

The following is an extract from Appendix 13: CECS: terminal standards. It specifies best practices for the customer interface on a terminal.

Section A: Terminal keypad

Best Practice

Best practices This section describes PNZ's recommended best practices for the layout of a keypad on a terminal.

Colour of command keys The command keys on the keypad of a terminal allow a cardholder or a mobile device holder to control the information entered into the terminal. PNZ recommends that the command keys on a terminal have the colours in the following table:

Key	Purpose	Colour
'Enter' or 'OK'	Confirms an action	Green
'Cancel'	Cancels the transaction, or If the keypad lacks a 'clear' key, cancels the operation in progress	Yellow
'Clear'	Deletes all the numeric or alphabetic characters entered	Red

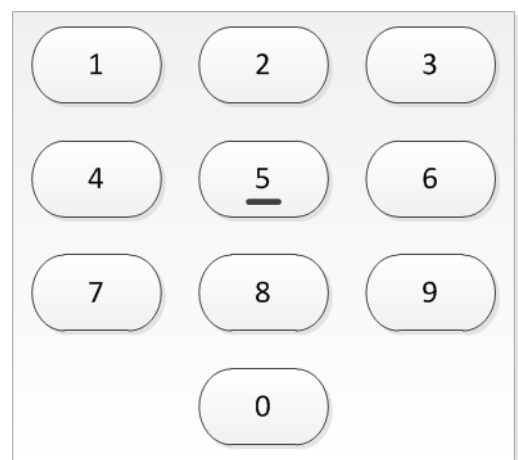
Using command keys PNZ recommends that a terminal requests a cardholder or a mobile device holder to authenticate a payment instruction with a PIN by displaying the words "PIN", "ENTER" or "PIN", "OK" (and does not display the word "bypass").

After a PIN is entered, PNZ recommends that the terminal requires the cardholder or the mobile device holder to press the "ENTER" or the "OK" key.

Numeric key layout

PNZ recommends:
the layout in the diagram for numeric keys on a terminal keypad, and
that the key for '5' has a tactile identifier (for example a notch or raised dot).

If a person can't see clearly, the tactile identifier indicates that '5' is the central key allowing the person to determine the location of the other keys.



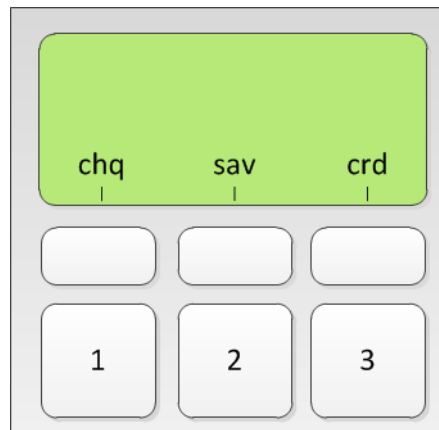
Function key layout

The function keys on the keypad of a terminal allow a cardholder to select 1 of 3 alternative accounts from which to pay a merchant – cheque, savings, or credit. Each function key is linked to 1 of the accounts.

PNZ recommends that:

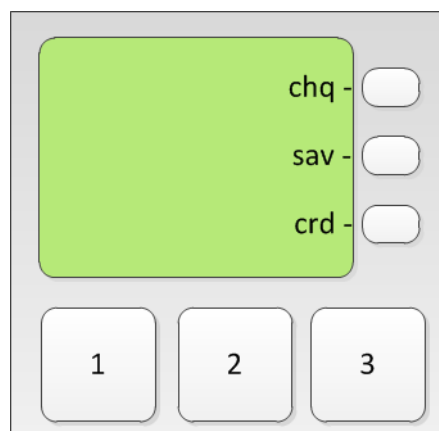
the terminal displays each account on the screen next to the function key linked to the account,

the order of the accounts and the linked function keys is: cheque, savings, credit, and the layout of the 3 accounts displayed on the screen and the 3 linked function keys is either horizontal or vertical.



If the layout of the accounts and the function keys is horizontal:

the screen orders the accounts cheque, savings, or credit from left to right with cheque furthest left and credit furthest right, and the terminal arranges the function keys horizontally with the key linked to each account under the screen.



If the layout of the accounts and function keys is vertical:

the screen orders the accounts cheque, savings, or credit from top to bottom with cheque at the top and credit at the bottom, and the terminal arranges the function keys vertically with the key linked to each account on the right side of the screen.

Function keys

PNZ recommends the following for a function key linked to an account on a terminal: the function key is soft and programmable and is not a physical button,

the function key may be named and, if it is named, the name:

- allows a cardholder to clearly link the key with the account selected and identified on the display screen; or

- does not prevent the cardholder linking the key with the account selected, for example, F1, F2, and F3 are appropriate,

the function key does not refer to a scheme brand.

Section B: Handling a card

Best Practice

Chip reader: contact

PNZ recommends that a contact chip card may be inserted either:



at the top...



... or the bottom of the terminal.

PNZ recommends that a terminal allows insertion of a contact chip card as follows: with the chip facing up towards the cardholder, and the end of the card with the chip in the card reader.

This recommendation supports a contact chip cardholder having a consistent experience with every terminal.

Cardholder retains control of card

PNZ recommends that, during the process of authorising an EFTPOS payment instruction, the design of a terminal: allows a cardholder to retain control of the card; and does not require the merchant to have the card.

This reduces the risk that a merchant may take a counterfeit copy of a card.

The recommendation does not apply to a payment instruction authorised under the manual offline voucher process because a merchant may need to handle the card to record details on a paper voucher.

To reduce the risk that a merchant may take a counterfeit copy of a card, PNZ recommends that a terminal is designed so that during the process of authorising an EFTPOS payment instruction, the cardholder retains control of the card; and the merchant should not require the cardholder to give the card to the merchant at any time.

The recommendation does not apply to a payment instruction authorised under the manual offline voucher process because a merchant may need to handle the card to record details on a paper voucher.