

Integrated POS

—
Quick Reference Guide
(ipp350)



Contents

Contact Details	4
Transaction Processing	5
System Timeouts	7
Response Codes	8
PC EFTPOS Generated Response Codes	17
Troubleshooting	26
Fraud Prevention Tips	27
Security & Chargeback Tips	28
Manual Transaction Processing	29
Manual Transaction Processing	30

Contact Details

Merchant Terminal Faults (For EFTPOS pin pad hardware and technical difficulties)

1800 836 055 (24 hours a day, 7 days a week)

Please have the following information ready:

- merchant number
- terminal number

Other Merchant Enquiries (Account Queries/Changes)

13 11 55 (Monday to Friday 8:30am – 5:00pm AEST except Brisbane public holidays)

Please have the following information ready:

- merchant number
- terminal number

Manual Authorisations – Visa and MasterCard

1300 301 221 (24 hours a day, 7 days a week)

Please have the following information ready:

- merchant number
- card details – card number, expiry date
- transaction amount

Manual Authorisations – Debit Cards

1800 836 055 (24 hours a day, 7 days a week)

Please have the following information ready:

- merchant number
- terminal number
- transaction amount

Chargeback Queries

(07) 3135 2988 Option 1 (Monday to Friday 8:30am – 5:00pm AEST except Brisbane public holidays)

Fax: (07) 3031 2615

Please have the following information ready:

- your name
- merchant number
- case number
- nature of query

American Express

1300 363 614

Diners Club

1300 360 060

Transaction Processing

Debit Card Purchase

- Enter the Sale Amount on the POS interface.
- Prompt the customer to Tap/Insert or Swipe their card.*
- Select the account type – request the customer to make this selection, press Enter (if requested).
- Prompt the customer to type in their PIN and press Enter.
- Continue to follow the prompts on the POS interface.

*Dependent on the functionality available on the customer's card.

Credit Card/Charge Card Purchase

- Enter the Sale Amount on the POS interface.
- Prompt the customer to Tap/Insert or Swipe their card.*
- Select the account type – request the customer to make this selection, press Enter (if requested).
- Prompt the customer to type in their PIN and press Enter.
- Continue to follow the prompts on the POS interface.

*Dependent on the functionality available on the customer's card.

Refund

- Enter the Refund Amount on the POS interface.
- Prompt the customer to Insert or Swipe their card.
- Select the account type – request the customer to make this selection.
- Prompt the customer to type in their PIN and press Enter.
- Continue to follow the prompts on the POS interface.

Credit Card/Charge Card Manual Entry

- Enter the Amount on the POS interface.
- Continue the transaction on the PinPad.
- Enter card number and press Enter.
- Enter expiry date and press Enter.
- Enter CCV and press Enter.
- Select Card Present? Yes or No*
- Press Enter if the Card is Present.
- Press CLR if the Card is not Present and select either 1 for Telephone or 2 for Mail order.
- Continue to follow the prompts on the POS interface.

*** It is recommended that you don't manually enter a card number when the card is present and cannot be tapped, inserted or swiped. Request an alternate method of payment.**

Void

- Follow the prompts on the POS interface.

Pre Authorisation

- Enter the Amount on the POS interface.
- Prompt the customer to Insert or Swipe their card.*
- Prompt the customer to type in their PIN and press Enter.
- Continue to follow the prompts on the POS interface.

* Pre-auth transactions will automatically go under a Credit account so no account selection prompt required.

Completion/Pre-Auth Completion

- Follow the prompts on the POS interface.

System Timeouts

The terminal will support the following 'time outs' for its PC EFTPOS Client and Network interface.

Action	Timeout	Description
Swipe Card	45 seconds	Once timeout occurs, the transaction will be cancelled and returned to the POS.
Select Account	45 seconds	Once timeout occurs, the transaction will be cancelled and returned to the POS.
Enter PIN	45 seconds	Once timeout occurs, the transaction will be cancelled and returned to the POS.
Verify Signature	45 seconds	Terminal will automatically approve if not response within the time period.
Approved	5 seconds	Once timeout occurs, the transaction will be completed as expected.
Waiting for Host Response	45 seconds	Once timeout occurs, the transaction will be cancelled and returned to the POS.
Host Response for Reversal/Advice	20 seconds	Once timeout occurs, the transaction will be cancelled and returned to the POS.

Response Codes

Code	Terminal screen line 1	Terminal screen line 2	Text on receipt	Text On POS
00	APPROVED			APPROVED
01	DECLINED	CALL CARD ISSUER	CONTACT CARD ISSUER	CONTACT CARD ISSUER
02	DECLINED	CALL CARD ISSUER	CONTACT CARD ISSUER	CONTACT CARD ISSUER
04	DECLINED	CALL CARD ISSUER	DECLINED TRANSACTION INVALID	DECLINED TRANSACTION INVALID
05	DECLINED	CALL CARD ISSUER	CONTACT CARD ISSUER	CONTACT CARD ISSUER
06	DECLINED	TRANSACTION ERROR	TRANSACTION ERROR	TRANSACTION ERROR
08	APPROVED	PLEASE SIGN RECEIPT		APPROVED
1	DECLINED	DATA MISMATCH	DECLINED	DECLINED
3	INVALID PINPAD		INVALID PINPAD	INVALID PINPAD
11	APPROVED			APPROVED
12	DECLINED	TRANSACTION INVALID	TRANSACTION INVALID	TRANSACTION INVALID
13	DECLINED	PLEASE TRY AGAIN	AMOUNT INVALID	AMOUNT INVALID
14	DECLINED	OTHER PAYMENT REQD	CARD NUMBER INVALID	CARD NUMBER INVALID
19	DECLINED	RE-ENTER TRANSACTION	RE-ENTER TRANSACTION	RE-ENTER TRANSACTION
30	DECLINED	CALL HELPDESK	FORMAT ERROR	FORMAT ERROR
31	DECLINED	OTHER PAYMENT REQD	BANK NOT SUPPORTED	BANK NOT SUPPORTED
33	DECLINED	CARD EXPIRED	CARD EXPIRED	CARD EXPIRED
34	DECLINED	CALL CARD ISSUER	CONTACT CARD ISSUER	CONTACT CARD ISSUER
35	DECLINED	CALL CARD ISSUER	CONTACT CARD ISSUER	CONTACT CARD ISSUER
36	DECLINED	CALL CARD ISSUER	CONTACT CARD ISSUER	CONTACT CARD ISSUER
38	DECLINED	PIN INCORRECT	PIN TRIES EXCEEDED	PIN TRIES EXCEEDED

Code	Terminal screen line 1	Terminal screen line 2	Text on receipt	Text On POS
39	DECLINED	NO CREDIT A/C 39	NO CREDIT ACCOUNT	NO CREDIT ACCOUNT
40	DECLINED	CALL HELPDESK	TRANSACTION INVALID	TRANSACTION INVALID
41	DECLINED	OTHER PAYMENT REQD	CONTACT CARD ISSUER	CONTACT CARD ISSUER
42	DECLINED	OTHER PAYMENT REQD	INVALID ACCOUNT	INVALID ACCOUNT
43	DECLINED	OTHER PAYMENT REQD	CONTACT CARD ISSUER	CONTACT CARD ISSUER
44	DECLINED	SYSTEM ERROR	INVALID ACCOUNT	INVALID ACCOUNT
45	DECLINED	SYSTEM ERROR	SYSTEM ERROR	SYSTEM ERROR
46	DECLINED	SYSTEM ERROR	SYSTEM ERROR	SYSTEM ERROR
47	DECLINED	SYSTEM ERROR	SYSTEM ERROR	SYSTEM ERROR
48	DECLINED	SYSTEM ERROR	SYSTEM ERROR	SYSTEM ERROR
49	DECLINED	SYSTEM ERROR	SYSTEM ERROR	SYSTEM ERROR
50	DECLINED	SYSTEM ERROR	SYSTEM ERROR	SYSTEM ERROR
51	DECLINED	OTHER PAYMENT REQD	CONTACT CARD ISSUER	CONTACT CARD ISSUER
52	DECLINED	NO CHEQUE A/C 52	NO CHEQUE ACCOUNT	NO CHEQUE ACCOUNT
53	DECLINED	NO SAVING A/C 53	NO SAVING ACCOUNT	NO SAVING ACCOUNT
54	DECLINED	CARD EXPIRED	CARD EXPIRED	CARD EXPIRED
55	DECLINED	PIN INVALID	INVALID PIN	INVALID PIN
56	DECLINED	OTHER PAYMENT REQD	CONTACT CARD ISSUER	CONTACT CARD ISSUER
57	DECLINED	OTHER PAYMENT REQD	CONTACT CARD ISSUER	CONTACT CARD ISSUER
58	DECLINED	OTHER PAYMENT REQD	TRAN NOT ALLOWED	TRAN NOT ALLOWED
59	DECLINED	OTHER PAYMENT REQD	CONTACT CARD ISSUER	CONTACT CARD ISSUER
60	DECLINED	CALL HELP DESK		CALL HELP DESK
61	DECLINED	OTHER PAYMENT REQD	CONTACT CARD ISSUER	CONTACT CARD ISSUER
62	DECLINED	OTHER PAYMENT REQD	CONTACT CARD ISSUER	CONTACT CARD ISSUER

Code	Terminal screen line 1	Terminal screen line 2	Text on receipt	Text On POS
63	DECLINED	OTHER PAYMENT REQD	CONTACT CARD ISSUER	CONTACT CARD ISSUER
64	DECLINED	SYSTEM ERROR	SYSTEM ERROR	SYSTEM ERROR
65	DECLINED	SYSTEM ERROR	SYSTEM ERROR	SYSTEM ERROR
69	DECLINED	SYSTEM ERROR	SYSTEM ERROR	SYSTEM ERROR
70	DECLINED	SYSTEM ERROR	SYSTEM ERROR	SYSTEM ERROR
71	DECLINED	SYSTEM ERROR	SYSTEM ERROR	SYSTEM ERROR
72	DECLINED	SYSTEM ERROR	SYSTEM ERROR	SYSTEM ERROR
73	DECLINED	SYSTEM ERROR	CONTACT BANK	CONTACT BANK
74	DECLINED	SYSTEM ERROR	SYSTEM ERROR	SYSTEM ERROR
75	DECLINED	EXCESS PIN TRIES	EXCEEDED PIN TRIES	EXCEEDED PIN TRIES
75	DECLINED	PIN INCORRECT	PIN TRIES EXCEEDED	PIN TRIES EXCEEDED
76	APPROVED			APPROVED
77	DECLINED	SYSTEM ERROR	SYSTEM ERROR	SYSTEM ERROR
78	DECLINED	SYSTEM ERROR	SYSTEM ERROR	SYSTEM ERROR
79	DECLINED	SYSTEM ERROR	SYSTEM ERROR	SYSTEM ERROR
80	DECLINED	SYSTEM ERROR	SYSTEM ERROR	SYSTEM ERROR
81	DECLINED	SYSTEM ERROR	SYSTEM ERROR	SYSTEM ERROR
82	DECLINED	CALL HELP DESK	SYSTEM ERROR	SYSTEM ERROR
83	DECLINED	SYSTEM ERROR	SYSTEM ERROR	SYSTEM ERROR
84	DECLINED	SYSTEM ERROR	SYSTEM ERROR	SYSTEM ERROR
85	DECLINED	SYSTEM ERROR	SYSTEM ERROR	SYSTEM ERROR
86	DECLINED	SYSTEM ERROR	SYSTEM ERROR	SYSTEM ERROR
87	DECLINED	SYSTEM ERROR	SYSTEM ERROR	SYSTEM ERROR
88	DECLINED	SYSTEM ERROR	SYSTEM ERROR	SYSTEM ERROR
89	DECLINED	SYSTEM ERROR	SYSTEM ERROR	SYSTEM ERROR
91	DECLINED	ISSUER NOT AVAILABLE	ISSUER NOT AVAILABLE	ISSUER NOT AVAILABLE
92	DECLINED	OTHER PAYMENT REQD	BANK NOT SUPPORTED	BANK NOT SUPPORTED
94	DECLINED	SYSTEM ERROR	SYSTEM ERROR	SYSTEM ERROR
95	DECLINED	SETTLEMENT	NOT ALLOWED	NOT ALLOWED
96	DECLINED	CALL HELP DESK	SYSTEM ERROR	SYSTEM ERROR
97	APPROVED			SETTLE APPROVED

Code	Terminal screen line 1	Terminal screen line 2	Text on receipt	Text On POS
98	DECLINED	MAC ERROR	AUTHENTICATION ERROR	AUTHENTICATION ERROR
A1	DECLINED		DECLINED	DECLINED
A5	DECLINED		DECLINED	DECLINED
A6	DECLINED		DECLINED	DECLINED
A7	DECLINED		DECLINED	DECLINED
A9	DECLINED		DECLINED	DECLINED
AA	DECLINED		DECLINED	DECLINED
AB	DECLINED		DECLINED	DECLINED
AC	DECLINED		DECLINED	DECLINED
AD	DECLINED		DECLINED	DECLINED
AE	DECLINED		DECLINED	DECLINED
AF	NO PRINTER PAPER	TRAN NOT ALLOWED	SYSTEM ERROR	SYSTEM ERROR
ET	DECLINED	SYSTEM ERROR	UNSUPPORTED COMMAND	UNSUPPORTED COMMAND
EV	DECLINED		DECLINED	DECLINED
EZ	DECLINED	TRAN NOT ALLOWED	INVALID TRANSACTION	INVALID TRANSACTION
LB	WARNING	LOW BATTERY	LOW BATTERY	LOW BATTERY
N0	DECLINED	SYSTEM ERROR	SYSTEM ERROR	SYSTEM ERROR
N1	START OF BATCH		LOGON SUCCESSFUL	LOGON SUCCESSFUL
N2	END OF BATCH		PINPAD ID ERROR	PINPAD ID ERROR
N2	CONTACT BANK		CONTACT BANK	CONTACT BANK
N3	NEW BATCH NUMBER	APPROVED	INVALID RESPONSE	INVALID RESPONSE
N4		CANNOT VOID	CANNOT VOID	CANNOT VOID
Q5	DECLINED	SETTLE NOT ALLOWED	SETTLE NOT ALLOWED	SETTLE NOT ALLOWED
T0	TXN NOT FOUND	PRESS CANCEL	TRANSACTION NOT FOUND	TRANSACTION NOT FOUND
T1	DECLINED	SYSTEM ERROR	SYSTEM ERROR	SYSTEM ERROR
T2	INCORRECT PIN		INCORRECT PIN	INCORRECT PIN

Code	Terminal screen line 1	Terminal screen line 2	Text on receipt	Text On POS
T3	TRAINING MODE	STARTED	TRAINING MODE	TRAINING MODE
T4	TRAINING	ACQ NOT FOUND	NO TRAINING ACQUIRER	NO TRAINING ACQUIRER
T5	TRAINING	ISS NOT FOUND	NO TRAINING ISSUER	NO TRAINING ISSUER
T6	SUNCORP	ACQ NOT FOUND	NO TRAINING ACQUIRER	NO TRAINING ACQUIRER
T7	NOT AVAILABLE	ROC NOT FOUND	ROC NOT FOUND	ROC NOT FOUND
T8	DECLINED	TRAN NOT ALLOWED	UNABLE TO PROCESS	UNABLE TO PROCESS
T9	ADJUST	TRAN NOT ALLOWED	TRAN IN PROGRESS	TRAN IN PROGRESS
TA	ADJUST	TRANS. ACCEPTED	EXPIRED CARD	EXPIRED CARD
TB	DECLINED	CARD UNSUPPORTED	CARD NOT VALID	CARD NOT VALID
TC	USER MANAGEMENT	LOGON SUCCESSFUL	INVALID ACCOUNT	INVALID ACCOUNT
TD	USER MANAGEMENT	SHIFT STARTED	CARD DATE INVALID	CARD DATE INVALID
TE	DECLINED	NO CASH ON CR	NO CASH ON CREDIT	NO CASH ON CREDIT
TF	DECLINED	SYSTEM ERROR	LOGON REQUIRED	LOGON REQUIRED
TG	ADJUST	CANCELLED	ADJUST CANCELLED	ADJUST CANCELLED
TH	TRAINING MODE	FINISHED	TRAINING MODE END	TRAINING MODE
TI	OPERATOR TIMEOUT		OPERATOR TIMEOUT	OPERATOR TIMEOUT
TJ	TMS INIT	REQUIRED	TMS INIT REQUIRED	TMS INIT REQUIRED
TK	DECLINED	NO MANUAL CARD	NO MANUAL ENTRY	NO MANUAL ENTRY
TL	DECLINED	SIGNATURE ERROR	SIGNATURE ERROR	SIGNATURE ERROR
TM	TXN CANCELLED		OPERATOR CANCELLED	OPERATOR CANCELLED
TN	DECLINED	INVALID PASSWORD	DECLINED	DECLINED

Code	Terminal screen line 1	Terminal screen line 2	Text on receipt	Text On POS
TO	NOT AVAILABLE	TRAINING MODE	NOT FOR TRAINING MODE	NOT FOR TRAINING
TP	DECLINED		CANCELLED	CANCELLED
TQ	DECLINED	CARD EXPIRED	EXPIRED CARD	EXPIRED CARD
TR	INVALID NUMBER		INVALID NUMBER	INVALID NUMBER
TS	DECLINED		DECLINED	DECLINED
TT	DECLINED	BATCH FULL	BATCH FULL	BATCH FULL
TU	DECLINED		SAF PENDING	SAF PENDING
TV	DECLINED		REVERSAL PENDING	REVERSAL PENDING
TW	DECLINED		DECLINED	DECLINED
TX	DECLINED	CANNOT PROCESS	UNABLE TO PROCESS	UNABLE TO PROCESS
TY	ACCOUNT	NOT AVAILABLE	CARD REJECTED	CARD REJECTED
TZ	DECLINED	ACCOUNT ERROR	DECLINED	DECLINED
U0	REVERSAL CLEARED		REVERSAL CLEARED	REVERSAL CLEARED
U1	USER MANAGEMENT	CODE MISMATCH	USER CODE MISMATCH	USER CODE MISMATCH
U2	USER MANAGEMENT	NO FREE USERS	NO FREE USERS	NO FREE USERS
U3	TRAN NOT ALLOWED	ON DEBIT	TRANSACTION NOT ALLOWED	TRANS'N NOT ALLOWED
U4		ALREADY VOID	ALREADY VOID	ALREADY VOID
U5	DECLINED	INVALID CODE	INVALID CODE	INVALID CODE
U6	AUTO SETTLE	DISABLED	AUTO SETTLE DISABLED	AUTO SETTLE DISABLED
U7	AUTO SETTLE	INFO NOT SET	AUTO SETTLE NOT SET	AUTO SETTLE NOT SET
U8	TERMINAL SHIFT	STILL ACTIVE	TERMINAL SHIFT ACTIVE	TERM'L SHIFT ACTIVE
U9	TIP REPORT	STILL ACTIVE	TIP REPORT ACTIVE	TIP REPORT ACTIVE
UA	USER MANAGEMENT	ALREADY LOGD ON	USER ALREADY LOGGED ON	USER ALREADY LOGD ON
UB	USER MANAGEMENT	PLEASE LOG ON	USER LOGON REQUIRED	USER LOGON REQUIRED

Code	Terminal screen line 1	Terminal screen line 2	Text on receipt	Text On POS
UC	USER MANAGEMENT	UNKNOWN USER	UNKNOWN USER	UNKNOWN USER
UD	USER MANAGEMENT	INVALID PASSWORD	INVALID USER PASSWORD	INVALID USER PASSW'D
UE	TERMINAL SHIFT	NOT STARTED	SHIFT NOT STARTED	SHIFT NOT STARTED
UF	TERMINAL SHIFTS	DEACTIVATED	SHIFTS DEACTIVATED	SHIFTS DEACTIVATED
V0	DECLINED	MODEM ERROR	MODEM ERROR	MODEM ERROR
V1	DECLINED	NO DIAL TONE	NO DIAL TONE	NO DIAL TONE
V2	DECLINED	NO ANSWER	NO HOST ANSWER	NO HOST ANSWER
V3	DECLINED	LINE BUSY	LINE BUSY	LINE BUSY
V4	DECLINED	NO PHONE NUMBER	NO HOST PHONE NUMBER	NO HOST PHONE NUMBER
V5	DECLINED	POWER FAILED	POWER FAIL	POWER FAIL
V6	DECLINED	NO CARRIER	NO CARRIER	NO CARRIER
V7	DECLINED	NO LINE	NO PHONE LINE	NO PHONE LINE
V8	DECLINED	LINE BUSY	LINE IN USE	LINE IN USE
V9	DECLINED	SYSTEM ERROR	SYSTEM ERROR	SYSTEM ERROR
VA	DECLINED	SYSTEM ERROR	SYSTEM ERROR	SYSTEM ERROR
VB	DECLINED	SYSTEM ERROR	SYSTEM ERROR	SYSTEM ERROR
VC	DECLINED	NO SIGNAL	NO SIGNAL	NO SIGNAL
VD	DECLINED	NO SIM PRESENT	SYSTEM ERROR	SYSTEM ERROR
VE	DECLINED	ATTACHING	ATTACHING: TRY AGAIN	ATTACHING: TRY AGAIN
VF	DECLINED	SYSTEM ERROR	SYSTEM ERROR	SYSTEM ERROR
VG	NETWORK ERROR		NETWORK ERROR	NETWORK ERROR
VH	CONFIG TERMINAL		SYSTEM ERROR	SYSTEM ERROR
VJ	DECLINED	NO ANSWER	NO HOST ANSWER	NO HOST ANSWER
VK	DECLINED	PRINT FAILED	PRINT FAILED	PRINT FAILED
VL	DECLINED	JOURNAL FAILED	POS JOURNAL FAILED	POS JOURNAL FAILED
VM	DECLINED	NO COMMS SERVER	NO COMMS SERVER	NO COMMS SERVER
VX	DECLINED		DECLINED	DECLINED

Code	Terminal screen line 1	Terminal screen line 2	Text on receipt	Text On POS
X0	DECLINED	NO RESPONSE	NO RESPONSE	NO RESPONSE
X1	DECLINED	COMMUNICATION ERROR	COMMUNICATION ERROR	COMMUNICATION ERROR
X2	DECLINED	BLUETOOTH ERROR	BLUETOOTH ERROR	BLUETOOTH ERROR
X3	POS	NOT CONNECTED	COMMUNICATION ERROR	COMMUNICATION ERROR
X4	DECLINED	SYSTEM ERROR	SYSTEM ERROR	SYSTEM ERROR
X5	DECLINED	SYSTEM ERROR	COMMUNICATION ERROR	COMMUNICATION ERROR
X6	DECLINED	SYSTEM ERROR	INVALID TERMINAL	INVALID TERMINAL
X7	CANCELLED	SYSTEM ERROR	SYSTEM ERROR	SYSTEM ERROR
X8	DECLINED	SYSTEM ERROR	NETWORK ERROR	NETWORK ERROR
X9	DECLINED	SYSTEM ERROR	MESSAGE ERROR	MESSAGE ERROR
XA	DECLINED	SYSTEM ERROR	NETWORK ERROR	NETWORK ERROR
XB	DECLINED	SYSTEM ERROR	MESSAGE ERROR	MESSAGE ERROR
XC	DECLINED		MESSAGE ERROR	MESSAGE ERROR
XD	DECLINED	INVALID NUMBER	CANCELLED	CANCELLED
XE	DECLINED	INVALID MONTH	CANCELLED	CANCELLED
XF	DECLINED	INVALID TRANS	INVALID TRANS	INVALID TRANS
XG	DECLINED	SYSTEM ERROR	SYSTEM ERROR	SYSTEM ERROR
XH	SETTLEMENT	UNSUCCESSFUL	SETTLEMENT FAILED	SETTLEMENT FAILED
XI	AMOUNT INCORRECT		INVALID AMOUNT	INVALID AMOUNT
XJ	TIP OVER MAX %		CANCELLED	CANCELLED
XK	NO BATCH TOTALS	PRESS CANCEL	NO BATCH TOTALS	NO BATCH TOTALS
XL	BATCH CLEARED		DECLINED	DECLINED
XM	DECLINED		SYSTEM ERROR	SYSTEM ERROR
XN	NOT AVAILABLE	PRESS CANCEL	NOT AVAILABLE	NOT AVAILABLE
XO	USER MANAGEMENT	USER ADDED	SYSTEM ERROR	SYSTEM ERROR
XP	USER MANAGEMENT	INVALID USER ID	SYSTEM ERROR	SYSTEM ERROR

Code	Terminal screen line 1	Terminal screen line 2	Text on receipt	Text On POS
XQ	TERMINAL SHIFT	DOES NOT EXIST	SYSTEM ERROR	SYSTEM ERROR
XR	SHIFT MODE	STILL ACTIVE	SHIFT MODE ACTIVE	SHIFT MODE ACTIVE
XS	DECLINED		SYSTEM ERROR	SYSTEM ERROR
XT	CONFIG TERMINAL	OR CALL HELP	CONFIG REQUIRED	CONFIG REQUIRED
XU	DECLINED	TRAN NOT ALLOWED	TRANSACTION NOT ALLOWED	TRANS'N NOT ALLOWED
XV	REFUND	TRAN NOT ALLOWED	TRANSACTION NOT ALLOWED	TRANS'N NOT ALLOWED
XW	TRAN NOT ALLOWED		TRANSACTION NOT ALLOWED	TRANS'N NOT ALLOWED
XX	DECLINED	TRAN NOT ALLOWED	TRANSACTION NOT ALLOWED	TRANS'N NOT ALLOWED
XX	DECLINED		DECLINED	DECLINED
XY	USER MANAGEMENT	ALREADY ACTIVE	USER MANAGEMENT ACTIVE	USER MANAGE'T ACTIVE
XZ	LOGON SUCCESSFUL		LOGON SUCCESSFUL	LOGON SUCCESSFUL
Y1	APPROVED			APPROVED
Y3	APPROVED			APPROVED
YG	MOTO	TRAN NOT ALLOWED	SYSTEM ERROR	SYSTEM ERROR
Z1	DECLINED	CARD DECLINED	CARD DECLINED	CARD DECLINED
Z3	DECLINED	CARD DECLINED	CARD DECLINED	CARD DECLINED
Z4	DECLINED	CARD DECLINED	CARD DECLINED	CARD DECLINED

PC EFTPOS Generated Response Codes

Code	Terminal Display	Explanation	Action To Be Taken
AM	DECLINED – AM NO MOTO/ECOM	MOTO/ECOM transaction not allowed on this terminal	To enable MOTO/ eCommerce transactions on this terminal please call the Helpdesk.
AN	DECLINED – AN NO CHECK-OUT	Check-out transaction not allowed on this terminal	To enable Checkout transactions on this terminal please call the Helpdesk.
AP	DECLINED – AP NO PRE-AUTH	Pre-auth transaction not allowed on this terminal	To enable Pre Authorisation transactions on this terminal please call the Helpdesk.
AQ	DECLINED – AQ NO CASH-OUT	Cash-out transaction not allowed on this terminal	To enable Cash Out transactions on this terminal please call the Helpdesk.
AR	DECLINED – AR NO REFUND	Refund transaction not allowed on this terminal	To enable Refund transactions on this terminal please call the Helpdesk.
AS	DECLINED – AS NO SALE WITH TIP	Sale with tip transaction not allowed on this terminal	To enable Purchase With Tip transactions on this terminal please call the Helpdesk.
AT	DECLINED – AT NO TIP ADJUST	Tip adjust transaction not allowed on this terminal	To enable Tip Adjustment transactions on this terminal please call the Helpdesk.
AV	DECLINED – AV NO VOID	Void transaction not allowed on this terminal	To enable void transactions on this terminal please call the Helpdesk.
B7	DECLINED – PF PRINT FAILED	Print failed	Please check the printer has paper and the paper isn't jammed.
BY	PINPAD BUSY	Pinpad is currently busy	Retry the transaction
E1	DECLINED – E1 MUTE CARD	The supplied Chip Card has suffered an error	Please contact the cardholders card provider or try a different card.
E2	DECLINED – E2 CARD REMOVED	EMV card was removed before completion of the transaction	Retry the transaction again, ensuring the chip card remains inserted into the terminal chip card reader until the terminal prompts for the card to be removed.
E3	DECLINED – E3 CARD BLOCKED	The supplied Chip Card has been deactivated by the cardholders bank	Please contact the cardholders card provider or try a different card.

Code	Terminal Display	Explanation	Action To Be Taken
E4	DECLINED – E4 APP BLOCKED	The supplied Chip Card has an application that has been deactivated by the cardholders bank	Please contact the cardholders card provider or try a different card.
E5	DECLINED – E5 CARD ERROR	The supplied Chip Card has suffered an error	Please contact the cardholders card provider or try a different card.
E6	DECLINED – E6 CARD NOT ACCEPT	The terminal is not configured to use the supplied Chip Card	To enable this card on this terminal please call the Helpdesk.
E7	DECLINED – E7 EMV CONFIG ERROR	The PINpads EMV configuration is incorrect	Please call the Helpdesk.
E8	DECLINED – E8 INVALID MESSAGE	An invalid message has been sent to the POS	Please reboot the PINpad (Press “#” and “99” on the PINpad), if problem persists please contact Helpdesk.
E9	DECLINED – E9 EMV DATA MISMATCH	The supplied Chip Card has suffered an error	Please contact the cardholders card provider or try a different card.
EA	DECLINED – EA PIN TRIES EXCEED	The supplied Chip Card has exceeded the number of allowed PIN entry attempts	Please contact the cardholder’s card provider or try a different card.
EB	DECLINED – EB EXPIRED CARD	The supplied card has expired	Please inform the cardholder and retry the transaction using a different card.
EC	DECLINED – EC INVALID CARD	The supplied Chip Card is configured with a later start date (date the card is allowed to start being used)	Please contact the cardholder’s card provider or try a different card.
ED	DECLINED – ED INVALID PRODUCT	The card supplied cannot be used to purchase the service or product	Please contact the cardholders card provider or try a different card.
EE	DECLINED – EE SWIPE NOT ALLOW	EMV fallback not allowed	Please retry with an EMV card.
EF	DECLINED – EF TRACK 2 MISMATCH	An error occurred reading the provided card (EMV track-2 Mismatch)	Please retry the transaction, if error persists please contact the Helpdesk.
EG	DECLINED – EG OVER LIMIT	This terminal has exceeded the assigned refund limit	Please contact the Helpdesk to have this limit increased or retry the transaction.
EH	DECLINED – EH CHIP READ ERROR	The terminal was unable to successfully read the Chip Card provided	Please retry the transaction or attempt the transaction with another card. If problems persist please contact the Helpdesk.

Code	Terminal Display	Explanation	Action To Be Taken
EI	DECLINED – EI SET PASSWORD	Manager password doesn't exist for refund	Please contact the Helpdesk to assist in setting up a password for refunds.
M0	DECLINED – M0 MSG FORMAT ERR	The transaction has received an invalid response from the host	Please contact the Helpdesk.
M1	DECLINED – M1 STAN MISMATCHED	The STAN in the response message to the transaction did not match the STAN that was sent to the host	Please contact the Helpdesk.
M2	DECLINED – M2 TERM ID MISMATCH	The Terminal ID in the response message to the transaction did not match the Terminal ID that was sent to the host	Please contact the Helpdesk.
MT	DECLINED – MT TIP OVER MAX %	The tip amount entered exceeds the allowed tip variance relative to the original transaction	Please attempt a smaller tip amount or contact the Helpdesk to increase the terminal's allowed tipping percentage.
N0	DECLINED – NO SYSTEM ERROR	Internal error, buffer size too small	Please reboot the PINpad (Press “#” and “99” on the PINpad), if problem persists please contact Helpdesk.
N1	DECLINED – N1 SYSTEM ERROR	File system error	Please reboot the PINpad (Press “#” and “99” on the PINpad), if problem persists please contact Helpdesk.
N5	DECLINED – N5 SYSTEM ERROR	Record Doesn't Exist	Please reboot the PINpad (Press “#” and “99” on the PINpad), if problem persists please contact Helpdesk.
N6	DECLINED – N6 SYSTEM ERROR	Invalid TLV tag	Please reboot the PINpad (Press “#” and “99” on the PINpad), if problem persists please contact Helpdesk.
N7	DECLINED – N7 SYSTEM ERROR	Tag not found	Please reboot the PINpad (Press “#” and “99” on the PINpad), if problem persists please contact Helpdesk.
NA	DECLINED – NA ZERO AMOUNT	Zero amount passed to terminal from POS	The transaction amount must be greater than \$0.00. Please retry the transaction with a higher amount.

Code	Terminal Display	Explanation	Action To Be Taken
NB	DECLINED - NB INVALID AMOUNT	Invalid amount passed to terminal from POS	Check and confirm amount is correct, retry the transaction.
NR	DECLINED - NR NO ROC NO AUTH	No ROC and no authorisation number were supplied	Enter a ROC and an auth number, and retry the transaction.
P1	DECLINED - P1 COMMS ERROR	A communications error occurred	Check that all the communication connections (lines, routers, cables) are either plugged in and communicating, then retry the transaction.
P2	DECLINED - P2 COMMS ERROR	A communications error occurred	Check that all the communication connections (lines, routers, cables) are either plugged in and communicating, then retry the transaction.
P3	DECLINED - P3 COMMS ERROR	No acknowledgement received on PC-EFTPOS communications	Check that all the communication connections (lines, routers, cables) are either plugged in and communicating, then retry the transaction.
P4	DECLINED - P4 COMMS ERROR	PC-EFTPOS communications protocol error	Please reboot the PINpad (Press “#” and “99” on the PINpad), if problem persists please contact Helpdesk.
P5	DECLINED - P5 SYSTEM ERROR	PC-EFTPOS response invalid	Please reboot the PINpad (Press “#” and “99” on the PINpad), if problem persists please contact Helpdesk.
P6	DECLINED - P6 COMMS ERROR	PC-EFTPOS communications receive error	Please reboot the PINpad (Press “#” and “99” on the PINpad), if problem persists please contact Helpdesk.
P7	DECLINED - P7 COMMS ERROR	Host communications connection timeout	Please reboot the PINpad (Press “#” and “99” on the PINpad), if problem persists please contact Helpdesk.
PF	PINPAD OFFLINE	Pinpad is not responding	Check PINPad and cables and reboot PC.
PR	DECLINED - PR INVALID REQUEST	POS request invalid	Please reboot the PINpad (Press “#” and “99” on the PINpad), if problem persists please contact Helpdesk.
Q6	DECLINED - Q6 SIGNATURE ERROR	The POS operator has declined the signature of a transaction	If this was unintentional, retry the transaction.

Code	Terminal Display	Explanation	Action To Be Taken
RN	DECLINED – RN ROC NOT FOUND	ROC entered on terminal was not found in batch	The receipt number entered is not known to the terminal. Please confirm the receipt number and if the issue persists contact the Helpdesk.
RO	DECLINED – RO INVALID AUTH NO	The authorisation number entered is not known to the terminal	Please confirm the number and if the issue persists contact the Helpdesk.
RP	DECLINED – RP ROC NOT FOUND	The receipt number entered is not known to the terminal	Please confirm the receipt number and if the issue persists contact the Helpdesk.
RV	DECLINED – RV INVALID AUTH NO	The authorisation number entered is not known to the terminal	Please confirm the number and if the issue persists contact the Helpdesk.
RZ	DECLINED – RZ BATCH FULL	The terminal batch is full which requires that the terminal performs a settlement before another transaction can be processed	Please perform a settlement.
S0	DECLINED – S0 MODEM ERROR	The PINpad has suffered a communication error	Check that all the communication connections (lines, routers, cables) are either plugged in and communicating, then retry the transaction. If problem persists please contact the Helpdesk.
S1	DECLINED – S1 NO DIAL TONE	The PINpad has suffered a communication error (No Dial Tone)	Check there is a dial tone by picking up a phone, check the phone line is plugged in, then retry the transaction. If problem persists please contact the Helpdesk.
S2	DECLINED – S2 NO ANSWER	The PINpad has suffered a communication error (no answer)	Check there is a dial tone by picking up a phone, check the phone line is plugged in, then retry the transaction. If problem persists please contact the Helpdesk.
S3	DECLINED – S3 NUMBER BUSY	The PINpad has suffered a communication error (number busy)	Check there isn't any other device using the phone line (such as a fax or a land phone). If problem persists please contact the Helpdesk.

Code	Terminal Display	Explanation	Action To Be Taken
S4	DECLINED - S4 NO HOST NUMBER	The PINpad has suffered a communication error (no host phone number)	Please contact the Helpdesk.
S5	DECLINED - S5 LINE DISCONNECTED	The PINpad has suffered a communication error (line disconnected)	Please contact the Helpdesk.
S6	DECLINED - S6 NO CARRIER	The PINpad has suffered a communication error (carrier lost)	Check there is a dial tone by picking up a phone, check the phone line is plugged in, then retry the transaction. If problem persists please contact the Helpdesk.
S7	DECLINED - S7 NO EFT SERVER	The EFT Server was not found	Please ensure the server is running and reachable and then retry.
S8	DECLINED - S8 NO EFT SERVER	The EFT Server was not found	Please ensure the server is running and reachable and then retry.
S9	DECLINED - S9 NO PHONE LINE	There is no phone line connected to the terminal	Please confirm that the phone line is connected to the terminal and retry the transaction.
SD	DECLINED - SD POS INTERRUPT	Message transmission interrupted by POS request	Wait a few seconds for the POS to complete what it's doing, and retry the transaction.
T0	APPROVED	PINpad has advised the POS that it is ready for use during a status update	No action required.
T1	DECLINED - T1 NO LAST TXN	The POS function performed requires there to be record of a previous transaction	Perform a transaction, and retry the POS function.
T2	DECLINED - T2 NO DUPLICATE RECEIPT	The POS function performed requires there to be record of a previous transaction	Perform a transaction, and retry the POS function.
T3	DECLINED - T3 INVALID ACCOUNT	Invalid account selected	The account selected was not valid. Please retry the transaction and select a different account.
T4	DECLINED - T4 NO LAST SETTLMNT	No Last Settlement details stored in terminal	Perform a settlement, and retry the transaction.
TA	DECLINED - TA CARD NOT ACCEPT	The PINpad is not configured to accept this card	Please contact the cardholders card provider or try a different card.

Code	Terminal Display	Explanation	Action To Be Taken
TC	DECLINED – TC INVALID CARD NO	The card used has invalid information	Please contact the cardholders card provider or try a different card.
TD	DECLINED – TD NO TIP ON DEBIT	The POS operator has tried to perform a TIP when the account used is debit (cheque or savings)	Retry the transaction using a Credit account.
TF	DECLINED – TF LOGON REQUIRED	The terminal must be logged on before a transaction can be processed	Please perform a terminal logon and then retry the transaction.
TI	DECLINED – TI OPERATOR TIMEOUT	The POS operator did not respond to a POS prompt in time, causing the transaction to time out	Please retry the transaction and respond to any prompts in a timely fashion.
TM	DECLINED – TM CANCELLED	The POS operator cancelled the action via the POS, causing the transaction to be cancelled	Please retry the transaction.
TR	DECLINED – TR NO RETRY OF TIP	A TIP has already been added to the transaction selected, a second TIP is not allowed	Ensure the correct transaction was selected and retry the TIP.
TU	DECLINED – TU SAF PENDING	The offline Store And Forward queue is pending upload	Please wait for the queue to be fully uploaded before performing the next transaction.
TV	DECLINED – TV REVERSAL PENDING	The terminal is in the process of processing a reversal	Please wait for this to complete before performing the next transaction.
TX	DECLINED – TX CARD NOT ACCEPT	The card provided is not accepted by the terminal's list of accepted card types	Please use a different card or contact the Helpdesk for further assistance.
VD	DECLINED – VD NO VOID ON DEBIT	The POS operator has tried to perform a TIP when the account used is debit (cheque or savings)	If the debit transaction was an error, perform a refund.
VR	DECLINED – VR TXN ALREADY VOID	The transaction could not be voided as this transaction has already been voided and you cannot void a transaction more than once	Please confirm the transaction details and try again.
X0	DECLINED – X0 NO RESPONSE	The host is not responding to the messages from the POS	Retry the transaction, if the error persists call the Helpdesk.

Code	Terminal Display	Explanation	Action To Be Taken
X7	DECLINED - X7 MAC ERROR	The PINpad requires a logon (MAC error)	Please perform a logon, and retry the transaction.
X8	DECLINED - X8 CNP ERROR	PINpad has suffered a formatting error	Please contact Helpdesk.
XA	DECLINED - XA HEADER LENGTH	PINpad has suffered a formatting error	Please contact Helpdesk.
XD	DECLINED - XD NO MANUAL ENTRY	Manual Entry is not allowed on this terminal	Please contact the Helpdesk for further assistance on how to enable this feature.
XE	DECLINED - XE TXN NOT SUPPORTED	The selected transaction type is not offered by the card provided	Please choose a different transaction type or use a different card.
XG	DECLINED - XG TXN NOT SUPPORTED	Transaction type not supported	Please contact the Helpdesk for assistance on how to process this type of transaction.
XT	DECLINED - XT CONFIG REQUIRED	The PINpad requires a configuration	Perform a terminal configuration or contact the Helpdesk for assistance.
XU	DECLINED - XU BATCH FULL	The terminal batch is full which requires that the terminal performs a settlement before another transaction can be processed	Please perform a settlement.
XX	DECLINED - XX SYSTEM ERROR	The PINpad has suffered an unknown error	Please contact the Helpdesk for assistance.
Y1	APPROVED	The transaction performed was approved offline	The Chip Card transaction was approved offline - no further action necessary.
Y3	APPROVED	EMV unable to go online. The transaction approved offline	No action to be taken, the transaction was successful.
Z0	DECLINED - Z0 MODEM ERROR	The PINpad has suffered a communication error	Check the all the communication connections (lines, routers, cables) are plugged in and communicating, then retry the transaction. If problem persists please contact the Helpdesk.
Z1	DECLINED - Z1 CANNOT PAY	The supplied chip card and the PINpad have declined the transaction without going online	Please contact the cardholder's card provider or try a different card.

Code	Terminal Display	Explanation	Action To Be Taken
Z2	DECLINED – Z2 NO ANSWER	A communications error occurred	Retry the transaction, if error persists please contact the Helpdesk.
Z3	DECLINED – Z3 ISSUER UNAVAILABLE	A communications error occurred	Ensure all communications are correct, if this does not work provide other payment.
Z4	DECLINED – Z4 CANNOT PAY	The host approved the transaction however the Chip Card declined it	Please contact the cardholders card provider or try a different card.
Z5	DECLINED – Z5 POWER FAIL	The PINpad suffered a power failure while the transaction was processing	Please check the terminal power connection and retry the transaction.

Troubleshooting

Your Suncorp terminal is extremely easy to operate. However, if you do experience problems, here are some handy hints to help you get back on track quickly. If you still have difficulties, please call Suncorp Bank Technical Helpdesk on 1800 836 055 (24 hours a day, 7 days a week), and have your merchant number and terminal number ready.

Terminal Care and Troubleshooting

Terminal Care	Please remember to keep the terminal clean and away from heat, dust, liquid and food.
Blank Screen	Ensure that all terminal power cable connections and power supply outlets are connected and operational.
Communications Error	<ul style="list-style-type: none">— Check all terminal phone cable connections and phone supply outlets. Connect the phone line to a telephone to check for dial tone and cable quality.— Remove any message bank on the line.— Disconnect call waiting.— Has the telephone line recently changed to or from a PABX system? If so, the terminal will require a software upgrade.
IP Gateway Problems	<p>Check that the status of the TCP/IP SLL connection in the Lines tab of the EFT Server has a status of CONNECTED</p> <p>If it is not CONNECTED, check the properties to make sure that the IP address is set to gw0.pceftpos.com (or 59.167.228.1) and port is 443 and that the PC's firewall allows access to the IP address and port</p> <p>If the status is not CONNECTED;</p> <ul style="list-style-type: none">— Check that the user name and password provided by PC-EFTPOS have been entered correctly in the Server tab
Terminal Offline	<p>The most common reason for this error message is that the PINpad is not connected to the PC correctly.</p> <ul style="list-style-type: none">— Check the power to the terminal. The terminal should be showing something on its display screen.— Check the terminal is connected to the PC correctly
No Response from bank to logon	Contact the Suncorp Bank Technical Helpdesk on 1800 836 055.
Client Offline	<p>This error means that one of the following has occurred:</p> <ul style="list-style-type: none">— The most common cause of this error on a correctly installed machine is that there are more than one application running that uses our EFTPOS system. Examples are the POS system and our test POS system. There can only be one POS running. Shutdown any other applications that may also use EFTPOS.— The EFT client is not running (or installed). Check if the client icon (the "C" icon) is on the task bar near the clock. (Warning.... Not all POS system shows the task bar). Start client by rebooting POS.
Certain cards won't process	If the EFTPOS system only fails on Refunds, American Express or Diners cards or Cash Out, contact Suncorp Bank Technical Helpdesk on 1800 836 055 to enable these settings.

Fraud Prevention Tips

The security of your Suncorp EFTPOS Terminal is of the utmost importance to your business. Here are some handy tips to avoid fraudulent transactions and chargebacks.

Security & Chargeback Tips

- Ensure your premises are secure to prevent the processing of unauthorised transactions when unattended.
- During business hours, limit access to this equipment to authorised personnel only.
- Unauthorised transactions are a liability for your business.
- Always check the the merchant receipt to ensure that:
 - the correct transaction type has been processed,
 - the merchant receipt says Approved, and
 - the amount is correct.

What is a Chargeback?

A chargeback can occur when a cardholder disputes a transaction processed on their card.

How to Avoid Receiving Chargebacks

When accepting credit cards face to face

- Never manually enter the card details if the card doesn't work when tapping, inserting or swiping. Ask the cardholder for another form of payment.
- Check the expiry date on the card.
- Check that all cards have a hologram or a holographic magnetic stripe and that it looks three- dimensional.
- Check the authorisation response. Take appropriate action for the specific response.
- Request a signature if prompted by the terminal. Have the cardholder sign the transaction receipt in front of you.
- Check the signature. Be sure that the signature on the card matches the one on the transaction receipt.
- Ensure transaction receipts are stored in date and card number order.
- Ensure all details on transaction receipts are clear and legible.
- Retain all transaction receipts and or documentation pertaining to a credit card transaction for a minimum of 13 months from the date of transaction in a secure location.

Remember, if in doubt you can always ask your customer for another form of payment.

 **For additional information on the prevention of chargebacks and fraud, refer to the brochures published on www.suncorp.com.au/banking**

Manual Transaction Processing

This section explains how to process fallback Vouchers if your EFTPOS Pin Pad is faulty.

Manual Transaction Processing

Fallback Vouchers should only be used to process a transaction when your EFTPOS pin pad is faulty and cannot be used to process the transaction.

Faulty EFTPOS Pin Pads should immediately be reported to our Merchant Terminal Fault Helpdesk on 1800 836 055.

Do not process a Fallback Transaction Voucher under the following circumstances:

- Your EFTPOS Terminal has declined the transaction.
- The cardholder's card is faulty.
- The cardholder's card is invalid.
- The cardholder's card is expired.
- There is a card number error.

In the above circumstances request an alternate method of payment.

Processing a Fallback Transaction Voucher

The Card must be embossed to process a Fallback Transaction Voucher (the cardholder name and number should be raised).

Before proceeding with the transaction ensure that:

- The card presented by the customer does not appear damaged or altered.
- The name on the card presented by the customer is appropriate to the customer e.g. a masculine name on a card presented by a female is questionable.
- The printing on the card presented by the customer should look professional.
- The validity dates on the card presented by the customer should be current (a card can only be used from the first day of the 'valid from' month to the last day of the 'until end' month).
- The card presented by the customer contains security features such as a hologram, signature panel and CVC (three digits on or next to the signature panel on the back of the card). The card should have a 3-dimensional appearance.
- A signature appears in the signature panel of the customers card and should not appear to have been altered.

Accepting payment via a Fallback Transaction Voucher

Only original Fallback Transaction Vouchers from Suncorp Bank should be used. Photocopied Fallback Transaction Vouchers and/or Fallback Transaction Vouchers provided by other financial institutions should not be used.

- Phone 1300 301 221 to obtain an authorisation for all Visa/Master card transactions that are over your floor limit.
- Phone 1800 836 055 to obtain an authorisation for all Debit card transactions that are over your floor limit.

- If the transaction is approved, record the authorisation number provided on the Fallback Transaction Voucher.
- Insert the customer's card into the imprinter and place a Fallback Transaction Voucher on top of the card. Make an imprint.
- Ensure that the imprinted details, both merchant and cardholder information are clear. (full card numbers and expiry date)
- Remove and discard the cover sheet and first layer of carbon from the Fallback Transaction Voucher.
- Complete the Fallback Transaction Voucher in full, including the final amount.
- Request that the customer sign the Fallback Transaction Voucher.
- Compare the customer signature on the back of the card to that on the Fallback Transaction Voucher.
- Once the transaction is successfully completed, hand the customer the yellow Cardholder's Copy from the Fallback Transaction Voucher.
- Maintain the green Merchant's Copy from the Fallback Transaction Voucher for your records for a minimum of twelve months.

Processing Fallback Transaction Vouchers

To receive the funds for your Fallback Transaction Vouchers you must take the white Bank copies of the Fallback Transaction Voucher to your local store within three business days from the date of the transaction.

To deposit your fallback vouchers:

- Place a Merchant Summary Voucher onto your imprinter.
- Make an imprint.
- Ensure that your Merchant number and trading name are clear.
- Remove and discard the cover sheet and first layer of carbon from the Fallback Transaction Voucher.
- Complete the Merchant Summary Voucher.
- Place the Bank copies of the Fallback Transaction Vouchers and the Bank copy of the Merchant Summary Voucher into a Merchant Summary Envelope.
- Ensure the Merchant Summary Envelope is completed in full.

Take the Merchant Summary Envelope to a local Suncorp Store who will forward the envelope to Suncorp's Electronic Banking Centre for processing.

Do not include American Express, Diners or JCB vouchers or cards as Suncorp Bank cannot process these card types from Fallback Transaction Vouchers.

How to contact us



Call
13 11 55



Online
[suncorp.com.au/
banking](https://suncorp.com.au/banking)



*Local
store*