

Talkingshop

WINTER 2014

**MANDATORY
PIN HAS
ARRIVED**



**THE BENEFITS
OF UNIONPAY**

**KEEPING YOUR
BUSINESS SAFE**



nab

more give, less take

Welcome

● Welcome to the Winter edition of *Talking Shop*. This issue covers a range of topics designed to help your business prepare for a successful festive season.

Here's a snapshot of what's inside:

- **Accepting UnionPay** - Chinese tourism is on the rise, making it a good time to display your UnionPay window sticker.
- **Growing your business** - Tiger Pistol explains how to harness the power of Facebook and shares a special offer for NAB Business customers.

- **PIN is here** - the switch to PIN has arrived. Make sure your business and customers are set up for success.
- **Keeping your business safe** - find out how you can avoid being the target of phishing scams and read tips for keeping your terminal safe.

We hope you enjoy this edition of *Talking Shop*. You can also visit nab.com.au/talkingshop to view current and past editions.

Prepare for the festive season

● It won't be long until the busy festive season is upon us, so now is the time to get prepared. Here are some simple tips to help:

- **EFTPOS stationery** - do you have enough tally rolls? It's also a good idea to make sure you know where your manual imprinter is and have sales vouchers, merchant summary sheets and envelopes on hand as a back-up.
- **Short-term rentals** - do you need extra terminals to get you through the busy season? Speak to the NAB Merchant Service Centre about our short-term rental option.
- **Keep your terminals safe** - remind your staff to protect your terminals by taking simple steps such as locking terminals away at night, never leaving terminals unattended and keeping track of mobile terminals by returning them to the cradle.
- **Check for approval** - check card expiry dates and whether a transaction has been approved. A few seconds extra can keep your sale safe.
- **Technician ID** - always check identification when a technician visits. If you haven't requested the visit or been



contacted by NAB then you should call the NAB Merchant Service Centre. Don't allow anyone else access to your terminal and make sure temporary staff know how to keep your terminal safe.

- **Unusual transactions** - be on the lookout for unusual transactions or suspicious behaviour. Busy times provide windows for fraudsters to strike as staff may be distracted.

 To speak to the NAB Merchant Service Centre, call 1300 369 852.



CHRISTOPHER NIELSEN

Facebook can help grow your business

Steve Hibberd, co-founder of social marketing business Tiger Pistol, discusses how businesses can use Facebook effectively and shares a special offer for NAB Business customers.

● People spend more time on Facebook than on any other online site and there are 25 million small businesses across the world with a Facebook page.

In Australia, it's the most visited site with nine million people logging on every day.


"A presence on Facebook will deliver value in different ways for different businesses," says Hibberd. "An online business can easily see and measure the impact of Facebook but bricks and mortar businesses can still create value such as increased foot traffic at sales."

Hibberd's three key pillars to Facebook success

- 1. Growth:** a business needs to grow its online fan base to a healthy level.
- 2. Engagement:** a good percentage of those fans should be actively engaging with the content being published. A business needs to continually review and adapt the content to ensure it aligns with their fans' interests.
- 3. Conversion:** once you have a solid fan base and an engaged audience, you can focus on converting them to customers.

As one of Facebook's two globally Preferred Marketing Developers for small business, Tiger Pistol takes much of the guesswork out of growing, engaging and converting a social media audience for small business.

Tiger Pistol's engine generates easy-to-follow 14-day plans that tell you what kind of post to create each day. "They're based on activities that are working well for similar businesses," says Hibberd. The posts can range from branded posts and offers to non-branded posts and educational pieces. Each plan includes an explanation and an example as a guide and, as the content is posted automatically by the engine at the time it's most likely to be seen, you can create content daily or in advance.

 **Tiger Pistol services start at only \$45 + GST per month and there are no contracts or other commitments. To help NAB Business customers harness the power of social media, NAB and Tiger Pistol have come together to offer our customers free access to the Tiger Pistol platform and customer support for up to 90 days. To find out how to take advantage of the free trial offer, visit nab.com.au/tigerpistol**

DISCLAIMER: NAB AND TIGER PISTOL HAVE ENTERED INTO A PROMOTIONAL AGREEMENT. AS PART OF THIS AGREEMENT, NAB MAY RECEIVE PAYMENT FOR CUSTOMERS WHOM SIGN UP TO TIGER PISTOL.



Mandatory PIN is here

The switch to PIN has arrived. Make sure your business and customers are set up for success.

● Imagine a world where your customers' card transactions are processed faster, reducing queues at busy times; where you don't have to hunt around for a pen or check signatures against the backs of cards. That's here now with the switch to PIN.

As part of an industry-wide security initiative to help make payments safer and more convenient for your business and customers, all Australian-issued credit and debit cards now only accept a PIN to authorise transactions.

For purchases under \$100 you can still use contactless payment such as Visa® payWave, MasterCard® PayPass™ or American Express® Contactless.

This change took effect on 1 August 2014 and we're now in a short transition period. It applies to transactions made in Australia using chipped Australian-issued cards including Visa, MasterCard, American Express or Diners Club cards.

Australian cardholders with accessibility requirements that make it challenging for them to use a PIN, may be eligible for a 'Signature Only' card.

There are no changes to card authorisations when the card is not present.

As a NAB merchant, your terminals will automatically switch to PIN.

Soon, you won't be able to continue with the transaction unless the PIN has been entered.

Is your business PIN ready?

Take action to ensure your customers can continue to make purchases after the switch to PIN:

- **Tell every customer about the switch to PIN** - for example, say: "Did you know all Australian-issued credit and debit cards now require PIN to authorise transactions? That means no more signatures."
- **If a customer wants to use their signature, ask if they know their PIN** - if they do, encourage them to use it and guide them if necessary. If they don't know their PIN, encourage them to call their bank to get one.
- **Tell your staff about the change** - make sure your staff know it's an industry-wide security initiative that applies to all Australian-issued cards. Demonstrate how to make PIN transactions, how to troubleshoot if the PIN doesn't work and how to explain the change to customers.
- **Display the PIN posters** - posters, shelf wobblers and counter cards are available to download and print from the merchant tab at nab.com.au/pin

Receiving tips

The switch to PIN will change the way hospitality businesses receive tips via cards. Customers will need to interact with your terminal to enter their PIN and add their tip.

- Get suggestions on how to make your payment process PIN-friendly at the merchant tab at nab.com.au/pin
- Activate the PIN tipping functionality on your terminal by contacting the NAB Merchant Service Centre
- Find out about NAB's Mobile terminal offer for Pay@Table service by calling NAB's Merchant Service Centre.

Troubleshooting questions

If you've got questions, we've got the answers. Here are our responses to some commonly asked topics:

My customer doesn't know their PIN and their transaction was declined. What should I do?

Explain to your customer they're now required to use a PIN for card transactions and they should contact their bank to request a PIN. You'll need to request an alternative form of payment.

My customer wants to keep using their signature. What should I say?

Soon, the terminal will request a PIN and you won't be able to continue with the transaction unless the PIN has been entered. You'll need to let your customer know a PIN is required.

My customer isn't able to use PIN. Is there another way?

If your customer has accessibility requirements that make it challenging for them to use a PIN, they may be eligible for a 'Signature Only' card. Ask them to contact their bank to find out more.

Do customers from overseas need to enter a PIN?

No. The change applies to cards issued and used in Australia only. Customers with cards issued overseas can finalise their purchase using either PIN or signature, depending on the card.

Can we use contactless payment?

Yes, for purchases under \$100 you can still use contactless payment such as Visa payWave, MasterCard PayPass™ or American Express Contactless.

What about business customers with a corporate card?

Corporate, commercial and purchasing cardholders are required to use a PIN.

For more information about the change to PIN and what it means for your business, visit the merchant tab at nab.com.au/pin or call NAB on 133 768.

MASTERCARD® IS A REGISTERED TRADEMARK OF MASTERCARD INTERNATIONAL INCORPORATED, PAYPASS™ IS A TRADEMARK OF MASTERCARD INTERNATIONAL INCORPORATED, AMERICAN EXPRESS® IS A REGISTERED TRADEMARK OF AMERICAN EXPRESS.

Scam alert: merchant phishing and EFTPOS terminal manipulation

Criminals try various means to obtain access to sensitive merchant information and your customers' data. Here's how to help protect your business.

- It's essential you're aware that NAB or trusted payment providers (such as MasterCard® and Visa®) would never phone or email you to request sensitive information. Responding to these requests could provide the information that criminals need to obtain access to your systems, programs and data.

How hackers gain access

When a criminal hacker gains access to your network, your terminal or system can be exploited for performing illegal transactions. The hacker's own high-speed computer programs submit numerous authorisation requests for small dollar amounts using stolen card account information in combination with sequential three-digit Card Validation Codes (CVC), until a valid authorisation is received. When accessing an online merchant system, the system is manipulated to mimic a swiped transaction at a retail terminal.

How you may be targeted

A criminal may phone or email your business claiming to be a payment provider such as a payment card brand, your bank, acquirer or processor and indicate that your merchant account has been suspended. The criminal then requests sensitive merchant account information, such as your password, merchant identification (MID) number and terminal identification number to lift the suspension. Once you've provided the information, the criminal replies that your merchant account has been reinstated.

Tips for keeping your merchant account details confidential

- Check links are safe** - avoid clicking on hyperlinks within email communications. Instead, type the URL into the web browser and don't download suspicious attachments.
- Keep computers for business use only** - instruct employees not to use business computers for personal use or web browsing.
- Check sender email addresses** - when reviewing or responding to email messages, ensure the sender's information is correct and check for slight misspellings, which can signal a phishing attempt.
- Limit employee access to your merchant details** - this includes your merchant number, terminal number or any bank information specific to your merchant facility to help prevent unintentional leaking of this information to a criminal.
- Educate staff regarding anti-phishing strategies** - share these tips with your staff and make sure they only open email messages from a known or trusted source.



Avoid clicking on hyperlinks within email communications

Tips for keeping your terminal safe

- Guard terminal information** - don't give out your merchant number, user IDs, passwords, terminal identification number or any bank information specific to your merchant facility.
- Verify unscheduled technician visits** - contact NAB if you receive a visit from an unscheduled terminal repair technician requesting access to your terminal.
- Know your terminal:**
 - record your terminal details and location in your store
 - check the location of security labels, plugs, leads and photograph your terminals to help you quickly identify tampering
 - locate and safely store all mobile terminals when closed
 - note the number of connections into your terminal and register
 - ensure there's no unauthorised access to your terminals.
- Report suspicious activity** - if you receive a suspicious phone call or email, don't respond or provide any information. Instead, contact NAB immediately to verify the legitimacy of the request.

i For more information on fraud prevention and how you can protect your business, visit nab.com.au/merchantfraud or call 1300 668 046.

Open a window of opportunity with UnionPay

Chinese tourism is on the rise, making it a good time to display your UnionPay window sticker.

- With Chinese tourism contributing \$4.8 billion to Australia in 2013¹, tapping into this market is more important than ever.

Between 2012 and 2013, the number of Chinese visitors to Australia increased by 14.5 percent and Tourism Australia predicts spending from Chinese tourists will reach between \$7.4 billion and \$9 billion in total expenditure by 2020².

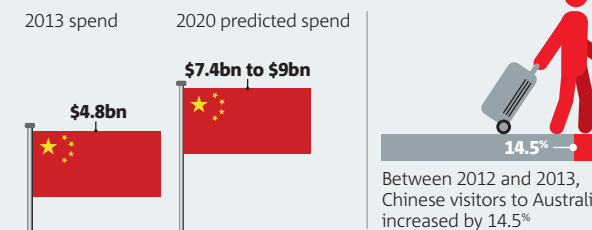
Merchants that accept UnionPay have a huge opportunity to be part of one of the largest card schemes in the world. With over four billion cards currently on issue, UnionPay offers Chinese consumers and businesses the convenience to purchase in their local currency and provides the opportunity for Australian businesses to expand into the Chinese market.

NAB is the first and only Australian bank to accept UnionPay online. NAB also offers UnionPay card acceptance through our NAB merchant terminals with no additional costs and through our ATMs.

With cardholders actively seeking merchants that accept UnionPay cards, it's important to ensure Chinese customers know they can transact in their preferred way with your business - so dust off those UnionPay stickers and make sure they're clearly displayed.

To order more UnionPay window stickers, call the NAB Merchant Service Centre on 1300 369 852.

Chinese contribution to Australian tourism



1&2 GREATER CHINA, TOURISM AUSTRALIA 2013

Contact us

Support

NAB Merchant Service Centre
(available 24/7) **1300 369 852**

NAB Transact Support
(8am to 8pm AEST Monday to Friday) **1300 138 313**

National Online Corporate
(8am to 8pm AEST Monday to Friday) **1300 652 565**

NAB Connect
(8am to 9pm AEST Monday to Friday,
9am to 6pm AEST Saturday & Sunday) **1300 888 413**

Sales

NAB Payment Solutions
(8am to 6pm AEST Monday to Friday) **1300 EFTPOS
(1300 338 767)
Option 1**

Merchant fraud team

Phone **1300 668 046**
(8am to 5pm AEST Monday to Friday)

Email **merchant.fraud@nab.com.au**

Web **nab.com.au/merchantfraud**

Authorisations

MasterCard/Visa **13 25 15**
(available 24/7)

Debit account **1300 360 852**
(available 24/7)

American Express **1300 363 614**
(available 24/7)

Diners Club **1800 331 112**
(available 24/7)

Payment Card Industry

Data Security Standard (PCI DSS)

PCI Help Desk (technical assistance) **1300 736 216**
(8am to 5pm AEST Monday to Friday)

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