



The Green Sheet

The Financial Services Industry Source for Education, Inspiration and Actionable Advice

March 11, 2002
Issue 02:03:01

Inside This Issue:

Features

- GS Advisory Board Sounds Off:
Differentiating Your Sales
Equation to Make the
Positives Add Up.....11
- It's Amazing (for) e Business27

Company Profiles

- Electronic Data Resources35
- SwipeCard, Inc.41

News

- Wheeling and Dealing at
ETA 20028
- Visa Softens Its Stand on
Interlink Charges17
- FMI Markettechnics Show
Produces Food for Thought19
- PayPal's IPO Is a Success,
But Challenges Remain33

New Products

- A Stored Value Card –
And Then Some47
- Helping People Help
Themselves48

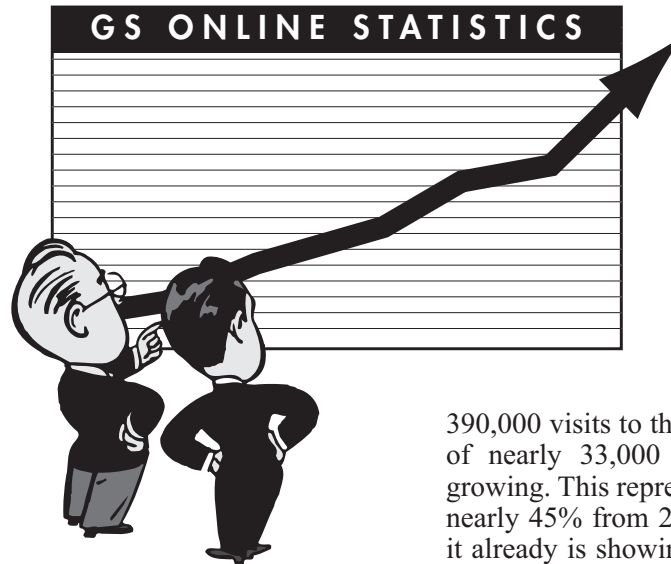
Inspiration

- Is That Your Final Answer?57
- Circuit Overload58

Departments

- Forum5
- FYISOs.....51
- Datebook.....58
- Resource Guide59

Broad Use, But Shaky Broadband



390,000 visits to the site, an average of nearly 33,000 per month, and growing. This represents a growth of nearly 45% from 2000 to 2001, and it already is showing further growth in 2002.

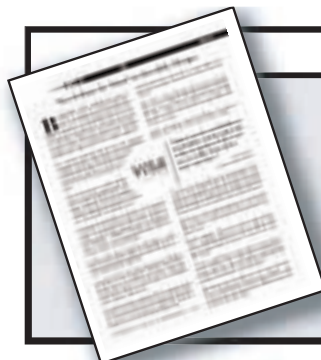
Last year was an interesting year in so many ways, not the least of which was the significant growth of The Green Sheet Online. We have had so many loyal readers through the years, and until recently mailing a paper GS was our only way of communicating with you. While The Green Sheet will be 19 years old this October, our Web-based effort is only six years old and is really just coming into its own.

We recently completed an audit of our Web site traffic through Verified Audit Circulation. This report shows that from October through December 2001 our user growth was 5%. The daily average of total visits was 1,059 with a total of 26,789 new users during this period and 6,069 repeat users.

I have given you our Web growth numbers several times in the last year, and they continue to surprise all of us at The Green Sheet. In 2001, we received more than

While we already had received 521,587 hits on our site before February was complete, we have taken care to capture the time that any individual reader is on the site, what particular elements of the site

 See ONLINE on Page 6



Notable Quote:

"In an attempt to grow this business segment as much as possible while remaining sensitive to the needs of all stakeholders – members, merchants and cardholders alike – Visa U.S.A. has re-evaluated the debit PIN-based category and the related interchange."

See Story on Page 17

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A black and white photograph of a man in a suit and hat walking towards the camera, carrying a briefcase. The background is a simple, light-colored sky and grass.

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The Green Sheet

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INDEX TO ADVERTISERS:

Advanced Payment Services	36	Ingenico	2
Bridgeview Payment Solutions	9	IRN/Partner America	34
Certified Merchant Services	50	Lipman USA	21
ChexCollect	6	Meramak Bankcard.....	48
CoCard Marketing Group	38	Merchant Data Systems	14
Concord EFS.....	23	Merchant First.....	57
CreditDiscovery	58	Merchant Services Inc.	62
CrossCheck	25	Network 1 Financial.....	29
Cynergy Data	31	North American Bancard	13
Data Capture Systems	47	NOVA Information Systems	37
DataCap	44	Online Data Corp.	56
E-Commerce Exchange.....	43	The Phoenix Group	10
Electronic Data Resources	52	POS Portal.....	42
Electronic Payment Systems	39	Retriever.....	26
Electronic Processing	55	RLC Equipment Sales.....	19
Electronic Exchange Systems.....	28	Secure Payment Systems.....	22
Financial Technologies Inc.....	20	SyTec, Inc.	24
First American Payment Systems	7	Tasq Technology.....	63
First Merchants Bancard Services	30	Tasq.com	49
General Credit Forms.....	53	Teertronics	12
Global eTelecom	46	Tech Leasing	54
GO Software	45	Transaction Payment Systems	40
Horizon Group	64	United Merchant Services	27
Hypercom.....	19		

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"It never fails. I offer a little bit of constructive criticism, and everyone accuses me of carping!"

Wrong Numbers

I just received your GSQ report (November 2001) on Credit Card Acquiring in America. For the second year in a row you have been inaccurate in reporting our activity at Fleet Boston Financial. Our DBA name is Fleet Business Payment Solutions and we are located in Boston.

Where do you get your information?

Brian Connolly
Fleet Business Payment Solutions

Dear Mr. Connolly:

I am sorry it has taken me more than a month to get back to you. I have been gone a good deal, and I am just now answering my mail.

I asked The Green Sheet staff to see what data we had in the file, and they tell me that Fleet was in the blanket e-mail requests that we sent for information and update in September and again in early October, and we did not get a response. On Oct. 12, our Ann Watkins talked to a number of people in your organization and re-faxed information requests to Melanie, Kim and Pat and was told to look at your Web site, which reflected 20,000 merchants and \$4 billion in annual bankcard volume.

We, of course, were trying to determine the volume after the various acquisitions. When Fleet Bank merged with BankBoston in late 2000, we took BankBoston out of the FDR numbers that we had been reporting, and in 2001, when FleetBoston acquired Summit Bank, we restated our prior year numbers to combine the history.

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We do not like to publish information that is incorrect and would love to have the opportunity to correct the numbers or any other information that is wrong. I have taken note of the DBA name and have changed it on my master for next year. I look forward to your reply and information from you, regarding the corrections that we might make.

Good Selling!
Paul Green

Let's Learn from CMS

I think you're absolutely correct about not rejoicing over the situation developing with Certified Merchant Services. It is, however, a good time to make all of the other ISOs/banks aware of the situation so that we can alter our business practices and prevent a repeat of what is happening now.

This could lead to industry-wide regulation, which perhaps is a good thing. My whole point is this: Although there isn't anything definitive against CMS at this time, what is known should be publicized and discussed.

There is a reason for this investigation in the first place: Certain processors/ISOs have continued to push the envelope with added fees after the fact, increased cancellation penalties and deceptive wording in their contracts. Industrywide discussions of this might help bring about reform.

I want to thank you for making this one of your breaking stories and for The Green Sheet's continued efforts to educate the industry.

Best Regards,
Jared Isaacman
Director of Operations
United Bank Card, Inc.
800-201-0461

Send your Questions, Comments and Feedback to us today!
6145 State Farm Drive • Rohnert Park, CA 94928 or
greensheet@greensheet.com



ONLINE from Page 1

are being read, and how many times that particular URL

returns to the site.

These Web statistics permit us to differentiate between visits and readers. The detail that we capture on the Green Sheet Online also is permitting us to continue our focused content changes and feed the ideas that are helping us make the site more useful to our readers.

While I do not want to discourage any ISO from getting The Green Sheet on paper, it still pleases me that some readers actually contact us and tell us that they are now reading the online version and they do not need the paper version any longer.

Our total distribution numbers continue to grow. Our average mail distribution is currently 6,900 per issue, and 10,953 monthly users on the Web site brings our total distribution to more than 17,800.

In the beginning, we needed a lot of help with our original electronic version of The Green Sheet. We were lucky enough to get that help from Multiplex Media in San Diego. As the GS Online content grew, the site became

more demanding, and speed has become an important factor.

Early last year, we bought our own servers and created redundant co-located service capabilities, and we have maximized our bandwidth. In addition, we have completely updated our site and reformatted all the original material, to permit easier maintenance and formatting for various browsers, which we began tracking. (We now know, as an example, that 89% of our readers use Microsoft Internet Explorer, and 7% use Netscape.)

Most important, however, we have made the material load more quickly and move more quickly, and we have made it easier to search.

One of the high-use areas of GS Online is the Forum section, which is getting more than 152,000 hits per month, up from 75,000 just two months ago. We have found that we must monitor this area well, making sure that we register each user and take down some of the items posted from time to time.

While we love to have your input on anything you think would enhance the usefulness of The Green Sheet or GS Online, we will (for now) continue to be focused on content, not flash. While more and more Web readers have access to faster connections that might well sustain a higher graphic interface, it might be awhile before broadband has enough of a reach, and is stable enough, to make a higher graphic version of GS Online a primary look, but we are keeping an eye on it.

Unfortunately, broadband connections continue to be problematic. Like many of its users, we were surprised by the Excite@Home bankruptcy and even more surprised by the regular service disruptions of many local carriers last year.

In addition, in March 2001 NorthPoint Communications, provider of nationwide service for Earthlink and MSN, shut down, leaving customers without service. As many broadband users tried to get replacement services, Rhythms NetConnections went bankrupt, and then Covard Communications filed for Chapter 11 protection, making it clear that broadband service will continue to be volatile for some time.

For now, we continue to have a majority of our readers viewing in dial mode, and for this reason we have concentrated on keeping it simple. But as an interim step, all Green Sheets are now loaded to the site in three formats: a text version, a full PDF version with all advertising, and a PDA download version.

For those of you with high-speed connections, we encourage you to view the PDF version, to get the entire look and feel of the GS version that you have come to know and love over the years. ☐

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"There's a whole lot of networking going on and a whole lot of business generated at the Annual Expo," said Kirk Kahler, ETA Director of Communications. Two thousand ETA members and non-members are expected to attend this year's event.

The Marriott World Center is the place to be in mid-April. ETA is presenting its largest trade show ever this year, and the Exposition will cover more than 50,000 square feet and showcase more than 100 manufacturers and financial services, information and technology providers.

The Opening Reception is scheduled for Wednesday evening, April 10, in the Exhibition Hall with the vendors.

Kahler said this year's sessions and speakers were selected by a committee review process to reflect what is being heard from ETA members. In designing the program, Kahler said, "The committee looks at trends in the industry. They also talk with our members to see what their interests and concerns are and what will help them do their jobs better or help them help their companies be more successful."

Thursday and Friday's educational sessions will take four tracks and cover topics relating to operations and management, sales and marketing, emerging markets and universal commerce (u-commerce).

All workshops are designed to broaden participants' understanding of doing business in a world with fewer geographical boundaries and rapidly changing technology.

In addition to the sessions offered as part of the Annual Meeting, ETA also will present several educational and social activities to help attendees take full advantage of

their time in Orlando. Pre-meeting special events and special activities are scheduled for Tuesday, April 9 and Wednesday, April 10.

A briefing on technology, an overview of the acquiring industry, an in-depth look at e-commerce risk issues and a golf tournament are offered for additional registration fees.

Newt Gingrich, former Speaker of the U.S. House of Representatives, will give the first keynote speech on Thursday, April 11.

Drawing on his experiences in politics and national security issues, his special presentation to ETA attendees will cover international finance, the global marketplace, threats from terrorist, military and international crimes, and the role of American politics in our constantly changing world.

Dr. Kevin Hassett, keynote speaker for Friday, April 12, will share his knowledge of the national economy in his presentation.

He is a senior economist with the Federal Reserve System Board of Governors, resident scholar at the American Enterprise Institute and professor of economics and finance at Columbia University's Graduate School of Business. Dr. Hassett served as chief economic advisor to Sen. John McCain and policy consultant to the U.S. Department of the Treasury during two presidential administrations.

The ETA sponsors two conferences each year, the Annual Meeting and Expo in April and the Midyear Meeting in September.

The Annual Meeting provides a large venue for industry education and networking opportunities, and the Midyear Meeting – scheduled this year for Sept. 17-19 in Seattle – is a smaller, shorter and more intimate industry gathering.

You must register by March 18 to receive discounts for the Annual Meeting. Visit www.electran.org for complete event details and an online registration form, or phone 800-695-5509 to speak with an ETA representative. ☐



For more information, see Datebook, Page 58

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One of the most important functions of The Green Sheet's Advisory Board is to give readers insight into the state of the industry. Their responses to our questions will be featured regularly.

GS ADVISORY BOARD

SOUNDS OFF

Differentiating Your Sales Equation to Make the Positives Add Up

? *Question #1*

We keep hearing that there are not enough ways to differentiate one ISO's offerings from another. Do you see that changing any-time soon, or do you think it will become an even bigger problem?

Douglas Mack
Card Payment Systems

"Three years ago or so, the majority of ISOs and agents were strictly involved with selling credit and debit. As more and more individuals went independent, they realized how much more money they could make and how they could set themselves apart from the competition by diversifying. Nowadays, you may as well call people 'Business Service Specialists' instead of 'Merchant Service Professionals.'

"I don't think it's bad either way, really. The only problem with the 'Business Service Specialists' is that it is pretty much impossible for one person to FULLY understand each product. Therefore, I think that some merchants are being done a disservice. We prefer to stay with and act as 'Payment Solution Professionals' and provide solutions to moving money.

"The 'services' that one agent/ISO offers vs. another does not make that agent/ISO any different from the next if they don't provide 'service.' So, really, I don't buy the whole 'let's be different by offering this service' because if they don't FULLY understand the service it doesn't make a bit of difference.

"In my opinion, new agents/ISOs should be thinking of better names to differentiate and get away from the confusing three-letter thing. That's a good start to being different!"

Tom Haleas
Bridgeview Payment Solutions

"I agree that it might be difficult for a merchant to dif-

ferentiate product offerings from different ISOs. In many cases, particularly for smaller merchants, the real choice is based simply on the lowest available cost. There is a lot of 'supply' out there for a fixed amount of 'demand.' This has been great for merchants, who are experiencing increasingly lower costs for transaction processing, but not so good for ISOs, whose profit margins have been reduced.

"In the near term, I see continued increased homogenization of ISO offerings. In the longer-term future, new products such as smart cards may benefit the more sophisticated ISOs who have greater resources to market, sell and support the latest product offerings."

Jason Burgess
Artaban Solutions, Inc.

"ISOs have to differentiate themselves from their competition or they will find themselves struggling to stay in business. ISOs have a wide range of ways to do this, such as focusing on niche markets or putting their emphasis on a specific product that they are willing to bet the success of their business on."

Robert Carr
Heartland Payment Systems, Inc.

"I do not accept the premise of your question. There are many ways for ISOs to differentiate themselves. The easy way out in this business is to sell on lower rates and promises of service. This method of selling dominates the industry and does not allow for differentiation among ISOs. Differentiation with unique products/real services can yield exceptional results. I refer to Heartland's building of \$15 billion of organic, very profitable portfolios in four years as evidence. In my view, the opportunities for differentiation are increasing exponentially, and times have never been better than now for differentiation. How to do it is the continuing challenge!"

Jared Isaacman
United Bank Card, Inc.

"I don't really think it's a problem, even today. We all



have similar services and product offerings, and that is why we are such a competitive industry. Sure, there are new advances with research and development with processors that lead the way for new technologies, but in the end the whole industry has it anyway. This year saw some great new things in Palm Pilot processing and smart card technology, but now everyone is catch-

ing on. The real focus is not distinguishing our product offerings but working on controlling attrition rates in the portfolio and developing more effective marketing strategies."

Craig Millington

Compass Bank

"I think this will always be a problem, especially in an uneven arena where not all ISOs tell the whole truth/price up front. They will continue to camouflage the facts until the contract is signed."

Steve Christianson

TransPay Processing

"Different ISOs/salespeople offer a myriad of deals to merchants. If a merchant has a specific rate that is not

too low, the salesperson always goes under it, then may charge extra on authorization or transaction fees/statement fees, etc., to make up the difference. This is the case for residual-based salespeople.

"ISO salespersons just selling equipment usually give the lowest rate the ISO will allow, with the salesperson only making money on the equipment commission. Rates do not matter to them, and the ISO seems content to make a few basis points since it does not have to share with the reps.

"The hustle game is still out there, and many merchants are still being taken advantage of. I see no change in the near future. It is easier to sell low rates vs. selling service with lower equipment costs. We try to balance our portfolio by selling equipment at a fair price, pricing merchants at a fair price and providing great customer service.

"One way of determining a 'good' ISO is the attrition rate and average longevity of the ISO's merchant base. ISOs who keep merchants less than two years usually do not provide good local phone service. ISOs whose merchant base is with them five years-plus provide excellent customer service, low-cost equipment swaps and local service if possible."

Mitch Lau

Money Tree Services, Inc.

"There are only so many things to offer merchants, and even when there are new breakthroughs, eventually everybody gets on the bandwagon. I don't know that this is a problem, simply evolution."

Alan Gitle

Merchant First Bankcard

"We don't see it as a big problem – only with those merchants who only care about price. We feel we can differentiate ourselves."

Stuart Rosenbaum

U.S. Merchant Systems

"I believe we will see some significant changes."

Russ J. Goebel

Retriever Payment Systems

"On the surface it does appear all ISOs are the same. However, if you truly conduct your due diligence and understand the value-added business proposition of the ISO, 'differences' do surface. I believe one must view each relationship as a partnership and build your business as such. As long as the customer is taken care of and all fees are disclosed, our dynamic industry will remain intact."



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"Differentiation is the key to a successful ISO. Certainly, there are only so many ways to present discount, transaction fee and monthly minimum. With the changes in technology, however, the availability of new products and services are increasing. The lack of '... ways to differentiate' will bring

about improvements to current products and methods of processing.

Bob Joyce

Alliance Payment Systems

"For as long as I've been in this business, it has been primarily rate-driven, with occasional emphasis on new equipment and software. Everybody pretty much sells the same thing and tries to develop rapport with merchants, either to sell equipment or to establish a long-term service and residual-based relationship."

Chris O'Hara

Profitscentric

"Having partnered with many ISO organizations, I believe that they have an opportunity to differentiate themselves in various areas. Here are a few of the qualities that I look for in selecting a sales partner:

"Product Set: Are they selling a complete POS product consisting of credit, debit, EBT, check, loyalty, etc.? It appears that most successful, long-term organizations provide a robust solution in order to differentiate their company to the merchant and safeguard their relationship by minimizing the competition's opportunity to win the entire POS business by offering any additional POS product that is unavailable from their current provider.

"New Product Adoption Rate: Does the organization embrace new technologies and product offerings beyond traditional credit and debit packages? Are they on the leading edge or are they a follower? Obviously there is a learning curve associated with new products – is the organization willing to exchange an investment of time and energy in order to reap rewards of early adopters?

"For example, wireless technology offers a tremendous opportunity to capture new revenue from retailers who can benefit from the speed and mobility that wireless technology offers. However, there is also an even larger opportunity for wireless as it relates to displacement of traditional "POTS" lines.

"Now, organizations can harness significant revenue that

was formerly paid directly to local telephone carriers. All that is required is an understanding of where this product performs best. Another example of a more complex sale is the ATM sales and deployment opportunity. If sold correctly, ATMs benefit merchants and the sales organization; however, ATMs are not for everyone because they require an environment where the store has a traffic count of several hundred customers per day – otherwise there typically is not enough usage to generate a profit.

"Check conversion, loyalty and gift cards are other examples of new products that can be combined with traditional debit and credit offerings to create a full service, robust POS solution for the merchant community. Unfortunately, many organizations are satisfied selling the same old products, and their prior success leads to complacency.

"Commitment to the sales agent: How does the organization treat its man on the street? Most successful ISO organizations have a strong commitment to their sales agents that goes beyond a good buy rate or liberal approval policies. Therefore, in addition to providing a sound business model, they also provide the same level of respect, perks and benefits that they provide their full-time, internal employees."



Question #2

Are there enough new products coming out to fill your needs, or do you find yourself wishing that there were more?

Stacy Bell

Advanced Payment Technologies

"I always wish that there were more products on the market. The more products we have to choose from, the easier it is to fill the needs of our customers. Not only will that help with potential clients, but also it can lead to add-on products and services for our current customers."

Douglas Mack

Card Payment Systems

"There are TOO MANY new products out there! The problem is that none of them are perfected! Then you have more companies deciding to duplicate the same service thinking that they can do it better, and yet they still have their shortcomings, too. Don't get me wrong; every company is going to have their shortcomings, but take a look at the check service industry.



"You have some companies that are great at guarantee. You have others that are great at conversion. Some that are excellent with verification. All the way down to the recovery and collection experts. Yet NO ONE has combined all of these into one great, seamless service. How hard could it possibly be?"

Jason Burgess

Artaban Solutions, Inc.

"As a consultant for the merchant acquiring industry, my clients have had virtually no problem finding the products that they need to offer a complete processing package to their merchants. More and more vendors are offering more complete products that handle all of the processing needs of the ISO and the merchant."

Robert Carr

Hearland Payment Systems, Inc.

"There are so many products it is scary. The hardest thing is to sort them all out and see which of them can be packaged to meet real needs of merchants. The solutions are running way ahead of understood needs."

Jared Isaacman

United Bank Card, Inc.

"I am very satisfied with the products currently available for deployment, but, yes, there are some new technologies that I am excited to see roll out. It seems like we are finally starting to see the check world and the bankcard world integrate with products like the Hypercom ICE 5700. New designs like these will help sling-shot the launch of check conversion to the merchants dramatically."

Craig Millington

Compass Bank

"[There are] adequate new offerings."

Steve Christianson

TransPay Processing

"The more new products [that are] introduced to the business, the harder it is to service the equipment. Most new and old equipment do the same thing. But some people want new because it is new. Some ISOs sell new equipment to existing merchants, then keep the old equipment, clean it up and resell it anyway. We do not look forward to new equipment unless it offers something the old does not and the situation demands it for particular merchants."

Mitch Lau

Money Tree Services, Inc.

"There is not really much new coming from others, so we are creating new products/services for our partners to sell."

Joyce Leiser

US Wireless Data, Inc.

"Palms, PDAs, cellphones, pagers – all with card-swipe acceptance – will provide cost-saving business solutions and will be able to also handle card acceptance."

Alan Gitle

Merchant First Bankcard

"New products are not perceived to be a big problem."

Stuart Rosenbaum

U.S. Merchant Systems

"Need new technologies."

Russ J. Goebel

Retriever Payment Systems

"The products and solutions are available. New technology is being developed daily; look at the ETA and you will see new products. The key is the functionality, ease of use and delivery of such new products. Often new products 'hit' the market and they don't work – that's when everyone becomes frustrated."

Larry A. Henry

L. Henry Enterprises

"The major hardware manufacturers are now being challenged by smaller equipment suppliers that are able to appeal to the new technology 'needs' (mobile, wireless, reporting packages, etc.) and get them to market much more quickly. It will take awhile for the new products to attain a foothold and direction. Until then, competition and innovation is absolutely necessary."

Bob Joyce

Alliance Payment Systems

"More than enough."

Chris O'Hara

Profitscentric

"Unfortunately, it may be unrealistic to expect significant product development breakthroughs when the entire industry is serviced by a handful of back-end processors, each with their own legacy systems and stringent development standards. Therefore, many of the new, revolutionary products must be developed by independent third parties and integrated into the processors' platforms."



Visa Softens Its Stand on Interlink Charges

Backpedaling. Every company has done it, whether as a result of a tactical misrepresentation or a marketing misstep. The backlash from Visa U.S.A.'s 2001 announcement that it was raising merchant fees for transactions processed on its PIN-based network, Interlink, has caused the powers that be at the nation's largest credit card company to re-examine that decision. When major retailers such Wal-Mart, Walgreen and Publix Super Markets vowed to take their payment processing elsewhere, Visa starting scrambling.

Visa recently announced that the rate hike originally scheduled for October 2001 would be delayed until March 14, 2002. On that date, interchange will rise from a maximum of 20 cents to 45 cents for general transactions and from a flat fee of 15 cents to 22 cents for supermarket transactions.

But what really has everyone feeling better is the added announcement that Visa will offer volume discount to "qualifying" merchants. This tiered payment-structure discount will be based on several variables, including merchant type, volume of sales and Interlink transactional volume.



In a prepared statement from Kelly Presta, Vice President of Visa U.S.A., the company supports its new position by saying, "In an attempt to grow this business segment as much as possible while remaining sensitive to the needs of all stakeholders – members, merchants and cardholders alike – Visa U.S.A. has re-evaluated the debit PIN-based category and the related interchange."

In other words, they're doing the right thing by saying they respect the industry. They are playing the good corporate citizen without admitting any guilt. The big question: Will the industry believe it?

As a result of Visa's most recent announcement, Wal-Mart has decided to give its marriage with Visa and Interlink another try. As for Walgreen and Publix, while they haven't headed to divorce court yet, they are leaving that option open, willing to hear Visa plead its case further before making a final decision.

Was all this hoopla warranted? Did Visa deserve all the bad press, or is it just easier to take shots at the biggest target? Consider smaller but still competitive Concord EFS. As owner of Star Systems, the largest EFT platform in America, it rivals Visa in PIN-debit processing.

As of March 1, it will raise its interchange fees as well.

General transactions will come in at a maximum of 34 cents, and supermarket transactions will have a flat fee of 19 cents.

This increase came in direct response to Visa's increased rates, or so says Concord. But Concord didn't experience the furor Visa did. Why not? Could it possibly be the fact that Visa's increase was perceived to be huge while Concord's wasn't? That's the price you pay when you're big man on campus.

Credit card industry expert Paul Martaus, President of Martaus & Associates, sees all sides to this scenario:

"I hate to use the word blunder or miscalculation, but the bottom line is they are going to do this every once in awhile. Some choices work, some don't."

— Paul Martaus,
President, Martaus & Assoc.

"You've got to understand the size and enormity of this company. They are the number one brand in this space, and because of that they can take on the specter of Captain Bleigh or Darth Vader. They have the ultimate responsibility for directing the whole message, the whole persona of the major credit card brand that's put out there by banks.

"Banks don't choose strategic direction for a product like that on their own behalf. They give the car keys to Visa and say, 'Here – you go drive.' Visa becomes the designated driver."

Martaus continues, "Visa has two major sources of revenues – marketing dollars, fees, dues, etc. and the other source is from transaction processing. Since there is a near zero sum game among consumers, Visa has to look at the other source.

"We're in a retrenching economy and Visa had to increase revenue somehow, and so they choose transaction processing. I hate to use the word blunder or miscalculation, but the bottom line is they are going to do this every once in awhile. Some choices work, some don't."





The final question is whether Visa's new tactic will work. What is the alternative for these major retailers – not accept payment from the country's biggest brand? In this economy, who would purposely cut off their revenue nose to spite their business face? ☐

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FMI Markettechnics Show Produces Food for Thought

They were everywhere. Round ones, square ones, some shaped like globes, others like oranges and lemons. Some resembled dice. A couple were even molded after POS screens and credit cards. What were they? They were stress balls. Trade-show toys that were prominently displayed at almost every booth at the 2002 Food Marketing Institute (FMI) Markettechnics Show. It's hard to ignore this message.

Is the retail food industry so stressful? Or was it just this show and the fact that for many it was less than a grand slam event? The original promotions said more than 5,000 were expected to attend. But only 650-700 attendees actually showed up in San Diego, where a few thousand vendors, exhibitors and staff were eager to welcome them.

What happened? Everyone had an opinion. Some say it was the fact that the opening day was scheduled – unfortunately – on the same day as the Super Bowl. (The game originally was scheduled for the previous Sunday, but it was pushed back when the regular season was delayed because of the Sept. 11 terrorist attacks.)

"We were thrown a curve this year with Super Bowl Sunday," says Todd Hultquist, Senior Manager, Media Relations for FMI.

Hoping to capitalize on the game, FMI event planners threw a Super Bowl party/opening reception. It looked good on paper. But these were just some of the comments heard on the convention floor the day after the Patriots took the trophy.

- *"It was a madhouse."*
- *"They ran out of beer during the third quarter."*
- *"There was nowhere to sit, and we'd been standing for hours at our booth."*
- *"I got half a weenie on a little bun because they ran out of food and had to cut the hot dogs in half."*
- *"Poor planning."*
- *"We walked in and walked out."*

But then, no one came to the show for a Super Bowl party. They came for more professional reasons. These statements were repeated again and again by the participants:

- *"We're here to generate mind share."*
- *"We're here to build awareness."*
- *"We came to sell our product."*

- *"We came because this is a great place to meet retailers at one time in one space."*
- *"We came because we're serious about the industry."*
- *"We came to support the industry."*

FMI is respected in the industry, and as many said, "If you want to be a player in this business, you've got to be at this show."

POS Plus came because, as its rep said, "We follow the big players since we sell their machines." A reseller of refurbished equipment, POS Plus saw FMI Markettechnics 2002 as a great place to see people it can't travel to meet. "We're also aware of the economy, and we want to do our part," said Tim Okerman, the company's Marketing Representative.

Another reason for the lackluster attendance is the economic climate, which is cutting trade-show participation across the country. Corporate travel budgets have been crunched, and companies are sending one person instead of a team. They just can't afford the expense of attending

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trade shows halfway across the country.

But neither stress nor smaller numbers seemed to affect some of the show attendees. Their enthusiasm for the show and the positive results they reported were encouraging.

"On a scale from one to 10, it was a 10 for us," said O.B. Rawls, President of Hypercom North America. "It was a fantastic show. There was lots of interest. Our booth got lots of attention. It was amazing."

Hypercom came to showcase its product line and leverage the strength of VAR relationships. For the first time, Hypercom shared its booth space with resellers, providing them with a great opportunity to showcase custom software and products.

"On a scale from one to 10, it was a 10 for us. It was a fantastic show. There was lots of interest. Our booth got lots of attention. It was amazing."

— O.B. Rawls
President, Hypercom North America

The lucky VARs at the Hypercom booth were Kincaid, a POS software provider; Praxel, a stored-value software provider; Indivos, a biometrics specialist; OPT, a POS software developer specializing in the "OptiCard" gift card; and Shazam, an EFT switch provider.

The lack of attendance didn't affect Hypercom at all. "We worked the attendance in advance and focused our efforts prior to the show on who would be there," said Rawls. "We knew who was coming. Because of that, we were busy the whole time

and had really great visits with customers and prospects. We had lots of time to discuss products."

Rawls was quick to point out that Hypercom knows what works at trade shows. His staff demonstrated effective selling techniques. It translated into a great show for Hypercom.

Another vendor that praised the FMI Markettechnics 2002 show was Catalina Marketing Corp. Holding court at the main entrance with a booth whose sheer size and stature towered over most, this company utilized the show to launch new product lines, reconnect with existing clients and make new contacts.

"We achieved our goals at this show," said Sue Klug, President of CM Services, Retail and Direct Mail. "We did our homework and sched-

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"It was a great show highlighting cutting-edge technology. We had a rousing, exciting opening session, and that feeling carried through the entire show. "

— Todd Hultquist
Senior Manager, Media Relations, FMI

uled meetings at the show with key clients in advance. We will definitely be back next year."

While many vendors were disappointed with the attendance, they were delighted with the attendees. These sentiments rang out time and again:

- *"While we lacked quantity, we made up for it in the quality of visitors to our booth."*
- *"We had great meetings with the few who did stop by."*

As for the retailers walking the floor, they reveled in the fact that they didn't have to fight crowds to demo products or learn about the latest technology. Many were impressed with the level of sophistication with imbedded technology

that was highlighted at the show. Others were impressed with the quality of the vendors and happy they got all of their questions answered. The hot topics were biometrics, wireless and the advanced technology of self-checkout.

FMI officials said they also were very pleased with the show.

"It was a great show highlighting cutting-edge technology," said Hultquist. "We had a rousing, exciting opening session, and that feeling carried through the entire show. It was also a great opportunity for IT and retail operators to come together. We hosted a broad range of exhibitors, with more independents this year than ever before. Companies may not be sending teams anymore, but the decision-makers are the ones who are coming and they came here."

Accompanying Hypercom and Catalina to the FMI party were such major players as NCR, NPC, Microsoft, Sun Microsystems, IBM, American Express, MasterCard, Fujitsu, VeriFone, Epson, Casio, Concord EFS, Retex, Ingenico, Chase Merchant Services, Certegy, TeleCheck, ICS, Western Union, UCC and, of course, NACHA.

The event officially opened on Sunday, Feb. 3 at the San Diego Convention Center with an exhilarating general ses-

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sion led by Boston Philharmonic's acclaimed conductor, Benjamin Zander, aptly titled "Orchestrating the Executive Team."

It officially closed with a less than exhilarating luncheon/closing session on Tuesday, Feb. 5 that was attended by a smattering of vendors and retailers.

The originally scheduled speakers were no-shows, and the last-minute stand-ins from two participating retailers were earnest but less than exciting. The majority of show attendees already had left anyway.

In between, attendees were treated to demos, workshops and seminars conducted by CEOs, presidents and senior managers of vendors and retailers across the board. Topics ranged from leadership to CRM to data mining to revenue management to best of breed to the hottest technology.

But by far the most popular event – as is the case in most trade shows – was the exhibit hall. Nearly 300 vendors pulled out all the stops in showcasing their flagship products.

According to the show directory, there were 45 categories of exhibits, including 249 exhibitors listed under loss prevention; 74 POS systems/equipment providers; 17 consultants; 35 under loyalty management; 39 e-business/B2B providers; 13 under EBT; 36 under EPS; 31 under in-store applications, and many, many more. It was lots of high-tech color and lights and neon.

Quite an evolution from FMI's humble beginnings in 1977. Back then, FMI was created as a result of a merger between the SuperMarket Institute and the National Association of Food Chains.

Building upon SMI's annual supermarket industry convention, FMI transformed that event into the pre-

mier convention in the industry through education, researching consumer trends, training, broadening government relations, strengthening lobbying efforts and enhancing the industry's image.

The membership of FMI, which has 2,300 companies listed in its directory, is composed of everything from large multistore chains to regional firms and small independent shops. On behalf of those organizations, FMI conducts programs in research, education, industry relations and public affairs in the U.S. and internationally.

Celebrating its 25th anniversary in 2002, FMI plans to present commemorative recognitions and historical retrospectives throughout 2002 with a culmination at the May 2003 FMI show in Chicago. The 2003 FMI Marketechics show is scheduled for February in Dallas. ☐



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It's Amazing (for) e Business

Editor's note: In our last issue (02:02:02), we told you about the troubles of Andy Karsh and his ATM business, CASHWAVE. But Karsh remains undaunted, and this is the story of his new venture – Amazing e Business.

Amazing e Business was created from the concept of selling an e-commerce ready, Web-based solution to businesses. With a staff of five, Amazing e Business' core competency is selling "self-build" e-commerce ready Web sites. "Ours is an incredible product, an amazing product, hence the name," says its founder, Andy Karsh.

What sets Amazing e Business apart from the rest of the pack is its Web site builder, rich in management controls and back-end business tools that allow a customer to manage and operate an Internet-based business.

"It's amazingly user-friendly," says Karsh. "We've been developing it from thousands of hours of research and have designed it to be second to none."

Integrating several leading-edge technologies, such as Flash, Cold Fusion, MS SQL Server, MySQL and PHP, Amazing e Business' software makes the claim that it can create in a matter of minutes what used to take months.

Available in seven languages – English, Spanish, Japanese, Chinese, Korean, French and Russian – the self-buildable and self-manageable components consist of hosting, domain registration, visitor tracking, flash headers, search-engine submission, shopping carts, merchant accounts, unlimited change options, online response forms, e-mail addresses, Internet marketing, data base mining, reporting and high quality graphics.

Amazing e Business offers full branding, a fully licensed corporate-branded solution, and a sub-license agreement that allows a business solution as a private-label reseller.

Karsh recognizes that the competitors are the pre-existing Webmasters, other buildable Web site providers and, of course, the big boys like the Yahoos and Microsofts of the world. But he is not deterred.

His target market is small businesses, including existing Web sites of small businesses because they can easily convert to Amazing e Business' platform to take advantage of its products and services.

The cost for the service is a \$300 initial fee plus \$49.95 per

month. That standard price package sells up to 50 products. The "plus" package enables merchants to sell up to 100 products for \$59.95 per month, and the deluxe package, for \$69.95, is for up to 200 products.

Upgraded packages have upgraded initial fees as well:

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Platinum Package

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graphic, seven custom-created page titles, custom-created theme, data entry for the first 10 pages, entering of the merchant's first 15 products with up to 25 scans Price: \$1,499.

Anyone can go to www.amazinge-business.com and build a demo site for free for 30 days. That's an offer no one looking for affordable Web site solutions can afford to refuse.

"The main reason we believe it is going to be successful is that the majority of Web sites were purchased from Webmasters and graphics artists but have no independent or individual control over that Web site," says Karsh. "Anytime they want make a change, they have to go back and pay for a modification. By converting to us, they have ultimate control over the entire Web product and all of their e-commerce solutions vis-a-vis their Web site."

Karsh has learned from his mistakes.

Amazing e Business is recruiting national agents and ensures no competition. Amazing e Business' in-house sales force is working local merchants only.

What is the appeal to ISOs? Amazing e Business is a value add-on for existing merchants. Amazing e Business promises a hefty commission of 40% on each contract.

"E-commerce solutions add to their package," says Karsh, "We can give their customers ultimate control and in-house management of their own sites."

For those not technologically savvy, Amazing e Business also sells graphic packages in which novices receive the help and support to build their own Web sites. "We hold their hands and guide them through the process," says Karsh. "We even actually build it for them, if they need that."

Amazing e Business offers three levels of service:

Level 1

A merchant goes to the Web site and builds his or her own Web site online. There is a field that identifies where the referral came from. It is a mandatory field item where the reseller's name must be input or the process won't be completed. The turnaround time is usually 10 minutes from the time the Web site data is entered until it's up and running and ISOs are earning residuals.

Level 2

An ISO builds a private-label Web site using Amazing e Business products and services in its private-label Web site presentation. The Web site stays on Amazing e Business' platform. At a cost of \$2,500 to set up the private label, there is no limit on the merchant accounts they can set up through their site. The turnaround

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ISO contact:

Andy Karsh, President/CEO

Phone: 877-526-0134

E-mail: andyk@amazingebusiness.com

Company address:

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San Diego, CA 92108

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support during business hours as well. And Amazing e Business already has partnered with such notables as NPC, Compac, Epic Center (hosting), PayPal, Network Solutions, ADNC (T1 lines) and Time-Warner.

According to Karsh, the business philosophy of Amazing e Business is

one of integrity and honesty. "We will always do what's right for our customers," says Karsh. "We go the extra mile in trying to bring Internet solutions to small businesses worldwide."

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PayPal's IPO Is a Success, But Challenges Remain

In three short years, PayPal became the online payment processing company preferred by e-tailers and businesses. With customers in 37 countries, PayPal has more than 12 million registered users and says its accounts are growing by 18,000 per day. Its e-mail payment system is especially popular with people buying items on Internet auction sites.

The online financial services company allows users to make purchases and bid on auctions, pay bills, and send and receive money by e-mail. For small businesses and Web sites accepting payments online, the risks of fraud and revenue lost to chargebacks are reduced significantly. PayPal hopes to further its efforts in helping businesses transfer funds electronically using its service.

On Feb. 15, 2002, PayPal debuted on Nasdaq, becoming the first Internet stock offering of the year as well as the first successful stock offering in many months from a profitless Internet company. Nearly nine million shares were traded, and they rose in value by 55% the first day, opening at \$13 and closing at \$20.05.

Investors and IPO market watchers are cautiously optimistic about the significance of PayPal's apparent popularity on the stock market and whether it points toward an overall big-picture recovery.

Its growing customer base doesn't necessarily mean the company's stock value will increase proportionally. Because today's market requires technology companies to be able to prove a financial track record to their investors, a strong

first day of trading rarely means long-term gains.

Over its three years of operation, PayPal has accumulated \$139 million in cash losses and a net loss of \$265 million. Despite the negative flow, the company's revenue growth has been strong, increasing from \$8.8 million in the last quarter of 2000 to \$40.4 million for the same period of 2001. By the close of business on the first day of trading, PayPal stock had a value of \$1.2 billion.

With the additional capital the IPO has created, PayPal intends to buy equipment, improve systems for payment processing and expand its overseas operations.

However, PayPal's IPO also was marked by several mishaps that could affect the company and its stock down the road.

A patent-infringement suit filed by computer security provider CertCo Inc. delayed the IPO by a week and a second patent dispute with another company has not yet gone to court. PayPal may have violated the federally required "quiet period" for companies issuing new stock, and it had to warn investors of potential SEC action.

A class-action lawsuit was filed in Santa Clara, Calif., alleging that PayPal unlawfully restricts its customers' access to their money if fraud is suspected. State banking regulators in New York, California and Idaho are wondering if PayPal is really operating an unauthorized banking service. Finally, regulators in Louisiana informed PayPal that it would need a money-transmission license in order to be allowed to conduct business there. ■

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Phone: 888-501-2273

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Relying on ISO Resources

It isn't often that you hear such an honest assessment from a company president. But Michael Kopp, Chief Operating Officer of Electronic Data Resources, says this about the concept that led to the formation of his company: "We are pleased where we are, but it hasn't been the slam dunk we envisioned in the boardroom."

What Kopp and two other industry veterans, President/CEO Bill Blakey and Vice President/Finance Charles "Skip" Whitley, envisioned was a company that would service the smaller mom-and-pop market that was being overlooked by the consolidation of some of the big processors. In 1999, in West Palm Beach, Fla., they brought together what they had learned at such organizations as NaBanco, NOVA and First Data and set out to knock on doors and talk face-to-face with merchants being underserved.

"It was risky and it continues to be a risk, in that you are ultimately dealing against economies of scale," says Kopp. "You can get undercut. You ask if the bigger guys are going after the same merchants we are. It certainly has not been as easy as we had hoped."

They originally had hoped to have company-owned sales offices in which spaces would be leased for three- to six-month rentals with regional hubs and smaller district offices for longer periods of time. They had no plans at that time for any agent or ISO programs. They

believed that if they could hire the right people to learn the business from them, they would provide all the necessary tools and benefits and reap the rewards of a successful bottom line.

"At the height of EDR's past life, we had 20 sales offices open at any given time," Kopp says.

Then, about a year ago, the top management started realizing it was spending an awful lot on office space and recruiting. In the early days, EDR was able to attract and keep the people it wanted. From '92 to '96 it had been successful in building the organization. But the environment changed.

"We started shaking our heads," says Kopp. "We asked, 'Why is it so difficult now?'"

The answer lay in the advent of the Internet and the terminal manufacturers getting competitive through resellers like Horizon and Tasq.

"Any individual could sell equipment, earn residuals and be their own boss," Kopp says. "We couldn't compete. Our prices were too high to compensate our overhead."

The industry evolved as independent agents were able to get better deals. Those same sales agents who worked underneath regimented organizations became independent sales professionals. Electronic Data Resources needed to evolve as well.

"The one nice thing about being a small company was that we could change," says Kopp. And so they did. In May 2001, EDR bought 1st Premier Bankcard Solutions and acquired about 60 sales agents. In the process, EDR started closing its own sales offices, converting existing salespeople to independent agents.

"In less than three months we turned the company around 180 degrees from direct sales to 80% of our volume effectively being driven through our agent program today," Kopp says.

The remaining 20% of EDR's volume comes from a new channel – franchise and association endorsements. Electronic Data Resources representatives regularly attend association meetings and run ads in association newsletters to show off competitively priced processing services that heretofore might not have been offered to this special market.

Today, EDR's core competency is credit card processing, providing electronic payment solutions for the small retailer with one exception – EDR doesn't play in the Internet world.

"I never subscribed to the business model, risk aside, that mom and pop will be willing to pay \$75 a month to have Web presence," says Kopp. "I never bought into that. The smaller merchants weren't Internet and marketing savvy. They may have had a product, but many didn't see any response online. I subscribe to face-to-face transactions. We never were in, so we never had to recover from losses due to Web revenue or lack of like so many others did in 2000."

Another differentiator is that EDR owns the risk. "Unlike a lot of ISOs who own the residual stream but not the risk, we do," says Kopp. "We have our own BIN (bank identification number). There's a lot of friend-

ly reselling of services in the industry. Unless you are a member bank, you must have a sponsor bank, and we use City National Bank as our sponsor bank and NPC is technically our processor, handling the movement and settlement of our merchant funds."

EDR's agents and ISOs do work through Electronic Data Resources' BIN, no different from processing infrastructures such as NOVA or Vital. Does that mean EDR sees them as competitors?

Kopp sees everyone who has an agent program as being a competitor of Electronic Data Resources. He believes EDR stands out because it is small enough, has the experience and has the clout behind it with the world's second-largest processor handling its money movement.

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opment, not spending money on terminal technology," says Kopp. "We go out and package the best for our agents."

Kopp stresses that the biggest difference between EDR and its competition is that EDR puts the majority of its money in supporting its agents and ISOs. "Where we are best suited, where we've created our niche, is in our support center for our salespeople," says Kopp. "They have someone to call, not only to process deals and provide status reports, but to cheer them on."

While Electronic Data Resources outsources its settlement and merchant support, it's proud of the fact that its ISO support is completely in-house. At EDR, every agent and ISO has an account manager. Those managers handle the deal from the time the agent walks in the door, so to speak, to the time their merchant is in the system and up and running.

And what is the most in-demand product or service that ISOs are walking out the door with? According to Kopp, check truncation is starting to pull away from the processing pack.

"Most merchants are going to get bombarded by sales agents on credit card rates," says Kopp. "It's become generic and ingrained all structures. But if you walk into a merchant and have a solution for bounced checks, it becomes personal and interesting for that merchant. Check truncation could be the answer for them. When you walk into a merchant's store and they have bounced checks on the wall, that's a guaranteed sale for our agents."

By selling directly to its agents via competitive pricing, the cost to merchants for processing services is set by the agents of Electronic Data Resources. EDR doesn't charge application fees and pays a cash

bonus for every deal in addition to residual payments. Those bonuses could run from \$25 up to \$100 depending on how many deals the agent writes. EDR incorporates a 30-day residual payment structure, paying out the third Wednesday of the following month through ACH direct deposit.

"We started our agent program in April of 2000 and have never missed a payday," says Kopp.

Close to 5,000 merchants are being serviced by Electronic Data Resources. The turnaround time for an MID can be same day at EDR, but because more than half of the submitted deals usually are missing some piece of information, it's more like 48 hours. What is Kopp's take on those companies that promise as low as a four-hour turnaround?

"In my 14 years of doing this, same-day promise is one of most overrated



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"We feel our best plan is in place. We're satisfied with the way we ended 2001 and look forward to doubling our merchant base in 2002."

— Michael Kopp
Chief Operating Officer,
Electronic Data Resources

and over-marketed services," says Kopp. "It really doesn't happen. On the merchant side, it usually takes two to three trips to get them up and running. We're not perfect, but we sure stand behind our services."

More than 100 ISOs are taking advantage of that service, and another service Electronic Data Resources offers is equipment purchase. Working through partnerships with Hypercom, Lipman and VeriFone, EDR offers equipment to those agents who don't opt to purchase it on their own.

"We offer equipment, have it on our pricing guide, but since many agents can get it cheaper by themselves, it's not a big goal," says Kopp. "We are focused more toward portfolios and transaction-processing volume as opposed to equipment sales."

The biggest challenge facing EDR's focus is being able to attract both agents and merchants in an ever-competitive marketplace. Kopp believes that EDR has the tools in place to grow and compete on a national level, and he sees 2002 as his company's breakout year.

"We feel our best plan is in place," says Kopp. "We're satisfied with the way we ended 2001 and look forward to doubling our merchant base in 2002."

What does the industry face in 2002? "I think that there will continue to be a wonderful cycle," says Kopp. "As big as the big guys get, it always gives the little guys an opportunity to grab the ones that go below their radar."

But Kopp also sees the window closing on smaller processing companies entering the arena.

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"It is going to be harder and harder for companies like Electronic Data Resources to get started," says Kopp. "It is wildly expensive. We burned through \$1.5 million just trying things. In order to get your own BIN, a bank has to be willing to put its neck on the line, and not many are willing to do this given the last couple of years and the scams. You need a really good reputation. And it's a really strong due-diligence process. We were fortunate – our pedigree helped."

That pedigree and processing prowess also might be a hindrance for Electronic Data Resources down the road.

"At the end of the day, we probably will be sold or absorbed, but right now we are not looking for that. We're happy with who we are now," says Kopp. "We realize it means you have succeeded if one of the top processors wants to buy your busi-

ness because they have liked what you've done. That is a long-term objective.

"We have seen many bought and sold, so we're not silly enough to think we won't become an acquisition candidate. When the right time comes, we would be open, but we are happy with our niche now and the way we are running things. We are probably too small for anyone to make a serious offering. But who knows what the market will be like two to three years from now."

When Kopp looks at that future market, he's concerned with one issue that he believes the industry is not addressing – the potential pitfall of renegade agents, those unscrupulous professional thieves who submit applications with imaginary merchant accounts or real merchants with their own account numbers on the check.

"There is a lot that flies under the fraud parameter radar," says Kopp. "In our zeal to get the app process down quicker and sign up more merchants, we've left ourselves exposed. We're going to have to start taking the necessary steps, verifying account numbers, calling back merchants. But then the question arises – do you hold up your whole process to find that bad merchant account, or do you hope your back-end system will catch the squirrely activity?"

Kopp believes there is a need now for a shared database of bad or renegade reps that every processor can go to, similar to a bad merchant database.

In the meantime, Electronic Data Resources will continue to provide its merchant customers with the most current products in today's market for electronic payment, via the ISO community. ☐

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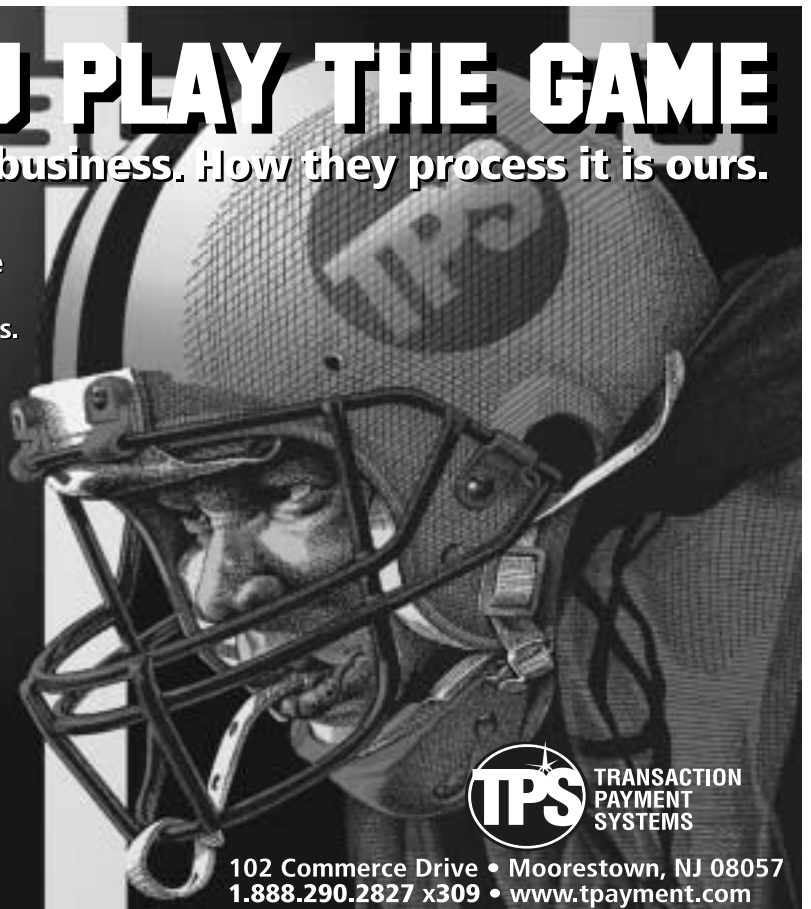
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You Can Bank on These ‘Nice Guys’

About 20 years ago in Southern California, a software consultant opened a small business in his loft. His clients included small to midsize businesses that were in need of professional system consulting for mini-computers and mainframes. He quickly took it to the next level, not satisfied with simply handing a client a 20-page analysis with recommendations and no implementation. That decision led to full system software and hardware development for companies needing specific expertise to complement their IT staff.

He moved his small company moved to new offices, expanded its staff and, in 1993, was asked by a bank to develop a bankcard back-office processing solution. The bank had a risk portfolio and was being buried by volume. That was the birth of MCV Global Systems, Inc.

"It was a real baptism by fire because this was a leading bank for high-risk merchants," says Tony DiNino, President and founder of MCV Global. "We learned a lot very quickly because we had to. The volume of chargebacks was huge, and we needed to relieve them right away. Jumping into the deep end, we learned to swim real fast."

Formerly known as MCV Computer Consultants, the company changed its name to MCV Global and incorporated. More employees came aboard, and MCV Global quickly split into two sections – general business and bankcard software. It led to more bank clients and to MCV

Global's current unique position of expertise in bankcard operations.

As a full-service consulting company meeting all of its customers needs, from consulting to software development to implementation and training, MCV Global's products and services run the gamut of marketing, operations, technology, software and management tools.

With its core competency in the bankcard arena, MCV Global boasts experience in every facet of the bankcard industry, both issuing and acquiring.

"We have senior people that have worked as bank officers. We have senior staff that have worked for major merchants," says DiNino. "When we sit down with a bankcard client, our first couple of meetings are educational because there is just so much that we can tell them and help them with. When we talk with ISOs, we can answer a lot of myths."

All of that knowledge translates into hot products and services. MCV Global writes custom software that runs the way the client wants to do business. While every bank is basically doing the same thing, each management team wants its own signature on how to do things and where the emphasis is to be. Because MCV Global's software is custom written, it allows clients to run their business the way they want, not the way the software dictates.

For ISOs, MCV Global promises functionality so they can service their merchants better.

"Merchants are the ones who typically get left out of the service equation," says DiNino. "For example, reporting. Some merchants are satisfied with a monthly statement; others want to know on a daily basis. We can provide that kind of software to help put it on the Web or however the ISO wants to handle it – e-mail, fax or Web site."

There are other companies out there who make similar promises. What sets MCV Global apart?

"Aside from being nice guys, we are more than just technologists," says DiNino. "We have a unique understanding from the inside out of the industry; and we've worked extensively with third-party processors and different platforms. We focus on enhancing productivity and profitability of the client."

Who does MCV Global consider competition for those clients? At first, DiNino boldly declared that it doesn't have any. So why isn't MCV Global a multibillion-dollar company?

"Seriously, there are companies that provide all," DiNino says. "A bank has a choice. They can develop their own software internally, they can go to someone like us and have us develop it, or they can outsource some or all of

their bankcard operations to another company. Our competition tends to be both outsourced companies and a bank's internal staff."

The space MCV Global is aggressively and successfully competing in is small to midsize banks and ISOs who want to enhance internal software systems so they can provide better service to their merchants.

"Whatever we do for banks we can do for an ISO," says DiNino. "We know exactly what their business is, what their needs are. We can hit the ground running in any discussion."

For example, if an ISO is doing merchant applications, MCV Global can put them on the Internet and give ISOs the appropriate software to track status and reporting, even providing files for upload to third-party processor so data doesn't have to be rekeyed.

MCV Global doesn't stop there. Its solutions focus on customer retention and helping ISOs increase their revenue by offering services they won't find elsewhere. MCV Global allows ISOs to take on more of a processing function than banks do.

"We all know that as the ISO takes on more of the work from the bank for that merchant; their split will increase," says DiNino. "A merchant doesn't care who is doing it as long as it's accurate."

MCV Global believes its products and service will increase ISO confidence on everyone's level. "The ISO will feel confident they can do the job because they are getting the identical software that the bank is, the same bankcard software performing the same functions such as funds transfer, back-office charging, etc.," DiNino says. "The bank can be made to feel confident by ISOs providing them with the right type of reporting."

MCV Global can write systems where data from the ISO system is transferred to the bank's system daily. The bank can then, in turn, run its own reporting. Or the ISO can send reports to the bank, also through MCV Global software.

"We don't have to sit with the ISO and ask, 'What do you think the bank wants?' We don't have to then go to the bank," says DiNino. "We have all the answers already and can present proposals that have immediate acceptance. We've already been in those situations, and our staff knows what the FDIC wants, what the regulators want. When we present a solution, we take everything into account."

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prehensive the solution is. Software, hardware, number of core modules, integration, training – all determine the cost of each customized application.

The turnaround time for an MCV Global solution can be from two weeks on up with variables including scope of project, how prepared the client's systems are and how well the client understands what is needed.

Does the price tag match the product value? Consider this solution scenario:

MCV Global was recently approached by a bank that had a \$3.5 million chargeback expense account. Naturally, the prospect of managing such a high-volume figure was a concern.

MCV Global designed and implemented a system incorporating a chargeback module that allowed one

operator to push a couple of keys in the morning, and all the work that previously was done all day by two staffers was completed – in 15 minutes!

All of these basic functions were completed: The system received reports from third-party processors, fees were calculated, both the expense and the income sides of the general ledger were updated, all of the appropriate NACHA files were created so the merchants got paid, settlement was balanced, funds were moved and – here was the big payoff – the software identified all exception items.

Chargebacks and merchants were moved to risk categories, allowing the staff to work on the important stuff, such as risk management, customer service and marketing. Within two weeks, the bank's chargeback account went from \$3.5 million to \$70,000, a feat DiNino is very proud

of.

"In the past, when it got really bad for this bank, they would call in temps for a weekend," says DiNino. "Now they can handle it and keep it at a reasonable level. Their risk management improved greatly. That's the kind of score we like to hit."

Now, consider: How much is something like that worth to your own business?

"We take a long-term view, a strong commitment to clients and employees both," says DiNino. "We're not in it for the quick buck, and we expect to keep clients as long as there is a mutual benefit. We've had one client from October of 1980 and still are making a significant contribution to their systems."

MCV Global is looking for relationships where it can bring something to the table that helps the client. Not

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Reliable Integrated Payment Processing Solutions

just focused on getting in and getting out, MCV Global wants to see its clients be successful.

"If they are, we've done our job and we will be successful," says DiNino. "We will do whatever it takes."

To MCV Global, doing whatever it takes means dedicated customer support. Its motto is that an existing client with a problem has priority over anything else, over development, even new business. MCV Global recognizes there is a strong dependency on its software, and support has to match and recognize that value to their clients.

"We will cancel a business meeting to address and resolve a problem," says DiNino. "If a client needs 24/7 support, we can arrange it. Typically they work with us during normal business hours, but we will not leave them hanging. We'll stay all night 'til they're back in business. We take it very seriously."

And DiNino wants to make it clear how knowledgeable and business-oriented that support really is.

"There are no geeks here," says DiNino. "For instance, when a client calls and says they have a system problem, a person without good business sense would say, 'Wow, that's fascinating. I've never heard about that before.' Here at MCV Global, we say, 'We know you've got to close your books. We know you've got to get it fixed. Let's work on it immediately.' In developing software and client services, you need to have good business sense. We do."

MCV Global also does best practices consulting for its clients. Again, utilizing the experience of someone who has been there, done that, MCV Global can help a client measure profitability, check workflow and look for another option on how to do

business successfully.

Which ISOs is MCV Global seeking to support? "Anyone who wants to do volume has to have automation, and what we do is give the client the ability to focus on the important aspects of their business and leave the routine to the software and systems," says DiNino.

Headquartered in the San Fernando Valley north of Los Angeles, MCV Global employs a staff of 12 professionals. All are committed to future growth for MCV Global, providing more full systems to banks and ISOs.

"Ultimately, we would like to be the back-end processor provider for banks," says DiNino. "We would like banks to outsource their bankcard operations to us. We'll take all our knowledge and expertise and come up with the ultimate bankcard department. We feel we can do it,

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A Stored Value Card – And Then Some

Retailers know that when it comes to getting customers through the checkout process, time is money. Any product or service designed to simplify and shorten the process of paying for purchases for both customer and merchant can create a more positive shopping experience on both ends.

Stored value cards are becoming an important element for retailers to consider. As marketing tools and methods of payments, stored value cards can put the latest technology to work for merchants of all types and sizes.

Plastic stored value cards for the retail environment are quickly replacing paper gift certificates. Private-label gift cards provide the same function as gift certificates with a slew of options for merchants – gift cards with the store's name, loyalty cards to bring customers back again and again, promotion cards, electronic coupons, frequent shopper cards and merchandise credits all contribute to a better overall experience.

Praxell and Hypercom have introduced the first Internet-based "Plug 'N' Work" cash, gift and promotion/loyalty card solution for retailers. Praxell's IP-based stored value transaction services are now integrated into Hypercom's epic ICE 7000CE card payment terminal. This brings together Praxell's state-of-the-art, multichannel, stored value solution and Hypercom's easy-to-use,

Internet-enabled equipment.

The advantage to retailers using the "Plug 'N' Work" system is that they are immediately able to offer electronic gift, cash and loyalty cards to their customers. "Plug 'N' Work" is a complete turn-key solution with immediately seen benefits that will improve business without stressing IT resources. The need for separate additional services and equipment is eliminated, leaving just the opportunity for retailers to sell their own private label cards, generating revenue and retaining customers.

The Praxell solution also has multichannel, multifunction and multivalued stored value features. Merchants can completely manage their own stored value programs.

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All customer cards can be used through any merchant sales channel, such as in-store, online, catalogs, kiosks, vending machines, cell phones and PDAs.

Helping People Help Themselves

Lipman USA has introduced its newest solutions in the Nurit line for the point-of-sale market. The Nurit ATM and Nurit Scrip both maximize value and convenience for both retailers and consumers. The customer-activated terminals allow retailers to meet their customers' needs by giving them a self-service solution for quick, easy access to cash, prepaid services and checkout.

"Incorporating cash availability with prepaid services, especially with a cash-accepting device, will ensure high volume at the ATM and is well-positioned to increase in-

store transaction volumes. The Nurit line opens up any number of new market opportunities," said David Lipkin of Merchant Profit Solutions, which specializes in full-service placement of ATMs and wireless credit card processing.

Nurit ATM gives consumers a complete self-service banking kiosk, letting them conduct a full range of banking transactions. It features a large, color, user-friendly LCD screen and can be programmed to provide in-store advertising.

The Nurit Scrip multipurpose e-scrip solution is perfect for mall food courts, fast food restaurants and convenience grocery stores, giving customers purchasing power without having to handle cash. It also can be deployed as a self-service checkout terminal; the terminals are designed to save retail floor space.

Lipman USA Inc. is involved in the development, production and marketing of a broad line of microprocessor-based electronic equipment and computerized systems for advanced applications, incorporating optical imaging and scanning technologies. The company develops POS terminals, ATMs, peripherals, accessories and applications for reliable, innovative wired and wireless solutions. ☐

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	CMS			Competition		
	CMS 1-9	CMS10-19	CMS 20+	Program A	Program B	Program C
Buy Rate	1.49	1.49	1.49	1.4966	1.4966	1.49
Trans Fee	0.099	0.095	0.089	0.10	0.16	0.25
Application Fee	0	0	0	0	0	0
Statement Fee	\$5.45	\$4.95	\$4.95	\$5.50	\$7.50	\$7.50
Minimum	\$0 100% above \$10			\$0 100% above \$10		
Mid Qual		.40% of 1.20%	.45% of 1.20%	1.69% + .10	.30% of 1.39%	
Non Qual		.40% of 1.50%	.40% of 1.50%	1.69% + .10	.30% of 1.39%	
Debit	0.24	0.23	0.22	0.28	0.25	0.30
Amex	\$25	\$25	\$25	\$25	\$25	\$25
	24 times*	25 times*	26 times*			
	*Residual buyback per agent agreement					

MOTO - E-COMMERCE

	CMS			Competition		
	CMS 1-9	CMS10-19	CMS 20+	Program A	Program B	Program C
Buy Rate	1.99	1.99	1.99	2.25	2.25	2.29
Trans Fee	0.19	0.18	0.17	0.30	0.30	0.30
Application Fee	0	0	0	0	0	\$25
Statement Fee	\$5.45	\$4.95	\$4.95	\$3.50 of 12	\$3.50 of \$12	\$10
Minimum	\$25 100% above \$15			\$25 100% above \$15		
Non Qual		.40% of 1.50%	.40% of 1.50%	.15% of 1.39%	.30% of 1.39%	
Amex	\$25	\$25	\$25	\$25	\$25	\$25
	24 times*	25 times*	26 times*			
	*Residual buyback per agent agreement					

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CMS	Other	CMS	Other	CMS
0.0288	.0295	\$49 = \$1,701	vs \$1,661 =	\$40 more + No 1st & last
0.0314	.0315	\$49 = \$1,560	vs \$1,555 =	\$5 more + No 1st & last
0.0394	.0399	\$49 = \$1,243	vs \$1,228 =	\$15 more + No 1st & last

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NEWS

Insider Trading Allegation

A former CheckFree Corp. vice president has been accused of insider trading by the Securities and Exchange Commission. John Patrick Fitzgerald faces charges that he personally traded several thousand shares of CheckFree stock based on information regarding a merger with another company in February 2000.

According to the SEC's allegations, Fitzgerald received information on a planned merger between CheckFree and TransPoint, a joint venture of Microsoft, First Data Corp. and Citibank N.A., from another CheckFree executive on Feb. 2, 2000. He then purchased nearly six thousand shares of CheckFree stock between Feb. 9 and 15, 2000 at an average price of \$64.54 per share. After the merger announcement, Fitzgerald sold his shares at a profit of \$102,771. He left CheckFree in September 2000.

Fitzgerald faces civil penalties, being permanently barred from future trading and repaying the amount in question. CheckFree is cooperating with the investigation.

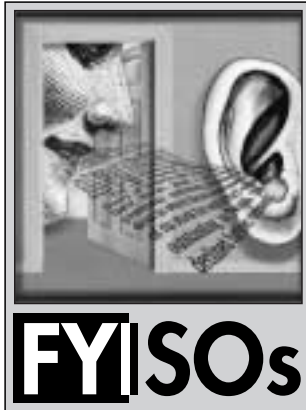
CheckFree offers services to help individuals and businesses electronically process payments, billings and investments online. CheckFree recently partnered with Incurrent, a provider of Internet customer self-service solutions for the credit card industry, to integrate CheckFree's online payment processing technology into Incurrent's bill payment, account balance transfer, electronic cash advances, refunds and rebates to its credit card issuer clients.

Digging Deeper Holes

Americans are deeper in debt and filing for bankruptcy more than ever. In a poll conducted by Consolidated Credit Counseling Services Inc., 78% of the 5,000 participants in an online poll said their level of debt makes their home lives unhappy, and 45% have a debt-to-income ratio of 50% or more.

The number of bankruptcy filings by consumers and businesses hit a record high in 2001, increasing by 19% to almost 1.5 million across the country. The jump in bankruptcies is attributed to the combination of economic downturn with record levels of consumer debt.

While new bankruptcy filings rose between October and December 2001, up 18% over the same period of the previous year, it has not been determined how the Sept. 11



terrorist attacks affected the increase. The economy officially was declared to be in recession in late November.

Other results from the Consolidated survey found that 80% of the respondents said their credit cards are at or close to the maximum limits, 71% pay only the minimum amount due, 50% do not have savings accounts and 92% don't have a three-month emergency living-expenses fund.


ALLIANCES

Swipe It Yourself

First American Payment Systems has signed an agreement with eConnect to be the sole provider for merchant accounts services and Internet gateway connectivity for the eCashPad/Bank Eyes Only Service. The Bank Eyes Only system incorporates a home POS terminal – the eCashPad – with First American's "retail card-swipe" merchant accounts for reduced charge-backs and fewer disputed transactions on Internet purchases. There are lower fees associated with the retail swipe accounts as well.

The system also greatly reduces the risk of fraud and hackers stealing customers' financial and personal data because the information is not stored on an outside merchant or payment service database. By eliminating long electronic forms to fill out, customers experience a more secure, faster and easier transaction process. The system can be used with both credit and debit card transactions.

A Flexible Solution

RichSolutions Inc.'s RichPayments.Net will support Microsoft's New Visual Studio.NET. RichPayments.Net is an e-payment Web service offering businesses the ability to more easily integrate secure credit card, debit card and check services directly into applications and services. The service is designed to be flexible for easy integration and scalability to support a wide range of businesses and needs for restaurants, stand-alone merchants, multiline retail outlets, e-tailers and Web site hosts. Microsoft's Visual Studio.NET is a comprehensive tool for quickly building and integrating XML Web services and applications.

Secure E-Payments around the Globe

Global Payments Inc. has given licensing rights to ACI Worldwide's BASE24 e-processing software to route and switch debit and credit card transactions initiated at the point-of-sale for Global's merchants. BASE24 will give Global merchants flexible, scalable 24/7 processing and will enable Global to more closely control costs and sim-

plify platform maintenance. BASE24 supports and authenticates multiple delivery channels from ATM and POS to Internet and mobile. It also supports all card types, including credit, debit and smart cards, and interfaces with global credit and debit networks.

GO and @pos Share Markets, Systems

GO Software and @pos have signed development and co-marketing agreements to create a strategic alliance for integrating software and hardware systems. According to the development agreement, GO Software will design and implement payment-processing software to integrate with point-of-sale hardware terminals manufactured and marketed under the @pos brand.

Under terms of the co-marketing agreement, each company will have access to the other's primary markets.

GO's payment-processing applications are used by more than 50,000 businesses, especially in retail POS, mail and telephone orders and Internet e-commerce.

Secure transaction terminals from @pos are deployed by large retailers and department stores as well as government and banking institutions; on average, the terminals

capture more than eight million electronic signatures around the world every day.

Class A Certification

Vital Processing Services has awarded Class A Certification to two manufacturers of payment-processing terminals. Thales e-Transactions' wireless Artema Cellular Digital Packet Data (CDPD) terminal and VeriFone's Omni 3210 both received certification.

Vital's Class A Certification indicates that a POS terminal application has gone through a testing process to ensure that all potential transaction types supported by that application fully meet format and protocol requirements as defined in Vital's External Interface Specifications.

With the certification, the Artema CDPD and the Omni 3210 terminals will be able to provide merchants access to Vital's POS network and full support of its merchant help desk. VeriFone's Omni 3210 features an internal PIN pad and printer in a unique swivel design that twists to support a dual clerk/consumer interface.

The Artema CDPD is a wireless terminal with standard functions for retail and restaurant merchants that include credit, debit, mail/phone order, commercial card and e-commerce transactions.

Vital delivers complete payment solutions, including products and services for processing all forms of electronic payments.

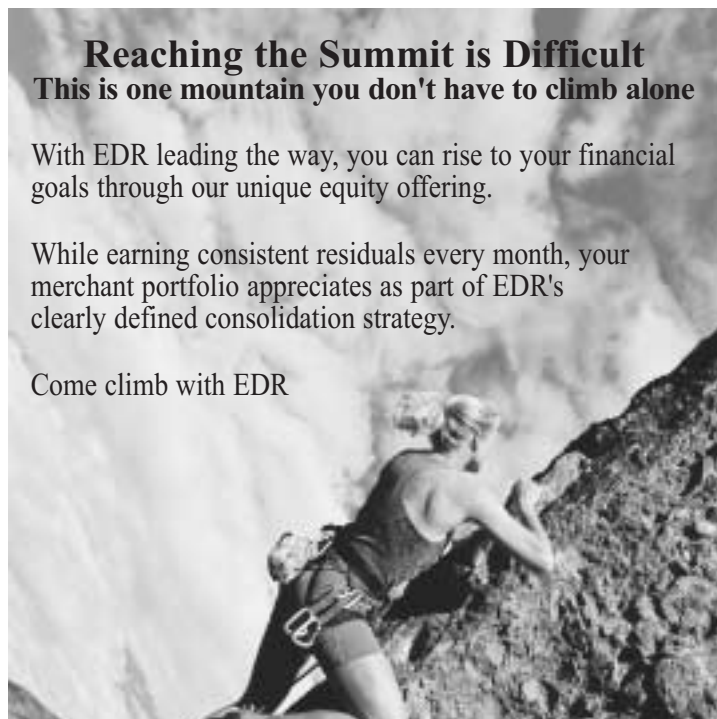
S2 Gets MS Certified

S2 Systems Inc. has been named a Microsoft Certified Partner for utilizing MS technologies in its transaction-processing and authorization solutions for the banking, financial and retail sectors.

S2's membership in the Certified Partner program will add further resources for developing and deploying Microsoft solutions to help speed up its customers' time to market and help reduce costs.

Attaching the Microsoft logo to the S2 name lets customers know the level of expertise they can expect. Microsoft training, technical support, expanded access to MS products and networking also let Certified Partners share information and experience.

S2 Systems provides payment and transaction management solutions for traditional and e-commerce customers in the banking, financial services, retail, travel and hospitality industries. The company has offices in the U.S., Europe, Australia and Asia.



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ANNOUNCEMENTS

NCR Leads European ATM Market

NCR Corp. received Frost & Sullivan's 2001 Market Engineering Leadership Award, highlighting its sustained leadership in the European ATM market. Frost & Sullivan honors a company exhibiting market-share leadership through the implementation of market engineering strategy. NCR was selected for the award based on an in-depth study tracking competitor revenue and market share within the financial self-service industry.

Kudos from IBM for ACI

ACI Worldwide, an international provider of enterprise e-payment solutions, has been awarded the ClusterProven mark by IBM for its ACI Enterprise Payment System. The Enterprise Payment System is ACI's flagship electronic payments application for the IBM Enterprise eServer platform.

IBM's ClusterProven Program is designed to encourage development and implementation of high standards in technical and functional solutions for e-business and transaction processing. ACI software is utilized 20 billion times

a year to process electronic payment transactions such as withdrawing cash at ATMs, using debit or credit cards to make purchases in stores and online, and banking or paying bills by phone and online.



APPOINTMENTS

Gores Names New Director

Steven F. Mayer has joined Gores Technology Group as Executive Managing Director. He will focus on industry-specific acquisitions that add to and complement Gores' current acquisition profile.

Gores is a privately held investment firm specializing in acquiring and managing technology businesses around the world; recent purchases include VeriFone from Hewlett-Packard.

Throughout his career, Mayer has played key roles in corporate buyouts, restructurings, recapitalizations, acquisitions and other financial transactions. His varied background includes experience serving on boards and on staff with law and investment firms, communications, software, medical and consumer goods companies, restaurants and non-profit organizations. ☐



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INSPIRATION ◀ ◀ ◀

Is That Your Final Answer?

Best-selling independents know that the key to a successful presentation is asking the right questions. When you last met with a prospect, did you ask questions like, "Are you satisfied with your current processor? Is there something you'd like done differently? Is there anything I can do to help?"

If those queries didn't solicit the information you needed, perhaps it's because they are too open-ended.

Vague questions lead to generalizations, not the specifics you need to lead your prospects to a buying decision. The prospects will think you've got all the time in the world to listen to their business woes unless you get focused.

Why not start listing all the possible loss situations your prospects might encounter without your services? Then formulate questions that clearly describe those scenarios.

For example, instead of asking, "Are you happy with your current check services?" try this:

"How many sales are you losing because your customers' checks weren't approved?"

Consider these pointed questions that may help you hit the sales bull's-eye:

Loss Situation: Not enough cash today

Probing Question:

How often do you lose a sale because the customer doesn't have the cash until "next week?"

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Circuit Overload

Mental clutter. It's an occupational hazard for independent sales agents. Stuff that needs to be remembered is offset by stuff that you want to forget. And, many times, the worries and stress-centric details of the day are so overwhelming that the business items and information that need to be remembered are forgotten. Your mental hard drive does have its limitations, and too much data can result in a cranial crash.

If your head is telling you it's time to delete files, listen to it. Let go of some of that mental clutter, and you'll free up space on your internal hard drive for creative thinking and productive results. Here are some tips to start the process:

- **Breathe.** Take some deep breaths, exhale and maintain a steady and slow flow of oxygen as you begin hitting the delete key.
- **Make a list of absolutes.** Keeping it short and simple, create a list of items that absolutely, positively must get done within the next 24 hours.
- **Address the immediate to-dos.** Take action today on that short list. It not only will give you a sense of accomplishment, it will set the stage for more long-term mental clutter control.
- **Transfer information.** Download data from your poor overworked head to a piece of paper. Start a journal. Put all the stuff that is short-circuiting your system – emotions, worries, etc. – in a proper place. Cathartic writing is not only cleansing, it's mentally calming.
- **Recognize the culprits.** Once you've transferred all those mental post-it notes to paper, review them. Discard those items that are just taking up space.
- **Repeat.** Information management is an ongoing process. Set time aside every week to examine your mental gigabytes and get a handle on your internal hard drive.

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