



Commonwealth
Bank

Smart Integrated User Guide

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Support

For support, please call the dedicated Merchant Helpdesk on **1800 230 177**, 24 hours a day, 7 days a week.

When calling the Helpdesk, please make sure you have the following information ready:

- Terminal ID (located at the top of your merchant receipt)
- Trading name
- Trading address
- Trading phone number

Offline Authorisation over the Floor Limit

For Offline Authorisation on all over Floor Limit debit card transactions, please call **1800 813 700**.

For Offline Authorisation on all over Floor Limit credit card transactions, please call **13 26 36**.

Stationery orders

For stationery orders please visit commbankstationery.com.au/stationery or call **1800 230 177**.

If placing an order online, please ensure you have your CommBank Merchant ID and trading address postcode available to sign in.

Service Response Time

Commbank will endeavour to replace a faulty terminal within:

- 4 business hours in all locations except remote areas.
- 3 to 5 business days for remote areas. A remote area is not serviced by a technician and only phone support is available.

For more information on CommBank merchant services, please visit commbank.com.au/merchant

Getting to know your Smart terminal



1. USB port location & power supply
2. Contact card reader area
3. Card swipe
4. Tactile PIN pad
5. OK button
6. Clear button

7. Card insert
8. Cancel button
9. Tactile dot for accessibility
10. Touch screen
11. Adapter plate screw holes
12. Power button

Parts and accessories

Dual USB 3.0 Type A cable



Single USB 2.0 Type A cable with power adapter (optional)*



Terminal stand & adapter plate (optional)*



Adapter plate (optional)*



Key functions

Accessing the terminal menu

By default, the Smart Integrated terminal will display a pure white screen saver while in idle state.

To access the terminal menu, slowly press on the four corners in a clockwise direction starting from the top left. When the sequence is completed, you will then be required to enter the Manager Passcode.

To access the launcher menu, swipe up from the bottom of the screen.

Sequence to access the terminal menu



Terminal sleep settings

You can customise the terminal sleep setting to a time that suits your purpose. The terminal will stay awake for the time chosen removing the need to unlock the terminal constantly.

To adjust the sleep settings follow the below steps:

1. Navigate to the Launcher menu and tap on the **Settings** icon
 2. Tap on **Display**
 3. Tap on **Advanced**
 4. Tap on **Sleep**
 5. Select the desired time to keep your terminal awake
-

Passcode Management

The Passcode Management menu allows users to update Manage and Cashier password.

To apply passcodes to any of the above:

1. Follow the steps on page 5 to access the launcher menu
2. Select **Device Manager** menu
3. Select **Passcode Management** menu
4. Enter the **Manager passcode** to continue
5. Tap the function you want to assign the passcode access to
6. Select **Manager** to assign manager passcode access or **Cashier** to assign cashier passcode access

Key functions

Taking a payment

1. Initiate a purchase transaction on the POS
2. The customer presents their card or device and enters their PIN (if required)
3. The Smart Integrated terminal processes the transaction and then displays **Approved** or **Declined**
4. If a card is inserted, the terminal prompts to remove the card from the chip card slot
5. Prompt to print a customer copy of the receipt will appear on the POS. Select **Yes** to print customer receipt



Tap (contactless device or cards)

The customer holds their contactless device or card near the centre of the screen



Insert (chip cards)

The customer inserts their chip card into the slot at the bottom of the terminal. The card should be inserted chip end first with the chip facing up.



Swipe (magnetic stripe cards)

The customer swipes the magstripe on their card through the magstripe reader on the side of the terminal

Payment transaction with Cash Out

1. Initiate a cash out or purchase with cash out transaction on the POS
 2. Swipe or insert the card
NOTE: Contactless tap is not available for cash out or purchase + cash out transactions.
 3. Select account
 4. Enter PIN and press **OK** button
 5. Once the transaction is approved, remove card when prompted
-

Refund

1. Initiate a refund transaction on the POS
 2. If prompted by the terminal, enter the cashier password or the manager password
 3. Present card or device and enter PIN (if required)
 4. Wait for transaction to be completed
 5. Remove card when prompted
 6. Select Print to print a customer receipt
-

MOTO (Mail Order/Telephone Order)

To enable MOTO you will need to complete an application with the Merchant Helpdesk on 1800 230 177

1. Initiate MOTO transaction on the POS
2. On the terminal enter **Manager Passcode** (if required) and tap **Enter**
3. On the terminal enter the customer card number and tap **Enter** and **Confirm**
NOTE: For your customer's security, your Smart Integrated terminal will not display the full number on the screen.
4. On the terminal enter the card expiration date in the format MM/YY
5. On the terminal enter the card security number on screen, and press **OK** on the PIN pad

Settlement – Cumulative (pre-settlement) Totals

Cumulative Totals indicate the amount transacted through the terminal since the last Settlement was processed. A Cumulative total can be done any number of times.

1. Initiate pre-settlement on the POS
 2. Wait for processing to be completed
 3. Pre-settlement report will now be printed
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Least Cost Routing (LCR)

If your Smart Integrated terminal has Least Cost Routing enabled, the terminal will automatically detect if the card is a credit card. To enable Least Cost Routing contact the Merchant Helpdesk team on 1800 230 177.

Surcharging

- A surcharge is an extra charge you can pass on to your customers
- It covers the cost of processing card payments
- You can only charge what it actually costs you to accept the payment
- This amount is known as the Cost of Acceptance

You can find more information about Cost of Acceptance and surcharging on the Commonwealth Bank website at commbank.com.au/business/payments/help/surcharging-customers.

The Reserve Bank of Australia (RBA) introduced card payment regulations that limit the amount merchants can surcharge for card transactions. You can find more information about the RBA Standards on the RBA website at rba.gov.au/payments-and-infrastructure/review-of-cardpayments-regulation/conclusions-paper-may2016/.

How much can you surcharge?

You can surcharge customers (who pay by card) up to your Cost of Acceptance for that card type. You can find this information on your monthly merchant statements.

How do I set up surcharging on my Smart Integrated terminal?

To enable surcharging you will need to contact with the Merchant Helpdesk team on 1800 230 177. Once your terminal has been enabled you will need to determine your Cost of Acceptance and then set your surcharging preferences on your device.

Basic troubleshooting

Common terminal error messages

Below is a list of decline responses you may come across while operating your terminal. If you are unable to resolve an issue or encounter an issue or decline response not listed below, please contact the Merchant Helpdesk on 1800 230 177.

Response Code	Description	Next steps
00, 08, 09, 11, Y1	Approved	No further action required
01, 98, Q5, S1	Decline	<ul style="list-style-type: none">Restart terminalRetry transactionIf issue persists accept another form of payment
03, 13, 58, 82, 91, Z8, R1, Z7, Z6	Decline	Contact Merchant Help Desk
04-06, 12, 14, 30, 31, 33, 35-44, 51-54, 56, 57, 59- 64, 66, 68, 75, 92-95, 97, Z1, Z4	Decline	Accept another form of payment
19, 96	Decline	Retry the payment or accept another form of payment
55	Decline: Invalid PIN	Re-enter PIN or accept another form of payment
Y3, Z3	Offline Approved	<ul style="list-style-type: none">Retry the transactionCall the Merchant Helpdesk if issue persists

Response Code	Text on screen	Text on receipt
SEND_ERROR	COMM ERROR, TRANSMIT ERROR T900	DECLINED T900 TRANSMIT ERROR
PDU_ERROR_RX	COMM ERROR UNEXPECTED ERROR T901	DECLINED T901 UNEXPECTED ERROR
PDU_ERROR_TX	COMM ERROR UNEXPECTED ERROR T902	DECLINED T902 UNEXPECTED ERROR
COMMS_TIMEOUT	COMM ERROR CONNECTION TIMEOUT T903	DECLINED T903 CONNECTION TIMEOUT
NO_CARRIER	COMM ERROR NO CARRIER T904	DECLINED T904 NO CARRIER
PEER_DISCONNECT	COMM ERROR DISCONNECTED T905	DECLINED T905 DISCONNECTED
DEST_UNAVAILABLE	COMM ERROR DESTINATION UNAVAILABLE T906	DECLINED T906 DESTINATION UNAVAILABLE

Next steps

For support, please contact the Merchant Helpdesk on 1800 230 177.

