

XPOS

About this product

The days when EFTPOS could only process credit and debit card transactions are long gone. Now XPOS gives you the opportunity to make money and automate payment services ancillary, using your EFTPOS terminal.

Exclusive to the Commonwealth Bank, XPOS is a first for Australia, allowing you to process electronic gift cards, run a loyalty program, process Bartercard transactions and sell a broad range of products and services and accept bill payments over your EFTPOS terminal. Your customers will love the added convenience, and you'll appreciate the commission for additional sales.



Who is it for?

Any retailer who is looking to increase revenue and foot traffic to their store or automate ancillary payment services. The primary market for XPOS includes:

- Supermarkets, newsagents, pharmacies, petrol & convenience stores, hotels, travel, tertiary education institutions, restaurants, gift stores, video rental, liquor stores, tobacconists and high street retail.

How can it help you?

XPOS will enable you to:

- Turn your EFTPOS terminal into a virtual store, printing products from the EFTPOS printer. Sale of these products provides a revenue stream to the store owner without stock concerns such as up-front costs, shelf space and theft concerns. Products available include: mobile recharge, music downloads, Internet recharge and other telco products, attraction tickets, fishing licences, magazine subscriptions, flower delivery, Wishlist and BPOINT bill payment.
- Automate an existing business process by placing a manual gift voucher program onto an electronic mag-stripe card or running an in-store loyalty program.
- Accept Bartercard through your EFTPOS terminal.

Features and Benefits

Feature/Benefit	Details
Comparable costs	XPOS comes at no extra cost - so why wouldn't a merchant upgrade to XPOS.
Revenue stream	Merchants earn a commission ranging from \$0.55 to 27% of the product sale value for each XPOS product sold.
Increase customer satisfaction	Providing an additional service to customers will increase store traffic and keep customers coming back.
More products on offer	With a wider range of products, merchants have more opportunity to earn additional revenue while attracting additional store traffic.
Efficient use of shelf space and no running out of stock	No shelf space is required for XPOS products as they are printed from the EFTPOS terminal as required.
No up-front costs	Products are not paid for until issued so merchants do not have to pay for the products up-front.
Shrinkage eliminated	As products are not printed until paid for, merchants do not need to worry about theft or losses.
Reporting	Timely information on sales and commissions available 24/7.
Automate manual programs	Issue gift cards or run an in-store loyalty program.

Full terms and conditions, including any fees and charges, are available on application. Product availability may vary for different terminal types.

Apply today **13 1998**, 8am to 6pm, Monday to Friday.

www.commbank.com.au/xpos

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