

Connected

The Bendigo Merchant Newsletter | October 2009

Hello

With Spring in our step we're pleased to bring you all the latest news.

There's a new process for manual sales vouchers, an exciting pilot program we're seeking volunteers for, our convenient online payment solutions and how to find your nearest ATM.

We've also asked the hard questions for the staff profile!

As always, your ideas and feedback are important to us so please keep in touch.

The Merchant Services Team

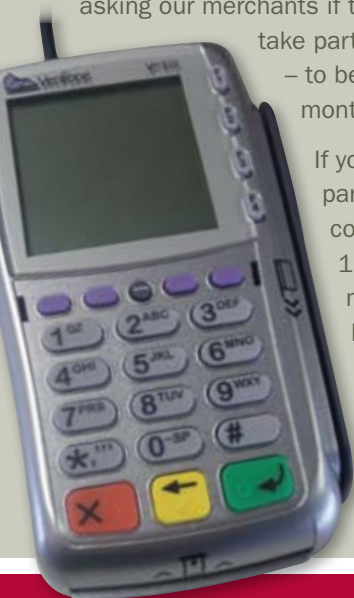
Integrated EFTPOS pilot program – volunteers wanted

In the coming months we will be launching our new integrated EFTPOS solution. It will be ideal for businesses that need their EFTPOS facility to be linked directly to their cash register.

There are already a number of solutions available in the market so we are developing an EFTPOS terminal that will suit the majority of systems.

To ensure we have the right facilities available we are providing an exciting opportunity by asking our merchants if they would like to take part in our pilot program – to begin in the coming months.

If you would like to participate, please contact us on 1300 720 356 or email merchantfeedback@bendigobank.com.au



A new way of doing your credit card business

From 3 August 2009 there is a new process for merchants who use a manual imprinter and any EFTPOS merchants who need to process a purchase using their manual fallback facility – on the rare occasion when lines are down.

Until recently sales vouchers were accepted and processed by branches – but this is no longer the case.

How will it work?

1. For EFTPOS merchants to obtain authorisation, and for manual merchants to obtain authorisation and value for the transaction, simply phone our processing centre on 1300 368 839.
2. Select Option 2 – then Option 2 again.
3. Once authorisation has been given, the value of the purchase is placed on hold in the cardholder's account.

Manual Merchants – The value of the transaction will then be automatically credited to your nominated account overnight. Completing the "Authorisation and Value" option is the only way to receive settlement value.

EFTPOS Merchants – When your terminal is online again, you will need to manually enter all fallback vouchers into your terminal to receive full settlement value. For Credit cards, if you do not obtain an authorisation but accept the transaction and it is later disputed, your account may be debited for the value of the transaction. Debit cards do not have the ability to be authorised – all transactions accepted above the floor limit are processed at your risk.

The benefit of this process is that you no longer need to bank your vouchers to receive the full value of your credit card transactions and you retain the original voucher as proof.

Merchant Fraud Prevention

If you ever receive a request from a cardholder to process a transaction that rings alarm bells or is outside of your normal business practice, don't hesitate to contact our Merchant Fraud Prevention team.

One of our fraud investigators will be happy to assist with your query and provide their specialist advice.

And remember – if it sounds too good to be true, it probably is!

Merchant Fraud Prevention
– 1300 720 253
8.30am – 5.00pm,
Monday to Friday

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 Jodie Spooner



My current role is...	Card and Merchant Operations Officer
I have been with Bendigo Bank for...	15 years
My first job was a...	Word Processing Officer
When I was young I wanted to be a...	Nurse or Singer... LOL
My favourite travel destination is...	Kalgoorlie in Western Australia
My nickname is...	Spoons
My favourite food is...	Apricot Chicken
What I love most about working in Merchant Operations are...	The great hours – 9am till 2pm, so I can still look after my beautiful young twins at home – my colleagues and the work load, which keeps me on my toes.
If I had a million dollars I would buy a...	Luxury home, fast car and great holiday. Plus give hand outs to my large family.
I am currently listening to...	Taylor Swift and Pink
The last book I read was...	Daddy no – a true story about a child in trouble, very sad reading.

There's a Bendigo Bank ATM near you

From Halls Head to Homebush, Darwin to Devonport there are more than 800 Bendigo Bank ATM locations Australia-wide.

Combined with our renowned customer service, extended branch opening hours, telephone banking and e-banking service, our ATM network provides you with access to your money where and when you need it.

So, whether it's for a quick balance check, PIN change, withdrawal, deposit or funds transfer the new ATMs will provide you with additional service options 24 hours a day, seven days per week.

To find the nearest ATM in your area, please visit www.bendigobank.com.au/public/about_us/locator.asp

From manual to electronic – it's easy

If you are a merchant who uses our manual facilities and you process large volumes of transactions, then you may like to consider our GOpos™ or online payment solutions. They may be just what you need to increase sales, offer your customers convenience and improve your business cash flow.

GOpos™

A mobile EFTPOS option suitable for tradespeople, cash on delivery couriers, home delivery operators, for table and footpath service at restaurants and at venues such as markets and trade fairs. It performs all transaction types and operates wherever a Telstra or Optus GPRS mobile phone signal can be found.

Website Payment Gateway

Allow your customers to process their own credit card payments when shopping on your website. This facility offers peace of mind that comes with the Verified by Visa or MasterCard SecureCode programs.

Online Moto

Perfect for one-off transactions, such as accommodation deposits and course bookings. It enables you to enter card details directly into the online gateway to receive payment and has a detailed reporting tool to view the previous days' transactions and daily totals.

Batch payment

Ideal for recurring payments such as memberships, subscriptions renting and the ongoing billing of services, it also allows you to upload an excel spreadsheet of card numbers to process transactions.

So, to find out more and to organise a quote for an electronic merchant facility please contact our pricing department on 1300 720 356.

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo, VIC 3550. ABN 11 068 049 178. AFSL 237879. (S25626) (09/09)