

# 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.

## Contents

How to use Offline Vouchers to process credit and debit card transactions and refunds **3**

Prepare summary for banking **6**

FAQs **8**

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

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

How do I order downtime stationery?

# 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.



### 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.

The form is divided into two main sections. The left section is for merchant and customer details, and the right section is for transaction details and payment information.

**Merchant and Customer Details (Handwritten):**

- Merchant number: 5353109\*\*\*\*\*
- Terminal no: \*\*\*\*\*
- Card number: 1234 5678 9123
- Expiry date: 01/99
- Cardholder's name: John Citizen

**Transaction and Payment Details:**

- Authorisation No.: [Blank]
- Date: Day [Blank], Month [Blank], Year [Blank]
- Table with columns: Qty, Description, Dollars, Cents
- Dept.: Sales  Refund
- Clerk Int.: [Blank]
- Total \$A: [Blank]
- Payment method: Sav  Chq
- Cardholder's signature: [Blank]
- Cardholder copy: [Blank]

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

**Bottom text:** Please retain to check against your statement

### Step 4

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 5

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

## Step 6

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 7

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 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.**

- Remove and destroy this cover sheet after completion.
- On the left hand side you are required to provide your business details i.e Merchant number.
- Continue to Complete Summary voucher using the spaces provided. Make sure details are clearly written on this voucher.
- 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

- Post the vouchers to CommBank within 3 business days of transaction date.
- 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
---	---	---	---	---	---	---	---	---	---

**NO PINS**

**NO STAPLES**


**Merchant Summary Voucher**

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

## 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\*\*\*\*\*

Provide following details in the space above:  
Merchant number

List vouchers below	<b>Important</b>	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			
	<b>Merchant Summary</b>		<b>Total \$A</b>	
	Merchant's signature			
<b>Total \$</b>				

This form and the vouchers herewith are legible and undamaged in any material respect.

Merchant copy

Please retain with copies of all vouchers for six months

### Step 3

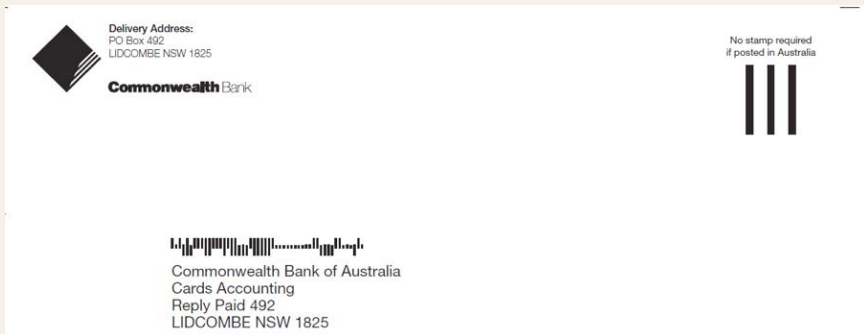
Continue to complete the summary voucher using the spaces provided. Make sure the below details are clearly written on this Voucher:

- List vouchers to the total value
- Deduct any offline credit/refund amounts from the sales total

### 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 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 [www.commbank.com.au/business/merchant-services/merchant-information-centre](http://www.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.**