

Everything you need to know about the VX 680 ...at your fingertips



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What's in the box?

1. The terminal
3. VX 680 charger base OR direct connect charging cable
4. Power supply
5. Jug cord
6. Receipt rolls
7. Card acceptance decals
8. Point of sale wobbler

Contact

Merchant Services on **1300 132 741** if any of the items are not included in your product package.



Basic functions



Getting started

For charger base

- Plug the power supply unit into the lightning bolt port.
- Plug the jug cord into the power outlet and turn on.
Sit the terminal on the powered base and wait a few seconds for it to power on.

For direct connect

- Plug the charging cable directly into the port on the left hand side of the terminal.
- Plug the jug cord into the power outlet and turn on.

Turning your device on/off

- TURN ON THE DEVICE; Hold down the GREEN button on the keypad for 10 seconds.
- TURN OFF THE DEVICE: Hold down the RED button on the keypad for 2 seconds.
- PLEASE NOTE: the terminal cannot be powered off whilst it is sitting on a powered base or connected directly to power.

Logging on your terminal

- To log on, select the 3 dots (MENU button) on screen.
- Select 10. LOGON and press ENTER – a receipt will be printed letting you know if your logon was successful. If not, please contact our Merchant Help Desk 1800 334 702.

Handy info

- The VX680 runs on the Optus or Telstra GPRS mobile phone network.
- It has an auto turn-off feature, which is pre-set to 15 minutes and designed to maintain battery life. The timer can be extended but be mindful that leaving the terminal idle for extended periods will drain the battery.
- Our recommendation is that you perform a manual settlement on the terminal at the completion of your day's trade. (Note: this must be performed prior to 11:45pm AEST/AEDT).
- Battery strength is indicated on the display allowing you to monitor and re-charge as necessary.
- When on site, the terminal can be connected to the main power to keep the battery charged.

Replacing printer paper

1. Lift tab on back of device and pull cover up.
2. Lay the new receipt roll in the printer with the paper being fed from the bottom of the roll.
3. Close the printer cover. Ensure the cover clicks into place and the paper has been thread through the gap between the cover.
4. Press the 3 Dots on screen (MENU Button) to bring up the menu. Select 10. LOGON and press ENTER. If nothing prints on receipt then remove receipt paper, turn roll over and try again.



Sales

1. Touch the screen or press ENTER
2. Enter the amount then press ENTER
3. If cash out is required enter in the amount and press ENTER. If not, simply press ENTER. NOTE:
Cash out is not available on 'Contactless' or 'Credit' transactions.
4. If Tipping Enabled: Enter Server ID then press ENTER

Add tip amount then press ENTER or just press ENTER to skip

Confirm new transaction value, then press YES or NO

For Contactless card transactions:

- a. hold card over screen until four green lights show
- ii. The transaction will default to a 'CREDIT' selection.
- iii. Ask the cardholder to enter their PIN if required.

For chip cards or magnetic stripe only cards.

- i. Insert the chip card into the terminal as far as it will go and leave it there.
For magnetic stripe only cards, swipe the card down the side of the terminal.
- ii. Ask the cardholder to insert or swipe their card.
- iii. Ask the cardholder to select their account type by pressing CHEQUE, SAVINGS or CREDIT.
- iv. Ask the cardholder to enter their PIN and press ENTER.

6. The transaction is then processed and a copy of the merchant's receipt is printed.
7. To print a cardholder copy, select YES after the transaction has been approved.

Tips

Tipping must be approved by the Bank prior to having the functionality enabled.

1. Touch the screen to activate or press the ENTER key.
2. Enter the amount & press ENTER.
3. If cash out is required, enter in the amount & press ENTER. If not, simply press ENTER.
Enter the Server ID & press ENTER. (Server IDs 1-9 are available by default. Please contact the Merchant Help Desk on 1800 334 702 for additional Server IDs.)
4. The terminal will ask to add a tip, or press ENTER to continue with no tip.
5. If a tip is to be added, add tip amount & press ENTER.
6. Confirm that the new transaction value is correct, then select YES, or NO to go back.
7. The terminal will prompt to present a card.

Refer to Page 8 'Making sales' for completion of purchase.

Tip adjustments

This procedure can only be used on credit and charge cards where the cardholder has signed to authorise the transaction and wishes to include a tip on the receipt. Touch the screen to activate or press the ENTER key.

[!!!] Once a transaction has been tip adjusted the transaction cannot be adjusted in any way.

1. Press the 3 dots on screen (MENU Button) to bring up the menu
2. Select 8. TIP ADJUST and press ENTER.
3. Enter the tip password & press ENTER.
4. Enter the Server ID & press ENTER.
5. Enter the STAN/INV number from the merchant receipt on which the cardholder has written the tip value & press ENTER.
6. Check the transaction details and if correct select YES.
7. Enter the tip amount & press ENTER.
8. Check that the new transaction value is correct & select YES.
9. The terminal will print a receipt detailing the transaction and tip values and will display APPROVED. The terminal will prompt if you want to print the cardholder copy, select YES or NO.

Pre-authorisation

Check In

Pre-authorisation transactions are only available to merchants within specific Merchant Category Codes and must be approved by the Bank prior to having the functionality enabled. The following procedure outlines the steps to be taken when carrying out a pre-authorisation on a credit or charge card.

Important

A pre-authorisation does not mean that an actual purchase transaction has taken place. It's a way of checking that the card being presented has enough credit available to be able to purchase the goods or services. The funds will be placed on hold for a period of three to nine days, depending on the cardholder's issuing bank.

The terminal will store the pre-authorisation record for seven days to allow completion of the pre-authorisation process. After this period, either a new pre-authorisation or a new purchase transaction must be processed.

When performing a pre-authorisation completion, the final value must be within 15% of the original amount. If the value to be processed exceeds this margin, a new purchase transaction must be processed. If this occurs, it is best practice to contact.

Pre-authorisation

- Press the three dots on the screen (MENU button) to bring up the menu.
- Select 4. PRE-AUTH and press ENTER.
- Type in the transaction amount & press ENTER.

When card is present:

1. Swipe or insert the card, or enter the card number, then follow the prompts on the screen to authorise the transaction.
2. Have the cardholder enter their PIN & press ENTER. (If the cardholder's card does not have a PIN the terminal will prompt for a signature to authorise the transaction.)

When Card is NOT present

1. Enter Card Number.
2. Enter Expiry Date.
3. Select card present mode (CUSTOMER, MAIL, PHONE).
4. Enter CVV (If CVV not available select reason from list)
5. The terminal will process the transaction and print the merchant copy of the receipt. If the card holder has chosen to sign for the transaction, check the cardholder's signature against the card and select YES if accepted. Failure to accept the cardholder's signature within 30 seconds will result in the transaction being approved.
6. The terminal will prompt if you want to print the cardholder copy. Press YES or NO.
7. The terminal will prompt if you want to print the cardholder copy. Press YES or NO.

Pre-authorisation

Completion

1. Press the three dots on the screen (MENU button) to bring up the menu.
2. Select 5. PRE-AUTH COMPLETION and press ENTER.
3. Select one of the options to locate the original transaction.
4. Check the transaction details and if correct press 'OK' with ENTER..
5. Enter the amount.
6. You will be prompted with the 'approved with signature'.
7. Print Customer Copy – YES/NO
8. Press OK to finalise the transaction and return to the purchase screen.

Cancellation

1. Press the three dots on the (MENU button) screen to bring up the menu.
2. Select 6. PRE-AUTH CANCELLATION.
3. Select one of the options to locate the original transaction.
4. Check the transaction details and if correct press 'OK' with ENTER.
5. Print customer copy of receipt if required.
6. Press OK to return to the purchase screen.

Voids

The following procedure can only be used on credit card transactions. A void can only be processed prior to the transaction being settled. Once the transaction has been settled, you must process a refund.

1. Press the 3 dots on screen (MENU Button) to bring up the menu
2. Select 9. VOID and press ENTER.
3. Enter the void password & press ENTER.
4. Enter the STAN/INV number from the approved merchant receipt & press ENTER.
5. Confirm if the transaction details are correct & select YES.
6. The terminal will process the void and print a merchant and cardholder (if requested) receipt.
7. Press OK to return to the purchase screen.

Refunds

1. Press the 3 dots on screen (MENU Button) to bring up the menu
2. Select 3. REFUND and press ENTER.
3. Enter the refund password & press ENTER.
4. Enter the amount.
5. The terminal will prompt to present a card.
6. For contactless cards:
 - a. Have the cardholder present the card over the screen until the four indicator lights illuminate green (two to three seconds).
 - b. The transaction will default to a 'Credit' selection.
NOTE: Some transactions may require a PIN or signature, or that the cardholder inserts their card – follow the prompts to authorise the transaction.
7. For chip cards or magnetic stripe only cards:
 - a. Insert the chip card into the terminal as far as it will go and leave it there.
For magnetic stripe only cards, swipe the card down the side of the terminal.
 - b. Select CHEQUE, SAVINGS or CREDIT.
 - c. Have the cardholder enter their PIN & press ENTER. (If the cardholder's card does not have a PIN the terminal will prompt for a signature to authorise the transaction.
8. The terminal will then process the transaction and print the merchant's copy of the receipt.
If a signature was used to authorise the transaction, check the cardholder's signature against the card and select Yes if accepted. Failure to accept the signature within 30 seconds will result in the transaction being processed as approved.
9. To print the cardholder's receipt, press YES or NO.
10. Press OK to return to the purchase screen.

Reprinting receipts

1. Press the 3 dots on screen (MENU Button) to bring up the menu
2. Select 20. REPRINT LAST RECEIPT or you can select 21. REPRINT ANY RECEIPT to find an earlier receipt. (Once the terminal has been settled, earlier receipts cannot be printed).
3. Select one of the menu options to search for the transaction.
4. Enter the AUTH ID, STAN, AMOUNT or TIME which will appear on the original transaction and press ENTER.
5. When you locate the required transaction, press ENTER to select it.
The terminal will print a duplicate copy of the merchant receipt.
6. The terminal will prompt if you want to print the cardholder's copy. Press YES or NO.

Merchant settlements

Merchant settlement options

Bendigo Bank offers a range of settlement options. You're required to choose the most suitable option for your business. Some options are only suitable to particular merchants.

[!!!] Make sure the terminal is plugged in and connected to the network to perform settlements.

Manual settlement

To process a manual settlement on the VX 680 terminal:

- Press the 3 dots on screen (MENU Button) to bring up the menu
- Select 11. SETTLEMENT and press ENTER.
- Enter the settlement password & press ENTER.
- Press YES to confirm settlement.

The terminal will process the settlement and print a detailed settlement receipt.

Terminal-initiated auto settlement

Our recommendation is that you perform a manual settlement on the terminal at the completion of your day's trade (Note: this must be performed prior to 11:45pm AEST/AEDT).

Forced settlement

If the terminal has not been settled by 11:45pm AEST/AEDT, our system will generate a forced settlement. A settlement receipt will be printed when the terminal next connects to the network. The funds will not include any transactions stored in the terminal, such as tips, reversals and offline transactions. These will be included in the next day's settlement.

Pre Settlements

1. Press the 3 dots on screen (MENU Button) to bring up the menu
2. Select 22. SUBTOTALS REPORT and press ENTER.
3. The terminal will print a detailed subtotals report.



Multi-merchant functions

The VX 680 supports multi-merchant functionality. This allows multiple businesses within the same premises to use the same VX 680 terminal.

Each individual merchant facility is its own entity and will:

- Carry its own trading name (which will be reflected on all cardholder receipts).
- Support separate settlements to nominated bank accounts and individual monthly tax invoices to enable easy reconciliation.

There are minor changes in operating a multi-merchant terminal:

1. Users must nominate which merchant you wish to process the transaction against prior to engaging in the transaction. For terminals running up to four merchants, the merchant names will appear on the display. For more than four merchants, the operator can use the menu to view the full list of merchants available and select accordingly.
2. You may be required to enter the password for a selected merchant.
3. Individual settlements may be performed manually, or via auto-settlement (see page 15). If auto-settlement is performed, all merchants will be settled one after another and funds will be credited.

Chip card errors & magnetic stripe processing

[!!!] Clean or wipe the chip or stripe with a cloth to remove any dirt before a second attempt

Where the chip on a card is damaged and cannot be read by the terminal, the following instructions should be followed:

1. If the first attempt to read the card fails, the terminal response will be PLEASE REMOVE CARD AND RE-INSERT – 1 ATTEMPT REMAINING (X) TO CANCEL.
2. If a second attempt to read the card fails, the terminal response will be CARD MALFUNCTION. Press ENTER to continue and the terminal will respond with PLEASE REMOVE CARD AND SWIPE – PRESS (X) TO CANCEL.
3. Remove the card from the chip reader and swipe the magnetic stripe of the card. Process the transaction as normal.

Where the chip on a card contains an application that isn't supported by the terminal, the following instructions should be followed:

1. The terminal will attempt to read the chip card, however, the terminal will respond with CARD NOT ACCEPTED. Press ENTER to continue.
2. Remove the card from the chip reader and swipe the magnetic stripe of the card. Process the transaction as normal.

Offline transactions

If you're unable to perform a transaction due to a technical error, you may choose to continue to accept card transactions – providing the circumstances are valid – by following the procedures below.

Valid circumstances

Transactions can be processed offline when either:

- The EFTPOS terminal is not operational due to a technical error.
- The EFTPOS terminal fails to connect to the network.
- The EFTPOS message displayed is "Issuer Not Available".

Invalid circumstances

Transactions must not be processed offline when:

1. A transaction is declined on the EFTPOS terminal for any reason.
2. The transaction has not been attempted using the EFTPOS terminal.
3. The card has expired.
4. The card is damaged/unreadable in the EFTPOS terminal (i.e. other cards work in the device).
5. You suspect the card is fraudulent.
6. The cardholder makes a keying error on the EFTPOS terminal e.g. the cardholder exceeds PIN tries.
7. The EFTPOS terminal responds, CARD LIMIT IS EXCEEDED.

[!!!] Due to the risk involved with processing offline transactions without authorisation, you will be responsible for the value of any transactions that are found to be fraudulent and the value may be debited from your merchant account.

Network connection failure

If the terminal is not able to connect to the switch, any transactions that are processed through the terminal will not be able to obtain authorisation. Transactions accepted while the terminal is not connected to the switch are considered 'offline'.

Offline transactions that are above your floor limit will display a warning that the transaction will be processed at the merchant's risk. If a transaction above the floor limit is disputed, your account may be debited for the value of the transaction.

Processing a transaction

1. Complete the transaction as normal.
2. After the card has been presented, the terminal will ask if you want to continue offline. Press YES to continue or NO to cancel the transaction.

[!!!] Some transactions may not be allowed to continue offline and will decline with a Z3 – communications error

3. The terminal will prompt for the entry of the Auth ID. Press ENTER to continue.
4. The terminal will display a warning on the screen advising the transaction. "Exceeds merchant limit. Proceed and accept risk?" Press YES to continue or NO to cancel the transaction.
5. The terminal will then process the transaction and print the merchant's copy of the receipt. Check the cardholder's signature against the card and select Yes if accepted. Failure to accept the signature within 30 seconds will result in the transaction being process as approved.
6. The terminal will prompt if you want to print the cardholder copy. Press YES or NO.
7. When the EFTPOS terminal next re-establishes a connection, the transactions stored in the terminal will be sent to the switch. You will be required to process a manual settlement to force offline transactions through the system (see page 15).

In the event the terminal is damaged or offline

In the event that the EFTPOS terminal is damaged and not operational, credit card and debit card transactions can continue to be taken. These transactions are accepted at your risk and the damaged terminal must be reported to the Merchant Help Desk on 1800 334 702.

Cardholder details

To continue taking transactions, record and securely store each cardholder's card details including:

- Card number
- Expiry date
- Cardholder name
- Amount
- Account type

When the EFTPOS terminal is repaired/replaced, the details you have recorded must be key entered into the terminal following the steps outlined in 'Voucher entry' on page 22.

It's critical to ensure that any cardholder details that have been recorded are securely destroyed once the voucher entry step has been completed.

Voucher entry

Transactions processed using the voucher entry functionality are processed offline and do not have the ability to be authorised – all transactions accepted above the floor limit are processed at your risk.

1. Press the 3 dots on screen (MENU Button) to bring up the menu
2. Select 13. VOUCHER ENTRY PURCHASE and press ENTER
3. Enter your offline password.
4. Enter the sale amount and press ENTER.
5. Enter the card number and press ENTER.
6. Enter the card expiry date and press ENTER.
7. Select SAVINGS, CHEQUE or CREDIT.
8. When prompted to enter AUTH ID, simply press ENTER to continue.
9. The terminal will display a warning on the screen advising the transaction EXCEEDS MERCHANT LIMIT. PROCEED AND ACCEPT RISK? Press YES to continue or NO to cancel the transaction.
10. The terminal will prompt if you want to print the cardholder copy. Press YES or NO.
11. When the EFTPOS terminal re-establishes a connection, the transactions stored in the EFTPOS terminal will be sent to the network. You will be required to process a manual settlement to force offline transactions through the system (see page 15).

Important

- You are responsible for assessing the validity of the circumstance for the completion of an offline transaction. Call Merchant Services on 1300 132 741 (option 2) if uncertain of the validity of any situation.
- Every transaction must be attempted on the EFTPOS terminal before an offline transaction is completed.
- You are responsible for the value of an offline transaction if the transaction is found to be fraudulent and the value may be debited from your merchant account.

Fraud prevention

We've put together some tips to help minimise the risk of fraud. The best course of action is awareness and prevention.

- Check the name on the card fits the customer (i.e. ensure the card is not used by a minor).
- Confirm the card number matches the abbreviated number printed on an EFTPOS receipt.
- Keep the card until you check the signature.
- Be wary of unusual shopping behaviour and multiple declines.
- Be wary when splitting a transaction over multiple cards.
- When the card is present, insert or swipe the card – never hand-key the card number.
- Check the holograms and validity dates.
- Don't process transactions on unsigned cards or cards with "See ID" in the signature panel.
- Be suspicious of large or unusual phone or internet orders, especially from overseas.
- If the goods are paid for over the phone, when the goods are collected ask for the card and arrange for the customer to sign the sales receipt.
- Especially for phone and internet orders, deliver goods to a person in a building and ask for ID.
- For internet, phone or mail orders, confirm your customer is the genuine cardholder. Your business will be liable for losses in a dispute situation.
- If you have any reservations or concerns in regards to a transaction, please contact Merchant Operations on 1300 132 741 prior to processing.
- Authorisation is not proof of identity or guarantee of payment. It simply confirms funds are available and the card hasn't been reported lost or stolen.
- Never process transactions for someone else. You will be liable in a dispute situation.
- Never fulfill requests for goods that you don't normally trade in or sell.
- Keep your terminal secure at all times and minimise the number of people who know your refund password.
- Protect your customer's PIN – never point cameras at terminals.
- Securely store transaction receipts containing full card details.
- For terminal service or exchange, ask for bank identification.
- If you're not comfortable accepting card payment and the customer won't provide another form of payment, don't proceed with the transaction.
- Your safety is paramount – never put yourself in danger.

In the event of a dispute, the onus is on you to prove the goods or services were provided to the rightful owner. Failure to prove this will result in the full value of the transaction being debited from your account, plus any dispute fee.

[!!!] The fraud prevention examples provided are not a complete list of measures to minimise fraudulent behaviour or risks associated with merchant facilities. Bendigo Bank is not liable for any loss or damage suffered by you in reliance on this list of examples.

Transaction codes

Transaction declined codes			
Code	Transaction status	Description	Action required
100	Declined	Do not honour	Seek another form of payment from the cardholder. Advise them to contact their bank.
101	Declined	Expired card	Seek another form of payment from the cardholder. Advise them to contact their bank.
103	Declined	Card acceptor - contact acquirer	Contact the Merchant Help Desk on 1800 334 702 for assistance. Seek alternate form of payment from the cardholder.
104	Declined	Restricted card	Seek another form of payment from the cardholder. Advise them to contact their bank.
106	Declined	Exceed PIN tries	Seek another form of payment from the cardholder. Advise them to contact their bank.
107	Declined	Refer to card issuer. Authorisation is required on transaction	Seek another form of payment from the cardholder for debit cards.
108	Declined	Refer to card issuer. Special conditions	Seek another form of payment from the cardholder. Advise them to contact their bank.
109	Declined	Invalid merchant	If the card being used is AMEX/ Diners/ JCB, the terminal has not been linked properly at AMEX/ Diners/ JCB. If the card is an overseas card, another form of payment should be requested.
110	Declined	Invalid account	Attempt transaction again. If it fails again seek another form of payment from the cardholder. Advise them to contact their bank.
111	Declined	Invalid card number (no such number)	If manually entering card number, attempt transaction again. Seek another form of payment from the cardholder. Advise them to contact their bank.
113	Declined	Unacceptable transaction fee	Seek another form of payment from the cardholder. Advise them to contact their bank.
114	Declined	No account of requested type	Check correct account type was selected and retry transaction. If this fails, seek another form of payment.
115	Declined	Function not supported	Check correct account type was selected and retry transaction. If this fails, seek another form of payment.

116	Declined	Insufficient funds	Seek another form of payment from the cardholder. Advise them to contact their bank.
117	Declined	Incorrect PIN	Advise cardholder to retry the transaction. If this fails, seek another form of payment from the cardholder. Advise them to contact their bank.
118	Declined	No card record	Seek another form of payment from the cardholder. Advise them to contact their bank.
119	Declined	Transaction not permitted	Seek another form of payment from the cardholder. Advise them to contact their bank.
120	Declined	Invalid transaction or terminal	If the card being used is AMEX/ Diners/ JCB, the terminal may not be linked properly at AMEX/ Diners/ JCB. Seek another form of payment from the cardholder. Advise them to contact their bank.
121	Declined	Exceed max withdrawal limit	Seek another form of payment from the cardholder. Advise them to contact their bank.
123	Declined	Exceed withdrawal frequency limit	Seek another form of payment from the cardholder. Advise them to contact their bank.
124	Declined	Transaction cannot be completed	Contact the Merchant Help Desk on 1800 334 702. Reset the terminal and retry the transaction. If this fails, seek another form of payment from the cardholder.
200	Declined	Do not honour pick-up card	Remove card from customer and contact the issuing bank. This should only be done if it is safe to do so. If not, try to obtain the card number and contact the issuer.
201	Declined	Expired card	Seek another form of payment from the cardholder. Advise them to contact their bank.
202	Declined	Suspected fraud	Seek another form of payment from the cardholder. Advise them to contact their bank.
203	Declined	Card acceptor - contact acquirer	Seek another form of payment from the cardholder. Advise them to contact their bank.
204	Declined	Restricted card	Seek another form of payment from the cardholder. Advise them to contact their bank.
205	Declined	Card acceptor - contact acquirer security	Seek another form of payment from the cardholder. Advise them to contact their bank.

206	Declined	Exceed PIN tries	Seek another form of payment from the cardholder. Advise them to contact their bank.
207	Declined	Pick up card. Special condition	Remove card from customer and contact the issuing bank. This should only be done if it is safe to do so. If not, try to obtain the card number and contact the issuer.
208	Declined	Pick-up lost card	Remove card from customer and contact the issuing bank. This should only be done if it is safe to do so. If not, try to obtain the card number and contact the issuer.
209	Declined	Pick-up stolen card	Remove card from customer and contact the issuing bank. This should only be done if it is safe to do so. If not, try to obtain the card number and contact the issuer. If they believe fraud is taking place merchant should also contact the police.
301	Declined	File up not supported by receiver	Seek another form of payment from the cardholder. Advise them to contact their bank.
302	Declined	No record on file	Seek another form of payment from the cardholder. Advise them to contact their bank.
304	Declined	File field edit error	Seek another form of payment from the cardholder. Advise them to contact their bank.
305	Declined	File locked out	Seek another form of payment from the cardholder. Advise them to contact their bank.
306	Declined	File action not successful	Seek another form of payment from the cardholder. Advise them to contact their bank.
902	Declined	Invalid transactions	If the card is from overseas, request another form of payment. If the card was a credit card, ensure no PIN has been entered. Ensure the correct account type was selected for the transaction. If the transaction still fails, seek another form of payment.
903	Declined	Re-enter transaction	Attempt transaction again.
904	Declined	Format error	Reset the device then attempt the transaction again. If this fails, seek another form of payment.
905	Declined	Acquirer not supported	The card is not allowed at this terminal. If the card being used is AMEX/ Diners/ JCB, the terminal may not have been linked properly at AMEX/ Diners/ JCB. Seek another form of payment.

906	Declined	Cut over in progress	Switch ending a day's business and starting the next. The transaction can be retried at a later stage.
907	Declined	Issuer/ switch is inoperative	Retry transaction. If this fails, process the transaction as per offline transaction procedures or seek another form of payment.
908	Declined	Financial institution can't be found for routing	Seek another form of payment from the cardholder. Advise them to contact their bank.
909	Declined	Suspected malfunction	Attempt transaction again.
911	Declined	Card issuer timed out	Retry transaction.
915	Declined	Cut over/Reconciliation error	Contact the Merchant Help Desk on 1800 334 702. Reset the terminal and retry the transaction. If this fails, seek another form of payment.
921	Declined	No action required	Attempt transaction again.
960	Declined	MAC error	Contact the Merchant Help Desk on 1800 334 702 for assistance. Terminal will be powered off and on again. If the terminal reset fails, seek another form of payment.

Additional codes

Code	Transaction status	Description	Action required
Y1	Approved	Transaction approved with signature (if signature is required)	No action required. Transaction approved.
Y1	Approved	Transaction approved (signature is NOT required)	No action required. Transaction approved.
Y3	Approved	Transaction approved with signature (if signature is required)	No action required. Transaction approved.
Y3	Approved	Transaction approved (signature is NOT required)	No action required. Transaction approved.
Z3	Declined	Communications error	Retry transaction.
Z1	Declined	Transaction declined by card	Seek another form of payment from the cardholder. Advise them to contact their bank.

Menu shortcuts

1	Purchase	13	Voucher entry purchase
2	Cash out	14	Voucher entry refund
3	Refund	15	Merchant deposit
4	Pre-authorisation	20	Reprint last receipt
5	Pre-auth Completion	21	Reprint any receipt
6	Pre-auth Cancellation	22	Subtotals report
7	Batch review	23	Last settlement report
8	Tip adjustment	24	Detail report
9	Void	25	Pending offlines report
10	Log on	26	Tip/server total report
11	Settlement	27	Tip/server detail report
12	Batch tools		

Get in touch

Get in touch with Merchant Services at merchantservices@bendigoadelaide.com.au, or contact:

Merchant Help Desk (for terminal troubleshooting)	1800 334 702 24 hours a day 7 days a week
Merchant Services (for transaction enquiries)	1300 132 741 8:30am-5:00pm AEST Monday to Friday

To order stationary

Collect your EFTPOS rolls from your nearest Bendigo Bank branch, or if you are unable to access a branch, call Merchant Operations on 1300 132 741.

bendigobank.com.au