

XPOS is now on EFTPOS LITE

If you're an EFTPOS LITE customer, you can now upgrade to XPOS at no additional charge!

XPOS allows you to sell pre-paid telecommunication products such as mobile recharge, calling cards, and Internet recharge and music vouchers. If you are a merchant in Victoria, you can offer your customers CityLink tolling top-ups and passes.

XPOS allows you to attract more business to your store and earn a commission for each product sold.

XPOS is easy to use and requires no additional equipment on your counter. Products are printed from your EFTPOS terminal, which means you don't have to hold any additional stock.



If you would like to find out more about XPOS on EFTPOS LITE, go to www.commbank.com.au/xpos

To upgrade, call the Business Line on **13 1998** between 8am to 6pm, Monday to Friday.

XPOS is now available direct on your Point of Sale!

The days when Integrated EFTPOS could only process credit and debit transactions are long gone. XPOS Integrated now gives you the opportunity to make money using your Point of Sale.

Exclusive to the Commonwealth Bank, XPOS Integrated is a first for Australia. It allows you to process electronic gift cards, lets your customers pay their bills over the counter, and allows you to sell a broad range of products and services through your Point of Sale, without the need of carrying extra stock.

Imagine how convenient it would be for customers to be able to include a mobile recharge card and a fishing license with their grocery bill or fuel purchase?

XPOS sits within your Point of Sale, so you don't need terminals for bill payments or mobile recharge. In effect, it turns your Point of Sale into a virtual store by printing products through your receipt printer.

XPOS is now available with Scanning Systems Australia (SSA).

Coming soon: Worldsmart Retech, Lynx, Gap, RAPS and JDA.



If you would like to find out more about XPOS Integrated, call us on **13 1998** between 8am to 6pm, Monday to Friday.

You can also have a look at our website www.commbank.com.au/xpos



The Help Desk

Changing address, contact number or any other details of your business? Do you have a general enquiry about your merchant facility?

Call **Merchant Enquiries** on **1800 230 177** between 9am and 5pm (local time), Monday to Friday.

Are you having technical difficulties with your terminal?

Call the **24 Hour Help Desk** on **1800 022 966**, 24 hours, 7 days a week.

Authorisations

Call **13 26 36** for Credit Card Authorisations and **1800 813 700** for Debit Card Authorisations, 24 hours, 7 days per week.

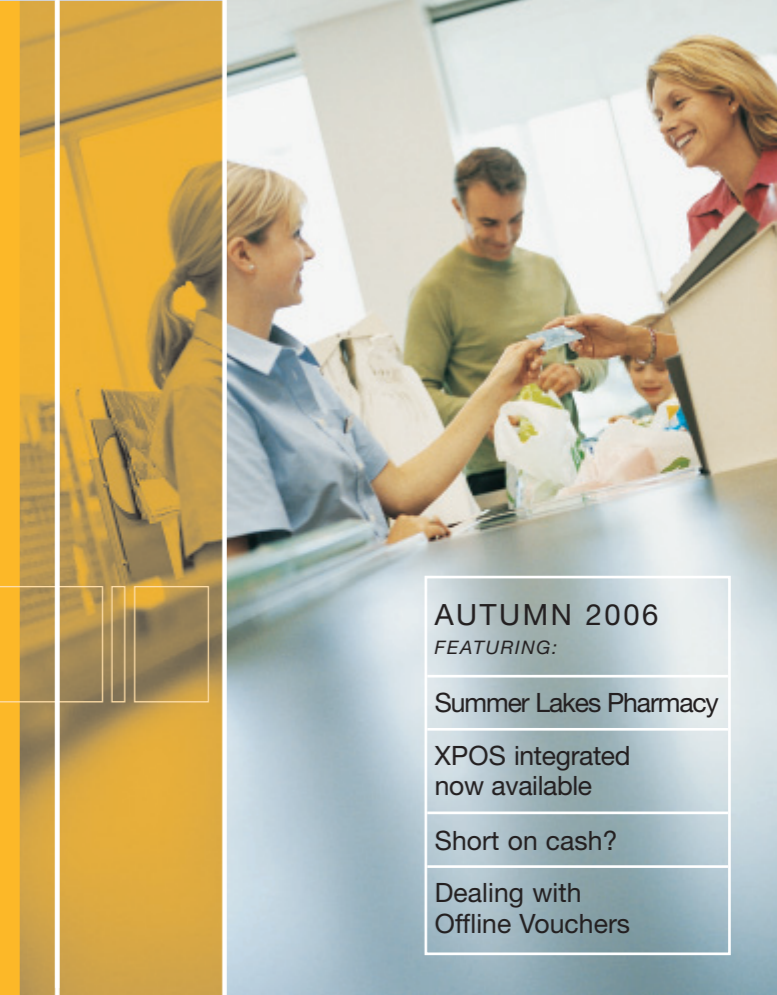
If you have any surplus PINpads, Printers or other peripherals please return them to your nearest Commonwealth Bank branch. You will be issued with a receipt for the return of the equipment.

If you have any comments or suggestions for Merchant Values please address all correspondence to:

Merchant Values, At: Julian Croft, PO Box 2719, Sydney NSW 1155. Or email merchant.values@cba.com.au

Commonwealth Bank of Australia
ABN 48 123 123 124

Merchant Values



AUTUMN 2006
FEATURING:

Summer Lakes Pharmacy

XPOS integrated now available

Short on cash?

Dealing with Offline Vouchers

Meet the Merchant of the Quarter



Summer Lakes Pharmacy

Gemma Kell – Pharmacist
Illawarra Crescent, Ballajura, Perth

In 1987, pharmacist and business owner Michael Kell opened the doors of his Summer Lakes Pharmacy in Ballajura. Committed to servicing the local community, Michael ran the pharmacy until 1996 before his daughter, Gemma Kell, also a pharmacist, took over.

The pharmacy currently employs eight people, most of them being local to Ballajura. It also supports the local community through the Lions Club, the Asthma Foundation, and Princess Margaret Hospital, and staff are always willing to lend support for the local primary school.

The business has been a longstanding client of the Commonwealth Bank, and has been utilising the XPOS facility for prepaid electronic vouchers, such as mobile recharge, for some time. It also has BPOINT, which means customers can pay their bills over the counter. “We’re really pleased with XPOS, and we’re noticing extra business is now filtering through which is great,” said Gemma.

The Bank is proud to be supporting Summer Lakes Pharmacy.

Short on cash?

Statistics show that businesses are most likely to have cash flow shortages at the end of the financial year.

BAS payments and super contributions can put a strain on your cash flow, leaving you short of cash for meeting your day-to-day business expenses.

A Business Overdraft* offers you the extra funds you need to smooth out your business cash flow. You can draw down on your Overdraft whenever you need to make a payment, and if you link the Overdraft to your merchant facility's settlement account, your daily merchant receipts will be used to reduce your drawings, which will minimise your interest expenses.

To find out more about Commonwealth Bank's Business Overdraft, call your Relationship Executive, or the Business Line on **13 1998**.

* Available to applicants that meet the Bank's credit criteria.



How to order stationery for your merchant facility

To order stationery for your merchant facility, please call our Interactive Voice Response (IVR) Service on **1800 007 251**.

This automated service is available 24 hours and is very easy to use. Simply follow the voice prompts and key the details into your touch-tone phone.

You should have the following details ready with you at the time you call:

- Your 16-digit merchant number, which can be found on your monthly issued merchant statement. It will start with 5353109.
- Your 4-digit post code (at the 'trading' address).
- The item codes of the stationery you require. A copy of the Stationery Order Guide with all the item codes and prices can be obtained through the IVR – Item 127.
- The quantity required. (Note: When ordering an item that comes in a pack, be careful not to over-order, e.g. if you need 100 sales vouchers, the quantity should be “1”, not 100 – there are 100 to a pack. When ordering 5 tally rolls, the quantity should be 1 not 5 – there are 5 rolls to a pack).

Please ensure that you confirm your order before disconnecting the call, and write down your order reference number. Orders cannot be cancelled or amended once they have been confirmed.

Your order will be despatched to your trading address, from our warehouse in NSW, within 2 business days of receiving your order, and should take 5–7 business days to arrive.

Please note: Yellow stationery order forms have been obsolete since November 2003. If you still have these forms, please dispose of them, as they can no longer be processed.

Dealing with Offline Vouchers?

What is an offline voucher?

When the Bank's system cannot be contacted or the cardholder's bank is unavailable, the terminal will automatically print an offline voucher.

An offline voucher shows the:

- date of the transaction
- full card number
- card's expiry date
- type of card used
- type of transaction (purchase or refund).

If your terminal is offline, you **should not** process a cash-out transaction.

When the system becomes available again, the transaction will be reprocessed through the voucher entry function of the terminal to ensure the value of the transaction is received. For more info refer to the “Voucher Entry Processing” section of your EFTPOS Operator Reference Guide.

Transactions above your floor limit

An offline voucher will be printed for all transactions **above** your floor limit. When the transaction is **above** your floor limit, you **MUST** call for authorisation while the cardholder is present. You will also need to verify that all the details printed on the offline voucher match the card, and have the cardholder sign the voucher.

For Credit Card Authorisation call **13 2636**. For Debit Card Authorisation call **1800 813 700**.

Transactions below your floor limit

For any transaction **below** your floor limit, you must verify that all the details printed on the offline voucher match the card and have the cardholder sign the voucher. If your terminal has the Store and Forward (SAF) function activated, the terminal will automatically revert to SAF mode for transactions **below** your floor limit.

It's important that you take a manual imprint (CC201 for credit cards and CC581 for cheque/savings cards) of the cardholder's card and attach it to the offline voucher. You should keep a record of these vouchers for a minimum of six months, as that is how long cardholders have to dispute transactions.

If further assistance is needed, please contact **Merchant Enquiries** on **1800 230 177** during business hours.

For instructions regarding offline procedures for American Express, JCB or Diners Club cards, contact the Provider directly.