Store & Forward guide for CommBank EFTPOS Terminals.

Welcome to Store & Forward

Businesses rely on the connection with their bank for processing EFTPOS transactions. So when that connection goes down, it can cause a significant disruption to trade.

CommBank's Store & Forward feature means you can keep taking card payments with your EFTPOS terminals, even when your terminal is unable to connect to the bank.

How it works

Store & Forward offers you the convenience of being able to store up to 100 transactions if your terminal's connection to the bank drops out. Once you're reconnected, these transactions automatically get forwarded to the bank for processing. Please ensure you keep all your offline receipts as back-up.

Store & Forward is a featured enabled within your EFTPOS terminal. This means you don't need to do anything to enable it in your Point of Sale (POS) system.

All transactions processed via SAF are charged at the normal transaction rate that was agreed when you established your CommBank merchant facility.

Using Store & Forward

Store & Forward will automatically be activated as a fall back method of processing payments if your terminal's connection to the bank drops out.

When Store & Forward won't work

Store & Forward is not available:

- for contactless transactions (to protect against fraud)
- if there are other connectivity issues or network issues – for example, your internet is down
- if you have a PC EFTPOS integrated terminal and your POS system fails
- the amount is more than the floor limit and you haven't entered a valid authorisation code.

Important Information

If you are processing a transaction with Store & Forward which is greater than your floor limit, the terminal will prompt you to enter an Authorisation Code. If this occurs, please call us for a valid Authorisation Code.

If you enter an invalid code you will be liable for any chargebacks related to that transaction.

Understanding floor limits

Your floor limit is the maximum amount you can process using Store & Forward without entering an authorisation code. Your floor limit was included in the welcome letter sent to you when you established your CommBank merchant facility. If you need to confirm/verify this limit, please contact the Merchant Helpdesk on 1800 230 177.

Generally, CommBank terminals are set up with the following floor limits:

Debit cards	Up to $100 for each transaction
Credit cards (chip insert)	Up to $60 for each transaction
Credit cards (Magstripe or swipe)	Differs by merchant. See your Merchant Facility Welcome Letter for more information.

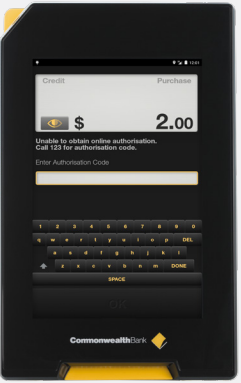The floor limit can also vary based on the rules set by the cardholder's bank.
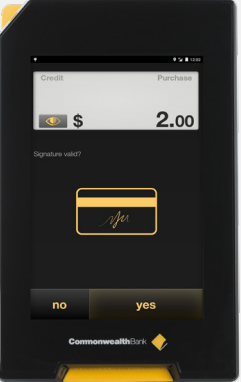
Accessing authorisation codes

To process a transaction amount that's above your store limit, you'll need to enter an authorisation (AUTH) code. Here's how to get your code:
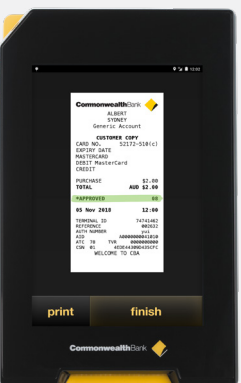
Transaction type	Call	Fees
Debit (cardholder must be present)	**1800 813 700**	None
Credit	**13 26 36** then enter the last 7 digits of your merchant facility number (found on your Welcome Letter)	None

Processing a Store & Forward transaction

If you are processing a payment which falls within your floor limit, your transaction will automatically process via SAF. However, if you would like to process a payment above your floor limit you will need to follow the steps below:

Step	Albert	EFTPOS Mobile	Essential Lite	Details
1				Process payment via chip insertor magstripe. Store and Forward is not available for contactless transactions (to protect against fraud).
2				If the transaction amount is greater than your floor limit, enter your **authorisation (AUTH) code**. *(See page 2 to find out how to access your authorisation code.)*
3				Check the signature on the card and press **Yes** if it is valid.
4				Select '**Finish**' on the Albert terminal or '**OK**' on the EFTPOS Mobile and Essential Lite terminals.

Chargebacks: Am I liable?

CommBank will accept liability for chargebacks from Store & Forward transactions when:

- The transaction is below the floor limit and the reason code is 'No Authorisation'.
- The transaction is above the floor limit however was authorised with a valid AUTH code.

These may include chargebacks for:

- an invalid card
- insufficient funds
- a blocked card
- a cancelled card.

When are you liable for chargebacks?

You'll be liable for chargebacks for:

- cardholder dispute and fraud – regardless whether the offline transaction is below or above the floor limit.
- any card transactions that you process over the floor limit, without using a valid AUTH code.

Find out more at **commbank.com.au/merchantsupport**

Other things you need to know

How do I know if there is a Store & Forward transaction stored in my terminal?

Whenever you have one or more Store & Forward transactions in your terminal's memory, you'll see an In progress symbol on your Albert terminal screen, or the acronym SAF on your Mobile EFTPOS terminal screen. This will only show when the connection with the Bank is down.

What happens if my Store & Forward transactions haven't been forwarded to the bank?

If there are stored transactions on the terminal that haven't been correctly forwarded to your bank:

- Your contactless or pay pass transactions may stop working.
- Your terminal receipts will always ask for a signature.
- Your terminal may not settle.
- Your transactions may not process into your account.

When this happens, you will need to clear these on hold transactions by calling the Merchant Helpdesk on **1800 230 177**.

Once cleared, any unsettled transactions will go into your settlement account – along your current days' trading.

We're here to help

Call **1800 230 177** 24 hours a day, 365 days a year.   Visit **commbank.com.au/merchantservices**