the original purchase and is within the 30 days then the merchant must not provide a refund in any other form; eg. paper transaction
- The cardholder must dispute the transaction upon returning to mainland China.

Auth IDs for matching Pre-Authorisations & Pre-Authorisation Completions

- UnionPay does not provide the same Auth IDs for corresponding Pre-Authorisation and Pre-Authorisation Completion. Therefore the transaction receipts will show different Auth IDs.

Pre-Authorisation Cancellations

- UnionPay allows the cardholder to cancel the original Pre-Authorisation which is allowed for up to 30 days from the date of the original Pre-Authorisation
- The merchant must enter the Auth ID, RRN and the Auth date from the original Pre-Authorisation to enable the cancellation to be matched with the original Pre-Authorisation
- The cancellation requires both PIN and signature verification.

Pre-Authorisation Completion Cancellations

- UnionPay allows the cardholder to cancel the Pre-Authorisation Completion
- This is only allowed for the same settlement day as the Pre-Authorisation Completion
- The merchant must enter the Auth ID, RRN and the Auth date from the Pre-Authorisation Completion to enable the cancellation to be matched with the Pre-Authorisation Completion
- The cancellation requires both PIN and signature verification.

Examples of UnionPay cards

Type of UnionPay cards	Example	Note
Credit		Cards with hologram are UnionPay Credit Cards
Debit		No hologram is a Debit Card
		
		

Manual backup procedure

Manual backup procedures involve the use of the manual imprinter and vouchers.

This procedure should only be used in the following circumstances:

- A card is inserted, swiped or key entered (if function enabled) and the terminal responds with an error message
- When the message Cannot Connect to Host is displayed. This response means the terminal cannot contact the issuer of the card for authorisation
- When you are prompted by your terminal
- When the refund transaction amount exceeds either your transaction or terminal limit

Do not use manual backup procedure for any of the following situations:

- Declined (exception; issuer not available)
- Faulty card
- Invalid card
- Expired card
- Card number error
- Retain card

If you have any doubts on whether you should use the manual backup procedure, please call the Merchant Service Centre.

However, for many of these messages, the Merchant Service Centre cannot assist any further as the details of specific cardholders cannot be revealed for privacy reasons. For example, if a transaction is declined due to lack of funds, this will not be advised to you.

Authorisation of above floor limit manual transaction

Where a manual transaction amount exceeds your floor limit, you must obtain telephone authorisation from the appropriate authorisation centre.

Merchant requirements to ensure transactions are valid

1. For all manual transactions:
 - a. Always try the transactions through the terminal first
 - b. Check the card is being used after its 'valid from' date and before its 'valid to' date
 - c. Ensure that the card imprint is legible and complete
 - d. Obtain authorisation for above floor limit transaction amounts
 - e. Ensure the cardholder's name matches the cardholder's gender
2. For any signature based transaction, verify that the cardholder's signature matches the signature on the card. If the signature does not match, or you are suspicious of the sale, contact the appropriate authorisation centre
3. Ensure the accuracy of any card information keyed into the pin pad
4. Retain your electronic transaction receipts and manual transaction vouchers for a period of not less than eighteen months

If any of these conditions are not met, it is possible that the transaction may be invalid and the merchant account debited for the value of the disputed transaction.

Termination of EFTPOS merchant service

Should you elect to terminate your EFTPOS merchant service with NAB, you will need to return all the terminals, printers, power packs and cabling to your nearest NAB branch. You will also need to return your imprinter and any unused stationery.

A fee may be charged for early termination/closure or where all equipment is not returned to NAB.

A merchant closure form will be completed by the branch or by your Banker. You will be given a copy of this form as your official receipt and this receipt should be held for future reference should you be charged fees that you consider are not correct.

Failure to complete this process will see fees continue to be charged to your account until completion.

Fees will be charged in accordance with the Merchant Agreement and Letter of Offer. Terminal rental fees are charged per calendar month or part thereof. There are no refunds or pro rata calculation of terminal rental fees should you return a terminal or terminate your Merchant Agreement part way through a billing period.

