



Guide to Electronic Offline Voucher Processing For Payment Express EFTPOS

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INTRODUCTION TO ELECTRONIC OFFLINE VOUCHER PROCESSING

What is Electronic Offline Voucher processing?

Electronic Offline Voucher (EOV) is a failover system which allows merchants to store transactions securely in offline mode should the connection to the banking network become temporarily unavailable. These transactions are processed once the connection to the banking network has been restored.

How do I enable EOV on my EFTPOS merchant facility?

You will need to contact your bank's merchant services team or account manager and request that Electronic Offline Voucher be added to your EFTPOS merchant facility. Please be sure to discuss with your bank the terms and conditions for EOV transactions. Payment Express enables this by default on all PINpads.

How does EOV processing work?

Once in EOV mode the transaction details will be stored securely until the connection to the banking network has been restored. Once the connection has been restored the transaction information will be uploaded to the banking network or uploaded manually by using the upload EOV function on the Payment Express client software. When the transactions are uploaded a receipt will be printed for each EOV transaction which was not completed.

What happens if a customer does not have enough funds to pay for a transaction?

As EOV is only evoked when there is no connection to the banking network, the transaction will be approved offline. Once the connection has been restored to the banking network, all the transactions processed offline will be process online. If any transaction is declined offline, the solution will print a receipt with an authorization code. The authorization code will match the authorization code on the receipt from the offline transactions, which was signed by the customer. Banks can use this information to follow-up on failed EOV transactions.

Many banks will guarantee offline transactions below a certain pre-agreed limit. Please contact your bank to find out more about the follow-up support it provides for EOV.

NB: *Only debit cards, Visa and Mastercard are currently supported for EOV processing. American Express does not currently support EOV.*

What best practice policies are implemented with Payment Express EFTPOS for EOV processing?

- The terminal will only accept one EOV transaction per card.
- The terminal will prompt merchants to ensure customers sign the merchant copy of the receipt for every transaction.
- The merchant may set a floor limit for EOV transactions at their bank, and the terminal will prompt staff when a transaction exceeds this limit.
- The terminal will allow only purchase transactions to be processed in EOV mode.

What further best practice policies can merchants implement?

- Keep ALL EOV receipts.
- Make sure you understand what follow-up support your bank will provide for failed transactions.
- Immediately contact the merchant's network administrator or IT department to advise that EFTPOS is in EOV mode.
- Ensure all staff are aware of how to process an offline transaction.
- Remember that EOV is only to be used as a backup in the event of a network outage.

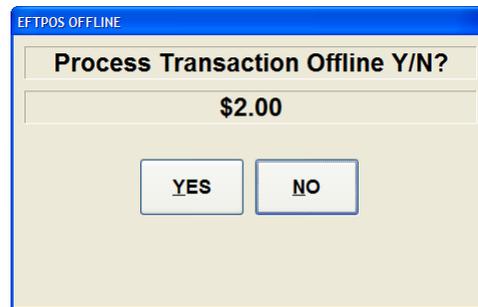
USER GUIDE ELECTRONIC OFFLINE VOUCHER PROCESSING WITH PAYMENT EXPRESS EFTPOS

Electronic Offline Voucher Transactions

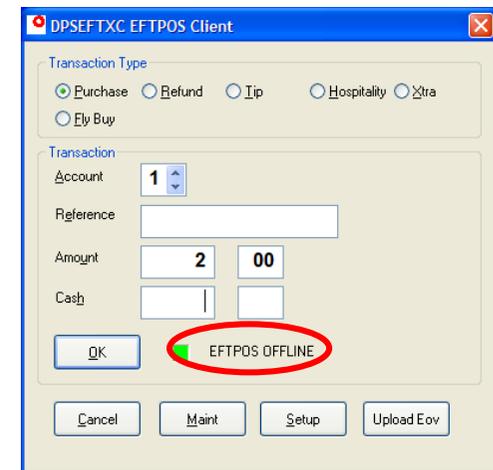
Electronic Offline Voucher transactions are much like processing online transactions, except that EOV transactions are limited to Purchase transactions types only. During an EOV transaction there will be additional prompts to alert staff that EFTPOS is running in EOV mode. The customer will see the normal display prompts on the PINpad, the only difference customers will notice during an EOV transaction is that they will be required to sign the receipt even if they are using a debit card.

Notification of Offline Mode

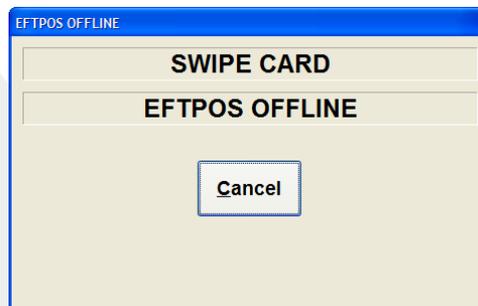
1. When you receive two network errors in a row, or run the first transaction after a reversal has failed for network reasons, you will be displayed with a dialogue box asking whether you wish to process the transaction offline.



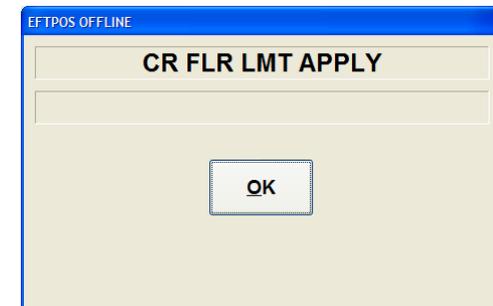
2. The Link Status indicator will now display 'EFTPOS OFFLINE'. When a successful logon has been performed, it will display 'ONLINE'.



3. When you receive two network errors in a row, or run the first transaction after a reversal has failed for network reasons, the terminal will display a dialogue box asking whether you wish to process the transaction offline.



4. If the customer puts the transaction through on the credit account, the terminal will display 'CR FLR LMT APPLY'.



Risk Management

1. You will arrange an offline limit with your bank. If a transaction is going to be above this limit, you will be informed that this is the case, and given an opportunity to cancel the transaction.

EFTPOS OFFLINE

Authorise excess offline amount? Y/N

\$350.00

YES **NO**

2. To help minimize risk, the terminal will allow only one offline voucher to be stored per card. If the user attempts to store more than one transaction on the same card, the solution will display 'Cannot Complete // Offline Trans Already Stored'

EFTPOS OFFLINE

CANNOT COMPLETE

OFFLINE TRANS ALREADY STORED

OK

3. As PIN numbers cannot be verified in offline mode, the customer will not be given the option to enter a pin. Instead, they will have to sign the receipt to authorize the transaction.

EFTPOS

SIGNATURE OK Y/N?

YES **NO**

Uploading EOV Transactions

1. Click 'Upload EOV'. If the terminal is in offline mode, it will run an automatic logon before processing the transactions. If this autologon fails, it will display 'Transaction Cancelled', and you will have to try again later

2. The terminal will display a screen which indicates how many transactions there are to be processed, and how many transactions already have been processed. If you would like to pause uploading in order to run an online transaction, click the 'Halt' button

3. The terminal will make an electronic journal log of each offline transaction, and print a receipt for each transaction which fails. Electronic Offline Voucher transactions will be marked on the receipt's banner.

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