Emmy

User Guide

1. Emmy Terminal Features

1. Magnetic Strip Reader
2. Integrated Contactless Reader
3. Battery Indicator
4. Information and Menus Window
5. Function Keys F1 to F4
6. Wrist Strap (optional) Holder
7. Keypad
8. Off Switch (Press & hold CLEAR then press "-" to turn off)
9. Smart Chip Card Insert Slot
10. Bluetooth is not connected
10. Bluetooth is connected and ready
11. On Switch
12. Charging Port
13. Blue FUNCTION Button
14. Red CANCEL Button
15. Yellow CLEAR Button
16. Green OK Button

2. 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 Emmy 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 Emmy 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 Emmy device, and must not enter it into the Smartphone/Tablet Device.

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

3. Getting Started

The Battery

The Emmy terminal incorporates an integrated battery that is not removable or replaceable by the user. If the battery component fails the device will need to be returned for replacement.

Charging the Battery

Before using Emmy for the first time, you will need to charge the battery for a minimum of 3 hours via a powered computer USB port (or optional USB power adaptor) plugged into the micro-USB connector on the right-hand side of Emmy. Further initial full charging of the terminal battery requires an additional 3 hours. The micro-USB cable provided should be used for this purpose.

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The battery charge indicator on the screen will display the progress of charging.

You can use either an optional power supply or the USB cable to charge Emmy.

Charging with power supply

◆ Plug the micro-USB connector to the right-hand side of Emmy below the "on" switch (as shown below) and connect the power supply to your power socket.

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

Charging with USB cable

◆ Plug the micro-USB connector to the right-hand side of Emmy (as shown below) and connect the USB connector to a powered USB port on your computer or powered USB hub.

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Bluetooth Pairing to Smart Device (Phone or Tablet)

Apple Devices	Android Devices
Turn on Bluetooth on the Apple iPhone or iPad and ensure that Bluetooth is discoverable	Turn on Bluetooth on the Android phone or tablet and ensure that Bluetooth is discoverable
On the Emmy terminal, access the Terminal menu as follows;	On the Emmy terminal, access the Terminal menu as follows;
Select <F> Function key	Select <F> Function key
Enter the Manager Password followed by the <OK> key	Enter the Manager Password followed by the <OK> key
Select <1> PAIR IOS	Select <2> PAIR Other OS
The Emmy terminal will search for discoverable Bluetooth devices	The Emmy terminal will display a 4 digit PIN to be entered into the Bluetooth pairing window of your phone or tablet
Scroll to the desired Bluetooth device using the <F2> (Down) and <F3> (Up) buttons and press <OK> to select your Apple iPhone or iPad	Press <Scan Devices> on the Android Bluetooth screen and tap on "iCMP – xxxxxxx", when prompted enter the 4 digit PIN that is displayed on the Emmy terminal into your Android phone or tablet followed by <Enter>.
Enter the 4 digit PIN displayed on the Emmy terminal into the Bluetooth pairing window of your Apple iPhone or iPad and press <PAIR>.	The Emmy terminal will display "PAIRING OK" and the Android phone or tablet should display that the Ingenico iCMP device is "Connected" under Bluetooth
The Emmy terminal should display "PAIRING OK" and the Apple iPhone or iPad should display that "iCMP – xxxxxxx" is "Connected" in the Bluetooth settings	Press the <CANCEL> key on the Emmy terminal to return to the ready screen
Press the <CANCEL> key on the Emmy terminal to return to the ready screen	

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TMS (Terminal Management System) logon

A logon to the TMS must be completed at initial installation to pick up any new terminal software updates. Emmy 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 "Terminal Software 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 folowing steps on the Emmy terminal

◆ Press the 'F' Function key on the Emmy terminal
◆ Press 2 - Terminal
◆ Enter the manager password followed by OK
◆ Press 1 – Configure
◆ Press F4 to scroll down
◆ Press 4 – TMS Logon
◆ Wait until TMS logon is completed where you will be taken back to the home screen

4. Processing Transactions

For further information on how to use the CommBank Small Business app, please refer to the "CommBank Small Business app User Guide".

Purchase – Swipe / EMV

◆ Initiate a purchase transaction on the app on your smart device
◆ Swipe or insert the card on the Emmy terminal
◆ Select the account by pressing the function keys below CHQ, SAV, CR text
◆ Enter PIN or OK 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)

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Purchase – Contactless

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

Note: For contactless transactions a signature may also be required in certain situations. The way the signature is captured is dependent upon the application being used with the Emmy terminal.

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 OK
◆ Swipe, insert or tap the card

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

5. 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, settlement cannot occur between 22:00 and 0:00 AEST.

Pre-Settlement (Running Total)

◆ Initiate Pre-settlement (Running total) 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)

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6. Troubleshooting

Common Terminal Error Messages

Codes	Terminal Display	Description	Recommended Next Steps
01	DECLINED – 01 CONTACT CARD ISSUER	Refer to card issuer	Advise the cardholder to contact their card issuer for specific details. Ask the Customer for another form of payment (e.g. different card).
13	DECLINED – 13 INVALID AMOUNT	Invalid amount	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.
X0	DECLINED – X0	No response from host	Check communications link. Try processing the transaction again. If still no response, invoke SAF.
S0	DECLINED - S0 MODEM ERROR	Modem error	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.
S2	DECLINED – S2 NO ANSWER	No answer	Contact the CBA Merchant Helpdesk.
S8	DECLINED – S8 NO EFT SERVER	Link not setup on EFT Server	Contact the CBA Merchant Helpdesk.
57	DECLINED – 57 TRAN NOT ALLOWED	Transaction not permitted to cardholder	Advise the cardholder to contact their card issuer for specific details. Ask the Customer for another form of payment (e.g. different card).

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)