

Connected

The Bendigo Merchant Newsletter | December 2009

Merry Christmas

It has been a very busy year for everyone and with the festive holidays fast approaching, all of us at Bendigo Bank would like to wish you and your family a wonderful Christmas and a happy New Year. We look forward to working with you again in 2010.

Contact us

Merchant Help Desk

(24 hours, 7 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

(during business hours) for:

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

Credit Card Authorisations

(24 hours, 7 days a week)

1800 334 702

1300 132 741

1300 368 839

Stock up on stationery

As we lead into the Christmas rush, please remember to carry enough merchant stationery to carry you through the busy sales period.

As a unique service only offered by Bendigo Bank, we have EFTPOS rolls available at your local Bendigo Bank branch, alternatively if you are not located near one of our many branches contact us directly on 1300 132 741 to order your stationery. A benefit 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.

Branch operating hours

And don't forget all Bendigo Bank branches will be closed on Friday 25 December, Saturday 26 December, Monday 28 December and Friday 1 January 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.

Special offers for merchants

Included with your October merchant statement was a special offer for telephone services by our very own telecommunications company, Community Telco. This is just one of many special "merchant only" offers that will be coming your way over the coming months.

And if you have ever thought about taking your business to the World Wide Web, or if you already have a website that needs to be refreshed, we have a terrific deal coming your way early next year that will not only get your business online but be able to sell you products and services to a wider customer base.

If you can't wait until next year to take advantage of this special offer, get in early by calling our Bendigo Bank web building department "Web Partner™" on 1300 138 656 and mention that you are a Bendigo Bank merchant and have your Merchant ID handy.

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

During this busy retail period staff should remain vigilant against fraud. Fraudsters often use the pressure of this time to manipulate a situation to their advantage. In particular be on the lookout for:

- Customers that make a purchase using one card, but then request for a refund to be processed to another card. Not only is this a breach of your Bendigo Merchant Terms & Conditions, it increases the risk of your business being defrauded.
- Multiple transactions across a variety of card numbers especially when cards decline.
- Phone or email orders out of the ordinary. Please be cautious of customers ordering large quantities/values of goods without much regard for price. Often this scam involves the customer requesting the merchant to transfer funds to a specific courier company or other business. Your business is liable to repay any funds received if a card not present transaction is found to be fraud.
- Signatures that don't match and incorrect PIN attempts. Check the cardholder name and ensure it matches the person presenting the card ie. Don't accept a transaction if a man presents a card in the name of a woman. Always follow correct procedures if under pressure from pushy or demanding customers.

Obtaining authorisation for a transaction means that the card is open/active and that there are sufficient available funds in the account. It does not mean that the rightful cardholder has participated in the transaction.

Remember - If it sounds too good to be true it often is.

If you have any reservations or concerns in regards to the processing of a transaction please contact the Card & Merchant Fraud department on 1300 720 253 and select option 2.

Chip is coming

You may have noticed an increase of cards being presented that carry new chip technology.

One of the new solutions that will be coming next year is the ability to accept chip cards via your EFTPOS terminal.

Our chip solution will be released towards the middle of 2010, which will allow you to process cards with both a chip or magnetic stripe.

In the coming months we will be communicating to you more about this technology and what it will mean to the day to day running of your business. In the mean time if you would like to know more feel free to email us at - merchantoperationsmailbox@bendigobank.com.au.

Meet our staff

On behalf of our Merchant Operations team, we would like to wish all our merchants a happy Christmas and a safe new year.



60 seconds

with our Compliance Team



Name	Katarnya Murdoch and Liz Lenaghan
Position	Access and Payment Systems Compliance Team
What we do:	Responsible for ensuring that the Bank complies with all of the relevant Scheme and Industry Compliance Requirements.
Focus for 2010:	Payment Card Industry Data Security Standards (PCIDSS). Ensuring that all of our merchants and service providers comply with the Payment Card Industry Data security Standards – in a nutshell this means ensuring all cardholder data is kept secure and protected against any possible compromises.
Biggest challenges:	Increase the awareness of PCIDSS. Ensuring that our merchants understand the importance of protecting cardholder data and how it impacts their business.
Best part of our job:	There is never a dull moment and every day brings a new challenge!
Further Information:	If you would like further information regarding the Payment Card Industry Data Security Standards you can visit our website at: http://www.bendigobank.com.au/public/business/merchant/site_data_protection.asp

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 authorised 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 who have provided authorisation for you to bill their card account at regular intervals.

A regular payment arrangement is an agreement between you (the merchant) and the cardholder. 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 any customers' change in account details requests within 5 business days of your receipt.

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.