CommBank
Small Business app
User Guide

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Welcome to the CommBank Small Business app

Welcome to the CommBank Small Business app, the innovative payment solution from the Commonwealth Bank. Together with your Leo or Emmy payment terminal, the CommBank Small Business app turns your smartphone or tablet into a powerful payment solution, helping you and your business manage every step of the payment process — from initial estimates to final settlement. Your customers will love the convenience and payment choice the CommBank Small Business app offers, and you'll love its simplicity, intelligence and flexibility.

CommBank Small Business app in 5 easy steps

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We're here to help

For help with the CommBank Small Business app, call **1800 230 177**, 24 hours a day, 7 days a week. Help is also available by tapping the **Help** button on the main menu.

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1. Getting started

Set up your smartphone or tablet and payment terminal in a few easy steps.

Use this chapter to:

◆ Get ready to install the CommBank Small Business app.

◆ Download the app.

◆ Choose a merchant plan.

◆ Pair the app to your card device (Leo or Emmy).

◆ Set up your device.

◆ Find your way around the Home screen.

Once you've downloaded the CommBank Small Business app and applied for a merchant plan, your CommBank installation team will deliver your device and set it up for you.

Before you start

What you'll need

◆ Your iPhone or Android smartphone or tablet.

◆ Compatible operating systems: for Apple, iOS (v6.x or 7.0x), or for Android (v4.2+).

◆ The CommBank Small Business app.

◆ Commonwealth Bank Emmy or Leo Merchant Facility.

◆ An Emmy or Leo payment terminal.

Downloading the CommBank Small Business app

1. If you have an iPhone, log into iTunes store.

2. Tap on **App Store**.

3. In the search window, type **CommBank Small Business**. The CommBank Small Business app icon is displayed.

4. Tap **Free**. The CommBank Small Business app will download.

1. If you have an Android device, go to Google play.

2. In the search field, key in **CommBank Small Business** then tap on it in the search results.

3. Tap **Install**. The CommBank Small Business app will download.

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Choosing a merchant plan

Purpose	**To enable your business to accept credit and debit card payments.** By choosing a Merchant Facility, your business can pay a fixed monthly amount for your payment device and business bank account, based on how often you use them.

Applying for a plan

1. Launch the app by tapping on it.

2. Tap **Apply now**.

3. You'll be guided to purchase your plan through CommBank.

Setting up your device

Purpose	To set up your payment terminal. Generally, this will be done for you by our installation team. So you'll only need to do this if you upgrade to a new phone or tablet.

Before you start

Have the following information handy:

◆ Your company ABN or ACN.

◆ Your company's bank account details, email address and contact phone numbers.

◆ Your company's logo, which you take from the photo gallery on your phone or tablet.

Setting up your device

1. Tap on the CommBank Small Business app icon to open it.

2. Tap **Set up my device now**. Follow the prompts on each screen to activate your device and enter your company information:

   - Use the Business Name you want to appear on your invoices.

   - When you enter your company ABN or ACN it must be exactly the same as it was provided to us when you applied for your merchant facility and Business Transaction account. If it's different, your BPAY® payments can't be processed and will be returned to the payees' accounts.

   - Continue following the prompts until set up is complete.

3.   At the end of the process, tap **Done**.

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Finding your way around the CommBank Small Business app

The Home screen

Once you've logged in, the Home screen is displayed.

◆ Tap the icon on the top left side of the screen to access settings and options. ≡

◆ A locked padlock icon on the top right side of the screen means you're connected to your Emmy or Leo payment terminal. If the padlock is unlocked, the device isn't connected and you won't be able to accept card payments.

◆ Tap **Quick payment** to process cash or card payments and issue a receipt.

◆ Tap **Invoice payment** to create a tax invoice and itemised list of services for your customers.

◆ Swipe across to the right to view other pages in the carousel, including **Last card transaction** details, and a **Running total** of today's transactions.
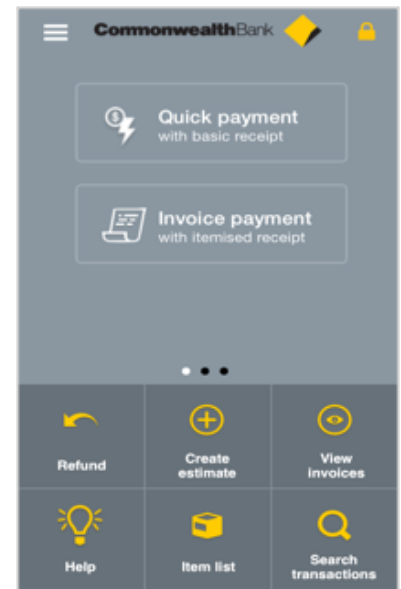
The buttons

Tap to refund both quick payment and invoices.
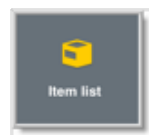
Tap to create a list of your products and services that you can use to build your estimates and invoices.

Tap to create an estimate for your customer. You can also convert this estimate into an invoice later.

Tap to search for card transactions using a variety of search methods.

Tap to view all paid and outstanding invoices.

Tap to get help and check **Frequently Asked Questions** here.

Tip

Tap the **Home** icon on the left-hand side of the screen at any time to return to the Home screen.

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2. Customising the CommBank Small Business app

Every business is different. So we've designed the CommBank Small Business app to support your business processes and branding.

Use this chapter to customise your CommBank Small Business app options and settings to:

◆ Split bills.

◆ Manage tipping.

◆ Track sales and tips for individual staff members.

◆ Auto-print receipts.

◆ Set up your customer address book.

◆ Change the default GST setting.

◆ Logon to the bank host.

◆ Get the latest software updates

◆ Customise invoices with your logo, payment and address details.

◆ Transfer takings for settlement.

◆ Email a payment report for uploading to your accounting system.

◆ Generate transaction reports.

◆ Launch other CommBank apps, including MyWealth, CommBiz and CommSec.

Customising the CommBank Small Business app for your business

Purpose	To find settings that help you tailor the CommBank Small Business app for your business needs and use special features like split bills, tipping, staff member tracking and the customer address book.

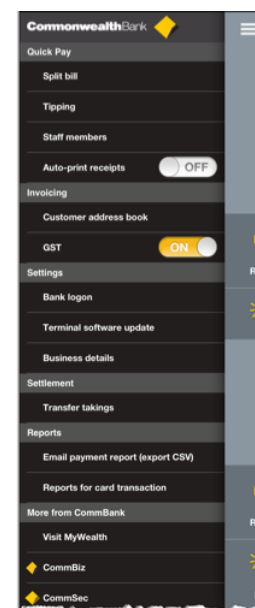**Customise the CommBank Small Business app for your business**

1. On the Home screen, tap the settings icon to display the options menu.

2. To change your settings, tap a menu item and key in or select options as needed. See page 9 for a description each option and its purpose.

Tip

Tap the icon again or swipe left to go back to the Home screen.

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Options menu at a glance

Quick pay	
Split bill	Tap to activate the **Split bill** screen to split a payment before the customer pays, or work out how much each customer owes to charge them separately. See page 17 for more information about split bill.
Tipping	Tap to enable tipping.
Staff members	Add staff member details here to track individual sales and tips.
Auto-print receipts	Select to print your receipts automatically (only applicable if printer available).

Invoicing	
Customer address book	Tap to enter and store your customers' details, then access instantly if you need to invoice them in future. You can upload customer details from your phone's contacts, or add them manually. See page 21 for details.
GST	Choose your default GST setting. Tapping it on automatically applies 10% GST to all Estimates and Invoices. If needed, you can turn off GST at the line item level when creating an Estimate or Invoice.

Settings	
Bank logon	Tap to logon your payment terminal.
Terminal software update	Tap to update your payment terminal software.
Business details	Tap to view and update a range of business specific details or customise invoices. ◆ See page 11 for details on adding bank account information. ◆ See page 11 for details on adding your business contact information. ◆ See page 10 for details on customising invoices.

Settlement	
Transfer takings	Tap to transfer all card payment transactions to your merchant bank account. See page 29 for details. If you don't do this manually, it will happen automatically before midnight every evening.

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Reports	
Email payment report (export CSV)	Tap to create a CSV file with your payment data and send it to yourself by email, so that you can upload it into your accounting system.
Reports for card transactions	Tap to search and display card payments. See page 24 for more information.

More from CommBank	
Visit MyWealth	Tap to launch the MyWealth app.
CommBiz	Tap to launch CommBiz.
CommSec	Tap to launch CommSec.

Customising invoices

Purpose	To customise invoices for your business, with your business colour and logo.

Customise your invoices

1. On the Home screen, tap the settings icon to display the options menu.

   ☰

2. Tap **Business details**.

3. Tap the logo image to choose an image from your device's photo gallery to display on your invoices.

4. Select the photo from your gallery then tap **Done**.

5. Tap **INVOICING TEMPLATE**. Then swipe to scroll through the template colour options. When the colour you need is shown, tap **Activate**.

6. The screen returns to the Business Details menu.

Tip

Your logo will need to be saved to your phone's photo gallery.

Entering your bank account details

Purpose	To enter the BSB and account number of your associated Business Transaction Account to accept EFT customer payments. These details will be printed on outstanding invoices.

Enter settings for your business

1. On the Home screen, tap the settings icon to display the options menu.

2. Tap **Business details**, then tap **Bank account**.

3. Key in the BSB and Account number you want to use to receive EFT payments.

4. Tap **Done**.

Entering your Business Contact detail

Purpose	To enter the address and contact details that appear on your invoices, and the email address to send your copy of customer payment receipts, estimates, invoices and transaction reports to.

Enter settings for your business

5. On the Home screen, tap the settings icon to display the options menu.

6. Tap **Business details** then tap **ADDRESS**.

7. Enter the address you want to appear on your invoices. Tap **Done**.

8. Tap **CONTACT DETAILS** to update your email address and phone details.

   - On the **Email address screen**, key in the email address to send transaction reports and your merchant copies of receipts, estimates and invoices to.

   - Then choose whether to show this email address on your invoices, by tapping it on.

9. Enter your mobile phone, landline and fax numbers as needed, as they will appear on your invoices.

10. Tap **Done.**

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Setting up staff member details

Purpose	To set up staff member details so you can track sales and tips for them.

Customise your invoices

1. On the Home screen, tap the settings icon to display the options menu.

   ☰

2. In the **Quick Pay** menu, tap **Staff members**.

3. In the **Add staff member** screen, key in a staff member's name.

4. Tap the **+** symbol to add another staff member.

5. To track sales and tips for the staff member, tap **Track staff member** on.

6. Once you've finished adding staff members, tap **Done**.
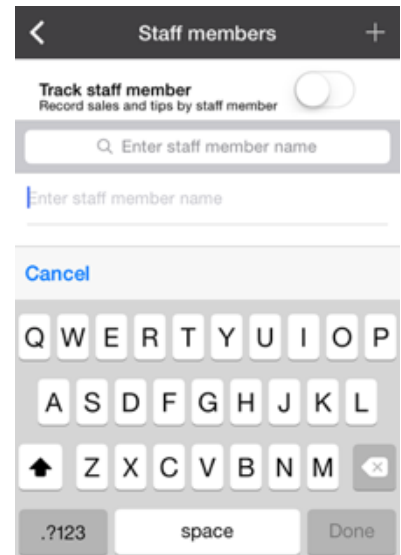
Tip

You can view total sales and tips by staff members entered in this screen. See page 25 for details.

3. Accepting payments

Accept card, cash, cheque, BPAY®, and bank transfer payments; and email or print out receipts or tax invoices on the go.

Use this chapter if you want to:

◆ Accept a quick cash or card payment on the spot.

◆ Accept full or partial payment for an invoice.

◆ Print or email a receipt to your customers.

◆ Accept split payments and tips.

If you're running a restaurant, weekend market stall, mobile food service, and any other service where customers pay on the spot, you can choose the **Quick payment** option.

If your customers prefer to receive a tax invoice or you want to give your customers a breakdown of your services, use the **Invoice payment** option. This option also allows your customers to pay later or pay in instalments.

The CommBank Small Business app lets you email receipts to your customers, saving you paper and giving them a convenient electronic record of their purchase. You can also import an email CSV file attachment of your payments into a spreadsheet or an accounting program to help you reconcile your payments (see page 26).

Accepting a Quick payment

| **Purpose**	To accept card and cash payments on the spot, with the option to email or print a receipt.

Accepting a Quick payment

1. On the Home screen, tap **Quick payment**.

   - If you are tracking sales and tips by staff member (see page 10) the **Staff member screen** will appear. Tap the staff member's name, then add the amount. See page 15 for details.

   - Otherwise the **Amount** screen will display.

2. On the **Amount** screen, enter the payment amount, then tap **Accept payment**.

   The Add tip screen will appear if tipping is turned on. Tap **Confirm** if you don't want to add a tip. See page 15 for details about how to add a tip.

Quick payment with basic receipt

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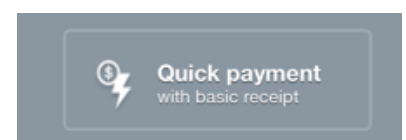
3. From the **Payment method** screen, choose the payment method:

   - **Card**. Use your payment terminal to complete the payment.

   - **Cash**. Tap **Cash** and the **Receipt** screen will appear. Tap **Skip** if you don't want a receipt, or **Email** to email a receipt. You can also press **Print** if you have an optional printer (see page 16). If you press **Print** or **Skip** in error you can return to the email menu by tapping **Share**.

4. Follow the prompts to finish the transaction.
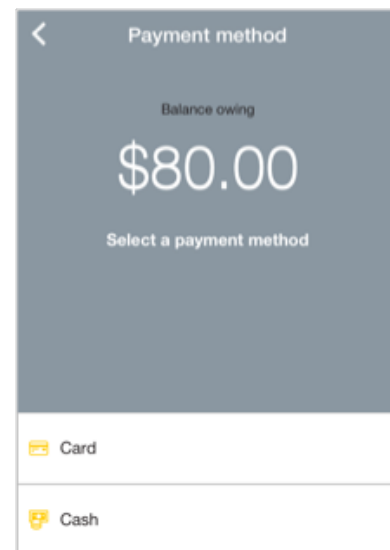
Tip

For details on:

◆ Splitting a quick payment, see page 17,

◆ Emailing, see page 16, or

◆ Printing, see page 16.

Accepting an invoice payment

Purpose	To accept payment for an existing invoice. This can be an invoice you've just created, or one you've previously saved. You can also accept part payment of an invoice simply by adjusting the payment amount. For details on creating an invoice see page 19. To find an existing invoice, see page 23.

Accepting a full payment to an invoice

1. On the **Invoice** screen, tap **Payment**. The **Payment method** screen is displayed with the full invoice amount.

2. For a partial payment, delete the payment amount by pressing ⊗, and key in the amount to be paid. Otherwise, go to the next step.

3. Tap the customer's payment method to accept *full* or *partial* payment:

   - **Card**. Use your card device to complete the payment.

   - **Cash**. Tap **Accept payment now**. You'll see a message that the payment's been approved.

   - **Cheque**. If required, enter the cheque number on the **Cheque number** screen, then tap **Next**.

   - **Send bill** (**pay later by EFT or BPAY®**). If there's a balance remaining on the invoice, it can be paid later. On the **Due date** screen, enter the number of days until the next payment is due, and tap **Done**. If the balance is zero, the BPAY® and EFT details won't appear on the tax invoice.

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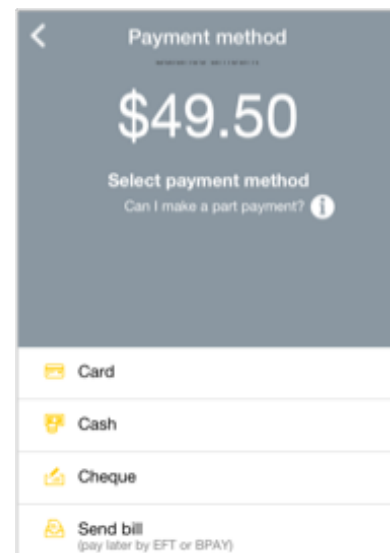
4. Choose whether to create a receipt:

   - **Email**. See page 16 for details.

   - **Print**. See page 16 for details.

   - **Skip** for no receipt.

5. Tap **Done**.

Tip

You will need to email the invoice (which includes all payment receipts) from the **Invoices** screen.
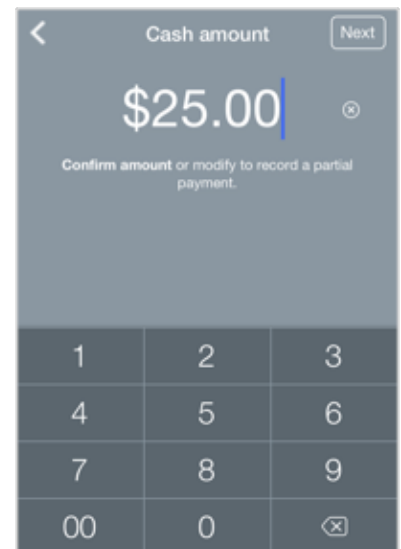See page 19 for details.

Applying a part payment to an invoice

Purpose	To allow a customer to partially pay for goods or services. So your customers can put a deposit on an item or pay you in instalments.

Applying a part payment to an invoice

The process is almost the same as accepting a full payment, except before you choose a payment method:

1. Delete the full payment amount by pressing ⊗.

2. Enter the part payment amount.

3. Tap **Next**.

4. Tap **Accept payment now**.

Emailing a receipt

Purpose	To send a payment receipt to your customer by email on the spot.

Emailing a receipt

1. Follow the steps for a Quick Payment. See page 13 for details.

2. On the **Receipt** screen, tap **Email**.

3. Enter the customer's email details, subject and email.

4. Tap **Send**.

Tip

You need to configure your default email client on your smartphone or tablet before emailing your first estimate, invoice or receipt. The Small Business app requires your phone or tablet to have a working email application.
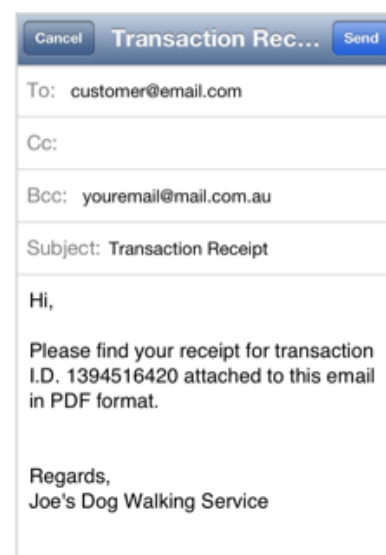
Printing a receipt

| **Purpose**	To provide an instant printed record of a payment to your customers.

Printing a receipt

1. Follow the steps for making a Quick Payment or Invoice payment: see page 14–15.

2. On the **Receipt** screen, tap **Print**.

3. The receipt will print to your printer using a Bluetooth connection

Tip

The CommBank Small Business app is designed to work without a printer, with receipts emailed directly to your customers. If you do wish to issue printed receipts, you'll need an approved, compatible Bluetooth printer and a Leo payment terminal. Your CommBank installation team can help you set up the app to work with an optional printer when they set up a Leo payment device. A printer is not included with an Emmy payment terminal.

You can also set up the CommBank Small Business app to always print a receipt automatically using the **Auto-print** setting in the settings menu. See page 9 for details.

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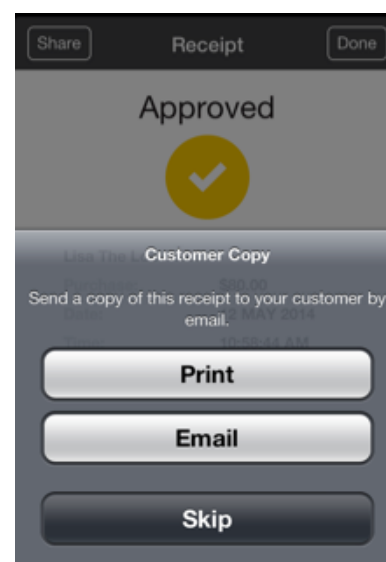
Splitting bills

Purpose	To accept separate payments from multiple customers for a Quick payment.

Before you start

To enable bill splitting, first turn on **Split bill** option in the settings menu. For details, see page 8.

Splitting a bill

1. On the Home screen, tap **Quick payment**.

2. On the **Amount** screen, enter the total payment amount.

3. Tap **Split payment**. Note: You can select how split payments are displayed in the settings menu under the **Split bill** option of **Quick Pay**.

   The **Split bill** screen displays, with the payment divided in two equal amounts.

4. To split the bill into more than two amounts, tap **Add person** up to a maximum of 10.

5. To adjust the amount each person pays, tap the circle and drag to show the desired amount.

6. When the payment amounts are correct, tap **Accept payment**.

7. Choose the payment method for the first customer and complete the payment as usual. You'll then be prompted to add the next person's payment.

8. When all the payments are complete, tap **Done**.

Adding a tip

Purpose	To manage and report on all tip payments received for the settlement period.

Before you start

To enable tips, first turn on the **Tipping** option in the settings menu. For details, see page 8.

Adding a tip

1. On the Home screen, tap the **Quick payment** button.

2. On the **Amount** screen, enter the payment amount. You will be sent to the **Add tip** screen.

3. On the **Add tip** screen, choose a tipping option:

    -   **Manual** to key in the tip.

    -   **Quick tip** to choose from five pre-defined tip amounts.

    -   **Percentage** to set a percentage of the payment value as a tip.

4. Press **Confirm**. The tip will be added to the bill.

5. Complete the payment as usual.
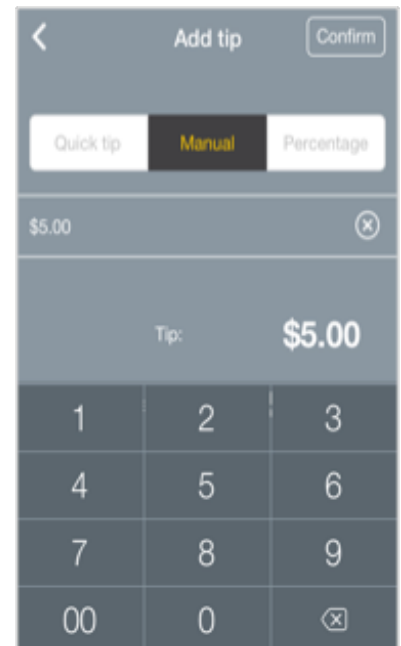
Tip

Tips can only be applied to Quick Payments. You can't add a tip to an Estimate or Invoice payment. The maximum tip allowed is 20%.

4. Creating invoices and estimates

Create invoices and estimates for sending to customers.

Use this chapter if you want to:

◆ Create an invoice to send to customers.

◆ Create an estimate that can be converted to an invoice later on.

◆ Turn an estimate into an invoice.

◆ Import contacts from your phone or tablet or create customer records from scratch.

◆ Set up items for work or products to include on your invoices.

Creating an invoice

Purpose	To create an invoice you can send to your customer for payment.

Creating a quote, invoice or estimate

1. On the Home screen, tap **Invoice payment**.

2. On the Invoice screen, tap **Enter customer details >**.

3. Key in customer details, or scroll to choose an existing customer from the list, then tap done to return to the **Invoice** screen.

4. Tap **Add line item** to show the **Item list** screen.

5. Tap the **All** tab to see all previously saved products or services, or choose **Products** or **Services** only by tapping on these tabs.

6. Choose an item by tapping on it and updating price and quantity details, as needed. If you don't see the item you need, tap **Add new item** and key in the details.

7. When you've added all the items you need, tap **Done** to return to the **Invoice** screen.

8. To add a discount to the whole invoice, tap the star on the Invoice screen, then enter the discount details:

    - **$** — enter the dollar amount to deduct

    - **%** — enter the percentage discount to apply.

    Tap **Done** to return the Invoice screen. You can also apply a discount to a single line item when adding the item to the invoice.

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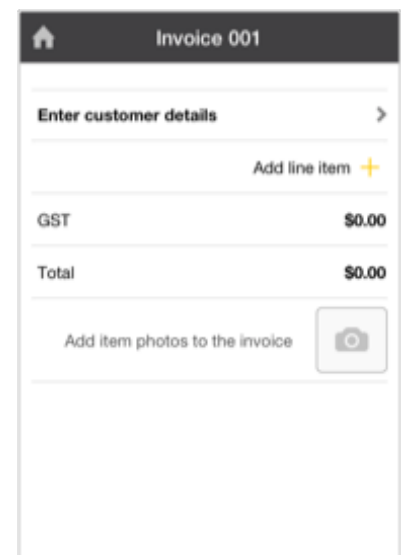
9. Tap **Payment** and enter the payment details. See page 13 for details.

10. When you've finished, tap **Done** to close the invoice or **Share** to email the invoice to the customer.

Tip

When adding customer details you can complete the full customer record straight away, or just key in a name and add details to their customer record later. See page 21 for details.
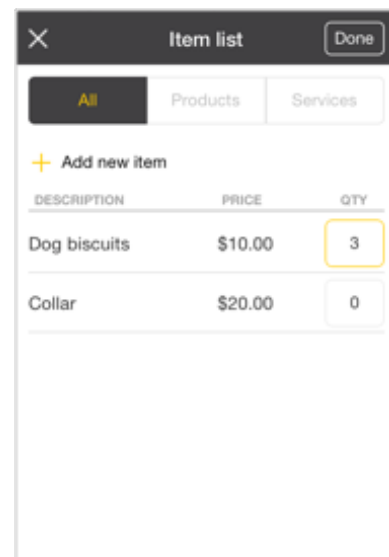
Creating a quote or estimate

Purpose	To give your customers an estimate of how much they'll need to pay. This estimate or quote can then be used to create an invoice with the same number — making it easy to track jobs from initial quote to final payment.

Creating an estimate

1. On the Home screen, tap **Create estimate**.

2. Follow the same process for creating an invoice. See page 19 for details.

3. Once you have finished it, tap **Save** to keep, **Share** to email to a customer or **Invoice now** to convert the estimate to an invoice.

Tip

You can view saved estimates or invoices any time by going to the Home screen and tapping on **View invoices**.
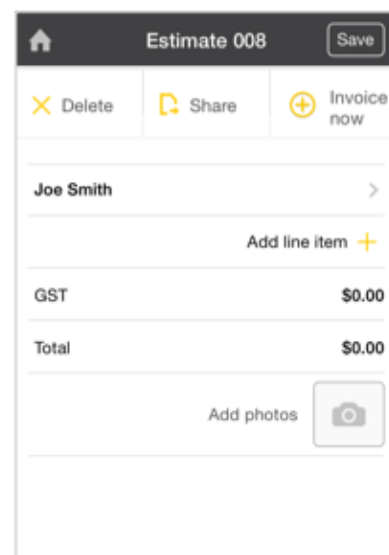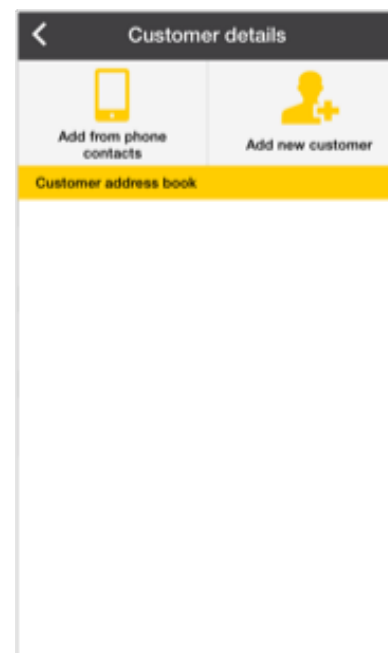
Creating a customer record

Purpose	To create a record with customer details to use in invoices and estimates. You can import customer details from the contacts on your phone, or create new records.

Importing contacts from your phone

1. From the Invoice screen, tap **Add customer details**.

2. Tap **Add from phone contacts**. Depending on your smartphone and your privacy settings:

    - Your address book is displayed, allowing you to choose a contact.

    - A prompt is displayed, asking whether the CommBank Small Business app should be allowed to access your contacts. Tap **OK**, then choose a contact.

    - You may see a message stating that the app does not have access to your contacts. To give the CommBank Small Business app access to your address book, open your phone's settings, tap **Privacy**, then tap **Contacts** and turn access on.
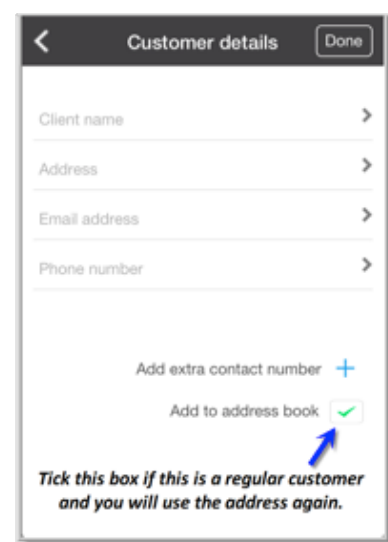
Creating a new customer record

1. From the **Invoice** screen, tap **Add customer details**.

2. Tap **Add new customer**.

3. Enter the customer's personal details on the **Customer details** screen.

4. Leave **Add to address box** ticked to store these details.

5. Tap **Done**.

Tip

You can also access customer records from the options menu.
See page 8.

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## Adding an item photo to your invoice

Purpose	To add a photo of a product or other image to your invoice.

Adding item photos to the invoice

To add a photo of an item or service to your invoice:

1. Go to the **Invoice** screen.

2. Tap the **camera icon**.

3. From the prompt box, choose **Take photo** to photograph an item using your phone or tablet, or **Choose existing** to use a photo from your phone or tablet's photo gallery.

4. To give the CommBank Small Business app access to your photo gallery, open your phone or tablet's settings, tap **Privacy**, then tap **Photos** and turn access on.
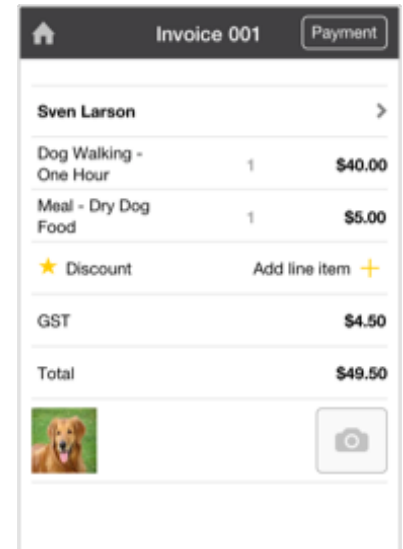
5. Managing invoices

Find and manage estimates and invoices with just a few simple taps.

Use this chapter if you want to:

◆ Find and open estimates, outstanding invoices and paid invoices.

Keep track of estimates and invoices

The CommBank Small Business app's **View Invoices** button shows a list of invoices, sorted into estimates, outstanding and paid. This gives you a quick view of all your invoice records, including those that haven't yet been paid, and the ability to drill down for further detail with a single tap.

From the invoice list simply tap on an invoice to view and update the invoice details in the **Invoices** screen, adjust an estimate while talking with a customer, or convert it to an invoice. You can also update invoice details and apply payments or refunds, all from a single screen.

Purpose	To add a photo of a product or other image to your invoice.

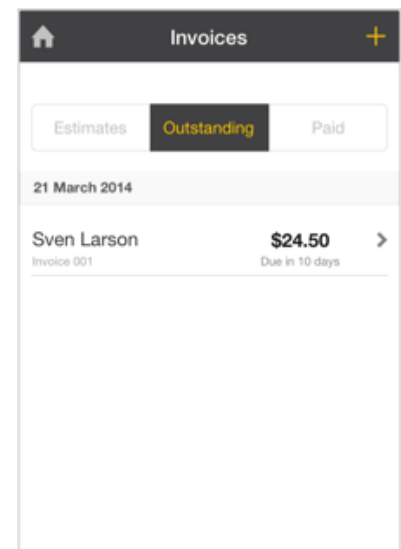**Find an estimate or invoice**

1. On the Home screen, tap **View invoices**.
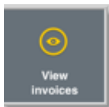
2. On the **Invoices** screen, tap the tab for the invoice type you'd like to see:

   - **Estimates** lists all quotes not yet invoiced by date generated.

   - **Outstanding** lists all unpaid or partially paid invoices by due date.

   - **Paid** lists all invoices for which full payment has been received by date paid in full.

   A list of all invoices will display, along with the invoice number and amount. Outstanding invoices also show the number of days before payment is due.

3. Tap an invoice to open it and view all its details.

Tip

Once you've found the estimate or invoice you're looking for you can make changes by simply tapping and keying in the new details on the Invoices screen. You can also make a payment, or convert estimates to invoices by tapping **Invoice now**.

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6. Tracking transactions

Instantly find payment receipts for card payments, and get a quick view of your totals and tips.

Use this chapter if you want to:

◆ Search for card payment receipts by card number or transaction date.

◆ View total card payments for a specified period.

◆ View tips for the day, month or a custom date range.

Keep track of your transactions

The CommBank Small Business app gives you easy and fast access to your payment records, so it's easy to manage receipts, see your total takings over a defined period, and keep track of tips.

Searching for receipts

| **Purpose**	To find one or more receipts for card payments by card number or transaction date.

Find a receipt

1. On the Home screen, tap the **Search transactions** button to display the **Reports** screen.

2. On the **Receipts** tab, choose the search option:

    -   **Last card receipt** finds the most recent card transaction.

    -   **Card last 4 digits** finds all transactions for a specific card.

    -   **Transaction date** finds all transactions on a specific date.

3. Tap **Search** to display your results.

Tip

When you find the transaction you're looking for, tap it to view the payment receipt.
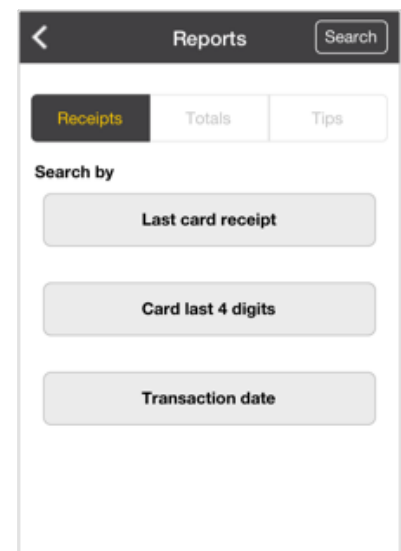
Reporting on sales

Purpose	To create a screen report of total takings for a specified date range.

Calculate total card takings

1. On the Home screen, tap the **Search transactions** button to display the **Reports** screen.

2. Tap the **Totals** tab.

3. Tap the **From** field, then use the date picker to select the start date for your search.

4. Tap **Done** to select a date.

5. Then tap the **To** field and select the end date for your search, and press **Done**.

6. Choose whether to include staff tips in the total by turning this option on or off.

7. Tap **Search** to display the total payments for the period you selected.
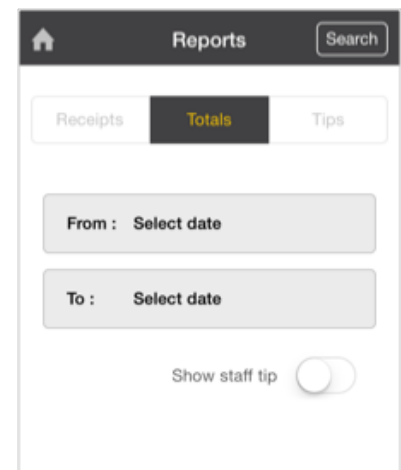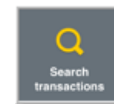
Tip

To report on sales by staff member, you first need to enter their details in the **Staff member** option in the settings menu. See page 12 for details.

Reporting on tips

Purpose	To create a report on tips for a specified date range.

Report on tips

1. On the Home screen, tap the **Search transactions** button to display the **Reports** screen.

2. Tap the **Tips** tab.

3. Tap to choose the date range you want:

   - **Today**. Reports on tips for today's date.

   - **Select month**. Reports on tips for the month you select. Tap **Done**.

   - **Date range**. Reports all tips within the date range between the **From** and **To** dates you select. Tap **Done**.

4. Tap **Search** to display your results.
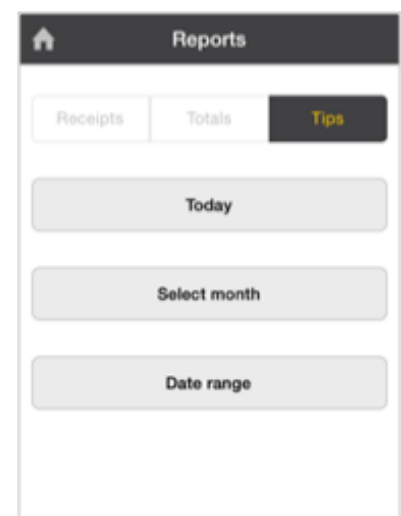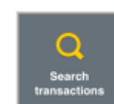
Tip

To report on tips you first need to enable **Tipping** in the **Quick pay** section of the off-canvas menu.

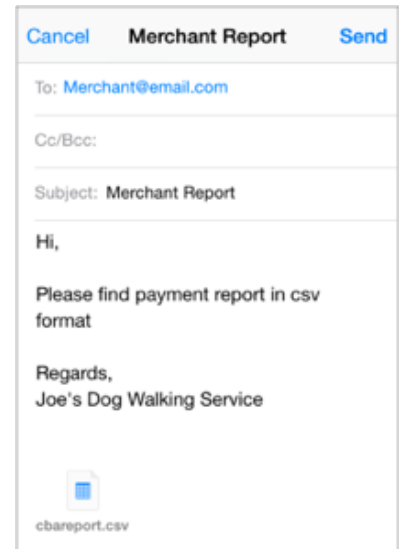**Commonwealth**Bank

Creating a CSV transaction report

Purpose	To create a CSV-format transaction report that can be emailed and uploaded into Excel and CSV-compatible accounting systems

Creating a CSV transaction report

1. On the Home page, tap the settings icon to display the options menu.

   ☰

2. From the **Reports** menu, tap **Email payment report (export CSV)**. A report including all transactions for the last six months will be generated and attached as a CSV file to the email template.

3. On the email template, update the address to send to, if required, and tap **Send**.

Cancel   **Merchant Report**   Send

To: Merchant@email.com

Cc/Bcc:

Subject: Merchant Report

Hi,

Please find payment report in csv format

Regards,
Joe's Dog Walking Service

cbareport.csv

CommonwealthBank

7. Processing refunds

Refund payments instantly

Use this chapter if you want to:

◆ Refund an invoice payment by card, cash or cheque.

◆ Refund a quick payment by card.

Refunding a payment

With the CommBank Small Business app, it's easy to make full or partial refunds instantly on the spot, or to apply refunds to an invoiced payment.

Choose a **Quick payment refund**, processed straight to your customer's card, for easy refunds in just a few taps.

Or link the refund to an invoice, with **Invoice refund**, with refunds made your customer's card, or by cash or cheque. The refund will be updated on the invoice details, so you'll always have a record of the transaction. Plus you'll have the option to send your customer an email, advising them that the refund has been paid.

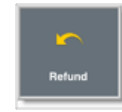| **Purpose**	To refund money to a customer.

Refunding a quick payment

1. On the Home screen, tap **Refund**.

2. Tap **Quick payment refund**.

3. Enter the amount to refund, then tap **Refund payment**.

4. Use your card device to process the refund.

5. Tap **Done**.
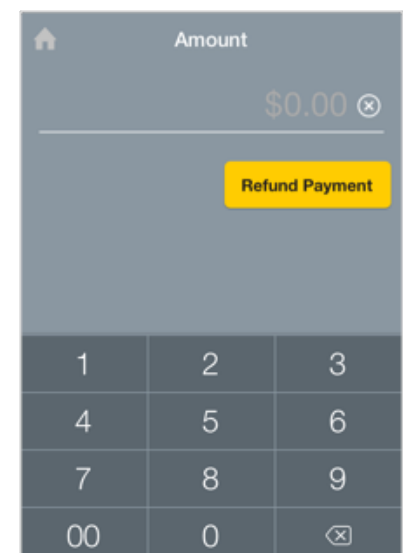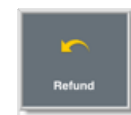
Refunding an invoice payment

1. On the Home screen, tap **Refund**.

2. Tap **Invoice refund**, then choose the invoice to refund from the Invoices list.

3. Tap **Refund**. (You may need to scroll down slightly to see this button)

4. On the **Refund** screen, change the refund amount, if needed, enter a refund description, and turn GST on or off.

5. Tap **Next**.

6. On the **Refund method** screen, choose how to pay the refund and tap **Next**.

7. Tap **Accept payment now**.

   - For **Cheque**, enter the cheque number, if required, and tap **Next**.

   - For **Card**, process the card payment on your card device.

8. Tap **Email** to send a copy of the refund invoice to your customer and yourself, or **Skip** (not recommended).

9. Tap **Done**.

Tip

You can also process a refund directly from the **Invoice** screen.

8. Transferring takings

Manually settle transactions to your business account

Use this chapter if you want to:

◆ Manually transfer transactions for settlement to your business account.

## Transferring transactions for settlement

The CommBank Small Business app automatically settles all your card payments to your business account daily at midnight. However, there may be times when you wish to perform settlement earlier. The CommBank Small Business app makes this easy, with a fast and simple way to manually settle your daily takings.

Purpose	To transfer the day's takings for settlement to your business account.

Transferring takings for settlement

1. On the Home screen, tap the settings icon to display the options menu.

2. From the **Settlement** menu, tap **Transfer takings** to show the **Settlement** screen, with details of your daily takings.

3. Tap **Transfer daily takings (settlement)** to settle your card transactions to your business account. The settlement total will also be displayed.

4. Tap **Last settlement** to view the previous settlement.

5. Tap Running total to show your total takings since the last settlement.
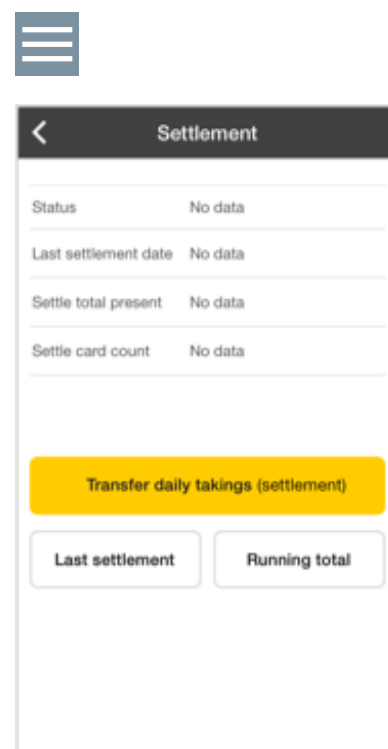
9. Backing up your app

Backing up your application and data

Use this chapter if you want to:

◆ Backup and Restore your application and data.

Protecting your data

You should regularly backup your CommBank Small Business app. Processes for doing backups are described below for iOS and Android devices. Daily backups help minimise any data lost if your phone is lost, damaged, or stolen. Data can only be restored to the last backup you performed.

Backup and restore for Apple iOS devices

If you are using an Apple iOS iPhone or iPad, backup your data using your iTunes software or personal iCloud service. In iTunes you can specify if you want your data backed up to your local personal computer drive or to iCloud. Your iTunes backup or iCloud service can also be used to restore your phone to a new iOS device should your old device become lost or stolen. Please consult your iOS documentation for further details.

Backup and restore for Android devices

If you are using an Android device you can back up your data through a Google service. Should you lose your Android device you will need to download the CommBank Small Business app from the Google Play store again and then restore your data from your last backup. This two-step process is described below.

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Purpose	To backup an Android phone or tablet. To restore data if required.

Android (only) backup

1. Verify that your phone or tablet battery has sufficient charge to complete the backup.

2. Ensure that a WiFi connection has been established. Alternatively a 3G/4G or LTE connection can be used but this method will utilise your phone data plan quota.

3. On the Home screen, tap the settings icon to display the options menu.

4. From the **Settings** menu, tap **Backup and restore** to show the selection screen.

5. Tap **Backup now** to perform a Google Drive backup. You will be stepped through the backup procedure. This will take several minutes.

6. If the backup fails, usually due to a lost connection or depleted battery, you will need to try again later.

7. Upon successful completion the "**Your backup has successfully completed**" message will be displayed.

8. The **Backup and restore** screen will update the **Latest backup** section with the date and time of the successful backup.
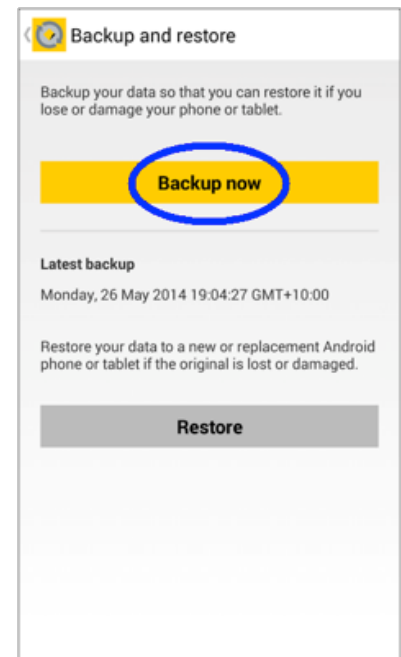
Tip

You will need to have a Google Gmail address in order to use Google Drive.

Android (only) restore

1. Verify that your phone or tablet battery has sufficient charge to complete the restore.

2. Ensure that a WiFi connection has been established by your Android device. Alternatively a 3G/4G or LTE connection can be used but this method will utilise your phone data plan quota.

3. Download the **CommBank Small Business** app from the Google Play store onto your new phone or tablet.

4. Launch the app and press **Setup my device now**. Setup the app using the same data you originally used (see **Setting up your device** on page 6).

5. On the Home screen, tap the settings icon to display the options menu.

6. From the **Settlement** menu, tap **Backup and Restore** to show the selection screen.

7. Tap Restore to restore the last data you backed up to Google Drive into the app.

8. When complete a "**Your restore has successfully completed**" message will be displayed.

9. The **Backup and restore** screen will update the **Latest backup** section with the date and time of the backup that was used to do the restore.
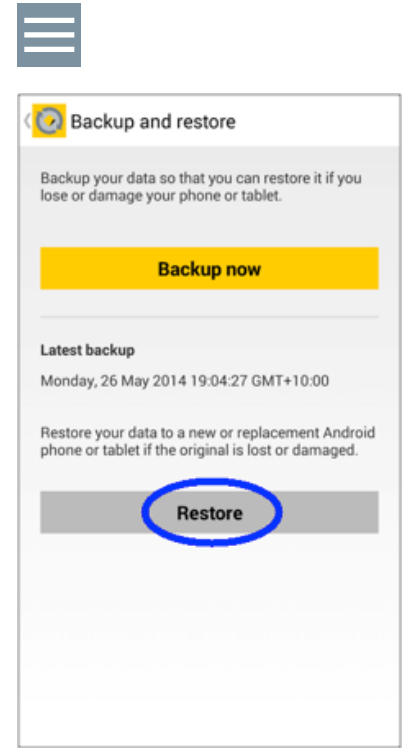
Tip

Ensure that you use the same Google user account for both the backup and restore.