Commonwealth Bank

Smart Mini User Guide

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Smart Mini explained

Smart Mini is a payment solution that allows businesses to take payments on the go or as a countertop solution.

It is comprised of a Smart Mini reader, a Smart Mini application and a Smart Mini Hub.



Smart Mini reader

Accept payments with the Smart Mini reader.

Smart Mini app

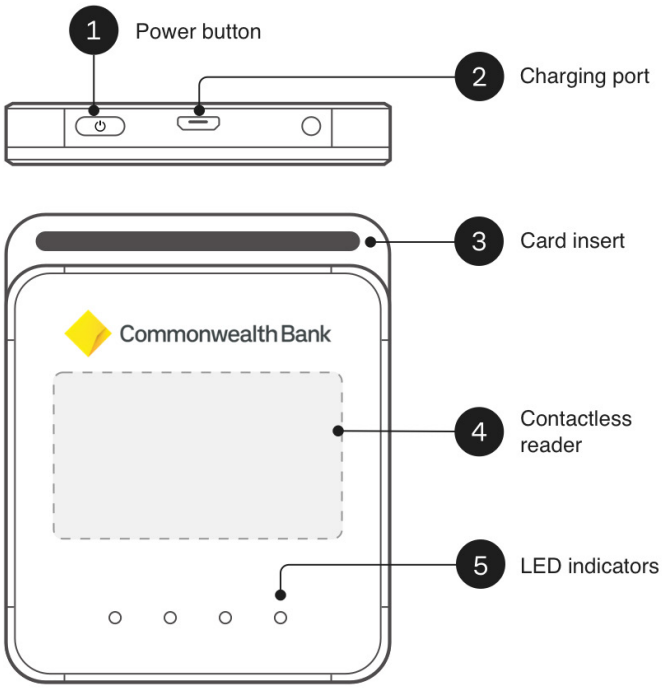
Take payments, issue refunds and add optional tips via the Smart Mini app.

Smart Mini Hub

View transactions, manage users and features via the Smart Mini Hub.

Smart Mini reader

Get to know your reader



Getting started

1 Charge your Smart Mini reader

Connect the provided USB cable to the charging port.

NOTE: you can continue setting up your reader while it's charging.

2 Download the app

Download on the App Store

GET IT ON Google Play

Using the Google Play™ or Apple App Store on your phone/tablet, search **Smart Mini** to download the Smart Mini app.

3 First time log in

In the Smart Mini app, enter your user ID and temporary PIN which you would have received via email. Follow the prompts to request an activation code to reset your pin for future logins.

4 Pair your Smart Mini reader to your device

Ensure Bluetooth is turned on your phone/tablet. Turn your reader on by pressing the **On** button for two seconds. Select **Connect reader** on the Smart Mini app home screen. Scan the serial number located on the back of your reader.

Smart Mini reader

Parts and accessories

Smart Mini reader



USB Micro B charging cable



Note: USB wall adaptor is not provided

Decal sticker



Smart Mini dock (optional)



Supported devices

- Most Android and iOS mobile or tablet devices support your Smart Mini reader and Smart Mini app, provided they are running at least one of the 3 latest versions of iOS or Android operating systems (OS)
- To check your device's OS, go to:
  - **iOS: Settings > General > About > Software Version**
  - **Android: Settings > About Phone > Software Information**
- Please regularly update your device's OS to ensure it remains compatible with future versions of the Smart Mini app
- You will also need cellular (5G/4G/3G) or Wi-Fi connectivity on your device to access the Smart Mini app.

Smart Mini reader

Charging the battery

There are two ways to check the battery of your Smart Mini reader:

Option 1: Turn your reader on by pressing the on button until you hear a sound. Once the device is on, lightly press the power button to reveal the lights on the reader (four white LED lights indicates the reader is fully charged).

Option 2: Whilst your reader is paired to your mobile device, on your Smart Mini app navigate to the **Settings** tab and select **Reader settings** to view battery percentage.

There are two ways to charge your Smart Mini reader:

Charge using USB adaptor

1. Insert reader provided USB charging cable into plug adapter
2. Insert USB adapter into wall socket
3. Connect the USB charging cable with the reader charging port
4. When charging, a white LED light will flash.

Charge using the Smart Mini dock (optional)

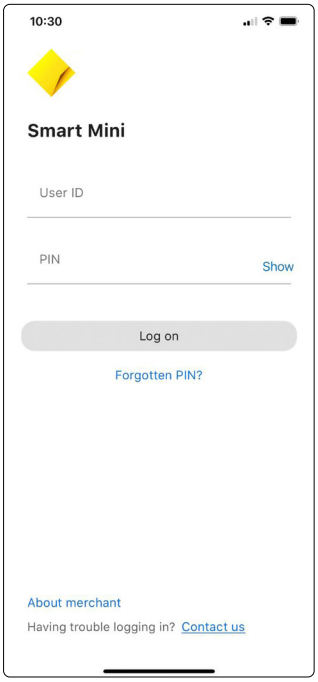
1. Insert dock provided USB charging cable into plug adapter
2. Insert USB adapter into wall socket
3. Connect the USB-C end to the port found beneath the dock
4. When charging, a white LED light will flash.

NOTE: You can use your reader while it's charging. It takes around 2 hours to fully charge the reader if not in use.

If you leave the Smart Mini turned off for extended periods of time, it can lose charge and even stop working altogether. It is recommended that you turn on the Smart Mini and charge it at least every 30 days.

Smart Mini app

First time log in



1. Download the app from the Google Play™ or Apple App Store by searching **Smart Mini**
2. Open the app, enter your User ID and temporary PIN that was emailed to you from **noreply@smartmini.commbank.com.au**
3. Read and accept the Licence Agreement
4. Click on **Request code** to receive a text message to your registered mobile number with your **Activation code** – enter the Activation code (activation code only valid for 30 minutes)
5. Update your PIN to a new 6-digit PIN. This will be used each time you log in to the app.
6. You will be prompted to grant permission to the app to use Bluetooth so that your phone/tablet can connect to the reader. Allow by selecting **OK**.

Pairing

1. Turn on Bluetooth on your phone/tablet via device settings
2. Ensure your reader is charged by connecting it to the charging dock or directly with the USB Micro B charging cable provided
3. Turn your reader on by holding down the power button. A sound should play when it is successfully turned on and off.

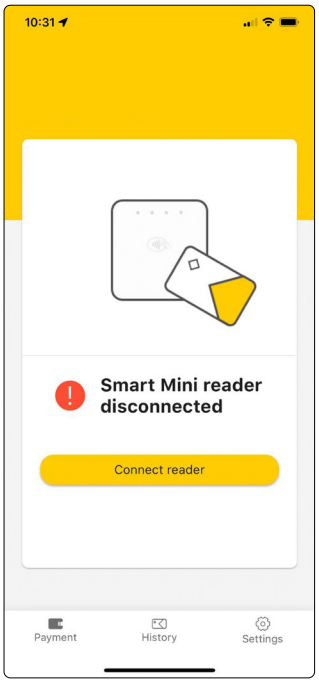
   NOTE: Turn your reader on before launching the Smart Mini app.
4. Launch the Smart Mini app and select **Connect reader** to pair your reader to your device.

   NOTE: Alternatively, Settings > Reader settings > Connect reader
5. You will be prompted to grant permission for the app to access the camera and location. Allow by selecting **OK**.
6. Scan the barcode located on the back of your reader

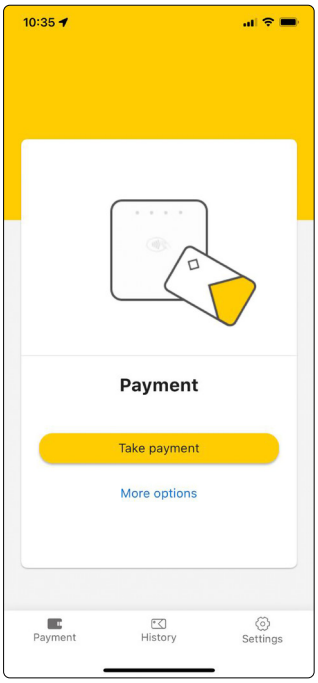
   NOTE: Pairing for the first time may take up to 5 minutes.
7. A successful pairing will show a white stable LED light on your reader and the payment tab on your app screen.

   NOTE: An error message will show if your Smart Mini reader is disconnected.

Disconnected



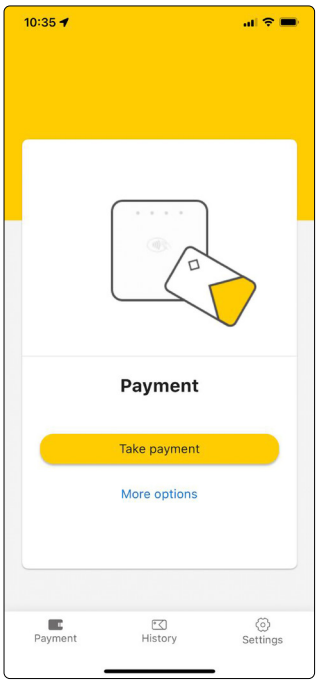
Connected

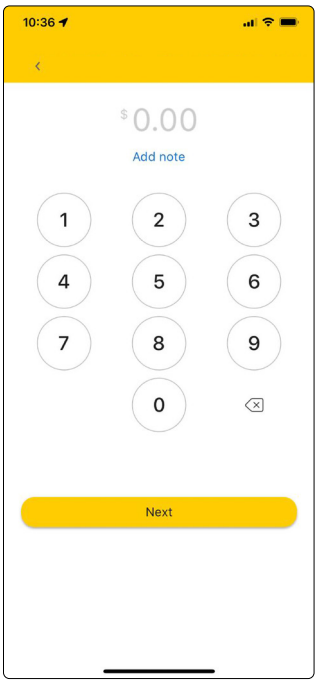


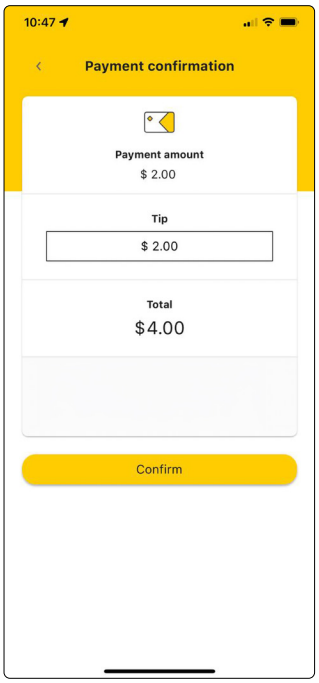
Smart Mini app

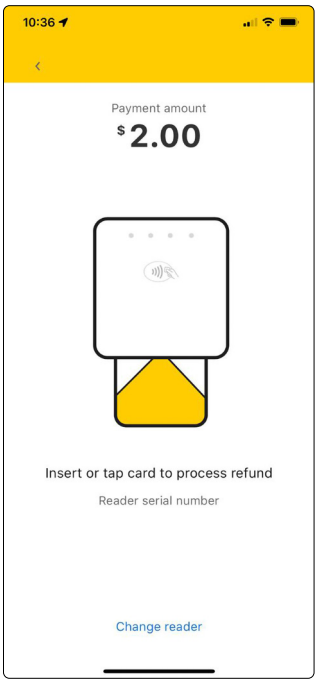
Taking a payment

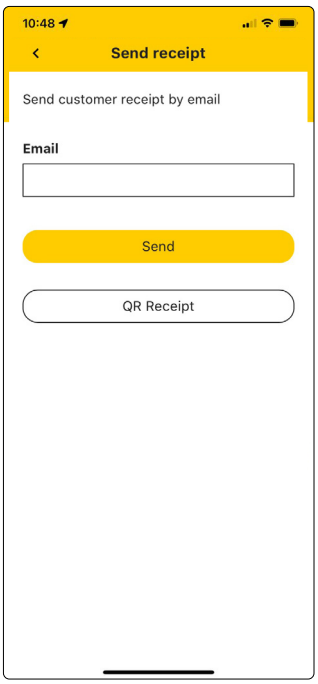
1. Ensure your reader is paired to your mobile device.
2. Select **Take payment** and enter the amount. Select **Add note** if you wish to add a payment description.
3. Select **Next** when the payment is ready to be taken.
4. Review payment and select **Confirm.**
5. Present your mobile device to the customer to show payment amount.
6. Prompt the customer to present their card or device to the reader and hold until they hear a beep.
7. If a card is inserted, the device will prompt to remove the card from the chip card slot.
8. If the customer requires a receipt, there are two digital receipt options (email or QR code).
    - Email: Enter the customer's details and select Send.
    - QR code: Select **QR Receipt** and present your mobile device to the customer for them to scan.
9. A success screen will show when the payment has been successfully processed. You may select **View in sales history** or **Next payment**.

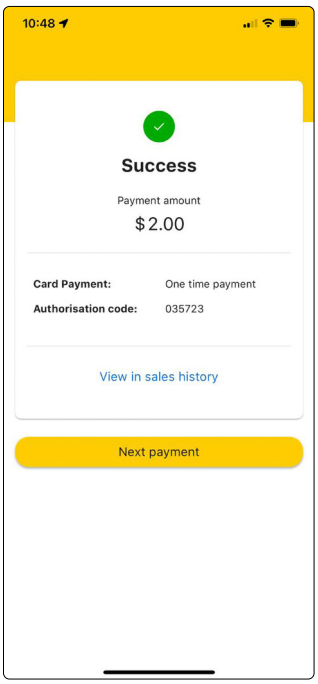






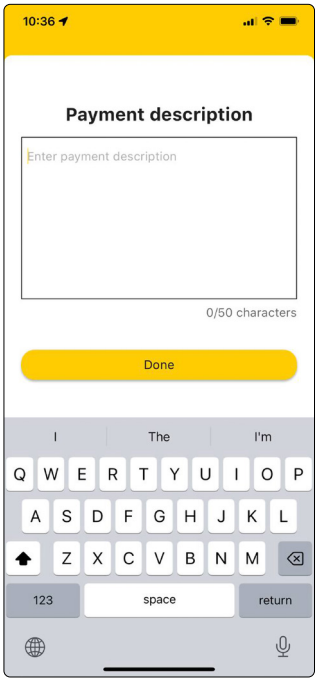






Adding a payment description

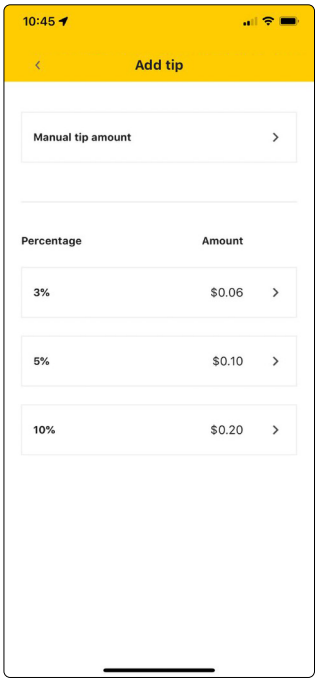
- You can add a description of up to 50 characters to your transactions, to be recorded within your transaction history
- To add a description, select **Add note** after entering the transaction amount.



Tipping

- Tipping offers your customers the option of adding a tip to their purchase
- When presenting customers with the Payment confirmation screen, they can select **Enter tip amount**

  NOTE: Tipping will only be available to the customer if it has been enabled in the Smart Mini Hub under the Admin tab.
- This will allow a customer to enter a manual tip amount ($ value) or a preselected % amount
- This amount will then be added to the total presented on the **Payment confirmation** screen.

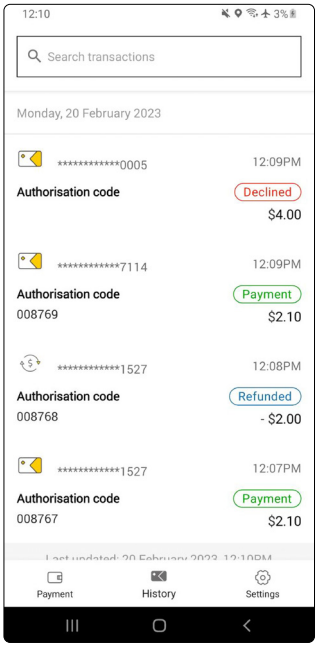


Re-issuing a receipt

Search the transaction in the **History** screen using any of the below fields:

- The last 4 digits of the payment card the customer used for the original purchase/ transaction
- The payment reference number (Transaction ID) provided on the receipt (if available)
- The approval code provided on the receipt (if available).

Click on the original transaction, and select **Resend receipt**. Enter the customer's email address for a digital copy of the receipt.



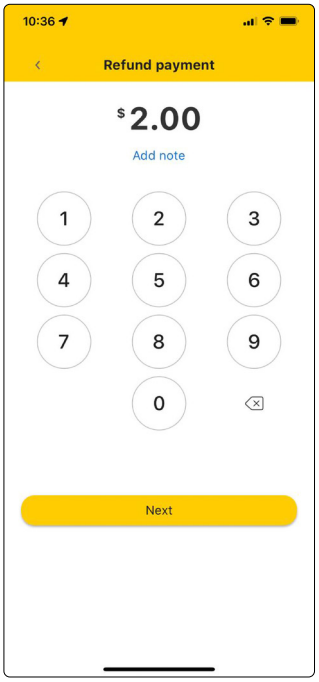
Refunds

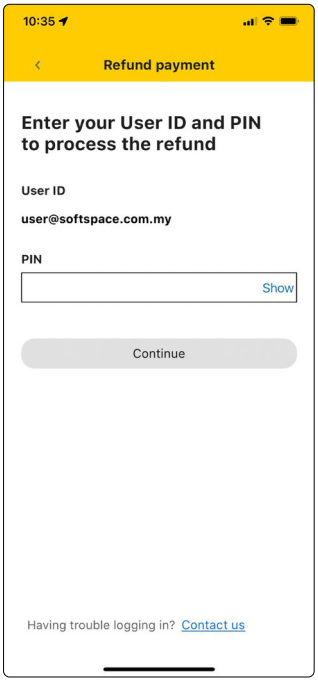
There are two ways to process refunds:

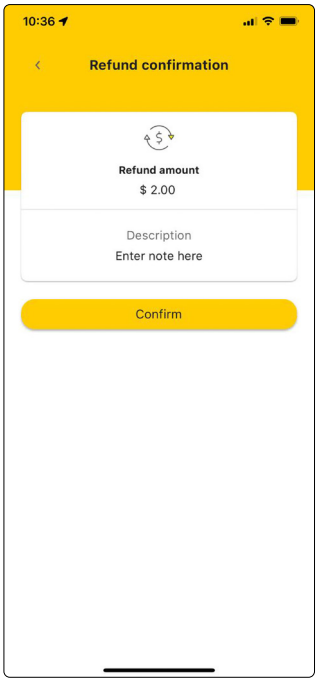
Refund from Transaction History screen

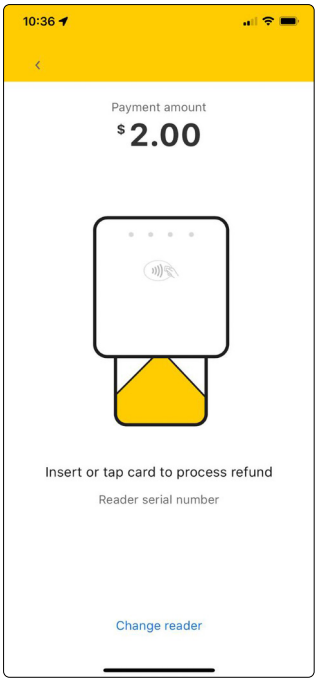
1. Navigate to the **History** tab of the app
2. Search for the customer's specific transaction by searching:
   - The last 4 digits of the payment card they used for the original purchase/transaction
   - The payment reference number (Transaction ID) provided on the receipt
   - The approval code provided on the receipt
3. Select the transaction
4. Select **Refund payment** and enter the amount
5. Select **Add note** if you wish to add a refund description then select **Next**
6. Enter your PIN and select **Continue**.

   NOTE: Merchant director credentials may be required if the refund amount exceeds the User's refund limit
7. Review details and select **Confirm**
8. The customer can proceed by tapping or inserting the card used for original payment to your reader and hold until they hear a beep
9. If the customer requires a receipt, enter the customer's email address and select **Send**. Alternatively, select **Skip**.
10. A success screen will show when the refund has been successfully processed. You select **View in sales history** or **OK**.







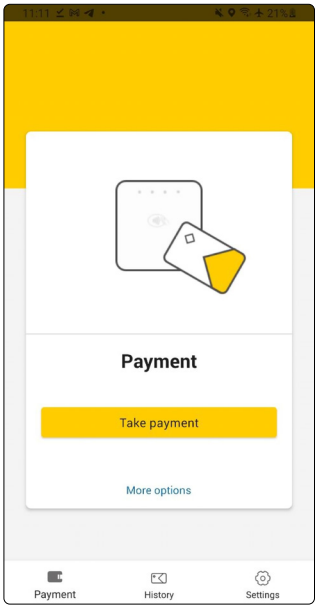


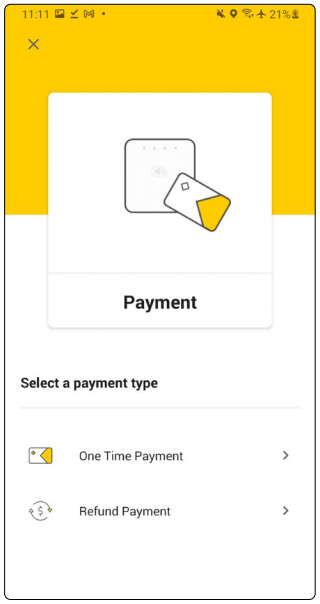
Smart Mini app

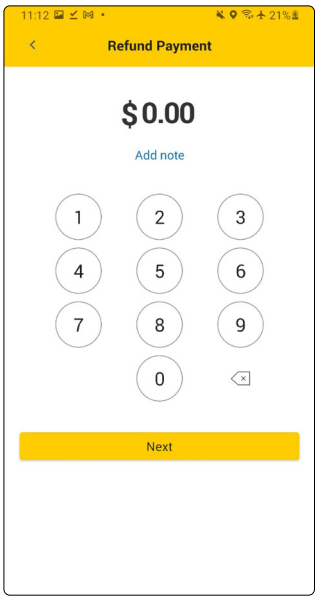
Refund using manual input

1. Navigate to the **Payment** tab of the app
2. Select **More options**
3. Select **Refund payment** and enter the amount
4. Select **Add note** if you wish to add a refund description then select **Next**
5. Enter your PIN and select **Continue**.

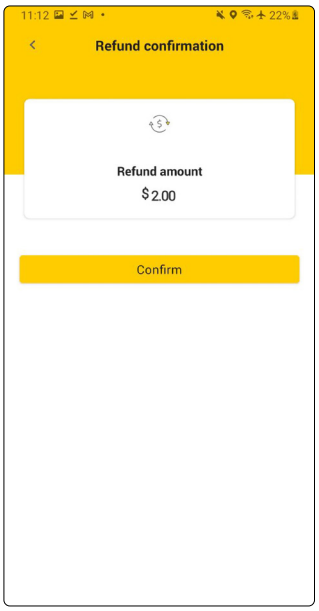
   NOTE: Merchant director credentials may be required if the refund amount exceeds the User's refund limit
6. Review details and select **Confirm**
7. The customer can proceed by tapping or inserting the card used for original payment to your reader and hold until they hear a beep
8. If the customer requires a receipt, enter the customer's email address and select **Send**. Alternatively, select **Skip**.
9. A success screen will show when the refund has been successfully processed. You select **View in sales history** or **OK**.

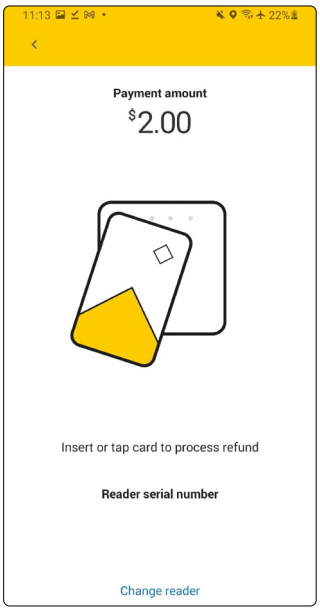




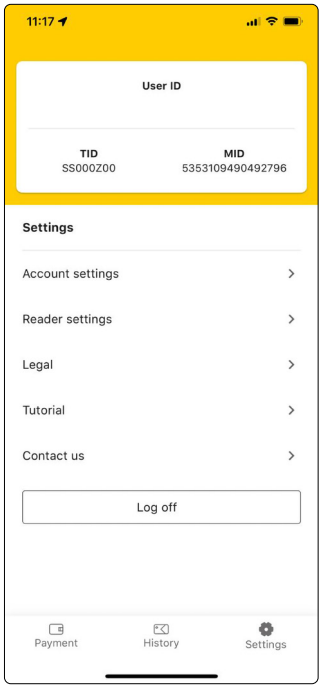








Settings



The setting tab enables you to view your User ID, Terminal ID (TID) and Merchant ID (MID) as well as alter your app preferences.

Account settings

- Enable login using biometrics (FaceID/TouchID/Face Authentication)

NOTE TO MERCHANT DIRECTOR: If there are multiple users sharing a personal device, please be aware that all enrolled biometrics will be able to access all other applications on the device requiring biometric for login. In this scenario, you could consider relying on only using User PIN for login.

Reader settings:

- Check battery level
- View reader version and serial number
- Connect or disconnect reader

Legal:

- View privacy statement
- View licence agreement

Tutorial:

- Navigate the homepage and payment screen

Contact us:

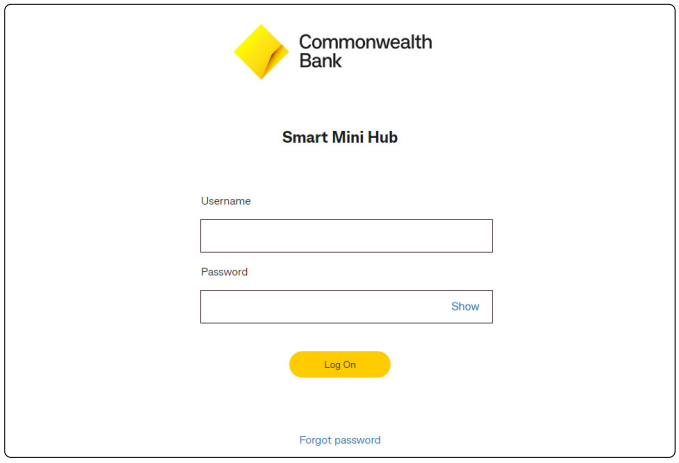
- Find our contact details here

Smart Mini Hub

First time log in

Activating your Smart Mini Hub account:

1. You would have received separate log in credentials for the Smart Mini Hub via email, these emails are sent from **noreply@smartmini.commbank.com.au**
2. Using the link supplied in the email, log in using the username and temporary password provided
3. You will be prompted to update your password upon logging in.

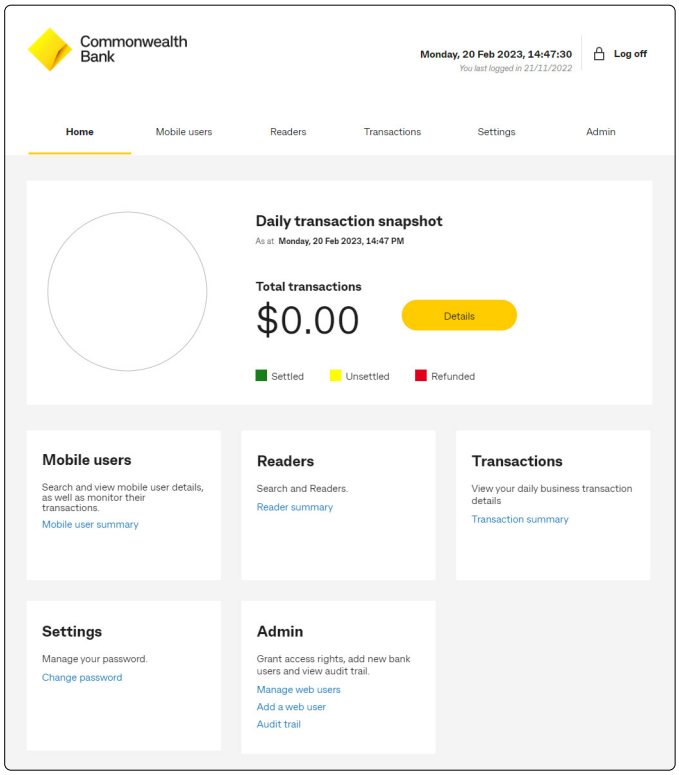


Home

Your daily business transactions snapshot at a glance.

View your:

- Total transactions
- Settlements
- Pending statements
- Refunds



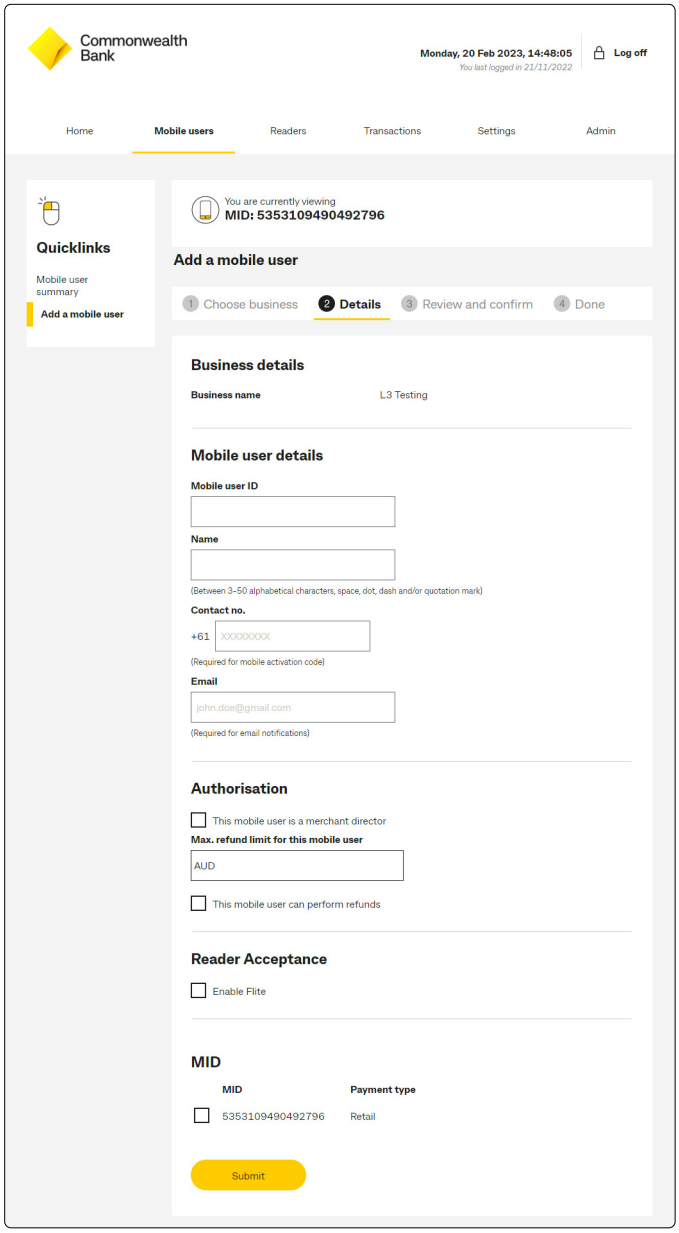
Mobile users

Add a mobile user

Create additional user accounts for team members (to allow for separate logins), by following these steps:

1. Select **Mobile users**
2. Select **Add a mobile user** from the **Quicklinks** on the left
3. Enter a desired **Mobile user ID** for app log in
4. Enter a name or reference word to be displayed within the app
5. Enter your team member's mobile phone number and email address.
   NOTE: This email address will be used for your team member to receive their user ID and temporary PIN, mobile activation code, and used for any future forgotten password requests
6. Set authorisations for your team member:
   - Tick the box if this mobile user is a merchant director. If mobile user is not merchant director, set a maximum refund limit (eg. $100).
   - Tick the box if this mobile user can perform a refund
7. Tick the box under Reader Acceptance to enable Flite
8. Select the MID/s (Merchant ID) where your team member will be using the app and reader
9. Select **Submit**
10. Review request and select **Confirm**
11. A confirmation screen will appear stating that a new mobile user has been added. Your team member will:
    - Receive an email confirming their user details (Mobile user ID, temporary PIN)
    - Receive an activation code upon successfully entering their user ID and temporary PIN

      NOTE: activation code is valid for 30 minutes



Smart Mini Hub

Edit/suspend/reinstate a mobile user

1. Select **Mobile users**
2. Select **Mobile user summary** from the **Quicklinks** on the left to view all users

To edit user:

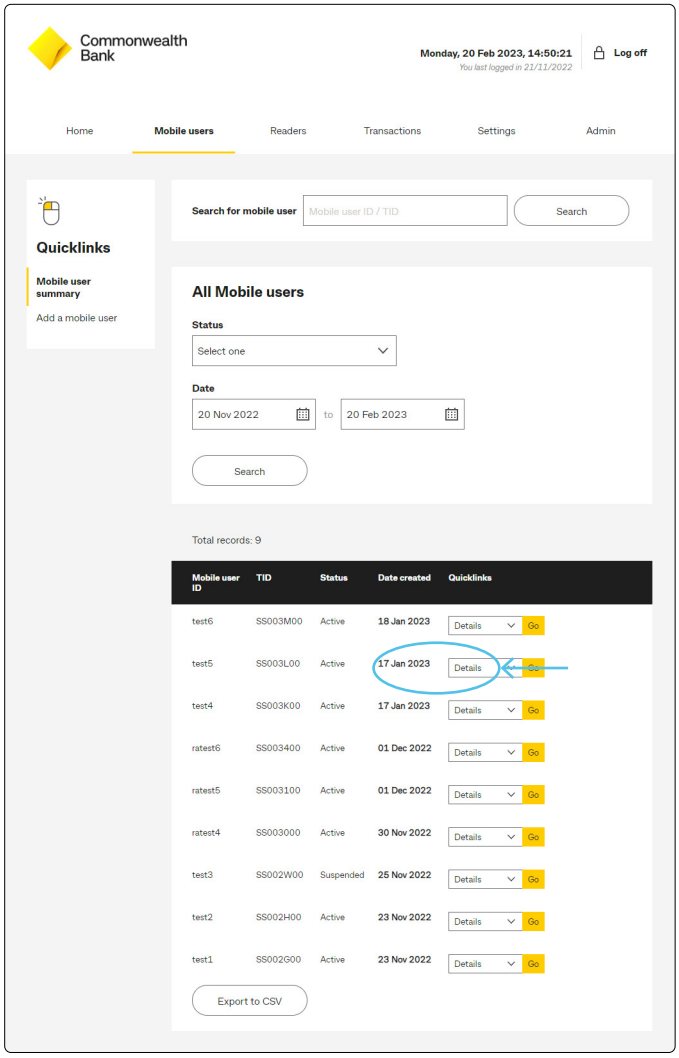
1. Select **Details** from the drop down next to the intended Mobile user ID and select **Go**
2. Select **Edit** next to mobile user details to edit Mobile user details, authorisation or refund limits.
3. Select **Submit**

To suspend user:

1. Select **Suspend Mobile user access** from the drop down next to the intended Mobile user ID, and select **Go**
2. Select the reason from the drop down and enter description
3. Select **Submit**

To reinstate user:

1. Select **Reinstate Mobile user access** from the drop down next to the intended Mobile user ID, and select **Go**
2. Select the reason from the drop down and enter description
3. Select **Submit**



Resetting mobile user PIN for Smart Mini app

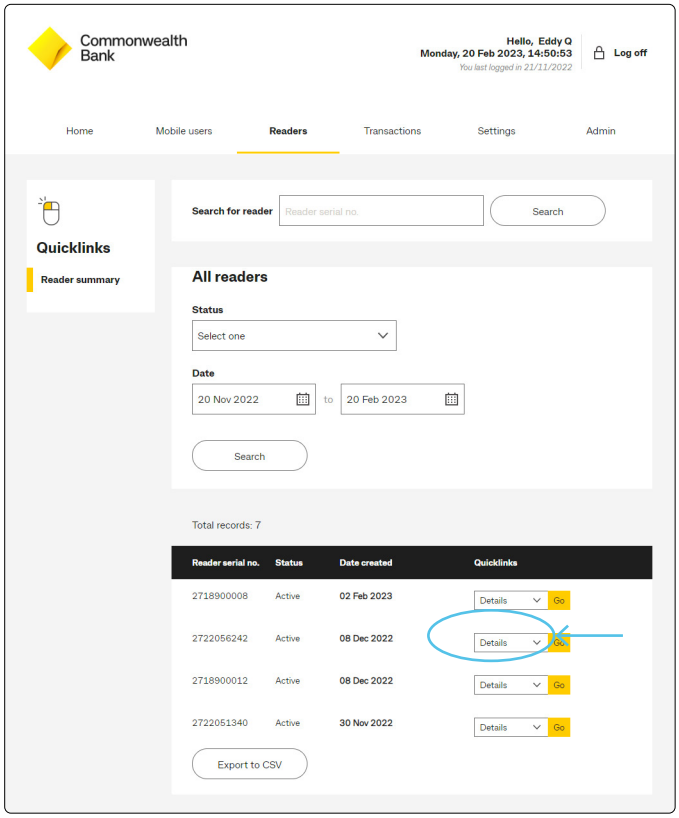
1. Select **Mobile users**
2. Select **Mobile user summary** from the **Quicklinks** on the left to view all users
3. Select **Details** from the drop down next to the intended Mobile user ID and select **Go**
4. Scroll to the bottom of the page and select **Reset user PIN**
5. Select **Continue** to send an activation email to the mobile user
6. A temporary PIN will be sent to the email address associated to the mobile user profile on the Smart Mini Hub.

How many users can have administrator (merchant-director) access?

There is no limit to the number of mobile users with merchant-director access.

NOTE: To minimise the risk of fraudulent activity (i.e. unauthorised refunds), you should consider limiting the number of mobile users with merchant-director access.

Readers



Edit/suspend/reinstate a mobile user

View your reader summary and suspend/reinstate your reader.

1. Select **Readers**
2. Select **Reader summary** from the **Quicklinks** on the left to view all readers

To suspend reader:

1. Select **Suspend reader** from the drop down next to the intended Reader serial no. and select **Go**
2. Select a reason from the **Reason** drop down and enter description
3. Select **Submit**
4. You will see a confirmation screen and have the option to email this to yourself.

   NOTE: It is recommended to keep this confirmation for your records.

To reinstate reader:

1. Select **Reinstate reader** from the drop down next to the intended Reader serial no. and select **Go**
2. Select the reason from the drop down and enter description
3. Select **Submit**

Smart Mini Hub

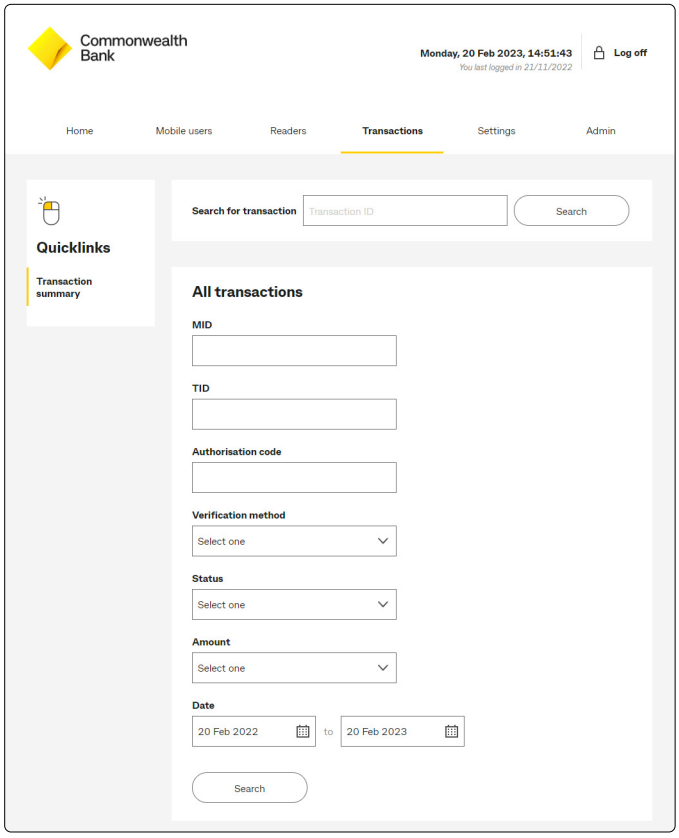
Transactions

View your transaction summary.

Access sales or refunds history by entering the transaction details. Then select **Search**.

Additional detail on the transaction can be viewed by selecting ‘Details’ next to the relevant transaction.

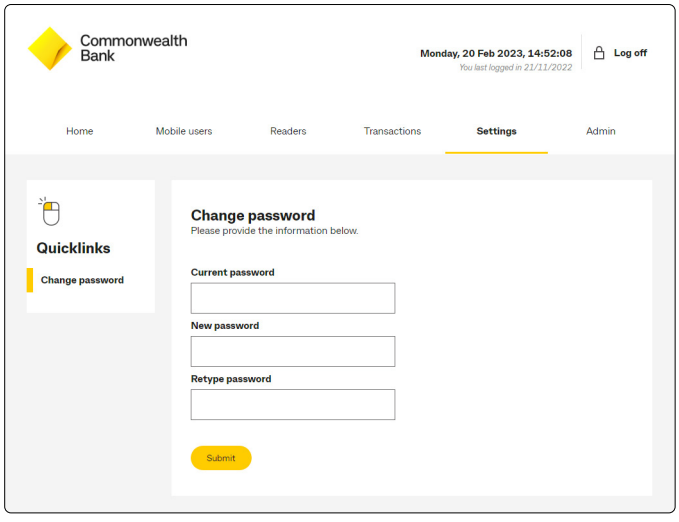
You have the option to export to CSV.



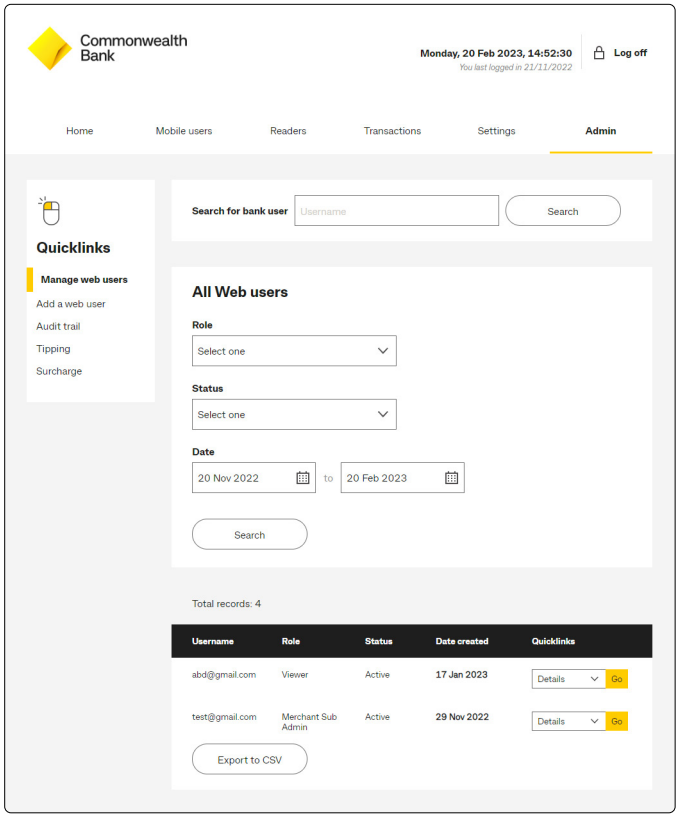
Settings

Change your current Smart Mini Hub password.

Enter your current password, input a new password and then retype your new password. This new password will be active once you select **Submit**.



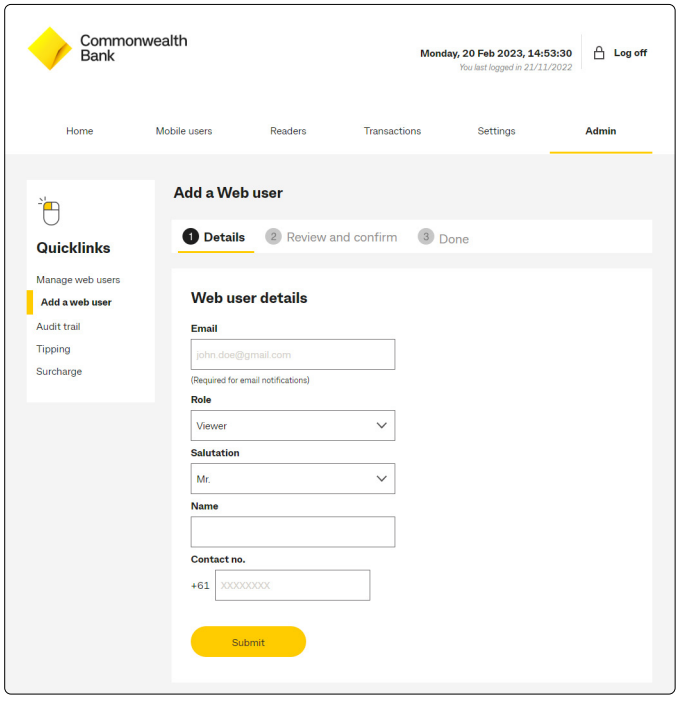
Admin



Manage Web users

View, edit or suspend your existing web users details by following these steps:

1. Select **Manage a web user** from the **Quicklinks** on the left
2. To view or edit, select **Details** from the drop down next to the intended username and select **Go**
3. To suspend, select **Suspend Bank user access** from the drop down next to the intended username and select **Go**



Add a web user

Create additional hub accounts for team members (to allow for separate logins), by following these steps:

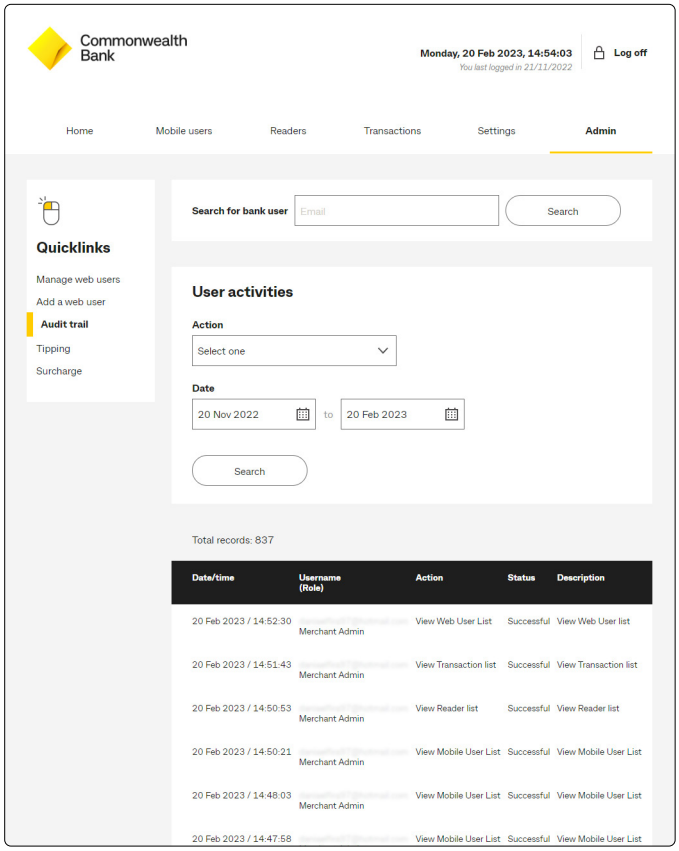
1. Select **Add a web user** from the **Quicklinks** on the left
2. Enter the email address the user will use to log in to the Smart Mini Hub
3. Select their role type:
   - **Merchant Sub Admin:** perform operations within the Smart Mini Hub (i.e., edit company, mobile user & reader details or manage settlements & transactions)
   - **Viewer:** read-only access to the Smart Mini Hub.
4. Enter their contact information

   NOTE: the user will be sent a one-time activation code to log in to the Smart Mini Hub
5. Select **Submit**
6. Review request and select **Confirm**
7. You should then see the user added to the list of web users on the **Manage web users** screen.

Smart Mini Hub

Audit trail

Track user activity within the Smart Mini Hub by selecting an action, the date and select **Search**.

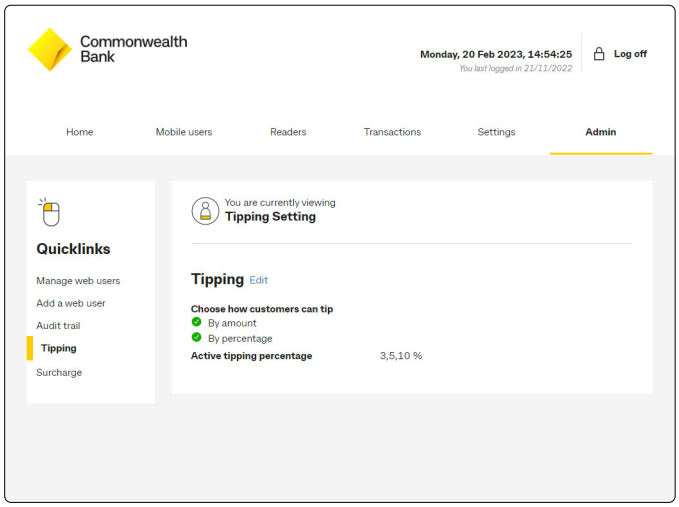


Tipping

View your current tipping settings.

To configure tipping preferences:

1. Select **Tipping** from the **Quicklinks** on the left
2. Select **Edit**
3. Select one or both of the check boxes shown:
    - Tick the **By amount** box to allow your customers to enter a $ amount tip
    - Tick the **By percentage** box if you would like to pre-set various percentage values for your customers to select – enter up to 4 percentage values separated by commas, i.e. 5,10,15,20
4. Select **Next** and review the details carefully
5. Select **OK**
6. Close and relaunch the Smart Mini app for the tipping changes to take effect



Troubleshooting & Support

Have not received Smart Mini login details

Your User ID and temporary PIN is emailed to you from noreply@smartmini.commbank.com.au. Please ensure you check your SPAM folder.

If you still cannot locate the email, call our Merchant Helpdesk on **1800 230 177**.

Have not received Smart Mini reader and/or dock

Your Smart Mini hardware is sent by Startrack Courier and should arrive within 5-7 working days.

If you still have not received it, call our Merchant Helpdesk on **1800 230 177**.

Unable to pair your Smart Mini reader

If the Bluetooth connection to your reader disconnects:

1. Check that Bluetooth is still enabled in your device settings and that no other Bluetooth device is connected
2. Check that the reader is turned on and is fully charged by lightly pressing the power button to reveal the LED lights on the reader (four white lights indicates full battery).
3. Quit the app from your mobile device by closing the Smart Mini app
4. Re-open the Smart Mini app and proceed with re-pairing your reader.

If pairing issues persist, call our Merchant Helpdesk on **1800 230 177**.

Unable to turn on Smart Mini reader

If your Smart Mini reader has been charged but still will not turn on, the internal battery may be damaged, and the reader will need replacement.

If you leave the Smart Mini turned off for extended periods of time, it can lose charge and even stop working altogether. It is recommended that you turn on the Smart Mini and charge it at least every 30 days.

If you still require help, call our Merchant Helpdesk on **1800 230 177**.

Troubleshooting & Support

Forgotten user password/PIN

Forgotten password for Smart Mini Hub

On the Smart Mini Hub log in screen, select **Forgot password**. You will be prompted to enter your user ID and email address associated with your account.

NOTE: To reset the password on behalf of a team member, you can do so via the Smart Mini Hub. Admin > Manage web users (within Quicklinks) > Details (from the drop down) > Go > Reset Password

Forgotten PIN for Smart Mini app

On the Smart Mini app log in screen, select **Forgotten PIN**? You will be prompted to enter your user ID and email address where a temporary user PIN will be sent.

Note: To reset the PIN on behalf of a team member, you can do so via the Smart Mini Hub. Mobile users > Mobile user summary (within Quicklinks) > Details (from the drop down) > Go > Reset user PIN. A temporary PIN will be sent to the email address associated to the team member's mobile user profile on the Smart Mini Hub.

Login access to the Smart Mini App is suspended

If the account is suspended, it may be because the incorrect password has been entered too many times.

To reset the password, the authoriser can unsuspend the Mobile User and reset the password from the Smart Mini Hub.

If you still require help, call our Merchant Helpdesk on **1800 230 177**.

The Smart Mini App logged me out

This could be as a result of:

- The Mobile User has not used the app for more than 24 hours
- The Mobile User account may have been used to log into another device
- A service restart has led to a session timeout
- The users' phone is set to 'Battery Optimisation' (Android) or 'Low Battery Mode' (iOS), which logs users out from open apps to help preserve the battery.

It is recommended that the user does not enable Low Power Mode or Battery Optimisation to ensure the app is not frequently logged out.

iOS – Low Power Mode
Instructions on how to adjust the iOS Low Power Mode can be found **here**.

Android – Battery Optimisation
Instructions on how to adjust the Android Battery optimisation can be found **here**.

Troubleshooting & Support

Problem taking a payment?

Please retry processing the payment or otherwise contact **Merchant Helpdesk** on **1800 230 177** and quote the error message shown on screen.

Common error messages:

Error Message	Cause	Action
Service is currently not available. Please try again later. (9996)	Internet connection (mobile or Wi-Fi) is not stable.	Attempt to gain a stronger connection and shut down the app completely. Log back in and reattempt the action.
Transaction Failed	The bank has returned the message 'Transaction Failed' when processing the transaction	Retry with existing card. If the card is still not working, try with another card.
Transaction Declined	The bank has returned the message 'Transaction Declined ' when processing the transaction	Retry with existing card. If the card is still not working, try with another card.
An error has occurred. Please remove the card and try again.	The transaction has timed out.	Retry with existing card. If the card is still not working, try with another card. If problem persists, check the Internet connectivity.
Please insert card instead	A contactless transaction has not been successful	Ask the cardholder to try again using the same card and hold it against the reader until the payment completes. If the card is still not working, insert the card rather than tap it. If problem persists, try with another card.

Troubleshooting & Support

Smart Mini LED indicators

	LED Indication	Description
	No LEDs illuminated	The reader is off
	All four LEDs are illuminated	The reader is fully charged
	One flashing white LED while plugged in to charging cord	The reader is charging
	One flashing white LED every 3 seconds	The reader is not paired
	One stable white LED	The reader is paired
	One stable red LED	The reader has low battery
	One flashing red LED and one stable white LED	The Bluetooth Pairing connection has been cleared
	One flashing red LED and one flashing white LED	The reader has been tampered and needs replacement

Caring for your Smart Mini reader and dock

It is your responsibility to care for your reader and dock as per the Merchant Agreement. This includes, and is not limited to:

- Protecting the reader and dock from water or heat damage
- Keeping the reader and dock in a secure place when in use/not in use.

How to recycle your Smart Mini hardware

If you wish to dispose of your Smart Mini hardware, we encourage you to follow your local council e-waste guidelines. A list of recycling centres and additional information can be found on the DCEEW's website:
https://www.dcceew.gov.au/environment/protection/waste/consumers/recycling-drop-off

Alternatively you can drop it off at a CommBank branch or contact the CommBank 24 hour Merchant Helpdesk on **1800 230 177** to arrange a secure disposal.

Other issues

Please call our Merchant Helpdesk on **1800 230 177** and quote the error code shown on-screen, as well as screenshots of the issue if possible.

Troubleshooting & Support

Accessibility

VoiceOver and Talkback accessibility features are available on iOS and Android devices, and can be easily activated for Smart Mini.

These accessibility features offer audible descriptions of what is displayed on your mobile device screen along with changing the gestures used to control your device.

To access VoiceOver for iOS:

1. On your device, open **Settings**
2. Select **Accessibility** > **VoiceOver**
3. Turn **VoiceOver** on or off
4. Select **Ok**.

For further information please visit Apple Help centre:
support.apple.com/en-gb/guide/iphone/iph3e2e415f/ios

To access Talkback for Android:

1. On your device, open **Settings**
2. Select **Accessibility** > **TalkBack**
3. Turn **TalkBack** on or off
4. Select **Ok**.

For further information please visit Android Help Centre:
support.google.com/accessibility/android/answer/6006564?hl=en&ref_topic=6007234

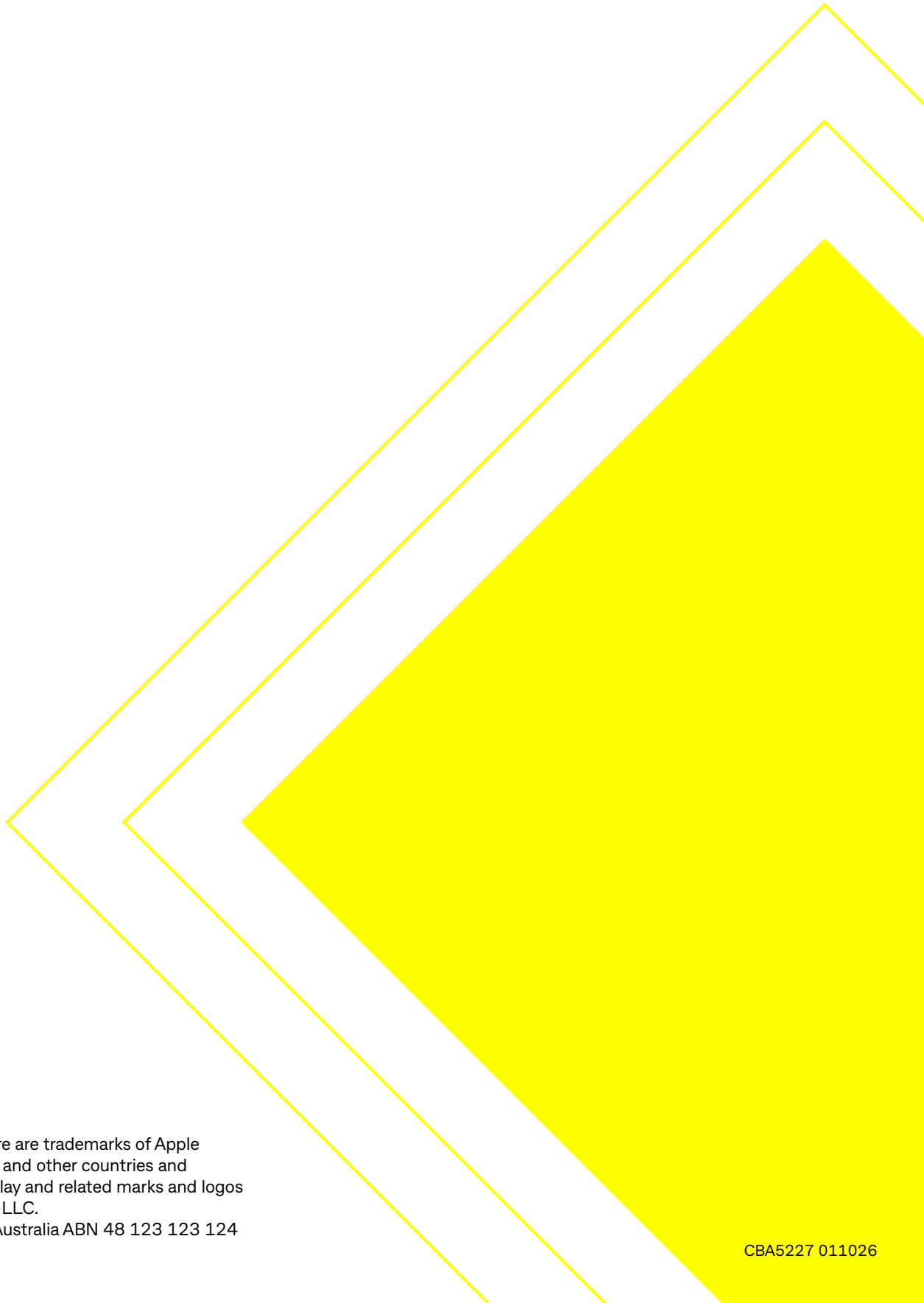
Warranty and Returns

CommBank provides a limited warranty for your Smart Mini reader.

For details on warranty and claims, visit **commbank.com.au/smart-mini-warranty**

Contact Us

For support, please contact the CommBank 24 hour Merchant Helpdesk on **1800 230 177**.



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