

CARD DATA SECURITY- PCI DSS (PAYMENT CARD INDUSTRY DATA SECURITY STANDARD)

The rising incidence of stolen cardholder account data is a major concern for all participants in the payment industry. As a result of these thefts, merchants and financial institutions suffer fraud losses and incur unanticipated operational expenses, inconveniencing consumers significantly. To protect your business your customers (cardholders) and the integrity of the payment system you are required to become PCI DSS-compliant as mandated by the card associations, MasterCard, Visa and American Express.

We at Nedbank are proud to inform you that we will be implementing a merchant management system to assist you with your PCI DSS compliance. Please look out for your welcome pack, which will be sent to you early in 2010. Once you have received your welcome pack, you will be able to logon to the system and complete the relevant self assessment questionnaire (SAQ) in order to become PCI DSS-compliant. For merchants not having access to the internet you will have the option to contact our call centre and complete your SAQ telephonically.

Non-Compliance with the PCI DSS could result in penalties from the card associations being passed on to you or alternatively services being suspended. We therefore encourage you to complete your SAQ within 30 days of receipt.

PCI DSS applies to all merchants processing card transactions. It is also mandatory for all level 2-4 merchants to complete the SAQ. Details pertaining to your level will also be included in the welcome pack. When you log onto the Nedbank merchant management system you will be able to view the merchant level that applies to your business.

Level	Criteria
Level 1 Merchants	All merchants with an annual total of more than six million MasterCard/Visa transactions. Merchant organisations (service establishments) processing over 2,5 million American Express transactions annually. All merchants who experienced an account data compromise (ADC).
Level 2 Merchants	All merchants with an annual total of more than one million but less than six million MasterCard/Visa transactions. Merchant organisations (service establishments) processing between 50 000 and 2,5 million American Express transactions annually.
Level 3 Merchants	All merchants with an annual total of MasterCard/Visa e-commerce transactions greater than 20 000 but less than one million transactions. All merchant organisations (service establishments) processing under 50 000 American Express transactions annually.
Level 4 Merchants	All other MasterCard / Visa merchants not included in levels 1, 2 and 3.



If you have any questions or are unsure of your compliance status or of what you are required to do, please do not hesitate to contact the Call Centre on **0860 114 966**.

For further information regarding PCI DSS visit <http://pcisecuritystandards.org>.

CONTACT
THE CALL
CENTRE ON
0860 114 966

MERCHANT SERVICES REGIONAL OFFICES:



Yvonne Cilliers,
REGIONAL MANAGER
**Nedbank Gauteng
Johannesburg**
Tel: 011 667 8298
Pretoria
Tel: 012 366 2223



Debbie Wilson,
REGIONAL MANAGER
**Nedbank
KwaZulu-Natal**
Tel: 031 300 5720



Alan Cawdry,
REGIONAL MANAGER
**Nedbank
Western Cape**
Tel: 021 928 2307



Jenny Hammond,
REGIONAL MANAGER
**Nedbank
Eastern Cape**
Tel: 041 501 2000

Merchant Helpdesk contact number:
0860 114 966

Authorisation contact number:
0860 321 222

www.nedlink.co.za

Nedbank Ltd Reg No 1951/000009/06. We subscribe to the Code of Banking Practice of The Banking Association South Africa and, for unresolved disputes, support resolution through the Ombudsman for Banking Services. We are an authorised financial services provider. We are a registered credit provider in terms of The National Credit Act (NCR Reg No NCRCP16).

A Member of the OLD MUTUAL Group

NOVEMBER 2009

**NEDLINK
ACQUIRER**



REDUCE YOUR BANK FEES. CARD ACCEPTANCE AT FORECOURTS.
TECHNOLOGY AT YOUR FINGER TIPS. OUT & ABOUT. TALLY ROLL ORDERS MADE EASY.
ELECTRONIC STATEMENTS. FRAUD UPDATE. CARD DATA SECURITY.

FOREWORD

Dear Merchant

The warmer weather, sunny skies and flurry of sporting activities seem to be having a positive impact on consumer confidence. Retail figures are starting to look more encouraging.

The country is in a hive of activity in preparation for the 2010 FIFA World Cup™, and as the excitement builds around the games, the arrival of more than 300 000 foreign visitors, and of course the revenue they're expected to bring with them, is even more cheering.



We have no doubt that most of the visitors will use cards to transact. Recognising a global brand, brings with it a level of assurance of safety and comfort, its really important for you to place your Visa/FIFA-branded signage prominently. This will add to your outlet's association with the 2010 FIFA World Cup™ and will also enable you to capture the incremental spend.

Let's score together in 2010. Wishing you a bumper festive trading period.

Best regards,

Benjamin Lovell

Head: Nedbank Card Acquiring Sales and Services



MAKE THINGS HAPPEN

NEDBANK

A Member of the OLD MUTUAL Group



CARD ACCEPTANCE AT FORECOURTS

CARD ACCEPTANCE AT FORECOURTS REDUCES RISK CONTACT US FOR COMPETITIVE RATES.

The Department of Minerals and Energy has changed the regulation regarding the acceptance of credit, debit and cheque cards at forecourts for fuel purchases. The legislation allows forecourts to decide which cards they will accept for payment while the only mandatory form of payment is cash. We can configure your NedLink device to cater for any of your specific requirements. Nedbank also has exclusive agreements with all the buy-aid organisations and, should you wish to accept these cards, we can enable them on your device. If you would like to accept any cards that you are currently not accepting for fuel purchases, please contact your Nedbank consultant.

Please note that it is compulsory that all fuel retailers display the types of cards that are accepted for payment at their forecourts.

CALLING ALL ONLINE MERCHANTS - NPAY

NOW YOU CAN ACCEPT PIN-BASED DEBIT CARDS SAFELY ONLINE.

We have a card payment solution for you. This solution now enables you to accept PIN-based debit card transactions via your website, making your products and services accessible to a wider audience. (Historically only credit cards were accepted online.)

TRANSACTIONS AUTHENTICATED BY PIN ARE GUARANTEED.

WE CAN HELP YOU GENERATE MORE BUSINESS - MYGENIUS

Join the MyGenius community today



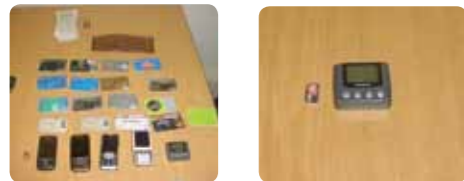
To assist your business in practical ways we have partnered with MyGenius.com, an online business community. You can now join MyGenius.com, at no cost to you, and you're bound to experience unique collaboration with other business owners with similar challenges and to find opportunities for your specific business.

You will gain access to free online coaching modules, where MyGenius will help you build your business profile so that we can promote your business to the rest of our customers.

FRAUD SOLUTIONS

SKIMMING DEVICES IN MARKET

155 Skimming devices have been recovered for the period January - September 2009



REFUND SCAMS

You need to be aware of refund scams, where clients make bookings at guest houses or hotels or over pay for purchases and then request that the erroneous amount be transferred back to them in the form of an electronic payment or cash. These cards are usually counterfeit and the full amount would be charged back to you, which would result in you being out of pocket and the fraudster having your hard-earned cash.

For telephone orders you need to be aware that, if you accept a telephone order and a different party collects without swiping the card or making an imprint, then you have not followed card acceptance procedures and will be liable for any chargebacks executed.

By following card acceptance procedures you put yourself in a better position to defend any disputed or fraudulent transactions.

If you receive a request like this, please call the authorisation department of Nedbank on 0860 321 222 and ask for a code 10 authorisation. A security check will then be performed.



Don't forget to display your 2010 FIFA World Cup™ signage.

REDUCE YOUR BANK FEES



YOU CAN NOW HAVE AN ATM IN YOUR STORE

Now you can give your customers cash too. Simply call us and activate the facility on your existing Nedbank POS device to enable you to dispense cash to debit cardholders - with or without a purchase.

Nedbank's Mini-ATM is another example of how Nedbank provides practical solutions to enhance your business.

TALLY ROLL ORDERS MADE EASY

For a more convenient and speedy delivery of your tally rolls, order either online or via SMS. Visit www.nedlink.co.za or, using the relevant service provider number below, SMS your merchant number, contact person and number of tally roll boxes (40 rolls per box) required to:

Vodacom 082 0070 0520 1669
MTN 083 7758 0000 1669
Cell C 084 0002 2800 1669

3. Beware that skimming can happen at tollgates where the card is processed out of sight of the cardholder. Install cameras in places, where operators have access to cards out of cardholders view.

4. PINs could be compromised and cards skimmed by collusive staff working for you. Typically how this works is that one staffmember would skim the debit card and an accomplice would be 'shoulder surfing', standing close to the cardholder trying to obtain the cardholder's PIN. Staff whose duties include the processing of card payments should be properly screened. You must have proper security controls in place where you accept card payments.

PINs COULD BE COMPROMISED AND CARDS SKIMMED BY COLLUSIVE STAFF WORKING FOR YOU.

NEW TIPS TO AVOID CARD FRAUD - PARTICULARLY CARD SKIMMING

1. Your NedLink device must be placed in a position where it will be impossible for the operator to do a second swipe on a skimming device without being observed.
2. Hand-held devices should be used in applications where it is necessary to take the card away from the customer for processing, eg in restaurants and at garages.

5. Look out for abnormal transaction(s) eg multiple transactions on the same card, splitting of transactions for a single event, transaction value outside of the profile for your store and indiscriminate purchases.
6. Never process transactions through your POS device on behalf of another business.
7. Always compare the:
 - printed BIN on face of the card vs. embossed BIN (first 4 digits on the card)
 - name of client printed on the POS slip vs. name embossed on card
 - signature on card vs. customer's signature on POS sales slip

If you are suspicious about the transaction for whatever reason, please call the authorisation department of Nedbank on 0860 321 222 and ask for a code 10 authorisation. A security check will then be performed.

8. Be cautious when your device cannot read the chip on a card, resulting in the device allowing you to swipe the card in order to complete the transaction. The chip could have been deliberately damaged to facilitate fraud on the magnetic stripe. The same applies if the magnetic stripe cannot be read and you are forced into manually processing the transaction. Chances are that you are dealing with a fraudster.

ENROL AS A 3D SECURE MERCHANT TO REDUCE ONLINE FRAUD AND CHARGEBACKS

Increased online transactions are matched by increased fraud. The most prevalent chargeback reason is cardholder disputed transactions.

Visa and MasterCard have introduced 3D Secure to help reduce online fraudulent transactions by authenticating the cardholder prior to authorising a transaction. Cardholders are required to enrol their cards with their issuing banks in order to allow card not present transactions.

AS A NEDBANK MERCHANT YOU CAN REGISTER FREE OF CHARGE FOR 3D SECURE AND REDUCE ONLINE FRAUD

SAVING THE PLANET: ARE YOU DOING YOUR BIT TO SAVE OUR PLANET?

Save the trees and help protect nature as you would your business. Call us to activate your eStatements today!



To apply for any of our product offerings or more information please call 0860 114 966.

