

# Transaction Talk

**SUNCORP BANK**  
Business

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## Keep your business on a roll

Ordering stationery with the push of a button.

When you're busy running a business, the little things – like ordering more paper rolls for your EFTPOS terminal – tend to take a backseat. Which is fine, until those little things become a bigger problem, like when you've run out of rolls entirely.

Those kinds of inconveniences are the last thing you want in the busy Christmas period. But the good news is, you can use your actual EFTPOS terminal to order more rolls. And it only takes a few easy steps.

### If you're using a T4220 or M4230 terminal:

- Press the FUNCTION button, type in 86, and then press ENTER
- Type in the number of rolls you'll need in multiples of ten\*, then press ENTER.

### If you're using a VX680 OR VX520 terminal:

- Press FUNC from the home screen if you're using a Mobile VX680, or the button under FUNC if you're using a Countertop VX520

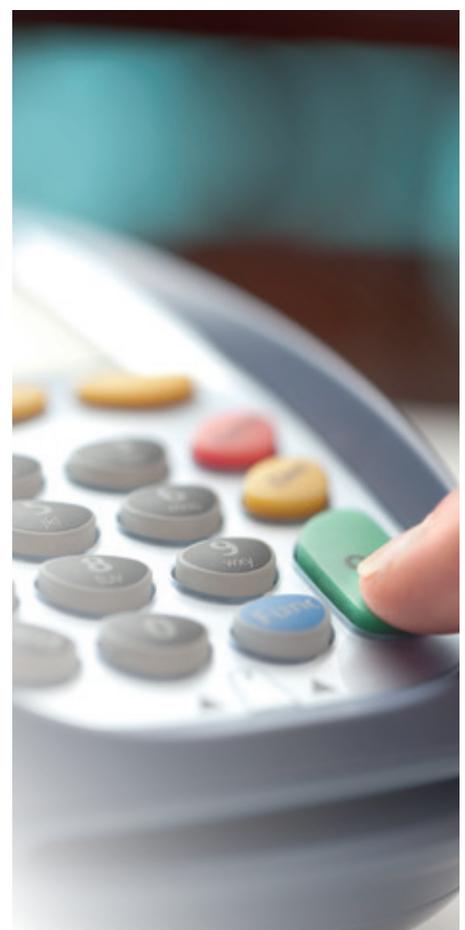
- Type in 86, then press ENTER
- Type in the number of rolls you'll need in multiples of ten\*, and press ENTER.

Once you've done this, the terminal will print a receipt confirming that your order's been sent – so you can get back to running your business. In 5 to 7 business days, your rolls will be delivered to the site/physical address we have on file for your merchant facility.

If you already know that Australia Post doesn't deliver parcels to this address, you don't have to miss out. By heading to [www.suncorpbank.com.au/stationery](http://www.suncorpbank.com.au/stationery), filling out an order to an address you know the parcel will reach, and clicking submit, you can be sure that your rolls will be reaching you shortly.

By knowing how to use your EFTPOS terminal to place an order – and by knowing when your supplies are getting low – you can keep this 'little thing' from causing bigger problems for your business.

\*You can order a maximum of 30 paper rolls each day.



## Your terminal on your own terms

Your EFTPOS terminal can do a lot to make business faster, easier, and more accessible for you. And the good news is, making changes to your merchant account, and accessing important information about your terminal, is just as convenient. Simply go to [www.suncorpbank.com.au/merchanthelp](http://www.suncorpbank.com.au/merchanthelp) – and once you're there, you'll be able to:

- View terminal operating instructions, terms and conditions and FAQs
- Obtain important info on chargebacks and fraud
- Find forms to change your addresses
- Add or remove additional access to the merchant facility
- Change a trading or registered business name
- Add or remove AMEX and Diners functionality
- And much more.

Having the freedom to manage your terminal, your way means that you can spend less time trying to sort out changes or source out information – and more time focusing on your business.

# Make sure your business has a safe Christmas

## Tips for fighting fraud.

Christmas is one of the most exciting times of the year – but for businesses, it's also one of the busiest. Which makes it the perfect time for scammers and fraudsters to come out and spoil the celebrations.

The good news is there are plenty of things you can do to protect your business from fraud. Here are a few tips to help you keep your money safe during the festive season.

## Sounds too good to be true? It probably is.

Getting a large order over email might seem like fantastic news – but be careful. Fraudsters from overseas send emails to countless Australian businesses every day, placing huge orders on stolen credit cards, which can lead to hefty chargebacks.

And if a customer asks you to forward on part of their transaction because they've overpaid you, or as payment for another service, make sure you refuse – and contact us straight away. Forwarding part of a transaction to a third-party is always a no-go. Fraudsters also like asking businesses to supply products they wouldn't normally. A fruit shop supplying laptops might sound ridiculous, but we've seen it happen.

## Use the same card for orders and refunds.

A stolen credit card number is a fraudster's favourite tool. They'll target restaurants or hotels to make large orders or reservations, before asking for a refund to be processed to a different card. Sometimes, they might even ask for all or part of the order to be refunded using an instant money transfer service – like Western Union or MoneyGram. Make sure you're only ever processing refunds to the same card that was used for the order or reservation, and avoid this tricky type of fraud altogether.

## If the card doesn't work, the sale shouldn't happen.

Fraudsters will often buy a large amount of re-sellable products – like cigarettes, or alcohol. And when their card inevitably fails to work, they'll convince the checkout operator to let them enter their card number manually. While it's hard to say no to a big sale, be careful – because the fraudsters will enter a stolen card number, and you'll be left having to pay back the money, and the chargebacks that come with it.

## Don't let a third party use your terminal (even the ones you know).

Imagine seeing a \$10,000 transaction on your statement – that was made at a cafe. That's exactly what happened when a suburban café let one of their part-time staff use their merchant facility to put through a transaction relating to an employee's concreting business. The staff member used the café's terminal to charge for concreting work – and when the cardholder saw they'd spent \$10,000 at a cafe they'd never been to, they disputed the transaction. In the end, the cafe's owners had to pay it back – and all because they'd let a third-party use their terminal. Don't make the same mistake.

## Keep your password to yourself.

It's not a nice thought, but this is the time of the year where internal fraud is at its highest. A number of businesses lose money when their staff process refunds to their own cards. That's why it's so important to keep your Merchant Refund Password to yourself – never write it down near the terminal, and change it regularly too.

## Lock everything up.

If you're lucky enough to be taking some time off over Christmas, make sure you've kept your terminal locked away someplace safe. And make sure you organise to have your mail collected, too. Fraudsters target unattended letterboxes to steal mail – especially mail with bank statements, new bank cards and cheques inside.

By taking these extra steps to protect yourself against fraud, you can rest easy this Christmas – knowing you won't have any nasty surprises before the New Year.



## Festive season's greetings

Christmas is a fantastic time of year. A time to relax with family and friends, to enjoy everything that you've accomplished over the past twelve months – and to look forward to the year ahead.

So from all of us here at Suncorp Bank, we'd like to wish you a very Merry Christmas. And we're looking forward to working with you in the New Year.

## Talk to us today

www [suncorpbank.com.au/merchanthelp](http://suncorpbank.com.au/merchanthelp)

 For merchant account enquiries, call us on 13 11 75

 For technical support from the EFTPOS Terminal helpdesk, call 1800 836 055