

## Accept payments almost anywhere with EFTPOS MOBILE

The EFTPOS MOBILE is a truly portable EFTPOS terminal meaning you can process card payments anytime – and almost anywhere – in Australia using the GPRS mobile network. The GPRS network offers improved connectivity and faster transaction response times and gives merchants the means to make secure transactions wherever they are.



If your business operates in a wireless environment and requires debit, credit and charge cards – for example automotive services, home service providers or in the field, then EFTPOS MOBILE is likely to be the solution that meets your needs.

The terminal is lightweight, easy to carry and features an in-built modem, printer and card reader.

Electronic mobile payments offer other key benefits to merchants such as:

- Improved cash flow (funds are deposited within 24 hours into your Commonwealth Bank settlement account);
- A reduction in the security risks associated with handling cash;
- A potential reduction of bad debts through realtime authorisations;
- The potential to grow sales by increasing customer payment choices.

For more information on EFTPOS MOBILE or other mobile payment options, call **13 1998** between 8am and 6pm, Monday to Friday.

## Are you missing out on XPOS? Yours at no extra cost!

Many of our retail clients have been surprised to discover that XPOS is available on their terminal at no extra cost over their normal terminal rental! That means you can enjoy the benefits of XPOS without paying any additional terminal rental.

For those that don't know, XPOS is the range of products and services provided directly from the terminal that thousands of Australian retailers are now offering. Whether it's the gift store that sells magazine subscriptions; the sports store that sells fishing licences; or the hospital that sells phone cards to family members wanting to call home, many are enjoying the additional store traffic, the repeat business and the additional revenue stream that XPOS generates.

One such business that will soon enjoy the benefits of XPOS is IGA supermarkets. The Commonwealth Bank recently won the rights to be the preferred supplier of XPOS terminals to the IGA store network and the wider Metcash group.

IGA has over 1,000 branded stores and countless independents across Australia. They were keen to implement XPOS because of the additional products they could provide to their customers, without having to hold stock, and for the additional revenue stream that XPOS could generate for the stores.

XPOS is unique in Australia and unlike some other prepaid providers, additional benefits on the EFTPOS terminal you use today come at no additional cost. So why wouldn't you use XPOS?

To have XPOS activated on your terminal, or to find out more, call the Business Line on **13 1998** between 8am to 6pm, Monday to Friday.

## Latest news for XPOS clients

To encourage your customers to use XPOS, we've designed some exciting new in-store Point of Sale items. The range includes a poster, wobblers, decal and counter mat. These items are sure to raise awareness of the range of services you have on offer in your store.

Existing XPOS clients will be receiving new Point of Sale, XPOS Operator Guide and Quick Reference Guide in July.

To order more Point of Sale call the XPOS Help Desk on **1300 553 772**, 24 hours, 7 days.



## 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.

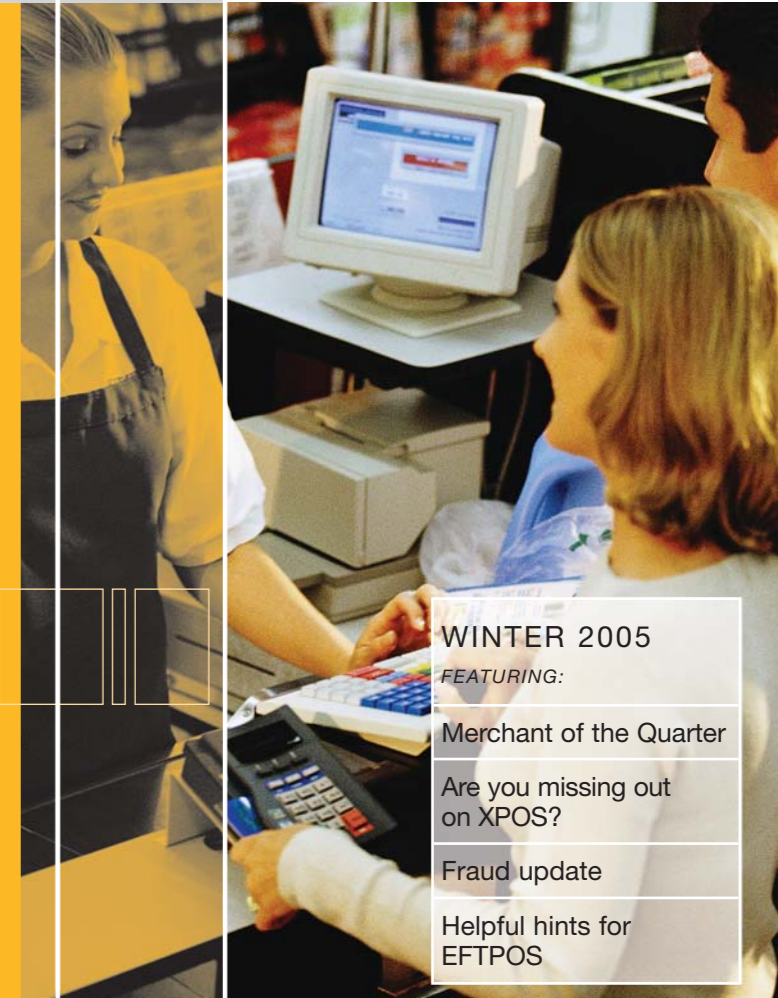
If you have any surplus PinPads, Printers or other peripherals please return them to your nearest Commonwealth Bank branch. You will be issued with a receipt for the return of the equipment.

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

Merchant Values, Att: Julian Croft, PO Box 2719, Sydney NSW 1155. Or email [merchant.values@cba.com.au](mailto:merchant.values@cba.com.au)

Commonwealth Bank of Australia  
ABN 48 123 123 124

# Merchant Values



WINTER 2005

FEATURING:

Merchant of the Quarter

Are you missing out on XPOS?

Fraud update

Helpful hints for EFTPOS



# Meet the Merchant of the Quarter



## Krispy Kreme Australia

Retail Outlets: Penrith, Huntingwood, Liverpool, Campbelltown, Mascot, International Passenger Terminal, T2 Domestic Terminal and Wynyard NSW

Krispy Kreme Doughnuts opened its first store in North Carolina in 1937. Sixty-eight years later, the first store outside of the United States was opened in Sydney.

Since 2003, another eight stores have opened at various NSW locations. Over the next five years, it is expected Krispy Kreme Australia will create more than 3,000 new jobs in Australia, with more than 400 people now employed in NSW, making it a major new employer for the local communities where stores are located.

Krispy Kreme's unique yeast raise doughnut recipe is fundamental to its success. Another key factor is its Fundraising Program, which enables community groups to raise funds through doughnut sales. The Australian Fundraising Program commenced in August 2003 and has successfully helped community groups raise more than \$4 million in much needed funds.

Krispy Kreme uses the Bank's EFTPOS PLUS terminals in its retail outlets.

## Be on the lookout for fraudulent activity

Figures consistently show a large number of fraudulent transactions originating from Indonesia, Nigeria and other African countries. This means you should exercise extreme caution when doing business with these countries.

### What should I look out for?

Suspicious situations that you should be wary of include:

- First-time customers who place a large or unusual order with you.
- Requests for the express freight of goods, where the customer appears to be unconcerned about the high costs.
- Orders that are paid for with multiple cards and where the card numbers are strikingly similar or appear in sequential order.
- International orders from a country that you do not usually deal with or where the goods are readily available on the local market.
- Orders from Internet addresses that use free e-mail services and that do not require a billing relationship or verification that a legitimate cardholder opened the account.

### How do I minimise the risk?

Research indicates that a high percentage of fraudulent transactions are initiated through free, web-based e-mail forwarding services.

When you obtain an authorisation, payment to you is not guaranteed because it does not confirm that your customer is the legitimate cardholder. An authorisation simply confirms that funds are available and the card hasn't been reported lost or stolen at the time you obtain the authorisation.

If you want to minimise the risk of fraud, you should seek further confirmation of the cardholder's identity. We suggest you do the following as a minimum:

- Ask the cardholder to fax you the front and back of their credit card together with suitable identification such as a driver's license or passport. **This does not guarantee that this is the genuine cardholder; it is simply an additional check.**
- Obtain the customer's contact phone number and address, and then call them back to confirm their order (verify details where possible). Arrange for deliveries to be made upon presentation of credit card and 'signature required' by your choice of courier, rather than the customer's choice.

If you think a transaction may be suspicious, you should call the *Authorisation Centre* on **13 26 36** (Bankcard/Visa/MasterCard) and press 1 for **extension 500**, available 24 hours, 7 days a week.

## Processing downtime transactions

### What to do when your terminal is in downtime mode or offline

When your terminal is malfunctioning, or is offline, you will need to manually process the transaction until the problem has been rectified. Please follow the procedures below.

Firstly, you must take a manual imprint of the card and take a complete record of the transaction details outlined below in clear and legible print.

- Time
- Date
- Amount
- Cardholder number
- Authorisation number
- Card expiry date
- Cardholder signature (always check that the signature on the voucher matches to the signature on the back of the card)

You will need to obtain authorisation whilst the cardholder is present for any manual transaction that is over your floor limit. If authorisation is not obtained for such transactions you will be liable for any chargeback that may arise.

These downtime transactions are then re-keyed through the voucher entry option when the EFTPOS terminal is operational (refer to your EFTPOS Operator Guide).

**Note: When calling for authorisation you must do so while the cardholder is still present.**

- To gain authorisation on debit card (cheque/savings) transactions over your floor limit, contact **1800 813 700**.
- To gain authorisation on credit card transactions over your floor limit, contact **13 26 36**.
- If you cannot contact the Authorisation Centre you should seek another form of payment.
- If the transaction is declined you will need to seek another form of payment.

For more details about the banking of your manual vouchers, refer to your EFTPOS Operator Guide. To obtain a copy of the Guide contact the Merchant Enquiries Help Desk on **1800 230 177**.

If you have 'Store and Forward' activated please refer to your Guide.

## Balancing EFTPOS transactions

Are you having difficulty balancing your EFTPOS transactions? Here are some easy ways to balance the daily transactions that are processed through your EFTPOS terminal.

### If you settle (reconcile) your EFTPOS each day

- Check that the approved receipts match the total on the settlement receipt.
- Check the date and time – all transactions should have been processed before settlement was initiated.
- Make sure the "Total Banked" matches with the corresponding EFTPOS deposit that appears on the cheque account statement.

### If the Bank settles (reconciles) the EFTPOS

- Confirm that ALL transaction receipts state either 'Approved' or 'Received for Processing' (the 'Approved' or 'Received for Processing' response appears at the bottom of each successfully processed receipt).
- The total of these receipts should be equal to the value deposited into your account.
- Any transaction without the 'Approved' or 'Received for Processing' message will not have been successfully processed and will not be included in your EFTPOS total.

### If your EFTPOS transactions do not balance

- Work out the difference between the totals of the receipts and the amount deposited into your account.
- Look through your transaction receipts to see whether there is a receipt of the same value.
- Check to see if the 'Approved' or 'Received for Processing' message is printed on the receipt.
- Check whether the transaction was processed as a purchase or as a refund.

### Helpful Tips

To help prevent discrepancies from occurring, make sure all receipts are:

1. Marked 'Approved' or 'Received for Processing'
2. Dated correctly and state the time that it was processed
3. Marked 'Merchant Copy'
4. For the correct amount

If you are still unable to balance, contact the Merchant Enquiries Help Desk for assistance on **1800 230 177**.

Your enquiry will then be referred to the Operations Centre for investigation – you can expect a response from the Operations Centre within 5 working days. If you need to follow up your enquiry, please quote the 'reference' number supplied to you by our operators.