

Connected

The Bendigo Merchant Newsletter | December 2010



Merry Christmas

Another year is quickly winding to a close. We have valued your business and continued support for 2010 and would like to extend a happy and safe Christmas and New Year to you, your families and employees.

Here's to a busy and prosperous 2011. Remember if you need any assistance please contact us on 1300 132 741.

Best Regards

Nathan Turley

Senior Manager – Business Development



Chip is here

In the last few editions of our newsletter, we have mentioned the upgrade of our terminals to be able to accept "chip" cards.

We are excited and pleased to announce that we have recently started this upgrade and all our EFTPOS terminals will soon be able to accept "chip" cards.

We expect that the rollout will take a few months, however all merchants will be notified prior to their terminal receiving the upgraded software. So stay tuned....

Stock up on stationery

With Christmas upon us, please remember to stock up on enough merchant stationery to carry you through this busy period. One of the many benefits of being a Bendigo Bank merchant is that we offer you the same day access to stationery at your local branch and it's free of charge.

If you're unable to get to a branch, please call us directly on 1300 132 741 and we will arrange to mail your stationery.

Don't be the victim of a scam this Festive Season

With the increase in store activity leading into this busy period, it is timely to remind you of some fraud risks and provide you with fraud prevention tips.

In particular be on the look out for –

- Large orders where the customer has no regard for cost and is in a hurry to receive the goods.
- A phone order where someone else such as an "employee or partner" collects the goods (this could be a stolen or counterfeit card).
- Requests to send goods to Nigeria, Ghana, Indonesia etc. These countries have a high instance of fraud occurring.
- Cardholders presenting multiple cards and requesting for the transaction to be split.
- Requests for refunds to be sent to a bank account or via Western Union rather than to the original card the purchase was processed to. Always refund to the card that was used in the original transaction.

Some fraud prevention tips to assist you are -

- Never process transactions for another business such as a shipping company or for goods that you don't normally deal in.
- Change your refund password on the terminal from the default password and minimise the number of people who can use it.
- If under pressure from pushy or demanding customers always follow correct procedures (this can be used as a tactic so you make a mistake).
- Where possible, always insert, swipe or take a manual imprint of the card.
- Do not key enter the card number as liability lies with the merchant to prove the rightful card owner made the purchase.
- If you have any questions contact Card and Merchant Fraud on 1300 713 212.

What's new with Bulk Payments?

Bendigo Bulk Payments simplifies the process of paying creditors or processing your payroll, saving you time and money. A new addition to the features of Bendigo Bulk Payments is the ability for restricted access users to be able to upload or view the contents of your payment files.

This means that we now have the flexibility of offering an 'upload only' facility to office administrators who are able to view the account, but not authorise transactions on it. This is just another way Bendigo Bulk Payments can save you time and assist in streamlining your online payments.

Other features include –

- No daily transaction limit.
- Electronic payments to multiple bank accounts within Australia, processed as just one withdrawal to your account.
- Dual authorisation of payments by signatories.

If you'd like to know more about Bendigo Bulk Payments, please go to our website www.bendigobank.com.au or contact your local branch.

Our Business cards at a glance

Our Bendigo Business Blue debit cards and Just Business credit cards are aimed specifically at business customers to assist running their business smoothly and also makes reconciling accounts a breeze. During August and September 2010, we ran a campaign where business cardholders were entered into the draw to win a Business Pamper Pack simply by using their business card to make a transaction.



Congratulations to our business customer, Gymassist (Aust) Pty Ltd who were lucky enough to have been drawn as the winner of this fabulous prize.

This is just one of the many features of our business cards. For further information or to apply for one of our business cards, contact your local branch or refer to our website www.bendigobank.com.au

IT'S OFTEN SAID THAT GREAT THINGS HAPPEN WHEN PEOPLE WITH GREAT IDEAS GET TOGETHER WITH PEOPLE WITH GREAT PASSION.

That's what PlanBig is all about.

PlanBig is a website where people with ideas and passion can work together to turn ideas into reality.

It's a place where anyone with an idea can get advice, ask for help, look for feedback or get a reality check. And anyone with passion can help make a difference by offering what they can.

To get an idea of what PlanBig can do for you (and what you can do for others), simply visit PlanBig.com.au

Check the hundreds of plans already underway and see for yourself how people in communities right across Australia are using the resources available to kick start ideas.

PlanBig.

Branch operating hours

Over the Christmas and New Year period, all Bendigo Bank branches will be closed on the following days.

Saturday 25th December 2010

Monday 27th December 2010

Tuesday 28th December 2010

Saturday 1st January 2011

Monday 3rd January 2011

Don't forget our EFTPOS Helpdesk is available 24 hours a day 7 days a week on 1800 334 702.

And if you need extra cash over this busy time, you can still access one of our 2,000 ATM's nationwide at anytime of the day and night.

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**

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