Commonwealth Bank

Smart Accessibility Guide

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Accessibility

At CommBank, our goal is to be both Australia's most accessible and inclusive bank. In order to achieve this, we are focused on delivering products that support the diverse needs of all our customers.

Smart has a number of accessibility options on the terminal to assist customers with navigating the touch screen selection and securely processing a transaction.

The tactile indicators on the white screen overlay are designed to help customers orient themselves with the screen.

On the 'Present Card' screen a customer or merchant can select the yellow accessibility icon to enable accessibility options:

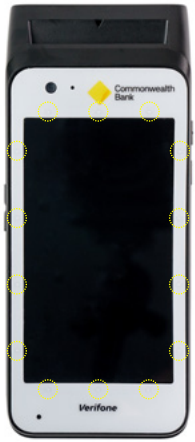


1. Different colours options
2. Enlarged text
3. Voice to text

Customers can also simply double tap the on the 'Present Card' screen to enable voice to text.

Tactile indicators

The yellow circles on this image show where the 14 tactile indicators are located.



Accessible navigation

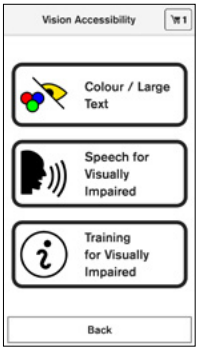
Card presentation screen



- Assistance function menu can be accessed by tapping the yellow icon.
- Accessibility Mode can also be enabled by either double tapping anywhere on the screen or pressing the tactile accessibility button on the right side of the terminal. Once enabled, the screen prompts will be read aloud to the customer.

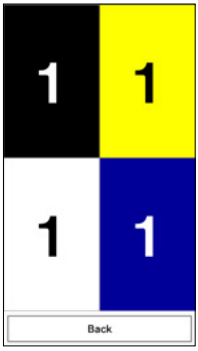
NOTE: The option selected here (double-tap on screen vs. the use of the tactile accessibility button) will remain in effect throughout the rest of the transaction.

Assistance function menu



This menu allows a selection of the 'Vision Accessibility' options:

- 'Colour/Large Text': Selecting this option will present a screen with colour & contrast combinations.
- 'Speech for Visually Impaired': This option will enable Accessibility Mode (i.e. speech) and allow the customer to select their preferred confirmation mode.
- 'Training for Visually Impaired': This option will allow the customer to partake in a training exercise where they can become familiar with the PIN mechanisms, etc.

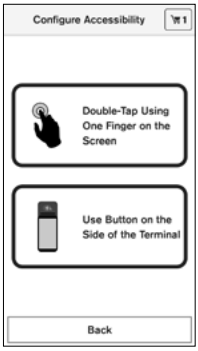


NOTE: If Colour/Large Text option is selected a new screen is presented showing the four colour options available: black, yellow, white and blue.

Configure Accessibility menu

The ‘Configure Accessibility’ menu is displayed when ‘Speech for Visually Impaired’ is selected. It allows a customer to select the best confirmation method for menu selection and PIN entry while in Accessibility Mode:

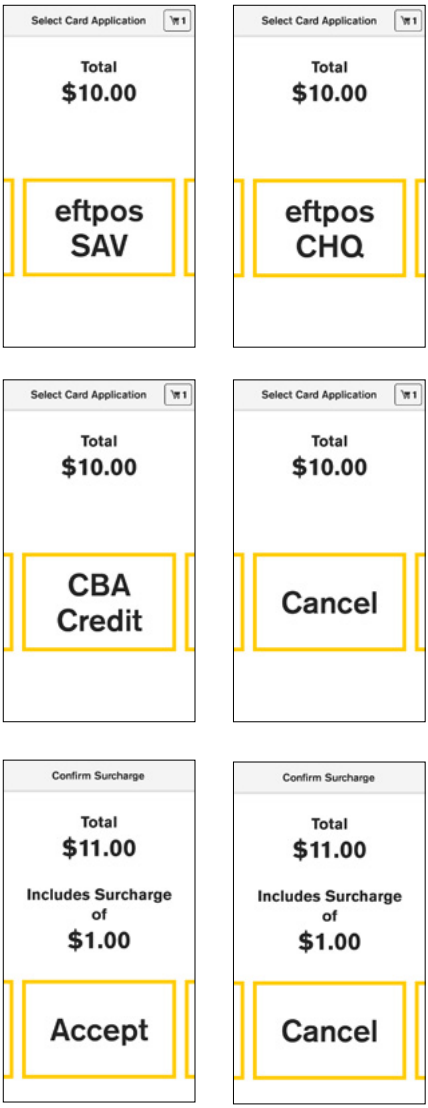
- Double-tap on screen.
- Top button on the right side of the terminal.



Account selection screen

When the Accessible Mode navigation is enabled, the standard set of buttons for account selection will be replaced by a payment card carousel where a single payment card option is shown and vocalised at any given time.

- The customer is able to swipe left or right to reveal the next payment card option and hear the options vocalised.
- Confirmation of the selected payment card option is done by double-tapping anywhere on the screen or pressing the tactile accessibility button on the right side of the terminal. The method used is selected at the card presentation screen.
- A 'Cancel' option is also available. Selecting the 'Cancel' option aborts the transaction.
- An 'Accept' option may also appear where a transaction includes a surcharge amount.



Accessible PIN Entry

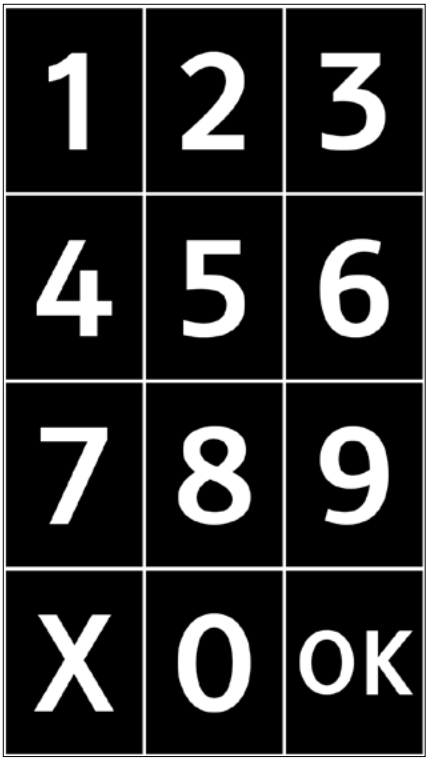
Accessible PIN Entry allows a visually-impaired customer to securely enter a PIN themselves without having to disclose the PIN to the merchant.

The PIN entry screen is purposely left blank, to prevent anyone from seeing what is entered. The terminal will vocalise instructions to securely input PIN entry while in Accessibility Mode.

The Accessible PIN Entry keypad has

a. A standard telephone layout with '1', '2', '3' buttons at the top and 'X', '0', 'OK' buttons at the bottom of the screen.
b. The customer can navigate through the keypad by dragging one finger across and around the screen.
c. The audio feedback will be played when the customer switches to a different key in the keypad.
d. The customer can double-tap anywhere on the terminal screen or press a tactile accessibility button to confirm that key they last navigated to.
e. Once the PIN entry is complete, the customer can navigate to the 'OK' button (in the bottom right corner) and double-tap anywhere on the screen or press the tactile button to confirm.
f. To cancel at any time during PIN entry, the customer can navigate to the 'X' button (in the bottom left corner) and double-tap anywhere on the screen or press the tactile accessibility button to exit the PIN entry screen.
g. The customer will receive audio feedback whether the PIN entered is correct.
h. After two (configurable) consecutive unsuccessful PIN entry attempts in Accessibility Mode, the customer will be taken to the training mode to explore, navigate, and practice digit entry mechanisms with digits that are not exactly their PIN digit sequence.

i. In training mode, the keypad will behave similarly to normal accessible transaction flow, except that the digits will be spoken. To finish training, the customer will navigate to the ‘X’ button in the bottom left corner and double tap anywhere on the screen or press the tactile accessibility button. Upon completion of training, the customer will be presented with ‘Present Card’ screen again.



The image below is an example of how a customer can enter the number ‘3’ on the PIN pad whilst using Accessibility Mode.



NOTE: The image above shows one way a customer can input their PIN using Accessibility Mode. The customer may prefer to input their PIN in their own way.

The image below is an example of how a customer can enter the number ‘8’ on the PIN pad whilst using Accessibility Mode.



NOTE: The image above shows one way a customer can input their PIN using Accessibility Mode. The customer may prefer to input their PIN in their own way.

The image below is an example of how a customer can enter the number ‘5’ on the PIN pad whilst using Accessibility Mode.



NOTE: The image above shows one way a customer can input their PIN using Accessibility Mode. The customer may prefer to input their PIN in their own way.

The image below is an example of how a customer can cancel the transaction by entering ‘X’ on the PIN pad whilst using Accessibility Mode.



NOTE: The image above shows one way a customer can input their PIN using Accessibility Mode. The customer may prefer to input their PIN in their own way.

Accessible PIN Entry Training

During a payment transaction

A visually-impaired customer inexperienced with using the terminal can partake in Accessibility Training (PIN Entry Training), via the yellow accessibility icon and subsequent selection of 'Training for Visually Impaired'.

The training module includes the following sections:

- Introduction of the Accessibility Mode chime, which is played when the 'Present Card' screen is displayed during a transaction. This special chime is used to indicate to the visually-impaired customer that Accessibility Mode is available. The customer will listen to the chime and double tap the screen or press the tactile accessibility button on the right side of the terminal to proceed to the next section of training.
- Training focused on finding and entering digits on the PIN entry keypad. A demo PIN entry keypad will be shown. The customer will be expected to drag one finger on the screen listening to beeps as they navigate to various digits. Digits will be spoken during training (unlike with PIN entry during a transaction). The customer will also be able to practice digit selection utilizing their preferred submission method of double-tapping anywhere on the screen or pressing the tactile accessibility button.

The customer will decide when to exit/complete the training. This can be accomplished by navigating and selecting either the 'X' or 'OK' button.

NOTE: Accessible PIN Entry Training (a.k.a. 'Navigator Training') can be launched at any time using the 'Navigator Training' icon in Android launcher.

What if my customers are uncomfortable using the Accessibility Mode?

Contactless (NFC)

Using the NFC reader on the Smart terminal, customers are able to pay for purchases less than $100 via contactless payment.

Support

For support, please call the dedicated CommBank 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

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