



CommonwealthBank

ATM Audio Users' Guide



Table of contents

Introduction	5
ATM audio prompts	5
Getting started	6
Tip for getting started.....	6
Keypad orientation	6
Tip for orienting yourself on the keypad.....	6
Starting the ATM audio	7
Your privacy is protected	7
Tip for finding the audio input jack	7
Tip for a quick start	7
Tip to set audio volume	7
Other ATM hardware	8
Note compartment	8
Display screen	9
Receipt slot.....	9
Card slot	9
Coin compartment	10
Audio introduction and questions	11
How to skip the introduction and start quickly	11
Responding to volume and speech rate question	11
How to adjust volume and speech rate.....	12
Tip for adjusting your volume and speech rate	12
Listening to ATM instructions	12
Instructions	12
Inserting your card and entering your PIN	13
Enter PIN	13
Main menu ('Home')	13
1. Hearing your account balance	14
Choose an account	14
Hear balance for your savings account	14
Print your balance	14
Thank you	15

Number sequence: Savings account balance	15
2. Withdrawing cash	15
Choose an account	15
Enter a withdrawal amount.....	16
Confirm the amount	16
Choose a receipt	16
3. Using your favourite to withdraw cash	16
Tip to withdraw cash quickly	16
Setting a favourite withdrawal	17
Number sequence: Withdraw from Savings account, hear your receipt, set as favourite	17
Number sequence: Favourite withdrawal	18
Thank you (hear balance)	18
Thank you (take receipt)	18
4. Depositing cash and cheques into a CommBank account	19
Choose an account	19
Enter an agent number	19
Confirm the agent number	20
Insert your notes, coins and cheques	20
Insert notes	20
Insert coins	20
Cash summary question.....	21
Tip for correct cheque orientation	21
Confirm your deposit and choose a receipt	21
Deposit breakdown	21
Almost finished	22
Thank you (hear balance)	22
Thank you (take receipt)	22
Number sequence: Deposit notes to your Savings account and hear balance	22
5. Using Cardless Cash	23
Cash code	23
Confirm	24
Cash PIN	24
Thank you	24

Frequently asked questions	25
Can a CommBank employee help me?	25
Can my support person listen to the audio prompts?.....	25
Can I plug in my earphones after inserting my ATM card?	25
What if I miss the audio prompt?	25
What happens if I don't make a selection in time?.....	25
What happens if I pull out my earphones during the transaction?	25
Will the audio announce my PIN?	25
How do I know if I'm using an ATM that accepts deposits?	26

List of figures

Figure 1. The ATM keypad.....	6
Figure 2. The audio input jack is located above and to the right of the keypad.	7
Figure 3. The standard ATM note compartment.....	8
Figure 4. The cash compartment on an ATM with instant deposit capability.	8
Figure 5. The ATM display screen.....	9
Figure 6. The receipt slot and, below it, the ridged card slot.	10
Figure 7. An ATM with coin deposit compartment at left.	10

Introduction

All CommBank ATMs are audio-enabled and have tactile keypads, so you can bank independently when you want.

ATMs accept a 3.5mm audio connector, which is a standard size for most earphones.

The audio feature will help you complete transactions and other processes available on the ATM for CommBank accounts. These include:

- withdrawing cash
- withdrawing cash using your favourite selection
- depositing cash or cheques at ATMs with deposit capability
- hearing your account balance
- hearing a mini statement
- transferring funds
- changing your PIN
- using Cardless Cash.

Note: If you are not a CommBank customer, you will not be able to get a mini statement, transfer funds or change your PIN.

This guide outlines the steps for:

1. [Hearing your account balance](#)
2. [Withdrawing cash](#)
3. [Using your favourite to withdraw cash](#)
4. [Depositing cash and cheques into a Commbank account](#)
5. [Using Cardless Cash.](#)

Note: If you are a CommBank customer, you can transfer funds, get a mini statement or change your PIN by following the ATM audio prompts.

Use CommBank's [ATM locator](#) to find an ATM near you.

ATM audio prompts

This guide includes the prompts you will hear through your earphones when you make a selection at an ATM. For example, if you press 1 for 'Savings', the ATM will say 'savings'. If you are asked to input a number (for example, a withdrawal amount), the ATM will read the number back and ask you confirm it.

The prompts are shown under the '**Audio script**' headings in this guide.

Getting started

Tip for getting started

Before plugging into the ATM audio jack – place your earphones in your ears.

Keypad orientation

You will use the ATM keypad to enter your audio selections. The keypad's layout for numbers 0 to 9 is the same as a phone keypad. Number 1 is at the top left, number 5 is in the centre of the second line and has a raised dot, and 0 is the centre bottom key. The function keys are in a column to the right of the numbers.

The 'CANCEL' key sits at the top and has a raised cross on the right.

The 'CLEAR' key sits beneath and has a raised vertical line on the right. The third key is blank and is not used.

The 'ENTER' key sits at the bottom and has a raised circle on the right.

Tip for orienting yourself on the keypad

You might find it easier to use the keypad if you keep your left index finger on number 5 and use your right index finger to enter your selections.



Figure 1. The ATM keypad.

Starting the ATM audio

The ATM audio starts as soon as you plug your earphones into the audio jack. You might find it easier if you put your earphones in your ears **before** you plug them in the audio jack. Only insert your ATM card **after** you have responded to the two [introductory questions](#).

Note: ATMs accept a 3.5mm audio connector, which is a standard size for most earphones.

Your privacy is protected

As soon as you plug in your earphones, the ATM display screen will go blank to protect your transaction privacy. People standing near you will not be able to hear the audio.

Tip for finding the audio input jack

Face the ATM and place your hands flat on the keypad. Slide your right hand about a hand's width sideways. Just above your fingers, you will find the audio input jack, which is funnel-shaped and has a hole in the centre.

If you want to increase the volume, press the button located just above the audio jack at any time.



Figure 2. The audio input jack is located above and to the right of the keypad.

Tip for a quick start

If you want to skip the ATM introduction, after plugging in your earphones and adjusting the volume, press the number 2 key twice. This tells the ATM you are answering 'no' to the introductory questions on volume and speech rate, and instructions on using the ATM.

Insert your card in the card slot and listen for the prompt to enter your PIN.

Tip to set audio volume

The button above the audio jack controls the maximum volume. The keypad buttons adjust this volume.

Other ATM hardware

This section describes the ATM components you will use as you complete a transaction.

Note compartment

Located directly above the keypad is a smooth, metal note compartment.

Standard ATMs: A standard ATM has a note compartment that is shaped like a horizontal slot and is two fingers' width in height. You collect your cash from this slot at the end of a withdrawal.



Figure 3. The standard ATM note compartment.

ATMs with instant deposit capability: Your cash is withdrawn from and deposited into a smooth, curved, metal note compartment, which is one hand's width in height.



Figure 4. The cash compartment on an ATM with instant deposit capability.

This compartment is for notes only. It will automatically open when the insert notes prompt has been reached during a deposit or when cash is dispensed during a withdrawal. Please remove any rubber bands, paper clips or other objects before inserting notes into this compartment.

Display screen

A large square display screen sits just above the note compartment. It has metal buttons on either side, which no longer work. All CommBank ATMs have touchscreen capability.

Note: When you are using the audio, the display screen will be blank to protect your privacy.

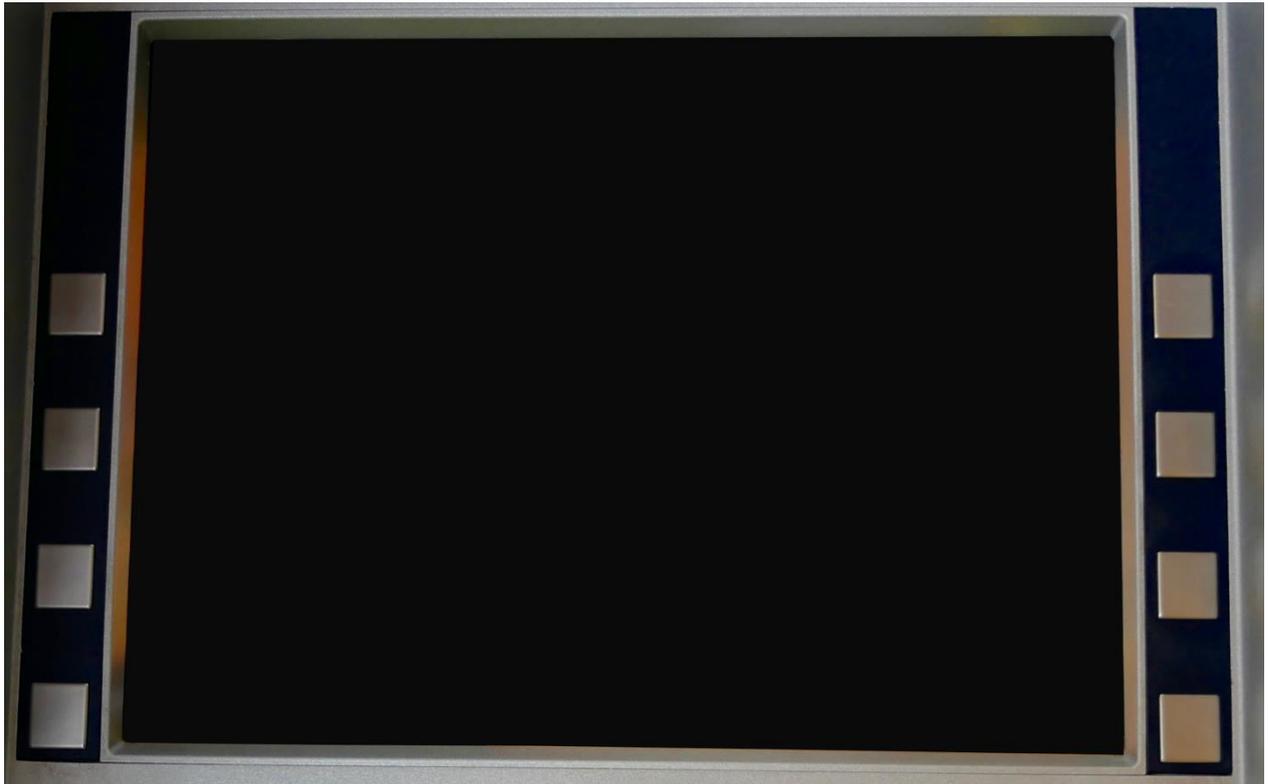


Figure 5. The ATM display screen.

Receipt slot

Located slightly to the right of the display screen is a protruding rectangular box that is the height of the ATM. Between one-third and halfway down the box – depending on the ATM – is a raised, narrow, horizontal receipt slot, where your printed receipt will be dispensed.

Card slot

The card slot is located about a hand's width below the receipt slot. The slot is ridged and recessed inwards. When prompted, insert your card into this slot.

Note: Position your card so that its raised numbers are on the left and face upwards.



Figure 6. The receipt slot and, below it, the ridged card slot.

Coin compartment

Some ATMs that take deposits have a compartment for accepting coins. This compartment is in a separate box located one step to the left of the box containing the display screen and touchpad. A panel separates the two. The coin compartment is at the base of the box and is tilted upwards at a 45-degree angle. A plastic square in the centre of the compartment will automatically open when you hear the prompt to insert coins.



Figure 7. An ATM with coin deposit compartment at left.

Audio introduction and questions

A brief introduction will begin **as soon as you plug in your earphones**. First, it will describe the keypad and then ask **two** questions:

- Would you like to adjust your volume and speech rate preferences?
- Would you like to hear instructions on how to use this ATM?

Respond to both questions before inserting your card.

How to skip the introduction and start quickly

To skip the ATM introduction and start your transaction, follow these steps:

1. Place your earphones in the audio jack.
2. Press the button above the audio jack to adjust the volume to your required level.
3. Press the number 2 key twice. This tells the ATM you are answering 'no' to the initial questions.
4. Insert your card in the card slot and listen for the prompt to enter your PIN.

Responding to volume and speech rate question

As soon as you plug in your earphones, you will hear the following welcome message and the first question.

Audio script

'Welcome to the Commonwealth Bank ATM network.

'To adjust your volume, use the button located above the earphone jack to cycle through three volume pre-sets.

'Use the keypad to make a selection. The keypad is centred on a shelf directly in front of you. It is similar to a phone keypad, with the number 1 in the top left and a raised point on number 5 in the centre. To the right is a column of function keys. From the top button, the order is: CANCEL, identified by a raised X. CLEAR, identified by a raised vertical line. A blank unused button. And at the bottom is the ENTER button, identified by a raised circle on the key face.

'Would you like to adjust your volume and speech rate preferences?

'For "yes", press 1.

'For "no", press 2.' **End of audio script**

How to adjust volume and speech rate

If you answer 'yes' because you want to adjust your volume and speech rate, you will hear the following instructions.

Audio script

'Adjust both the volume and speech rate by making one or more selections. Listen to the four options before making a selection, then press ENTER.

'For louder, press 1.

'For quieter, press 2.

'For faster, press 3.

'For slower, press 4.

'To set your preferences, press ENTER.' **End of audio script**

Tip for adjusting your volume and speech rate

You can use a combination of numbers to change the volume and speech rate. For example, to turn up the volume by two levels and slow the speed by one level, press the combination 1, 1, 4 on the keypad. You can skip the prompts at any time by entering your combination and pressing ENTER.

Listening to ATM instructions

The second question asks whether you want to hear instructions on using the ATM.

Audio script

'Would you like to hear instructions on how to use this ATM?

'For "yes", press 1.

'For "no", press 2.' **End of audio script**

Instructions

If you have answered 'yes' to the above question, you will then hear the following script.

Audio script

'If you would like to skip the instruction and start a transaction, press ENTER.

'This Commonwealth Bank ATM can be used for withdrawing cash. The ATM screen has been turned off for your privacy. Please use the keypad to complete your transaction.

'The keypad is centred on a shelf directly in front of you.' **End of audio script**

(The ATM goes on to describe the keypad, then describes the note compartment. If an ATM accepts Deposits the audio script will call this out)

Inserting your card and entering your PIN

Introduction

The next step is to insert your card and enter your pin number. You will hear the following script.

Audio script

'Please insert your card with the raised numbers facing up and to the left in the card slot located to the right of the screen.

'To make a cardless withdrawal, press 5.' **End of audio script**

Note: Once you have inserted your card, you will hear: 'We're verifying your card, one moment please.'

Enter PIN

Audio script

'Use the keypad to enter your PIN, then press ENTER. Don't forget to cover the keypad using your hand.

'To clear your entry, press CLEAR.

'To cancel and return card, press CANCEL.' **End of audio script**

Note: After you have successfully entered your PIN, you will hear the [main menu](#), which is referred to in the audio instructions as 'Home'.

Main menu ('Home')

Audio script

'What would you like to do?

'To withdraw cash, press 1.

'To make a deposit, press 2.

'To hear your account balance, press 3.

'To hear a mini statement, press 4.

'To transfer money, press 5.

'To change your PIN, press 6.

'To withdraw your favourite: [amount is stated] from [account is stated] with [receipt option is stated], press 7.

'To cancel and return card, press CANCEL.' **End of audio script**

Note about the ATM menu: On a [standard ATM](#), the menu will not include a deposit option. If you are not a CommBank customer, you will not hear an option for a mini statement or to transfer funds or change your PIN.

Note about ATM transaction processing: Once you have selected your transaction, the ATM will announce that processing is underway (for example, it will say 'We're processing your withdrawal, one moment please.'). During this step, you

just need to wait patiently for the next instruction. The following sections outline the different steps you will need to take, according to your selection, and scripts of the audio you will hear.

1. Hearing your account balance

After you have pressed 3 from the [main menu](#) to hear your account balance, you will be asked to choose an account and will hear one of the following prompts.

Choose an account

Audio script

'Which account balance would you like to hear?

'For Savings, press 1.

'For Cheque, press 2.

'For Credit, press 3.

'For other linked accounts, press 4.

'To go back, press 9.

'To cancel and return card, press CANCEL.' **End of audio script**

Hear balance for your savings account

Audio script

'Here's the balance of your [type of account is stated] account.

'Available balance [amount is stated].

'Balance [amount is stated].

'To finish this transaction and return your card, press 1.

'To print your balance, press 2.

'To withdraw from this account, press 3.

'To return Home and make another transaction, press 4.' **End of audio script**

Print your balance

Audio script

'Thank you. Collect your balance from the receipt printer located to the right of the screen.

'To finish this transaction and return your card, press 1.

'To withdraw from this account, press 2.

'To return home and make another transaction, press 3.' **End of audio script**

Thank you

Audio script

'Transaction finished. Don't forget to take your card. It will be ejected from the card slot located to the right of the screen.' **End of audio script**

Number sequence: Savings account balance

If you want to hear the balance of your Savings account, remember this number sequence: 2, 2 (insert your card and enter your PIN), 3, 1.

Following the number sequence will take you through these steps:

- 'Would you like to adjust your volume and speech rate preferences?' **No (Press 2)**
- 'Would you like to hear instructions on how to use this ATM?' **No (Press 2)**
- 'Please insert your card with the raised numbers facing up and to the left in the card slot located to the right of the screen' **(Insert card)**.
- 'Use the keypad to enter your PIN, then press ENTER. Don't forget to cover the keypad using your hand.' **(Enter PIN)**
- 'What would you like to do? To hear your account balance, press 3.' **(Press 3)**
- 'Which account balance would you like to hear? For Savings, press 1.' **(Press 1)**.

Note: You will need to wait for each announcement to begin before you press the number key. You cannot enter the sequence all at once.

2. Withdrawing cash

After you have pressed 1 from the [main menu](#) to withdraw cash, you will be asked to choose an account and will hear one of the following prompts.

Choose an account

Audio script

'Which account would you like to withdraw from?'

'For Savings, press 1.'

'For Cheque, press 2.'

'For Credit, press 3.'

'For other linked accounts, press 4.'

'To go back, press 9.'

'To cancel and return card, press CANCEL.' **End of audio script**

Enter a withdrawal amount

Audio script

Use the keypad to enter the amount you would like to withdraw, then press ENTER. For example, to withdraw \$100, press 1, 0, 0, ENTER. To clear your entry, press CLEAR.

Confirm the amount

Audio script

'You entered [amount is stated]. To confirm, press ENTER.

'To go back and re-enter amount, press 9.

'To cancel and return card, press CANCEL.' **End of audio script**

Choose a receipt

Audio script

'You're withdrawing [amount is stated] from [account is stated].

'To continue without a receipt, press 1.

'To print a receipt, press 2.

'To hear your receipt, press 3.

'To change the account, [account is stated], press 4.

'To change the amount, [amount is stated], press 5.

'To go back, press 9.

'To cancel and return card, press CANCEL.' **End of audio script**

3. Using your favourite to withdraw cash

Tip to withdraw cash quickly

The fastest way to withdraw cash is to use your favourite withdrawal.

By [setting a favourite withdrawal](#), you save it to your card. Once it is saved, you can select your favourite from the [main menu](#). This means you will only need to press three keys to withdraw cash.

Note: It is easy to change your favourite withdrawal. Simply change the transaction details – account, withdrawal amount and receipt option – and select 'yes' to the question about setting your favourite, which will reset the transaction.

Setting a favourite withdrawal

You can set a withdrawal transaction that you have just completed on the ATM as your favourite by following the prompts. This will save the account, withdrawal amount and receipt option to your card.

Audio script

'Would you like to make this your favourite transaction?

'For "yes", press 1.

'For "no", press 2.

'To cancel and return card, press CANCEL.' **End of audio script**

Number sequence: Withdraw from Savings account, hear your receipt, set as favourite

If you want to withdraw money from your Savings account, hear the receipt and set this transaction as your favourite withdrawal, remember this number sequence: 2, 2 (insert card and enter your PIN), 1, 1 (enter withdrawal amount and press ENTER), 3, (press ENTER), 1.

Following the number sequence will take you through these steps:

- 'Would you like to adjust your volume and speech rate preferences?' **No (Press 2)**
- 'Would you like to hear instructions on how to use this ATM?' **No (Press 2)**
- 'Please insert your card with the raised numbers facing up and to the left in the card slot located to the right of the screen' **(Insert card)**.
- 'Use the keypad to enter your PIN, then press ENTER. Don't forget to cover the keypad using your hand.' **(Enter PIN)**
- 'What would you like to do? To withdraw cash, press 1.' **(Press 1)**
- 'Which account would you like to withdraw from? For Savings, press 1.' **(Press 1)**
- 'Use the keypad to enter the amount you would like to withdraw, then press ENTER.' **(Use keypad and press ENTER)**
- 'You entered [amount is stated]. To confirm, press ENTER.' **(Press ENTER)**
- 'To hear your receipt, press 3.' **(Press 3)**
- 'Would you like to make this your favourite transaction? For yes, press 1.' **(Press 1)**

Number sequence: Favourite withdrawal

If you want to withdraw cash using your favourite withdrawal, remember this number sequence: 2, 2 (insert card and enter your PIN), 7.

Following the number sequence will take you through these steps:

- 'Would you like to adjust your volume and speech rate preferences?' **No (Press 2)**
- 'Would you like to hear instructions on how to use this ATM?' **No (Press 2)**
- 'Please insert your card with the raised numbers facing up and to the left in the card slot located to the right of the screen' **(Insert card)**.
- 'Use the keypad to enter your PIN, then press ENTER. Don't forget to cover the keypad using your hand.' **(Enter PIN)**
- 'What would you like to do? To withdraw your favourite, [amount is stated] from [account is stated] with [receipt option is stated], press 7.' **(Press 7)**

The ATM will return your card, money and receipt (if your favourite includes a printed receipt).

Thank you (hear balance)

Audio script

'Your withdrawal of [amount is stated] from [account is stated] was successful.

'Available balance [amount is stated].

'Balance [amount is stated].

'Don't forget to take your card. It will be ejected from the card slot located to the right of the screen.

'Your cash will be ejected from the note compartment, located directly above the keypad.' **End of audio script**

Thank you (take receipt)

Audio script

'Thank you. Take receipt and card.

'Your withdrawal was successful.

'Collect your receipt from the receipt printer located to the right of the screen.

'Don't forget to take your card. It will be ejected from the card slot located to the right of the screen.

'Your cash will be ejected from the note compartment, located directly above the keypad.' **End of audio script**

4. Depositing cash and cheques into a CommBank account

You can use CommBank ATMs to deposit cash and cheques into any Commonwealth Bank account. Use CommBank's [ATM locator](#) to find an ATM that takes deposits.

After you have pressed 2 to select Deposit from the [main menu](#), you will be asked – in three questions – whether you want to deposit notes, coins (at ATMs with coin deposit facilities) or cheques. For each question, press 1 for 'yes' and 2 for 'no'.

Choose an account

Once you have selected whether you want to deposit notes, coins or cheques, you will be asked to select your account.

Audio script

'Which account would you like to deposit to?

'For Savings, press 1.

'For Cheque, press 2.

'For Credit, press 3.

'For other linked account, press 4.

'To pay another CommBank account, press 5.

'To pay another CommBank credit card, press 6.

'To go back, press 9.

'To cancel and return card, press CANCEL.' **End of audio script**

The next step is to [insert notes](#) or [insert coins](#).

Enter an agent number

If you press 5 to pay another CommBank account, you will be prompted to input an agent number – which the account holder should have given you – to make a deposit.

Audio script

'This deposit requires an agent number, which is up to six digits long. Use the keypad to enter the agent number, then press ENTER. To clear your input, press CLEAR.

'To cancel and return card, press CANCEL.' **End of audio script**

Confirm the agent number

Audio script

'You entered agent number [agent number is stated]. To confirm, press ENTER. To go back and re-enter the agent number, press 9.'

'To cancel and return card, press CANCEL.' **End of audio script**

Insert your notes, coins and cheques

After you have selected your deposit items and an account, the ATM will ask you to insert your cash – first notes and then coins. After you have inserted the cash, the ATM will count it. If you are only depositing cash, you will then hear a summary of the amount received. If you are also depositing cheques, you will be told to continue. You can then insert the cheques and complete your deposit.

The following section contains the scripts for inserting notes and coins. Please follow the audio prompts relevant to your selection.

Insert notes

Audio script

'Put your notes into the note compartment, which has now opened. It is located above the keypad. Insert your notes horizontally with the long side parallel to the machine, and when you have finished, press ENTER.'

'You can enter a maximum of 200 notes at a time.'

'Please do not put coins, clips, rubber bands or any other objects into the note compartment.'

'To cancel and return cash and card, press CANCEL.'

'We're counting your notes. One moment please.' **End of audio script**

Insert coins

Audio script

'Put your coins into the coin compartment, which has now opened. It is located to the left of the ATM. When you have finished inserting coins, press ENTER.'

'You can enter a maximum of two kilograms of coins.'

'Please do not put notes, clips, rubber bands or any other objects into the coin compartment.'

'To cancel and return cash and card, press CANCEL.' **End of audio script**

Cash summary question

Audio script

'To add more notes, press 1.

'To add more coins, press 2.

'To hear a cash summary, press 3.

'To continue without a cash summary, press ENTER.

'To cancel and return cash and card, press CANCEL.' **End of audio script**

Note: If you select 3 to hear the cash summary, a summary of each denomination of notes and coins will be announced, followed by the total amount.

A full deposit summary is also available in the [Confirm your deposit](#) step.

Tip for correct cheque orientation

Cheques need to be inserted into the ATM in a certain way. Before you begin, prepare your cheque with the short edge facing the ATM, and the numeric code facing up and to the right.

Confirm your deposit and choose a receipt

Audio script

'You are depositing [amount is stated] into [account is stated].

'To hear the deposit breakdown, press 1.

'To continue without a receipt, press 2.

'To print your receipt, press 3.

'To hear your receipt, press 4.

'To change the account, [account is stated], press 5.

'To cancel and return cash, cheques and card, press CANCEL.' **End of audio script**

Deposit breakdown

If you press 1 to hear the deposit breakdown, a detailed description of your deposit will be read to you.

Audio script

'Summary of deposit. To skip the summary at any time, press Enter.' **End of audio script**

Note: The summary of notes, coins and cheques will be announced. This summary reads the quantity of each denomination and the total amount.

Audio script

'To continue, press ENTER.

'To cancel and return cash, cheques and card, press CANCEL.

'We're processing your deposit. One moment please.' **End of audio script**

Almost finished

After you have followed the receipt prompt, the next step depends on whether you wish to perform another transaction – without removing and reinserting your card – or retrieve your card immediately after the deposit is processed.

Audio script

'You've almost finished.

'After your receipt is announced, what would you like to do next?

'To return card and finish, press 1.

'To start another transaction, press 2.' **End of audio script**

Thank you (hear balance)

Audio script

'Your deposit of [amount is stated] to [account is stated] was successful.

'Available balance [amount is stated].

'Balance [amount is stated].

'Don't forget to take your card. It will be ejected from the card slot located to the right of the screen.' **End of audio script**

Thank you (take receipt)

Audio script

'Your deposit was successful.

'Collect your receipt from the receipt printer located to the right of the screen.

'Don't forget to take your card. It will be ejected from the card slot located to the right of the screen.' **End of audio script**

Number sequence: Deposit notes to your Savings account and hear balance

If you want to quickly deposit notes to your Savings account and hear the balance, you can enter this number sequence: 2, 2 (insert card and enter your PIN), 2, 1, 2, 2, 1, (press ENTER twice), 4, 1.

Following the number sequence will take you through these steps:

- 'Would you like to adjust your volume and speech rate preferences?' **No (Press 2)**
- 'Would you like to hear instructions on how to use this ATM?' **No (Press 2)**
- 'Please insert your card with the raised numbers facing up and to the left in the card slot located to the right of the screen' **(insert card)**

- ‘Use the keypad to enter your PIN, then press ENTER. Don't forget to cover the keypad using your hand.’ **(Enter PIN)**
- ‘What would you like to do? To make a deposit, press 2.’ **(Press 2)**
- ‘Would you like to deposit notes? For yes, press 1.’ **(Press 1)**
- ‘Would you like to deposit coins? For no, press 2.’ **(Press 2)**
(This is only announced on ATMs with a coin deposit facility)
- ‘Would you like to deposit cheques? For no, press 2.’ **(Press 2)**
- ‘Which account would you like to deposit to? For Savings, press 1.’ **(Press 1)**
- When prompted, insert your notes, then press ENTER to close the compartment. **(Press ENTER)**
- ‘To skip the summary at any time, press Enter. Or listen to the summary, then to continue, press ENTER.’ **(Press ENTER)**
- ‘You are depositing [amount is stated] into Savings. To hear your receipt, press 4.’ **(Press 4)**
- ‘You’ve almost finished. After your receipt is announced, what would you like to do next? To return card and finish, press 1.’ **(Press 1)**
- ‘Your deposit of [amount is stated] to [account is stated] was successful.’ **(Take card)**

5. Using Cardless Cash

You can use CommBank’s Cardless Cash feature to withdraw cash from an ATM without your card. You can even get someone else to pick up the money. Find out [how to request Cardless Cash using the Commbank app](#).

After you have selected Cardless Cash from the Welcome menu, you will be asked to enter your cash code.

Once you have your eight-digit cash code, this guide outlines steps for:

Cash code

Audio script

‘Enter your cash code to withdraw money without using your card.

‘Use the keypad to enter your eight-digit cash code, which was generated in your CommBank mobile app, then press ENTER.

‘To clear your entry, press CLEAR.

‘To cancel, press CANCEL.’ **End of audio script**

Confirm

Audio script

'You entered cash code [cash code is stated]. To confirm, press ENTER.

'To go back and re-enter the cash code, press 9.

'To cancel, press CANCEL.' **End of audio script**

Cash PIN

Audio script

'Enter your four-digit cash PIN, sent to you via text message.

'Use the keypad to enter your PIN code, then press ENTER. To clear your entry, press CLEAR.

'To cancel, press CANCEL.

'We're processing your withdrawal. One moment please.' **End of audio script**

Thank you

Audio script

'Thank you. Your cardless withdrawal was successful.

'Your cash will be ejected from the slot above the keypad.

'Collect your receipt from the receipt printer located to the right of the screen.' **End of audio script**

Frequently asked questions

Can a CommBank employee help me?

During branch hours, a CommBank branch team member can help you learn more about using an ATM, including its audio features. After hours, you can phone our Telephone Banking team on 13 2221 for assistance.

Can my support person listen to the audio prompts?

Both you and your support person will need to bring earphones to the branch or ATM. If you would like your support person to simultaneously listen to the ATM audio, you will also need to bring an audio splitter. This is a device that connects two sets of earphones to one audio jack. You can buy a splitter at an electronics store.

Note: The ATM screen will go blank when the audio begins.

Can I plug in my earphones after inserting my ATM card?

No. You must plug in your earphones first. If you insert your ATM card first, the audio will not work and you may hear a message saying the ATM is out of service. If this happens, unplug your earphones, press 'CANCEL' on the keypad and retrieve your card. Wait a few seconds and then plug in your earphones and start again.

What if I miss the audio prompt?

If you miss the audio prompt, the ATM will automatically repeat it after three seconds.

What happens if I don't make a selection in time?

If you do not make a selection in time, the ATM will automatically repeat the prompt after three seconds. However, sometimes the delay will trigger a timeout prompt that says 'Do you need more time? For yes, press 1 to CANCEL'. If this happens, press 1 and your options will be repeated.

What happens if I pull out my earphones during the transaction?

If you accidentally pull your earphones out of the ATM, you can simply plug them back in and carry on with your transaction. However, the audio prompt will have continued while your earphones were unplugged so, when prompted, you may need to press 1 to hear an announcement again.

For most transactions, if you do not interact with the ATM for 30 seconds after it plays the 'Do you need more time' prompt, your transaction will be cancelled and your card returned.

If you encounter a problem while using a CommBank ATM, you can contact Telephone Banking team on 13 2221 or speak to a staff member if you are in a branch.

Will the audio announce my PIN?

No. You can only hear the ATM audio through your earphones and your PIN will not be announced.

How do I know if I'm using an ATM that accepts deposits?

You can find your nearest ATM with deposit capability by using the [CommBank Locate Us](#) accessible web link.

Note: ATMs that accept deposits are generally located in branch foyers. These ATMs will have a curved metal note compartment that is about a hand's width high.