First Data
FD150

User Guide

for countertop and mobile terminals

VALUED MERCHANT SERVICES

First Data™

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01

Get to know your terminal

Introduction

Your **First Data EFTPOS** terminal allows you to accept credit, debit and charge card transactions electronically as a means of payment.

Customers can access their cheque, savings or credit accounts for purchases and refunds. Customers can also request cash out from cheque and savings accounts.

Terminal location and PIN privacy

The physical location of an EFTPOS terminal is important in protecting a customer's PIN privacy.

When your new terminal is installed or relocated within the premises, you must take care to ensure:

- the EFTPOS terminal is in a position that allows the customer to enter their PIN so it cannot be observed by employees or other customers
- the EFTPOS PIN pad has an adequate length of terminal connection cord to allow customers to enter their PIN privately
- if in a fixed position, the EFTPOS PIN pad has not been placed at an angle or height that prevents customers from shielding their PIN entry
- the placement of mirrors and other reflective materials do not allow the customer's PIN entry to be observed through reflection
- security cameras can't make a visual record of a customer's PIN entry.

You should communicate these guidelines to any staff members that process EFTPOS transactions using the First Data terminal. It is also important to remind staff members that customers should never be asked to disclose a PIN.

Terminal ownership

All physical equipment provided to the merchant by First Data remains the property of First Data. This can include but is not limited to EFTPOS terminals, PIN pads, power packs, phone line cables and any additional hardware provided at the time of installation.

Settlement

You can initiate settlement manually via the terminal menu any time before 1730 local time. You can also configure your EFTPOS terminal to automatically settle any time between 0001 and 1800 local time.

If you want to change your settlement terminal cut off time to allow for longer trading hours, please visit the merchant support page to download a form and email your request.

If you do not complete settlement using one of these methods, your EFTPOS terminal will prompt you to manually settle when processing the first transaction after 1800 local time.

You can perform multiple settlements a day at any time, but the first settlement of the day (after 0301 and before 1730) will be the only settlement processed that day. You can obtain totals for transactions processed after the first settlement through the reports function on the terminal menu.

Your terminal layout

First Data countertop EFTPOS terminal

Receipt printer

Integrated contactless card reader lights. (Contactless reader is embedded behind screen)

Colour touch screen terminal display

Magnetic stripe card reader

Alpha/numeric keys

Power on/off and cancel key

Back key

Enter key

Chip card reader

Your terminal layout

First Data mobile EFTPOS terminal

Receipt printer

Integrated contactless card reader lights. (Contactless reader is embedded behind screen)

Colour touch screen terminal display

Magnetic stripe card reader

Alpha/numeric keys

Power on/off and cancel key

Back key

Enter key

Chip card reader

Transaction processing options

The First Data EFTPOS terminal has a chip card reader, a magnetic stripe reader and an integrated contactless reader for processing transactions.

All chip cards must be inserted into the chip card reader as shown below.

- Insert the credit card into the card reader with the gold contact pad facing upward, as shown below.
- Leave the chip card in the reader until the transaction is completed and the terminal prompts you to remove it.
- The terminal screen prompts will guide you through the transaction process.

If the card is capable of performing a contactless transaction, place the card over the contactless reader, as shown below.

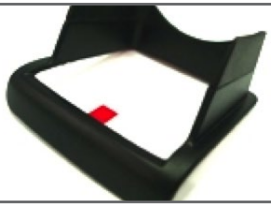
If the card does not have a chip or contactless capability, you can process transactions by swiping the magnetic stripe through the terminal.

Smart card reader — The integrated circuit card (ICC) reader is located at the bottom end. Please make sure that the gold ICC contact pad is facing upward when inserting the card into the slot.

Magnetic card reader — The card reader slot is on the right side of the terminal. With the magnetic stripe facing [inwards], slide the card in either direction through the slot without stopping. If the card swipe fails, check the position of the magnetic stripe and slide the card again.

Contactless card reader —The contactless card reader antenna is embedded behind the display and PIN pad. The reader's lights will show blue when the terminal is powered on to indicate the reader is working normally. To process a contactless payment, place the contactless card near the card reader antenna during a transaction.

Installing the privacy shield



You can choose to add a privacy shield to the terminal to provide customers with additional security when entering their PIN.

Remove the adhesive tab around the privacy shield.

Carefully place the privacy shield's adhesive side around the keypad.

Loading receipt paper

01 — Open the printer cover by gently pulling the printer cover's latch, then lift the cover away from the printer.

02 — Load a roll of thermal paper into the printer.

03 — Ensure the roll will feed out of the terminal so that the print side of the paper faces the operator.

04 — Close the cover by pressing down evenly on both side tabs, or by pressing on the centre of the printer cover.

05 — Use the serrated bar to tear off any excess paper.

IMPORTANT

Always store thermal paper for your terminal in a dry, dark area.

Handle thermal paper carefully. Impact, friction, temperature, humidity and oils can affect the colour and storage characteristics of the paper.

Never load a roll of paper that has folds, wrinkles, tears or holes at the edges of the print area.

Please call First Data on 1300 664 660 for all stationery orders.

Switching the terminal on and off

To switch the terminal on:

- Connect the power supply cable to the power pack and plug it into the terminal.
- Connect the telephone cable or Ethernet cable and switch the terminal's power on at the wall.
- Hold down the red X key until the screen is formatting
- When powered on, your terminal will display the application main screen before returning to the idle state.

Do not disconnect your terminal's power supply or communication line unless instructed to do so by the Help Desk. The terminal is now ready for operation.

To switch the terminal off, hold down the red X key until you are prompted with the power off option on the screen.

Communications setup

First Data countertop EFTPOS terminal

The First Data EFTPOS terminal is capable of processing transactions through a broadband Internet connection as well as a standard phone line.

IP/Broadband

Please contact the helpdesk on 1800 243 444 to activate your First Data countertop EFTPOS terminal for transactions over a broadband connection.

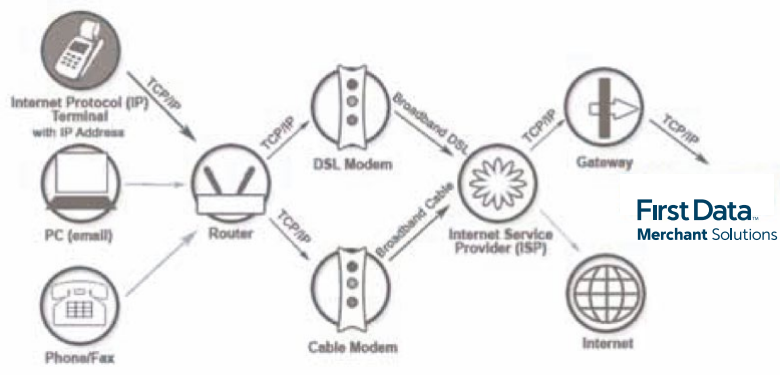
To use the First Data countertop EFTPOS terminals over a broadband connection, you will need to have Internet access and a router that has at least one spare Ethernet port for each terminal you use.

Your router will need to have dynamic host configuration protocol (DHCP) turned on. If your router does not support DHCP, please contact the helpdesk on 1800 243 444 to configure your terminal for use with a static IP address. If your connection has a firewall in place, you will need to open ports 4108 and 443.

To connect the terminal to your broadband internet connection:

- Ensure that Ethernet cabling is available where the terminal is going to be installed.
- Plug an Ethernet cable into the Ethernet port on the back of the terminal and connect the cable's other end to the router.
- Once the Ethernet cable connects the First Data countertop EFTPOS terminal with your router, the lights on the back of the terminal next to the Ethernet port should flash to indicate a connection.
- If the lights fail to turn on, there is no connection between the First Data countertop EFTPOS terminal and your router. Please check your cable and router to restore connectivity.

Below is an example of a possible network configuration that the EFTPOS terminal can use to process transactions over IP/broadband Internet.



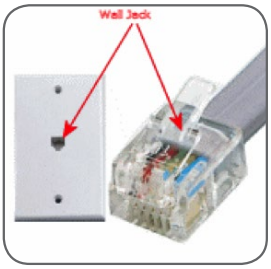
Dial-up

Your countertop EFTPOS terminal features a phone cable input that allows you to connect your terminal using a regular dial-up phone line.

To process transactions using a standard phone line, simply connect from the communication port on your

First Data EFTPOS terminal directly to a telephone wall jack.

If the broadband connection fails and the terminal is configured for a dial-up connection, it will automatically switch to dial-up mode.



First Data mobile EFTPOS terminal

Installing the SIM card

The mobile EFTPOS terminal comes with a pre-installed SIM card, so you should not need to install a SIM. If you are instructed to remove the SIM by the helpdesk, **please use the following reinstallation steps.**

Turn your mobile EFTPOS terminal off before replacing the SIM card.

There are four SIM slots on the left side of the device.

Insert the SIM card in the appropriate slot.

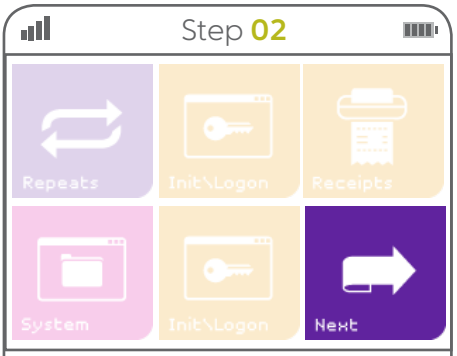
Make sure the SIM card is inserted in the correct direction, as shown.

Connecting to WiFi

The First Data mobile EFTPOS terminal comes with the option of WiFi capability.
To connect to your local WiFi network, the following steps should be performed:

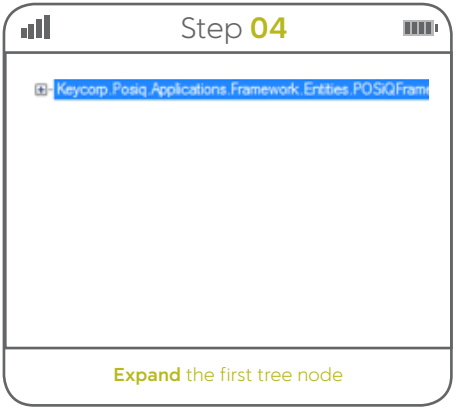
WiFi Settings

Select **Admin**



Select **Next**

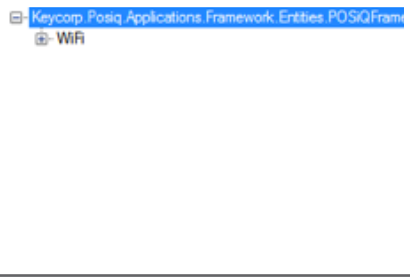
Select **WiFi**



Expand the first tree node

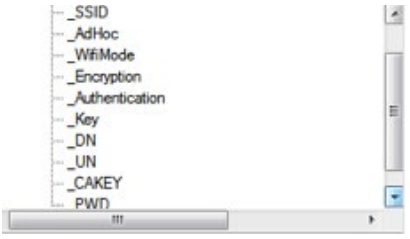
Instructions continue on next page ›

Step 05



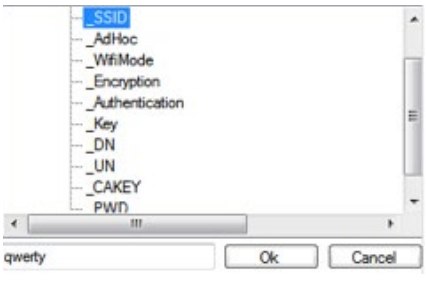
Expand the WiFi node

Step 06



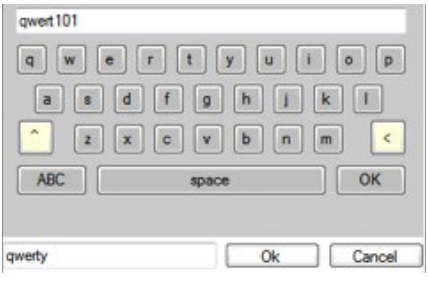
Select the required **field node**

Step 07



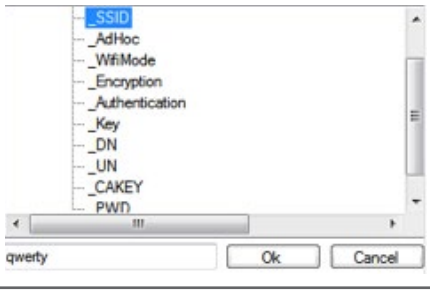
To edit the current value, select the text field at the bottom of the screen

Step 08



Use the virtual keyboard to enter the required value and press the OK button next to the Space Bar buttonto accept the current change

Step 09



Press the main Ok button to save all the changes made, or press cancel to retain the original values.

Once you have made the necessary changes, restart the device. It may take up to two minutes for the WiFi connection to be established once power is restored.

Below is a table detailing the various options available in the terminal's WiFi setup.
Note: To connect to a WiFi network, you usually only need to fill out the 'SSID' and 'Key' values.

SSID	Name of wireless connection
AdHoc	False (default) True
WiFiMode	1 – MD5 2 – PEAP 3 – TLS (default)
Encryption	0 – Disable 1 – WEP 2 – TKIP 3 – AES (default)
Authentication	0 – Open 1 – Shared 2 – WPA_PSK 3 – WPA 4 – WPA_PSK (default) 5 – WPA2
Key	Authentication key
DN	WPA domain name (optional)
UN	WPA user name (optional)
CAKEY	WPA CA key (optional)
PWD	WPA password over DES encryption (optional)

02

Operating your EFTPOS terminal

Purchase transaction

This section describes how to complete a purchase transaction.

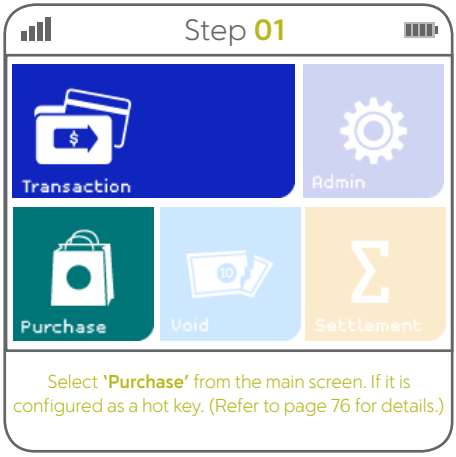
Note: Your terminal can be configured with three frequently used functions or 'hot keys'.
Refer to ***page 76*** for further details.

TIP
You can perform a purchase transaction in three simple steps.

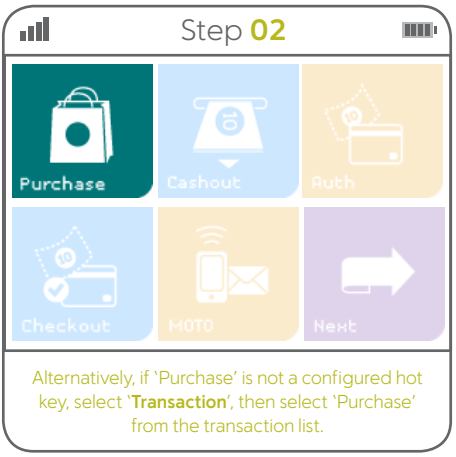
Simply start keying in the transaction amount from either the idle screen (the main screen) or when the terminal is in 'screen saver' mode and the terminal will recognise that you are undertaking a basic purchase transaction.

This means if the purchase is performed as a contactless transaction, you can perform a transaction by following the steps:

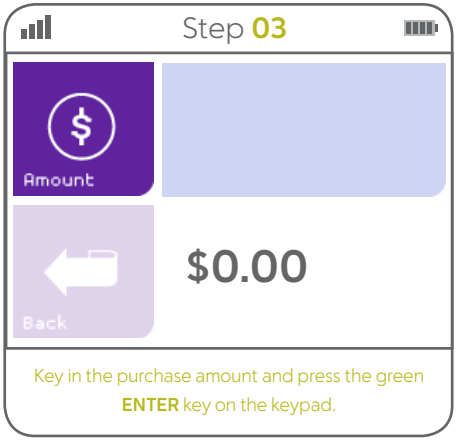
Step 1 – Type the purchase amount **Step 2** – Present/tap the card **Step 3** – Print the customer's receipt



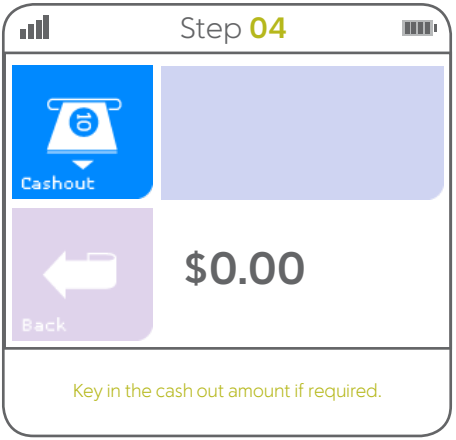
Select **'Purchase'** from the main screen. If it is configured as a hot key. (Refer to page 76 for details.)



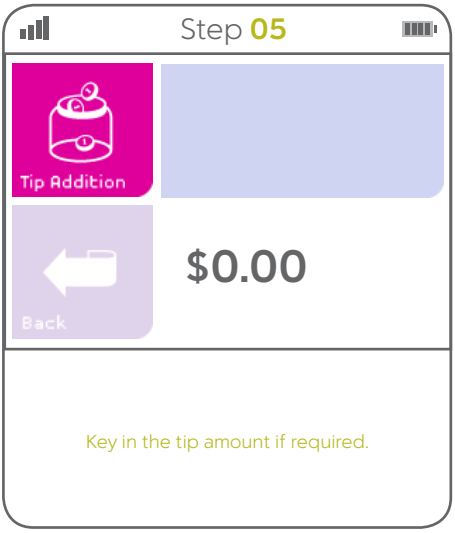
Alternatively, if 'Purchase' is not a configured hot key, select '**Transaction**', then select 'Purchase' from the transaction list.



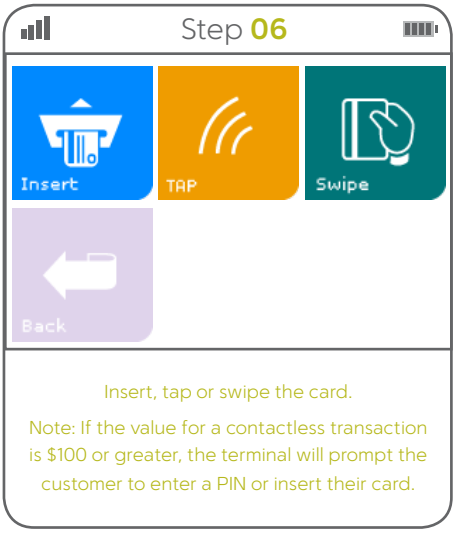
Key in the purchase amount and press the green **ENTER** key on the keypad.



Key in the cash out amount if required.

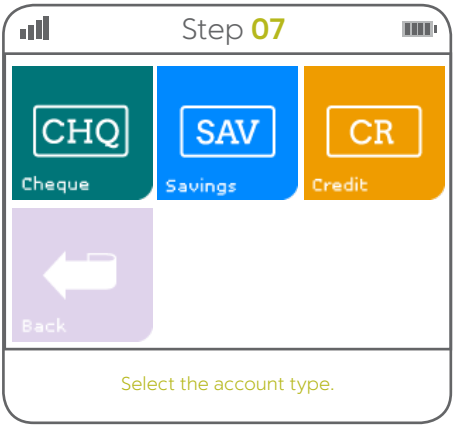


Key in the tip amount if required.

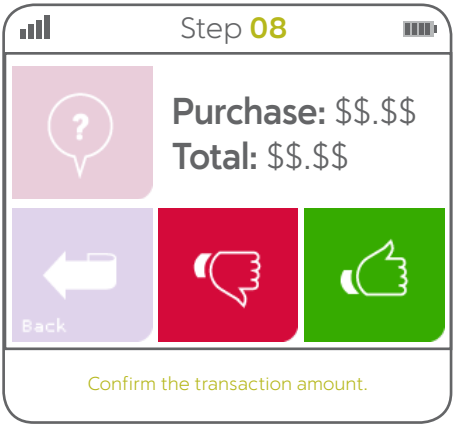


Insert, tap or swipe the card.

Note: If the value for a contactless transaction is $100 or greater, the terminal will prompt the customer to enter a PIN or insert their card.



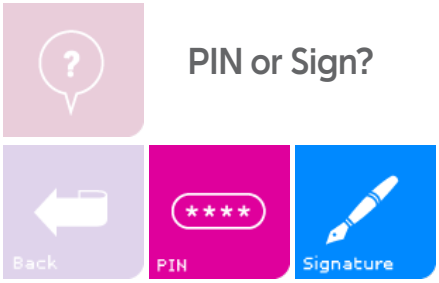
Select the account type.



Confirm the transaction amount.

Instructions continue on next page ›

Step 09



Ask the customer if they would prefer to enter their PIN or sign the receipt. Press **'PIN'** or **'Signature'** accordingly.

Step 10

This screen indicates the terminal is attempting to process the transaction. The screen will update to reflect the status, eg 'APPROVED'.

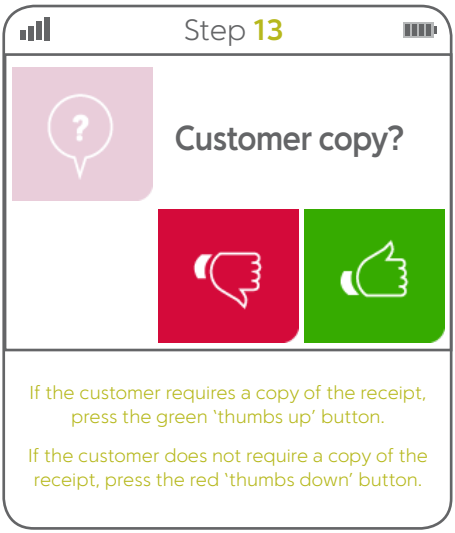
Step 11

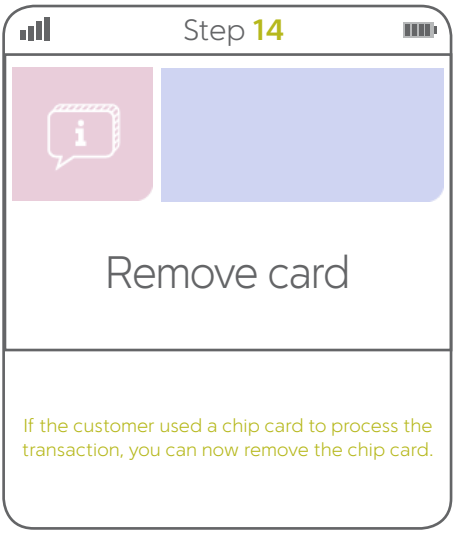
If the transaction is **'APPROVED'** this screen will appear

Step 12

If the transaction is **'DECLINED'** this screen will appear with an audible double beep sound to draw attention to the screen

⟨MESSAGE⟩ is optional depending on the reason for the declined transaction.

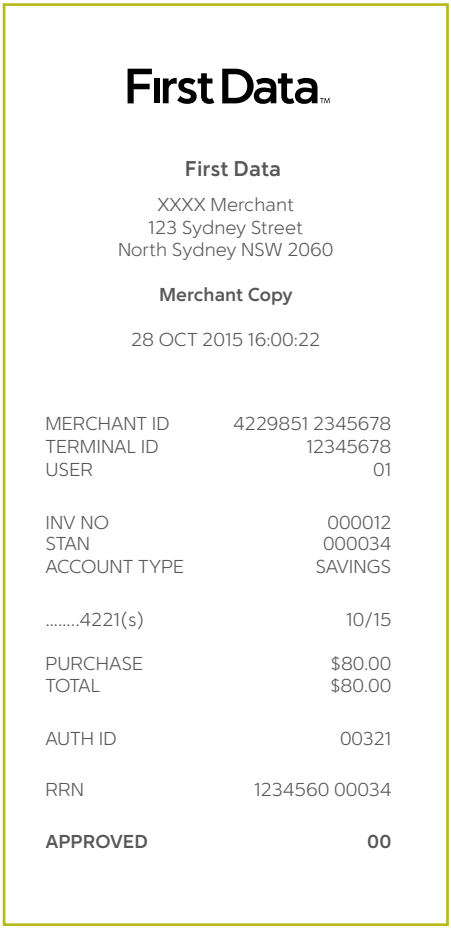




IMPORTANT

Please ensure that you check the transaction is approved before completing the sale. Hand the customer their copy of the transaction record, their card and any cash out requested. If a transaction is declined, tell the customer the reason, advise them to contact their bank if required and seek an alternative form of payment.

Example of a purchase transaction record



First Data™

First Data

XXXX Merchant
123 Sydney Street
North Sydney NSW 2060

Merchant Copy

28 OCT 2015 16:00:22

MERCHANT ID	4229851 2345678
TERMINAL ID	12345678
USER	01
INV NO	000012
STAN	000034
ACCOUNT TYPE	SAVINGS
.....4221(s)	10/15
PURCHASE	$80.00
TOTAL	$80.00
AUTH ID	00321
RRN	1234560 00034
APPROVED	**00**

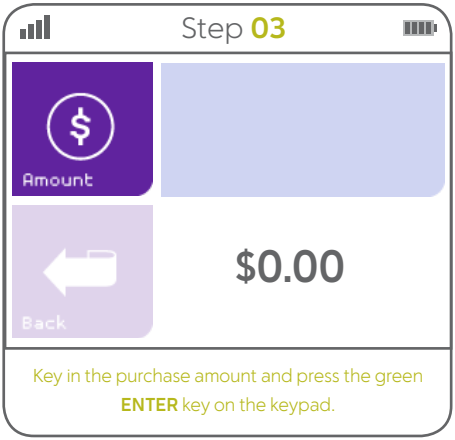
Note: Graphic will only print on the customer copy of the receipt.

Purchase transaction with a credit card

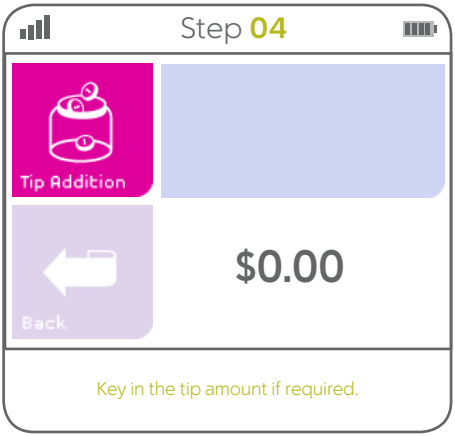
This section describes how to complete a transaction using a credit card.

Select **'Purchase'** from the main screen if it is configured as a hot key. (Refer to page 70 for details.)

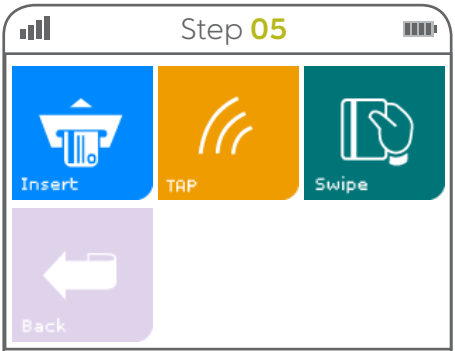
Alternatively, if 'Purchase' is not a configured hot key, select '**Transaction**', then select 'Purchase' from the transaction list.



Key in the purchase amount and press the green **ENTER** key on the keypad.



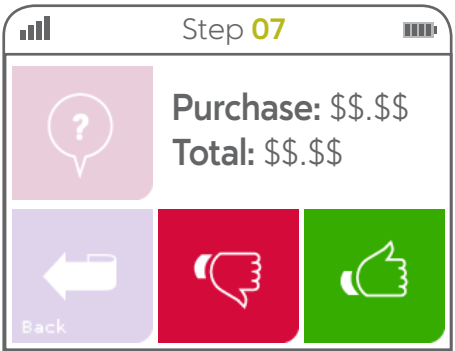
Key in the tip amount if required.



Insert, tap or swipe the card.

Note: the value for a contactless transaction is $100 or greater, the terminal will prompt the customer to enter a PIN or insert their card.

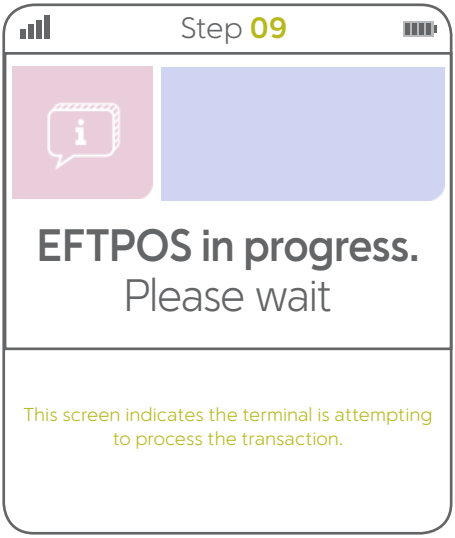
Select the 'Credit' account type.

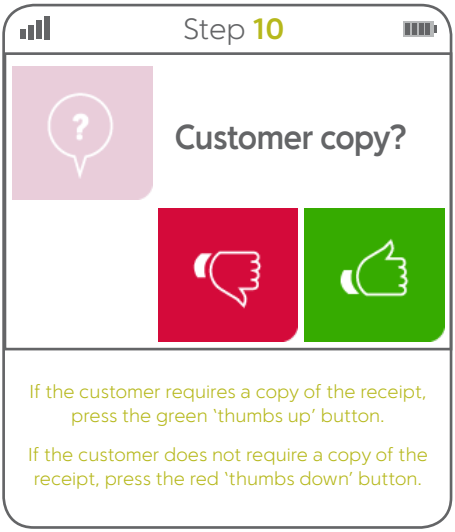


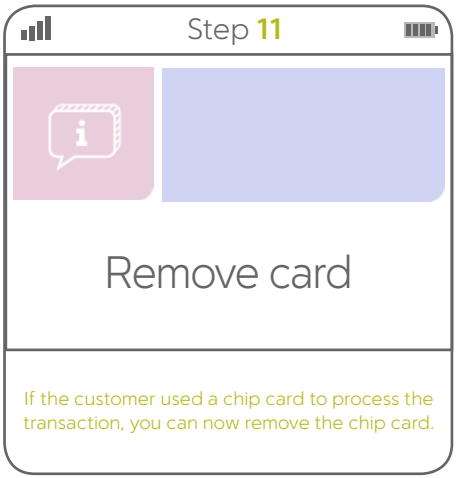
Confirm the transaction amount.

Ask the customer if they would prefer to enter their PIN or sign the receipt. Press **'PIN'** or **'Signature'** accordingly.

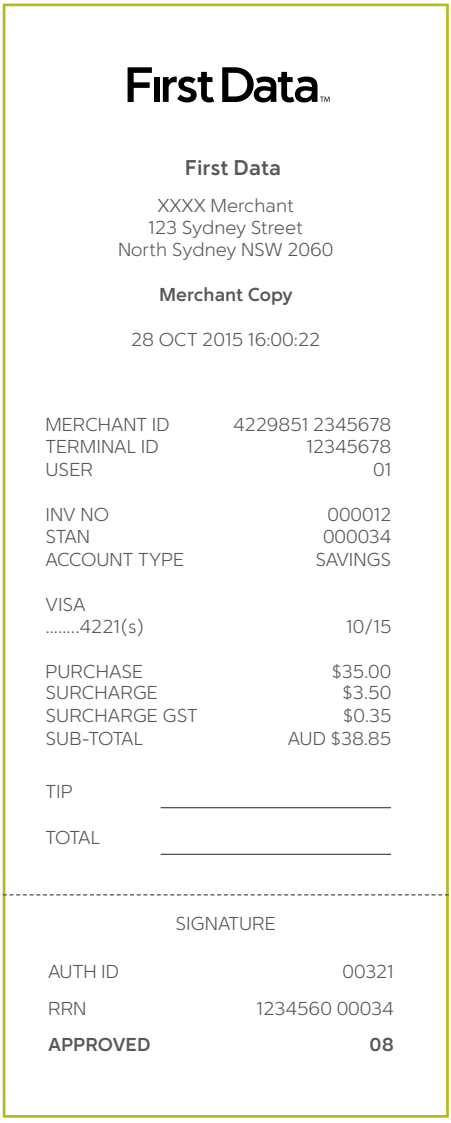
Instructions continue on next page ›


Step 09
EFTPOS in progress.
Please wait
This screen indicates the terminal is attempting to process the transaction.


Step 10
Customer copy?
If the customer requires a copy of the receipt, press the green 'thumbs up' button.
If the customer does not require a copy of the receipt, press the red 'thumbs down' button.


Step 11
Remove card
If the customer used a chip card to process the transaction, you can now remove the chip card.

Example of a credit card record



First Data™

First Data

XXXX Merchant
123 Sydney Street
North Sydney NSW 2060

Merchant Copy

28 OCT 2015 16:00:22

MERCHANT ID	4229851 2345678
TERMINAL ID	12345678
USER	01
INV NO	000012
STAN	000034
ACCOUNT TYPE	SAVINGS
VISA	
.....4221(s)	10/15
PURCHASE	$35.00
SURCHARGE	$3.50
SURCHARGE GST	$0.35
SUB-TOTAL	AUD $38.85

TIP _____

TOTAL _____

SIGNATURE

AUTH ID	00321
RRN	1234560 00034
APPROVED	**08**

Note: Graphic will only print on the customer copy of the receipt.

‘Cash out’ transaction

Customers may choose to get cash out by using your terminal to debit their cheque or savings account with or without making a purchase. Cash out is not allowed on a credit card account.

As the owner of the business, you may choose whether or not to provide this additional facility to customers.

Cash out transaction with a purchase

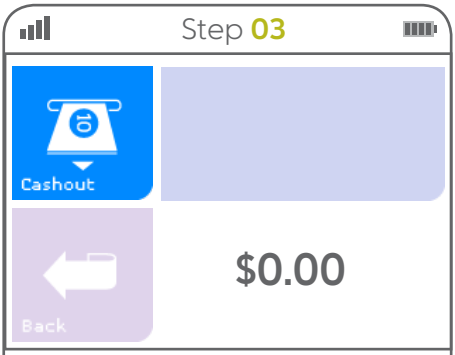
To process a cash out transaction with a purchase, simply follow the steps outlined on **page 24** of this guide under ‘Purchase transaction’.

Cash out–only transaction

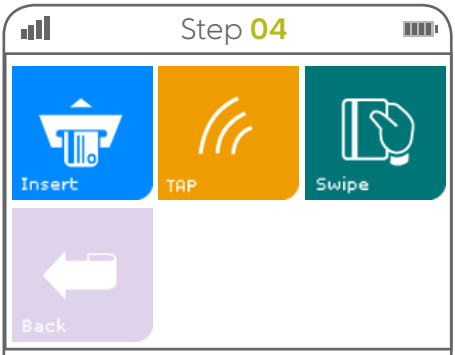
You may process a ‘cash out’ transaction without a purchase by following these steps.

Select ‘**Cashout’** from the main screen if it is configured as a hot key. (Refer to page 70 for details.)

Alternatively, if ‘Cashout’ is not a configured hot key, select ‘**Transaction**’, then select ‘Cashout’ from the transaction list.

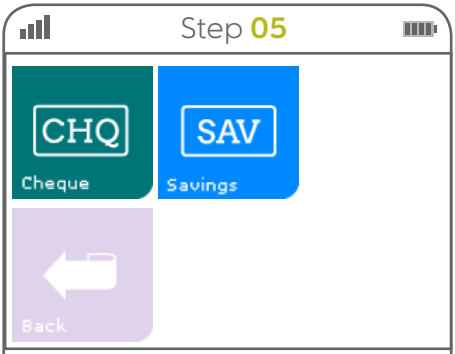


Key in the amount of cash required and press the green ENTER key on the keypad.

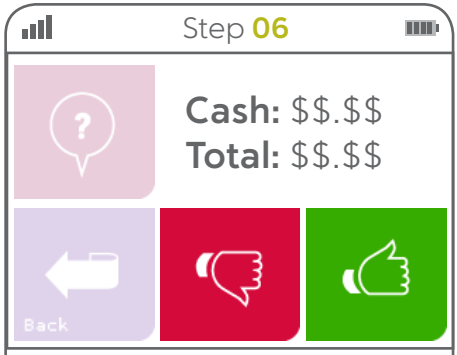


Insert, tap or swipe the card.

Note: the value for a contactless transaction is $100 or greater, the terminal will prompt the customer to enter a PIN or insert their card.



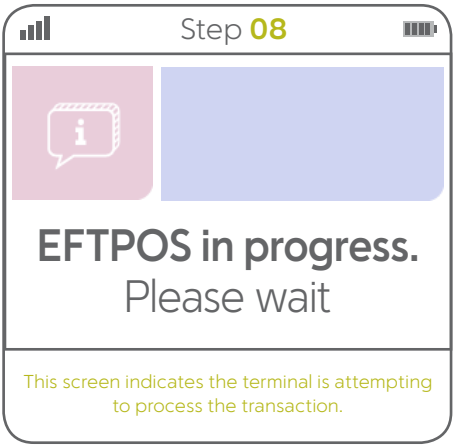
Select either the '**Cheque**' or '**Savings**' account type.



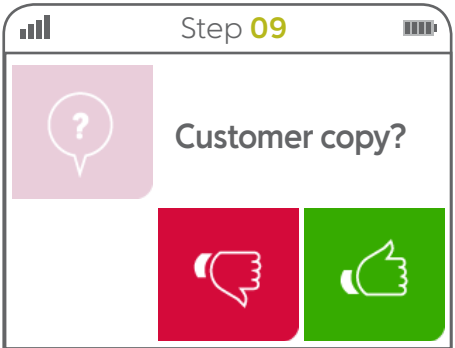
Confirm the transaction amount.

Instructions continue on next page ›

Ask the customer to key in their PIN.

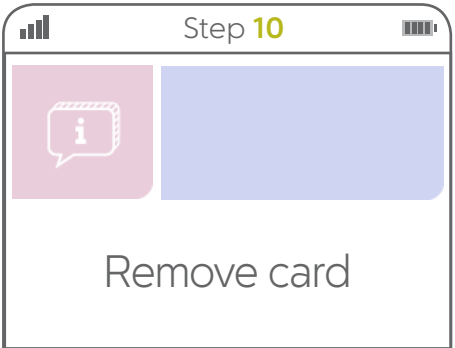


This screen indicates the terminal is attempting to process the transaction.



If the customer requires a copy of the receipt, press the green 'thumbs up' button.

If the customer does not require a copy of the receipt, press the red 'thumbs down' button.



If the customer used a chip card to process the transaction, you can now remove the chip card.

IMPORTANT

Please ensure that you check the transaction is approved before completing the sale. Hand the customer their copy of the transaction record, their card and any cash out requested. If the transaction is rejected, the terminal will display an error message giving the reason. Communicate this reason with the customer.

Example of a cash out transaction record

First Data

First Data

XXXX Merchant
123 Sydney Street
North Sydney NSW 2060

Merchant Copy

28 OCT 2015 16:00:22

MERCHANT ID	4229851 2345678
TERMINAL ID	12345678
USER	01
INV NO	000012
STAN	000034
ACCOUNT TYPE	SAVINGS
DEBIT	
.....4221(s)	10/15
CASH-OUT	$80.00
TOTAL	AUD $80.00
AUTH ID	00321
RRN	1234560 00034
APPROVED	**00**

Note: Graphic will only print on the customer copy of the receipt.

Refund transaction

You can use the refund function when customers are returning goods and to reverse keying errors made by operators.

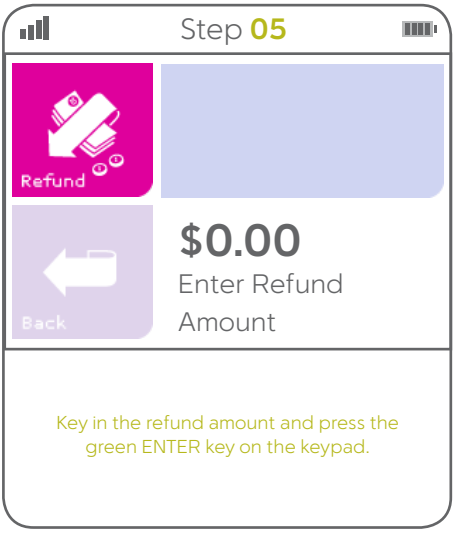
IMPORTANT — If you are reversing an error, ensure the full amount of the transaction is refunded before the purchase is re processed with the correct amount.

Select '**Refund**' from the main screen if it is configured as a hot key. (Refer to page 70 for details.)

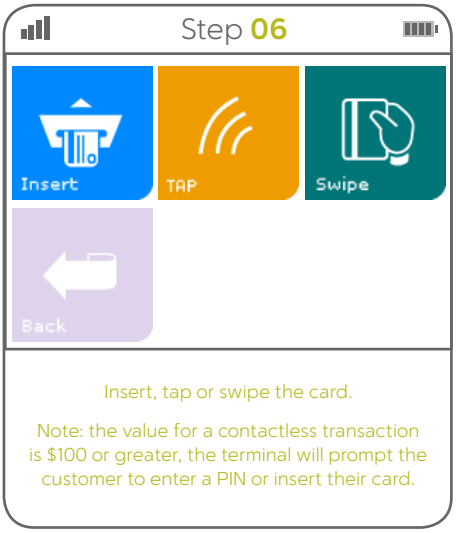
Alternatively, if 'Refund' is not a configured hot key, select '**Transaction**', then select 'Refund' from the transaction list.

Key in your user ID and press the green ENTER key on the keypad if prompted.

Key in your password and press the green ENTER key on the keypad if prompted.

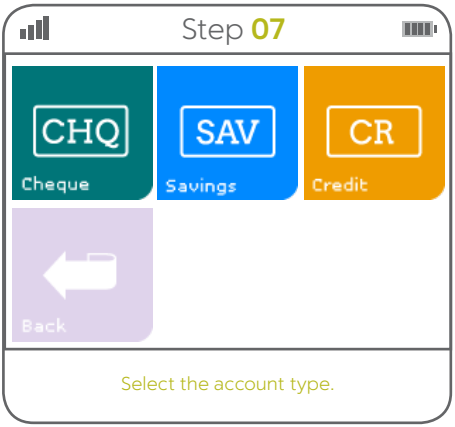


Key in the refund amount and press the green ENTER key on the keypad.

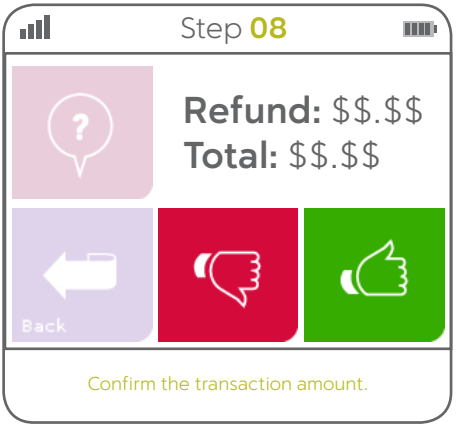


Insert, tap or swipe the card.

Note: the value for a contactless transaction is $100 or greater, the terminal will prompt the customer to enter a PIN or insert their card.



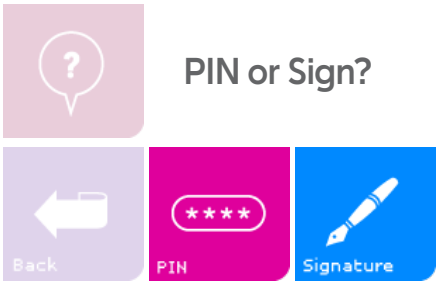
Select the account type.



Confirm the transaction amount.

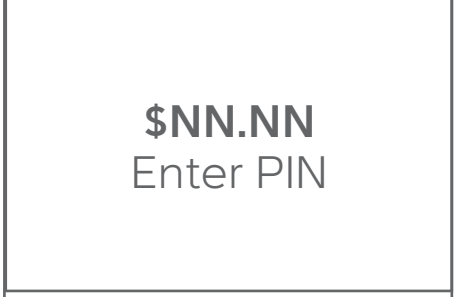
Instructions continue on next page ›

Step 09



Ask the customer if they would prefer to enter their PIN or sign the receipt. Press **'PIN'** or **'Signature'** accordingly.

Step 10

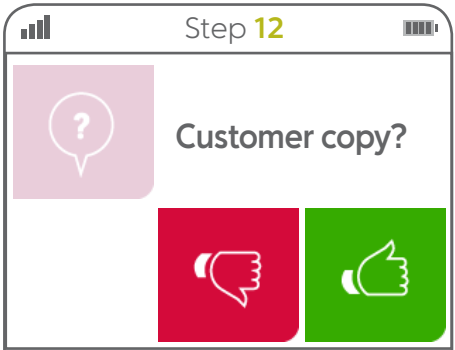


Ask the customer to key in their PIN.

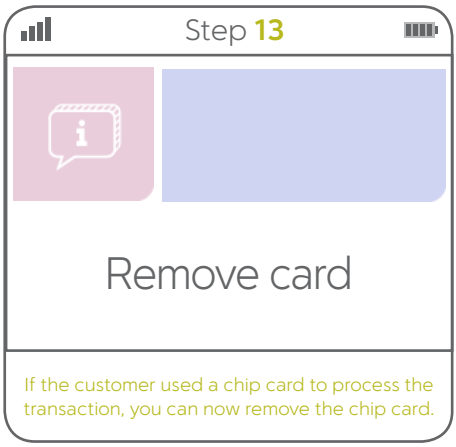
Step 11

This screen indicates the terminal is attempting to process the transaction.

Step 12



If the customer requires a copy of the receipt, press the green 'thumbs up' button. If the customer does not require a copy of the receipt, press the red 'thumbs down' button.



Example of a refund transaction record

First Data

First Data

XXXX Merchant
123 Sydney Street
North Sydney NSW 2060

Merchant Copy

28 OCT 2015 16:00:22

MERCHANT ID	4229851 2345678
TERMINAL ID	12345678
USER	01
INV NO	000012
STAN	000034
ACCOUNT TYPE	Credit
VISA .....4221(s)	10/15
REFUND TOTAL	$35.00 $35.00
AUTH ID	00321
RRN	1234560 00034
APPROVED	**08**

SIGNATURE

AUTH ID	1234560
RRN	1234560 00034
APPROVED	**08**
APPROVED WITH SIGNATURE	

Note: Graphic will only print on the customer copy of the receipt.

Reprint last receipt

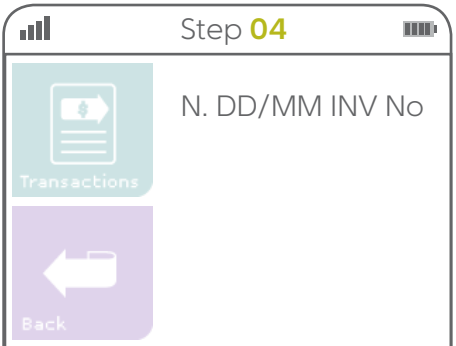
This section describes how to reprint the last receipt printed.

Select '**Admin**'.

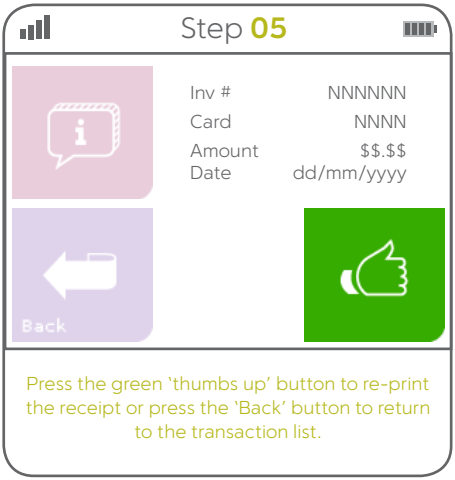
Select '**Receipts**'.

Select '**Merchant**', '**Customer**' or '**Settlement**' to re-print the most recent receipt.

Select '**Search**' to look for other receipts.



Select the required transaction from the list or press the 'Back' button to return to the main receipt screen.



Cancel transaction

A transaction may be cancelled at any time before the customer presses the green ENTER key or OK for the PIN entry.

Pressing the red CANCEL key will cancel the transaction and return the terminal to its idle state.

Once a customer has entered their PIN and pressed ENTER, the transaction has been completed and you will need to perform a refund or void transaction if the customer needs to alter their purchase.

Other transaction types

Pre-authorisation

The pre-authorisation function allows you to authorise and hold funds on a customer's credit card for a period of up to seven days. A pre-authorisation will not debit a customer's account until a completion transaction is processed at a later date. Each 'transaction' consists of two parts: the pre-authorisation and the completion.

This facility is only available for use in certain industries, such as hotels or lodgings.

Part one: pre-authorisation

A pre-authorisation transaction requests verification from a customer's card-issuing bank for the full value of the purchase. The customer's bank will issue a successful pre-authorisation request with a 6-digit authorisation number.

IMPORTANT

The card issuer determines how long the pre-authorisation value is 'held' against the customer's account. This period of time is typically three to five days. After this, the authorisation request expires and the business needs to issue a new pre-authorisation request to begin the transaction again.

Part two: completion

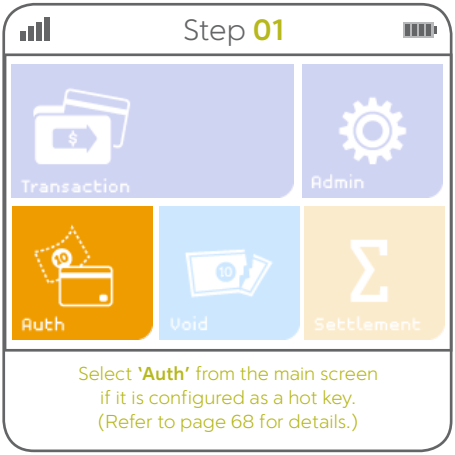
When processing the completion request, use the following data to retrieve the pre-authorisation transaction:

- the six-digit authorisation number
- the invoice number and amount
- the card number or date.

The amount of the completion request may not exceed the pre-authorisation request by more than 15%. If it does, the transaction will be declined.

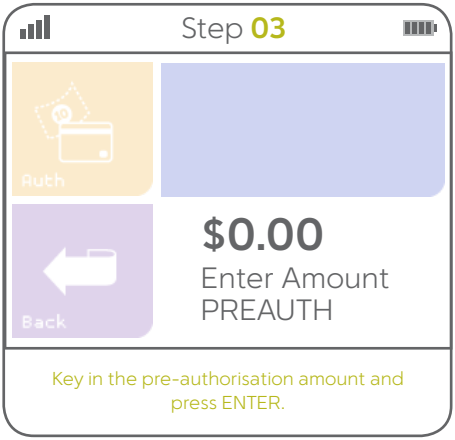
When a completion transaction is successful, its value will be included in the end-of-day settlement to your merchant account.

Processing a pre-authorisation transaction



Select **'Auth'** from the main screen if it is configured as a hot key. (Refer to page 68 for details.)

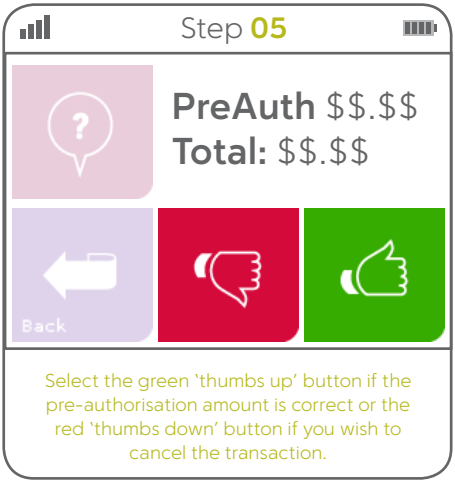
Alternatively, if 'Auth' is not a configured hot key, select '**Transaction**', then select 'Auth' from the transaction list.



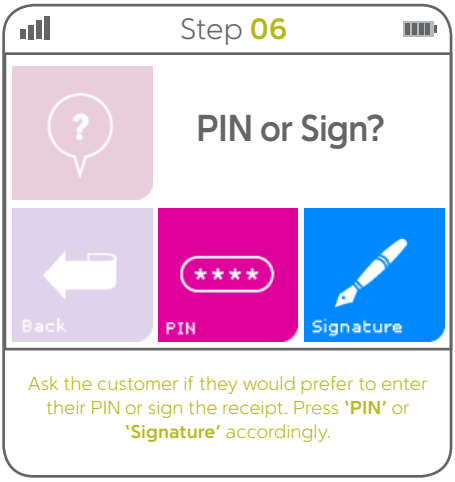
Key in the pre-authorisation amount and press ENTER.

Insert, tap or swipe the card or manually enter the card details

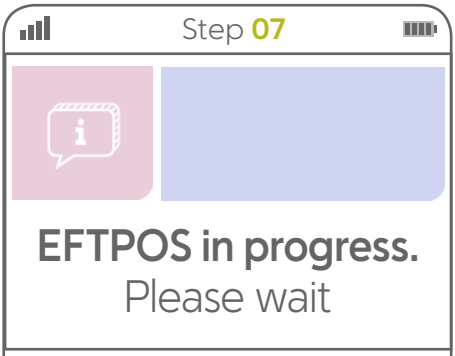
Instructions continue on next page ›



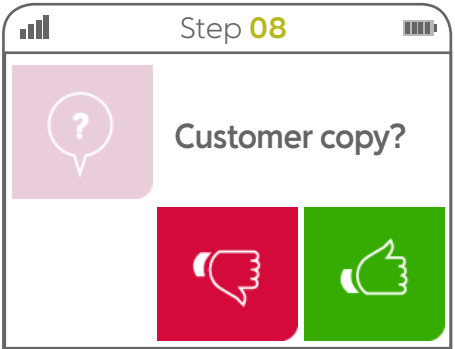
Select the green 'thumbs up' button if the pre-authorisation amount is correct or the red 'thumbs down' button if you wish to cancel the transaction.



Ask the customer if they would prefer to enter their PIN or sign the receipt. Press **'PIN'** or **'Signature'** accordingly.



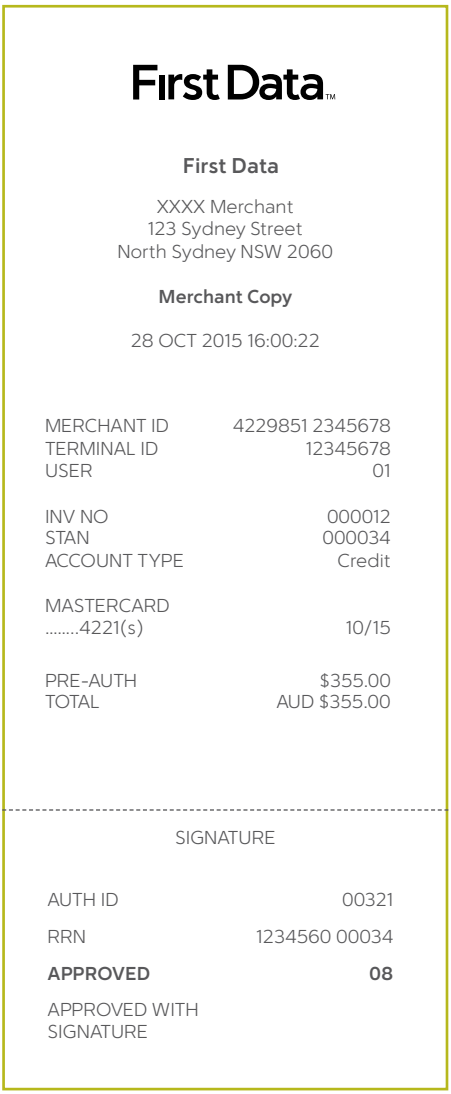
This screen indicates the terminal is attempting to process the transaction.



If the customer requires a copy of the receipt, press the green 'thumbs up' button.

If the customer does not require a copy of the receipt, press the red 'thumbs down' button.

Example of a pre-authorisation transaction record



First Data™

First Data

XXXX Merchant
123 Sydney Street
North Sydney NSW 2060

Merchant Copy

28 OCT 2015 16:00:22

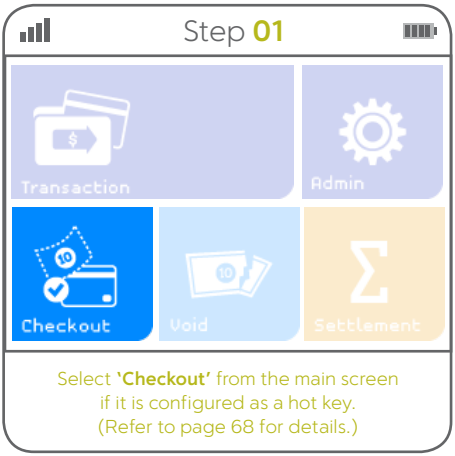
MERCHANT ID	4229851 2345678
TERMINAL ID	12345678
USER	01
INV NO	000012
STAN	000034
ACCOUNT TYPE	Credit
MASTERCARD .....4221(s)	10/15
PRE-AUTH	$355.00
TOTAL	AUD $355.00

SIGNATURE

AUTH ID	00321
RRN	1234560 00034
APPROVED	**08**
APPROVED WITH SIGNATURE	

Note: Graphic will only print on the customer copy of the receipt.

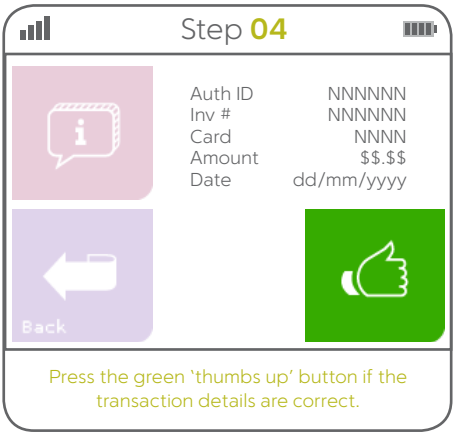
Processing a completion transaction from a pre-authorisation



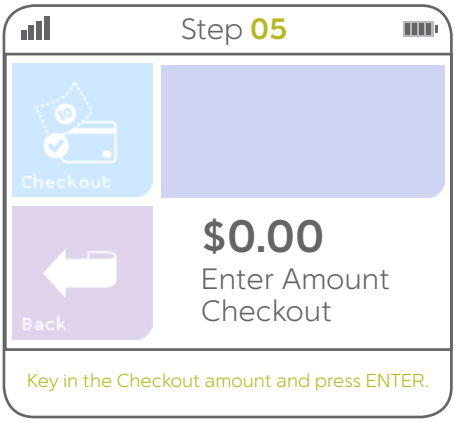
Select **'Checkout'** from the main screen if it is configured as a hot key. (Refer to page 68 for details.)

Alternatively, if 'Checkout' is not a configured hot key, select '**Transaction**', then select 'Checkout' from the transaction list.

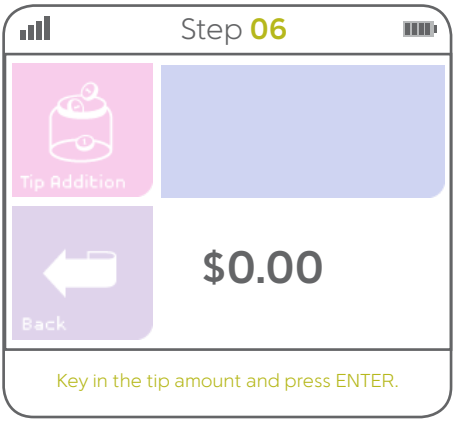
Select an existing pre-authorised transaction from the list.



Press the green 'thumbs up' button if the transaction details are correct.

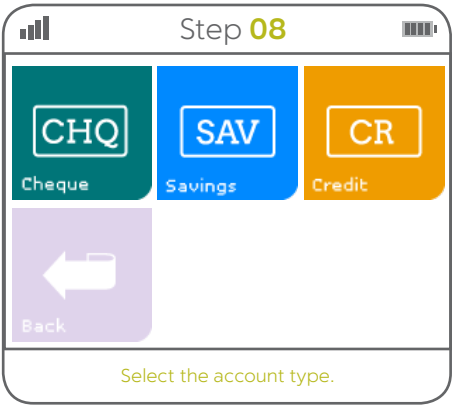


Key in the Checkout amount and press ENTER.

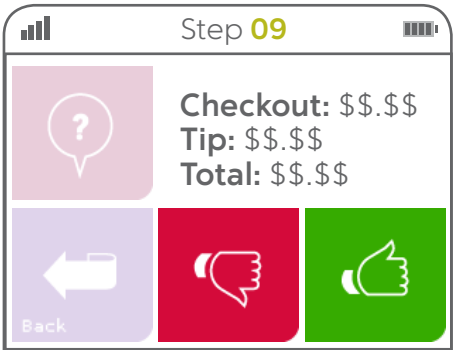


Key in the tip amount and press ENTER.

Insert, tap or swipe the card.

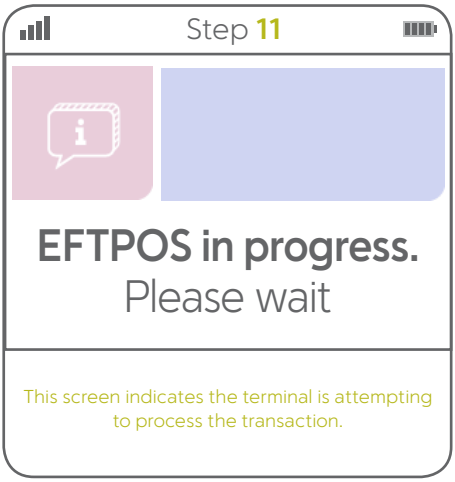


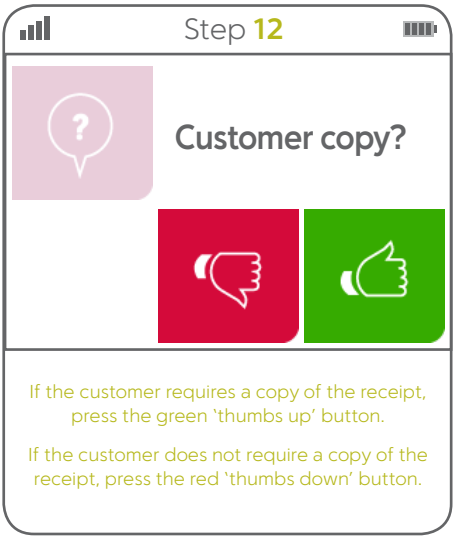
Select the account type.



Select the green 'thumbs up' button if the total amount is correct, the red 'thumbs down' button if you wish to cancel the transaction, or 'Back' if you wish to re enter the amount details.

Ask the customer if they would prefer to enter their PIN or sign the receipt. Press **'PIN'** or **'Signature'** accordingly.





Example of a processing a transaction completion record

First Data™

First Data

XXXX Merchant
123 Sydney Street
North Sydney NSW 2060

Merchant Copy

28 OCT 2015 16:00:22

MERCHANT ID	4229851 2345678
TERMINAL ID	12345678
USER	01
INV NO	000012
STAN	000034
ACCOUNT TYPE	Credit
MASTERCARD .....4221(s)	10/15
CHECKOUT TOTAL	$355.00 AUD $355.00

SIGNATURE

AUTH ID	00321
RRN	1234560 00034
APPROVED	**T08***
APPROVED WITH SIGNATURE	

Note: Graphic will only print on the customer copy of the receipt.

Mail order/telephone order (MOTO)

Mail order and telephone order (MOTO) merchants are authorised to manually key credit card transactions. The terminal will automatically default to 'Credit' as the account type whenever you manually enter card numbers. Should you attempt to manually key a debit card number, the terminal will reject the transaction.

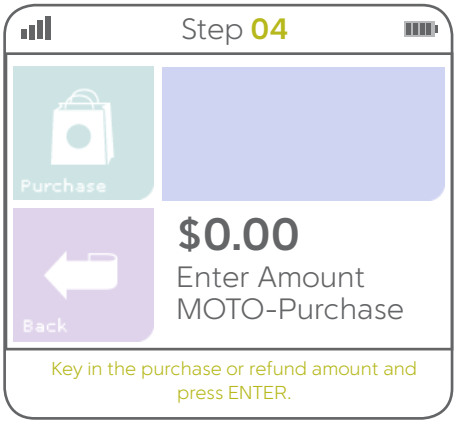
The MOTO process is similar to a normal purchase (or refund) that involves manually entering card details. However, as the physical card and customer are not present at the point of sale, you should gather and record as much customer information as possible before processing a MOTO transaction.

Select **'MOTO'** from the main screen if it is configured as a hot key. (Refer to page 68 for details.)

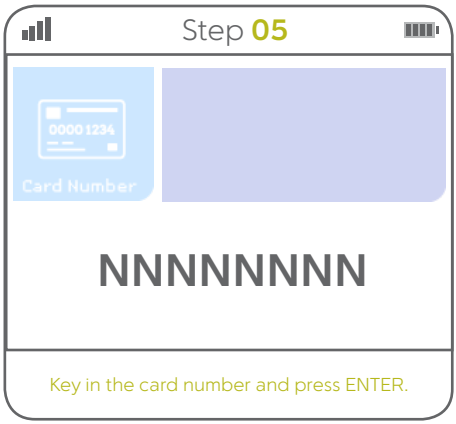
Alternatively, if 'MOTO' is not a configured hot key, select '**Transaction**', then select 'MOTO' from the transaction list.

Instructions continue on next page 〉

Select 'Purchase' or 'Refund' as the transaction type.

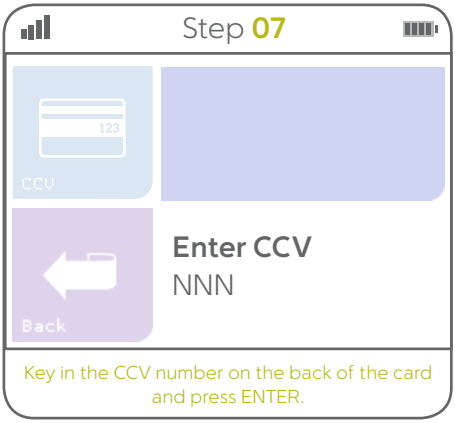


Key in the purchase or refund amount and press ENTER.

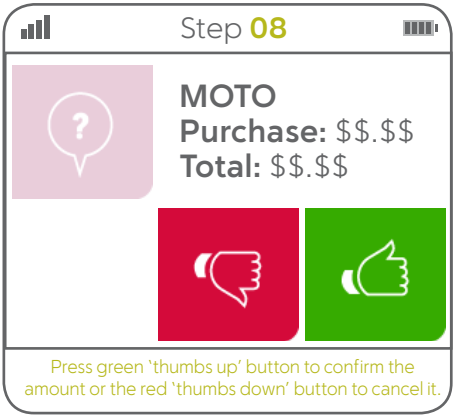


Key in the card number and press ENTER.

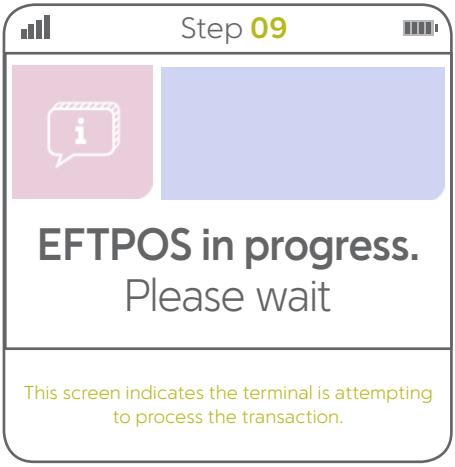
Key in the expiry date on the card and press ENTER.

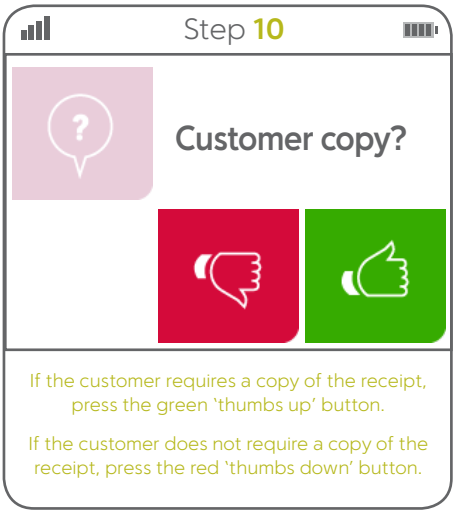


Key in the CCV number on the back of the card and press ENTER.



Press green 'thumbs up' button to confirm the amount or the red 'thumbs down' button to cancel it.





Example of a MOTO transaction record

First Data

First Data

XXXX Merchant
123 Sydney Street
North Sydney NSW 2060

Merchant Copy

28 OCT 2015 16:00:22

MERCHANT ID	4229851 2345678
TERMINAL ID	12345678
INV NO	000012
ACCOUNT TYPE	Credit
MASTERCARD .....4221(s)	10/15
MOTO PURCHASE	$99.00
TOTAL	AUD $99.00

APPROVED **00**

Note: Graphic will only print on the customer copy of the receipt.

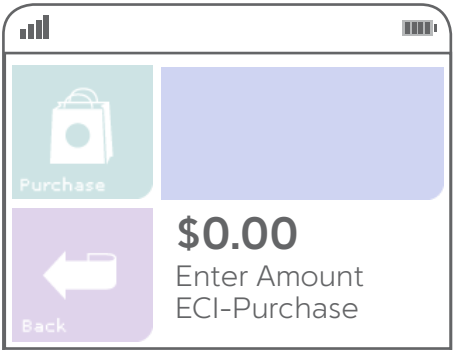
Electronic commerce interface (ECI)

An electronic commerce interface (ECI) transaction occurs when a customer orders goods or services from a merchant via a web-based interface or e-commerce platform and the customer and their card are not present at the merchant outlet. The merchant must key the card number into the terminal to process the purchase or refund transaction.

The process is similar to a normal purchase (or refund) with manual entry of card details. However, as the physical card and customer are not present at the point of sale, you should gather and record as much customer information as possible before processing an ECI transaction.

Select **'ECI'** from the main screen if it is configured as a hot key. (Refer to page 70 for details.)

Alternatively, if 'ECI' is not a configured hot key, select '**Transaction**', then select 'ECI' from the transaction list.

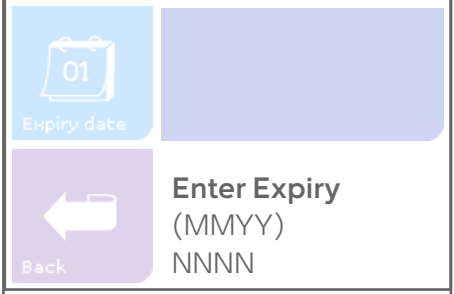


ENTER

Step 05

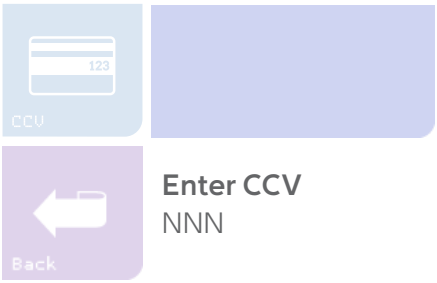
Key in the card number and press ENTER.

Step 06



Key in the expiry date on the card and press ENTER.

Step 07

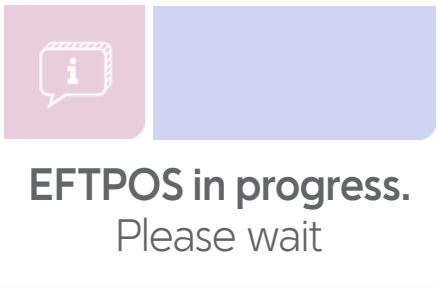


Key in the CCV number on the back of the card and press ENTER.

Step 08

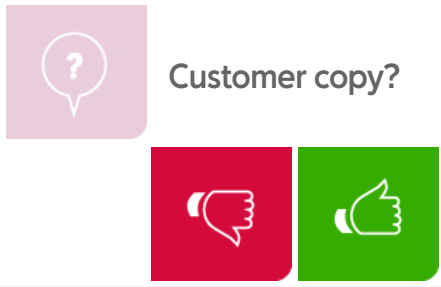
Press green 'thumbs up' button to confirm the amount or the red 'thumbs down' button to cancel it.

Step 09



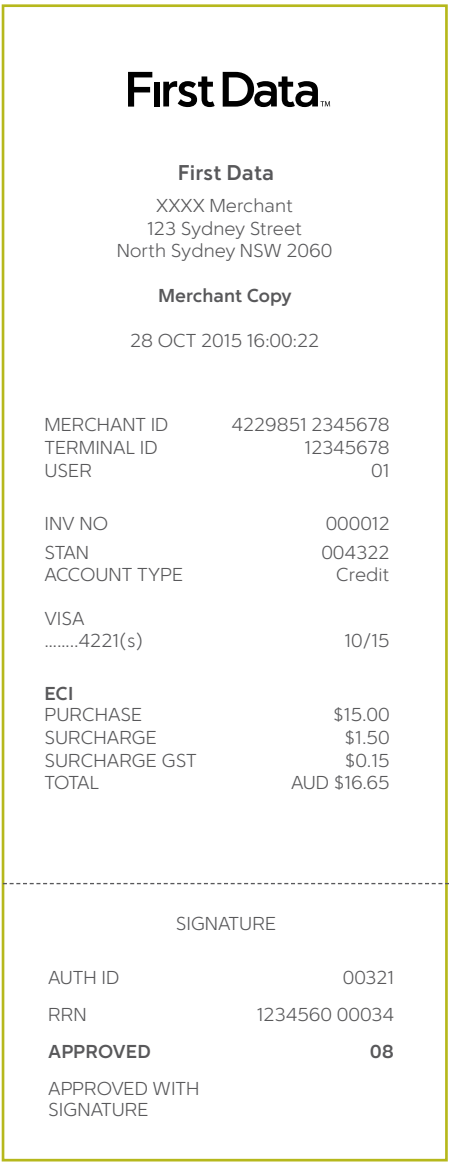
This screen indicates the terminal is attempting to process the transaction.

Step 10



If the customer requires a copy of the receipt, press the green 'thumbs up' button. If the customer does not require a copy of the receipt, press the red 'thumbs down' button.

Example of a ECI transaction record



First Data™

First Data

XXXX Merchant
123 Sydney Street
North Sydney NSW 2060

Merchant Copy

28 OCT 2015 16:00:22

MERCHANT ID	4229851 2345678
TERMINAL ID	12345678
USER	01
INV NO	000012
STAN	004322
ACCOUNT TYPE	Credit
VISA	
.....4221(s)	10/15
ECI	
PURCHASE	$15.00
SURCHARGE	$1.50
SURCHARGE GST	$0.15
TOTAL	AUD $16.65

SIGNATURE

AUTH ID	00321
RRN	1234560 00034
APPROVED	**08**
APPROVED WITH SIGNATURE	

Note: Graphic will only print on the customer copy of the receipt.

Void

There are some cases where either the merchant or the customer makes a mistake during the payment process and don't realise until the transaction has completed. In these instances, it is too late to cancel or reverse the transaction and the transaction must be voided instead.

The void function may need to be used if:

- the customer uses an incorrect card
- the merchant enters an incorrect amount
- the merchant accidentally adds a tip to an incorrect transaction.

When this occurs, the merchant needs to void the incorrect transaction and process a new one.

IMPORTANT — A void can only be performed on a credit card transaction. A refund is the equivalent process for debit transactions.

You can only void a transaction prior to performing a settlement on your terminal (this includes forced settlement).

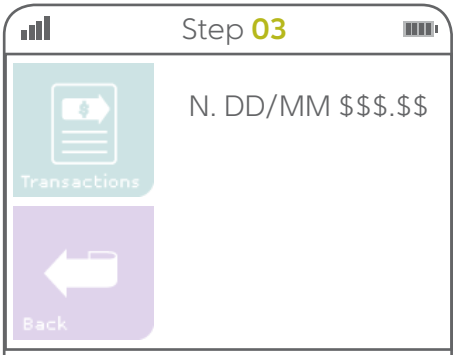
There will be no record of the transaction and its void on your customer's bank account. This is because the transaction is deleted before the bank can complete it and no funds are removed from your customer's account.

The transaction and void will also not appear on your terminal settlement summary for the same reason. A record of the voided transaction will only appear on your transaction list report.

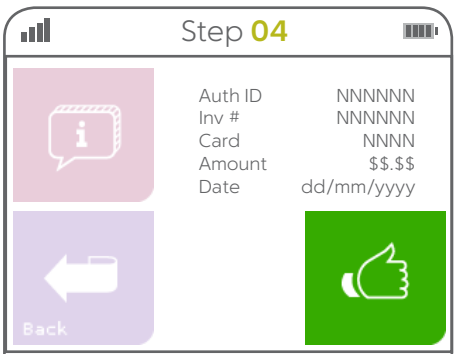
If you have already settled your terminal, the incorrect transaction must be refunded and re-processed. For more information, refer to the refund process on page 31 of this guide.

Select **'Void'** from the main screen if it is configured as a hot key. (Refer to page 76 for details.)

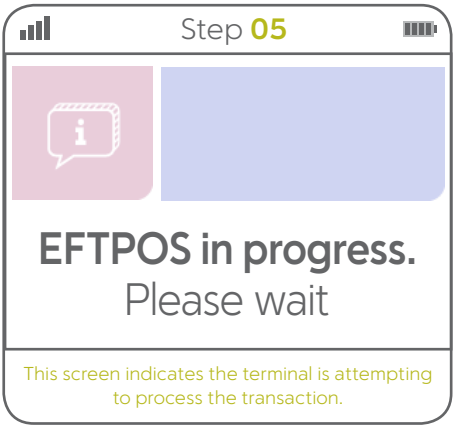
Alternatively, if 'Void' is not a configured hot key, select '**Transaction**', then select 'Void' from the transaction list.



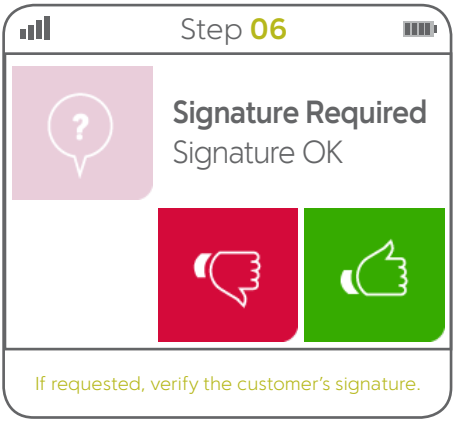
Select the transaction you need to void.



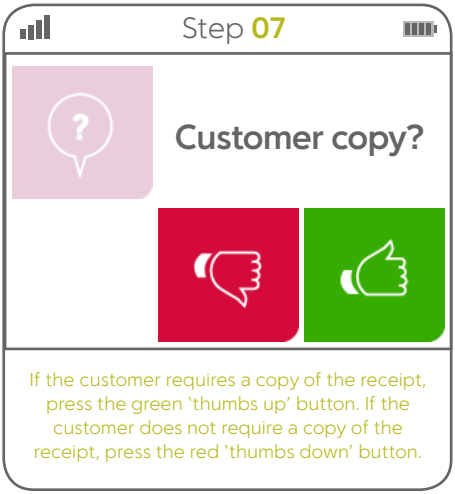
Press the green 'thumbs up' button if the transaction details are correct.



This screen indicates the terminal is attempting to process the transaction.



If requested, verify the customer's signature.



Example of a void transaction record

First Data™

First Data

XXXX Merchant
123 Sydney Street
North Sydney NSW 2060

Merchant Copy

28 OCT 2015 16:00:22

MERCHANT ID	4229851 2345678
TERMINAL ID	12345678
USER	01
INV NO	000012
STAN	004322
ACCOUNT TYPE	Credit
VISA .....4221(s)	10/15

VOID

PURCHASE	$55.00
TOTAL	AUD $55.00

SIGNATURE

AUTH ID	00321
RRN	1234560 00034
APPROVED	**T08***
APPROVED WITH SIGNATURE	

Note: Graphic will only print on the customer copy of the receipt.

Administration functions

Settlements

The settlement function provides a "Settlement Summary" receipt that summarises EFTPOS transactions taken as at the current settlement date.

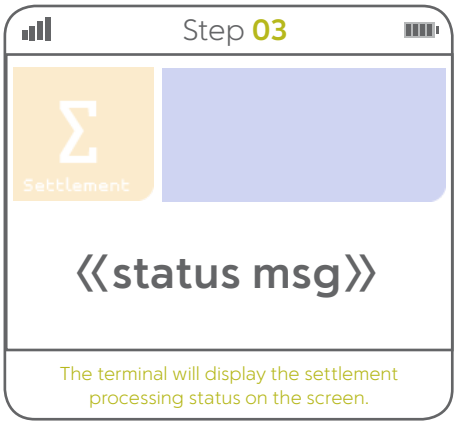
The net total amount on the receipt will be credited to the nominated bank account you have provided to First Data.

Important — We recommend that you perform a settlement each day. If you do not, a settlement will automatically be 'forced' by First Data between 1730 and 1800 local time.

You can perform a settlement by following the steps below.

Select **'Settlement'** from the main screen if it is configured as a hot key. (Refer to page 76 for details.)

Alternatively, if 'Settlement' is not a configured hot key, select '**Transaction**', then select 'Settlement' from the transaction list.



The terminal will display the settlement processing status on the screen.

Example of a settlement record

First Data™

First Data

XXXX Merchant
123 Sydney Street
North Sydney NSW 2060

Merchant Copy

28 OCT 2015 16:00:22
to
29 OCT 2015 16:00:22

BANK TOTALS

MERCHANT ID	4229851 2345678
TERMINAL ID	12345678

BANK TOTALS
(AUD)

BATCH 0000002
SETL 02/02/2015 004322

SALES	28	$174.57
REFUNDS	51	$7.14
TOTAL	29	$167.43
CASH OUT	2	$8.32
ADJUSTS	2	$15.70

TERMINAL TOTALS

MERCHANT	XXXX Merchant
MERCHANT ID	324234 3423423
TERMINAL ID	12345678

DEBIT

PUR 005	$37.25
CSH 002	$8.32
REF 001	($7.14)
TOTAL	AUD $38.43

MASTERCARD

PUR 007	$47.88
TOTAL	AUD $38.43

VISA

PUR 008	$32.17
TOTAL	AUD $32.17

TOTAL DEBIT/
CREDIT

PUR 020	$117.30
CSH 002	$8.32
REF 001	($7.14)
TOTAL	AUD $118.48

AMEX

PUR 002	$14.30
TOTAL	AUD $14.30

Note: Graphic will only print on the customer copy of the receipt.

Tip addition

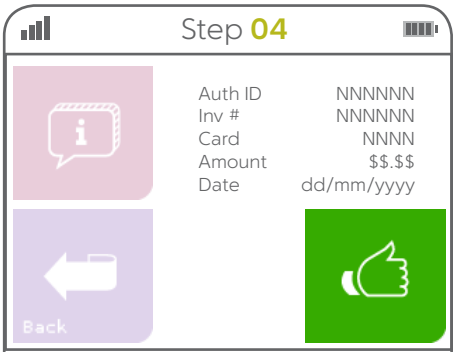
If a customer needs to add a tip after completing the original transaction, your First Data terminal allows you to add tips using the tip addition function.

A tip can only be added to a credit card purchase transaction and is limited to 25% of the transaction amount.

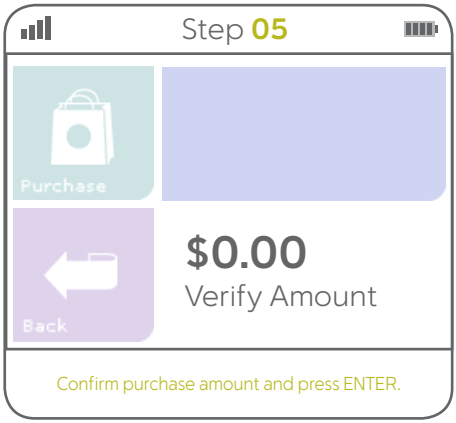
Select **'tip addition'** from the main screen if it is configured as a hot key. (Refer to page 70 for details.)

Alternatively, if 'Purchase' is not a configured hot key, select '**Transaction**', then select 'tip addition' from the transaction list.

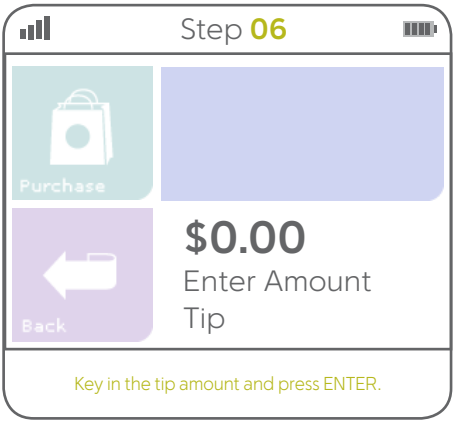
Select the transaction to which the tip will be added.



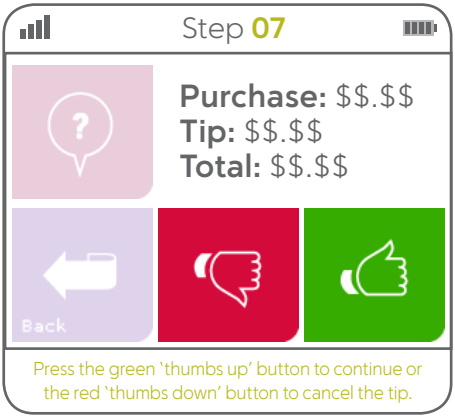
Press the green 'thumbs up' button if the transaction details are correct.



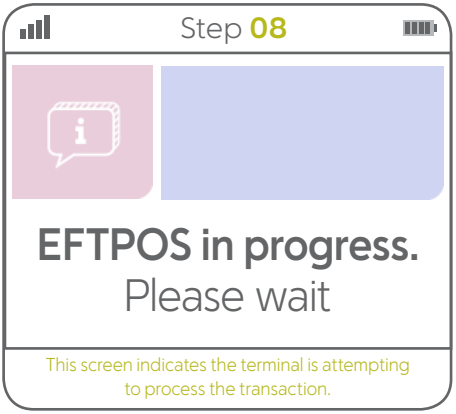
Confirm purchase amount and press ENTER.



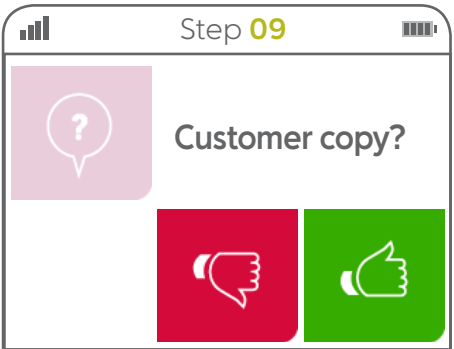
Key in the tip amount and press ENTER.



Press the green 'thumbs up' button to continue or the red 'thumbs down' button to cancel the tip.



This screen indicates the terminal is attempting to process the transaction.



If the customer requires a copy of the receipt, press the green 'thumbs up' button. If the customer does not require a copy of the receipt, press the red 'thumbs down' button.

Example of a tip addition transaction record

First Data™

First Data

XXXX Merchant
123 Sydney Street
North Sydney NSW 2060

Merchant Copy

28 OCT 2015 16:00:22

MERCHANT ID	4229851 2345678
TERMINAL ID	12345678
USER	01
INV NO	0000012
STAN	0000034
ACCOUNT TYPE	CREDIT
VISA	
.....4221(S)	10/15
PURCHASE	$35.00
TIP	$2.00
SURCHARGE	$3.50
SURCHARGE GST	$0.35
TOTAL	AUD $40.85
AUTH ID	159876
RRN	123456780 00034
APPROVED	**T00***

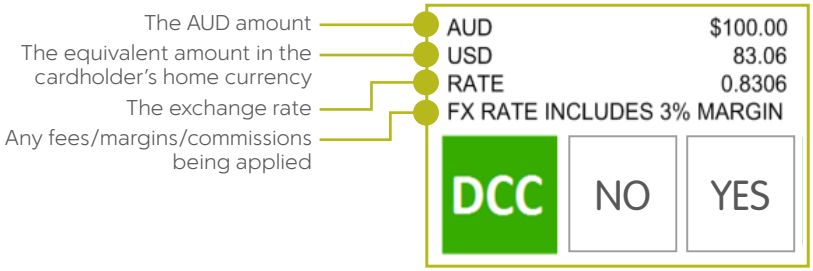
Note: Graphic will only print on the customer copy of the receipt.

GlobalChoice Dynamic Currency Conversion

GlobalChoice DCC is offered to your Visa and MasterCard international cardholders when making their purchase on the First Data EFTPOS terminal. When the card is presented to the terminal, the terminal will determine whether the card is a candidate to offer DCC and if so, will automatically prompt the merchant by loading the DCC particulars onto the screen.

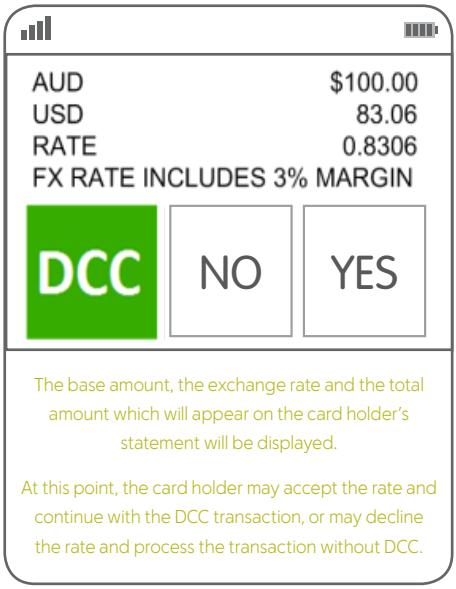
A typical DCC transaction flow therefore reflects:

- International cardholder presents a Visa or MasterCard for payment
- The EFTPOS terminal determines whether the card presented for payment is an international card.
- If it is, determine whether the card falls into one of the eligible currencies for DCC.
- Obtain an exchange rate.
- Display the pertinent details on the EFTPOS screen as per below



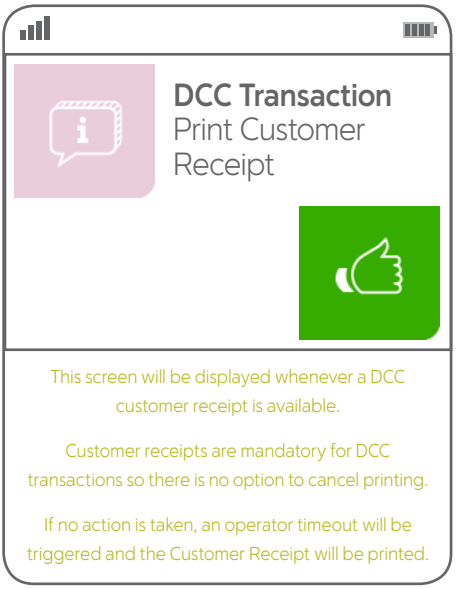
Merchant and cardholder receipts will be generated as usual, however, additional information will be printed on the receipt in accordance with the scheme requirements. It is therefore mandatory to provide the cardholder their copy of the receipt for a DCC transaction.

Mastercard example



The base amount, the exchange rate and the total amount which will appear on the card holder's statement will be displayed.

At this point, the card holder may accept the rate and continue with the DCC transaction, or may decline the rate and process the transaction without DCC.



This screen will be displayed whenever a DCC customer receipt is available.

Customer receipts are mandatory for DCC transactions so there is no option to cancel printing.

If no action is taken, an operator timeout will be triggered and the Customer Receipt will be printed.

Merchant Receipt for Mastercard and non VISA (i.e. default receipt)

DCC rate, DCC currency and DCC Total inserted into the standard receipt

...
...
...

MASTERCARD 123456...789	**/**
SALE AMOUNT EXCHANGE RATE USD/AUD TRANSACTION CURRENCY AMOUNT	AUD $100.00 0.8306 USD USD $83.06
AUTH-ID RRN	123456 654321123456

...
...
...

Customer Receipt for Mastercard and non VISA (i.e. default receipt)

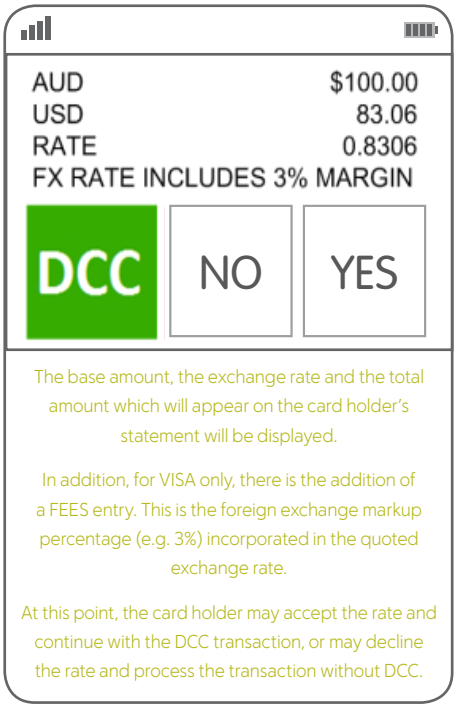
Note: printing of this receipt is mandatory; the customer/merchant will not be prompted as to whether they require a copy.

...
...
...

MASTERCARD **** **** **** 1234	**/**
SALE AMOUNT EXCHANGE RATE USD/AUD TRANSACTION CURRENCY AMOUNT	AUD $100.00 0.8306 USD USD $83.06
AUTH-ID RRN	123456 654321123456

...
...
...

VISA example



The base amount, the exchange rate and the total amount which will appear on the card holder's statement will be displayed.

In addition, for VISA only, there is the addition of a FEES entry. This is the foreign exchange markup percentage (e.g. 3%) incorporated in the quoted exchange rate.

At this point, the card holder may accept the rate and continue with the DCC transaction, or may decline the rate and process the transaction without DCC.

Merchant Receipt for VISA

The DCC exchange rate, the foreign exchange markup percentage, the transaction currency and the DCC Total are inserted into the standard receipt.

...

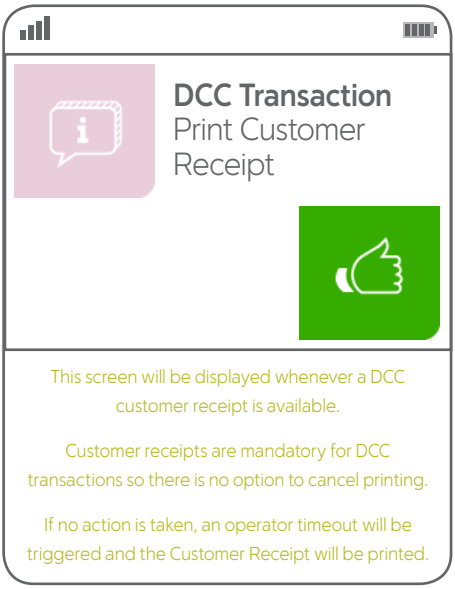
MASTERCARD
123456...789 **/**

SALE AMOUNT	AUD $100.00
EXCHANGE RATE USD/AUD	0.8306
% MARGIN INCLUDED	3
TRANSACTION CURRENCY	USD
AMOUNT	USD $83.06
AUTH-ID	123456
RRN	654321123456

The service to pay in your own currency is offered by First Data

This transaction is based on Reuters Wholesale Interbank exchange rate.

...



This screen will be displayed whenever a DCC customer receipt is available.

Customer receipts are mandatory for DCC transactions so there is no option to cancel printing.

If no action is taken, an operator timeout will be triggered and the Customer Receipt will be printed.

Customer Receipt for VISA (i.e. default receipt)

Note: printing of this receipt is mandatory; the customer/merchant will not be prompted as to whether they require a copy.

...

VISA
**** **** **** 1234 **/**

SALE AMOUNT	AUD $100.00
EXCHANGE RATE USD/AUD	0.8306
% MARGIN INCLUDED	3
TRANSACTION CURRENCY	USD
AMOUNT	USD $83.06
AUTH-ID	123456
RRN	654321123456

I have been offered a choice of currencies including AUD and agreed to pay in (USD).

The service to pay in your own currency is offered by First Data

This transaction is based on Reuters Wholesale Interbank exchange rate.

...

Example of DCC transaction records

VISA

First Data

XXXX Merchant

123 Sydney Street
North Sydney NSW 2060

Merchant Copy

08 MAR 2017 13:44:36

MERCHANT ID	4229851 2345678
TERMINAL ID	12345678
USER	01
INV NO	000011
STAN	000034
ACCOUNT TYPE	CREDIT

VISA

KAREN MATCHBOX
402730...005(S) 12/16

SALE AMOUNT	AUD $100.00
EXCHANGE RATE CHF/AUD	0.7550
% MARGIN INCLUDED	3.00
TRANSACTION CURRENCY	CHF
AMOUNT	CHF 75.50

x _____
Signature

RRN 1234560 00034

The service to pay in your own currency is offered by First Data

This transaction is based on REUTERS WHOLESALE INTERBANK exchange rate.

APPROVED **00**

First Data

XXXX Merchant

123 Sydney Street
North Sydney NSW 2060

Customer Copy

08 MAR 2017 13:44:36

MERCHANT ID	4229851 2345678
TERMINAL ID	12345678
USER	01
INV NO	000011
STAN	000034
ACCOUNT TYPE	CREDIT

VISA

KAREN MATCHBOX
402730...005(S) 12/16

SALE AMOUNT	AUD $100.00
EXCHANGE RATE CHF/AUD	0.7550
% MARGIN INCLUDED	3.00
TRANSACTION CURRENCY	CHF
AMOUNT	CHF 75.50

RRN 1234560 00034

I have been offered a choice of currencies including AUD and agreed to pay in CHF.

The service to pay in your own currency is offered by First Data

This transaction is based on REUTERS WHOLESALE INTERBANK exchange rate.

APPROVED **00**

Retain this copy for Statement verification

Mastercard (and any other card)

First Data

XXXX Merchant

123 Sydney Street
North Sydney NSW 2060

Merchant Copy

08 MAR 2017 13:44:36

MERCHANT ID	4229851 2345678
TERMINAL ID	12345678
USER	01
INV NO	000012
STAN	000035
ACCOUNT TYPE	CREDIT
MASTERCARD	
A0000000041010O2 MASTERCARD ... ... 4221(i)	12/16
SALE AMOUNT	AUD $100.00
EXCHANGE RATE EUR/AUD	0.6960
TRANSACTION CURRENCY	EUR
AMOUNT	EUR 69.60

x _____ Signature

RRN	1234560 00034
APPROVED	**00**

First Data

XXXX Merchant

123 Sydney Street
North Sydney NSW 2060

Customer Copy

08 MAR 2017 13:44:36

MERCHANT ID	4229851 2345678
TERMINAL ID	12345678
USER	01
INV NO	000012
STAN	000035
ACCOUNT TYPE	CREDIT
MASTERCARD	
A0000000041010O2 MASTERCARD ... ... 4221(i)	12/16
SALE AMOUNT	AUD $100.00
EXCHANGE RATE EUR/AUD	0.7550
TRANSACTION CURRENCY	EUR
AMOUNT	EUR 69.60
RRN	1234560 00034
APPROVED	**00**

Retain this copy for
Statement verification

First Data™

First Data

Customer Copy

28 OCT 2015 16:00:22

MERCHANT ID	4229851 2345678
TERMINAL ID	12345678
USER	01
INV NO	00000123
STAN	0001234
ACCOUNT TYPE	CREDIT
VISA .....0000(S)	12/16
SALE AMOUNT	AUD $100.00
EXCHANGE RATE USD/AUD	0.8306
% MARGIN INCLUDED	3.00
TRANSACTION CURRENCY	USD
AMOUNT	USD $83.06
AUTH ID	123456
RRN	123456 000001

I have been offered a choice of Currencies including AUD and agreed to pay in USD

The service to pay in your own Currency is offered by First Data

APPROVED **08**
SIGNATURE ACCEPTED

ACe Acceptance

Your terminal supports the eftpos Australia ACe chip for both contact and contactless transactions which provides consumers with more payment choices and improves security. When an eftpos Australia Ace chip is presented at the terminal, the available application names for that cardholder's card will be shown instead of the cheque, savings and credit options. This allows the cardholder to choose the account themselves similar to the example screen below.

Note: Application names and order can vary depending on the card.

Reports

You can generate the following reports from the Reports menu.

Shift report

The shift report shows each of the following details for each merchant terminal accessible to the user requesting the report:

- the shift user from the start date to the end date is printed along with their ID or name
- the new shift user from the end date is printed with their ID or name
- the EFTPOS totals provide a summary of all purchases (including tips), cash out transactions and refunds per user. The summary shows the number of occurrences and the subtotal amounts
- The report then details a pre-authorisation summary for each user. The summary shows the number of occurrences and the subtotal amount. This includes all pre-authorisation transactions regardless if they've been checked out or not.
- The report details each user's tip summary last. This shows the number of occurrences and the subtotal amount.

If the user is attached to or selects multiple merchants, the report will include all merchants in the same printout. Only the first merchant's details will display the report header.

Settlement report

The settlement report contains three separate sub-reports, as follows:

- the subtotal report displays the subtotals for purchases, cash outs and refunds for each card type (non-charge cards), purchases, tips, a summary of pre-authorisation transactions and a summary of electronic fallback transactions in the current period (i.e. since the last settlement).
- the last settlement report displays the totals for purchases, cash outs and refunds for each card type (non-charge cards), purchases, tips, cash outs and refunds for charge cards, a summary of pre-authorisation transactions and a summary of electronic fallback transactions in the last settlement.
- the previous settlement report displays the totals for purchases, cash outs and refunds for each card type (non-charge cards), purchases, tips, cash outs and refunds for charge cards, a summary of pre-authorisation transactions and a summary of electronic fallback transactions during the previous settlement period.

When the settlement report is printed for all merchants, it will contain one section for each merchant accessible to the user who initiates the tip report function.

Daily report

The daily report displays:

- debit totals for all card types
- totals per card type (non-charge cards) – a summary of all purchases, cash outs and refunds, with the number of occurrences and the sub total amounts for each transaction type
- totals per charge card type – a summary of all purchases, tips, cash outs and refund transactions, with the number of occurrences and the sub total amounts for each transaction type
- a pre-authorisation summary for all card types.

Transaction report

The transaction report displays selected approved transactions stored in the terminal. Online transactions are stored until settlement except for pre-authorisation transactions, which are kept for seven calendar days.

Other terminal functionality

Training mode

Training mode is useful for showing new staff how to use the terminal to process transactions. When in this mode, any card transactions will not be submitted for processing or added to the terminal amount totals.

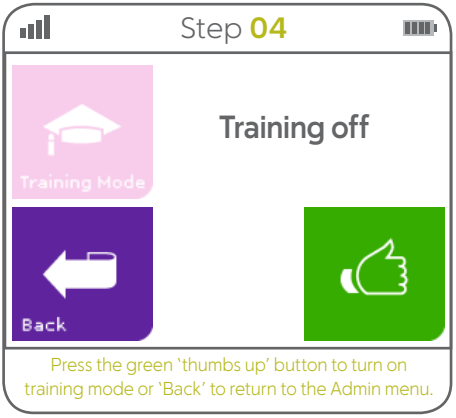
Before the terminal can be placed in training mode, you must perform a settlement to clear out any existing transactions. The terminal will remain in training mode until the mode is cancelled, even if the power is turned off. When in training mode, the status bar on the idle screen will display (TRAINING).

All reporting functions are available when operating in training mode. All transactions conducted in training mode will be deleted once training mode is turned off.

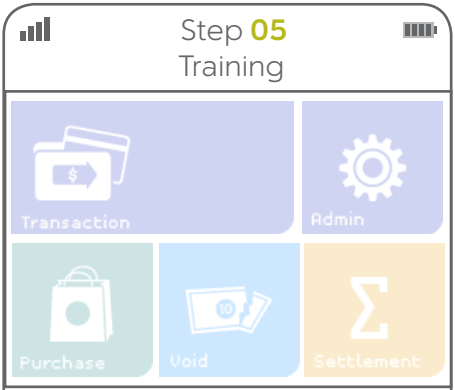
Select **'Admin'**.

Select **'Next'**.

Select **'Training Mode'**.



Press the green 'thumbs up' button to turn on training mode or 'Back' to return to the Admin menu.



The status bar will now show the status as (TRAINING).

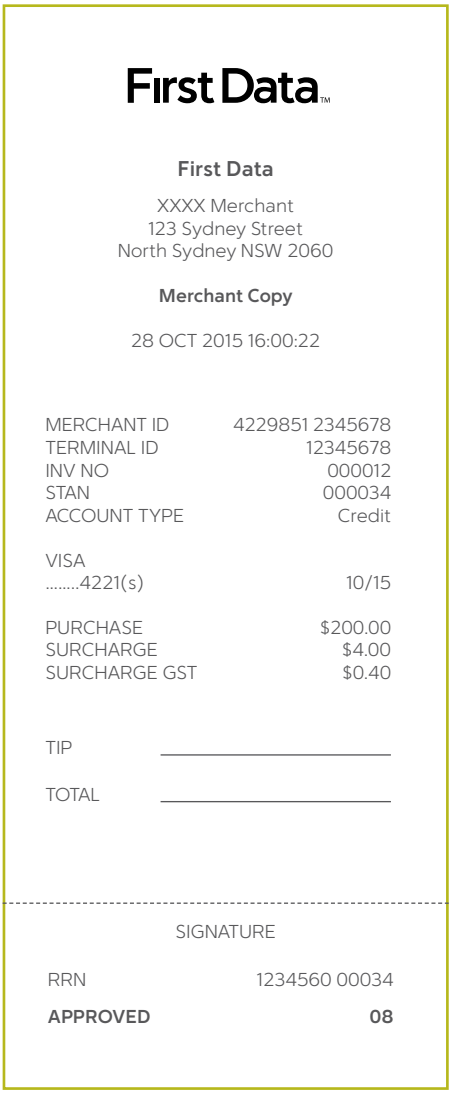
Surcharging

The First Data EFTPOS terminal can add a surcharge to every transaction processed. The surcharge can be either a fixed dollar amount ($1.00 per transaction, for example) or it can be a percentage of the total transaction (2%, for example).

To enable your terminal for surcharging, please contact the helpdesk on 1800 243 444.

If required, the method of calculation and the surcharge amount can be different for different card types. For example, you could set the terminal to charge all debit cards a set amount per transaction (such as a. $1.00 surcharge) and all credit cards could incur a 2% surcharge.

As shown below, the surcharge amount is always displayed on the customer and merchant receipts. You can configure your terminal to automatically calculate the GST on surcharge amounts.



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XXXX Merchant
123 Sydney Street
North Sydney NSW 2060

Merchant Copy

28 OCT 2015 16:00:22

MERCHANT ID	4229851 2345678
TERMINAL ID	12345678
INV NO	000012
STAN	000034
ACCOUNT TYPE	Credit
VISA	
.....4221(s)	10/15
PURCHASE	$200.00
SURCHARGE	$4.00
SURCHARGE GST	$0.40

TIP _____

TOTAL _____

SIGNATURE

RRN	1234560 00034
APPROVED	**08**

Note: Graphic will only print on the customer copy of the receipt.

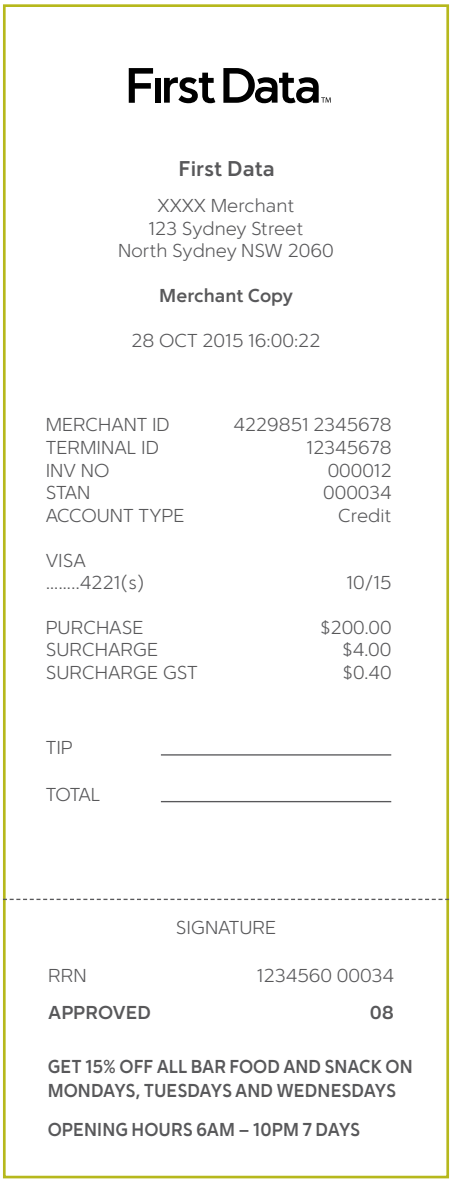
Customer receipt marketing message

Your First Data EFTPOS terminal allows you to add a marketing message to the bottom of every customer receipt.

Merchants can use this to make their customers aware of any special deals or discounts.

You can see an example of the customer receipt marketing message function in the receipt below.

Please contact the helpdesk on 1800 243 444 to add a marketing message to your customer receipts.



First Data™

First Data

XXXX Merchant
123 Sydney Street
North Sydney NSW 2060

Merchant Copy

28 OCT 2015 16:00:22

MERCHANT ID	4229851 2345678
TERMINAL ID	12345678
INV NO	000012
STAN	000034
ACCOUNT TYPE	Credit
VISA	
.....4221(s)	10/15
PURCHASE	$200.00
SURCHARGE	$4.00
SURCHARGE GST	$0.40

TIP _____

TOTAL _____

SIGNATURE

RRN	1234560 00034
APPROVED	**08**

GET 15% OFF ALL BAR FOOD AND SNACK ON MONDAYS, TUESDAYS AND WEDNESDAYS

OPENING HOURS 6AM – 10PM 7 DAYS

Note: Graphic will only print on the customer copy of the receipt.

Offline transaction processing

Offline transactions are those your terminal approves without contacting the card issuer. The approved transactions are forwarded to the issuer at a later stage. Offline transactions are allowed for a number of reasons, outline below.

Card rules

Certain transactions are considered low risk and do not need to be authorised online. Transactions in this category are known as off-host transactions. Below is a list of off-host transaction responses:

Y1 = offline approved

Z1 = offline declined

Y3 = unable to go online and approved offline

Z3 = unable to go online and declined offline.

Electronic fallback

If approved by First Data, your EFTPOS terminal can be configured for electronic fallback mode.

The First Data EFTPOS terminal will enter electronic fallback mode if there is a problem transmitting the transaction to the card issuer. This could be due to a communications error or due to the issuer being unavailable.

These transactions are known as electronic fallback (EFB) transactions.

All EFB transactions require signature confirmation and will be approved with a response code of "08 Approved with signature". Transactions above the floor limit will prompt the user to enter an authorisation number.

You can obtain an authorisation for EFB transactions by contacting the helpdesk on 1800 243 444.

Please note that in EFB mode, the terminal may prompt the customer to enter their PIN and provide their signature. In all cases, please follow the prompts on your terminal.

Multi-merchant capability

The First Data terminal lets you manage multiple merchant accounts on a single terminal. This functionality is particularly useful on premises where there are multiple businesses sharing space and each has their own merchant facility.

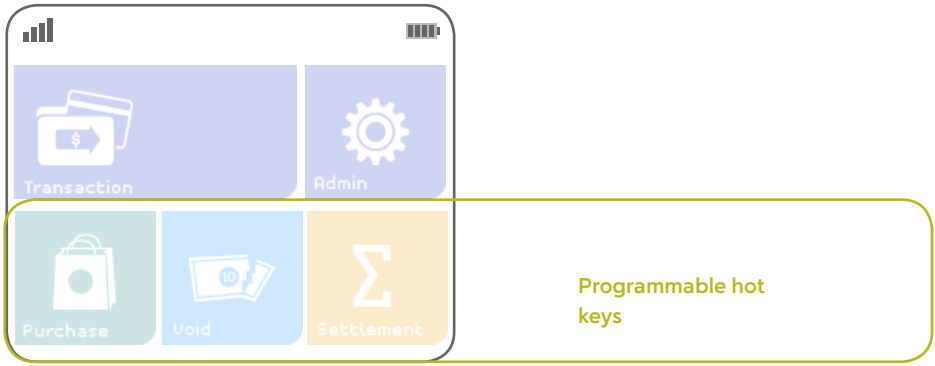
Multi-merchant capability allows:

- users to be attached to one or all merchant accounts enabled on the terminal
- different configuration for each merchant account on the terminal for settings such as security, reporting and screen layout.

Multi-merchant capability is not a standard feature enabled on the First Data terminal.

Hot keys

There are three programmable hot keys that can be set to execute certain functions from the terminal's idle screen.
Hot keys provide faster access to frequently used functions.



Hot key assignment options

Once assigned, pressing a function's hot key will have the same effect as selecting its equivalent key from the Transaction menu. The following functions can be assigned as hot keys.

- Cashout
- Checkout
- Purchase-ECI
- Purchase-MOTO
- Pre-auth
- Purchase
- Refund
- Settlement
- Tip-addition
- Void

Configuration of hot keys is controlled centrally by First Data and cannot be changed on a terminal.

User management

First Data terminals can support multiple users. Each user can be flagged as either a SUPERVISOR or USER and can be associated with one or more merchants. You can set the following attributes within the context of a user/merchant configuration.

- Trading Name (the merchant's name)
- Cashout
- Pre-auth
- Purchase
- Purchase cash
- Purchase tip
- Refund
- Tip
- Void

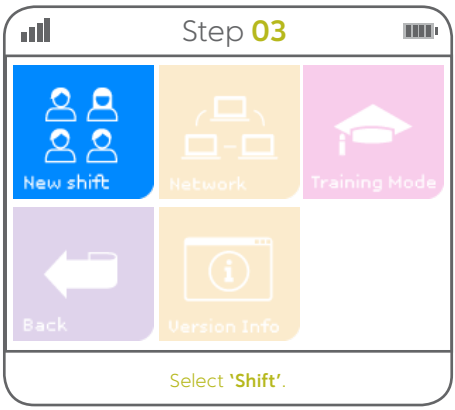
User configuration is controlled centrally by First Data and cannot be changed on a terminal.

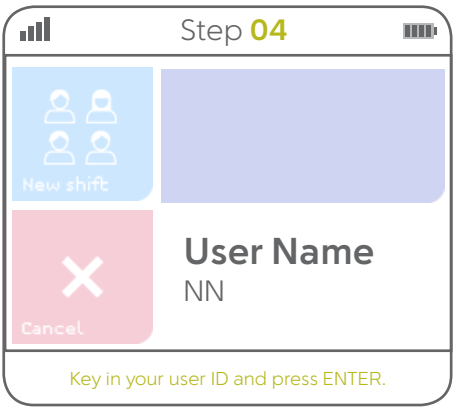
Shift change

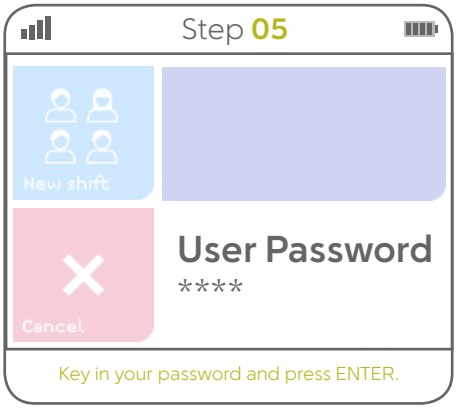
Users can use the shift change function to manage shifts and obtain reports for each shift.

The user who changes the shift becomes the default user for transactions or operations that do not require user authentication.

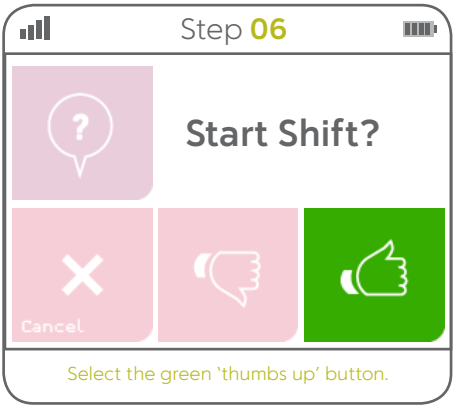
Use the following steps to manage shifts and obtain shift reports using the shift change function.







Key in your password and press ENTER.



Select the green 'thumbs up' button.

Select the Merchant, if prompted.

Select 'User' to print shift totals by user.
Select 'Card' to print shift totals by card.

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