ANZ Merchant Business Solutions

Debit Merchant Operating Guide effective November 2025

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Welcome to ANZ

Welcome and thank you for choosing ANZ for your Merchant Facilities.

This Debit Merchant Operating Guide will help you understand the operation of your Merchant Facilities and the acceptance of Debit Cards.

We recommend that you and your staff read this guide and keep it accessible for future reference.

The Merchant Operating Guide forms part of your Agreement with us for Merchant Facilities and may be varied or replaced by us from time to time. Terms defined in the Terms and Conditions have the same meaning when used in this Merchant Operating Guide.

How to contact us

For service, financial or general enquiries:

- Call ANZ Merchant Business Solutions on 0800 473 453, or email nzmerchantbusiness@anz.com.
  If you are calling from overseas please dial 0064 4 385 7067.

For problems with your Merchant Facility Terminal:

- Call your Merchant Facility Terminal supplier.

Postal Address:

- ANZ Merchant Business Solutions
  PO Box 2211
  Wellington 6140

Your key responsibilities

The tasks and procedures detailed below and in this Merchant Operating Guide must be completed for you and your staff to fulfil your responsibilities as a Merchant.

- Follow all the instructions in this Merchant Operating Guide.
- Only process Debit Card Transactions, unless you have approval from us to process other Transaction types.
- Accept and validate all Nominated Cards presented for payment – see below for more detail.
- Follow the correct Authorisation procedures.
- Do not split a single Transaction into two or more Transactions.
- Do not impose a minimum or maximum amount on Transactions.
- Retain paper or electronic records of all Transactions for 18 months. These must be kept in a secure place and destroyed by shredding into small pieces after 18 months.
- Be alert to possible fraud and report all instances – see page 7 for more detail.
- Complete all Transactions in New Zealand dollars.
- Protect account and Transaction information and your Merchant Facility Terminal by conforming to the requirements outlined on pages 4 and 5.
- If a Debit Card is accidentally left behind in your premises, you must:
  - retain the card in a safe place for a period of two Business Days; and
  - hand the card to the claimant only after having established the claimant's identity by comparing signatures with another card in the claimants possession; or
  - if not claimed within two Business Days, cut the card in half and send it to ANZ Merchant Business Solutions, PO Box 2211, Wellington 6140.

Which cards should you accept?

We can provide you with the ability to accept all New Zealand issued Debit Cards as payment for your goods and/or services.

Security checks to validate a Nominated Card

The following checks must be made to ensure a Nominated Card is valid and can be accepted for payment. Failure to recognise a fraudulent card could result in a loss to your business.

Checks for Debit Cards

- Embossing should be even, with all numbers the same size and shape.
- Check card expiry is valid.
- Check the card has a magnetic stripe on the reverse.
- Check that there is a signature on the signature panel and no evidence of tampering.

Authorisation

All card Transactions must be authorised. An authorisation is our confirmation that, at the time at which a Transaction is processed, the card has not been reported lost or stolen or blocked for use, and that there are sufficient funds available to cover the cost of the Transaction. An authorisation does not guarantee payment.

Authorisation procedures vary depending on the type of Transaction. Debit Card Transactions require the Cardholder to enter a Personal Identification Number (PIN) into a Merchant Facility Terminal.

Settlement procedures

Settlement is the term used to describe the transfer of funds into your Nominated Settlement Bank Account.

In most cases you may set a time for settling your Merchant Facilities. The time period between 10.00pm and 11.00pm daily is not available, as this is when we update your files to enable settlement of funds to your Nominated Settlement Bank Account.

We deposit the amount of your Transactions from Debit Cards in your Nominated Settlement Bank Account. The table below shows when you will receive your settlement funds.

When you settle your Merchant Facility Terminal	When funds are paid into your Nominated Settlement Bank Account
Before 10.00pm daily	Funds processed overnight, available next morning
After 10.00pm daily	Funds processed the following night, available the next morning

If you do not settle your Merchant Facilities within the time period chosen, we will automatically settle it at the end of your Nominated Settlement period. However, a summary of Transactions will not be provided.

When you settle your Merchant Facility Terminal, always follow the steps detailed in your Terminal User Guide. The Terminal User Guide is provided by your terminal provider when they install your Merchant Facility Terminal.

If you need to know the value of Transactions completed through your Merchant Facility Terminal at a time other than at the end of your settlement period, then you can request a Transaction Sub-totals Report. Instructions for this are provided in your Terminal User Guide.

Merchant Facility Terminal message guide

When a Transaction is completed a message will be displayed on the Merchant Facility Terminal. These messages advise you whether the Transaction has been accepted or declined and what action should be taken. Common messages are detailed in the following table:

Terminal Message	Definition
Approved	Transaction has been accepted
Invalid Account	The card is not loaded to access the account selected
Signature Required	A signature verification is required
Card Expired	The card's expiry date has been reached – don't pay out or release goods or services
Chip Declined	The Transaction was not approved – don't pay out or release goods or services
Declined – Contact Issuer	The Transaction was not approved – don't pay out or release goods or services. Ask the Cardholder to contact their Card Issuer
Incorrect PIN	The Cardholder has entered an incorrect PIN. Request them to try again – don't pay out or release goods or services
Invalid Amount	An incorrect 'cash-out' amount has been entered

Terminal Message	Definition
Invalid Card	The card is not supported on the Switch – don't pay out or release goods or services
Invalid Transaction	The Transaction attempted is not supported on the card being used – don't pay out or release goods or services
Issuer Unavailable	The Switch can't contact the Card Issuer for an authorisation – don't pay out or release goods or services
Contact Issuer	The Transaction is not approved – don't pay out or release goods or services. Ask the Cardholder to contact their Card Issuer
PIN Tries Exceeded	The Cardholder has attempted the maximum number of PIN attempts. Seek another form of payment
Re-Try Transaction	Try the Transaction again – don't pay out or release goods or services

Frequently Asked Questions

Are the funds credited to our account guaranteed?

If the Transaction has been properly authorised, we will credit cleared funds to your Nominated Settlement Bank Account. However, this payment may still be reversed later if the Transaction is later discovered to be an Invalid Transaction.

How can I change my merchant information?

If you need to change any of the information that you initially provided to us, call ANZ Merchant Business Solutions on 0800 473 453.

Who pays the cost if one of our employees uses a card fraudulently?

Your business is financially responsible for any card fraud, whether carried out by an employee, a Cardholder or both in collusion. To reduce the risk, ensure the rules outlined in this guide are explained to staff, and follow the tips for detection in the section on fraud – see page 7.

Can I give cash out with a card Transaction?

Cash can be provided to customers making Debit Transactions. We recommend that you ask the customer to sign the receipt as proof of receiving the cash.

How to Process Transactions

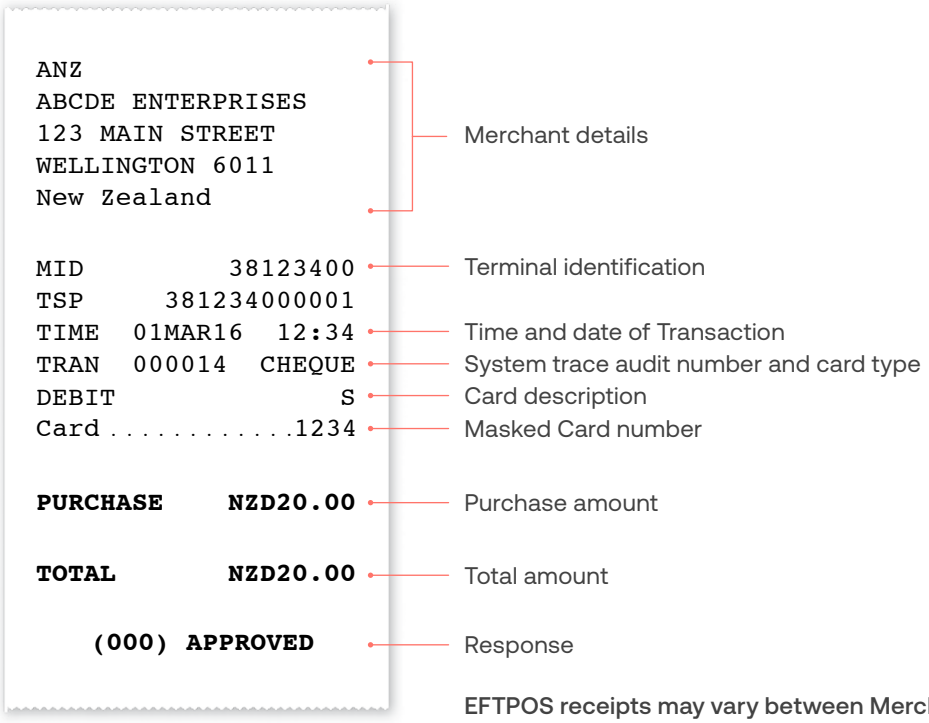
Validate the Nominated Card by performing the security checks described on page 2. Enter the type of Transaction into the Merchant Facility Terminal and the amount and then press enter.

1. If the card presented is a chip card, process the Transaction by inserting the Cardholder's card into the Merchant Facility Terminal and leave the card inserted until the Merchant Facility Terminal says 'remove card'.
2. If the card presented does not have a chip, process the Transaction by swiping the Cardholder's card through the magnetic swipe reader on the Merchant Facility Terminal.
3. The Cardholder authorises Debit Transactions by using a Personal Identification Number (PIN).
4. An 'accepted' message will appear on the Merchant Facility Terminal if the Transaction is successfully authorised, or if a 'declined' message appears on the Merchant Facility Terminal ask the Cardholder for an alternative form of payment or retain the goods.

Transaction Receipt

For all Transactions, you must provide the Cardholder with the 'Customer Copy' of the Transaction Receipt. This provides the Cardholder with a detailed record of their purchase from you. You must retain the 'Merchant Copy' of all Transaction Receipts in a secure location for 18 months. An example of a Transaction Receipt is shown below.

How to process Refunds and Credits



EFTPOS receipts may vary between Merchant Facility providers.

If the original Transaction was made via your Merchant Facility Terminal, complete a Refund Transaction on your Merchant Facility Terminal (if it has a Refund facility and its use has been approved by us). This facility will credit the Cardholder's account in the same way as it was debited for the original purchase. You should follow the instructions for Refund Transactions as detailed in your Terminal User Guide.

Merchant Facility Terminal not working

Your Merchant Facility Terminal may not work for a number of reasons:

- a power outage
- technical failure with the hardware or software
- telecommunications failure
- a problem with the Switch.

A list of the most common reasons for your Merchant Facility Terminal not working and the message it will display are provided below.

Terminal Message	Definition
Comms Error	Telecommunications outage
Time Out	Communications or network fault
No Response from Host or Response Error	EFTPOS network outage
Unable to Process	Terminal hardware fault
Transmission Error	Phone line or other fault at site
System Fault	Host issuers fault while authorising card
Power Failure	Power cut or failure

In the event the issue is a problem with the Switch or a telecommunications failure, some Merchant Facility Terminals can perform Electronic Offline Transactions, also known as Electronic Offline Vouchers (EOV). When your Merchant Facility Terminal is in EOV mode the words "EOV" will be displayed at the bottom of the terminal screen. When processing Electronic Offline Transactions the Merchant Facility Terminal will return a 'Transaction Captured' response rather than 'Approved' or 'Declined' and in most cases the Transaction Receipt will require a Cardholder signature.

You may process Electronic Offline Transactions when your Merchant Facility Terminal is not connected to the Switch due to a fault or connectivity issue. This saves you from having to manually process Transactions using a Transaction Voucher, however not all card types are supported in EOV mode.

When processing Electronic Offline Transactions the Transaction is stored in the Merchant Facility Terminal's memory, which will later be processed when the connection to the Switch is restored. The Merchant Facility Terminal will attempt to connect to the Switch every 10 minutes.

Please note, you can only process Electronic Offline Transactions when:

- the Cardholder is present at the time of the Transaction
- the Transaction does not include any cash out component
- the Transaction Receipt is signed by the Cardholder and the signature is comparable with the signature on the card, or if prompted the Cardholder enters their PIN
- the Transaction is not a Refund Transaction; and
- the Transaction is not greater than $300.

The Merchant copy of the Electronic Offline Transaction Receipt will be printed with the Cardholder's full card number. This must be stored securely for 18 months as it may be requested by the Cardholder's bank to verify the Transaction.

If the terminal fails to upload stored Transactions when the connection is fixed, please contact ANZ Merchant Business Solutions on 0800 473 453 for instructions on how to process the Merchant copy of the Transaction Receipts. Please note that if Transaction Receipts are not retained under these circumstances, you will be liable for any related losses.

No authorisation facility is available for Debit Card Electronic Offline Transactions. We will honour any one Cardholder Transaction up to the value of $300, providing the Transaction is completed correctly.

Some terminals may also have maximum Transaction volumes and accumulated values when in EOV mode. When these limits are reached no further Transactions can be processed until the terminal is reconnected to the Switch.

Fraud protection and minimisation tips

Employee Fraud

Be alert to changes in employee behaviour or sudden evidence of an increase in their wealth and take the following steps to reduce the risks of employee fraud in your business.

- Restrict access to your refund PIN and/or card.
- Limit the number of employees with access to your merchant number.
- Always balance EFTPOS settlements and refunds.
- Check your settlement amounts balance with the daily sales amounts (to check refunds are not being inappropriately received).
- Be wary of staff taking cash sales and balancing by processing fraudulent card Transactions.

Securing your Merchant Facility Terminal

All Merchant Facility Terminals are equipped with a number of in-built security features which are designed to help protect your customers' information. By implementing the recommendations below, you can help protect your business, your customers and your reputation from Debit Card fraud or misuse through your Merchant Facility Terminal.

Always ensure that your Merchant Facility Terminals are secure and under supervision during operating hours (including any spare or replacement Merchant Facility Terminals you have).

- Ensure that only authorised employees have access to your Merchant Facility Terminals and they are fully trained on their use.
- When closing your store always ensure that your Merchant Facility Terminals are securely locked and not exposed to unauthorised access.
- Never allow your Merchant Facility Terminal to be maintained, swapped or removed without advance notice from your terminal provider. Be aware of unannounced service visits and only allow authorised personnel to maintain, swap or remove your Merchant Facility Terminal, and always ensure that security identification is provided.
- Inspect your Merchant Facility Terminals on a regular basis – ensure that there are no additional cables running from your terminals and that the casing has not been tampered with.
- Check your Merchant Facility Terminal is located where it should be each time you open your store or premises and is printing the correct details on receipts.
- Record your Merchant Facility Terminal's serial number and store it in a secure location. Check the serial number matches this record each morning.
- Make sure that any closed circuit television (CCTV) or other security cameras located near your Merchant Facility Terminals cannot observe Cardholders entering details.

Contact ANZ Merchant Business Solutions on 0800 473 453 immediately if:

- your Merchant Facility Terminal is missing
- you or any member of your staff is approached to perform maintenance, swap or remove your Merchant Facility Terminal without prior notification from your terminal provider and/or security identification is not provided
- your Merchant Facility Terminal prints incorrect Receipts or has incorrect details
- your Merchant Facility Terminal is damaged or appears to have been tampered with.