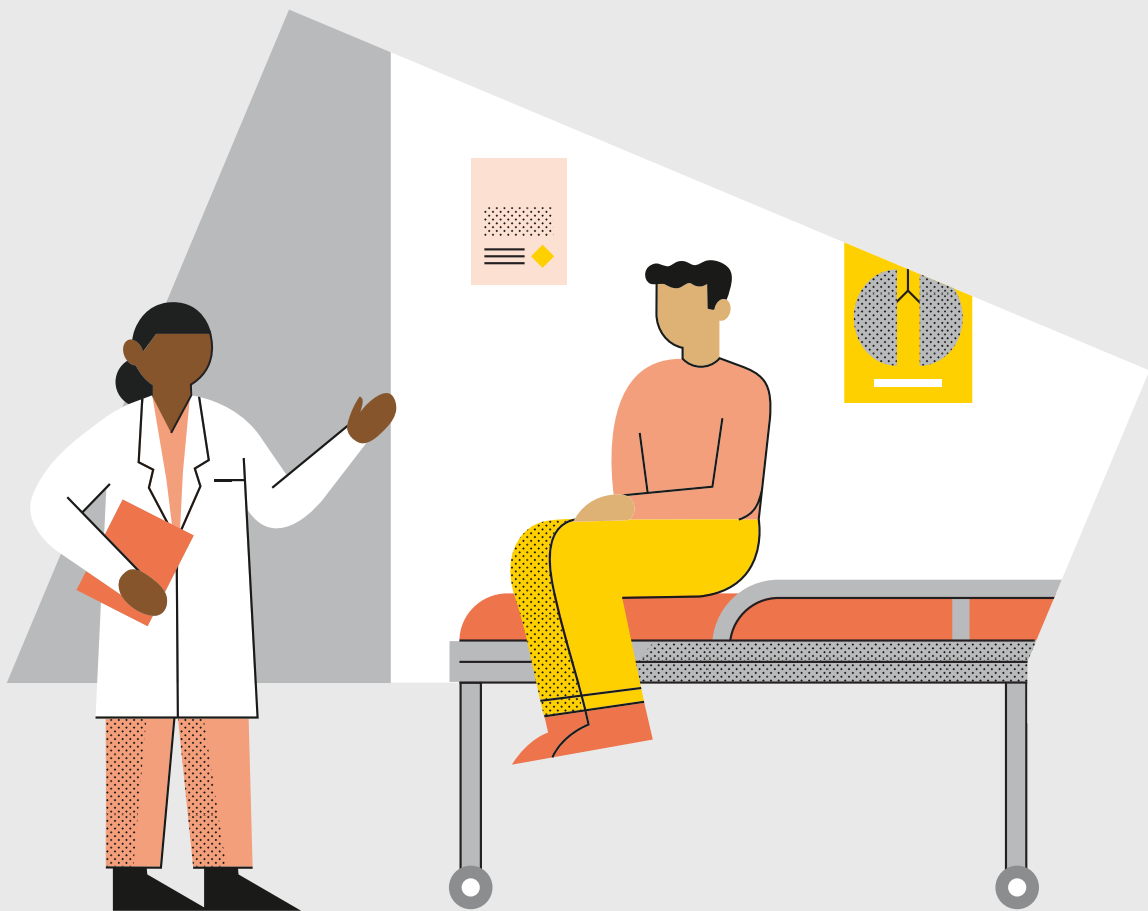


**Version:** 1.0  
**Date:** April 2024



# CommBank Smart Health User Guide

## Standalone



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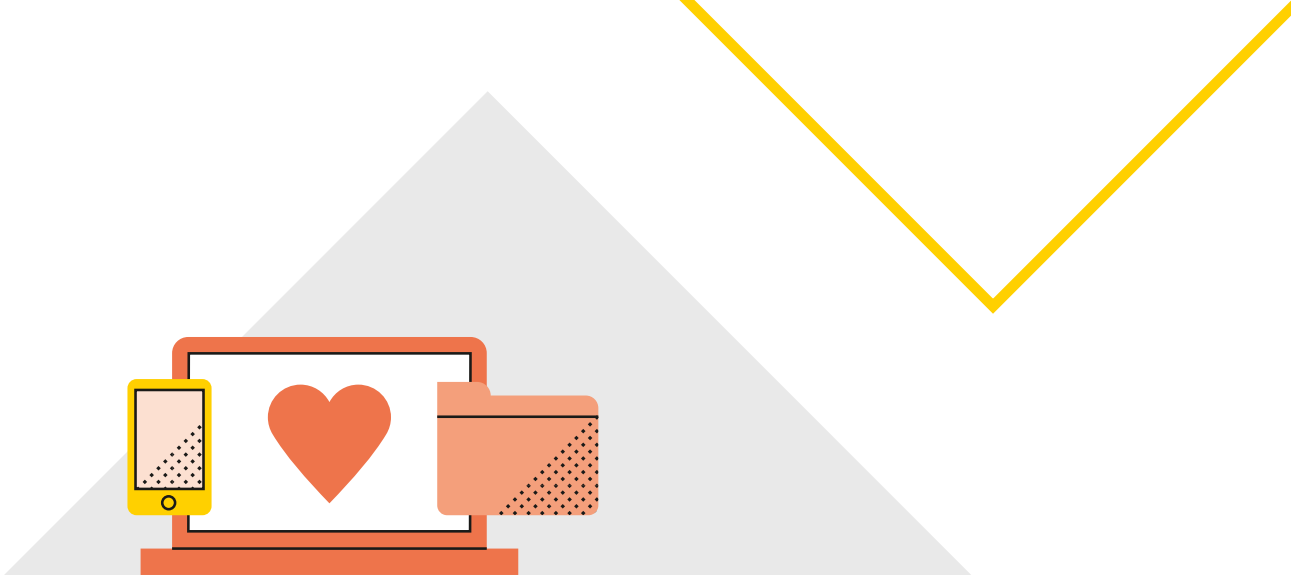
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# Glossary

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<b>Bulk bill</b>	Payment option under Medicare that covers a range of healthcare services prescribed under the Medicare Benefits Schedule.
<b>Cancel</b>	To void an existing transaction on the Smart Health terminal.
<b>Claims</b>	An application for reimbursement on healthcare services in Australia from Medicare or Private Health Insurance funds.
<b>Claimant</b>	An individual actively making the Medicare claim. In most cases the patient and claimant are usually the same individual.
<b>CommBank Smart Health</b>	A Smart Health terminal that manages payments for healthcare practices, allowing businesses to streamline payments and process claims.
<b>Gap payment</b>	Payment amount remaining after a rebate has been provided for specified healthcare services.
<b>Individual Reference Number (IRN)</b>	A number on the front of an existing Medicare or Private Health Fund card identifying the position of an individual on that card.
<b>Item code</b>	A specific code used by healthcare practitioners to record the type of treatment provided e.g. Medicare item 23 is a short consult.
<b>Manager passcode</b>	Six-digit passcode used to authenticate refund access to the Smart Health terminal.
<b>MOTO payments</b>	Mail order/Telephone order transactions.
<b>Patient</b>	Individual receiving professional healthcare treatment.
<b>Paid-patient claim</b>	The patient pays for the full invoice and claims back the Medicare benefit.
<b>Standalone mode</b>	The terminal operates independently to complete claim and payment.
<b>Rebate</b>	A limited refund for the cost of a healthcare service. Rebates can be claimed either from Medicare or Private Health Insurance funds.
<b>Reconciliation/Reconcile</b>	The process of validating that a patient claim has been paid or processed.
<b>Reports</b>	Data provided from the portal on historical claims and payments made to the practice.

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# About CommBank Smart Health

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## What is the Smart Health terminal?

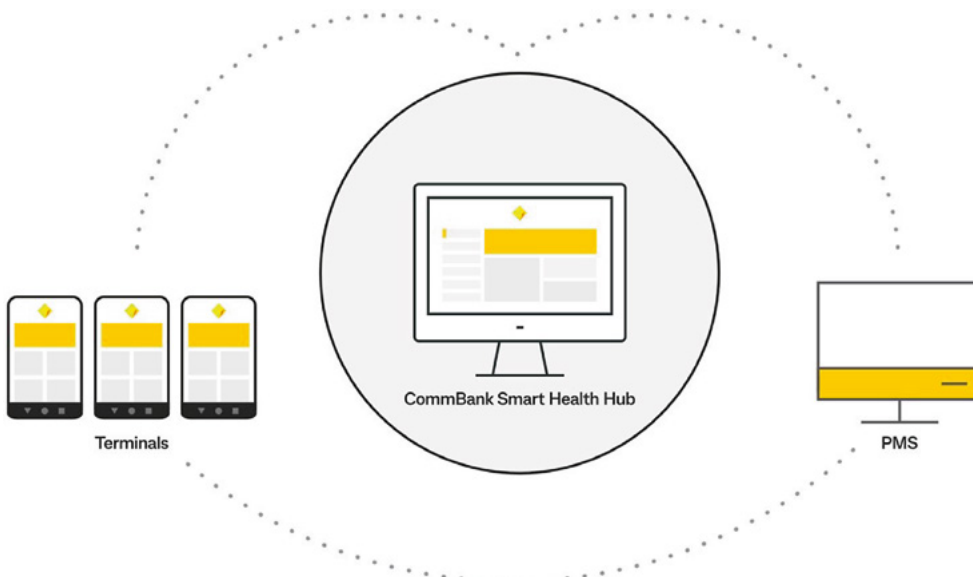
The CommBank Smart Health terminal is the physical device that processes health claims and payment transactions.

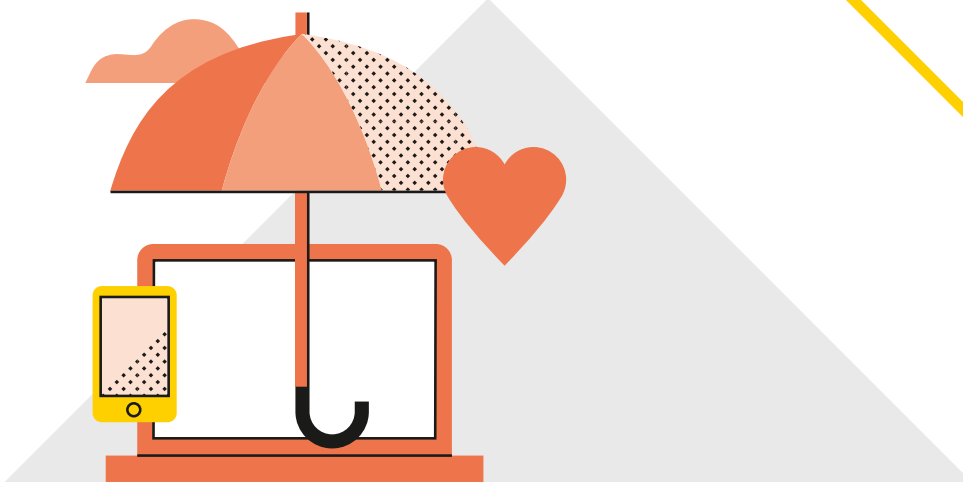
## What is the Smart Health app?

The Smart Health app runs on the Smart Health terminal and provides the interface for the payments and claiming features on the device. The app is linked to the Smart Health hub.

## What is the Smart Health hub?

The CommBank Smart Health hub is a web application accessed through your web browser. This is the central point of access and navigation for administrators and practice users and can be integrated with your PMS. The hub displays detailed transaction listings and digitally stored copies of your private health insurance declarations. You can use reports to assist with reconciling payments and claims.



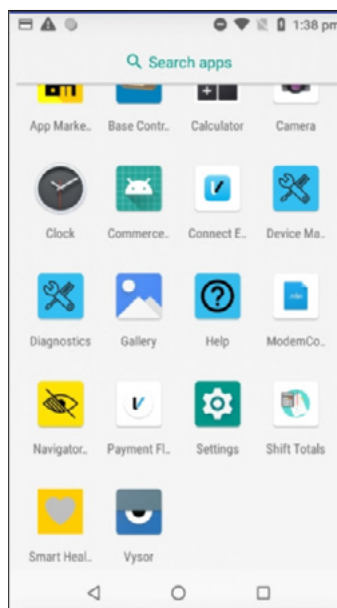
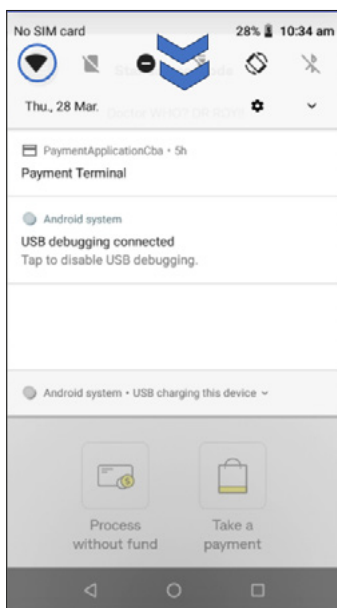


# Support

## Before you start

### Please make sure that:

1. Your staff know that the terminal will be delivered, so that the delivery occurs at the scheduled date and time.
2. When the Smart Health terminal arrives:
  - 2.1. Your Wi-Fi must always be turned on, however terminal may connect via 4G or Wi-Fi (see the image below)
  - 2.2. Find the Smart Health app by scrolling through the apps installed on your terminal.



3. You must complete the set-up instructions (including adding providers) by following the Smart Health Hub User Guide, available in 'Resources' section at CommBank Smart Health webpage at [www.commbank.com.au/smarthealth](http://www.commbank.com.au/smarthealth) or in 'Support and FAQs' section in Smart Health Hub.

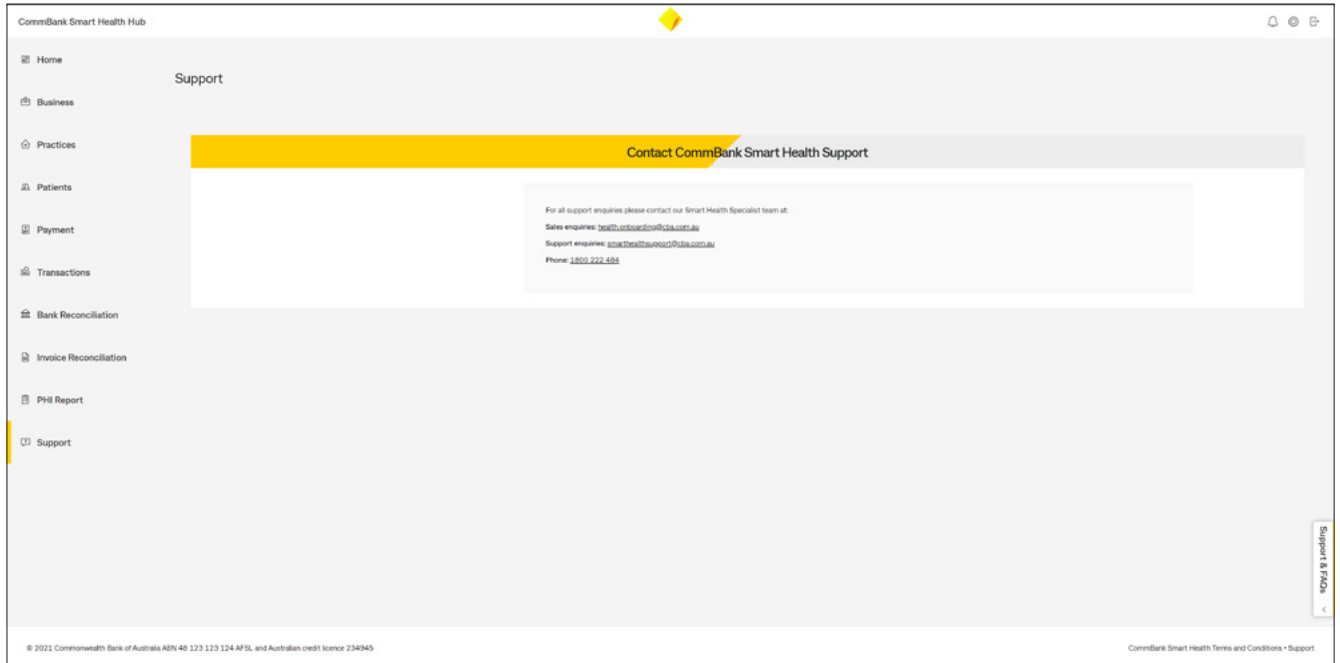
# How to get help

## For questions about the CommBank Smart Health hub or terminal

You can get help in three easy ways:

### *Support page*

You'll find our Support page by clicking the **Support** tab in the Smart Health Hub (this is the last tab in the menu at left). The contact details of the CommBank Smart Health specialist team are located here.



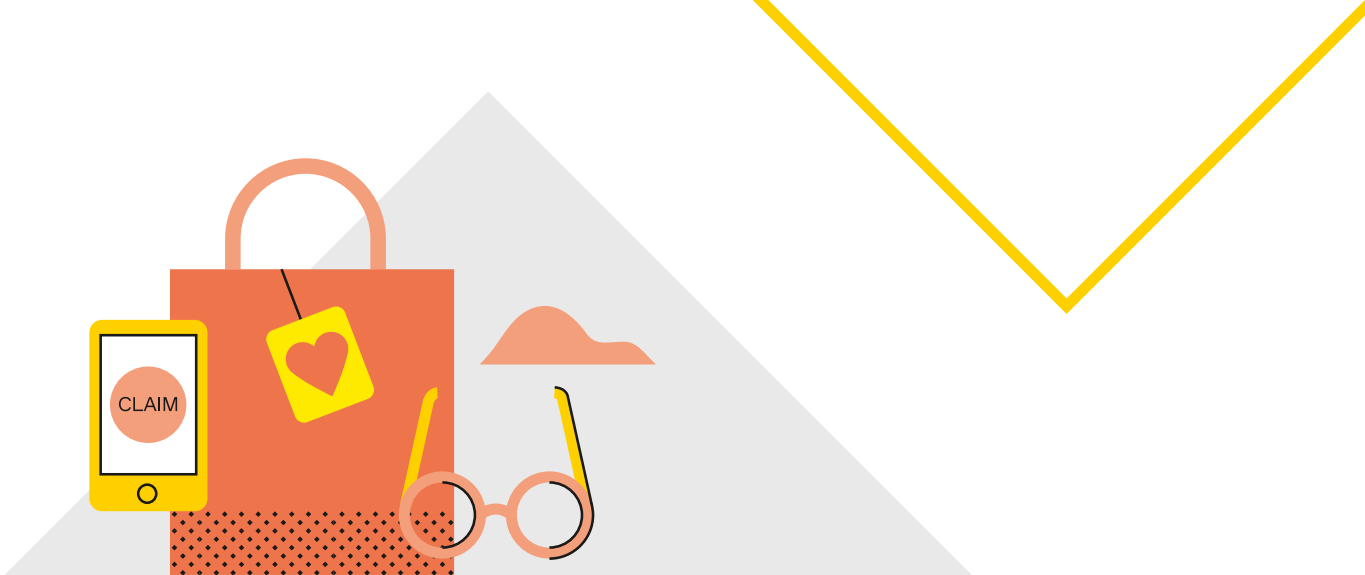
### *Support and FAQs tab*

At the bottom right of every page in the hub, you'll find a drop-down menu called Support and FAQs. This contains further information (and user guides) on how to use the CommBank Smart Health hub.

Within this menu, a "walk me through" tool will guide you through the initial setup steps and can be accessed at any time.

### *Help Desk*

You can call the CommBank Smart Health Help Desk on 1800 222 484 between 8am and 8pm AEST Monday to Friday or email [smarthealthsupport@cba.com.au](mailto:smarthealthsupport@cba.com.au).

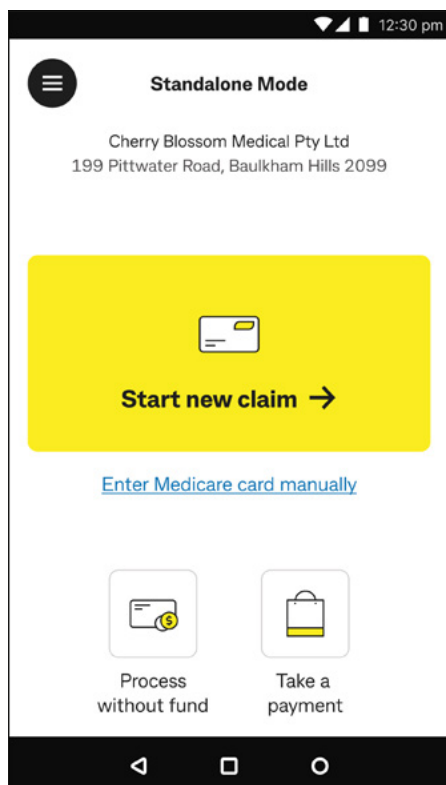


# Processing payments and claims

## Processing health claims

### How do you initiate and process transactions in Standalone mode?

In Standalone mode every transaction is manually typed in from the terminal. You start via the Smart Health app's home screen, which looks like this:



Smart Health terminal's home page includes:

**Mode:** Standalone mode

**Practice name:** Cherry Blossom Medical Pty Ltd

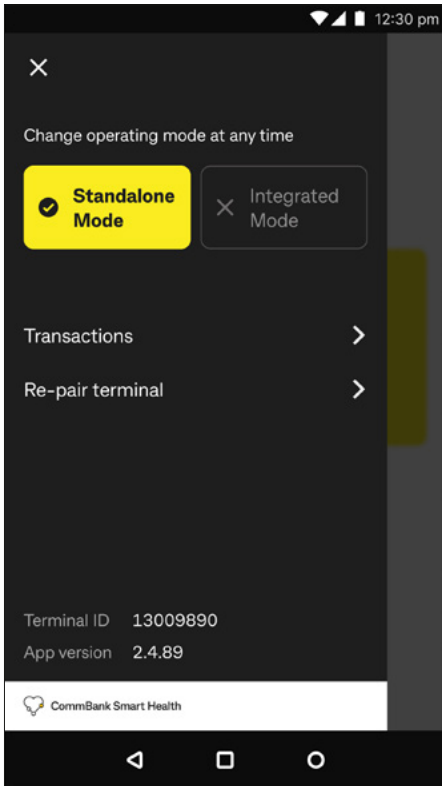
**Practice address:** 199 Pittwater Road, Baulkham Hills 2099

**Start new claim:** Tap to start a new payment and claim with a Medicare, or Private Health Insurance (PHI) fund, card.

**Enter Medicare card manually:** Tap to enter Medicare card number manually.

**Process without fund:** Tap to process a full payment transaction without a PHI fund card.

**Take a payment:** Tap to process a payment transaction such as a stock item sale etc.



The terminal's menu at top left also includes:

***Change mode selection:*** Tap to switch between Standalone mode or Integrated mode.

***Transactions:*** Tap to view history of claims and payment transactions.

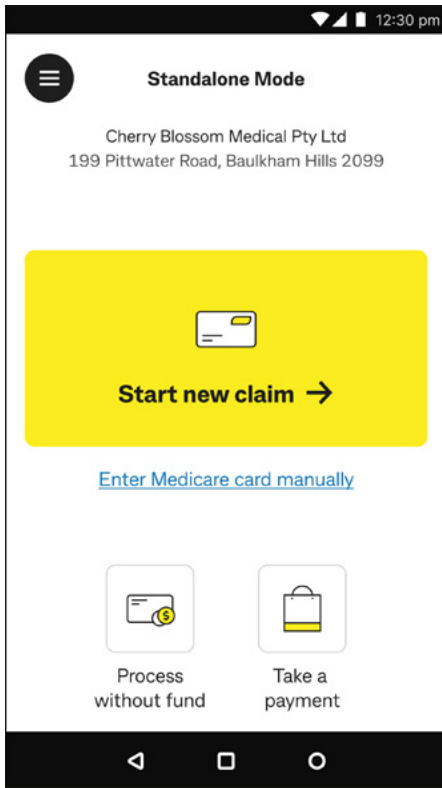
***Re-pair terminal:*** Access to the Setup Client Certificate Screen to connect the terminal to the hub.

***Terminal ID:*** Your terminal ID.

***App version:*** Installed version of the Smart Health app.



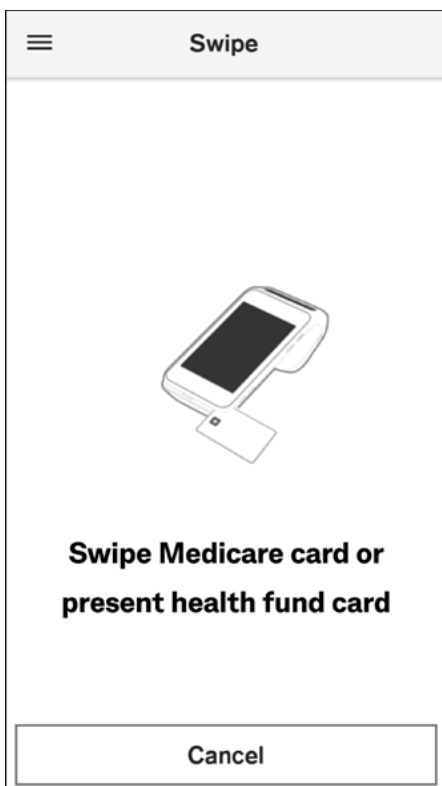
# Processing a Medicare bulk bill claim



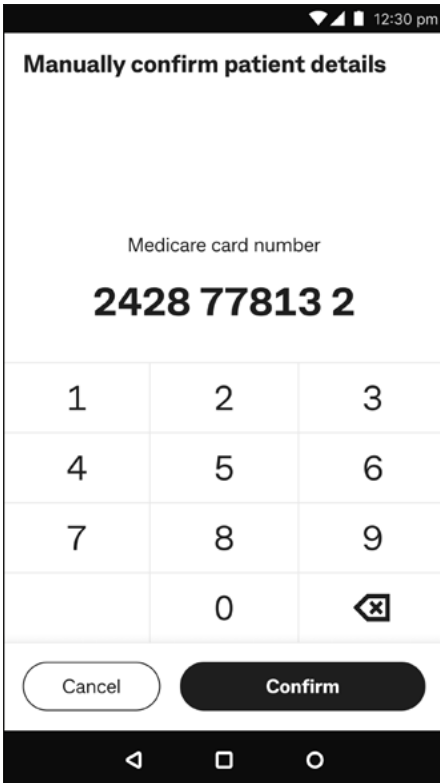
## Step 1: Start a new claim

From the Home screen either tap:

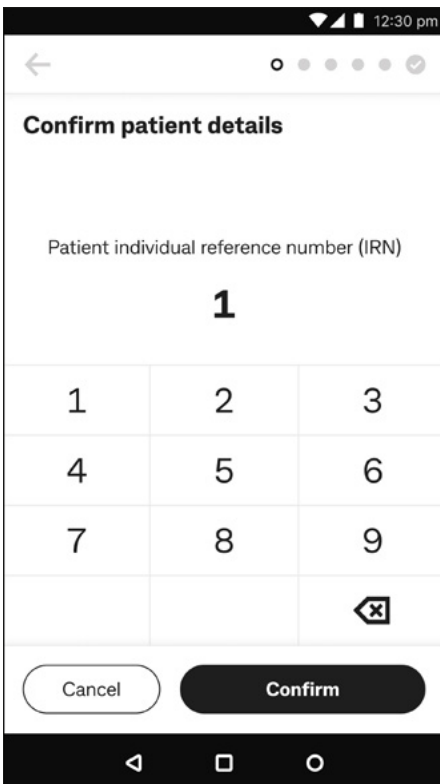
1. **Start new claim** → then go to Step 2, or
2. **Enter Medicare card manually**, to enter a patient's Medicare card number, then go to Step 3.



## Step 2: Swipe the patient's Medicare card to start the transaction. After swiping, the screen automatically goes to Step 4.

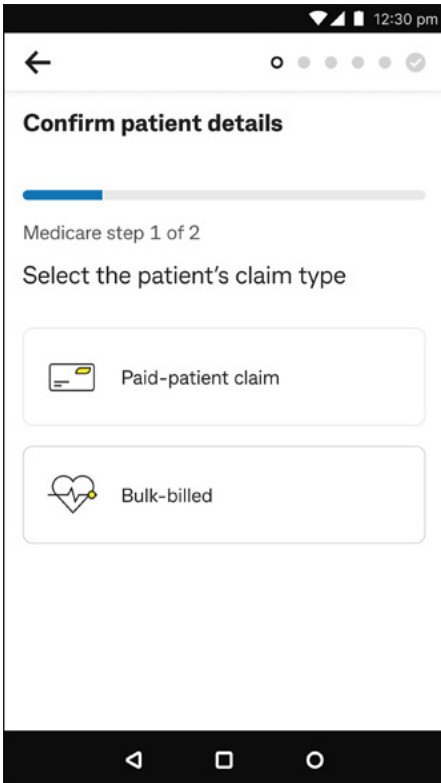


**Step 3:** Manually enter the patient's Medicare card number and tap **Confirm**, then go to Step 4.

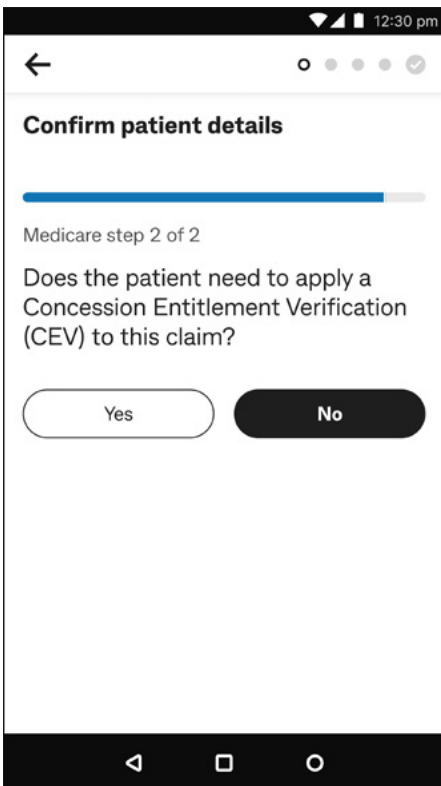


**Step 4:** Enter the patient's Individual Reference Number (IRN) and tap **Confirm**.

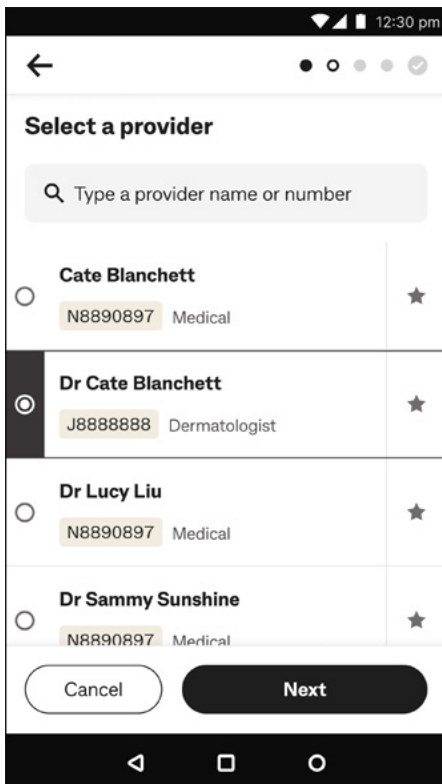
↳ **Tip:** Default selection is always 1.



**Step 5:** Tap **Bulk-billed** to proceed with the claim.



**Step 6:** To apply a Concession Entitlement Verification (CEV) tap **Yes**, otherwise tap **No**.



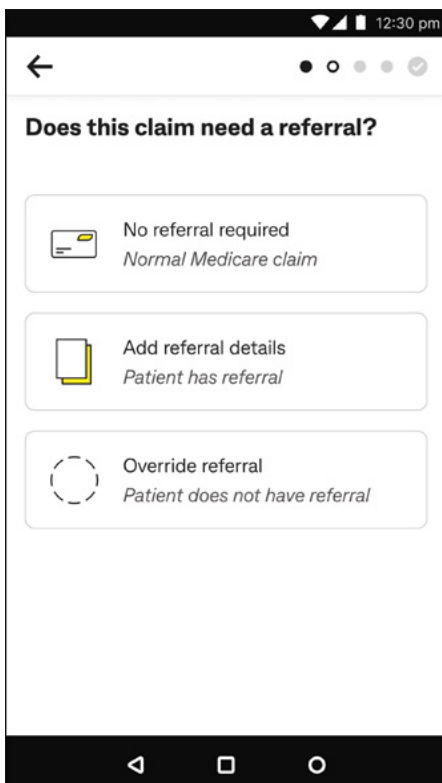
### Step 7: Select a provider

You can either:

1. Select a provider from the available list on screen then tap **Next**, or
2. Search for a provider by typing the provider's name or provider number in the search bar.

Tap "○" at left of the provider name to select them, then tap **Next**.

↳ **Tip:** Tap ★ at right to make selected providers automatically appear at the top of your list as a 'favourite'.

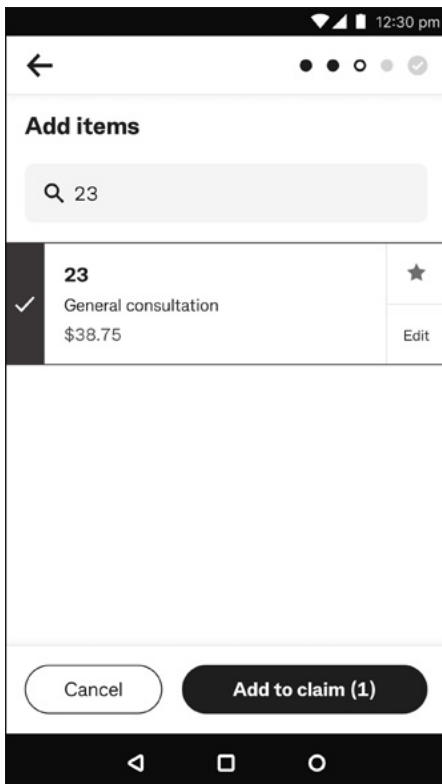


### Step 8: Referral selection

You can either tap:

1. **No referral required** if a referral isn't needed
2. **Add referral details** if a referral is needed or you want to amend existing referral details, or
3. **Override referral** if the patient doesn't have a referral with them.

↳ **Tip:** To add or override referrals see page 28 **Add or Override referrals to claim** then continue to Step 9.



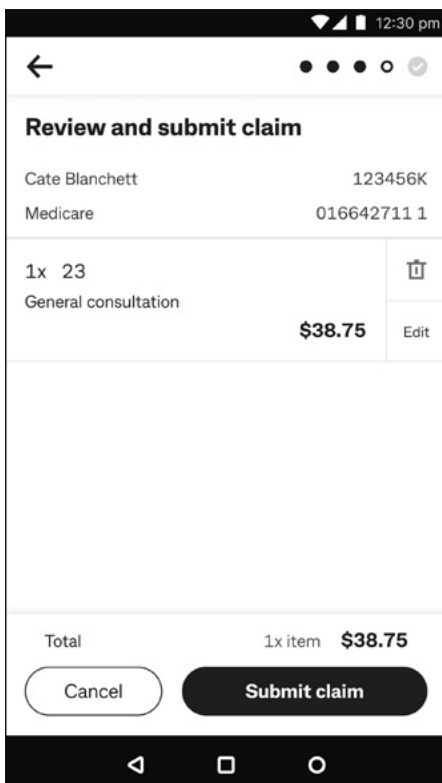
### Step 9: Add items

To add an item, either:

1. Tap on it from the available list then tap **Add to claim**, or
2. Select a different item code using the search bar. When you find the item, tap on it (a tick will appear to show you've selected it, as at left), then tap **Add to claim**.

#### ↳ Tips:

1. Tap **Edit** to amend item details (except cost).
2. Tap ★ at right to make frequently used item codes automatically appear at the top of your list as a 'favourite'.



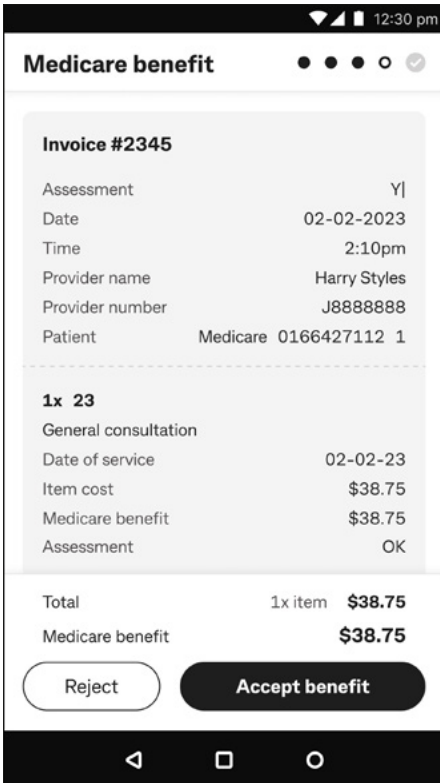
### Step 10: Review and submit claim

Before you submit the claim to Medicare, review the summary, then tap:

1. **Submit claim** if all ok, or
2. **Cancel** to exit the claim.

Once you submit the claim, it's sent to Medicare for assessment.

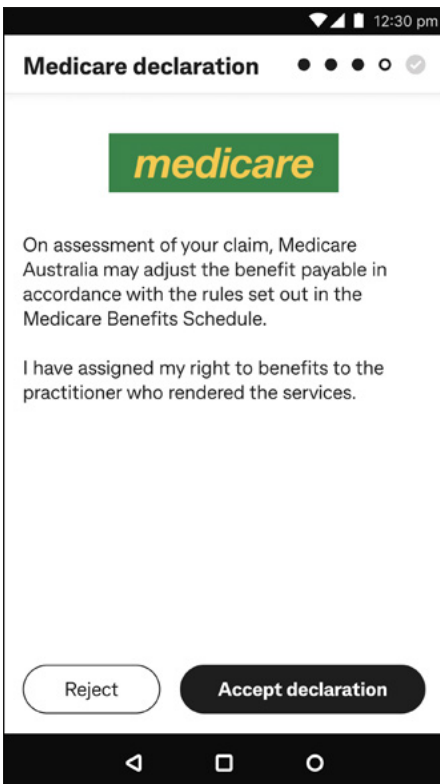
↳ **Tip:** To add more item(s) to the claim tap ← at the top left corner of the screen and repeat Step 9.



**Step 11:** Review the Medicare benefit

Review the Medicare benefit on screen, then tap:

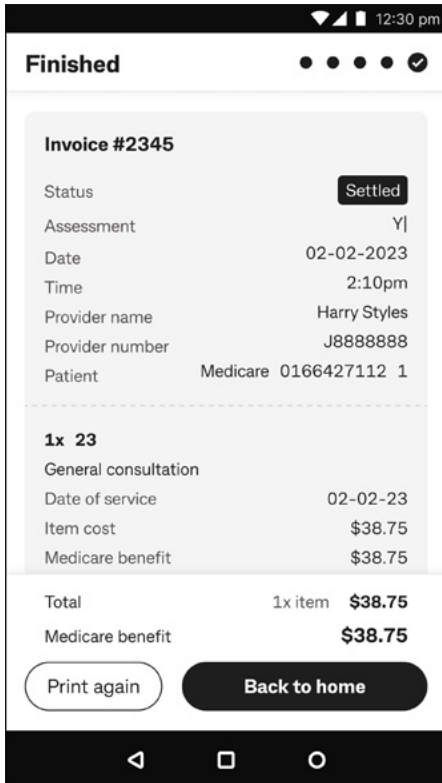
1. **Accept benefit**, or
2. **Reject** to cancel the claim.



**Step 12:** Medicare declaration

Read the Medicare declaration, then tap:

1. **Accept declaration** to assign the benefit, or
2. **Reject** to cancel the claim.



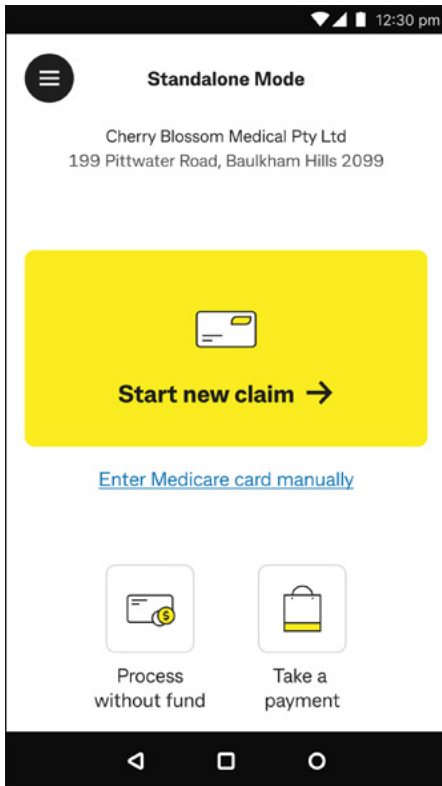
### **Step 13:** Completed claim

The claim is now completed and a receipt is printed automatically. Then tap:

1. **Print again** if you'd like to print another receipt, or
2. **Back to home** to return to the Home screen.

↳ **Tip:** You can print a receipt at any time from the **Transactions** menu in the Smart Health app (see page 49 **Viewing settled and incomplete transactions** for more detail).

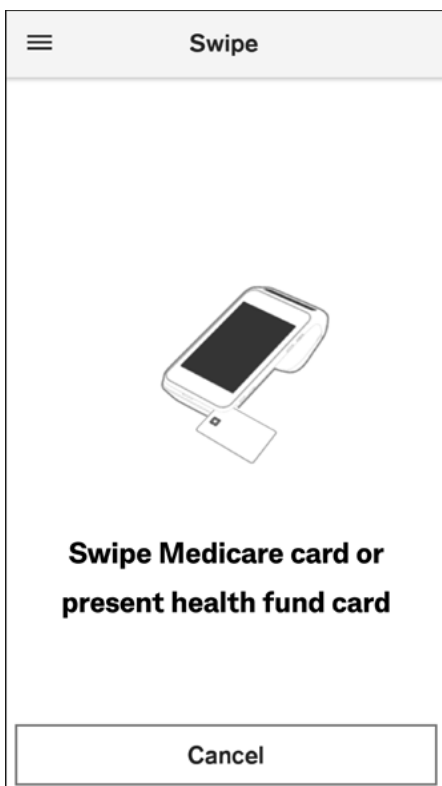
## Processing a Medicare paid-patient claim



### **Step 1:** Start a new claim

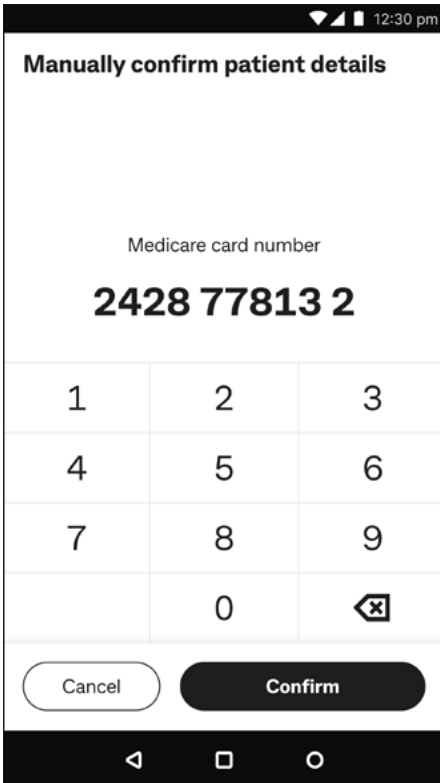
From the Home screen, tap:

1. **Start new claim** → then go to Step 2, or
2. **Enter Medicare card manually**, to enter the patient's Medicare card number, then go to Step 3.

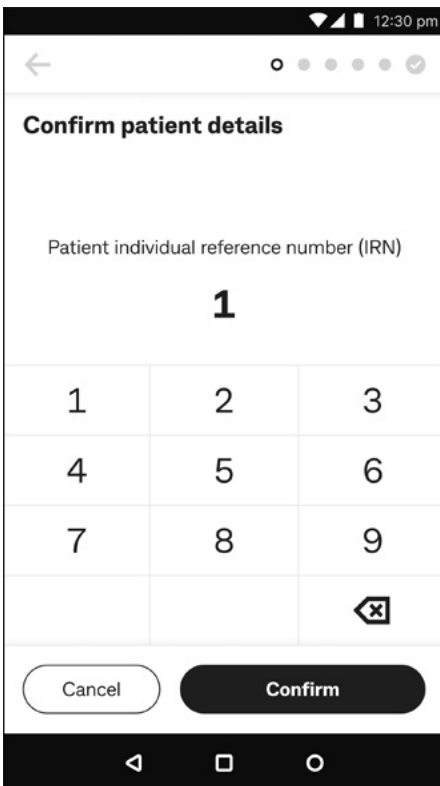


**Step 2:** Swipe the patient's Medicare card to start the transaction. After swiping successfully, the screen automatically goes to Step 4.



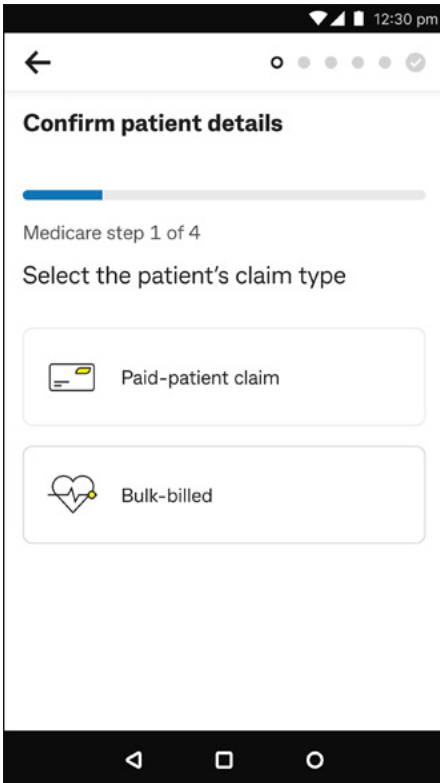


**Step 3:** Enter the patient's Medicare card number and tap **Confirm**, then go to Step 4.

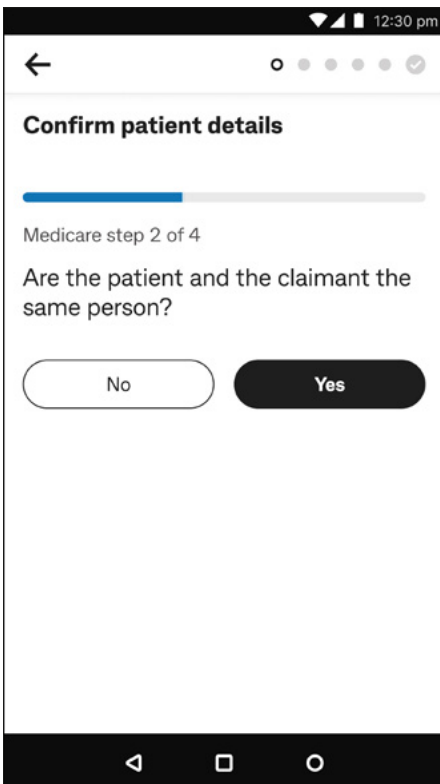


**Step 4:** Enter the patient's Individual Reference Number (IRN) and tap **Confirm**.

↳ **Tip:** Default selection is always 1.



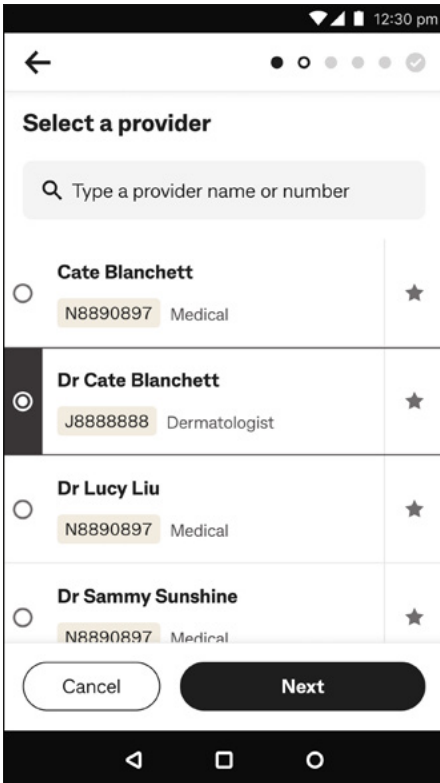
**Step 5:** Tap **Paid-patient claim**.



**Step 6:** Confirm patient details

On this screen, you must confirm whether the patient is the one claiming, so tap:

1. **Yes** if the patient is the claimant, then go to Step 7, or
2. **No** if the patient isn't the claimant (see page 25 **Patient and claimant are different**) then go to Step 7.



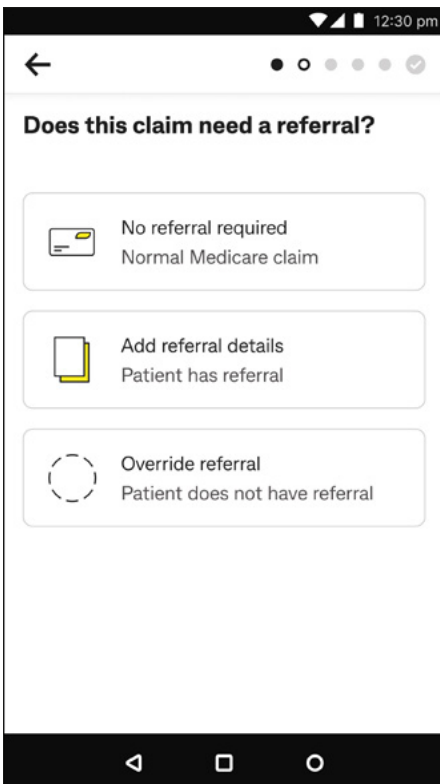
### Step 7: Select a provider

You can either:

1. Select a provider from the list on screen, then tap **Next**, or
2. Search for a provider by typing their provider name or number in the search bar.

Tap "○" at left of the provider name to select them, then tap **Next**.

↳ **Tip:** Tap ★ at right to make selected providers automatically appear at the top of your list as a 'favourite'.

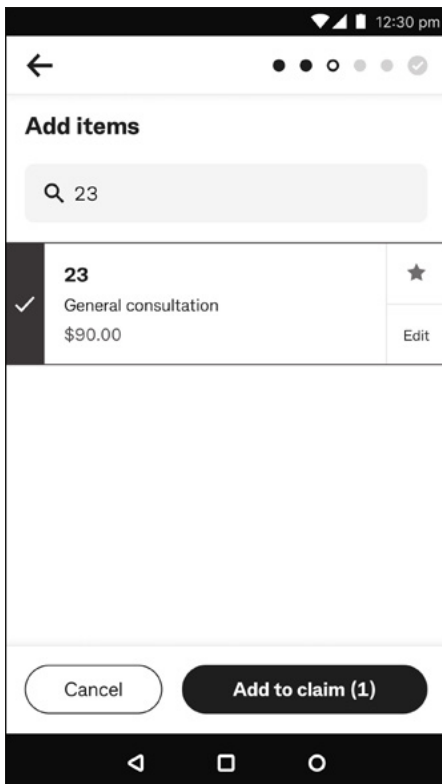


### Step 8: Referral selection

You can either tap:

1. **No referral required** if a referral isn't needed
2. **Add referral details** if a referral is needed or you want to amend existing referral details, or
3. **Override referral** if the patient doesn't have a referral with them.

↳ **Tip:** To add or override referrals see page 28 **Add or Override referrals to claim** for more details, then come back to Step 9.

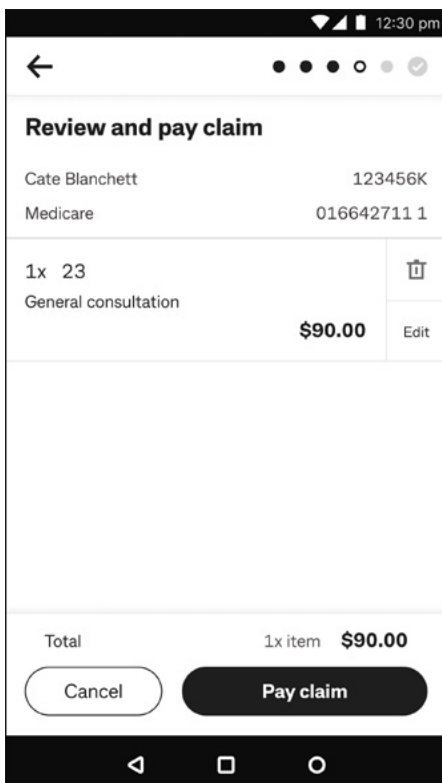


### Step 9: Add items

1. To add an item, either:
2. Tap on it from the available list, then tap **Add to claim**, or  
Select a different item code using the search bar. When you find the item, tap on it (a tick will appear to show you've selected it, as at left), then tap **Add to claim**.

#### ↳ Tips:

1. Tap **Edit** to amend item details.
2. Tap ★ at right to make frequently used item codes automatically appear at the top of your list as a 'favourite'.



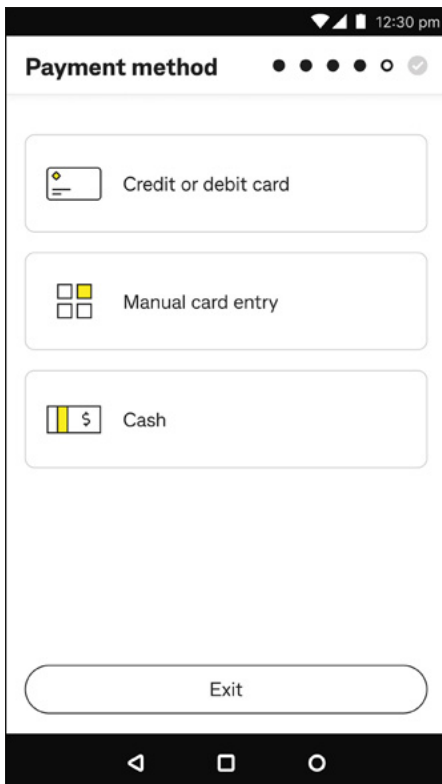
### Step 10: Review and pay claim

Before you submit the claim to Medicare, review the summary, then tap:

1. **Pay claim** if all ok, or
2. **Cancel** to exit the claim.

Once you paid the claim, it's sent to Medicare for assessment.

↳ **Tip:** To add more item(s) to the claim tap ← at the top left corner of the screen and repeat Step 9.

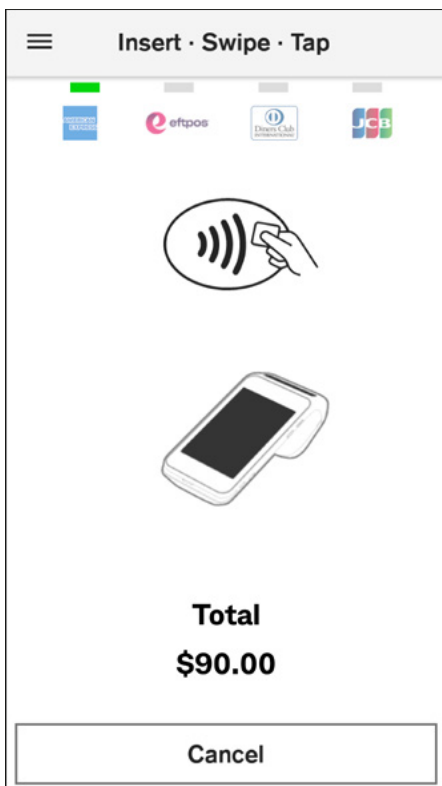


**Step 11:** Select payment method

Either tap:

1. **Credit or debit card**, then go to Step 12a
2. **Manual card entry**, then go to Step 12b, or
3. **Cash**, then go to Step 12c.

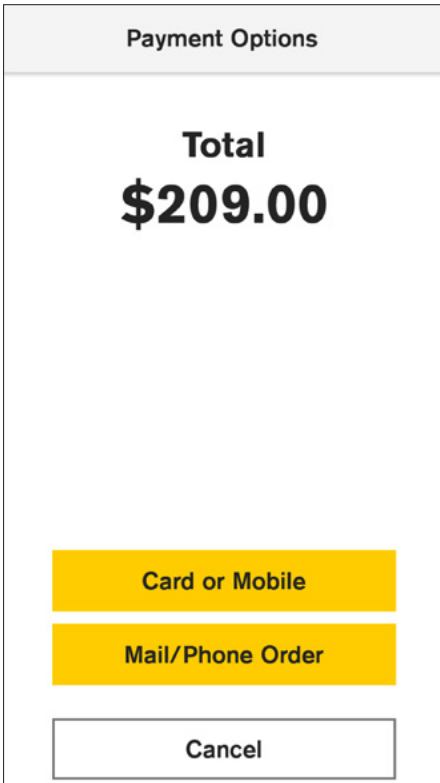
↳ **Tip:** If you tap **Exit**, you can resume this claim from the **Transactions** menu in the Smart Health app (see page 49 **Viewing settled and incomplete transactions** for more detail).



**Step 12a:** Credit or debit card card payment

Ask the patient to present their payment card to finalise the transaction and follow the prompts to process the payment. See **Processing a payment** on page 62 for detailed steps.

↳ **Tip:** To select a different payment method, tap **Cancel** and follow Step 11.



### **Step 12b:** Manual card entry

Check the total amount and tap **Mail/Phone Order**, follow the prompts to process the payment. See **Processing a payment** on page 62 for detailed steps.

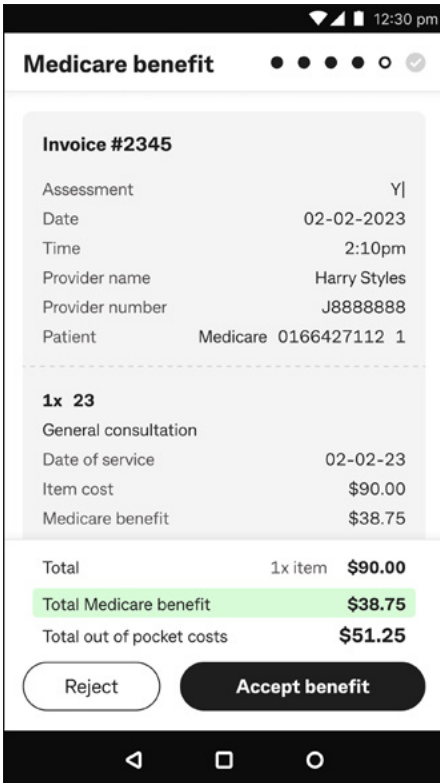
↳ **Tip:** To select a different payment method, tap **Cancel** and follow Step 11.



### **Step 12c:** Cash

Tap **Accept cash** once you've received a cash payment.

↳ **Tip:** To select a different payment method, tap ← back arrow at top left and follow Step 11.

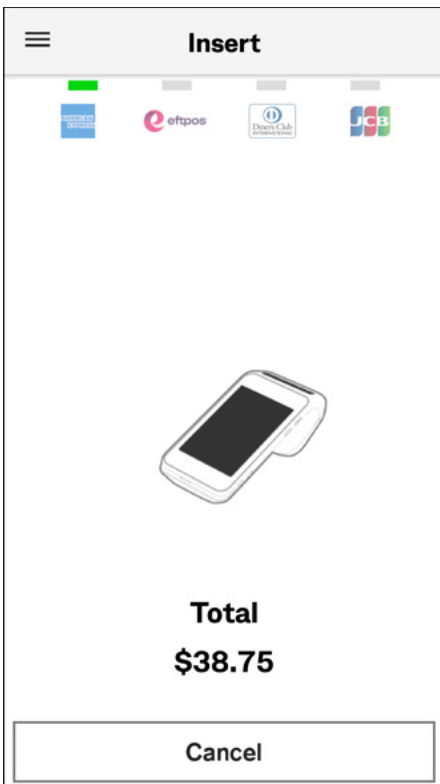


**Step 13:** Review the Medicare benefit

Once the payment is successful, the Smart Health app automatically checks the rebate with Medicare and provides an assessment summary.

Review the Medicare benefit on screen, then tap:

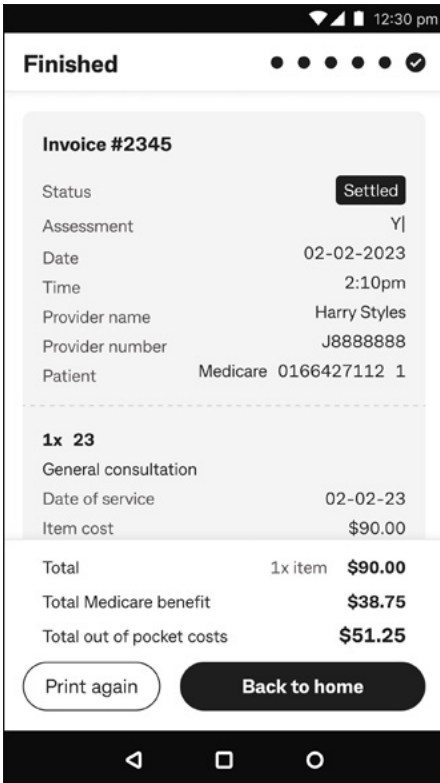
1. **Accept benefit** to proceed, or
2. **Reject** to cancel the claim and reject the assessment so the patient can claim separately from Medicare with the printed receipt.



**Step 14:** To process the rebate, ask the patient to present their eftpos card to receive the rebate. Follow the prompts to process the transaction. See **Processing a payment** on page 62 for detailed steps.

**↳ Tips:**

1. Medicare rebates can only be paid to patients using an eftpos card (CHQ or SAV option).
2. If you insert a card, you'll be prompted by the terminal to remove it from the chip card slot.



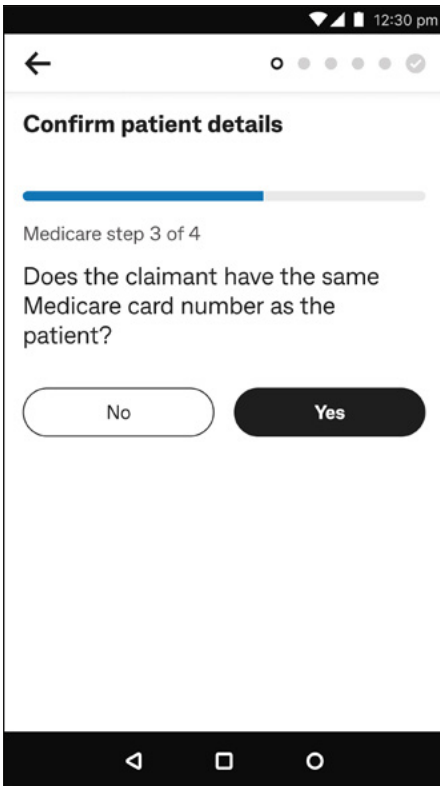
### Step 15: Finished

The claim is now complete and a receipt is automatically printed. Then tap:

1. **Print again** to print another receipt, or
2. **Back to home** to return to the Home screen.

↳ **Tip:** You can re-print the receipt at any time from the **Transactions** menu in the Smart Health app (see page 49 **Viewing settled and incomplete transactions** for more detail).

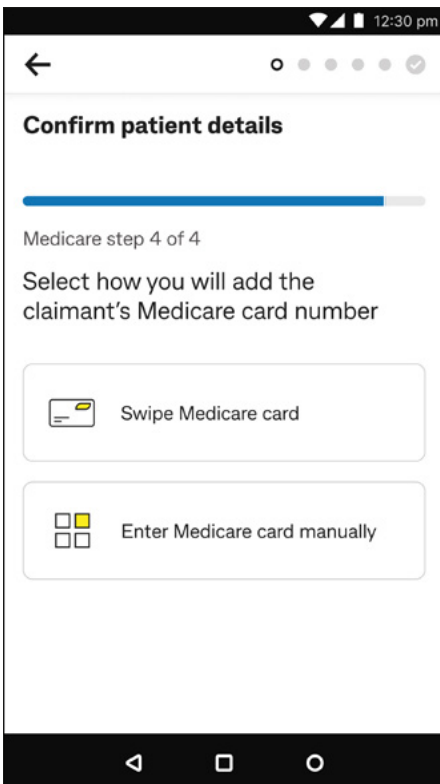




## Patient and claimant are different

**Step 1:** When prompted, Tap **Yes**, if the claimant is on the same Medicare card as the patient, then go to Step 5.

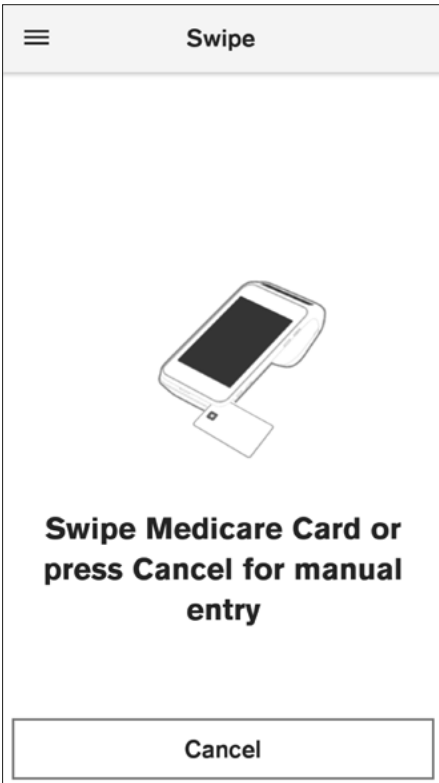
If the claimant is on a **different** Medicare card to the patient, tap **No** and go to Step 2.



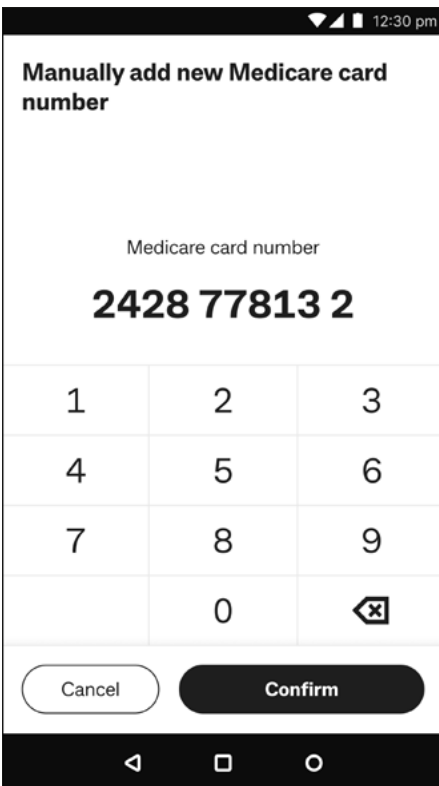
**Step 2:** Adding the claimant's Medicare card number

You can add the Medicare card number by tapping:

1. **Swipe Medicare card** if the claimant has their Medicare card with them, then go to Step 3.
2. **Enter Medicare card manually** if they don't have the card with them or you can't swipe it, then go to Step 4.



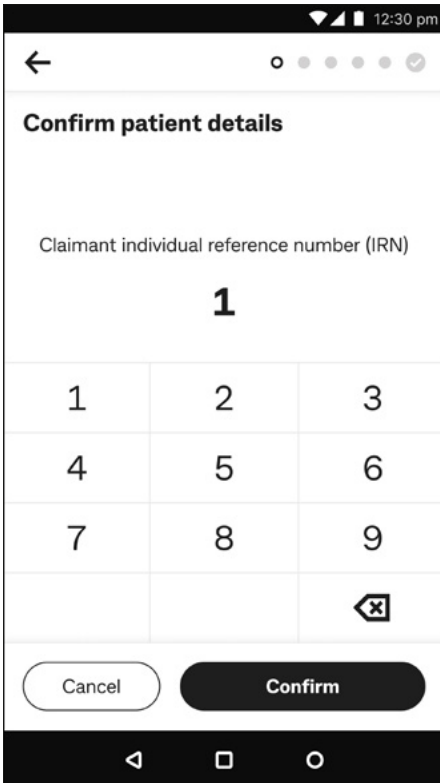
**Step 3:** Swipe the claimant's Medicare card, then go to Step 5.



**Step 4:** Manually add a new Medicare card number

Enter the claimant's Medicare card number on the screen and tap **Confirm**.

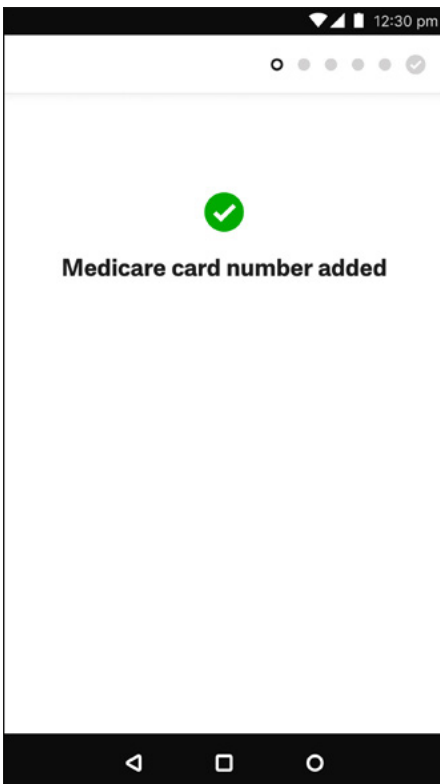
Tap **Cancel** if you wish to cancel manual entry. You'll be taken back to the Smart Health Home screen.



**Step 5:** Confirm patient details

Enter the claimant's Individual Reference Number (IRN) and tap **Confirm** to resume the claim.

Tap **Cancel** if you don't want to continue this step. You'll be taken back to the Smart Health Home screen.



**Step 6:** Medicare card number added

A green tick appears on screen confirming that the claimant's Medicare details were successfully added. The screen automatically goes to the next step of the claim.

## Add or override referrals to claim

← 12:30 pm

### Add new referral details

Add the referring provider's details and date of referral

Provider number

Provider name (optional)

Date of referral

DD-MM-YYYY

Cancel Add referral details

**Step 1: If the patient has a referral**, there are two scenarios:

1. There are no saved referrals in the app – a new referrals screen will automatically appear. Go to Step 2.
2. There are existing referrals listed in the app – but you need to add a new referral or update an existing one, then go to Step 3.

**If the patient doesn't have a referral**, and you want to override this step, go to Step 5.

← 12:30 pm

### Add new referral details

Add the referring provider's details and date of referral

Provider number

X1234566

Provider name (optional)

Winnie Windhager

Date of referral

29-04-2023

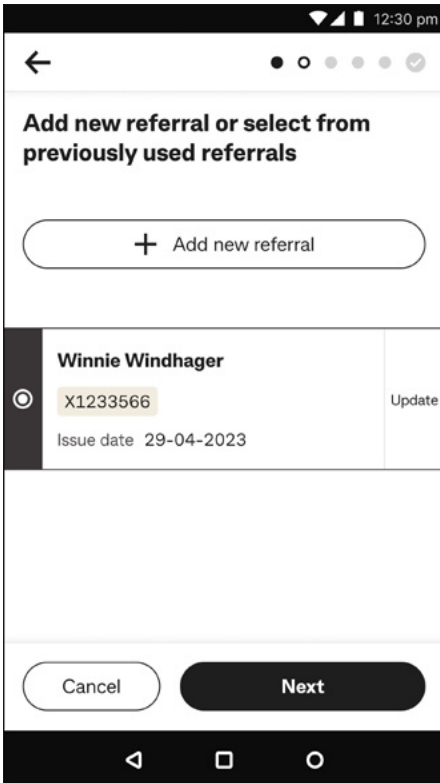
Cancel Add referral details

**Step 2: Add new referral details**

1. Add the referring provider's number, name (optional) and date of referral in the space provided on screen.
2. Scroll down the screen and add the referral period, either:
  - S – Standard (one year by default)
  - I – Indefinite (no end date), or
  - N – Non-standard (enter the months valid for referral).

Tap **Add referral details** to add the referral and save it to the claim.

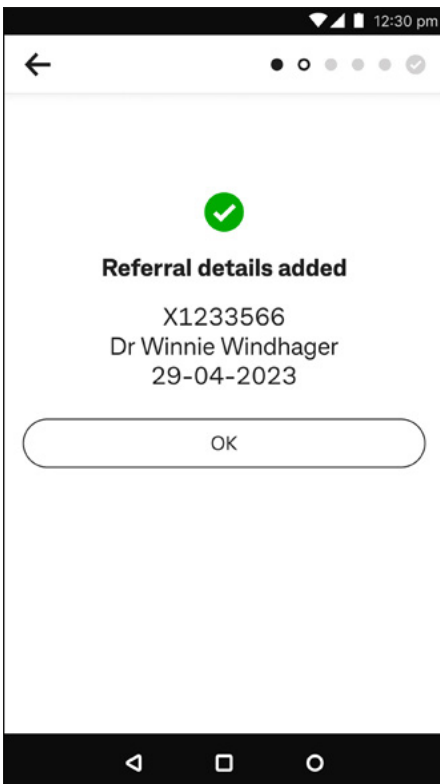
↳ **Tip:** The saved referral will now automatically appear on the list of referrals at the patient's next visit.



**Step 3:** Editing an existing referral or adding a new referral

If there's already a referral list either:

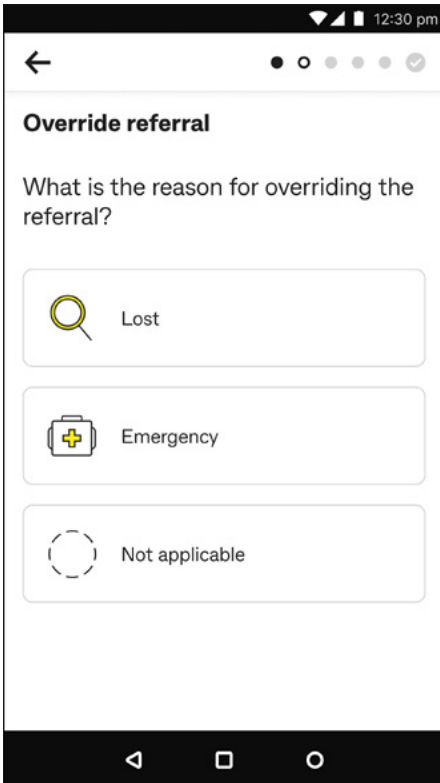
1. Tap **+ Add new referral** if you can't find it on the existing list
2. Select an existing referral (by tapping "○" next to the provider's name), then tap **Next** to add the referral to the claim, or
3. To update an existing referral, tap **Update**. After update, Tap **Save and add referral details** to add referral to claim.



**Step 4:** Referral details added

A green tick indicates referral details are successfully added, displaying the details on screen.

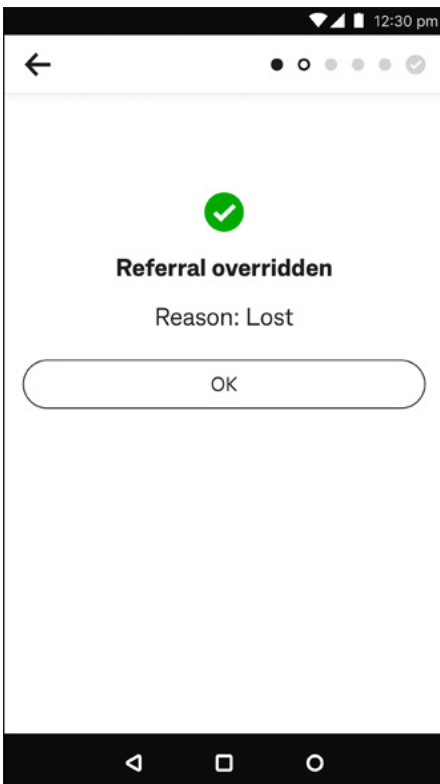
Tap **OK**, if all details are correct, to resume the claim, or tap ← in the top left-hand corner of the screen to correct an update.



### **Step 5:** Override referral

Tap one of the following reasons to override a referral:

- **Lost**
- **Emergency**, or
- **Not applicable.**

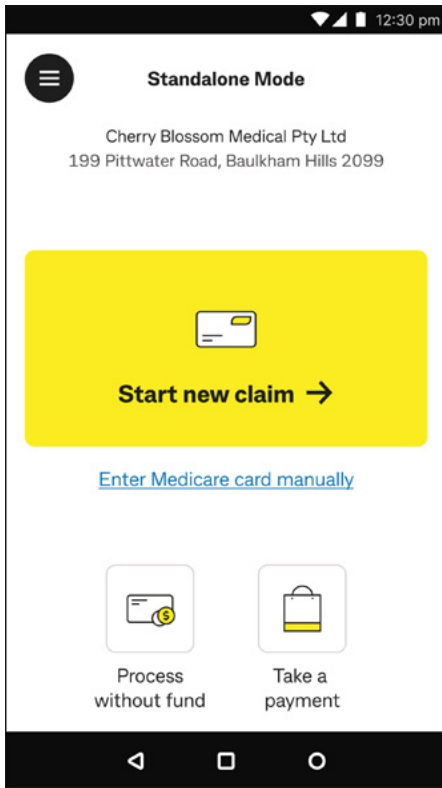


### **Step 6:** Referral overridden successful

A green tick indicates the referral is successfully overridden, displaying the reason on screen.

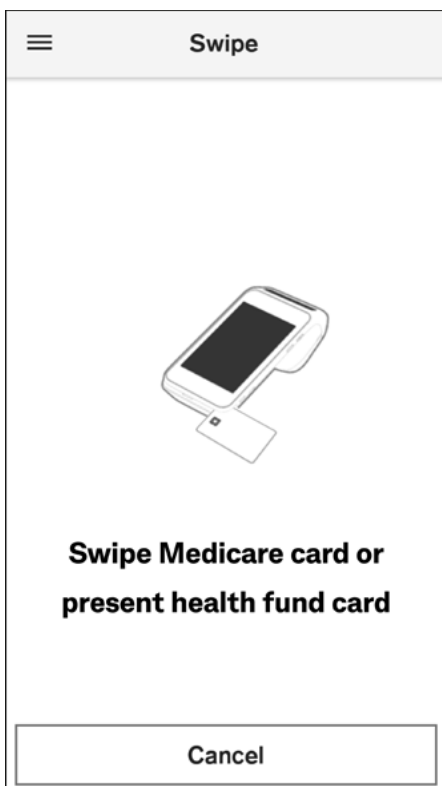
Tap **OK** to resume the claim.

## Processing a Private Health Insurance fund claim



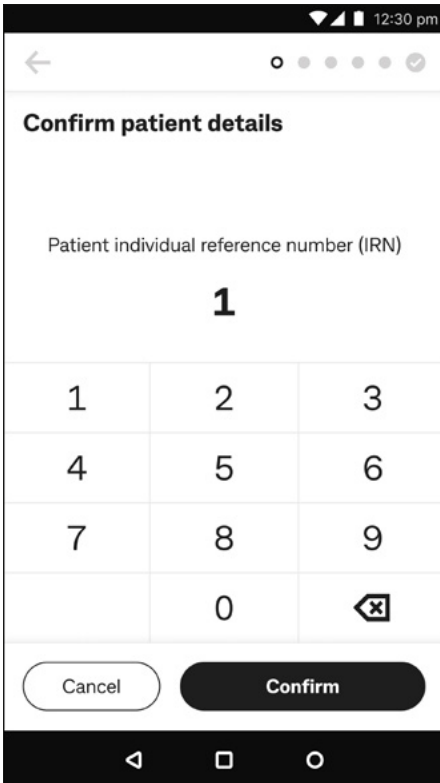
**Step 1:** Start the claim

From the Home screen, tap **Start new claim →**.



**Step 2:** Swipe the PHI fund card or tap the patient's mobile device.

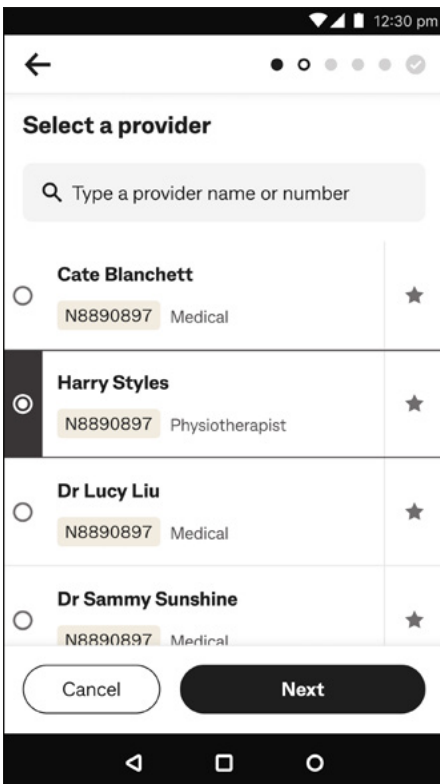
↳ **Tip:** To be able to tap a patient's mobile, the PHI fund card must be added to the mobile wallet prior to claiming.



### Step 3: Confirm patient details

Enter the patient's Individual Reference Number (IRN) and tap **Confirm**.

↳ **Tip:** Default selection is always 1.



### Step 4: Select a provider

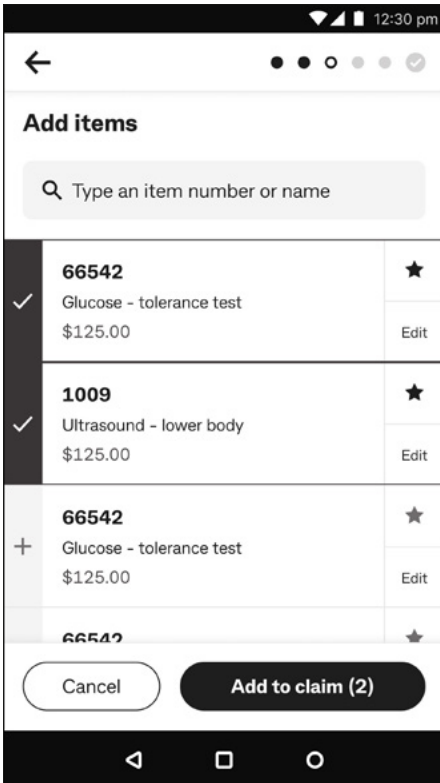
You can either:

1. Select a provider from the list on screen then tap **Next**, or
2. Search for a provider by typing the provider's name or number in the search bar.

Tap "○" at left of the provider's name to select them, then tap **Next**.

↳ **Tip:** Tap ★ at right to make selected providers automatically appear at the top of your list as a 'favourite'.



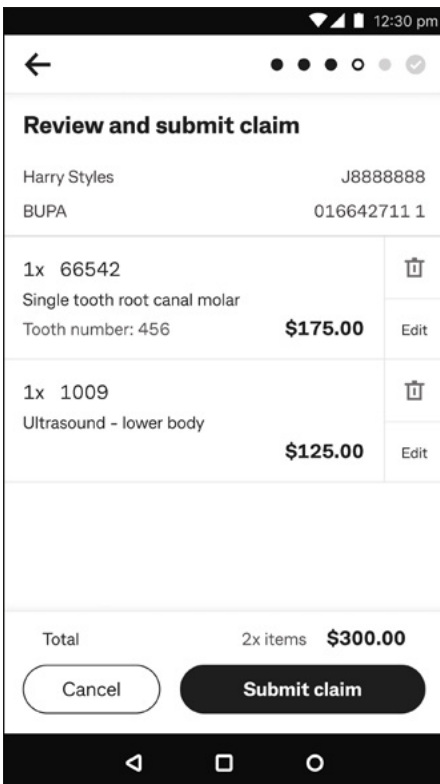


### Step 5: Add items

A list of items will be shown. To find an item, you can search for it by item code or name, click on the item to select it and tap **Add to claim**.

#### ↳ Tips:

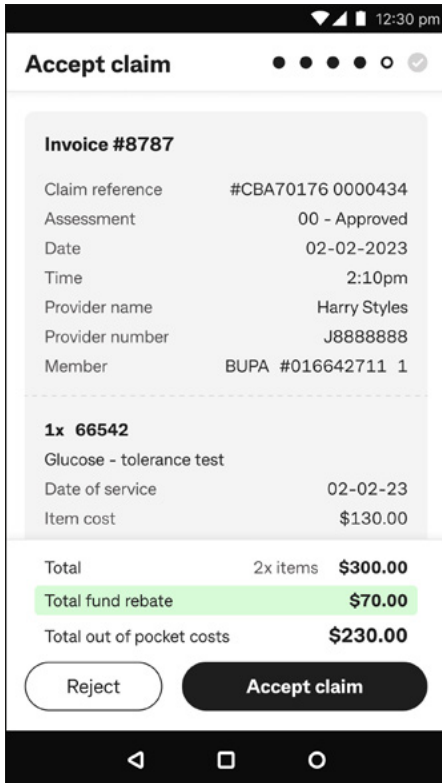
1. If cost isn't displayed, tap **+ Add dollar value (\$)** to set item cost – this amount is saved for the next visit.
2. Tap **Edit** to change item details.
3. Tap ★ to make frequently used items automatically appear at the top of your list as a favourite.



### Step 6: Review and submit claim

Before you submit the claim to the health fund, review it, then tap:

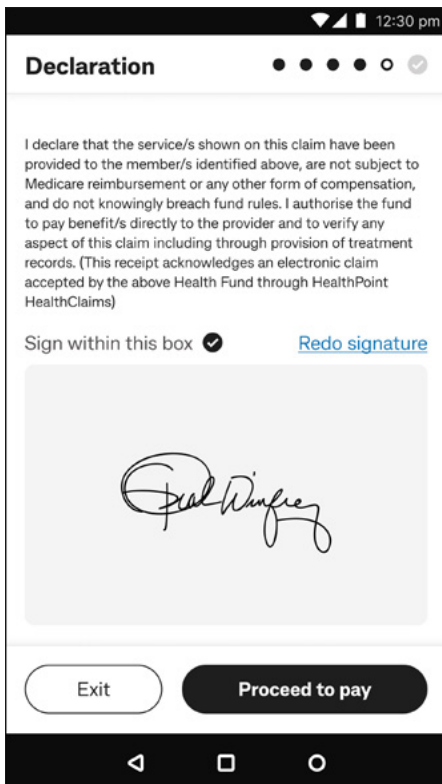
1. **Submit claim** to go ahead with the claim submission
2. ← in the top left corner to add more item(s) and repeat step 5, or
3. **Cancel** to cancel the claim.



### Step 7: Accept claim

The terminal checks and displays the claim benefit assessment from the PHI fund. Review it, then:

1. Tap **Accept claim** to receive fund rebate, or
2. Tap **Reject** to reject the rebate via the Smart Health app. See page 38 **Options to reject health fund claim**.



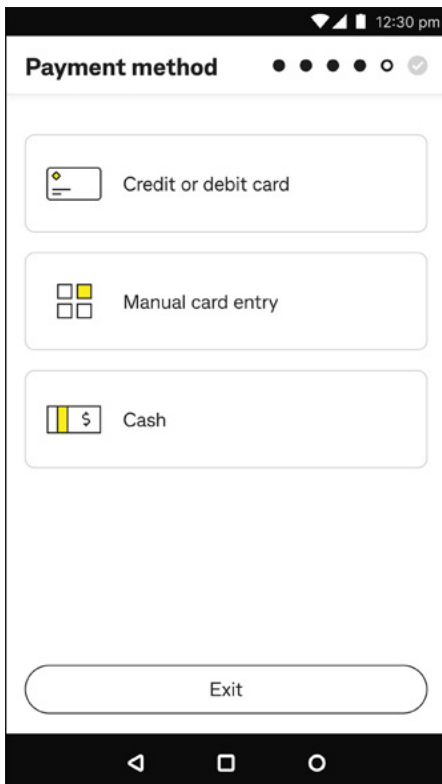
### Step 8: Declaration

Ask the patient to sign within the box on screen and tap **Proceed to pay**.

Or tap **Exit** to save the claim and resume it later, or to cancel it.

#### ↳ Tips:

1. Any claims that are pending to resume are auto cancelled (auto void) after 10 minutes.
2. If a patient wants to re-do their signature, tap **Redo signature** at right above the signature box.



### Step 9: Payment method

#### Tap either:

1. **Credit or debit card**, then go to Step 10a
2. **Manual card entry**, then go to Step 10b, or
3. **Cash**, then go to Step 10c.

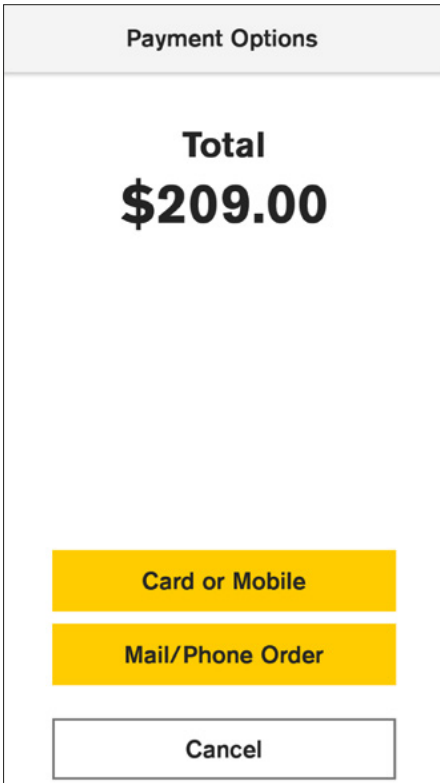
↳ **Tip:** If you tap **Exit**, you can resume this claim from the **Transactions** menu in the Smart Health app (see page 49 **Viewing settled and incomplete transactions** for more detail).



### Step 10a: Credit or debit cards

Ask the patient to present their payment card and follow the prompt to finalise the transaction. See **Processing a payment** on page 62 for detailed steps.

↳ **Tip:** To select a different payment method, tap **Cancel** and follow Step 9.



**Step 10b:** Manual card entry

Check the total amount and tap **Mail/Phone Order** and follow the prompts to process the transaction. See **Processing a payment** on page 62 for detailed steps.

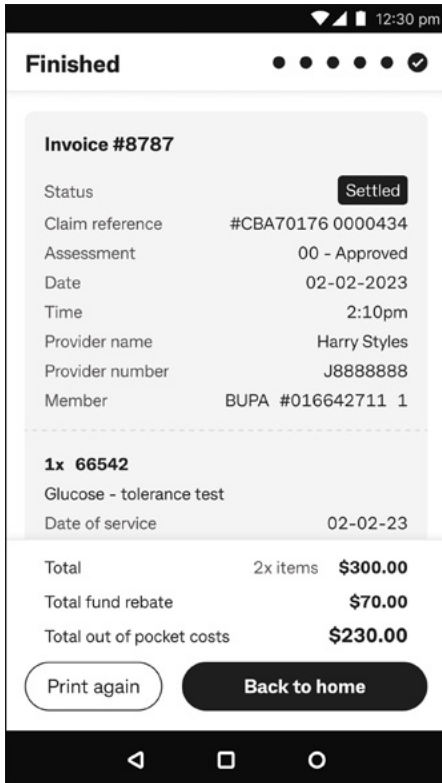
↳ **Tip:** To select a different payment method, tap **Cancel** and follow Step 9.



**Step 10c:** Cash

Tap **Accept Cash** when you receive the cash payment.

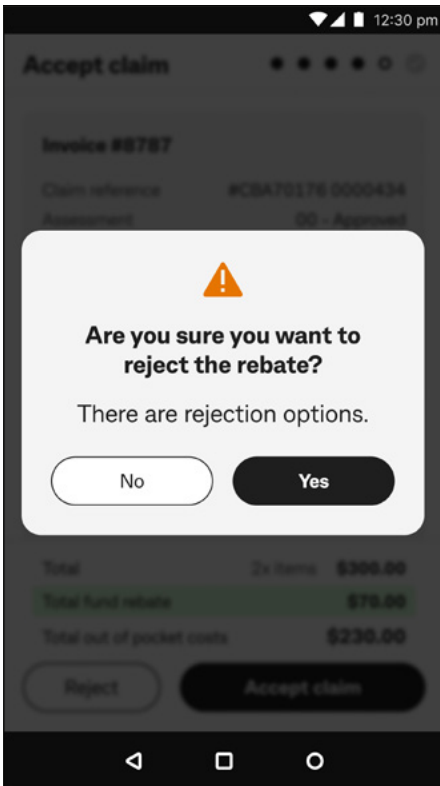
↳ **Tip:** To select a different payment method, tap ← back arrow at top left and follow Step 9.



**Step 11:** The claim is now complete, and a claim receipt is automatically printed. Now tap:

1. **Print again** to print another receipt, or
2. **Back to home** to return to Home screen.

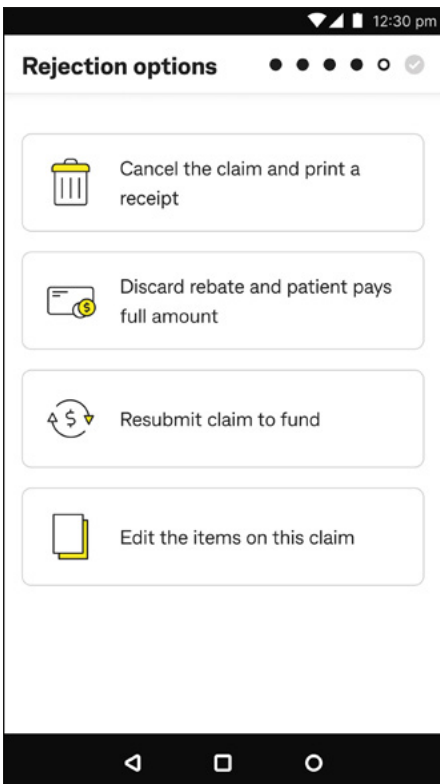
↳ **Tip:** You can print the receipt at any time from the **Transactions** menu in the Smart Health app (see page 49 **Viewing settled and incomplete transactions** for more detail).



## Options to reject a health fund claim

**Step 1:** When you tap on **Reject** for a PHI fund claim, the question "Are you sure you want to reject the rebate?" appears. You can either tap:

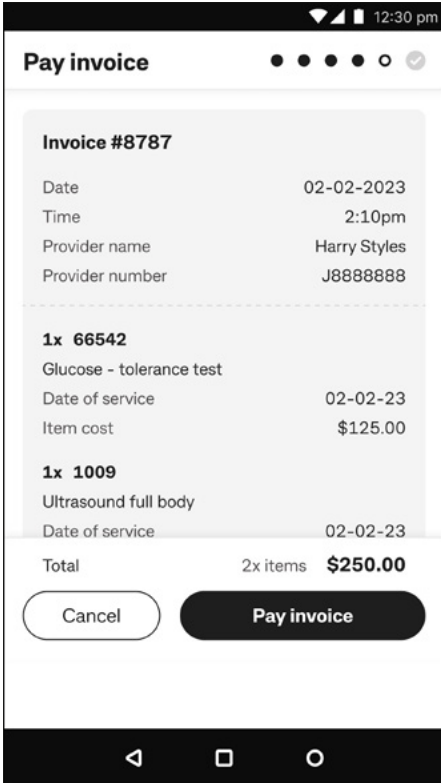
1. **Yes** to reject the claim, then go to Step 2, or
2. **No** if you change your mind, which takes you back to the previous screen.



### **Step 2:** Rejection options

Ask the patient what they would like to do, then tap:

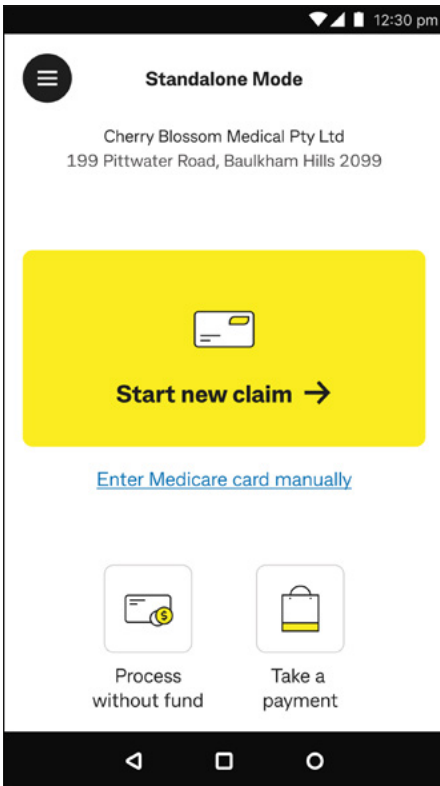
1. **Cancel the claim and print a receipt** to obtain an estimated PHI rebate
2. **Discard rebate and patient pays full amount**, then go to Step 3
3. **Resubmit claim to fund** to resubmit the same claim, or
4. **Edit items on this claim** to change items and proceed with the claim.



### Step 3: Pay invoice

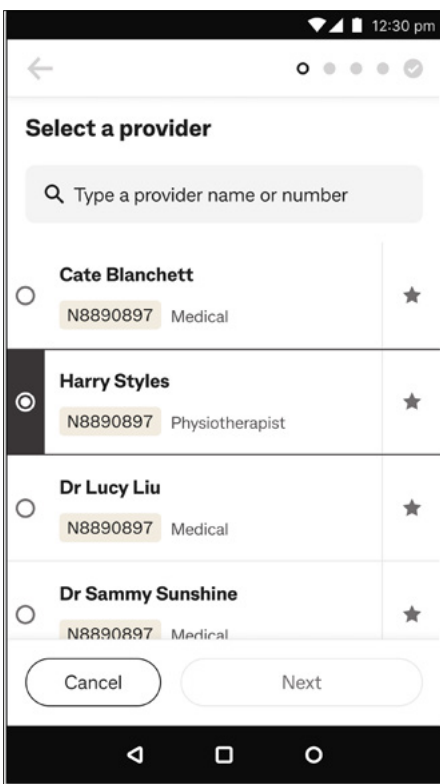
Tap **Pay invoice** if the user selects to pay the full amount, and proceed to pay full amount.

# Processing a transaction without a health fund card



## Step 1: Start the transaction

From the Home screen, tap **Process without fund** at the bottom left of the screen.



## Step 2: Select a provider

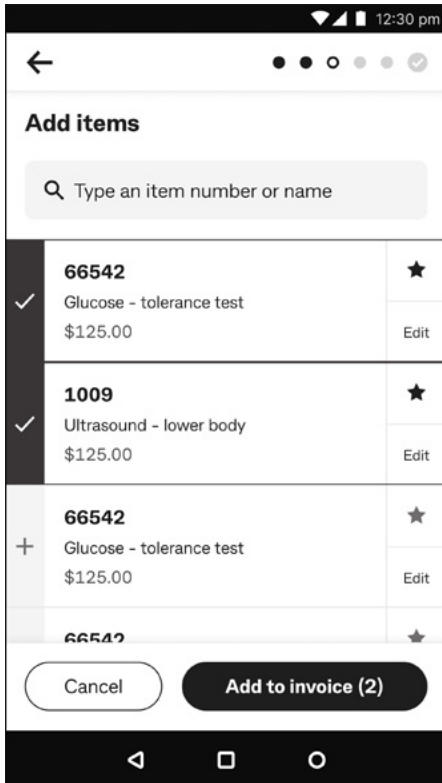
You can either:

1. Select a provider from the list on screen, then tap **Next**, or
2. Search for a provider by typing the provider's name or number in the search bar.

Tap "○" at left of the provider's name to select them, then tap **Next**.

↳ **Tip:** Tap ★ at right to make selected providers automatically appear at the top of your list as a 'favourite'.





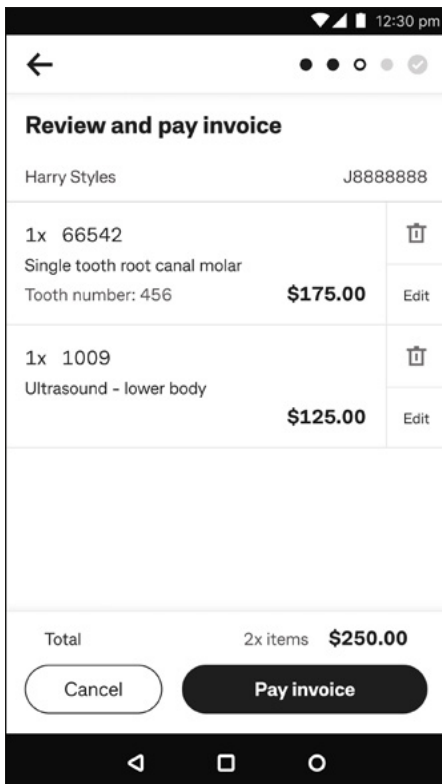
### Step 3: Add items

To add an item:

1. Tap on it from the available list, or
2. Select a different item code using the search bar. When you find the item, tap on it (a tick appears to show you've selected it, as at left), then tap **Add to invoice**.

#### ↳ Tips:

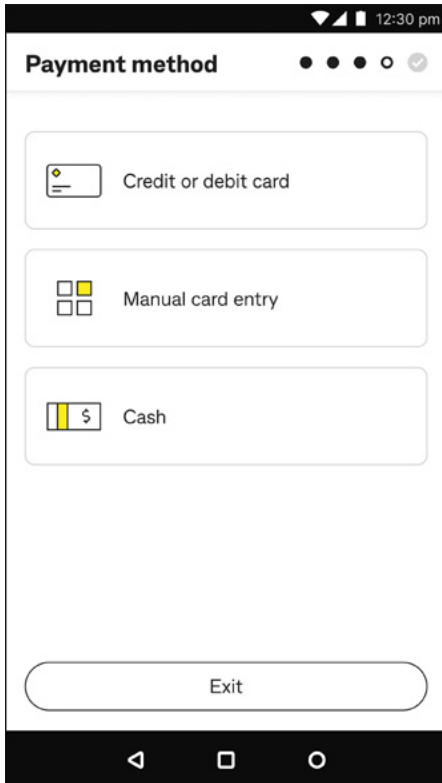
1. If cost isn't displayed, tap **+ Add dollar (\$)** to set item cost – this amount is saved for the next visit.
2. Tap **Edit** to change item details.
3. Tap ★ at right to make an item automatically appear at the top of your list as a 'favourite'.



### Step 4: Review and submit invoice

Before proceeding with payment, a summary of the transaction is shown, review it and then tap:

1. **Pay invoice** to continue with the transaction
2. "←" on the top left corner to add more item(s), and repeat Step 3, or
3. **Cancel** to cancel the invoice.

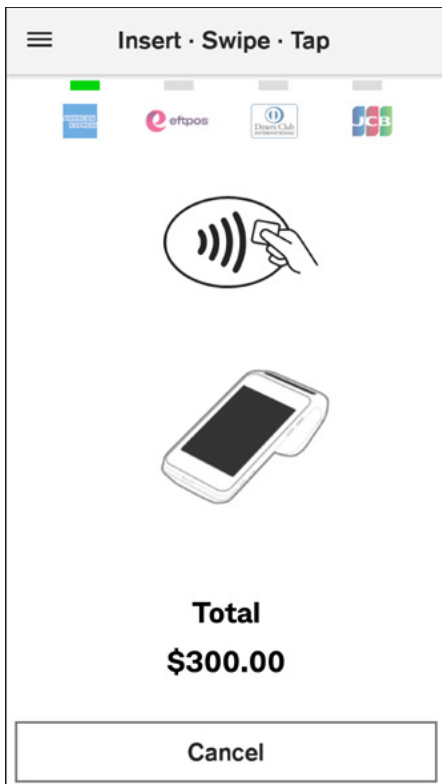


### Step 5: Payment method

You can tap:

1. **Credit or debit card**, then go to Step 6a
2. **Manual card entry**, then go to Step 6b, or
3. **Cash**, then go to Step 8.

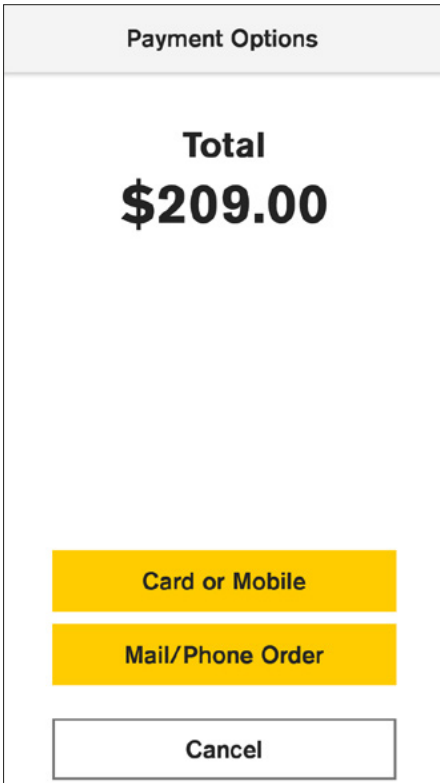
↳ **Tip:** If you tap **Exit**, you can resume this invoice from the **Transactions** menu in the Smart Health app (see page 49 **Viewing settled and incomplete transactions** for more detail).



### Step 6a: Credit or debit cards

Ask the patient to present their payment card and follow the prompts to finalise the transaction. See **Processing a payment** on page 62 for detailed steps, then go to Step 7.

↳ **Tip:** Tap **Cancel** to select a different payment method, and follow Step 5.



**Step 6b:** Manual card entry

Check the total amount and tap **Mail/Phone Order** and follow the prompts to process the transaction. See **Processing a payment** on page 62 for detailed steps, then go to Step 7.

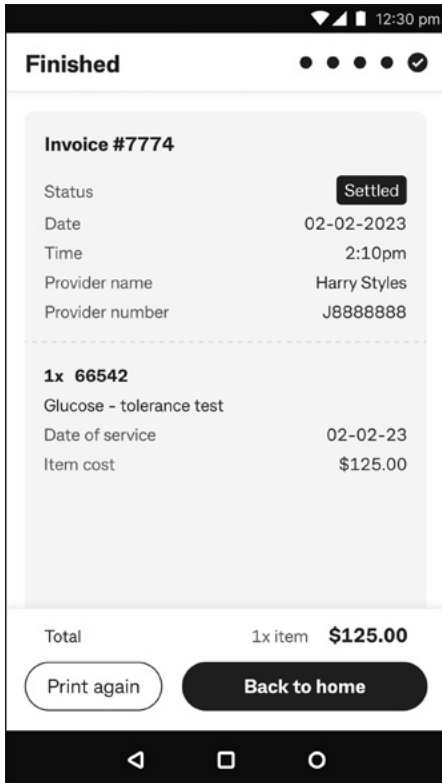
↳ **Tip:** To select a different payment method, tap **Cancel** and follow Step 5.



**Step 6c:** Cash

Tap **Accept cash** once you've received cash payment.

↳ **Tip:** To select a different payment method, tap ← back arrow at top left and follow Step 5.



### Step 7: Finished

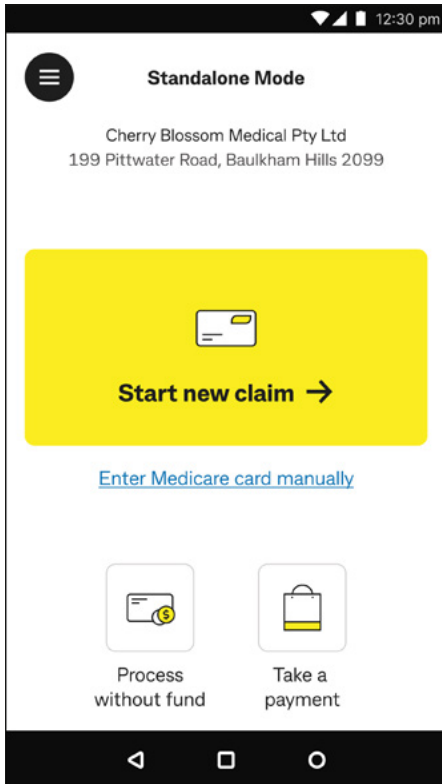
The transaction is now complete and a receipt is automatically printed. Then tap:

1. **Print again** to print another receipt, or
2. **Back to home** to return to Home screen.

↳ **Tip:** You can print the receipt at any time from the **Transactions** menu in the Smart Health app (see page 49 **Viewing settled and incomplete transactions** for details).

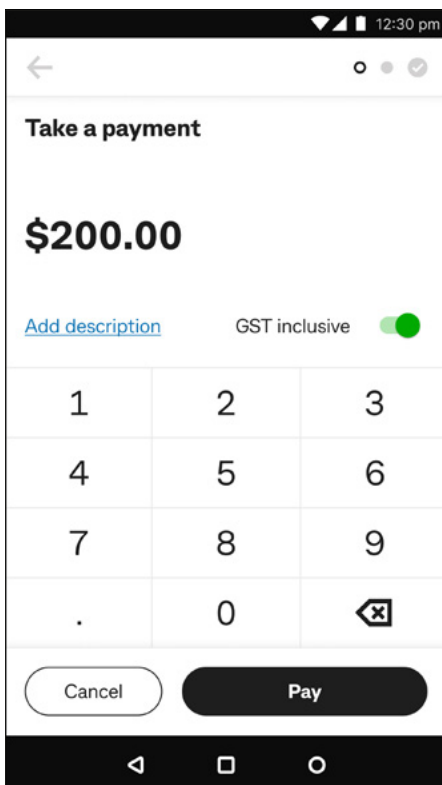
## Processing a purchase

Use the following steps to process sale payments for non-claim items.



### Step 1: Start the purchase transaction

From the Home screen, tap **Take a payment** at bottom right.





### Step 2: Take a payment

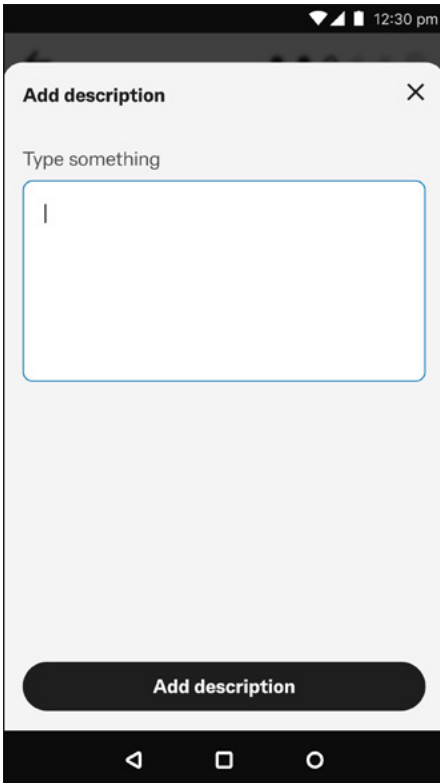
Enter the amount to be charged for the item(s) being purchased.

You can either tap:

1. **Add description** to describe the purchase on screen, then go to Step 3, or
2. **Pay** to take payment, then go to Step 4.

#### ↳ Tips:

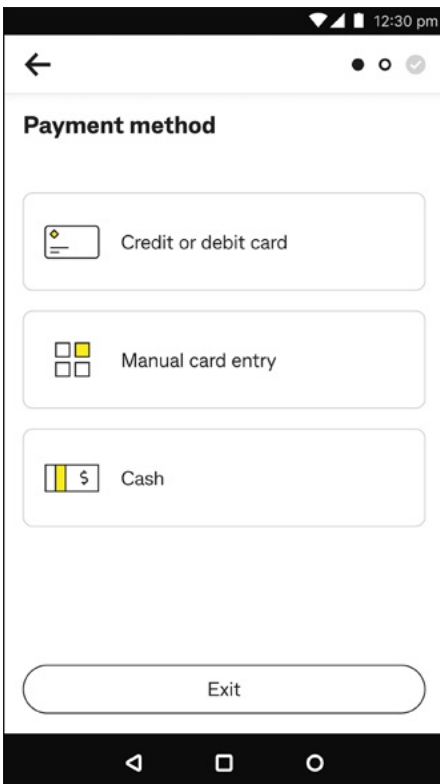
1. All payments are GST inclusive by default  (green toggle is on).
2. Tap the green toggle off (changing it to grey ) to make an item GST free.



### **Step 3:** Describe the item

Type the description of an item(s) in space provided and tap **Add description** to return to payment processing.

↳ **Tip:** Tap **X** to close the description pop up and go back to payment screen without adding a description.

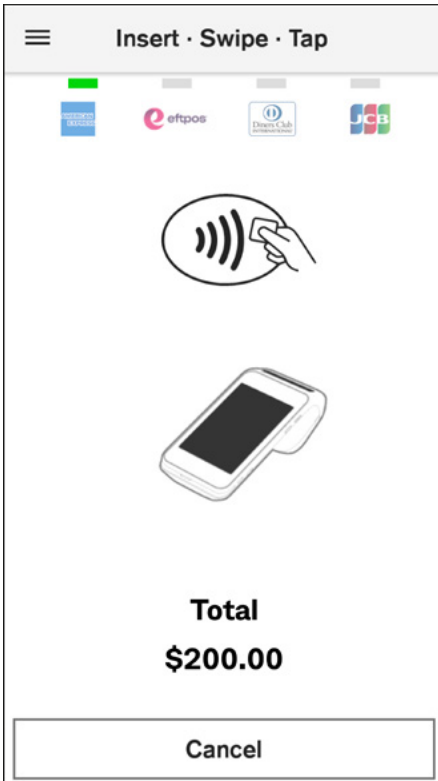


### **Step 4:** Select payment method

You can either tap:

1. **Credit or debit card**, go to Step 5a
2. **Manual card entry**, go to Step 5b, or
3. **Cash**, go to Step 5c.

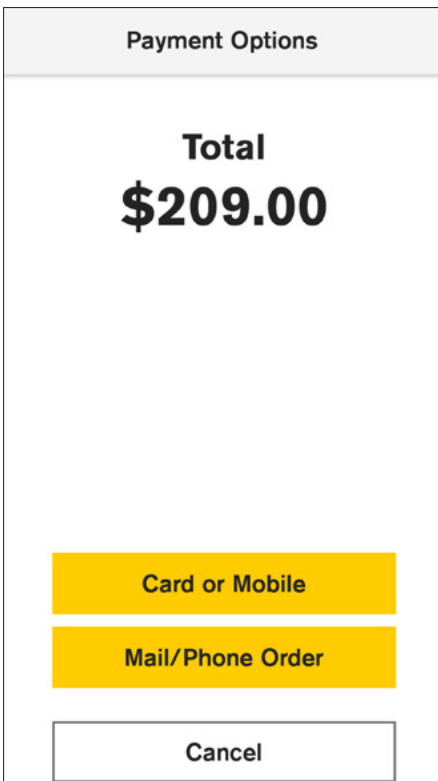
↳ **Tip:** If you tap **Exit**, you can resume this invoice from the **Transactions** menu in the Smart Health app (see page 49 **Viewing settled and incomplete transactions** for details).



**Step 5a:** Credit or debit cards

Ask patient to present their payment card and follow the prompts to finalise the transaction. See **Processing a payment** on page 62 for detailed steps, then go to Step 6.

↳ **Tip:** To select a different payment method, tap **Cancel** and follow Step 4.



**Step 5b:** Manual card entry

Check the total amount and tap **Mail/Phone Order** to process the transaction. See **Processing a payment** on page 62 for detailed steps, then go to Step 6.

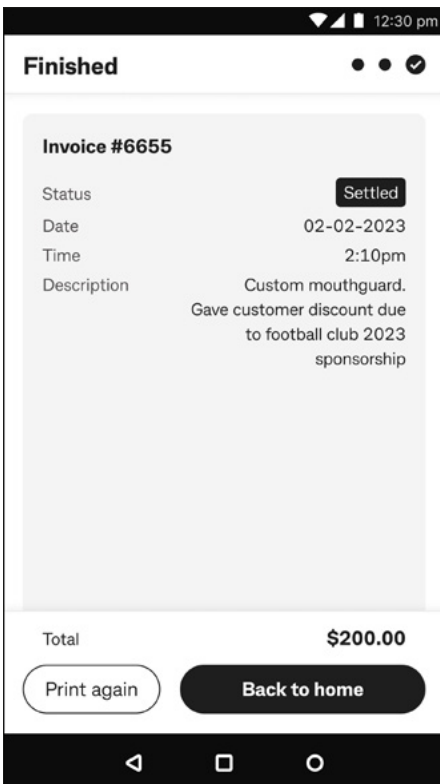
↳ **Tip:** To select a different payment method, tap **Cancel** and follow Step 4.



### Step 5c: Cash

Tap **Accept cash** once you've received the cash payment.

↳ **Tip:** To select a different payment method, tap ← back arrow at top left and follow Step 4.



### Step 6: Finished

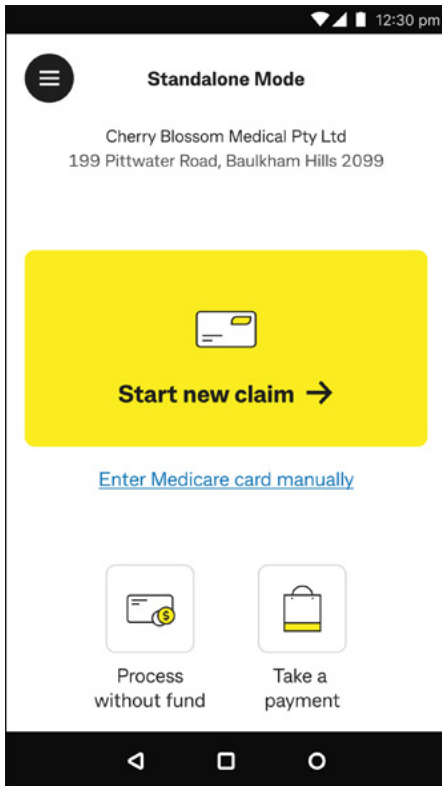
The transaction is now complete and a receipt is automatically printed. Then tap:

1. **Print again** to print another receipt, or
2. Tap **Back to home** to return to Home screen.

↳ **Tip:** You can print the receipt at any time from the **Transactions** menu in the Smart Health app (see page 49 **Viewing settled and incomplete transactions** for details).

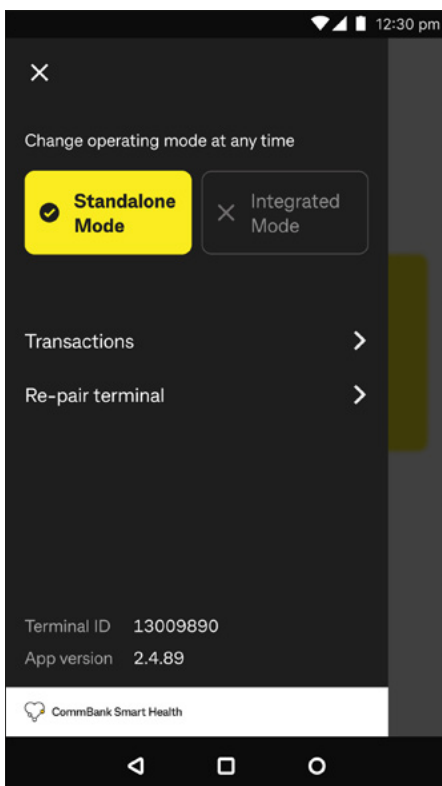


## Viewing settled and incomplete transactions

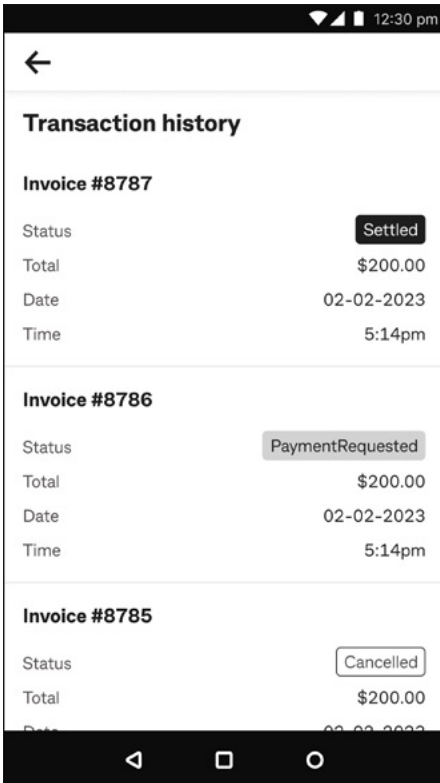


**Step 1:** Navigate to the transactions screen

From the Home screen, tap the menu  at top left.



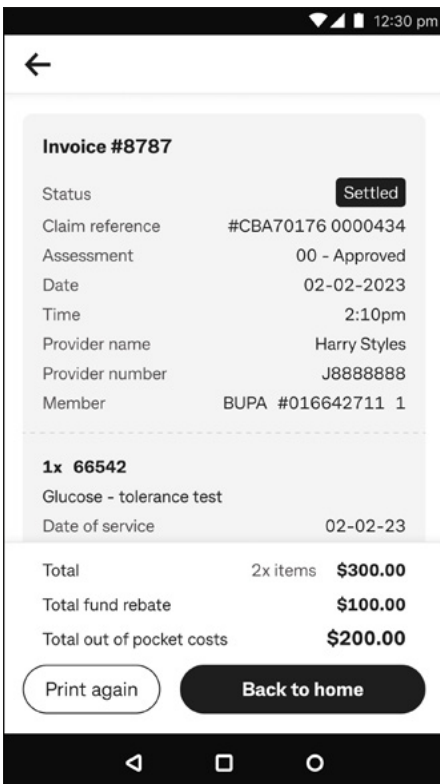
**Step 2:** Tap Transactions



### Step 3: Viewing transactions

Scroll through the list of transactions to view by invoice number and tap on the one you're looking for.

↳ **Tip:** The Smart Health app only lists the last few days of transactions. The Smart Health hub lists all transactions.



### Step 4: Viewing an invoice

View the invoice details on screen. From here you can tap:

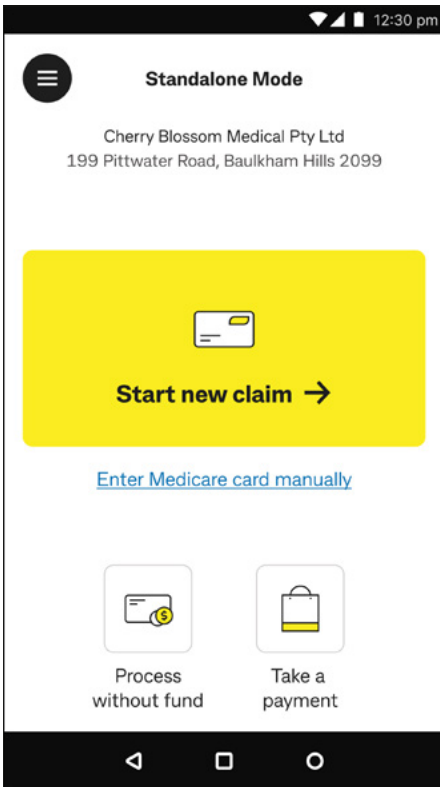
1. **Resume claim** if the claim hasn't been accepted (that is, not finished, so it's pending), or
2. **Print again**, if you want to print another receipt at any time.

# Refunds

**Medicare bulk bill** claims can't be refunded via the Smart Health terminal once the claim is submitted. The practice must call Medicare immediately to initiate a refund on the day of the transaction.

**Medicare paid-patient claims** can't be cancelled via the Smart Health app.

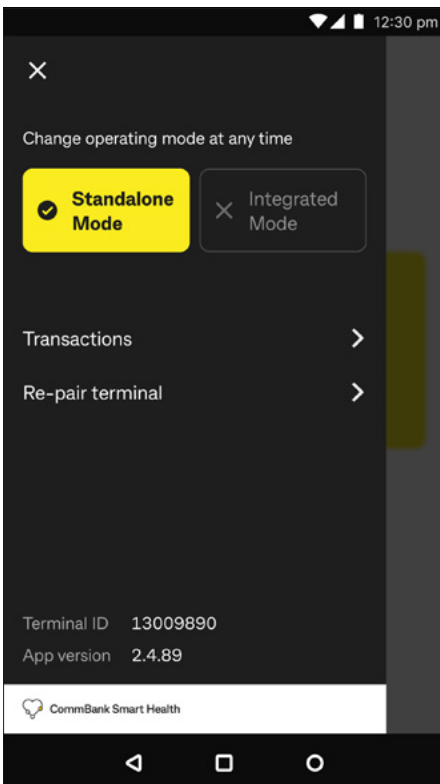
**Private health fund** refunds can only be refunded using the terminal on the same day the service was provided. After that day, the patient must call their PHI fund to arrange a refund.



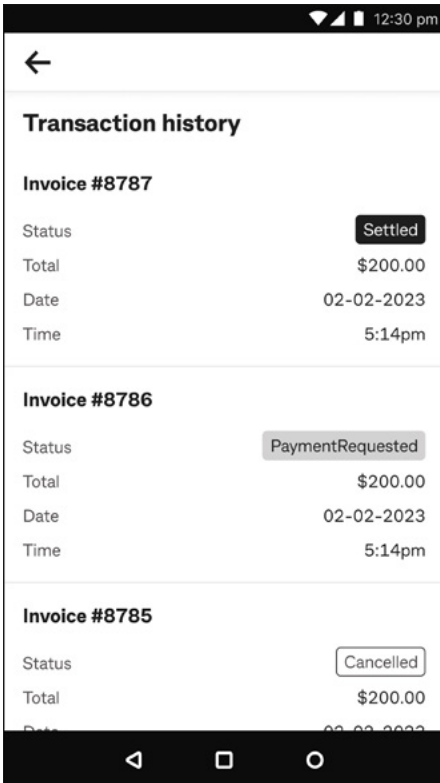
## Processing a PHI fund claim refund

**Step 1:** To start the PHI fund refund

From the Home screen, tap the menu  at top left.

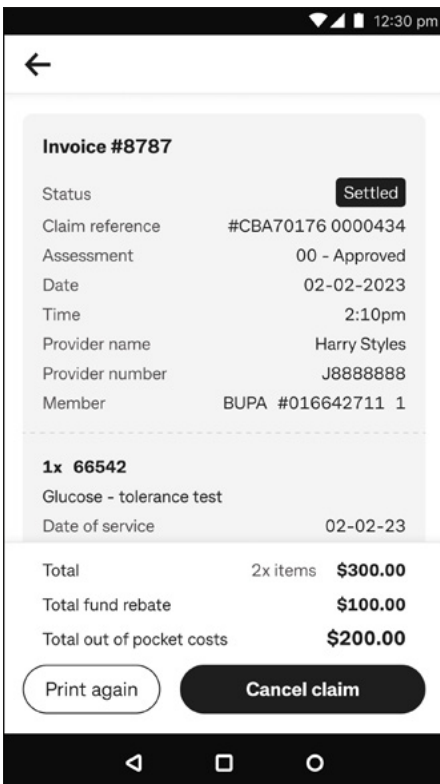


**Step 2:** Tap **Transactions**.



### Step 3: Viewing transactions

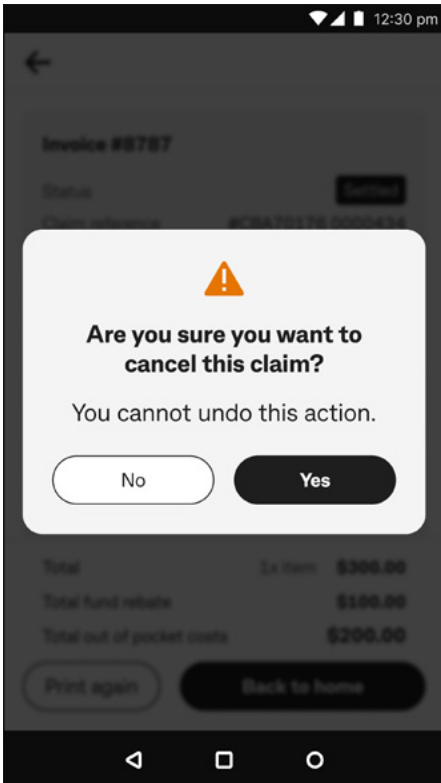
Scroll through the list of transactions to view the summary by invoice number. When you find the invoice you're looking for, tap on it, and go to Step 4.



### Step 4: Cancelling a claim

You can cancel the invoice if **Cancel claim** is available.

↳ **Tip:** If **Cancel claim** isn't available, the practice cannot cancel the claim and the patient must contact their PHI fund to arrange the refund.



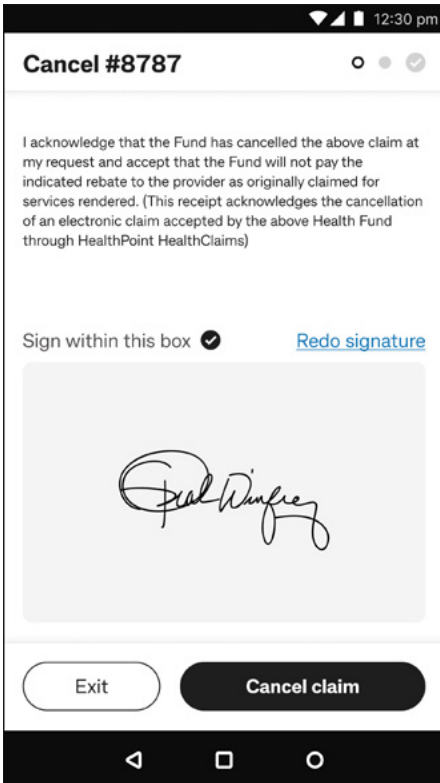
**Step 5:** Confirmation of claim cancellation

Tap **Yes** to continue with the cancellation.



**Step 6:** Initiating the refund

Swipe the patient's PHI fund card or tap their mobile fund card to start the refund process.

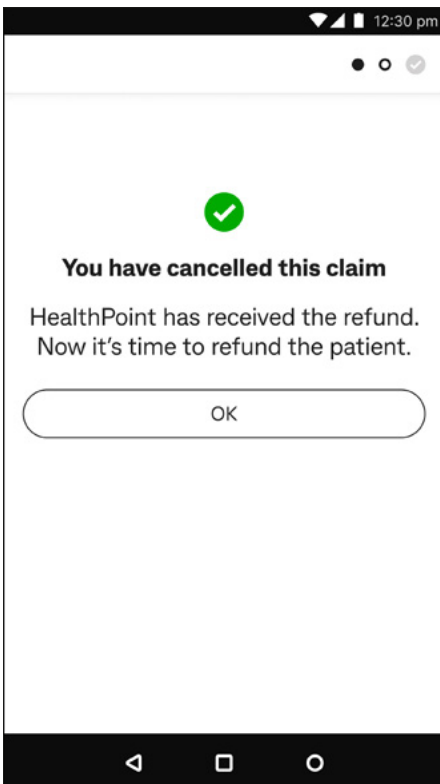


### Step 7: Cancelling the claim

Ask the patient to sign in the space provided and tap **Cancel claim**.

Tap **Exit** if you want to save this step and resume the cancellation later.

↳ **Tip:** Tap **Redo signature** (top right of the signature box) if the patient wants to re-do their signature.



### Step 8: Confirming claim cancellation

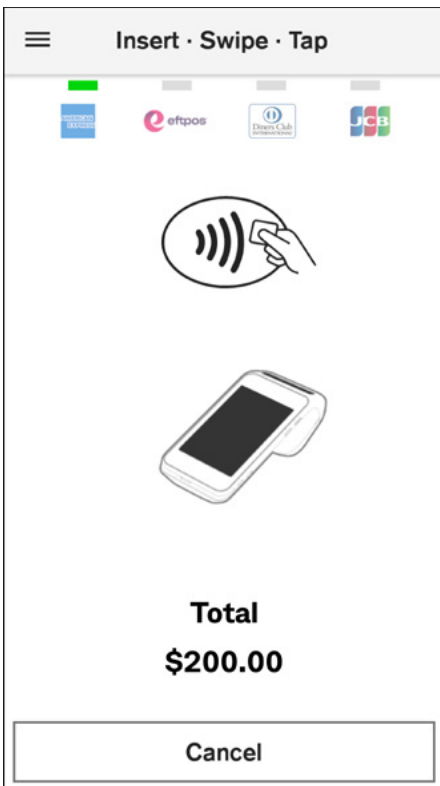
A green tick indicates that the claim cancellation is successful. Tap **OK** to continue.

To refund an out of pocket payment, go to Step 9 otherwise go to Step 12.



**Step 9:** Initiating the gap payment refund

Type in the Manager passcode on the key pad, then tap **Enter**.



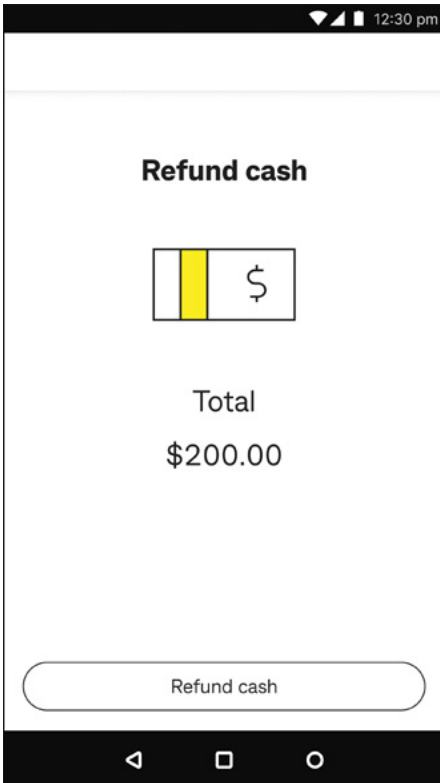
**Step 10:** Processing refunds

Refunds are processed using the original payment method.

For card payments, ask the patient to present their card, follow the prompts to process the transaction. See **Processing a payment** on page 62 for detailed steps.

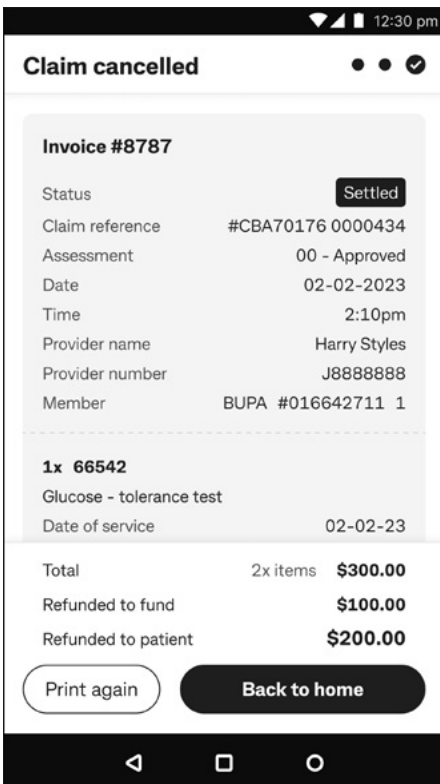
For cash payments, go to Step 11.

↳ **Tip:** If you insert a card, you'll be prompted by the terminal to remove it from the chip card slot.



### Step 11: Cash payments

Tap **Refund cash** once you've paid the cash back to the claimant.



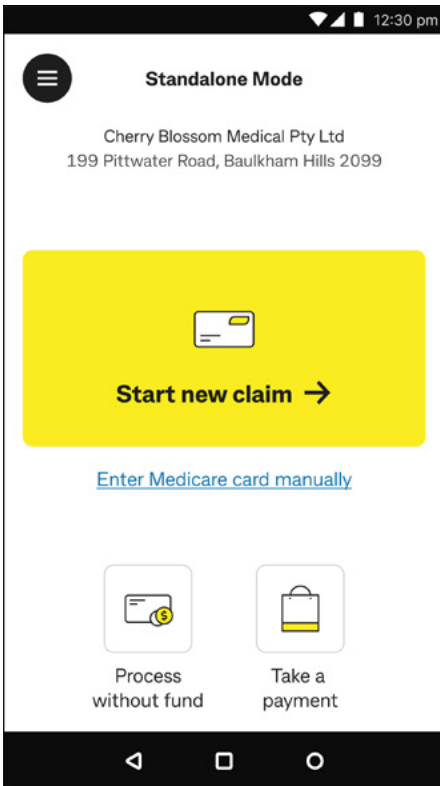
### Step 12: Claim cancellation and refund details

The refund is now completed and a receipt is automatically printed. You can tap:

1. **Print again** to print another receipt, or
2. **Back to home** to return to the Home screen.


↳ **Tip:** You can print the receipt at any time from the **Transactions** menu in the Smart Health app (see page 49 **Viewing settled and incomplete transactions** for detail).

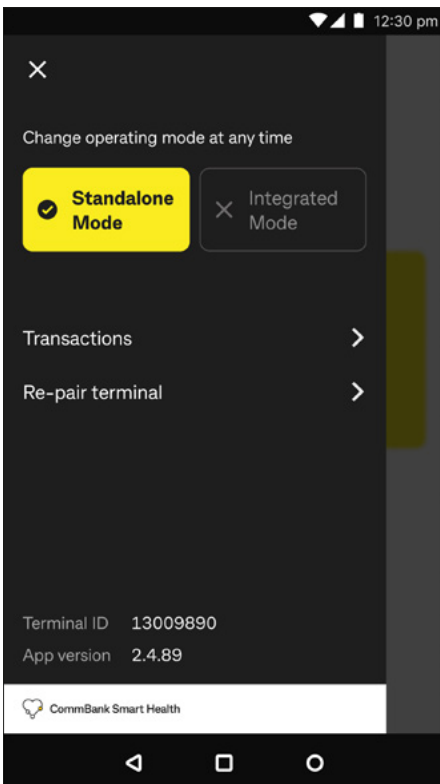




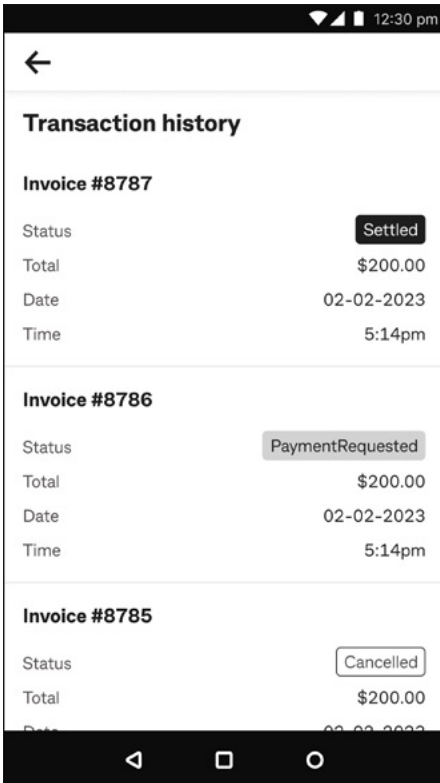
## Processing an invoice refund

Follow the steps described below to cancel an invoice that was processed without a PHI fund.

**Step 1:** From the Home screen, tap the menu  at top left.

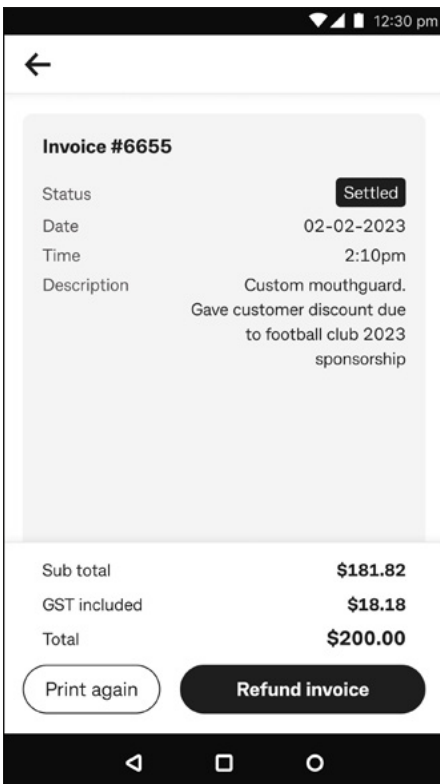


**Step 2:** Tap **Transactions**.

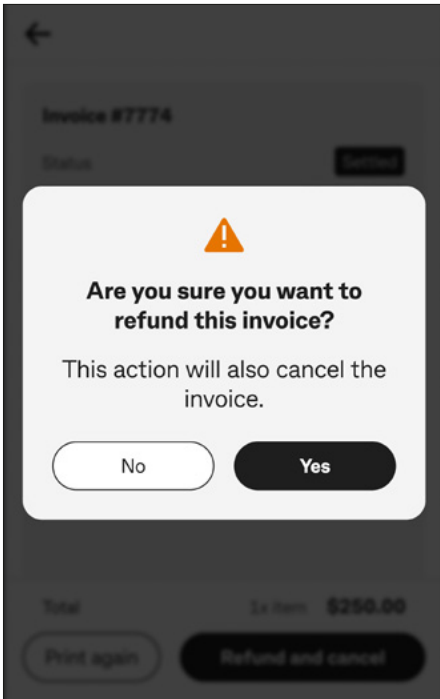


### Step 3: Finding the transaction

Scroll through the list of transactions to view the summary by invoice number. Tap on the invoice you're looking for.



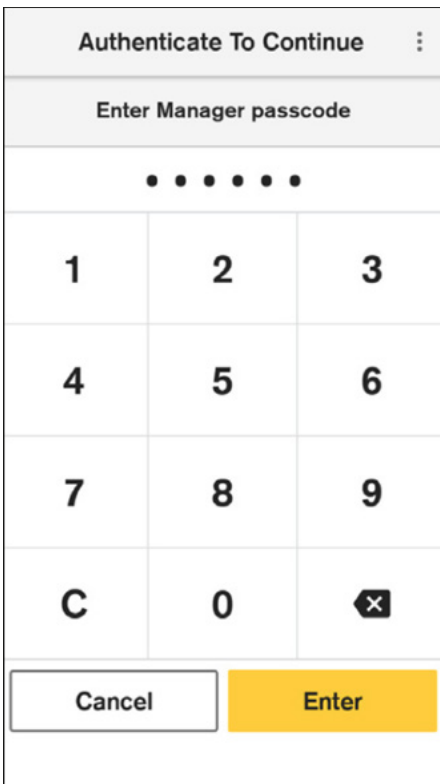
### Step 4: Tap Refund invoice.



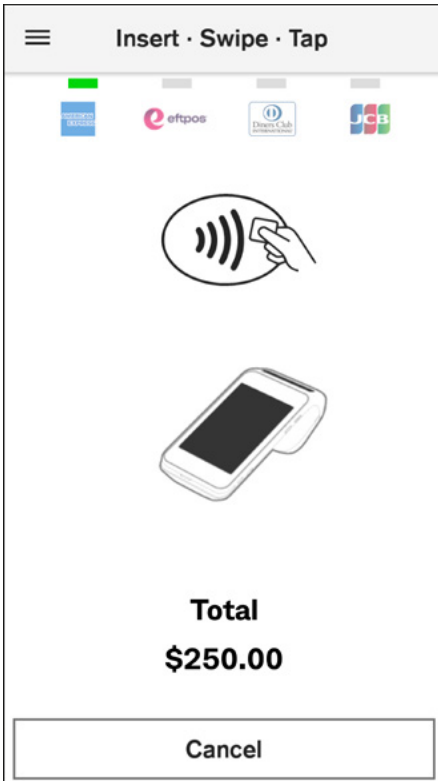
**Step 5:** Refund confirmation

Answer the on-screen question to confirm that you would like to refund the invoice.

Tap **Yes** to continue with the cancellation.



**Step 6:** Type in your Manager passcode and tap **Enter**.



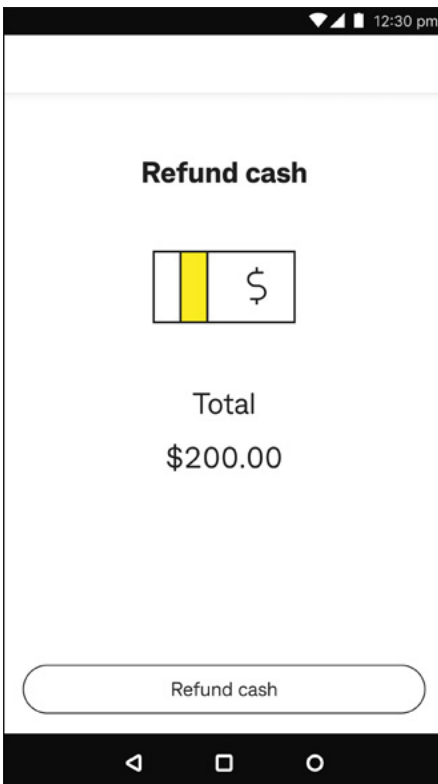
**Step 7:** Processing the refund

Refunds are processed using the original payment method.

For card payments, ask the patient to present their card. See **Processing a payment** on page 62 for detailed steps.

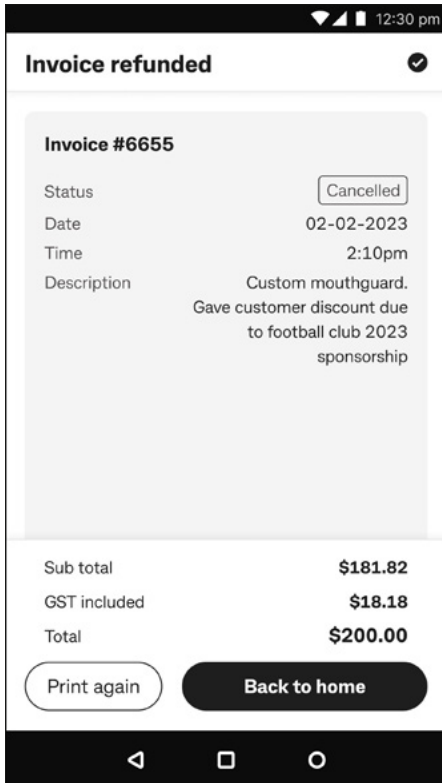
For cash payments, go to Step 8.

↳ **Tip:** If you insert a card, you'll be prompted by the terminal to remove it from the chip card slot.



**Step 8:** Cash payment

Tap **Refund cash** when you've paid the cash to the claimant.



### Step 9:

The refund is now complete and a receipt is automatically printed. You can tap:

1. **Print again** to print another receipt, or
2. **Back to home** to return to the Home screen.

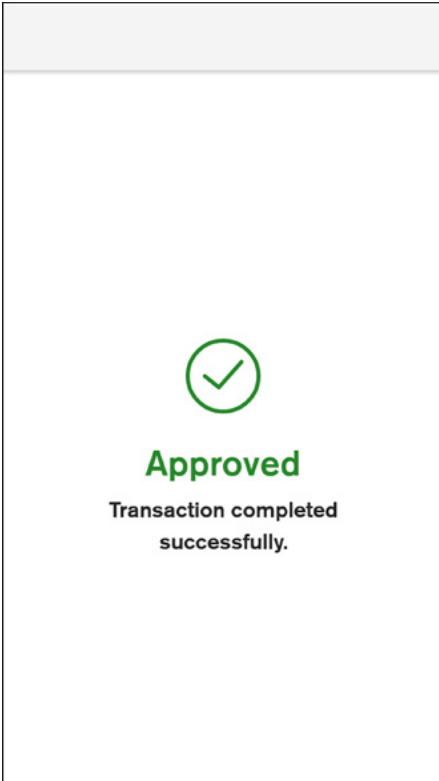
↳ **Tip:** You can print the receipt at any time from the **Transactions** menu in the Smart Health app (see page 49 **Viewing settled and incomplete transactions** for details).

# Processing a payment

## Credit or debit cards

Enter PIN		
Total \$230.00		
• • • •		
1	2	3
4	5	6
7	8	9
C	0	
Cancel	Enter	

**Step 1:** Ask the patient to enter their PIN, then tap **Enter**.

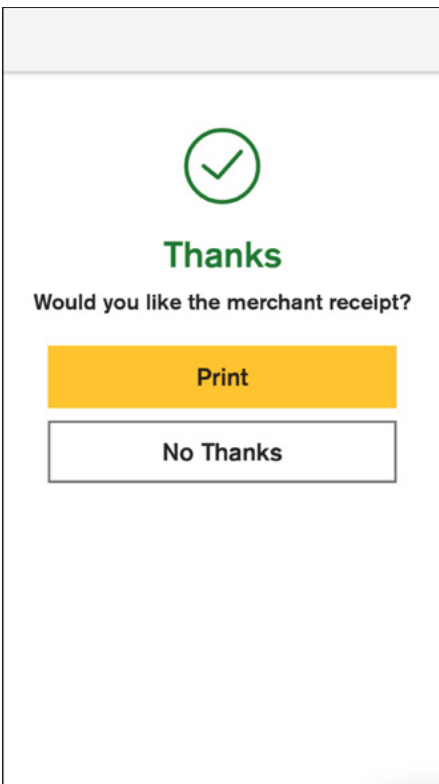


### **Step 2:** Transaction processing

The transaction processed by the bank is either approved or declined.

A green tick indicates an approved transaction, as at left. Always check the screen and receipt to confirm whether it's approved or declined.

If it's declined, tap **Yes** to try again with a valid card or tap **No** to select a different payment method.



### **Step 3:** Option to print a receipt

By default, the merchant receipt is automatically printed, and the next screen appears.

↳ **Tip:** Tap Print to print another receipt or **No Thanks** to proceed without waiting for automatic screen navigation.

## Manual card entry

Enter Card Number		
Total \$209.00		
1	2	3
4	5	6
7	8	9
	0	✕
Cancel	Enter	

**Step 1:** Type in the card number and tap **Enter**.

↳ **Tip:** For your patient's security, your Smart Health terminal won't display the full card number on screen.

Enter Card Number		
Total \$209.00		
4557 02... ..		
1	2	3
4	5	6
7	8	9
	0	✕
Cancel	Enter	

**Step 2:** Confirming the card number

Tap **Confirm** once the full card number is entered.

↳ **Tip:** For your patient's security, your Smart Health terminal won't display the full card number on screen.

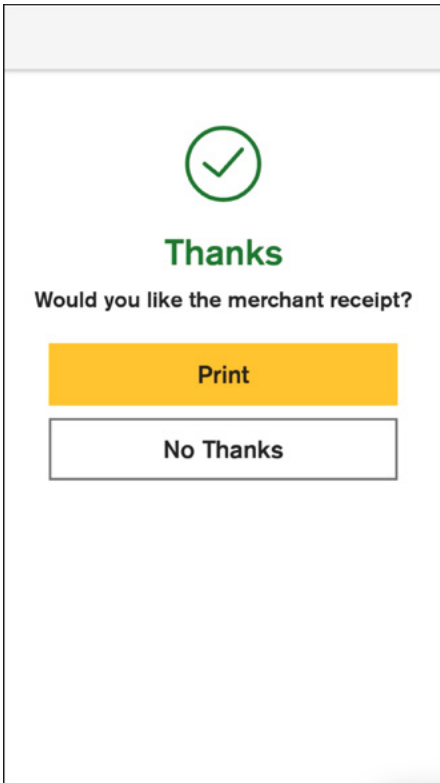


Enter Expiration Date		
<b>Total \$209.00</b>		
MM/YY		
1	2	3
4	5	6
7	8	9
	0	✕
Cancel		Enter

**Step 3:** Type in the card expiration date in MM/YY and tap **Enter**.

Enter CVV		
<b>Total \$209.00</b>		
• • •		
1	2	3
4	5	6
7	8	9
	0	✕
Cancel		Enter

**Step 4:** Type in the card security number and tap **Enter**.



**Step 5:** Option to print a receipt

By default, the merchant receipt is automatically printed, and the next screen appears.

↳ **Tip:** Tap **Print** to print another receipt or **No Thanks** to proceed without waiting for automatic screen navigation.

# Cancelling an invoice

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**Medicare claims** can't be cancelled via the Smart Health hub or terminal. If the practice makes an error when raising an invoice (for example, charging for a long consultation instead of a short consultation, or charging for the wrong item), the practice must contact Medicare **the same day** to correct it.

**Health Fund claims** can only be cancelled the same day the service was provided - the day of the original transaction. If patients want a refund after that day, the provider must contact the patient's health fund.

# Voiding transactions

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Many practices raise invoices to create Rebate Estimates to let patients know, for example, how much private health services will cost and what their gap payment will be. Once it's raised, the invoice can be cancelled.

When you cancel a claim or when the patient rejects it (voids the claim), the PHI fund sends a response, which is displayed on the receipt that's automatically printed by the terminal (see **Options to reject a health fund claim** on page 38 for more details).

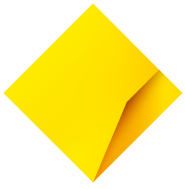
Once the claim is rejected by the user, the claim status is updated as **Cancelled** in the Smart Health hub PHI Declaration Report page.

# Auto-voiding transactions

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Auto-voiding (cancelling) transactions occurs when a payment is expected on the Smart Health terminal, but nothing happens. So, the system auto-voids the claim (just like a system time out). This varies by claim type as follows:

- PHI fund claim in about 10 mins
- Medicare claim in about 30 mins.



This information is intended to provide general information of an educational nature only. It does not have regard to the financial situation or needs of any reader and must not be relied upon as financial product advice. You should consider seeking independent financial advice before making any decision based on this information. The information in this user guide and any opinions, conclusions or recommendations are reasonably held or made, based on the information available at the time of its publication but no representation or warranty, either expressed or implied, is made or provided as to the accuracy, reliability or completeness of any statement made in this article. Commonwealth Bank of Australia ABN 48 123 123 124. AFSL and Australian Credit Licence 234945.