

Transaction Type Schedule

Point of sale Transactions

The following terms and conditions apply to POS Transactions. You must read these Transaction Type Terms together with the Application Form and the Service Terms.

Please read these Transaction Type Terms carefully as they contain exclusions and limitations of our liability that affect you and impose legally binding obligations on you. It is your responsibility to decide whether the Merchant Services are suitable and adequate for your needs. Other than provided for in terms of applicable law or the Rules, you assume all risks associated with your use of the Merchant Services.

Please note the following risks of accepting this Transaction Type:

- **Payments we make to your Bank Account may be reversed at a later time, for example, if a payment is subject to a Chargeback, Claim or is otherwise invalidated. This means that a payment may be reversed from your Bank Account with your consent after both parties prove that the transaction was indeed invalid or was done in error.**
- **You are responsible for understanding and complying with any and all applicable laws and the Rules that may apply to your acceptance of this Transaction Type.**

General

The Service Terms and Application Form are incorporated by reference and unless stated otherwise in this Schedule, these Transaction Type Terms will be subject to those terms and conditions, including the definitions and rules of interpretation contained in them.

The termination of any one Card type under a Transaction Type Schedule will not affect the validity of the acceptance of any other Card type provided under such Transaction Type Schedule or any other part of the Agreement.

Your obligations

In addition to what is set out in the Service Terms, you must:

- honour all valid Cards (as defined in the Service Terms) properly presented by Cardholders for payment;
- make sure that each Card is a valid Card (as defined in the Service Terms);
- only use POS Transaction slip tally rolls and Sales vouchers as specified or approved by us;
- get the signature of the Cardholder where stipulated on the Receipt;
- where applicable, check that the Card number embossed or printed on the Card is the same as the Card number shown on the Receipt;
- make sure that the signature on the Receipt (if any) is the same as that on the back of the Card presented by the Cardholder;
- make sure that the Cardholder enters their PIN for all POS Transactions when prompted by the POS device or PED;
- unless we have specifically enabled you to do so, not process POS Transactions through Fallback. **By choosing to process POS Transactions through Fallback, you accept the increased risk that such POS Transactions can be Charged back to you and you agree and acknowledge that you are fully liable for such Transactions;**
- make sure that Card details are only captured on a POS device;
- make sure that all POS Transactions are processed Online so that they can be Authorised. If, for any reason, the POS device is Offline, a debit Card may not be accepted;

- not deliberately cause a situation in which a POS Transaction is processed through Fallback, whether by interfering with the POS device or otherwise;
- if the signature panel on a nominated Card is blank, in addition to getting Authorisation for the POS Transaction, you must ask the Cardholder for more identification information but not record it. If you are satisfied that the information given is true and correct and that the Cardholder resembles the person in any photograph intended for identification on the nominated card, you must ask the Cardholder to sign the nominated Card;
- give the Cardholder a copy of the Receipt immediately after completing the POS Transaction;
- make sure that the POS device is switched on at all material times and that the communication links are active in order to ensure that the Hot Card list is uploaded automatically to the POS device. **If you do not do this, we will not be liable to you for any Losses that you suffer from accepting a Card for payment that is listed on the Hot Card List;**
- make sure that any POS device that you use to accept POS Transactions is EMV certified by the respective Payment Schemes and approved by us in writing. **If you do not do so, we will have the right to effect Chargebacks for which you accept liability;**
- report faulty or damaged Equipment to us within twenty four hours.

Additional undertakings for Manual Card Entry:

- only proceed with Manual Card Entry where we have enabled you to do so. A Manual Card Entry can only be processed where you, the Cardholder and the Card are present but where the POS device cannot read the Chip or Magnetic Stripe of the Card in question;
- enter the Card details (Card number and expiry date) and value of the Transaction into the POS device, so that it can be printed on the POS Transaction slip;
- in all cases, control and be responsible for the security of the Manual Card Entry;

The bank reserves the right to remove the Manual Card Entry facility on notice to you.

Where the POS device is Offline:

- only proceed with an Offline POS Transaction where we have enabled you to do so. An Offline POS Transaction can only be processed where you, the Cardholder and Card are present but where the POS device is not functioning;
- get Authorisation telephonically, as indicated by Phone for Approval or where the POS device is Offline;
- record the Card details (Card number and expiry date), including the Authorisation code number and value of the Transaction directly onto the Sales voucher;
- You may not make a copy of the Card;
- make sure that the Cardholder signs the Sales voucher (the signature on the Sales voucher must match the signature on the back of the Card);
- make sure that all relevant Transaction Data from the Offline Transaction are recorded on the POS device through a Manual Card Entry as soon as the POS device is functioning but no later than 3 Business days after the original Transaction was processed.

Cashback Procedure

If we have enabled you to process a Cashback for a Cardholder, you must comply with all our requirements and instructions from time to time relating to the processing of such Cashback transactions, including:

- all Cashback transaction can only be processed when you, the Cardholder and the Card are present;
- you may not process a refund for the Cashback component of the Transaction.

By choosing to process Cashbacks, you accept the increased risk that such Cashback can be Charged back to you and you agree and acknowledge that you are fully liable for such Cashbacks.

Acceptance of Cards for Petroleum Products

If we have enabled you to accept Cards for Petroleum Products, then we will load the Forecourt Software onto the POS device. In addition to your other obligations as set out in this Service Schedule, you must record on the POS Transaction slip the registration number of the vehicle for which the Petroleum Products have been bought. In addition the POS Transaction slip must have the petrol pump attendant's signature.

Definitions

- **Authenticated Transaction** means, for purposes of the Agreement, as set out in the Service Terms and includes any POS Transaction that is authenticated by you verifying, where applicable, that:
 - the signature on the Receipt is the same as that on the back of the Card presented by the Cardholder;
 - the Cardholder enters their PIN for all Chip Card Transactions as prompted by the Equipment;
- **Card** means as set out in the Service Terms and includes a Contact Card and a Contactless Card;
- **Cashback** means cash given by you to a Cardholder through the use of their Card on your POS device, which Cashback is processed as a POS Transaction;
- **Contact Card** means any Card that allows the Cardholder to present their Card to you for payment by swiping the Card through or inserting the Card into the POS device;
- **Contactless Card** means any Card that allows the Cardholder to present their Card to you for payment by means of radio frequency or infrared technology through the contactless interface provided by the POS device. A Contactless Card can also be a Contact Card;
- **Equipment** means, for purposes of the Agreement, as set out in the Service Terms and includes the POS devices, as set out in the Application Form. Unless we advise you otherwise, any reference to **Equipment** includes the Software;
- **Fallback** means the processing of a POS Transaction by Magnetic Stripe technology where Chip technology is not available or working;
- **Forecourt Software** means software loaded onto the POS device specifically for the acceptance of Cards for Petroleum Products;
- **Manual Card Entry** means a function on the POS device where you manually enter the Card Information into the POS device by using the Supervisor PIN (instead of swiping the Card through or inserting the Card into the POS device);
- **Offline** means the processing of a POS Transaction where the POS device is not functioning. Authorisation must be obtained telephonically, failing which an Offline POS Transaction will not be accepted;
- **Online** means the real-time processing of a POS Transaction directly from the POS device to the Issuer;
- **PED** means the PIN entry device used by the Cardholder in a POS Transaction to enter their PIN;
- **Petroleum Products** means petrol, oil, oil additives, diesel, fuel, paraffin, petrol additives and other similar motor vehicle products, excluding aviation fuel;
- **Phone for Approval** means a function displayed on the POS device for you to call for Authorisation;
- **POS device** means a point of sale device that captures, transmits and electronically authorises Transaction Data. A POS device includes a standalone POS device (Autolink), integrated POS device and mobile POS device;
- **POS Transaction** means a point of sale Transaction done through a POS device where the Cardholder presents their Card to you when processing that Transaction;
- **POS Transaction slip** means a voucher which is electronically generated by a POS device;
- **Receipt** means, for purposes of the Agreement, as set out in the Service Terms and includes a POS Transaction slip or Sales voucher;
- **Sales voucher** means a voucher supplied by us which contains detail of the sale transaction.

- **Software** means as set out in the Service Terms and for purposes of accepting Card payments for the Petroleum Products, it specifically includes the Forecourt Software;
- **Supervisor PIN** means the personal identification number issued to you which can be used to override certain functions of the POS device;
- **Transaction Type** means, for purposes of the Agreement, as set out in the Service Terms and includes a POS Transaction and a Cashback.