

Connected

The Bendigo Merchant Newsletter | July 2011



Happy "New Financial Year"

Happy New Financial Year to our Bendigo Bank merchants.

The start of a new financial year is upon us, and creates great opportunities to re-energize, renew and review the current state of your business.

We're committed to keeping you in the loop with what is current in the Payment

industry. Over the next financial year and beyond, watch the 'Connected' space as we aim to bring you more information relevant to your business.

As always, Bendigo Bank is dedicated to making it as easy as possible for you, and your customers, to do business with us.

Does your business have foreign exchange requirements?

For businesses involved in importing or exporting, or where business activity is dominated in foreign currency, managing your foreign exchange exposure is critical.

Our foreign exchange advisers are committed to providing timely and relevant financial market information, promoting effective management of currency risk.

Products and services include

- Spot and forward exchange contracts
- Foreign currency at-call deposits and loans
- Foreign currency term deposits and loans
- Foreign currency options
- Foreign currency swaps and participating forwards.

Not to mention, great customer service and the latest foreign exchange information daily and transactions via e-banking.

For more information visit:

www.bendigobank.com.au/public/business/financial-markets/foreign-exchange; email financialmarkets@bendigobank.com.au or phone 03 5485 6023.

Introducing CommunityPOS™ - helping your community raise money

Bendigo Bank are pleased to announce that in June of this year, a new service, CommunityPOS™, was launched, allowing local community group customers to borrow an EFTPOS terminal to take card payments at fundraising events.

Providing they are Bendigo Bank customers, local community groups are able to apply for temporary access to the EFTPOS terminal from the **Community Bank®** branch when holding a fundraising or charitable event. Once the event is over, the branch pays the funds directly into the group's nominated Bendigo Bank account.

Senior Manager of Business Development, Nathan Turley said CommunityPOS™ is a convenient solution for community groups to accept card payments on the day of their event.

"We would expect this would be a fantastic opportunity for schools, sports clubs and community organisations to use the service on registration days, membership drives or school fetes, for example," Mr Turley said.

The introduction of this service has been in response to a clear need from community organisations that bank with Bendigo Bank – organisations that rarely have the money to pay for an EFTPOS terminal year round.

Although the service is available exclusively to Bendigo Bank customers, it is encouraged that community groups who don't bank with the Bendigo Bank, think about dropping into the branch and see what we can offer for their group.

If your community group is interested in utilising CommunityPOS™, please contact your local **Community Bank®** branch.



Bendigo and Adelaide Bank Staff to sleep rough for the homeless

On Thursday 16 June 2011, the Vinnies CEO Sleepout took place in capital cities across Australia.

The event challenges business and community leaders to experience homelessness first-hand for one night, raise important money, and with fresh insight then go on to effect change in social opinions on this serious issue.

Richard Fennell; Chief Financial Officer, Tim Piper; Chief Risk Officer, Bruce Speirs; Head of Financial Management & Reporting

and Luke Groom, Senior Risk Business partner represented Bendigo and Adelaide Bank at the Adelaide Sleepout, and endured a night of cold wintery conditions at the Adelaide Zoo armed with nothing more than a sheet of cardboard, a sleeping bag and the warm feeling you get from doing something for the community.

The quartet raised over \$22,000 between them. Nationally, donations have reached over \$4 million. Not only did the team experience the physical discomfort of homelessness for a night, by they also learnt more about its personal and social impacts.

At the last Census, 104,700 Australians

were counted as homeless with 50,256 Australians on the street, every night. Sadly, around thirty percent of these are children.

The aim of the Vinnies CEO Sleepout is not only to raise funds, but raise awareness of homelessness. The goal is not just to service the homeless, but to bring about an end to homelessness. All money raised goes directly towards the ongoing provision of Vinnies homeless services and intervention programs across the country.

We congratulate our staff for taking place and bringing light to this fantastic cause. For more information, please visit: <http://www.ceosleepout.org.au/>

Bendigo Bank Direct Debit – more choices for your customers

Offering flexible ways for your customers to pay you is a necessary part of running a business. Whether it's paying their monthly account or an ongoing fee for your service, Bendigo Bank Direct Debit simplifies the process and allows you to manage your cash flow more effectively and save time and money.

Direct Debit allows Bendigo Business customers the ability to debit their customers account, once their permission has been given, for ongoing payment arrangements.

How does it work?

Direct Debit files are submitted via Secure*Link™ software using an active broadband internet connection.

Secure*Link™ software is software with 128 bit encryption. This means that the data file contains electronic transactions in a format that has been agreed by all Australian Financial Institutions.

This software security provides comfort that your customer's details remain secure throughout the transfer process.

How do I sign my customers up for Direct Debit?

Bendigo Bank will supply you with an approved Direct Debit Request form after your application has been successful. You can use this form to sign up your customers.

When are the debits processed?

For Direct Debit files lodged by the cut off time, debits will be processed overnight to other Financial Institutions.

Debits that dishonour or reject will be notified to you via the email address you nominate on the application form.

Both the data file and the confirmation advice must be received prior to the cut off time (4.30pm Melbourne time).

How do I apply for Bendigo Bank Direct Debit?

You can obtain our Bendigo Bank Direct Debit application form by contacting your local branch, Business Banker or Electronic Banking Business Development Manager.

Contact electronicbankingBDM@bendigobank.com.au

Contact Us

EFTPOS Help Desk 1800 334 702

24 hours, seven days a week for

- > General enquiries
- > Technical faults
- > Stationery
- > EFTPOS merchants in fallback mode

When calling our Help Desk you will need your terminal ID, this is located on the top of any EFTPOS receipt.

Bendigo Bank Merchant Services 1300 132 741

During business hours for

- > Statement enquiries
- > Change of merchant or account details
- > Operational or administrative enquiries

Credit card authorisations (24 hours, 7 days a week) 1300 368 839

Merchant fraud prevention 1300 713 212

Suncorp – celebrating one year of our ATM network expansion

In July 2010, Bendigo and Adelaide Bank and Suncorp bank created an ATM alliance, allowing our customers to access a wider range of ATMs without incurring a direct charge fee.

This alliance provided our customers with access to over 2000 ATMs Australia-wide, some where there may have not been a Bendigo Bank ATM or branch nearby.

At Bendigo Bank, we appreciate that the availability and convenience of ATM locations is a big factor when choosing, or remaining with a Bank, and now with over 2000 ATMs in more locations Australia

wide, we know that's more money where you, our customers need it.

It's all part of the way Bendigo Bank, is making it easier for you to do your Banking with us.

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo, VIC 3550. ABN 11 068 049 178. AFSL 237879. (S35659) (07/11)