

Payment Solutions

Convenient ways to make and receive payments



You drive the business. We'll drive the service.

Often there just isn't enough time to stop and think about how you could improve things. But with the help of our business banking specialists, you can focus on your business, to create the best results. At Suncorp Bank we'll work with you to:

- Reduce your fees and make your money work harder.
- Make your banking easier and save you time by simplifying processes.
- Help you manage your cash flow and maximise your interest.

Growing your business is exciting and at Suncorp Bank we want to be involved. So how about working with a bank that's keen to build your business and provide relevant solutions.

Local, personal and practical.

At Suncorp Bank, our business banking specialists can make decisions locally, so you get a faster response, greater local understanding and practical solutions. And you can rely on us to get the basics right, by performing tasks correctly and on time. It's the little things that count.

We'll also keep in touch with your changing needs, because what's right for you now, mightn't be right in the future. By reviewing your situation, we will help to keep you ahead of the game.

Keeping it personal 24/7.

We know you work long hours, so we've made it easier to manage your money 24 hours a day, seven days a week, through our phone and online banking services - saving you time and effort. And when you call Suncorp Bank for business, you talk directly to a trained business specialist. There's no automated voice or button pushing required. Your call is always answered by a real person. It's just one of the ways we like to make business banking more personal.

Payment Solutions

The easier you make it for your customers to pay you, the better. That's why Suncorp Bank has developed a range of payment solutions that make it easier than ever for your customers to do business with you. And we're more than happy to help you choose the best options for you. It's all part of a more personal way of doing business banking.

Get your customers to pay quickly and spend more

By giving your customers a choice of convenient payment options, they're more likely to pay you quickly, and spend more with you. And because we understand how your business works, our payment solutions can ultimately help you improve your efficiency and your cash flow, as well as giving you the opportunity to earn higher interest on point of sale transactions.

Our convenient range of payment solutions includes:

- EFTPOS
- EFTPOS Plus
- Mobile EFTPOS
- Mobile EFTPOS Plus
- Integrated POS
- Virtual POS
- BPAY®
- EasyPay
- Business Payments.

Suncorp EFTPOS Solutions

With Suncorp EFTPOS, your customers can use any Australian EFTPOS card, as well as Visa, MasterCard, American Express and Diners Club cards. Check out the great range of practical benefits and features designed to help your business.

- pre-authorisation for businesses that require a deposit or part payment (eg. hotels and car rentals)
- cash out
- same day settlement, 7 days a week except Christmas Day (if settlement account with Suncorp)
- free stationery
- fast installation and maintenance
- stylish, compact design to help maximise counter space
- fast processing with a 32-bit processor
- secure operation for peace of mind
- multi-merchant capability – one terminal can be used by more than one merchant at the same location, making it ideal for professional practices (eg. doctors)

Suncorp EFTPOS

Countertop convenience

With Suncorp EFTPOS, you can process credit and debit card transactions fast, with a choice of dial-up, broadband or wireless connectivity. It's ideal for restaurants, pharmacies, medical practices, accommodation services, estate agents and retail outlets.

Suncorp EFTPOS Plus

Countertop convenience with extras

Suncorp EFTPOS Plus gives you all the benefits of EFTPOS, plus a range of optional, value add applications with additional income streams, such as mobile phone top-up, pre-paid gift card sales and loyalty programs. It's perfect for restaurants, retailers (eg. newsagents, convenience stores, supermarkets, video outlets and pharmacies), accommodation services and professional practices (eg. doctors, dentists, accountants, estate agents, etc).

Suncorp Mobile EFTPOS

Get paid anywhere, anytime

Suncorp Mobile EFTPOS is perfect for businesses on the go, in temporary locations or remote areas. Go wireless and process payments without a cable. If you've got a charged battery, you're ready to process anywhere, anytime. It's great for businesses that need the mobility and flexibility to process payments outside their normal business premises, such as kiosks and market stalls, pay-at-the-table restaurants, COD couriers, mobile trades (eg. mechanics, technicians, plumbers, etc) and delivery services.

Suncorp Mobile EFTPOS Plus

Mobile payment processing with extras

If your business is out and about, you may like to consider Suncorp Mobile EFTPOS Plus. It's got all the benefits of Mobile EFTPOS, plus a range of value add applications with additional income streams, such as mobile phone top-up, pre-paid gift card sales and loyalty programs.

Suncorp Integrated POS

Link your EFTPOS to your POS system

Suncorp Integrated POS has been designed for busy convenience stores and retail outlets with multiple points of sale, as well as single lane checkout businesses. It's also great for processing large volumes of card transactions. Integrating your EFTPOS and POS software/inventory means that transactions only have to be entered once into the POS terminal, saving time. It also eliminates errors caused by double keying transactions.

Suncorp Virtual POS

24-hour credit card processing without a card

This innovative eCommerce payment solution has fully featured modules, so you accept payments via a number of online options, with real time authorisation, including:

- **MOTO** (Mail Order Telephone Order payments) – process single payments in real time, via a web-based payment page. It's ideal for merchants who take payments by mail or phone, or for ad-hoc payments for larger entities (eg. call centres collecting funds including hotel central reservation centres, stadium seating bookings and direct marketing businesses).

- **Shopping Cart** – integrated with a website (online shop) or Interactive Voice Recognition (IVR) system. Your customers can make payments for goods or services at their convenience. It's great for any business with an online store or IVR. Access to a MOTO payment page is available for ad-hoc payments if required.
- **Batch Loader** – manage multiple payments simultaneously. You can create payment files that can be used again and again, and store customer card details securely. It's also perfect for processing bulk recurring payments or large volumes of transactions regularly (eg. gym memberships, subscriptions, mail orders, etc). Access to a MOTO payment page is available for ad-hoc payments if required.

BPAY[®] at Suncorp

The fast, efficient way to receive payments

BPAY[®] is Australia's most widely-used bill payment service. Making life easier and more convenient for your customers, by allowing them to pay bills any time, via Internet or phone banking. You can also give customers the choice of making payments from either their cheque, savings or credit account.

Ideal for merchants who produce bills for customer-initiated payments, BPAY[®] can also help:

- improve your cash flow, by providing cleared funds overnight
- provide daily payment files with a choice of formats, for easy reconciliation of funds and payment information.

Choose from:

- **BPAY[®] Standard** - for customers who issue large numbers of invoices. Funds collected are credited to your account as one single amount and a reconciliation report listing all transactions will be sent daily.
- **BPAY[®] Direct** - for customers who issue fewer bills. Each transaction collected is credited to your account individually.

Suncorp EasyPay

Electronic payments made easy

EasyPay is a secure electronic banking facility that enables you to perform credit and debit payments using the industry standard APCA payment files, 24 hours a day, without leaving the office. Saving you time and money, and giving you more control over your finances than ever before. You can also retrieve payment files and reports for viewing and retransmission purposes.

- **EasyPay Direct Credit** - enables you to perform payroll, creditor and supplier payments
- **EasyPay Direct Debit** - enables you to gather regular payments including membership subscriptions, rental payments and recurring bill payments such as insurance premiums, mobile phone bills, electricity and gas, etc.

Suncorp Business Payments

Helping you manage your cash flow

Managing the income and expenditure of your business doesn't have to be a chore. With Suncorp Business Payments, we can help you simplify many of the routine tasks, and gain better control of your cash flow – giving you more freedom and greater peace of mind. All you need to get started is an internet connection and access to Suncorp Internet banking. So take advantage of the convenience, speed and efficiency of Suncorp Business Payments today.

Business Payments - Credit

Meet your commitments to creditors including staff, using the 24/7 funds transfer. You can schedule regular payments such as payrolls and lease payments, as well as single or ad-hoc payments. And Suncorp Business Payments can process files containing up to 1,000 transactions, so there's plenty of room for growth.

Take a closer look at our great range of convenient payments solutions, specially designed to attract more business to your business. You'll soon see why it pays to be with Suncorp Bank.



CONSUMER

Suncorp uses
Greenhouse Friendly™
ENVI Silk Carbon Neutral Paper

ENVI Silk Carbon Neutral Paper is an Australian Government certified Greenhouse Friendly™ Product

Banking Products issued by Suncorp Metway Limited
ABN 66 010 831 722. To find out more contact Suncorp on
13 11 75. Terms and Conditions and fees and charges apply.
Some products are available to approved applicants only.

**Talk to a business banking specialist today
about all your payment solutions needs:**



Call 13 11 75

www

suncorp.com.au



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Business