

# Competition winners\*

## Cash Advance winners

August — Burmeisters, East London

September — Cool Running, Johannesburg

October — Hilton Village Build, Hilton

\*One lucky participating merchant is drawn every month and wins a trip of a lifetime.

NEWSLETTER NOVEMBER 2007

**NEDLINK**  
**ACQUIRER**



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**Cards**

## FOREWORD

Dear Merchants,

Welcome to our second edition of the Nedlink Acquirer for 2007. As the end of the year approaches, we are delighted to advise that we have upgraded our systems and monitoring processes to ensure that you will, once again, have an uninterrupted festive trading season.

During the past year, we spent considerable time and resources upgrading your devices to accept Chip and PIN cards known as EMV cards (Europay/Mastercard/Visa). This process will largely be completed by year-end. The implementation of EMV will greatly help to reduce the incidence of losses generated via stolen and counterfeit cards. I strongly urge you to keep all cardholder information in a safe and secure place. Leaked data is often caused by cardholder information being compromised. As card acceptance continues to grow as a preferred payment mechanism, we are continually working on new and innovative products to enable you to have the most comprehensive range of products available on your device in the South African market. We recently launched our Cash Advance facility, which allows you to dispense cash on debit cards to your clients at no cost to yourself.

We also recently undertook a Merchant Satisfaction Survey and our results have significantly improved year-on-year. Many thanks to those of you who participated in the survey. Going forward, if you experience any service problems, please take us up on our 'AskOnce' service promise. We are committed to providing world-class service. We really want to 'Make Things Happen'.

We take this opportunity of wishing you a successful end-of-year trading period and festive season greetings.

Best regards,

Andrew Bowie  
Head: Acquiring Sales and Services

### Did you know?

Growth in debit card spend at point-of-sale devices has exceeded 30%, year on year, from 2006 to 2007.



# Cash Advance Prepaid

# FRAUD UPDATE

# Tips on avoiding chargebacks

# Competition winners

MAKE THINGS HAPPEN

**NEDBANK**

### Merchant Services regional offices

**Nedbank Gauteng (Johannesburg)**  
Forum V  
33 Hoofd Street  
Braampark Office Park  
Braamfontein  
Johannesburg  
Tel: 011 667 8298

**Nedbank Gauteng (Pretoria)**  
665 Duncan Street  
Hatfield  
Pretoria  
Tel: 012 366 2223

**Nedbank Western Cape**  
FS11/081  
Nedbank, 57 Heerengracht Street  
Foreshore  
Cape Town  
Tel: 021 412 3239

**Nedbank Eastern Cape**  
Shop F6, First Floor  
Sixth Avenue Shopping Centre  
Walmer  
Port Elizabeth  
Tel: 041 501 2000

**Nedbank KwaZulu-Natal**  
2nd Floor  
Nedbank Smith Street  
303 Smith Street  
Durban  
Tel: 031 300 5720

**NedLink Operations Helpdesk website:**  
[www.nedlink.co.za](http://www.nedlink.co.za)

**Merchant Helpdesk contact number:**  
0860 114 966

**Authorisation contact number:**  
0860 321 222

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# Cash Advance

## More power for point-of-sale

Nedbank introduces an innovation that's helping merchants achieve record growth. Cash Advance gives your customers the convenience and safety of drawing cash in your store as well as charge up on airtime, rather than visiting an ATM. It's simple and uses the Nedbank point-of-sale device to conclude transactions.

Offer your customers the safety and convenience of withdrawing cash on debit cards at your store instead of an ATM. The benefits for you the merchant are:

- Increased trade instore
- Reducing cash deposit fees
- Reduction of cash instore

To apply for the Cash Advance facility, call 0861 100 678.



Titus Mosehla  
Lefase Catering, Bronkhorstspuit

In 2006 Mr Titus Mosehla installed a Nedlink device for his catering business, which was also linked to Cash Advance. It proved to be of great service to the community. In Titus's own words 'Men of the community receive their money in their accounts and then draw money in town as there never used to be a facility close to home. Subsequently they get distracted by many things in town and then return home with very little of their earnings in their pockets. With Cash Advance, Mamma keeps the card and draws money when needed'.

# NedLink Prepaid

*NedLink Prepaid allows you to sell prepaid airtime for Vodacom, MTN and Cell C as well as for Telkom and WorldCall through your point-of-sale device using the Kwikpay functionality.*

Here's one success story to show you how it works:

In December 2006 Nedbank Card approached Deon Jankielson of Superspar about the possibility of installing a new facility on their point-of-sale machines, designed to dispense airtime, in addition to the normal card processing functionality.

The results were nothing short of spectacular – immediately driving more feet instore. The new NedLink Prepaid product was critical in attracting more clientele and contributing considerably to increased general turnover.

Jankielson says: 'The use of the NedLink Prepaid product in conjunction with the Nedbank point-of-sale device has assisted in making our Spar more of a 'one-stop-shop' with added convenience for the customers, as we often assist them with loading the airtime onto their cellphones.'



To apply, call 0860 114 966.



Deon Jankielson  
Boland Spar, Piketberg

# Fraud update

## Accommodation scam

Recent scams include bookings made either telephonically, on email or via a website, for a large party under the auspices of a conference or large group holidays. Either the deposit or full amount is paid on the credit card as the means of securing the booking. As this is a non-face-to-face transaction, it leaves the merchant exposed to potential chargebacks, reason code 'missing imprint'. The transaction is processed successfully with a valid authorisation obtained and the credit posted into the merchant's bank account. A day or so later the party that made the original booking cancels and requests the deposit be refunded. However, they request that the refund be made to a different account and not to the original card number supplied. A chargeback is then received at a later stage leaving the merchant with the loss.

There are also cases where the cardholder requests the merchant to process substantially more than the accommodation charges and then instructs the merchant to either pay the balance directly to the guests or to transfer the surplus amount to another account for land/travel arrangements.

Merchants must be careful and refunds must always be processed to the original card provided for payment, regardless of what is requested by the cardholder. Merchants should also avoid accepting instructions to process amounts higher than the accommodation requirements and never disperse such amounts as cash or direct transfer to any party, including the cardholder.

## Debit cards encoded with credit/charge card details

A recent trend is that debit cards (Maestro and Visa Electron) magnetic strips are being encoded with credit card details.

- Maestro card numbers will always start with a '5' and Visa Electron card numbers start with a '4'.
- Maestro and Visa Electron cards are predominantly PIN-driven cards.
- Compare the card number on the front of the card to the card number printed on the sales voucher.

*Fraudsters are increasingly targeting the hospitality industry with sophisticated scams resulting in substantial losses to merchants.*

# Tips on avoiding chargebacks

- 1 When the magnetic stripe cannot be read, obtain a card imprint on a manual (zip-zap) machine.
- 2 Make an imprint of the card when a key-entered (manual) transaction is done. It is your proof that the card was present during the transaction. A scanned copy, fax or photocopy is not regarded as an imprint.
- 3 The cardholder must sign the sales voucher.
- 4 Reconcile your daily settlement to ensure that transactions are processed correctly.
- 5 Obtain an authorisation for every transaction over your floor limit (when your electronic device does not provide you with one).
  - Do not accept an authorisation code from the cardholder.
  - Do not allow the cardholder to phone on your behalf.
- 6 You must phone your authorisations centre for necessary approvals.
- 7 Compare the signature on the card with the signature on the sales voucher.
- 8 To avoid chargebacks, you have to adhere to the rules and regulations as set out in your merchant agreement.
- 9 Provide copies of sales vouchers within the retrieval request time frames. Don't delay. Return copies of sales vouchers promptly!

## Suspicious transactions (CODE 10)

Call your authorisation centre immediately and ask for a code 10 if:

- you believe you have a counterfeit or altered card.
- the presenter/transaction is suspicious.
- the signatures do not match.
- the account number of the printed sales voucher differs from that on the card.
- the customer does not have his card with him and insists on purchasing goods with a credit card number only.

**IF IN DOUBT, CALL THE MERCHANT HELPDESK ON 0860 114 966.**