

# Connected

The Bendigo Merchant Newsletter | March 2008

## Bendigo's portable EFTPOS solution

Transforming the way our customers do business

Until recently many of our business customers thought a portable EFTPOS solution would remain on their business 'wishlist'.

But with the launch of Bendigo Bank's GoPos™ solution, you can take your EFTPOS terminal straight to your customers – no matter where they are. Not only is it convenient for your customers, you and your staff will become more efficient too.

GoPos™ accepts all debit, credit and charge cards and features a PIN pad, high speed printer and terminal in one. The system also allows us to process tips and pre-authorities.

According to Senior Business Development Manager, Nathan Turley, GoPos™ is just another way the Bendigo can assist business operators to improve their business efficiency.

'We've listened to the needs of restaurant operators, tradesmen, delivery services and markets to provide a solution designed to make their jobs easier,' Nathan said.

To find out how GoPos™ can transform your business, call into your nearest Bendigo Bank branch or phone 1300 720 356.

*Our new 5 star environmentally friendly head office.*

*GoPos™ runs on a rechargeable battery and links up with the Optus ePRS network. So if you can get mobile reception GoPos™ will work for you.*

 **Bendigo Bank**

business



### Hello

In this issue of Connected, Bendigo's merchant newsletter, you'll find the first of a series of team profiles designed to help you put a face to the name you hear or see printed on our letters.

The first team member we've profiled is Nathan Turley. With a love for lawn bowls and an employment history that includes flipping burgers, Nathan also brings a wealth of knowledge to our Card and Business Delivery Services Team.

You'll see we've also revamped the look and feel of Connected so it provides more of the information and stories you've told us you want.

And as always, if you have any questions or feedback we'd love to hear from you. You can contact our Card Operations Team during business hours on 1300 132 741.

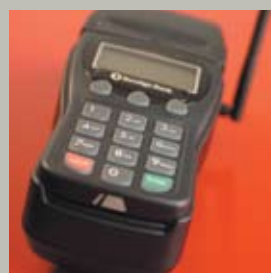
Best regards

Gavin O'Rielly  
Manager Card Operations

Bendigo Bank Card & Business Delivery Services

Merchant Services Support  
1300 132 741

Business Development  
1300 720 356





# 60 seconds with Nathan Turley



Name	Nathan Turley
Position	Senior Business Development Manager – Card & Business Delivery Services (I've been with Bendigo Bank for 9 years)
My first job was...	Flipping burgers at McDonalds
At home...	I love spending time with wife Tracie and children Eliza and Zac
The best part of my job is...	Meeting our customers, talking to them about their businesses and being part of a great team
The worst part of my job is...	The number of emails waiting for me when I return to the office
In my spare time I enjoy...	Motor racing, football or cricket (depending on the season) and lawn bowls
People say my worst habit is...	Being too loud

## Don't use your merchant facility to transfer funds!

Your Bendigo Merchant Facility lets your customers pay for goods or services using their credit or debit cards.

Where necessary it also lets you process a refund and provide cardholders with the ability to obtain cash via a debit to their cheque or savings account

Your Bendigo Merchant Facility has not been designed to let you transfer funds between your own accounts. In fact, this activity is a breach of the Terms and Conditions of your merchant agreement with Bendigo Bank.

Under the terms of your Bendigo Merchant Facility you cannot:

Supply a cash withdrawal from a credit card
Carry out refunds to your own card
Provide a refund to a card where the purchase has been made by other means, for example cash or cheque
Use your own card in your own merchant facility for purchases

If your Merchant Facility is used to transfer funds (for example from your own card into your business account, or to provide a refund to your own card) it is considered a serious breach of the Terms and Conditions of your merchant agreement. Such action may lead to the termination of your agreement.

Of course, if you do need to transfer funds between your accounts and cards, please feel free to use our simple and convenient Internet or phone banking service, or call into your local Bendigo Bank branch.

If you need to sign up for Bendigo phone or internet banking please contact our Customer Service Centre on 1300 366 666 to make all the necessary arrangements.

## Another Bendigo merchant

*'Our banker deserves a good throttling.'*



It's a pleasant surprise when your banker gives you the tools to actually drive your business faster, rather than slow you down.

With 25,000 drivers giving our cars a good throttling every year, it's nice to be able to focus on the red line and not the red tape.

Fast, competitive and safe – give Bendigo or V8RACE a call and get into top gear now!

Greg Evans, Director  
V8 Race Experience  
T 03 9533 7900  
I [www.V8RACE.com](http://www.V8RACE.com)



## The Little Black Book of Scams

[www.scamwatch.com.au](http://www.scamwatch.com.au)

Designed specifically for business operators, the Little Black Book of Scams from the Australian Competition and Consumer Commission may ultimately save your business thousands of dollars.

Download your FREE copy today at [www.accc.gov.au/content/index.phtml/itemId/811232](http://www.accc.gov.au/content/index.phtml/itemId/811232)

Have you received an email or strange phone call from a customer wanting to purchase goods? You can report your concerns on 1300 132 741.

You should look out for requests to send goods overseas, multiple cards offered to split a transaction or any request for a third party or freight company to collect goods.