EFTPOS – Quick Reference Guide

Where to get help

- **Help Desk** – 24 hours, 7 days
- **Authorisation** – 24 hours, 7 days

- **Sales** – Monday to Friday, 8am to 6pm (AEST)
- **Merchant Stationery** – 24 hours, 7 days
- **XPOS Help Desk** – 24 hours, 7 days

Freecall **1800 230 177**.

Freecall **1800 813 700** for all debit card authorisations.

Call **13 26 36** for all credit card authorisations.

Freecall **1800 730 554** to change ownership and new facility enquiries.

Visit commbank.com.au/business/merchant-services/ordering-eftpos-stationery.html

Freecall **1300 553 772** for existing XPOS services, technical support and faults.

Merchant Information Centre

- **For user guides please see commbank.com.au/business/merchant-services/merchant-information-centre**

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 vouchers 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.

12 & 57 – Invalid Transaction, 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.

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.

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If you have any suspicions

- **About a credit card** – call **13 26 36**, 24 hours, 7 days.
  You will be asked a series of 'yes' and 'no' questions (to avoid alerting the customer to your suspicion), and will then be given instructions about any action to be taken in your particular situation.

- **About a debit card** – freecall **1800 813 700**, 24 hours a day, 7 days.

Processing a downtime voucher

To process a downtime voucher

1. Select function or menu
2. Select EFTPOS
3. Select special functions
4. Enter your password
5. Select voucher
6. Follow the instructions on the terminal ensuring you enter the authorisation number, card number, two-digit sequence number on the voucher, expiry date and date/time the transaction took place.

Never use a downtime voucher when:

- The customer cannot remember their PIN.
- The customer claims they have not yet been issued with a PIN for their card.
- The terminal is in 'Ready' mode.
- The magnetic strip on the card is damaged (when debiting cheque or savings accounts).

To manually process settlement

To process settlement on your facility please complete the following

1. Select function
2. Select menu
3. Select EFTPOS
4. Select totals
5. Enter your password and select settlement.

Visit our web site at **commbank.com.au/business/merchant-services**

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