



# Merchant Operating Guide

PO Box 5342 Melbourne VIC 3001

## WEX Motorpass, WEX ACCOUNT & WEX Trade Card

WEX Motorpass Cards are national charge cards accepted by any Merchant who displays the WEX Motorpass symbol. WEX Merchants should accept any card issued by WEX Australia Pty Ltd, WEX Fuel Cards Australia Ltd or any WEX Partner.

WEX Account Cards are charge cards designed to be used at a nominated Merchants outlet. Other merchants should not accept it.

The Trade Card is a national closed loop charge card accepted by any Merchant who displays the Trade Card symbol.

The Trade Card is designed to be used for the purchase of Products at a nominated chain of merchants. Other merchants should not accept it.

## IMPORTANT CONTACT DETAILS

Telephone

**1300 130 113**

Email:

**merchants@wexaustralia.com**

Fax:

**03 9274 9139**

## POINT OF SALE TERMINALS

Where a Point of Sale Terminal (POS) is provided to you by WEX or installed by your Oil Company or Bank to accept transactions for WEX cards, the Operating Guide or Procedure relating to this terminal must be adhered to.

Where installed, transactions must be processed by the merchant through the point of sale terminal. You must not process, or attempt to process, any sale in any currency other than Australian dollars.

If your terminal is down for an extended period you may use vouchers provided to you by us – however, you must use only authorised sales vouchers, imprinters and equipment provided or approved by us and the process described under the headings 'Floor Limit and Authorisations' and 'Manual Sales Vouchers' must be followed.

## FLOOR LIMIT AND AUTHORISATIONS

1. Your Floor Limit is
- Fuel Diesel Non Fuel

If the aggregate of all purchases is equal to or over the floor limit in any 24 hour period you must obtain authorisation. You must put in place appropriate systems and controls to ensure that the aggregate of all purchases processed manually or using a Terminal or WEXPAY do not exceed the floor limit in any 24 hour period.

2. Under no circumstances should your customer be made aware of the floor limit.

3. Any purchase that would result in the aggregate of all purchases in a 24 hour period being equal to or over the floor limit must be approved at the time of the transaction. Where you process all Transactions in a 24 hour period using a Terminal or WEXPAY, the Terminal or WEXPAY will automatically obtain the required authorisation, but when you process the Transaction manually or in a 24 hour period you have processed Transactions both manually and using a Terminal or WEXPAY and you must contact us to obtain authorisation.
4. Ring the Authorisation Centre and quote your merchant number to obtain an authority number, which must then be written in the appropriate section of the sales voucher.
5. If you have already obtained an authorisation number and the customer decides to purchase further items, you must re-obtain authorisation.
6. If you accept a transaction that is equal to or over the floor limit and no authorisation number has been allocated, the voucher will be rejected and you will not be paid for the transaction.

## HOT CARD LIST

The Hot Card List is a confidential listing of invalid cards distributed monthly or on an interim basis.

If a card is handed to you and the card number is on the Hot Card List you should:

1. Retain the card;
2. Refuse credit on the card;
3. Send the card cut in half, to the Fraud Officer, GPO Box 5342, Melbourne VIC 3001, with a note quoting your name, merchant number, and reason for returning the card.

A reward of \$50 will be given for the return of cards that are on the Hot Card List.

If you process a transaction with a card that is on the Hot Card List, it will be rejected and you will not be paid for this transaction.

## MANUAL SALES VOUCHERS

Procedure to process WEX sales vouchers:

1. Check the Hot Card List;
2. Check the expiry date on the card;
3. Place the card in the imprinter;
4. Place voucher over the card in the imprinter and imprint;
5. Remove and discard the cover sheet and carbon;
6. Complete the voucher in full (date, litres, product, value);
7. Obtain the cardholder's signature –
  - i. Check against the signature on the back of the card. (Note – verification is not required in the case of vehicle/company bearer cards which have no signature strip).
  - ii. Where a designated vehicle registration number is embossed on the card, check the goods and/or services are supplied to the designated vehicle.

- iii. Where restrictions on goods and/or services are embossed on the card, check that the goods and/or services supplied conform to these restrictions.
- 8. If the sale is equal to or over your Floor limit - phone for authorisation.
- 9. If you fail to follow the above process for a manual transaction, that transaction will be an Invalid Transaction and we may exercise our rights under the Merchant Terms and Conditions to (without limitation) set-off, retain money or claim on your indemnity.

## WEXPAY TRANSACTIONS

Procedure to process a Sale using WEXPAY:

1. Log into WEXPAY system.
2. Select PURCHASE option.
3. Enter in Card details as prompted on the screen.
4. Select required PRODUCTS or SERVICES in full (product, quantity, unit price) and submit Transaction.
5. Obtain the Cardholder's signature when prompted.
6. Check against the signature on the back of the card (Note: verification is not required in the case of cards which have no signature strip).
7. Where restrictions on good and/or services are embossed on the card, that that the goods and/or services supplied confirm to these restrictions.
8. Once details have been confirmed, finalise Transaction and provide copy of receipt to Customer.
9. Ensure copies of all records of Sales processed in WEXPAY are securely kept for six years from the date of the relevant Sale or Transaction.
10. Where WEXPAY system is not available refer to Sales Vouchers process.

## NO CASH REFUNDS

Under no circumstances are refunds to be provided in cash. All refunds should be processed under one of the following two "Credit and Refunds Paper Vouchers" or "Procedure to Process a Return Sale using WEXPAY" processes.

## CREDIT AND REFUNDS PAPER VOUCHERS

For returned merchandise purchased from you on one of our charge cards, or to correct an overcharge through a POS terminal, please email, fax or send the following to WEX Motorpass Merchant Services:

- A copy of the Voucher to be reversed.
- Your WEX Merchant Number.
- Your Name and contact details (i.e. phone, fax, etc.).
- The reason for the reversal.

## WEX Merchant Services

GPO Box 5342

MELBOURNE VIC 3001

Fax Number: (03) 9274 9139

Email address: merchant@wexaustralia.com

## PROCEDURE TO PROCESS A RETURN SALE USING WEXPAY

1. Log into WEXPAY system
2. Select REFUND option
3. Enter in Card details as prompted on the screen
4. Select required PRODUCTS or SERVICES in full (product, quantity, unit price) and submit transaction
5. Obtain the cardholder's signature when prompted
6. Check against the signature on the back of the card (Note: verification is not required in the case of vehicle/company bearer cards which have no signature strip)
7. Once details have been confirmed, finalise transaction and provide copy of receipt to customer.
8. Please ensure copies of all records of sales processed in WEXPAY are securely kept for 6 years from the date of the relevant sale or transaction
9. Where the online portal system is not available refer to the paper voucher in the credit and refunds section in this document.

## UNCERTAINTY OVER A SALE TRANSACTION

If you have reason to suspect fraud or that the person is using a stolen card:

1. Try to obtain the card;
2. Call the authorisation centre for further advice. If the card is lost or stolen and is being used fraudulently, a reward of \$50 will be paid upon return of the card to WEX. Address such returns to The Fraud Officer, GPO Box 5342, Melbourne VIC 3001, and be sure to include a note with your name, address, merchant number and reason for the return.

## PRODUCT RESTRICTIONS

Purchases on WEX cards must comply with the product restriction embossed on the card (eg Fuel & Oil Only, Accom). Purchases outside the product restriction will be charged back to your account.

## THE MERCHANT CARD

Your Merchant Card identifies you as a WEX Motorpass, WEX Trade or WEX Account Card Merchant.

It carries your unique merchant number, your business name and ABN.

Your Merchant Card is to be used in conjunction with Merchant Summary vouchers. The details of the Merchant Card which you imprint onto Merchant Summary vouchers will identify you to us and allow us to pay you for sales vouchers.

## CARDS LEFT BEHIND / LOST OR STOLEN CARDS

Any cards left on your premises should be forwarded to The Fraud Officer, GPO BOX 5342, Melbourne VIC 3001 along with a note showing your name, address, merchant number, and the reason for returning the card.

## MANUAL BATCHING PROCEDURE

1. Enclose your Merchant Summary Voucher with your Sales Vouchers in the pre-addressed envelope provided to you by us. Use these envelopes only for your WEX batched vouchers. Do

not pin or staple vouchers. This will help us to process vouchers quickly.

2. All vouchers must be forwarded for processing within 30 days of the date of the transaction. Vouchers dated over 30 days prior to receipt by the Company will be rejected and you will not be paid for the transaction.
3. Batches must not contain more than 45 vouchers.
4. Ensure that the batch total has been correctly added and that the Merchant Summary Voucher is clearly imprinted with the details of your merchant card.
5. Do not include invoices and green vouchers in the batch.

## SETTLEMENT PAYMENT PROCEDURE

WEX offers settlement periods of 1, 9, 23 or 37 days or as otherwise agreed with you.

Your payment period is the period nominated in your Application Form (unless we have agreed in writing otherwise).

If your payment period is 1 day, we will pay to your Approved Account the amount determined under clause 5.2 of the Merchant Terms and Conditions immediately on receiving notice of the Transaction from you (if we receive it during business hours in Melbourne) or on the next business day after we receive such notice (if we receive it outside of business hours in Melbourne).

If your settlement period is 7 days or longer, we will pay to your Approved Account the amount determined under clause 5.2 of the Merchant Terms and Conditions by no later than the final day of your settlement period, which will commence on the day after we receive notice of the Transaction from you (if we receive it during business hours in Melbourne) or on the next business day after we receive such notice (if we receive it outside of business hours in Melbourne).

## FEES

You must pay us:

- such charges and fees (including the Merchant Service Fee and the Site Establishment Fee) as specified in the Application Form;
- such charges and fees (including the Terminal Establishment Fee) as specified in any Terminal Hire Agreement or Terminal Purchase Agreement between you and us; and
- any other charges or fees set by us from time to time and notified to you up to 28 days after the end of the calendar month in which such fees or charges were incurred.

We may, in our absolute and sole discretion, choose to set off any fees or charges against any Liabilities owed to you directly or indirectly.

## RETENTION OF RECORDS

In accordance with the requirements of the Merchant Terms and Conditions, it is your responsibility to keep the "Merchant Copy" of a transaction for a period of not less than 6 (six) years from the date of the transaction.

You may be called upon to produce such a voucher for any reason should it become necessary to do so. Failure to supply a copy of the voucher will result in the transaction being charged back to you.

## MERCHANT TERMS AND CONDITIONS

This document forms part of the contractual agreement made between each merchant and the Company and should be read in conjunction with the Merchant Terms and Conditions or (where applicable) the Merchant Agreement or Master Merchant Agreement entered into between the Merchant and the Company. Any capitalised terms that are not defined in this document import the meaning given to them in the Merchant Terms and Conditions. In the event of any breach of the procedures set out in this Merchant Operating Guide, the Company reserves all of its rights set out in the Merchant Terms & Conditions or (where applicable) in the Merchant Agreement or Master Merchant Agreement including, but not limited to, the Company's rights of set-off and/or rights of indemnity.

## IMPORTANT ADDRESSES

### Postal Address for Batches

GPO Box 2959  
Melbourne VIC 3001

### WEX Merchant Services

GPO Box 5342  
Melbourne VIC 3001

Effective: 1 August 2022