

Connected

The Bendigo Merchant Newsletter | April 2011

 **Bendigo
Bank**
business



Easter greetings

Well, before we knew it, hot cross buns and Easter eggs have replaced the Christmas decorations on the shelves and we are now well into 2011!

In this edition of 'Connected' we touch upon some very important messages regarding fraud and EFTPOS skimming which is a must read for every merchant.

We've also included some information about daily and weekend settlements that will be particularly helpful over the Easter break.

As always, we value your feedback and we'd love to hear from you if you have any questions, queries or concerns.

You can call us on 1300 132 741 – Monday to Friday, 9 am til 5 pm or our SPS technical helpdesk, 24 hours a day, 7 days a week on 1800 334 702.

Lending a helping hand

As we are all well aware, the recent floods in Queensland and Victoria have had a massive impact on so many people. Thousands lost their homes and livelihoods and tragically, some also lost their lives in what has become one of our nation's worst natural disasters.

To try and help in any way we could, the Bendigo and Adelaide Bank's philanthropic arm, Community Enterprise Foundation™ launched Flood Appeals for Queensland and Victoria. In a wonderful outpouring of support, generous donors have so far contributed over \$1.5M in donations. These funds have been distributed to organisations including Lifeline Queensland; Foodbank Queensland; 4 Walls Queensland; Loddon Mallee Housing Victoria; and the Salvation Army.

At Bendigo and Adelaide Bank, focusing on the community is central to what we do. We're keen to help customers recover from the floods as soon as possible and recognise that many may need a helping hand along the way. That's why we set up the Flood Assistance Package for people affected by the floods.

The options under the Package include home and business loan relief, discounts on interest rates and waivers on penalties for pre-maturity term deposit withdrawals, amongst numerous others. We'd encourage anyone who thinks they may be eligible for our Flood Assistance Package to speak with their local Branch Manager.

Keeping customer information secure

At Bendigo Bank, we're committed to helping you protect both your business and your customers. Because your business processes payments from debit and credit cards there are a number of obligations you are required to meet. These obligations are designed to protect cardholder information and help you manage the risks to your business posed by fraud and internal or external security breaches.

These mandatory obligations are known as the Payment Card Industry Data Security Standards (PCIDSS). They are set by the PCI Security Standards Council and apply to any organisation that stores, processes or transmits cardholder information and data.

Bendigo Bank along with its PCIDSS partner, Vectra Corporation, has made arrangements to assist you to meet your obligations.

If you access or store credit card details in any format, please contact Vectra PCI Helpdesk on 1800 558 522. Vectra will explain the compliance process and advise how to meet the requirements that are specific to your business.

Need more information about the PCIDSS?

Vectra:	1800 558 522 (Mon-Fri, 9am-5pm)
Bendigo Bank Card & Merchant Operations:	1300 132 741
Online:	www.pcisecuritystandards.org

Regular payments on Scheme cards

The payments industry has recently agreed to a set of standards relating to regular payments for scheme cards.

A regular payment is an agreement between you (the merchant) and the cardholder where the cardholder authorises you to bill their card account at predetermined intervals (e.g. monthly or quarterly) or at intervals as agreed by the cardholder. The amount may differ or be the same for each transaction. The standards for regular payments will be enforced in the Code of Banking Practice, or the Mutual Code of Practice.

As part of the standards, merchants have responsibilities and obligations to the cardholders. Accordingly, you must undertake to do the following:

1. Provide the terms and conditions for any payment arrangement to your customer.
2. Advise your customers of your contact details should they need to advise you of any changes to their card account details and
3. Action customer change in account detail requests within 5 business days of receiving the request.

As a merchant you must also correctly identify and authorise regular payments in accordance with the rules of the respective credit and charge card schemes.

Safeguard against skimming

Card skimming is a worldwide crime that can have significant impact to your business.

Using sophisticated skimming techniques, criminals skim and steal data from a customer's card as it is swiped through the terminal.

In mid-2011, Bendigo Bank, along with the Australian Payment Clearing Association (APCA), will be releasing an online DVD which will provide you with information, hints and tips to prevent your business from becoming the victim of fraud.

We've also included in this month's statement, the 'Safeguard Against Skimming' information brochure to increase your understanding and awareness on how to safeguard your terminal against skimming.

Remember, when in doubt, check it out – call our Bendigo Bank Card and Merchant Fraud team on 1300 713 212 if you are suspicious that you may be the victim of fraud.

Strengthen your business with Bendigo Financial Planning

There are over 800,000 businesses in Australia, and at the Bendigo we recognise that no two businesses are exactly the same and that each faces its own challenges and unique circumstances.

Your local Bendigo Financial Planner understands that like most business operators, you're likely to be very busy. So they'll seek to develop and implement a financial plan designed to provide financial security and help you achieve your business goals.

Areas our Financial Planners can help you and your business include:

Investment Management

Debt & cash flow management

Business succession planning

Superannuation

Tax management

Wills & estate planning

Income, asset and key person insurance

If you'd like to make an appointment with a Bendigo Financial Planner, please phone 1300 236 344 or visit your nearest Bendigo Bank branch.

Your daily settlements... paid everyday!

There has been some media coverage over recent months focusing on unhappy merchants from several rival Financial Institutions who have had a lot of trouble receiving their merchant settlements over weekends and public holidays – something that would be particularly frustrating over a period such as Easter.

Here at the Bendigo Bank we pride ourselves on providing industry leading customer service that puts the interests of our customers first.

That's why we pay our merchant settlements overnight, 7 days a week, including weekends and public holidays (assuming your nominated account is a Bendigo and Adelaide Bank account).

This, along with free stationary, available at any Bendigo Bank branch, is just one of the many ways we try to make it as easy as possible for you to do business with us.

Easter operating hours

Please note that over the Easter period all Bendigo Bank branches will be closed for business on the following days:

Good Friday (22 April)

Easter Saturday (23 April)

Easter Monday (25 April)

Anzac Day (26 April)

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

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo, VIC 3550. ABN 11 068 049 178. AFSL 237879. (S33434) (03/11)