

# Connected

The Bendigo Merchant Newsletter | June 2010

## Hello

A warm welcome to the winter edition of our quarterly newsletter.

We've been working hard to bring you the latest news on terminal security, and we're excited to introduce you to our range of business cards - offering convenient options for your business.

Our staff profile features our new Business Development Manager for Melbourne CBD and Eastern Victoria – a 15 year veteran with the Bendigo.

As always, your ideas and feedback are important to us so please call us on 1300 720 356.



**Nathan Turley** – Senior Manager,  
Access and Payment Systems Management

## Keeping your EFTPOS device secure

As reported in the media recently, there has been a significant increase in the number of EFTPOS machines being stolen for the purposes of imbedding skimming devices. These terminals are then put back into circulation by criminals to capture card data which is used to create fraudulent cards.

### **Bendigo Bank has introduced several measures to prevent tampering of our EFTPOS devices, including:**

- Bar code tracking of all PIN pad and EFTPOS terminals;
- Using a fully accredited single terminal deployer;
- Having the latest in EFTPOS hardware technology;
- Our EFTPOS terminals are designed to be tamper proof, any attempt to alter the terminal or it's casing will render the device unusable.

### **What can you do as a merchant to protect your EFTPOS terminal?**

- Keep your terminal in a secure position that is within sight of you or your staff at all times.
- Bendigo Bank technicians are contracted via Keycorp Pty Ltd. If a technician attends your business, even if you have placed a fault call, request to see their identification.
- Keep your terminal passwords secure at all times. If your password has been compromised, contact us and we will arrange for the password to be changed.
- If the terminal is stolen, report this immediately to our helpdesk on 1800 334 702 or contact your local Bendigo Bank branch.

Reported skimming attacks have occurred on terminals that the bank does not deploy. However, we are constantly investigating new technology in the market to protect both your business and the bank.

If you have any other queries or concerns regarding the security of your terminal, please call us on 1300 132 741.

## Bendigo Bank opens its 1,000th ATM

Bendigo Bank opened its 1000th ATM during April at the Coleraine **Community Bank**® Branch in Victoria's west, providing local customers with 24-hour ATM access to their money where and when they need it.

The milestone highlights considerable growth in the bank's ATM network and we are working to further develop our ATM network through a proposed agreement with Suncorp Bank.

The proposed ATM sharing agreement, which is currently awaiting regulatory and legal approvals, would double our ATM numbers, giving customers access to more than 2000 machines across Australia.





<b>Current role:</b>	Business Development Manager for CBD Melbourne and Eastern Victoria
<b>How long have you been with the Bank?</b>	I first started work at the bank back in 1995 as a relief Customer Service Officer for the Geelong and Gippsland branches.
<b>What are you most looking forward to in your new role as a BDM?</b>	Interacting with our customers and branch staff. Specialising in a field like electronic banking is also quite exciting.
<b>What has surprised you most about Merchant Services at Bendigo Bank?</b>	The range of products and solutions available through EFTPOS.
<b>What was the last movie you saw?</b>	Up ... and I cried!
<b>Favourite meal?</b>	Steak, cooked medium with a lovely diane sauce.
<b>Where do you see yourself in five years?</b>	I've been with the Bendigo for more than 15 years and I see no reason to change what has been a great journey so far.
<b>What CD do you have in your car?</b>	The Muse.... I love music, it's my passion.
<b>Favourite drink?</b>	A good Sauv Blanc or a frosty beer.

## Introducing our business card products

### Business Blue Debit Card



Safer than carrying cash, more convenient than writing cheques and faster than making a trip to the bank, the Bendigo Business Blue Debit MasterCard is aimed specifically at business customers but combines the advantages of a credit card with the features of your everyday transaction bank account.

Use your own money to purchase in stores, over the phone, internet or other places where credit cards are accepted.

For \$3 per month, regardless of the number of cards linked to the account, enjoy acceptance in Australia as well as worldwide purchasing power and cash access with the Bendigo Business Blue, which is accepted at more than 29 million locations globally. You can also use your Bendigo Business Blue at more than 1 million ATMs worldwide. And in addition, you can make internet, mail and telephone purchases worldwide.

Why waste time? Bendigo Business Blue has several distinct advantages over EFTPOS cards. Apply now for one of the best debit cards on the market.

### Just Business Credit Card



More convenient than cheques in managing business and staff expenses, the Just Business Credit Card helps to improve cash flow with up to 44 days free credit on purchases. It's cheaper than a cheque account to operate, saving the business money and can ultimately help to reduce your paperwork and time spent on reconciling records.

The Just Business Credit Card is ideal for sole traders and small to medium sized businesses. It's an effective and easy way to keep on top of your business finances with consolidated monthly statements to help you monitor exactly where your funds are spent and identify items to be included on BAS statements.

The Just Business Credit Card also offers the following features:

- Monthly card fee of \$4 per card;
- Interest free period of up to 44 days;
- Variable interest rate calculated daily;
- Minimum payment of 3.00% of the statement closing balance or \$10, whichever is greater;
- The option to have your business name embossed on the card;
- Free card replacement; and
- PIN (Personal Identification Number) optional.

To apply or find out more about this product, visit your local branch.

## Expanding your business online

Ever thought about expanding your business to a whole new group of customers, that may never walk into your shop? Do you take orders over the phone or by the mail? Or do you have recurring transactions? Our Online Merchant facilities may be just the thing for you.

At Bendigo Bank we offer a range of online Credit Card payment solutions to meet your business needs. We have a full online payment gateway that links directly to your shopping cart. We also have an online payment portal that can accept key entered transactions individually (Online Moto) or a bulk load of Credit Card transactions (Batch).

For more information visit [www.bendigobank.com.au/business](http://www.bendigobank.com.au/business) or contact us on 1300 720 356 for a quote.

## Contact Us

**Merchant 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
- > Applications for Merchant Facilities
- > Change of merchant or account details
- > Operational or administrative enquiries

**Credit Card Authorisations**  
1300 368 839

24 hours, seven days a week

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