Commonwealth Bank

Smart User Guide

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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

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.

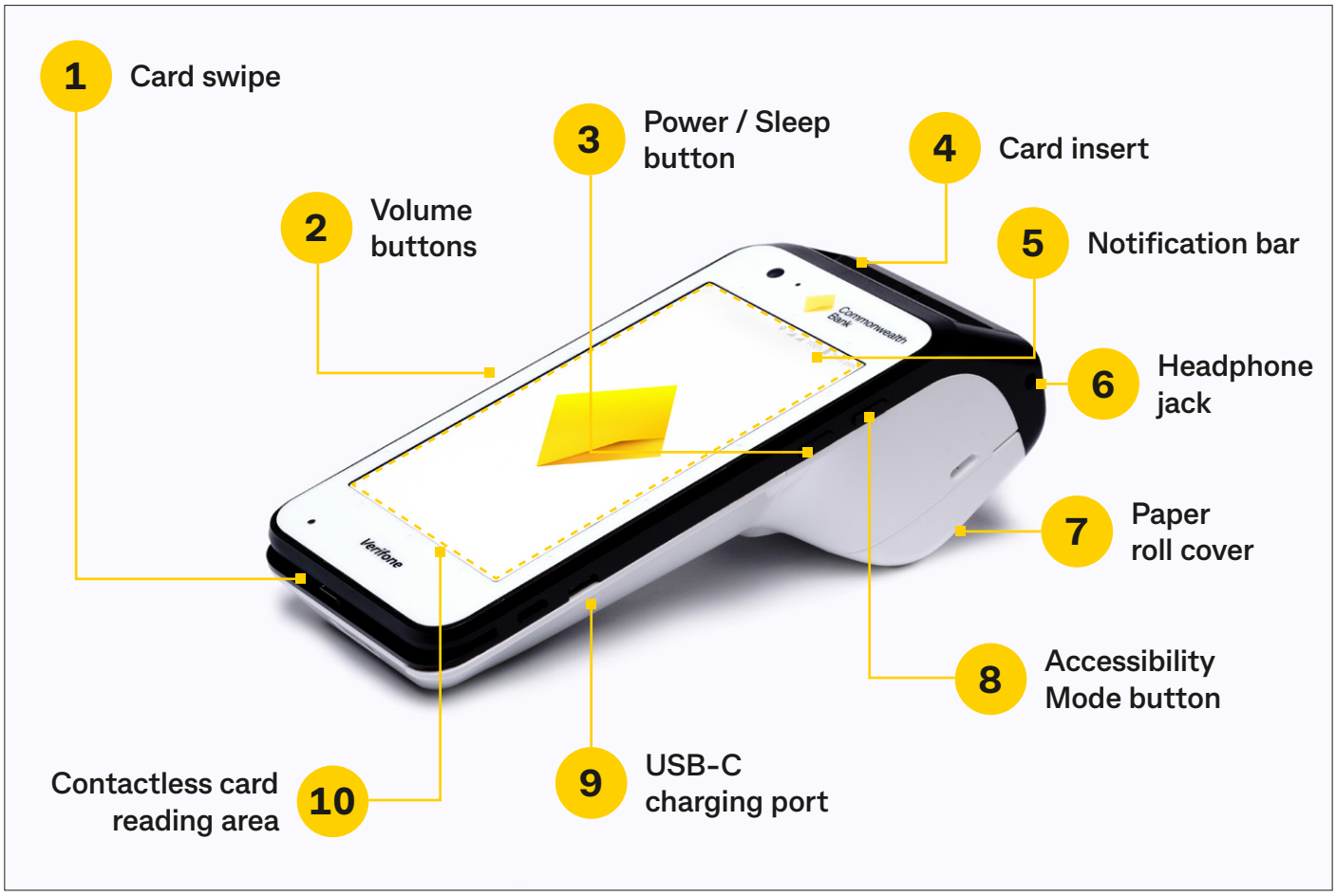
Service Response Time

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/merchantservices**

Getting to know your Smart terminal



1. **Card swipe** – This is where your customers swipe magstripe cards
2. **Volume buttons** – Adjust the volume of sounds and alerts
3. **Power / Sleep button** – Power your Smart terminal off and on, lock and unlock your terminal and wake your terminal from sleep mode
4. **Card insert** – Chip card slot
5. **Notification bar** – See alerts, battery level, connectivity status and more in the bar at the top of the screen. Swipe down from the Notification bar to view the Quick Settings panel
6. **Headphone jack** – Can be used by cardholders making a purchase in Accessibility Mode to assist with hearing audio prompts
7. **Paper roll cover** – Paper roll compartment
8. **Accessibility Mode button** – Pressing the dimple button on the side of the terminal at the 'Present Card' screen will enable Accessibility Mode
9. **USB-C charging port** – Port for a USB-C charging cable
10. **Contactless card reading area** – Customers paying by contactless can tap anywhere on the screen to make payment

Parts and accessories

Terminal cradle



Power only cradle



Communications cradle (optional)





1 Paper receipt rolls

3 USB-C power adaptor

4 Power adaptor (only with communications cradle)

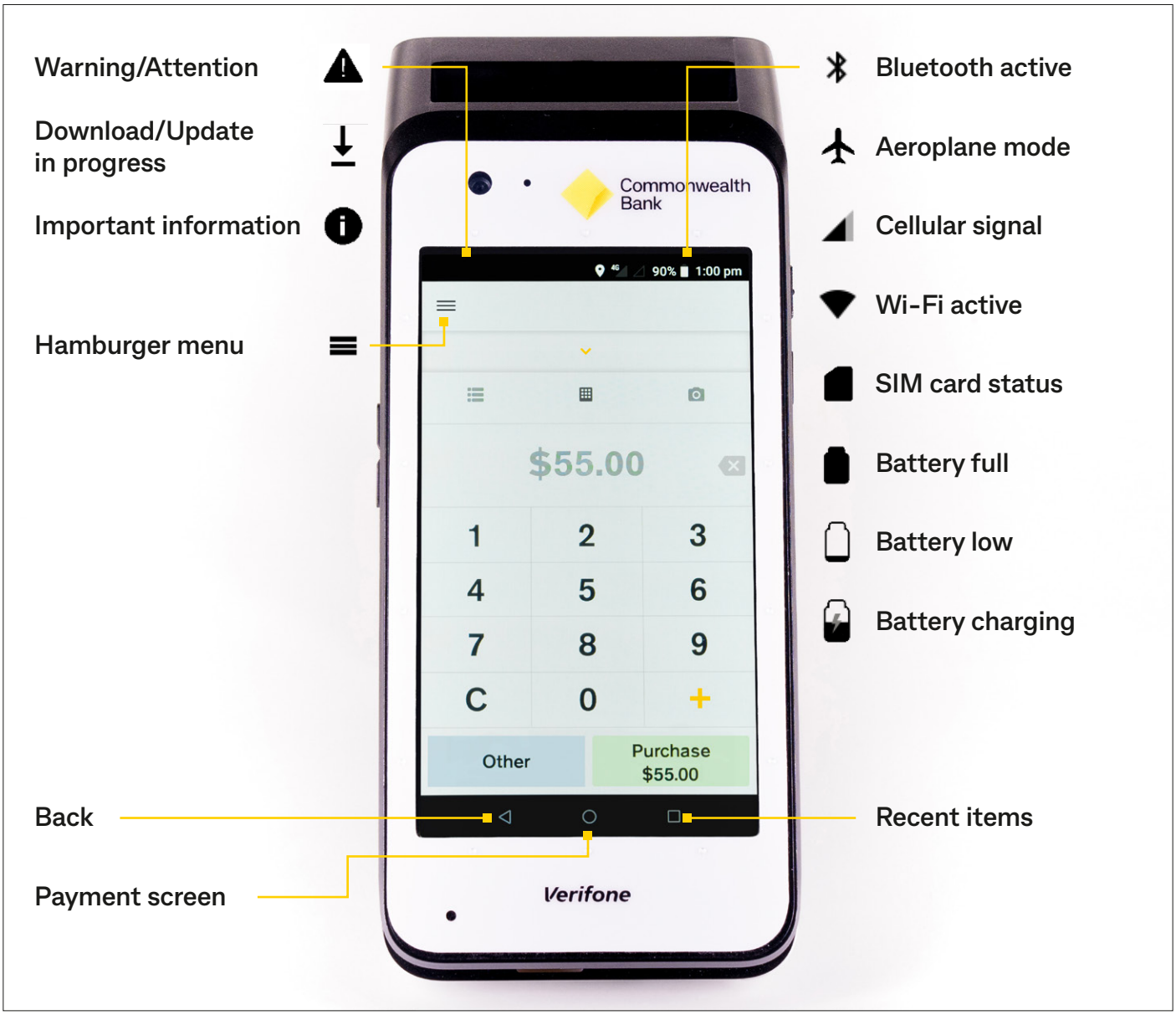
2 USB-C charging cable

5 Ethernet cable (only with communications cable)

Navigation and understanding the status bar

Just like an Android smartphone, your Smart terminal has a full touchscreen that responds to gestures like tapping and swiping:

- **Tap** - Lightly touch items to select or launch them.
- **Swipe** - Lightly drag your finger across the screen to swipe. For example, swipe down from the top of the screen to access the Quick Settings panel.
- **Touch and hold** - Touch and hold items to see more information or open a pop-up menu of options.
- **Drag and drop** - Touch and hold an item, and then move it to a new location.



Key functions

Power on/off and Reboot

Your Smart terminal will come charged and ready to use. Press and hold the Power button on the right side of the terminal to power it on. Your terminal will start up and load the Payment screen.

To power off or restart your terminal, press and hold the Power button for one second and then tap ‘Power Off’ or ‘Restart’.

Manual shutdown

Description

To shutdown or power off the terminal.



User action

Hold the Power button for about one second until the message is displayed on the screen. Touch the ‘Power Off’ selection to turn off.

Lock Mode

The terminal will lock when powered on, after a restart or after six hours of inactivity. To unlock the Smart terminal, press the Power button and swipe up on the screen.

Sleep Mode

Press the Power button to put your Smart terminal into Sleep Mode. To wake the Smart terminal, press the Power button. To save power, your Smart terminal goes into Sleep Mode automatically when you are not using it.

NOTE: To adjust the delay before your Smart terminal goes into Sleep Mode, navigate to Settings > Display > Advanced > Sleep

Key functions

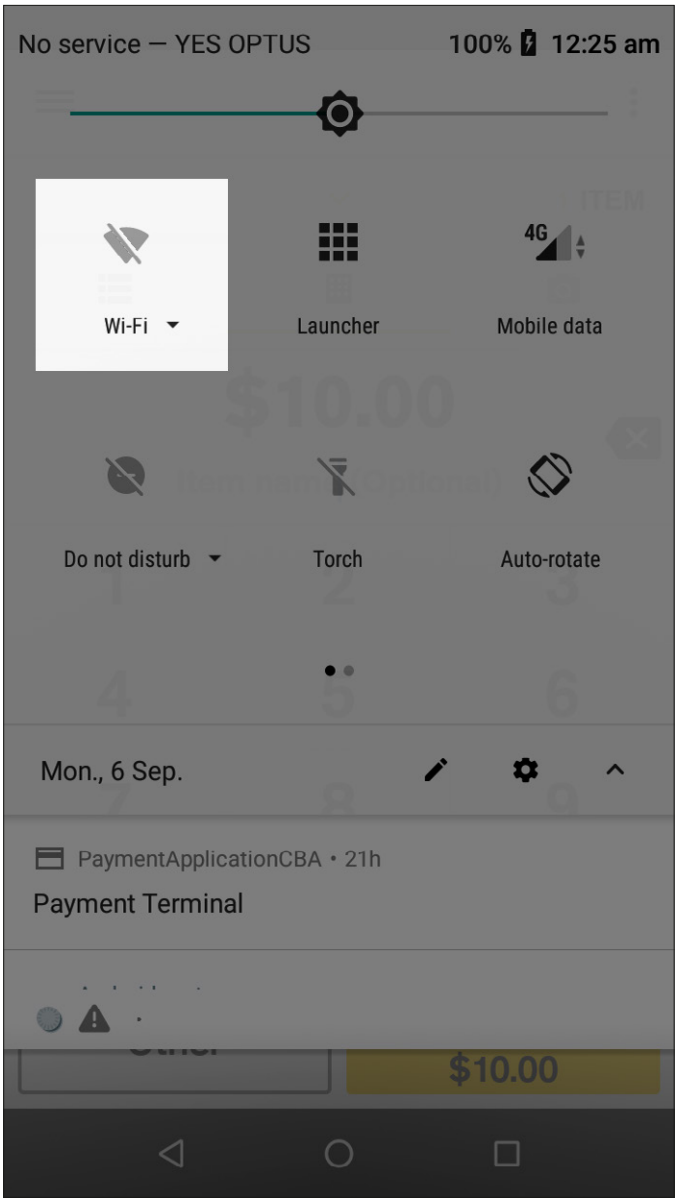
Connectivity

If your terminal connects via mobile data with a SIM, you're good to go! You can start processing transactions.

If not, you will need to connect your terminal to Wi-Fi:

NOTE: If you would like to connect via Wi-Fi network, you will need to ensure the network is secure. This means that Wi-Fi must be password protected and not publicly shared.

1. Put your finger on the top of the screen and drag your finger down the screen
2. Do this twice
3. This displays the large icons – Select fan symbol to navigate to Wi-Fi setup
4. Press and hold the Wi-Fi icon
5. Find or scan
6. Select the appropriate Wi-Fi network
7. Enter password
8. Check Wi-Fi strength by looking at top left corner of screen and check fan strength



Wi-Fi	Description
	Icon indicates strength of signal
	Wi-Fi is disabled
	Wi-Fi network is password protected
	Wi-Fi is connected but does not have internet access
	Terminal has detected Wi-Fi networks but is not currently connected

Wi-Fi	Description
	Wi-Fi 0 bars (Weakest Signal)
	Wi-Fi 1 bars
	Wi-Fi 2 bars
	Wi-Fi 3 bars
	Wi-Fi 4 bars (Strongest Signal)

Key functions

Taking a payment

To quickly navigate to the Payment screen from another screen, tap the Payment screen key

To process a Purchase transaction:

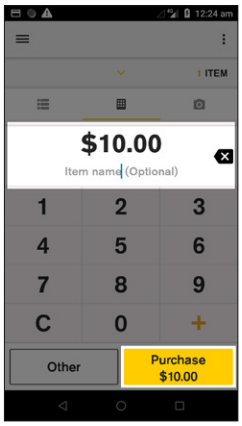
1. Enter the transaction amount
2. Tap 'Purchase ($amount)'
3. Your customer presents their card or device and enters their PIN (if required)
4. Your Smart terminal processes the transaction and then displays 'Approved' or 'Declined'
5. If a card is inserted, the terminal prompts to remove the card from the chip card slot
6. Merchant receipt prints
7. By default your terminal will print a customer receipt and ask if you would like to email a copy to the customer
8. The customer can now enter their email address and a copy of the receipt will be sent to the nominated email

NOTE: Receipt printing options can be adjusted through the settings of the device. Launcher > Device Manger > Configuration Options > Enter Manager passcode > Merchant > Receipt printing options

Tap (Apple Pay, Google Pay, contactless cards) – The customer holds their contactless device or card near the centre of the screen.

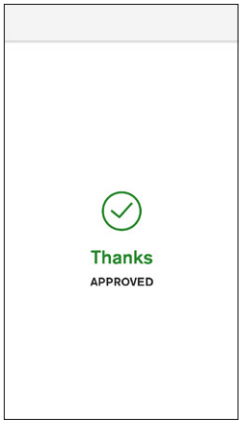
Insert (chip cards) – The customer inserts their chip card into the slot at the top of the terminal. The card should be inserted chip end first with the chip facing up.

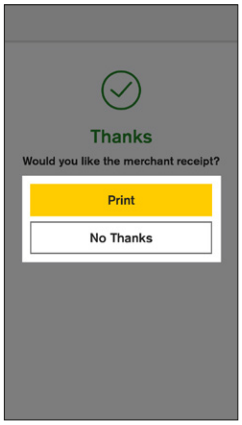
Swipe (magnetic stripe cards) – The customer swipes the magstripe on their card through the magstripe reader at the bottom of the Smart terminal.

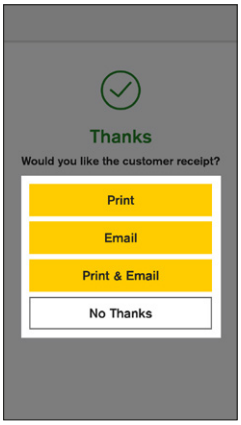


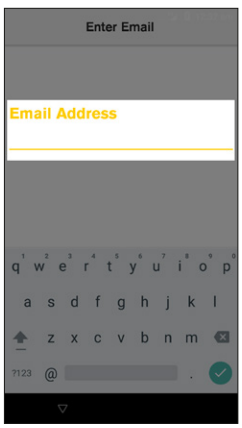












Key functions

Payment transaction with ‘Cash Out’

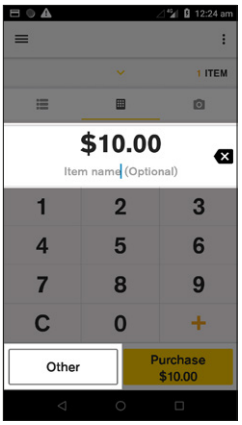
1. Enter the transaction amount
2. Tap ‘Other’
3. Tap ‘Purchase + Cash Out’
4. Select the cash out amount from the list or tap ‘Other’ to enter a custom amount

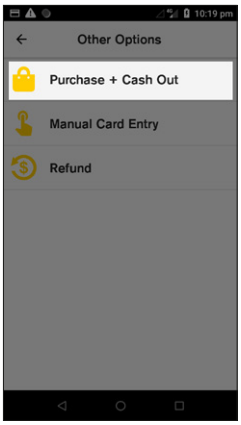
NOTE: If you select ‘No Cash Out’ the transaction will proceed with no cash out amount added.

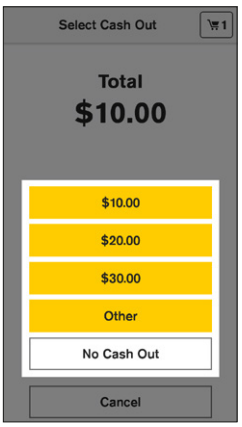
5. Total transaction amount is displayed on screen. Your customer presents their card and enters their PIN

NOTE: Contactless tap is not available for ‘Purchase + Cash Out’ transactions.

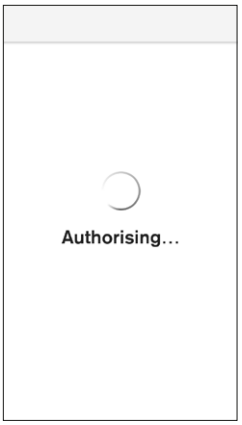
6. Your Smart terminal processes the transaction and then displays ‘Approved’ or ‘Declined’
7. If a card is inserted, the terminal prompts to remove the card from the chip card slot
8. Merchant receipt prints
9. By default your terminal will print a customer receipt and ask if you would like to email a copy to the customer
10. The customer can now enter their email address and a copy of the receipt will be sent to the nominated email

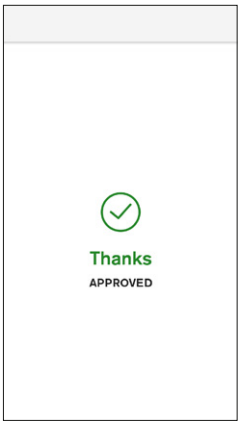


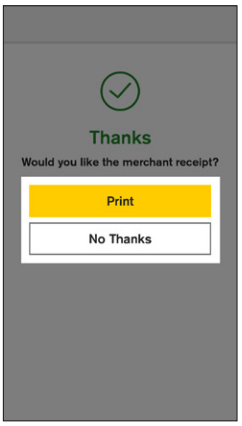


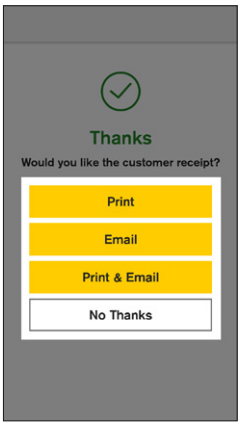








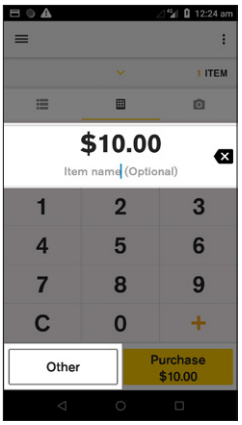


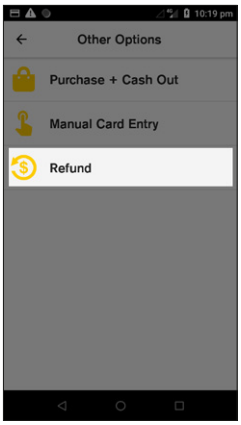


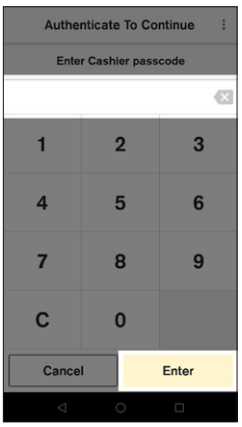
Key functions

Refunds

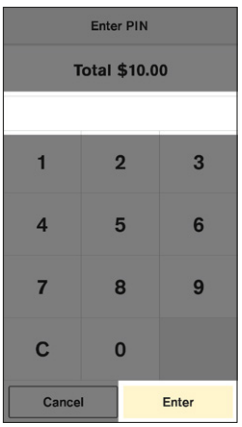
1. Enter transaction amount
2. Tap ‘Other’
3. Tap ‘Refund’
4. Enter ‘Cashier’ or ‘Manager passcode’ and tap ‘Enter’
5. Tap Card or Mobile
6. Customer presents card or device and enters their PIN (if required)
7. If the card was inserted, the terminal will prompt to remove the card from the chip card slot
8. Merchant receipt prints
9. Select ‘Print’ to print a customer receipt or ‘No Thanks’ to continue back to the Payment screen.

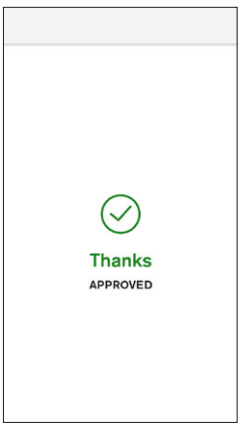


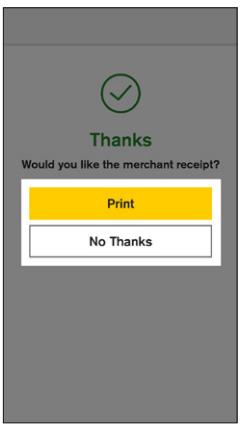


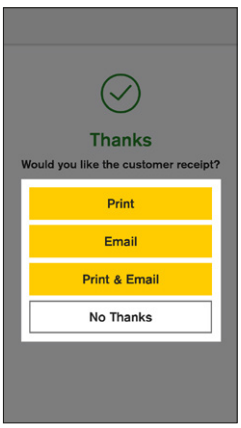






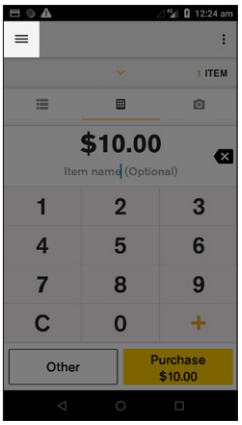


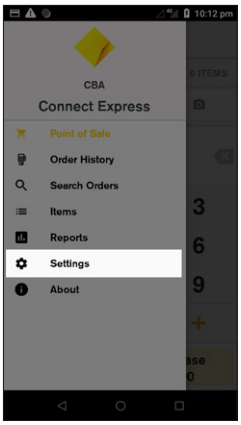




Key functions

Passcode access

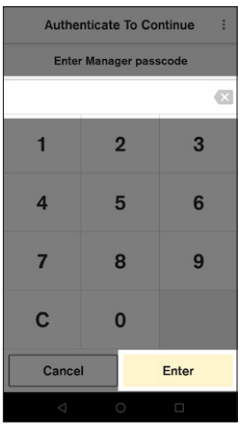


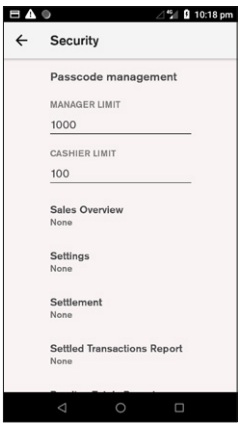


You will need technical assistance to apply passcodes access to the other functions of your terminal

Once your passcodes are set up you can apply passcode access to:

- Connect Express settings
- Settlement
- Settlement History
- Settlement Pending Report





To apply passcodes to any of the above:

1. From the Payment screen, tap the hamburger menu ☰ on the top left side of the screen and then tap 'Settings'
2. Tap 'Security'
3. Enter the 'Manager passcode' to continue
4. Tap the function you want to assign passcode access to
5. Select 'Manager' to assign manager passcode access or 'Cashier' to assign cashier passcode access

NOTE: By default, passcodes are not required for any of these functions.

Key functions

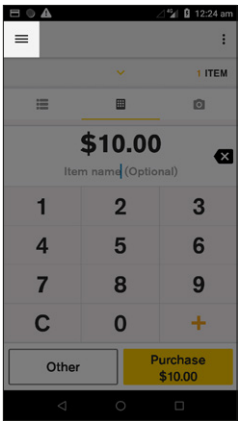
Changing your manager and cashier refund limits

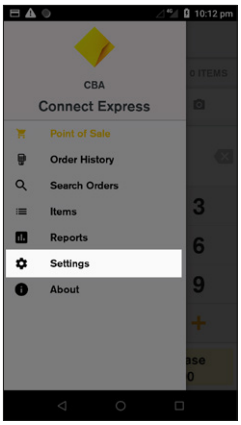
Set different refund limits for manager passcodes and cashier passcodes to ensure that higher value refunds are approved by a manager.

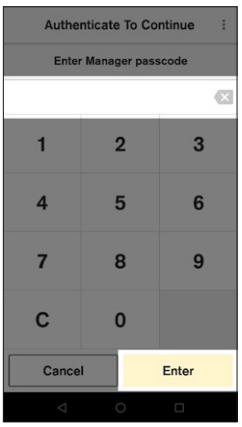
To change your manager and cashier limits:

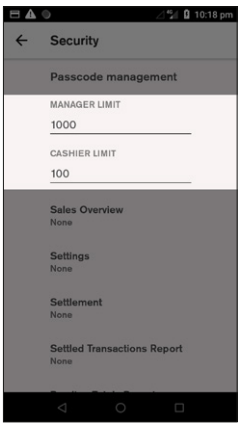
1. From the Payment screen, tap the hamburger menu ☰ on the top left side of the screen
2. Tap ‘Settings’
3. Tap ‘Security’
4. Enter your ‘Manager passcode’
5. Tap the fields under ‘MANAGER LIMIT’ and ‘CASHIER LIMIT’ to enter the refund limit you want to set for each passcode

NOTE: You can set different per transaction limits for managers and cashiers, however a daily refund limit set by your Merchant Bank still applies. The daily total will not be exceeded no matter what per transaction limit you apply.









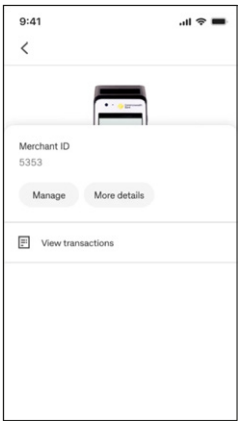
Key functions

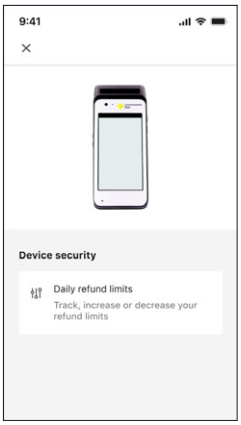
Updating your refund limits

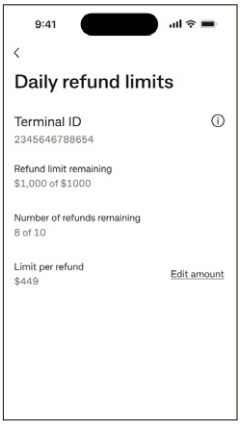
To apply for a refund limit increase or decrease, download and complete the Refund limit change request form found here: **commbank.com.au/business/payments/help**

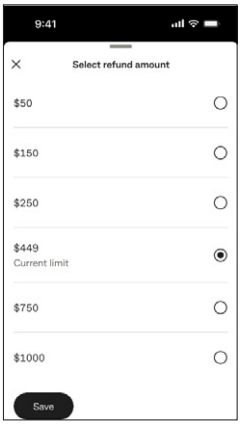
If you have a Smart terminal, you may be eligible to update your refund limits on the CommBank app.

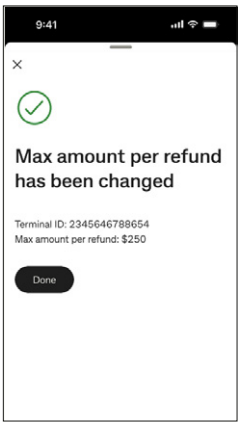
1. On the CommBank app select your EFTPOS terminal
2. Select Manage, Refund limits then Edit amount
3. Choose a new limit amount











Key functions

MOTO (Mail Order/Telephone Order)

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

To process a Mail Order or Telephone Order card-not-present transaction on your Smart terminal:

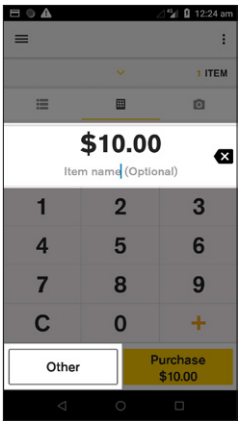
1. Enter transaction amount
2. Tap 'Other'
3. Tap 'Manual Card Entry'
4. Enter your 'Manager passcode' and tap 'Enter'
5. Tap 'Mail/Phone Order'
6. Enter your customer's card number and tap 'Enter' and 'Confirm'

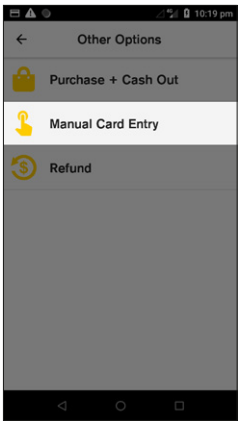
NOTE: For your customer's security, your Smart terminal will not display the full number on screen.

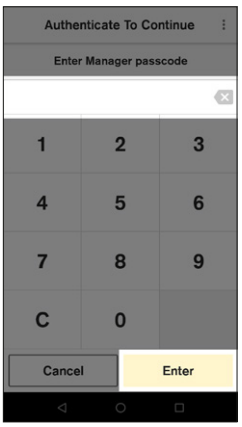
7. Enter the card expiration date in the format MM/YY
8. Enter the card security number and tap 'Enter'

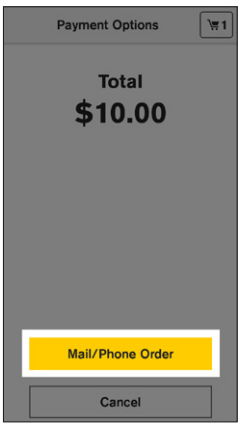
NOTE: To skip entering in a security number (step 9) simply tap 'Enter' and select a reason to bypass.

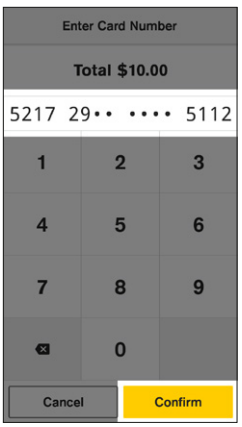
9. Merchant receipts prints
10. Select 'Print' to print a customer receipt or 'No Thanks' to continue back to the payment screen.





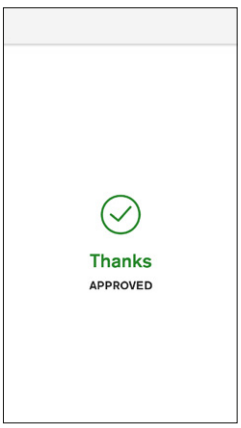












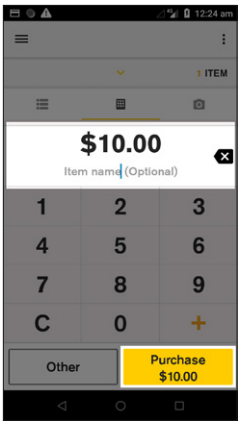
Key functions

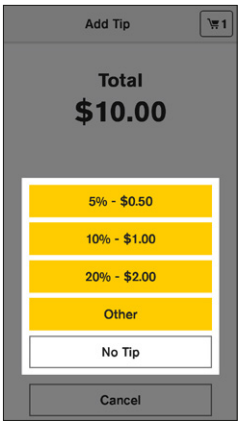
Tipping

Tipping offers your customers the option of adding a tip to their purchase. To enable tipping contact the Merchant Helpdesk team on **1800 230 177**.

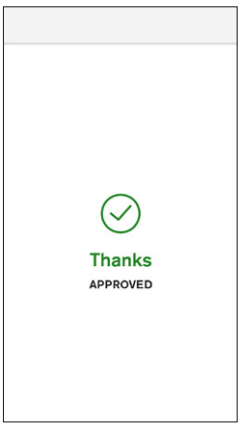
To process a transaction with a tip added:

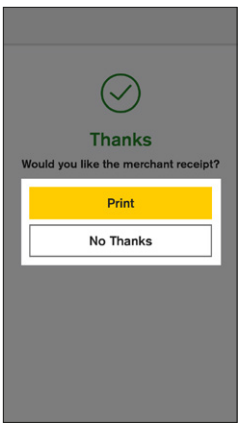
1. Enter the transaction amount
2. Tap ‘Purchase’
3. The customer is asked to select a tip amount. The customer can select a predefined amount, enter a custom amount or opt not to add a tip
4. The total transaction amount is shown on screen. Your customer presents their card or device and enters their PIN (if required)
5. The graphic on screen shows customers how to present their card
6. Your Smart terminal processes the transaction and then displays ‘Approved’ or ‘Declined’
7. If a card is inserted, the terminal prompts to remove the card from the chip card slot
8. Merchant receipt prints
9. Select ‘Print’ to print a customer receipt, or ‘No Thanks’ to continue back to the Payment screen

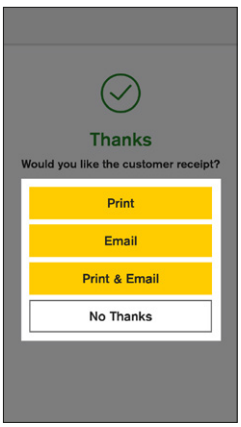












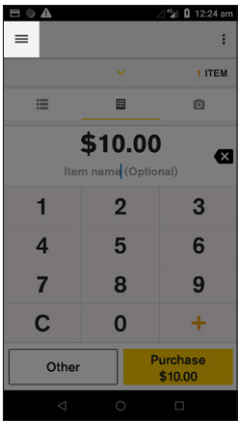
Key functions

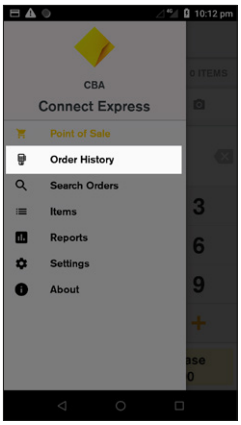
Order History (Transaction History)

Access your Order History (up to 6 months of approved transactions)

From the Payment screen, tap the hamburger menu and then tap 'Order History'. Transactions are organised by transaction date. Tap a particular transaction to:

- View transaction details
- Reprint/resend the customer receipt
- Reprint the merchant receipt
- Or refund the transaction

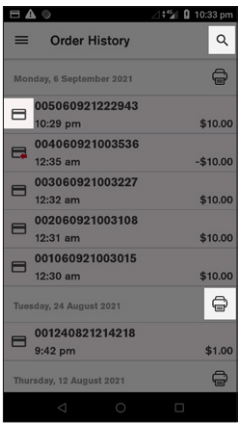


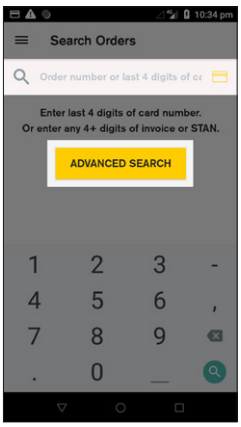


Search and filter transactions

Tap the Search icon to filter transactions:

1. If you have the card the customer used for the transaction you can enter the last 4 digits of the card number into the search field, or tap the card icon to swipe, insert or tap the card
2. If you have an EFTPOS transaction receipt enter any 4 or more digits from the TRAN number
3. Tap 'ADVANCED SEARCH' to search for a transaction using additional details including exact or approximate amount, date range, and transaction type





View and print a transaction list

Tap the printer icon to view and print a detailed transaction list for all transactions processed on that date.

Details included on this report for each transaction:

- Transaction time and amount
- Card number (only the last four numbers are visible)
- Card type i.e. Chip, Contactless Card etc. MOTO transactions are listed as Manual
- TRAN number (the 6-digit TRAN number on the receipt below the time)
- Transaction type i.e. Purchase, Cash Out, Refund

Key functions

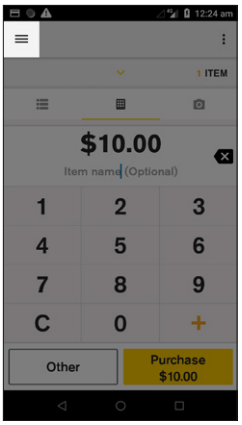
Settlement

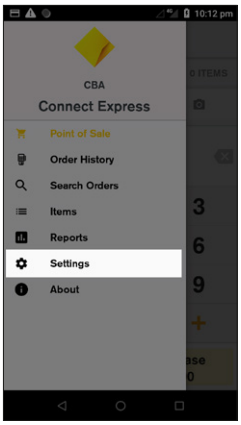
Your Smart terminal will automatically settle at your selected settlement cutover time each day, unless you perform a manual settlement cutover prior.

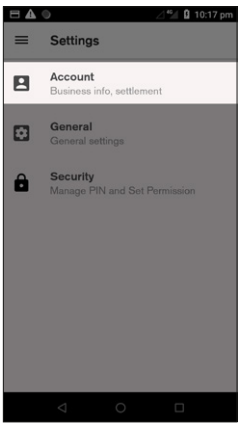
To manually perform a settlement cutover:

1. From the Payment screen, tap the hamburger menu ☰ on the top left side of the screen
2. Tap ‘Settings’
3. Tap ‘Account’
4. Tap ‘Settlement’
5. Tap ‘Settle Now’
6. Settlement report will display on screen. Swipe up to scroll through the report or press ‘Print’ to print a settlement receipt
7. Your terminal will start a new settlement period

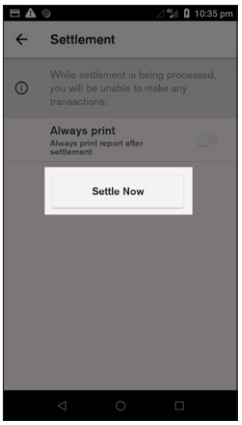
NOTE: If your business operates outside of typical trading hours, you can configure a different settlement time by calling our Helpdesk on **1800 230 177**

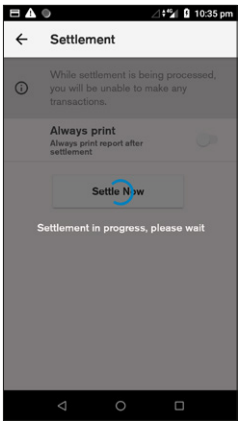














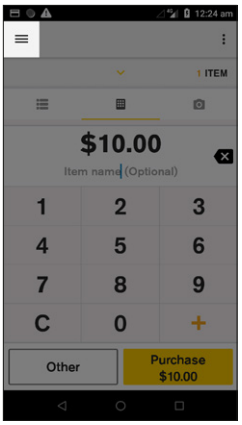
Key functions

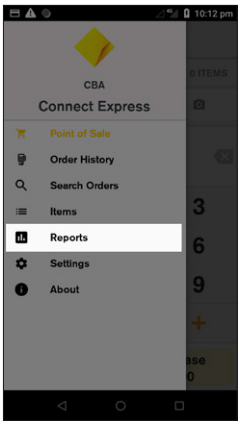
Settlement History (Settlement Enquiry)

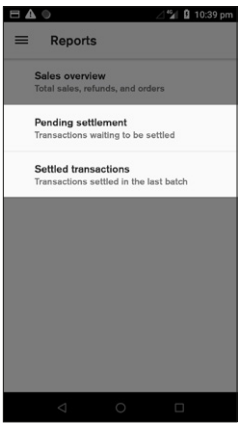
Your detailed daily settlement report is available to view and print directly from your terminal for 10 days after the settlement period.

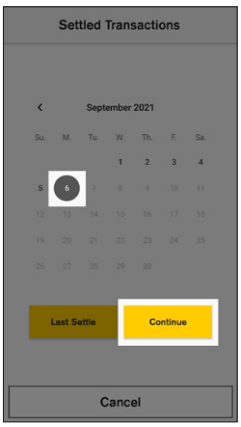
To access your Previous Settlement (Settled Transaction report)

1. From the Payment screen, tap the hamburger menu ☰ on the top left side of the screen
2. Tap 'Reports'
3. Tap 'Settled transactions'
4. Tap the date required and tap 'Continue'
5. The settlement report will be generated
6. To print, tap the printer icon on the top right
7. Tap the Back button to go back to the 'Reports' menu or the Payment screen key to go back to the Payment screen









Pending Settlement (Cumulative Totals)

You can check on your transactions processed in the current settlement period using the 'Pending settlement' report.

To access your Pending Settlement (Cumulative Totals)

8. From the Payment screen, tap the hamburger menu ☰ on the top left side of the screen
9. Tap 'Reports'
10. Tap 'Pending settlement'
11. To print, tap the printer icon on the top right
12. Tap the Back button to go back to the 'Reports' menu or the Payment screen key to go back to the Payment screen



Least Cost Routing (LCR)

If your Smart 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**.

Key functions

Changing the receipt roll

1. Open the paper roll cover
2. Remove the used paper roll
3. Insert new roll so the paper feeds from the top, leaving a length of paper sticking out of the terminal
4. Close the printer door, pressing down gently until it clicks shut

TIP: There are small slots located on each side of the paper roll cover. The easiest way to open the paper roll compartment is to put your thumbnail in one of the slots and push/flick the slot to open the cover. Order more paper rolls online at **commbankstationery.com.au/stationery**

Charging the battery

Smart battery life with standard use is approx. 8 hours.

When your battery has 15% remaining, you will receive an alert to charge your terminal.

To save power, receipt printing is disabled once the battery has only 5% remaining. If the battery reaches 0% your device will power off. Once connected to a wall charger or charging cradle, the device may take a few minutes before it powers back on.

Charging using a charging cradle

1. Plug the power cable into the port on the side of the Smart terminal charging cradle
2. Plug the power cable into a wall socket
3. Place the Smart terminal on the charging cradle
4. Look for  this icon to make sure your Smart terminal is charging

Charging using a USB adaptor

1. Insert USB cable into plug adapter
2. Insert USB adapter into wall socket
3. Insert USB-C end into the USB-C charging port
4. Look for this  icon to make sure your Smart terminal is charging

NOTE: You can charge your Smart terminal by plugging the USB cable into another device, for example, a laptop or desktop computer, however charging will take *significantly* longer.

Accessibility

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.

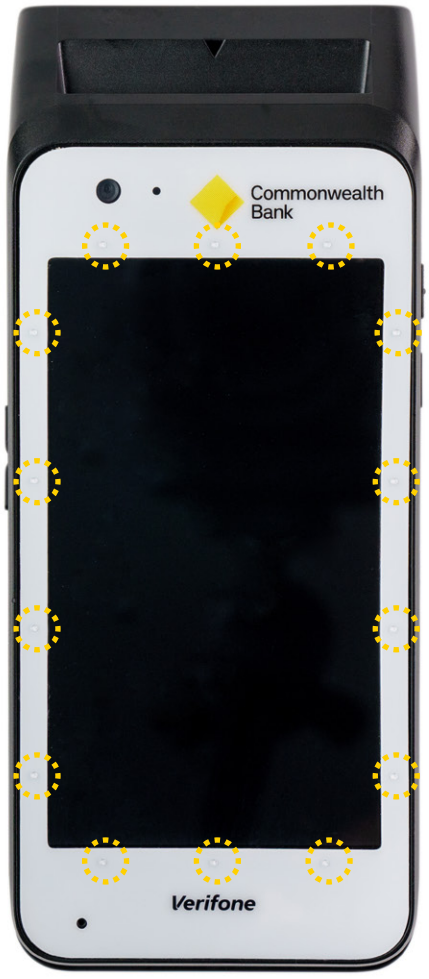
On the ‘Present Card’ screen a customer or merchant can select the yellow accessibility icon to enable accessibility options:

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.



Accessibility

Accessible PIN Entry

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

When using Accessibility Mode:

a. A special chime will be played periodically in the context of 'Present Card' screen to inform the customer that they can invoke the Accessible function.

b. The customer can perform a double-tap anywhere on the terminal screen or press a tactile accessibility button on the side of the terminal to enter Accessible PIN Entry mode.

c. Once Accessible PIN Entry mode is activated, the total amount and the prompt to present the card are vocalized (i.e. "Total amount is .... Please present your card.").

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.

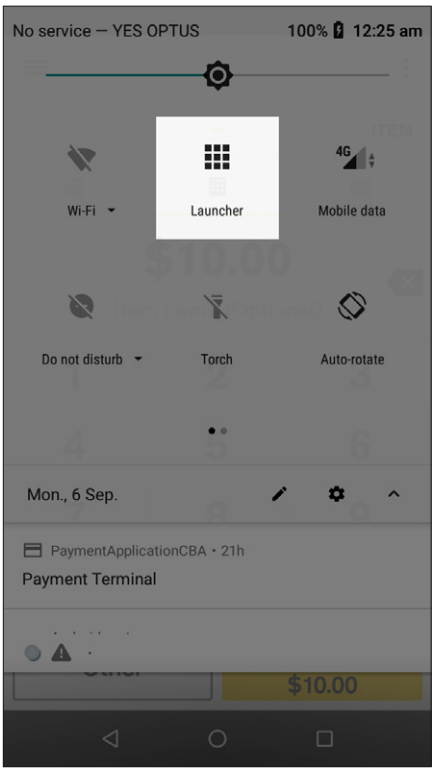
i. In training mode, the keypad will behave similarly to normal accessible transaction flow, except that the digits will be spoken. To finish training, the customer will navigate to the 'X' button in the bottom left corner and double tap anywhere on the screen or press the tactile accessibility button.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

Basic troubleshooting

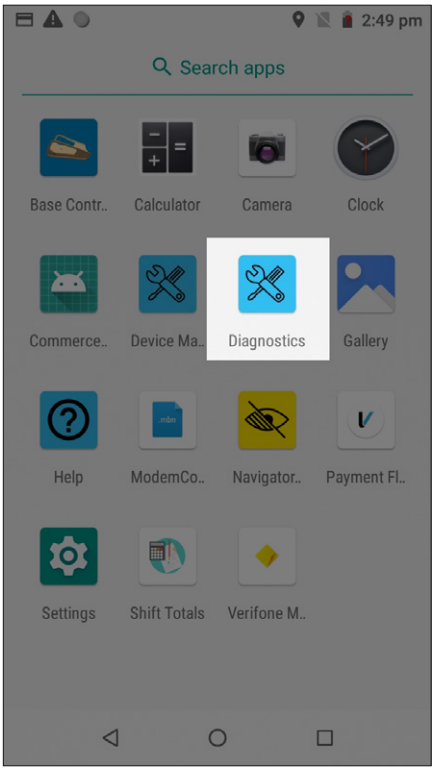
Launching the diagnostics application

To launch the diagnostics app on the terminal follow the below steps:

1. Put your finger on the top of the screen and drag your finger down the screen
2. Do this twice
3. Select ‘Launcher’



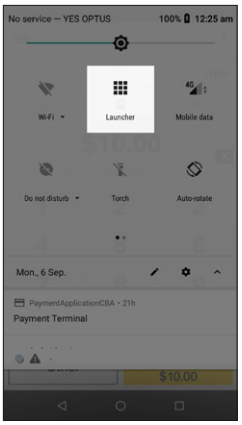
4. This will present list of apps – select the ‘Diagnostics’ app

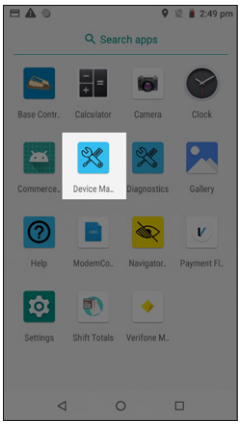


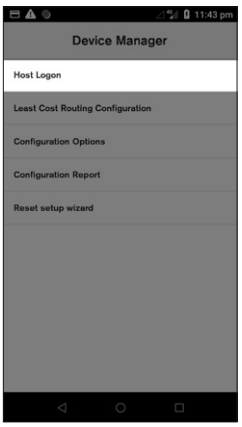
Basic troubleshooting

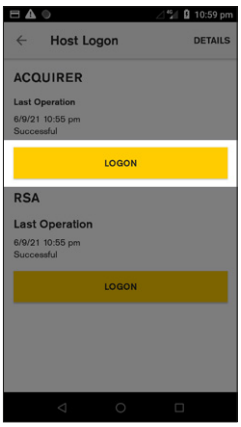
Checking your terminal can log on

1. Select ‘Launcher’
2. Select ‘Device Manager’
3. Select ‘Host Logon’
4. Press the ‘LOGON’ button and check the result indicates “Successful”
5. If you are unable to see this success status, terminal logon has failed and you will need to contact the CommBank Merchant Helpdesk on **1800 230 177**





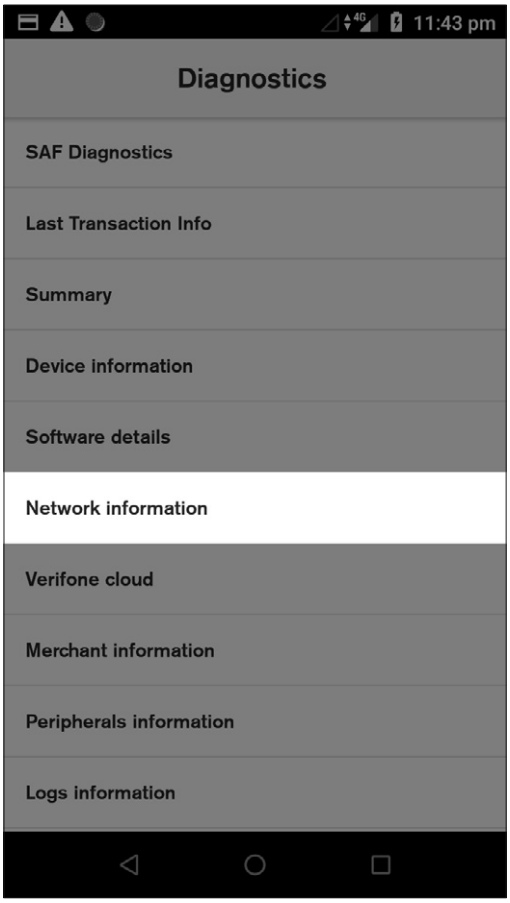


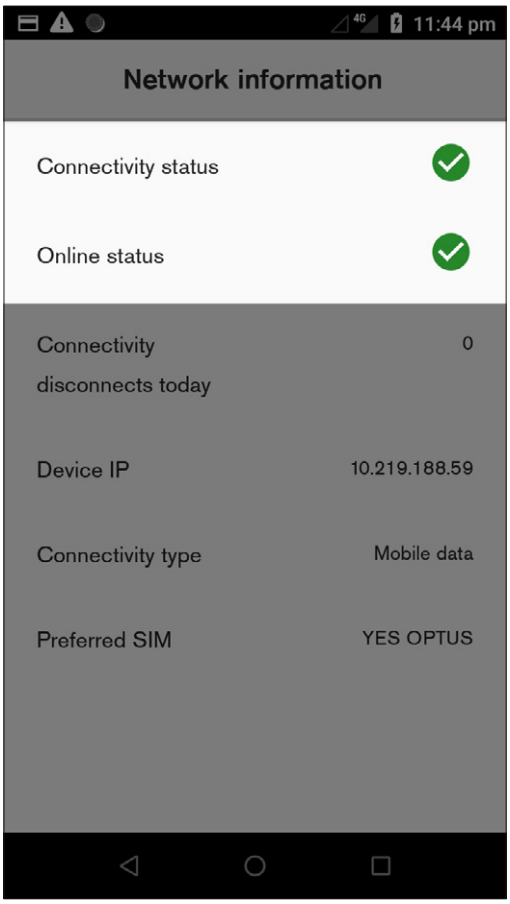


Basic troubleshooting

Checking your Wi-Fi connection

1. Launch the ‘Diagnostics’ app
2. Select ‘Network information’. This will update the status of each item
3. If either the ‘Connectivity status’ or the ‘Online status’ show as ✕ then there is an issue with the Wi-Fi connection





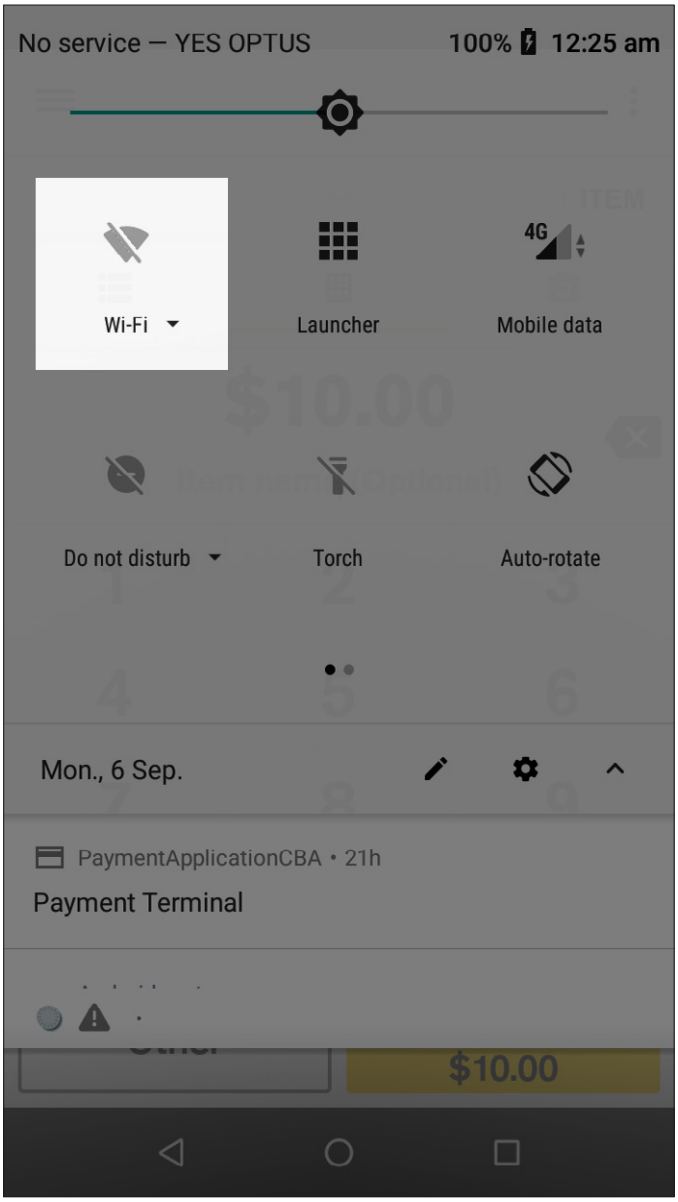
Basic troubleshooting

Setting up your Wi-Fi connection

NOTE: If you would like to connect via Wi-Fi network, you will need to ensure the network is secure. This means that Wi-Fi must be password protected and not publicly shared.

1. Put your finger on the top of the screen and drag your finger down the screen
2. Do this twice
3. This displays the large icons – Select fan symbol to navigate to Wi-Fi setup
4. Press and hold the Wi-Fi icon
5. Find or scan
6. Select the appropriate Wi-Fi network
7. Enter password
8. Check Wi-Fi strength by looking at top left corner of screen and check fan strength

Wi-Fi	Description
	Icon indicates strength of signal
	Wi-Fi is disabled
	Wi-Fi network is password protected
	Wi-Fi is connected but does not have internet access
	Terminal has detected Wi-Fi networks but is not currently connected



Basic troubleshooting

Enabling mobile 4G/3G connection

NOTE: Your terminal comes with both a Telstra and an Optus SIM card. If you do not have stable Wi-Fi connection, you can use a mobile connection. The terminal will use the 4G/3G connection to connect to CommBank.

To enable the mobile connection:

1. Ensure Wi-Fi is turned off
2. Mobile connection will be enabled automatically
3. If mobile connection does not come up, reboot terminal
4. Check mobile connection network (Telstra / Optus) at top left corner of terminal screen and make sure you see:
   - Vertical Bars indicating signal strength
   - Telstra (Optus)
   - 4G/3G

Cellular	Description
	Icon indicates strength of signal
	Cellular is disabled
	Cellular is connected but does not have internet access

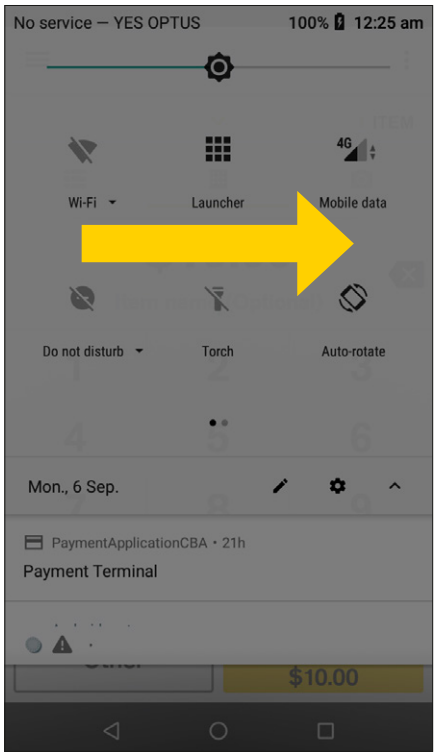
5. If any of the above-mentioned items are missing Smart terminal will not be able to transact
6. Follow next steps to switch between SIMs

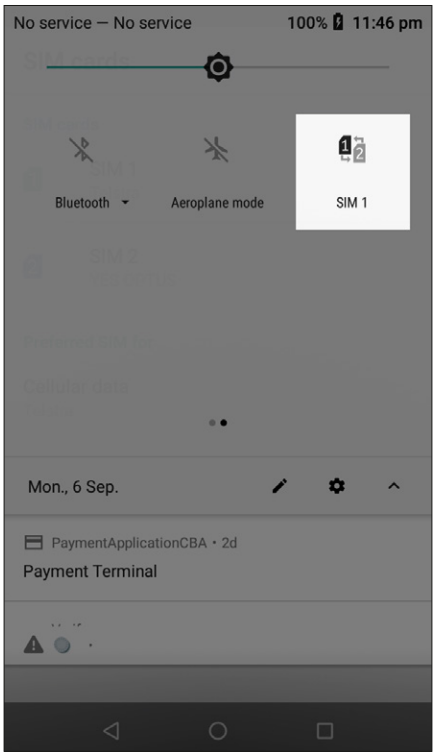
Basic troubleshooting

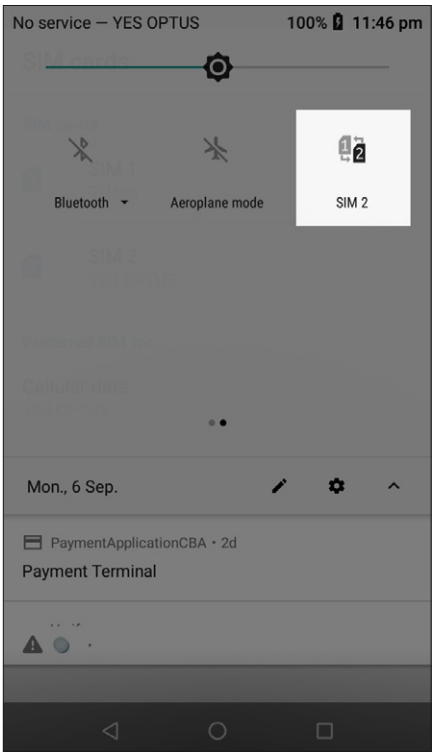
Switching from one carrier to another

Navigate to the screen that displays SIMs

1. Put your finger on the top of the screen and drag your finger down the screen, do this twice
2. Swipe right for more icons
3. Simply tap on the icon displaying ‘SIM 1’. When tapping you will notice it will change to display ‘SIM 2’. When changed this will indicate that the carrier has been changed. Simply tap the icon again to swap back to ‘SIM 1’
4. Check if terminal is able to logon and process transactions
5. If the issue persists contact the CommBank Merchant Helpdesk on **1800 230 177**



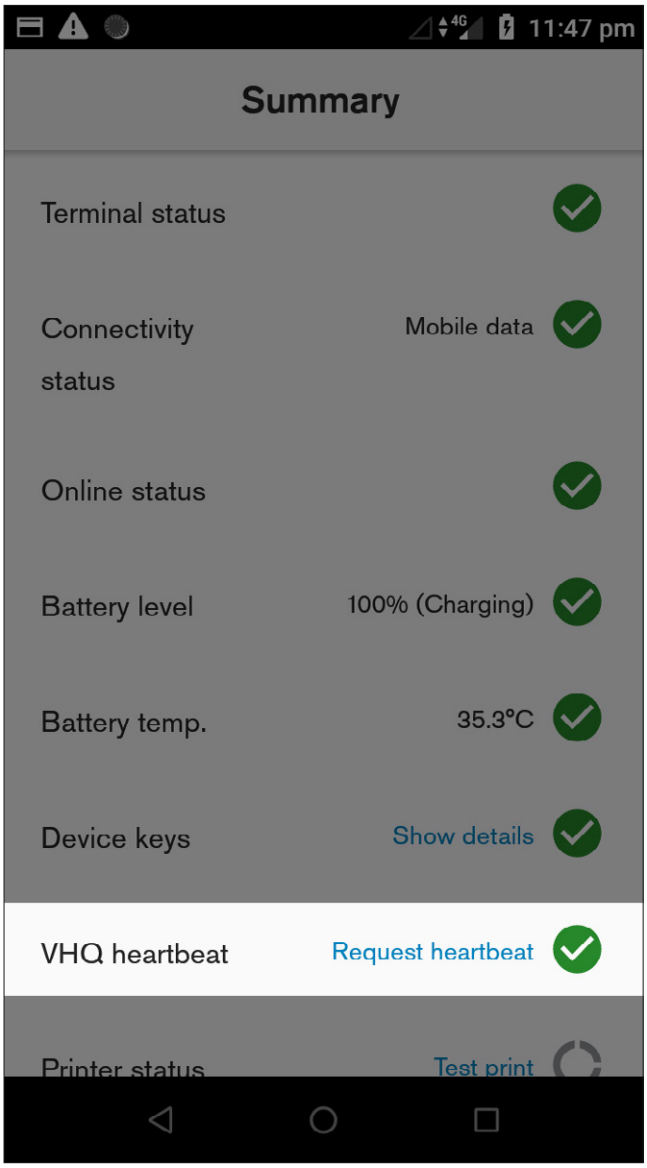




Basic troubleshooting

Checking Verifone terminal management system (VHQ) connectivity

1. Launch the 'Diagnostics' application
2. Select 'Summary' menu - This will update the status of each item. Summary screen shows general status about the most important device functions
3. Check status of VHQ heartbeat – a green tick will present successful connection between terminal and Verifone terminal management system (VHQ)

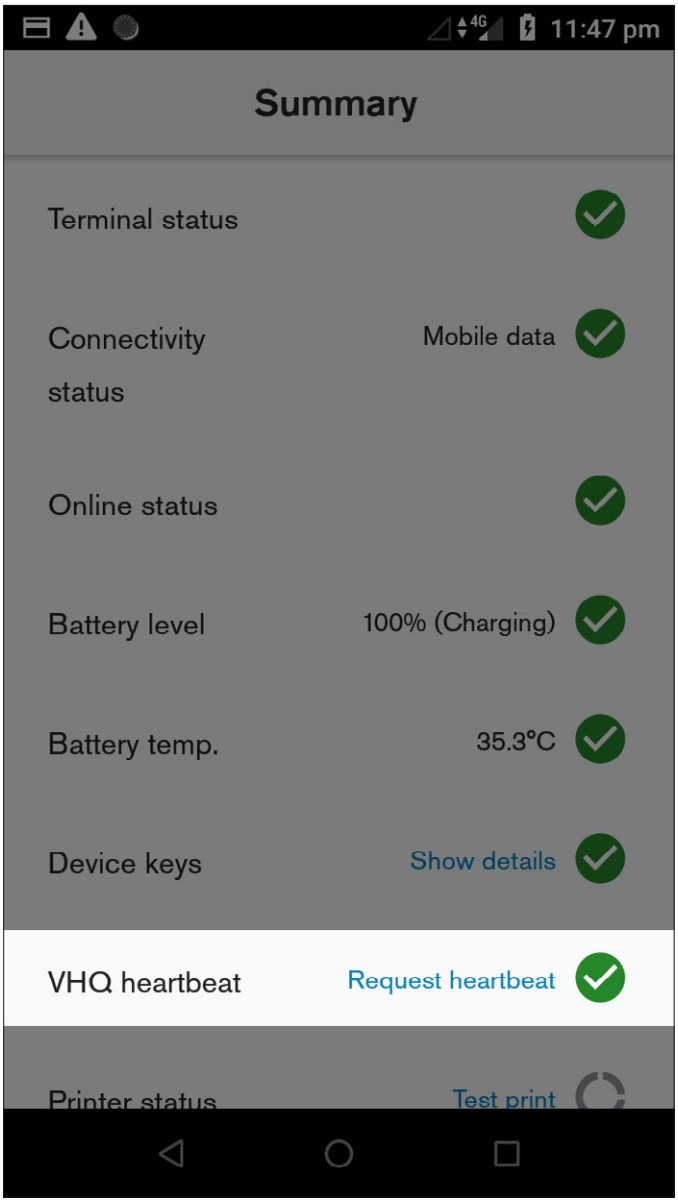


Field	Description
Terminal status	Shows if payment terminal is connected or not
Connection status	Shows if there is network connection such as Wi-Fi/ethernet/mobile
Online status	Shows if device can reach external IP address to make sure selected network has actual internet connectivity
Keys	• Shows if expected keys are installed • Pop-up can be clicked to see details about each key status • Clicking 'Show details' will display the installation status per key, prompting the missing key(s) in a pop-up window
VHQ heartbeat	• Shows VHQ heartbeat status • Clicking 'Request heartbeat' will trigger manual VHQ heartbeat
Print status	Allow to perform test receipt print to validate if printer detected and works
Trigger logs upload	Schedules a manual log upload to a Verifone server

Basic troubleshooting

Trigger VHQ heartbeat manually

1. Check VHQ heartbeat status
2. If VHQ heartbeat status shows a red cross, click on 'Request heartbeat' to trigger manual VHQ heartbeat request
3. Check if status changes to a green tick
4. If status remains unchanged contact the CommBank Merchant Helpdesk on **1800 230 177**



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 CommBank 24 hour 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	• Restart terminal • Retry transaction • If issue persists accept another form of payment
03, 13, 58, 82, 91, Z8, R1, Z7, Z6	Decline	Contact Merchant Helpdesk
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	• Switch to 4G/3G or Wi-Fi • Retry the transaction • Call 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 CommBank 24 hour Merchant Helpdesk on **1800 230 177**.

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