EFTPOS Flex
terminal user guide

We're here to help

Merchant Helpdesk:

📞 1800 029 749
(available 24 hours a day, 7 days a week)
- Service, Sales and Support
- Terminal Difficulties

Cardholder behaving suspiciously:

📞 132 415

Linkly Support:

Linkly provides the software that allows your terminal to communicate with your Point of Sale software.

📞 (02) 9998 9800

Please have your Merchant and Terminal numbers ready.

Make a note of any error messages to help us better support you.

🖥 linkly.com.au

For more information:

Please refer to the Merchant Support Centre

🖥 westpac.com.au/merchantsupport

Accessibility support.

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

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

Contents

1. Introducing EFTPOS Flex

1.1   What this guide will cover.

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

1.2   Terminal features.

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

EFTPOS Flex for integrated POS enables you to process:
• Purchases
• Purchases with Cash Out for Debit Cards
• Cash Out transactions for Debit Cards
• Refunds
• Mail/Telephone order (MOTO) – (approved merchants only)
• Contactless surcharging
• Purchases with Tip

EFTPOS Flex for self-checkouts and kiosks enables you to process:
• Purchases
• Purchases with Tip
• Contactless surcharging

1.3   Your responsibility for equipment and materials provided.

Any hardware or equipment and any accessories supplied by Westpac Banking Corporation (the Bank), remain the property of the Bank.

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

Terminals must not be relocated without prior authorisation.

Terminals must be located where customers can use the PIN pad without the risk of other people seeing them key in their PIN (Personal Identification Number).

1.4   Cancellation of facility.

If your merchant facility is cancelled for any reason, you need to return the equipment and materials to us. To do this, call the Merchant Helpdesk on 1800 029 749. You must return all equipment and materials within five business days of our request.

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

1.5   Damaged, lost, or stolen equipment.

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

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

1.6   Merchant receipts.

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

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

2. Setup and Configuration

Power button

Contactless reader

Magnetic stripe reader

Clear button

Tactile keypad

Cancel button

Enter button

Chip card reader

2.1   Powering up.

1. Unscrew and remove the cover from the back of the terminal by pushing it in the direction of the arrow.
2. Connect the EFTPOS Flex power cable to the port at the back of the terminal and replace the cover.
3. Insert the AC power cable into a wall outlet or a power board.

To turn on: Press the power button on the left-hand side of the terminal for approximately 3 seconds until the terminal displays the start-up screen.

To turn off: Press the power button on the left-hand side of the terminal for approximately 3 seconds and select the on-screen 'Power off' button. Alternatively, press the power button for 10 seconds to turn off the terminal.

Important: The terminal must be connected to a power supply before attempting to turn the terminal on.

2.2   Getting started.

EFTPOS Flex arrives as a complete unit. Included in your delivery is a:

• Terminal
• Power cable
• USB cable.

2.3   Terminal activations.

If your terminal has been installed by a technician, your terminal will already be activated and ready for use.

If your terminal has been sent to you by satchel, you will need to activate your terminal before you can use it.

Please call the Merchant Helpdesk on 1800 029 749 to activate your terminal.

2.4   Terminal setup and configuration.

To begin setting up your new EFTPOS Flex terminal:

1.   Make sure the terminal is connected to power.
2.   Make sure the terminal is connected to your POS via a supported communications method (e.g. via USB cable to your PC).
3.   Make sure that your POS software is running on your computer. Please contact your POS provider or refer to your POS Guide if further information is required.
4.   Press the power button on the left-hand side of the terminal for approximately 3 seconds until the terminal displays the start-up screen.

2.5   Using the touchscreen.

EFTPOS Flex is equipped with a touchscreen that allows you to unlock the terminal screen, access functions and menus by using your finger.

2.6   Unlocking your terminal.

For security purposes, the EFTPOS Flex terminal screen is locked to prevent unnecessary or accidental interaction by customers.

While locked, the terminal will still interact with your POS to initiate transactions, settlements etc, but won't allow access to certain functions you may need to use (e.g. Manager or Cashier passcode resets).

You can unlock the terminal to access these functions, by following the steps below:

1. Starting with the top left-hand corner of the screen, tap the four corners in a clockwise direction (top left, top right, bottom right, and bottom left).
2. Enter your Manager passcode and press the 'Enter' button on the screen.
3. Swipe up from the bottom of the screen to open the application launcher.
4. The terminal can then be locked by pressing the circle button on the screen, or it will automatically lock after 30 seconds of inactivity.

2.7   Connecting to the POS – USB.

You can connect your new terminal to your POS via USB by following the steps below:

1. Connect the USB cable on the terminal to your computer (POS).
2. Double-click the Linkly Client 'C' Icon on your PC.
3. The Linkly Client GUI window should be displayed. Ensure the COM Port field is 'TCPIP'. If it's showing something else, choose 'TCPIP' from the drop-down and click 'Apply'.
4. Reboot the PC. (If your terminal is correctly configured, the 'C' should be green and PINPAD Online should be available.)
5. Unlock your terminal screen – refer to section 2.6.
6. Navigate to the application launcher by swiping up from the bottom of the screen.
7. Open the 'Linkly Connect' app.
8. Press 'Function', enter function code 11112227, and select the enter button.
9. Select 'Change IP Address' and set the IP address of the PC that the Linkly Software was installed on. (If using RNDIS, this value should not be required to change.)
10. On successful connection, the terminal should display 'POS connected' in PINPAD Interface and the client should display a green 'C'.

    Note: POS displayed can be delayed, so please wait up to 10 seconds.

11. Make sure to install Linkly IP Test POS.
12. Open Linkly IP Test POS > Go to the Status Tab > Select Get Status
13. If the terminal is successfully connected to the POS, the terminal will respond with an 'APPROVED' response.

    Note: If your terminal is not connecting, please contact our Helpdesk.

2.8 Connecting to the POS – Wi-Fi.

You can connect your new terminal to your POS via Wi-Fi by following the steps below:

1. Unlock your terminal.
2. Navigate to the application launcher by swiping up from the bottom of the screen and open Settings.
3. Select 'Network and Internet'.
4. Switch the Wi-Fi on.
5. Select your network from the list of available networks.
6. Enter the network password and press 'CONNECT'.
   Note: If you have RNDIS also enabled, this may not work. You will need to disable RNDIS.
7. Once successfully connected to Wi-Fi, you should see the Wi-Fi icon in the top right corner of the screen.
8. Locate the IP address used on your computer. Note this down for later.
9. Navigate to the 'Linkly Connect' app within the Application Launcher.
10. Select 'Function'.
11. Enter function code 11112227 and select the enter button.
12. Select 'Change IP Address'.
13. Enter the IP address from your computer into the 'Enter IP Address' field and press the green tick.
14. On successful connection, the Linkly App will display 'POS Connected'.
    Note: The Linkly App can be delayed. Allow up to 10 seconds for this to reflect.

2.9 Passcode management.

Your terminal has the ability to limit and protect transactions and functionality such as MOTO (Mail Order and Telephone Order), phone authorisation and more by using passcodes.

The passcode requirements are as follows:

• You can't repeat the same digit more than 3 times.
• You can't enter digits in sequential order (e.g. 1,2,3).
• The Manager passcode must be 6 digits in length.
• The Cashier passcode must be 6 digits in length.
• Cashier and Manager passcodes can't be the same.

You can change your Manager passcode by calling the Merchant Helpdesk, or via the 'Passcode Management' function on the terminal.

To change the Manager and Cashier passcodes:

1. Unlock the terminal screen.
2. Swipe up from the bottom of the screen to open the application launcher.
3. Select the 'Device Manager' app.
4. Select 'Passcode Management'.
5. Enter the current Manager passcode and press 'Enter'.
6. Select the role of passcode to be reset (i.e. Manager or Cashier) and follow the instructions on the screen.
7. Enter the current Manager passcode and press 'Enter.'
8. Enter the new Manager or Cashier passcode and press 'Enter'.
9. Re-enter the new Manager or Cashier passcode and press 'Enter'.

Note: If the Manager passcode is not known or was not set up on the device, contact the Westpac Merchant Helpdesk.

3. Procedures

3.1 Contactless tap transactions.

EFTPOS Flex can accept contactless 'tap' transactions via the built-in card reader mounted behind the display screen.

Instructions:

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

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

3.2   Inserting a chip card.

EFTPOS Flex is also equipped with a chip card reader to support credit and debit card transactions.

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

Instructions:

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

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

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

4. Remove the card when prompted by the terminal.

3.3   Swiping a magnetic stripe card.

EFTPOS Flex supports credit and debit card transactions.

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

Instructions:

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

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

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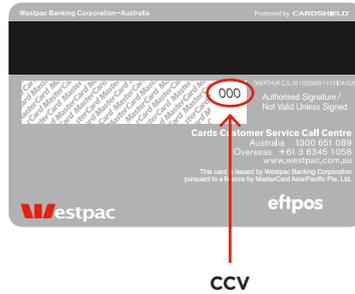
3.4   CCV security codes.

What is a CCV?

CCV security codes are a way to lessen the risk of fraud and Chargebacks when the cardholders aren't physically present.

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

CCV

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

Where can I find the CCV security code?

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

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

Some cards don't have a CCV.

Should I save CCV security codes?

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

4. Daily functions using EFTPOS Flex

4.1 How to process a Bank Logon.

1. Start by initiating the transaction via the POS interface.
2. The Bank Logon will be performed.
3. Take note of the response message. A successful response will display 'Approved', while an unsuccessful response will display 'Declined'.
4. Please contact our Merchant Helpdesk if you continue to receive an unsuccessful response.

4.2 How to process a Purchase transaction.

1. Initiate a 'Purchase' transaction via the POS.
2. The terminal will prompt you to tap, insert, or swipe the customer's card or payment-enabled device (e.g. phone, smartwatch, etc).
3. If a contactless card/device is presented, position it on the terminal screen for processing.
4. Alternatively, when a card is being inserted or swiped, select the account type on the terminal.
5. Select the required account type or application (e.g. Visa or Mastercard® Debit/Credit/eftpos CHEQUE/eftpos SAVINGS) or account type (CHEQUE/SAVINGS/CREDIT) on screen.
6. The terminal will prompt the customer to enter their PIN (if required) and press the enter button.
7. The terminal will advise if the transaction has been approved or declined.
8. All receipt information for transactions is sent to the POS for printing.

Note: Signature will still be required for some cards (for example signature-only cards, payment cards that don't have a chip and some international cards). Your terminal will be able to process these cards as normal. The cardholder's signature will need to be captured on the paper receipt generated by the POS.

4.3 How to process a Purchase with Cash Out transaction.

Important: Cash Out is not available on EFTPOS Flex for self-checkouts and kiosks.

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

1. Initiate a 'Purchase' transaction via the POS.
2. The terminal will prompt you to tap, insert, or swipe the customer's card or payment-enabled device (e.g. phone, smartwatch, etc).

3. If a contactless card/device is presented, position it on the terminal screen for processing.
4. Alternatively, when a card is being inserted or swiped, select the account type on the terminal.
5. Select the required account type or application (e.g. Visa or Mastercard® Debit/ eftpos CHEQUE/eftpos SAVINGS) or account type (CHEQUE/SAVINGS) on screen.

   Note: The terminal will only display the available application or accounts for the card entered. Credit isn't available for Cash Out transaction.
6. The terminal will prompt the customer to enter their PIN (if required) and press the enter button.
7. The terminal will advise if the transaction has been approved or declined.
8. All receipt information for transactions is sent to the POS for printing.

4.4   How to process a Cash Out only transaction.

Important: Cash Out is not available on EFTPOS Flex for self-checkouts and kiosks.

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

1. Initiate a 'Cash Out' transaction via the POS.
2. The terminal will prompt you to tap, insert, or swipe the customer's card or payment-enabled device (e.g. phone, smartwatch, etc).
3. If a contactless card/device is presented, position it on the terminal screen for processing.
4. Alternatively, when a card is being inserted or swiped, select the account type on the terminal.
5. Select the required account type or application (e.g. Visa or Mastercard® Debit/ eftpos CHEQUE/eftpos SAVINGS) or account type (CHEQUE/SAVINGS) on screen.

   Note: The terminal will only display the available application or accounts for the card entered. Credit isn't available for Cash Out transactions.
6. The terminal will prompt the customer to enter their PIN (if required) and press the enter button.
7. The terminal will advise if the transaction has been approved or declined.
8. All receipt information for transactions is sent to the POS for printing.

4.5   How to process a Refund transaction.

Important: Refunds are not available on EFTPOS Flex for self-checkouts and kiosks.

If enabled, your terminal can process refund transactions. A refund transaction is used to reverse a purchase that has previously been processed.

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

You can process a refund transaction for any of the following:

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

You must not:

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

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

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

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

1. Initiate a 'Refund' transaction via the POS.
2. The terminal will prompt you to tap, insert, or swipe the customer's card or payment-enabled device (e.g. phone, smartwatch, etc).
3. If a contactless card/device is presented, position it on the terminal screen for processing.
4. Alternatively, when a card is being inserted or swiped, select the account type on the terminal.
5. Select the required account type or application (e.g. Visa or Mastercard® Debit/ Credit/eftpos CHEQUE/eftpos SAVINGS) or account type (CHEQUE/SAVINGS/ CREDIT) on screen.
6. The terminal will prompt the customer to enter their PIN (if required) and press the enter button. Or, the customer can press the enter button to sign (if applicable).
7. The terminal will advise if the transaction has been approved or declined.
8. All receipt information for the transaction is sent to the POS for printing.

4.6   How to process a Mail/Telephone Order Transaction.

Important: Mail/Telephone Order transactions are not available on EFTPOS Flex for self-checkouts and kiosks.

Transactions initiated by mail or telephone are known as Mail Order or Telephone Order (MOTO). You have the option to add passcode security to all MOTO transactions or just for MOTO transactions over $100.

MOTO transactions can be processed on credit and charge cards only.

For information on how to register as a MOTO merchant, contact the Merchant Helpdesk on:

📞 1800 029 749

Important things to keep in mind:

• Until registered as a MOTO merchant, you must not process MOTO transactions.

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

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

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

1. Initiate a 'MOTO' transaction via the POS.

2. Enter the card number manually using the terminal keypad.

   Note: The terminal will only display the 6 digits of the card to maintain customer security.

3. Press the enter button.

   Note: The first 6 digits and the last 4 digits will now be visible. If a correction is required, press the clear button.

4. Enter the card's Expiry Date in the format shown (MMYY). Press the enter button to go to the next step.

5. Enter the card's CCV value. Press the enter button to go to the next step.

6. Once the transaction has been processed, the terminal and POS will display whether the transaction has been approved or declined.

   Note: If the transaction is declined, the terminal and POS will display an error message giving the reason.

4.7   Surcharging via the terminal.

The surcharge feature is optional. You may enable or disable this feature by contacting the Merchant Helpdesk.

Surcharge provides the ability to add an additional processing fee to the transaction.

Surcharge may be a fixed value or a percentage value and can be added to credit cards, debit cards and charge cards.

Surcharge rates cannot exceed the Cost of Acceptance of the transaction. Cost of Acceptance information can be found on your Merchant Statement.

The terminal will apply surcharging to the purchase component of the transactions only for the following transaction types:

• Purchase
• Purchase + Tip
• Purchase + Cash Out
• MOTO

Note: When surcharging via the terminal, you must not also add transaction surcharge amounts via the POS. This will result in a duplicate surcharge being applied.

5. Settlement functions

5.1 Settlement.

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

To enable an Automatic Settlement:

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

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

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

Important:

Your terminal and POS equipment must be powered on for Automatic Settlement to occur at the set time each day.

You can only perform a settlement once a day, before 9:30 pm (Sydney time). A settlement performed after 11:00 pm (Sydney time) will be processed as a settlement for the next day.

To process a Manual Settlement:

You have the option to process a Manual Settlement anytime throughout the day prior to Automatic Settlement (except between 9:30 pm and 11:00 pm Sydney time).

1. Start by initiating a settlement request via the POS interface. Wait for the settlement processing to be completed. If the terminal detects a reversal or any offline transactions in its memory, it will transmit these transactions to the Bank before starting the settlement process.
2. Once all stored reversal and offline transactions are sent to the Bank, the terminal will transmit a settlement request to the Bank.
3. Wait for the settlement processing screen to be completed.
4. An 'APPROVED' message will display when the settlement is approved.
   Note: A settlement report will be created by the POS.

5.2   How to generate a Pre-Settlement report.

This function will generate a report of the current settlement totals processed since your last settlement, without resetting the totals.

1. Start by initiating a pre-settlement request via the POS interface.
2. Wait for the terminal to complete a settlement enquiry.
3. An 'APPROVED' message will be displayed when the pre-settlement has been successful.

5.3   How to generate a Last Settlement report.

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

1. Start by initiating a last settlement request via the POS interface.
2. Wait for the processing to be completed. The POS will generate a last settlement report.
3. An 'APPROVED' message will be displayed when the last settlement has been successful.

6.   Fallback sales procedures

6.1   Electronic Fall Back.

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

EFB functionality is only available when enabled on the terminal and is only available for certain cards.

There are floor limits when using EFB mode and your EFTPOS terminal will prompt you to take appropriate action when you exceed your floor limit.

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

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

- For credit card transactions that are over your card floor limit, you will be required to enter an authorisation number which you can get by calling 132 415. Alternatively, ask your customer for an alternative means of payment.
- Signature capture is required on all EFB transactions regardless of the account selection or whether the PIN was entered. The terminal will process the transaction in accordance with the EFB floor limits and other validation settings.
- Debit card transactions (when selecting cheque or savings) exceeding your debit card floor limit will be declined. Ask your customer for an alternate means of payment.
- Please make sure the terminal remains powered on and connected during all EFB processing.
- If the terminal has been powered off, the terminal must perform a successful Bank Logon to continue EFB processing.

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

Important: MOTO transactions aren't available when the terminal is in EFB mode.

6.2 Authorisation number required.

The 'Phone for Authorisation Required Continue?' prompt will be displayed when communication has been lost and the amount of the transaction is over the floor limit (credit cards only).

You must call the authorisation centre to get an authorisation number for the transaction.

You must complete the transaction on the terminal at the time of getting the authorisation number, and you must enter the authorisation number during the transaction and confirm the transaction is approved.

1. If the 'Phone for Authorisation Required Continue?' prompt is displayed, select 'Yes' to continue or 'No' to cancel the transaction.
2. Enter the Cashier passcode and press the enter button.

   Note: To switch between the Manager and Cashier passcode, select the three dots in the top right-hand corner of the screen.
3. Phone 132 415 for the transaction and follow the prompts. If approved, you will be provided with a 6-digit authorisation code.
4. Tap in the 'Enter Auth Code' box and key the provided auth code using the PIN pad.
5. Press the enter button to submit.
6. The terminal will display the transaction as approved offline.

   Note: The cardholder will need to provide a signature to authorise the transaction. They'll need to sign on the receipt printed by the POS.

You'll be prompted to approve or decline the signature on your POS.

If the signature matches the one on the back of the card, select 'Yes' on the POS to approve or select 'No' to cancel the transaction.

7.   Navigator – assistance mode

Navigator provides support for cardholders who may be colour or low vision impaired and need further assistance to process their transactions.

A chime will be played periodically at the Present Card screen to inform the cardholder that the terminal has the Navigator function available.

The terminal screen has a larger font size and provides different colour contrast options and audio prompts during the transaction.

7.1   Using assistance mode.

To activate assistance mode, you or the cardholder can tap the yellow Navigator Eye (assistance) icon on the Present Card screen and then tap 'Colour/Large Text'.

There are four different colour combinations provided.

Important: When assistance mode is activated, all remaining screens in the current transaction payment flow will utilise the selected colours, contrast, and magnification.

To process a Purchase transaction in assistance mode:

1.   Initiate a 'Purchase' transaction via the POS interface.
2.   On the Present Card screen, activate assistance mode by tapping the yellow Navigator Eye icon.
3.   Select 'Colour/Large Text'.
4.   The cardholder is prompted to select the contrast colour that best assists them by tapping on one of the four colour options on the screen.
5.   The screens for the current transaction will continue to show the colour option that was selected. Screen prompts will be read aloud and the keypad will be optimised to improve visibility for colour-vision impaired and low vision cardholders.
6.   If the cardholder has chosen to insert or swipe their card, the terminal will prompt them to select the account type or application they want to use.

     Important: The terminal will only display the available application or accounts for their card.
7.   An audible chime will prompt the cardholder to enter their PIN.
8.   Once the transaction has been processed, the terminal screen and POS will display whether the transaction has been approved or declined.

     Important: If the card was inserted and is yet to be removed, the terminal will continue to beep until the card is removed.

8. Glossary

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

9.   Troubleshooting

9.1   Hardware faults.

Hardware faults	Action
The terminal doesn't turn on	Make sure the power cable is secured to the terminal and connected to a power supply.
	If the terminal is connected to a power source and failing to turn on, please contact the Merchant Helpdesk.
	Note: The power cable has a separate adapter connecting to the USB cable. Check to ensure this connection is secure. This means the terminal is powered.
Cards aren't being read	Make sure you've correctly inserted the chip into the chip card reader and removed the card only after the transaction is performed.
	Make sure that the magnetic card is swiped correctly (with the magnetic stripe facing left and towards the terminal).
	Swipe the card again smoothly and swiftly – without any pauses.
	Check that the magnetic Stripe isn't damaged, grooved or cracked.
The touch screen isn't responding	Turn the terminal off and on again.
	If the touch screen is still not working, please contact the Merchant Helpdesk.

10.   Response Codes

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

If you receive a declined transaction or are interested in understanding response codes, you should visit westpac.com.au/response-codes for helpful tips on what action to take after a transaction is declined.