Windcave

ALNA Member Frequently Asked Question (FAQ's)

V1.0

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CONTENTS

WINDCAVE | ALNA MEMBER RATE

Australian Lottery & Newsagents Association

Members save more with Windcave.

Transparent eftpos debit pricing, 12 months of free terminal rental, enterprise level support and much more.

5.75c / transaction

*eftpos debit

Least Cost Routing (LCR) Enabled

Merchant Service Rates:

VISA / Mastercard	Interchange ++ 0.16% Estimated comparison blended rate of 0.63% for Visa/MasterCard Consumer Credit Cards.
eftpos debit	5.75c / transaction

Terminal Rental – first 12 months FREE *

Then $18.00 / month (wired device) • $23.00 / month (wireless device)

Free terminal rolls included.

International card transactions incur an International Service Assessment (ISA). Visa / Mastercard ISA: 0.90% + GST. (Merchants can also request all International Cards be blocked)

Sign Up Now

Highest Security & Encryption

EMVCo L1 & L2, PTS 6.x and Point-2-Point Encryption for secure transaction data and protection from chargeback liability.

24/7 Global Support

Backed by a team of 450+ staff operating across multiple time zones in Asia-Pacific, Europe, and North America.

Plug and Play

EFTPOS terminals are pre-configured and ready to use once connected.

Always-On Reliability

Optional offline transaction support keeps you selling if your connection drops, with automatic cellular failover as backup.

Contact our experts and start saving today:

Windcave Sales 1800 006 254
sales@windcave.com

Scan to sign up now:

Scan the QR code with your phone camera to open the **Member sign-up page** and get started in minutes.

Free rental applies to new EFTPOS / terminal customers only.
All pricing is in AUD and excludes GST. Windcave Terms and Conditions apply. Minimum contract term: 36 months.

ALNA MEMBER RATES AT A GLANCE

Card / scheme	ALNA member rate
eftpos (Least Cost Routing enabled)	5.75c per transaction
Visa / Mastercard (card present)	Interchange++ plus 0.16% (indicative 0.63% blended credit)
Authorisation fee	Nil
American Express – domestic	1.11%
American Express – international (can be switched off)	2.76%
International Visa/Mastercard cards inserted in terminal (can be switched off)	Additional 0.90% International Service Assessment fee
Terminal rental – first 12 months	Free
Terminal rental – from month 13	$18 per month wired / $23 per month wireless
Terminal setup fee	Waived
Backup SIM (optional, per terminal)	$5 per month
Online gateway (backup / device payments)	10c per transaction, free setup
Wiresless Standalone Paper rolls	Free
Term	36 months

All rates exclusive of GST. Rates apply to in-store payments via counter-based terminals. Full terms are set out in Windcave's Merchant Services Agreement, available on the onboarding portal.

FREQUENTLY ASKED QUESTIONS

IS WINDCAVE A BANK? IS MY MONEY SAFE?

Windcave is a merchant acquiring bank (not a transactional/business bank) — it is a licensed payments company with direct membership of the card schemes (Visa, Mastercard, American Express, JCB, UnionPay, Diners, Discover and eftpos). That means your transactions go straight from the terminal to Windcave and on to the scheme, with no third-party processor or bank in between. Your settlement is paid next business day into your existing bank account — Windcave does not hold your funds the way a bank account does.

On security, Windcave is a PCI DSS Level 1 service provider (the highest level), and holds ISO/IEC 27001 and SOC 2 Type II certification. Every in-store transaction is point-to-point encrypted (P2PE), which also reduces the PCI compliance burden on you as a merchant.

WHAT TECHNOLOGY DOES WINDCAVE HAVE COMPARED WITH OTHER PAYMENT PROVIDERS?

Windcave designs and manufactures its own terminals at its facility in Auckland, rather than reselling another manufacturer's hardware. The CHU200 range supplied to ALNA members is PCI PTS 6.x certified, supports tap, insert and swipe, Apple Pay and Google Pay, and includes an offline mode and optional mobile data backup so the terminal keeps working through an internet outage.

Least Cost Routing is native to the platform and configured at installation, so every eligible debit transaction is routed to eftpos without you having to do anything. Windcave integrates to POS systems both directly and through Linkly, and its Payline portal gives you real-time transaction search, downloadable reports, and terminal fleet management with automatic alerts if a device goes offline or is tampered with.

Support is backed by a formal service level agreement: a 10-minute response target and 3.5-hour resolution target for critical incidents, 24/7 coverage, and a defined escalation path through to Windcave's national manager and head of acquiring.

WHICH OTHER BUSINESSES USE WINDCAVE TO PROCESS THEIR PAYMENTS?

Windcave's retail and hospitality customers include Subway (more than 2,500 stores across Australia and New Zealand, onboarded in six months), David Jones, Country Road, Krispy Kreme, Wendy's, The Good Guys, IKEA, Costco Wholesale, Lagardère, Delaware North, BP, Hertz, Europcar and IAG. Government and transport customers include the City of Melbourne, City of Perth, City of Gold Coast, City of Parramatta, WA Department of Transport, Transwa, Brisbane Airport and the Sydney Opera House.

Most relevant to ALNA members: Lotto New Zealand has been a Windcave customer since 2007. Windcave supplies the payment gateway for online ticket sales and the in-store integrated eftpos and merchant services for Lotto NZ's network of more than 1,100 retail outlets — a rollout completed in four months — supporting group sales of over $1.7 billion a year. That is a lottery retail network of similar scale and shape to ALNA's membership.

WHY DID ALNA CHOOSE WINDCAVE RATHER THAN A BETTER-KNOWN NAME?

ALNA ran a competitive Request for Proposal after Suncorp announced it was exiting EFTPOS. Windcave won on the combination of member-only pricing (a flat 5.75c eftpos rate and cost-plus Visa/Mastercard), enterprise-grade support with a written SLA, its own hardware, native Least Cost Routing, and a proven track record of moving large retail networks — including a national lottery network — onto its platform quickly and without disruption. Familiarity of brand was not a criterion; price, technology and support were.

PRICING AND CARDS

WHAT IS THE EFTPOS RATE, AND DOES IT INCLUDE APPLE PAY AND GOOGLE PAY?

It is a flat 5.75c per transaction for every eligible debit transaction routed to eftpos, including tokenised mobile wallet transactions (Apple Pay and Google Pay). It is a flat fee, not a percentage, so it is the same on a $15 sale as on a $150 sale.

WHAT DOES "INTERCHANGE++ PLUS 0.16%" ACTUALLY MEAN FOR VISA AND MASTERCARD?

Every Visa or Mastercard transaction has three cost components: the interchange fee (set by the scheme, paid to the customer's bank, and regulated by the Reserve Bank), the scheme fee (what Visa or Mastercard charge to process the transaction), and the acquirer's margin. The first two are the same no matter which provider you use. Under the ALNA deal, Windcave's margin is fixed at 0.16% and each component is shown as a separate line on your invoice.

The indicative 0.63% is an estimate of what this works out to as a blended rate on the credit cards that go through Visa and Mastercard once your debit is routed to eftpos. Your actual rate will vary with the cards your customers typically use — lower for standard cards, higher for premium and corporate credit cards. Debit is routed to eftpos above $10 at the flat 5.75c, and through Visa/MC debit below $10 where the networks crossover.

CAN I SWITCH OFF AMERICAN EXPRESS?

Yes. International Amex can be switched off, and you can choose not to accept Amex at all. Domestic Amex is 1.11% and is included in the Windcave facility — you do not need a separate agreement with American Express.

CAN I BLOCK INTERNATIONAL VISA AND MASTERCARD CARDS?

Yes. International card bins can be blocked at request via Windcaves Support team. International cards also have an additional 0.90% International Service Assessment fee. If you would rather not accept them, ask Windcave about bin blocking international cards on your facility.

IS THERE AN AUTHORISATION FEE OR ANY OTHER PER-TRANSACTION CHARGE?

No authorisation fee. Windcave also supports online processing if you would like to include this service as part of your package it is an additional $0.10c per transaction for gateway but this is an optional service.

LEAST COST ROUTING

THE APPLICATION ASKS WHICH TYPE OF LEAST COST ROUTING I WANT — THRESHOLD, DYNAMIC OR BINARY. WHICH APPLIES TO THE ALNA OFFER?

You can leave this field blank in the application; it isn't required to progress your application. The ALNA offer includes least cost routing of debit transactions where an applicable dual network debit card is used, any transactions below $10 will be routed to Visa/MC debit at the applicable IC++ percentage pricing, and above $10 these transactions will be routed to fixed fee eftpos pricing. The threshold is set where the two networks typically crossover.

HOW WILL I KNOW ROUTING IS ACTUALLY WORKING?

Your monthly invoice itemises eftpos transactions separately from Visa/Mastercard, and you can see transactions in real time in Windcave's Payline merchant portal.

SETTLEMENT

WHEN IS THE DAILY SETTLEMENT CUT-OFF, AND WHEN WILL I SEE THE MONEY?

Settlement cut-off is midnight. Transactions processed before the cut-off are settled next business day (T+1). The exact time funds appear in your account depends on your bank's processing.

TERMINALS, INSTALLATION AND CONNECTIVITY

WILL WINDCAVE SEND SOMEONE TO INSTALL THE TERMINAL?

No technician is needed. Terminals arrive pre-configured and are plug and play. If you need help, Windcave's global support team can call you and walk you through set-up remotely.

WILL MY POS WORK WITH WINDCAVE?

Tower Systems and POS Solutions integrations are available now through Linkly, and complete integrations are being worked on by Windcave with those POS providers. If you use another POS, let ALNA know and we'll confirm the path.

DO I NEED THE BACKUP SIM IF THE TERMINAL HAS AN OFFLINE MODE?

The SIM is optional, at $5 per month per wireless terminal, and you can add or remove it at any time during the term. If you decide to have a SIM, and primary comms (EG WIFI) are lost the terminal switches to mobile data if your internet drops and keeps approving transactions in real time. Offline mode is the additional fallback if there is no connection at all and members must authorise this being turned on. If you are interested please speak your Windcave Representative or contact sales@windcave.com

HOW DO OFFLINE PAYMENTS WORK, AND WHAT IS THE RISK?

If the terminal loses connectivity it can store transactions and submit them once it is back online. Each transaction is then approved or declined exactly as it would have been live, and settles after it has been submitted.

The risk is that a stored transaction is declined when it is submitted — for example, for insufficient funds — after the customer has left with the goods. If that happens you don't receive the funds, in the same way you wouldn't for any declined card. You can check the status of submitted transactions in the Payline portal once you are back online. For that reason, the SIM backup is the safer option for keeping trading through an outage.

WHAT IS PAYLINK?

An online gateway that lets you take payments via text message or other device if a terminal is down altogether. Setup is free and a 10c per transaction charge applies. You can access Paylink via your Payline portal once enabled. Please speak to your sales representative about activating this service.

https://www.windcave.com/developer-e-commerce-paylink#paylink_via_Payline

HOW DO I ORDER PAPER ROLLS?

Paper rolls are supplied with wireless standalone devices for free. Email sales@windcave.com to order. Windcave wired or wireless terminals are integrated which will connect via your POS thermal printer for transactional receipts, rather than using the receipt roll on the eftpos device like a standalone unit would.

REFUNDS, LIMITS AND MOTO

WHAT ARE THE LIMITS ON REFUNDS?

By default, $500 per terminal per day. Windcave can change this on request to suit your business.

IS THERE A MAXIMUM TRANSACTION VALUE?

Windcave does not set a limit. The customer's own bank may apply limits to their card, which can affect very large transactions.

CAN I TAKE MAIL ORDER / TELEPHONE ORDER (MOTO/MANPAN) PAYMENTS?

Yes, your Windcave terminal can be activated with MANPAN. MANPAN transactions go through the Visa/Mastercard rails at Interchange++ pricing. Windcave will ask why you need MOTO, roughly how many transactions per week and the average daily value, because MOTO is a common avenue for scams and fraud attempts, then raise the request with their Acquiring department for enablement. Please be cautious when processing these types of payments.

CONTRACT AND TERM

WHY A 36-MONTH TERM?

The 36-month term is what lets Windcave commit to fixed member pricing, 12 months' free terminal rental, integration investment and enterprise-grade support for the whole period. "No lock-in" offers can also move your rates at any time. We think three years of certainty is the better deal.

WHAT HAPPENS IF I SELL MY BUSINESS DURING THE TERM?

Windcave can process a change of ownership, so the new owner takes over the facility, and the current owner exits the agreement. To initiate this process please contact sales@windcave.com

WHAT IF I WANT TO CANCEL FOR ANOTHER REASON?

If you cancel by choice, a cancellation fee applies, calculated as the remaining months multiplied by the monthly terminal rental, plus an acquiring cancellation fee set out in Windcave's Merchant Services Agreement. If a cancellation is driven by a failure on Windcave's part, Windcave will investigate and can waive the cancellation fee.

WHAT HAPPENS IF MY ALNA MEMBERSHIP LAPSES?

The member rates are available only to current ALNA members. If your membership lapses, Windcave will move you to its standard rates on 30 days' notice.

OTHER COMMON CUSTOMER QUERIES

Some answers to questions which customers may ask are found below. However, if you need assistance, please contact your Account Manager for assistance or contact sales@windcave.com

No.	Question	Answer	Notes
1.	Why would I move to an all-in-one provider	Having your services with one provider offers customers one place to call for any type of query whether it’s integration, terminal or merchant services. Your question is assigned to the designated team answer and process.	https://www.windcave.com/about
2.	What makes your solution more reliable than competitors ?	Unlike competitors in Australia, Windcave owns all the IP for direct integrations and maintains it's 99.99% uptime approach through direct rails with schemes. Windcave has no reliance on 3rd party switches like competitors. Windcave has a global host network (13 hosts - hot/hot transfer) to maintain it's 99.99% uptime, on top of this, Windcave also offers 2nd and 3rd tier redundancy solutions to ensure that customers keep processing their payments.	
3.	What makes your service unique?	Windcave services all local schemes in all regions it deploys in and has a bank agnostic approach. Windcave can service both Australia and New Zealand and can genuinely offer full scheme support. We understand the necessity in supporting local schemes such as EPAL (Eftpos Australia) and Eftpos (New Zealand Eftpos network). Windcave supports all the international schemes, such as Visa, Mastercard,	https://www.windcave.com/about

		UnionPay, Alipay, Wechat as well as wallet (Apple pay and Gpay) as well as gift cards, BNPL platform's, ratings/feedback providers and closed loop card systems (EG Loyalty) Windcave is also a bank agnostic platform, meaning that if a customer would like to change transactional banking partners Windcave can accommodate this easily by switching the business bank account the customer would like to deposit in.	
4.	Do you have local Support?	Yes, Windcave offers local in-house support as well as global 24/7/365 Technical Support services via phone and email. Windcave's Technical Support team is split into two tiers; all agents are hired and trained in house.	https://www.windcave.com/contact-us
5.	Settlement timeframe	Windcave offers T+1 settlement services which can be cut over until 4am that day and settled at 3pm that for example. We can have your settlement cut off time preset to be configured to the same time as your POS solution, making settlement automated every day for easy reconciliation. Most bank terminals won't offer an automated solution lining up with your POS end of day. This makes it hard to reconcile against your POS reports.	Contact support if you would like to amend your cut off time support@windcave.com
6.	Will my terminal be able to support surcharging?	The RBA is implementing changes that will impact surcharging in Australia and will no longer be able to support surcharging following these new rules.	https://www.rba.gov.au/payments-and-infrastructure/review-of-retail-payments-regulation/2026-03/

7.	Why is my pricing different than other providers?	There are three pricing models in AU market. Blended, Interchange Plus (IC+) or Interchange Plus Plus (IC++) Windcave is offering ALNA members a competitive IC++ rate which is the latest, most transparent way to review your merchant service fee pricing.	
8.	Can my terminal accept PayWave	Yes, it can support all the major scheme cards and wallets for contactless transactions.	https://www.windcave.com/payment-methods
6.	Can my terminal accept WeChat and Alipay	Yes, we can enable/disable these features for any customers. There's a slightly different rate for Alipay & WeChat payments.	Check pricing schedule
7.	Can my terminal accept Apple pay and G Pay	Yes, it can support all the major scheme cards that are stored on mobile wallets for contactless transactions.	https://www.windcave.com/payment-methods
8.	Can my terminal support offline transactions	Yes, offline functionality is supported, Windcave can also offer eftpos terminals with USB, Wi-Fi or Sim card as first line of comms if required. Windcaves offline mode has a high acceptance rate due to it supporting "deferred authorisation" transactions. EG if a terminal goes into offline mode, the tap will be offline, then when communications are restored, it'll complete the transactions online. Meaning higher acceptance rates than a traditional post method of offline mode. Windcave supports many industries which need to keep trading under all circumstances such as remote mining sites, public transport	

		authorities and large stadiums. Please speak to your Windcave representative to get this feature enabled.	
9.	Can I run real time reports?	Yes, via Payline. Every account gets access to online reporting tool. https://sec.windcave.com/pxmi3/logon	https://www.windcave.com/merchant-ecommerce-payline#Payline_Access
10.	Can I mount my terminal?	Yes, you can order stands to mount your devices on the check out.	
11.	What terminal will be dispatched?	Windcave manufactures and designs payment hardware to suit high wear and tear environments which are perfect for use at counters. Devices are built to last, are water resistant and tested for high transactional traffic to ensure reliability. They have a PCI PTS rating of 6.0 and are P2PE compliant (global standard) to ensure you and your cardholders are protected.	https://www.windcave.com/CHU200TL
12.	How do I install my device?	You will need to plug your device via USB into your PC. If you require assistance our Technical Support team can remote in and ensure no firewalls are blocking the terminals connectivity https://www.windcave.com/user-guides	Please see https://www.windcave.com/contact for a full list of contact details
13.	Compliance	All compliance documentation including P2PE can be found on our website	https://www.windcave.com/certifications-and-compliance

14.	What is a merchant account?	A merchant account is a type of financial account that allows a business to accept and process electronic payment transactions. A Merchant Account has a one-to-one relationship with a Card Present or Card Not Present store. Each Merchant Account will have its own settlement.	
15.	What does card present and card not present mean?	Card Present (CP) transactions are when the card used for purchase in physically in the store at the time of the transaction. All other transactions such as orders taken over the phone, a mail order or online is considered a Card Not Present (CNP) transaction.	
16.	What credit cards will I be able to accept?	Windcave offers a range of global and local payment methods acceptance. Popular Australian payment methods include Visa, Mastercard, Eftpos, American Express, JCB, Diner's, Discover and UnionPay international.	
17.	Can I accept international credit cards?	You will be able to accept credit cards whether they are domestic or international provided you have a merchant account that supports the specific credit card scheme.	
18.	What is Dynamic Currency Conversion	Dynamic Currency Conversion (DCC) is a financial service that allows you to accept international Visa and MasterCard payments in multiple currencies via your payment terminal with settlement in your local currency direct to your nominated bank account. Your international Visa and MasterCard customers will know the exact home currency amount that will be charged to their credit card$_2$ while	Email Sales@windcave.com to get this feature enabled.

		you gain the convenience of being paid in your local currency. Your business will receive a Merchant Service Fee rebate for all international Visa and MasterCard transactions that are converted to your international customer's home currency.	
19.	What banks can I use with Windcave?	Windcave will be the merchant service provider and can settle into any business bank account in Australia which matches the applying business entity. Windcave is bank agnostic.	
20.	Auto settlement	Unlike bank terminals, Windcave offer a auto settlement tool which means you're Windcave terminals will auto settle (rather than manually settling like bank terminals). You can do a "settlement inquiry" from your device. All transactions are viewable via the payline portal. You can opt to get settlement reports emailed to you. Contact support@windcave.com to get emailing reporting feature set up.	
21	Least Cost Routing	The ALNA offer includes least cost routing of Debit. Where an applicable dual network debit card is used, any transactions below $10 will be routed to Visa/MC debit at the applicable IC++ percentage pricing, and above $10 these transactions will be routed to fixed fee eftpos pricing. The threshold is set where the two networks typically crossover. The routing picks the cheapest network for the overwhelming majority of transactions.	

NEED MORE HELP?

Do you need assistance with onboarding? Contact Windcave Sales, have the subject line as: ALNA: with new customer name (in the subject line) and include contact name, phone and email address of the new store in the body of email. Windcave's Customer Success team will guide the customer through the onboarding process.

MAIN WINDCAVE CONTACTS:

sales@windcave.com

support@windcave.com

1 800 006 254 or

+61 2 8268 7700

ESCALATION CONTACTS:

Milica Kresovic
Senior Customer Success Manager
milica.kresovic@windcave.com
Direct Dial: +61282687731

April Chen
Team Lead – Customer Management Unit
Jiayin.Chen@windcave.com

Catherine Claringbull
National Manager
catherine.claringbull@windcave.com

Direct Dial: +61282687730

Technical Support Escalation contacts can be found in your Operational Level Agreement (OLA)

SUMMARY

WHY WINDCAVE?

LOCAL SUPPORT – 24/7 support delivered via 450+ staff located across multiple time zones with offices in – Auckland, Los Angeles, New York, London, Sydney & Melbourne.

BUILT BY WINDCAVE - Windcave owns all Intellectual property and infrastructure so there are no dependences on external providers for software/infrastructure or hardware.

AVAILABLITY - multiple server locations with automatic failover to ensure business continuity and maintain 99.99% availability.

OMNI-CHANNEL - omni-channel solution that supports payment online, in-store or unattended in 30+ countries around the world without any re-integration required.

ACCOUNT MANAGEMENT - dedicated account manager to provide guidance on the ever-changing payments environment.

CUSTOM DEVELOPMENT - able to develop custom features in a timely and cost-effective process.

MULTIPLE PAYMENT METHODS - support for over 20+ payment methods.

GLOBAL REACH – payment services are supported for merchants in 30 countries across 4 continents.

CONTACT

EMAIL	sales@windcave.com
PHONE	1 800 006 254 or
	+61 2 8268 7700