

### A faster Way to Pay – in Store Soon

PIN authorisation is to be available on credit and debit cards.

Soon, most cardholders across Australia will have a choice when authorising transactions, with the introduction of Personal Identification Number (PIN) for point of sale payment on these cards.

The industry-wide initiative known as PEN or PIN is the result of the collaboration of every major bank, financial institution and card scheme operating in Australia and has the potential to change the way that nearly 4 million credit and debit transactions are authorised every day in Australia.

“Every month, approximately \$17.4 billion is processed Australia-wide through the credit facility at retail outlets and service providers. The introduction of PIN authorisation on credit and debit cards will help speed up transaction times and make the process smoother at the point of sale,” said PEN or PIN Project Manager Mr Simon Greig.

The option to use PIN will be available from 4 June at many of the 600,000+ terminals across Australia that currently accept cards from the issuers involved. Cardholders will still be able to authorise transactions by signing if they prefer.

These changes bring Australia more into line with many countries overseas where PIN is already accepted to authorise credit and debit card transactions.

Many retailers and service providers will receive information about PEN or PIN from their bank or financial institution over the coming weeks. Further information can also be found at [www.penorpin.com.au](http://www.penorpin.com.au).



Imagine this: as a store owner you are having a quiet night at home when your security firm calls you around 10pm and informs you that multiple alarms are going off in your store. You immediately suspect an intruder and call the police. You arrive at the store and, with the police by your side, open the rear roller door to enter the store only to be greeted by a large amount of smoke. Your store is on fire.

You head towards the thickest smoke and discover that one of your freezers is burning due to an electrical fault. Luckily, you have recently done an emergency management plan and you know where the extinguishers are and what type they are. Finding your way through the thick smoke, you locate 3 extinguishers and put out the fire.

Your assistant manager is also a volunteer fireman and he responds to the emergency with the fire brigade. His knowledge of the store and his fire fighting skills are very helpful on the night. The fire controller informs you that had the fire gone undetected for another two minutes the store may have been lost.

The store is Partons Harvey IGA in Western Australia and the owner Tony Parton related this story on MGA's OH&S course conducted in Bunbury in April. Scott Britza, the assistant manager and volunteer fireman, also attended the course. The fire occurred on a Tuesday evening and Tony, Scott and his staff spent many hours in damage control in order to prepare the store for trading. To their credit, both men attended the MGA course that Thursday, barely thirty three hours after the fire.

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