

Your HICAPS Terminal

Chip cards – a new way to process credit card transactions

What is a chip card and what does it look like?

Chip cards look like a normal financial card except they have a small metal computer chip located in the front of the card. Information normally stored on a magnetic stripe (black strip on the back of the card) is also stored on the chip.

What are the benefits in processing a chip card?

Chip cards provide greater security when processing transactions. The chip embedded within the card is very difficult to counterfeit, thus protecting you and your patients against fraud.

Can I still use the magnetic stripe in my HICAPS terminal?

Both the magnetic stripe cards and chip cards can be accepted by the terminal. However, if a chip card is presented it must be 'inserted' and left in the terminal for the duration of the transaction.



Will a chip card transaction attract a higher merchant fee?

No, using a chip card will not attract any further charges.

Will there be any new functions on my terminal?

Yes. You will now have the ability to offer your customers the option to authorise their credit card transaction by using their PIN or they can sign the receipt in the traditional manner. If your customer chooses the option of entering their PIN to verify the transaction, the terminal receipt will not print a signature verification line as the transaction has been authorised with the PIN – no signature is required.

* Please Note: Refunds will continue to require a signature.

Are there any instructions on performing a chip card transaction?

A step by step guide – Processing a Chip Card Transaction – is provided on the reverse side of this page.

What if I require further assistance or have any questions regarding processing a chip card transaction?

The HICAPS Help Desk will be able to assist you with your enquiry. Please call **1300 65 08 52**.

Step by Step Guide to processing a Chip Card transaction... on your HICAPS Terminal

Step 1

Insert the chip card into the slot at the base of the terminal.
(Please Note: The inserted card must be secure and fully engaged into the terminal and remain in the terminal for the duration of transaction).

Step 2

Select Merchant.

Step 3

Key the amount details and press ENTER.

Step 4

Hand the terminal to card holder and ask them to select the account type
(Cheque, Savings or Credit).

Step 5

Enter PIN or press ENTER.

Step 6

If the patient chooses to enter their PIN, the terminal will not print a signature verification line.
The transaction has been authorised with the PIN – no signature is required.
Please note: Refunds will continue to require a signature.

Step 7

Once the transaction is completed remove the card and hand the card and receipt to the patient.



HICAPS Help Desk
1300 650 852