

Get to know Albert.



Functionality

Can the screen display horizontally if tipped?

Some apps have been designed to display information horizontally if the terminal is tipped onto its side, such as the Daily IQ app.

Does Albert talk to any accounting package such as MYOB?

Like any merchant terminal, Albert will only talk to an accounting package through a Point of Sale (POS) system. A number of mini POS apps are in development and will be available on App Bank soon.

Is HealthPoint available on Albert?

HealthPoint isn't available on Albert today. If HealthPoint is required, our IWL255 mobile solution is also available.

Is the merchant notified if the email address is incorrectly entered for the email receipt function in the payment app?

If the email receipt cannot be delivered the merchant will receive an undelivered message in their email inbox. This is the email address that has been used to set up for the app Bank log in. The customer won't see an alert on Albert if the receipt has not been successfully delivered, because the unsuccessful message is sent from the email domain.

Are surcharges automatically applied for card payments?

Any surcharges needs to be applied manually or through the merchant's POS system. There is an app available on App Bank called Pascal, to manage automatic surcharging.

Is there a repository to store customer emails on the device?

If a merchant would like to store customer emails or information, this would need to be done via an app built for this purpose.

Can Albert be used in an unattended scenario e.g. hotel room or car park?

Albert was designed to be used in a semi-attended scenario e.g. the merchant needs to be available to assist with a transaction if required.

What is the USB port used for?

The USB port is for Bank or technician use, and can only be used with specified devices.

Security

How secure is Albert?

Albert meets all the required Australian Security Standards (PCI-DSS, EMV compliance) and in addition:

- Is always connected, so will be constantly updated with the latest software
- Has a 'guard dog' security feature that is constantly scanning for threats
- Operates on a hardened platform (not as open as Android).

Theft, breakages and replacements

What happens if someone walks out with Albert?

Albert can be remotely disabled however, there is a \$1,500 fee if the device is stolen or broken.

Can Albert break?

Albert has been certified in drop tests up to 76cm. Replacement Service Level Agreements (SLAs) are the same as our existing terminals, however a replacement fee of \$1,500 will apply.

Terminal specifications

Connectivity

Who is the network provider?

CommBank has partnered with Telstra to provide market leading network coverage for our merchant terminals.

Does Albert operate on 4G?

The current Albert platform is only compliant on 3G, however 4G capability is planned for a future release.

Can a merchant insert their own SIM card into Albert to get better coverage in their area?

Albert has been designed to the highest security standards. For this reason, the SIM card slot has a tamper proof cover, so any attempts to swap the SIM will disconnect the terminal from the network.

Will Albert work in rural areas where there is no 3G connectivity?

CommBank has partnered with Telstra to provide the market leading network coverage for our merchant terminals. If the merchant is unable to get a strong 3G connection, Albert can be used with a WiFi connection.

Dial up connections are not supported as they don't work in areas where National Broadband Network (NBN) has been rolled out. Therefore, we are actively replacing dial-up terminals with broadband terminals before the NBN is rolled out to each postcode.

Does 3G automatically kick in if WiFi connectivity is lost on Albert?

Albert will fall back to the default 3G connection if the terminal is taken out of WiFi range completely or the WiFi router is switched off. If the router or WiFi signal remains on but communications are lost, Albert will continue to seek a connection to the WiFi signal, just as a mobile phone does. The WiFi range is dependent on the merchant's WiFi service.

Note Albert can't be run on public WiFi. For security reasons, it needs to run on a secure network that requires a password.

Battery

What is the battery life for Albert and how long does it take to charge?

The battery lasts for approximately eight hours or 100 transactions, depending on app usage and how long the screen is on for. Like mobile phones, the screen is the biggest user of battery power. Albert comes with a charging cradle so merchants are advised to sit Albert on the charger when it isn't in use.

Recharging the battery takes up to 2.5 hours.

Bluetooth

Why do we need to certify a Bluetooth device, such as a printer, to work with Albert?

Bluetooth devices need to be certified to ensure Albert continues to adhere to Australia's high security standards.

Camera

Is there a video camera?

Albert has a camera function to take photos or scan barcodes, that can be utilised if configured through an app. The camera can't be used as a stand-a-lone function.

Accessories

Is there a car charger for Albert?

CommBank doesn't supply a car charger. Any car charger with a voltage supply of 12V, withstanding a current of up to 9A peak and 5.4A constantly, will work with Albert.

Is there a screen protector for Albert?

Albert's screen meets strict security standards and is PCI compliant. Any type of screen overlay would void this compliance.

What printer rolls does Albert use?

Albert can use standard printer rolls purchased from stationary stores.

Is a printer included in the monthly fee?

The standard Albert device comes with a built-in printer.

Terminal management

Can you download an app to multiple terminals at one time?

Merchants can download an app to multiple terminals in App Bank, as long as those terminals are linked to the same App Bank log in and merchant number.



For large terminal fleets, can downloading of apps be scheduled to occur at a particular time (e.g. overnight) or staggered?

Unfortunately not. Merchants can choose to push the app to selected devices via app Bank or push out to devices manually.

App Bank

How do you change the App Bank username and mobile number?

An email address and mobile number is captured as part of the application process, and this is used to create the merchant's unique App Bank login. If the merchant wishes to change these details, once they have activated their App Bank account, all they need to do is login with the details used to set up their account, and change the email address and mobile number in their profile.

Can you have more than one username against a merchant ID?

Only one username can be allocated to a merchant ID. A merchant needs to provide the login details to all personnel authorised to be administrators of the fleet of terminals.

How do updates to a CBA or third party app get updated on the Albert terminal?

At the end of each transaction, Albert connects to the Bank and downloads any pending software or app updates. This is an automatic process that happens in the background. The terminal will continue to operate as normal.

Is Albert an Apple or Google device?

Albert operates on a hardened Android platform for additional security. Albert uses App Bank, which is a completely different app store to Apple iTunes or Google Play.*

Can you access App Bank through CommBiz or NetBank?

App Bank is accessed through a web browser such as Internet Explorer, Google Chrome or Firefox, but it can't be accessed through the Bank's internet banking platforms.

Can you view app billing statements via CommBiz or NetBank?

Currently it is only possible to view app billing statements via Albert, or when they are posted with the merchant statement.

Can you see all terminals in App Bank?

Only Albert terminals will be viewable in App Bank.

App development

How easy is it to use the Software Development Kit (SDK)?

The SDK is the information a developer uses to build an application for any device. If you wish to build an app for your business, we highly recommend that you engage an app developer.

Can CBA recommend developers that support smaller businesses?

CommBank has a list of panel developers who work with businesses of any size. These developers are larger operators as they have support models in place to assist merchants after the application has been developed and hosted on App Bank. A merchant can decide to use a panel developer or work with a developer of their choice to build a solution for their business.

The Bank is not party to, nor liable for, any agreement between a merchant and a panel of individual developers.

Who owns the app once it has been reviewed and hosted on App Bank?

The app is owned by the developer and/or merchant who built the app, and ownership should be agreed between these parties before submission to App Bank.

How much does it cost to develop an app?

The cost varies widely depending on the complexity of the build, and how it will be used. To get a better understanding of how much it could cost we recommend speaking to a developer.

What are the costs to submit an app to App Bank?

The developer SDK and emulator are available on App Bank and is free to download.

Any app submitted to App Bank needs to go through a business, technical and security review to ensure that it meets CommBank's high security standards. This incurs a \$3,000 fee and needs to be paid by the developer or merchant building the app.

Every time an app is updated, it will need to be reviewed for a fee of \$1,000.

How long does it take to review and approve an app for App Bank?

The approval process takes approximately four weeks depending on the complexity of the app.

How many developers are building apps for Albert?

CommBank is actively engaged with a number of developers who are building apps. The apps and App Bank has the potential to add huge value to merchants and for this reason, we are expecting significant take up from developers as our merchant numbers grow.

Is there a CommBiz app on Albert?

Not yet however, the Daily IQ analytics and insights tool has been developed as a free app on Albert.

App fees

What are the fees for an app on Albert?

A developer can choose to charge a one off cost to download the app, a monthly fee or a fee per transaction. Fees will be determined by the developer who has uploaded the app on App Bank, much like apps on a mobile phone device.

Developer panel

What happens if a developer is no longer able to support an app?

CBA apps have been built by panel developers, that are committed to supporting the apps they create, and merchants using these apps, in the long term. If a merchant chooses to build an app with an independent developer, they are advised to draw up a legal contract with this party to cover ongoing support. The Bank does not have responsibility for third party apps.

CBA apps

Split Bill

If customers choose to split the bill, will this increase the Merchant Service Fee (MSF) and debit card fees?

The MSF is calculated as a percentage of the total bill so will not be higher if customers choose to split the bill. If customers choose to pay by debit card, a fee will be charged per card used.

Daily IQ

Does the Daily IQ app combine data from all merchant terminals for one business and can data be filtered to one or a few select terminals?

The data seen in the Daily IQ app will be collated from all Albert devices set up under the one merchant ID. At this stage it is not possible to isolate data from one Albert terminal, unless it is the only terminal set up under that merchant ID.

The Daily IQ app is pre-loaded to Albert, what do I need to get started?

To enable the Daily IQ app on the Albert terminal the merchant needs to contact the CommBiz team on 13 23 39.

Community Giver

When a donation is made through Community Giver, what Merchant Service Fee applies?

In most cases the merchant service fee (MSF) applies to both the purchase and donation, unless there is a specific agreement on pricing that has been applied e.g. for some Not For Profit organisations.

Open Tab

Where is the information stored and what happens if the battery goes flat?

Data in the Open Tab app is stored on CommBank's secure servers. If the battery on the device goes flat, or the device is replaced, the data will be updated the next time the terminal connects to the Bank.

Image Carousel

What is it?

An app that allows a merchant to showcase their business logo or promotional material on their Albert device. When the device is idle, the Image Carousel app will automatically start a show reel of up to six uploaded images.

Where can I download it and is it free?

The app is free and can be downloaded from App Bank.

How do I add images?

Merchants can add or remove images via the Data Vault option on App Bank. A user guide is also available for download from App Bank and provides step by step instructions.

Cash Counter

What is it?

A simple tool to help merchants add up cash from the cash register easily and efficiently. It can also generate reports, track daily, weekly and annual sales so merchants can see trends in cash flow.

Where can I download it and is it free?

The app is pre-installed on Albert.

