



Merchant Downtime processing

Within your welcome kit bag you have been provided with the below items to process transactions when your terminal is offline:

- **CBA4940** – Offline Voucher
- **CBA4941** – Merchant Summary Voucher
- **Z760** – Cards Accounting Reply Paid Envelope (LockBag)

When should I use a Manual Voucher?

- Your Merchant terminal is malfunctioning or damaged and you are unable to process transactions electronically
- If CommBank has instructed you to process transactions manually; or
- Your premises has suffered an outage with power and/or communications

If you are processing transactions using Offline Vouchers, please take reasonable care to ensure you are following CommBank directions as outlined in this brochure or any other guides and tools provided by CommBank.

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How to use Offline Vouchers to process credit and debit card transactions and refunds

CBA4940 – Offline Voucher should be used for processing sales and refund transactions using credit, scheme debit and EFTPOS (debit) cards.

Step 1

Request the customer's credit or debit card to complete the transaction.
Check that the card has not expired.

Step 2

The Offline Vouchers include a cover sheet (see image below). Remove and destroy this cover sheet after completion.

Commonwealth Bank of Australia
ABN 48 123 123 124

Write in boxes like this:
with a black biro or pen

0	1	2	3	4	5	6	7	8	9
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Offline voucher to be used for processing sales and refund transactions using Credit, Scheme Debit, and EFTPOS Debit cards.

1. Request the customer's credit or debit card to complete the transaction. Check that the card has not expired.
2. Remove and destroy this cover sheet after completion.
3. On the blank left hand side you are required to provide your business details i.e Merchant number, Terminal number (Optional) followed by Customer Card details i.e Card number, Expiry date and Cardholders name.
4. Continue to Complete Offline voucher using the spaces provided. Make sure details are clearly written on this voucher.
5. Provide the completed voucher to the customer to sign, but retain card.
6. Compare signature on Offline voucher with signature on card. If signatures disagree, request another form of identification such as Photo Id or call **132 636 - opt 1 and Ext 500**.
7. For sales transaction, if purchase amount is over your floor limit, phone for authorisation and record number. If you are unaware of your floor limit please contact Merchant helpdesk on **1800 230 177**.
8. Return the customer's debit or credit card and give the Cardholder copy of the voucher as their receipt.
9. Prepare merchant summary once all vouchers are ready to be banked.

For more details please refer to [Instruction guide](#) or [CommBank Support page](#) on www.commbank.com.au/business/merchant-services/tools-support/faq

Offline Voucher

Step 3

On the blank left hand side you are required to provide your business details i.e. Merchant number, terminal number (optional) followed by customer card details i.e. card number, expiry date and cardholders name.

An example has been provided below.

*5353109******
*Terminal no******

1234 5678 9123
01/99
John Citizen

Provide following details in the space above:
Merchant number
Terminal number (Optional)
Customer's Card number, Expiry date and Cardholders name

Authorisation No.	Day	Month	Year						
Qty.	Description	Dollars			Cents				
Dept.	Sales Refund		Total \$A						
Clerk Int.	Cardholder's signature		I acknowledge receipt for services and goods and liability for charges as recorded hereon.						
Sav									
Chq									

Please retain to check against your statement

Step 4

For a sales transaction, if the purchase amount is over your floor limit, phone us for the authorisation (1800 813 700 for debit cards, or 13 26 36 for credit cards) and record number provided.

Note: If you are unaware of your floor limit please contact the Merchant helpdesk on 1800 230 177.

Step 5

Continue to complete the Offline Voucher using the spaces provided. Make sure details are clearly written on this voucher:

- Authorisation No. if amount is above floor limit
- Date
- Description
- Cost
- Total
- Tick box if voucher is for sales or refund
- Tick box if card is VISA, MasterCard, savings or cheque

Step 6

Provide the completed voucher to the customer to sign, but retain card.

Step 7

Compare the signature on the Offline Voucher with the signature on the card. If signatures don't match, request another form of identification such as photo Id or call us on **13 26 36 (Opt 1 and Ext 500)**.

Step 8

Return the customer's debit or credit card and give the cardholder copy of the voucher as their receipt. You will need to retain the Merchant copy of a voucher for your records for a minimum of 6 months.

Step 9


Prepare the Merchant summary once all vouchers are ready to be banked. Refer to the subsequent pages of this document for instructions on preparing Merchant summary vouchers.

Prepare summary for banking

CBA4941 – Merchant Summary Voucher to be used for preparing summary of credit, scheme debit, EFTPOS (debit) cards and refunds.

Step 1

The summary vouchers include a cover sheet (see image below). Remove and destroy this cover sheet after completion.



CommonwealthBank

Commonwealth Bank of Australia
ABN 48 123 123 124

Merchant Summary Voucher to be used for preparing summary of Credit, Scheme Debit, EFTPOS Debit cards and refunds.

1. Remove and destroy this cover sheet after completion.
2. On the left hand side you are required to provide your business details i.e Merchant number.
3. Continue to Complete Summary voucher using the spaces provided. Make sure details are clearly written on this voucher.
4. Enclose Bank copies of Offline Vouchers and the Merchant Summary Voucher in the Reply paid Locked bag envelope with a maximum of 30 vouchers and post to Commonwealth Bank of Australia.

Cards Accounting
Reply Paid 492
LIDCOMBE NSW 1825

5. Post the vouchers to CommBank within 3 business days of transaction date.
6. Retain the Merchant copy for your records for a minimum of 6 months.

**Write in boxes like this:
with a black biro or pen**

0	1	2	3	4	5	6	7	8	9
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NO PINS

NO STAPLES


For more details please refer to Instruction guide or CommBank Support page on www.commbank.com.au/business/merchant-services/tools-support/faq

Merchant Summary Voucher

Step 2

On the left hand side you will be required to provide your business details i.e. Merchant number.

An example of how this should be completed has been provided below.



5353109*****

List vouchers below		Important	Day	Month	Year
		<input type="checkbox"/> Cross this box if refund value is higher			
		Voucher type	No. of items	Dollars	Cents
		Offline sales			
		Less Offline refunds			
		Merchant Summary		Total \$A	
		Merchant's signature		This form and the vouchers herewith are legible and undamaged in any material respect.	
Total \$					

Please retain with copies of all vouchers for six months

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Step 3

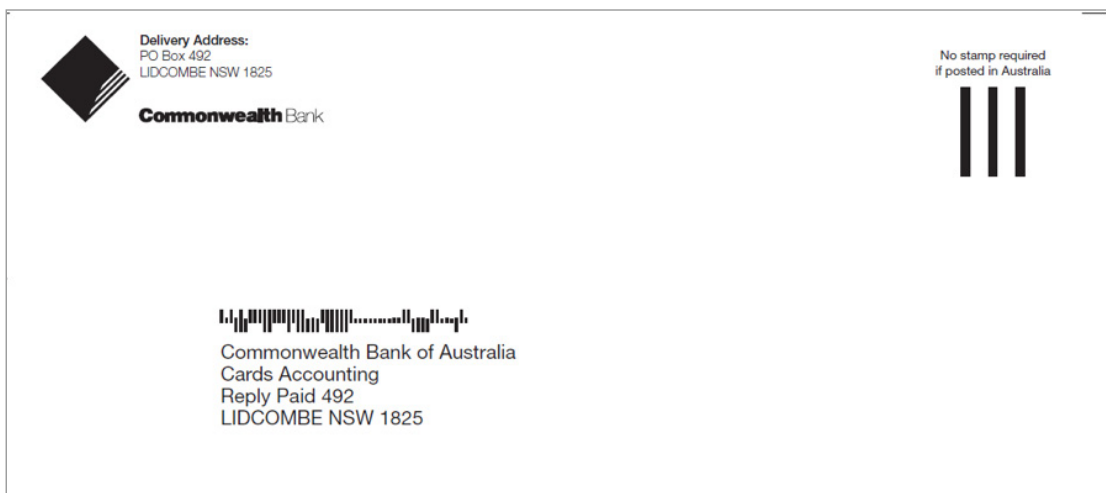
Continue to complete the summary voucher using the spaces provided. Make sure the below details are clearly written on this Voucher:

- List vouchers to the total value
- Deduct any offline credit/refund amounts from the sales total
- Confirm all vouchers that are above the floor limit have an Auth ID

Step 4

Enclose Bank copies of Offline Vouchers and the Merchant summary voucher in the reply paid locked bag envelope with a maximum of 30 vouchers and post to:

Commonwealth Bank of Australia
Cards Accounting
Reply Paid 492
LIDCOMBE NSW 1825



Step 5

Post the vouchers to Commonwealth Bank within 3 business days of transaction date.

Step 6

Retain the Merchant copy for your records for a minimum of 6 months. Ensure you store these and any associated records in a secure place only accessible by authorised employees. Refer to Data Security Standards in your Merchant agreement for further information.

FAQs

What is a floor limit and how does it impact the Offline Voucher process?

Floor limits are the maximum amount that you can process when your EFTPOS machine is offline without asking for authorisation. The floor limits that apply to your business are provided with your Merchant facility approval letter. Debit cards and credit cards have their own separate floor limits.

Please do not disclose these limits to your customers. If you are unsure of what your limits are, please contact our 24 hour Merchant helpdesk team on 1800 230 177 (24/7) for assistance.

How do I get an authorisation for transactions above my floor limit?

For Credit Cards/Scheme Debit (MasterCard/VISA) phone **13 26 36**

- You will be required to enter the last 7 digits of your Merchant number. This can be found on the welcome letter, Merchant Statements or over the phone by contacting Merchant services helpdesk on **1800 230 177 (24/7)**

For Debit Cards phone **1800 813 700**

- You will need to provide the 8 digit terminal number located on the top of your EFTPOS receipt

Important: Please refer to your fee schedule for associated fees and charges for obtaining authorisation.

How do I order downtime stationery?

Stationery can be ordered online using our online Merchant support page commbank.com.au/business/merchant-services/merchant-information-centre or by calling our Merchant support team on **1800 230 177**.

For any issues or questions, please contact 1800 230 177 (24/7) for assistance.

This guide is published solely for information purposes. Where this guide is inconsistent with the Merchant agreement terms and conditions, the Merchant agreement terms and conditions prevail to the extent of such inconsistency.

