1. Important information to protect your business

The following steps should be followed at all times to protect you and your customers from fraud.

◆ You must ensure that the software application your business is using to accept card payments via Leo is accredited by the Commonwealth Bank. If you are unsure please contact the Commonwealth Bank merchant help desk.

◆ Merchants must ensure that any app that is used on their Smartphone/Tablet Device in conjunction with Leo does not capture any card information (including card numbers and expiry dates) or cardholder verification (PIN or signature).

◆ Cardholders must only enter their PIN into the pinpad on the Leo device, and must not enter it into the Smartphone/Tablet Device.

◆ All transaction communications processed via Leo are at the cost of the merchant customer, the Commonwealth Bank is not liable for data communications costs resulting from transactions on the Leo device.
2. Getting Started

Getting to know Leo

1. Display Screen
2. Keypad
3. Magnetic stripe reader
4. Chip card reader
5. Charge pads
6. Micro USB connector for charger
7. Bar code scanner activation buttons (optional)
8. 2D bar code scanner (optional)

3. Leo Keypad

1. Menu NAVIGATION keys
2. FUNCTION key (F)
3. CANCEL key (red)
4. CLEAR key (yellow)
5. ENTER key (green)
6. NUMERIC keys
Inserting the Battery
Follow the steps below to insert the Lithium-ion battery into Leo.

◆ Open the battery compartment by sliding the top rear panel upwards.

◆ Insert the Lithium-ion battery (as shown below) and press into place.

◆ Place the rear panel back onto the device.
Charging the Battery
Before using Leo for the first time, you will need to charge the battery for 4 hours. After this initial charge is complete, Leo will only need to be charged for 3 hours to reach its full battery capacity.

You can use either the power supply or the USB cable to charge Leo.

Charging with power supply
◆ Plug the micro-USB connector to the bottom of Leo (as shown below) and connect the power supply to your power socket.

◆ A battery indicator is provided on the Leo screen, indicating the charge of the device.

Charging with USB cable
◆ Plug the micro-USB connector to the bottom of Leo (as shown below) and connect the USB connector to a USB port on your computer or USB hub.
## Bluetooth Pairing to Smart Device (Phone or Tablet)

<table>
<thead>
<tr>
<th>Apple Devices</th>
<th>Android Devices</th>
</tr>
</thead>
<tbody>
<tr>
<td>Turn on Bluetooth on the Apple device</td>
<td>Turn on Bluetooth on the Android device</td>
</tr>
<tr>
<td>On the Leo device, access the Terminal menu as follows;</td>
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</tr>
<tr>
<td>Select &lt;F&gt; then 2 (Terminal)</td>
<td>Select &lt;F&gt; then 2 (Terminal)</td>
</tr>
<tr>
<td>Enter the Manager Password followed by OK</td>
<td>Enter the Manager Password followed by OK</td>
</tr>
<tr>
<td>Select &lt;5&gt; for Bluetooth (after pressing “More &lt;F4&gt;” to get to the second page)</td>
<td>Select &lt;5&gt; for Bluetooth (after pressing “More &lt;F4&gt;” to get to the second page)</td>
</tr>
<tr>
<td>Select &lt;3&gt; for IOS Mode Comms</td>
<td>Select &lt;3&gt; for IOS Mode Comms</td>
</tr>
<tr>
<td>Select &lt;F1 Key&gt; for “ON”</td>
<td>Select &lt;F4 Key&gt; for “OFF”</td>
</tr>
<tr>
<td>Select &lt;2&gt; DEVICE PAIR</td>
<td>Select &lt;2&gt; DEVICE PAIR</td>
</tr>
<tr>
<td>Select &lt;1&gt; Pair device (iOS)</td>
<td>Select &lt;2&gt; Pair device (Other OS)</td>
</tr>
<tr>
<td>Select &lt;0&gt; Search Devices – wait until your device is discovered – use &lt;F2&gt; and &lt;F3&gt; to scroll up/down the list if required</td>
<td>On the Android device Bluetooth screen, press “Scan” or “Search for devices” and select the iSMP device. Enter the 16 digit PIN which appears on the Leo terminal screen to the “Bluetooth pairing request” window on the Android device.</td>
</tr>
<tr>
<td>Select the appropriate Apple device displayed on the Leo terminal by pressing the corresponding number on the Leo keypad. A 16 digit PIN will be displayed on the Leo screen.</td>
<td>The Leo device should display “Pairing Success” and the Android device should display that the Ingenico device is “Connected” under Bluetooth.</td>
</tr>
<tr>
<td>Enter the 16 digit PIN on the Bluetooth pairing window which appears on your Apple device.</td>
<td>Go to the Main Menu by pressing the yellow “Clear” key several times to step back to the Main screen.</td>
</tr>
<tr>
<td>The Leo device should display “Pairing Success” and the Apple device should display that the Ingenico device is “Connected” under Bluetooth</td>
<td></td>
</tr>
<tr>
<td>Go to the Main Menu by pressing the yellow “Clear” key several times to step back to the Main screen.</td>
<td>Restart the Leo device.</td>
</tr>
<tr>
<td>Restart the Leo device.</td>
<td></td>
</tr>
</tbody>
</table>

### Terminal Management System (TMS) logon

A logon to the TMS must be completed at initial installation to pick up any new terminal software updates. Leo is also scheduled to check for software updates regularly (usually weekly if connected to the smart device with active communications ie SIM card/Wifi), if you have a preferred time for updates to automatically take place please advise our Merchant Help Desk.

- Initiate TMS update on the app on your smart device
- Wait for processing to be completed

Alternatively if the app does not contain TMS logon functionality, use the following steps on the Leo terminal.
3. Processing Transactions
For further information on how to use the CommBank Small Business app, please refer to the “CommBank Small Business app User Guide”.

Bank Logon

Note: A Bank logon must be completed at the commencement of each day or each time the Leo terminal is powered on.

A Bank logon is either performed via the Bank Logon function via the app or initiated with the first transaction of the day or after power on.

Purchase – Swipe/EMV
◆ Initiate a purchase transaction on the app on your smart device
◆ Swipe or insert the card on the Leo terminal
◆ Select the account by pressing the function keys below CHQ, SAV, CR text
◆ Enter PIN or ENTER for signature (Note: signature is only for credit transactions)
◆ Wait for processing to be completed
◆ Remove card when prompted by the terminal
◆ Transaction is approved and merchant copy of the receipt is printed (if applicable)
◆ Verify signature on the app (smartphone or tablet). Press YES to approve or NO to decline
◆ Transaction is approved and customer copy of receipt printed or email (subject to app functionality)

Purchase – Contactless
◆ Initiate a purchase transaction on the app on your smart device
◆ Tap card on the screen of the Leo terminal until the 4 lights above the screen light up
◆ Wait for processing to be completed
◆ Transaction is approved

Note: For contactless transactions, the merchant receipt will only be printed if a signature is required (based on the terminal and contactless card processing rules). A customer copy may be printed or email based on available functionality in the app.
Purchase – Low Value Payments (LVP)

**Note:** This function is only available to clients that provide certain types of goods or services. The merchant category codes allowed LVP are determined by the credit card schemes. Non-qualified merchants may apply for an exemption if they wish to offer LVP.

If the terminal is enabled, certain other conditions must then be met for the transaction to qualify for LVP processing including the transaction is a purchase transaction with no cash out; the card is present and is a Visa card, MasterCard card, or an AMEX card; the credit account is used; and the total transaction amount (including taxes) is less than or equal to the LVP limit.

- Initiate a purchase transaction on the app on your smart device
- Swipe or insert the card on the Leo terminal
- Select credit account by pressing the function key below the CR text
  - **(Note:** only transactions using the credit account will qualify for LVP processing. The terminal will not prompt for PIN after this screen.)
- Wait for processing to be completed
- Transaction is approved
- Remove card when prompted  
  - **Note:** For LVP transactions, a signature will not be required; hence, the merchant receipt will not be printed. A customer copy or a duplicate receipt may be printed or emailed on request subject to available app functionality.

Purchase – Manual Card Entry

**Note:** Manual Card Entry is only available to clients who apply and are approved. Only credit cards can be manually entered.

- Initiate a purchase transaction on the app on your smart device
- Press the “-” key on the Leo terminal
- Enter the full card number followed by ENTER
- When prompted to enter the “Card Sequence Number” press ENTER
- Enter the 4 digit card expiry followed by the ENTER
- Enter the 3 or 4 digit card verification number displayed on the card
- If the customer and card is present take an imprint of the card on your manual card imprinter and press the “F4” key to select “Yes” or “F1” key to select “No”. If “No” is selected the transaction will be cancelled.
- Wait for processing to be completed
- If the customer is present, ensure they sign the merchant copy of the transaction receipt and press “F4” Yes to validate signature or “F1” No to indicate the signature is not valid. If “No” is selected the transaction will be cancelled.
- Transaction is approved and merchant copy of the receipt is printed
- Transaction is approved and customer copy of receipt printed or email (subject to app functionality)
Refund
◆ Initiate a refund transaction on the app on your smart device (if applicable)
◆ If prompted by the terminal, enter the manager password and press ENTER
◆ Swipe, insert or tap the card

   **Note:** Remainder of the refund transaction flow is the same as a purchase transaction

   ◆ Settlement Functions

Settlement – Manual Settlement
◆ Initiate settlement on the app on your smart device
◆ Wait for processing to be completed
◆ Settlement report is printed (may vary depending on app functionality)
Alternatively the Bank can set the terminal to automatically settle each day, automatic settlement cannot occur between 22:00 and 0:00 AEST.

Pre-Settlement
◆ Initiate Pre-settlement on the app on your smart device
◆ Wait for processing to be completed
◆ Pre-settlement report is printed (may vary depending on app functionality)

Last Settlement
◆ Initiate Last-settlement on the app on your smart device
◆ Wait for processing to be completed
◆ Last settlement report is printed (may vary depending on app functionality)
5. Troubleshooting

### Common Terminal Error Messages

<table>
<thead>
<tr>
<th>Codes</th>
<th>Terminal Display</th>
<th>Description</th>
<th>Recommended Next Steps</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>DECLINED – 01 CONTACT CARD ISSUER</td>
<td>Refer to card issuer</td>
<td>Advise the cardholder to contact their card issuer for specific details. Ask the Customer for another form of payment (e.g. different card).</td>
</tr>
<tr>
<td>13</td>
<td>DECLINED – 13 INVALID AMOUNT</td>
<td>Invalid amount</td>
<td>Different limits apply to different types of transactions as defined in the merchant agreement. For instance, there is a cashout limit and a refund limit, and if either one is exceeded, an error message will be displayed. The user must simply enter a value lower than the relevant limit defined in the agreement.</td>
</tr>
<tr>
<td>X0</td>
<td>DECLINED – X0</td>
<td>No response from host</td>
<td>Check communications link. Try processing the transaction again. If still no response, invoke SAF.</td>
</tr>
<tr>
<td>S0</td>
<td>DECLINED - S0 MODEM ERROR</td>
<td>Modem error</td>
<td>This can represent an error with an external modem, or if the terminal is set to fallback to internal modem and no phone line has been plugged in. Check communications link on base and wall plug. Ensure cables are properly connected.</td>
</tr>
<tr>
<td>S2</td>
<td>DECLINED – S2 NO ANSWER</td>
<td>No answer</td>
<td>Contact the CBA Merchant Helpdesk.</td>
</tr>
<tr>
<td>S8</td>
<td>DECLINED – S8 NO EFT SERVER</td>
<td>Link not setup on EFT Server</td>
<td>Contact the CBA Merchant Helpdesk.</td>
</tr>
<tr>
<td>57</td>
<td>DECLINED – 57 TRAN NOT ALLOWED</td>
<td>Transaction not permitted to cardholder</td>
<td>Advise the cardholder to contact their card issuer for specific details. Ask the Customer for another form of payment (e.g. different card).</td>
</tr>
</tbody>
</table>

### Support

For support, please call the dedicated CBA merchant helpdesk on **1800 022 966**, 24 hours a day, 7 days a week.

When calling the Helpdesk, please make sure you have the following information ready:

- Merchant ID
- Terminal ID
- Error code (if applicable)
For authorisations on or over floor limit manual debit card transactions, please call **1800 813 700.**

For authorisations on or over floor limit manual credit card transactions, please call **13 26 36.**

For stationery orders please visit [www.commbank.com.au/eftposstationery](http://www.commbank.com.au/eftposstationery) or call **1800 230 177.**

**Bluetooth Pairing to an optional printer**

<table>
<thead>
<tr>
<th>Custom MY Printer / Zebra EM220 Printer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Turn on the Bluetooth printer</td>
</tr>
<tr>
<td>On the Leo device, access the Terminal menu as follows;</td>
</tr>
<tr>
<td>Select &lt;F&gt; then 2 (Terminal)</td>
</tr>
<tr>
<td>Enter the Manager Password followed by Enter</td>
</tr>
<tr>
<td>Select &lt;5&gt; for Bluetooth</td>
</tr>
<tr>
<td>Select &lt;1&gt; for PRINTER PAIR</td>
</tr>
<tr>
<td>Select &lt;2&gt; for Discovery</td>
</tr>
<tr>
<td>Select &lt;1&gt; Update</td>
</tr>
<tr>
<td>Select the appropriate printer device on the Leo screen and press Enter. If the printer does not appear, press update until the printer appears.</td>
</tr>
</tbody>
</table>
Custom MY Printer (optional)
If you have chosen to use the Bank supplied Custom MY Printer, it is delivered pre-configured and paired to your Leo device. Please note that if you are using multiple Leo devices, each printer is paired to a specific Leo device.

Printer Power On/Off
◆ To power on the printer, push the FEED key once
◆ To power off the printer, push the FEED key twice in quick succession
## Paper Roll Insertion

1. Insert the paper roll into the printer.
2. Ensure the roll is correctly positioned.
3. Secure the roll with the appropriate lever.
4. Adjust the tension as needed.

## Status LED

<table>
<thead>
<tr>
<th>LED</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Off</td>
<td>OFF</td>
</tr>
<tr>
<td>1</td>
<td>PRINTER OFF</td>
</tr>
<tr>
<td>2</td>
<td>COMMUNICATION STATUS</td>
</tr>
<tr>
<td>3</td>
<td>PRINTER ON; STANDBY</td>
</tr>
<tr>
<td>4</td>
<td>READING OVER TEMPERATURE</td>
</tr>
<tr>
<td>5</td>
<td>PAPER END</td>
</tr>
<tr>
<td>6</td>
<td>POWER SUPPLY VOLTAGE INCORRECT</td>
</tr>
<tr>
<td>7</td>
<td>RECOVERING ERROR</td>
</tr>
<tr>
<td>8</td>
<td>MISINTERPRET COMMAND</td>
</tr>
<tr>
<td>9</td>
<td>COMMAND RECEPTION TIME OUT</td>
</tr>
<tr>
<td>10</td>
<td>BATTERY RECHARGE</td>
</tr>
<tr>
<td>11</td>
<td>BATTERY RECHARGE</td>
</tr>
<tr>
<td>12</td>
<td>PRINTER ON; STANDBY (recharge finished)</td>
</tr>
<tr>
<td>13</td>
<td>ERROR; see above</td>
</tr>
</tbody>
</table>

- **LED Status**: Indicates various printer statuses and errors.
- **Battery Recharge**: Requires attention to charging the device correctly.

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*Commonwealth Bank of Australia*
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