YOUR NAB EFTPOS TERMINAL
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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 360 852
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 668 046
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 INGENICO TERMINAL

Contactless landing zone

Terminal display/touchscreen

Telephone-style keypad

Swipe reader

Menu key

Cancel key

Clear key

Enter/Power on key

Feed key

Chip card reader
GETTING TO KNOW YOUR
NAB EFTPOS INGENICO TERMINAL (CONTINUED)

Using the Touch-screen
The Ingenico 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

The **Menu** button is used to access the terminal menu options

The **ENTER** button on the keypad is used to accept a selected option highlighted or to accept data entry. This button is also used to power on the terminal

The **CLEAR** button on the keypad is used for clearing entered data or moving back to the previous screen

The **CANCEL** button on the keypad is used to cancel the current function and return to the Home screen

The **Function** button on the keypad is used to perform certain advanced functions on the terminal

Press [F2▼] on the touchscreen to scroll down the menu options
Press [F3▲] on the touchscreen to scroll up the menu options

Basic functions

Power on
Press the green **ENTER** key

Power off
Remove the terminal from its base and any power source. Press and hold the **Func** and yellow **CLEAR** keys together

Cancel an action
Press the red **CANCEL** button

Change terminal passwords
Contact the Merchant Service Centre

Idle State
If there is no activity on the terminal for 60 seconds, the terminal will return to the Home screen (i.e. the initial NAB logo screen).
Navigating the Menu

To access the Menu, press the Menu button. There are 4 main menu items:

- **1. TRANSACTION**
- **2. PRINT**
- **3. BATCH**
- **4. TERMINAL**

To select a menu option:

1. Press F2 to scroll down and F3 to scroll up to the menu item, and press ENTER, or
2. Press the menu item number on the keypad

**All cards can be used on the terminal using:**
- Tap (using the contactless feature)
- Insert (using the chip), or
- Swipe (using the magnetic stripe)
The NAB EFTPOS Ingenico terminal comes 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 landing zone, where the following icon displays at the top of the terminal.

If the sale is less than $100, there is no need for your customer to enter a PIN or sign the merchant receipt.
If the sale 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 sale amount is greater than $250, your customer will be asked by the terminal to insert or swipe their card.
Only a sale transaction can be made using Contactless.
**SALE TAP**

**Step 1**
Enter the **sale amount** directly from the home screen and press **ENTER**

**Step 2**
Ask customer to **TAP** their card

**Step 3**
Ask customer to enter a **PIN** and press **ENTER**, if required

**Step 4**
An acknowledgement displays once the sale has been approved and the merchant receipt will print.

Ensure your customer holds their card over the contactless logo until all four bars ‘light up’ and the terminal sounds a beep. This will only take a few seconds.
SALE
TAP (CONTINUED)

Step 5
Press **Yes** to print the customer receipt if required
Step 1
Enter the sale amount directly from the home screen and press ENTER

Step 2
Ask customer to INSERT or SWIPE their card

Step 3
Ask customer to select their account

Step 4
Ask customer to enter their PIN and press ENTER
SALE
INSERT/SWIPE USING PIN (CONTINUED)

Step 5
An acknowledgement displays once the sale has been approved and the merchant receipt will print. Remove card from the terminal if inserted.

Step 6
Press Yes to print the customer receipt if required.
SALE
INSERT/SWIPE USING SIGNATURE

The signature option is only available for cards issued overseas.

Step 1
Enter the sale amount directly from the home screen and press ENTER

Step 2
Ask customer to INSERT or SWIPE their card

Step 3
Ask customer to select an account

Step 4
Ask customer to press ENTER
**SALE**

**INSERT/SWIPE USING SIGNATURE (CONTINUED)**

**Step 5**
An acknowledgement displays once the sale has been approved and the merchant receipt with signature request will print.

Remove card from the terminal.

**Step 6**
Ask 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**.

**Step 7**
Press **Yes** to print the customer receipt if required.
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 sale amount. A sale 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 **ENTER**

**Step 2**
Enter the **cash out amount** and press **ENTER**

**Step 3**
Ask customer to **INSERT** or **SWIPE** their card
SALE
WITH CASH OUT (CONTINUED)

Step 4
Ask customer to select an account

Step 5
Ask customer to enter their PIN and press ENTER

Step 6
An “Approved” acknowledgement displays once the sale has been successfully processed and the merchant receipt will print automatically.

Ask customer to remove their card.

Step 7
Press Yes to print the customer receipt if required

Print customer copy?

Yes  No
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 sale 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 **ENTER**

**Step 2**
Enter the **tip amount** and press **ENTER**

**Step 3**
Review the **total amount** and press **ENTER**

**Step 4**
Ask customer to **TAP**, **SWIPE** or **INSERT** their card

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**SALE WITH TIP**
SALE
WITH TIP (CONTINUED)

Step 5
Ask customer to select an account

- National Australia Bank
- 1-Cheque
- 2-Savings
- 3-Credit

Step 6
Ask customer to enter their PIN and press ENTER

Step 7
An acknowledgement displays once the sale has been approved and the merchant receipt will print.

Remove card from the terminal if inserted

Step 8
Press Yes to print the customer receipt if required.
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** key

**Step 2**
Press **1** to select Transactions

**Step 3**
Press **3** to select Cash Out

**Step 4**
Enter the **cash amount** and press **ENTER**

**Step 5**
Ask customer to ***INSERT*** or ***SWIPE*** their card
Step 6
Ask customer to select an account

Step 7
Ask customer to enter their PIN and press ENTER

Step 8
An “Approved” acknowledgement displays once the cash-out has been successfully processed and the merchant receipt will print automatically

Ask customer to remove their card.

Step 9
Press Yes to print the customer receipt if required.
A ‘Refund’ transaction is used to reverse a ‘Sale’ transaction that has already been settled by the Bank. Both the original ‘Sale’ and the ‘Refund’ transactions will appear on the Customer’s account statement.

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** key

**Step 2**
Press **1** to select Transactions

**Step 3**
Press **4** to select Refund

**Step 4**
Enter the **refund amount** and press **ENTER**

**Step 5**
Enter your **refund password** and press **ENTER**
Step 6
Ask customer to INSERT or SWIPE their card

Step 7
Ask customer to select an account

Step 8
Ask customer to press ENTER to print the refund receipt to sign
Note: Even if a PIN is entered, a signed receipt will still be required

Step 9
An acknowledgement displays once the refund has been approved and the merchant receipt with signature request will print
Remove card from the terminal.
Step 10
Ask customer to sign the receipt.
You will need to verify your customer’s signature with the signature on the card.
Press Yes if the signature matches.

Note:
For your protection against fraud, please ensure your passwords are changed regularly.
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.

Step 11
Press Yes to print the customer receipt if required.

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.
**REVIEW DETAILS OF THE LAST TRANSACTION**

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

**Step 1**
Press the **Menu** key

**Step 2**
Press **3** to select Batch

**Step 3**
Press **3** to select Review Batch

**Step 4**
The details of the last transaction display

**Step 5**
Press **F3** to select Info for further details about the transaction
This function allows you to print a duplicate receipt for the last transaction processed.

**Step 1**
Press the **Menu** key

**Step 2**
Press **2** to select Print

![Menu Options]

**Step 3**
Press **1** to select Transactions

![Transaction Options]

**Step 4**
Press **1** to select Last

A duplicate Customer receipt for the last transaction will print...
RE-PRINT RECEIPT
PAST TRANSACTIONS WITH INVOICE NUMBER

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

**Step 1**
Press the **Menu** key

**Step 2**
Press **2** to select **Print**

**Step 3**
Press **1** to select **Transactions**

**Step 4**
Press **1** to select **Invoice**

**Step 5**
Enter the **invoice number** and press ENTER

**Step 6**
Press **ENTER** to print the duplicate customer receipt
TRANSACTION LISTING

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

**Step 1**
Press the Menu key

**Step 2**
Press 2 to select Print

**Step 3**
Press 2 to select Reports

**Step 4**
Press 1 to select Audit

The transaction list will begin printing
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 3 to select Batch

Step 3
Press 4 to select Batch Totals
A pre-settlement receipt prints which lists the batch totals.

Step 4
Press Yes to print a transaction list
A transaction list prints that lists all individual transactions.
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** key

**Step 2**
Press **3** to select Batch

![Menu Options](image)

**Step 3**
Press **2** to select Last Settlement

The last settlement receipt prints automatically.
MANUAL SETTLEMENT

This function allows you to manually close the batch and settle for the day.

Note: Your terminal will settle automatically at 9:00pm AEST daily, unless a manual settlement is performed.

Step 1
Press the Menu key

Step 2
Press 3 to select Batch

Step 3
Press 1 to select Settle

The settlement process commences, and when successfully processed, the settlement receipt will print.

Step 4
Press Yes to print a transaction list

A transaction list prints that lists all individual transactions.
AUTOMATIC SETTLEMENT TIME SET-UP

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

The terminal must be switched on for automatic settlement to occur. For overnight settlements, it is recommended the terminal remains on its charging base.

**Step 1**
Press the **Func** key

**Step 2**
Enter **13** using the PINpad and press **ENTER**

**Step 3**
Press **ENTER** to change the time

**Step 4**
Enter the **new time** in the 24 hour **HH:MM** format, and press **ENTER**
AUTOMATIC SETTLEMENT TIME SET-UP (CONTINUED)

Step 5
The new settlement time displays

Step 6
Press CANCEL to exit
PRE-AUTHORISATION

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

Pre-Authorisation is used to reserve 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 held are not debited from the cardholder’s account until final payment, a Pre-Authorisation Completion, is processed. It is important to retain the Pre-Authorisation merchant receipt as the pre-authorisation completion cannot be completed without the Approval Code from the receipt.

Pre-Authorisations are available for credit cards only.

Step 1
Press the Menu key

Step 2
Press 1 to select Transaction

Step 3
Press 5 to select Pre-Auth

Step 4
Enter the pre-authorisation amount and press ENTER
**PRE-AUTHORISATION (CONTINUED)**

**Step 5**
Ask customer to **INSERT** or **SWIPE** their card.

**Step 6**
Ask customer to enter their **PIN** and **ENTER**, or press **ENTER** to sign.

**Step 7**
An “Approved” acknowledgement displays once the pre-authorisation has been processed successfully and the merchant receipt will print automatically.

Remove card from the terminal.

**Step 8**
Ask customer to sign the receipt if required.
You will need to **verify your customer’s signature** with the signature on the card.
Press **Yes** if the signature matches.

Verify Signature

Correct?

Yes  No
PRE-AUTHORISATION (CONTINUED)

**Step 9**
Press Yes to print the customer receipt if required.

![Image showing the option to print customer copy with Yes and No buttons]
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 within 7 days from when the Pre-Authorisation was processed. The value amount is generally held for up to 7 days on pre-authorisation, depending on the cardholder’s financial institution.

**Step 1**
Press the **Menu** key

**Step 2**
Press **1** to select Transaction

**Step 3**
Press **6** to select Completion

**Step 4**
Enter the **pre-authorisation completion** amount and press **ENTER**
PRE-AUTHORISATION COMPLETION
(CONTINUED)

Step 5
Enter the 6 digit **APPROVAL CODE** from the merchant receipt and press **ENTER**

Step 6
Press **ENTER** to confirm the pre-authorisation transaction retrieved by the terminal.

Step 6a
Ask customer to **INSERT** or **SWIPE** their card

Step 6b
Enter the last 8 digits of the **RRN** from the merchant receipt and press **ENTER**

If the pre-authorisation transaction is not found on the terminal, the customer’s credit card will be required.
Proceed to Step 6a.
Otherwise, proceed to step 7.
PRE-AUTHORISATION COMPLETION (CONTINUED)

**Step 6c**
Enter the **pre-authorisation date** from the merchant receipt in **DD/MM** format and press **ENTER**.

**Step 6d**
Press **ENTER** to confirm the completion transaction.

**Step 6e**
An “Approved” acknowledgement displays once the completion has been processed successfully and the merchant receipt will print automatically.
Remove card from the terminal.
Proceed to Step 8.

**Step 7**
Press **ENTER** to confirm the completion transaction.
The merchant receipt will print automatically.
PRE-AUTHORISATION COMPLETION (CONTINUED)

Step 8
Ask customer to sign the receipt if required. You will need to verify your customer's signature with the signature on the card. Press Yes if the signature matches.

Step 9
Press Yes to print the customer receipt if required.
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 extra charge, and
• The surcharge rate 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, for example 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 key

**Step 2**
Press 4 to select Terminal

**Step 3**
Press 4 to select Surcharging

**Step 4**
Press F1 to select Enable

**Step 5**
Surcharging is enabled. Press CANCEL to exit.
SURCHARGE
CARD ACCEPTANCE SET-UP

Step 1
Press the Menu key

Step 2
Press 4 to select Terminal

Step 3
Press 4 to select Surcharging

Step 4
Press ENTER

Step 5
Use the F2 and F3 buttons to scroll to the card issuer, and press ENTER
**SURCHARGE**
**CARD ACCEPTANCE SET-UP (CONTINUED)**

**Step 6**
Press 1 to enter a Fixed Fee or 2 to enter a Percentage of the Total.

**Step 7**
Enter the fixed fee amount or percentage of the total rate, and press ENTER.

**Step 8**
Press ENTER to confirm the value entered.
SURCHARGE
CARD ACCEPTANCE SET-UP (CONTINUED)

Step 9
The value entered will display in the Select Issuer screen. Repeat steps 5 to 8 for each card or account type, to apply a surcharge value.

<table>
<thead>
<tr>
<th>SELECT ISSUER</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>MASTERCARD</td>
<td>$ 2.00</td>
</tr>
<tr>
<td>VISA</td>
<td>1.00%</td>
</tr>
<tr>
<td>DEBIT</td>
<td>NONE</td>
</tr>
<tr>
<td>AMEX</td>
<td>NONE</td>
</tr>
<tr>
<td>DINERS</td>
<td>NONE</td>
</tr>
<tr>
<td>JCB</td>
<td>NONE</td>
</tr>
<tr>
<td>UPI</td>
<td>NONE</td>
</tr>
<tr>
<td>UPI DEBIT</td>
<td>NONE</td>
</tr>
</tbody>
</table>

Step 10
Press CANCEL to exit
MOTO

This function is for use when processing card payments for orders received by mail or telephone or initiated over the internet (ECOM).

MOTO transactions do not incur a surcharge and the transaction will display as MOTO on the receipt and settlement transaction listing. MOTO transactions can be processed on credit or charge cards only.

**Step 1**
Press the **Menu** key

**Step 2**
Press 1 to select Transaction

**Step 3**
Press 7 to select MOTO

**Step 4**
Enter the **sale amount** and press **ENTER**

**Step 5**
Commence entering the customer’s **card number**
Step 6
Complete entering the customer’s **card number**, and press **ENTER**

Enter the **card number** from the card and press **ENTER**

Step 7
Enter the **card expiry date** in **MMYY** format and press **ENTER**

Step 8
Press the corresponding number to select **type of order**
MOTO (CONTINUED)

Step 10
Press the corresponding number to select frequency of transaction

![MOTO TRANS TYPE]

- 1. SINGLE
- 2. RECURRING
- 3. INSTALMENT

Step 11
Press ENTER to confirm the MOTO transaction

![MOTO $65.00 ENTER TO CONFIRM]

Step 12
An acknowledgement displays once the sale has been approved and the merchant receipt will print.

![Approved]

Step 13
Press Yes to print the customer receipt if required.

![Print customer copy?]

Yes  No
MANUAL KEY ENTRY

The manual key entry function is only available if approved by NAB. To submit a request for this function, contact the Merchant Service Centre.

It is recommended that merchants do not manually enter card details without first attempting to swipe or insert the card in the card readers. Using this function will require customer signature verification, and any surcharge that has been set on the terminal will apply to the sale.

**Step 1**
Enter the **sale amount** directly from the home screen and press **ENTER**

**Step 2**
Commence entering the customer’s **card number**

**Step 3**
Complete entering the customer’s **card number**, and press **ENTER**
MANUAL KEY ENTRY (CONTINUED)

Step 4
Enter the card expiry date in MMYY format and press ENTER

Step 5
Enter the CCV number from the card and press ENTER

Step 6
Press ENTER to confirm the transaction

Step 7
An acknowledgement displays once the sale has been approved and the merchant receipt with signature request will print
**MANUAL KEY ENTRY (CONTINUED)**

**Step 8**
Ask 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.

**Step 9**
Press Yes to print the customer receipt if required.
VOID LAST

This function allows the last transaction performed to be cancelled. This is an optional feature and you may enable or disable this feature by contacting the Merchant Service Centre.

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

Note: This function is only available for credit transactions. If you need to cancel a debit (cheque or savings) transaction, a refund must be processed.

**Step 1**
Press the **Menu** key

**Step 2**
Press 3 to select Batch

**Step 3**
Press 5 to select Void Last

**Step 4**
Review the transaction details and press **ENTER** to confirm

The merchant copy of the voided receipt will print automatically.
**VOID LAST**  
*(CONTINUED)*

**Step 5**
An acknowledgement will be displayed once the transaction has been voided.

![VOID Transaction](image)

**Step 6**
Press **ENTER** to print the customer receipt if required.

![Print Receipt](image)
CHANGE MERCHANT PASSWORD

This function allows you to change the Merchant password. This password change feature will change your refund password only.

Step 1
Press the **Func** key

Step 2
Enter 90 using the PINpad and press **ENTER**

Step 3
Press **ENTER** to change the password

Step 4
Enter the current password and press **ENTER**
CHANGE MERCHANT PASSWORD
(CONTINUED)

Step 5
Enter the new password and press ENTER

Step 6
Enter the new password again and press ENTER

Step 7
A confirmation message displays
ADDITIONAL PINPAD FUNCTIONS

Below are the additional functions you can complete on the PINPad.

**Step 1**
Press the **Func** key

**Step 2**
Press the corresponding **function number**

**Step 3**
Press **ENTER**.
The relevant function will display on the PINPad.

<table>
<thead>
<tr>
<th>Function</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>View Batch</td>
</tr>
<tr>
<td>5</td>
<td>Display Transaction Totals</td>
</tr>
<tr>
<td>8</td>
<td>View Batch Number</td>
</tr>
<tr>
<td>21</td>
<td>View Transaction By Invoice Number</td>
</tr>
<tr>
<td>58</td>
<td>Print Tip Report</td>
</tr>
<tr>
<td>70</td>
<td>Reprint Last Statement</td>
</tr>
<tr>
<td>71</td>
<td>Reprint Last Statement from Host</td>
</tr>
<tr>
<td>72</td>
<td>Reprint Last Transaction Record</td>
</tr>
<tr>
<td>73</td>
<td>Reprint Specific Transaction Record</td>
</tr>
<tr>
<td>74</td>
<td>View Host Totals</td>
</tr>
<tr>
<td>75</td>
<td>View Transaction List</td>
</tr>
<tr>
<td>120</td>
<td>Display auto settlement time</td>
</tr>
</tbody>
</table>
STATIONERY ORDER
ORDERING RECEIPT ROLLS

You may order receipt rolls directly from your terminal. The stationery order 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 ** Func key

Step 2
Enter 30 using the PINpad and press ENTER

Step 3
Press ENTER to order receipt rolls

Step 4
A message displays to confirm the order has been submitted
CHANGING THE RECEIPT ROLL

**Step 1**
Open the paper compartment by lifting the catch located at the top of the contactless landing zone and pull the cover to the rear of the terminal.

**Step 2**
Insert the paper roll into the compartment, as shown below.

**Step 3**
Pull the paper up towards the top of the terminal.

**Step 4**
Maintain the paper and close the cover.

**Step 5**
Press simultaneously on both upper corners of the contactless landing zone, as shown by red arrows below, until it clips into position.

**Step 6**
If required, press the **Feed** key on the keypad to advance the paper.
# COMMON ERROR MESSAGES

Below are some common error messages that may appear on your terminal that you can resolve

<table>
<thead>
<tr>
<th>Message</th>
<th>Description</th>
<th>Action to take</th>
</tr>
</thead>
<tbody>
<tr>
<td>DECLINED</td>
<td>Card is not supported</td>
<td>Decline transaction.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Advise customer that the card cannot be accepted by the terminal, and obtain another form of payment</td>
</tr>
<tr>
<td>OPERATOR TIMEOUT</td>
<td>The terminal has reached an inactivity time out</td>
<td>The transaction is cancelled.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Wait for the error message to disappear and the terminal to return to Idle state. Retry the transaction</td>
</tr>
<tr>
<td>SIGNATURE ERROR</td>
<td>Transaction has been cancelled due to signature mismatch</td>
<td>Obtain another form of payment</td>
</tr>
<tr>
<td>TRANSACTION CANCELLED</td>
<td>Transaction has been deliberately cancelled</td>
<td>Wait for the error message to disappear and the terminal to return to Idle state. Retry the transaction</td>
</tr>
<tr>
<td>CARD EXPIRED</td>
<td>An expired card has been presented for payment</td>
<td>Decline transaction.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Advise customer that the card has expired, and obtain another form of payment</td>
</tr>
<tr>
<td>BATCH FULL</td>
<td>The transaction batch is full and the terminal is unable to accept further transactions</td>
<td>Decline transaction.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Perform manual settlement and retry the transaction</td>
</tr>
<tr>
<td>INVALID NUMBER</td>
<td>Card presented has failed a check when it was read by the terminal</td>
<td>Decline the transaction.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Wait for the error message to disappear and the terminal to return to Idle state. Retry the transaction</td>
</tr>
<tr>
<td>NO RESPONSE</td>
<td>Communication error, no response from host</td>
<td>Decline the transaction.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Wait for the error message to disappear and the terminal to return to Idle state. Retry the transaction</td>
</tr>
<tr>
<td>POWER FAILED</td>
<td>No power to PINpad</td>
<td>Remove terminal from base, and turn off terminal.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Ensure all cables are plugged in properly, and turn on the terminal again.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Ensure the battery symbol is flashing (i.e. the terminal is charging).</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Retry the transaction</td>
</tr>
<tr>
<td>NO SIGNAL/NETWORK ERROR</td>
<td>No GPRS signal, or terminal is unable to detect the signal</td>
<td>Decline the transaction.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Restart the terminal and check for the GPRS signal on the status bar</td>
</tr>
<tr>
<td>SYSTEM ERROR</td>
<td>This is a terminal configuration issue</td>
<td>Call the Merchant Services Centre for help to resolve the issue</td>
</tr>
</tbody>
</table>

Contact the Merchant Services Centre to resolve any other error codes. The numbers to call are noted on page 5.
**ELECTRONIC Fallback PROCEDURE**

In the event of the terminal being unable to communicate with NAB, (example: no signal, no response error) it will default to a ‘fallback’ situation, i.e. stores transact offline and will be updated to the server at a later time.

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

**For authorisations call**

<table>
<thead>
<tr>
<th>Credit Cards</th>
<th>13 25 15</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debit Cards</td>
<td>1300 360 852</td>
</tr>
</tbody>
</table>
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 “No Host Answer” message 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 the transaction 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 about 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 PINpad

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 call the Merchant Service Centre to arrange for all terminals, printers, power packs and cabling to be picked up from you. 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.

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.