

BNZ PayClip

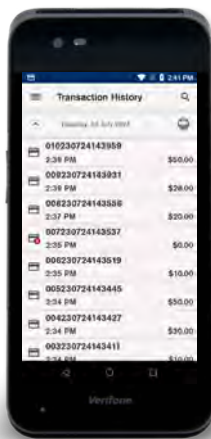
Matched Refunds


Matched Refunds are now a feature on your PayClip device that ensures when you refund a transaction, it will be refunded back to the same card that was used for the transaction.

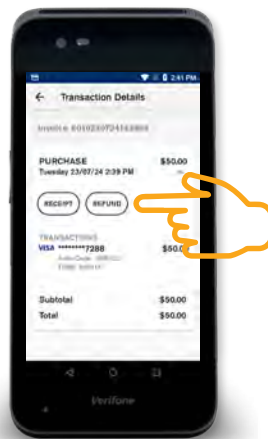
This is a new security measure put in place to help protect your business when refunding payments.

For some card types, the customer won't need to present their card again. The process of a matched refund varies depending on the card type used in the original transaction:

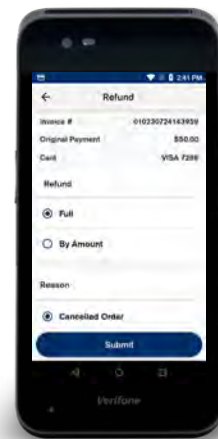
How to process a refund of a credit card purchase:



1. Select **Transaction History** from the hamburger menu  and select the transaction you wish to refund



2. Tap the **REFUND** option on screen



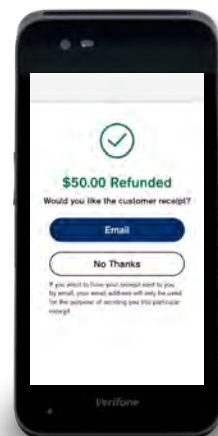
3. Select if you wish to refund the full or partial amount



4. Enter your refund passcode as prompted



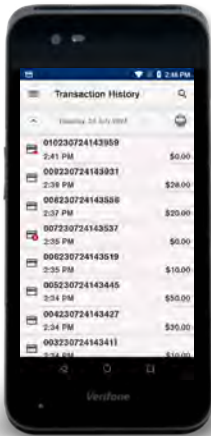
5. The terminal will display "Approved" to confirm the refund has been processed



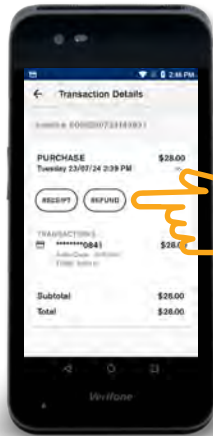
6. You can elect to email the receipt to the customer.

NOTE: the original card is not required to be present

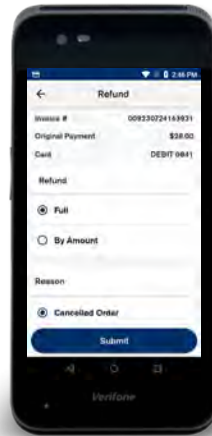
How to process a refund of a Cheque/Savings purchase:



1. Select Transaction History from the hamburger menu and select the transaction you wish to refund



2. Select the refund option on screen



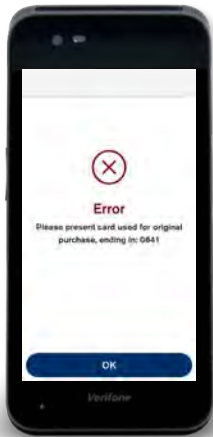
3. Select if you wish to refund the full or partial amount



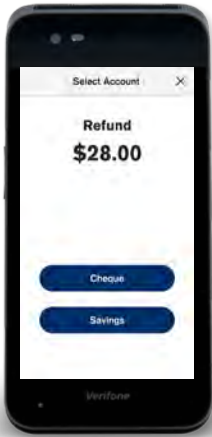
4. Enter your refund passcode as prompted



5. Present the card that was used for the original transaction



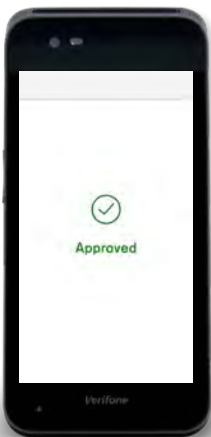
6. If a different card is presented, the following error will occur



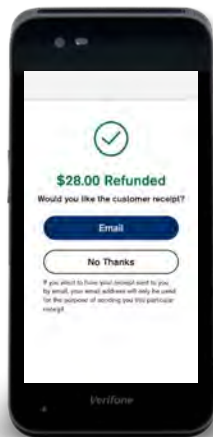
7. Customer will be prompted to select which account the payment originated from



8. Customer will be prompted to enter in their PIN for their card



9. If the PIN is entered correctly, the refund will be approved



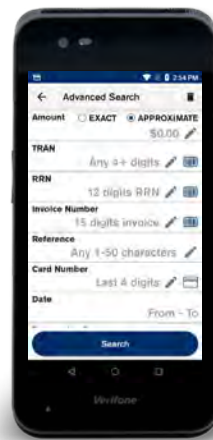
10. You can elect to email the receipt to the customer.

Transaction Search on Terminal

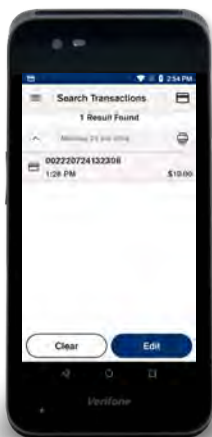
If the transaction is less than 90 days old and the terminal has not been swapped out, you can use the Advanced Search to filter and find transactions before refunding them.



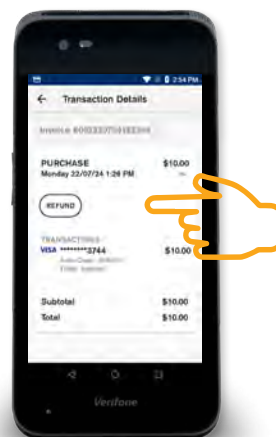
1. Select **Search Transactions** from the hamburger menu ☰ and select the **Advanced Search** option



2. Tap appropriate field to search by amount, customer card number, or TRAN, and tap **Search**.
NOTE: To find a transaction completed on another PayClip terminal associated with your Merchant ID number, you will need to enter the 12-digit Retrieval Reference Number and Transaction Type (Purchase)



3. Tap on the transaction



4. Tap **refund** and follow the process for the card type above.

About Matched Refunds:

- Refund can be in Full or by Amount
- Multiple Refunds may be made until the original transaction amount is fully refunded
- Purchase (including Tip and Surcharge), and Mail-order-telephone-order (MOTO) can be refunded
- Refund on the Surcharge is pro-rata - for example if half of the Purchase is being refunded, half of the Surcharge will also be refunded
- If a purchase was made using cash, or a purchase + cash out transaction was processed, the cash element of the transaction cannot be refunded
- The Retrieval Reference Number (RRN) and Transaction Type can be found in the PayClip portal.

We're here to help

If you have any questions please call us on 0800 729 254 and say "Yes" when prompted with a functional or technical query. Visit www.bnz.co.nz/payclip for more information

