EFTPOS – Quick Reference Guide

Where to get help

Help Desk	• 24 hours, 7 days • Freecall **1800 230 177**.
Authorisation	• 24 hours, 7 days • Freecall **1800 813 700** for all debit card authorisations. • Call **13 26 36** for all credit card authorisations.
Sales	• Monday to Friday, 8am - 9pm, Mon to Fri and 9am - 3pm Sat (Sydney Melbourne time) • Freecall **1800 730 554** to change ownership and new facility enquiries.
Merchant Stationery	• 24 hours, 7 days • Visit **https://www.commbankstationery.com.au/stationery**

Merchant Support and User Guides.

For user guides please see **https://www.commbank.com.au/business/payments/help.html?ei=gethelp**

Helpful hints

- Do not leave your terminal unattended.
- Password protect your terminal.
- Always check the card validity dates – both commencement and expiry.
- Always verify the amount and the 'Approved' message on the transaction before handing the docket to the customer.

- Retain receipts for a minimum of 6 months.
- Do not split transactions into smaller amounts.
- When your terminal is down and not connecting, an authorisation code must be obtained for transactions above your floor limit.
- Do not allow any unauthorised use of your terminal – customers should only have access to enter their PIN.

* For more information please see your merchant agreement.

Most frequent decline codes

51 – Not sufficient funds, refer to Card Issuer.
55 – Incorrect PIN, have customer input PIN again.
57 – Transcation not allowed, seek other form of payment.
91 – Issuer Unavailable, voucher required.

61 – Daily Limit Exceeded, seek other form of payment.
67 – Phone Authorisation Centre.
75 – Incorrect PIN on more than three attempts, seek other form of payment.

* For more information please refer to user guide.

Passwords

Upon receipt of your facility, please ensure that the default password is changed to reflect a valid password chosen by you.

This step is to assist in maintaining the security of your terminal.

Do not share or write down passwords.

For instructions on how to change your password please see your user guide.

Commonwealth Bank