



ATM Guide for Users with Low Vision



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Introduction

This guide describes how to use CommBank's new ATM touchscreens. It is designed to help customers with low vision become familiar with the touchscreen layout and options.

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

You can use the ATM's tactile keypad to enter numbers (for example, your PIN or withdrawal amount) when using the touchscreens.

This guide shows you how to:

1. [Get an account balance](#)
2. [Withdraw cash](#)
3. [Withdraw cash using Cardless Cash](#)
4. [Make a deposit](#)

This guide includes important prompts and options, and the location of buttons on the touchscreen.

Following the hyperlinks within the guide will help familiarise you with the sequence of steps as they appear on an ATM screen.

We also describe the tactile indicators for the main components of an ATM, such as the card slot and keypad.

There are also useful tips to help you use an ATM quickly and confidently.

ATM audio feature

If you are not able to use the visual cues on the touchscreen, we recommend using CommBank's ATM audio feature. You can find out more about this feature here: www.commbank.com.au/atm-access

Getting help in a CommBank branch

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

Getting started

Before you use an ATM, you may find it helpful to familiarise yourself with its components.

ATM touchscreen

All CommBank ATMs have touchscreen technology. The buttons on either side of the screen, which were previously used to make selections, no longer work.

To make a selection on the screen, tap an option once firmly with your fingertip.

The ATM will display a ‘Welcome’ screen or marketing message when it is ready for use. At the bottom left of the Welcome screen are the **Cardless Cash** and **Cardless Deposit** buttons (Cardless Deposits are only available on ATMs with deposit capability and is not yet enabled so will not be covered in this Guide).

Tap the **Cardless Cash** button to start a Cardless Cash transaction.

Welcome



Your card issuer may charge you a fee for using this ATM.

Credit card cash advance fees may also apply.

We're here to help, contact us on 13 2221 or www.commbank.com.au



Figure 1. An idle CommBank ATM screen.

Card and receipt slots

To the right of the ATM screen is a raised, narrow, horizontal receipt slot – labelled 'Transaction record' – where your printed receipt will be dispensed.

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. The raised numbers on your card should face up and be on the left. The card slot is illuminated when an ATM is ready to use.



Figure 2. The ATM receipt slot and the illuminated card slot.

The keypad

The keypad is centred on a shelf directly in front of you. It is similar to 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. 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
- **ENTER** button, identified by a raised circle.

Tip for cancelling your transaction

You cancel a transaction at any time by pressing the **CANCEL** key. If you want to clear your input, press the **CLEAR** key.



Figure 3. The ATM keypad.

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 4. The ATM note compartment.

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

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.

To find an ATM with deposit capability, use CommBank's [ATM locator](#).



Figure 5. The note compartment on ATMs with deposit capability.

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.

To find an ATM with a coin deposit facility, use CommBank's [ATM locator](#).



Figure 6. The coin compartment is on the left side of ATMs.

Entering your PIN

When you are ready to start a transaction, insert your card (with the numbers on the left and facing up) into the illuminated card slot.

The ATM will read your card and then display a screen saying '**Please enter your PIN**'.

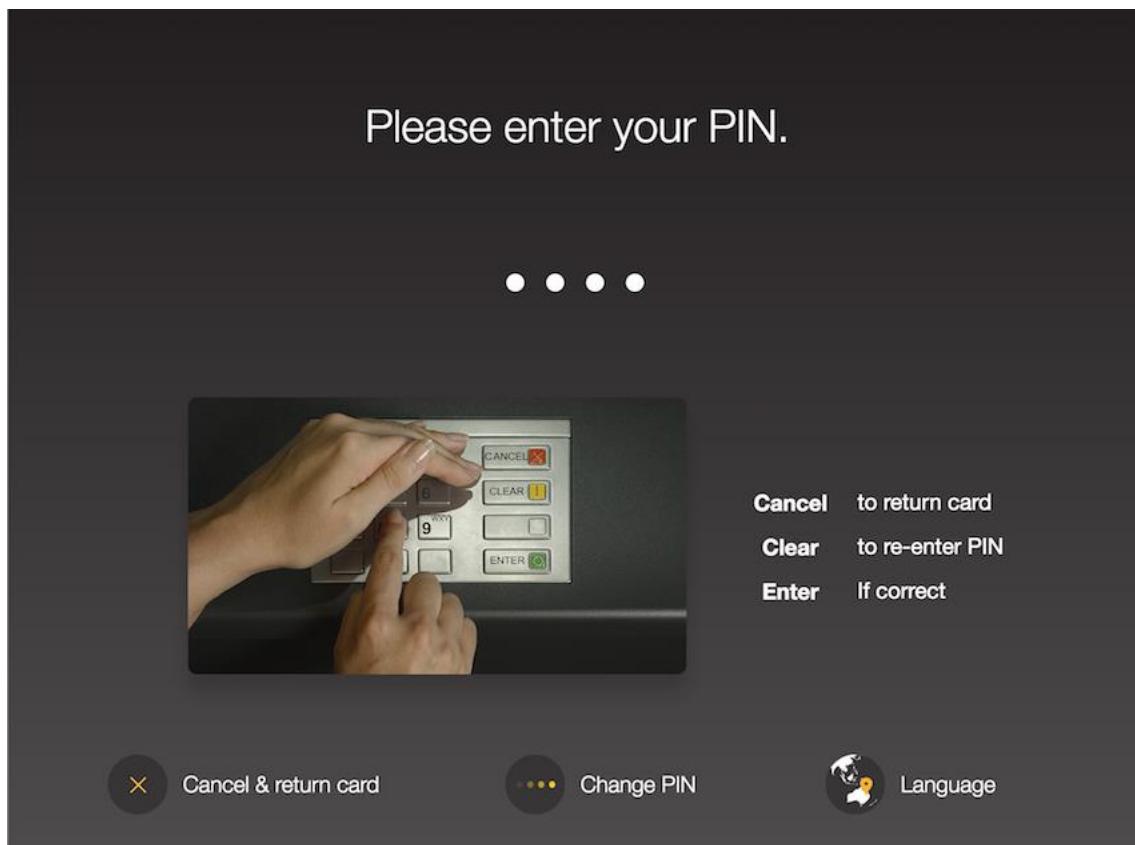


Figure 7. An ATM screen asking you to enter your PIN.

Using the keypad, enter your PIN, then press **ENTER**.

Choosing a transaction from the Home screen

After you enter your PIN, the Home screen will ask **What would you like to do?**

Standard ATMs will have a column of four rectangular solid white buttons with black text. ATMs with deposit capability will have five buttons. From top to bottom, your options are:

- [Withdraw cash](#)
- [Make a deposit](#)
- [Account balance](#)
- [Mini statement](#)
- [Transfer money](#)

To select an option, tap the button with your finger.

Note: If you are not a CommBank customer, the screen will not show options to get a mini statement or transfer funds.

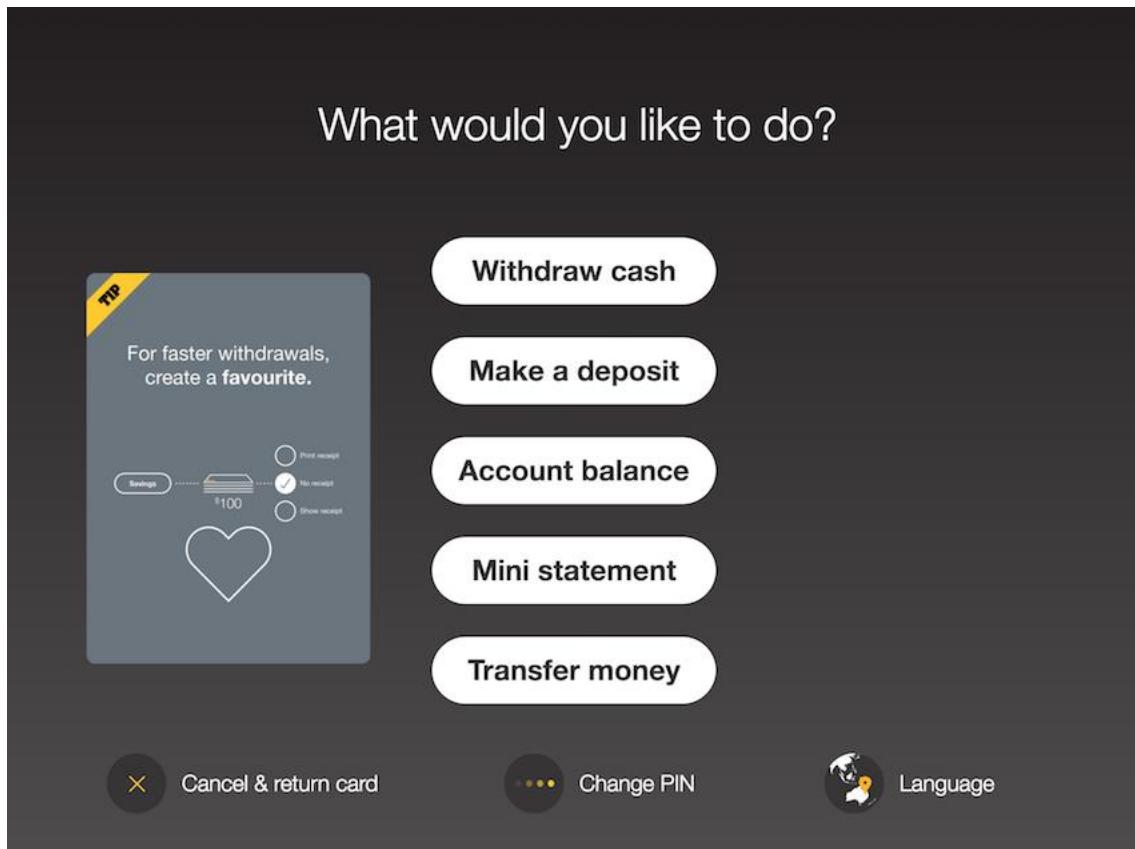
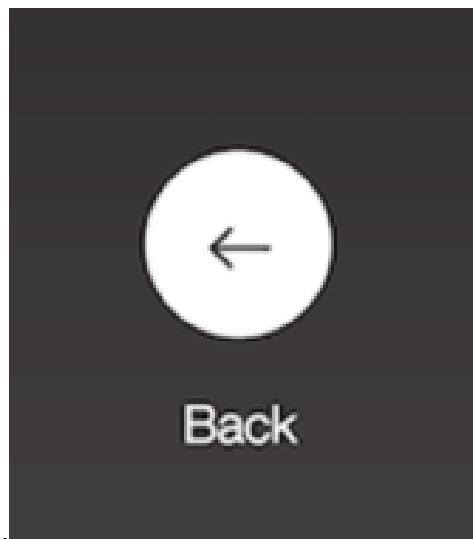


Figure 8. The ATM Home screen will ask '**What would you like to do?**'

The back button

Many ATM screens have a **Back** button. Tap this button to return to the previous screen.

The **Back** button is always located on the far left of the screen and halfway down. It has a black arrow inside a solid white circle



1. Get your account balance

Choose an account

After you have selected **Account balance** from the [Home screen](#), the ATM will display a screen saying ‘**Select your account**’. The account options are shown as four rectangular solid white buttons with black text, displayed in a central column. From top to bottom, they are:

- **Savings**
- **Cheque**
- **Credit**
- **Linked accounts.**

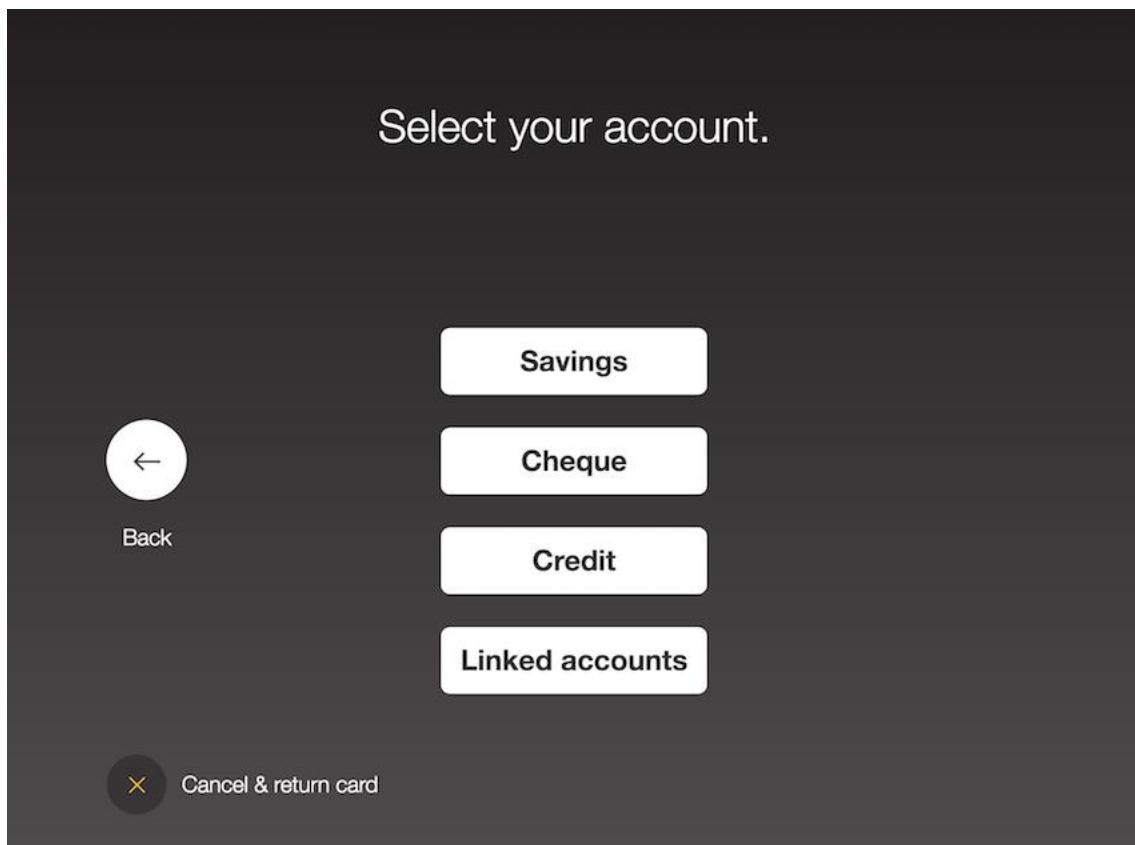


Figure 9. The screen showing your account options.

After you select an account, the screen will say ‘**We’re preparing your account balance**’, while the ATM processes your request.

We're preparing your account balance.



Experience the joy
of \$250 cashback.

When you spend \$500 on a new
CommBank Low Rate credit card.

Visit commbank.com.au/cashback

Apply by 30/6/17 and spend \$500 before 31/8/17. Conditions apply.



Figure 10. The screen showing the message '**We're preparing your account balance.**'

View or print your account balance

When your account balance is ready, a screen with the words '**Your account balance**' will be displayed. Initially, your balance information is hidden, to protect your privacy.

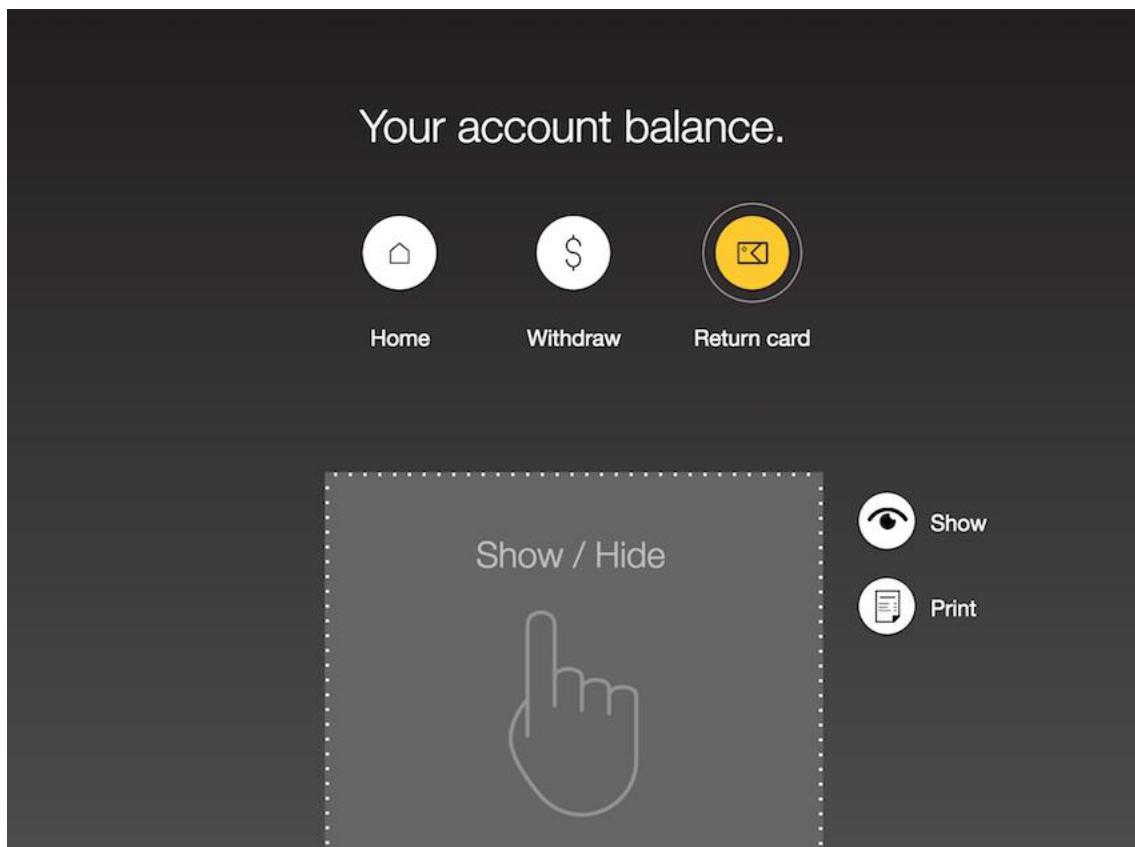


Figure 11. Initially, the screen will hide your account balance.

To show your balance, you can either:

- tap the large grey panel in the bottom centre of the screen, or
- tap the **Show** button to the right of the grey panel. (The **Show** button has an icon of an eye inside a solid white circle.)

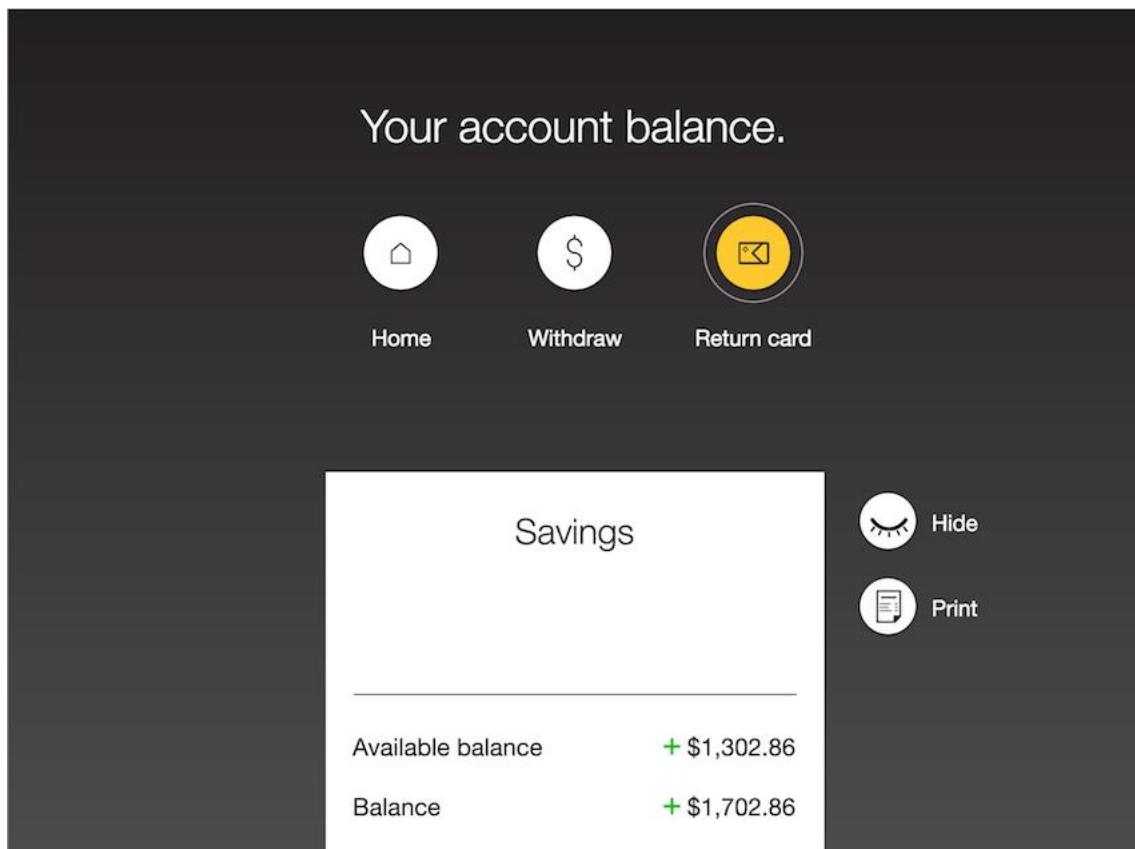


Figure 12. The screen will display your account balance after you tap the grey panel or the **Show** button.

After viewing your balance, you can:

- hide it again by tapping the information panel or the **Hide** button to the right of the panel. (The **Hide** button has an icon of a closed eye inside a solid white circle.)
- print it by tapping the **Print** button on the right of the information panel. (The **Print** button has an icon of a receipt inside a solid white circle.)

After you tap the **Print** button, the screen will say '**Thank you, your account balance was printed**', and you can collect your receipt from the raised [receipt slot](#) located above the card slot.

This screen includes three other options placed above your balance information. Reading from left to right, they are:

- **Home** – a solid white circle with a home symbol, which will take you back to the Home screen, where you can choose another transaction
- **Withdraw** – a solid white circle with a dollar symbol (\$), which will allow you to make a withdrawal from this account
- **Return card** – a solid yellow circle with a card symbol, which ends the transaction and returns your card.

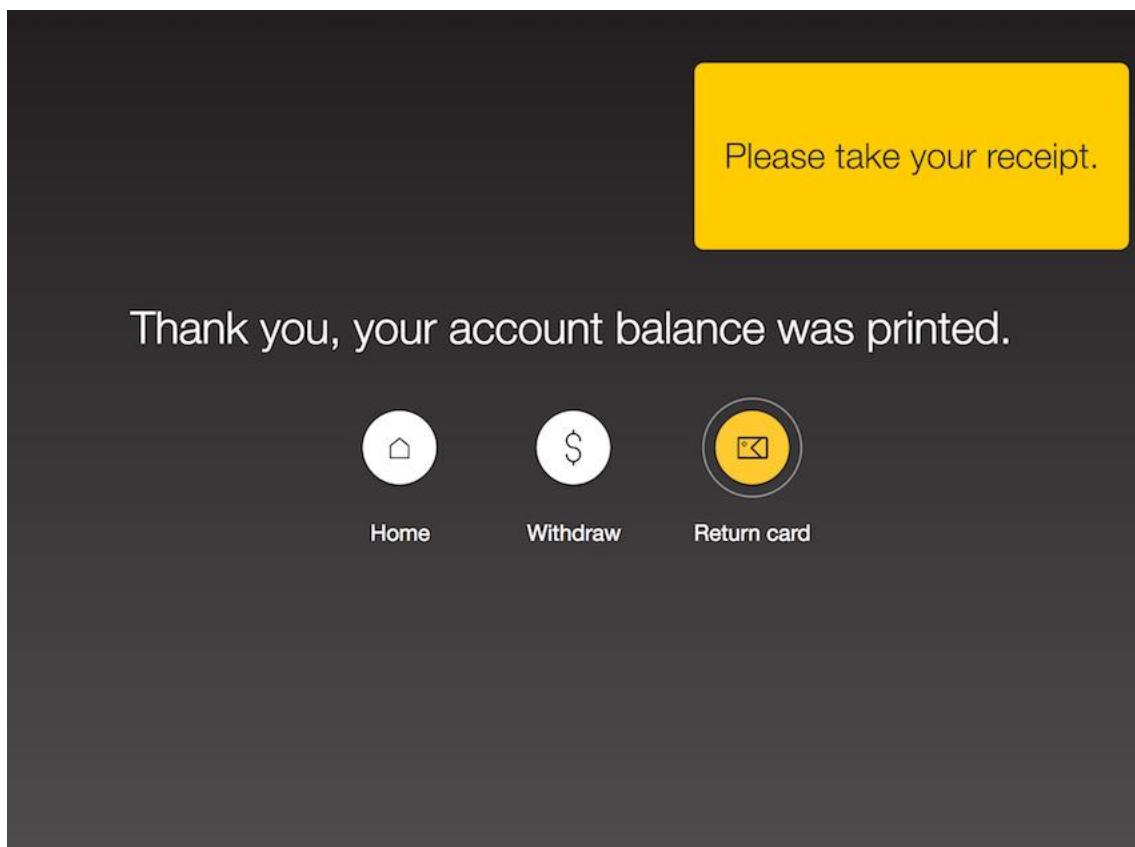


Figure 13. The screen offers you further options after telling you when your account balance has been printed.

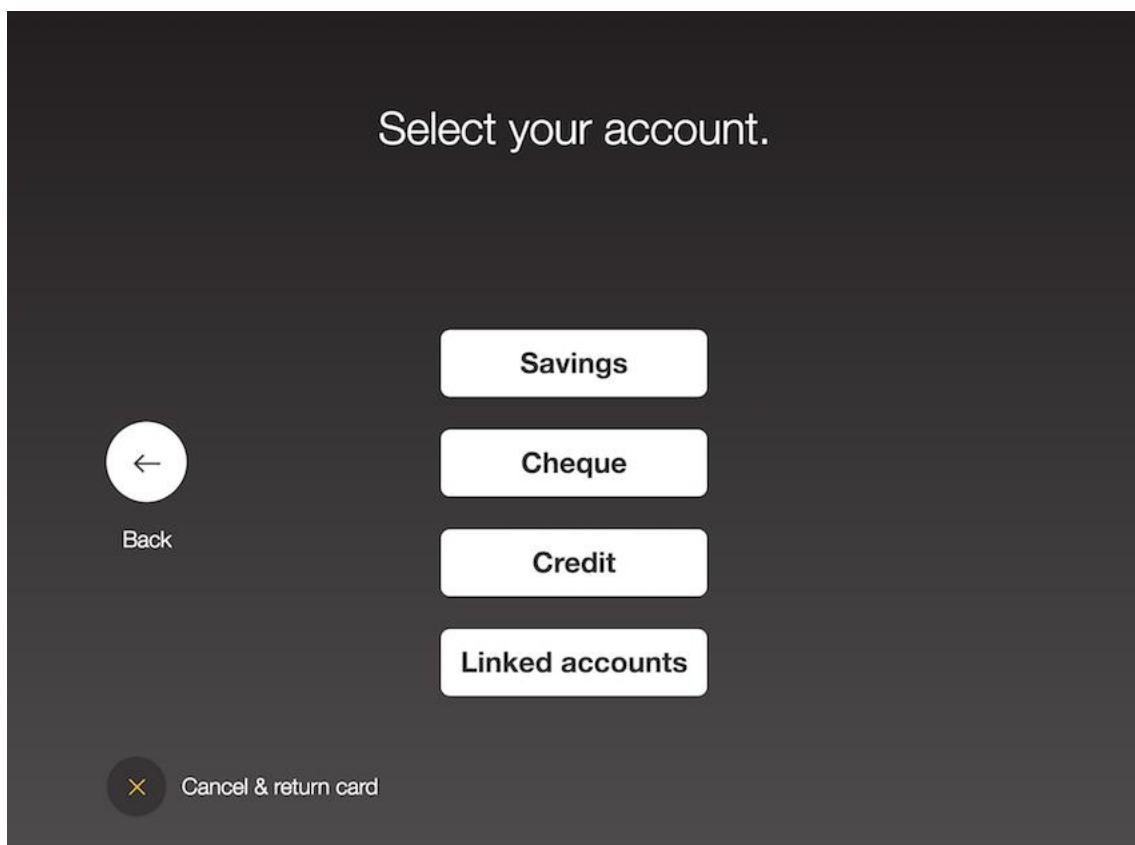
2. Withdraw cash

The three steps you need to take to withdraw cash from your account are:

- choose an account
- choose a withdrawal amount
- choose a receipt option and confirm your withdrawal.

Choose an account

After you select **Withdraw cash** from the [Home screen](#), the screen will say '**Select your account**'. This is the same screen as seen in Figure 9 (and duplicated below).



Choose a withdrawal amount

After you select an account, the screen will ask ‘**How much do you want to withdraw?**’

Use the keypad to enter the amount you want to withdraw and press ENTER. Alternatively, you can tap one of the amount buttons, which are displayed in a column on the right side of the screen. The rectangular buttons are solid white with black text and, from top to bottom, are for:

- \$20
- \$50
- \$100
- \$200
- \$300
- \$400



Figure 14. The screen will ask you how much you want to withdraw.

Choose a receipt option and confirm your withdrawal

After you choose an amount, the screen will ask you to **Confirm your withdrawal**.

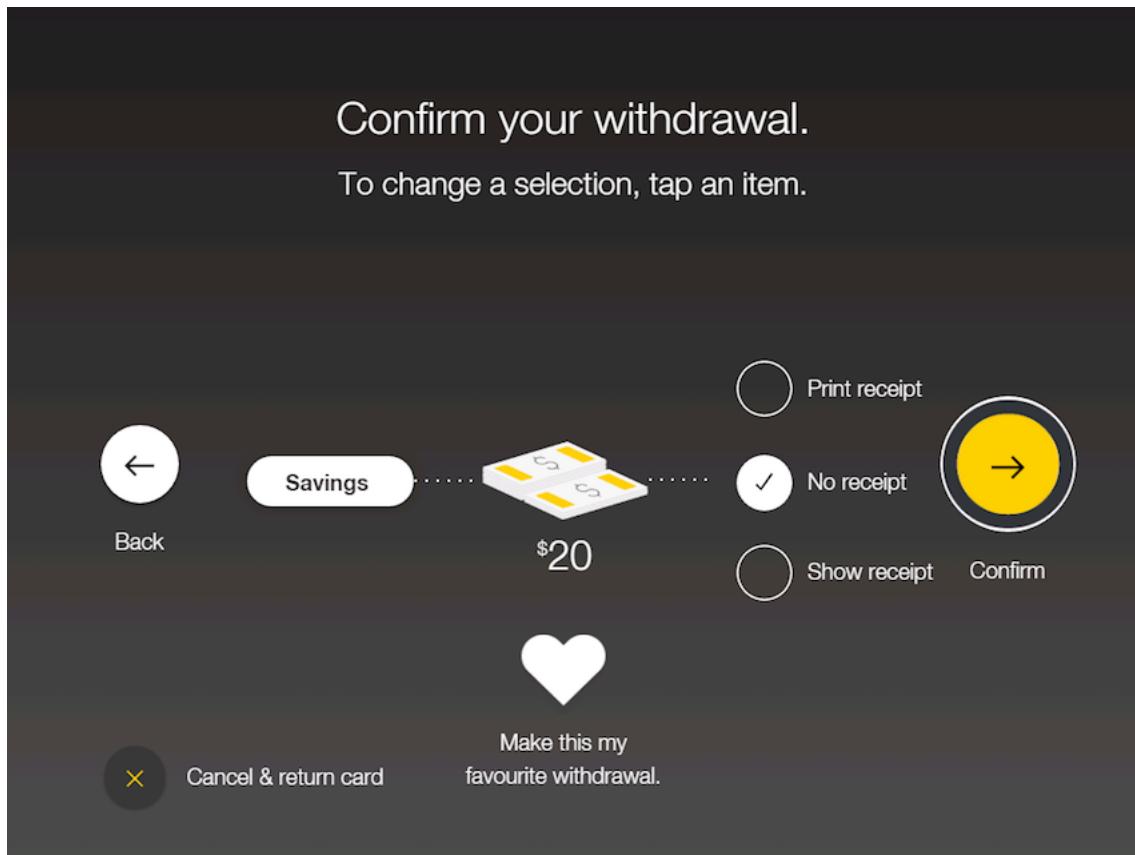


Figure 15. The screen will ask you to confirm your withdrawal. The white heart shows that you have not selected a favourite withdrawal.

Starting at the left, check that your selected account and withdrawal amount are all correct.

The three receipt options are presented as circles on the right. When you select your option, the circle turns white and has a tick in the centre. Starting at the top, the options are:

- **Print receipt**
- **No receipt** (which is pre-selected)
- **Show receipt**.

To change your receipt option, tap the button beside the option you want.

To set a favourite withdrawal, tap the large white heart at the bottom of the screen. (This step is optional. See [Favourite withdrawals](#) for more information on how they work and how they can save you time.)

To complete your withdrawal, tap the large, round, yellow **Confirm** button on the right. The processing screen will be displayed while your cash is being dispensed.

Processing

While the ATM processes your withdrawal, it will display an interim screen, which may include a marketing message. There is nothing to tap on this screen.

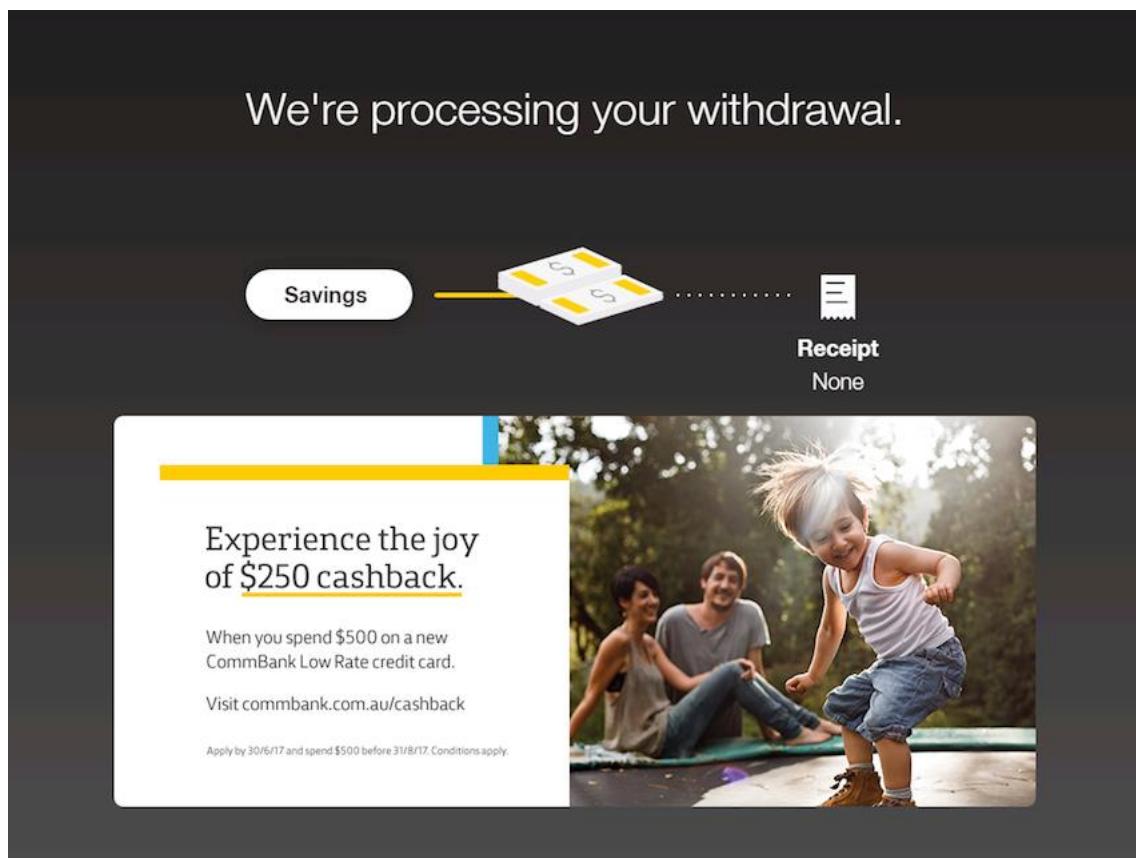


Figure 16. While the ATM is processing your withdrawal, it may show a marketing message.

Favourite withdrawal

You will have the option to set any withdrawal transaction as your favourite, making your next withdrawal quicker. If you want to set a favourite withdrawal, before finishing a withdrawal, tap the white heart icon at the bottom centre of the **Confirm your withdrawal** screen. The heart will then change from white to red. Then tap the large yellow **Confirm** button to complete your withdrawal.

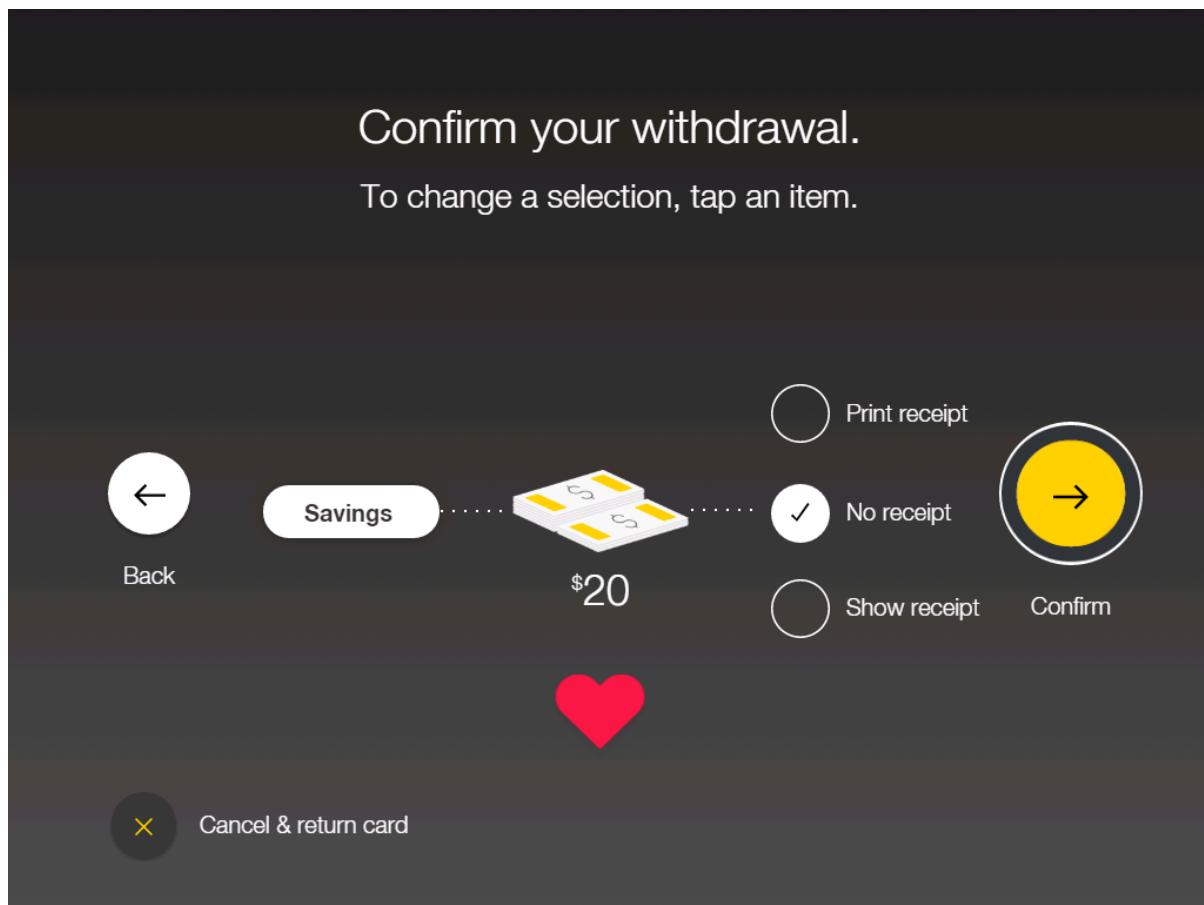


Figure 17. This screen confirms your withdrawal. The red heart shows that you have selected this transaction as your favourite withdrawal.

Tip for using favourite withdrawal

Once you have chosen a favourite withdrawal, each time you use an ATM, the Home screen will display a large red heart beside the **Withdraw cash** button. If you tap on the heart, the ATM will immediately process your favourite withdrawal. You won't need to make any further selections.

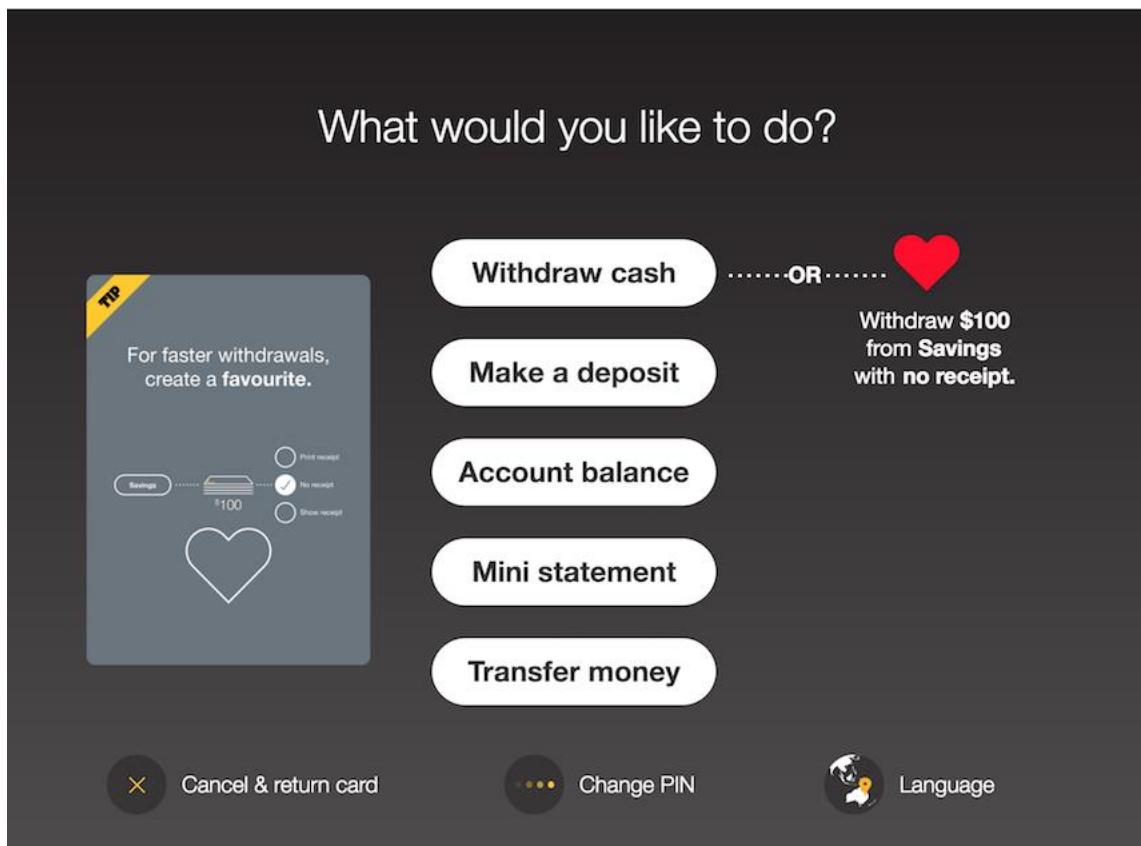
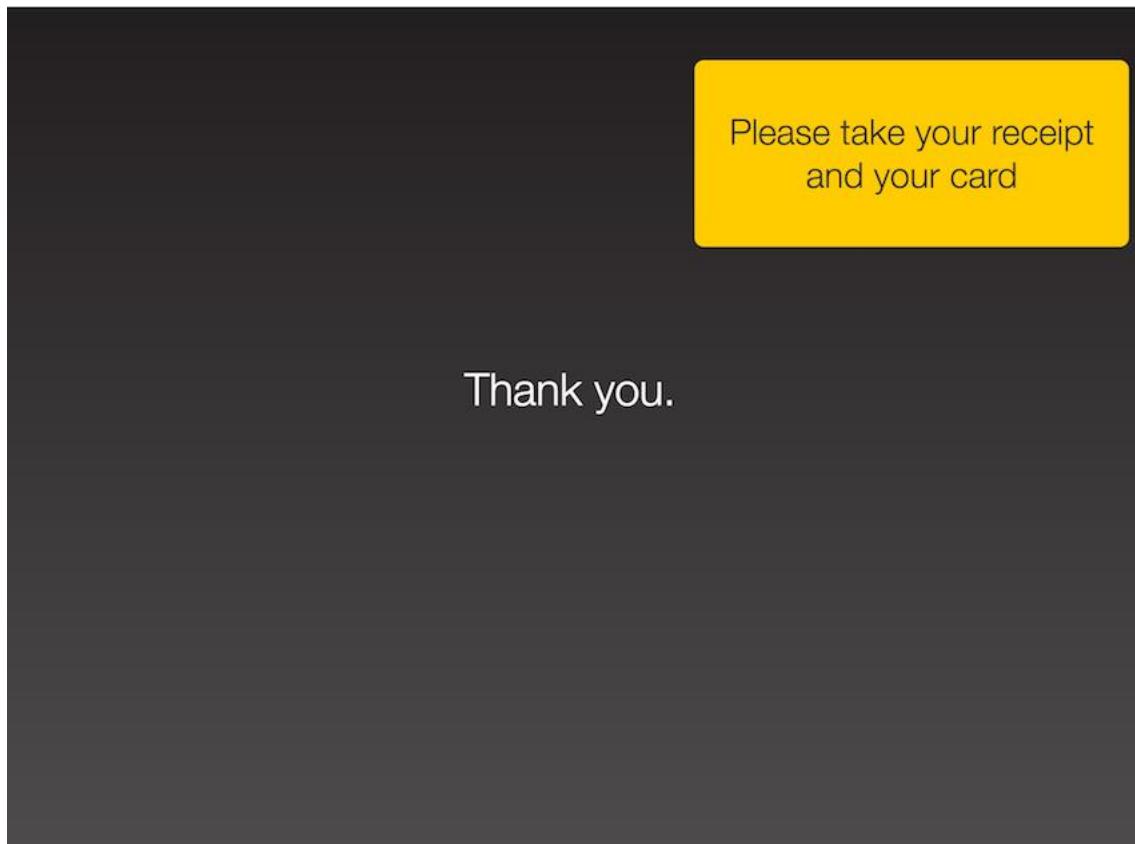


Figure 18. Once you have chosen a *avourite withdrawal*, the *Home screen* will show a red heart beside the **Withdraw cash** button.

Taking your card, receipt and cash

When the ATM has finished processing your withdrawal, your card and receipt (if you chose to print a receipt) are returned.



*Figure 19. The **Thank you** screen appears when your transaction is almost completed.*

Remove your card from the [card slot](#) and remove your receipt from the [receipt slot](#) (if you selected **Print receipt**).

Note: If you selected **Show receipt**, your receipt will be displayed on the screen for about 20 seconds.

The ATM will then dispense your cash from the [note compartment](#), which is located just above the keypad.

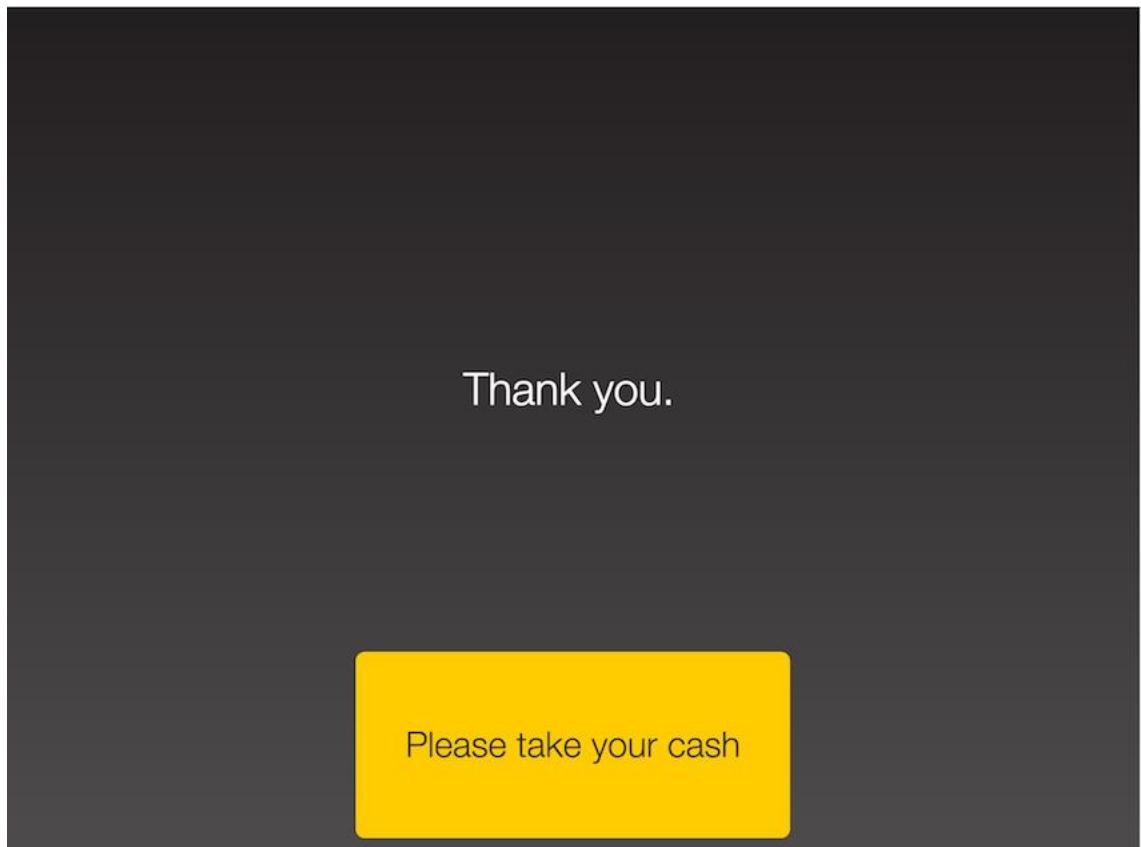


Figure 20. In the final step, the screen will ask you to please take your cash.

3. Withdraw cash using Cardless Cash

[CommBank's Cardless Cash](#) option allows you to withdraw money without your card, using CommBank's mobile app. The Cardless Cash option is represented by a mobile phone icon inside a solid white circle, located at the bottom left of [the idle screen](#).

If you select the **Cardless Cash** option, you will need to use the ATM keypad to enter your eight-digit cash code and cash PIN. These numbers are generated when you request them using the mobile app.

Find out [how to request Cardless Cash using the CommBank app](#).

Once you have your eight-digit cash code, use the keypad to enter the numbers, which will then appear in the white circles in the centre of the **Enter your cash code** screen. Then tap the yellow **Continue** button on the right.

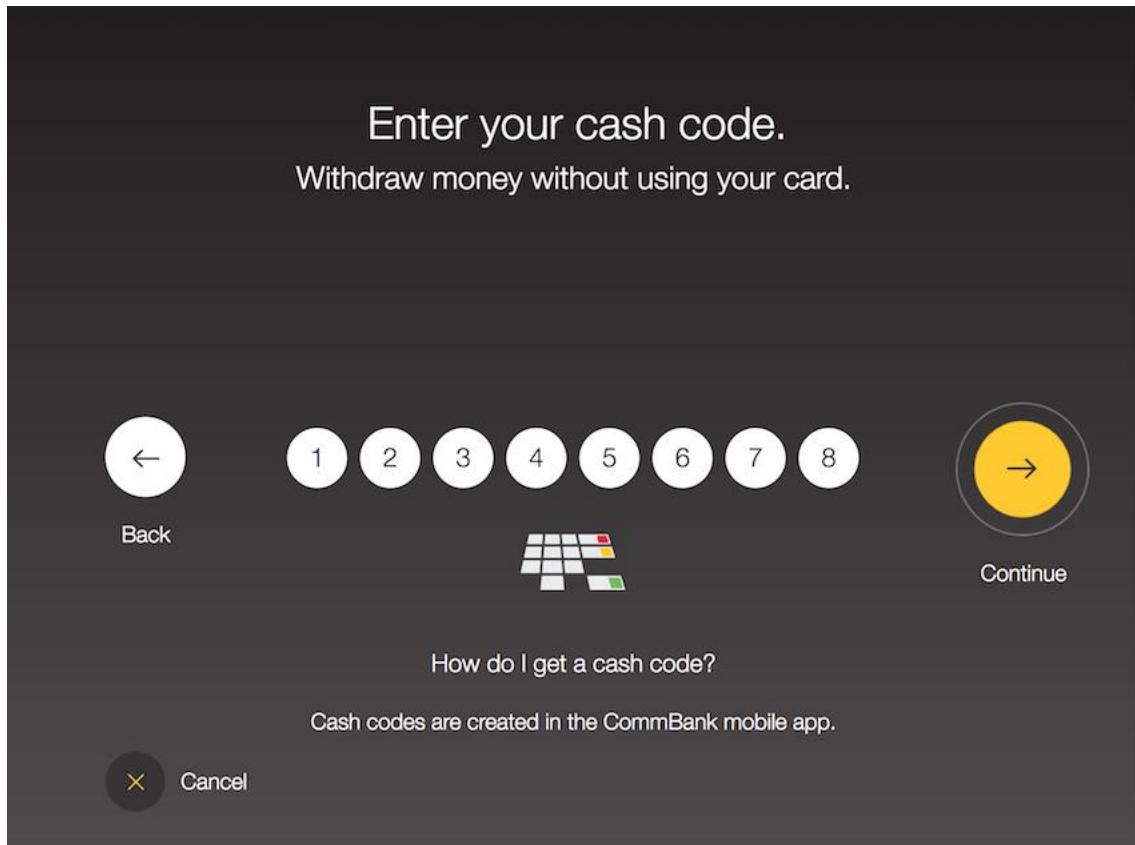


Figure 21. Use the keypad to enter your eight-digit code.

You will then be prompted to enter your four-digit PIN, which is sent via SMS from CommBank. For security reasons, the numbers you enter will not be displayed. Four solid white dots will be shown to indicate that your PIN was entered. If you want a printed receipt, tap the **Print receipt** button.

Tap **Continue** and a processing screen will be displayed while your cash is dispensed.

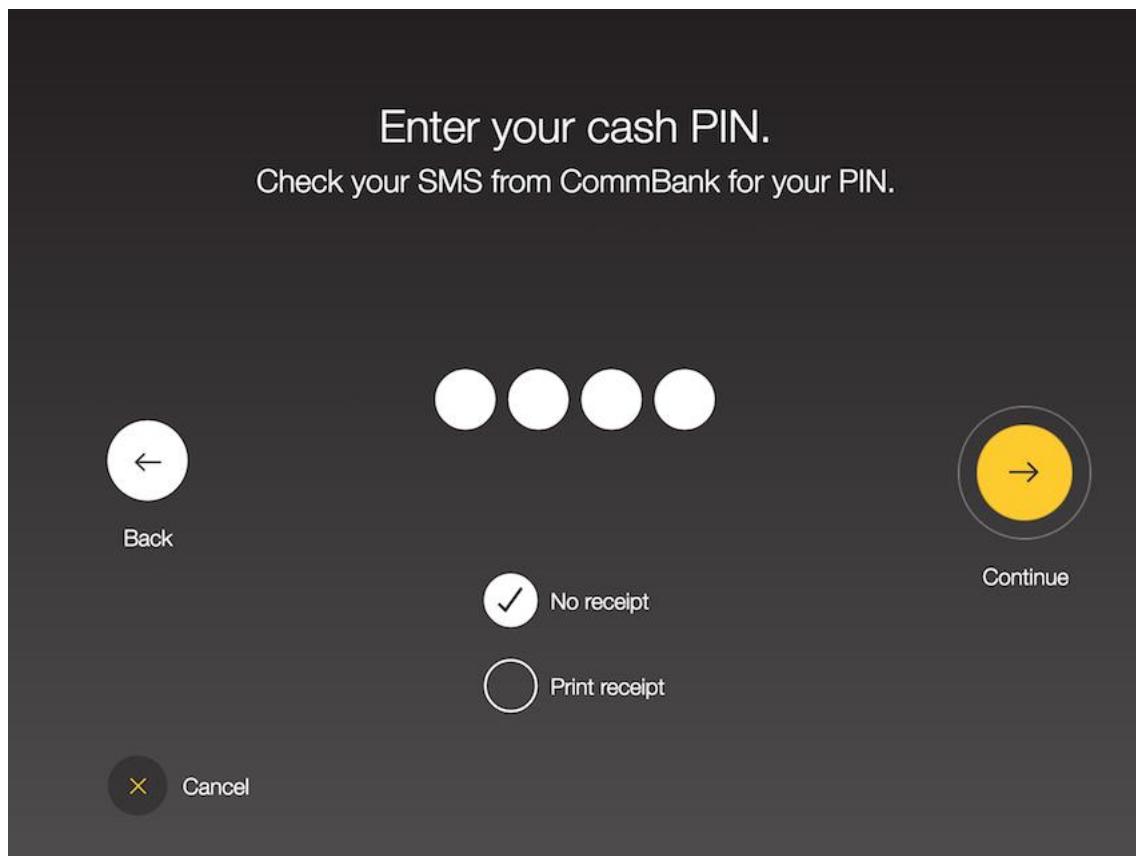
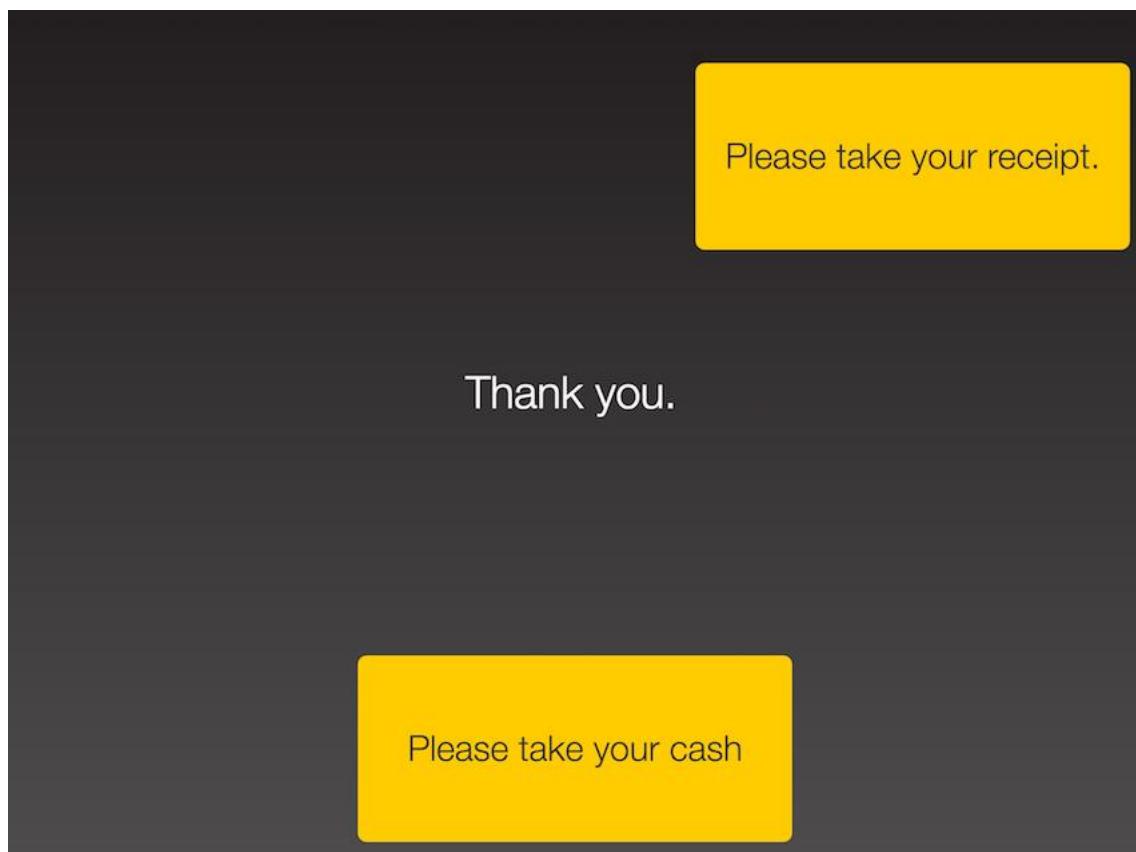


Figure 22. After you have entered your eight-digit code, you will be asked to enter your PIN.

When the ATM has processed your request, the **Thank you** screen will be displayed. Take your receipt and your cash.



*Figure 23. Take your cash and receipt once the **Thank you** screen is displayed.*

4. Deposit notes and coins

You can deposit notes and cheques at ATMs with deposit capability. You can also deposit coins at ATMs with a [coin compartment](#).

This section describes how to deposit notes, coins and cheques into your account.

Choosing a deposit type

After you select ‘**Make a deposit**’ on the [Home screen](#), the screen asks ‘**What would you like to deposit?**’

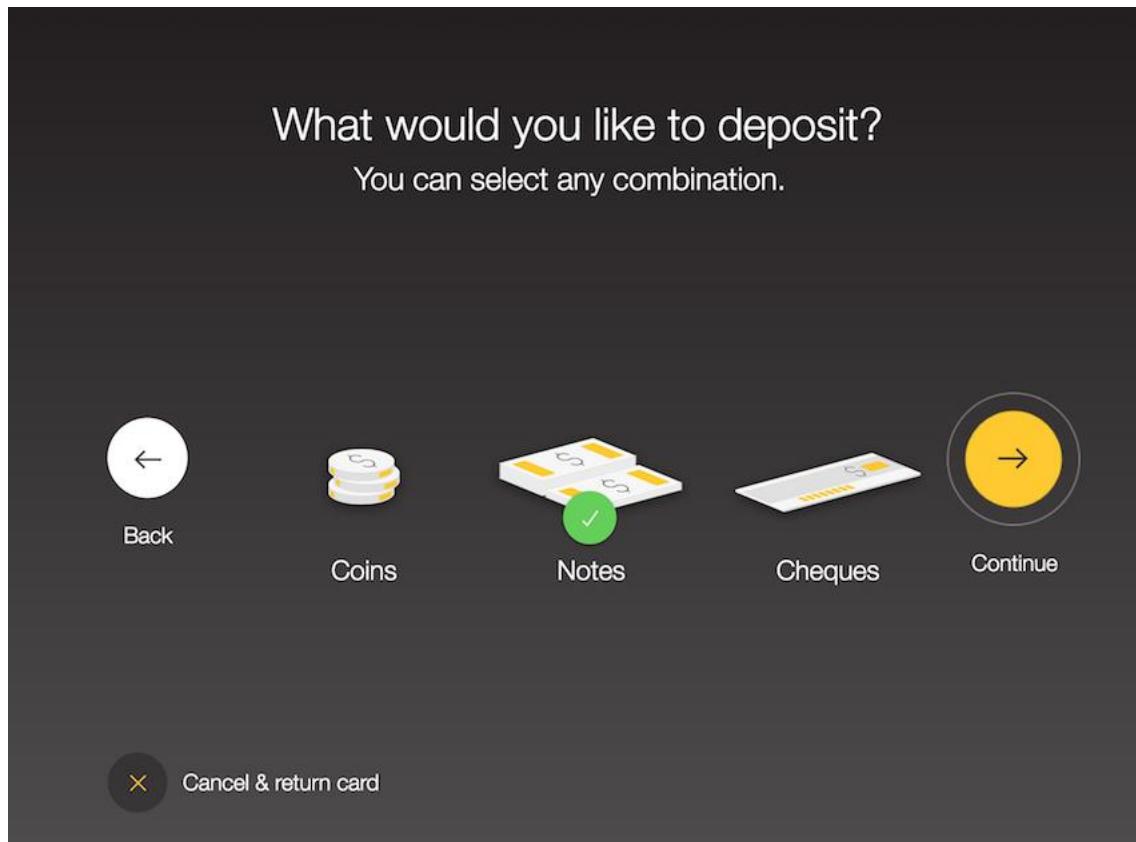


Figure 24. After choosing to make a deposit, the screen will ask you what you would like to deposit.

The screen will display the deposit options available at the ATM (that is, notes, cheques or coins, if available).

Tap any combination of coins, notes and cheques, depending on what you want to deposit. A solid green circle with a white tick will confirm your selection. From left to right, the options are:

- **coins** (an image of coins is displayed only where coin deposit is available)
- **notes** (represented by banknotes)
- **cheques** (represented by an image of a cheque).

When you have made your selection, the yellow **Continue** button will be displayed. Tap this to proceed.

Note: If a deposit function is temporarily unavailable, the corresponding image will be faint and a message will advise that this option is currently unavailable.

Selecting a deposit account

After you select at least one deposit type, the screen will say ‘**Select your account**’ and ‘**Pay someone else**’.

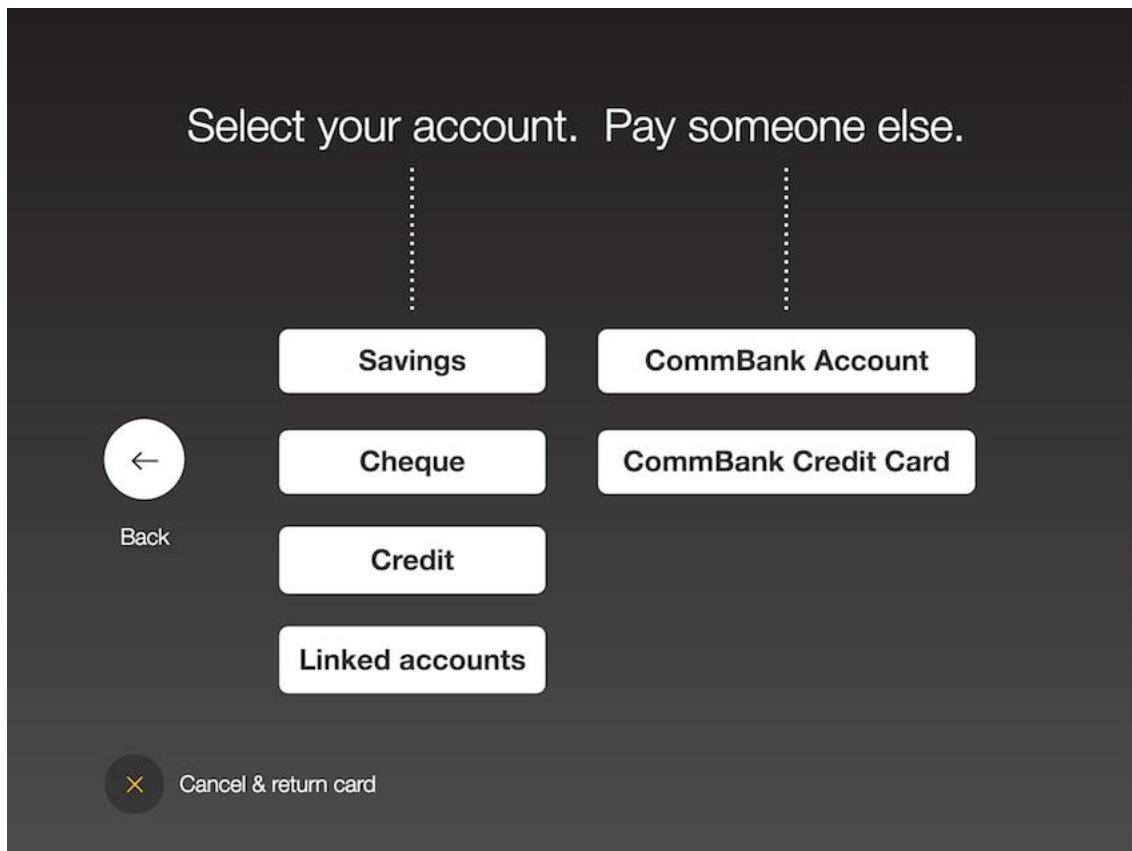


Figure 25. Once you have selected your deposit type, the above screen will be displayed.

Depositing into your own account

You can deposit into your own account by tapping one of the four account options displayed in the column on the left. The buttons are solid white rectangles with black text, and are listed, from top to bottom, in the following order:

- **Savings**
- **Cheque**
- **Credit**
- **Linked accounts**

If you select **Savings**, **Cheque** or **Credit**, you will proceed to [inserting notes](#). If you select **Linked Accounts**, the next step is to [choose a linked account](#).

Depositing into another CommBank account

To deposit into someone else’s CommBank account, select the account type under the heading **Pay someone else**. This is located on the right – you will need to enter an account number once this is completed.

Whether you are paying into your own account or someone else’s, you will have to enter the relevant account number.

If you have selected to pay a **CommBank Account**, you will proceed to [Enter the BSB number](#). If you have selected to pay a **CommBank Credit Card**, you will proceed to [Enter the credit card number](#).

Depositing into a linked account

If you select **Linked Accounts**, the **Which account are you depositing into?** screen will display a list of linked accounts connected to your ATM card.

These accounts will be listed in solid white rectangular buttons with black text.

If you have a large number of linked accounts, select the **Show more** button on the right. It is a solid white circle with three black dots inside.

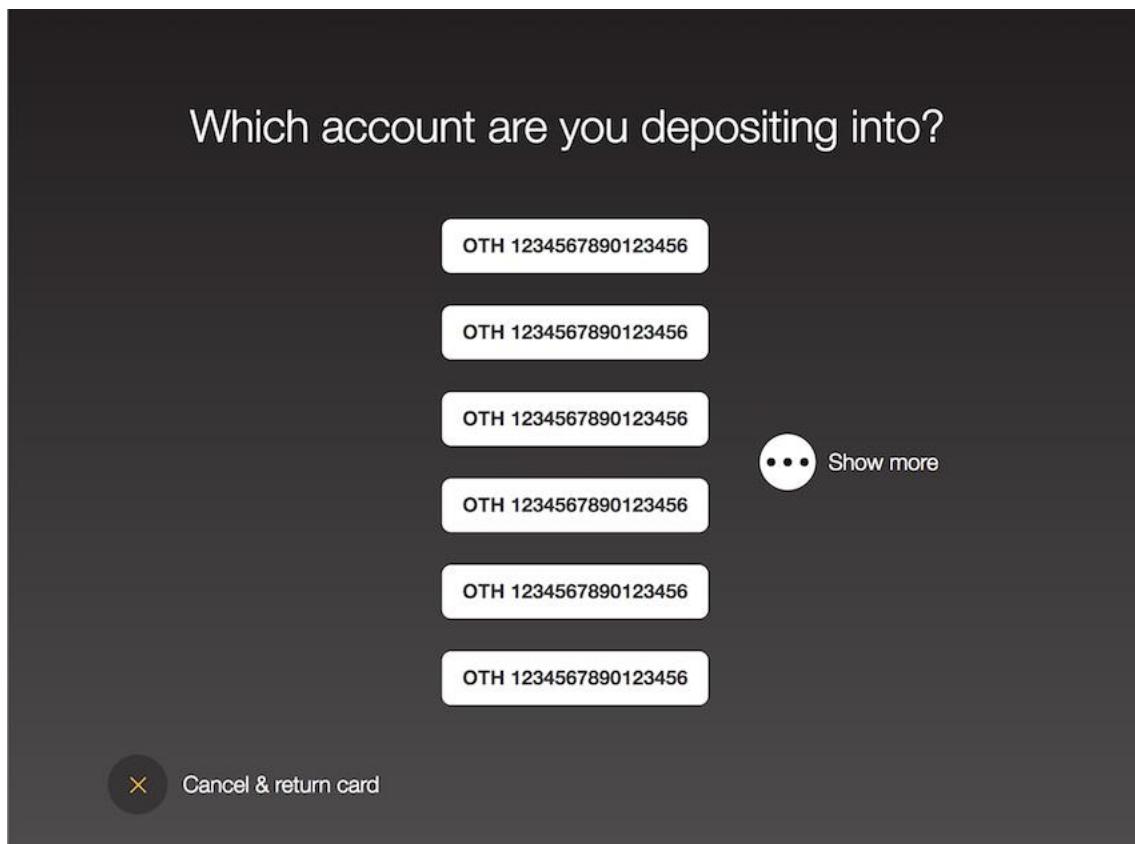


Figure 26. If you select **Linked Accounts**, the screen will show a list of your linked accounts.

Once you have selected a linked account the next step is to [insert notes](#).

Entering the BSB

If you chose **CommBank Account** when [selecting a deposit account](#), you will need to enter a BSB number. The first two digits are pre-filled with '06' and you will need to use the keypad to enter the last four digits of the BSB.

The numbers you enter will be displayed in the solid white circles in the centre of the screen. The yellow **Continue** button will then be displayed on the right.

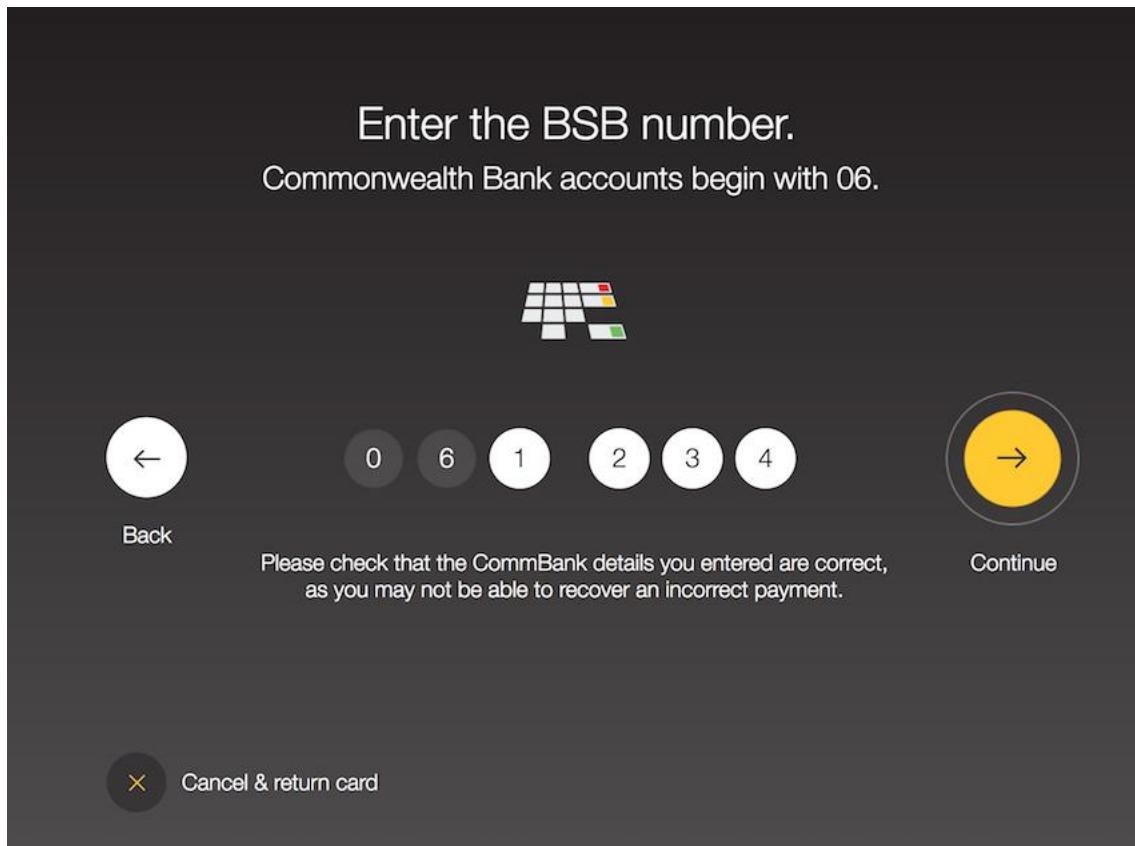


Figure 27. As you enter the BSB, the numbers will appear in the white circles.

To proceed, tap **Continue** before [entering the account number](#).

Entering the account number

Use the keypad to enter the eight-digit account number. The numbers will appear in solid white circles in the centre of the screen. The yellow **Continue** button will then be displayed on the right.

The BSB number you already entered will appear beneath the account number. Please check the details to ensure your deposit is made to the correct account. To proceed, tap **Continue**.

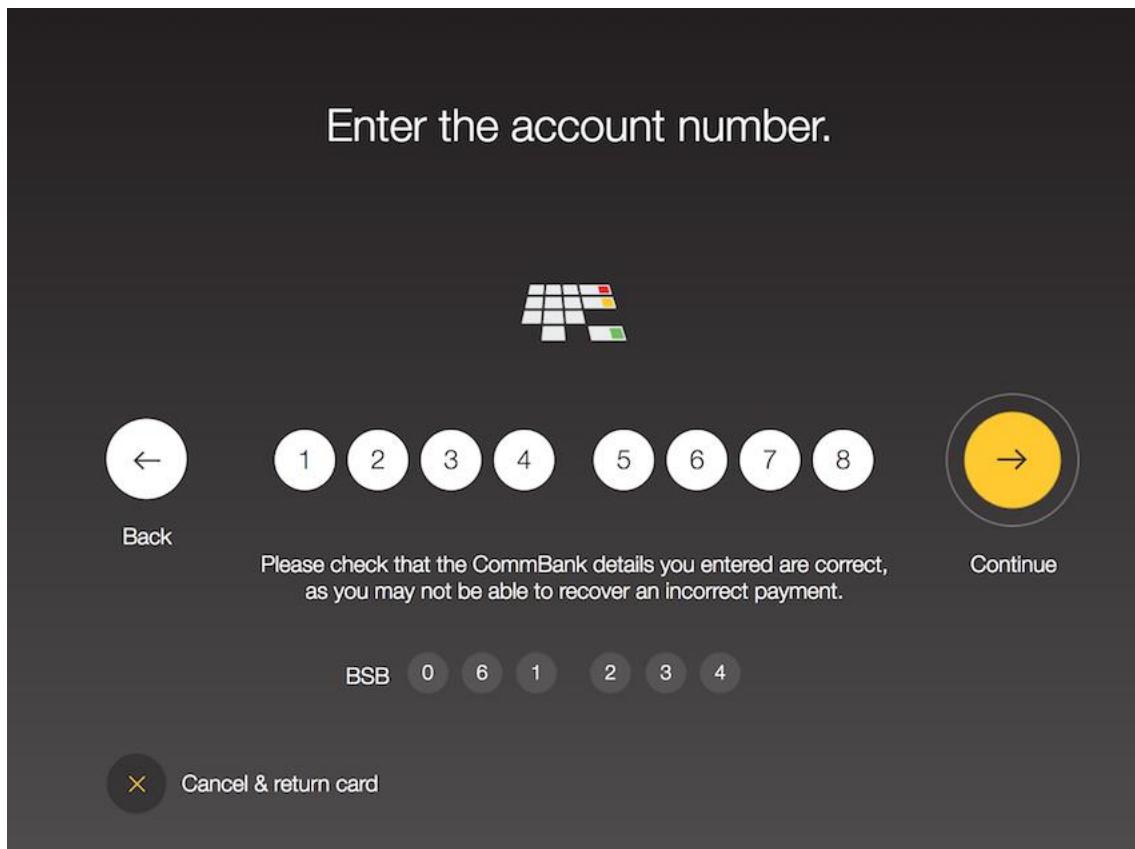


Figure 28. Use the keypad to enter the eight-digit account number.

While the ATM checks the account numbers, it will display an interim screen, which may include a marketing message. The next step is to [insert notes](#).

Agent numbers

Some accounts require an agent number, which the account holder should have given you. It may be up to six digits long. If you need to include the number, the agent number screen will be displayed.

Enter the agent number using the keypad. The numbers you enter will be displayed in the centre of the screen. As you enter the numbers, the yellow **Continue** button will appear. Tap **Continue**. The next step is to [insert notes](#).

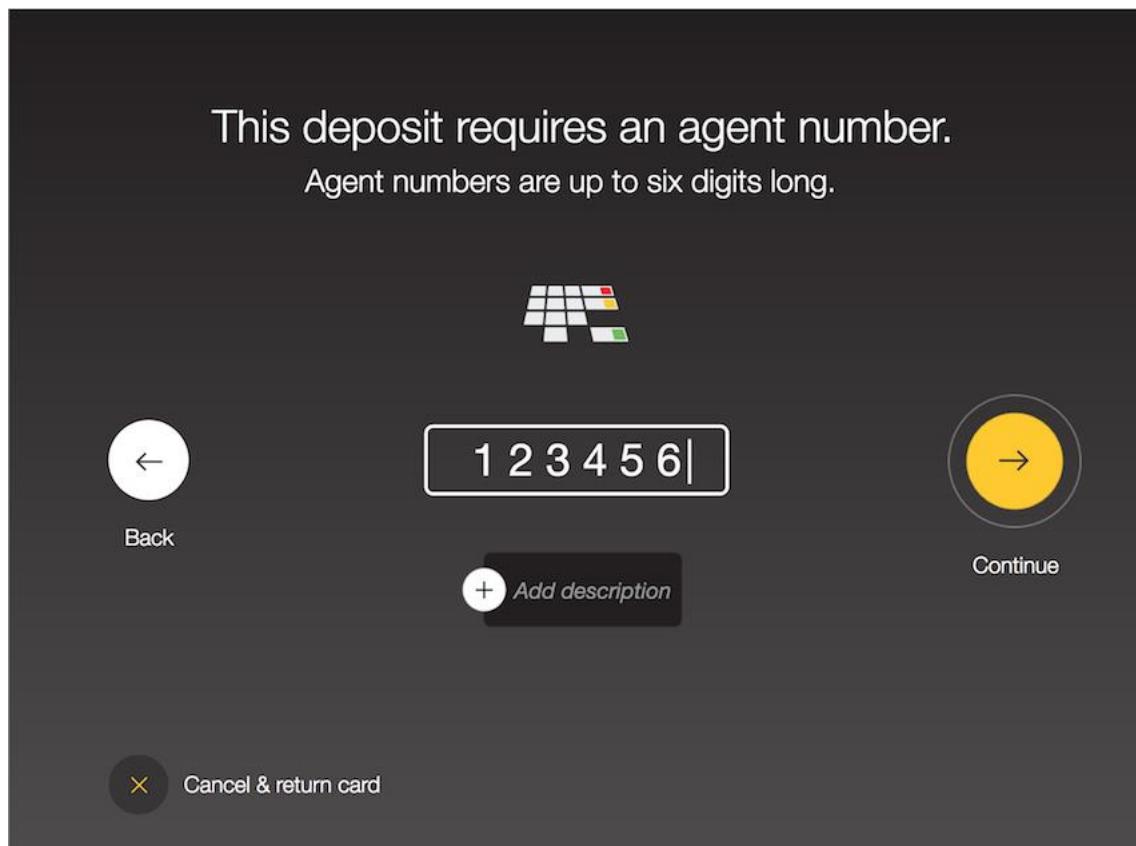


Figure 29. The screen will tell you if you need to include an agent number.

You can also add a deposit description from this screen.

Enter credit card number

If you chose **CommBank Credit Card** when [selecting a deposit account](#), you will need to use the keypad to enter a 16-digit credit card number.

The digits you enter will be shown in the centre of the screen, with each group of four digits displayed as black text on a solid white rectangle. The yellow **Continue** button will be displayed when you have entered all 16 digits.

To proceed, tap the yellow **Continue** button on the right. The next step is to [insert notes](#).

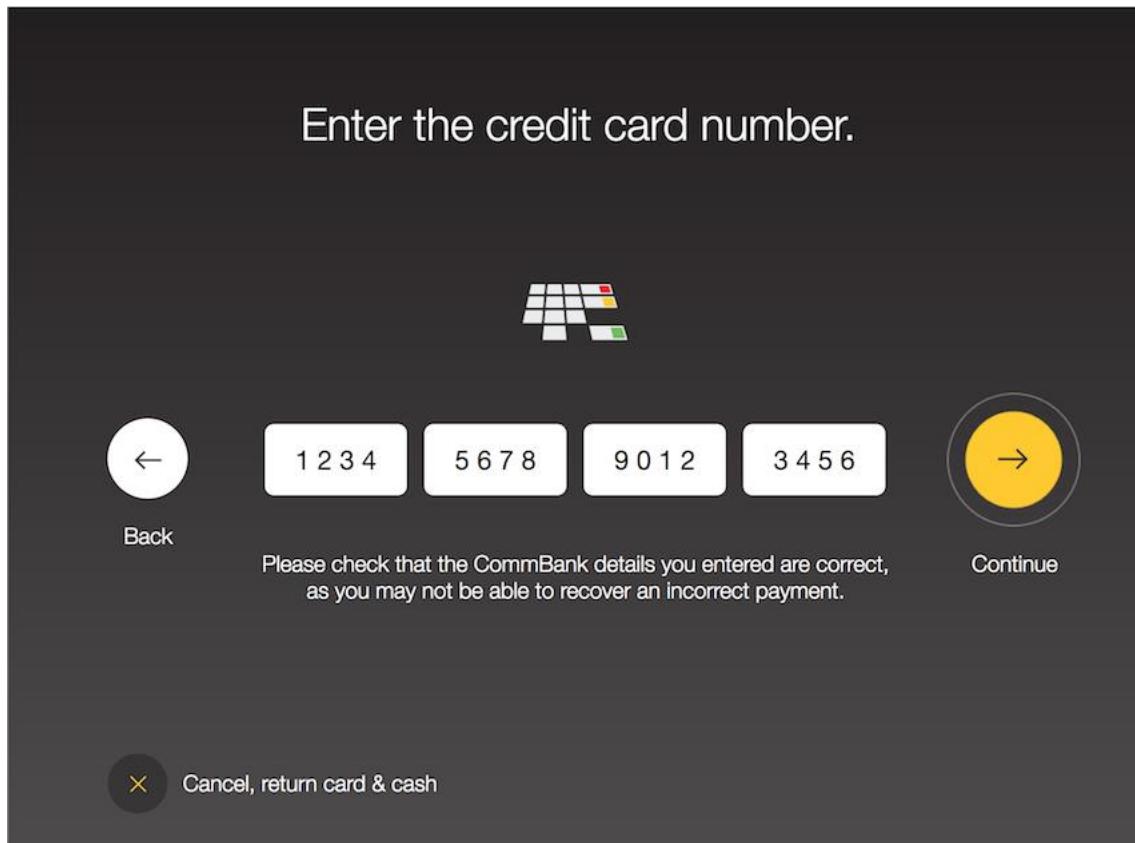


Figure 30. The credit card numbers you have entered will be displayed on the screen.

Insert notes

If you chose to insert notes, the '**Insert notes into the note compartment**' screen will be displayed and the [note compartment](#) will open.

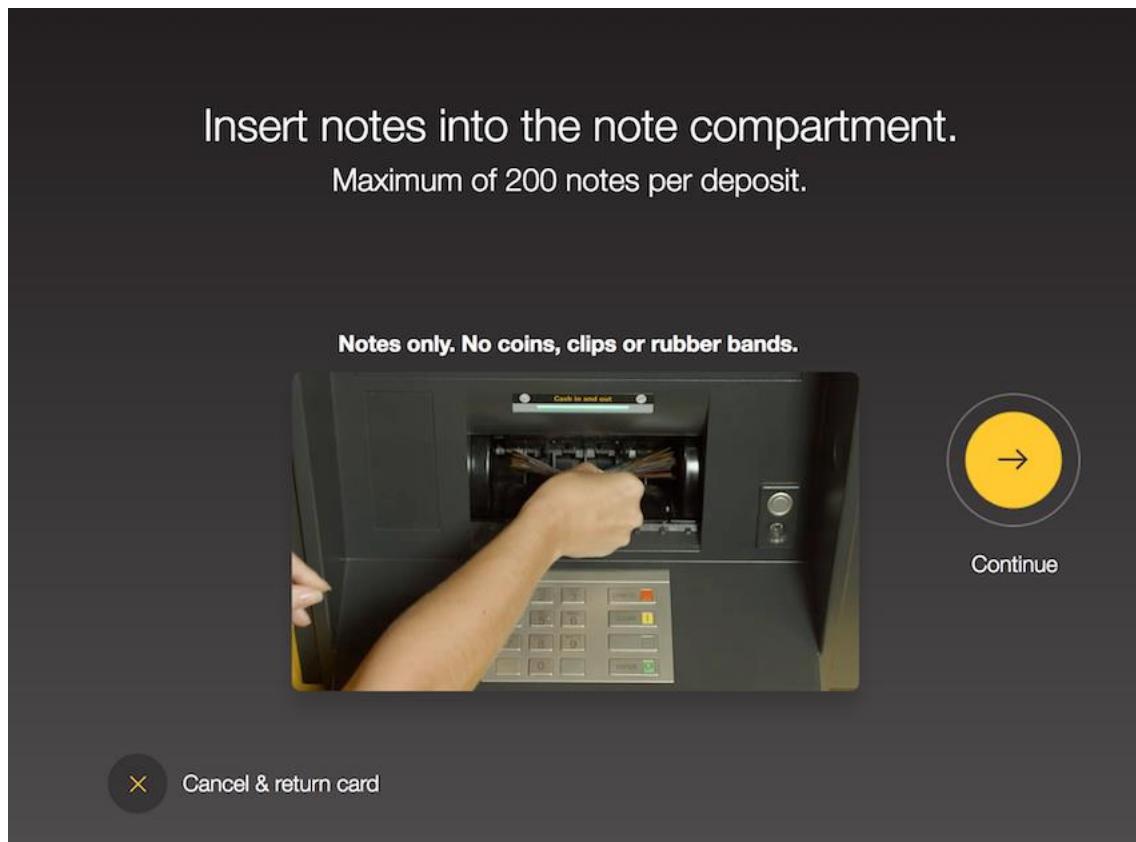


Figure 31. If you chose to insert notes, the note compartment will open.

Place your notes in the note compartment, with the long edge parallel to the ATM. Please remove any rubber bands, paper clips or other objects before inserting notes into this compartment. Do not insert damaged or folded notes.

To proceed, tap the yellow **Continue** button on the right. The compartment shutter will close and the ATM will count the notes.

The '**We're counting your notes**' screen will be displayed as your notes are being counted.

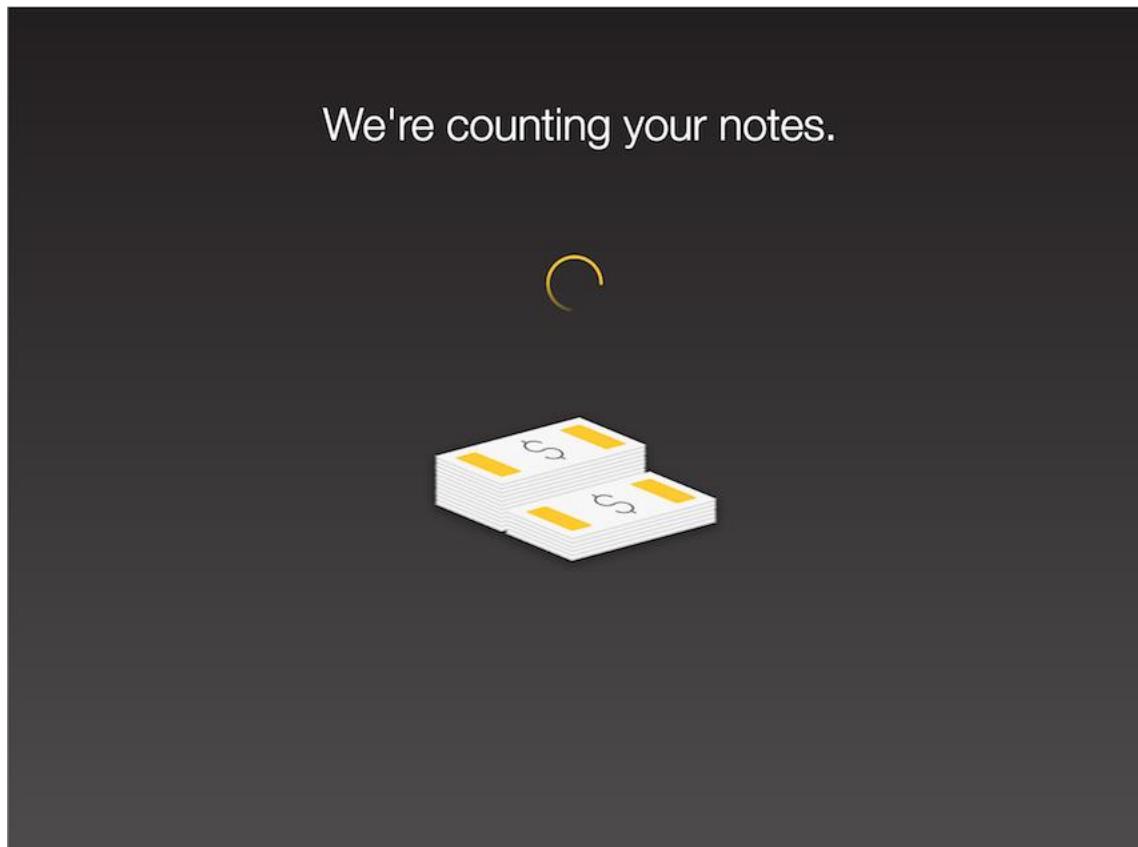


Figure 32. This screen will be displayed while the ATM is counting your notes.

Note: The ATM may reject notes that are damaged, folded or not of good quality. If any notes are returned, the notes compartment will open, and a message will be displayed asking you to remove the notes. Remove the rejected notes, then press the yellow **Continue** button to close the compartment and proceed with your deposit.

Insert coins

If you are also depositing coins, the '**Insert coins into the coin compartment**' screen will be displayed and the coin compartment will open. The screen will display a video showing you exactly where and how to insert coins.

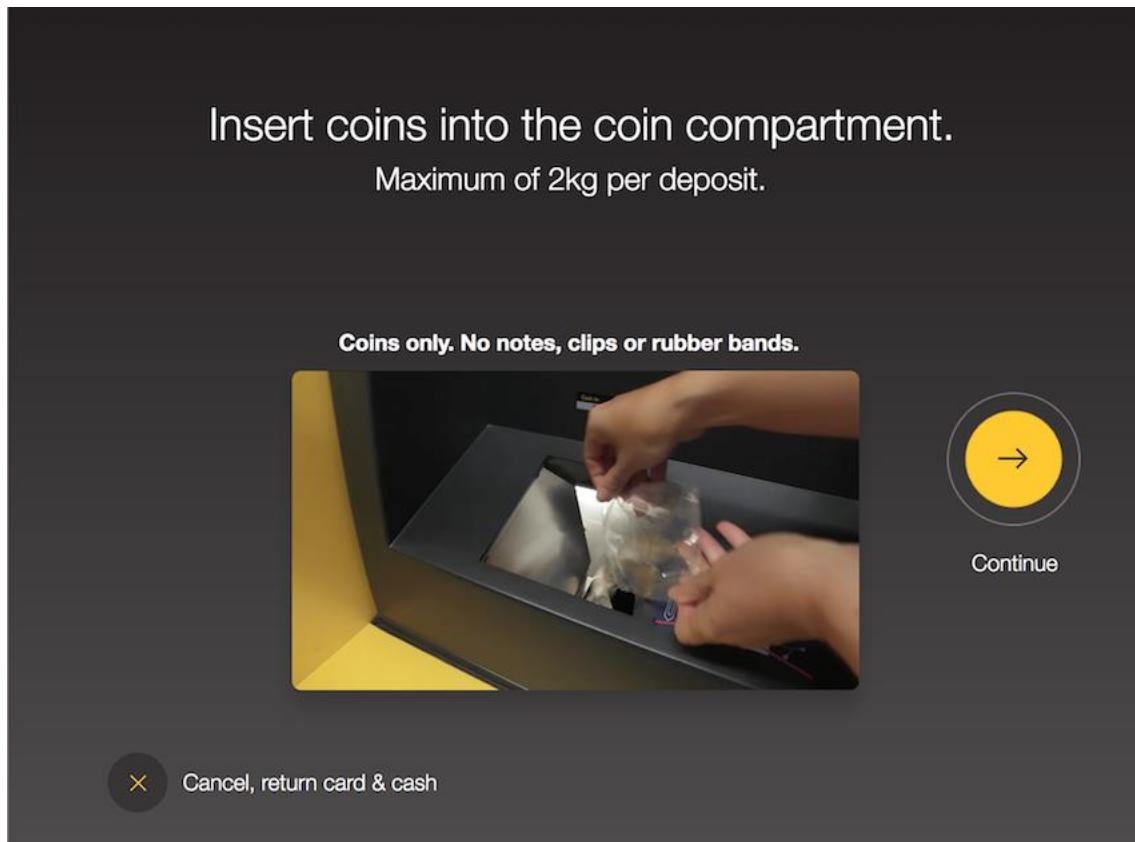


Figure 33. When the above screen appears, insert your coins.

Put your coins in the [coin compartment](#), which is located about one step to the left of the ATM. Please note the following:

- You can deposit up to of 2kg of coins in any one deposit.
- Pour your coins slowly and steadily into the compartment.
- The coin machine will begin to count your coins immediately, but you must tap the yellow **Continue** button on the screen to close the shutter and complete the process.
- The shutter will close and the '**We're counting your coins**' screen will be displayed.

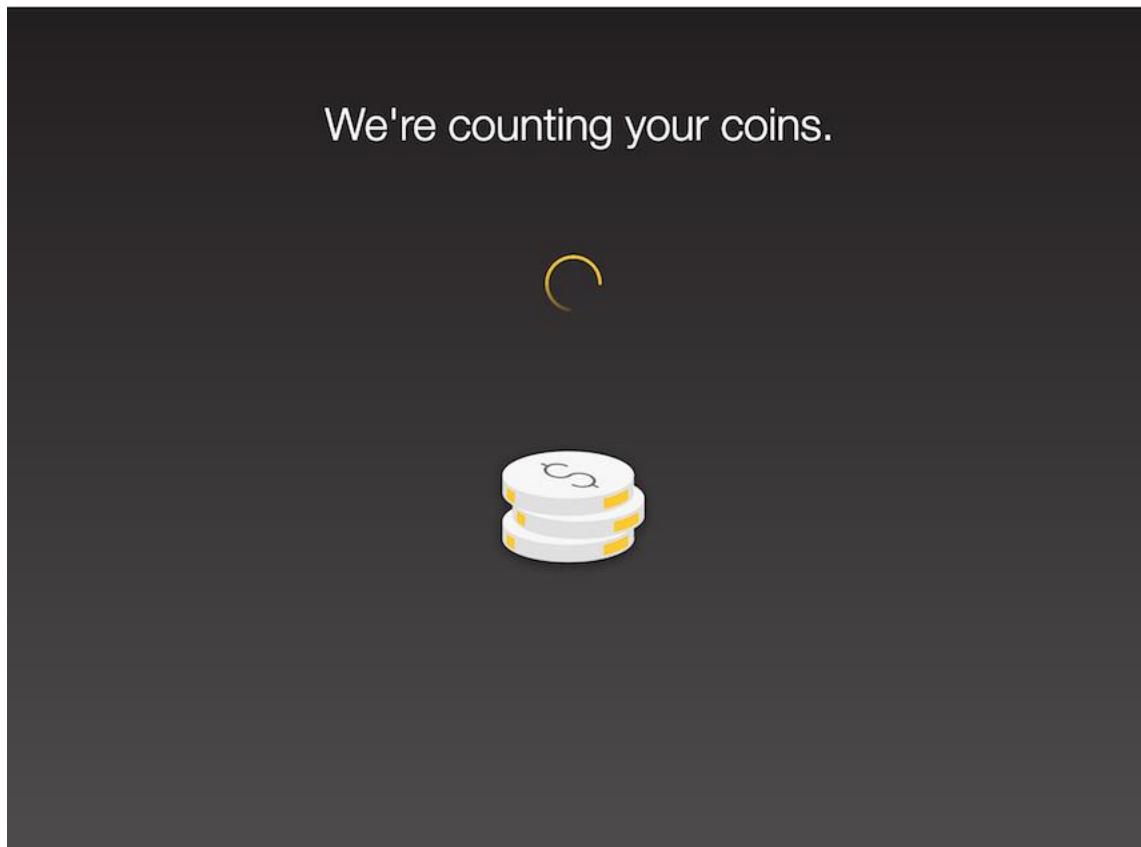


Figure 34. While your coins are being counted, this screen will appear.

The cash summary

A summary of your deposit will be displayed on the **Summary of cash received** screen.

Your cash deposit is broken down into denominations and displayed in descending order. The screen will display a summary of notes, in denominations, in the centre of the screen. To view the breakdown for coins, tap the white **Coins** button at the centre bottom of the screen. The total will be shown on the left, under a picture of notes and/or coins.

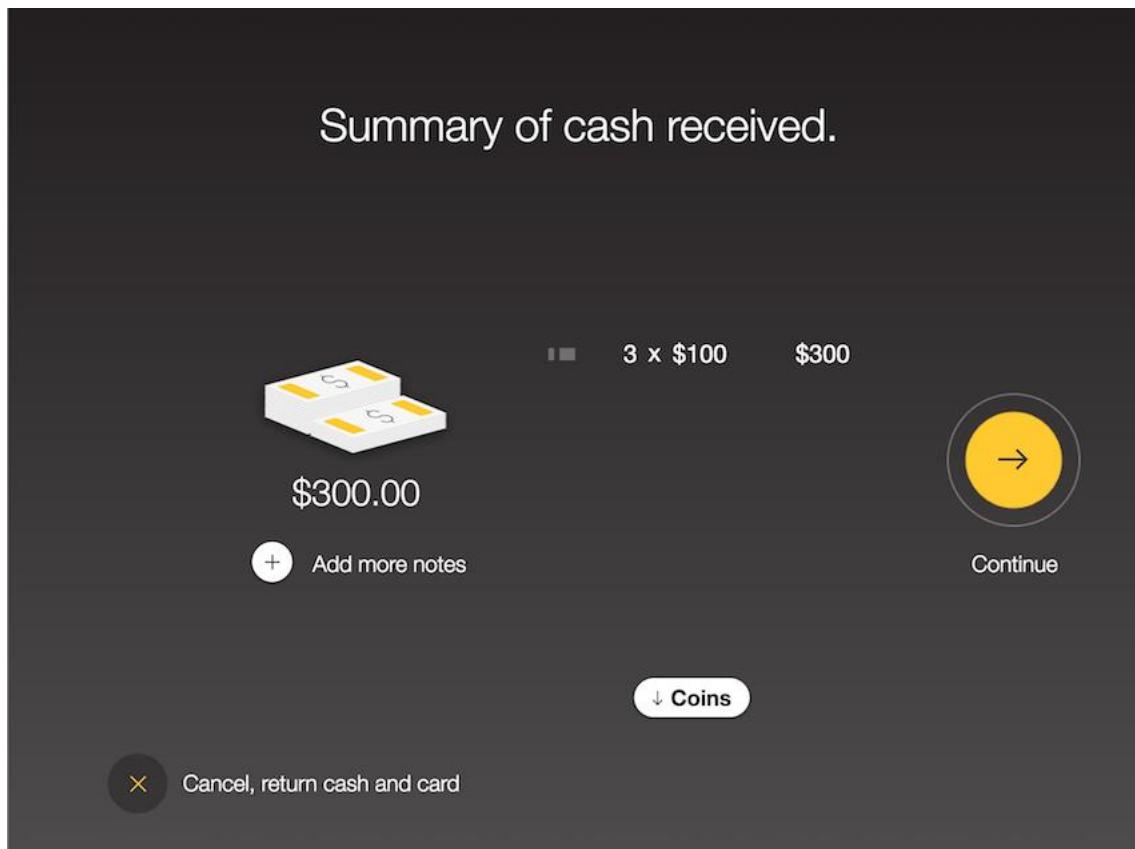


Figure 35. The screen will show a breakdown and total of cash received.

To finalise your deposit, tap the yellow **Continue** button on the right.

Tip for adding notes or coins

If you would like to add more notes or coins, select the white round button with a black plus sign, located on the left of the screen.

Insert cheques

If you selected cheques when [choosing a deposit type](#), you will now be prompted to insert the cheques.

The screen will display a video showing you exactly where and how to insert cheques. Please note the following:

- You can insert up to 50 cheques at once in the cheque slot when prompted.
- Insert cheques face up, with the short edge facing the ATM, and with the numeric code facing up and to the right.
- The ATM will only accept cheques in Australian dollars.
- Cheque deposits are subject to a standard three-day processing period.

If the ATM cannot determine the value of a cheque, you will be prompted to enter the amount for the cheque.

Where the ATM cannot determine the cheque details, it will return the cheque via the cheque slot.

A summary of your cheque deposit will appear on the **Cheque summary** screen. You can review the details of cheques before confirming your deposit.

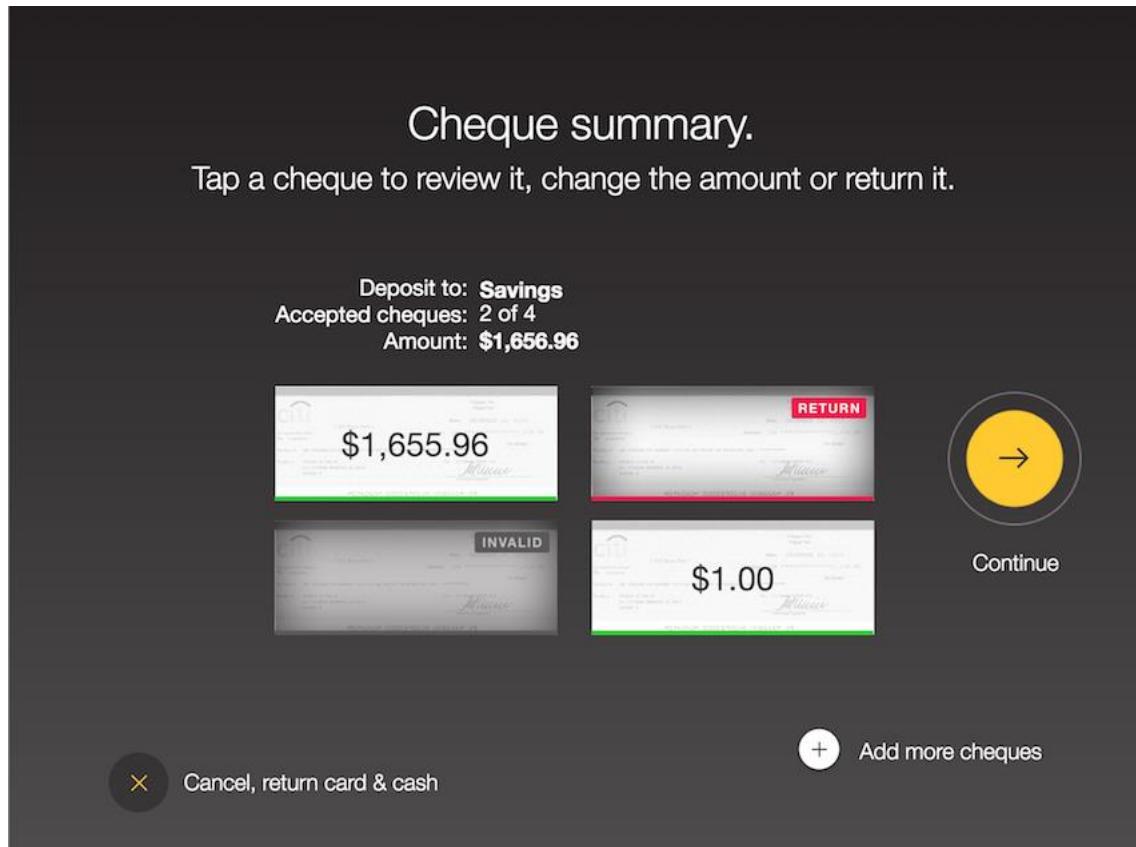


Figure 36. The screen will provide a summary so you can review the details before confirming your deposit.

Confirm deposit

After you tap **Continue** on the cash summary screen, the ‘**Confirm your deposit**’ screen will be displayed. (If you opted to insert cheques, you will be asked to insert your cheques before this point.)

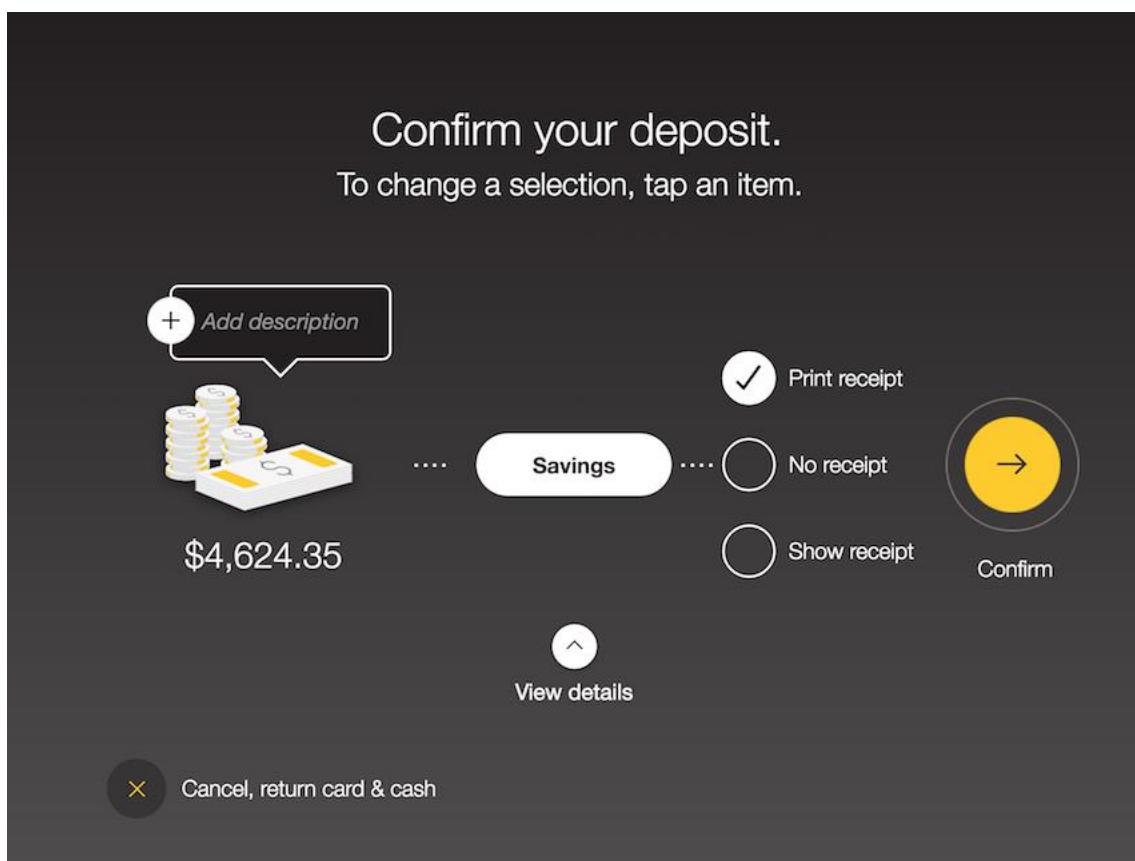


Figure 37. The screen will ask you to confirm your deposit.

This screen will display the total amount you are depositing into the selected account. The amount will appear beneath the image of coins, notes and/or cheques.

Add a description to your deposit

You will have the option to add a description of your deposit that will appear on your account statement.

To add a description, select the **Add description** button, which is a solid white circle with a black plus icon inside. The screen will display a virtual keyboard with a standard layout. You can enter a description of up to 18 characters, which will be displayed beneath the screen heading.

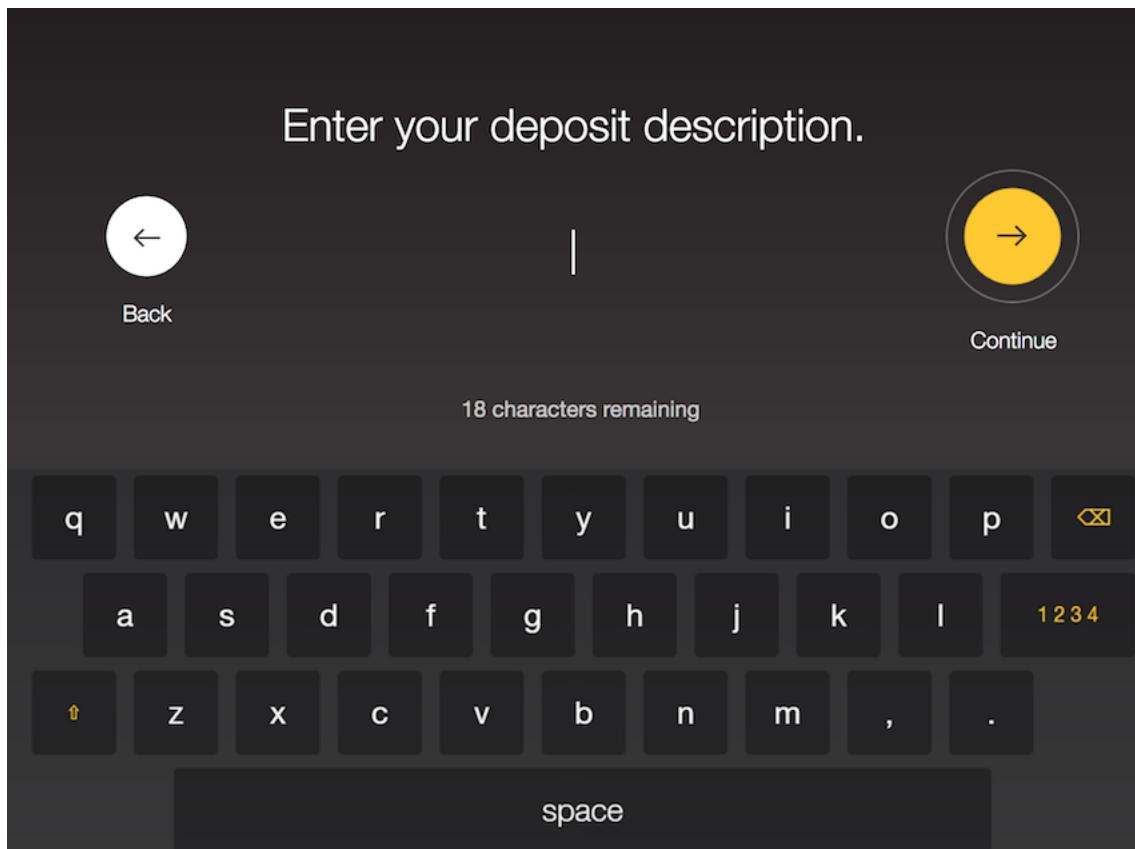


Figure 38. You will be able to enter a description of the deposit, which will appear on your account statement.

When you have entered a description, tap the yellow **Continue** button. The **Confirm your deposit** screen will be displayed again, showing your description to the right of the **Add description** button.

In the centre of the screen, the account you selected to deposit into will be shown in a solid white circle.

The receipt options will be displayed in a column on the right (left of the yellow **Continue** button) in the following order:

- **Print receipt**
- **No receipt**
- **Show receipt**

Print receipt is selected by default and is indicated by a solid white circle with a black tick.

You can change your option by tapping another receipt button.

If you requested **Show receipt**, the deposit receipt will be displayed on this screen.

To complete your deposit, tap the yellow **Continue** button on the right. While the ATM is processing your deposit, it will display an interim '**We're processing your deposit**' screen, which may include a marketing message. This screen is similar to the withdrawal processing screen shown in Figure 16.

Finish your deposit

After your deposit is processed, the screen will say '**You've almost finished**'. To end your transaction, select **Return card** or **Start a new transaction**.

The **Start a new transaction** button is white and is located on the centre left of the screen. Selecting this will take you back to the Home screen when your deposit is completed.

The **Return card** button is yellow and located on the centre right of the screen.

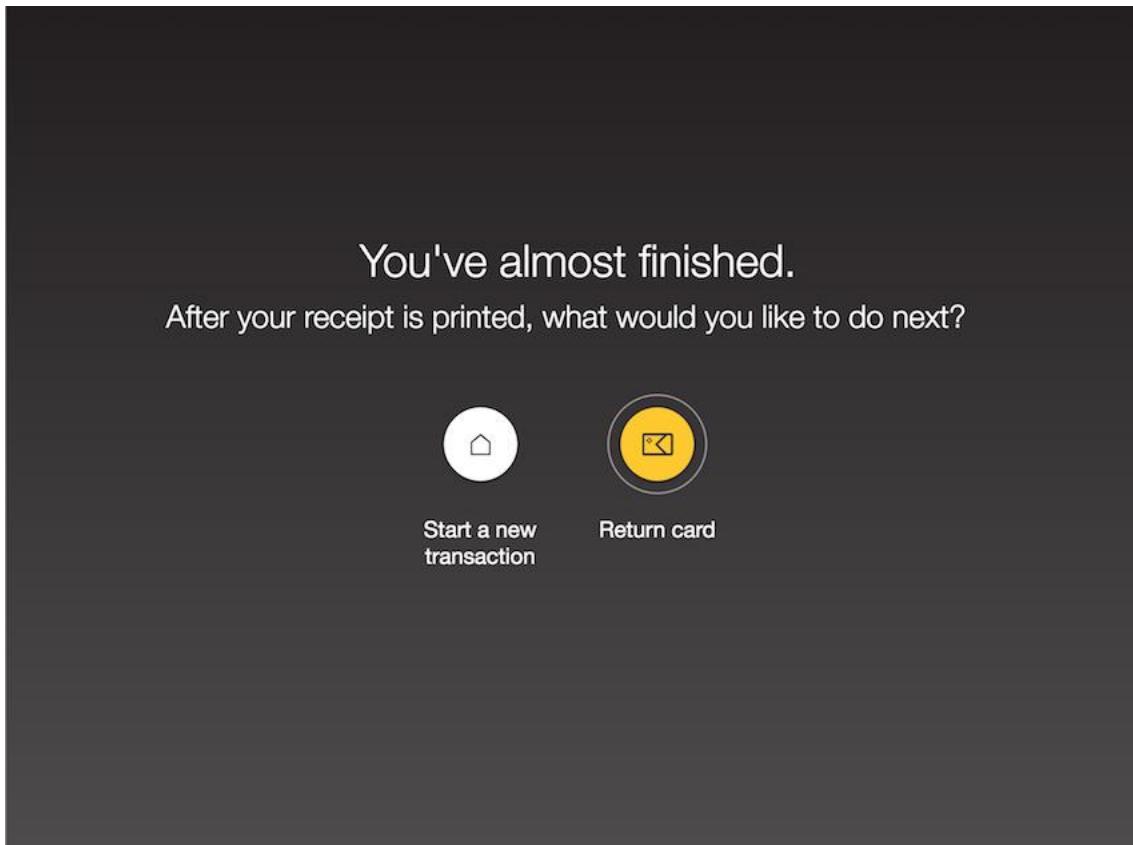


Figure 39. When this screen appears, choose one of these options.

Take your card and receipt

If you choose **Return card**, the ATM will display the '**Your deposit was successful**' screen, return your card and dispense your deposit receipt (if you chose to print a receipt).

Take your receipt from the [receipt slot](#) and your card from the [card slot](#).

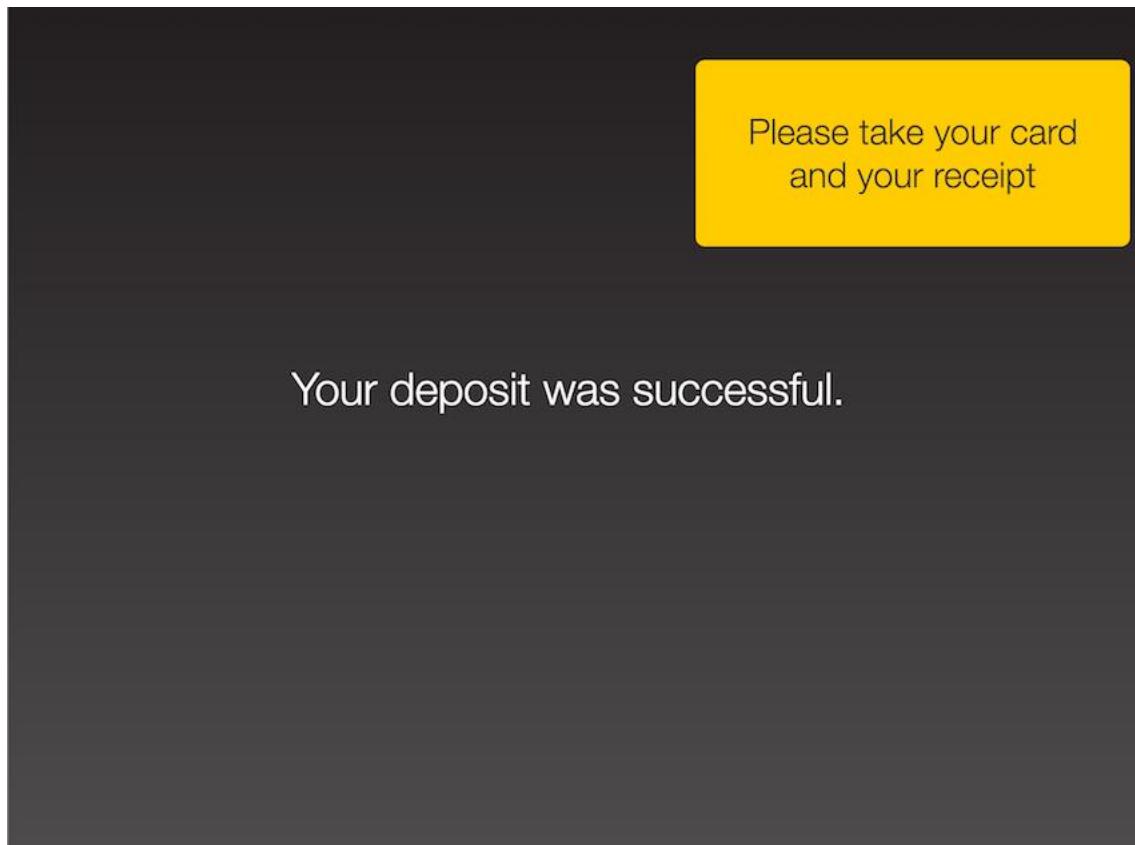


Figure 40. Take your card and receipt once this screen is displayed.