Downtime processing

Can

Contents

When should I use a Manual Voucher? 3

How can I manually process credit and debit card transactions? 3

How can I process a refund? 6

How do I prepare summary for banking? 8

What is a floor limit and how does it impact the manual voucher process? 10

How do I get an authorisation for transactions above my floor limit? 10

How do I process vouchers when I don't have a CommBank account? 10

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

- **CC201** (Reorder code 101) - Merchant Sales Voucher
- **CC203** (Reorder code 103) - Merchant Summary Voucher
- **Z760** (Reorder code 105) - Cards Accounting Reply Paid Envelope (LockBag)

Q. When should I use a Manual Voucher?

The general rule for use of manual vouchers are as follows:

- Your Merchant Terminal is damaged and unable to process transactions awaiting replacement.
- Your premises has suffered an outage with power and/or communications (Phone line, Broadband, Argent and/or GPRS)

Please use manual vouchers only in the event where your EFTPOS terminal is offline.

Q. How can I manually process credit and debit card transactions?

CC201 - Merchant Sales Voucher to be used for processing 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 sales vouchers include a cover sheet (see image below). Before making the transaction, remove the top cover sheet and discard this.

Commonwealth Bank
Commonwealth Bank of Australia
ABN 48 123 123 124

Do not remove this cover sheet until after imprinting.
Retain card until transaction completed.

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

0 1 2 3 4 5 6 7 8 9

IMPORTANT

1. **Check** Warning Bulletin.
2. Place card and this voucher in the imprinter and imprint.
3. Remove and **destroy** this cover sheet. Make sure details are clearly imprinted on all copies.

CARE

4. **Tick one box only** – MasterCard or Visa.
5. Complete sales voucher including date, description of goods or services, amount of sale, check validity dates on card and tick box, and initial voucher.
6. Ask the person presenting the card to sign sales voucher, **but retain card**.
7. Compare signature on sales voucher with signature on card. If signatures disagree phone card authorisation, extension 500.
8. If sales is over your floor limit, phone for authorisation and record number.

CC201 200510

For More Details See Merchant Operating Guide

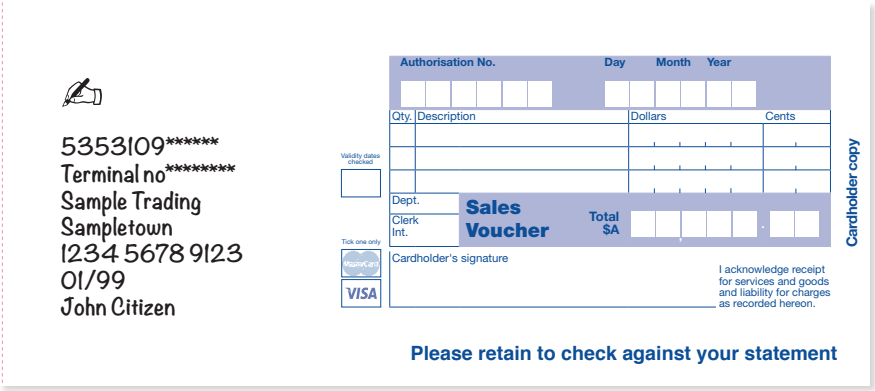
Sales Voucher

Step 3: On the left hand side of the voucher you will be required to provide the following details:

Business details:

- Merchant number – 5353109*********
- Terminal No (Optional)
- Trading name, Suburb
- Customer Card details:
- Card number
- Expiry Date
- Cardholders name

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



Step 4: Once you have provided the details on the left hand side of the voucher, continue to complete the allocated fields on the right hand side

- Authorisation No. if amount is above floor limit
- Date
- Description (optional)
- Cost
- Total
- Tick box if card is VISA or MasterCard
- If EFTPOS card please write either SAV DEB or CHQ DEB on the bottom.

Step 5: Provide the completed voucher to the customer to sign

- Verify Signature - If signature does not match the back of the card, request another form of identification, e.g., Photo Id or call 132 636 - opt 1 for Ext 500

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

Step 7: Inform the customer that the transaction will be processed from their account in approximately 5-7 business days.

Step 8: Prepare merchant summary once all vouchers are ready to be banked. Refer to the subsequent pages of this document for instructions on preparing Merchant summary voucher.

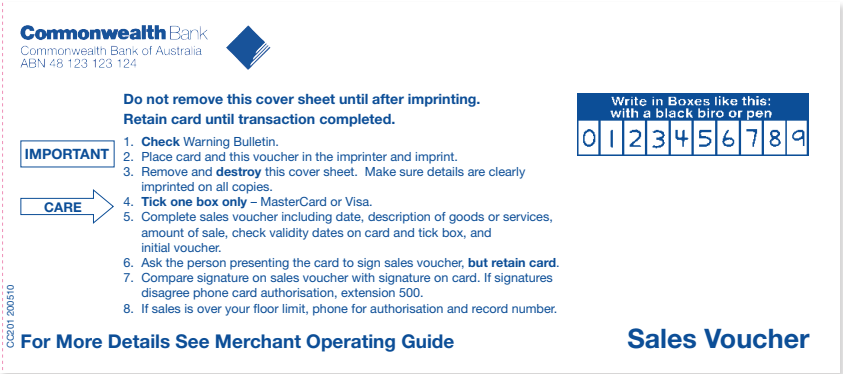
Step 9: Post the white bank copy and prepared merchant summary in the reply paid Locked bag envelope which has been provided in your kit bags within 3 business days.

Q. How can I process a refund?

CC201 - **Merchant Sales Voucher** to be used for processing all refunds.

Step 1: Request the customer's credit or debit card to complete the transaction. Check that the card has
not expired.

Step 2: The sales vouchers include a cover sheet (see image below). Before making the transaction, remove the top cover sheet and discard this.



Step 3: On the left hand side of the voucher you will be required to provide the following details:

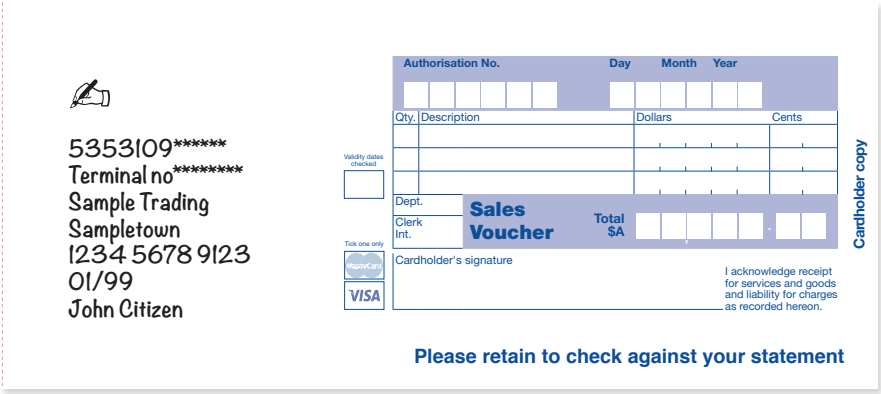
Business details:

- Merchant number – 5353109*********
- Terminal No (Optional)
- Trading name, Suburb

Customer Card details:

- Card number
- Expiry Date
- Cardholders name

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



Step 4: Once you have provided the details on the left hand side of the voucher, continue to complete the allocated fields on the right hand side

- Authorisation no field – Write "REFUND"
- Date
- Description – Provide a reason for refund
- Cost
- Total – Amount to refund
- Tick box if card is VISA or MasterCard
- If EFTPOS card please write either SAV DEB or CHQ DEB on the bottom.

Step 5: Provide the completed voucher to the customer to sign

- Verify Signature - If signature does not match the back of the card, request another form of identification, e.g., Photo Id or call 132 636 - opt 1 for Ext 500

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

Step 7: Inform the customer that the transaction will be processed into their account in approximately 5-7 business days.

Step 8: Prepare merchant summary once all vouchers are ready to be banked. Refer to the subsequent pages of this document for instructions on preparing Merchant summary voucher.

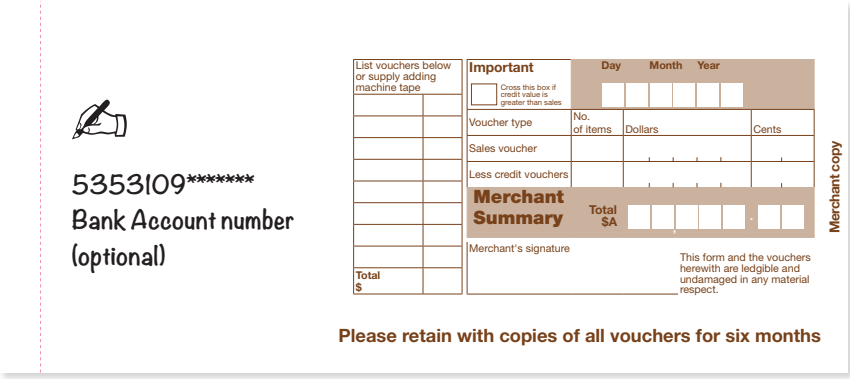
Step 9: Post the white bank copy and prepared merchant summary in the reply paid Locked bag envelope which has been provided in your kit bags within 3 business days.

Q. How do I prepare summary for banking?

CC203 - **Merchant Summary Voucher** to be used for preparing summary of Credit, Scheme Debit, EFTPOS (Debit) cards and refunds. Please note vouchers are to be posted to CommBank within 3 business days of transaction date.

1. The summary vouchers include a cover sheet. Before preparing the summary, remove the top cover sheet and discard this.

2. On the left hand side of the voucher you will be required to provide the following details:
   - Merchant number – 5353109*********
   - Bank Account number (optional)

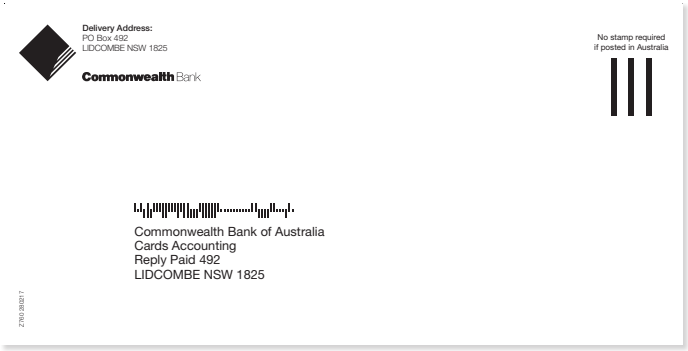


3. Once you have provided the details on the left hand side of the voucher, continue to complete the allocated fields on the right hand side
   - List vouchers to the total value
   - Deduct any credit/refund vouchers from the sales total.

4. Sign the voucher in the space provided.

5. Enclose White bank copies of Sales Vouchers and the Summary Voucher in the Reply paid Locked bag envelope and post to (maximum of 30 Sales Vouchers can be used per Merchant Summary Voucher)

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



Other FAQs

What is a floor limit and how does it impact the manual 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 will have been provided in the letter which you received when your Merchant Facility was approved. Debit cards and credit cards have their own separate floor limits.

Please do not disclose these limits to your customers. If you are unaware what your limits are, please contact our 24 hours Merchant helpdesk team on **1800 230 177** for assistance.

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

For Credit Cards/Scheme Debit (MasterCard/VISA) - 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 or over the phone by contacting Merchant services helpdesk on **1800 230 177 (24/7)**

For Debit Cards - 1800 813 700

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

How do I process vouchers when I don't have a CommBank account?

The process is now same for CommBank merchants banking with CommBank and CommBank merchants banking with other financial institutions.

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.

CBA4916 171117