

# Connected

The Bendigo Merchant Newsletter | March 2010



**Bendigo  
Bank**

business

## Introduction

Well it feels like Christmas was just yesterday and already we are into the Easter swing.

Just like your business we have been very busy working on ways to help our customers succeed and achieve their business goals. Enabling our EFTPOS terminals to accept chip cards is just around the corner and you will be receiving more information on this in the next couple of months. Our testing on the Integrated EFTPOS is rolling along and that will become available soon also.

Our "merchant only" website promotion went extremely well with many merchants taking up the discounted pricing to take their business to the World Wide Web. If you would like more information on that deal please call our Webpartner team on 1300 138 656 and mention that you are a Bendigo Bank merchant customer.

From all of us here at the Bendigo Bank we would like to wish you a happy and safe Easter break and we look forward to chatting to you again soon.

### **Nathan Turley**

Senior Manager – Access and Payment Systems  
Bendigo and Adelaide Bank Limited

## Easter trading hours

Don't forget all Bendigo Bank branches will be closed on Friday 2 April, Saturday 3 April and Monday 5 April 2010.

That said, our EFTPOS Helpdesk is available 24 hours a day 7 days a week on 1800 334 702.

If you need extra cash over this busy time, you can still access one of our 900 ATM's nationwide at anytime of the day and night.

## Hello and Goodbye

It is with much sadness that one of our beloved Business Development Managers will be leaving us this month. Rebecca Schenck, who is the area manager for South Eastern Victoria is off to pursue her dream of becoming a famous fashion designer. Bec started in Merchant Services many years ago part time whilst she was still at school. Her first job was packing and sending out your stationary and she has progressed through the ranks to become our area manager in Victoria. We wish Bec well for the future and we know that she will be successful.....Good luck Bec.

But with change comes opportunity and we are very glad to have Gaylene Smyth join us as the BDM for South Eastern Victoria. Gaylene comes from our Geelong region and has many years banking experience. She will start in her new role in March 2010. Welcome to the team Gaylene.

## Contact Us

Merchant Fraud  
Prevention  
1300 720 253

Merchant Operations  
1300 132 741

Merchant Disputes  
1300 720 253

Merchant Pricing (MAPS)  
1300 720 356

8.30am – 5.00pm,  
Monday to Friday

Helpdesk (SPS)  
1800 334 702

24 hours, seven days  
a week



# 60 seconds with

Robyn "Hollywood" Kirkham



My current role is	Business Development Manager
I have been with Bendigo Bank for	Commenced in October 1993
Family	Yes – Husband Kerry and 2 Girls Emily 19 and Elisha 10.
Favourite part of the job	Socialising, Meeting people and saving our customers money on their merchant fees.
Favourite food and drink	This is hard, I love my food and I love my wine. I love to be wined and dined.
If I had a million dollars I would	Arrange for water to be sent to struggling farmers suffering from the drought.
Where do you see yourself in 5 years	Happy healthy and working for Bendigo & Adelaide Bank.
Favourite movie	The Hangover
3 words that best describes yourself	Only 3? Loud, Understanding, Dizzy & Blonde.
Why do they call you Hollywood	Because I am all Hollywood and based on the Gold Coast.

## EFTPOS skimming

We are currently seeing a significant increase in skimming devices being fitted to EFTPOS terminals, or terminals being internally compromised. Activity seems to be particularly prevalent in Western Australia and New South Wales. New South Wales police are currently investigating and so far six people have been arrested and charged. Bendigo Bank EFTPOS terminals are not insulated from this fraud and may also be targeted. We encourage you to take precautionary steps when using your EFTPOS terminal.

### Tips for merchants:

- Be aware of the security around your EFTPOS terminals at all times.
- Ensure the terminals are left in a secure location and do not leave EFTPOS terminals unattended or in plain view of the public when they are not in use.
- Regularly check all EFTPOS terminals and ensure that serial numbers are correct.

Anyone who suspects they have fallen victim to card skimming after using an EFTPOS terminal, is urged to contact Crime Stoppers on 1800 333 000.

### Tips for cardholders:

- Regularly change your Personal Identification Number (PIN) .
- Following an EFTPOS transaction check store receipts for any irregularities – ie the store name, details, and location should all match the store from which you made your purchase.
- Regularly check your bank statements.
- Be aware of the amount of funds you have in your account.
- Do not write your PIN anywhere.

- Cover your PIN when entering it into a terminal.
- If you have concerns contact your financial institution immediately.

### What do you do if an EFTPOS terminal has been compromised?

- Contact Card Operations immediately, advise them of the situation and request for the terminal to be placed out of service. Card Operations will co-ordinate the appropriate departments within the bank, and the Police Fraud Squad, to have the matter addressed and instruct you on what further action to take.
- If a user of the EFTPOS device has reported the issue, ask for their details i.e. full name, address, telephone and bank details etc. Ensure you request permission from the user for this information to be passed onto police if required.
- Advise the user to have their card closed immediately and a new card re-issued in order to prevent any fraudulent use of their details.

Obviously, incidents such as these can harm the public's faith in the card payment industry. Please be vigilant in monitoring your EFTPOS terminal and report any suspicious activity immediately.

Should you have any questions or concerns please contact Card Operations on 1300 132 741.