

NETWORK NOW

Australia's Merchant Specialist
keeping you up-to-date

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Australia and New Zealand
Banking Group Limited (ANZ)
ABN 11 005 357 522
ANZ's colour blue is a trade mark of ANZ.

Christmas Transactions Skyrocket!

Christmas 2008 was a busy time for us all, and we can all now breathe easy again and look forward to a successful 2009.

Late night shopping and last minute Christmas gifts saw ANZ EFTPOS transactions soar to record volumes!

As you were working towards providing quick and smooth services to your customers, behind the scenes our Technologies team continued working diligently to ensure all your transactions were processed in a prompt and efficient manner.

Detailed planning and proactive VISA and MasterCard capacity upgrades in the months leading up to December '08 were completed, providing the foundation and support for high volume transactions to be processed efficiently on your EFTPOS terminals.

We will continue to find ways of improving our business systems and processes to provide you with simple and convenient merchant solutions.

Introducing ANZ Extra Services!



Ever been asked by your customers if you sell mobile phone recharge and top-up vouchers? Well now you too can offer such products with the introduction of ANZ Extra Services* available now on your EFTPOS terminal.

This service will enable you to sell participating mobile phone top-ups, event vouchers and a wide range of other services all available to you on your current EFTPOS terminal at no extra charge! **

The Extra Services range features products such as mobile phone top-up vouchers, entertainment tickets, magazine subscriptions plus a host of over 200 other products.

To apply for this service on your EFTPOS terminal, please contact our Merchant Services team on **1800 039 025**.

Note: Extra Services is currently only available to merchants using a multiPOS Turbo device.

Is That Pen Or PIN?



Cardholders now have the option to either sign, or enter a Personal Identification Number (PIN) to verify transactions.

When processing transactions:

- Swipe or insert the card as you normally do.
- Enter the transaction amount and account details as prompted.
- At the "KEY PIN" stage, it would be a good idea to hand the terminal over to the customer to either enter in their PIN,

or simply select "ENTER" for a signature to authorise the transaction.

- If the signature option is selected, do remember to verify that the signature matches that on the card, and select "ENTER" to approve the transaction.

Remember that the PIN option allows for faster processing and reduces the exposure of fraudulent transactions, so be sure to ask the question Pen or PIN, before concluding the sale.

* Extra Services is provided by Touch and e-pay. Applications are subject to approval by Touch and e-pay.
** Standard ANZ Merchant Agreement fees and charges apply.



Where Is Your Terminal Located?

Protect your customers and help minimise fraud by ensuring your terminals are not located in view of security cameras or CCTV devices. This will help to ensure that customers entering their PIN details cannot be observed or recorded.



CPC – Giving Your Customers The Option

Customer Preferred Currency (CPC) provides your overseas cardholders the option of converting Australian purchases into a customer's foreign currency amount.

The terminal will automatically recognise the overseas credit card once it is swiped or inserted, and a rate of exchange will generate and be displayed to you during the transaction process.

Remember to always advise customers that CPC is optional before the commencement of the transaction, and that the cardholder is given the option to either accept or decline the exchange rate given at the time of transaction.

If you would like to know more about CPC, please call Merchant Service on **1800 039 025**.

Customer Satisfaction – Results

Thanks again to all who participated in our December 2008 satisfaction survey.

The responses received indicated key satisfaction measures including:

- Reliability
- Ease of use; and
- Payment of settlements

Although most of the results were positive, we do however recognise potential areas of improvement and we value all feedback in an effort to provide you with greater merchant solutions.

Congratulations to Meagan Keating who has won a \$500 Visa gift card for her great insight as to how we can continue to improve our services.

Megan suggested a FAQ sheet covering manual processing, related floor limits and a list of ANZ contact numbers would be useful in the event of terminal or system problems.

This is a great suggestion and we are currently working on a quick and simple manual processing guide soon to be available online. Our Merchant Operating Guide detailing this process is currently available on our website, so remember to visit www.anz.com/merchantconnect for regular updates.

Working To Keep Your Services Secure

In Late 2008, Visa announced a set of key initiatives to strengthen payment security in Australia, in an effort to provide greater protection for cardholders and merchants.

Some of the key initiatives include:

1. Ensuring all merchant terminals and Visa cards are chip-enabled. ANZ continue to be the leaders in chip-compliant terminals, with over 70% of our multiPOS Turbo devices now compliant.



2. Rollout of PIN (Personal Identification Number), with the aim of ending the use of signatures on credit card transactions.

In June 2008, ANZ introduced Pen or PIN on EftPOS terminals, enabling cardholders to either sign or enter a PIN to verify a transaction.

ANZ continue to be at the forefront of card security helping to ensure your merchant services continue to operate in a safe, simple and convenient manner.

For further information or to upgrade your device, please contact our Merchant Services support line on **1800 039 025** or visit www.visa.com.

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