

ANZ FASTPAY USER GUIDE



WELCOME TO YOUR ANZ FASTPAY USER GUIDE

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WHAT YOU NEED TO SET UP ANZ FASTPAY

- Your compatible smartphone or tablet*
- The ANZ FastPay app
- Your ANZ FastPay Card Reader
- The unique activation code that you received by text message.^

* To find out if your smartphone or tablet is compatible with ANZ FastPay visit anz.co.nz/fastpay

^ Haven't received your activation code text yet? See page 10.

WHAT'S IN YOUR ANZ FASTPAY BOX

- 1 This User Guide
- 2 Your ANZ FastPay Card Reader
- 3 A Micro USB cable to charge your Card Reader.

WHERE ELSE TO FIND HELP AND INFORMATION

If you have any questions that aren't covered in this User Guide:

1 **Head to anz.co.nz/fastpay where you'll find:**

- A video that gives you a demo of ANZ FastPay
- Frequently asked questions
- The Merchant Operating Guide, which is a comprehensive guide about how to use the app
- The ANZ FastPay Terms and Conditions and the ANZ FastPay App Terms and Conditions
- A list of the smartphones and tablets that are compatible with ANZ FastPay.

2 **Ask our ANZ FastPay team:**

- For financial or general enquiries call 0800 473 453 (between 8.30am and 5.00pm Monday to Friday)
- For technical enquiries (including activation code resets) call 0800 249 435 (24 hours per day, 7 days per week).

GET TO KNOW YOUR CARD READER

- 1 Digital screen:** For messages and instructions. This is also where your customers will “tap” their card to make a contactless payment.
- 2 Bluetooth status indicator:** To confirm status of Bluetooth connection.
- 3 Battery status indicator:** To indicate charge level (see page 6).
- 4 PIN pad:** This is where your customer will enter their card’s PIN to authorise a payment.
- 5 Cancel key:** To cancel a process or turn the device off by holding down.
- 6 Status/Search again key:** To check an existing connection status with a smartphone or tablet, or to search again for Bluetooth devices.
- 7 Menu/Select key:** To go to the Bluetooth menu, to confirm a process or to turn the device on by holding down.
- 8 Chip card reader:** If your customer’s card has a chip this is where they will insert it into the card slot to process a payment.
- 9 Magnetic stripe reader:** If your customer’s card doesn’t have a chip (i.e. if it’s an EFTPOS card), this is where they will swipe it through the magnetic stripe reader.
- 10 Micro USB port:** Used for charging your Card Reader.
- 11 Charging indicator:** To show your Card Reader is charging when plugged into a USB port.



CHARGING YOUR CARD READER

To charge your Card Reader, plug one end of the Micro USB cable into your Card Reader and the other into:

- A powered USB port on your computer; or
- A standard USB charger (not supplied).

The battery status indicator on the top right of the screen and the light on the side of the Card Reader will indicate when the battery is plugged into a USB port and is charging.


The battery status indicator will also show remaining charge. It will change colour from white to red as charge level declines.

Once red, it should be recharged. While recharging, the battery status indicator will show as green.

Tip: You will need to charge the device for at least 3 hours using a 5VDC, 2A capable USB charger before use.

GET ANZ FASTPAY SET UP AND READY TO GO

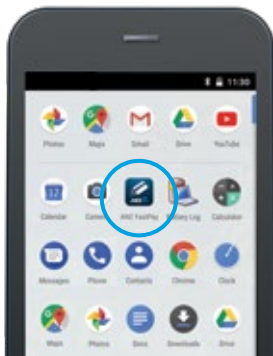
During the set up process, some pop-up messages may appear asking you to enable access to a function on your smartphone or tablet. You'll need to allow these in order to set up ANZ FastPay. If you have any questions regarding the pop-ups, please contact 0800 249 435.

- 1 Turn on your **Card Reader** by holding down the  button until the screen lights up. The screen will display several messages including 'Welcome to ANZ FastPay'. It will land on the 'Open ANZ FastPay app' screen.



- 2 On your **smartphone or tablet**, open the ANZ FastPay app then press the home key to return to your home screen.


Important: The app needs to be operating in the background for the Bluetooth set up to be successful.



- 3 On your **smartphone or tablet**, go to your Bluetooth settings menu and enable Bluetooth to make it visible/discoverable. You must be able to see the list of available devices; don't use the quick key.



Important: Your smartphone or tablet must remain on the Bluetooth screen while you complete steps 4-7.

- 4 On your **Card Reader**, open the Menu by pressing the  button.



- 5 On your **Card Reader**, press **1** (Connect) to search for nearby Bluetooth devices.

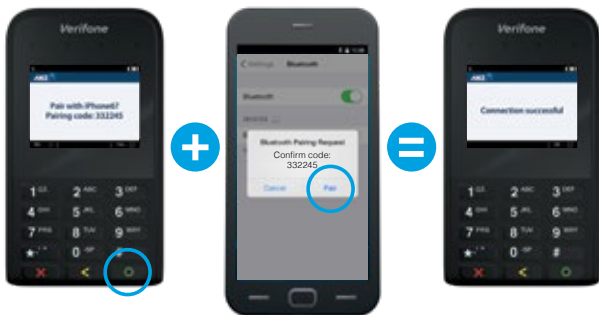


- 6 On your **Card Reader**, select your device using the number pad to initiate the pairing process.

Tip: Use * or # to scroll up and down or press < to search again if your device isn't listed.



- 7 On your **Card Reader**, press the **O** button and then press 'Pair/OK' on your **smartphone or tablet**. It may take a few minutes to pair your Card Reader to your smartphone or tablet.



Once paired, the Card Reader will flash 'Connection Successful' and the Bluetooth icon at the top left corner of the screen will turn white.

Tip: If the pairing times out and the **Card Reader** returns to the Bluetooth menu, return to step 5.

- 8 On your **smartphone or tablet** re-open the ANZ FastPay app to configure and authenticate your Card Reader.

Enter the activation code that you received via text, and the app will authenticate your Card Reader. The activation code will have 12 alphanumeric characters, such as vrvG95pT9fb and it's case sensitive.

If you've lost your activation code or haven't received it by text, call us on 0800 249 435 and we'll reissue it.



- 9 On your **smartphone or tablet**, follow the instructions to confirm your PIN to access the ANZ FastPay app.
- **If you're using Apple** and have an existing passcode or biometric ID set up on your smartphone or tablet, you'll use this same passcode or biometric ID to access your ANZ FastPay app. If you don't have a passcode or biometric ID set up, you'll be prompted to enable this on your device which will then be used for your ANZ FastPay app.
 - **If you're using Android**, you'll be prompted to create a 4 digit PIN to access ANZ FastPay. Biometric ID will also be enabled after your PIN has been set up (if your smartphone or tablet has this capability).

When setting up a PIN, please note:

- The PIN cannot contain three or more consecutive repeats of the same digit
- The PIN cannot contain three or more consecutive numbers in an ascending or descending sequence
- The following 'common' PIN sequences are not allowed: 2580, 0852, 1397 and 1793.

Then you're ready to go. You can continue through to the app, or view the quick tour.

HOW TO NAVIGATE AROUND ANZ FASTPAY

It's worth checking out the Quick Tour on the app – which is useful for showing you how to make sales, view transactions and process refunds.

HOW TO PROCESS A SALE


To process a sale (a payment) with ANZ FastPay, both your customer and their card must be present.



- 1 Ensure you have either WiFi, 3G or 4G coverage.
- 2 Turn on your Card Reader. Open the ANZ FastPay app, and login.
- 3 The first screen you'll see is the New Sale screen. Enter the payment amount.
- 4 You'll also need to enter the payment description, such as 'Sink repair – John Smith'.
- 5 Tap 'NEXT'.
- 6 Hand the Card Reader to your customer and ask them to tap, insert or swipe their card on the Card Reader to process a payment.
 - If your customer is tapping their card to make a contactless transaction, they can hold their card over the digital screen
 - If your customer is inserting their card, the side with the chip must be facing 'up' towards the Card Reader's PIN pad
 - If your customer is swiping their card, the magnetic strip should face the back of the Card Reader. The card can be swiped in either direction (left to right, or right to left).

HOW TO PROCESS A SALE (CONTINUED)

- 7 Using the Card Reader ask them to select the account type using the corresponding numbers on the Card Reader PIN pad (1. Cheque; 2. Savings; 3. Credit).

If the Card Reader prompts the customer to enter their PIN, ask your customer to enter their card PIN into the PIN pad on the Card Reader and then press the  button.

- 8 If your customer needs to sign to authorise the payment (as with some credit cards), ask your customer to trace their signature on your smartphone or tablet's screen using their finger. You must verify the signature against the signature on the card and press 'Accept' to complete the transaction.



- 9 You'll see an Approved screen on both your smartphone or tablet and the Card Reader to show you and your customer the payment has been authorised.



HOW TO EMAIL A RECEIPT

After you have processed a payment successfully, you'll have the option to enter your customer's email address so that the app can email their receipt to them. If required, you can also resend the receipt from the list of transactions.

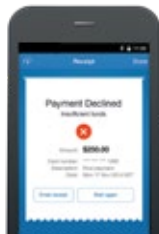
As the merchant, you will receive a separate email receipt for each transaction you process. Check your SPAM folder if you don't receive your receipt(s) in your inbox.



PAYMENT NOTIFICATION AND ERRORS

There may be occasions where you get an error message to let you know that a transaction has not been processed. The most common error messages are:

- Cancelled / Timed Out:** This may occur if anything has interrupted the transaction process, such as a phone call. If this happens you should try taking the payment again. The 'Cancelled / Timed Out' message will also show if your session has timed out.
- Payment Declined:** This message can result from a bank code error. The description shown under the 'Payment Declined' message will indicate what the issue is. It may be that the customer does not have sufficient funds to complete the payment, or that they have entered the wrong PIN. If you are processing a refund, you may see this message if the customer has not presented you with the same card they used to pay with in the first instance.



VIEWING TRANSACTIONS

In the main menu, select 'Transactions'. From here you'll be able to view your past 12 months of ANZ FastPay transactions, view a sales summary, and search for particular transactions by date, transaction details and amount.

REFUNDS

It's easy to process partial or full refunds for payments you've processed with ANZ FastPay. Your customer and the card they used to make the original payment will need to be in front of you, as they will need to enter their card's PIN.

- 1 First, locate the original transaction in the Transaction History section, which is accessed by selecting the 'Transactions' button in the main menu.
- 2 Scroll through the records to find the original transaction. You can use the last four digits of their card to locate it, or search using the reference number on the customer's receipt, or you can search for the customer's name if you included this in the transaction description.
- 3 Once located, select the transaction to get taken to the Transaction Details screen.
- 4 Select 'Refund'.



- 5 You'll be asked to enter your security PIN or iOS passcode, which is the same PIN or iOS passcode you use to login to ANZ FastPay. You can also use biometric ID if you have this functionality set up on your smartphone or tablet.
- 6 Follow the on-screen prompts to enter the refund amount (either the full or partial total of the original sale) and the refund description, which are similar to the steps you take when processing a new sale.
- 7 You'll see a 'Refund Successful' screen when you've processed the refund.

You are able to refund up to \$1,000 per day.

SECURITY

Security is important for both your business and your customers. That's why you need a PIN, passcode or biometric ID to log in to ANZ FastPay. We recommend that you:

- Log out of ANZ FastPay whenever you're not using it (ANZ FastPay automatically logs you out when it has not been used for 3 minutes)
- Place a security PIN, password or biometric ID on any smartphone or tablet you use with ANZ FastPay
- Look after your Card Reader carefully (more information on page 16).

ANZ FastPay does not allow card or card PIN data to be stored on your smartphone, the ANZ FastPay app or the Card Reader.

LOOKING AFTER YOUR CARD READER

You must look after your Card Reader carefully to help keep it safe and secure.

If you lose or break your Card Reader, you must call us immediately on 0800 249 435. You will need to pay a replacement fee of \$99 plus GST for us to provide you with a new one.

Here's a reminder of some key ANZ FastPay Terms and Conditions that relate to your Card Reader:

- You must take proper care of the Card Reader to prevent damage and notify us immediately if it is stolen, lost, malfunctioning or not operating properly, or you suspect it has been tampered with
- You must take reasonable care to prevent the loss, theft or unauthorised use of the Card Reader
- You agree to comply with any security requirements we may reasonably request from time to time
- Failure to comply with the above requirements may result in you being liable for any loss or costs we suffer as a result of theft, loss or other breach of security in connection with your Card Reader, including loss arising from any unauthorised or fraudulent use of your Card Reader that occurs before you notify us.

ANZ FASTPAY FEES

The monthly Merchant Service Fee will be charged directly to your business transaction account on the 12th of the following month based on the previous month's transaction activity.

You can find the details of what fees you'll be charged for ANZ FastPay at anz.co.nz/fastpay.

FREQUENTLY ASKED QUESTIONS

What smartphones and tablets are compatible with the ANZ FastPay app?

ANZ FastPay is available on; the Apple iPhone Operating System (iOS), on iOS 8 and above, and the Android Operating System, on Android 5.0 and above. For a list of compatible devices that ANZ FastPay operates on visit anz.co.nz/fastpay. ANZ FastPay will work if you have both the compatible firmware (operating system) and a compatible device.

What happens if I lose my activation code?

If you've lost your activation code or haven't received it by text, call us on 0800 249 435 and we'll reissue it.

What if I lose or break my Card Reader?

If you lose or break your Card Reader, you must call us immediately on 0800 249 435. You will need to pay a replacement fee of \$99 plus GST for us to provide you with a new one.

What happens if I'm unable to pair my ANZ Card Reader to my smartphone?

The Bluetooth pairing process may have timed out. Check that your smartphone or tablet and the ANZ Card Reader are within Bluetooth distance of each other. On your smartphone or tablet, check that you are connected to the internet, that Bluetooth is turned on and that the Bluetooth settings screen is open. Power on the ANZ Card Reader and then pair by following the instructions on pages 7-10 of this ANZ FastPay User Guide.

If you're still unable to connect via Bluetooth following the steps in this ANZ FastPay User Guide, you can view a demonstration video at anz.co.nz/fastpay or call us on 0800 249 435.

Can I use biometric ID to access ANZ FastPay?

If you have a smartphone or tablet with biometric ID capability, you can use your biometric ID to access ANZ FastPay on your smartphone or tablet. If you enable biometric ID any person whose biometric ID is stored on your smartphone or tablet will be able to access ANZ FastPay. Note that if you have an Android device, you will also be required to set up a PIN for your ANZ FastPay app before biometric ID can be used.

Can I use ANZ FastPay to take payments when my customer is not present, such as over the phone?

No, your customer and their card must be present for you to process payments and refunds using ANZ FastPay.

Can I accept payments outside of New Zealand?

No. All transactions must be processed in New Zealand dollars (NZD) and must be processed in New Zealand.

Can I accept overseas credit cards?

ANZ FastPay can complete a transaction on any credit or debit card linked through the Mastercard and Visa card networks.

When will payments be cleared into my ANZ Business Account?

Transactions processed prior to 10pm Monday to Friday will be credited to your ANZ Business Account the next morning.

Transactions processed after 10pm on Friday, at the weekend or on a public holiday, will be settled into your bank account on the next business day.

Do I need to have WiFi access to process payments?

Use of ANZ FastPay requires a cellular or wireless internet connection.

How do I turn off my Card Reader?

Hold down the **X** button on your Card Reader for 5 seconds until the beeping stops and the screen displays 'Shutting down'. The screen will go blank when the Card Reader is powered off.

Note: The Card Reader cannot be turned off while charging.

How do I remove a paired smartphone or tablet?

On the Card Reader, open the Menu by pressing the **O** button. Then press option 2 ('Remove pairing'). Select the smartphone or tablet you wish to remove using the corresponding number on the keypad.

You can also remove the Card Reader from your list of paired Bluetooth devices on your smartphone or tablet. To do this, go to the Bluetooth Settings menu on your smartphone or tablet. Select the Card Reader, then press 'unpair' or 'forget this device'. This will remove the automatic Bluetooth pairing.

How do I pair an additional or new smartphone or tablet to my Card Reader?

Follow steps 1-9 on pages 7-10 to pair an additional or new smartphone or tablet to your Card Reader. You can choose to retain your previously paired device or remove it following the instructions above 'How do I remove a paired smartphone or tablet'.

What should I do if my customer or I haven't received an email receipt?

Check for the email receipt in the spam or junk mail folder of your email inbox. If you're unable to locate it, try resending the receipt by going to the Transaction menu and selecting the relevant Transaction. If you're still unsuccessful please call our ANZ FastPay team on 0800 249 435.

Do I need to keep my activation code?

Yes. Store your activation in a secure location where you can refer to it in the future if required. Your activation code can be used multiple times during the life of your Card Reader e.g. it can be reused if you choose to upgrade your smartphone or tablet or pair to a secondary smartphone or tablet.

What is a 'Comms Error'?

If either your Bluetooth or internet connection is poor, your app will display a 'Comms Error'. If a 'Comms Error' occurs during a payment, it may result in the payment failing. Check your transaction history to see if the payment went through, if it failed then you may need to check your Bluetooth or internet connection prior to reprocessing the transaction.

Remember, there are more frequently asked questions and answers, and more information at anz.co.nz/fastpay.

Tip: To help prolong your Card Reader's battery life, try to keep it within Bluetooth range of your smartphone or tablet with the Bluetooth turned on.

WE HOPE YOU ENJOY USING
ANZ FASTPAY

In this User Guide we've used images from both the iOS and Android version of ANZ FastPay. The screens look slightly different between the two operating systems. ANZ FastPay fees and details subject to change.

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