



Quick reference guide

for XAC countertop and mobile terminals

Welcome to First Data

Let us
show you
how to use
your new
terminal

Key functions

Your terminal layout



Switching the terminal on/off



Switching on

To turn the terminal on, ensure all power cables are plugged in (power cables apply for countertop terminals only) then hold down the red X key until the screen is activated.

Switching off

To turn the terminal off hold down the red X key and follow the prompts on the screen.

Loading receipt paper



1. Open the printer cover by gently pulling the printer cover's latch, then lift the cover away from the printer.
2. Load a receipt roll into the printer.
3. Ensure the roll will feed out of the terminal so that the print side of the paper faces the operator.
4. Close the cover by pressing down evenly on both side tabs, or by pressing on the centre of the printer cover.
5. Use the serrated bar to tear off any excess paper.

Transaction processing options



Smart Card Reader

Insert the card into the card reader with the gold chip facing upward, as shown in the image.



Magnetic Card Reader

Swipe the card with the magnetic stripe facing inwards.

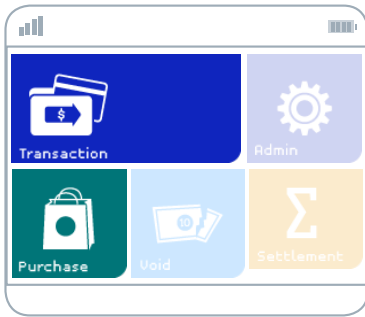


Contactless Card Reader

Place the contactless card near the card reader antenna during the transaction.

Purchase transaction steps

Using your touch screen, follow the steps below and prompts on your EFTPOS screen:



1. Select **Transaction** from the main screen
2. Select **Purchase**
3. Key in the purchase amount and press the green **ENTER** key on the keypad
4. Insert, Tap or Swipe the card
5. Select the account type
6. Confirm the transaction amount
7. Customer to enter PIN or sign
8. If the customer requires a copy of the receipt press the green thumbs up button, if not press the red thumbs down button

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:

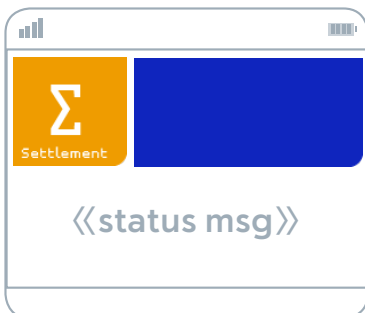
1. **Type the purchase amount**
2. **Present/tap the card**
3. **Print the customer's receipt**

Administration function

Settlement

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:

1. Select **Settlement** from the main screen if it is configured as a hot key
2. Alternatively, Select **Transaction**, then select **Settlement** from the transaction list
3. The terminal will display the settlement processing status on the screen

Reports

You can generate reports from the **Reports** menu.

Settlement report

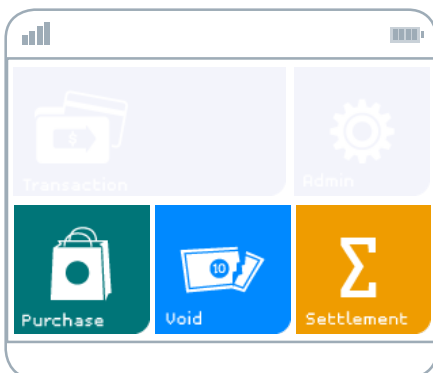
The settlement report contains three separate sub reports, as follows:

- › The **subtotal report** displays the subtotals for purchases, cash outs and refunds for each card type also including tips for charge cards 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 also including tips 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 also including tips for charge cards, a summary of pre-authorisation transactions and a summary of electronic fallback transactions during the previous settlement period.

Daily reports

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.



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. 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 | › Purchase |
| › Checkout | › Refund |
| › Purchase-ECI | › Settlement |
| › Purchase-MOTO | › Tip- Addition |
| › Pre-auth | › Void |

Let us
show you
how to
read your
receipts and
statements

Receipt

Example of purchase transaction record

First Data™

XXXX Merchant
123 Sydney Street
North Sydney NSW 2060

Merchant Copy

01 FEB 2015 16:00:22

MERCHANT ID 4229851 2345678
TERMINAL ID 12345678
USER 01

INV NO 000012
STAN 000034
ACCOUNT TYPE SAVINGS

.....4221(s) 10/14

PURCHASE \$80.00
TOTAL \$80.00

AUTH ID 00321

RRN 1234560 00034

APPROVED 00

Your business name and address

Date and time of transaction

Your merchant ID number

Your terminal ID number

Account type

Truncated card number

Expiry date

Total amount

Transaction approved/declined

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

Statement

MERCHANT STATEMENT TAX INVOICE



For all inquiries, please call: 1800 243 444

Business Name
Addressed to
Street Number, Street Name
City, State, Post Code

Statement
period
indicates the
date range
included
on this
statement

	Your merchant ID number 12345678
Merchant Number	
Period	1 - 30 June, 2015
Invoice Number	B15847592
Date Issued	30 June, 2015
Merchant ABN	7 12 345 678 901 Your business ABN

Summary

A Merchant Service Fees (MSF)	\$41.29
B Credit Card Interchange	\$381.20
C Other Charges	\$88.95

Net Charges(Including GST) **\$511.44**
GST Charged \$46.50

Earn \$125 for every business owner you refer to First Data*

* This offer is available to existing merchants only and is subject to eligibility criteria (available on request).

All cash back payments are GST inclusive and will be paid when we have an operating and valid processing agreement in place.

This message is regularly updated with relevant information and insights to help you

Transaction Totals

Card Type	Sales	Sales Amount	Returns	Returns Amount	Net Sales
VISA	9	\$10,363.89	0	\$0.00	\$10,363.89
MCD	23	\$18,135.29	0	\$0.00	\$18,135.29
Debit Card - EFTPOS	7	\$302.25	0	\$0.00	\$302.25
Total	39	\$28,801.43	0	\$0.00	\$28,801.43

A MSF fees paid to First Data

Transaction Charges

Card Type	Sales Fee	Sales Fee Amount	Returns Fee	Returns Fee Amount	Net MSF
VISA	0.14%	\$14.51	0.00%	\$0.00	\$14.51
MCD	0.14%	\$25.38	0.00%	\$0.00	\$25.38
Debit Card - EFTPOS	\$0.20	\$1.40	0.00%	\$0.00	\$1.40
Total		\$41.29		\$0.00	\$41.29

First Data™

MERCHANT STATEMENT TAX INVOICE

B Fees set by and paid to Visa and MasterCard

Credit Card Interchange Billed

Scheme	Category	No. of Txns	Value of Txns	Per Tran Rate	%Rate	Fee
Visa	AU ELECTRONIC PRM	2	\$6,399.36	N/A	1.0230%	\$65.47
Visa	AU CORPORATE	3	\$3,192.55	N/A	1.3200%	\$42.15
MasterCard	AU CORPORATE	5	\$2,106.25	N/A	1.1000%	\$23.16
MasterCard	AU SUPER PREM	2	\$8,613.50	N/A	1.7500%	\$150.74
MasterCard	AU CORPORATE	2	\$1,782.65	N/A	1.1000%	\$19.61
MasterCard	AU CORP EXEC	2	\$2,641.15	N/A	1.4300%	\$37.77
Visa	AU PURCHASING	1	\$707.00	N/A	1.3200%	\$9.33
MasterCard	AU CORPORATE	4	\$1,959.40	N/A	1.1000%	\$21.55
MasterCard	AU CORPORATE	1	\$903.95	N/A	1.1000%	\$9.94
MasterCard	AU BASE PRM	3	\$73.79	N/A	1.0400%	\$0.76
Visa	AU ELECTRONIC DB	1	\$15.00	\$0.0880	0.0000%	\$0.09
MasterCard	AU ELECTRONIC	3	\$39.60	N/A	0.3300%	\$0.13
MasterCard	AU ELECTRONIC	1	\$15.00	N/A	0.3300%	\$0.05
Visa	AU INF SIG ELEC	1	\$18.18	N/A	1.9800%	\$0.36
Visa	AU ELECTRONIC DB	1	\$31.80	\$0.0880	0.0000%	\$0.09
Total		32	\$28,499.18			\$381.20

C Ongoing account keeping fees and other charges

Other Charges

Type	Fee per Item	Count	Amount
Terminal Rental Fee	\$29.95	1	\$29.95
Communications Fee			\$59.00
Total			\$88.95

Daily settlement amount total

Settlement Amounts

Date	No. of Sales	Sales Amount	No. of Returns	Returns Amount	Net Settlement
01/06/2014	1	\$14.00	0	\$0.00	\$14.00
03/06/2014	1	\$2,671.45	0	\$0.00	\$2,671.45
04/06/2014	1	\$1,748.30	0	\$0.00	\$1,748.30
05/06/2014	3	\$1,753.35	0	\$0.00	\$1,753.35
19/06/2014	1	\$429.25	0	\$0.00	\$429.25
20/06/2014	2	\$3,847.91	0	\$0.00	\$3,847.91
24/06/2014	2	\$1,333.20	0	\$0.00	\$1,333.20
25/06/2014	1	\$364.00	0	\$0.00	\$364.00
26/06/2014	1	\$898.90	0	\$0.00	\$898.90
27/06/2014	4	\$2,857.65	0	\$0.00	\$2,857.65
28/06/2014	13	\$345.62	0	\$0.00	\$345.62
Total	39	\$28,801.43	0	\$0.00	\$28,801.43

Need a bit of help? Contact us

Visit the 'Client Support'
page at firstdata.com.au

A comprehensive user guide to the EFTPOS terminal can be downloaded on our website. The site is equipped to keep you up to date with news, forms and guides, security and fraud prevention information, access to our online reporting tool and much more.

or call **1800 243 444**

Our dedicated team of experts can assist you over the phone 24/7 with questions, problem resolution and extra training. Keep your merchant ID number handy when you call, this will help speed up your enquiry.

First Data[™]